Administrative Billings and Collections System (ABCO)

PUBLICATION CATEGORY
Administrative Billings Processing

PROCEDURE MANUAL
Administrative Billings and Collections System
Latest Update Information

The following changes have been made to the Administrative Billings and Collections System (ABCO) procedure:

<table>
<thead>
<tr>
<th>Section</th>
<th>Description of Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leave Buy Back</td>
<td>Detailed information on Leave Buy Back has been added.</td>
</tr>
<tr>
<td>Repayment Methods</td>
<td>Pay.gov information has been added.</td>
</tr>
<tr>
<td>Bankruptcies</td>
<td>Detailed information on Bankruptcies has been added.</td>
</tr>
<tr>
<td>Employee Personal Page</td>
<td>Detailed information on what information is displayed on a debtor's Employee Personal Page (EPP) account has been added.</td>
</tr>
<tr>
<td>Processing Workflows</td>
<td>Modifications have been made to the following workflows:</td>
</tr>
<tr>
<td></td>
<td>• Adjustment Processing Bills, Form NFC-1100, Notice of Overpayment of Salary and Demand for Payment, and Form NFC-1101, Notice of Intent to Offset Salary and Repayment Agreement.</td>
</tr>
<tr>
<td></td>
<td>• FEHB Bill, Form NFC-937, Notice of Intent to Recover Past Due Health Benefits from Salary.</td>
</tr>
<tr>
<td></td>
<td>• Processing of Manual Bill, Form NFC-631, Demand Notice for Payment, and Form NFC-631 pg2, Repayment Agreement.</td>
</tr>
<tr>
<td>Administrative Billings and Collections In\ inquiry (ABCOINQ) System</td>
<td>ABCOINQ procedure has been added.</td>
</tr>
<tr>
<td>ABCO Claims Information Inquiry</td>
<td>ABCO Claims Information Inquiry procedure has been added.</td>
</tr>
<tr>
<td>Exhibits</td>
<td>Revised copies of the following forms have been added:</td>
</tr>
<tr>
<td></td>
<td>• Form NFC-631 pg4, Employee Rights Notice</td>
</tr>
<tr>
<td></td>
<td>• Form NFC-631 pg6, To Avoid Referral to the Department of the Treasury</td>
</tr>
<tr>
<td></td>
<td>• Form NFC-1100 pg2 ALL, Employee Rights Notice</td>
</tr>
<tr>
<td></td>
<td>• Form NFC-1100 pg4 ALL, To Avoid Referral to the Department of the Treasury</td>
</tr>
<tr>
<td></td>
<td>• Form NFC-937 pg2, Employee Rights Notice</td>
</tr>
<tr>
<td></td>
<td>• Form NFC-937 pg4 ALL, To Avoid Referral to the Department of the Treasury</td>
</tr>
<tr>
<td></td>
<td>• Form NFC-937 pg2 TR, Employee Rights Notice</td>
</tr>
<tr>
<td></td>
<td>• Exhibit 11, ABCO Bill Reference Guide</td>
</tr>
</tbody>
</table>
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## Typographical Conventions

<table>
<thead>
<tr>
<th>Convention</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>References to a button are indicated by Courier New font and in bold.</td>
<td>Select the <strong>Save</strong> button.</td>
</tr>
<tr>
<td>References to email addresses are indicated in italics.</td>
<td>For additional assistance, send email to <em><a href="mailto:jane.doe@usda.gov">jane.doe@usda.gov</a></em>.</td>
</tr>
<tr>
<td>References to menu options are indicated in italics and in bold.</td>
<td>To print the Earnings and Leave (E&amp;L) Statement, select <em>File &gt; Print</em>.</td>
</tr>
<tr>
<td>References to system messages are indicated by Courier New font and are italicized.</td>
<td>The message <em>Changes have been made. Save changes?</em> is displayed.</td>
</tr>
<tr>
<td>References to valid values are indicated by Courier New font and are italicized.</td>
<td>Valid values are <strong>None, End</strong> or <strong>Start</strong>.</td>
</tr>
<tr>
<td>References to actual data are indicated by Courier New font.</td>
<td>Enter <strong>10</strong> into the field.</td>
</tr>
<tr>
<td>References to telephone numbers are indicated in bold.</td>
<td>For assistance, call <strong>1-800-555-1212</strong>.</td>
</tr>
</tbody>
</table>
Feedback

You can provide feedback to NFC from within the Web version of the manual. Select the Submit Feedback link. This will activate a pre-addressed email for you to add your comments. This pre-addressed email automatically identifies your exact location in the document so that we can better address your comments and/or questions.
Introduction

The Administrative Billings and Collections System (ABCO) is an accounts receivable system of the United States Department of Agriculture (USDA). It provides a method for billing and collecting debts from Federal employees (current, separated, or retired) with outstanding debts owed to the Government.

For all debtor accounts established, ABCO monitors the debt and records all collections on the accounts until the debts are resolved. ABCO also processes voluntary (unbilled) collections for which only accounting records are produced and no bill is required.

Receivables are established in ABCO for:

- Overpayments, erroneous payments, past due health premiums, or duplicate payments that are processed in the NFC Payroll/Personnel System (PPS)
- Other employee-related debts, such as damage to Government property or failure to return Government property
- Voluntary collections received
- Unpaid travel advances
- Unpaid student tuition advances

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1 National Finance Center
Overview

In an effort to improve Debt Management Services at NFC, the following procedures have been developed to identify Agency and NFC responsibilities. The objective of these procedures is to improve reporting and accelerate the processing and referral of the delinquent debt to conform with the Debt Collection Act of 1982, as amended by the Debt Collection Improvement Act (DCIA) of 1996 and the Office of Management and Budget's (OMB) Circular No. A-129, Policies For Federal Credit Programs and Non-tax Receivables. The DCIA and OMB's Circular No. A-129 govern the requirements for managing non-tax receivables and collecting delinquent debts.

- The DCIA requires that a debt that is delinquent more than 120 days be referred to the United States Department of the Treasury (Treasury) for further collection action.

- The OMB Circular No. A-129 mandates the following:
  - Delinquent receivables older than 2 years be written off unless documented and justified to OMB in consultation with Treasury.
  - Delinquent receivables under 2 years may be collected using the following methods as authorized by OMB Circular No. A-129:
    - Demand letters
    - Administrative wage garnishment
    - Referring delinquent debts to the Treasury Offset Program (TOP)
    - Transferring delinquent debts to Treasury Cross-Servicing (Cross-Servicing)

These laws authorize automatic deduction from an indebted employee’s disposable pay as a collection procedure. Included in the repayment of the debt are interest, penalties, and administrative costs on overdue debts. It also authorizes the Government to contract for private collection services and to disclose information on debts to credit-reporting services and Treasury.

- These Acts permit collection of salary-related debts, program debts, and general employee indebtedness by offset against an employee’s current or final salary.

- These Acts prescribe standards to determine the amount to be deducted from an employee’s basic pay, special pay, incentive pay, retired pay, or other authorized pay.

This section includes the following topics:

- How Other Systems Interface with ABCO ................................................................. 10
- Security Access ........................................................................................................ 10
- Who To Contact for Help ....................................................................................... 11
How Other Systems Interface with ABCO

ABCO provides accounting data related to revenue, refunds, or reimbursements for USDA’s Budget Cost and General Ledger Systems. It interfaces with other USDA systems (e.g., PPS) to properly record billing and collection transactions. ABCO provides automatic recording, aging, and reporting of receivables which eliminates the need for Agency period-end estimates.

ABCO provides online debtor-account information through the Administrative Billings and Collections Inquiry (ABCOINQ). ABCOINQ allows Agencies to view:

- Receivable records for overpayments, erroneous payments, duplicate payments, or voluntary collections
- A list of receivables by debtor number
- Collection and adjustment records
- Bill records (including prior bill amount, past due amount, current charges, and bill amount)
- Details of the receivable record

For detailed information on using ABCOINQ, refer to the topic *ABCO Online Inquiry System (ABCOINQ) Screens* (on page 65).

Security Access

Agencies must request access for each of the following through their Agency Security Officer (ASO):

- **ABCOINQ** - Allows authorized personnel to research debtor account information for non-delinquent debts.
- **ABCOINQ Claims Screens** - Allows authorized personnel to research debtor account information for delinquent and non-delinquent debts.

With **ABCOINQ** Claims Screens Access, the online debtor-account information is augmented by giving access to four additional screens unique to delinquent debts. Some of the specific additional elements this allows Agencies to view are:

- Initial Claim Amount
- Dates that time-sensitive events happened; dates of additional referral or transfer; dates that any applicable repayment agreements were made; or other events that changed the nature or the course of action in the collection process
- Indication that the Claim was reported to the Credit Bureaus
• Date TOP and Cross Servicing use as the notification date
• Collection and adjustment records received from TOP and Cross Servicing
• Changes to amounts in TOP: Add, Increased, Decreased, Updated
• The Status of the Claims: OPEN, PAID, CANCEL, WRITEOFF

• **Insight** - Allows authorized personnel to create and/or review Insight reports Leave period
  • Includes only non-sensitive ABCO information.
  • ABCO Claims - Includes both non-sensitive ABCO and Claims Information.

For detailed information on using ABCOINQ Claims Screens Access, refer to the topic ABCO Claims Information Inquiry Screens.

**Who To Contact for Help**

For questions about NFC processing, authorized Servicing Personnel Office representatives should contact the NFC Contact Center at **1-855-NFC-4GOV (1-855-632-4468)** or via the customer service portal (CSP).
System Generated Bills

Employee indebtedness may be initiated by submitting corrected Time and Attendance (T&A) records, personnel history corrections, internal NFC adjustments (NFC-29), or Agency request for billing via the Web-based Special Payroll Processing System (SPPSWeb).

After notification has been sent to the employee, NFC will begin deductions from the employee’s salary beginning in the pay period stated on the notice. The amount deducted per pay period depends on whether the indebtedness is considered major or minor. A major indebtedness exceeds 15 percent of the employee’s disposable pay and will be offset in installments. A minor indebtedness is less than or equal to 15 percent of the disposable pay and is collected in a one-time pay deduction through salary offset.

This section includes the following topics:

Viewing and Printing System Generated Bills .................................................................13

Viewing and Printing System Generated Bills

The following debt notices are available on the Reporting Center (RPCT) to the Agencies:

- NFC1100 - Notice of Overpayment of Salary and Demand for Payment (Non-Treasury)
- NFC1100 - TR - Notice of Overpayment of Salary and Demand for Payment (Treasury)*
- NFC937 - Notice of Intent to Recover Past-Due Health Benefits from Salary (Non-Treasury)
- NFC937 - TR - Notice of Intent to Recover Past-Due Health Benefits from Salary (Treasury)*
- NFC937 - A - Notice of Intent to Recover Past-Due Life Insurance Premiums from Salary**
- NFC937 - B - Notice of Intent to Recover Past-Due Health Benefits

*For Treasury use only
**For Smithsonian use only

These notices can be found under the Financial Reports Menu on RPCT. Access must be requested by the ASO and must include the applicable Organization and Personnel Office Identifier (POI) information.

Once proper access has been granted, this will provide the Agencies' HR Offices with the capability to view and/or print the above ABCO notices. Agencies must log onto the RPCT to
print and mail their notices. A schedule, which lists when bills are available for printing and mailing, is available on the NFC Web site. This schedule is updated yearly.
Notices

Forms NFC-MPAY, Notice of Missed Payment, and NFC-PPAY, Notice of Partial Payment

Forms NFC-MPAY, Notice of Missed Payment, and NFC-PPAY, Notice of Partial Payment, are identified below.

- Form NFC-MPAY is submitted to the debtor when funds are not received to cover the agreed upon amount as per the repayment agreement. See Exhibit 1: Form NFC-MPAY, Notice of Missed Payment (on page 132).

  Note: This form generates different texts based on the type of missed payment.

- Form NFC-PPAY is submitted to the debtor when funds received or garnished were insufficient to cover the agreed upon amount as per the repayment agreement. Exhibit 2: Form NFC-PPAY, Notice of Partial Payment (on page 133)

Debt Management Employee Rights Notices

Debt Management Employee Rights Notices debtor packages are identified below.

- Form NFC-631, Demand Notice for Payment. Form NFC-631 is submitted to a separated debtor informing them of their indebtedness due to the United States Government. This notice is mailed with the following forms to create a debtor package:
  - Form NFC-631 pg2, Repayment Agreement
  - Form NFC-631 pg3, Bill For Collection (continued)

  Note: This form will generate only when the debt information exceeds one page.

  - Form NFC-631 pg4, Employee Rights Notice
  - Form NFC-631 pg5, Employee Rights Notice
  - Form NFC-631 pg6, To Avoid Referral to the Department of the Treasury

This debtor package provides them the option to enter into an acceptable repayment agreement, informs them of their detailed rights, and what actions will be taken on the debt if it is deemed delinquent. See Exhibit 3: Form NFC-631, Demand Notice for Payment and Debtor Package (Form NFC-631pg2, Form NFC-631pg3, Form NFC-631pg4, Form NFC-631pg5, and Form NFC-631pg6) (on page 134).

- Form NFC-1100, Notice of Overpayment of Salary and Demand for Payment. Form NFC-1100 is for Non-Treasury Department employees. Form NFC-1100 is submitted to an active debtor informing them of their indebtedness due to the United States Government. This notice is mailed with the following forms to create a debtor package:
• Form NFC-1100 pg2 ALL, Employee Rights Notice
• Form NFC-1100 pg3 ALL, Employee Rights Notice
• Form NFC-1100 pg4 ALL, To Avoid Referral to the Department of the Treasury
• Form NFC-1101, Notice of Intent to Offset Salary and Repayment Agreement

This debtor package provides them the option to enter into an acceptable repayment agreement, informs them of their detailed employee rights, what actions will be taken on the debt if it is deemed delinquent and emphasizes the following statement:

Important: If your pay becomes insufficient to cover the payment due through salary deduction, i.e., you enter into a non-pay status or separate from service, it is your responsibility to submit the missed payment to NFC to avoid delinquency. See Exhibit 4: Form NFC-1100, Notice of Overpayment of Salary and Demand for Payment and Debtor Package (Form NFC-1100 pg2 ALL, Form NFC-1100 pg3 ALL, Form NFC-1100 pg4 ALL, and Form NFC-1101).

• Form NFC-1100TR, Notice of Overpayment of Salary and Demand for Payment. Form NFC-1100TR is for Treasury Department employees. Form NFC-1100TR is submitted to an active debtor informing them of their indebtedness due to the United States Government. This notice is mailed with the following forms to create a debtor package:
  • Form NFC-1100pg2 ALL, Employee Rights Notice
  • Form NFC-1100 pg3 ALL, Employee Rights Notice
  • Form NFC-1100 pg4 ALL, To Avoid Referral to the Department of the Treasury
  • Form NFC-1101TR, Repayment Agreement

This debtor package provides them the option to enter into an acceptable repayment agreement, informs them of their detailed employee rights, what actions will be taken on the debt if it is deemed delinquent and emphasizes the following statement:

Important: If your pay becomes insufficient to cover the payment due through salary deduction, i.e., you enter into a non-pay status or separate from service, it is your responsibility to submit the missed payment to NFC to avoid delinquency. See Exhibit 5: Form NFC-1100TR, Notice of Overpayment of Salary and Demand for Payment and Debtor Package (Form NFC-1100pg2ALL, Form NFC-1100pg3ALL, Form NFC-1100pg4ALL, and Form NFC-1101TR) (on page 141).

Note: Form NFC-1100 and/or Form NFC-1100TR bills are not issued for amounts less than or equal to $50. These amounts will be automatically offset from an employee’s salary in the next pay period if the debtor is payrolled by NFC. The following statement will appear in the Item Description column of the Earnings and Leave Statement for this garnishment: OVERPAYMENT COLLECTED PER 5CFR 550.1104C. CONTACT YOUR AGENCY FOR MORE INFORMATION.
Form NFC-937, Notice of Intent to Recover Past Due Health Benefit From Salary. Form NFC-937 is for Non-Treasury Department employees. Form NFC-937 is submitted to an active debtor informing them of their indebtedness due to the United States Government due to a past due health premium. This notice is mailed with the following forms to create a debtor package:

- Form NFC-937 pg2 ALL, Employee Rights Notice
- Form NFC-937 pg3 ALL, Employee Rights Notice
- Form NFC-937 pg4 ALL, To Avoid Referral to the Department of the Treasury

This debtor package provides them the option to enter into an acceptable repayment agreement, informs them of their detailed employee rights, what actions will be taken on the debt if it is deemed delinquent and emphasizes on the following statement: **Important: If your pay becomes insufficient to cover the payment due through salary deduction, i.e., you enter into a non-pay status or separate from service, it is your responsibility to submit the missed payment to NFC to avoid delinquency.** See Exhibit 6: Form NFC-937, Notice of Intent to Recover Past-Due Health Benefits From Salary and Debtor Package (Form NFC-937pg2, Form NFC-937pg3ALL, and Form NFC-937pg4ALL) (on page 146).

Form NFC-937TR, Notice of Intent to Recover Past Due Health Benefit From Salary. Form NFC-937TR is for Treasury Department employees. Form NFC-937TR is submitted to an active debtor informing them of their indebtedness due to the United States Government due to a past due health premium. This notice is mailed with the following forms to create a debtor package:

- Form NFC-937 pg2 TR, Employee Rights Notice
- Form NFC-937 pg3 ALL, Employee Rights Notice
- Form NFC-937 pg4 ALL, To Avoid Referral to the Department of the Treasury

This debtor package provides them the option to enter into an acceptable repayment agreement, informs them of their detailed employee rights, what actions will be taken on the debt if it is deemed delinquent and emphasizes on the following statement: **Important: If your pay becomes insufficient to cover the payment due through salary deduction, i.e., you enter into a non-pay status or separate from service, it is your responsibility to submit the missed payment to NFC to avoid delinquency.** See Exhibit 7: Form NFC 937TR, Notice of Intent to Recover Past-Due Health Benefits from Salary and Debtor Package (Form NFC-937pg2TR, Form NFC-937pg3ALL, and Form NFC-937pg4ALL) (on page 150).
Manually Created Bills

Nonsystem-generated bills are established by Agencies using one of the following methods:

- Properly executed payroll request in SPPS Web
- Entered into the CSP
- Submitted Form AD-343, Payroll Action Request via Customer Service Portal
- Call the NFC Contact Center at 1-855-NFC-4GOV (1-855-632-4468)

When NFC receives a request from the Agency, the billing data is entered in ABCO. Form NFC-631, Demand Notice for Payment, Form NFC-631pg2, Form NFC-631pg3, Form NFC-631pg4, Form NFC-631pg5, and Form NFC-631pg6 are generated and sent to the debtor.

**Form AD-343, Payroll Action Request**

Form AD-343 is displayed below and used by Agencies to initiate billings for employees payrolled at NFC for items other than salary overpayments, such as travel debts, damage to Government property, or failure to return Government property. The completed form must be submitted to the address preprinted on the form displayed below. The Agencies should retain a copy for their files. After Form AD-343 is received and processed at NFC, Form NFC-631 is produced and mailed to the employee.

USDA, National Finance Center
Attn: ABCO Section - Billings Unit
P.O. Box 61765
New Orleans, Louisiana 70161
Instructions for Completing Form AD-343, Payroll Action Request

Complete Form AD-343 comments according to the instructions below.
<table>
<thead>
<tr>
<th>Block Number on Form</th>
<th>Title on Block</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Block 1</td>
<td>Personnel Office Sequential Request Number</td>
<td>Enter the Agency-assigned sequential number to identify the payroll action request. The first request of the year should start with one. Thereafter, each request is assigned the next number in ascending order. Each leave year, a new series of numbers is issued.</td>
</tr>
<tr>
<td>Block 2</td>
<td>Adjustment Period (Inclusive), From: Date P/P, To: Date P/P</td>
<td>Enter the inclusive dates and pay periods for the adjustment. When the request for an adjustment or correction involves 1 or more previous pay periods, a detailed description is displayed in Block 13, Explanation of Circumstances Which Require This Action.</td>
</tr>
<tr>
<td>Block 3</td>
<td>Instructions on Reverse of Agency Copy Please Read Carefully</td>
<td>Do not enter any information in this block.</td>
</tr>
<tr>
<td>Block 4</td>
<td>From: Agency Code, Personnel Office Identifier, Acct. Station Code, Agency Name and Mailing Address, City, State, Zip Code</td>
<td>Enter the two-digit Agency code assigned by the Department. Enter the four-digit code assigned by the Agency to the personnel office responsible for processing personnel and other related documents for the employee for the Personnel Office Identifier. Enter the four-digit accounting station code assigned as the Agency Accounting Station Code. Enter the full name and address of the office preparing the request in the Agency Name and Mailing Address. Note: Ensure that the information is shown correctly, since future correspondence will be sent to the address identified in this block.</td>
</tr>
<tr>
<td>Block 5</td>
<td>Employee’s T&amp;A Contact Point</td>
<td>Enter the applicable contact-point code to identify the Agency office where NFC can direct inquiries about T&amp;A reports.</td>
</tr>
<tr>
<td>Block 6</td>
<td>FLSA</td>
<td>Check the exempt box for employees not covered under the Fair Labor Standards Act (FLSA). Check the non-exempt box for employees covered under FLSA.</td>
</tr>
<tr>
<td>Block Number on Form</td>
<td>Title on Block</td>
<td>Instructions</td>
</tr>
<tr>
<td>----------------------</td>
<td>---------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Block 7</td>
<td>Retirement Coverage Code</td>
<td>Enter the code to indicate if the employee’s appointment is subject to Federal Insurance Contributions Act (FICA) or retirement deductions at the appropriate percentage rate. Annotate whether the employee is Civil Service Retirement System (CSRS), CSRS Offset, or Federal Employees Retirement System (FERS).</td>
</tr>
<tr>
<td>Block 8</td>
<td>Type Employment</td>
<td>Check the block that indicates the employee’s type of employment (full-time, intermittent, reemployed annuitant, part-time, alternate work schedule).</td>
</tr>
<tr>
<td>Block 9</td>
<td>Social Security No.</td>
<td>Enter the employee’s Social Security number (SSN) to ensure the action is processed against the correct record. No entry or an incorrect entry will result in a processing delay. If the request involves more than 1 pay period or employee, enter See Attachment and list the names, SSNs, and pay periods on an attachment.</td>
</tr>
<tr>
<td>Block 10</td>
<td>Employee’s Name (Last, First, Middle Initial)</td>
<td>Enter the employee’s full name as it appears on the employee’s Standard Form (SF) 50, Notification of Personnel Action (Last, First, Middle Initial). If the request involves more than one employee, enter See Attachment and list the names and SSNs on an attachment.</td>
</tr>
<tr>
<td>Block 11</td>
<td>Nature of Action To Be Taken</td>
<td>Enter a description of the type of action to be taken. Enter detailed explanations in Block 13, Explanation of Circumstances Which Require This Action. If an employee has different transactions, a separate Form AD-343, must be used.</td>
</tr>
<tr>
<td>Block 12</td>
<td>Terminated</td>
<td>Check the appropriate block, if applicable. If the employee was terminated, enter the date terminated. Enter the employee’s mailing address. If check is to be mailed to a designated agent, enter the Agency assigned four-digit Agency number.</td>
</tr>
<tr>
<td>Block 13</td>
<td>Explanation of Circumstances Which Require This Action</td>
<td>Enter the detailed explanation of the transaction. Include specific dates if applicable. For additional space, use a separate sheet and enter See Attachment.</td>
</tr>
<tr>
<td>Block Number on Form</td>
<td>Title on Block</td>
<td>Instructions</td>
</tr>
<tr>
<td>----------------------</td>
<td>----------------------------------------------------</td>
<td>-------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Block 14</td>
<td>Gross Amount of Adjustment</td>
<td>Enter the gross amount of the adjustment, if available.</td>
</tr>
<tr>
<td>Block 15</td>
<td>Accounting Data To Be Charged and/or Credited</td>
<td>Enter the appropriate accounting code to be used on the amounts entered in Block 13, Explanation of Circumstances Which Require This Action. If the charges or credits affect multiple accounting distributions, each must be entered. If the correction involves a number of line items, enter See Attachment and list the data on an attachment. Also enter the dollar amounts or hours for each line item. In addition to these entries, include the object classification code(s) used for the payment transactions.</td>
</tr>
<tr>
<td>Block 16</td>
<td>Attachments Supporting or Authorizing This Action</td>
<td>Enter a detailed description of each attached document that relates to or authorizes the action. Also, show in parentheses the number of documents attached.</td>
</tr>
<tr>
<td>Block 17</td>
<td>Person To Be Contacted for Additional Information, Telephone</td>
<td>Enter the name and telephone number of the person that NFC should contact for additional information.</td>
</tr>
<tr>
<td>Block 18</td>
<td>Employee’s Signature and Date Signed (If Required)</td>
<td>Sign and date this block only if the regulations require consent from the employee. This action is taken by the employee.</td>
</tr>
<tr>
<td>Block 19</td>
<td>Approval</td>
<td>Sign and enter your official title as the Approving Official. This action is required by the authorized office. Additionally, the date approved must be entered.</td>
</tr>
</tbody>
</table>

This section includes the following topics:

- Notice of Overpayment of Salary and Demand for Payment ...........................................23
- Past Due Health Benefits ........................................................................................................25
- Employee Separation (From His/Her Agency) ............................................................................27
- Leave Buy Back ..........................................................................................................................27

**Notice of Overpayment of Salary and Demand for Payment**

Salary overpayment bills result from processing of personnel history corrections, corrected T&A records, internal NFC adjustment (NFC-29) or the Agency's request for billing via NFC's SPPS Web.
For Non-Treasury Department

NFC calculates the debt and generates a debtor package, Form NFC-1100 and debtor package. This debtor package is loaded to the RPCT. The personnel office is responsible for forwarding the notices to the employee. These notices include the following information:

- The amount of the debt and related facts.
- NFC's intention to deduct not more than 15 percent from the employee’s current disposable pay until the debt, accrued interest, and other fees are paid.
- The estimated amount, frequency, proposed beginning date, and duration of the deductions.
- An explanation concerning the current rate of interest. Interest is charged at the current rate established by Treasury, unless a Department has regulations allowing a higher rate. Interest is charged on the unpaid balance every month, beginning with the second month after the bill date on Form NFC-1100. Interest is not accrued on those debts paid in a lump sum on or before the pay period stated on the notice. The interest rate charged when the debt is computed remains at the fixed rate for the duration of the time used in repaying the debt.

Forms

- Form NFC-1100, Notice of Overpayment of Salary and Demand for Payment

Note: The Agency contact that is displayed on this notice is derived from the information that is located in the Table Management System (TMGT), Table 113, Notice of Overpayment of Salary and Demand for Payment. It is the Agency's responsibility to update and maintain their Agency Contact/Address information in TMGT, Table 113. If nothing is entered in the table, the Agency Contact information will remain blank when the notice is printed. The Agency will then be responsible for manually entering the Agency Contact information into each notice once they are received from ABCO and before submittal to the debtor.

- Form NFC-1100pg2ALL, Employee Rights Notice
- Form NFC-1100pg3ALL, Employee Rights Notice
- Form NFC-1100pg4ALL, To Avoid Referral to the Department of Treasury
- Form NFC-1101, Notice of Intent to Offset Salary and Repayment Agreement

For Treasury Department

NFC calculates the debt and generates a debtor package, Form NFC-1100TR, Notice of Overpayment of Salary and Demand for Payment and Debtor Package (Form NFC-1100pg2ALL, Form NFC-1100pg3ALL, Form NFC-1100pg4ALL, and Form NFC-1101TR). This debtor package is loaded to the RPCT. The personnel office is responsible for forwarding the notices to the employee. These notices include the following information:
• The amount of the debt and related facts.

• Treasury Agency employees must sign and return the repayment agreement, Form NFC-1101TR to avoid delinquency if not returned, NFC will deduct not more than 15 percent from the employee’s current disposable pay until the debt, accrued interest, and other fees are paid.

• The estimated amount, frequency, proposed beginning date, and duration of the deductions.

• An explanation concerning the current rate of interest. Interest is charged at the current rate established by Treasury, unless a Department has regulations allowing a higher rate. Interest is charged on the unpaid balance every month, beginning with the second month after the bill date on the Form NFC-1100TR. Interest is not accrued on those debts paid in a lump sum on or before the pay period stated on the notice. The interest rate charged when the debt is computed remains at the fixed rate for the duration of the time used in repaying the debt.

**Forms**

• Form NFC-1100TR, Notice of Overpayment of Salary and Demand for Payment

**Note:** The Agency contact that is displayed on this notice is derived from the information that is located in TMGT, Table 113. It is the Agency's responsibility to update and maintain their Agency Contact/Address information in TMGT, Table 113. If nothing is entered in the table, the Agency Contact information will remain blank when the notice is printed. The Agency will then be responsible for manually entering the Agency Contact information into each notice once they are received from ABCO and before submittal to the debtor.

• Form NFC-1100pg2TR, Employee Rights Notice

• Form NFC-1100pg3ALL, Employee Rights Notice

• Form NFC-1100pg4ALL, To Avoid Referral To The Department Of Treasury

• Form NFC-1101TR, Repayment Agreement

**Past Due Health Benefits**

When an employee is in non-pay status, it is the Agency’s responsibility to process a personnel action, SF 50, Notification of Personnel Action, with the appropriate Nature of Action Code (NOAC). Also, the one-digit number indicating the correct employment status code (displayed on the Information/Research Inquiry System (IRIS) Program IR101, Salary Data), must be on the SF 50.

If the above is not done, a T&A must be submitted each pay period indicating Transaction Code (TC) 71, Leave Without Pay (LWOP); TC 72, Absent Without Official Leave (AWOL); or TC 73, Suspension.
When an employee enters an LWOP status or pay is insufficient to cover a Federal Employee Health Benefit (FEHB) premium, the employee has the following choices:

Elect in writing to terminate the FEHB coverage.

OR

Elect in writing to continue the FEHB coverage.

Note: Refer to the Code of Federal Regulations (CFR), 5 CFR 890.502 for responsibilities of the employing office.

If the employee elects to continue FEHB coverage, they must elect in writing one of the following:

- Pay the premium directly to NFC and keep the payments current. The employing office should inform the employee that these payments will not receive a pre-tax benefit.

OR

- If the employee does not agree to pay the premiums directly to NFC to keep payments current, the employing office will recover the amount of accrued unpaid premiums as a debt. The employee may agree that upon returning to employment or upon pay becoming sufficient to cover the premiums to allow NFC to deduct premiums. NFC will deduct, in addition to the current pay period's premiums, an amount equal to the premiums for a pay period during which the employee was in an LWOP status or pay was not enough to cover premiums.

Note: NFC will continue using this method to deduct the accrued unpaid premiums from salary until the debt is recovered in full. The employee must also agree that if they do not return to duty or the employing office cannot recover the debt in full from salary, the employing office may recover the debt from whatever other sources it normally has available for the recovery of a debt to the Federal government.

NFC will send the employee one of the following upon their return to duty, and the Agency's copy will be loaded to RPCT:

Non-Treasury Department employees will receive the following notices:

- Form NFC-937, Notice of Intent to Recover Past-Due Health Benefits From Salary
- Form NFC-937pg2, Employee Rights Notice
- Form NFC-937pg3ALL, Employee Rights Notice
- Form NFC-937pg4ALL, To Avoid Referral to the Department of the Treasury

Treasury Department employees will receive the following notices:
• Form NFC-937TR, Notice of Intent to Recover Past-Due Health Benefits from Salary
• Form NFC-937pg2TR, Employee Rights Notice
• Form NFC-937pg3ALL, Employee Rights Notice
• Form NFC-937pg4ALL, To Avoid Referral to the Department of the Treasury

Note: If the employee does not pay the amount due or make other arrangements to satisfy the debt, NFC will begin making deductions from the employee’s salary beginning the pay period following the due date (30 days from the date on Form NFC-937 or Form NFC-937TR).

Employee Separation (From His/Her Agency)

If an employee separates from his/her Agency through resignation or death before collection of a debt is completed, the balance is automatically collected from any subsequent payments due the indebted employee (e.g., final salary, lump sum payments). In addition to salary offset, when an employee separates or retires from an Agency and leaves an indebtedness, his retirement account can be levied against for settlement of the account. NFC forwards the account information to the Office of Personnel Management (OPM). Please refer to Exhibit 8: Lien Letter (on page 154).

NFC generates and forwards to the debtor Form NFC-631 and the debtor package. This notice is used for employee debts that are not related to salary overpayments (i.e., for all debts of employees who have separated from his/her Agency before the debt collection was completed).

Leave Buy Back

Employees who are entitled to injury compensation may elect to use sick leave and/or annual leave, pending approval of the injury claim by the Department of Labor (DOL), Office of Workers’ Compensation Programs (OWCP), to avoid possible interruption of income. If the employee uses leave and the OWCP compensation claim is approved, they may arrange with their servicing personnel office to buy back the leave used and have it recredited to their account by changing the leave status to LWOP. The employee may elect to buy the leave back using one of the following methods:

• Pay the full amount by check
• One-time payroll deduction for the full amount
• Repay in installments through payroll deductions

The Agency must submit the completed OWCP package to NFC, Government Insurance and Collections Directorate (GICD), Debt Management Services Branch (DMSB). Listed below are the documents that must be included in the package. Do not submit T&A, leave audits, or copies of personnel actions.
- Form CA-7, Claim for Compensation
- Form CA-7a, Time Analysis Form
- Form CA-7b, Leave Buy Back (LBB) Worksheet/Certification and Election
- Form Letter CA-1208, Leave Approval Letter or CA-1208a, Leave Approval Letter
- Form AD-343, Payroll Action Request
- Department of Labor Check
- Department of Labor Benefit Statement

Note: Form AD-343 must request NFC to create the LBB bill, listing the time frame, hours, and types of leave being repurchased. Packages submitted to DMSB must have an authorized signature certifying that the calculations have been reviewed and approved for processing by the Agency. Refer to the Non-Automated Processing procedure manual for additional information regarding leave buy back processing, which is available online at the NFC Web site. To view and/or print this procedure, select HR and Payroll Clients from the MyNFC drop-down menu on the NFC Home Page (http://www.nfc.usda.gov). At the HR and Payroll Clients page, select the Publications tab and from there select the Manual Pay Processing (MANPAY) category to access the Non-Automated Processing (NONAUTO) procedure manual.

Forward the completed package to the following address:

USDA/OCFO/NFC/GICD/DMSB
P. O. Box 61765
New Orleans, Louisiana 70161

The following steps will follow, upon receipt of the package:

1. DMSB will create an adjustment in SPPS Web to document that the DOL check was received. This information may be found under Agency Remarks. The payment can be viewed in ABCOINQ, on the Receivable Record Screen, as a system code 91, found on the Debtor Number line. Refer to Option 2. Receivable Info (By Debtor ID and Bill Number) for detailed information.

2. DMSB will forward the original paperwork, along with a copy of the check, to the Payroll Processing Branch (PaPB).

3. PaPB verifies the calculations contained in the documents received and issues a request to ABCO to bill via SPPS Web.

4. ABCO establishes the bill in the system, as a system code 92. The OWCP payment applied can be seen on the ABCOINQ Receivable Record screen. Press PF6 to view the Description Text screen. Refer to Option 2. Receivable Info (By Debtor ID and Bill Number) for detailed information.
5. The employee will receive a notice along with a letter of repayment. If repayment arrangements are not made within 90 days of this notice, the money received from OWCP will be returned to DOL. Any money received from the employee will be refunded to the employee, and the OWCP leave buy back receivable will be canceled.

Note: Agencies must ensure that all documentation provided displays a valid address to return DOL checks received, if required.

6. Once the debt has been paid in full, either by payroll deduction(s) or check, the Agency contacts the NFC Contact Center (NCC) to request a Restoration of Leave Letter from NFC's DMSB. Upon receipt of this letter, the Agency must restore the leave in the database using the Time Inquiry - Leave Update System (TINQ). Do not submit corrected T&As to change the annual and/or sick leave to LWOP. Refer to TINQ procedure manual for additional information, which is available online at the NFC Web site. To view and/or print this procedure, select HR and Payroll Clients from the MyNFC drop-down menu on the NFC Home Page (http://www.nfc.usda.gov). At the HR and Payroll Clients page, select the Publications tab and from there select the applicable category to access the procedure manual.
Repayment Methods

The debt may be repaid by one of the following methods:

**Payroll Deductions:** If the employee has signed Form NFC-1101 or Form NFC-1101TR, the employee can have the total amount deducted in a single pay period on or before the pay period specified on the agreement.

The employee may have less than 15 percent deducted, but not less than $50 per pay period, if the Agency’s approving official determines that the 15-percent deduction would create an extreme financial hardship on the employee. In this situation, the approving official’s signature and title must be on the Repayment Agreement. The authorized official's name must be established in TMGT, Table 063, Department/Agency/Bureau Contact. It is the responsibility of every Agency to update and maintain authorized contact types within TMGT, Table 063.

Specific details in the repayment of debts are listed below.

- If NFC issues the notice of a debt that is less than 15 percent of the employee’s disposable pay, the full amount is automatically deducted in the second pay period after the 30-day waiting period has expired or in a pay period requested by the Agency.

- If the employee’s debt exceeds 15 percent of disposable pay and he/she does not sign the Repayment Agreement or has not paid the debt in full, 15 percent of disposable pay is deducted from the employee’s pay until the debt is repaid. The deductions begin on the second pay period after the 30-day waiting period has expired.

Note: Treasury Department Agency employees must sign and submit the NFC-1101TR to avoid delinquency.

- If two or more debts have been incurred, the total deductions cannot exceed 15 percent of disposable pay unless the employee consents in writing to a larger amount.

**Pay.gov:** All debtors, separated and on-the-rolls, can make electronic payments through the Department of the Treasury's (Treasury) application Pay.gov by logging on at [https://www.Pay.gov](https://www.Pay.gov). Pay.gov is a secure site, used to process electronic payments, for debts owed to Agencies of the Federal Government. This system allows debtors to make online payments against non-tax Federal debts established in the NFC’s ABCO system using debit and/or via Automated Clearing House from their bank account. Payments made through Pay.gov are sent to NFC in a file on a daily basis. The files are processed and applied to the debtor's account in ABCO.

**Cash Payment:** A check or money order for the full amount can be submitted to the address identified below. All checks and/or money orders must include the employee's SSN and bill number. They must be made payable to the following: USDA, National Finance Center, Administrative Collections.
USDA, National Finance Center, Administrative Collections
P.O. Box 790342
St. Louis, MO 63179-0342
Bankruptcies

NFC responds to two types of bankruptcies as identified below.

Chapter 7 - Filing the petition under Chapter 7 of the Bankruptcy Code provides for liquidation - the sale of a debtor's nonexempt property and the distribution of the proceeds to creditors. NFC receives notification of a discharge of debts, the debts are written off or if NFC receives a dismissal, collection actions are reinstated.

Chapter 13 - Filing the petition under Chapter 13 automatically stays (stops) most collection actions against the debtor or the debtor's property. Filing the petition does not stay certain types of actions listed under Chapter 11 United States Code (U.S.C.) Section 362(b), and the stay may be effective only for a short time in some situations. As long as the stay is in effect, creditors generally may not initiate or continue lawsuits, wage garnishments, or even make telephone calls demanding payments. The bankruptcy clerk gives notice of the bankruptcy case to all creditors whose names and addresses are provided by the debtor. If there is a Chapter 13 plan in place, all garnishments are stopped unless authorized by the Bankruptcy Court. For additional detailed information, go to www.uscourts.gov, Chapter 11, U.S.C. Section 362.

Note: The individual has the right to amend the bankruptcy filing to include additional debts. If the bankruptcy filing is not amended, collection efforts on new or additional debts can be pursued.

Agency Responsibilities

Agencies should forward copies to NFC, via CSP or through NCC as soon as possible. NFC may also receive paperwork from Bankruptcy Courts and FedDebt.

When individuals file a Chapter 13 Bankruptcy, they supply a list of who should be made aware of the Bankruptcy, (e. g. payroll office and creditors). When an employee presents a Chapter 13 Bankruptcy, it is the Agency’s responsibility to determine whether they want the bill to be placed on hold or not and if the debt(s) in question are included in the bankruptcy plan filing. NFC will assist with gathering information from the court, but the decision on a course of action ultimately is the Agency’s decision.

NFC Responsibilities

Upon request NFC files a proof of claim for all debts when requested by the Courts.

When debt(s) are included in the bankruptcy, NFC will place the debt(s) on hold awaiting disposition from the Court.

When the bankruptcy has been approved the following process will commence:
• If the receivable is not delinquent, Claims Status of \( N \), a transfer batch will be processed changing the receivable Claims Status to \( Y \) and the TOP Status will be coded \( B \) (Bankruptcy), to indicate collection activity is then suspended.

• If the receivable is delinquent with a Claims Status of \( Y \), the TOP Status will be coded \( B \), to indicate collection activity is suspended.

• If a notice of discharge is received, the debt is written off. The TOP Status remains a \( B \).

When the bankruptcy has not been approved, the following process will commence:

• If a notice of dismissal is received, collection efforts on the debt will be pursued. The Top Status code of \( B \) is removed and will be replaced with the appropriate TOP Status code, collection activity is resumed.

Note: The status code of \( B \) can be found in the *ABCO Claims Information Inquiry Screens* (on page 115) AR00665, TOP STATUS field.

Monthly reports are used to monitor debts with a Claims Status of \( Y \) and Top Status coded \( B \). NFC periodically uses the Voice Case Information System (VCIS) to follow up on the status of bankruptcies in process. The VCIS is a system available through the Public Access to Court Electronic Records (Pacer). It uses an automated voice response system to read a limited amount of bankruptcy case information directly from the court's database in response to touch-tone telephone inquiries. Additional information about the system can be found at www.pacer.gov.
Agency Responsibilities

To assist in managing their delinquent debts, protect the Government's assets, minimize losses, and comply with the Debt Collection Improvement Act (DCIA) and OMB Circular No. A-129, Agencies can access the following reports in Insight to monitor their outstanding debts:

- Listing of Outstanding Receivables
- Detailed Listing of Delinquent Receivables

Each account may have one of the following status codes applied to assist in determining what type of action is required:

- **Hold (HO)** - This code identifies a delinquent debt that has been placed on hold per your Agency's instruction. A hold status can be placed on the account to suspend collections for 2 pay periods.

  Note: If more than 2 pay periods are required to thoroughly research the account, an additional 2-pay-period hold (a second hold) may be requested from a higher level of authority within your Agency.

- **Second Hold (SH)** - This code identifies a debt that has been placed on hold for a second time, as per your Agency's instruction.

- **Waiver (WA)** - This code identifies that a waiver has been applied; however, approving documentation is still pending.

- **Cancellation (CA)** - This code identifies that a cancellation has been applied; however, additional processing and/or documentation may be required.

- **Hearing (HR)** - This code identifies that a debtor has received a hearing and is either waiting on a hearing date or a judgment decision.

  Note: Agencies are reminded that interest and penalties still accrue on bills established in ABCO while in a Hold status. Interest and penalties may be canceled or adjusted once a cancellation or waiver has been approved by an authorized Agency contact and submitted to the NFC Contact Center (NCC).

The Agency's authorized representative must take appropriate action as needed on the scenarios identified below.

- **Non-pay Status or Separation** - Timely process a T&A placing the employee in non-pay status (e.g., LWOP, AWOL, or Suspension) or an NOAC for LWOP, AWOL, suspension or separation from the Agency or Federal service. Late processing of an NOAC may require an adjustment by NFC. In addition, processing a late NOAC delays the billing process.
- **Suspension of Collection** - Agencies will no longer be allowed to extend holds without restrictions, as this results in multiple suspensions of debt collection activity for excessive periods of time.

- **Hold Requests** - Agencies can request that the debt be placed on hold for 2 pay periods. A second request can be made from a higher authority to place the debt on hold for an additional 2 pay periods. After a debt has been on hold for a total of 4 pay periods, salary offset will begin on the debt. NFC will not refund any money collected as a result of the Agency's failure to timely submit a hold request.

- All suspension of collection requests (holds, waivers, cancellations, employee applied for a hearing) must be received by NCC no later than 2:00 p.m. central time on the first Wednesday before the first Thursday and Friday that the Payroll Computation System (PAYE) processes. Refer to the Payroll/Personnel Processing Cycle Chart (on page 63) that illustrates the daily processing of payroll/personnel transactions. Refer to the Form AD-3041, ADJP Waiver/Cancellation Request, below for additional information.

Note: Due to holiday schedules or unforeseen circumstances processing the first pass of PAYE could be changed.

- **Waiver/Hearing Requests** - If NFC receives a request to waive a debt or information is received that states that the debtor has requested a hearing regarding the debt, an additional 15 pay period suspension of collections can be requested by the Agency. Prior to the 15 pay period hold, the employee is also afforded the right to have the debt placed on hold for 2 pay periods; furthermore, a second hold can be requested providing an additional 2 pay period hold. This equates to a total suspension of collection for 19 pay periods, equating to 38 weeks or 9 1/2 months. This provides adequate time for a final decision to be made in reference to waiving a debt. After 9 1/2 months, if a decision has not been made in reference to waiving a debt, collection procedures will commence. When and if a decision is made to waive the debt, all collections received by NFC will be refunded to the debtor. To avoid additional charges to the Agency and to conform with the DCIA, please note that any money collected prior to the waiver request will not be refunded until a final decision has been determined regarding the debt. Refer to the Form AD-3041, ADJP Waiver/Cancellation Request, topic for additional information.

- **Hardship Requests** - It is the Agency's responsibility to review and approve requests for a reduced amount of collection due to a financial hardship.

    Note: As per the Agency's request, NFC will reduce the collection amount. However, the minimum amount allowed to be processed is $50 per pay period, or if separated, $100 a month. If the hardship request is dated prior to the first Thursday that the PAYE processes and is received after collection procedures have commenced, NFC will honor the late request and adjust the garnishment amount for collections subsequent to the receipt of the hardship request. However, any collections received by NFC prior to the hardship request, including payroll garnishments, will not be refunded.
Form AD-3041, ADJP Waiver/Cancellation Request

Form AD-3041, ADJP Waiver/Cancellation Request - This form is to be used by Agencies to submit a request to waive or cancel a salary-related debt. To access Form AD-3041, select the **HR and Payroll Clients** from the **MyNFC** drop-down menu on the **NFC Home Page** ([http://www.nfc.usda.gov](http://www.nfc.usda.gov)). At the HR and Payroll Clients page select the **Publications** tab and from there select **AD Forms** from the Forms Library category. Then select AD-3041 from the list. Submit the completed Form AD-3041 to NFC using one of the following methods:

- Enter into CSP.
- Call the NCC at **855-632-4468**.
- Mail to NFC at the following address:
  
  USDA/OCFO/NFC/GESD/GICD/DMSB  
  P.O. Box 61765  
  New Orleans, LA 70161  

It is the Agency's responsibility to ensure that all required information on the form is completed. Incomplete forms will not be processed and will be returned to the Agency.

**Note:** The authorized official, that signs the Form AD-3041, must be established in TMGT, Table 063.
Write-off of Delinquent Debt

To comply with Office of Management and Budget (OMB), Circular No. A-129 mandates that delinquent receivables older than 2 years be written off unless documented and justified to OMB in consultation with Treasury.

<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Review their delinquency report(s) and instruct NFC to write off the debts as currently not collectible (CNC) or close out the debt and terminate collection activity; or provide the approved waiver from OMB.</td>
<td>Non-Applicable</td>
<td>5-7 business days</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Validates accounting and makes necessary adjustments to write off the delinquent debt as requested by the Agency. For debts that are greater than $600.00 and, are written off as closed out, an Internal Revenue Service Form 1099-C, Cancellation of Debt, will be issued to applicable debtors. On a monthly basis, writes off delinquent debts approaching two years old as CNC.</td>
<td>5-10 business days</td>
</tr>
<tr>
<td>Agency Responsibilities</td>
<td>NFC Responsibilities</td>
<td>Estimated Timeframe</td>
</tr>
<tr>
<td>-------------------------</td>
<td>----------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Although a debt is considered CNC, NFC will continue to pursue collection efforts until death of the debtor, discharge in bankruptcy, or upon Agency request to waive, cancel, or write off the debt as closed out.</td>
<td>Non-Applicable</td>
</tr>
</tbody>
</table>

Note: The above timeframe is an estimate. Actual days may vary depending upon complexity, accuracy, and completeness of information received and other factors outside of either party's control.
Reports

ABCO provides periodic reports to Agencies. *Exhibit 9: Report ABCO6I01, Status of Debtor Accounts* (on page 155) is generated from the data in ABCO. This monthly report notifies Agencies of employee debtor accounts. It also provides a mechanism for Agencies to monitor outstanding accounts receivable and accounts brought current. This report lists debtor accounts according to debtor number and provides other data, such as outstanding amounts. Agencies can also generate ad hoc reports through the Online FOCUS Ad Hoc Reporting System (FOCUS). To view and/or print these procedures, select *HR and Payroll Clients* from the *MyNFC* drop-down menu on the *NFC Home Page* ([http://www.nfc.usda.gov](http://www.nfc.usda.gov)). At the HR and Payroll Clients page, select the *Publications* tab. From there select the Reporting (REPT) category, and then select the FOCUS procedure manual.

To keep personnel offices fully informed as to the pay periods in which deductions begin, a system-generated report, *Exhibit 10: Report ABCO2Y01, Outstanding Salary Offset Debts-Suspended by Agency as of Pay Period XX* (on page 156), is produced each pay period and mailed to personnel offices. The report projects 2 pay periods in advance of the pay period in which salary offsets begin and includes the status codes used to identify the reasons for the extended times requested. The status codes are as follows:

- **HO** – Agency requests to review bill for two pay periods
- **SH** - Agency requests to suspend collection for two additional pay periods
- **HR** – Employee requests hearing
- **WA** – Waiver pending with Agency

Additional reports are available for Agency use via Insight. To access Insight, select the *HR and Payroll Clients* from the *MyNFC* drop-down menu on the *NFC Home Page* ([http://www.nfc.usda.gov](http://www.nfc.usda.gov)). At the HR and Payroll Clients page, select the Insight icon under the Launch an HR/Payroll Application category. The following reports are available through Insight:

- **Listing of Outstanding Receivables** - Provides the user with a view of all the open receivables contained in the ABCO database.
- **Detailed Listing of Delinquent Receivables** - Provides the user with a view of the delinquent receivables.
Employee Personal Page (EPP)

EPP allows employees serviced by NFC to view their receivable and receipt debts as well as their payroll, leave, health and life insurance, Wage and Tax Statement, and other personal information. Employees can access EPP from any computer at https://www.nfc.usda.gov/personal, or via the Application Launchpad on the NFC Web site (www.nfc.usda.gov http://www.nfc.usda.gov/\h).

Active employees with a current debt can view the Debt Management Summary Statement page, which details their receivable and receipt accounts, by accessing EPP. To access the Debt Management Summary Statement page, select the Debt Management link located beneath the Personal Information menu.

Note: Employee must have a current debt for the Debt Management link to be available in EPP.

For additional information on EPP, refer to the Employee Personal Page (EPP) procedure manual, which is available online at the National Finance Center (NFC) Web site. To view this procedure, select HR and Payroll Clients from the MyNFC drop-down menu on the NFC Home page (http://www.nfc.usda.gov). At the HR and Payroll Clients page, select the Publications tab and from there select the Research and Inquiry category to access the EPP procedure manual within the category.
Processing Workflows

To assist Agencies in correctly processing the debt account, consult the applicable workflow documents listed below for detailed information regarding Agency and NFC responsibilities.

Note: The timeframe associated with each action is an estimate. Actual days may vary depending upon complexity, accuracy, and completeness of information received and other factors outside of either party's control.

This section includes the following topics:

- Adjustment Processing Bills, Form NFC-1100, Notice of Overpayment of Salary and Demand for Payment and Form NFC-1101, Notice of Intent to Offset Salary and Repayment Agreement ........................................... 43
- FEHB Bill, Form NFC-937, Notice of Intent to Recover Past Due Health Benefits from Salary ................................................................................................................. 47
- Processing of Manual Bill, Form NFC-631, Demand Notice for Payment and Form NFC-631pg2, Repayment Agreement ................................................................. 49
- Processing ADJP Waivers and Cancellations - On-the-Roll-Employees ........ 52
- Processing ADJP Waivers and Cancellations - Separated Employees ........ 54
- Processing of Delinquent Debt for a Deceased Employee ........................... 54
- Transfer of Delinquent Debt to Treasury Offset Program (TOP), Treasury Cross Servicing Next Generation (CSNG), and Credit Bureaus (CB) .................. 57
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Adjustment Processing Bills, Form NFC-1100, Notice of Overpayment of Salary and Demand for Payment and Form NFC-1101, Notice of Intent to Offset Salary and Repayment Agreement

Salary overpayment notices are generated by the system due to a record that has processed in PPS for a corrected T&A, late personnel action, or the submission of Form NFC-29.

<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency submits a corrected T&amp;A, Supplemental T&amp;A, Form NFC-29, or an NOAC.</td>
<td>Non-Applicable</td>
<td>As needed</td>
</tr>
<tr>
<td>Agency Responsibilities</td>
<td>NFC Responsibilities</td>
<td>Estimated Timeframe</td>
</tr>
<tr>
<td>-------------------------</td>
<td>----------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Processes Payroll Thursday and Friday of week 1 of the following pay period.</td>
<td>3-10 business days (depending upon payroll cycle)</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Retrieves payroll file on the first business day of the week following payroll processing. A receivable record is created.</td>
<td>1 business day</td>
</tr>
<tr>
<td>Processes a T&amp;A placing the employee in pay status or NOAC to separate the employee. Late processing of an NOAC delays the bill collections process.</td>
<td>Non-Applicable</td>
<td>1-16 business days (depending upon payroll cycle)</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Produces Form NFC-1100 and the debtor package to mail on the 1st, 8th, 16th, and 24th of the month.</td>
<td>1-16 business days (depending upon the payroll and billing cycles)</td>
</tr>
<tr>
<td></td>
<td>Note: Form NFC-1100TR is generated for Treasury Department employees.</td>
<td></td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Agency's copy is loaded to the RPCT.</td>
<td>1 business day</td>
</tr>
<tr>
<td></td>
<td>Note: Form NFC-1100TR is generated for Treasury Department employees.</td>
<td></td>
</tr>
<tr>
<td>Agency Responsibilities</td>
<td>NFC Responsibilities</td>
<td>Estimated Timeframe</td>
</tr>
<tr>
<td>-------------------------</td>
<td>----------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Retrieves forms from the RPCT and reviews debt for accuracy and distributes the debtor package to the employee. Approves and signs repayment agreement or hardship request submitted by the employee. Informs NFC of the terms of the agreement using one of the following methods:</td>
<td>Non-Applicable</td>
<td>2-3 business days</td>
</tr>
<tr>
<td>• Enter via Customer Service Portal (CSP)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Call NCC at 855-632-4468</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Mail to: USDA/OCFO/NFC/GESD/GICD/DMSB P.O. Box 61765 New Orleans, LA 70161</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agency Responsibilities</td>
<td>NFC Responsibilities</td>
<td>Estimated Timeframe</td>
</tr>
<tr>
<td>-------------------------</td>
<td>----------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Receives terms of the repayment agreement from the Agency and updates the accounts receivable record in ABCO. Processes collections from the debtor and posts to the accounts receivable record. If the payment is missed or is partially paid, a missed or partial payment notice will be sent to the employee, allowing 30 more days of due process. These notices are only sent to the employee one time. If the missed payment plus the current payment is not received within 30 days of the notice date, the debt will be referred to the Treasury Offset Program (TOP), Treasury Cross Servicing Next Generation (CSNG), and Credit Bureaus (CB) for further collection activity. If a repayment agreement is not entered into or paid-in-full by the 31st day, the debt will be deemed delinquent and will be referred to TOP and CSNG, and CB for further collection activity. Note: Employees who do not enter into a repayment agreement will not receive a missed or partial payment notice.</td>
<td>31-50 business days</td>
</tr>
</tbody>
</table>
### Agency Responsibilities | NFC Responsibilities | Estimated Timeframe
--- | --- | ---
Non-Applicable | Non-Applicable | Non-Applicable  
Note: If an employee separates from service with an outstanding debt and if a lump sum payment is available, the lump sum will be offset and applied to the outstanding balance.

| Non-Applicable | See Process Flow: Transfer of Delinquent Debt to TOP, CSNG, and CB. | Non-Applicable |

Note: The above timeframe is an estimate. Actual days may vary depending upon complexity, accuracy, and completeness of information received and other factor.

### FEHB Bill, Form NFC-937, Notice of Intent to Recover Past Due Health Benefits from Salary

When an employee is in non-pay status and is covered by FEHB, they are obligated to continue payments for their share of the premiums.

| Agency Responsibilities | NFC Responsibilities | Estimated Timeframe |
--- | --- | --- |
Submits T&A record to the NFC with one of the following transaction codes:  
- 71 - LWOP  
- 72 - AWOL  
- 73 - Suspension  
OR  
- Processes an NOAC for LWOP  
Non-Applicable | Non-Applicable | As needed  
Processes payroll Thursday and Friday of week 1 of the following pay period. | 3 - 10 business days (Depending upon payroll cycle) |
<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Applicable</td>
<td>Retrieves payroll file on the first business day of the week following payroll processing. A receivable record is created; however, a bill will not be generated until the NOAC indicates that the employee is in pay status or has been separated.</td>
<td>1 business day</td>
</tr>
<tr>
<td>Processes T&amp;A placing the employee in pay status or NOAC to separate the employee. Late processing of an NOAC delays the bill collection process.</td>
<td>Non-Applicable</td>
<td>1 - 16 business days (depending upon payroll cycle)</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Produces Form NFC-937 after PAYE processes with updated information. Form NFC-937 is printed on the 1st, 8th, 16th, and 24th of the month. Note: Form NFC-937TR is generated for Treasury Department employees.</td>
<td>1 - 16 business days (Depending upon payroll cycle and billing cycle)</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Mails Form NFC-937 and the debtor package to the employee and the Agency's copy is loaded to the RPCT. Note: Form NFC-937TR is generated for Treasury Department employees.</td>
<td>1 business day</td>
</tr>
</tbody>
</table>
### Administrative Billings and Collections (ABCO)

#### ABCO Procedure Manual

<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Applicable</td>
<td>Processes collections from the debtor and posts the accounts receivable record. If the payment is missed or is partially paid, a missed or partial payment notice will be sent to the employee, allowing 30 more days of due process. These notices are only sent to the employee one time. If the missed payment plus the current payment is not received within 30 days of the notice date, the debt will be referred to the TOP and CSNG and CB for further collection activity. Note: If an employee separates from service with an outstanding debt, and if a lump sum payment is available, the lump sum will be offset and applied to the outstanding balance.</td>
<td>Non-Applicable</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>See Process Flow: Transfer of Delinquent Debt to TOP, CSNG, and CB.</td>
<td>Non-Applicable</td>
</tr>
</tbody>
</table>

Note: The above timeframe is an estimate. Actual days may vary depending upon complexity, accuracy, and completeness of information received and other factors outside of either party's control.

### Processing of Manual Bill, Form NFC-631, Demand Notice for Payment and Form NFC-631pg2, Repayment Agreement

At the request of the Agency, a manual bill is produced.
<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submits a request to bill via Web-based Special Payroll Processing System (SPPSWeb) to generate a bill, and processes NOAC to terminate employee.  OR  Agency requests a bill be produced by submitting Form AD-343.  OR  Agency sends a request to NFC’s NCC via the internet using the CSP. Late processing of an NOAC can cause an error in the bill, requiring an adjustment by NFC. In addition, processing a late NOAC delays the bill collection process.</td>
<td>Non-Applicable</td>
<td>As needed</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Processes the request to bill after PAYE processes, updates the NOAC, and SPPS generates the 9E0675 schedules.</td>
<td>7 business days.</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Produces Form NFC-631 and the debtor package to mail on the 1st, 8th, 16th, and 24th of the month.</td>
<td>16 business days (depending on payroll cycle and billing cycle)</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Mails Form NFC-631 and Form NFC-631pg2 and the debtor package to the debtor and the Agency</td>
<td>1 business day</td>
</tr>
<tr>
<td>Agency Responsibilities</td>
<td>NFC Responsibilities</td>
<td>Estimated Timeframe</td>
</tr>
<tr>
<td>--------------------------</td>
<td>----------------------</td>
<td>---------------------</td>
</tr>
</tbody>
</table>
| Agency approves and signs repayment agreement or hardship request submitted by the employee. Informs NFC of the terms of the agreement using one of the following methods:  
• Enter via CSP  
• Call NCC at 855-632-4468  
• Mail to: USDA/OCFO/NFC/GE SD/GICD/DMSB P.O. Box 61765 New Orleans, LA 70161 | Non-Applicable | 2-3 business days |
| Non-Applicable | Receives terms of the repayment agreement from the Agency and updates the accounts receivable record in ABCO.  
Processes collections from the debtor and posts to the accounts receivable record.  
If the payment is missed or is partially paid, a missed or partial payment notice will be sent to the employee, allowing 30 more days of due process. These notices are only sent to the employee once.  
If the missed payment plus the current payment is not received within 30 days of the notice date, the debt will be referred to TOP, CSNG, and CB for further collection activity.  
If a repayment agreement is not entered into or paid in full by the 31st day, the debt will be deemed delinquent and will be referred to TOP, CSNG, and CB for further collection activity. | 31 - 50 business days |
### Agency Responsibilities | NFC Responsibilities | Estimated Timeframe
---|---|---
Non-Applicable | See Process Flow: Transfer of Delinquent Debt to TOP, CSNG, and CB. | Non-Applicable

*Note: The above timeframe is an estimate. Actual days may vary depending upon complexity, accuracy, and completeness of information received and other factors outside of either party's control.*

### Processing ADJP Waivers and Cancellations - On-the-Roll-Employees

With the proper authorization from the Agency, an erroneous debt can be canceled or adjusted and a valid debt can be waived.

<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notifies NFC that a waiver has been applied for: Completes Form AD-3041, ADJP Waiver/Cancellation Request for waivers approved or cancellations requested. Submits the form to NFC using one of the following methods:  - Enter via CSP  - Call the NCC at 855-632-4468  - Mail to: USDA/OCFO/NFC/GES D/GICD/DMSB P.O. Box 61765 New Orleans, LA 70161</td>
<td>Non-Applicable</td>
<td>50 business days</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Codes debt WA for waiver applied for upon receipt of the waiver request. This code places the debt on hold for 15 pay periods.</td>
<td>1 business day</td>
</tr>
<tr>
<td>Approves or denies waiver</td>
<td>Non-Applicable</td>
<td>50 business days</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Codes the debt with a CA for cancellations or WP for waiver when approved by the Agency. Also changes the method of pay (MOP) to a code 1, interest and penalty indicators to a code N. This action prevents any further deductions from occurring.</td>
<td>7 business days</td>
</tr>
<tr>
<td>Agency Responsibilities</td>
<td>NFC Responsibilities</td>
<td>Estimated Timeframes</td>
</tr>
<tr>
<td>-------------------------</td>
<td>----------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Reviews and performs all necessary research to determine if the debt is valid or erroneous (i.e., never should have occurred). Valid debt: Processes adjustments, if required. Removes the CA or WP code to resume collection of adjusted debt. Erroneous debt: Processes the request to cancel the debt via SPPS and submits the documentation to the Payroll Processing Branch (PaPB) for processing. Requests Agency submit a corrected T&amp;A. Requests Agency to submit a corrected T&amp;A.</td>
<td>12 business days</td>
</tr>
<tr>
<td>Submits a corrected T&amp;A to correct the database. This action pays the employee again. When this occurs, the bill becomes a valid debt as a result of the re-validation.</td>
<td>Non-Applicable</td>
<td>10 business days</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Removes the CA or WP code and changes the MOP back to a code 5, and changes interest and penalty indicators back to Y to resume collections, if the debt is valid.</td>
<td>1 business day</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Processes the waiver request in SPPS, if the debt is waived by the Agency.</td>
<td>40 business days (depending on the payroll and billing cycle)</td>
</tr>
</tbody>
</table>

Note: The above timeframe is an estimate. Actual days may vary depending upon complexity, accuracy, and completeness of information received and other factors outside of either party's control.

1. If PaPB receives the information to cancel or waive a debt during the week of T&A processing, the request may be held until the following week.

2. ABCO receives updates from the payroll file once a pay period on the Monday night after PPS processes. These updates will adjust, cancel, or waive the indebtedness.

3. Normal waiver or cancellation processing time can take from 4 to 8 weeks for completion.
Processing ADJP Waivers and Cancellations - Separated Employees

With the proper authorization from the Agency, an erroneous debt can be canceled or adjusted and a valid debt can be waived.

<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notifies NFC that Form AD-3041, ADJP Waiver/Cancellation Request, for waivers approved or cancellations has been approved for a separated employee. Submits the form to NFC using one of the following methods:</td>
<td>Non-Applicable</td>
<td>3 business days</td>
</tr>
<tr>
<td>- CSP</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Call NCC at 855-632-4468</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Mail to: USDA/OCFO/NFC/GE SD/GICD/DMSB P.O. Box 61765 New Orleans, LA 70161</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Codes the debt CA for cancellation or WP for waiver approved. NFC Changes interest and penalty indicators to the code N, processes the cancellation or waiver, and refunds any monies collected. Erroneous debt: Submits entry via SPPS to reverse the 9E0675 or 9C2222 tax credits</td>
<td>4 business days</td>
</tr>
</tbody>
</table>

Note: The above timeframe is an estimate. Actual days may vary depending upon complexity, accuracy, and completeness of information received and other factors outside of either party's control.

Processing of Delinquent Debt for a Deceased Employee

Delinquent Adjustment Processing debt for a deceased employee.

<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agency Responsibilities</td>
<td>NFC Responsibilities</td>
<td>Estimated Timeframes</td>
</tr>
<tr>
<td>-------------------------</td>
<td>----------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Processes NOAC to separate the deceased employee.</td>
<td>Non-Applicable</td>
<td>15 business days</td>
</tr>
<tr>
<td>Note: Late processing of NOAC may require an adjustment by NFC. In addition, processing a late NOAC delays the billing process.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Produces a debt through ABCO after PAYE processes and updates NOAC. Researches and verifies the Retirement Coverage code (14 days for receivable to be created and 11 days to research and adjust the debt).</td>
<td>25 business days</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Contacts Agency for authorization to pursue collection of debt or to waive debt for deceased employee.</td>
<td>5 business days</td>
</tr>
<tr>
<td></td>
<td>Note: An untimely decision could lead to assessment of erroneous finance charges requiring adjustment by NFC. This also can delay the collection process and cause the debt to be excessively delinquent.</td>
<td></td>
</tr>
<tr>
<td>Agency Responsibilities</td>
<td>NFC Responsibilities</td>
<td>Estimated Timeframes</td>
</tr>
<tr>
<td>----------------------------------------------------------------------------------------</td>
<td>------------------------------------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>Agency authorizes or denies debt waiver for deceased employee and notifies NFC of their decision.</td>
<td>Non-Applicable</td>
<td>20 business days</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Updates the account with a Hold (HO) code, if authorized, and forwards debtor package to the waiver and cancellation group.</td>
<td>5 business days.</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Mails copy of the debtor package to the deceased's address, if waiver is denied.</td>
<td>5 business days</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Sends the debt record to TOP, if debt is not paid after due process, within 30 calendar days for the employee's estate to pay the debt and a 30 additional calendar days grace period is given after the missing payment step is processed. See workflow titled: Transfer of Delinquent Debt to TOP, CSNG, and CB.</td>
<td>30 through 60 business days</td>
</tr>
</tbody>
</table>

Note: The above timeframe is an estimate. Actual days may vary depending upon complexity, accuracy, and completeness of information received and other factors outside of either party's control.
Transfer of Delinquent Debt to Treasury Offset Program (TOP), Treasury Cross Servicing Next Generation (CSNG), and Credit Bureaus (CB)

Delinquent debts are transferred to TOP, CSNG, and CB.

<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Applicable</td>
<td>Processes the weekly delinquency job after the bills are established</td>
<td>1 business day</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Updates debt to a delinquent status after a thorough review for validity is completed</td>
<td>3 business days</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Manually modifies the debt records on the database to properly format each delinquent debt for submittal to TOP CSNG, and CB (reversal of debtor name and establishment of an individual claim receivable) Codes delinquent debts for submittal to TOP, CSNG, and CBs</td>
<td>7 business days</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Transfers debt to TOP, CSNG, and CB approximately every 10 days</td>
<td>1 business day</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Submit debt to CB, on a monthly basis (after the end of the month close-out)</td>
<td>1 business day</td>
</tr>
</tbody>
</table>
Note: The above timeframe is an estimate. Actual days may vary depending upon complexity, accuracy, and completeness of information received and other factors outside of either party's control.

### Write-off of Delinquent Debt

To comply with Office of Management and Budget (OMB), Circular No. A-129 mandates that delinquent receivables older than 2 years be written off unless documented and justified to OMB in consultation with Treasury.

<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Review their delinquency report(s) and instruct NFC to write off the debts as currently not collectible (CNC) or close out the debt and terminate collection activity; or provide the approved waiver from OMB.</td>
<td>Non-Applicable</td>
<td>5-7 business days</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Validates accounting and makes necessary adjustments to write off the delinquent debt as requested by the Agency. For debts that are greater than $600.00 and, are written off as closed out, an Internal Revenue Service Form 1099-C, Cancellation of Debt, will be issued to applicable debtors. On a monthly basis, writes off delinquent debts approaching two years old as CNC.</td>
<td>5-10 business days</td>
</tr>
</tbody>
</table>
Non-Applicable  
Although a debt is considered CNC, NFC will continue to pursue collection efforts until death of the debtor, discharge in bankruptcy, or upon Agency request to waive, cancel, or write off the debt as closed out.  
Non-Applicable

Note: The above timeframe is an estimate. Actual days may vary depending upon complexity, accuracy, and completeness of information received and other factors outside of either party's control.

## Pre-Tax Refund by Payroll

FEHB debt is collected. Agency requests a refund.

<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requests a refund of FEHB premiums that were collected through salary deductions.</td>
<td>Not-Applicable</td>
<td>As needed</td>
</tr>
<tr>
<td>Not-Applicable</td>
<td>Researches debt for pre-tax issues.</td>
<td>2 business days</td>
</tr>
<tr>
<td>Not-Applicable</td>
<td>Processes the debt and forwards to the PaPB, requesting a pre-tax FEHB refund. An entry is also submitted via SPPS.</td>
<td>5 business days</td>
</tr>
<tr>
<td>Not-Applicable</td>
<td>Processes electronic funds transfer pre-tax refund to employee.</td>
<td>5 business days</td>
</tr>
</tbody>
</table>
Note: The above timeframe is an estimate. Actual days may vary depending upon complexity, accuracy, and completeness of information received and other factors outside of either party's control.

Refund by Paper Check

Agency is requesting a paper check refund of a collection.

<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency requests a refund, as needed</td>
<td>Non-Applicable</td>
<td>Non-Applicable</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Processes the refund request</td>
<td>5 business days</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Reports to the Department of the Treasury to issue the refund and mail it to the employee</td>
<td>10 business days</td>
</tr>
</tbody>
</table>

Note: The above timeframe is an estimate. Actual days may vary depending upon complexity, accuracy, and completeness of information received and other factors outside of either party's control.

Refund by Electronic Funds Transfer

Adjustment Processing debt is collected. Agency is requesting a refund by direct deposit.

<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requests a refund on debt collection, as needed.</td>
<td>Non-Applicable</td>
<td>Non-Applicable</td>
</tr>
<tr>
<td>Agency Responsibilities</td>
<td>NFC Responsibilities</td>
<td>Estimated Timeframes</td>
</tr>
<tr>
<td>-------------------------</td>
<td>----------------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Researches, processes paperwork, and submits refund request to the Payment Certification and Recertification Reconciliation Branch (PCRRB).</td>
<td>2 business days</td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Processes refund in PCRRB, within 2 business days, and sends funds to the bank daily.</td>
<td>2 business days</td>
</tr>
</tbody>
</table>

Note: If the request is received by 10 a.m. central time, the refund will be deposited in the employee's account by the next business day.

Note: The above timeframe is an estimate. Actual days may vary depending upon complexity, accuracy, and completeness of information received and other factors outside of either party's control.

**Override**

Override is used when the debt has been deemed delinquent. The Agency is requesting that the override indicator be modified to remove the debt from delinquent status.
<table>
<thead>
<tr>
<th>Agency Responsibilities</th>
<th>NFC Responsibilities</th>
<th>Estimated Timeframes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requests that an override be placed on a specific debt, as needed.</td>
<td>Non-Applicable</td>
<td>Non-Applicable</td>
</tr>
<tr>
<td>Note: This must be requested from an authorized Agency representative whose name is listed on TMGT, Table 063, Department/Agency/Bureau Contact Types, Contact Type 15, ABCO Waivers Approved Contacts by POI.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Applicable</td>
<td>Updates the debt to mark the override indicator with a Y (yes)</td>
<td>2 business days</td>
</tr>
<tr>
<td>Requests that an override be removed on a specific debt, as needed.</td>
<td>Non-Applicable</td>
<td>Non-Applicable</td>
</tr>
<tr>
<td>Note: This must be requested from an authorized Agency representative whose name is listed on TMGT, Table 063, Department/Agency/Bureau Contact Types, Contact Type 15, ABCO Waivers Approved Contacts by personnel office identifier (POI).</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Payroll/Personnel Processing Cycle Chart

The Payroll/Personnel Processing Cycle is illustrated below. This particular sample diagram illustrates the daily processing of the payroll/personnel transactions which revolves around a 2-week cycle. Listed below are the symbols and descriptions to the Payroll/Personnel Processing Cycle.

Note: The official payday is the second Thursday of the following pay period.

<table>
<thead>
<tr>
<th>Symbol</th>
<th>Description</th>
</tr>
</thead>
</table>
| **PINE** | Payroll/Personnel transactions are processed through the Personnel Input and Edit System (PINE) every Monday through Friday of each pay period. The first pass of PINE for the current pay period processes on the second Monday of the pay period.  
Note: These transactions must be entered before the first pass of the Payroll Computation System (PAYE) which is the first Thursday or Friday of the following pay period. |
| **TIME** | Time and Attendance (T&A) Reports are processed through the Time and Attendance Validation System (TIME) on the first Sunday through the first Friday of the following pay period.  
Note: All T&As should be transmitted to the National Finance Center (NFC) no later than the Tuesday following the last day of the pay period. |
| **PAYE** | PAYE is processed on the first Thursday and Friday. |
**BEAR**
Bi-Weekly Examination Analysis and Reporting System (BEAR) processes on the second Sunday of the pay period.

**DD/EFT**
Direct Deposit/Electronic Funds Transfer (DD/EFT) settlement date is the second Monday of the following pay period.

**Paper Check**
Paper Check date is the second Monday of the following pay period.

---

**PAYROLL/PERSOONNEL PROCESSING CYCLE**

<table>
<thead>
<tr>
<th>SUNDAY</th>
<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
<th>THURSDAY</th>
<th>FRIDAY</th>
<th>SATURDAY</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>PP24</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>First</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Pass</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>PINE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>PP24</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>T&amp;A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Entered</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Transmitted</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PP24</td>
<td>Paper Check &amp; EFT</td>
<td>Payday PP24</td>
<td>Payday PP24</td>
<td>Payday PP24</td>
<td>Payday PP24</td>
<td>Payday PP24</td>
</tr>
</tbody>
</table>

**Figure 1: Payroll/Personnel Processing Cycle**
ABCO Online Inquiry System (ABCOINQ) Screens

ABCOINQ is an online database management system of USDA, NFC. ABCOINQ was designed and implemented to provide the ability to directly query billing and collection data. The user may access receivable and collection data for a wide variety of administrative billings. The system also allows you to query accounting data related to revenues, refunds, or reimbursements for the Agency Reporting and General Ledger Systems.

ABCOINQ allows users direct access to the ABCO database for Agency debtor accounts which provides users with the ability to view the following:

- Receivable records for overpayments, erroneous payments, duplicate payments, or voluntary collections from employees and vendors
- List of receivables by debtor number
- Collection and adjustment records
- Bill record (including the prior bill amount, the amount past due, the current charges, and the bill amount)
- Details of the receivable record

Note: Refer to *Exhibit 11: ABCO Bill Reference Guide* (on page 157) for detailed information on how the bill reference number is created.

This section includes the following topics:

- Sign On ........................................................................................................................................... 65
- Sign Off ............................................................................................................................................... 68
- Changing Your Password .................................................................................................................. 69

Sign On

To access this system, you must:
1. Sign on to the NFC Mainframe. The NFC Mainframe Warning screen is displayed.

![Figure 2: NFC Mainframe Warning Screen](image)

2. Press **Enter** to display the NFC banner screen.

![Figure 3: NFC Banner Screen](image)

3. Complete the fields as described below.

   Enter User ID

   Password

   New Password?

   Enter Application Name

4. At the CL/SUPERSESSION Main Menu screen:
• Press **F8** to scroll through the Session IDs until the appropriate Session ID appears.

• **Tab** until the cursor is located on the line next to the Session ID.

• Press **Enter**.

**OR**

• Press **F9** to bring the cursor to the Command Line at the bottom of the screen and retrieve a specific Session ID.

• Type **s**.

• Press the **space bar** once.

• Type the Session ID acronym.

• Press **Enter**. See screen below for an example. The applicable system is displayed.

---

**Figure 4: CL/SUPERSESSION Main Menu Screen**
Sign Off

Follow the signoff-screen prompts at the bottom of the screen to exit the system or to return to the CL/SUPERSESSION Main Menu screen.

1. At the CL/SUPERSESSION Main Menu screen, press F3. The Exit Menu popup is displayed.

2. Position the cursor in front of Exit and press Enter to exit and terminate the CL/SUPERSESSION.
Changing Your Password

If you need to change your password:

1. Type "Y" next to the New Password? prompt on the NFC banner screen.

2. Press Enter. The Change Password screen appears.

3. Enter the new password.

4. Verify the new password. Once you have entered your new password and verified it, the system will display another screen stating that the password was changed. See screen below.
Note: Your password can only be changed once per day. Before your password expires, you will be prompted to enter a new password.

TSS70301 Password Changed

Press ENTER to continue

Figure 9: Password Changed Verification Screen
ABCO Main Menu

After you access ABCOINQ, the ABCO Main Menu is displayed with six options.

![ABCO Main Menu Screen](image)

Below is a brief description of each option.

1. **Debtor Information (By Debtor ID)**. Used to enter a particular debtor identification number and display system-generated information (e.g., name, address, and debtor type (specific to the debtor number entered)).

2. **Receivable Info (By Debtor ID and Bill Number)**. Used to enter a debtor number and a bill number for a receivable if accessed from the ABCOINQ Main Menu. System-generated information specific to the bill number entered will display. You may also obtain additional screens which contain information related to this specific debtor identification number and bill number.

3. **Collections (By Check ID)**. Used to enter a check identification number for a specific collection account. The subsequent collection screen may display information pertaining to a collection for this specific bill number.

   Note: If a check identification number is not available, you may access the collection record from the bill record located at the receivable record.

4. **Employee Indebtedness (By Social Security Number)**. Used to enter a SSN for a specific debtor and to display all related debtor and bill numbers.

5. **Claims Information (By Claim Number) (NFC Use Only)**. This option is only available to NFC personnel.

6. **TOP Information (By Tax-ID Number) (NFC Use Only)**. This option is only available to NFC personnel.
To select an option from the ABCOINQ Main Menu, type an option number and press Enter. The screen for the selected option is displayed.

For more information see:

Option 1. Debtor Information (By Debtor ID) Screen ........................................72
Option 2. Receivable Info (By Debtor ID and Bill Number) .................................75
Option 3. Collections (By Check ID) .................................................................100
Option 4. Employee Indebtedness (By Social Security Number) .....................111
Option 5. Claims Information (By Claim Number) (NFC Use Only) ..........113
Option 6. TOP Information (By Tax-ID Number) (NFC Use Only) ................113

Option 1. Debtor Information (By Debtor ID) Screen

Debtor Information (By Debtor ID) is Option 1 on the ABCOINQ Main Menu. This option displays the Debtor Record for an ABCO billing. The Debtor Record screen is used to enter the debtor number so that the Debtor Record can be viewed.

To View a Receivable Record:

1. Select Option 1, Debtor Information (By Debtor ID), on the ABCOINQ Main Menu. The Debtor Record is displayed.

2. Complete the fields as follows:

<table>
<thead>
<tr>
<th>Debtor Record Fields</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEBTOR NO</td>
<td></td>
</tr>
<tr>
<td>DEBTOR NAME</td>
<td></td>
</tr>
<tr>
<td>DEBTOR ADDRESS</td>
<td></td>
</tr>
<tr>
<td>DEBTOR TYPE</td>
<td></td>
</tr>
<tr>
<td>CLEAR, EXIT INQUIRY</td>
<td></td>
</tr>
<tr>
<td>ENTER DEBtor NUMBER</td>
<td></td>
</tr>
</tbody>
</table>

Figure 11: Debtor Record Screen
Debtor Record Fields | Instructions
--- | ---
Debtor No | Required, alphanumeric, 20 positions

- Positions 1-2 - Enter the Department Code that identifies the debt's originating Agency.
- Positions 3-18 - Enter the debtor's SSN and Employee Receivable (ER) code.
- Press **Tab**.
- Positions 19-20 - Enter the system code identified below that identifies the system in which the payment is processed.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Travel Advances (ADVN)</td>
</tr>
<tr>
<td>02</td>
<td>Travel Vouchers (TVCH)</td>
</tr>
<tr>
<td>16</td>
<td>Transportation (Other)</td>
</tr>
<tr>
<td>61</td>
<td>Travel (TRVL)</td>
</tr>
<tr>
<td>91</td>
<td>Payroll Voluntary Collections</td>
</tr>
<tr>
<td>92</td>
<td>Payroll and other bills (Employee Indebtedness)</td>
</tr>
<tr>
<td>SX</td>
<td>Special Payroll Processing System (SPPS)</td>
</tr>
</tbody>
</table>

Note: If the Department Code, Debtor ID, and System Code are not available, press **PF1**, to return to the ABCO Main Menu screen. At the ABCO Main Menu screen select **Option 4, Employee Indebtedness (By Social Security Number)**. Refer to **Option 4, Employee Indebtedness (By Social Security Number)** (on page 111) for detailed information.

3. Press **Enter**. The Debtor Record screen with the debtor information is displayed.

![Figure 12: Debtor Record (With Information) Screen](image)

The Debtor Record Screen fields are described below.
<table>
<thead>
<tr>
<th>Debtor Field</th>
<th>Descriptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debtor No</td>
<td>System generated</td>
</tr>
<tr>
<td></td>
<td>Positions 1-2 - Displays the Department Code that identifies the debt's</td>
</tr>
<tr>
<td></td>
<td>originating Agency.</td>
</tr>
<tr>
<td></td>
<td>Positions 3-18 - Displays the debtor's SSN and Employee Receivable (ER) code.</td>
</tr>
<tr>
<td></td>
<td>Positions 19-20 - Displays the system code identified below that identifies</td>
</tr>
<tr>
<td></td>
<td>the system in which the payment is processed.</td>
</tr>
<tr>
<td></td>
<td>01 - Travel Advances (ADVN)</td>
</tr>
<tr>
<td></td>
<td>02 - Travel Vouchers (TVCH)</td>
</tr>
<tr>
<td></td>
<td>16 - Transportation (Other)</td>
</tr>
<tr>
<td></td>
<td>61 - Travel (TRVL)</td>
</tr>
<tr>
<td></td>
<td>91 - Payroll Voluntary Collections</td>
</tr>
<tr>
<td></td>
<td>92 - Payroll and other bills (Employee Indebtedness)</td>
</tr>
<tr>
<td></td>
<td>SX - Special Payroll Processing System (SPPS)</td>
</tr>
<tr>
<td>Debtor Name</td>
<td>System generated</td>
</tr>
<tr>
<td></td>
<td>Displays the Debtor's First, Middle Initial, and Last Name.</td>
</tr>
<tr>
<td>Debtor Type</td>
<td>System generated</td>
</tr>
<tr>
<td></td>
<td>Displays the debtor's classification as identified below.</td>
</tr>
<tr>
<td></td>
<td>1 - Federal Government</td>
</tr>
<tr>
<td></td>
<td>2 - Commercial</td>
</tr>
<tr>
<td></td>
<td>3 - Consumer</td>
</tr>
<tr>
<td></td>
<td>4 - Foreign government</td>
</tr>
<tr>
<td></td>
<td>5 - State and Municipal Government</td>
</tr>
<tr>
<td>Debtor Address</td>
<td>System generated</td>
</tr>
<tr>
<td></td>
<td>Displays the Address Line 1, 2, city, State and ZIP+4 Code.</td>
</tr>
</tbody>
</table>

After viewing the data on the Debtor Record, the following options are also available:

- To view another debtor record, repeat the process above.
- To return to the ABCOINQ Main Menu, press **PF1**.
- To access the Receivable Record, press **PF2**.

For more information, Option 2. Receivable Info (By Debtor ID and Bill Number).
Option 2. Receivable Info (By Debtor ID and Bill Number)

Receivable Information (By Debtor ID and Bill Number) is Option 2 on the ABCOINQ Main Menu. This option displays the Receivable Record for an ABCO billing. Entry of both the debtor number and bill number is required. Data pertaining to the receivable record including the debtor’s last payment activity and the original receivable amount is displayed.

To View a Receivable Record:

1. Select Option 2, Receivable Information (By Debtor ID and Bill Number) on the ABCOINQ Main Menu.

2. Complete the fields as follows:

<table>
<thead>
<tr>
<th>Receivable Record Screen - Debtor Number Field</th>
<th>Instruction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debtor Number</td>
<td>Required, alphanumeric, 20 positions</td>
</tr>
<tr>
<td></td>
<td>Positions 1-2 - Enter the Department Code that identifies the debt’s originating Agency.</td>
</tr>
<tr>
<td></td>
<td>Positions 3-18 - Enter the debtor’s SSN and Employee Receivable (ER) code.</td>
</tr>
<tr>
<td></td>
<td>Press Tab.</td>
</tr>
<tr>
<td></td>
<td>Positions 19-20 - Enter the system code identified below that identifies the system in which the payment is processed.</td>
</tr>
<tr>
<td></td>
<td>01 - Travel Advances (ADVN)</td>
</tr>
<tr>
<td></td>
<td>02 - Travel Vouchers (TVCH)</td>
</tr>
<tr>
<td></td>
<td>16 - Transportation (Other)</td>
</tr>
<tr>
<td></td>
<td>61 - Travel (TRVL)</td>
</tr>
<tr>
<td></td>
<td>91 - Payroll Voluntary Collections</td>
</tr>
<tr>
<td></td>
<td>92 - Payroll and other bills (Employee Indebtedness)</td>
</tr>
<tr>
<td></td>
<td>SX - Special Payroll Processing System (SPPS)</td>
</tr>
</tbody>
</table>

3. Press Tab.

4. Complete the field as follows:

<table>
<thead>
<tr>
<th>Receivable Record Screen - Bill Number Field</th>
<th>Instruction</th>
</tr>
</thead>
</table>
Receivable Record Screen - Bill Number Field | Instruction
--- | ---
**Bill Number** | Required, numeric, 9 required positions, maximum of 10. Enter the Bill Number as follows:
Position 1 - Billing year
Position 2-3 - Pay Period the adjustment was processed
Position 4 - 1 for a FEHB bill or 2 for a Salary Adjustment
Positions 5-10 - System generated

5. Press **Enter**. The Receivable Record screen, with the debtor's information, is displayed.

Note: If this is not a valid debtor number and bill combination, the message, **RECORD NOT FOUND**, is displayed.

![Figure 13: Receivable Record Screen](image)

The Receivable Record fields are displayed as follows:

<table>
<thead>
<tr>
<th>Receivable Record Screen Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Receivable Record Screen Field</td>
<td>Description</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-------------</td>
</tr>
</tbody>
</table>
| Debtor Number                 | System generated  
  Positions 1-2 - Displays the Department Code that identifies the debt's originating Agency.  
  Positions 3-18 - Displays the debtor's SSN and Employee Receivable (ER) code.  
  Positions 19-20 - Displays the system code identified below that identifies the system in which the payment is processed.  
  01 - Travel Advances (ADVN)  
  02 - Travel Vouchers (TVCH)  
  16 - Transportation (Other)  
  61 - Travel (TRVL)  
  91 - Payroll Voluntary Collections  
  92 - Payroll and other bills (Employee Indebtedness)  
  SX - Special Payroll Processing System (SPPS) |
| Bill Number                   | System generated  
  Displays the 9-or-10-digit number that identifies the system-generated bill as follows:  
  Position 1 - Billing year  
  Position 2-3 - Pay Period the adjustment was processed  
  Position 4 - 1 equals a FEHB bill or 2 equals a Salary Adjustment  
  Positions 5-10 - System generated |
| Balances: Recvbl              | System generated  
  Displays the current balance due on this receivable. |
| Balances: Principle           | System generated  
  Displays the principle due on this receivable. |
| Balances: Interest            | System generated  
  Displays the interest due on this receivable. |
| Balances: Penalty             | System generated  
  Displays the penalty due on this receivable. |
| Balances: Admin Cost          | System generated  
  Displays the administrative cost due on this receivable. |
| Paid: Interest                | System generated  
  Displays the interest paid on the receivable. |
| Paid: Penalties               | System generated  
  Displays the penalty amount paid on the receivable. |
<table>
<thead>
<tr>
<th>Receivable Record Screen Field</th>
<th>Description</th>
</tr>
</thead>
</table>
| Paid: Admin Costs            | *System generated*  
Displays the administrative costs paid on the receivable. |
| Last Pay: Amount             | *System generated*  
Displays the last amount paid on this receivable. |
| Last Pay: Type               | *System generated*  
Displays the type of last payment received by using one of the following:  
1 - Cash Collection  
3 - Treasury Collection - SF 1098, Cancelled Check Received/RO145, EFT Returned/Unavable Check Cancellation (UCC)  
5 - Garnishment/Salary deduction  
7 - Intra-governmental Payment and Collection (IPAC) |
| Last Pay: Date               | *System generated*  
Displays the date the last collection was posted in the system. |
| Delinquent: Ind              | *System generated*  
Displays any debts, no payments or partial payments, that have become delinquent.  
N - Debt is current  
Y - Debt is delinquent |
| Delinquent: Cnt              | *System generated*  
Displays the number of times a debt is delinquent. The first time a debt becomes delinquent, no payment, or partial payment, a missed payment letter will be issued to the debtor to request a payment be received. |
| Delinquent: Date             | *System generated*  
Displays when a debt is deemed to be delinquent. The indicator will be changed from an N to Y. The date will be populated with the current system date. |
| Original Recvbl Amt          | *System generated*  
Displays the original receivable amount. |
| Batch Number                 | *System generated*  
Displays the number used by NFC to locate the receivable, collection, or adjustment document. |
<table>
<thead>
<tr>
<th>Receivable Record Screen Field</th>
<th>Description</th>
</tr>
</thead>
</table>
| Update REF                    | System generated  
Displays the transaction source, Julian date, and time of the latest online update or manual adjustment. |
| Tape Bill Ind                 | System generated  
Displays if monies collected were transferred from the IPAC system tape to Treasury. |
| Processed: Date               | System generated  
Displays the date the receivable was set up in the system. |
| Processed: Time               | System generated  
Displays the time the receivable was set up in the system. |
| Register: Number              | System generated  
Displays the six-digit number used for the journal voucher (JV) accounting control. For NFC use only. |
| Register: Type                | System generated  
Displays the types of JVs used as identified below. For NFC use only.  
- 0040 - Receivables or Receivable Adjustments  
- 0044 - Claim Receivable  
- 0045 - Write-off  
- 0050 - Voluntary Cash Collection  
- 0051 - Voluntary Collection (Used for SF 1081, Voucher and Schedule of Withdrawals and Credits (Receivable Established) and SF 1098)  
- 1047 - Refund of Collection  
- 5515 - Debit Voucher/Non-Sufficient Funds (NSF) Check |
<table>
<thead>
<tr>
<th>Receivable Record Screen Field</th>
<th>Description</th>
</tr>
</thead>
</table>
| **Status: Code**              | *System generated*  
Displays the status of the pending receivable as follows:  

- **CA** - Cancel ADJP bill  
- **CR** - Claims Repayment  
- **DR** - Defaulted Repayment  
- **FE** - Cancel FEHB bill  
- **HO** - Agency requested a hold for 2 pay periods on the collection of the bill in order to review the receivable  
- **HR** - Employee requests hearing  
- **SH** - Agency requests to suspend collection for 2 additional pay periods  
- **WA** - Waiver applied for  
- **WC** - Waiver Form Claims  
- **WO** - Write-off, forwarded to Claims Section to charge Agency  
- **WP** - Waiver Approved  

| **Status: Date**              | *System generated*  
Displays the date of the last status recorded on the receivable. |
| **Repayment: Ind**            | *System generated*  
Identifies if a repayment agreement has been entered into by the debtor with the Agency. The following values are used:  

- **N** - Default setting when bill established  
- **R** - Signed agreement received from debtor  
- **M** - Modified/Renegotiated repayment agreement  
- **F** - FEHB systemic debt, regulatory collection required  
- **D** - Repayment agreement in default status  

| **Repayment: Date**           | *System generated*  
Displays the date the Repayment Agreement was entered into the system. This indicator will populate with the current system date whenever the indicator is modified. |
| **Repayment: Eff Date**       | *System generated*  
Date will system generate with the bill aging date for FEHB bills. |

After viewing the data on the Receivable Record, the functions below are available.
To view a Receivable Record for another debtor:

1. Type the new debtor number
2. Type the new bill number.

Note: If this is not a valid debtor number and bill combination, the message, RECORD NOT FOUND, is displayed.

3. To return to the ABCOINQ Main Menu, press PF1.

4. To access the next page of the Receivable Record, press PF2. For more information, refer to the Viewing the Receivable Record (2) Screen topic below.

5. To access the Receivable Accounting screen, press PF3. For more information, refer to the Viewing Receivable Accounting topic below.

6. To access the Accounting With Collection, press PF4. For more information, refer to the Viewing Accounting With Collection topic below.

7. To access the bill record, press PF5. For more information, refer to the Viewing the Bill Record topic below.

8. To access the description text, press PF6. For more information, refer to the Viewing Description Text topic below.

9. To move to the prior Receivable Record screen, press PF7.

10. To move to the next Receivable Record screen, press PF8.

11. To access the debtor record, press PF9. For more information, refer to Option 1. Debtor Information (By Debtor ID) Screen (on page 72).

12. To access the Claims record, press PF10. For more information, refer to ABCO Claims Information Inquiry Screens (on page 115).

Note: Additional security access is required to access the ABCO Claims Information Inquiry Screens. Contact your ASO to request access.

13. To access the detail record, press PF11. For more information, refer to the Viewing Receivable Details topic below.

14. To access the employee indebtedness listing for the debtor number, press PF12. For more information, refer to Option 4. Employee Indebtedness (By Social Security Number) (on page 111).

15. To exit ABCOINQ, press Clear or ESC.
Viewing the Receivable Record (2) Screen

The next page of the Receivable Record Screen is the Receivable Record (2) Screen.

To Access Next Page Directly from the Receivable Record Screen:

1. Press PF2. The Receivable Record (2) is displayed.

![Screen Display](image)

**Figure 14: RECEIVABLE RECORD (2) Screen**

The Receivable Record (2) Screen fields are displayed as follows:

<table>
<thead>
<tr>
<th>Receivable Record (2) Screen Fields</th>
<th>Descriptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debtor Number</td>
<td><em>System generated</em></td>
</tr>
<tr>
<td></td>
<td>Positions 1-2 - Displays the Department Code that identifies the debt's originating Agency.</td>
</tr>
<tr>
<td></td>
<td>Positions 3-18 - Displays the debtor's SSN and Employee Receivable (ER) code.</td>
</tr>
<tr>
<td></td>
<td>Positions 19-20 - Displays the system code identified below that identifies the system in which the payment is processed.</td>
</tr>
<tr>
<td></td>
<td>01 - Travel Advances (ADVN)</td>
</tr>
<tr>
<td></td>
<td>02 - Travel Vouchers (TVCH)</td>
</tr>
<tr>
<td></td>
<td>16 - Transportation (Other)</td>
</tr>
<tr>
<td></td>
<td>61 - Travel (TRVL)</td>
</tr>
<tr>
<td></td>
<td>91 - Payroll Voluntary Collections</td>
</tr>
<tr>
<td></td>
<td>92 - Payroll and other bills (Employee Indebtedness)</td>
</tr>
<tr>
<td></td>
<td>SX - Special Payroll Processing System (SPPS)</td>
</tr>
<tr>
<td>Receivable Record (2) Screen Fields</td>
<td>Descriptions</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>--------------</td>
</tr>
</tbody>
</table>
| **Bill Number**                   | *System generated*  
Displays the 9- or 10-digit number that identifies the system-generated bill as follows:  
Position 1 - Billing year  
Position 2-3 - Pay Period the adjustment was processed  
Position 4 - 1 equals an FEHB bill or 2 equals a Salary Adjustment  
Positions 5-10 - System generated |
| **RRR Code**                      | *System generated*  
Displays the revenue, refund or reimbursement code (RRR) which determines the classification of the transaction in the general ledger for reporting purposes as identified below.  
A - Revenue/non Federal  
B - Refund/non Federal  
C - Reimbursement - Other  
D - Advance from Public  
G - Advance to Grantees  
J - Advance to Government  
0 - Revenue - Government  
1 - Refund - Government  
2 - Reimbursement - Government  
3 - Advance from Government  
4 - Cash Donation  
8 - Sale of Assets  
9 - Advance to Contractors |
<table>
<thead>
<tr>
<th>Receivable Record (2) Screen Fields</th>
<th>Descriptions</th>
</tr>
</thead>
</table>
| RA Type                            | *System generated*  
Displays the receipt account type code used to indicate the computation and tax treatment of the collection as identified below.  
Salary and Leave  
01 - Salary Overpayment  
02 - Duplicate Salary Payment  
03 - Collection for Salary Advance  
04 - Lump Sum Overpayment  
05 - Recovery of Lump Sum Payment  
06 - Overdrawn Leave  
07 - Conversion of Paid Leave to LWOP  
15 - Major ADJP - 15% of Disposable Income  
16 - Minor ADJP - Less 15% of Disposable Income  
Other Collections  
41 - Travel advance  
42 - Property Lost, Destroyed, Stolen  
47 - Recovery of Moving Expenses  
48 - Duplicate Payment of Savings Allotment to Savings Institution  
49 - Travel Overpayment  
Miscellaneous  
90 - Other Types  
91 - Miscellaneous  
Salary Deduction  
20 - Adjustment Between FICA and Retirement  
21 - FEHB Collection  
22 - FEGLI  
23 - Quarters (taxable)  
35 - LWOP FEGLI |
| Garnish Est Amt                    | *System generated*  
Displays an estimate of the garnishment amount. |
| RRR Mod                            | *System generated*  
Displays the revenue, refund or reimbursement code which further defines the RRR code. For NFC use only. |
| Claims Ind                         | *System generated*  
Indicates if an account is in the claims status. |
| Garnish PP Amt                     | *System generated*  
Displays the garnishment amount to be deducted each pay period until the receivable is fully collected. |
<table>
<thead>
<tr>
<th>Receivable Record (2) Screen Fields</th>
<th>Descriptions</th>
</tr>
</thead>
</table>
| ARB Proc                           | System generated  
Displays the arbitrary processing indicator used by NFC to further define the accounting entry. |
| Rec/Claims Date                    | System generated  
Displays the date established in claims or date processed if receivable record on the database. |
| YYPP To Garnish                    | System generated  
Displays the first pay period for garnishment. The garnishment may begin any pay period thereafter. |
| Payment Ref                        | System generated  
Displays the reason the bill was generated.  
For an ADJP bill the following is displayed:  
\[ \text{Y in position 1} - \text{Corrected T&A} \]  
\[ \text{Y in position 2} - \text{Supplemental T&A} \]  
\[ \text{Y in position 3} - \text{Corrected or Late Payroll Personnel action} \]  
\[ \text{Y in position 4} - \text{NFC 29, Pay Adjustment Document, was processed} \]  
For a FEHB bill the following is displayed:  
Positions 1-2 - Debtor's Agency  
Positions 3-16 - T&A contact point  
Positions 17-18 - Debtor's Agency  
Positions 19-22 - Billing pay period |
| Bill Aging Dt                      | System generated  
Displays the initial date that the receivable was established. |
| Interest Rt                        | System generated  
Displays the rate of interest charged to the receivable. |
| LWOP Eff Date                      | System generated  
Displays the first day of pay period in which the health insurance bill applies. |
| Past Due Count                     | System generated  
Displays the number of bills generated for manual bill type 631 only. |
| DO Code                            | System generated  
Displays the disbursing office code specific to a cancellation collection. |
<table>
<thead>
<tr>
<th>Screen Fields</th>
<th>Descriptions</th>
</tr>
</thead>
</table>
| **Customer ALC** | *System generated*  
Displays the Agency location code specific to the debtor billed through IPAC. |
| **GOV** | *System generated*  
Displays the identity the debtor as Government or non-Government as identified below.  
**Y** - Government  
**N** - Non-Government |
| **MOP** | *System generated*  
Displays the expected means of payment as identified below.  
1 - Cash Collection  
3 - Treasury collections - SF1098/RO145/UCC  
5 - Garnishment/Salary Deduction  
7 - IPAC Collection |
| **SF 1080** | *System generated*  
Displays if the bill should be an SF 1080, Voucher for Transfers Between Appropriations and/or Funds. If blank, the system defaults to **No**. |
| **INT** | *System generated*  
Displays the charge interest indicator as identified below.  
**Y** - Yes, charge interest  
**N** - No, do not charge interest |
| **PEN** | *System generated*  
Displays the charge penalty indicator as identified.  
**Y** - Yes, charge penalty  
**N** - No, no penalty charged |
| **ARB** | *System generated*  
Displays the arbitrary indicator used by NFC for accounting purposes. |
| **ADMN** | *System generated*  
Displays the charge administrative fees indicator as identified below.  
**Y** - Yes, charge administrative fee  
**N** - No, do not charge administrative fee |
<table>
<thead>
<tr>
<th><strong>Receivable Record (2)</strong></th>
<th><strong>Screen Fields</strong></th>
<th><strong>Descriptions</strong></th>
</tr>
</thead>
</table>
| **MINC**                 | *System generated*  
  Displays an N (no). For NFC use only.  |
| **W2**                   | *System generated*  
  Displays an N (no). For NFC use only.  |
| **Bill**                 | *System generated*  
  Displays the bill continuity indicator as identified below.  
  0 - One original bill mailed (system generated bills only)  
  1 - One original bill mailed (for manual bill type 631 only)  
  2 - Original bill mailed plus one more bill mailed the following month  
  9 - Every month a bill is mailed  |
| **EST**                  | *System generated*  
  Displays an N (no). For NFC use only.  |
| **FFIS**                 | *System generated*  
  Displays whether the Agency's accounting is in one of the following:  
  C - Payroll Accounting System (PAS)  
  F - Foundation Financial Information System (FFIS).  |
| **Bill Frequency**       | Reserved          |
| **LWOP-ACT-Duty**        | *System generated*  
  Displays if the employee has returned from active duty or remains on LWOP due to active duty as identified below. For NFC use only.  
  **Blank** - System default, never on LWOP due to active duty.  
  1 - New debt  
  2 - Payment received  
  3 - Separated or no payment received  |
<table>
<thead>
<tr>
<th>Receivable Record (2) Screen Fields</th>
<th>Descriptions</th>
</tr>
</thead>
</table>
| **Override Indicator**             | *System generated*  
Indicates that the Agency has determined that the debt should not be classified delinquent by displaying an one of the following:  
**Blank** - System default, Override has not been requested.  
**Y** - Override has been requested and is actively enforced.  
**N** - Override has been removed.  
Note: This indicator should be used sparingly and must be requested by an authorized Agency official on TMGT 63, Department/Agency/Bureau Contact, contact type 15, (waiver approved). |
| **Recvbl SRC Ind**                 | *System generated*  
Displays which program stored the receivable record on the database.  
For NFC use only.  
0 - Conversion  
1 - NFC460  
2 - Payroll Interface  
3 - RA-REC  
4 - NFC490  
5 - Conversion |
| **Sys-Acronym**                    | *System generated*  
Displays which system the receivable was established.  
**ABCO** - Administrative Billings and Collections System  
**DOTS** - Document Tracking System  
**PAYE** - Payroll Computation System  
**SPPS** - Special Payroll Processing System  
**TRVL** - Travel Entry and Inquiry |
| **Payroll Reason**                 | *System generated*  
Displays if the receivable was generated due to a payroll system action.  
The types are as follows:  
1 - FEHB  
2 - ADJP |
| **Online-Batch**                   | *System generated*  
Displays if the document was processed using automated interface by displaying one of the following codes:  
**Y** - Automated interface  
**N** - Not automated interface |
## Receivable Record (2) Screen Fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gar Maj/Min</td>
<td>System generated&lt;br&gt;Displays the Receipt Account (RA) type as identified below. Indicates if the indebtedness is major or minor and if the debtor is separated or deceased. Used for system generated payroll indebtedness.</td>
</tr>
<tr>
<td></td>
<td>1 - Minor indebtedness&lt;br&gt;2 - Major indebtedness&lt;br&gt;3 - Separated employee&lt;br&gt;4 - Deceased employee&lt;br&gt;5 - Separated, employee not on payroll database</td>
</tr>
<tr>
<td>Involun-Proc</td>
<td>Reserved</td>
</tr>
<tr>
<td>Hardship Indicator</td>
<td>System generated&lt;br&gt;Indicates that the debtor has requested a Financial Hardship displaying one of the following codes:</td>
</tr>
<tr>
<td></td>
<td>N - System default when the bill is established&lt;br&gt;Y - Hardship status approved</td>
</tr>
<tr>
<td>Hardship Processed</td>
<td>System generated&lt;br&gt;Displays the current system date the hardship indicator was entered in the system.</td>
</tr>
<tr>
<td>Hardship Reviewed</td>
<td>System generated&lt;br&gt;Displays the date that the hardship was approved by the Agency official.</td>
</tr>
</tbody>
</table>

The following options are also available:

- Press **PF1**, to return to the ABCOINQ Main Menu.
- Press **PF7**, to return to the first page of the Receivable Record screen.
- Press **Clear** or **Esc**, to exit ABCOINQ.
Viewing Receivable Accounting

The Receivable Accounting screen, displays a maximum of two lines of accounting data related to the receivable. It also displays various bill amounts and collection amounts applied to the receivable, displayed below.

![Receivable Accounting Screen](image)

**Figure 15: Receivable Accounting Screen**

Note: The fields identified below are repeated on the screen to display a second line of accounting data related to the receivable.

The Receivable Accounting Screen fields are displayed as follows:

<table>
<thead>
<tr>
<th>Receivable Accounting Screen Fields</th>
<th>Descriptions</th>
</tr>
</thead>
</table>
| **Bill Number**                     | *System generated*  
Displays the 9- or 10-digit number that identifies the system-generated bill as follows:  
Position 1 - Billing year  
Positions 2-3 - Pay period the adjustment was processed  
Position 4 - 1 equals a FEHB bill or 2 equals a Salary Adjustment bill  
Positions 5-10 - System generated |
| **Type**                            | *System generated*  
Displays the Accounting type code as identified below. The order of posting a collection is: 2, 1, 3, and 4.  
  1 - Administrative cost  
  2 - Penalty  
  3 - Interest  
  4 - Principal |
<table>
<thead>
<tr>
<th>Receivable Accounting Screen Fields</th>
<th>Descriptions</th>
</tr>
</thead>
</table>
| FY                                | System generated  
Displays the budget fiscal year of the accounting class. |
| Agcy                              | System generated  
Displays the Agency code of the debtor. |
| Acct Sta                          | System generated  
Displays the internal accountable Agency identifier used in processing by the NFC. |
| ObjCls                            | System generated  
Displays the object classification code used for accounting purposes and defines the type of collection or receivable. |
| Trea Cat                          | System generated  
Displays the treasury symbol types as identified below. This is used for accounting purposes.  
**WC** - Working Capital Fund  
**GA** - General Appropriated Fund  
**GF** - General Fund |
| Acct Cls                          | System generated  
Displays the accounting classification used to debit or credit the appropriate accounting.  
**DR** - Debit  
**CR** - Credit |
| Trea Sym                          | System generated  
Displays the treasury symbol, that is used for accounting purposes, when validating the accounting classification. |
| TAS                               | System generated  
Displays the Treasury Account Symbol that allows Treasury to identify critical information about each transaction that is reported. |
| BETC                             | System generated  
Displays the eight-character code used to indicate the type of activity being reported. |
| Bill Amt                          | System generated  
Displays the bill amount for each accounting classification line. |
Receivable Accounting Screen Fields | Descriptions
--- | ---
Coll Amt | *System generated*
Displays the total amount of collections associated with a line of accounting. This can be comprised of more than one collection.
Acct Dist | *System generated*
Displays the percentage of the total amount of accounting type when the estimate indicator is Y.

To Access the Acctng screen, Directly from the Receivable Record Screen:

1. Press **PF3**.
   
The following options are available:
   - Press **PF1**, to return to the ABCOINQ Main Menu.
   - Press **PF7**, to scroll back to the first page of the Receivable Accounting screen.
   - Press **PF8**, to scroll forward to the next page of the Receivable Accounting screen.
   - Press **PF9**, to access the Receivable Record screen.
   - Press **Clear** or **Esc**, to exit ABCOINQ.

Viewing the Accounting With Collection Screen

The Accounting With Collection screen displays the amount the debtor has been billed and the amount collected.

To Access the Accounting With Collection Screen:

1. Press **PF4**. The Accounting With Collection screen, with the Receivable Record, is displayed.
The Accounting With Collection Screen fields are displayed as follows:

<table>
<thead>
<tr>
<th>Accounting With Collection Screen Fields</th>
<th>Descriptions</th>
</tr>
</thead>
</table>
| **Type**                                | *System generated*  
Displays the Accounting type code as identified below. The order of posting a collection is 2, 1, 3, and 4.  
2 - Penalty  
1 - Administrative cost  
3 - Interest  
4 - Principal |
| **Agy**                                 | *System generated*  
Displays the Agency code of the debtor. |
| **Acct Stat**                           | *System generated*  
Displays the accounting station used as an internal accountable Agency identifier used in processing by NFC. |
| **Acctng Class**                        | *System generated*  
Displays the accounting classification used to debit or credit the appropriate accounting.  
DR - Debit  
CR - Credit |
| **Obj Clas**                            | *System generated*  
Displays the object classification code used for accounting purposes and defines the type of collection or receivable. |
### Accounting With Collection Screen Fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billed Amount</td>
<td><em>System generated</em> Displays the bill amount for each accounting classification line.</td>
</tr>
<tr>
<td>Control Number</td>
<td><em>System generated</em> Displays the collection control number used to identify the collection record. Specific formats for garnishment collections are as follows: Automated payroll system collection: 9BA - (Agriculture) 9BH - (Homeland) 9BN - (Other) 9BT - (Treasury) Manual pay collection: 9E - Manual Schedule 9B - Pay Schedule The 1098 number position 3 is identified as follows: U - Unavailable check P - Treasury paper check R - Electronic Funds Transfer (EFT)</td>
</tr>
<tr>
<td>Collected Amount</td>
<td><em>System generated</em> Displays the receivable collected amount.</td>
</tr>
</tbody>
</table>

The following options are also available:

- Press **PF1** to return to the ABCOINQ Main Menu.
- Press **PF7** to scroll back to the first page of the Accounting with Collection screen.
- Press **PF8** to scroll forward to the next page of the Accounting with Collection screen.
- Press **PF9** to access the Receivable Record screen.
- Press Clear or Esc to exit ABCOINQ.

### Viewing the Bill Record

The Bill Record screen is accessed directly from the Receivable Record screen and displays the information pertaining to the debtor's bill.

1. To access the Bill Record, press **PF5**. The Bill Record screen is displayed.
The Bill Record Screen fields are displayed as follows:

<table>
<thead>
<tr>
<th>Bill Record Screen Fields</th>
<th>Descriptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debtor No</td>
<td><em>System generated</em></td>
</tr>
<tr>
<td></td>
<td>Positions 1-2 - Displays the Department Code that identifies the debt's originating Agency.</td>
</tr>
<tr>
<td></td>
<td>Positions 3-18 - Displays the debtor's SSN and Employee Receivable (ER) code.</td>
</tr>
<tr>
<td></td>
<td>Positions 19-20 - Displays the system code identified below that identifies the system in which the payment is processed.</td>
</tr>
<tr>
<td></td>
<td>01 - Travel Advances (ADVN)</td>
</tr>
<tr>
<td></td>
<td>02 - Travel Vouchers (TVCH)</td>
</tr>
<tr>
<td></td>
<td>16 - Transportation (Other)</td>
</tr>
<tr>
<td></td>
<td>61 - Travel (TRVL)</td>
</tr>
<tr>
<td></td>
<td>91 - Payroll Voluntary Collections</td>
</tr>
<tr>
<td></td>
<td>92 - Payroll and other bills (Employee Indebtedness)</td>
</tr>
<tr>
<td></td>
<td>SX - Special Payroll Processing System (SPPS)</td>
</tr>
<tr>
<td>Bill Number</td>
<td><em>System generated</em></td>
</tr>
<tr>
<td></td>
<td>Displays the 9- or 10-digit number that identifies the system-generated bill as follows:</td>
</tr>
<tr>
<td></td>
<td>Position 1 - Billing year</td>
</tr>
<tr>
<td></td>
<td>Positions 2-3 - Pay period the adjustment was processed</td>
</tr>
<tr>
<td></td>
<td>Position 4 - 1 equals an FEHB bill or 2 equals a Salary Adjustment bill</td>
</tr>
<tr>
<td></td>
<td>Positions 5-10 - System generated</td>
</tr>
<tr>
<td>Bill Date</td>
<td><em>System generated</em></td>
</tr>
<tr>
<td></td>
<td>Displays the date of the bill.</td>
</tr>
<tr>
<td>Billing ALC</td>
<td>Reserved for future use.</td>
</tr>
<tr>
<td>Bill Record Screen Fields</td>
<td>Descriptions</td>
</tr>
<tr>
<td>--------------------------</td>
<td>--------------</td>
</tr>
</tbody>
</table>
| Prior Balance            | System generated  
Displays the prior balance of the specified bill. |
| Amt Dr Adj Principal     | System generated  
Displays the collection amount withdrawn from the account or an additional receivable amount.  
Note: On the adjustment record, the DR/CR indicator will equal 1. |
| Collected Amt            | System generated  
Displays the total amount of collections associated with a line of accounting. This can be comprised of more than one collection. |
| Amt Dr Adj Not Prin      | System generated  
Displays the amount of the debit adjustment (not the principal) shows an amount added to the account, e.g., interest, penalty, administrative costs. |
| Amt Credit Adj           | System generated  
Displays the total credit adjustment for the billing cycle. The amount credit adjustment is indicated on the Bill Record.  
Note: On the adjustment receivable, the DR/CR indicator will equal 2. |
| Current Charges          | System generated  
Displays the charges applied to the first bill. |
| Amt Past Due             | System generated  
Displays the amount past due which is computed as follows:  
Prior Balance minus Collected Amount minus Amt Credit Adj equals Amount Past Due.  
Amt DR Adj Principal plus Amt DR Adj not Princ equals Billed Amount. |
| Billed Amount            | System generated  
Displays the bill amount for each accounting classification line. |
| Date Grace Period Began  | System generated  
Displays the date the grace period began, which is the date of the missed payment letter. |
Administrative Billings and Collections (ABCO)
ABCO Procedure Manual

Bill Record Screen Fields | Descriptions
---|---
Grace Period Count | System generated
Displays one of the following values:
1 - One grace period per debt will be allowed
9 - Second occurrence of no payment or partial payment

The following options are available:

- Press **PF1** to return to the ABCOINQ Main Menu.
- Press **PF3** to access the Collection Record screen.
- Press **PF4** to access the Adjustment Record screen.
- Press **PF7** to scroll back to the first page of the Bill Record screen.
- Press **PF8** to scroll forward to the next page of the Bill Record screen.
- Press **PF9** to access the Receivable Record screen.
- Press **Clear** or **Esc** to exit ABCOINQ.

**Viewing Description Text**

The Description Text screen shown below displays the full explanation of the charges billed, including any computations used in determining the amount due. Depending upon the nature of the bill, a description may or may not be displayed.

It is accessed by pressing **PF6**, Description Text, directly from the Receivable Record screen.

![Description Text Screen](image)

**Figure 16: Description Text Screen**

The Description Text Fields are displayed as follows:
<table>
<thead>
<tr>
<th>Description Text Field</th>
<th>Descriptions</th>
</tr>
</thead>
</table>
| Debtor Number          | System generated  
  Positions 1-2 - Displays the Department Code that identifies the debt's originating Agency.  
  Positions 3-18 - Displays the debtor's SSN and Employee Receivable (ER) code.  
  Positions 19-20 - Displays the system code identified below that identifies the system in which the payment is processed.  
  01 - Travel Advances (ADVN)  
  02 - Travel Vouchers (TVCH)  
  16 - Transportation (Other)  
  61 - Travel (TRVL)  
  91 - Payroll Voluntary Collections  
  92 - Payroll and other bills (Employee Indebtedness)  
  SX - Special Payroll Processing System (SPPS) |
| Bill Number            | System generated  
  Displays the 9- or 10-digit number that identifies the system-generated bill as follows:  
  Position 1 - Billing year  
  Positions 2-3 - Pay period the adjustment was processed  
  Position 4 - 1 equals an FEHB bill or 2 equals a Salary Adjustment bill  
  Positions 5-10 - System generated |
| Description Text       | System generated  
  Displays a full explanation of the charges billed, including any computations used in determining the amount due. Used for billing description. |

The following options are available:

- Press **PF1** to return to the ABCOINQ Main Menu.
- Press **PF9** to access the Receivable Record screen.
- Press **Clear** or **Esc** to exit ABCOINQ.
Viewing Receivable Details

The Receivable Details screens displayed below contain data related to FEHB-LWOP bills only, listing charges specific to individual pay periods. It is accessed by pressing PF11, Detail Recs, directly from the receivable record.

![Image: Receivable Details Screen]

Figure 17: Receivable Details Screen

The Receivable Details Screen fields are displayed as follows:

<table>
<thead>
<tr>
<th>Receivable Details Screen Fields</th>
<th>Description</th>
</tr>
</thead>
</table>
| Debtor Number                   | System generated  
Positions 1-2 - Displays the Department Code that identifies the debt's originating Agency.  
Positions 3-18 - Displays the debtor's SSN and Employee Receivable (ER) code.  
Positions 19-20 - Displays the system code identified below that identifies the system in which the payment is processed.  
01 - Travel Advances (ADVN)  
02 - Travel Vouchers (TVCH)  
16 - Transportation (Other)  
61 - Travel (TRVL)  
91 - Payroll Voluntary Collections  
92 - Payroll and other bills (Employee Indebtedness)  
SX - Special Payroll Processing System (SPPS) |
| Bill Number                     | System generated  
Displays the 9-or 10-digit number that identifies the system-generated bill as follows:  
Position 1 - Billing year  
Positions 2-3 - Pay period the adjustment was processed  
Position 4 - 1 for an FEHB bill or 2 for a Salary Adjustment bill  
Positions 5-10 - System generated |
<table>
<thead>
<tr>
<th>Receivable Details Screen Fields</th>
<th>Description</th>
</tr>
</thead>
</table>
| **Obj Cls**                     | *System generated*  
Displays the object classification code that is used for accounting purposes and defines the type of collection of receivables. |
| **Emp/Ext Amt**                 | *System generated*  
Displays the employee's exempted amount of the FEHB premium for the indicated pay period. |
| **SRC Processed**               | *System generated*  
Displays the date the file was updated in NFC's database. |
| **Chg Ref**                     | *System generated*  
Displays the year and pay period the employee went into FEHB non-pay status. |
| **Cont/Org Amt**                | *System generated*  
Displays the Agency's share of the FEHB cost. |
| **Reg No**                      | *System generated*  
Displays the six-digit Journal Voucher (JV) accounting control number. For NFC use only. |
| **HB/JV**                       | *System generated*  
Displays the health benefit journal voucher code used for accounting purposes. |

The following options are also available:

- Press **PF1** to return to ABCOINQ Main Menu.
- Press **PF7** to access the first Receivable Details screen.
- Press **PF8** to access the second Receivable Details screen.
- Press **PF9** to access the Receivable Record screen.
- Press **Clear** or **Esc** to exit ABCOINQ.

**Option 3. Collections (By Check ID)**

Collections (By Check ID) is **Option 3** on the ABCO Main Menu. This option displays the collection records associated with that check ID only. It is an entry screen for the check identification number, if known. Otherwise, you will have to access the collection record or
adjustment record from the Bill Record screen, which is obtained through the Receivable Record screen.

The Collections By Check-ID screen displayed below is used to view either the Collection Record screen or Adjustment Record screen after the entry of the Check ID number.

To View a Collections by Check ID:

1. Select **Option 3** on the ABCO Main Menu. The Collections By Check-ID is displayed.

![Collection By Check-ID Screen](image)

**Figure 18: Collections By Check-ID Screen**

2. Complete the Check-ID No field as follows:

<table>
<thead>
<tr>
<th>Collections By Check-ID Screen Field</th>
<th>Instruction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check-ID No</td>
<td>Required, numeric, 10 positions</td>
</tr>
<tr>
<td></td>
<td>Enter the Check-ID number that is used for locating a check payment.</td>
</tr>
<tr>
<td></td>
<td>Positions 1-2 - Check year</td>
</tr>
<tr>
<td></td>
<td>Positions 3-4 - Month</td>
</tr>
<tr>
<td></td>
<td>Positions 5-6 - Day</td>
</tr>
<tr>
<td></td>
<td>Positions 7-10 - Last four digits of the check number</td>
</tr>
</tbody>
</table>

3. Press **Enter**.

Note: If the Check-ID number is specific to a collection, the Collection Record screen will be displayed. Refer to **Viewing a Collection Record** below for detailed information. If the Check-ID number is specific to an adjustment, the Adjustment Record screen will be displayed. Refer to **Viewing an Adjustment Record** below for detailed information.
Viewing a Collection Record

The Collection Record displays the collection data applicable to the corresponding bill number, if the Check-ID number is specific to a collection, as displayed.

![Collection Record Screen](image)

Figure 19: Collection Record Screen

The Collections Record Screen fields are displayed as follows:

<table>
<thead>
<tr>
<th>Collections Record Screen Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill Number</td>
<td>System generated</td>
</tr>
<tr>
<td></td>
<td>Displays the nine-or ten-digit number that identifies the system-generated bill as follows:</td>
</tr>
<tr>
<td></td>
<td>Position 1 - Billing year</td>
</tr>
<tr>
<td></td>
<td>Position 2-3 - Pay Period the adjustment was processed</td>
</tr>
<tr>
<td></td>
<td>Position 4 - 1 equals a FEHB bill or 2 equals a Salary Adjustment</td>
</tr>
<tr>
<td></td>
<td>Positions 5-10 - System generated</td>
</tr>
<tr>
<td>Bill Date</td>
<td>System generated</td>
</tr>
<tr>
<td></td>
<td>Displays the date of the bill.</td>
</tr>
<tr>
<td>Collections Record Screen Field</td>
<td>Description</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>-------------</td>
</tr>
</tbody>
</table>
| **Coll Number**                 | *System generated*  
| Displays the collection record. Specific formats for garnishment collections are identified below.  
Automated payroll system collection are as follows:  
**9BA** - Agriculture  
**9BH** - Homeland  
**9BN** - Other  
**9BT** - Treasury  
Manual Pay Collection are as follows:  
**9E** - Manual Schedule  
**9B** - Pay Schedule  
The 1098 number in position 3 is identified as follows:  
**U** - Unavailable check  
**P** - Treasury paper check  
**R** - EFT |
| **Register Number**             | *System generated*  
| Displays the six-digit number used for the journal voucher (JV) accounting control. For NFC use only. |
| **Coll Type**                   | *System generated*  
| Displays the type of collection as follows:  
1 - Cash Collection  
3 - Treasury Collections- SF 1098/RO145/UCC  
5 - Garnishment/Salary Deduction  
7 - Intra-governmental Payment and Collection (IPAC) Collection |
| **Register Type**               | *System generated*  
| Displays the types of JVs used as identified below. For NFC use only.  
**0040** - Receivables or Receivable Adjustments  
**0044** - Claim Receivable  
**0045** - Write-off  
**0050** - Voluntary Cash Collection  
**0051** - Voluntary Collection (Used for SF 1081 and SF 1098)  
**1047** - Refund of Collection  
**5515** - Debit Voucher/NSF Check |
| **Coll Date**                   | *System generated*  
| Displays the collection date. |
| **Coll Amt**                    | *System generated*  
<p>| Displays the receivable collected amount. |</p>
<table>
<thead>
<tr>
<th>Collections Record Screen Field</th>
<th>Description</th>
</tr>
</thead>
</table>
| **Batch Type**                  | *System generated*  
Displays the specific types of processing as follows:  
Billings:  
A - 460 Receivable and Receivable Adjustment  
AW - Internet Billing (IBIL)  
X - Payroll System Generated - Document Tracking System (DOTS), Travel, Payroll Accounting System (PACS)  
Collections:  
A - Voluntary Collections  
AX - DOTS Voluntary Collections  
B - Voluntary Cash Collection  
C - Cash Collection (Receivable Established)  
D - Travel Advance (Cash)  
E - SF 1081  
F - SF 1098, Schedule of Canceled or Undelivered (Receivable Established)  
G - SF 1098, Travel Advance  
H - SF 1221, Statement of Transactions  
I - Adjustments (Reapplications, non-sufficient funds (NSF), etc.)  
J - Refunds  
M - IPAC (Receivable Established)  
MT - Treasury Offset Program (TOP) Collections  
MX - ABCO Generated IPAC Collections  
X - Payroll Garnishments |

| **Batch Number**                | *System generated*  
Displays the batch number of the receivable, collection or adjustment document. If an X precedes the batch number, the receivable was system generated. |

| **Penalty Amount**              | *System generated*  
Displays the penalty amount collected. |

| **Date Processed**              | *System generated*  
Displays the date the record was processed and recorded in ABCO. |

| **Admin Costs Paid**            | *System generated*  
Displays the administration costs collected. |
### Collections Record Screen Field

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check-Id No</td>
<td><strong>System generated</strong>&lt;br&gt;Displays the check identification number that is used for collection purposes in locating a check payment.&lt;br&gt;Positions 1-2 - Check year&lt;br&gt;Positions 3-4 - Month&lt;br&gt;Positions 5-6 - Day&lt;br&gt;Positions 7-10 - Last four digits of the check number</td>
</tr>
<tr>
<td>Interest Paid</td>
<td><strong>System generated</strong>&lt;br&gt;Displays the interest paid on this receivable.</td>
</tr>
<tr>
<td>Collection ALC</td>
<td><strong>System generated</strong>&lt;br&gt;Displays the Agency Location Code for the Agency collecting the funds.</td>
</tr>
</tbody>
</table>

The following options are also available:

- To return to the ABCOINQ Main Menu, press **PF1**.
- To access the Bill Record screen, press **PF5**.
- To return to the prior Collection Record screen, press **PF7**.
- To access the next Collection Record screen, press **PF8**.
- To exit ABCOINQ, press **Clear** or **Esc**.

### Viewing an Adjustment Record

If the Check-Id number is specific to an adjustment, the Adjustment Record screen will display the data applicable to adjustments made to the corresponding bill number. The Adjustment Record screen is displayed.
The Adjustment Record Screen fields are displayed as follows:

<table>
<thead>
<tr>
<th>Adjustment Record Screen Field</th>
<th>Description</th>
</tr>
</thead>
</table>
| **Bill Number**                | System generated  
Display the 9- or 10-digit number that identifies the system-generated bill as follows:  
Position 1 - Billing year  
Position 2-3 - Pay Period the adjustment was processed  
Position 4 - 1 equals a FEHB bill or 2 equals a Salary Adjustment  
Positions 5-10 - System generated |
| **Bill Date**                  | System generated  
Display the date of the bill. |
<table>
<thead>
<tr>
<th>Adjustment Record Screen Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjustment Type</td>
<td><strong>System generated</strong>&lt;br&gt;Displays the reason for adjustments to existing receivables as follows:&lt;br&gt;460 Type A Codes&lt;br&gt;03 - Receivable Adjustment (Bill Adjustment)&lt;br&gt;04 - Receivable Adjustment (Bill Adjustment)&lt;br&gt;05 - Bill Reversal (Canceled or deleted bill)&lt;br&gt;Note: If a collection number and date are displayed, this is a collection adjustment.&lt;br&gt;06 - Partial Write-Off&lt;br&gt;07 - Full Write-Off&lt;br&gt;Collection Adjustment (Batch Type 1) Type Codes&lt;br&gt;01 - Reapplication (Money transferred)&lt;br&gt;02 - SF 5515 (Non-sufficient Funds (NSF))&lt;br&gt;03 - SF 5515 (Bank Service Charge)&lt;br&gt;05 - Cancel Duplicate Collection&lt;br&gt;System-generated Type Codes&lt;br&gt;03 - Bill adjustment&lt;br&gt;99 - Last charge adjustment</td>
</tr>
<tr>
<td>Register Number</td>
<td>Displays the six-digit number used for the JV accounting control. For NFC use only.</td>
</tr>
<tr>
<td>Coll Number</td>
<td><strong>System generated</strong>&lt;br&gt;Displays the collection record. Specific formats for garnishment collections are identified below.&lt;br&gt;Automated payroll system collection are as follows:&lt;br&gt;9BA - Agriculture&lt;br&gt;9BH - Homeland&lt;br&gt;9BN - Other&lt;br&gt;9BT - Treasury&lt;br&gt;Manual Pay Collection are as follows:&lt;br&gt;9E - Manual Schedule&lt;br&gt;9B - Pay Schedule&lt;br&gt;The 1098 number in the 3rd position identified as follows:&lt;br&gt;U - Unavailable check&lt;br&gt;P - Treasury paper check&lt;br&gt;R - EFT</td>
</tr>
<tr>
<td>Adjustment Record Screen Field</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-------------</td>
</tr>
</tbody>
</table>
| Register Type                  | System generated  
Displays the types of JVs used as identified below. For NFC use only.  
0040 - Receivables or Receivable Adjustments  
0044 - Claim Receivable  
0045 - Write-off  
0050 - Voluntary Cash Collection  
0051 - Voluntary Collection (Used for SF-1081 and SF 1098)  
1047 - Refund of Collection  
5515 - Debit Voucher/NSF Check |
| Coll Date                       | System generated  
Displays the collection date. |
| Collection Type                 | System generated  
Displays the type of collection as follows:  
1 - Cash Collection  
3 - Treasury Collections- SF 1098/RO145/UCC  
5 - Garnishment/Salary Deduction  
7 - IPAC Collection |
| Batch Number                    | System generated  
Displays the batch number of the receivable, collection or adjustment document. If an X precedes the batch number, the receivable was system generated. |
| SF 5515 Number                  | System generated  
Displays the transactions from an adjustment record, e.g., Bank service charge or NSF check. |
<table>
<thead>
<tr>
<th>Adjustment Record Screen Field</th>
<th>Description</th>
</tr>
</thead>
</table>
| **Batch Type**                | *System generated*  
|                                | Displays the specific types of processing as follows:  
|                                | Billings:  
|                                | A - 460 Receivable and Receivable Adjustment  
|                                | AW - Internet Billing (IBIL)  
|                                | X - Payroll System Generated - Document Tracking System (DOTS), Travel, Payroll Accounting System (PACS)  
|                                | Collections:  
|                                | A - Voluntary Collection  
|                                | AX - DOTS Voluntary Collection  
|                                | B - Voluntary Cash Collection  
|                                | C - Cash Collection (Receivable Established)  
|                                | D - Travel Advance (Cash)  
|                                | E - Standard Form (SF) 1081, Voucher and Schedule of Withdrawals and Credits (Receivable Established)  
|                                | F - SF 1098, Schedule of Canceled or Undelivered (Receivable Established)  
|                                | G - SF 1098, Travel Advance  
|                                | H - SF 1221, Statement of Transactions  
|                                | I - Adjustments (Reapplications, non-sufficient funds (NSF), etc.)  
|                                | J - Refunds  
|                                | M - IPAC (Receivable Established)  
|                                | MT - Treasury Offset Program (TOP) Collections  
|                                | MX - Administrative Billings and Collections System (ABCO) Generated IPAC Collections  
|                                | X - Payroll Garnishments  
| **SF 5515 Date**               | *System generated*  
|                                | Displays the date of the transaction on a debit voucher from the bank.  
| **DR/CR Indicator**           | *System generated*  
|                                | Displays the indicator as follows:  
|                                | Receivable document:  
|                                | 1 - Debit bill  
|                                | 2 - Credit bill  
|                                | Collection document:  
|                                | 1 - Debit account  
|                                | 2 - Credit account  
| **Voucher No**                 | *System generated*  
<p>|                                | Displays the refund voucher number.  |</p>
<table>
<thead>
<tr>
<th>Adjustment Record Screen Field</th>
<th>Description</th>
</tr>
</thead>
</table>
| Print-ADJ-Ind                 | System generated  
Displays the print adjustment indicator, Y or N, that is used for supplemental billings to indicate if the adjustment (i.e., change of accounting) is to be printed on the bill. |
| Check-ID No                   | System generated  
Displays the check identification number that is used for collection purposes in locating a check payment.  
Positions 1-2 - Check year  
Positions 3-4 - Month  
Positions 5-6 - Day  
Positions 7-10 - Last four digits of the check number |
| Principal Amount              | System generated  
Displays the dollar amount of the adjustment to the principal balance. |
| Penalty Amount                | System generated  
Displays the additional charge/credit for late payment. |
| Date Processed                | System generated  
Displays the date the record was processed and recorded in ABCO. |
| Admin Cost Amount             | System generated  
Displays the administrative cost amount representing additional charges instituted by NFC for special debt collection procedure, i.e., fee for processing delinquent bills. |
| Interest Amount               | System generated  
Displays the interest that is charged according to the bill aging date and is charged every month until the debt is collected in full. |
Adjustment Record Screen Field | Description
--- | ---
ADJ Text | System generated
| Displays the type of adjustment in text as follows:
| 460 Type A Codes
| Receivable Adjustment
| Receivable Adjustment
| Bill Reversal (Cancelled or deleted bill)
| Partial Write-Off
| Full Write-Off
| Collection Adjustment Type Codes
| Reapplication (Money transferred)
| SF 5515 (NSF)
| SF 5515 (Bank Service Charge)
| NFC use only
| System-generated Type Codes
| Bill adjustment
| Last charge adjustment

The following options are also available:

- To return to the ABCOINQ Main Menu, press PF1.
- To access the Collection Record screen, press PF3.
- To access the Bill Record screen, press PF5.
- To return to the prior Adjustment Record screen, press PF7.
- To access the next Adjustment Record screen, press PF8.
- To access the Check ID screen, press PF12.
- To exit ABCOINQ, press Clear or Esc.

**Option 4. Employee Indebtedness (By Social Security Number)**

Employee Indebtedness (By Social Security Number) is **Option 4** on the ABCOINQ Main Menu. You can enter the SSN to display the Debtor and Bill Records. The screen lists all debts for an employee according to the bill number. You may also access this screen by pressing **PF12**, Employ Indebt, on the Receivable Record.

The Employee Indebtedness screen displays the employee's debt information.

**To View an Employee Indebtedness (By Social Security Number):**

1. Complete the Social Security Number field as follows:
Employee Indebtedness Screen Field | Instruction
--- | ---
Social Security Number | *Required, numeric, 9 positions*
Enter the employee's SSN.

2. Press **Enter**. The Employee Indebtedness Screen is displayed.

3. All fields are system generated as follows:

<table>
<thead>
<tr>
<th>Employee Indebtedness Screen Field</th>
<th>Description</th>
</tr>
</thead>
</table>
| Debtor Number | *System generated*
Positions 1-2 - Displays the Department Code that identifies the debt’s originating Agency.
Positions 3-18 - Displays the debtor’s SSN and Employee Receivable (ER) code.
Positions 19-20 - Displays the system code identified below that identifies the system in which the payment is processed.

- **01** - Travel Advances (ADVN)
- **02** - Travel Vouchers (TVCH)
- **16** - Transportation (Other)
- **61** - Travel (TRVL)
- **91** - Payroll Voluntary Collections
- **92** - Payroll and other bills (Employee Indebtedness)
- **SX** - Special Payroll Processing System (SPPS)

- **Debtor Name** | *System generated*
Displays the Debtor's First and Last Name.
Employee Indebtedness Screen Field | Description
--- | ---
Bill No | System generated
Displays the 9- or 10-digit number that identifies the system-generated bill as follows:
Position 1 - Billing year
Position 2-3 - Pay Period the adjustment was processed
Position 4 - 1 equals an FEHB bill or 2 equals a Salary Adjustment
Positions 5-10 - System generated
Batch | System generated
Displays the batch number of the receivable, collection or adjustment document. If an X precedes the batch number, the receivable was system generated.
Recvbl-Balance | System generated
Displays the current receivable balance.

The following options are available:

- To return to the ABCOINQ Main Menu, press PF1.
- To scroll back to the first page of the Employee Indebtedness screen, press PF7.
- To scroll forward to the next page of the Employee Indebtedness screen, press PF8.
- To exit ABCOINQ, press Clear or Esc.

Option 5. Claims Information (By Claim Number) (NFC Use Only)

Claims Information (By Claim Number) (NFC Use Only) is Option 5 on the ABCOINQ Main Menu. The Claims Information screen is for NFC use only. To access Claims information, refer to the ABCO Claims Information Inquiry Screens (on page 115).

Option 6. TOP Information (By Tax-ID Number) (NFC Use Only)

TOP Information (By Tax-ID Number) (NFC Use Only) is Option 6 on the ABCOINQ Main Menu. The Treasury Offset Program (TOP) screen is for NFC use only. To access Claims information, refer to the ABCO Claims Information Inquiry Screens (on page 115).
ABCO Claims Information Inquiry Screens

Claims Information inquiry screens allow Agencies to research debts that are in claims status using ABCOINQ.

To View Claims Information Inquiry Screens:

To access this system, you must use the Sign On (on page 65) procedures described for the ABCOINQ screens. Once the ABCOINQ Main Menu screen is displayed, complete the following steps:

1. On the Choose an Option for Accessing the ABCO Database: screen, enter 4, to access Option 4. Employee Indebtedness (By Social Security Number).

   ![Figure 21: ABCO Main Menu Screen](image)

2. Press ENTER. The Employee Indebtedness screen is displayed.

   ![Figure 22: Employee Indebtedness Screen](image)
3. Enter the debtor's SSN.

4. Press ENTER. The Employee Indebtedness screen is displayed.

![Employee Indebtedness Screen](image1)

**Figure 23: Employee Indebtedness Screen**

Note: For detailed information on the Employee Indebtedness screen, refer to *Option 4. Employee Indebtedness (By Social Security Number)* (on page 111).

5. Enter an **s** on the line in front of the debtor number requiring research.

![Employee Indebtedness Screen](image2)

**Figure 24: Employee Indebtedness Screen**

6. Press Enter. The Receivable Record screen is displayed.
Figure 25: Receivable Record Screen

Note: For detailed information on the Receivable Screen, refer to Option 2. Receivable Info (By Debtor ID and Bill Number).

7. Select **PF10** to view the ABCO Claims Information screen.

Figure 26: ABCO Claims Information Screen Page 1

The ABCO Claims Information Screen Fields are displayed as follows:
<table>
<thead>
<tr>
<th>ABCO Claims Information Screen Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claim No</td>
<td><em>System generated</em>&lt;br&gt;Displays the unique number given to a debt when transferred to Claims.</td>
</tr>
<tr>
<td>Debtor</td>
<td><em>System generated</em>&lt;br&gt;Displays the Last Name, First Name, Middle Initial of the debtor.</td>
</tr>
<tr>
<td>Debtor No</td>
<td><em>System generated</em>&lt;br&gt;Positions 1-2 - Displays the Department Code that identifies the debt's originating Department.&lt;br&gt;Positions 3-18 - Displays the debtor's SSN and Employee Receivable (ER) code.&lt;br&gt;Positions 19-20 - Displays the system code identified below that identifies the system in which the payment is processed.&lt;br&gt;01 - Travel Advances (ADVN)&lt;br&gt;02 - Travel Vouchers (TVCH)&lt;br&gt;16 - Transportation (Other)&lt;br&gt;61 - Travel (TRVL)&lt;br&gt;91 - Payroll Voluntary Collections&lt;br&gt;92 - Payroll and other bills (Employee Indebtedness)&lt;br&gt;SX - Special Payroll Processing System (SPPS)</td>
</tr>
<tr>
<td>Bill No</td>
<td><em>System generated</em>&lt;br&gt;Displays the nine- or ten-digit number that identifies the system-generated bill as follows:&lt;br&gt;Position 1 - Billing year&lt;br&gt;Position 2-3 - Pay Period the adjustment was processed&lt;br&gt;Position 4 - 1 equals a FEHB bill, or 2 equals a Salary Adjustment&lt;br&gt;Positions 5-10 - System generated</td>
</tr>
<tr>
<td>Principal</td>
<td><em>System generated</em>&lt;br&gt;Displays the original principal balance at time of transfer to Claims.</td>
</tr>
<tr>
<td>Interest</td>
<td><em>System generated</em>&lt;br&gt;Displays the original interest amount charged at time of transfer to Claims.</td>
</tr>
<tr>
<td>Penalty</td>
<td><em>System generated</em>&lt;br&gt;Displays the original penalty charges applied at time of transfer to Claims.</td>
</tr>
<tr>
<td>ABCO Claims Information Screen Fields</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Admin Cost</td>
<td><em>System generated</em>&lt;br&gt;Displays the original administrative charge assessed at time of transfer to Claims.</td>
</tr>
<tr>
<td>TOP Action</td>
<td><em>System generated</em>&lt;br&gt;Displays the date the Treasury Offset Program (TOP) employee demand notice for payment was generated.</td>
</tr>
<tr>
<td>Init Action</td>
<td><em>System generated</em>&lt;br&gt;Reserved</td>
</tr>
<tr>
<td>Follow up</td>
<td><em>System generated</em>&lt;br&gt;Reserved</td>
</tr>
<tr>
<td>Action Due</td>
<td><em>System generated</em>&lt;br&gt;Displays the date the ABCO TOP record was generated.</td>
</tr>
<tr>
<td>Pay Plan Amt</td>
<td><em>System generated</em>&lt;br&gt;Displays the amount of repayment agreement agreed upon by Agency.</td>
</tr>
<tr>
<td>Date</td>
<td><em>System generated</em>&lt;br&gt;Displays the date of repayment agreement was approved by Agency.</td>
</tr>
<tr>
<td>TOP Status</td>
<td><em>System generated</em>&lt;br&gt;Displays the TOP status codes as follows:&lt;br&gt;4 - Debt scheduled to be submitted to TOP/Cross Servicing (CS)&lt;br&gt;A - Annuity payment being received from the Office of Personnel Management (OPM)&lt;br&gt;B - Bankruptcy has been filed&lt;br&gt;C - TOP/CS submission&lt;br&gt;F - Debts returned from CS as uncollectible&lt;br&gt;H - Debt is on Hold pending additional information&lt;br&gt;L - Debt has been written off coded L CNC, but remains in TOP&lt;br&gt;Q - Debt was previously coded L CNC and now paid in full&lt;br&gt;R - Debt is in repayment status&lt;br&gt;S - Debt is being collected through salary offset&lt;br&gt;V - Debt that was coded CNC and then closed out by Agency, notify TOP, if greater than $600 issue Form 1099-C, Cancellation of Debt&lt;br&gt;W - Debt has been or will be written off&lt;br&gt;Y - Debt has been written off or closed out. Form 1099-C will be issued&lt;br&gt;Z - Debt has been recalled from CS</td>
</tr>
</tbody>
</table>
### ABCO Claims Information Screen Fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td><em>System generated</em></td>
</tr>
<tr>
<td></td>
<td>Displays the date that TOP/CS record created.</td>
</tr>
<tr>
<td>Claims Status</td>
<td><em>System generated</em></td>
</tr>
<tr>
<td></td>
<td>Displays the status as one of the following valid values:</td>
</tr>
<tr>
<td></td>
<td><strong>Paid</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Canceled</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Written-off</strong></td>
</tr>
<tr>
<td>Claims</td>
<td><em>System generated</em></td>
</tr>
<tr>
<td></td>
<td>Reserved</td>
</tr>
<tr>
<td>Coll AG</td>
<td><em>System generated</em></td>
</tr>
<tr>
<td></td>
<td>Reserved</td>
</tr>
<tr>
<td>Sal Off</td>
<td><em>System generated</em></td>
</tr>
<tr>
<td></td>
<td>Reserved</td>
</tr>
<tr>
<td>TOP Off</td>
<td><em>System generated</em></td>
</tr>
<tr>
<td></td>
<td>Displays the total amount of the debt at time of referral to the Bureau of the Fiscal Service (BFS).</td>
</tr>
<tr>
<td>Adm Off</td>
<td><em>System generated</em></td>
</tr>
<tr>
<td></td>
<td>Reserved</td>
</tr>
</tbody>
</table>

8. To view the next page of the ABCO Claims Information screen, press **PF2**. The ABCO Claims Information screen is displayed.
The ABCO Claims Information Screen Fields are displayed as follows:

<table>
<thead>
<tr>
<th>ABCO Claims Information Screen (Page 2) Fields</th>
<th>Description</th>
</tr>
</thead>
</table>
| Claim No                                      | System generated  
Displays the unique number given to debt when transferred to Claims. |
| Debtor                                        | System generated  
Displays the Last Name, First Name, Middle Initial of the debtor. |
| Debtor No                                     | System generated  
Positions 1-2 - Displays the Department Code that identifies the debt's originating Agency.  
Positions 3-18 - Displays the debtor's SSN and Employee Receivable (ER) code.  
Positions 19-20 - Displays the system code identified below that identifies the system in which the payment is processed.  
01 - Travel Advances (ADVN)  
02 - Travel Vouchers (TVCH)  
16 - Transportation (Other)  
61 - Travel (TRVL)  
91 - Payroll Voluntary Collections  
92 - Payroll and other bills (Employee Indebtedness)  
SX - Special Payroll Processing System (SPPS) |
<table>
<thead>
<tr>
<th>ABCO Claims Information Screen (Page 2) Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Bill No</strong></td>
<td>System generated Displays the nine- or ten-digit number that identifies the system-generated bill as follows: Position 1 - Billing year Position 2-3 - Pay Period the adjustment was processed Position 4 - 1 equals a FEHB bill or 2 equals a Salary Adjustment Positions 5-10 - System generated</td>
</tr>
<tr>
<td><strong>Notify Credit Rpt</strong></td>
<td>System generated Displays one of the following valid values: Space - No action taken Y - Referred to credit bureau R - Report to credit bureau</td>
</tr>
<tr>
<td><strong>Claim Status</strong></td>
<td>System generated Displays the status as one of the following valid values: Open Paid Canceled Written-off.</td>
</tr>
<tr>
<td><strong>Fed Rec Center No</strong></td>
<td>System generated NFC internal use only.</td>
</tr>
<tr>
<td><strong>Box</strong></td>
<td>System generated NFC internal use only.</td>
</tr>
<tr>
<td><strong>Year</strong></td>
<td>System generated NFC internal use only.</td>
</tr>
<tr>
<td><strong>Offset Type</strong></td>
<td>System generated 1 - Employee</td>
</tr>
<tr>
<td><strong>Collect Info</strong></td>
<td>System generated Displays the cycle of Department of the Treasury’s TOP Collections.</td>
</tr>
<tr>
<td>ABCO Claims Information Screen (Page 2) Fields</td>
<td>Description</td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>-------------</td>
</tr>
</tbody>
</table>
| Top Desc | System generated  
    Displays one of the following valid values:  
    
    - T00 - Blank  
    - T01 - Overdrawn annual leave  
    - T02 - Overdrawn sick leave  
    - T03 - Overdrawn annual and sick leave  
    - T04 - Advanced leave  
    - T05 - Reserved  
    - T06 - Reserved  
    - T07 - Reserved  
    - T08 - Federal employees health insurance premiums while in a nonpay status  
    - T09 - Federal employees health insurance premiums not correctly deducted  
    - T10 - Federal Employees’ Group Life Insurance (FEGLI) premiums  
    - T11 - Reserved  
    - T12 - Reserved  
    - T13 - Reserved  
    - T14 - Salary overpayment or adjustment  
    - T15 - Reserved  
    - T16 - Lump sum overpayment  
    - T17 - Erroneous incentive payment  
    - T18 - Difference in retirement coverage  
    - T19 - Outstanding salary advance  
    - T20 - Duplicate salary payment  
    - T21 - Reserved  
    - T22 - Quarters not deducted  
    - T23 - Training obligation  
    - T24 - Tuition assistance  
    - T25 - Fiscal irregularities  
    - T26 - Unauthorized personal telephone calls  
    - T27 - Unfulfilled service agreement  
    - T28 - Uniforms and/or equipment not returned  
    - T29 - Reserved  
    - T30 - Reserved  
    - T31 - Travel overpayment  
    - T32 - Duplicate travel payment  
    - T33 - Outstanding travel advance  
    - T34 - Damage to Government property  
    - T35 - Withholding tax allowance  
    - T36 - Relocation income tax claim  
    - T37 - Government bill of lading  
    - T38 - Government transportation request  
    - T39 - Erroneous payment on fire time report  
    - T40 - Overpayment on a misc payment voucher  
    - T41 - Default on Government contract  
    - T42 - Animal and Plant Health Inspection Service (APHIS) civil penalty  
    
Note: These values are displayed only on bills generated prior to Pay Period 17, 2014.
The following options are available:

- To return to the ABCOINQ Main Menu, press **PF1**.
- To scroll back to the first page of the ABCO Claims Information screen, press **PF10**.
- To exit ABCOINQ, press **Clear** or **Esc**.

**Viewing the ABCO TOP/CS Offset Info Screen**

The ABCO TOP/CS Offset Info screen identifies the amount outstanding and/or adjustments.

1. To return to the first page of the ABCO Claims Information screen, press **PF10**.

2. To access the ABCO TOP/CS Offset Info screen, press **PF10**, again. The ABCO TOP/CS Offset Info screen is displayed.

---

**Figure 28: AR00645, ABCO TOP CS Offset Information Screen**

The ABCO TOP/CS Offset Info Screen Fields are displayed as follows:

<table>
<thead>
<tr>
<th>ABCO TOP/CS Offset Info Screen Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIN</td>
<td>System generated</td>
</tr>
<tr>
<td></td>
<td>Displays the taxpayer identification number (TIN) or SSN.</td>
</tr>
<tr>
<td>ABCO TOP/CS Offset Info Screen Fields</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>-------------</td>
</tr>
</tbody>
</table>
| Case-No | System generated  
Displays the unique claims case number for referral to TOP. |
| Case Type | System generated  
Displays one of the following valid values:  
I - Individual  
B - Business |
| Debt-Closed | System generated  
Displays the status of the debt.  
Space - Active  
C - Closed  
I - Inactive |
| Name | System generated  
Displays the Last Name, First Name, Middle Initial of the debtor. |
| Delete | System generated  
Reserved |
| Alias | System generated  
Displays the trade name, other name used. |
| XSV Indicator | System generated  
Displays one of the following valid values:  
Z - Debt was recalled  
F - Cross Servicing returned debt to creditor Agency  
C - Cross Service |
| Amounts>Orig Debt | System generated  
Displays the original amount (Agency) when delinquent. |
| Dates>Delinq | System generated  
Displays the date the debt became delinquent. |
| Agency | System generated  
Displays the Agency code. |
| TOP Collected | System generated  
Displays the TOP collected amount. |
<table>
<thead>
<tr>
<th>ABCO TOP/CS Offset Info Screen Fields</th>
<th>Description</th>
</tr>
</thead>
</table>
| Send Letter                         | System generated  
Displays the bill aging date.  

Note: Prior to Pay Period 17, Calendar Year 2014, this was the date the delinquent debt letter was sent to TOP/CS. |
| NFC Collected                       | System generated  
Displays the NFC collection amount. |
| Payment Type                        | System generated  
Reserved |
| XSV Collection                      | System generated  
Displays the CS collection amount. |
| Judgement                           | System generated  
Reserved for future use. |
| Type                                | System generated  
Displays one of the following valid values:  
1 - Add to TOP or Close/Inactive debt, update action or NFC adjustments to increase amount to TOP or NFC collections to decrease amount to TOP, or reopen debts that had been marked closed or inactive  
4 - Change name, add action  
5 - Delete from TOP, delete action |
| Trans Date                          | System generated  
Displays the date of the most current action in TOP. |
| Action                              | System generated  
Displays the action codes as follows:  
A - Added new account  
I - Increase - interest, penalties, etc.  
U - Update  
S - Subtract |
| Referred Data                       | System generated  
Displays the explanation of action code. |

The following options are available:
To return to the ABCOINQ Main Menu, press **PF1**.

To display ABCO TOP letter, press **PF2**.

To return to the Claims screen, press **PF3**.

To scroll back to the previous case record, press **PF10**.

To scroll forward to the next case record, press **PF11**.

To exit ABCOINQ, press **Clear** or **Esc**.

### Viewing ABCO TOP Letters

The ABCO TOP Letters screen identifies the detailed information relating to the date that TOP/CS was notified of the outstanding debt.

1. To access the ABCO TOP Letters screen, press **PF2**. The ABCO TOP Letters screen is displayed.

![ABCOTOP LETTERS SCREEN](image)

**Figure 29: ABCO TOP Letters Screen**

The ABCO TOP Letters screen fields are displayed as follows:

<table>
<thead>
<tr>
<th>ABCO TOP Letters Screen Fields</th>
<th>Description</th>
</tr>
</thead>
</table>


<table>
<thead>
<tr>
<th>ABCO TOP Letters Screen Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIN</td>
<td><em>System generated</em>  &lt;br&gt;Displays the TIN or SSN.</td>
</tr>
<tr>
<td>Case No</td>
<td><em>System generated</em>  &lt;br&gt;Displays the unique claims case number for referral to TOP.</td>
</tr>
<tr>
<td>Name</td>
<td><em>System generated</em>  &lt;br&gt;Displays the Last Name, First Name, Middle Initial of the debtor.</td>
</tr>
<tr>
<td>Address</td>
<td><em>System generated</em>  &lt;br&gt;Displays the address line 1 and 2 of the debtor.</td>
</tr>
<tr>
<td>City, State Abbreviation, and ZIP Code</td>
<td><em>System generated</em>  &lt;br&gt;Displays the city, State Abbreviation, and ZIP+4 Code of the debtor.</td>
</tr>
<tr>
<td>Debt Amount</td>
<td><em>System generated</em>  &lt;br&gt;Displays the amount of the debt originally transmitted to TOP.</td>
</tr>
<tr>
<td>Address Source</td>
<td><em>System generated</em>  &lt;br&gt;Reserved</td>
</tr>
<tr>
<td>Reason for the Bill</td>
<td><em>System generated</em>  &lt;br&gt;Displays the written information explaining the reason for the bill.</td>
</tr>
<tr>
<td>Date Created</td>
<td><em>System generated</em>  &lt;br&gt;Displays the date the ABCO TOP record was created.</td>
</tr>
<tr>
<td>Send Letter</td>
<td><em>System generated</em>  &lt;br&gt;Displays one of the following valid values:  &lt;br&gt;<strong>Y</strong> - Yes, record to be transmitted to TOP  &lt;br&gt;<strong>S</strong> - Record has been transmitted to TOP</td>
</tr>
<tr>
<td>Date to Send</td>
<td><em>System generated</em>  &lt;br&gt;Displays the date the TOP employee demand notice for payment was generated if the Send Letter Code equals <strong>S</strong></td>
</tr>
</tbody>
</table>

The following options are available:

- To return to the ABCOINQ Main Menu, press **PF1**.
- To return to the ABCO TOP/CS Offset Info screen, press **PF2**.
- To scroll back to the first ABCO TOP letter screen, press **PF7**.
- To scroll forward to the next ABCO TOP letter screen, press **PF8**.
- To exit ABCOINQ, press **Clear** or **Esc**.
Exhibits

This section displays the Debt Management Employee Rights Notices debtor packages and/or notices sent to the Agency and/or employee. For detailed information refer to Notices (on page 15).

This section includes the following topics:

Exhibit 1: Form NFC-MPAY, Notice of Missed Payment ...........................................132
Exhibit 2: Form NFC-PPAY, Notice of Partial Payment .............................................133
Exhibit 3: Form NFC-631, Demand Notice for Payment and Debtor Package (Form NFC-631pg2, Form NFC-631pg3, Form NFC-631pg4, Form NFC-631pg5, and Form NFC-631pg6) ............................................................................................................134
Exhibit 4: Form NFC-1100, Notice of Overpayment of Salary and Demand for Payment and Debtor Package (Form NFC-1100pg2ALL, Form NFC-1100pg3ALL, Form NFC-1100pg4ALL, and Form NFC-1101) ...........................................................................................................140
Exhibit 5: Form NFC-1100TR, Notice of Overpayment of Salary and Demand for Payment and Debtor Package (Form NFC-1100pg2ALL, Form NFC-1100pg3ALL, Form NFC-1100pg4ALL, and Form NFC-1101TR) ...........................................................................................................141
Exhibit 6: Form NFC-937, Notice of Intent to Recover Past-Due Health Benefits From Salary and Debtor Package (Form NFC-937pg2, Form NFC-937pg3ALL, and Form NFC-937pg4ALL) .....................................................................................................................146
Exhibit 7: Form NFC-937TR, Notice of Intent to Recover Past-Due Health Benefits from Salary and Debtor Package (Form NFC-937pg2TR, Form NFC-937pg3ALL, and Form NFC-937pg4ALL) .....................................................................................................................150
Exhibit 8: Lien Letter .......................................................................................................154
Exhibit 9: Report ABCO6I01, Status of Debtor Accounts .........................................155
Exhibit 10: Report ABCO2Y01, Outstanding Salary Offset Debts-Suspended by Agency as of Pay Period XX ...........................................................................................................156
Exhibit 11: ABCO Bill Reference Guide ........................................................................157
Exhibit 1: Form NFC-MPAY, Notice of Missed Payment

Dear

We

The current balance of this bill is

To avoid delinquency, you must submit the missed scheduled payment, and the current payment that are due by . If the scheduled payment is greater than the current balance of this bill, just submit payment for the current balance. NOTE: This is your only opportunity to avoid delinquency.

Failure to timely remit payment will result in your debt becoming delinquent. Once delinquent, your agency will begin to offset 15% of your disposable pay per pay period through enforced salary offset until the debt is paid-in-full or otherwise resolved.

It is the policy of this agency to refer delinquent administrative non-tax debts that are over 60 days delinquent to the Department of Treasury, Bureau of the Fiscal Service (BFS) for further enforced collection efforts.

Note: Your agency may elect to immediately refer delinquent debts to the BFS to expedite the collection process. Once delinquent debts are referred to BFS for enforced salary offset, it will remain delinquent until it is paid-in-full.

Your payment options are:

Mailing a payment:

Make your check or money order payable to your agency; please send your check or money order to:

USDA/National Finance Center, Administrative Collections
PO Box 780342, St. Louis, MO 63179

Include on your payment check or money order the last four digits of your Social Security Number and Bill Number.

Electronic payment:

To make an electronic payment log on to PAY.gov at https://pay.gov. Type NFC in the Search box and press Search button. At Search Results for NFC choose form for all NON-IRS Employees Only or IRS Employees Only, by pressing corresponding Continue to the Form button.

In accordance with 31 USC Part 3717 and 31 CFR Part 901.9, % interest, a penalty of 6% per year and administrative costs may be assessed on any part of the debt not paid by . If a salary overpayment debt is not paid-in-full by December 31 of the year in which it was established, the outstanding balance which was previously removed from your taxable income will be returned to the gross taxable income and reflected on your W-2.

If you have any questions, please contact your Agency’s Servicing Human Resources Department.

If you have any questions and have separated from service, please contact your former Agency’s Servicing Human Resources Department.

FORM NFC-MPAY (12/18)

Figure 30: NFC-MPAY, Notice of Missed Payment
Exhibit 2: Form NFC-PPAY, Notice of Partial Payment

NOTICE OF PARTIAL PAYMENT
National Finance Center
P.O. Box 60000
New Orleans, Louisiana 70160-0001

Reference: Bill Number

Dear

We received a payment in the amount of $ instead of your scheduled payment $ amount of $ . The current balance of this bill is $.

To avoid delinquency, you must submit the remaining balance of the scheduled payment, and the current payment that is due by $ . If the scheduled payment is greater than the current balance of this bill, just submit payment for the current balance. NOTE: This is your only opportunity to avoid delinquency.

Failure to timely remit payment will result in your debt becoming delinquent. Once delinquent, your agency will begin to offset 15% of your disposable pay per pay period through enforced salary offset until the debt is paid-in-full or otherwise resolved.

It is the policy of this agency to refer delinquent administrative non-tax debts that are over 60 days delinquent to the Department of Treasury, Bureau of the Fiscal Service (BFS) for further enforced collection efforts.

Note: Your agency may elect to immediately refer delinquent debts to the BFS to expedite the collection process. Once delinquent debts are referred to BFS for enforced salary offset, it will remain delinquent until it is paid-in-full.

Your payment options are:

Mailing a payment:
Make your check or money order payable to your agency; please send your check or money order to:
USDA/National Finance Center, Administrative Collections
P.O. Box 790342, St. Louis, MO 63179

Include on your payment check or money order the last four digits of your Social Security Number and Bill Number.

Electronic payment:
To make an electronic payment log on to PAY.gov at https://pay.gov. Type NFC in the Search box and press Search button. At Search Results for NFC choose form for All NON-IRS Employees Only or IRS Employees Only, by pressing corresponding Continue to the Form button.

In accordance with 31 USC Part 3717 and 31 CFR Part 901.9, % interest, a penalty of 6% per year and administrative costs may be assessed on any part of the debt not paid by $ . If a salary overpayment debt is not paid-in-full by December 31 of the year in which it was established, the outstanding balance which was previously removed from your taxable income will be returned to the gross taxable income and reflected on your W-2.

If you have any questions, please contact your Agency’s Servicing Human Resources Department.

If you have any questions and have separated from service, please contact your former Agency’s Servicing Human Resources Department.

FORM NFC-PPAY (12/15)

Figure 31: NFC-PPAY, Notice of Partial Payment
Exhibit 3: Form NFC-631, Demand Notice for Payment and Debtor Package (Form NFC-631pg2, Form NFC-631pg3, Form NFC-631pg4, Form NFC-631pg5, and Form NFC-631pg6)

Figure 32: Form NFC-631, Demand Notice for Payment and Debtor Package
Figure 33: Form NFC-631, Demand Notice for Payment and Debtor Package (page 2)
Figure 34: Form NFC-631, Demand Notice for Payment and Debtor Package (page 3)
IN CASE OF PROBLEMS, ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think there is a problem or error with your bill, contact your former agency in writing or by telephone, as soon as possible, but no later than 30 days from the date of this bill on which the error or problem appeared.

Your inquiry should include the following information:
- Your name, debtor number and bill number
- The dollar amount
- Description of the problem or error

YOUR RIGHTS AND YOUR FORMER AGENCY’S RESPONSIBILITIES AFTER RECEIVING YOUR WRITTEN NOTICE

Your inquiry should be acknowledged by your former agency within 15 days of receipt. Within 30 days of receipt of your inquiry, the error must either be corrected or an explanation must be provided as to why the bill is correct.

You do not have to pay any questioned amount while the inquiry is being investigated, but you are obligated to pay those parts of your bill that are not in question.

If it is determined that your bill contains an error, you will not be responsible for paying any late charges associated with the amount in question. However, if determined that no error exists, you may be responsible for any late charges associated with the bill.

NOTICE TO CUSTOMERS MAKING PAYMENT BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check will be converted into an electronic fund transfer. Electronic fund transfer is the term used to refer to the process in which we electronically instruct your financial institution to transfer funds from your account to our account, rather than processing your check. By sending your completed, signed check to us, you authorize us to copy your check and to use the account information from your check to make an electronic fund transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 25 hours, which is faster than a check is normally processed. Therefore, make sure there are sufficient funds available in your checking account when you send us your check. If the electronic fund transfer cannot be completed because of insufficient funds, we may try to make the transfer up to two times (and we will charge you a one-time fee of $20.00, which we will also collect by electronic fund transfer).

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. However, the transfer may be in a different place on your statement than the place where your checks normally appear. For example, it may appear under other withdrawals or other transactions. You will not receive your original check back from your financial institution. For security reasons, we will destroy your original check, but we will keep a copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your account statement was not properly authorized or is otherwise incorrect. Consumers have protections under a Federal law called the Electronic Fund Transfer Act for an unauthorized or incorrect electronic fund transfer.

ELECTRONIC PAYMENTS THROUGH PAY.GOV

To make an electronic payment log on to PAY.gov at https://pay.gov.

Type NFC in the Search box and press Search button.

At Search Results for NFC choose form for All NON-IRS Employees Only or IRS Employees Only, by pressing corresponding Continue to the Form button.

CHARGES FOR LATE PAYMENTS

In addition to a late payment charge being assessed on delinquent debts, we may also assess charges to cover the costs of processing and handling delinquent claims and assess a penalty charge, not to exceed 6% per annum, for failure to pay any portion of a debt more than ninety days past due.

The Debt Collection Improvement Act of 1996 requires all Federal agencies to refer delinquent administrative non-tax debts over 120 days delinquent to Treasury, BFS for further enforced collection efforts. The BFS may enforce collection of delinquent debts by reporting information to credit bureaus; referring debts to collection agencies; initiating wage garnishment proceedings and/or salary offset; initiating tax refund offsets; and/or offset of other federal payments such as awards and travel reimbursement and advances, as allowed by law.

Figure 35: Form NFC-631, Demand Notice for Payment and Debtor Package (page 4)
This debt becomes delinquent 30 days from the original bill date or within 30 days of the date of this notice, if you do not submit payment or enter into an acceptable repayment agreement (you must sign and return the repayment agreement).

Before we submit your debt to Treasury, we are required to tell you that you have 60 days to (1) inspect and copy our records related to your debt; (2) request an agency review of the determination that you owe this debt; and (3) enter into an acceptable written repayment agreement which is included within this package.

Should your debt become delinquent, it is the policy of this office to:

- Report this debt to Treasury for referral to BFS for additional collection action. Also, an administrative wage garnishment order may be initiated to collect this debt. Interest, penalty and administrative charges will continue to accrue on the unpaid debt, pursuant to 31 U.S.C., sec 3717. If the debt is referred for offset, you will be assessed an additional administrative charge.

- Refer delinquent debts to consumer credit reporting agencies. You may request a review of the status of your account, including any information that is reported to a credit bureau.

- The Debt Collection Improvement Act of 1996 (DCIA) 31 U.S.C. 3720D authorizes Federal agencies to garnish wages of an individual to collect non-tax delinquent debts owed to the U.S. Government. Wage garnishment is a process whereby an employer withholds amounts from an employee’s disposable pay and pays those amounts to the employee’s creditor in satisfaction of a withholding order.

Once your debt is submitted, Treasury will reduce or withhold any of your eligible Federal and State payments by the amount of your debt. This process known as offset, is authorized by the Debt Collection Act of 1982 and the Debt Collection Improvement Act of 1996. Treasury is not required to send you notice before your payment is offset. Payments eligible for offset include:

- Income tax refunds;
- Federal salary, pay, including military pay;
- Federal retirement, including military retirement pay;
- Contractor/vendor payments;
- Certain Federal Benefit payments, such as Social Security (other than Supplemental Security Income (SSI)), Railroad Retirement (other than Tier 2), Black Lung (Part B) benefits;
- Other Federal payments, including certain loans to you, which are not exempt from offset, and
- State payments.

If your debt is referred to Treasury for additional collection action, the following actions may be taken to enforce collection of this debt:

- Referral of the debt to a private collection agency;
- Referral of the debt to the U.S. Department of Justice or agency counsel for litigation;
- Reporting of the debt, if discharged, to the Internal Revenue Service as potential income.

Also, an additional administrative charge of at least 28 percent will be added to the subject amount by Treasury if your debt is referred to them for additional collection action.

IF YOU FILE A JOINT INCOME TAX RETURN

If you file a joint income tax return, you should contact the Internal Revenue Service before filing your return regarding the steps to take to protect the share of the refund which may be payable to your spouse, who is not a delinquent debtor to the U.S. Government.
TO AVOID REFERRAL TO TREASURY, BFS

You must repay the debt in full within 30 days of this notice or make timely payments equal to the installment amount agreed upon. To repay your debt:

- send a check or money order for the full amount of the debt to:
  USDA/NFC
  Administrative Collections
  P.O. Box 786342
  St. Louis, MO 63179-0342

- OR submit an electronic payment through PAY.gov at https://pay.gov.

Type NFC in the Search box and press Search button.

At Search Results for NFC choose form for All NON-IRS Employees Only or IRS Employees Only, by pressing corresponding Continue to the Form button.

ADDITIONAL INFORMATION

If you are unable to pay your debt in full, you must contact your former Agency’s servicing Human Resources Management Office and agree to a repayment plan that is acceptable. Payments must be made as required in the repayment plan. Please complete the enclosed Repayment Agreement and return it with your payment.

If you have filed for bankruptcy and the automatic stay is in effect you are not subject to offset while the automatic stay is in effect. Please provide copies of your bankruptcy filings to your former agency.

If you do not agree that you owe the amount shown, please provide your former agency with any evidence to substantiate your claim.

If you make or provide any knowingly false or frivolous statements, representations, or evidence you may be subjected to disciplinary procedures appropriate under 5 U.S.C. Chapter 75, 5 C.F.R. Part 752, or any other statutes or regulations; or penalties under the False Claims Act 31 U.S.C., 3729–3733, or any other applicable statutory authority; or criminal penalties under 18 U.S.C. 286, 287, 1001, and 1002 or any other statutory authority.

Unless prohibited by law or contract, we will promptly refund to you any amounts paid by you or deducted from your payment for your debt which are later waived or found not owed to the United States.

If you have any questions regarding this letter please contact your former Agency’s servicing Human Resources Management Office.

Figure 37: Form NFC-631, Demand Notice for Payment and Debtor Package (page 6)
Exhibit 4: Form NFC-1100, Notice of Overpayment of Salary and Demand for Payment and Debtor Package (Form NFC-1100pg2ALL, Form NFC-1100pg3ALL, Form NFC-1100pg4ALL, and Form NFC-1101)

<table>
<thead>
<tr>
<th>NOTICE OF OVERPAYMENT OF SALARY AND DEMAND FOR PAYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMPLOYEE NAME:</td>
</tr>
<tr>
<td>BILL DATE:</td>
</tr>
<tr>
<td>DESTIN NUMBER:</td>
</tr>
<tr>
<td>BILL NUMBER:</td>
</tr>
<tr>
<td>DUE DATE:</td>
</tr>
<tr>
<td>ADT - SSN:</td>
</tr>
<tr>
<td>ORG:</td>
</tr>
<tr>
<td>AMOUNT DUE:</td>
</tr>
<tr>
<td>ESTIMATED DEDUCTION AMOUNT:</td>
</tr>
<tr>
<td>PAY PERIOD TO BEGIN DEDUCTIONS:</td>
</tr>
<tr>
<td>ANNUAL INTEREST RATE:</td>
</tr>
</tbody>
</table>

Dear [Employee Name],

According to our records, you have been overpaid a total of $[Amount Due]. This overpayment occurred due to [Reason for overpayment]. This notice has been generated and we intend to deduct approximately [Amount Dued] from your X-weekly pay starting in pay period [Pay Period]. This estimate is based upon your salary for the last pay period. These deductions will continue every pay period until the debt, accumulated interest, and other costs are paid in full. This deduction may be up to 10% of your disposable pay, in accordance with the Debt Collection Improvement Act of 1996.

If you agree that this debt is valid and wish to have it paid in the manner stated above, no further action is necessary. If you agree that this debt is valid, but prefer to repay in one lump sum, please send your check or money order in the total amount of the bill by the due date of [Due Date], payable to your agency, along with your signed Repayment Agreement.

USDA/National Finance Center
Administrative Collections
P.O. Box 790342
St. Louis, MO 63179-0342

If you would like to discuss other options for repayment, have any questions, or wish to exercise your rights as listed below, within 30 days from the date of this notice, please contact:

Agency Contact

As an employee, you have the following rights:

- To inspect and copy the records relating to the debt.
- To enter into a written agreement for a repayment schedule different from that proposed so long as your terms of repayment are agreeable with your agency.
- To request a hearing pursuant to 5 CFR 550.1104, 31 CFR Parts 900 - 903, the Debt Collection Improvement Act of 1996 as amended, and existing agency regulations. The hearing will consider the existence of the debt, the amount of the debt, and/or percentage of disposable pay to be deducted each pay period. The timely filing of a petition for a hearing will suspend collection proceedings.
- To a final decision on the hearing at the earliest practical date, but not later than 60 calendar days after you file your hearing petition.
- To request a waiver of salary overpayment and other applicable allowances under 5 U.S.C. § 5594, 10 U.S.C. § 2774, or 32 U.S.C. § 715. You may also question the amount or validity of a salary overpayment or general debt by submitting a claim to your agency.
- To have any monies paid on or deducted for the debt which are later waived or found not owed to the United States to be promptly refunded to you unless there are applicable contractual or statutory provisions to the contrary.

If you wish to petition for a hearing to dispute the existence or amount of the debt, or the amount of the pay Garnishment, you must file a written request for a hearing within 10 calendar days from receipt of this notice. Your request will temporarily suspend collection action. Any knowingly false or frivolous statements, representation, or omissions may subject you to disciplinary procedures under 5 USC Chapter 75; 5 CFR Part 752; penalties under the False Claims Act, 31 USC 3729-3731; or criminal penalties under 18 USC 286, 287, 1591, and 1602.

The Department of the Treasury’s policy on the assessment and waiver of interest, penalties, and administrative costs can be found in 31 CFR Parts 900 - 904 and 31 USC 3717. These regulations permit the assessment of interest on the outstanding balance if the amount owed is not paid within 30 calendar days from the date of this notice and the assessment of administrative costs on delinquent debts, as well as penalties for each missed payment.

If we do not hear from you within 30 calendar days from the date of this letter, we will begin deductions from your salary as described above.

Administrative Billings and Collections Section

Mail to: [Address]

Figure 38: Form NFC-1100, Notice of Overpayment of Salary and Demand for Payment and Debtor Package
Exhibit 5: Form NFC-1100TR, Notice of Overpayment of Salary and Demand for Payment and Debtor Package (Form NFC-1100pg2ALL, Form NFC-1100pg3ALL, Form NFC-1100pg4ALL, and Form NFC-1101TR)

Figure 39: Form NFC-1100TR, Notice of Overpayment of Salary and Demand for Payment and Debtor Package
The Debt Collection Improvement Act of 1996 requires all Federal agencies to refer delinquent administrative non-tax debts over 120 days delinquent to the Department of Treasury, Bureau of the Fiscal Service (BFS) for further enforced collection efforts. The BFS may enforce collection of delinquent debts by reporting information to credit bureaus, referring debts to collection agencies, initiating wage garnishment proceedings and/or salary offset; initiating tax refund offsets; and/or offset of other federal payments such as awards and travel reimbursement and advances, as allowed by law.

Bargaining Unit Employees should refer to their Collective Bargaining Agreement or Master Agreement for specific available rights under their negotiated process.

NOTICE TO CUSTOMERS MAKING PAYMENT BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check will be converted into an electronic fund transfer. Electronic fund transfer is the term used to refer to the process in which we electronically instruct your financial institution to transfer funds from your account to our account, rather than processing your check. By sending your completed, signed check to us, you authorize us to copy your check and to use the account information from your check to make an electronic fund transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours, which is faster than a check is normally processed. Therefore, make sure there are sufficient funds available in your checking account when you send us your check. If the electronic fund transfer cannot be completed because of insufficient funds, we may try to make the transfer up to two times (and we will charge you a one-time fee of $20.00, which we will also collect by electronic fund transfer).

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. However, the transfer may be in a different place on your statement than the place where your checks normally appear. For example, it may appear under other withdrawals or other transactions. You will not receive your original check back from your financial institution. For security reasons, we will destroy your original check, but we will keep a copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your account statement was not properly authorized or is otherwise incorrect. Consumers have protections under a Federal Law called the Electronic Fund Transfer Act for an unauthorized or incorrect electronic fund transfer.

ELECTRONIC PAYMENTS THROUGH PAY.GOV

To make an electronic payment log on to PAY.gov at https://pay.gov.

Type NFC in the Search box and press Search button.

At Search Results for NFC choose form for All NON-IRS Employees Only or IRS Employees Only, by pressing corresponding Continue to the Form button.

Figure 40: Form NFC-1100pg2ALL, Employee Rights Notice
This debt becomes delinquent 30 days from the original bill date or within 30 days from the date of this notice, if you do not submit payment or enter into an acceptable repayment agreement (you must sign and return the repayment agreement). Important: If your pay becomes insufficient to cover the payment due through salary deduction, e.g., you enter into a non-pay status or separate from service, it is your responsibility to submit the missed payment to the National Finance Center (NFC) to avoid delinquency. Should your debt become delinquent, it is the policy of this office to:

- Offset up to 15% of your disposable income from your salary each pay period until paid in full.
- Report this debt to the Department of Treasury (Treasury) for referral to the Bureau of the Fiscal Service (BFS) for additional collection action within 60 days of this notice. Also, an administrative wage garnishment order may be initiated to collect this debt. Interest, penalty, and administrative charges will continue to accrue on the unpaid debt pursuant to 31 U.S.C. sec 3717. If the debt is referred for offset, you will be assessed an additional administrative charge.
- Refer delinquent debts to consumer credit reporting agencies within 60 days of this notice. You may request a review of the status of your account, including any information that is reported to a credit bureau.
- The Debt Collection Improvement Act of 1996 (DCIA) 31 U.S.C. 3720D authorizes Federal agencies to garnish wages of an individual to collect non-tax delinquent debts owed to the U.S. Government. Wage garnishment is a process whereby an employer withholds amounts from an employee’s disposable pay and pays those amounts to the employee’s creditor in satisfaction of a withholding order.

If your debt is referred to Treasury for additional collection action, the following actions may be taken to enforce collection of this debt:

- Referral of the debt to a private collection agency;
- Referral of the debt to the U.S. Department of Justice or agency counsel for litigation;
- Reporting of the debt, if discharged, to the Internal Revenue Service as potential income.

Once your debt is submitted to TOP, Treasury will reduce or withhold any of your eligible Federal and State payments by the amount of your debt this process; known as offset, is authorized by the Debt Collection Act of 1982 and the Debt Collection Improvement Act of 1996. U.S. Treasury is not required to send you notice before your payment is offset. Payments eligible for offset include:

- Income tax refunds;
- Federal salary, pay, including military pay;
- Federal retirement, including military retirement pay;
- Contractor/vendor payments;
- Certain Federal Benefit payments, such as Social Security (other than Supplemental Security Income (SSI)), Railroad Retirement other than Tier 2), Black Lung (Part B) benefits;
- Other Federal payments, including certain loans to you, which are not exempt from offset; and
- State payments.

Also, an additional administrative charge of at least 28 percent will be added to the subject amount by Treasury if your debt is referred to them for additional collection action.

Before we submit your debt to BFS, we are required to tell you that you have 60 days to (1) inspect and copy our records related to your debt; (2) request an agency review of the determination that you owe this debt; and (3) enter into an acceptable written repayment agreement which is included in this package.

**IF YOU FILE A JOINT INCOME TAX RETURN**

If you file a joint income tax return, you should contact the Internal Revenue Service before filing your return regarding the steps to take to protect the share of the refund which may be payable to your spouse, who is not a delinquent debtor to the U.S. Government.

Figure 41: Notice of Overpayment of Salary and Demand for Payment (page 3)
TO AVOID REFERRAL TO THE DEPARTMENT OF TREASURY

You must repay the debt in full within 30 days of this notice or make timely payments equal to the installment amount agreed upon. To repay your debt send a check or money order for the full amount of the debt to:

USDA/NFC
Administrative Collections
P.O. Box 760342
St. Louis, MO 63179-0342

ELECTRONIC PAYMENTS THROUGH PAY.GOV

To make an electronic payment log on to PAY.gov at https://pay.gov.

Type NFC in the Search box and press Search button.

At Search Results for NFC choose form for All NON-IRS Employees Only or IRS Employees Only, by pressing corresponding Continue to the Form button.

ADDITIONAL INFORMATION

If you are unable to pay your debt in full, you must contact your Agency's servicing Human Resources Management Office and agree to a repayment plan that is acceptable. Payments must be made as required in the repayment plan. Please complete the enclosed Repayment Agreement and return it with your payment.

If you have filed for bankruptcy and the automatic stay is in effect you are not subject to offset while the automatic stay is in effect. Please notify us of the bankruptcy by sending evidence concerning the bankruptcy to the above address.

If you do not agree that you owe the amount shown, please provide your agency with any evidence to substantiate your claim.

If you make or provide any knowingly false or frivolous statements, representations, or evidence you may be subjected to disciplinary procedures appropriate under 5 U.S.C. Chapter 75, 5CFR: Part 752, or any other statutes or regulations; or penalties under the False Claims Act 31 U.S.C. 3729-3733, or any other applicable statutory authority; or criminal penalties under 18 U.S.C. 286, 287, 1001, and 1002 or any other statutory authority.

Unless prohibited by law or contract, we will promptly refund to you any amounts paid by you or deducted from your payment for your debt which are later waived or found not owed to the United States.

If you have any questions regarding this letter please contact your Agency's servicing Human Resources Management Office.

Figure 42: Notice of Overpayment of Salary and Demand for Payment (page 4)
REPAYMENT AGREEMENT

DEBTOR NUMBER: [Blank]
BILL NUMBER: [Blank]
ANNUAL INTEREST RATE: [Blank]
EMPLOYEE NAME: [Blank]

AMOUNT OWED: [Blank]
ESTIMATED DEDUCTION AMOUNT: [Blank]
PAY PERIOD TO BEGIN DEDUCTIONS: [Blank]

I understand that I owe the amount indicated above. Failure to timely remit payment in full, or enter into an approved repayment agreement, will result in the debt becoming delinquent. I understand that once delinquent, 15% of my disposable pay per pay period through enforced salary offset will immediately begin to collect until the debt is paid in full or otherwise resolved, which will be deducted beginning in the stated pay period. An estimate of this amount is shown above. Deductions will continue until the debt is completely repaid. Additionally, this debt will be reported to Treasury for referral to BFS for additional collection action within 60 days of this notice.

I also understand that if I decide to repay the amount owed by any method other than in a lump sum payment, interest at the rate indicated above will be charged on the unpaid balance every month, until the debt is paid in full.

I choose the following repayment plan (Check one):

☐ 1. My lump sum payment in the amount of $ [Blank] is enclosed.
   Include on your payment check or money order, your Social Security Number and bill number. Make your check or money order payable to your agency.

☐ 2. My lump sum payment in the amount of $ [Blank] has been submitted via Pay.gov.

IF YOU HAVE SELECTED OPTION 1 or 2, sign and return the agreement to the following address:
USDA/National Finance Center, Administrative Collections
P. O. Box 790342
St. Louis, MO 63179-0342

☐ 3. NFC may deduct from my salary the TOTAL amount owed in the pay period shown above in “Pay Period To Begin Deductions”.

☐ 4. NFC may deduct from my salary the TOTAL amount owed one pay period prior to the pay period shown above in “Pay Period To Begin Deductions”.

☐ 5. I do not want to pay it all at once. You may deduct $ [Blank] each pay period which is more than 15% of my disposable pay.

IF YOU HAVE SELECTED OPTIONS 3, 4, OR 5 sign and return the agreement to the following address:
USDA/National Finance Center, Administrative Collections
P. O. Box 61765
New Orleans, LA 70161

☐ 6. I am unable to pay 15% of my disposable pay because of a financial hardship. You may deduct $ [Blank] (not less than $50) each pay period until the debt is paid in full. This repayment amount has been approved by my employing agency. (Signature of agency approving official is required below.)

IF YOU HAVE SELECTED OPTION 6, sign and return the agreement to your Agency’s Human Resources Management Office. The Agency approving official will approve, sign and submit the agreement to the National Finance Center Contact Center.

☐ [Employee’s signature] ☐ [Date]

APPROVING OFFICIAL’S AGREEMENT (REQUIRED FOR OPTION 6 ONLY)
I agree that the employee may repay the amount as prescribed in Option 6 above.

☐ [Agency representative’s signature] ☐ [Date]

PRINT AGENCY REPRESENTATIVE’S NAME AND TITLE

☐ [Agency representative’s name and title]

☐ [Phone]

FORM: NFC-101TR (02/10)

Figure 43: Repayment Agreement
Exhibit 6: Form NFC-937, Notice of Intent to Recover Past-Due Health Benefits From Salary and Debtor Package (Form NFC-937pg2, Form NFC-937pg3ALL, and Form NFC-937pg4ALL)

NOTICE OF INTENT TO RECOVER PAST-DUE HEALTH BENEFITS FROM SALARY

July 08, 2017
John Doe

Debtor No: AG: 07 Employing Office: Bill No:

Federal Employees Health Benefits (FEHB) Program regulations (section 899.502 of Title 5, Code of Federal Regulations) state that program enrollees are responsible for payment of the employee share of the cost of enrollment for every pay period in which the enrollment continues. The regulations further provide that an employee may elect to continue FEHB coverage while in a non-pay/insufficient pay status if he or she agrees in writing to payment of the resulting debts for missed premiums through (i) direct payments to the agency to keep the payments current or (ii) withholdings from salary upon returning to employment or upon the employee’s pay becoming sufficient to cover the premiums. Our records indicate you are indebted for missed FEHB premiums and collection will begin automatically as shown below.

If you agree to pay upon returning to employment or upon your pay becoming sufficient to cover the premiums, the missed FEHB payments become due at the time you return to a sufficient pay status and a payment (equal to one premium) will be collected from your salary each pay period thereafter until the debt is paid in full. Important: If your pay becomes insufficient to cover the payment due through salary deduction, e.g., you enter into a non-pay status or separate from service, it is your responsibility to submit the missed payment to the National Finance Center (NFC) to avoid delinquency.

Failure to timely remit payment within 30 days of the payment due date i.e., official pay date for the pay period in which the premium payment was due will result in your debt becoming delinquent. Once delinquent, withholdings will begin automatically to collect past due premiums from your disposable pay per pay period until the debt is paid in full or otherwise resolved.

Systemic collection of Health Insurance Receivable (HIR) payments may provide a pretext benefit; however, you do have the right to submit direct payments to NFC for repayment of this debt as well. If you want to remit your payments directly, and/or if your salary becomes insufficient for automatic withholding of the required payment due, check(s) should be made payable to your agency and mailed to:

USDA, Office of the Chief Financial Officer
National Finance Center, Administrative Collections
P.O. Box 790342
St. Louis, MO 63179-0342

Your check(s) should be clearly identified FEHB Premiums and enclose a copy of this letter with your payment.

Pay period(s) not covered by withholdings: 12 thru 12
Total premiums required for these pay periods: $161.58
Amounts you paid directly to agency: $0.00
Total amount due to date: $161.58
Recovery from salary begins on pay period: 16
Installment(s): 3 @ $53.86
Last installment: $0.00

Figure 44: Notice of Intent To Recover Past-Due Health Benefits from Salary (page 1)
The Debt Collection Improvement Act of 1996 requires all Federal agencies to refer delinquent administrative non-tax debts over 120 days delinquent to the Department of Treasury, Bureau of Fiscal Service (BFS) for further enforced collection efforts. The BFS may enforce collection of delinquent debts by reporting information to credit bureaus; referring debts to collection agencies; initiating garnishment proceedings and/or salary offset; initiating tax refund offsets; and/or offsetting payments such as awards and travel reimbursement and advances, as allowed by law.

Bargaining Unit Employees should refer to their Collective Bargaining Agreement or Master specific available rights under their negotiated process.

Unless other arrangements are made, these withholdings will begin automatically as shown in this notice. If you separate from service before the full amount due is recovered, your final payment will be used to complete recovery of the indebtedness. The remaining amount due will be recovered from any other monies owed to you by the Federal Government, such as any under the Federal Retirement Systems.

If you do not agree that you owe the amount shown, please provide your agency with any substantiate your claim.

WAIVER RIGHTS FOR SPECIFIC HIR DEBTS

If this HIR indebtedness is due to the under withholdings of health premiums, you may be waiving your rights in accordance with 5 U.S.C. 5584. For example if you elected to change your coverage from single to family and only the single rate was deducted or if you changed carriers with your current carrier and the lower rate was deducted, then you are entitled to waiver. However, this HIR indebtedness is due to the accumulation of Federal Employee Health Benefits premiums while in a non-pay status you are not entitled to waiver rights.

NOTICE TO CUSTOMERS MAKING PAYMENT BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, you may convert it into an electronic fund transfer. Electronic fund transfer is the term used to refer to the process in which we electronically instruct your financial institution to transfer funds from your account, rather than processing your check. By sending your completed, signed check, you authorize us to copy your check and to use the account information from your check to initiate an electronic fund transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 2 business days of the date on which your check is normally processed. Therefore, make sure there are sufficient funds available in your checking account when you send us your check. If the electronic fund transfer cannot be completed because of insufficient funds, we may try to make the transfer up to two times, after which we will charge you a one-time fee of $20.00, which we will also collect by electronic fund transfer.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. However, the transfer may be in a different place on your statement than the place where your checks normally appear. For example, it may appear as withdrawals or other transactions. You will not receive your original check back from your financial institution. For security reasons, we will destroy your original check, but we will keep a copy of your check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your account statement was not properly authorized or is otherwise unauthorized.

ELECTRONIC PAYMENTS THROUGH PAY.GOV

To make an electronic payment log on to PAY.gov at https://pay.gov.

Type NFC in the Search box and press Search button.

At Search Results for NFC choose form for All NON-IRS Employees Only or IRS Employee pressing corresponding Continue to the Form button.
This debt becomes delinquent 30 days from the original bill date or within 30 days from the date of this notice, if you fail to make timely payments consistent with the installment amount(s) shown on this Notice of Intent. Important: If your pay becomes insufficient to cover the payment due through salary deduction, e.g., you enter into a non-pay status or separate from service, it is your responsibility to submit the missed payment to the National Finance Center (NFC) to avoid delinquency. Should your debt become delinquent, it is the policy of this office to:

- Offset up to 15% of your disposable income from your salary each pay period until paid in full. Once this offset begins, any pre-tax benefit is forfeited.
- Report this debt to the Department of Treasury (Treasury) for referral to the Bureau of the Fiscal Service (BFS) for additional collection action within 60 days of the notice. Also, an administrative wage garnishment order may be initiated to collect this debt. Interest, penalty, and administrative charges will continue to accrue on the unpaid debt, pursuant to 31 U.S.C., sec 3717. If the debt is referred for offset, you will be assessed an additional administrative charge.
- Refer delinquent debts to consumer credit reporting agencies within 60 days of this notice. You may request a review of the status of your account, including any information that is reported to a credit bureau.
- The Debt Collection Improvement Act of 1996 (DCIA) 31 U.S.C. 3720D authorizes Federal agencies to garnish wages of an individual to collect non-tax delinquent debts owed to the U.S. Government. Wage garnishment is a process whereby an employer withholds amounts from an employee’s disposable pay and pays those amounts to the employee’s creditor in satisfaction of a withholding order.

If your debt is referred to Treasury for additional collection action, the following actions may be taken to enforce collection of this debt:

- Referral of the debt to a private collection agency;
- Referral of the debt to the U.S. Department of Justice or agency counsel for litigation;
- Reporting of the debt, if discharged, to the Internal Revenue Service as potential income.

Once your debt is submitted to TOP, Treasury will reduce or withhold any of your eligible Federal and State payments by the amount of your debt; this process known as offset, is authorized by the Debt Collection Act of 1982 and the Debt Collection Improvement Act of 1996. U.S. Treasury is not required to send you notice before your payment is offset. Payments eligible for offset include:

- Income tax refunds;
- Federal salary, Pay, including military pay;
- Federal retirement, including military retirement pay;
- Contractor/vendor payments;
- Certain Federal Benefit payments, such as Social Security (other than Supplemental Security Income), Railroad Retirement (other than Tier 2), Black Lung (Part B) benefits;
- Other Federal payments, including certain loans to you, which are not exempt from offset; and
- State payments.

Also, an additional administrative charge of at least 28 percent will be added to the subject amount by the Department of Treasury if your debt is referred to them for additional collection action.

Before we submit your debt to BFS, we are required to tell you that you have 60 days to (1) inspect and copy our records related to your debt, and (2) request an agency review of the determination that you owe this debt.

**IF YOU FILE A JOINT INCOME TAX RETURN**

If you file a joint income tax return, you should contact the Internal Revenue Service before filing your return regarding the steps to take to protect the share of the refund which may be payable to your spouse, who is not a delinquent debtor to the U.S. Government.
TO AVOID REFERRAL TO THE DEPARTMENT OF TREASURY
You must repay the debt in full within 30 days of this notice or make timely payments equal to the installment amount agreed upon. To repay your debt, send a check or money order for the full amount of the debt to:

USDA/NFC
Administrative Collections
P.O. Box 793342
St. Louis, MO 63179-0342

ELECTRONIC PAYMENTS THROUGH PAY.GOV
To make an electronic payment log on to PAY.gov at https://pay.gov.
Type NFC in the Search box and press Search button.
At Search Results for NFC choose form for All NON-IRS Employees Only or IRS Employees Only, by pressing corresponding Continue to the Form button.

ADDITIONAL INFORMATION
If you have filed for bankruptcy and the automatic stay is in effect you are not subject to offset while the automatic stay is in effect. Please notify us of the bankruptcy by sending evidence concerning the bankruptcy to the above address.

If you make or provide any knowingly false or frivolous statements, representations, or evidence you may be subjected to disciplinary procedures appropriate under 5 U.S.C. Chapter 75, 5 CFR, Part 752, or any other statutes or regulations, or penalties under the False Claims Act 31 U.S.C. 3729-3733, or any other applicable statutory authority, or criminal penalties under 18 U.S.C. 288, 287, 1001, and 1002 or any other statutory authority.

Unless prohibited by law or contract, we will promptly return to you any amounts paid by you or deducted from your payment for your debt which are later waived or found not owed to the United States.

If you have any questions regarding this letter please contact your Agency’s servicing Human Resources Management Office.

Figure 45: Notice of Intent To Recover Past-Due Health Benefits from Salary (page 4)
Exhibit 7: Form NFC 937TR, Notice of Intent to Recover Past-Due Health Benefits from Salary and Debtor Package (Form NFC-937pg2TR, Form NFC-937pg3ALL, and Form NFC-937pg4ALL)

NOTICE OF INTENT TO RECOVER PAST-DUE HEALTH BENEFITS FROM SALARY

Debtor No: AG: Employing Office: Bill No:  

Federal Employees Health Benefits (FEHB) Program regulations (section 890.502 of Title 5, Code of Federal Regulations) state that program enrollees are responsible for payment of the employee share of the cost of enrollment for every pay period in which the enrollment continues. The regulations further provide that an employee may elect to continue FEHB coverage while in a non-pay/insufficient pay status if he or she agrees in writing to payment of the resulting debts for missed premiums through 1) direct payments to the agency to keep the payments current or 2) withholdings from salary upon return to employment or upon the employee’s pay becoming sufficient to cover the premiums. Our records indicate you are indebted for missed FEHB premiums and collection will begin automatically as shown below.

If you agree to pay upon returning to employment or upon your pay becoming sufficient to cover the premiums, the missed FEHB payments become due at the time you return to a sufficient pay status and a payment (equal to one premium) will be collected from your salary each pay period thereafter until the debt is paid in full. Important: If your pay becomes insufficient to cover the payment due through salary deduction, e.g., you enter into a non-pay status or separate from service, it is your responsibility to submit the missed payment to the National Finance Center (NFC) to avoid delinquency.

Failure to timely remit payment within 30 days of the payment due date (i.e., official pay date for the pay period in which the premium payment was due) will result in your debt becoming delinquent. Once delinquent, withholdings will begin automatically to collect past due premiums from your disposable pay per pay period until the debt is paid in full or otherwise resolved.

Systemic collection of Health Insurance Receivable (HIR) payments may provide a pretax benefit; however, you do have the right to submit direct payments to NFC for repayment of this debt as well. If you want to remit your payments directly, and/or if your salary becomes insufficient for automatic withholding of the required payment due, check(s) should be made payable to your agency and mailed to:

USDA, Office of the Chief Financial Officer  
National Finance Center, Administrative Collections  
P.O. Box 790342  
St. Louis, MO 63179-0342  

Your check(s) should be clearly identified FEHB Premiums and enclose a copy of this letter with your payment.

Pay period(s) not covered by withholdings:  
Total premiums required for these pay periods:  
Amounts you paid directly to agency:  
Total amount due to date:  
Recovery from salary begins on pay period:  
Installment(s):  
Last installment: 
Figure 46: Notice of Intent to Recover Past-Due Health Benefits from Salary and Debtor Package

The Debt Collection Improvement Act of 1996 requires all Federal agencies to refer delinquent administrative non-tax debts over 120 days delinquent to the Department of the Treasury, Bureau of the Fiscal Service (BFS) for further enforced collection efforts. The BFS may enforce collection of delinquent debts by reporting information to credit bureaus; referring debts to collection agencies; initiating wage garnishment proceedings and/or salary offset; initiating tax refund offsets; and/or offset of other federal payments such as awards and travel reimbursement and advances, as allowed by law.

Unless other arrangements are made, these withholdings will begin automatically as shown on page 1 of this notice. If you separate from service before the full amount due is recovered, your final salary payment will be used to complete recovery of the indebtedness. The remaining amount due, if any, will be recovered from any other monies owed to you by the Federal Government, such as amounts payable under the Federal Retirement Systems.

If you do not agree that you owe the amount shown, please provide your agency with any evidence to substantiate your claim.

NOTICE TO CUSTOMERS MAKING PAYMENT BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check will be converted into an electronic fund transfer. Electronic fund transfer is the term used to refer to the process in which we electronically instruct your financial institution to transfer funds from your account to our account, rather than processing your check. By sending your completed, signed check to us, you authorize us to copy your check and to use the account information from your check to make an electronic fund transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours, which is faster than a check is normally processed. Therefore, make sure there are sufficient funds available in your checking account when you send us your check. If the electronic fund transfer cannot be completed because of insufficient funds, we may try to make the transfer up to two times (and we will charge you a one-time fee of $20.00, which we will also collect by electronic fund transfer).

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. However, the transfer may be in a different place on your statement than the place where your checks normally appear. For example, it may appear under other withdrawals or other transactions. You will not receive your original check back from your financial institution. For security reasons, we will destroy your original check, but we will keep a copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your account statement was not properly authorized or is otherwise incorrect. Consumers have protections under a Federal Law called the Electronic Fund Transfer Act for an unauthorized or incorrect electronic fund transfer.

ELECTRONIC PAYMENTS THROUGH PAY.GOV

To make an electronic payment log on to PAY.gov at https://pay.gov.

Type NFC in the Search box and press Search button.

At Search Results for NFC choose form for All NON-IRS Employees Only or IRS Employees Only, by pressing corresponding Continue to the Form button.

Figure 47: Notice of Intent to Recover Past-Due Health Benefits from Salary and Debtor Package (page 2)
This debt becomes delinquent 30 days from the original bill date or within 30 days from the date of this notice, if you fail to make timely payments consistent with the installment amount(s) shown on this Notice of Intent. IMPORTANT: If your pay becomes insufficient to cover the payment due through salary deduction, e.g., you enter into a non-pay status or separate from service, it is your responsibility to submit the missed payment to the National Finance Center (NFC) to avoid delinquency. Should your debt become delinquent, it is the policy of this office to:

- Offset up to 15% of your disposable income from your salary each pay period until paid in full. Once this offset begins, any pre-tax benefit is forfeited.
- Report this debt to the Department of Treasury (Treasury) for referral to the Bureau of the Fiscal Service (BFS) for additional collection action within 60 days of the notice. Also, an administrative wage garnishment order may be initiated to collect this debt. Interest, penalty and administrative charges will continue to accrue on the unpaid debt, pursuant to 31 U.S.C. sec 3717. If the debt is referred for offset, you will be assessed an additional administrative charge.
- Refer delinquent debts to consumer credit reporting agencies within 60 days of this notice. You may request a review of the status of your account, including any information that is reported to a credit bureau.
- The Debt Collection Improvement Act of 1996 (DCIA) 31 U.S.C. 3720D authorizes Federal agencies to garnish wage-tax of an individual to collect nonpayroll delinquent debts owed to the U.S. Government. Wage garnishment is a process whereby an employer withholds amounts from an employee’s disposable pay and pays those amounts to the employee’s creditor in satisfaction of a withholding order.

If your debt is referred to Treasury for additional collection action, the following actions may be taken to enforce collection of this debt:

- Referral of the debt to a private collection agency;
- Referral of the debt to the U.S. Department of Justice or agency counsel for litigation;
- Reporting of the debt, if discharged, to the Internal Revenue Service as potential income.

Once your debt is submitted to TOP, Treasury will reduce or withhold any of your eligible Federal and State payments by the amount of your debt. This process, known as offset, is authorized by the Debt Collection Improvement Act of 1982 and the Debt Collection Improvement Act of 1996. U.S. Treasury is not required to send you notice before your payment is offset. Payments eligible for offset include:

- Income tax refunds;
- Federal salary, pay, including military pay;
- Federal retirement, including military retirement pay;
- Contractor/vendor payments;
- Certain Federal Benefit payments, such as Social Security (other than Supplemental Security (SSI)), Railroad Retirement (other than Tier 2), Black Lung (Part B) benefits;
- Other Federal payments, including certain loans to you, which are not exempt from offset; and
- State payments.

Also, an additional administrative charge of at least 28 percent will be added to the subject amount by the Department of Treasury if your debt is referred to them for additional collection action.

Before we submit your debt to BFS, we are required to tell you that you have 60 days to:

1. inspect and copy our records related to your debt; and
2. request an agency review of the determination that you owe this debt.

IF YOU FILE A JOINT INCOME TAX RETURN

If you file a joint income tax return, you should contact the Internal Revenue Service before filing your return regarding the steps to take to protect the share of the refund which may be payable to your spouse, who is not a delinquent debtor to the U.S. Government.

Figure 48: Notice of Intent to Recover Past-Due Health Benefits from Salary and Debtor Package (page 3)
USDA/NFC
Administrative Collections
P.O. Box 790342
St. Louis, MO 63179-0342

ELECTRONIC PAYMENTS THROUGH PAY.GOV

To make an electronic payment log on to PAY.gov at https://pay.gov.

Type NFC in the Search box and press Search button.

At Search Results for NFC choose form for All NON-IRS Employees Only or IRS Employees Only, by pressing corresponding Continue to the Form button.

ADDITIONAL INFORMATION

If you have filed for bankruptcy and the automatic stay is in effect you are not subject to offset while the automatic stay is in effect. Please notify us of the bankruptcy by sending evidence concerning the bankruptcy to the above address.

If you make or provide any knowingly false or frivolous statements, representations, or evidence you may be subjected to disciplinary procedures appropriate under 5 U.S.C. Chapter 75, EOPR. Part 752, or any other statutes or regulations, or penalties under the False Claims Act 31 U.S.C. 3729–3733, or any other applicable statutory authority, or criminal penalties under 18 U.S.C. 286, 287, 1001, and 1002 or any other statutory authority.

Unless prohibited by law or contract, we will promptly return to you any amounts paid by you or deducted from your payment for your debt which are later waived or found not owed to the United States.

If you have any questions regarding this notice please contact your Agency’s servicing Human Resources Management Office.

Figure 49: Notice of Intent to Recover Past-Due Health Benefits from Salary and Debtor Package (page 4)
Exhibit 8: Lien Letter

U.S. Department of Agriculture  
National Finance Center  
Administrative Billings and Collections Section  
P.O. Box 61785, New Orleans, LA 70161

Date

Office of Personnel Management  
Employees Service and Record Center  
P.O. Box 45  
Boyers, Pennsylvania 16017

Gentlemen:

Please withhold processing refund to the following employee. We became aware of the indebtedness in the amount of «DebtAmt» after the Standard Form 2806, Individual Retirement Record, had been submitted.

Personnel Office I.D.#: 12-40-0001  
Name: «EmpName»  
SSN: «EmpSSN»  
DOB: «EmpDOB»  
Separation Date: «SepDate»  
Retirement Code: «RefCode»  
OPM Register #: «OPMRegNo»  
Agency: «AgencyName»  
Reason: «DebtReason»

Necessary documents and certification will follow after the employee has been given due process.

«ClerkName», Accounting Technician  
Administrative Billings and Collections Section

Figure 50: Lien Letter
## Exhibit 9: Report ABCO6I01, Status of Debtor Accounts

<table>
<thead>
<tr>
<th>DEBTOR NUMBER</th>
<th>PSA DEBTOR NAME</th>
<th>BILL #</th>
<th>BILL AMOUNT</th>
<th>COLLECT AMOUNT</th>
<th>DATE</th>
<th>AMOUNT DUE AGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>16 9,410.48</td>
<td>1,106.44</td>
<td>10/21/94</td>
<td>9021.01</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 9,410.48</td>
<td>1,066.44</td>
<td>10/22/94</td>
<td>9022.01</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 1,472.41</td>
<td>33</td>
<td>10/20/94</td>
<td>1,402.01</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 214.05</td>
<td>50</td>
<td>10/18/94</td>
<td>214.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 2,410.50</td>
<td>90</td>
<td>10/19/94</td>
<td>2,410.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 17,410.50</td>
<td>50</td>
<td>10/18/94</td>
<td>17,410.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 1,472.41</td>
<td>33</td>
<td>10/20/94</td>
<td>1,402.01</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 9,410.48</td>
<td>1,106.44</td>
<td>10/21/94</td>
<td>9021.01</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 60,410.48</td>
<td>90</td>
<td>10/18/94</td>
<td>60,410.00</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Figure 51: Report ABCO6I01, Status of Debtor Accounts**
Exhibit 10: Report ABCO2Y01, Outstanding Salary Offset Debts-Suspended by Agency as of Pay Period XX

Figure 52: Report ABCO2Y01, Outstanding Salary Offset Debts-Suspended by Agency as of Pay Period XX
### Exhibit 11: ABCO Bill Reference Guide

**Deciphering the Bill Number and Billing References**

<table>
<thead>
<tr>
<th>Location of 3 or 2 in the bill number for system-generated bills</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>If there is a &quot;1&quot; in the 4th position of the bill number -</td>
<td>523106604</td>
</tr>
<tr>
<td>This indicates the bill is a FEBB bill</td>
<td></td>
</tr>
<tr>
<td>If there is a &quot;2&quot; in the 4th position of the bill number -</td>
<td>523206604</td>
</tr>
<tr>
<td>This indicates the bill is an ASDF bill (salary overpayment)</td>
<td></td>
</tr>
</tbody>
</table>

These can be viewed on the ABCO Receivables Record screen.

<table>
<thead>
<tr>
<th>Location and position on the Payment Reference for system-generated bills</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>If there is a &quot;Y&quot; in the 1st position of the Payment Reference</td>
<td>Y N N P U 1 1 0 0 1 0 0</td>
</tr>
<tr>
<td>This indicates the bill was generated from a Bill for a Corrected T&amp;A</td>
<td></td>
</tr>
<tr>
<td>If there is a &quot;Y&quot; in the 2nd position of the Payment Reference</td>
<td>N Y N P U 1 1 0 0 1 0 0</td>
</tr>
<tr>
<td>This indicates the bill was generated from a Supplemental T&amp;A</td>
<td></td>
</tr>
<tr>
<td>If there is a &quot;Y&quot; in the 3rd position of the Payment Reference</td>
<td>N N Y P U 1 1 0 0 1 0 0</td>
</tr>
<tr>
<td>This indicates the bill was generated from a Corrected or Lease Personnel Action</td>
<td></td>
</tr>
<tr>
<td>If there is a &quot;Y&quot; in the 4th position of the Payment Reference</td>
<td>N N N Y P U 1 1 0 0 1 0 0</td>
</tr>
<tr>
<td>This indicates the bill was generated from an NFC 29, Pay Adjustment Document</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Location and position on the Payment Reference for FEBB bills</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is located in the 1st and 2nd position of the Payment Reference</td>
<td>Q 1 1 0 0 1 0 1 3 0 1 0 1 0 1 0 1 0 2 6 1 0</td>
</tr>
<tr>
<td>This indicates the debtor's Agency</td>
<td></td>
</tr>
<tr>
<td>What is located in 3rd through the 16th position of the Payment Reference</td>
<td>Q 1 1 0 0 1 0 1 3 0 1 0 1 0 1 0 1 0 1 0 2 6 1 0</td>
</tr>
<tr>
<td>This indicates the debtor's T&amp;A contact point</td>
<td></td>
</tr>
<tr>
<td>What is located in the 17th and 18th position of the Payment Reference</td>
<td>Q 1 1 0 0 1 0 1 3 0 1 0 1 0 2 6 1 0</td>
</tr>
<tr>
<td>This indicates the debtor's Agency</td>
<td></td>
</tr>
<tr>
<td>What is located in positions 19 through 22 of the Payment Reference</td>
<td>Q 1 1 0 0 1 0 1 3 0 1 0 1 0 1 0 2 6 1 0</td>
</tr>
<tr>
<td>This indicates the billing pay periods</td>
<td></td>
</tr>
</tbody>
</table>

These can be viewed on the 2nd page of the ABCO Receivables Record (J) Screen.

<table>
<thead>
<tr>
<th>Characteristics of other bill types</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is a &quot;ML&quot; in 5th and 6th position of the bill number -</td>
<td>A voluntary Military Service Deposit buy back</td>
</tr>
<tr>
<td>There is a &quot;OW&quot; in 5th and 6th position of the bill number -</td>
<td>OWCP (workers’ compensation) bill</td>
</tr>
<tr>
<td>Other than a Military Service Deposit bill back</td>
<td>A voluntary leave buy back</td>
</tr>
<tr>
<td>There is a &quot;W&quot; in 5th position of the bill number -</td>
<td>A manual Bill that impacts the W2</td>
</tr>
<tr>
<td>There is a &quot;X&quot; in front of the bill number -</td>
<td>Indicates an &quot;X&quot; bill **</td>
</tr>
<tr>
<td>There is a &quot;51&quot; after the debtor number -</td>
<td>Indicates a &quot;relocation&quot; travel Bill</td>
</tr>
<tr>
<td>The bill number where the 1st position is the billing year indicator</td>
<td>Indicates a voluntary collection bill such as jury duty or travel advance refund</td>
</tr>
<tr>
<td>the 2nd, 3rd and 4th positions complete the Julian date</td>
<td></td>
</tr>
</tbody>
</table>

**Figure 53: ABCO Bill Reference Guide**
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