

Requesting ACH debit refunds through Pay.gov

Pay.gov is adding functionality to request ACH debit refunds directly through the Agency Collections site (MyAgency). This feature will allow users to submit refund requests for both the full and partial amounts straight from the transaction search screen. It will also support bulk requests: users can upload a .csv file containing the date, transaction ID, TAS-BETC classification, and amount to request refunds for as many as 100 unique transactions at once.

What does requesting an ACH debit refund mean?

ACH debit refund requests are only requests; the refund disbursements are finalized in the Secure Payments System (SPS). Your agency's SPS users will review the request and then approve or deny it. If a request is approved, disbursement information will be sent downstream to Fiscal Service post-payment management systems at which time the refunds will be sent to the customer's bank account. If a request is denied, SPS does not update Pay.gov, and the transaction will not be reflected in the transaction search or reports. Denied requests cannot be requested again; your agency must pursue a refund option that is independent of Pay.gov.

Before using this new feature, we strongly recommend agencies notify their accounting or disbursement area that they will be submitting ACH debit refund requests through Pay.gov.

When is this happening?

This new feature is coming in Pay.gov's 9.1 release on August 13, 2026.

Agency testing for the 9.1 release is July 20, 2026, through July 31, 2026; however, you can continue testing the functionality to become familiar with this feature. You can follow your typical process for creating test transactions or [click here](#) for a testing checklist for the 9.1 release.

How does this impact me?

Agency users with the Collection Operator Exception (COE) role will have the ability to request an ACH debit refund and manage the TAS-BETC information associated with it. Transactions are eligible for refund six business days after settlement as long as the transaction status reads "settled."

Note: If your Pay.gov application allows for one or two representments due to insufficient funds (also referred to as NSF), it can take longer than six business days for the transaction status to change to "retired." You should plan ACH debit refund requests accordingly.

Which refund method should I use?

If you have a small number of refunds to request, we recommend refunding through Transaction Search. It is an easy-to-use interface, and you will perform each refund one at a time. If you need to request many refunds, we recommend using the bulk method through the ACH Debit Refund section on the Agency Collections (My Agency) site.

How do I obtain TAS-BETC information?

If you do not know the TAS-BETC classification to use for refund requests, we recommend consulting your accounting or disbursement area to obtain this information. You will need it for requesting ACH debit refunds.

How do I add refund access to my Pay.gov account?

If you do not have the COE role and need the ability to perform refunds via Pay.gov, contact your agency's security contact(s) to have the role added. Agency users with the ACS role can use the User Access Report to ensure staff have the appropriate roles. To view the User Access Report, log into the [Agency Collections site](#) and visit the Reports section.

What happened to the refund request after I submitted it?

After the refund is initiated at Pay.gov, the refund disbursement is finalized in the Secure Payments System (SPS) by your agency. We recommend you contact your agency's accounting or disbursement team if you need further information on the refund; they can help investigate if necessary. Pay.gov teams do not have access to SPS or the Fiscal Service post-payment management systems.

Where can I find more information?

Additional information is provided in the ACH debit refunds, transaction search, and reporting guides that can be found on the [Agency Documentation Site](#).

Other Pay.gov related questions and issues?

If you have additional questions or experience issues, please contact Pay.gov Customer Support for assistance.

Contact Information for Pay.gov Customer Support:

pay.gov.clev@clev.frb.org

800-624-1373 (Toll free)

216-579-2112

Hours (ET): 8:00 AM – 7:00 PM, Monday – Friday