



Pay.gov 3.2

Release Notice

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Financial Management Service



Revision History

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General Notes



Pay.govsm is a registered Service Marked item of the United States Treasury

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1. Scope of this Document

This document is designed to be an introduction to the new features of Pay.gov 3.2.

Specifically, it is addressed to individuals who desire 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

The following documents are either referenced in this notice or provide supplemental information, please contact your FMS representative to obtain them.

Pay.gov 3.2 Overview Guide

Agency Configuration Template (ACT)

Agency Guide to the Collections Service

Agency Guide to the Forms Service

Agency Guide to the Reporting Service

Agency Guide to the Billing and Notification Service

Agency Guide to the Verification Service

Agency Guide to Access Control

Open Collections Interface (OCI) Reference Guide

Pay.gov 3.2 User's Guide

3. Overview of Pay.gov v3.2.

The US Treasury, Financial Management Service, is excited to announce the new features that will be delivered with Pay.gov v3.2.

Pay.gov is a collection portal that offers five major services:

Collection Service – Collects and processes agency transactions. Pay.gov offers many ways to initiate a collection including a collection originating from an agency webpage, a collection originating from a form hosted on Pay.gov, a collection in response to a bill notifying the user of payment required.

Form Service – Hosts agency forms. The forms can be configured to mirror (to the extent practical) their paper counterparts, including OMB and agency control numbers, Paperwork Reduction Act and Privacy Act notices, and instructions. Forms can be used either to gather information for administration purposes such as production reporting or they can be used to initiate an associated collection.

Billing/Notification Service – Allows agencies to send out notifications of payment due to the agency. If the bill has an associated payment, a link is included directing the user to the Pay.gov Billing page where the information can be reviewed and, if applicable, payment made.

Reporting Service – Provides an extensive range of reports, allowing for transaction reconciliation with reports from other financial applications such as CASHLINK or settlement agents. The reporting service delivers transaction details via two mechanisms - Online reports and Activity Files.

Verification Service – Enables agencies to authenticate potential customers of their site without previous registration. The customer provides key pieces of information, the VS references government and commercial databases to confirm the customer.

The following presents an introduction to the enhancement in the release for Usability, the Collections and Reporting Services along with Access Control Enhancements.

4. Usability

4.1. Pay.gov Website Redesign

The Pay.gov website has undergone a major redesign, particularly the public access portion of the website, providing improved usability to both customers and agency staff alike. The new Pay.gov Homepage is shown below.

The screenshot shows the Pay.gov homepage with several callout boxes pointing to specific features:

- User Login:** Points to the login form on the left sidebar, including fields for Username and Password, and a Login button.
- Public Forms Search/Browse:** Points to the search bar and 'Go' button in the left sidebar.
- System Message Window:** Points to a yellow notification bar at the top right displaying a test system message from 04/30/2005.
- Business and General Public Users:** Points to the 'For Business and the General Public' section, which includes a list of services and a self-enrollment link.
- Government Agency Users:** Points to the 'For Government Agencies' section, which includes a list of services and links for agency implementation.

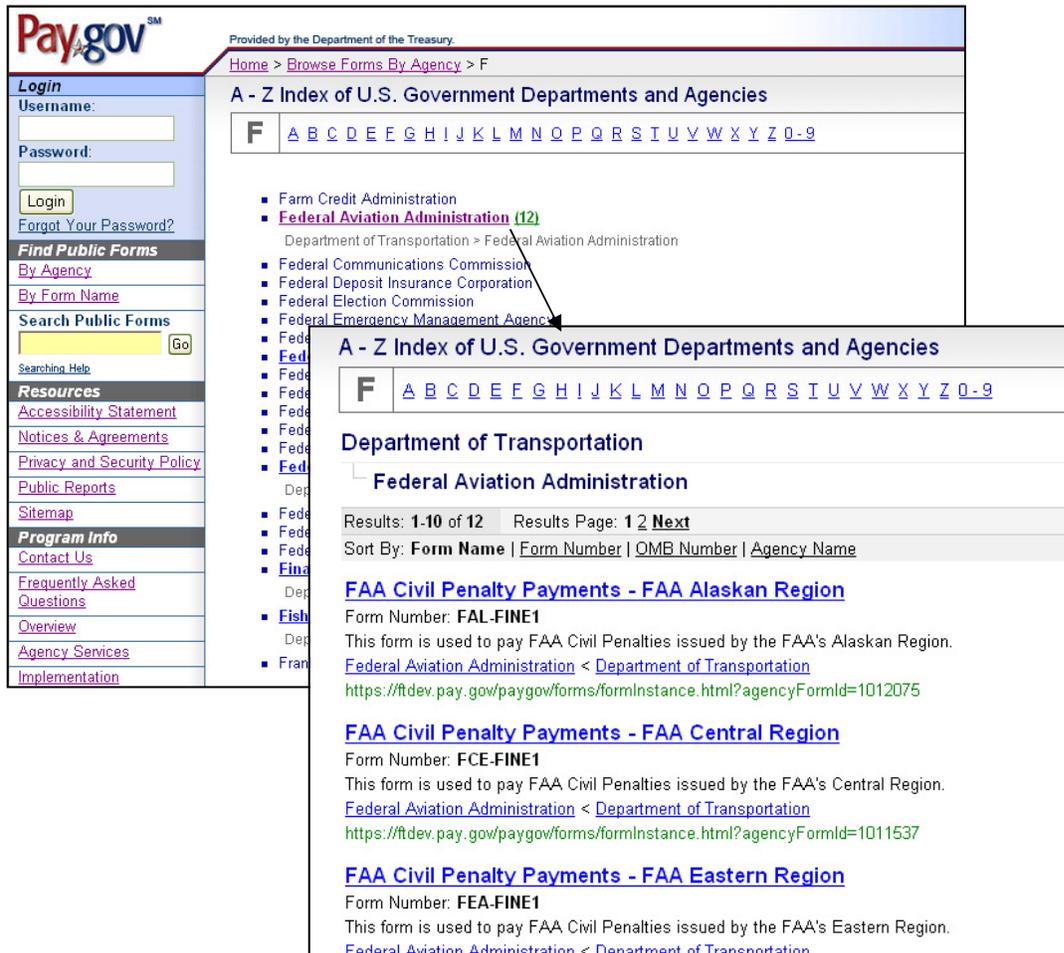
The website layout includes a top navigation bar with the Pay.gov logo and 'Provided by the Department of the Treasury.' Below this is a 'Home' link and a system message window. The main content area is split into two columns: 'For Business and the General Public' and 'For Government Agencies'. The left sidebar contains a 'Login' section, 'Find Public Forms' (with search options), 'Resources' (with various policy links), and 'Help' (with contact and FAQ links). The footer contains copyright information and contact details for the Department of the Treasury.

4.2. System Message Window

A system messaging window has been added to the redesigned homepage to enable Pay.gov Application Administrators to post timely information for agencies and their customers regarding upcoming scheduled outages and other pertinent information.

4.3. Public Forms Search/Browse

The public forms section has been redesigned allowing forms to be found by both **Agency** and **Form Name**. The example below shows a search being performed by agency with the agency associated forms displayed during drill-down. To enhance searchability the list of forms is now displayed in a textual style as opposed to the tabular style used previously.



4.4. Help Text, Error Messages and Information Pages

The volume of information available to the user to assist them in using Pay.gov has been expanded, including:

- Additional **Help Text** has been provided throughout the application.
- A **Frequently Asked Questions (FAQ)** page has been added to enable Pay.gov support staff to post questions and responses posed by agencies or their customers.
- Information displayed in the **Error Messages** has been expanded, as allowed by security best practices, to enable the user to rectify the problem.

4.5. “System Processing” Screen

When the system is processing a user’s submission, such as a form, payment, collection, or search request, a *Processing Request* screen is displayed indicating to the user that the system is busy.

4.6. Single Payment Entry Screen

The number of screens required to be completed to process ACH and Plastic Card transactions has been reduced. For both transaction types there are now only 3 screens – “1. Enter Payment Information”, “2. Authorize Payment” and “3. Confirm Payment”. The Payment Information screen for a Plastic Card transaction is shown below.

Online Payment
Step 1: Enter Payment Information
 Pay Via Plastic Card (PC) (ex: American Express, Diners Club, Discover, Mastercard, VISA)
 Required fields are indicated with a red asterisk *

Account Holder Name: BILL *

Payment Amount: \$10.00 *

Billing Address: 123 MAIN ROAD *

Billing Address 2:

City: CLEVELAND

State / Province: Ohio - OH

Zip / Postal Code: 44123

Country: United States

Card Type: Visa *

Card Number: 4111111111111111 * (Card number value should not contain spaces or dashes)

Security Code: 999 * (On the back of your Card, find the last 3 digits) [Help finding your security code](#)

Expiration Date: 02 / 2008 *

Select the "Continue with Plastic Card Payment" button to continue to the next step in the Plastic Card Payment Process.

4.7. Enhanced Agency Logo Support

To increase the “transparency” of the Open Collections Interface (OCI) to redirected agency users, the agency logo can be displayed on the collections screen, replacing the Pay.gov logo. It will be less apparent to redirected users that they have “left” the agency website and are processing the payment via the Pay.gov application. There is no restriction on image size, although there is a recommended maximum of 750 pixels wide x 150 pixels high.

4.8. Collections Control Panel

For consistency across the Pay.gov application the “*Collections Administration*” area of the Pay.gov application has been renamed the “*Collections Control Panel*”. The “*Collections Control Panel*” has been moved from the “*Administration Center*” and now resides in the “*User Center*”.

4.9. Field Length Restrictions for Payment Submission Data Elements

The following field length restrictions have been applied to the payment submission screens:

Year: exactly 4 characters, can be selected from a dropdown menu selection.

Plastic Card Security Code: a maximum of 4 characters.

ZIP/Postal Code: a maximum of 10 characters.

Plastic Card Number: limited to the maximum length supported by the selected Plastic Card type.

5. Collections Service

5.1. Processing and support of Diners Club Plastic Cards.

In accordance with the merger of MasterCard and Diners Club, the following measures are being made to incorporate the changes affecting the labeling, distribution and processing of current and reissued Diners Club Cards.

Bank of America and Mellon Bank will accept all international Diners Cards, along with any domestic Diners Cards that have been re-issued under MasterCard system. Mellon Bank will not accept any domestic Diners Club cards that have not been re-issued, Bank of America will continue to do so. This is summarized in the table below:

Card Type	Which Bank will accept?	
	Mellon Bank	Bank Of America
International Diners Club Cards	Yes	Yes
Domestic Diners Club cards that have been reissued as MasterCard	Yes	Yes
Domestic Diners Cards that have not been re-issued	No	Yes

5.2. ACH Prenotification

Pay.gov 3.2 provides the ability to send ACH prenotifications. A transaction, in the amount of \$0, is sent to a customer’s financial institution to confirm the account and routing numbers are correct. The prenotification can be sent from the **User Center-ACH Admin** screen, or as an **OCI – Non-Interactive Batch**, it is NOT available to OCI-Interactive or OCI-Non-Interactive Single. Processing is via the FRB/ACH network to the financial institution. Response to an ACH prenotification is at the discretion of the receiving financial institution; typically a response is only received when the account information is incorrect and needs to be corrected. There is no enforcement for a financial institution to respond, however it is in their best interests to do so if the account information is incorrect as it will only have to be corrected when the credit entry is submitted later. The Operating Rules of the National Automated Clearing House Association (NACHA) establishes that the financial institution or depository must initiate a return or Notification of Change (NOC) entry within six banking days of receipt of the original prenotification entry. Any subsequent transactions to that account must not be made until six banking days after the original prenotification was sent.

For an agency to use prenotification they need to have ACH configured for use in the CCP – this will also allow them to perform ACH Debits from the CCP. To accept OCI-Non-Interactive Batch they need to be configured for use with ACH.

The prenotification details are provided in the ACH Debit Transaction Report, the ACH Activity File and are a searchable item in the CCP by entering \$0 as the transaction amount.

5.3. Deferred & Recurring ACH Debit Transactions in OCI - Non-Interactive

OCI Non-interactive single and batch can be configured to support deferred and recurring ACH debit transactions. A deferred payment can be entered and scheduled for payment up to 30 days in advance, allowing a user to enter a payment prior to the actual payment date due. A recurring payment can be made with a frequency of weekly, bi-weekly, monthly or quarterly.

5.4. ACH Debits submitted using the Collections Control Panel

ACH Debits can now be initiated using the Collections Control Panel – this supplements the ACH Debit Cancel process, and Plastic Card Sale, Force, Void, Refund and Authorize. Those agencies who are currently using Pay.gov and would like to use this feature should contact Pay.gov Customer Support to have it initialized, please call (800) 624-1373 Option #2. An SEC code for these CCP initiated transactions can also be set at this time (Refer to the Agency Guide to Collections for more information about SEC codes available). Any agency joining Pay.gov after the v3.2 release can choose whether to use this feature during completion of the Agency Configuration Template (ACT).

6. Reporting Service

6.1. New Reports and Activity Files

The following new reports and activity file have been added:

Activity File Download Query – displays the activity file raw XML code for a particular activity file. This allows an agency to quickly view a particular parameter without having to view the code using a stylesheet or the Download Servlet. The XML code can be viewed through the Pay.gov GUI via the Report Listing Page.

Collections Search Query - This report combines the ACH Debit and Credit Card transaction data for the agency.

Deferred And Recurring Payments - This report displays deferred and recurring payments based on the date parameter provided. The date entered will show all payments that have been entered for settlement prior to this date, but will settle after this date.

Collections Activity File - This is a new activity file detailing the ACH Debit and Credit Card transactions for an agency – similar to the Collections Search Query.

6.2. Modifications to existing reports:

ACH Debit Transaction Search – The ability to search for Pre-notification items has been added.

Agency Summary Query – The layout of the report has been improved to allow for easier readability.

Billing Search Query – The transaction “Amount”, and “Issue Date” parameters have been added as search criteria. “Collection Status” has been added to the report, this is a hyperlink allowing the user to “drill down” to the collection details. The Pay.gov Tracking ID hyperlink is only displayed to those users with the correct Role and BAN access.

Enrolled Users By Application - Enhanced to display all roles and resources for a user, and disabled/deleted users are no longer displayed.

Form Activity Files - This report uses the new application setting Form Activity Cutoff Time to display form data only within the 24-hour window specified.

Forms Search Query – Certain columns have been renamed to be consistent with the rest of the system.

ICCC Search Query - The failed item totals are no longer included in the transaction totals, only a net total amount of successful Sale, Force, Credit, and Void transactions.

6.3. Report Download Servlet Username

The Username used to access the Report Download Servlet has been changed to be case-insensitive.

7. Access Control Enhancements

7.1. Expanded Roles and Permission Matrix

The Permissions and Roles matrix has been expanded, providing greater detail on the permissions available to a particular role.

Permissions	Public	Pay.gov Enrolled User (PGE)	Note: The Roles below also have the permissions available to the PGE Role.						
			Collections Operator (COO)	Report Office Analyst (ROA)	Application Customer Service (ACS)	Application Forms Full (AFF)	Application Forms Limited (AFL)	Resource BAN User (RBU)	ICCC (I3C)
Collections Control Panel									
Application-level: Search and View collections transaction(s) via CCP			X		X				
Cancel ACH debit via CCP			X						
Submit PC transaction via CCP			X						
Submit ACH transaction via CCP			X						
Collections									
Submit ACH debit payment	X	X				X		X	
Cancel ACH debit		X				X		X	
Submit plastic card sale	X	X				X		X	
Forms									
View & Submit Public Form	X	X							
View Private Form Template						X	X		
Edit Private Form						X	X		
Submit Private Form						X			
Save Public Form		X							
Save Private Form						X	X		
View/Edit Saved and View Submitted Owned Form Instance(s)		X				X			
Application-level: View Non-owned Form Instance(s)					X				
Enrolled user search for a form template		X							
View Owned Submitted Form Instance		X							
Bills									
View, Update, Save and Submit Bill Data Instance								X	
View Submitted Bill Data Instance								X	

Application-level: View Non-Owned Bill Data Instance(s)					X				
Report Name									
ACH Debit Transaction Search Query			X	X	X				
Activity File Download Query			X	X	X				
Agency Summary Query			X	X	X				
Billing Search Query			X	X	X				
CA\$HLINK Summary			X	X	X				
Collections Search Query			X	X	X				
Credit Card Settlement			X	X	X				
Credit Card Transaction Search Query			X	X	X				
Deferred and Recurring Payments Query			X	X	X				
Enrolled Users by Application Query					X				
Exception Search Query			X	X	X				
Forms Search Query			X	X	X				
ICCC Search Query									X
Collections Summary	X	X	X	X	X	X		X	X
ACH Activity File			X	X	X				
Billing Activity File			X	X	X				
CC Activity File			X	X	X				
Collections Activity File			X	X	X				
Form Activity File			X	X	X				
Form Activity File XSL			X	X	X				
Administration									
View Application-level role summary (Read-only)					X				
View Resource-level role summary (Read-only)					X				
Self Administration									
Reset Own Password/ Secret Q&A		X							
Update Own User Profile		X							

7.2. The Application Forms Limited (AFL) Role

The Application Forms Limited (AFL) role has been created to satisfy a requirement that one business user can view/edit/save a form but it must be reviewed by a person authorized to submit the form before the form can forwarded to Pay.gov for processing. The AFL role allows a user to view, edit and save a private form, but they cannot submit a form – a role of Application Forms Full (AFF) is required to submit the form.

If an agency requires that a form has the functionality to be filled out by an AFL but submitted by an AFF, then they must contact Pay.gov Customer Support to request/confirm that the form has this functionality and the required roles have been assigned.

7.3. Yearly Acknowledgement of Rules of Behavior

During the initial user logon and also as part of the self-enrollment process the user must acknowledge and accept the *Financial Management Services (FMS) Pay.gov System Information Technology Security Rules of Behavior*. These rules cover the security requirements of the information systems, applications and data used/stored by Pay.gov. Once per year the user will automatically be prompted by the system to re-acknowledge the rules to retain access to the application.

7.4. Refinement of Password Policies

The following policies are being enforced for password compilation and processing:

- a. The password must contain at least one uppercase alphabetical character, one lower case alphabetical character and one number.
- b. New passwords will have a maximum length of 24 characters.
- c. After a third unsuccessful attempt to login, using for example the incorrect password, the user will be locked out and no longer able to gain access until they have contacted Pay.gov Customer Service – 1-800-624-1373 Option #2. Note: the lock-out is effective even if the user answers their “Secret Question” correctly, if three unsuccessful log-in attempts have previously been made.
- d. Passwords should not contain user profile information such as street address or email address, and should not contain a common word.

8. Pay.gov 3.2 Defects

The following issues, identified in the current release of Pay.gov, have been corrected in v3.2:

8.1. Collections Defects

Support commas in OCI Batch Total fields – currently if the dollar amount in the batch total field contained a comma separator, e.g. \$72,000, the entire batch is rejected as the comma separator was not supported. Pay.gov v3.2 supports the use of commas in the Batch Total fields for an OCI batch request.

Remove remainder information from the Collections Control Panel search results – The Remainder field on the Plastic Card Credit screen in the Collections Control panel was causing confusion when a partial credit is submitted. The Remainder field is no longer displayed in v3.2.

Payment Date should be grayed out for Plastic Card Transaction search – Plastic card transactions have immediate processing and settlement. Payment date is an invalid entry for this type of transaction and has been grayed out on the Plastic Card Search Collections screen. Searches by date use the Transaction Date field.

Custom Collection Fields not pre-populating during refunds, force and voids – When a Plastic Card refund is performed using the CCP, the custom collection fields are not being populated even though the information had already been entered for that transaction. The custom collection fields can be used by the agency to gather data from a user that may pertain to that collection only i.e. a voucher number. The Plastic Card Refund, Force and Void screens in the CCP now pre-populate the custom collection fields, the values are non-editable as they refer to a transaction in the past.

Cannot re-pay a bill if Plastic Card payment is submitted with invalid data - The system did not allow repayment of a bill when a Plastic Card Payment with an unacceptable zip code or an expired Plastic Card was submitted. If an error is made on the initial submission the system will not allow a retry using either Plastic Card or ACH Debit, and the bill will remain unpaid. This defect has been corrected allowing the user to resubmit the payment with corrected information.

Duplicate OCI Transactions incorrectly reported – The agency generates their own Agency Tracking ID for OCI transactions. There have been occurrences where the Agency Tracking ID is a duplicate of a previously submitted transaction. Rather than rejecting the new transaction with the duplicate ID, processing details were returned for the original transaction. For example if the original transaction had been processed successfully, this “Transaction Success” information would be returned for the duplicate transaction leading agencies to think that this had also settled correctly. With v3.2 the duplicate transaction is rejected and the following information is returned to the agency:

- Agency ID
- Agency Tracking ID
- Payment status of ‘Failed’
- Error message indicating duplicate transaction

8.2. Billing Defects

Eliminate Duplicate steps in Billing Payment Process – the billing screens have been redesigned to minimize duplication of data between screens.

8.3. Usability Defects

Display the Notices & Agreements regardless of client fonts available – Currently the Notices and Agreements page will not be displayed if the client browser does not have the required font installed. This has been corrected in v3.2, the page will be displayed regardless of the installed fonts.

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