



Collections API: Real-time Processing for Your Collection Needs

We are the **Bureau of the Fiscal Service**

Collections API Overview

The Collections API enables an agency to send a single ACH debit or plastic card transaction to Pay.gov for real-time processing. The customer submitting the payment never leaves the agency's website. Instead, the agency sends the transaction data to Pay.gov using the cloud-based Collections API. Pay.gov submits the transaction for settlement and replies to the agency with its status.



Collections API Key Benefits and Features

KEY BENEFITS

Minimal Downtime

Agencies can submit transactions to Pay.gov 24 hours a day, 7 days a week, 365 days a year.

Tailored User Experience

Your agency controls your users' experience. Pay.gov processes transactions behind the scenes, so your users never leave your agency's site.

Maximum Availability

The service remains available for transaction collections 99.9% of the time, even during Pay.gov maintenance periods.

Advanced Technologies Offer Agency Advantages

- RESTful API allows more flexibility than XML.
- Pay.gov issues authorization credentials that agencies include in the HTTPS header, eliminating the need for certificate-based authentication.

Technical requirements

The Collections API service requires technical development from the agency. Pay.gov developers can provide guides to assist your agency with these requirements, but all agency-side development and maintenance is the responsibility of the agency. The following key technologies are used to implement the Collections API.

- Cloud
- RESTful API
- REST
- OpenAPI
- SHA256
- Authentication
- Authorization

Getting started

The Pay.gov implementation team will guide you through every step of the process. To learn more, email pay.gov@fiscal.treasury.gov.

FEATURES AND FUNCTIONALITY

Single ACH Debit Transaction Support

- Submit an ACH prenotification
- Submit an ACH debit
- Submit a deferred ACH debit
- Submit a schedule of recurring ACH debits
- Cancel an ACH debit before Pay.gov submits it for settlement

Single Plastic Card Transaction Support

- Sale
- Authorization
- Force
- Partial force
- Void
- Refund

Inquiry Service

Allows agencies to perform ad hoc queries to verify a transaction status. The inquiry service is not intended to be used for settlement or reconciling information; agencies should retrieve daily files from CIR or Pay.gov for this information.

ACH Debit Query

- Prenotification
- Debit
- Cancel

Plastic Card Query

- Authorization
- Force with or without a Pay.gov tracking ID
- Partial Force with or without a Pay.gov tracking ID
- Sale
- Void
- Refund with a Pay.gov tracking ID

Duplicate Transaction Detection

This helps prevent the processing of duplicate transactions.