

U.S. Department of the Treasury  
Financial Management Service

# US Debit Card

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# Agenda

- Define the US Debit Card and Treasury's involvement
- Examples of how the Card is being deployed today
- Explain the Card's features and functions
- Discuss future of the Card
- Questions / Answer
- Conclusion

# Military Missions as an Example

- Cards Issued on-the-spot
- Cards personalized to agents using internet to access database
- Subsequent funding automatically deposited into card account
- Cards used immediately

# What is the US Debit Card?

- Treasury Sponsored Program to test a new disbursement type and now add as part of its product portfolio
  - Vision: access to cash without cash
- Begun in 1997 with First Data (top card processor), Lynk Systems (top 10 debit card processor), and JPMorgan Chase (JPMC)
- Players
  - Treasury is the sponsor and program manager
  - JPMorgan Chase is Treasury's agent providing the service: cards, training, operations, individual deployments
- Treasury uses the pilot activity to write policy, regulations, and address pending-legislation

# What is the US Debit Card?

- Magnetic stripe card
  - Payroll card and gift card infrastructure
  - Not a credit, purchase, travel, or fleet card
- Delivers recurring or non-recurring payments to individuals or payee recipients, or to allow government employees access to cash in their official duties.
- ATM debit (600,000 locations) or MasterCard Debit (anywhere MasterCard is accepted)
- Distributed two ways: immediately or mailed
- 24 X 7 Customer Service
- Flexibility
  - Payroll
  - Missions
  - Emergencies (Forest Fires) to Benefits (WIC)
  - Replace imprest funds and 3rd party drafts

# What is the US Debit Card?

- Internet-based Card Management
  - Roles-based
  - Reporting: agency and cardholder
  - Personalizing the card
  - Activating the card
  - De-activating the card
  - Funding the card

# Range of Use

Use of Card	Agency
International Visitors	Forest Service International Programs, Foreign Agriculture Service
Clandestine	DHS BCIS / ICE
Evacuations	Peace Corps, TSA
Incentives	Census, NIH's Nat'l Institute of Aging
Stipends	Peace Corps
Payroll	Forest Service - Job Corps Sites
Missions	SouthCom
Bonus	FMS, FCC
Replace Cash	DHS ICE, ATF
Miscellaneous	Library of Congress, FTC, IBWC

# Treasury Approach

## 3 Step Approach

Step	Deliverable
Discovery	Agency Requirement Sheet, Memorandum of Understanding, Card Design Order
Deployment	Implementation Package, Security Package, Training
Evaluation	Survey 6 months after deployment

- Treasury Team:
  - Project Manager: Brett Smith, FMS
  - Implementation Team: JPMC and its E-Funds Group

# Conclusion

- Not a credit card but a disbursement card
- Focus on Achievable Results
  - Recommend Pilot to gauge requirements, approach, costs, and benefits
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