



## Pay.gov Services ACH Credit Collections

Revenue Collection Management  
Revenue Remittance Management Division

### What is Pay.gov?

#### **Pay.gov is the federal government's secure portal for web-based collections and billing services**

Providing easy-to-use interfaces and automated-system-to-system communications, Pay.gov offers a selection of services that will efficiently and effectively meet your agency's collection needs. Pay.gov collection services are flexible, secure and FISMA and PCI certified.

### ACH Credit Collections — Low Volume, High Dollar

#### What is ACH Credit

- ACH credit is an electronic funds transfer from a customer's bank account.
- Customers promise to pay from a bank-approved ACH account.
- Customers must contact their financial institution to complete the payment.

#### Services Allowing ACH Credit

- Forms Service
  - Customers create ACH Credit transactions on Pay.gov's public website.
  - Pay.gov's confirmation provides instructions and information needed to complete payment
- Pay.gov Hosted Collection Pages
  - Customers create ACH Credit transactions on the agency's website and then are sent to Pay.gov to make the payment.
  - Pay.gov's confirmation provides instructions and information needed to complete payment.
- ACH Credit Web Service
  - Agencies submit customer ACH Credit transactions to Pay.gov via system-to-system web service messages, which are processed upon receipt.
  - Pay.gov's response includes payment completion instructions for agency customers.

#### Restrictions

- Available only to Agencies identified by the U.S. Treasury
- If implemented for a cash flow application, ACH Credit is the only payment type allowed.
- Customers must contact their financial institution and complete their ACH Credit payment within 60 calendar days.
- Implementing Hosted Collection Pages for the ACH Credit Web Service requires technical development by the agency

### Why Accept ACH Credit?

- Provide customers an alternate way to make high-dollar payments that must be made via ACH.
- Provide customers greater control over their ACH payments.
- A payment option for cash flow applications where Treasury requires ACH to be the only allowed payment type.

### Ready to Get Started?

The Pay.gov implementation team will guide you through every step of the process. To learn more, send an email to [Pay.gov@fiscal.treasury.gov](mailto:Pay.gov@fiscal.treasury.gov).

