



Version 4.9 Release Notice

January 21, 2011

Financial Management Service



1 Introduction

This document introduces the new features of Pay.gov release 4.9. It is intended for individuals who desire an overview of the new features contained in this release, without the level of detail that may be found in other administrative, operational, or technical documents.

Pay.gov 4.9 will be available for agencies to test in the agency testing environment (<https://qa.pay.gov/>) on February 7, 2011. We strongly encourage all agencies to test their applications and ensure that the changes introduced as part of this release do not adversely affect processing.

The Pay.gov 4.9 release will be deployed into the production environment on February 20, 2011 between 2:00 A.M. and 6:00 A.M. Eastern Time; agencies will experience a service interruption during this period.

1.1 Related Documents

The documents listed below are either referenced in this notice or provide supplemental information. Please contact your FMS representative to obtain them or download them from the Pay.gov agency documentation Web site, located at <https://qa.pay.gov/agencydocs/>. The web site will be updated with the most current versions of the documents during the week of February 6, 2011.

- *Pay.gov Overview Guide*
- *Pay.gov User Guide*
- *Agency Configuration Template (ACT)*
- *Agency Guide to Access Control*
- *Agency Guide to the Billing Service*
- *Agency Guide to the Collections Service*
- *Agency Guide to Company Profiles*
- *Agency Guide to the Forms Service*
- *Agency Guide to Payer Profiles*
- *Agency Guide to the Reporting Service*
- *Open Collections Interface (OCI) Reference Guide*
- *Trusted Collection Services (TCS) Technical Reference Manual*

2 Overview of Pay.gov

Pay.gov offers four major services:

1. The *Collection Service* collects and processes agency transactions, including collections originating from an agency web page, collections originating from a form hosted on Pay.gov, or collections in response to a bill notifying users of a required payment. Agencies may also use the collections control panel (CCP) to manually enter transactions in Pay.gov.

As part of the Collections Service, the *Trusted Collection Services* allow agencies to send non-interactive collections transactions, and retrieve transaction data using 128-bit SSL encryption, certificate-based authentication,

and web services. Please contact your FMS representative or Pay.gov Customer Service if you are interested in using Trusted Collection Services.

2. The *Forms Service* hosts agency forms, which can be configured to closely emulate their paper counterparts, including OMB and agency control numbers, Paperwork Reduction Act and Privacy Act notices, and instructions.
3. The *Billing Service* allows agencies to send payment due notifications by email, which include links directing users to the Pay.gov billing page, where the information can be reviewed and payment can be made.
4. The *Reporting Service* provides online reports and downloadable activity files which allow agencies to reconcile transactions with reports from other financial applications such as CA\$HLINK or plastic card settlement agents.

3 Pay.gov 4.9 Enhancements and Changes

This section summarizes the major enhancements and changes included in the Pay.gov 4.9 release.

The plastic card industry-mandated changes listed in section 3.1.1 only apply to agency applications that process face-to-face retail plastic card transactions through Pay.gov's CCP and TCS Single interfaces. These changes are described in detail in Appendix A.

Agency applications that process eCommerce or MOTO transactions will not be affected by these mandated changes, nor will any agency application using the OCI, TCS Batch, form, or bill interfaces; likewise, applications that process only ACH transactions will not be affected.

To determine whether your application processes face-to-face retail transactions, please refer to your Fifth Third merchant agreement.

The mandated changes related to plastic card authorization reversals will affect all applications that process plastic card transactions through Pay.gov. These changes are described in detail in Appendix A on page 11.

3.1 Collections Service

3.1.1 *Changes Affecting Retail and TCS Applications*

- Added support for partial authorizations for plastic card transactions, using up to three cards per transaction.
- Added the ability to display remaining balance information for prepaid plastic cards.

Note: This change could technically affect all plastic card applications that use the Collections Control Panel and/or the TCS Single service, not just retail applications, because Pay.gov will display remaining balance information if Fifth Third Bank sends the information

3.1.2 *Changes Affecting All Plastic Card Applications*

- Added support for real-time plastic card reversals.
- Modified the system to allow zero-dollar plastic card authorizations.

3.2 Trusted Collection Services

3.2.1 *Changes Affecting TCS Single Query*

- Changed return code for Forced Authorizations. TCS Single Query returned a 2001 prior to 4.9, but will now return a 2003. This matches the return code for TCS Multiple Query.

3.3 Reporting Services

3.3.1 *Changes Affecting Collections Search Query*

- Modified report to include plastic card credit transactions in the agency application totals in the Application Summary.

3.4 Activity Files

3.4.1 *Changes Affecting Collections Activity File V2*

- Removed prefilled dummy value from the <treasury_account_symbol> XML element.
- Removed prefilled dummy value from the <business_event_type_code> XML element.

3.5 Web Pages

- Updated ACH and plastic card cancellation entry on FAQ page.
- Added uptime information to FAQ page.
- Added VA Medical Care Co-Payment form to the Frequently Used Forms list on the home page.
- Removed US Customs and Border Protection forms from the Frequently Used forms list on the home page.

3.6 Miscellaneous

- Updated the message that is displayed to a self-enrolled user who answers the secret question incorrectly three times.

4 Customer Service

Customer service is provided by the Federal Reserve Bank of Cleveland. Assistance with accessing the website, hosted forms processing, collections, and so on is provided for agency customers. Technical support is also available for problems such as balancing payments, database integrity, information security, and other issues relating to the smooth operation of the services provided to agencies.

4.1 Contact Information

Mailing address: Federal Reserve Bank of Cleveland
ATTN: eGov Customer Service (Pay.gov)
1455 East Sixth Street
Cleveland, OH 44114

Phone: (800) 624-1373 or (216) 579-2112

Fax: (216) 579-2813

Email address: pay.gov.clev@clev.frb.org

Appendix A Mandated Plastic Card Changes

This section describes plastic card industry mandated changes including support for partial authorizations, remaining balance information, and real-time authorization reversals. Other, non-mandated changes have been included as part of this release as noted and described previously in section 3.

Partial Authorizations

The plastic card industry has mandated applications that support plastic card transactions must support partial authorization transactions.

For example, say the customer would like to purchase goods for \$100. The user supplies a prepaid credit card that only has \$75 remaining on it. Prior to Pay.gov 4.9, this transaction would be declined. However, starting with Pay.gov 4.9, this same card will be approved, but for only \$75. If using the CCP interface, the customer will be allowed to supply up to two more cards to cover the difference.

As noted previously in section 3, this mandate only applies to agency applications that process face-to-face, retail transactions through Pay.gov's CCP and TCS Single interfaces. Agency applications that process eCommerce or MOTO transactions will not be affected, nor will any agency application using the OCI, TCS Batch, form, or bill interfaces. To determine whether your application processes face-to-face, retail transactions, please refer to your Fifth Third merchant agreement.

Collections Control Panel

Currently, the CCP supports one card per plastic card transaction. The user enters the transaction-level data, such as agency tracking ID, email address, phone number, and custom collection fields; and card-specific data, such as account holder name, plastic card account number, expiration date, and transaction amount, on one screen. There is no differentiation between transaction-level data and card-specific data.

In Pay.gov 4.9, the initial CCP data entry screen will look the same for agency applications that are designated as retail applications. If the card used is authorized for less than the requested amount, however, the system will inform the user and prompt for another card (Figure 1). Pay.gov will allow a user to supply up to three cards per transaction, but only if the card is authorized for less than the amount requested.

Figure 1: Pay.gov 4.9 CCP screen

Plastic Card Authorization Transaction

Your request could not be completed:

- The card supplied has been approved for an amount less than the requested amount. You may use an additional card to continue with this transaction.

Required Fields are marked with an *

If you do not enter an Agency Tracking ID one will be automatically generated for this transaction when it is submitted.

Transaction Information

Card #1 APPROVED

Account Holder Name: Cliff Notes
 Transaction Type: Plastic Card Authorization
 Billing Address: 123 Side St
 Billing Address 2:
 City:
 State/Province:
 ZIP/Postal Code:
 Country: USA
 Email:
 Phone:
 Card Type: Visa
 Plastic Card Number: *****1111
 Approved Amount: \$0.90
 Authorization Code:
 Order ID:
 Order Tax Amount:
 Level 3 Data:
 Agency Memo:

Card #2

Account Holder Name: *

Billing Address: *

Billing Address 2:

City:

State/Province: ▾

ZIP/Postal Code:

Country: ▾

Plastic Card Type: ▾ *

Plastic Card Number: *

Expiration Month (MM): *

Expiration Year (YYYY): *

Amount (US Dollars xx.xx):

Card Security Code:

Email Confirmations:
 To have a confirmation email sent upon completion of this transaction, select the appropriate check boxes below.
 Additional email recipients may be entered in the cc: box.

Send email confirmation to customer

Send email confirmation to otto.j.stolzenberger@clev.frb.org

CC: Separate multiple email addresses with a comma

All types of CCP transactions could be affected: authorizations, sales, forces, and credits.

Trusted Collection Services (TCS)

TCS Single currently supports one card for each plastic card transaction. The agency supplies the transaction-level data (for example, agency tracking ID, Email, phone, Level 3 data, and custom collection fields) and card-specific data (for example, account holder name, plastic card number, expiration date, and transaction amount) in one request, and TCS Single responds accordingly. There is no differentiation between transaction-level data and card-specific data.

TCS Single requests will remain the same in Pay.gov 4.9; but the TCS Single response and queries will change as follows:

- If the supplied card is authorized for an amount less than the requested amount, the TCS Single response (Figure 2) will have a new value for <auth_response_code> (10), <return_code>, <return_detail>, and <transaction_status>. The response will also contain two additional elements, <authorized_amount> and <remaining_balance>.

Figure 2: Sample TCS Single plastic card authorization response XML

```
- <tcs:PCAuthorizationResponse xmlns:tcs="http://fms.treas.gov/tcs/schemas">
  <tcs:agency_id>944</tcs:agency_id>
  <tcs:tcs_app_id>2601</tcs:tcs_app_id>
- <tcs:PCAuthorization>
  <tcs:paygov_tracking_id>2507E173</tcs:paygov_tracking_id>
  <tcs:agency_tracking_id>10282010141253815</tcs:agency_tracking_id>
  <tcs:transaction_amount>3.10</tcs:transaction_amount>
  <tcs:masked_account_number>*****0005</tcs:masked_account_number>
  <tcs:return_code>2007</tcs:return_code>
  <tcs:return_detail>Successful submission of partial PC Auth</tcs:return_detail>
  <tcs:transaction_status>PartialAuth</tcs:transaction_status>
  <tcs:transaction_date>2010-10-28T14:13:05</tcs:transaction_date>
  <tcs:approval_code>A1B1C1</tcs:approval_code>
  <tcs:auth_response_code>10</tcs:auth_response_code>
  <tcs:auth_response_text />
  <tcs:avs_response_code>Z</tcs:avs_response_code>
  <tcs:csc_result>U</tcs:csc_result>
  <tcs:authorized_amount>2.10</tcs:authorized_amount>
  <tcs:remaining_balance />
</tcs:PCAuthorization>
</tcs:PCAuthorizationResponse>
```

Agencies must handle these new values and new elements and provide their customers with the ability to provide additional card data. Each request will need its own agency tracking ID and will be provided its own Pay.gov tracking ID.

This applies only to authorization and sale transactions, but requires changes to the TCS WSDL and XSDs.

- If Pay.gov encounters a partial authorization when processing a plastic card sale transaction through TCS Single, the sale transaction will be stored as an authorization, but returned as a sale (Figure 3).

Figure 3: Sample TCS Single plastic card sale response XML

```

- <tcs:PCSaleResponse xmlns:tcs="http://fms.treas.gov/tcs/schemas">
  <tcs:agency_id>944</tcs:agency_id>
  <tcs:tcs_app_id>2601</tcs:tcs_app_id>
- <tcs:PCSale>
  <tcs:paygov_tracking_id>2507E174</tcs:paygov_tracking_id>
  <tcs:agency_tracking_id>10282010151533675</tcs:agency_tracking_id>
  <tcs:transaction_amount>4.00</tcs:transaction_amount>
  <tcs:masked_account_number>*****0005</tcs:masked_account_number>
  <tcs:return_code>2007</tcs:return_code>
  <tcs:return_detail>Successful submission of partial PC Auth</tcs:return_detail>
  <tcs:transaction_status>PartialAuth</tcs:transaction_status>
  <tcs:transaction_date>2010-10-28T15:16:01</tcs:transaction_date>
  <tcs:approval_code>A1B1C1</tcs:approval_code>
  <tcs:auth_response_code>10</tcs:auth_response_code>
  <tcs:auth_response_text />
  <tcs:avs_response_code>Z</tcs:avs_response_code>
  <tcs:csc_result>U</tcs:csc_result>
  <tcs:authorized_amount>2.10</tcs:authorized_amount>
  <tcs:remaining_balance />
</tcs:PCSale>
</tcs:PCSaleResponse>

```

For this transaction to settle, the agency needs to provide a force transaction separately.

- The contents of the result set of TCS Single Query, TCS Batch Results, and TCS Multiple Item Query will be different because these services could return plastic card transactions that possess multiple cards. The result set will contain all cards associated with the transaction, with the transaction-level data repeated (not shown). This was done so the XML structure of these services could remain the same. Pay.gov will not return the <authorized_amount> or <remaining_balance> through the batch or query interfaces.

Activity Files

Currently there are three activity files that contain plastic card transactions: CCActivityFile (Figure 4), CollectionsActivityFile, and CollectionsActivityFilev2. These activity files do not distinguish between transaction-level data and card-specific data.

Figure 4: Sample CCActivityFile XML

```

- <body_item>
  <paygov_tracking_id>24TIQR35</paygov_tracking_id>
  <agency_tracking_id>9999994</agency_tracking_id>
  <remittance_id>9999994</remittance_id>
  <cc_no>6404</cc_no>
  <customer_name>Dorothy Malone</customer_name>
  <payment_amount>5.34</payment_amount>
  <event_type>Sale</event_type>
  <date_time>2009-07-16T13:48:28</date_time>
  <status>Success</status>
  <batch_id>2820374</batch_id>
  <street>PO Box 900</street>
  <city>Beverly Hills</city>
  <state>CA</state>
  <zip_code>902130900</zip_code>
  <country />
  <avs_response>Z</avs_response>
  <approval_code>A1B1C1</approval_code>
  <processor_response>00</processor_response>
  <merchant_number>000432294</merchant_number>
  <expiration_date>01/2012</expiration_date>
</body_item>

```

The structure of these files will remain the same in Pay.gov 4.9, but these activity files will contain all cards associated with the transaction, with the transaction-level data repeated. This means that it may appear that these activity files contain duplicates because there are multiple records for a particular Pay.gov tracking ID. This implementation was chosen so the data grouping and XML structure could remain the same.

Online Reports

Currently, two online reports display detailed data regarding plastic card transactions, the Credit Card Transaction Search Query (Figure 5) and the Collections Search Query.

Figure 5: Sample online report

Credit Card Transaction Search Results							09/01/2010 01:13 PM ET		
Pay.gov Tracking ID	Agency Tracking ID	Account Holder Name	Credit Card Type	Transaction Amount	Transaction Date (ET)	Event Type	Collection Status		
Agency: VADMC			Application: 987VADMC			Merchant: 000431627			
24VRDESG	DeclineTest01	Charlie Horse	Visa	\$0.94	08/26/2010 7:52:34AM	Sale	Success		
24VRDESG	DeclineTest01	Allen Wrench	Visa	\$0.90	08/26/2010 7:52:34AM	Sale	Success		
24VRDESG	DeclineTest01	Anna Histamine	Visa	\$0.90	08/26/2010 7:52:34AM	Sale	Success		
Application TOTAL		Success 3	Failed 0	Sales/Forces 3	\$2.74	Voids 0	\$0.00	Credits 0	\$0.00
Grand TOTAL		Success 3	Failed 0	Sales/Forces 3	\$2.74	Voids 0	\$0.00	Credits 0	\$0.00

These reports do not distinguish transaction-level data and card-specific data. The structure will remain the same in Pay.gov 4.9, but these reports will display one row per card associated with the transaction, with the transaction-level data repeated. This means that it could appear that there are duplicates within the report, but this implementation was chosen because it represents a complete picture of the transaction.

Note: The Agency Summary Query and Credit Card Daily Batch Report also show credit card data, but at a summary level, so the visual output will not change.

Remaining Balance

The second mandated plastic card change requires face-to-face retail applications to inform customers of a card's remaining balance. Two interfaces are affected:

1. TCS Single: A new element, `<remaining_balance>`, will be added to support this mandate (Figure 6). This new element should not affect processing, reporting, or settlement of plastic card transactions. This element will only be returned in the TCS Single response.

Figure 6: Sample TCS Single response XML showing new `<remaining_balance>` element

```
- <tcs:PCSaleResponse xmlns:tcs="http://fms.treas.gov/tcs/schemas">
  <tcs:agency_id>944</tcs:agency_id>
  <tcs:tcs_app_id>2601</tcs:tcs_app_id>
- <tcs:PCSale>
  <tcs:paygov_tracking_id>2507E175</tcs:paygov_tracking_id>
  <tcs:agency_tracking_id>10282010151533676</tcs:agency_tracking_id>
  <tcs:transaction_amount>4.00</tcs:transaction_amount>
  <tcs:masked_account_number>*****0005</tcs:masked_account_number>
  <tcs:return_code>2002</tcs:return_code>
  <tcs:return_detail>Successful submission of PC Sale</tcs:return_detail>
  <tcs:transaction_status>Success</tcs:transaction_status>
  <tcs:transaction_date>2010-10-29T14:13:02</tcs:transaction_date>
  <tcs:approval_code>B1C1D1</tcs:approval_code>
  <tcs:auth_response_code>00</tcs:auth_response_code>
  <tcs:auth_response_text />
  <tcs:avs_response_code>Z</tcs:avs_response_code>
  <tcs:csc_result>U</tcs:csc_result>
  <tcs:authorized_amount />
  <tcs:remaining_balance>21.00</tcs:remaining_balance>
</tcs:PCSale>
</tcs:PCSaleResponse>
```

2. CCP Auth/Sale: The `<remaining_balance>` element is shown on the confirmation page.

The `<remaining_balance>` element will not be returned or shown in TCS Batch or Query interfaces, nor will it be included in activity files, online reports, or confirmation emails.

Authorization Reversals

The third mandated plastic card change is to not put a hold on card funds if the amount is never settled.

For example, say the customer would like to purchase goods for \$75. The user supplies a prepaid credit card that has \$100 remaining on it, or a regular credit with plenty of available credit. The agency application sends an authorization request to TCS Single for \$75; however, the order is back-ordered and the user decides to cancel the payment. The agency application must then send a cancel request to TCS Single to cancel the authorization. Pay.gov will send a reversal request to its plastic card authorization provider requesting the funds be released so the funds can be used elsewhere.

This portion of the mandate applies to all agency applications that process plastic card transactions on Pay.gov. The following scenarios will cause an authorization reversal: canceling or voiding an authorization (new in 4.9), canceling or voiding a sale, and forcing an authorization for less than the authorized amount.

Pay.gov will not inform agencies of the authorization reversal through any agency-facing reports.