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Introduction:

The U.S. Office of Personnel Management (OPM) provides an online Letter-of-Credit (LOC) Drawdown System to allow Federal Health Benefits (FEHB) carriers to enter requests for funds. The LOC Drawdown System’s normal operating hours are from 6:00 am to 2:00 pm EASTERN TIME and from 2:30 pm to 6:30 pm EASTERN TIME.

If you try to access the system and it is not available, you will get messages that the system (CICS) or database is not available.

This user guide is for OPM Official Use Only as it explains how to access OPM systems. If you do not have an authorized USERID and password on this system, you are not authorized to have this manual. Please destroy it and all copies of it (in either paper or electronic copy).
**Access via HATS**

The IBM Host Access Transformation Service (HATS) is used for accessing the OPM FEHB Letter of Credit Drawdown system. HATS is a web-based, internet access system. It only requires access to the internet using normal internet protocol. See Figure 1. LOC access using HATS.

1. A FEHB PC with supported Web browser capability is used to access the internet.
2. The Universal Resource Locator (URL) connects to the OPM data center.
3. The Letter of Credit is accessed with the same USERID and password used for the OPM access (the second one entered). FEHB personnel enter funds information.
4. At about 2:00 PM, OPM personnel certify the fund transfer and Treasury is notified.
5. Funds are transferred into the FEHB carrier’s account.

![Figure 1: LOC access using HATS](image)

Figure 1: LOC access using HATS
Minimum Hardware and Software Requirements

Since HATS is a browser protocol, the look-and-feel will be browser-like, but the underlying secure system remains the same. The minimum requirements to use the OPM FEHB LOC system are:

1) Internet access from a PC that is connected to the internet. It may be through a company LAN access or Virtual Private Network.
2) Internet browser software. Minimum configurations are:
   a) Netscape, version 6 and above.
   b) Microsoft Internet Explorer version 6 and above.

Security

HATS is implemented with secure internet protocol similar to the type used by banks or stockbrokers. You will use the second USERID/password (the one that accesses the OPM Letter of Credit drawdown system).

Passwords for HATS must be eight characters long and contain alphanumeric data – at least some letters and numbers. Utilize a “safe password” – one that is not a real word (hackers use dictionaries) or names that are familiar with you.

Access by HATS

FEHB carriers may only use the new HATS access.
FEHB Carrier Access

Each FEHB carrier should assign two or more users who can access the OPM LOC Drawdown System. At least two individuals are required to provide adequate backup.

The following are steps to gain access:

1) The assigned users must complete the CRIS System Users Access Request form, and the users must indicate whether to be Added or Deleted (Appendix A). OPM requires three workdays to process the CRIS System Users Access Request form.

2) The authorizing supervisor must complete the Delegation of Authority for FEHB Carriers Appendix B–Delegation of Authority for FEHB carriers. OPM will keep this form on file verification of the supervisor’s signature.

3) For Blue Cross Blue Shield local plans, mail forms to Headquarters. They will forward the forms to OPM. Blue Cross Blue Shield Association
   Attn: Financial Management Services
   1310 G. Street NW.
   8th Floor
   Washington D.C. 20005

4) BC/BS Headquarters and other Experience Rated Carriers (ERC) must mail original forms (no copies) to:
   U.S. Office of Personnel Management
   Office of the Chief Financial Officer
   Financial Services
   Trust Funds Management
   Attention: LOC Security Officer
   1900 E Street, NW, Room 5478
   Washington, D.C. 20415

5) Once the security officer at OPM receives the completed forms, he/she will contact the users with their unique USERID. You will then contact the OPM help desk for the temporary password.

6) A new user must log onto the system within 30 days and change their password to a secure password. User needs to log on to HATS at least once every 30 days to keep USERID active. User does not need to actually perform a drawdown to keep USERID active, but just log on and enter USERID and password and back out.

   If the user goes beyond 30 days without accessing the system, the system automatically suspends the USERID. If the user gets suspended due to inactivity, they can call the helpdesk at (202) 606-4927 and have their password reset.

   If user goes beyond 90 days without accessing the system, the USERID is automatically revoked due to inactivity and they will have to re-apply.

   a) These USERIDs and passwords must not be shared with anyone.

   b) Included in this manual are the procedures to sign on to the OPM LOC Drawdown System. See Appendix D—Procedures to Sign on to OPM LOC Drawdown System.

7) When a user leaves the organization or no longer performs the LOC Drawdown, OPM shall be notified. Any violation to this rule will cause permanent suspension of your USERID and password immediately. The user or the supervisor must complete and mail to OPM, a CRIS System Users Access Request form Appendix A-OPM LOC System Users Access Request indicating that LOC access is to be deleted for that user.
FEHB Banking Information

Each FEHB carrier must forward to the OPM Trust Funds Management (TFM), a Payment Information Form whenever there are changes in the banking information. See Appendix C—Payment Information Form ACH Vendor Payment System. The FEHB carrier must coordinate changes with TFM to assure that the daily drawdowns are sent to the correct bank and carrier account. OPM will compare the supervisor’s signature on this form to the signature on file. Other verifications may take place to assure accuracy and authenticity of the banking change.

Contingency Access

In the event the OPM LOC Drawdown System is not in operation, the FEHB carriers canfax their drawdown requests (separated into high and standard options) before 1:45 pm EASTERN TIME to:

OPM/OCFO/CFS/
Trust Funds Management (TFM)
ATTN: Health Benefits Accountant
Fax: (202) 606-1338
Phone: (202) 606-4025/0593/2632

Please call to confirm that TFM has received the fax and processed your request.

LOC Processing

LOC drawdown requests are accepted until 2:00 pm EASTERN TIME Monday through Friday, excluding government holidays. If the Government is closed due to snow emergency, the drawdown requests for that day (or days) will be processed when the Government reopens.

At 2:00 pm EASTERN TIME, OPM LOC Drawdown System goes off-line (stops receiving requests) for about an hour while the new requests are processed. During this time, OPM creates a payment file from these drawdown requests and provides the Department of Treasury with the file to issue a payment to the carriers’ banking institution on the morning of the next workday.

After the drawdown requests are processed and the payment file is transmitted to the Department of Treasury (around 3:00 pm EASTERN TIME), the OPM LOC Drawdown System goes back on-line to receive drawdown requests.

Note: Drawdown requests received after 2:00 pm EASTERN TIME will not be processed by OPM until the following workday. This amount will be added to the drawdown request you enter on the next workday. When you sign on the next workday, you will see your previous request on the first line, labeled Total Drawdown.

For example, a drawdown request entered after 2:00 pm EASTERN TIME on Monday will be processed by OPM at 2:00 pm EASTERN TIME on Tuesday and paid by Treasury on Wednesday.
Contacts for Questions and Problem Resolution:
The following contact information is available for you:

- **Temporary passwords for OPM LOC Drawdown System**
  OPM Help Desk (202) 606-4927 or (866) 631-3019.

- **Changes in banking information** (Payment Information Form)
  Danita Green (202) 606-4120

- **New or changes in CRIS System Users Access Request and Delegation of Authority for FEHB Carriers**
  LOC Security Officer, Ted Kuchlewski (202) 606-9135

- **In emergencies**, you may fax LOC Drawdown requests to:
  (202) 606-1338 – Attn: Carmelita Smith, Vickie Liang or Marie Cameau

- **To inquire** about account balances or to request reports:
  Danita Green (202) 606-4120
  Vickie Liang (202) 606-0593
  Carmelita Smith (202) 606-4025

- **Host Access Transformation Services (HATS) connection to the OPM LOC Drawdown system**—OPM Help Desk (202) 606-4927 or (866) 631-3019
Appendix A: OPM LOC System Users Access Request

Note: When an individual no longer requires access to LOC/HATS, submit this form immediately so we can remove access to our system.

CRIS SYSTEM USERS ACCESS REQUEST

Date of Request

USER ID (FOR OPM USE ONLY)

Access Requested Type:  ADD  DELETE

First Name  MI  Last Name

Last 4 Digits of your Social Security Number

Area Code  Telephone  Number

PLAN CODE:

PLAN NAME:

PLAN ADDRESS:

REMARK/REASON:

USER PRINT YOUR NAME

DESIGNEE OF AUTHORITY

USER SIGNATURE  DATE

SIGNATURE OF DESIGNEE  DATE

USER EMAIL ADDRESS

DESIGNEE EMAIL ADDRESS

OPM SECURITY OFFICER  DATE

OPM SECURITY ADMINISTRATOR  DATE

WARNING: DO NOT SHARE THE USER ID OR THE PASSWORD WITH CO-WORKERS. ANY VIOLATION TO THIS RULE MAY CAUSE PERMANENT SUSPENSION OF YOUR USER ID AND PASSWORD.

THE USER ID AND PASSWORD WILL NOT BE GIVEN TO THE USER UNTIL THE ORIGINAL FORM IS RECEIVED VIA MAIL.

PRIVACY ACT STATEMENT

Public Law 104-132 (April 26, 1996) requires that any person doing business with the Federal government furnish a Social Security Number or Tax Identification Number. This is an amendment to title 31, Section 7701. Furnishing the data requested is voluntary, but failure to do so may delay or make it impossible for us to process this application. The information you furnish will be used to identify records associated with your application, to obtain additional information if necessary, and maintain a uniquely identifiable file.
Appendix B: Delegation of Authority for FEHB carriers

DELEGATION OF AUTHORITY FOR FEHB CARRIERS

Section I - Delegation

In accordance with the authority vested in me by the head of this agency, I hereby delegate the individual whose name, title and signature samples appear below the authority to assign users to get access to the LOC drawdown for the following Plan Code(s):

Plan Code(s):

Section II - Designee (Please type in the Information)

Name: _______________________________ Title: _______________________________ Effective Date: _______________________________

Agency: _______________________________ Address 1: _______________________________

Address 2: _______________________________ City/State/Zip Code: _______________________________

Phone Number: _______________________________ Email: _______________________________

Section III - Signatory Samples of Designee (Designee MUST sign all boxes)

[Signature samples]

Section IV DELEGATOR SIGNATURE (Delegator must sign in box)

Typed Name: _______________________________ Title: _______________________________

Agency: _______________________________ Address 1: _______________________________

Address 2: _______________________________ City/State/Zip Code: _______________________________

Email Address: _______________________________
Appendix C: Payment Information Form ACH Vendor Payment System

### ACH VENDOR/MISCELLANEOUS PAYMENT ENROLLMENT FORM

This form is used for Automated Clearing House (ACH) payments with an addendum record that contains payment-related information processed through Vendor Express Program. Recipients of these payments should bring this information to the attention of their financial institution when presenting this form for completion.

**PRIVACY ACT STATEMENT**

The following information is provided to comply with the Privacy Act of 1974 (P.L. 93-579). All information collected on this form is required under the provisions of 31 U.S.C. 3322 and 31 CFR 210. This information will be used by the Treasury Department to transmit payment data, by electronic means to vendor's financial institution. Failure to provide the requested information may delay or prevent the receipt of payments through the Automated Clearing House Payment System.

### AGENCY INFORMATION

| FEDERAL PROGRAM AGENCY: OFFICE OF PERSONNEL MANAGEMENT (OPM) |
| AGENCY LOCATION CODE (ALC): 24 00 0002 |
| ADDRESS: 1900 E. STREET, NW, ROOM 3H35, WASHINGTON, DC 20415 |
| CONTACT PERSON NAME: Melanese Wynn |
| TELEPHONE NUMBER: 202-606-4498 |
| FAX NUMBER: 202-606-1338 |

### PAYEE/COMPANY (HEALTH CARRIER) INFORMATION

| NAME OF PLAN: |
| PLAN CODE: |
| ADDRESS: |
| SS # OR TAXPAYER ID #: |
| CITY: |
| STATE: |
| ZIP CODE: |
| EFFECTIVE DATE OF CHANGE: |
| TODAY'S DATE: |
| CONTACT PERSON NAME: |
| TELEPHONE #: ( ) |
| TITLE: |
| SIGNATURE: |

### FINANCIAL INSTITUTION INFORMATION

| NAME: |
| ADDRESS: |
| CITY: |
| STATE: |
| ZIP CODE: |
| ACH COORDINATOR NAME: |
| NINE-DIGIT ACH ROUTING NUMBER: |
| NINE-DIGIT FEDWIRE ROUTING NUMBER: |
| DEPOSITOR ACCOUNT TITLE: |
| DEPOSITOR ACCOUNT NUMBER: |
| TYPE OF ACCOUNT: |
| CHECKING: |
| SAVING: |
| LOCKBOX: |
| AUTHORIZED OFFICIAL NAME: |
| TELEPHONE #: ( ) |
| (Could be same name as the ACH Coordinator) |
| TITLE: |
| SIGNATURE: |
INSTRUCTIONS

United States Office of Personnel Management (OPM)
Federal Employees Health Benefit Program (FEHBP)

Instructions to complete Form 3881 - ACH VENDOR/MISCELLANEOUS

PAYMENT ENROLLMENT FORM:

AGENCY INFORMATION For OPM use only.

PAYER/COMPANY INFORMATION (HEALTH CARRIER/HEALTH PLAN INFORMATION)

Name and Address of the Plan - Name and address of the Plan or the Underwriter.

SS# or Taxpayer ID # - Nine-digit Taxpayer Identification Number (TIN) of the Plan or the Underwriter.

Effective Date of Change - Self explanatory.

Today's Date - The date this form is signed.

Plan Code - Two-digit enrollment code for the Plan. If you do not know this code, contact Danita Green (202)-606-4120.

Address - Self explanatory.

Contact Person's Name - Name, Title and Signature of the official at the Plan/Carrier or at the Underwriter Authorized to make changes to banking information.

FINANCIAL INSTITUTION INFORMATION

Name - Self explanatory.

Address - Address of the branch where the bank account is located. Include the zip code.

ACH Coordinator's Name - Self explanatory.

Nine-Digit Routing Transit Number (RTN) - Bank’s RTN.

Nine-Digit FEDWIRE Number - Bank number used when making same-day payments.

Depositor Account Title - Name of the account holder at the bank (Normally! same as that of the Plan or the Underwriter).

Depositor Account Number - Bank account number of the Plan or the Underwriter.

Type of Account - Checking, Savings, or a Lockbox. Place an X next to the selection.

Signature and Title of Authorized Official - Name, Title, and Signature of the bank official only. This person could be same as the ACH coordinator. (Plan do not sign here)

Burden Estimate Statement

The estimated average burden associated with this collection of information is 15 minutes per respondent or record keeper, depending on individual circumstances. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Financial Management Service, Facilities Management Division, Property and Supply Branch, Room B-101, 3700 East West Highway, Hyattsville, MD 20762 and the Office of Management and Budget, Paperwork Reduction Project (1510-0056), Washington, DC 20503.
Appendix D: Procedures to Sign on to OPM LOC Drawdown System

After you have authorization to access the LOC Drawdown System, you can access it via the new Host Access Transformation Services (HATS) Application. You need to have a valid user identification (user ID) and password.

General Information

Some buttons on the HATS page are in effect for most pages or functions:

<table>
<thead>
<tr>
<th>Button</th>
<th>Usage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancel</td>
<td>Does not apply to LOC drawdown request amount.</td>
</tr>
<tr>
<td>Disconnect</td>
<td>Logs out of the CICS HATS system. It is important that you press “Disconnect” or “Exit” to end your session or you will keep one of the “slots” for drawdown.</td>
</tr>
<tr>
<td>Exit</td>
<td>Logs out of the CICS HATS system. It is important that you press “Disconnect” or “Exit” to end your session or you will keep one of the “slots” for drawdown.</td>
</tr>
<tr>
<td>Reset –</td>
<td>No action</td>
</tr>
<tr>
<td>Refresh</td>
<td>Clears the current LOC drawdown screen</td>
</tr>
<tr>
<td>Restart</td>
<td>Returns to the LOC Drawdown System main log on Screen</td>
</tr>
<tr>
<td>Update</td>
<td>Applies LOC drawdown request amount</td>
</tr>
</tbody>
</table>

Select the HATS website

1. Select ‘OPM LOC Drawdown Website’ by typing the Universal Resource Locator (URL) [https://webwtc.opm.gov/LOCWeb](https://webwtc.opm.gov/LOCWeb) in the address field of your browser.
   a. Note the upper and lower cases—enter exactly as you see here. You may wish to set this address in your “favorites” browser tab.
   b. You must use “https” for a secure communication session. If you use “http” the connection will fail.
2. Press the ENTER key or click on the ENTER button and the LOC logon screen should appear. See Figure 5. HATS LOC logon screen.
**LOC Drawdown Not Available**

The LOC/HATS system, being a web-based system will look differently and act differently from the current system (3270 or “green screen”). The system may not be ready to accept logins from time to time. If you get one of the following, retry several times before calling for support.

![LOC Application Not Available](image)

Figure 2: LOC Application Not Available.

You may see Figure 3 if the system is busy. Press “restart” several times before calling for assistance.

**LOC application busy**

![LOC Application Busy](image)

Figure 3: LOC application is busy

The LOC system is busy. Click “refresh” several times or wait 10-20 minutes to connect.
HATS Logon Screen

This system displays the HATS initial screen for you to logon to the system.

1) Type in your unique user ID and password.
2) Click on the ENTER button or click on the ENTER key.
3) You may optionally enter a new password by typing that in the box and exactly replicating the new password in the “Verify New Password” box.

The following screen will appear (others may appear based on your USERID). In this example, Health Benefit (HB) Plan Code 10 and the Local Plan Code 190.

Figure 4: HATS LOC logon screen
HB Plan 10 Local Plan 190

This example shows a Standard option drawdown request screen.

Figure 5: Plan Code 10, Local Plan Code 190

1) Tab to Standard Option and enter amount onto standard option and total and click on the ENTER key.
2) Note: You may click on the EXIT box to return to the HATS logon screen at any time.
3) You may encounter the error messages below:

<table>
<thead>
<tr>
<th>Error Message</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insufficient Funds Standard Option.</td>
<td>Amount entered in the standard option area is greater than the amount available.</td>
</tr>
<tr>
<td>Total Drawdown Requests Cannot Exceed $99,999,999.99</td>
<td>If total drawdown requests entered exceed 99,999,999.99:</td>
</tr>
<tr>
<td>Total is not equal to the sum of both option</td>
<td>The total amount does not equal to the sum of both options. Correct and reenter.</td>
</tr>
<tr>
<td>amounts</td>
<td></td>
</tr>
</tbody>
</table>

The Select and Verify drawdown request will appear. Go to Reenter the Standard Option Drawdown amount.
Reenter the Standard Option Drawdown amount to Verify

Once you select the drawdown amount, you must verify the amount before it is accepted.

Reenter the amount to be paid.

Figure 6: Verify the Drawdown Amount

1. Reenter the amounts for your drawdown request
2. Press Enter on your keyboard or click on the ENTER box.
3. You will see the update screen. See Figure 8. Update the amount or cancel.

Error Message:

<table>
<thead>
<tr>
<th>Error Message</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount does not agree with previously entered values</td>
<td>The total amount does not agree with the previous amount. Reenter the exact amount, and the LOC Drawdown System will bring you back to the previous screen</td>
</tr>
</tbody>
</table>
**Update or cancel**

![Image of the HATS V2.2 interface](image)

**Figure 7: Update the amount or cancel**

Using the “Select Update or Cancel” box do one of the following:

1) Select Update to confirm the amounts entered and click enter.
2) Select Cancel and click enter to cancel the request.

**Error Message:**

<table>
<thead>
<tr>
<th>Error Message</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Please select either <strong>Cancel</strong> or <strong>Update</strong> from the dropdown box</td>
<td>Only the Update or Cancel buttons are appropriate here.</td>
</tr>
</tbody>
</table>
Exit and Restart

Once you verify the update, you may exit the system.

Figure 8: Exit the Drawdown system

Click the EXIT box to end the drawdown request session, the system terminates your session.

Do not click ‘RESTART’ to restart the session unless you need to go back to the beginning for more drawdown activities. See Error! Reference source not found.
Cancel and Enter

If you do not want to have the drawdown, you may cancel the request.

Figure 9: Cancel the previous request

In the box “Select update or Cancel” click the down arrow and select CANCEL and click the ENTER key, the following screen will appear.
Exit after Updating

Figure 10: Exit after Updating

Click the EXIT box to end the drawdown request session, the system prompts you to a ‘RESTART’ screen.

Please be sure to press EXIT or DISCONNECT and then exit your browser because HATS software requires a license for every active user. If you do not exit in this manner, you will be using one of those license “seats.”
**End LOC Drawdown Session**

After you finish your drawdown requests, you need to exit the system to complete the task.

**Exit the Drawdown Request**

![Image of the OPM FEHB Drawdown system](image)

> Figure 11: Exit the OPM FEHB Drawdown system

Click the EXIT box to end the drawdown request session, the system prompts you to a 'RESTART' screen. Please be sure to press EXIT or DISCONNECT and then exit your browser because HATS software requires a license for every active user. If you do not exit in this manner, you will be using one of those license “seats.”

**End the OPM FEHB HATS session.**
You may now exit your browser by clicking on the “X” at the top right corner.