

NOTICE - SOME ITEMS SUPERSEDED OR OBSOLETE

Schedule Number: N1-425-03-001

Some items in this schedule are either obsolete or have been superseded by new NARA approved records schedules. This information is accurate as of: 4/26/2021

ACTIVE ITEMS

These items, unless subsequently superseded, may be used by the agency to disposition records. It is the responsibility of the user to verify the items are still active.

Item 10B, Intra-governmental Collection Reports

SUPERSEDED AND OBSOLETE ITEMS

The remaining items on this schedule may no longer be used to disposition records. They are superseded, obsolete, filing instructions, non-records, or were lined off and not approved at the time of scheduling. References to more recent schedules are provided below as a courtesy. Some items listed here may have been previously annotated on the schedule itself.

N1-425-09-001 supersedes most items in all three branches.

DAA-GRS-2016-0016-0002 supersedes Item 5 of Administrative Wage Garnishment Branch, item 10 of Private Collection (PC) Branch, and item 11 of Collection Policy (CP) Branch.

DAA-GRS-2017-0003-0002 supersedes item 8 of CP Branch.

DAA-GRS-2013-0005-0003 supersedes item 9, PC Branch.

NOTICE - SOME ITEMS SUPERSEDED OR OBSOLETE

REQUEST FOR RECORDS DISPOSITION AUTHORITY (See Instructions on reverse)		LEAVE BLANK (NARA use only)	
TO: NATIONAL ARCHIVES and RECORDS ADMINISTRATION (NIR) WASHINGTON, DC 20408		JOB NUMBER NI-425-03-1	DATE RECEIVED 12/23/02
1. FROM (Agency or establishment) Department of the Treasury		NOTIFICATION TO AGENCY	
2. MAJOR SUBDIVISION Financial Management Service		In accordance with the provisions of 44 U.S.C. 3303a the disposition request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10.	
3. MINOR SUBDIVISION Debt Services Division, Debt Management Services			
4. NAME OF PERSON WITH WHOM TO CONFER Sharon M. King, Director Administrative Programs Division	5. TELEPHONE (202) 874-6960	DATE 4-8-03	ARCHIVIST OF THE UNITED STATES G. W. Paul

6. AGENCY CERTIFICATION
I hereby certify that I am authorized to act for this agency in matters pertaining to the disposition of its records and that the records proposed for disposal on the attached 6 page(s) are not now needed for the business of this agency or will not be needed after the retention periods specified; and that written concurrence from the General Accounting Office, under the provisions of Title 8 of the GAO Manual for Guidance of Federal Agencies,

is not required; is attached; or has been requested.

DATE 12/3/02	SIGNATURE OF AGENCY REPRESENTATIVE Sharon M. King	TITLE Director, Administrative Programs Div.
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7. ITEM NO.	8. DESCRIPTION OF ITEM AND PROPOSED DISPOSITION	9. GRS OR SUPERSEDED JOB CITATION	10. ACTION TAKEN (NARA USE ONLY)
	<p>Debt Services Division, Debt Management Services</p> <p>The Debt Services Division (DSD) provides debt collection services for the Executive, Judicial and Legislative branches of the Government, as well as Government corporations. Cross-servicing, a process utilized by DSD to collect governmentwide debt, contains a myriad of collection tools, including demand letter, telephone calls, the Treasury Offset Program, private collection agencies, the Department of Justice, and 1099Cs. DSD coordinates the use of these collection tools based upon the type of debt referred for servicing. DSD also establishes collection policies, assists Federal agencies in managing and referring their debt portfolio for collection, and oversees the operations of private sector collection companies.</p> <p>See Attached</p> <p><i>c a: Agency, NR, NWMW</i></p>		

Administrative Wage Garnishment Branch

The Administrative Wage Garnishment Branch through the Debt Management Services' Cross-Servicing Program assists agencies in collecting nontax delinquent debt owed to the Federal government. Administrative wage garnishment (AWG) is a process whereby an employer is ordered to withhold amounts (no greater than 15% of disposable income) from an employee's wages and pay those amounts to the creditor Federal agency to satisfy a delinquent non-tax debt. AWG is authorized by Federal law (Debt Collection Improvement Act of 1996) and does not require a court order. AWG is a debt collection tool that may be used by the judicial, executive and legislative branches of the Federal government and applies to debtors who are employed by other than the Federal Government. AWG was implemented in July 2001. This schedule covers paper case files and related program records.

1. Administrative Wage Garnishment Debtor Case Files

Paper case files that include an AWG request form, which is sent to the AWG branch by the private collection agency servicing the debtor that owes the debt and an AWG package, which is sent to the debtor's employer. The AWG package includes a Notice Letter (SF-329A), Wage Garnishment Order (SF-329B), Wage Garnishment Worksheet (SF-329C), Employer Certification (SF-329D), AWG Garnishment Request form, AWG Employer Non-Compliance form, AWG Termination or Debtor Hardship Hearing Request form, debtor hearing documentation and AWG Hearing Resolution form. In addition, AWG has an internal AWG package checklist that is included in the file but is not sent to the employer. On occasion, the case file will include a Private Collection Agency Monitoring System (PMAC) or Debt Management Servicing Center (DMSC) system printout that verifies debt obligation information.

Disposition: Cutoff closed cases at the end of each Fiscal Year. Retain on-site for 1 year and transfer to the Washington National Records Center. Destroy 7 years after cutoff.

Superseded by:

11-425-09-0012
DATE (MM/DD/YYYY)

07/25/2011

2. Administrative Wage Garnishment Hearing Resolution Files

A debtor may request a hearing about the existence or amount of debt, of the terms of the proposed repayment schedule under the garnishment order. These files include the hearing resolution form and, in some instances, the documentation associated with the decision (i.e., a letter from the creditor agency to the debtor and background investigation documents from the creditor agency).

Disposition: Cutoff when a final decision is made. Retain on-site for 1 year and transfer to the Washington National Records Center. Destroy 7 years after cutoff.

3. Administrative Wage Garnishment Workshop Documents

Workshops conducted for Federal agencies in implementing AWG. These documents include the workshop agenda, fact sheets, a list of "Frequently Asked Questions," program and process overview, AWG implementation success, organizational responsibilities and debtor rights, PowerPoint presentation of the Regulations and Hearing Procedures and workshop attendee list.

Disposition: Destroy when superseded or obsolete.

4. Administrative Wage Garnishment Operations and Procedure Documents

Includes internal procedures for managing the AWG program and advice provided to Federal agencies. These documents include the Code of Federal Regulations (31 CFR Section 265.11), U.S. Code annotated, AWG technical bulletin and the AWG Operations and Procedural Manual.

Disposition: Destroy when no longer needed for current business or convenience of reference.

~~5. Electronic Mail, Spreadsheet, and Word Processing System Copies~~

~~Electronic copies of records that are created on electronic mail, spreadsheet, and word processing systems and used solely to generate a recordkeeping copy of the records covered by the other items in this schedule. Also includes electronic copies of records created on electronic mail, spreadsheet, and word processing systems that are maintained for updating, revision, or dissemination.~~

- ~~a. Copies that have no further administrative value after the recordkeeping copy is made. Includes copies maintained by individuals in personal files, personal electronic mail directories, or other personal directories on hard disk or network drives, and copies on shared network drives that are used only to produce the recordkeeping copy.~~

~~*Disposition:* Destroy/delete within 180 days after the recordkeeping copy has been produced.~~

- ~~b. Copies used for dissemination, revision, or updating that are maintained in addition to the recordkeeping copy.~~

~~*Disposition:* Destroy/delete when dissemination, revision, or updating is completed.~~

Superseded by:

DAA-GRS-2016-0016-004
DATE (MM/DD/YYYY)

07/2017

Private Collection Branch

The Private Collection Branch (PCB) serves as the focal point for issues relating to private sector collection companies. PCB establishes contract guidelines, publishes operating procedures, processes financial transactions, and monitors the collection activities of private sector collection companies. PCB also serves Federal program agencies when questions arise concerning private collection agencies, such as agency activities, debtor disputes, complaints, financial activities, and program operations. The branch consists of five teams.

Compliance Team: The Compliance Team is responsible for ensuring private collection agencies comply with the terms and conditions of the Treasury Debt Collection Contract. As part of this responsibility, the team coordinates and performs on-site compliance reviews of the contractor, reviews accounts for problems, addresses system or financial issues, and handles complaints and inquiries from debtors, Federal agencies, and Congressional offices.

1. Compliance Review Case Files

Annual audits are conducted on Private Collection Agencies (PCA) to ensure they are in compliance with Treasury's PCA contract. An initial report is prepared prior to the on-site visit, which includes documentation regarding demand letters, payment agreements, the number of account resolutions, file rejection reports, and any other issues. While on-site, a worksheet is often utilized to check certain areas of concern and to document where improvement is needed. Upon return from the Compliance Review, a final report is prepared and issued with a cover letter to the PCA. The PCA sends a response to the report to discuss how the findings will be met.

Disposition: Close file at end of fiscal year in which the contract expires. Transfer to the Federal Records Center. Destroy 7 years after expiration of contract.

2. Private Collection Agency (PCA) Conference Files

A large PCA conference is held once a year and the documentation includes PowerPoint presentations, agendas and meeting notes. This documentation may also include the procurement documents for securing the conference facility. Throughout the year, there are interim meetings, which could include the same types of items. The Compliance Team is responsible for this documentation.

Disposition: Close files at end of fiscal year. Destroy when no longer needed.

Dispute Team: The Dispute Team is responsible for receiving, analyzing, and responding to debtor disputes, when the debt is being serviced by a private collection agency. This includes researching the debt status, contacting the Federal agency for a response, tracking work in progress, and resolving the dispute.

3. Debtor Dispute Case Files

When attempting to collect a debt, the debtor often disputes either the validity of the debt or the amount owed on the debt. The Private Collection Agencies (PCA) receive this documentation and forward it to Treasury for resolution. Treasury will then forward the documentation to the Federal agency for a response. Treasury maintains the initial dispute documentation, the resolution documentation, and reports concerning the status of disputes.

Superseded by:
N1-425-09-001/2
DATE (MM/DD/YYYY):
07/25/2011

Disposition: Close files at end of each calendar year. Transfer to the Federal Records Center when 2 years old. Destroy when 7 years old.

Financial Team: The Financial Team is responsible for processing and reviewing financial transactions that relate to the collection of funds by private collection agencies and the Federal government. This team reviews, applies, and analyzes payments on a daily basis to debtors' accounts. The team is also responsible for reporting, reviewing private collection agency invoices, ensuring lockbox payment operations are operating smoothly, and reconciling the receipt and deposit of funds with Debt Management Service's Financial Division.

4. Financial Information and Reports Files

Payments resulting from collection efforts are sent to Treasury approved lockbox banks. When a payment is unable to be identified to a specific debtor account, FMS personnel notifies the Private Collection Agency by sending a Suspense Transaction Report. The PCA completes the report and identifies accounts to which the payments should be applied. PCA's may also show that a payment may need to be divided among several accounts by attaching an Apportionment Form. On a monthly basis and Earned Fee Report is sent to the PCA to notify them of the credit they have earned on collections. The PCA generates a monthly invoice as a result of this notification. As part of the financial process, numerous reports and correspondence are generated, such as but not limited to, On-line Processing and Collection/Intragovernmental Payment and Collection reports (OPAC/IPAC), reversal reports, general correspondence, and lockbox activity reports.

Disposition: Close files at end of each calendar year. Transfer to the Federal Records Center when 2 years old. Destroy when 7 years old.

Monitor Team: The Monitoring Team is responsible for overseeing the daily collection efforts of the private collection agencies. The team receives, analyzes, and resolves debtor payment agreements and debt resolutions submitted by the private collection agencies. The team is also responsible for viewing collection activity on the private collection agency's collection system, reporting, and handling inquiries from the private collection agencies.

5. Concurrence Requests

Private Collection Agencies (PCA) may enter into payment agreements with debtors based upon a standard set of criteria. If a payment agreement does not meet the criteria, the PCA may send the payment agreement terms, along with supporting documentation, such as a credit bureau report, a tax return, or a financial statement (provided to the PCA by the debtor), to FMS for approval. The payment agreement may be approved within FMS or may be forwarded to the original Federal agency for approval. These are records of deliberations and the internal approval process that support entering into a payment agreement.

Disposition: Close files at end of calendar year in which the agreement expires. Transfer to the Federal Records Center when 2 years old. Destroy 5 years after cutoff.

Superseded by:

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DATE (MM/DD/YYYY)
07/25/2011

6. Administrative Resolutions

An administrative resolution provides the private collection agency (PCA) the opportunity to obtain credit for those debts when a debtor is deceased, bankrupt, or is disabled with the inability to pay. A PCA submits an administrative resolution request along with documentation to prove the findings. This documentation may include, but not be limited to, a credit bureau report, a financial statement, and other legal documents to prove the findings.

Disposition: Close files at end of calendar year. Transfer to the Federal Records Center when 2 years old. Destroy when 5 years old.

7. Agency Account Return/Recall Requests

A Federal agency may request that an account, which is being serviced by Treasury, be returned to them at any time. Prior to returning the account, research is conducted into the status of the account. The original request and the documentation associated with the research are stored for reference purposes.

Disposition: Close files at end of calendar year. Transfer to the Federal Records Center when 2 years old. Destroy when 5 years old.

Superseded by:

11-425-09-001/2
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07/25/2011

Special Projects Team: The Special Project Team is responsible for completing various projects, as assigned. The team works on information system projects, marketing projects, and Federal agency liaison projects.

8. PCB Marketing and Training Documents

These documents may include but are not limited to PCB fact sheets, conference and training presentation packages.

Disposition: Close files at end of each calendar year. Destroy when 5 years old.

9. System Development Project Files

These documents may include but are not limited to project plans, system requirements, testing plans, and scripts related to system development.

Disposition: Close files at end of calendar year. Destroy when 5 years old.

~~10. Electronic Mail and Word Processing System Copies~~

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~~*Disposition:* Destroy/delete within 180 days after the recordkeeping copy has been produced.~~

- ~~b. Copies used for dissemination, revision, or updating that are maintained in addition to the recordkeeping copy.~~

~~*Disposition:* Destroy/delete when dissemination, revision, or updating is completed.~~

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07/2017

Collection Policy Branch

The Collection Policy Branch (CPB) is primarily responsible for establishing and maintaining collection policy for the Cross-Servicing Program, to include providing operational guidance to FMS' Birmingham Debt Management Operations Center (BDMOC) and the DMS' Private Collection Branch which serves as FMS' primary contact with respect to private collection contractors. The CPB is also instrumental in conducting workshops designed to enlighten Federal agencies about Cross-Servicing Program.

1. Workshop and Debt Collection Conference Files

An annual debt collection conference is conducted wherein Federal agencies are presented with information about the Cross-Servicing Program. In addition, the CPB meets throughout the year with new and existing agencies participating in the Cross-Servicing Program. Documentation used in conjunction with these meetings includes PowerPoint presentations; WORD, EXCEL and PowerPoint based handouts, agendas and meeting notes. This documentation may also include the procurement documents for securing the conference facility. A variety of CPB staff members are responsible for maintaining this documentation.

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NI-485-89-1/18 :5C
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Disposition: Close files at end of fiscal year. Destroy when no longer needed

Cross-Servicing Customer Liaison and Program Support team members are responsible for managing the operations of the Cross-Servicing Program in accordance with approved standard operating procedures and in accordance with centralized Federal debt collection practices (i.e., Federal Claims Collection Standards). Liaisons regularly interact with Federal agencies in conjunction with the Cross-Servicing Program, negotiating *Letters of Agreements* and ultimately establishing *Program Profiles* governing the manner in which specific "program-level" debts will be managed during the Cross-Servicing process. Creditor Agency (Federal agencies referring debts to Cross-Servicing) information, including debt referral materials, is also maintained by CPB's program support personnel.

2. Agency Program Profile Case Files

- a. Letters of Agreements (LOA), detailing the manner in which FMS will service and be compensated for managing an agency's debt portfolio, are maintained by the CPB.

Disposition: Close file at end of fiscal year in which the agreement expires. Destroy when no longer needed for program purposes.

- b. Subsequent to the execution of an LOA, agencies submit one or more program profiles, including updates, which are maintained by CPB personnel.

Disposition: Close file at end of fiscal year in which the agreement expires. Transfer to the Federal Records Center when 2 years old. Destroy 7 years after cutoff.

~~3. Debt Referrals Case Files~~

~~Debt referrals submitted to FMS by creditor agencies that do not have electronic filing capabilities.~~

~~*Disposition:* Close case at end of each fiscal year in which debt is resolved or returned to the agency as uncollectable. Retain on-site for 2 years or when no longer needed and transfer to the Federal Record Center. Destroy 7 years after cutoff.~~

Superseded by:

NI-425-09-001/2
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07/25/2011

~~4. Credit Bureau Disputes~~

~~Many delinquent Federal debts are reported to regional credit bureaus. Commercial and consumer debtors whose credit profiles reflect delinquent debts owed to the Federal Government often dispute information reported by FMS. During collection, debtors often dispute either the validity of the debt or the amount owed on the debt. CPB liaison personnel are responsible for managing incoming and responsive correspondence between FMS and regional creditor bureaus. CPB liaisons interact with creditor agencies, requesting verification of debt information. CPB maintains the initial dispute documentation, the resolution documentation, and related correspondence surrounding these disputes. In addition, CPB also maintains documentation requesting modification or deletion of previously reported credit bureau information.~~

~~*Disposition:* Close files at end of each fiscal year upon resolution of dispute. Transfer to Federal Records Center when 1 year old. Destroy 4 years after cutoff.~~

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NI-425-09-001/2
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~~5. Agency Recall of Debt Referrals - Return to Agency (RTA)~~

~~Often cases previously referred to Cross-Servicing are recalled (rescinded) by the creditor agency. These recall requests are generated from the referring agency, requesting that the debt be returned to the agency (RTA) for reasons such as: deceased debtor, bankruptcy stay or discharge, the debt is no longer enforceable or is invalid, the debt was paid in full, or the debt referral was simply an error. Recall requests are generally a one-page fax form; occasionally supportive documentation is also included. Recall request files maintained in Cross-Servicing include the original recall forms with supporting documentation and fax form to or from the agencies.~~

~~*Disposition:* Close files at the end of each fiscal year in which the case has been rescinded. Transfer to Federal Records Center when 1 year old. Destroy 4 years after cutoff.~~

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~~6. 1099C Issuance (IRS Notification of Forgiveness of a Debt)~~

~~Once a case has been through the collection process, any unpaid amount at the time of closure may be eligible for 1099C issuance. On behalf of creditor agencies, liaison personnel manage the approval and issuance of 1099C records for cancelled Federal debts resolved through Cross-Servicing. Forgiveness of amounts in excess of \$600 must be reported to the Internal Revenue Service (IRS) and may become a taxable event pursuant to provisions of~~

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~~the IRS Code. FMS' 1099C files consist of agency spreadsheets, forms forwarded to or received from agencies, general correspondence routinely faxed to Federal agencies and copies of actual 1099Cs issued to debtors whose debts have been forgiven.~~

~~*Disposition:* Closed files at the end of each fiscal year upon resolution of debt. Transfer to Federal Records Center when 3 year old. Destroy 8 years after cutoff.~~

7. Department of Justice Referrals - Claims Collection Litigation Referrals (CCLR)

Enforced litigation or compromise requests requiring assistance from the Department of Justice (DOJ) are prepared and managed by a Department of Justice liaison within the Collection Policy Branch. Due to the sensitive nature of both the Claims Collection Litigation Report (CCLR) and supportive documentation (tax returns (submitted by the debtor), financial documents, etc.), these materials are not stored in general file areas located throughout the CPB. Instead, separate locking file cabinets in a designated area house all DOJ materials and related research.

Disposition: Close files at the end of each fiscal year upon resolution of debt. Transfer to Federal Records Center when 3 year old. Destroy 8 years after cutoff.

Cross-Servicing Financial Team members are responsible for evaluating DMSC collections and certifying transactions for processing by FMS' Financial Systems and Operations Division. The team members also interact with Federal creditor agencies, answering questioning about payments, reversal transactions, balance adjustments, and other transactions that affect debt balances. Team members perform accounting functions for collections received through FMS' lockbox systems; Treasury Offset, as well as payments received by creditor agencies. Creditor agency payments are posted in DMSC as such, but the copies of the actual payment instruments are retained by the respective agency and not by FMS. The Financial team members are also responsible for compiling ad hoc reports and interacting with DMS' Financial System and Operation (FSOD) staff on accounting issues associated with DMSC functions.

8. Financial Information and Reports

Financial team members routinely respond to questions about DMSC financial transactions by and through the use of a variety of financial reports generated within DMSC. The four primary financial reports regularly distributed are: New Case, Collection Activity, Financial Transaction Detail (specific to a transaction), and Financial Activity (covering multiple transactions). A Suspense Transaction report is also utilized through information obtained from lockbox banks or data from within DMSC.

Disposition: Hard copies of reports. Cutoff at the end of each fiscal year. Destroy 1 year after cutoff.

9. Creditor Agency Payment Information

Financial Team members maintain records containing creditor agency payment information.

For

Example: when a creditor agency such as the Department of Veteran's Affairs or the Small Business Administration sends agency payment information on a debt no longer in the

Cross-

Servicing Program, CPB financial staff notifies the designated agency contact or FMS **Superseded by:**
inability to post the reported payment.

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Disposition: Cutoff closed files at the end of each fiscal year. Transfer to Federal Records Center 1 year after cutoff. Destroy 3 years after cutoff.

10. Intra-governmental Collection Reports

Other financial related materials such as Intra-governmental Payment and Collection System (IPAC) transactions and reports, Treasury Offset or reversal reports, miscellaneous reimbursements, etc. are regularly handled by financial team members. This interaction results in the generation and temporary storage of a variety of financial reports. Many of these reports are distributed to Cross-Servicing agency participants. Because this documentation is retrieved from the DMSC system, CPB personnel maintain the information on a short-term basis, usually until such time as an inquiry is addressed and resolved.

Disposition: Reconciliation or audit materials are placed in files for historical reference and maintained for 1 year, then destroyed. IPAC reports, cover letters and fax forms are maintained no more than 30 days or when no longer needed upon agency verification of receiving financial reports. All of the reports and case information are stored on the DMSC system indefinitely.

- a. Reconciliation or audit records. Cutoff at the end of each fiscal year. Destroy 1 year after cutoff.
- b. IPAC reports, cover letters and fax forms. Destroy upon verification of receipt by agency or when 30 days old, which ever is sooner.

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Disposition: Destroy/delete within 180 days after the recordkeeping copy has been produced.

- b. Copies used for dissemination, revision, or updating that are maintained in addition to the recordkeeping copy.

Disposition: Destroy/delete when dissemination, revision, or updating is completed.

Superseded by:

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07/2017