



Pay.gov 9.1 Release Notice

July 20, 2026



1 Introduction

This document introduces the new features included in Pay.gov release 9.1. 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 9.1 are July 20, 2026, through July 31, 2026. Any agency issues not identified by July 31, 2026, will not be addressed until the next Pay.gov release.

The Pay.gov 9.1 production release is scheduled for August 13, 2026.

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 Specialist, or by download or request from the Pay.gov Agency Documentation site at <https://qa.pay.gov/agencydocs/index.html>. The website will be updated with the most current versions of the documents during the week of July 20, 2026.

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

2 Overview of Pay.gov

Cloud-based Pay.gov offers the following major services:

1. Transactions are collected and processed by the core collection service. Transactions are submitted by any of the Pay.gov services listed below. The core service validates and manages submitted payment data, forwards it to the appropriate payment processor, and responds with information required by the service used and the agency cash flow application.
2. The *Create Transactions* function on the Agency Collection (myagency) website enables agencies to manually enter transactions in Pay.gov.
3. *Pay a Form* on the Agency Collections website enables agency users to create transactions on behalf of customers without having to use forms on Pay.gov's public website.
4. *Collections API* is a cloud-based service that enables agencies to submit non-interactive ACH Debit and Plastic Card collections to Pay.gov. The Collections API's 24/7/365 availability minimizes downtime interruptions. All submitted transactions require authentication for enhanced security.
5. *Collections API Inquiry* is a cloud-based service that enables agencies to perform ad hoc checks of transaction status if an agency does not receive a response from Pay.gov. The service also enables researching individual transaction details on an ad hoc basis.
6. *Pay.gov Web Services* allow agencies to send non-interactive and interactive collection transactions to the core collection service, and to retrieve transaction data using 2048-bit SSL encryption, certificate-based authentication, and web services.

Pay.gov Web Services include:

- a. The *Trusted Collection Services* are 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. The *Hosted Collection Pages* (HCP) service 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 customers' payment details and only receive a Pay.gov response indicating if the payment is accepted or rejected.

- c. The *eBilling Web Service* is a non-interactive service that allows agencies to set up billing accounts, send notices of payment due, and control billing account access. Agencies can specify whether 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 *eBilling Online Web Service* is a non-interactive service that 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 applications 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 *ACH Credit Web Service* is a non-interactive service that 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 Collections Information Repository (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 service is available to agencies collecting all transaction and payment information on their own systems. It is implemented by having the equivalent of an "Express Checkout" link on an 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.

- g. The *Automatic Bill Payments Service* (AutoPay) enables payers for agency customers to set up agreements to automatically pay all bills issued to the customer by the agency. In their billing cash flow application's configuration, agencies have the option to allow agency users to set up AutoPay for a customer.
7. *ACH Debit Refunds* enables agencies to request refunds for domestic ACH debit transactions. Refunds can be requested only after an ACH transaction has been settled for six business days. Refunds can be requested for single transactions, for bulk batches of transactions, and for individual payments for recurring transactions. Before requesting refunds, agencies must create one or more reusable debit TAS-BETCs. Debit TAS-BETCs are separate and different from those used when creating transactions. Debit TAS-BETCs and batch ACH debit refund requests are created in the ACH Debit Refunds service on the Agency Collections (myagency) website. Single ACS debit refund request are created in the Transaction Search service on the Agency Collections (myagency) website. All ACH Debit Refund requests validated and processed and then disbursement must be finalized in the Secure Payments System (SPS) for the refund to be granted.

8. 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.
9. The *Billing Service* is maintained for existing Billing Service implementations only. New billing implementations should use the *eBilling Web Service*.
10. 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 signing in is required to view a bill. Agencies can use the service as needed. Pay.gov creates bills and access codes and sends billing notifications to customers upon receipt and validation of the agency request.
11. The *Reporting Service* provides online and downloadable reports, including manual activity file downloads, which allow agencies to reconcile transactions with reports from other financial applications, such as the CIR or plastic card settlement agents.
12. The system-to-system *Activity File Service* provides several different Activity Files that enable agencies to download information about transactions and payment methods taking place on a given day. A separate machine account (MGA role) is required for download, and the MGA must be assigned the ROA role for each cash flow application it will request activity files for. Agencies can use Activity Files to reconcile their collection transactions.

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

3 Pay.gov 9.1 Enhancements and Changes

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

3.1 ACH Debit Refunds Requests Enabled

- Refund requests for settled ACH debit transactions have been enabled. They can be requested for single settled ACH transactions, individual settled recurring ACH debit payments, and batches of settled ACH debit transactions.
- Agency users need the COE role to request ACH debit refunds.
- An ACH debit refund can be requested only after the transaction has been settled for six days or longer and must be requested within 18 months after the original transaction. Agency users that do not know their TAS-BETC information should consult with their disbursement area for guidance.
- ACH debit refund requests are only requests; refund disbursements are finalized in the Secure Payment System (SPS) where they are approved or denied by the federal agency. If a refund is denied, SPS does not update Pay.gov and it will not be reflected in the transactions search or reports. As a result, agencies will not be able to reinitiate a refund request through Pay.gov and must handle it outside of our system. A future release will add functionality to update ACH transactions with rejected refund requests.
- ACH debit refund implementation requires two separate actions: creation of one or more ACH debit refund TAS-BETCs in the ACH Debit Refunds function on the Agency Collections (myagency) website and then creating refund requests (single in Transaction Search or bulk requests in the ACH Debit Refund function).
- Bulk requests require entering data into the latest version of a .csv file template.

- International ACH debit transactions are not eligible for refunds.
- Agencies can test the functionality to store debit TAS-BETC information and initiate refund requests in Pay.gov's QA environment, but this information will not be sent to SPS.
- ACH debit refund requests will not be sent downstream to the Collections Information Repository (CIR) since the request is for a disbursement. Instead, agencies will see refund requests approved in the Payment Information Repository (PIR).

3.2 ACH Debit Refund Action Added to Transaction Search

- Transaction Search website has been enhanced with an ACH Debit Refund Request action.
- The Refund Request action may only be used for individual ACH debit refund requests for settled domestic ACH debit transactions.

3.3 ACH Debit Refund Requests Report Added

- An ACH Debit Refund Request report has been added to the Reports function on the Agency Collections (myagency) website.
- To search for a request, agency users must enter a date range and select the agency and application.
- Report details include the date and time of the request, the amount, the application, the debit TAS-BETC used, and the disbursement ID.
- The report includes a link for help finding a disbursement record.

3.4 Authorization and Disclosure Statement Modified

- Section A of the Authorization and Disclosure Statements for transactions on the public website and for Hosted Collection Pages (HCP) transactions have been modified to include credits These may be issued to financial institutions when refunds are granted.

3.5 System Improvements

- Pay.gov is implementing numerous changes to enhance availability and security, while aligning with the Federal Cyber Executive Order and Zero-Trust Architecture mandates. Additionally, Pay.gov software integrations and infrastructure components are being updated. These enhancements and modifications continue to modernize the underlying code base and provide stability for the Pay.gov system.

4 Documentation

Documentation has been updated and will be available at <https://qa.pay.gov/agencydocs/index.html> starting the week of July 20, 2026.

5 Testing Environments

Service	Testing URL
Public Website	https://qa.pay.gov
ACH Credit Web Service	https://qa.tcs.pay.gov/services/TCSAchCreditService
Create Transactions	https://qa.pay.gov/myagency/ (select Create Transactions tile)
Collections API	
Collections API ACH Debit	https://stg.api.collections.pay.gov/ach/v1/debits
Collections API ACH Prenotification	https://stg.api/collections.pay.gov/ach/v1/prenotifications
Collections API ACH Cancel	https://stg.api.collections.pay.gov/ach/v1/cancelations
Collections API Plastic Card Sale	https://stg.api.collections.pay.gov/plastic-card/v1/sale
Collections API Plastic Card Authorization	https://stg.api.collections.pay.gov/plastic-card/v1/authorization
Collections API Plastic Card Force	https://stg.api.collections.pay.gov/plastic-card/v1/force
Collections API Plastic Card Void	https://stg.api.collections.pay.gov/plastic-card/v1/void
Collections API Plastic Card Refund	https://stg.api.collections.pay.gov/plastic-card/v1/refund
Collections API Inquiry Service	https://stg.api.collections.pay.gov/inquiry/v1/inquiry
eBilling	

eBilling Web Service	https://qa.tcs.pay.gov/ebilling/services/eBillingService
Access Code Web Service	https://qa.tcs.pay.gov/accesscode/services/AccessCodeService
eBilling Online Application	https://qa.pay.gov/myagency (select eBilling Online tile)
eBilling Online Web Service	https://qa.tcs.pay.gov/services/EBillingOnlineService/1.0/
Forms	
Forms Service	https://qa.pay.gov/public/ (select Forms to test with)
Pay a Form	https://qa.pay.gov/myagency/ (select Pay A Form tile)
Hosted Collection Pages (HCP)	
Hosted Collection Pages version 2.0	https://qa.tcs.pay.gov/services/TCSOnlineService/2.0/
Hosted Collection Pages version 2.1	https://qa.tcs.pay.gov/services/TCSOnlineService/2.1/
Hosted Collection Pages version 2.2	https://qa.tcs.pay.gov/services/TCSOnlineService/2.2/
Hosted Collection Pages version 3.0	https://qa.tcs.pay.gov/services/TCSOnlineService/3.0/
Hosted Collection Pages version 3.1	https://qa.tcs.pay.gov/services/TCSOnlineService/3.1/
Hosted Collection Pages version 3.2	https://qa.tcs.pay.gov/services/TCSOnlineService/3.2/
Hosted Collection	https://qa.tcs.pay.gov/services/TCSOnlineService/3.3/

Pages version 3.3	
Hosted Collection Pages User Redirect	https://qa.pay.gov/tconline/payment.do?token={InputValue}&tcsAppID={InputValue}
Trusted Collections Web Services (TCS)	
TCS Batch Web Service	https://qa.tcs.pay.gov/tcsbatch/services/TCSBatchService
TCS Batch Results Web Service	https://qa.tcs.pay.gov/tcsbatchresults/services/TCSBatchResultsService
TCS Plastic Card Web Service	https://qa.tcs.pay.gov/services/TCSPlasticCardService/2.0
TCS Single Web Service	https://qa.tcs.pay.gov/tcscollections/services/TCSSingleService
TCS Single Credit Card SOAP Webservice	http://tstsoap.pfsweb.com:80/Pay.Gov.WebService.1.0.0.0/PayGovTCSSingleService.asmx
TCS Multiple Item Query Web Service	https://qa.tcs.pay.gov/tcsmultipleitemquery/services/TCSMultipleItemQueryService
TCS Single Query Web Service	https://qa.tcs.pay.gov/tcssinglequery/services/TCSSingleQueryService
Reporting	
Reporting Service	https://qa.pay.gov/myagency/ (select the Reporting tile)
Manual Activity File Download	https://qa.pay.gov/myagency/ (select the Reporting tile and then the Activity File Download Query tile)
System-to-System Activity File Service	

Collections Activity File	https://apis-preprod.fiscal.treasury.gov/aps/acc/exp/v1/pgov-activity-files/collections/v1
Collections Activity File v2	https://apis-preprod.fiscal.treasury.gov/aps/acc/exp/v1/pgov-activity-files/collections/v2
Collections Activity File v3	https://apis-preprod.fiscal.treasury.gov/aps/acc/exp/v1/pgov-activity-files/collections/v3
Collections Activity File v4	https://apis-preprod.fiscal.treasury.gov/aps/acc/exp/v1/pgov-activity-files/collections/v4
Form Activity File	https://apis-preprod.fiscal.treasury.gov/aps/acc/exp/v1/pgov-activity-files/form/v1
Form Activity File v2	https://apis-preprod.fiscal.treasury.gov/aps/acc/exp/v1/pgov-activity-files/form/v2
All other activity files	https://apis-preprod.fiscal.treasury.gov/aps/acc/exp/v1/pgov-activity-files/ActivityDownload

6 Production Environments

Service	Production URL
Public Website	https://pay.gov
ACH Credit Web Service	https://tcs.pay.gov/services/TCSAchCreditService/1.0/
Create Transactions	https://pay.gov/myagency/ (select Create Transactions tile)
Collections API	
Collections API ACH Debit	https://api.collections.pay.gov/ach/v1/debits
Collections API ACH Prenotification	https://api.collections.pay.gov/ach/v1/prenotifications
Collections API ACH Cancel	https://api.collections.pay.gov/ach/v1/cancelations
Collections API Plastic Card Sale	https://api.collections.pay.gov/plastic-card/v1/sale
Collections API Plastic Card Authorization	https://api.collections.pay.gov/plastic-card/v1/authorization
Collections API Plastic Card Force	https://api.collections.pay.gov/plastic-card/v1/force

Collections API Plastic Card Void	https://api.collections.pay.gov/plastic-card/v1/void
Collections API Plastic Card Refund	https://api.collections.pay.gov/plastic-card/v1/refund
Collections API Inquiry Service	https://api.collections.pay.gov/inquiry/v1/inquiry
eBilling	
eBilling Web Service	https://tcs.pay.gov/ebilling/services/eBillingService
Access Code Web Service	https://tcs.pay.gov/accesscode/services/AccessCodeService
eBilling Online Application	https://pay.gov/myagency (select eBilling Online tile)
eBilling Online Web Service	https://tcs.pay.gov/services/EBillingOnlineService/1.0/
Forms	
Forms Service	https://pay.gov/public/ (select Forms to test with)
Pay a Form	https://pay.gov/myagency/ (select Pay A Form tile)
Hosted Collection Pages (HCP)	
Hosted Collection Pages version 2.0	https://tcs.pay.gov/services/TCSOnlineService/2.0/
Hosted Collection Pages version 2.1	https://tcs.pay.gov/services/TCSOnlineService/2.1/
Hosted Collection Pages version 2.2	https://tcs.pay.gov/services/TCSOnlineService/2.2/
Hosted Collection Pages version 3.0	https://tcs.pay.gov/services/TCSOnlineService/3.0/
Hosted Collection Pages version 3.1	https://tcs.pay.gov/services/TCSOnlineService/3.1/

Hosted Collection Pages version 3.2	https://tcs.pay.gov/services/TCSOnlineService/3.2/
Hosted Collection Pages version 3.3	https://tcs.pay.gov/services/TCSOnlineService/3.3/
Hosted Collection Pages User Redirect	https://pay.gov/tconline/payment.do?token={InputValue}&tcsAppID={InputValue}
Trusted Collections Web Services (TCS)	
TCS Batch Web Service	https://tcs.pay.gov/tcsbatch/services/TCSBatchService
TCS Batch Results Web Service	https://tcs.pay.gov/tcsbatchresults/services/TCSBatchResultsService
TCS Plastic Card Web Service	https://tcs.pay.gov/services/TCSPlasticCardService/2.0
TCS Single Web Service	https://tcs.pay.gov/tcscollections/services/TCSSingleService
TCS Single Credit Card SOAP Webservice	http://soap.pfsweb.com:80/Pay.Gov.WebService.1.0.0.0/PayGovTCSSingleService.asmx
TCS Multiple Item Query Web Service	https://tcs.pay.gov/tcsmultipleitemquery/services/TCSMultipleItemQueryService
TCS Single Query Web Service	https://tcs.pay.gov/tcssinglequery/services/TCSSingleQueryService
Reporting	
Reporting Service	https://pay.gov/myagency/ (select the Reporting tile)
Manual Activity File Download	https://pay.gov/myagency/ (select the Reporting tile and then the Activity File Download Query tile)
System-to-System Activity File Service	
Collections Activity File	https://apis.fiscal.treasury.gov/aps/exp/v1/pgov-activity-files/collections/v1

Collections Activity File v2	https://apis.fiscal.treasury.gov/aps/exp/v1/pgov-activity-files/collections/v2
Collections Activity File v3	https://apis.fiscal.treasury.gov/aps/exp/v1/pgov-activity-files/collections/v3
Collections Activity File v4	https://apis.fiscal.treasury.gov/aps/exp/v1/pgov-activity-files/collections/v4
Form Activity File	https://apis.fiscal.treasury.gov/aps/exp/v1/pgov-activity-files/form/v1
Form Activity File v2	https://apis.fiscal.treasury.gov/aps/exp/v1/pgov-activity-files/form/v2
All other activity files	https://apis.fiscal.treasury.gov/aps/exp/v1/pgov-activity-files/ActivityDownload

Note: Production URLs for system-to-system Activity File download are also listed in the [Agency Guide to the Activity File Service](#). Click the link to request the guide and its password.

The URL for the File/Form Attachment servlet is available in the *Agency Guide to the Forms Service* at https://qa.pay.gov/agencydocs/docs/pg_forms_guide.pdf

7 Customer Support

Customer support is provided by the Federal Reserve Bank of Cleveland, including accessing the websites, hosted forms processing, collections, and other services. 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.

7.1 Contact Information

Hours: 8:00 am to 7:00 pm Eastern Time
Monday through Friday, closed bank holidays

Phone: (800) 624-1373

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