



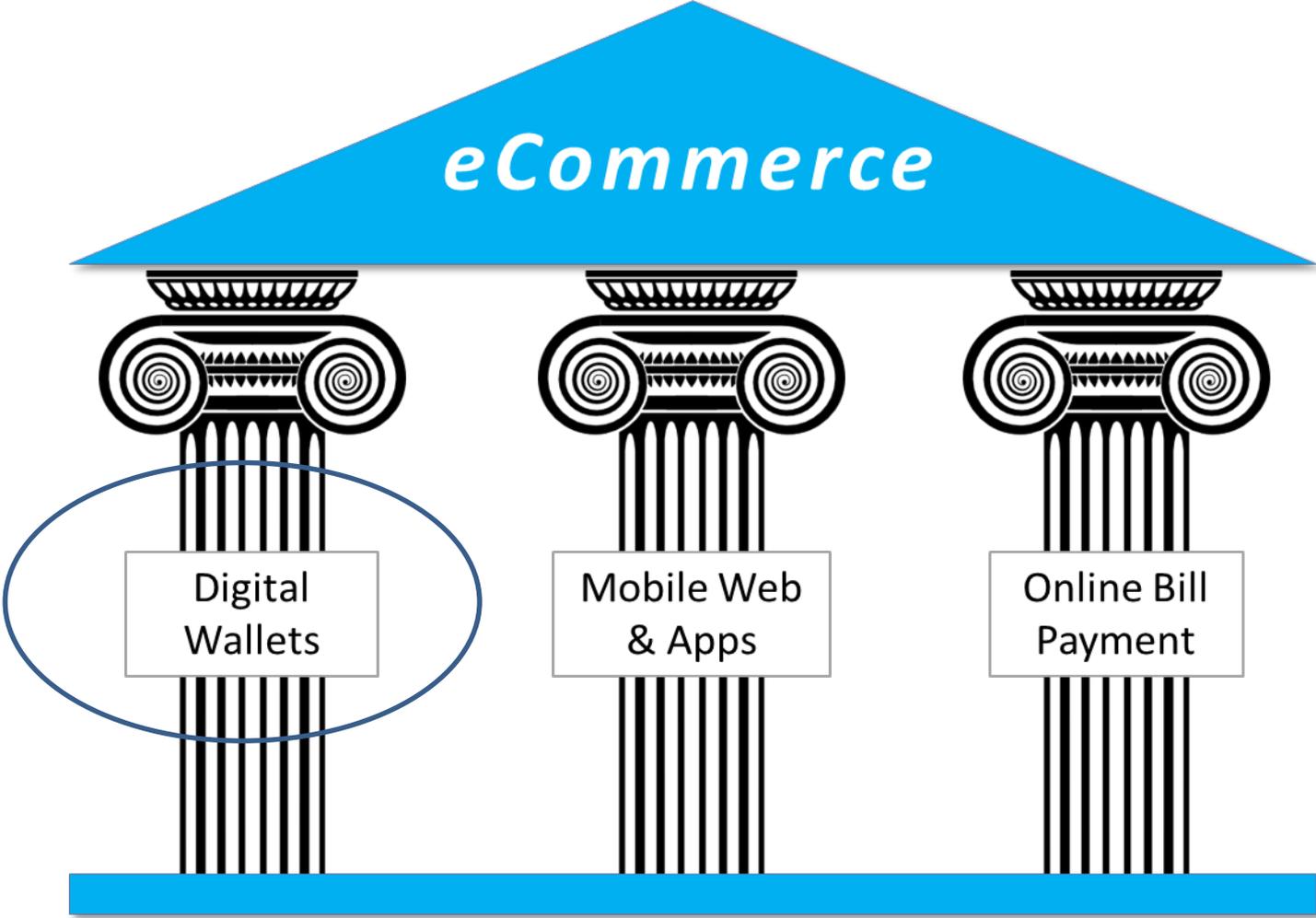
BUREAU OF THE
Fiscal Service
U.S. DEPARTMENT OF THE TREASURY

Digital Wallets

Pay.Gov Forum

LaShaun Lucas
Business Transformation Division
June 8 and 9, 2016

Our Focus: The eCommerce Pillars



Digital Wallets: Choice in Payments

DIGITAL WALLETS offer convenient, secure, and sometimes anonymous, ways to electronically pay government agencies – through the Pay.gov website or via mobile



Digital Wallets

Pay.gov
Universe:
176 agencies
937 forms

PayPal[™]

34,690 transactions
65 agencies, 435 forms



DWOLLA

11 transactions
63 agencies, 432 forms

amazon payments

Implementation July 2016

Benefits of Digital Wallets

What are **Digital Wallets** and what do they do?

Digital wallet payments provide government agency customers with simple, convenient, and secure ways to pay the government.

What are the **BENEFITS?**

- Simple, convenient and secure payment options
- Provides consumer anonymity
- Reduces exposure of citizen PII
- Extends payment to International users
- No change in current reporting
- Quick time-to-implement
- Provides customers more choice in payments
- Now accepted via Pay.gov and in-field (coming soon)



PayPal

PayPal gives people a simple way to pay agencies without sharing financial information, with the flexibility to pay using their account balances, bank accounts, or credit cards

PayPal has more than 176 Million active accounts across 203 countries and markets and can hold balances in 26 currencies

Over 7 Million merchants accept PayPal

PayPal processes more than 12.5 Million payments every day

PayPal accounts are easy to establish

PayPaltm

Dwolla

Founded in 2008

Offers another digital wallet alternative for citizens who may not want to provide their credit card information to government

It saves government (and ultimately, taxpayers) a substantial amount in transaction costs

Created its own end-to-end, open loop payment network for anything connected to the Internet

As of May 2015, it had more than 650,000 users and had transferred as much as \$5 million per day.¹



¹Consumer Finance Protection Bureau, March 2016

Amazon Payments

Launched in 2007

A way for customers to make payments or purchase goods and services from US based websites using the payment methods stored within an Amazon.com account

Parent company is Amazon.com

Method of payment options include credit/debit card

Currently being integrated into the Pay.gov platform

amazonpayments


Digital Wallet Implementation Detail

ESTIMATED TIMELINES FOR:	Agency Currently Using DWs		Agency New to DWs	
	Using Activity Files	No Activity Files	Using Activity Files	No Activity Files
Form	2 weeks	1-2 weeks	4 weeks	2 weeks
Bill: Web Services	2-3 weeks	2 weeks	4-6 weeks	2-3 weeks
Bill: Online	2 weeks	2 weeks	4 weeks	3 weeks
Hosted Collection Pages	2-3 weeks	2 weeks	4-6 weeks	2-3 weeks
Non-Supported Interface	2 – 6 months			

Note: Timelines are estimated based on a number of factors. Mileage may vary.

Digital Wallet Implementation Detail

STEPS TO GOING LIVE WITH DIGITAL WALLET SOLUTIONS

- Configure QA
- Agency Test
 - Provide Test Information
 - Submit PMT
 - Check Settlement
 - Check Reports
 - Check Activity Files
- Test Refunds
- Review Documentation: “Using CIR with Digital Wallet Payments”
- CIR Extract File
- Agency Approval
- Move to LIVE Status (three-day notice)

Next Steps

Ready to add Digital Wallets?

Reach out to your Pay.gov representative for next steps



Have a general eCommerce Question?

eCommerce.collections@fiscal.treasury.gov

Thanks for your time!

Sincerely,

- *LaShaun Lucas*
- *Joe Edwards*
- *Tammie Whitaker*

