



# Debt Management Work Group Session

April 23, 2019

1:00 to 2:00, Central Standard Time

# Introduction

## **Facilitator:**

Tameshia Hasten, Systems Accountant

## **Presenters:**

Jill Pettingill, Program Analyst

Tammy Buras, Program Analyst

Robert Nobles, Program Analyst

# Housekeeping

- Participants will be placed in “listen only mode”.
- Submit questions into the Chat Box or submit via the ServiceNow Customer Service Portal (CSP). Indicate in the request in the description field; **Debt Management Work Group Inquiry**
- The Debt Management Services Branch (DMSB) will respond to questions within two weeks. Responses will be posted on the NFC website under Debt Management Information.
- DMSB is also soliciting for additional topics of interest for future Work Group sessions.
- Please enter those requests in the Chat Box or submit via the ServiceNow CSP.
- The next scheduled Work Group session has been slated for Tuesday, July 30, 2019.

# NFC Agenda

- Leave Buy Back
- Repayment Methods
- Bankruptcies
- Employee Personal Page
- Processing Workflows
- Reporting Center
- Administrative Billings and Collections Inquiry System (ABCOINQ)
- ABCO Claims Information Inquiry Screens
- ServiceNow Customer Service Portal (CSP) Enhancements
- Delinquent Debt Reporting
- Credit Bureau Reporting
- Useful Information

# Leave Buy Back

- What is Leave Buy Back?
- Department of Labor, (DOL) Office of Workers' Compensation Program (OWCP)
- 3 Options to Repurchase Leave
  - Pay the full amount by check
  - Pay by one-time payroll deduction for the full amount
  - Repay in installments through payroll deductions

# Leave Buy Back (continued)

- **Agency Responsibilities**
  - Form CA-7, Claim for Compensation
  - Form CA-7a, Time Analysis Form
  - Form CA-7b, Leave Buy Back Worksheet/Certification and Election
  - Form Letter CA-1208 Leave Approval Letter, and Form Letter CA-1208a, Leave Approval Letter
  - Form AD-343, Payroll Action Request
  - Department of Labor Check
  - Department of Labor Benefit Statement

# Leave Buy Back (continued)

- **NFC Responsibilities**

- DMSB creates an adjustment in Special Payroll Processing System (SPPS) Web to document the DOL Check
- DMSB forwards the original paperwork and a copy of the check to the NFC's Payroll Processing Branch (PaPB)
- PaPB verifies the calculations and issues a request to ABCO to bill via SPPS Web
- ABCO establishes the bill
- The employee receives a notice and Letter of Repayment

# Leave Buy Back (continued)

## Restoration of Leave Letter

- Once the debt is paid in full, the employing Agency notifies NFC via the ServiceNow CSP to request a Restoration of Leave Letter
- Upon receipt of the Restoration of Leave Letter the employing Agency must restore the leave in the Time Inquiry – Leave Update System (TINQ)



U.S. Department of Agriculture  
National Finance Center  
Administrative Billings and Collections Section  
P.O. Box 61765, New Orleans, LA 70161

August 31, 2018

Subject: RESTORATION OF LEAVE

Employee: **Mary Little Lamb**  
SSN:  
Period of Injury: **08/25/2013 THROUGH 09/07/2013**  
Type of Leave: **13 HRS OF S/L & 159 HRS OF A/L**

**AJ-4396**  
**OCC-PERSONNEL OFFICER**  
**1225 17TH STREET, SUITE 475**  
**DENVER, CO 80202**

The subject employee has completed repayment covering the substitution of Leave Without Pay (LWOP) for paid leave.

Please prepare a Leave Audit (Form AD-717) through the current pay period, adjust the current Time and Attendance Report (T&A), and forward both to your agency servicing personnel office to adjust the leave record through the Time Inquiry System (TINQ). Also, notify the timekeeper of the pay period you are correcting TINQ to make the necessary corrections to the employee's master file for leave.

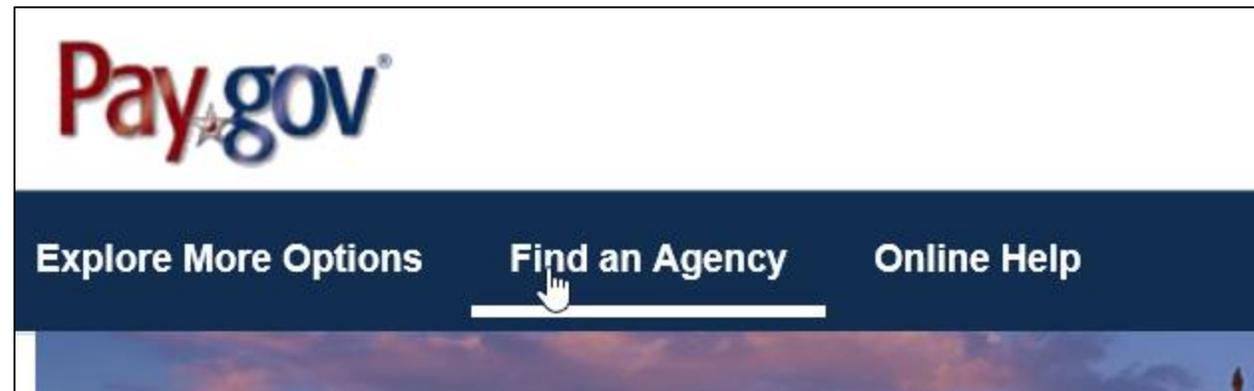
Any questions concerning this case should be directed to the:

National Finance Center  
Financial Services Division  
Payroll/Personnel Operations Section  
P. O. Box 60000  
New Orleans, LA 70160

Administrative Billings and Collections Section

# Repayment Methods

- **Repayment Methods**
  - Payroll Deductions
  - Cash Payments
  - Pay.gov: [Pay.gov Homepage](#)



# Repayment Method (continued)

Select *Agriculture (USDA); National Finance Center*

[Agriculture \(USDA\): Food and Nutrition Service \(FNS\)](#)

[Agriculture \(USDA\): Food Safety and Inspection Service](#)

[Agriculture \(USDA\): National Agricultural Library \(NAL\)](#)

[Agriculture \(USDA\): National Finance Center \(NFC\)](#)

[Agriculture \(USDA\): Risk Management Agency \(RMA\)](#)



# Repayment Method (continued)

Select proper Debt Collection Form:

- All Non-IRS Employees Only
- IRS Employees Only

## Agriculture (USDA): National Finance Center (NFC)

### USDA NFC Debt Collection Form (All NON-IRS Employees Only)

**Description:** Please use this form when making a payment to the National Finance Center (NFC) for outstanding debt for NON - IRS employees only.

**Form Number:** USDANFC Debt 2

[Continue](#)

### USDA NFC Debt Collection Form (IRS Employees Only)

**Description:** Please use this form when making a payment to the National Finance Center (NFC) for outstanding debt for IRS employees only.

**Form Number:** USDANFC Debt

[Continue](#)

# Repayment Method (continued)

Follow the 5 steps as directed:

1. Before You Begin
2. Complete Agency Form
3. Enter Payment Info
4. Review & Submit
5. Confirmation

### USDA NFC Debt Collection Form (All NON-IRS Employees Only)

**1** Before You Begin    2 Complete Agency Form    3 Enter Payment Info    4 Review & Submit    5 Confirmation

**About this form**

Please use this form when making a payment to the National Finance Center (NFC) for outstanding debt for NON - IRS employees only.

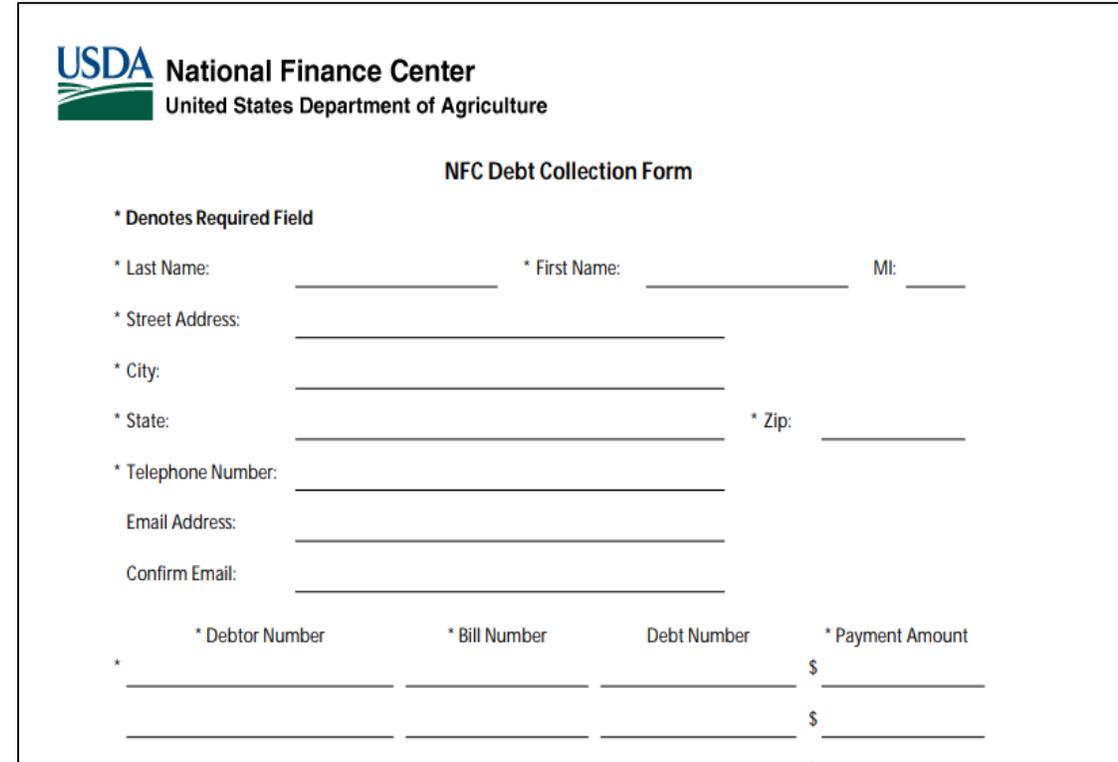
**Accepted Payment Methods:**

- Bank account (ACH)
- Debit or credit card

[Preview Form](#)    [Cancel](#)    [Continue to the Form](#)

# Repayment Method (continued)

- Required Fields
  - Last Name
  - First Name
  - Street Address
  - City, State, ZIP
  - Telephone Number
  - Debtor Number
  - Bill Number
  - Payment Amount



The image shows a form titled "USDA National Finance Center NFC Debt Collection Form" from the United States Department of Agriculture. The form includes fields for personal information (Last Name, First Name, MI, Street Address, City, State, Zip, Telephone Number, Email Address, Confirm Email) and payment details (Debtor Number, Bill Number, Debt Number, Payment Amount). Asterisks indicate required fields.

USDA National Finance Center  
United States Department of Agriculture

NFC Debt Collection Form

\* Denotes Required Field

\* Last Name: \_\_\_\_\_ \* First Name: \_\_\_\_\_ MI: \_\_\_\_\_

\* Street Address: \_\_\_\_\_

\* City: \_\_\_\_\_

\* State: \_\_\_\_\_ \* Zip: \_\_\_\_\_

\* Telephone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Confirm Email: \_\_\_\_\_

\* Debtor Number \* Bill Number Debt Number \* Payment Amount

\* \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

- Caution: Duplicate payments result when an employee has both a payroll deduction and submits a payment via Pay.gov. Agencies should work with their employees to avoid overpayments.

# Bankruptcies

## **Chapter 7 (Personal)**

Generally meant for individuals with limited income who do not have the ability to pay back all or some portion of the debt they owe.

## **Chapter 13 (Reorganization)**

Generally referred to as reorganization and is designed for debtors with regular income who have enough left over each month to pay back at least a portion through a repayment plan.

# Bankruptcies (continued)

- **Agency Responsibilities**

- Agencies are responsible for forwarding copies of the bankruptcy filing to NFC via the ServiceNow CSP
- Agencies are responsible for determining if the debt in question is included with the bankruptcy filing

# Bankruptcies (continued)

- **NFC Responsibilities**

- Upon notice of a bankruptcy filing
  - the debt is placed on hold and all collection efforts are suspended awaiting disposition from the Court
  - the debt is coded with the Treasury Offset Program (TOP) status code as B (Bankruptcy)
- Upon receipt of a notice of discharge
  - the debt is written off and closed out
  - the credit bureau records are modified to reflect the debt was discharged in a bankruptcy and no amount owed
- Upon receipt of a dismissal
  - the TOP status code of B is removed
  - the collection activity resumes

# Employee Personal Page (EPP)

## Debt Management Summary Page

**Joseph Harley III**  
FOREST SERVICE

- Home
- Financial Disclosure
- Leave Calculator
- Benefits Statement
- Personal Info
  - Debt Management
  - Direct Deposit
  - E&L Statements
  - ERI, Gender, & Disability
  - Financial Allotments
  - Federal Tax (W-4)
  - Health Insurance
  - Health Savings Account
  - Leave
  - Residence Address
  - State Tax
  - Third Party Debts
  - TSP
  - TSP Catch-Up
  - Vet Status & Preference
  - W-2
  - 1095-C
  - Miscellaneous
- Preferences
- Links
- Email Assistant

[BENEFEDS Home](#)

[Print-Friendly](#)

**Debt Management**

To make an electronic payment, log onto Pay.gov at: <https://pay.gov>.

Summary Statement as of Pay Period 01 ending 1/19/2019.

Below is a list of your current outstanding commercial, salary overpayments and/or Federal Employees Health Benefits (FEHB) debts. Questions should be directed to your servicing payroll office.

Debt Summary Statement				
Bill Number and Type	Notification Date	Original Balance	Current Balance	View Details
99999999 - PAYROLL ADJUSTMENT (Minor)	*	\$266.86	\$266.86	
77777777 - PAYROLL ADJUSTMENT (Major)	01/24/16	\$2,523.82	\$1,865.93	
88888888 - ADVANCED LEAVE	01/08/16	\$3,793.21	\$7,586.42	
11111111B - DUPLICATED SALARY OVERPAYMENT	11/16/11	\$2,056.98	\$2,056.98	
33333333 - SALARY OVERPAYMENT	02/01/04	\$248.76	\$248.76	
44444444 - VOLUNTARY COLLECTION	08/16/15	\$36,892.00	\$9,235.65	
66666666 - PAID LEAVE TO LWOP	06/01/14	\$224.96	\$224.96	
22222222P - FEHB OTHER	02/08/99	\$2,387.64	\$2,767.31	
123456789 - FEHB	*	\$150.00	\$150.00	

\* When the Notification Date is blank, a Debt Notice has not been issued because of insufficient pay or non-pay status. Once earnings are sufficient, a Debt Notice will be issued. Salary overpayment Debts of \$50 or less will automatically be deducted from your next available pay check.

# EPP (continued)

## Third Party Debt Summary Page, effective pay period 10/2019

**Joseph Harley III**  
FOREST SERVICE

- Home
- Financial Disclosure
- Leave Calculator
- Benefits Statement
- Personal Info
  - Debt Management
  - Direct Deposit
  - E&L Statements
  - ERI, Gender, & Disability
  - Financial Allotments
  - Federal Tax (W-4)
  - Health Insurance
  - Health Savings Account
  - Leave
  - Residence Address
  - State Tax
  - Third Party Debts
  - TSP
  - TSP Catch-Up
  - Vet Status & Preference
  - W-2
  - 1095-C
  - Miscellaneous
- Preferences
- Links
- Email Assistant

### Third Party Debts

[Print-Friendly](#)

Summary Statement as of Pay Period 01 ending 1/19/2019.

Below is a list of your current outstanding child support, bankruptcy, educational loan, payroll agreement, commercial garnishment and/or tax levy debts. Questions should be directed to your servicing payroll office.

Debt Summary Statement			
Account Number and Type	Original Balance	Current Balance	View Details
000000000000 - CHILD SUPPORT / ALIMONY			
0002300719 - PAYROLL AGREEMENT			
0001100718 - COMMERCIAL GARNISHMENT			
00012340056 - BANKRUPTCY			
00011122233 - TAX LEVY			
00033344433 - EDUCATIONAL LIEN			

# Reporting Center

## ABCO Forms available on the Reporting Center

NFC1100 - Notice of Overpayment of Salary and Demand for Payment (Non-Treasury)

NFC1100-TR - Notice of Overpayment of Salary and Demand for Payment (Treasury)

**The following forms are for Agency records only:**

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 (SMITHSONIAN ONLY)

NFC937-B - Notice of Intent to Recover Past-Due Health Benefits

# Reporting Center (continued)

## Main Page for ABCO Forms selection

**Step 1: Select a Report.**

- + Administrative Reports
- Financial Reports
  - ABCO Forms
  - Payroll Listing for W-2 Research
  - W2 Wage and Tax Statement
- + Workforce Reports
- My Reports
- Logoff

**Debt Management Service Branch ABCO Forms** - This report displays the following ABCO Forms for Debt Management Service Branch [more.....](#)

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**Step 3: Select criteria for the report.**

Select an ABCO Form

- NFC1100 - Notice of Overpayment of Salary and Demand for Payment (Non-Treasury)
- NFC1100-TR - Notice of Overpayment of Salary and Demand for Payment (Treasury)
- The following forms are for Agency records only:**
- 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 (SMITHSONIAN ONLY)
- NFC937-B - Notice of Intent to Recover Past-Due Health Benefits

Done Cancel Reset

# Reporting Center (continued)

## Reporting Center page after selecting Form

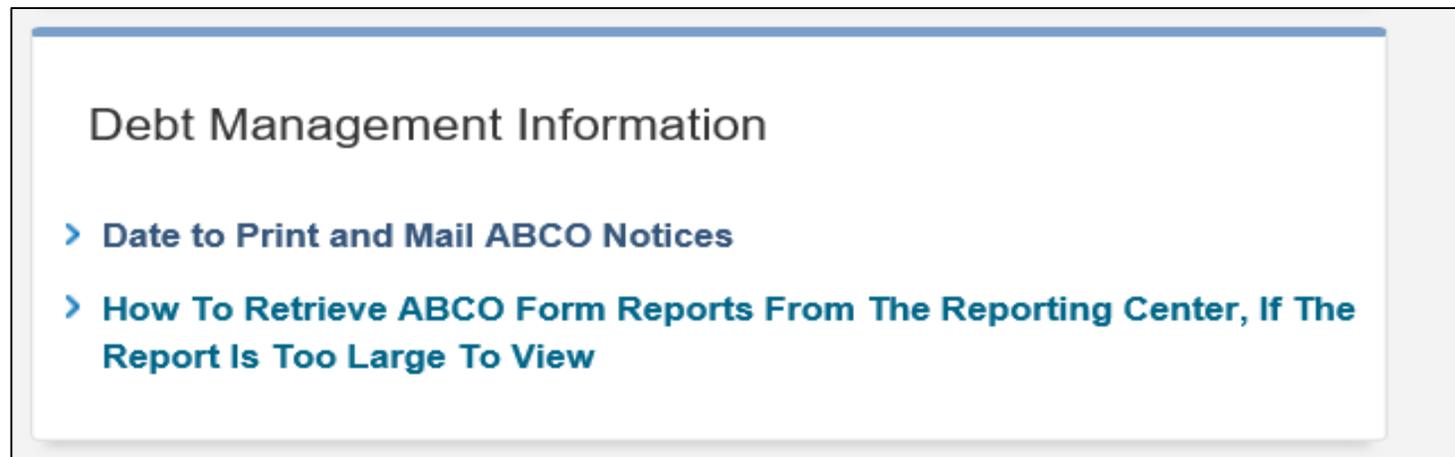
The screenshot shows a web interface with a dark blue background. On the left is a sidebar menu with the following items: '+ Administrative Reports', '- Financial Reports', 'ABC0 Forms', 'Payroll Listing for W-2 Research', 'W2 Wage and Tax Statement', '+ Workforce Reports', '- My Reports', and '- Logoff'. The main content area is titled 'Debt Management Service Branch ABC0 Forms' and includes a description: 'This report displays the following ABC0 Forms for Debt Management Service Branch [more.....](#)'. Below this, there is a section titled 'Step 3: Select criteria for the report.' which contains the text: 'For Important Up-to-Date Information Regarding Debts, access the Section Titled Debt Management Information by following the link below:' followed by the URL [https://www.nfc.usda.gov/ClientServices/HR\\_Payroll/index.php](https://www.nfc.usda.gov/ClientServices/HR_Payroll/index.php). At the bottom center of this section is a white button with the text 'Ok'.

# Reporting Center (continued)

Hyperlink to:

[NFC webpage to locate Debt Management Information section](#)

This section is located on the lower right-hand portion of the screen



# Reporting Center (continued)

Hyperlink to:

[2019 Date to Print and Mail ABCO Notices](#)

Hyperlink to:

[How to Retrieve ABCO Form Reports from the Reporting Center, if the Report is too Large to View](#)

Hyperlink to:

[Form AD-3100-R, National Finance Center Web Applications Request for Security Access Form](#)

# Processing Workflows

- **Processing Adjustment Bills**

- Form NFC-1100, Notice of Overpayment of Salary and Demand for Payment
- Form NFC-1101, Notice of Intent to Offset Salary and Repayment Agreement
  - The Agency copy is now available in the Reporting Center (RPCT)
  - The Agency now corresponds with NFC through the CSP

- **Processing FEHB Bills**

- Form NFC-937, Notice of Intent to recover Past-Due Health benefits.
  - The Agency copy is now available in the Reporting Center (RPCT)

- **Processing Manual Bills**

- Form NFC-631, Demand Notice for Payment
- Form NFC-631, page 2, Repayment Agreement
  - Agency is able to submit the request via CSP

# ABCOINQ

## **Administrative Billings and Collections System (ABCO) Procedure Manual, August 2018**

Hyperlink to:

[The ABCO Procedure Manual, web version](#)

Hyperlink to:

[The ABCO Procedure Manual, PDF Version](#)

# ABCOINQ Claims Screens

## Claims Screens added to ABCOINQ

- AR00665, ABCO Claims Information Screen, First page
- AR00667, ABCO Claims Information Screen, Next page
- AR00645, ABCO TOP/CS Offset Record
- AR00647, ABCO TOP Letters

# ABCOINQ Claims Screens (continued)

AR00665, ABCO Claims Information Screen, first page

AR00665	USDA - NFC	DATE: XX/XX/XX		
ABCO CLAIMS INFORMATION				
CLAIM NO: <u>XXXXXX</u>	DEBTOR: <u>Last Name, First Name, Middle Initial</u>	BILL NO: <u>XXXXXXXXXX</u>		
	NO: <u>XX XXXXXXXXXXXX XX</u>			
O> PRINCIPAL..	1260.60 TOP ACTION. 03 24 15	PAY PLAN AMT. 0.00		
R> INTEREST...	0.00 INIT ACTION. 00 00 00	DATE..... 00 00 00		
I> PENALTY....	0.00 FOLLOW UP... 00 00 00	TOP STATUS... 4		
G> ADMIN COST.	0.00 ACTION DUE.. 02 04 16	DATE..... 02 04 16		
CLAIM STATUS. OPEN				
	REFERRED	COLLECTED	RESOLVED	
CLAIMS...	0.00 00 00 00	0.00 00 00 00	0.00 00 00 00	
COLL AG..	0.00 00 00 00	0.00 00 00 00	0.00 00 00 00	
SAL OFF..	0.00 00 00 00	0.00 00 00 00		
TOP OFF..	986.10 02 25 16	0.00 00 00 00		
ADM OFF..	0.00 00 00 00	0.00 00 00 00		
CLEAR EXIT	PF1 MENU	PF7 PREV CLAIM	PF9 RECVBL INFO	
ENTER INQ	PF2 NEXT PG	PF6 DEBTOR INFO	PF8 NEXT CLAIM	PF10 TOP INFO

# ABCOINQ Claims Screens (continued)

AR00667, ABCO Claims Information Screen, next page

AR00667	USDA - NFC	DATE:XX/XX/XX
ABCO CLAIMS INFORMATION		
CLAIM NO:XXXXXX	DEBTOR:Last Name, First Name, Middle Initial	BILL NO:XXXXXXXXXX
	NO:XX XXXXXXXXXXXXX XX	
NOTIFY CREDIT RPT. Y	CLAIM STATUS.. <u>OPEN</u>	
FED.REC.CENTER NO.	BOX: YEAR.	
OFFSET TYPE..... 1	COLLECT INFO. _____	TOP DESC.....: ____
CLEAR EXIT	PF1 MAIN MENU	PF10 FIRST PAGE

# ABCOINQ Claims Screens (continued)

## AR00645, ABCO TOP/CS Offset Info

```
AR00645                                USDA - NFC                                DATE: XX/XX/XX
                                      ABCO TOP/CS OFFSET INFO                        TIME: 12:03:01

TIN: XXXXXXXXXX    CASE-NO:XXXXXXXXXX    CASE TYPE: I    DEBT-CLOSED: _
NAME: Last Name    First Name, Middle Initial    DELETE: _
ALIAS: _____    XSV INDICATOR: C
AMOUNTS> ORIG DEBT:    225.72    DATES> DELINQ: 12 16 2014    AGENCY: XX

TOP COLLECTED:    0.00    SEND LETTER: 11 16 2014
NFC COLLECTED:    0.00    PAYMENT TYPE:
XSV COLLECTED:    0.00    JUDGEMENT:

----- TOP TRANSACTIONS -----
TYPE TRANS DATE ACTION REFERRED DATA
1 02 18 2016 I AMOUNT INCREASED
1 01 14 2016 I AMOUNT INCREASED
1 12 17 2015 I AMOUNT INCREASED
1 11 19 2015 I AMOUNT INCREASED
1 10 20 2015 I AMOUNT INCREASED
1 09 17 2015 I AMOUNT INCREASED
| PF7 PREV TRANS REC PF8 NEXT TRANS REC 0001 |
-----
CLEAR EXIT PF1 MENU PF3 RETURN TO CLAIM PF10 PREV CASE REC
ENTER INQUIRY PF2 SHOW LETTER PF11 NEXT CASE REC
```

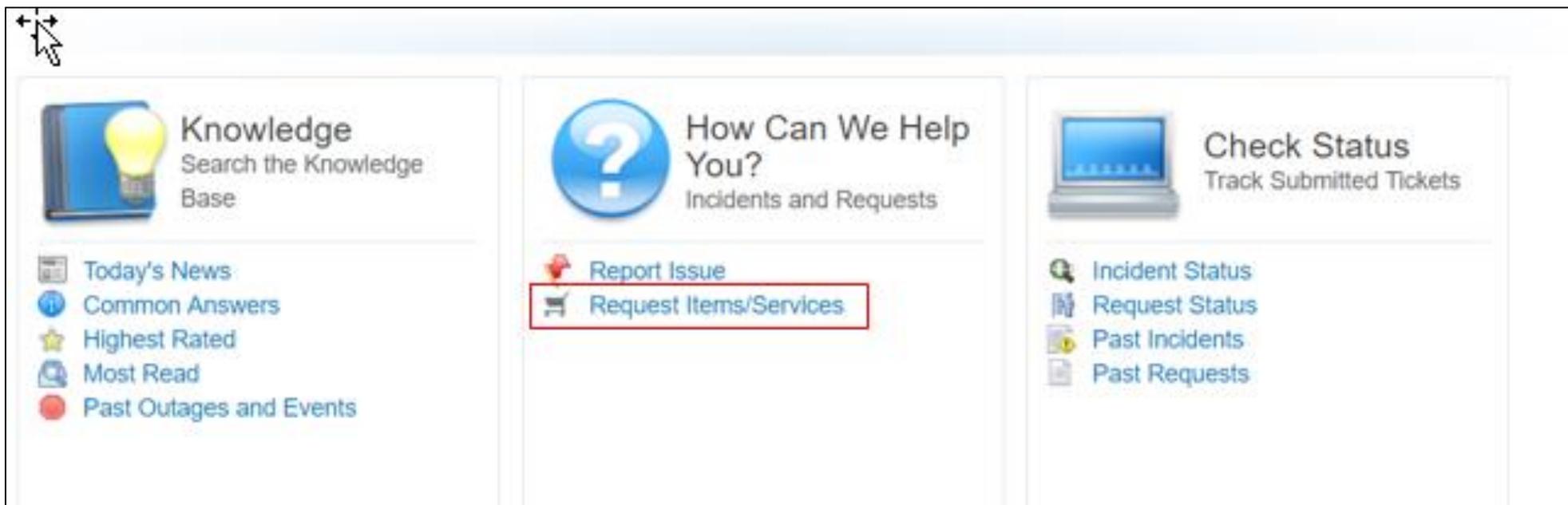
# ABCOINQ Claims Screens (continued)

## AR00647, ABCO TOP Letters

AR00647	USDA - NFC	DATE: XX/XX/XX
	ABCO TOP LETTERS	TIME: 11:57:33
TIN:XXXXXXXXX	CASE NO:XXXXXXXXXX	
NAME: Last Name, First Name, Middle Initial		
Address Line 1		
Address Line 2	DEBT AMOUNT:	1010.48
City, State, ZIP+4 Code	ADDRESS SOURCE:	N
<hr/>		
<hr/>		
DATE CREATED: 02 04 2016	SEND LETTER: S	DATE TO SEND: 03 24 2015
CLEAR EXIT	PF1 MENU	PF7 PREV LETTER
	PF2 RETURN TO TOP	PF8 NEXT LETTER

# ServiceNow

## Select Request Items/Services



The screenshot displays the ServiceNow user interface with three main navigation panels. The 'Request Items/Services' link in the middle panel is highlighted with a red box. A mouse cursor is visible in the top-left corner of the interface.

- Knowledge**  
Search the Knowledge Base
  - Today's News
  - Common Answers
  - Highest Rated
  - Most Read
  - Past Outages and Events
- How Can We Help You?**  
Incidents and Requests
  - Report Issue
  - Request Items/Services**
- Check Status**  
Track Submitted Tickets
  - Incident Status
  - Request Status
  - Past Incidents
  - Past Requests

# ServiceNow (continued)

Select Debt Management – ABCO, Collections, and Claims

The screenshot displays the ServiceNow Service Catalog interface. At the top, there is a navigation bar with links for Home, Knowledge, Get Help, Check Status, and Wish List. Below this is a header for the Service Catalog with a search bar labeled 'Search catalog'. The main content area lists three services:

- Operations and Security Center**: Submit Request to the Online Technical Help Desk. (Icon: Green circle with a white question mark)
- Facilities and Physical Security**: Submit Facilities and Physical Security Request. (Icon: Blue crossed wrench and hammer)
- Debt Management - ABCO, Collections, and Claims**: Submit a debt request for ABCO, Collections, or Claims. (Icon: Blue silhouettes of two people)

The 'Debt Management - ABCO, Collections, and Claims' service card is highlighted with a red border.

# ServiceNow (continued)

## Select Related Categories

[Home](#) [Knowledge](#) [Get Help](#) [Check Status](#) [Wish List](#)



## Debt Management - ABCO, Collections, and Claims

Submit a debt request for ABCO, Collections, or Claims

### Related Categories

<a href="#">ABCO</a> Submit an ABCO Request	<a href="#">Claims</a> Submit a Claims Request
<a href="#">Collections</a> Submit a Collections Request	

# ServiceNow (continued)

## Select Items

The screenshot displays the ServiceNow user interface. At the top, a navigation bar contains links for Home, Knowledge, Get Help, Check Status, and Wish List. Below this, a red-bordered box highlights the 'ABCO' section, which includes the text 'Submit an ABCO Request'. To the right of this section is a pagination control showing '1 to 20 of 22' items. Below the pagination, a red-bordered box highlights the 'Items' header. The main content area lists seven items, each with a checkbox:

- Address Update
- Bankruptcy
- Bill not Established
- Cancellation - (CA) ADJP Partial/Full - AD 3041 Required
- Cancellation - (FE) FEHB
- Cancellation - FEHB - Partial
- Copy of Bill/Debt Notice

# ServiceNow (continued)

## Request Part 1

Manage Attachments ():

---

About the Submitter

Name	<input type="text" value="Ima Greatexample"/>	Title	<input type="text"/>
Organization	<input type="text" value="USDA-Department of Agriculture"/>	Agency	<input type="text" value="OCFO-Office of the Chief Financial Officer"/>
Email Address	<input type="text" value="Ima.Greatexample@example.com"/>	Phone Number	<input type="text" value="1234567890"/>

\* Are you submitting this request on behalf of someone else?

# ServiceNow (continued)

## Request Part 2

\* First Name

Middle Name/Initial

\* Last Name

Suffix

\* Email

Phone Number

Fax Number

# ServiceNow (continued)

## Request Part 3

Organization

Agency

\* Additional Information

**Describe the reason for the Request in detail**

**Submit**

**Press "Submit" after you have entered all information.**

# ServiceNow (continued)

## Request Confirmation

Confirmation Step: At this screen the Customer can add any *Additional Comments* and verify the information being submitted for the Request. Once confirmed and select *Save*.

The screenshot shows the ServiceNow interface for a request confirmation. At the top, there is a navigation bar with links for Home, Knowledge, Get Help, Check Status, and Wish List. Below this is a header for the request, 'Request - REQ0002028213', with a back arrow, a menu icon, and action buttons for Follow, Update, and Save. The main form contains several fields: 'Number' (REQ0002028213), 'Urgency' (3 - Medium), 'Requester' (Joe Employee), 'State' (New), 'Requested for' (Joe Employee), and 'Status'. There are also search and info icons for the Requester and Requested for fields. Below these are fields for 'Short description' (Address Update) and 'Description' (On Behalf of: Jane Doe, Email: jd@nfc.com, Additional Information: 123). At the bottom, there is an 'Additional comments' field with a red prompt: 'Describe the reason for the Request in detail'. A 'Post' button is located at the bottom right of this field. At the very bottom of the form, there are 'Update' and 'Save' buttons, with the 'Save' button highlighted by a red box.

# Delinquent Debt

## Criteria for Submitting Debts to TOP and Cross Servicing Next Generation (CSNG):

- Debt must be delinquent (31 days after the bill is mailed)
- Current debt balance must be at least \$25
- Debtor must have a valid Taxpayer Identification Number (TIN)
- Debt must be valid and legally enforceable

# Credit Bureau Reporting

## Credit Bureau Reporting

- NFC can only modify or remove a debt from the Credit Bureaus based on the following:
  - Authorized by the Creditor Agency (by authorized Agency personnel)
  - Discovery of an administrative error on part of the Creditor Agency or the NFC
  - Bill cancellation, debt is invalid
  - Change in fact or circumstance, for example, the employee was on active military duty
  - Court ordered, legal decision or settlement agreement

# Useful Information

- Hyperlink to:
  - [Pay.gov Homepage](#)
- Hyperlink to:
  - [NFC webpage to locate Debt Management Information](#)
- Hyperlink to:
  - [2019 Date to Print and Mail ABCO Notices](#)
- Hyperlink to:
  - [How to Retrieve ABCO Form Reports from the Reporting Center, if the Report is too Large to View](#)
- Hyperlink to:
  - [Form AD-3100-R, National Finance Center Web Applications Request for Security Access Form](#)
- Hyperlink to:
  - [The ABCO Procedure Manual, web version](#)
- Hyperlink to:
  - [The ABCO Procedure Manual, PDF version](#)