



# **Pay.gov 2.5**

## **Release Notice**

**Version 1.2**

**25<sup>th</sup> Sept 2003**

**Financial Management Service**



## Revision History

Version	Date	Author / Company	Description
1.0	12 Aug 2003	BMA	Initial draft
1.1	10 Sept 2003	SRR	Add description of corrected defects
1.2	25 Sept 2003	BMA	Release Version

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## **1. Scope of this document**

This document is designed to be an introduction to the new features of Pay.gov 2.5.

Specifically it is addressed to individuals who require an overview of the features contained in this release, without the level of detail that may be found in other administration, operational, and developer level documents.

## **2. Referenced Documents**

Referenced documents appear at the end of the feature description. Please contact your FA or FMS representative to obtain the documents.

## **3. Overview of Pay.gov 2.5**

The following features have been added:

- Credit Card processing via Bank of America is available for agencies wishing to process transactions using this settlement agent.
- Addition of a Verification Service (VS) for user authorization and verification of the agency site.
- Addition of on-line reports for Credit Card transactions

## 4. New Features available in Pay.gov 2.5

### 4.1. Credit Card processing via Bank of America

To date credit card processing has only been offered to those agencies who use Mellon Bank as their settlement agent. Processing is now available for those agencies requiring Bank of America as their settlement agent.

### 4.2. Verification Service

A Verification Service (VS) is available for agencies to authenticate potential customers of their site. The customer provides key pieces of information (Data Elements) such as Name, Address, Date of Birth etc. Government and commercial databases are referenced by the VS as it attempts to confirm the customer. The Data Elements are submitted to the databases in pairs i.e. Name + SSN, Name + Address, Address + DLN etc., and depending upon whether they are found or not, a confidence level on the identity of the customer is established. The confidence level returned is compared with an acceptable threshold value – if this value is met or exceeded the customer is granted access to the site. An .xml interface allows the agency sites to interact with the VS, which resides on the highly secure Treasury Web Application Infrastructure (TWAI).

To ensure privacy, the VS does not log the contents of the transactions and keeps no record of the personal information verified. Only the exceptions and errors are logged. The VS provides authentication services for individuals only, not businesses or their employees.

FMS contracts with 3rd party data providers prohibits them from storing information about transactions for any purpose other than for billing and technical support. In particular, FMS strictly prohibits the providers from using personal information contained in inquiries from the VS to update their own records.

Currently up to seven pieces of personal identity information (data elements) are used in the verification process: Name, Address, Telephone Number, Date of Birth, Driver's License Number, Social Security Number and Financial Acct Number (MICR). Also "fuzzy data" will be accommodated i.e. "Bob", "Bobby", "Rob" all being searchable forms of Robert.

The Verification Service provides:

- The capacity to accept connections and verification requests from many clients simultaneously
- Fast and accurate verification of data
- Search for matching data in multiple databases from a single verification request
- Correlation among the data items in a verification request.
- Overall ratings based on a combination of responses from the individual databases
- Optional display for monitoring activity within the Verification Service system

Pay.gov, including the VS, has been certified and accredited in accordance with the FMS Certification and Accreditation Policy 2.2. This accreditation is in effect through March 2006.

#### **Further Info:**

*Pay.Gov Verification Service 2.43 (Technical)*

*RAF Verification Engine Technical Manual(Technical and Overview)*

*RAF Verification Engine Results Interpretation and Use Cases (Technical)*

*RAF Verification Engine Input/Output Interface (Technical)*

Please contact your FA or FMS representative to obtain the documents.

### 4.3. Credit Card Reports

A new series of reports will be available detailing the Credit Card transactions. On-line versions are shown in Figures 1-3. An .xml activity file can be generated for incorporation in downstream data processing, per Figure 4.

#### Overview of Credit Card Transaction Screens

On the Search Query screen the user enters the search parameters.

### Credit Card Transaction Search Query

**Enter information into fields you wish to search:**

Pay.gov Tracking ID

Agency Tracking ID

Customer Name

Date (MM/DD/YYYY) & Time Range   To

Status

Credit Card Type

Event Type

Amount  To

Sort by   Ascending  Descending

Figure 1 – Credit Card Transaction Search Query Screen

A Results page, below, is generated based on the search parameters entered by the user in the Query page.

Pay.gov Tracking ID	Agency Tracking ID	Customer Name	Amount	Date	Event	Status	Merchant Number
<b>Agency:</b> BCIS190PILOT		<b>Credit Card Type:</b> MasterCard					
<a href="#">112499110256</a>	2003081114210	A	\$10.75	08/11/2003 02:22:39 PM	Sale	Settled	0409000800097
<a href="#">112499210258</a>	2003081114211	A	\$10.75	08/11/2003 02:25:03 PM	Sale	Settled	0409000800097
			Subtotal:	\$21.50			
<b>Total Count:</b>		2					
<b>Total Amount:</b>		\$21.50					

Figure 2 – Credit Card Transaction Search Results – click the hyperlinks (highlighted) to view details.

To view details of a particular transaction click the Pay.gov Tracking ID hyperlink on the Results page (ref. to Figure 2).

Transaction Detail Results								Report generated: 08/20/2003 01:08 PM	
Agency:	BCIS180PILOT	Pay.gov Tracking ID:	112499110255	Agency Tracking ID:	2003081114210				
Credit Card Type:	MasterCard	Credit Card Number:	5454	Expiration:	12/2005				
Customer Name:	A	Address:	A 0						
Date	Amount	Event	Status	Batch ID	AVS Code	Remittance ID	Approval Code	Processor	Response
08/11/2003 02:22:39 PM	\$10.75	Sale	Settled		A	2003081114210	T11142	00	
Subtotal:	\$10.75								
<b>Total Count:</b>			1						
<b>Total Amount:</b>			\$10.75						

Figure 3 – Credit Card Transaction Details

### Credit Card Activity File

An Example of the *CCActivityFile* is shown in Figure 4 – in this case it is essentially an empty .xml file generated for agency ID 952, this agency did not have a credit card activity for the day in question, but gives an idea of the code and information contained.

```

<xml version="1.0" encoding="UTF-8" ?>
<!DOCTYPE cc_info (view source for full doc_type)>
<cc_info>
  <file_header>
    <agency_id>952</agency_id>
    <total_of_settled_amounts>0.00</total_of_settled_amounts>
    <total_of_credited_amounts>0.00</total_of_credited_amounts>
    <total_of_voided_amounts>0.00</total_of_voided_amounts>
    <total_of_failed_amounts>0.00</total_of_failed_amounts>
    <count_of_settled_amounts>0</count_of_settled_amounts>
    <count_of_credited_amounts>0</count_of_credited_amounts>
    <count_of_voided_amounts>0</count_of_voided_amounts>
    <count_of_failed_amounts>0</count_of_failed_amounts>
  </file_header>
  <card_type_item>
    <cc_type>
      <total_settled>0.00</total_settled>
      <total_credited>0.00</total_credited>
      <total_voided>0.00</total_voided>
      <total_failed>0.00</total_failed>
      <count_settled>0</count_settled>
      <count_credited>0</count_credited>
      <count_voided>0</count_voided>
      <count_failed>0</count_failed>
    </cc_type>
  </card_type_item>
  <body_item>
    <paygov_tracking_id />
    <agency_tracking_id />
    <remittance_id />
    <cc_no />
    <customer_name />
    <payment_amount />
    <event_type />
    <date_time />
    <status />
    <batch_id />
    <street />
    <city />
    <state />
    <zip_code />
    <country />
    <avs_response />
    <approval_code />
    <processor_response />
    <merchant_number />
  </body_item>
</cc_info>
</file_footer>
<file_name>CCActivityFile_08162003.xml
</file_name>
<file_creation_date>2003-08-17T10:00:18</file_creation_date>

```

Figure 4 - Credit Card Activity File

## 5. Defect Corrections in Pay.gov 2.5

The following issues identified in previous versions of Pay.gov Core have been corrected in V2.5:

- *Credit Card Batch: Resubmissions should use status code of original batch reply* - A submitter typically resubmits a batch when they fail to get a response from Pay.gov, possibly because of a network failure. The currently-returned exception status code is confusing in this case because the submitter can't tell whether the original batch was successful or not from the batch reply. Instead, the status code for the reply to the resubmission should be the same as the status code for the original batch. Therefore, if the original batch was successful, the status code for the resubmission should be "1","SUCCESS". If the original batch failed, the status code for the resubmission should be "2","FAILURE". If there was an exception with the original batch, the status code for the resubmission should be "3","EXCEPTION".
- *Detect duplicate remittance Ids in follow-up credit card transactions correctly* - Pay.gov correctly prevents the use of duplicate remittance IDs for credit card transactions that result in a "new" transaction, such as Authorization, Sale, Voice Force and Stand-Alone credit. However, it was possible for an agency to reuse the remittance ID for follow-up transactions multiple times, and this has been corrected (i.e., an error message will result) in V2.5
- *Should not reject CC card when expiration date is past* - Removed the check that credit card expiration dates are not in the past but leave the check that the credit card expiration date is in a valid format. This correction was needed because it is still possible to credit an expired credit card.
- *Collections Transaction Search Query Report: "Descending" radio button for Sort By does not work* - In the Collections Transaction Search Query report, records were always sorted in ascending order even though the "Descending" radio button is selected. This has been corrected in V2.5.
- *ACH Activity File generates invalid XML* - The ACHActivityFile report generated XML that is not valid. The <file\_header> element did not contain the required child elements. This has been corrected in V2.5.
- *Forms - Cannot navigate multi-page public forms* - Pay.gov returned the following error message when a user attempted to navigate to the "next" page on a multi-page public form. "ERROR: In order to use this feature you must be logged in to Pay.gov. If you have an account please use the login link below. If you do not have a Pay.gov account please go back and use print preview to print the form." This issue only applied when accessing a form from the public forms list. Multi-page forms could be navigated by logged in users. This now works correctly for public forms in V2.5.
- *Clicking Quit button when submitting a form causes browser to go to blank screen* - After a user submitted either a credit card or ACH form in one of the collections screens that comes up next, if the user clicked on the Quit button a blank screen now came up with no where to go. In V2.5, the user is returned to the user inbox screen.
- *After saving a form, clicking confirmation number link causes new browser session* - On the THANK YOU screen that came up next, clicking on the confirmation number link brought up the populated form in a new instance of Internet Explorer. The extra link has been removed in V2.5.
- *Credit Card GUI Credit Search Error* - In the GUI, Credit Search on date range without a Remittance ID (even for 1 day) causes an unable to complete error. Several database optimizations have been performed that have corrected this situation in V2.5.
- *Credit Card Batch submitted with duplicate ID returns blank status if original not done* - If two credit card batches with the same batch ID were submitted simultaneously by the same agency, then the response for one of these batches might return blank values for the status code and status description. This situation has been corrected in V2.5.

