



## **Version 5.0 Release Notice**

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June 10, 2011

*Financial Management Service*





# 1 Introduction

This document introduces the new features of Pay.gov release 5.0. 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 5.0 will be available for agencies to test in the agency testing environment (<https://qa.pay.gov/>) on June 27, 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 5.0 release will be deployed into the production environment on July 9, 2011 between 6:00 P.M. and 12:00 Midnight, 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 June 27, 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 Service (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 Service* allow agencies to send non-interactive collections transactions, and retrieve transaction data using 2048-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 Service.

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 5.0 Enhancements and Changes

This section summarizes the major enhancements and changes included in the Pay.gov 5.0 release.

### 3.1 Architecture Updates

- Upgraded to Oracle 11g Database (RDBMS).
- Upgraded to Oracle WebLogic Server 10.3.4.

### 3.2 ACH Collections

#### 3.2.1 *Changes affecting character set*

- Support additional alphanumeric characters in the account number as defined by NACHA in all Pay.gov interfaces. See Appendix A.

#### 3.2.2 *Changes affecting account number*

- Reduced minimum account number length to 3 digits from 4 digits.
- With the exception of OCI<sup>1</sup>, changed the display of ACH account numbers to show a 16 character string consisting of 12 asterisks followed by the last four digits of the account number. Three-digit account numbers are displayed as 12 asterisks followed by a zero and the three-digit account number.

### 3.3 Reporting Service

#### 3.3.1 *Enhancement to activity file and online report data source*

- Implemented near-line database to improve performance when viewing online reports and downloading activity files.

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<sup>1</sup> If an agency chooses to have the ACH account number returned, OCI returns a string of the same length as the account number with leading X's masking all but the last 4 digits. For example, a returned ten-character account number would consist of six leading X's and the last 4 characters in clear text. Account numbers consisting of only 3 or 4 digits are returned without leading X's.

- The near-line database is a data extract that may lag behind live data by one hour. This lag could affect data returned to the online reports produced by the queries listed below. The lag could account for the discrepancies between some summary report data and detail report data for a transaction. Activity files will not be affected. See Appendix B for more information.
- Converted three existing queries to use the near-line database:
  - ACH Debit Transaction Search Query
  - Collections Search Query
  - Payer Profile Collections Search Query
- Converted the activity files to use the near-line database:
  - ACHActivityFile
  - CCActivityFile
  - CollectionsActivityFile
  - CollectionsActivityFilev2

### **3.3.2 Modified ACH Detail Report and Credit Card Detail Report**

- Removed the following fields: Service, Return Code, Return Detail.
- Added Username field.

### **3.3.3 Replaced the Agency Summary Query with the Financial Summary Query**

- The Financial Summary Query returns a report summarizing transaction credit and debit data by month for a specified date range. The date range queried must be within the past 13 months. See Appendix B.
- Data accessed by the Financial Summary Query is refreshed nightly. Data for the previous day is available, but transactions entered, settled and retired on the current day may not be available.

Note: Due to the way Plastic Card data is collected, when multiple cards are used to complete a transaction, the detail for the Financial Summary Report may show a difference between the number of transactions occurring on a given day and the number of plastic cards used to complete those transactions. See Appendix B for details.

Note: Due to the changes described above, it is recommended that agencies test and validate their reports and activity files to determine if they are affected.

### 3.4 Web Pages

- Revised the text for “How do I know my payment was successful” FAQ.
- Revised uptime information on FAQ page.
- Removed duplicate links to Pay.gov public Web pages from Home page and Sitemap.
- Removed agency-specific information from public pages.
- Revised Overview page to remove information duplicated elsewhere or not relevant to public.
- Corrected ACH Debit Authorization and Disclosure text. Federal Reserve financial institution of Cleveland now reads Federal Reserve Bank of Cleveland. Broken links removed.
- Revised Agency Information page. Removed header image and text, link under Reporting Services, Implementation and Press/Articles sections (duplicated elsewhere).

## 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](mailto:pay.gov.clev@clev.frb.org)

## Appendix A NACHA Alphanumeric Characters

All Pay.gov interfaces now support alphanumeric characters, as defined by NACHA, in ACH account numbers.

Pay.gov interfaces affected are:

- Collections Control Panel (CCP)
- OCI Non-Interactive Single
- OCI Non-Interactive Batch
- OCI Interactive
- TCS Single
- TCS Batch
- User Profile
- Payer Profile
- Form
- Bill
- NOCs

Previously Pay.gov validation of bank routing numbers and account numbers returned an error if the account number contained alphanumeric characters. Bank account numbers are now validated to ensure that they contain only characters in the NACHA alphanumeric character set, which is restricted to

- Numeric (0-9)
- Alpha (A-Z a-z)
- Blank
- Special Characters
  - # (pound sign)
  - - (hyphen)
  - \$ (dollar sign)
  - & (ampersand)
  - \* (asterisk)
  - , (comma)



## Appendix B Query and Report Changes

### Near-line Extract Database

The near-line database is an extract taken from live data. It has been implemented by Pay.gov in order to improve the performance of the following queries and activity files, which use the extract data to produce their reports

- ACH Debit Transaction Search Query
- Collections Search Query
- Payer Profile Collections Search Query
- Financial Summary Query (new)
- ACHActivityFile
- CCActivityFile
- CollectionsActivityFile
- CollectionsActivityFilev2

### ***Possible Data Lag Time***

Data in the near-line database extract is not live. It can lag behind live data by one hour. This can cause discrepancies between data displayed in the report resulting from a query and the corresponding drilldown detail reports. This is because detail reports access live transaction data whereas the queries access data from the extract database. Lag time is stated in the help text shown at the top of each affected query.

Other differences in the data returned on the report and when data is available is provided in the following sections for each query.

### **ACH Debit Transaction Query**

For background information on this report see the *Agency Guide to the Reporting Service*.

With the following exceptions, the report produced by this query displays data from the near-line database extract, which can lag behind live data. One of the results may be that the ACH Debit Transaction Report may not display data for transactions occurring within the preceding hour. Please note that the corresponding drilldown detail report returns live data and so may differ.

- When querying by Pay.gov Tracking ID the report returns live data.
- When querying by Agency Tracking ID the report returns live data.
- In the unlikely event that an agency modifies the payment amount of a deferred or recurring ACH Debit Transaction, this report will not show the updated transaction amount until the business day before it settles.

## Collections Search Query

For background information on this report see the *Agency Guide to the Reporting Service*.

With the following exceptions, the report produced by this query displays data from the near-line database extract, which can lag behind live data. As a result, the Collections Search report may not display data for transactions occurring within the preceding hour. Please note that the corresponding drilldown detail report returns live data and so may differ.

- All returned Plastic Card Data is real-time data.
- Queries by Pay.gov Tracking ID return real-time data.
- Queries by Agency Tracking ID return real-time data.
- ACH data is refreshed hourly so data settled, retired, or entered within the last hour may not be available.

## Payer Profile Collections Search Query

For background information on this report see the *Agency Guide to the Reporting Service*.

With the following exceptions, the report produced by this query displays data from the near-line database extract, which can lag behind live data. As a result, the Payer Profile Collections report may not display data for transactions occurring within the preceding hour. Please note that the corresponding drilldown detail report returns live data and so may differ.

- Queries by Pay.gov Tracking ID return real-time data.
- Queries by Agency Tracking ID return real-time data.
- Queries by Pay.gov Tracking ID will not return a transaction until after it is Settled, Retired or Retired Accepted.
- Queries by Effective Date and Transaction date will not return a transaction until it settles. This is existing behavior and predates Pay.gov 5.0.
- If a same-day list is needed of transactions where the Effective Date has not been processed, use the ACH Transaction Search or Collections Search Queries.

## Financial Summary Query

The Financial Summary Query is a new query added to Pay.gov. It replaces the Agency Summary Query, which is no longer available. The query requires input of a date range (month and year only), other query criteria is optional. The date range is restricted to the preceding 13 months.

The resulting Financial Summary Results report shows a summary, by agency application, of the number of ACH and Plastic Card (credit and debit) transactions occurring in each month in the date range, and the total dollar amount of those transactions. Data for this report is refreshed nightly. Each month listed on the Financial Summary Results report includes a hyperlink allowing drilldown to a

Financial Summary Results - Daily report showing transaction activity for each day of the selected month.

The Financial Summary Results – Daily report lists, by day, the total number of ACH and Plastic Card (credit and debit) transactions and their amount totals.

Hyperlinks in the ACH or Plastic Card transaction count columns display the corresponding ACH Transaction Search Result or Credit Card Transaction Search Results report for the selected day.

***Possible Plastic Card Count Difference***

Due to the way Plastic Card data is collected, the Credit Card Transaction Search Results report can show a card count that is greater than the number of transactions for the same date as shown on the Financial Summary Results – Daily report.

This occurs when multiple cards are used to complete a single transaction. For example, if the daily summary shows 10 transactions and three cards were used to complete one of them, the card count on the Credit Card Transaction Search Results report would be 12. In any case, the dollar amounts on the two reports will balance.