

Digital Wallet: Additional Convenient Ways to Pay Online

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

What is Digital Wallet?

Digital wallet refers to digital payment services that allow your customers to make electronic payments using their own accounts at third-party providers. Options to pay via digital wallet providers appear on the Pay.gov payment page, but customers make payments directly from their accounts with the digital wallet providers. The digital wallet provider is responsible for verifying the funds are available and for submitting the payment for settlement. Pay.gov currently supports PayPal and Venmo.



Digital Wallet Benefits and Features

BENEFITS

Familiar

Digital wallet providers have hundreds of millions of active users. The services are popular, trusted by their users, and often a user's preferred way to pay online.

Convenient

Your customers likely already have digital wallet accounts with financial information that is already saved; logging in allows them to make a payment without having to enter their banking or credit card details.

Flexible for Customers and Agencies

Adding digital wallet increases the options your customers have for making online payments. Customers can fund payments from any credit, debit, or prefunded account allowed by the digital wallet provider. Agencies that enable PayPal may be able to accept transactions funded by methods or sources not currently accepted through Pay.gov, such as accounts based in foreign countries.

Services Allowing Digital Wallet



- eBilling services
- Forms
- Hosted Collection Pages



- eBilling services that do not collect debt payments
- Forms that do not collect debt payments

FEATURES AND FUNCTIONALITY

Seamless Checkout

Integrated design means customers making payments will be directed to their digital wallet accounts right from the Pay.gov payment page.

Familiar Reporting and Refunding

Digital wallet transactions are reported on all standard Pay.gov reports. Venmo is a service of PayPal, and all Venmo transactions are reported as PayPal transactions. Agencies may request transaction refunds using the Transaction Search on the Agency Collections (myagency) website.

Secure and Private Transactions

Digital wallet providers use multi-factor authentication for logins and encrypt transactions to maximize the security of customer financial information. Digital wallet transactions help restrict exposure by keeping customer account info with the digital wallet provider. There is no need for the customer to enter financial details on Pay.gov.

Technical Requirements

- Agency collections must have PayPal payments enabled to offer Venmo.
- Agency collections that enable Venmo may not be used to collect debt (loans, debt payment agreements, etc., as defined in [TFM Part 5 Ch 7000](#)).
- Venmo requires customers to be located in the United States or US territories to make payments.
- A smartphone is required to make a payment via Venmo, even if the transaction is begun on a personal computer.

Getting Started

The Pay.gov implementation team will guide you through every step of the process. To learn more, please send a message to pay.gov@fiscal.treasury.gov.