



Pay.gov 7.0 Release Notice

April 17, 2017



1 Introduction

This document introduces the new features included in Pay.gov release 7.0. It is intended for individuals who desire an overview of the new features contained in these releases, without the level of detail that may be found in other administrative, operational, or technical documents.

Testing dates for Pay.gov 7.0 are April 17, 2017 through April 27, 2017.

The Pay.gov 7.0 production release is scheduled for April 29, 2017.

1.1 Related Documents

Pay.gov overview and technical documents are available by request from your Bureau of the Fiscal Service representative, your Pay.gov Agency Implementation liaison, or by download or request from the Pay.gov Agency Documentation site at <https://pay.gov/agency/documentation.html>. The web site will be updated with the most current versions of the documents during the week of April 17, 2017.

Online help for Pay.gov's public website is available at <https://pay.gov/public>.

2 Overview of Pay.gov

Pay.gov offers the following major services:

1. The *Collection Service* collects and processes agency transactions submitted by any of the Pay.gov services listed below. It validates and manages submitted payment data and forwards it to the appropriate payment processor, and responds with information required by the service used and the agency application.
2. The Collections Control Panel (CCP) is part of the Collection Service. It enables agencies to manually enter transactions in Pay.gov.
3. *Pay.gov Web Services* allow agencies to send non-interactive and interactive collection transactions to the Collection Service and to retrieve transaction data using 2048-bit SSL encryption, certificate-based authentication, and web services.

Pay.gov Web Services include

- a. *Trusted Collection Services*, a suite of web services that allow agencies to non-interactively submit transactions, either one-at-a-time or in batches, depending on the service used; retrieve the status of submitted batches, and submit queries that retrieve transaction information.
- b. *Hosted Collection Pages* combines non-interactive and interactive web services to allow agencies to redirect customers to Pay.gov at the time the customer must enter their payment data. Agencies do not record customer's payment details and only receive a Pay.gov response indicating if the payment is accepted or rejected.

- c. The non-interactive *eBilling Web Service* allows agencies to set up billing accounts, send notices of payment due, and control billing account access. Agencies can specify whether or not a customer must log in to a Pay.gov account before they can access the ebill. Agencies can use the service when needed and Pay.gov processes eBilling requests upon receipt.

Please contact your Bureau of the Fiscal Service representative or Pay.gov Customer Service if you are interested in using a Pay.gov Web Service.

4. 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.
5. The *Billing Service* is maintained for existing Billing Service implementations only. New billing implementations should use the eBilling Service.
6. *eBilling Online* allows agencies to interactively set up billing accounts, issue bills, and control bill access in real-time through an online interface. It is optimized for agencies issuing smaller numbers of bills. Agencies can create bills one-at-a-time or in batches of multiple bills. In addition, agencies can specify if log in is required to view a bill. Agencies can use the service as needed and Pay.gov creates bills, access codes and sends billing notifications to customers immediately upon receipt and validation of the agency request.
7. The *Reporting Service* provides online and downloadable reports and downloadable activity files, which allow agencies to reconcile transactions with reports from other financial applications such as the Collection Information Repository (CIR) or plastic card settlement agents.

3 Pay.gov 7.0 Enhancements and Changes

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

3.1 Pay.gov Websites

3.1.1 Public Website

- To support AVS checks, a country must be selected on payment pages for plastic card transactions.
- For plastic card transactions, the card brand (example: Visa) is no longer selected on the payment page. Pay.gov derives the brand from the card number.
- The order of plastic card fields on payment pages has been changed to better conform to Web standards.
- The Contact Us page has been expanded to include additional contact information. The page is accessible from the Contact Us link at the bottom of most pages.

- The self-registration process has been revised to make it easier for customers, and to implement greater security by validating the registering customer via email before they can complete the process.
- To enhance support for the Address Verification Service (AVS), collection payment pages require customers to select a country.
- eBills viewed on the Public UI include custom line item fields, if any.
- To help customers avoid making duplicate payments, the error message displayed when a customer clicks the browser back button from the payment receipt page has been revised. It lets them know their payment was received by Pay.gov.
- To help customers avoid missing payments, the error message displayed when a customer's session on a digital wallet provider (such as PayPal) takes too long and causes their Pay.gov session to time out. The message lets them know that the payment was not received by Pay.gov and that they should try again.

3.1.2 Agency Websites

- New passwords must be 12 to 25 characters long.
- The requirement to contain uppercase, lowercase, numbers and special characters has not been changed.

3.2 Collections

3.2.1 Plastic Card Transaction Error Message and Return Codes

- Error messages and return codes have been updated for plastic card transactions where the transaction exceeds the daily limit, or the application has been configured to not allow the use of credit cards, while still allowing debit cards.
This allows later Pay.gov releases to comply with new Fiscal Service rules. The new rules will require defined debt collection applications to have a "credit" limit at the plastic card authorization provider of \$0, effectively disallowing use of credit.
- **Customer message.**
Current:
"Your card has been declined. Please contact your card issuer, or retry your transaction using a different card or payment method."
New:
"The merchant does not accept credit cards, or your transaction exceeds the daily maximum limit for credit card transactions allowed. The transaction will not be processed."
- Trusted Collection Services. 4033 return code change.
Current:
"The transaction exceeds the daily limit for credit card transactions. The transaction will not be processed."

New:

“The application does not accept credit cards or the transaction exceeds the maximum daily limit for credit card transactions. The transaction will not be processed.”

- Hosted Collection Pages. 4033 return code used instead of 3001

Current 3001:

“The card has been declined; the transaction will not be processed.”

New 4033:

“The application does not accept credit cards or the transaction exceeds the maximum daily limit for credit card transactions. The transaction will not be processed.”

3.2.2 Messages Added to Help Prevent Duplicate Payments or Missed Payments

- To help customers avoid making the same payment twice, two error messages have been added
- If a customer clicks the browser back button from the last receipt page after making the payment, the following message is displayed on the public website’s Make a Payment page:
“Thank you! Your payment was received by Pay.gov.”
- If the customer’s session on Pay.gov expires before they return from an external payment provider such as PayPal:
“We’re sorry but we did not receive your payment. Either the time allowed to make the payment ran out or there was an issue with Pay.gov. You need to try again.”

3.3 eBilling Online

3.3.1 Added Custom Line Item Fields

- Up to five custom line item fields can be added to an ebill.
- Custom line item fields are specific to each eBilling Online cash flow application.
- Agencies can choose whether or not a custom line item field will be displayed on a customer’s ebill. Data in encrypted fields is not included in the email.
- The order in which custom line item fields are displayed when creating an ebill or when the ebill is viewed by a customer can be changed. Changes to the order does not affect the order of fields in ebills issued before the change.
- Custom line item fields are included when an ebill is copied. Agency users are alerted if of any changes made to the fields since the copied ebill was created.

3.3.2 eBill Batch Upload Template

- Custom line item fields added to a cash flow application are automatically added to its batch upload template.
- Before creating a batch, a new modified template must be downloaded after custom line item fields are added or modified.

3.3.3 Added Bill Setup

- New Setup link added to the Create Bill page. Setup link replaces the Configuration link.
- Setup link opens Bill Setup page used to add the optional bill logo, header comments, footer comments, and custom line item fields that can be selected to be used for a bill.

3.4 Hosted Collection Pages

- To support AVS checks, a country must be selected on payment pages for plastic card transactions.
- The order of plastic card fields on hosted collection pages has been changed to better conform to Web standards.
- For plastic card transactions, the card brand (example: Visa) is no longer selected. Pay.gov derives the brand from the card number.
- The new payment_type element has been added to the completeOnlineCollectionWithDetails, createForceWithDetails, and getDetails responses from Pay.gov.

3.5 Trusted Collection Web Services

- TCS Batch can be configured for minimum/maximum payment limits.
- TCS Single can be configured for minimum/maximum payment limits

3.6 Transaction Search

- Added refund action for plastic card transactions.
- Agencies can send an email notifying customers of a successful plastic card refund.
- Added void action for plastic card transactions.
- List sorting is retained when an agency user returns to a search results page from viewing transaction details.

3.7 Reporting Service

3.7.1 Billing Search Query

- Details display custom line item fields, if any.

3.7.2 Collections Search CSV Download

- “-CR” appended to a Payment Type in the Detail Collections CSV report to designate a refund. For example, Credit Card-CR.

3.7.3 User Access Report

- New User Account Type column added to query search results to show if user has access public website or agency websites.

3.8 Security and Fraud Prevention

- Enhanced encryption for custom collection fields, Pay.gov hosted forms, user profiles.
- Enhanced public UI self-registration security by requiring customer validation via email.
- Enabled configuration of minimum/maximum payment limits for TCS Batch and TCS Single Web Services.

3.9 ACH Collections Adapter

- Agencies using the ACH Collections Adapter should review the *ACH Collections Adapter Technical Reference* and the *Agency Guide to Payer Profiles* for enhancements to these services.

3.10 Documentation

3.10.1 Added

- *Pay.gov Services Overview*. Replaces the previous Overview Guide. Includes service summaries. eBilling Online section includes summary of custom line item fields.
- *Plastic Card Collections Guide*. Replaces the plastic card section of the *Collections Guide*.
- *ACH Collections Guide*. Replaces the ACH section of the *Collections Guide*.

3.10.2 Updated

- *Agency Guide to the Reporting Service* now includes the ACH Effective Date report.
- *eBilling Online Guide*. Added instructions for adding custom line item fields.
- *Hosted Collection Pages Technical Reference*. Corrected security information.
- *Pay.gov Overview Guide*. Changed title to Services Overview. Updated the eBilling Online section to include custom line item field summary information.

- *Agency Guide to Transaction Search*. Added instructions for plastic card refund and void.
- *Hosted Collections Pages Technical Reference*. Added payment_type element to sample completeOnlineCollectionWithDetails, createForceWithDetails, and getDetails responses.
- *Web Serviced Data Elements and Types, Return Codes, and Country Codes*. Added payment_type to TCS element definitions table.

3.10.3 Retired

- *Overview Guide*.
- *Agency Guide to Collections*

3.11 .Public Website Online Help

- Updated *Should I Register* topic for revised self-registration flow.

4 Customer Support

Customer support is provided by the Federal Reserve Bank of Cleveland. Assistance with accessing the websites, hosted forms processing, collections, and other services is provided for agency customers. Technical support for agencies is also available, including problems with collection applications, balancing payments, database integrity, information security, and other issues relating to the smooth operation of the services provided by Pay.gov.

4.1 Contact Information

Phone: (800) 624-1373, Option 2
7:00 am to 7:00 pm Eastern Time
Monday through Friday, Closed Bank Holidays

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