



# Pay.gov 7.4 Release Notice

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April 16, 2018



## 1 Introduction

This document introduces the new features included in Pay.gov release 7.4. 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.

Agency testing dates for Pay.gov 7.4 are April 16, 2018 through April 26, 2018.

The Pay.gov 7.4 production release is scheduled for April 28, 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 April 17, 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.
- f. The Billing Agreements Web Service enables agency customers to set up a billing agreement with PayPal. The billing agreement allows customers to make payments from their PayPal accounts without having to sign in and enter the payment information.

The Billing Agreements Web Service is available to an agency collecting all transaction and payment information on its own system. The web service is implemented by having the equivalent of an “Express Checkout” link on the agency’s payment page. When clicked, the agency sends a payment authorization web service request to PayPal via Pay.gov and, if approved, follows it with a Force for the payment. This takes place in the background. The customer does not leave the agency’s site.

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 7.4 Enhancements and Changes

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

#### 3.1 Collections

##### 3.1.1 *PayPal Split Shipments Order-Auth-Capture Option*

- Agencies shipping merchandise that may fulfill a customer's order through multiple shipments can add this PayPal payments option.
- Order-Auth-Capture enables an agency to submit multiple Forces (Captures) against the amount authorized for an order. At the time of the order, the total cost of the order is authorized. Then, as items in the order are shipped, the agency can submit a Force/Capture for each shipment.
- Using the option, agencies can comply with an ecommerce requirement that payment for ordered items can only be Forced/Captured at the time they are shipped. For multiple shipment agencies would submit Forces/Captures for partial amount against the amount authorized for the order. When all items are shipped, agencies would submit a request to close the authorization.
- In Transaction Search, each force against the amount authorized for an order is listed as a separate Sale under Additional Transactions for the order Authorization transaction. The Forces (Sales) each have a different Pay.gov Tracking ID, but share the same Agency Tracking ID.

**Note:** The default expiration for an authorization is 29 days, but an agency can request that the expiration can be extended for any period up to 365 days.

##### 3.1.2 *ACH Credit Collections*

- When a customer chooses to receive confirmation email, the message Pay.gov sends includes both html and text versions of the confirmation and

ACH Credit instructions. The configuration of the customer's email client determines how the email will be rendered in their browser (html or text).

## 3.2 Billing Agreements Web Service

- The Billing Agreements web service enables agencies that accept PayPal collections to offer customers a fast, one-click way to make payments through the digital wallet provider.
- Customers set up a billing agreement with PayPal, and the agency provides the equivalent of an "Express Checkout" link for making PayPal payments. Once the link is clicked, the payment process takes place immediately in the background. The customer does not have to sign in to their account on PayPal, and do not leave the agency's site.
- The service is particularly useful for enabling fast transactions when the quantity of merchandise is limited and/or available for only a short period of time.
- Customers can initiate one-time payments, refund requests, and use their PayPal billing account when setting up recurring payments.
- Agencies can use the service for automatic recurring and automatic subscription payments.
- For details, see the *Billing Agreements Web Service Technical Reference*, available at <https://qa.pay.gov/agencydocs/>.

### 3.2.1 Split Shipments Order-Auth-Capture Option

- Billing Agreements supports the Split Shipments Order-Auth-Capture option.
- Agencies wishing to use the option must have it added to the configuration for their Billing Agreements cash flow application.
- See section 3.1.2 for information about the option.
- Agencies using the option must use the latest version of the Billing Agreements Web Service WSDL, which enables a message that allows an agency to close or void the order's authorization, when all items have been shipped, for example. See the *Billing Agreements Technical Reference* at <https://qa.pay.gov/agencydocs/> for WSDL download instructions.

## 3.3 Forms Service

### 3.3.1 Form Availability Time Constraints Configuration Enhanced

- Time constraints can be a one-time window or recurring.
- Multiple one-time or recurring time constraint windows can be set for a form.
- Time constraint windows can be configured for inactive forms.

- Availability end date not required; forms could be set to be available only during business hours all year.
- Days and times a form is available can be configured differently for each day.
- Default times for daily availability are 8:00 am to 5:00 pm Eastern Time. Default availability for forms available all day during a window is from 12 am to 12 midnight Eastern Time. Agencies may need to adjust times to conform to their time zone.
- By default, messages warning customers that form availability will end soon start appearing 30 minutes before the availability window closes. Agencies can request that the time when a warning appears before the window closes to be different.

### **3.3.2 Saving Forms Before They are Complete**

- Signed in customers can save or preview forms before they are finished, even if no value is entered in required fields. Later, they can retrieve the unfinished form from their account's My Forms list to complete and submit it.

### **3.3.3 Confirmation Page**

- When a customer chooses to receive confirmation email, the message Pay.gov sends includes both html and text versions. The configuration of the customer's email client determines how the email will be rendered in their browser (html or text).
- Excepting ACH Credit transactions, Forms service confirmation pages include a new "We value your feedback" link that takes customers to a survey to provide feedback on their Pay.gov experience. The information will be used for future enhancements.
- A warning message is displayed when a customer clicks their browser's back button from a Confirmation page. The customer is warned that if they continue information entered for their transaction will be lost.

## **3.4 Hosted Collection Pages**

### **3.4.1 Split Shipments Order-Auth-Capture Option**

- Hosted Collection Pages supports the Split Shipments Order-Auth-Capture option.
- Agencies wishing to use the option must have it added to the configuration for their Hosted Collection Pages cash flow application. They must also use version 2.1 of the TCSONline WSDL and submit web service messages to the TCSONline version 2.1 service endpoint URL. See the Hosted Collection Pages Technical Reference at <https://qa.pay.gov/agencydocs/> for details.

### **3.5 Plastic Card Processing**

- The card acquiring processor used by Pay.gov has changed its name from Vantiv® to Worldpay®. There are no other changes affecting agencies.

### **3.6 Security and Fraud Detection**

- Pay.gov code has been enhanced to add additional security. Agency – Pay.gov interactions are not affected.
- Additional background verifications have been added to detect possibly fraudulent transactions.

### **3.7 Public Website**

#### ***3.7.1 Ampersand (&) Support***

- Pay.gov will display ampersands agencies include in form names and fields.
- Payer Profile information can include the ampersand.
- Ampersands are displayed in Transaction Search and CIR reports.

#### ***3.7.2 Search***

- Search has been enhanced to enable customers to more easily locate desired information.
- Search results that exactly match search terms are listed first followed by results that partially match.

#### ***3.7.3 Create Account eMail***

- The format of the email customers receive as part of the process of creating a Pay.gov account has been improved to make sure that all information and links are properly displayed.

#### ***3.7.4 Accessibility***

- Additional enhancements to the public website were made to more fully comply with the latest Web Content Accessibility Guidelines (WCAG) and the refreshed standards (January 2017) in Section 508 of the Rehabilitation Act of 1973 and 1998.
- The enhancements will improve the ability to fully access the public website with a screen reader.
- The calendar has been improved by adding keyboard shortcuts to move through the months, and enabling the spacebar to enter the date.
- Placeholder text has been removed from all fields.
- Colors displayed on the page are more easily discerned by vision-impaired users.

### 3.8 Transaction Search

- The Authorization status displayed has been updated to accommodate the Split Shipments Order-Auth-Capture option. The status can now be Submitted, In Progress, or Closed.
- The Closed status will never appear if the Order-Auth-Status option is not implemented for a cash flow application.

### 3.9 Documentation

#### 3.9.1 Added

- *Billing Agreements Web Service Technical Reference* — how to implement billing agreements with Pay.gov and PayPal.

#### 3.9.2 Updated

- All references to Vantiv® have been changed to Worldpay®.
- *Pay.gov Services Overview* — added summaries of the Billing Agreements Web Service, the Order-Auth-Capture option, and the agency cash flow application implementation process. Added instructions for setting up an account with the Collections Information Repository (CIR).
- *Hosted Collection Pages Technical Reference* — added support for the Order-Auth-Capture option, including a new WSDL and service endpoint URL.
- *Web Service Data Elements and Types, Return Codes, and Country Codes* — added web service XML elements used by the Billing Agreements Web Service, and the Order-Auth-Capture option.
- *Agency Guide to Amazon Pay Collections* — corrected refunds information in section 6.
- *Agency Guide to PayPal Collections* — added support for the Order-Auth-Capture option.
- *Agency Guide to Transaction Search* — updated collection status table in section 7.1.

## 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

*Hours:* 7:00 am to 7:00 pm Eastern Time  
Monday through Friday, closed bank holidays

*Phone:* (800) 624-1373, Option 2

*Email address:* [pay.gov.clev@clev.frb.org](mailto:pay.gov.clev@clev.frb.org)