



**Less Paper, Helpful Reporting,
Secure Transactions:
Collect Payments Online with Pay.gov**

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

What is Pay.gov?

Pay.gov is the federal government's secure solution for processing payments online. Free to use for both agencies and their customers, Pay.gov offers convenient, paper-free payment processing that anyone with an internet connection can use. Agencies appreciate Pay.gov's flexible service options, robust reporting, and helpful onboarding and support. Public customers find that making a payment via Pay.gov is an easy, convenient, and familiar online payment experience.



Pay.gov Features and Service Options

FEATURES

Collecting payments

There are several ways agencies can collect a payment through Pay.gov:

1. A customer completes an agency's electronic form and then makes a payment on the Pay.gov website.
2. An agency sends their customer an electronic bill that includes a link for the customer to pay the bill through Pay.gov.
3. A customer, after visiting an agency's website, completes their payment on the Pay.gov website.
4. After a customer visits and submits a payment on an agency's website, the agency sends the payment for processing through Pay.gov.

Pay.gov accepts a variety of payment methods:

- ACH (automated clearing house) debit and credit
- Credit and debit card
- PayPal and Venmo

Reporting

Pay.gov's reporting service delivers transaction details in two ways: online reports and activity files. Choose what works best for your agency.

- More than a dozen online reports display Pay.gov transaction details; agencies choose reports based on what information they wish to see.
- Activity files provide the transaction details in a format that allows an agency to import data directly into its database.

All Pay.gov transaction information is also available in the Collections Information Repository (CIR). CIR gathers financial transaction information from all collections and settlement systems, including Pay.gov, into one place.

Technical Requirements

Services marked with an asterisk (*) require 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.

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.

SERVICE OPTIONS

Create Transactions

The Create Transactions service enables an agency to manually create payments on a customer's behalf. For example, agency users may enter transactions submitted by a customer over the phone or credit card information submitted by lockbox. Information from paper checks is not accepted.

eBilling

The eBilling suite of services (Online, Web Services*, and Online Web Service*) allows agencies to send electronic billing notifications to their customers. The notifications are sent to the customer by email and include instructions on how to view the bill and make a payment on Pay.gov's public website.

The eBilling service provides three options for agencies to securely bill their customers; the service an agency chooses may depend on billing volume, billing frequency, and the technical resources available.

Forms

The Forms service enables an agency to host a form online on Pay.gov's public website. Online forms can be configured to mirror their paper counterparts and can include OMB and agency control numbers, Paperwork Reduction Act and Privacy Act notices, agency logos, and instructions. Forms can be used to gather information and initiate an associated payment.

Hosted Collections Pages (HCP)*

The Hosted Collection Pages web service allows an agency to process transactions without collecting a customer's sensitive financial payment data. Customers start on an agency's website, are redirected to Pay.gov to make the payment, and return to the agency's website to complete the transaction.

Trusted Collection Services (TCS)*

The Trusted Collections Services web services allow an agency to send transactions and receive responses using secure, server-to-server communication. Instead of being redirected to Pay.gov to complete a transaction, customers never leave the agency's website when completing a transaction.

Collections API*

For the Collections API service, customers enter transaction and payment information on the agency's website, and the agency sends the data to the cloud-based Collections API for real-time processing. This service enables an agency to submit single ACH and plastic card transactions to Pay.gov for immediate processing.