



## Eliminating Paper Payments? You Have Options!

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

#### Is your agency looking to move away from collecting cash or checks? Are you ready to transition to paper-free electronic collections?

Let Pay.gov be your solution. In addition to a suite of secure, free services for the online collection of non-tax revenue payments, Pay.gov offers

- Easy-to-use interfaces for both your agency and users who make payments.
- Efficient, effective collection services that range from simply designed to fully customizable.
- An agency-facing website for creating and searching transactions and running reports.
- A public-facing website to support collecting funds 24/7.
- System-to-system web services for seamless payment processing.

Best of all, payments are made directly from a user's bank account, credit card, debit card, or digital wallet (PayPal and Venmo) account and deposited directly into your agency account at Treasury, eliminating the task of collecting paper payments.

#### PAY.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.

##### 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.

##### 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 service allows 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. Batch processing is also available.

##### 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.

##### Ready to Get Started with Pay.gov?

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

#### NEED AN ALTERNATIVE SERVICE OPTION?

Paper checks may not be processed through Pay.gov. If you need a method to collect checks, the following programs may be helpful. Please contact the programs directly to learn more about their services.

##### Credit Gateway

A convenient system for federal agencies to collect their funds from FedWire, FedNow Instant Payments, and Automated Clearing House (ACH). A commercial bank operates the Credit Gateway by processing transactions and settling them at Federal Reserve Banks. For more information, visit <http://fiscal.treasury.gov/credit-gateway/> or contact the Fiscal Service Credit Gateway ([CreditGateway@fiscal.treasury.gov](mailto:CreditGateway@fiscal.treasury.gov)).

- [Online Bill Payment](#) allows an agency's individual customers to use their own bank's website to pay the federal government electronically via ACH credit. Note: OLBP is available only to individuals with consumer bank accounts. It is not available to businesses.

##### Over-the-Counter Channel Application (OTCnet)

A web-based application that offers federal agencies flexible solutions to streamline management and reporting of payment transactions and deposits. OTCnet provides an all-in-one platform to automate deposit and payment processes, simplifying the classification of Treasury collections. For more information, visit <https://fiscal.treasury.gov/otcnet/> or contact the [OTCnet Deployment Team](#).

- Mobile Check Capture (FedRevCollect app) can help your agency streamline check collections using mobile devices. Paper checks are converted to electronic ACH, eliminating lockbox dependencies. For more information, [click here](#) to view a short YouTube video or contact the [Fiscal Service OTCnet Team](#).

##### Ready to Close Your Lockbox?

Treasury will continue to provide general lockbox services for the foreseeable future; however, the expectation from the President's Executive Order (EO), and from Treasury, is that lockbox collections will be an exception collections process and not the standard. Fiscal Service does not have the authority to negotiate or grant exceptions to the EO, but we are ready to assist in the transition of these cash flows from the lockbox. If you have any questions about your lockbox, or would like to close your lockbox, please reach out to the General Lockbox Network team at [GLNECP@fiscal.treasury.gov](mailto:GLNECP@fiscal.treasury.gov).

\*Requires technical development from the agency