



Pay.gov 7.3 Release Notice

January 15, 2018



1 Introduction

This document introduces the new features included in Pay.gov release 7.3. It is intended for individuals who desire an overview of the new features contained in the release, without the level of detail that may be found in other administrative, operational, or technical documents.

Testing dates for Pay.gov 7.3 are January 15, 2018 through January 31, 2018.

The Pay.gov 7.3 production release is scheduled for February 3, 2018.

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://qa.pay.gov/agencydocs/index.html>. The web site will be updated with the most current versions of the documents during the week of January 15, 2018.

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.
- d. The non-interactive eBilling Online Web Service provides a way for agencies to create ebills using a system-to-system interface. It requires creation of line items that will be displayed to the customer. It adds the abilities (if configured) for customers to pay individual line items instead of the entire ebill, and to pay extra in addition to the ebill total. All ebills viewed online are created from a single Pay.gov-maintained template that allows for limited customization.

Agency cash flow application using the eBilling Online Web Service can also be accessed on the interactive eBilling Online Application. The application must be used to create optional bill features and content used by the web service.

- e. The non-interactive ACH Credit Web Service provides a way for agencies to create ACH Credit transactions on behalf of their customers through a system-to-system interface. Pay.gov records the transaction information and returns payment instructions to the agency, which in turn supplies them to the customer. The customer is obligated to complete the transaction by arranging an ACH funds transfer from their bank within 60 days, following the instructions provided. ACH Credit processing is conducted by the Credit Gateway, which informs Pay.gov and the CIR of transaction status and completion.

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. The *eBilling Online Application* 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 7.3 Enhancements and Changes

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

3.1 Forms Service

3.1.1 *Time Constraints for Form Submission*

- Time constraints can be applied to Agency forms on Pay.gov's public website.
- Agencies can request Pay.gov Agency Implementation to set a date/time window when a specific form is enabled. For example, form submission could be restricted to an annual enrollment period starting May 1 and closing on May 31. By default the form would be enabled at 12:00 am Eastern Time on the start date and disabled at 11:59 pm ET on the end date.
- During the window the form is enabled and customers can enter data and make payments. Outside the window, the form can be found on Pay.gov but is disabled (grayed out), Data cannot be entered and an associated payment cannot be made.
- The date and time range when a form is enabled can be scheduled to reoccur regularly. Annually or quarterly, for example.
- Forms can be enabled at a specified time on a start date and disabled at another specified time on an end date. For example, a form could be enabled at 8:00 am ET on the start date and disabled at 6:00 pm ET on the end date. All start and end times are Eastern Time.
- Forms can be set to be enabled only on specified days of the week for specified times. For example, a form could be enabled only during office hours (8:00 am to 5:00 pm) on Mondays, Wednesdays, and Fridays from July 1 to July 25. Afterhours and on the other days in that period, the form would be disabled.
- Disabled publicly available forms appear in search results.
- Messages inform customers if a form is disabled, or if it will be disabled within 30 minutes. If a form will be enabled on a recurring basis, the message informs the customer of the next available date.

3.2 Agency Collections Website

- To provide agencies with better communication regarding issue resolution, Customer Service (Support) contact information has been added to the footer on eBilling Online, Transaction Search, and Reports pages.
- The Agency Collection website is accessible using either <https://www.pay.gov/ebillingonline/> or <https://www.pay.gov/online reports/>.

3.3 Hosted Collection Pages

- Agencies can specify a minimum to maximum dollar amount range for payments accepted by a Hosted Collection Page cash flow application.
- Setting a minimum to maximum payment range enhances cash flow application security and can minimize incidents of fraud by preventing fraudsters from testing stolen credit cards with low-dollar transactions, preventing fraudsters from submitting multi-million dollar ACH transactions to cash flow applications that should not receive transactions of that magnitude, as well as preventing other cases of misuse and abuse.

3.4 Reporting Service

3.4.1 *Financial Summary Query*

- The layout of the Financial Summary Query Monthly and Daily Results Reports has changed to make them more readable and to make distinguishing between credits and debits easier. The order in which data is presented has changed.
- The PDF version of the Monthly and Daily Results Reports reflects the changes made to the online reports.
- The structure of the CSV file for Monthly and Daily Results Reports reflects the changed data order. Agencies opening CSV files in a spreadsheet template, or importing the data into their systems, may need to make changes to accommodate the new data order.

3.5 OCI-Interactive

3.5.1 *Security*

- OCI-Interactive has been updated to enhance data and transaction security.
- Agency connections and interaction have not been changed.
- Agencies are encouraged to test their OCI-I applications to ensure they continue to work correctly with the enhanced service.

3.6 Public Website

3.6.1 *Search*

- Search has been enhanced to enable customers to more easily locate desired information.
- The enhancement includes the ability to search in word variations, including plurals, the root word (example: park for parking) and misspellings; and improved ranking and sorting of search results.
- For forms, search results are presented in the following order:

1. The search term is in the form number.
 2. The search term is in the form name.
 3. The search term is in the description.
 4. The search term matches a keyword Pay.gov has associated with the form.
 5. The search term is in the OMB number.
- For agencies, only agency names containing the search term are listed in the Agencies tab.
 - No minimum number or characters is required for a search term.

3.6.2 Security

- reCAPTCHA has been added to the forms submission process.
- Customers are required to perform reCAPTCHA validation at the time they submit a payment.
- Use of reCAPTCHA improves security by helping prevent automated usage of select interactive features by computer programs (bots).

3.7 Fraud Prevention

- Pay.gov has integrated the capabilities provided by fraud prevention vendors to implement a more flexible and dynamic solution to address potential fraudulent transactions. The solution covers both ACH and plastic card transactions.

3.8 Stale Account Maintenance

- A stale Pay.gov account is any customer account or agency user account that has not been used to access a Pay.gov website for an extended period of time.

3.8.1 Agency Users

- If an agency user has not signed in to their account on either agency website for 90 days, the agency user account is considered to be stale. This includes accounts that have not been used within 90 days after being created.
- At 90 days of inactivity Pay.gov automatically sends an email to the address associated with the agency user account. The email tells the user that they must sign in to their account within 30 days to keep it active.
- At 120 days of inactivity Pay.gov automatically disables the agency user account. To enable the account the agency user must contact Pay.gov Customer Support.

3.8.2 Agency Users That Access the Public Website (External Users)

- If an agency user assigned an account on the public website has not signed in to their account for 365 days, the account is considered to be stale. This includes customer accounts that have not been used within 395 days after being created.
- At 395 days of inactivity Pay.gov automatically sends an email to the address associated with the customer user account. The email warns the customer that they must sign in to their account within 30 days to keep it active.
- At 425 days of inactivity Pay.gov automatically disables the customer account. To enable the account the customer must contact Pay.gov Customer Support.

3.8.3 Customer Accounts (Consumers and Citizens)

- If a customer has not signed in to their account on Pay.gov's public website for 395 days, the customer's account is considered to be stale. This includes customer accounts that have not been used within 395 days after being created.
- At 395 days of inactivity Pay.gov automatically sends an email to the address associated with the customer user account. The email warns the customer that they must sign in to their account within 30 days to keep it active.
- At 425 days of inactivity Pay.gov automatically disables the customer account. To enable the account the customer must contact Pay.gov Customer Support.

3.9 Transaction Search

- Transaction Details for plastic card transactions has been updated to include a line for the Fraud Decision Result.
- If the cash flow application is not being monitored, the line will show that fraud monitoring is not being used.
- If the cash flow application is being monitored, the line will show that the transaction is either accepted or blocked.

3.10 Documentation**3.10.1 Added**

- *Guide to the Pay.gov Websites, Sign In, and Navigation.*

3.10.2 Updated

- *Agency Guide to the eBilling Web Services* — deleted erroneous references to hidden ebills.
- *Agency Guide to the Reporting Service* — updated Financial Summary Query section for new report format.

- *Pay.gov Architecture, Security and Compliance* — updated the section describing the use of reCaptcha in payment and forms submission.
- *Hosted Collection Pages Technical Reference* — added section describing ability to specify minimum and maximum dollar amounts accepted for payments.
- *Agency Guide to the Forms Service* — added section describing the ability to set date/time windows for when a form is enabled and disabled for customer use.

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

<i>Hours:</i>	7:00 am to 7:00 pm Eastern Time Monday through Friday, closed bank holidays
<i>Phone:</i>	(800) 624-1373, Option 2
<i>Email address:</i>	pay.gov.clev@clev.frb.org