

# Treasury Offset Program (TOP) - Debt Check Extraction Do Not Pay (DNP) Quick Reference Card

## Frequently Asked Questions

### What is Debt Check?

Debt Check is a data extract or subset of data contained in the TOP delinquent debtor database. It is created for the DNP system to assist agencies with fulfilling their obligation to deny federal loans, loan insurance and loan guarantees to those delinquent on federal nontax debts and child support obligations (if allowed by agency statute and regulations).

### Why do I need Debt Check?

Debt Check is relevant to your program and should be used in accordance with existing legal restrictions if:

1. You will be debaring the debtor/payee from receiving any federal benefit, privilege or license or taking other adverse actions.
2. You will be taking any action to assist in the collection of debt.
3. You will be using the information to audit a program where paying a delinquent debtor was prohibited, in order to determine if your agency or the entity you are auditing made improper payments.
4. You have any further proposed use of Debt Check, which will further debt collection or the prevention, identification, or recoupment of improper payments.

### How do I access Debt Check?

Enrolling in and onboarding to DNP is the only way to access Debt Check information.

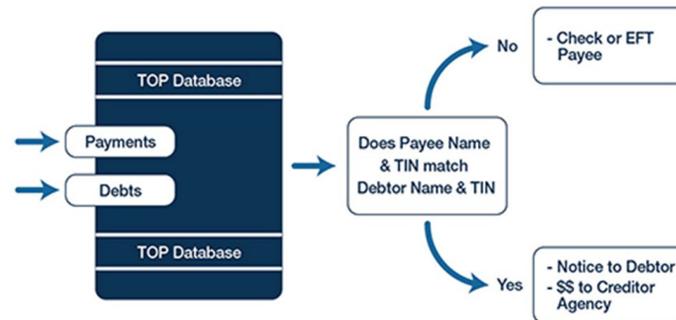
### How do I gain access to Debt Check through DNP?

To initiate the DNP enrollment process, send an e-mail to [donotpay@stls.frb.org](mailto:donotpay@stls.frb.org) or contact 1-855-837-4391.

### How frequently is Debt Check updated within DNP?

Updates in DNP occur on a weekly basis.

## TOP Process Overview



### How does the TOP work?

- If an individual or business (debtor) owes delinquent debt to a government agency, that agency sends information about the debt to the TOP database
- Before the debtor receives a federal or state payment, the database is searched to see if a delinquent debt is owed
- If a delinquent debt is in the TOP database, the TOP will offset (reduce or withhold) the federal or state payment to pay the debt
- When the payment is taken, a letter will be sent to the debtor/payee regarding the action

Any remaining portion of the payment (after paying the debt) is disbursed to the payee.

### When is a debt sent to Treasury?

In most cases, debtor information is submitted to Treasury if the debt is more than 120 days delinquent. The agency is also required to send a due process notice 60 days prior to referring the debt to TOP. The federal agency must certify that the debt is valid and legally enforceable.

## What type of federal payments may be eligible for offset (the reduction or withholding of a payment)?

Depending on the type of debt owed, the following may be eligible for offset or levy:

- Tax refunds
- Wages, including military pay
- Retirement, including military retirement pay
- Contractor / vendor payments
- Travel advances and reimbursements
- Certain federal benefit payments, including Social Security benefits (other than Supplemental Security Income), Railroad Retirement benefits (other than tier 2), and Black Lung (part B benefits)
- Other federal payments that are not exempt by law or by action of the Secretary of the Treasury

## How To Fix Incorrect Data

If a debtor wants to correct the information in TOP, the phone number below may provide the contact information for the creditor agency to resolve the debt.

The debtor will need to contact the creditor agency in order to correct the data.

Treasury Offset Program,  
Bureau of the Fiscal Service  
U.S. Department of the Treasury  
Phone: (800) 304-3107  
TDD Number: (866) 297-0517



## Definitions:

### **Creditor Agency**

Any federal agency that is owed a claim or debt that seeks to collect that claim or debt through offset of federal payments.

### **Payment Agency**

Any agency that transmits a payment request, in the form of certified payment vouchers or other similar forms, to a disbursing official for disbursement.

## Did You Know?

- A creditor agency will suspend collection if the debt is subject to a bankruptcy stay or if other reasons justify suspension.
- A creditor agency will terminate collection of a debt if it is paid in full, compromised, discharged, or if other reasons justify termination.

### Important Links

Hold the control key and click on the link.

#### Frequently Asked Questions

[https://fiscal.treasury.gov/fsservices/gov/debtColl/faqs/debt\\_questions.htm](https://fiscal.treasury.gov/fsservices/gov/debtColl/faqs/debt_questions.htm)

#### Do Not Pay

##### Data Correction Contacts

[www.donotpay.treas.gov/Privacy.htm](http://www.donotpay.treas.gov/Privacy.htm)

##### FAQs

[www.donotpay.treas.gov/FAQs.htm](http://www.donotpay.treas.gov/FAQs.htm)

## Data Elements Returned in the DNP Portal

When a match occurs, the search criteria along with the corresponding Debt Check data elements will be returned through the search method utilized within the DNP Portal.

Data Element	Description	Summary	Detail
Debtor Name	First, middle and last name of debtor (may also be a business name)	✓	✓
Debtor TIN	Taxpayer Identification Number (SSN for individual, EIN for business or entity) of debtor	✓	✓
Individual/Business Indicator	An identifier that classifies the debtor as either an individual ("I") or business ("B")		✓
Debtor Street Address	Street address of debtor's residence/location		✓
Debtor City	City of debtor's residence/location	✓	✓
Debtor State	State of debtor's residence/location	✓	✓
Debtor ZIP	Zip code of debtor's residence/location	✓	✓
Debtor Country	Country of debtor's residence/location		✓
Debt Number	Agency Debt Number or Agency Account Number— the unique account number used to identify the debt account owed by an individual or business to the creditor agency		✓
Date of Delinquent Debt	Date of delinquency for a specific record		✓
Debt Type	Type of debt assigned by TOP— either federal nontax debts, or child support debts		✓
Debt Agency Site Name	Creditor agency (origin of debt)		✓
Debt Agency Site Contact Name	Main contact at creditor agency	✓	✓
Debt Agency Site Address	Street address of creditor agency	✓	✓
Debt Agency Site City	City of creditor agency		✓
Debt Agency Site ZIP	Zip code of creditor agency		✓
Debt Agency Phone Number	Phone number of creditor agency		✓
Debt Agency Phone Extension	Phone number extension of creditor agency		✓
Debt Agency State Collection Phone Number	Respective state collection office phone number of creditor agency		✓
Debt Agency State Phone Extension	Respective state collection office phone number extension of creditor agency		✓
Debt Agency National Phone Number	Respective national collection office phone number of creditor agency		✓
Debt Agency National Phone Extension	Respective national collection office phone number extension of creditor agency		✓