



Guide to Create Transactions

September 28, 2020



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Table of Contents

Revision History	iii
1 Introduction.....	1
1.1 Related Documents	1
2 Overview of the Create Transactions Service	3
2.1 Background.....	3
2.2 General Restrictions	3
2.3 Do Not Use Your Browser’s Back Button	4
2.4 Pay.gov Session Length.....	4
3 Agency User Roles and Responsibilities.....	5
3.1 Who can use the Create Transactions Service?	5
4 Payment Tracking Information	9
4.1 Agency Tracking ID.....	9
4.2 Paygov Tracking ID.....	9
5 Getting Started.....	11
5.1 Pay.gov Agency Collections (myagency site) Menu	12
5.2 Create Transactions Menu.....	12
5.3 Stepper.....	13
6 Payment Tracking Information	15
6.1 Agency Tracking ID.....	15
6.2 Pay.gov Tracking ID.....	15
7 Plastic Card Transactions	17
7.1 Plastic Cards Accepted.....	17
7.2 Plastic Card Payment Cutoff and Settlement Times.....	17
8 Plastic Card Sale.....	19
8.1 Summary of Steps.....	19
8.2 Plastic Card Transaction Steps	21
8.3 Transaction Information Section.....	21
8.4 Personal Information Section	22
8.5 Account Information Section	24
8.6 Additional Information Section	25
8.7 Custom Collection Fields (Optional) Section.....	25
8.8 Classification Section	26
8.9 Click Next	27
8.10 Plastic Card Sale Review	28
8.11 Plastic Card Sale Confirmation.....	31
9 Plastic Card Authorization	33
9.1 Summary of Steps.....	33
9.2 Transaction Information Section	35
9.3 Personal Information	36
9.4 Account Information	37
9.5 Additional Information.....	38
9.6 Custom Collection Fields (Optional)	39
9.7 Classification	40
9.8 Click Next	40
9.9 Plastic Card Authorization Review and Authorization	41
9.10 Plastic Card Authorization Confirmation.....	44

10	Plastic Card Force	45
11	Voiding a Plastic Card Sale or Authorization	47
12	Payment Status for Plastic Card Collections	49
13	Plastic Card Refund	51
13.1	Refund Restrictions.....	51
13.2	Refund Time Limit.....	51
13.3	Voiding a Refund (Void Credit).....	51
14	Entering Level 2 and Level 3 Data	53
14.1	Default values required.....	53
14.2	What is Level 2 Data?.....	53
14.3	What is Level 3 Data?.....	53
14.4	XML Required	53
14.5	Level 3 Data Elements.....	55
14.6	Level II and III Element Descriptions	56
14.7	American Express Level III Data	60
15	ACH Debit Transactions	63
15.1	ACH Payment Cutoff and Settlement Times.....	63
15.2	Summary of Steps.....	63
15.3	Creating an ACH Debt Transaction	64
15.4	Review and Submit the Payment.....	71
15.5	Changing ACH Debit Payment Amounts	73
15.6	Canceling an ACH Debit Payment	74
16	ACH Debit Prenotification	75
16.1	Transaction Information Section	77
16.2	Personal Information Section.....	77
16.3	Account Information Section	78
16.4	Additional Information Section	79
16.5	Custom Collection Fields Section.....	79
16.6	Continue to Review.....	79
16.7	ACH Prenote Review.....	80
16.8	ACH Prenote Confirmation	82
17	Credit Transactions	83
18	Custom Collection Fields	85
18.1	Restrictions for Custom Collection Field Values	85
19	Notifications and Reminders	87
20	Known Issues	89
21	Customer Support	91
21.1	Contact Information	91

1 Introduction

This document provides instructions and information for using the Create Transactions Service on Pay.gov's myagency (Agency Collections) website.

1.1 Related Documents

You are encouraged to read the following guides for more information on payment types available in the Create Transactions service:

- *Guide to ACH Debit Collections*
- *Guide to Plastic Card Collections*
- *Agency Guide to the Forms Service*
- *Agency Guide to Transaction Search*

These and other related and supplemental agency guides and reference manuals are available on the Pay.gov Agency Documentation site at <https://qa.pay.gov/agencydocs/index.html>.

Guides and references include payment methods and TAS/BETC classification.

2 Overview of the Create Transactions Service

2.1 Background

The Create Transactions service is available to agency users with the proper roles after they sign in to Pay.gov's myagency website at <https://pay.gov/myagency/> (Section 5 Figure 1).

The service is limited to creating the following transactions on behalf of a customer:

- ACH Sale
- ACH Prenotification
- Plastic Card (credit and debit payment card) sale
- Plastic Card (credit and debit payment card) authorization

You cannot create ACH Credit transactions in the Create Transactions service.

All other actions for these transactions types, such as plastic card Force, are performed in the Transaction Search Service on the myagency website.

2.1.1 Other Related Actions

Related actions, such as searching and editing transactions are performed using other Pay.gov services, which are noted in this guide.

2.2 General Restrictions

Note Restrictions affecting a specific payment type are explained in the payment type's section of this guide.

2.2.1 Payments

You may not:

- make payments using any payment method not allowed for your collections application
- make payments using a method not accepted by Pay.gov, including plastic card brands not accepted
- make payments using any digital wallet payment provider
- make ACH Credit payments

2.2.2 Exclusive Use of ACH or Debit Cards

Due to Bureau of the Fiscal Service Card Acquiring Service policies, some cash flow applications may be restricted to accepting only ACH or debit card payments. For example, the restriction would apply to applications identified as collecting debt.

2.2.3 Payer Profiles (Payer ID)

- Supported for ACH Debit Transactions.
- Not Supported for Plastic Card Transactions.

For information request the [Guide to Payer Profiles](#).

2.2.4 Restricted Payment Dates

Currently, the Create Transaction service does not support restricted payment dates.

Restricted payment dates refer to cash flow applications configured with specific dates when payments can be made. Customer payments are accepted only during the specified period. Once the payment period is over, no payment can be made.

2.3 Minimum to Maximum Payment Amounts

At your agencies request, Pay.gov can configure your cash flow application to accept only payments within a minimum to maximum amount range. Payment amounts outside the range will not be allowed.

2.4 Do Not Use Your Browser's Back Button

- Use Pay.gov's navigation links instead.
- Using the "Back" button may cause transmission of incomplete data to Pay.gov or cause website pages to load incorrectly.

2.5 Pay.gov Session Length

- Your Pay.gov session will expire after 30 minutes of inactivity.
- You can extend you session before timeout by clicking the "Request more time" link at the top right of most pages.
- If your session expires before you complete an action you will need to sign in again and start over.

3 Agency User Roles and Responsibilities

3.1 Who can use the Create Transactions Service?

The Create Transactions service is available to agency users assigned the following roles:

- COE (Collection Operator Exception)
- COS (Collection Operator Sale)

Note: Users having other roles may also be assigned the COE and COS roles.

3.1.1 Functions Available by Role

Table 1: Functions available to COS and COE Roles

Function	Role	See Section	Detail
ACH Debit Sale	COS	15	Create a transaction using a customer's bank account as the payment type. The transaction generally settles the next business day.
Recurring ACH Debit Payment	COS	15	Create a series of payments from a customer's bank account. The payment frequency and number of payments is specified. The date of the first payment may be selected. Must be allowed in the cash flow application's configuration.
Deferred ACH Debit Payment	COS	15	Select a future date when the single payment will be charged to the customer's bank account. Must be allowed in the cash flow application's configuration.
Change ACH Debit Amount	COE	15.5 & See separate Guide	Performed in Transaction Search. Change the amount of an ACH payment after the transaction has been created in Pay.gov. For recurring payments, the amount for a single payment or all remaining payments can be changed. Must be allowed in the cash flow application's configuration.

Function	Role	See Section	Detail
Cancel ACH Debit Payment	COE	15.6 & See separate Guide	Performed in Transaction Search. Cancel an ACH debit payment before it is settled.
Plastic Card Sale	COS	8	Authorize a sale (debit) that settles automatically at the end of business day. It can also be thought of as a combined authorization and force. Note: Final settlement of debit card transactions may take longer, depending on the card issuer's requirements.
Plastic Card Authorization	COS	9	Authorize a sale (debit) that will be completed with a later Force.
Plastic Card Force/Capture	COS	10	Force may also be referred to as Capture Performed in Transaction Search. Settle a previously authorized transaction that did not go for automatic settlement.
Plastic Card Refund	COE	13	Performed in Transaction Search. Authorize a credit (refund) against a previously processed sale transaction and settle automatically at the end of the business day.
Plastic Card Recurring Payment Refund	COE	13	Performed in Transaction Search. Recurring plastic card payments may only be refunded one at a time (section 9).
Plastic Card Void	COE	11	Performed in Transaction Search. Cancel a plastic card transaction that has not yet settled or an Authorization that has not be Forced/Captured.
Search Transactions	COE & COS	See separate Guide	Performed in Transaction Search. Find a specific transaction or group of transactions, view transaction details and history, perform allowed actions such as cancel or refund.

Function	Role	See Section	Detail
View Transaction Details	COE & COS	See separate Guide	Performed in Transaction Search. View the details of a specific transaction, including payment type and status.
View Transaction History	COE & COS	See separate Guide	Performed in Transaction Search. View the history of a specific transaction, including edits and changes in status.

4 Payment Tracking Information

Two IDs are assigned to each collection transaction.

4.1 Agency Tracking ID

The Agency Tracking ID is assigned by your agency to each transaction. It helps identify the transaction in both your agency's and Pay.gov's systems.

The Agency Tracking ID must be

- unique within your agency.
- unique for each transaction. An Agency Tracking ID may not be assigned to more than one of your transactions.

In some cases the Agency Tracking ID, as see on Pay.gov or in reports, may be truncated. Truncation depends on the requirements established by the Treasury's designated settlement agent for your transaction.

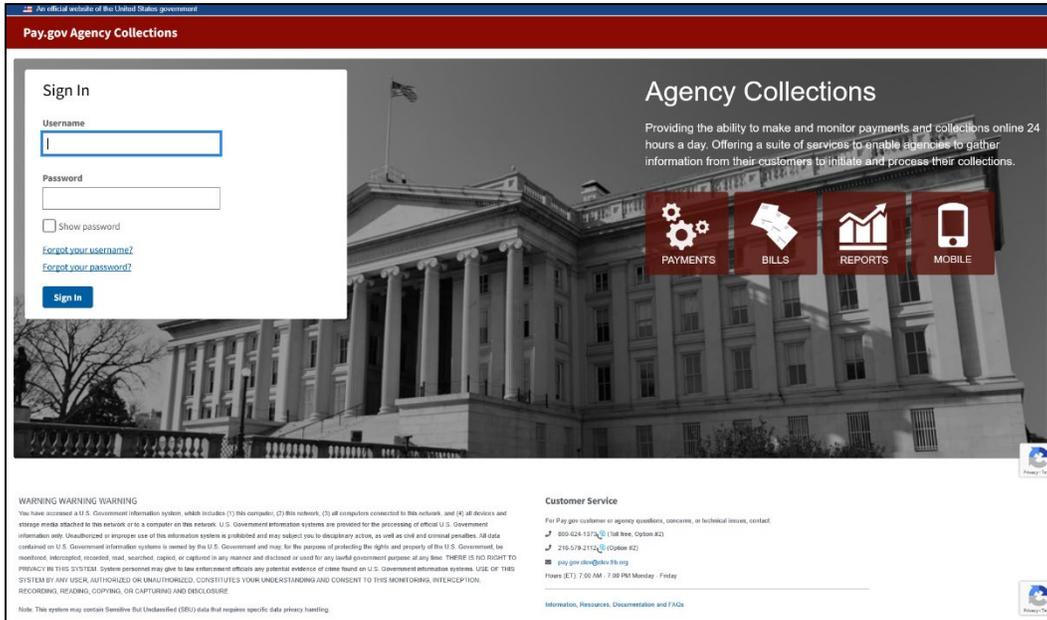
4.2 Paygov Tracking ID

The Paygov Tracking ID is generated by Pay.gov for each collections transaction processed. It is unique throughout the Pay.gov system. It helps identify the transaction in Pay.gov's system.

The confirmation number displayed when a transaction is completed is also its Paygov Tracking ID.

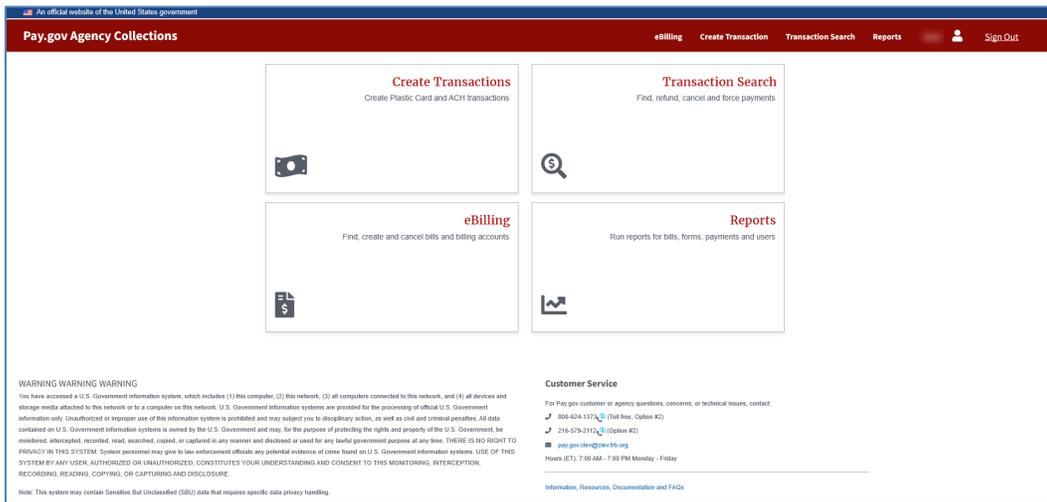
5 Getting Started

Figure 1: myagency website home page



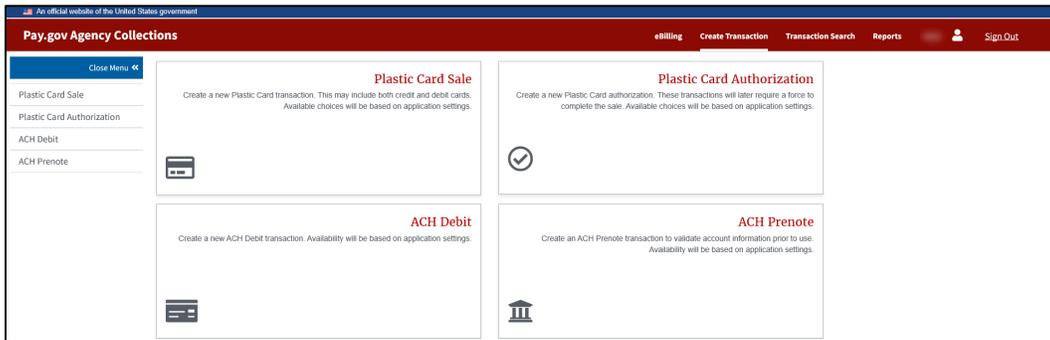
1. Sign in to the myagency website.
2. The Agency Collections page opens (Figure 2). Only the services and functions permitted by your role are shown.

Figure 2: Agency Collections page



3. Click the **Create Transactions** tile (or the Create Transaction link at the top of the page).
4. The Create Transactions page opens (Figure 3).

Figure 3: Create Transactions page



5. Click the appropriate tile to start.
Or you can click one of the menu items on the left.

See the [Guide to the Pay.gov Websites, Sign In, and Navigation](#) for general instruction on accessing and navigating the myagency website.

5.1 Pay.gov Agency Collections (myagency site) Menu

The menu in the bar at the top of the page has links to all the Agency Collections functions you have access to. The links displayed will vary according to the role assigned to you.

Figure 4: Agency Collections menu



5.1.1 Pay.gov Profile Link



Click on the person symbol to change your Pay.gov Profile. If you are creating a transaction at the time, you will need to leave it and lose any information you have already entered.

5.1.2 Sign Out Link

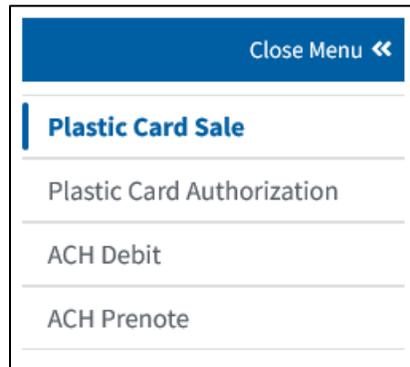
Click the Sign Out link to leave the Create Transactions function and return to the Agency Collections home page.

5.2 Create Transactions Menu

All Create Transaction pages include a menu on the left-hand side that allows you to select a payment transaction.

The menu is expanded for step one (Entry) of any transaction, but collapsed for steps 2 and 3. Click on the bar at the top to expand or collapse the menu at any time.

Figure 5: Create Transactions menu



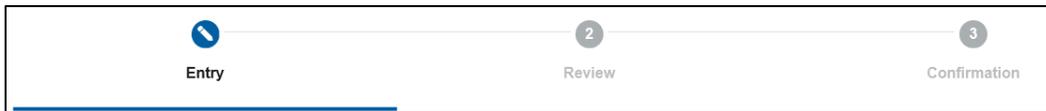
5.3 Stepper

A Stepper is shown at the top of each Create Transactions page.

Transactions of any type are created in three steps, Entry, Review, and Confirmation. The Stepper shows where you are in the creation.

Important! You cannot move to the next step until the current step is complete, but you can move backward if you need to make a change.

Figure 6: Transaction Stepper



6 Payment Tracking Information

Two IDs are assigned to each collection transaction, an Agency Tracking ID and a Pay.gov Tracking ID.

6.1 Agency Tracking ID

The Agency Tracking ID is assigned by your agency to each transaction and helps identify it in both your agency's and Pay.gov's systems. It must be

- unique within your agency
- unique for each transaction. It may not be assigned to more than one transaction.

In some cases the Agency Tracking ID, as seen in Pay.gov or in reports, may be truncated. Truncation depends on the requirements established by the Treasury's designated settlement agent for your transaction.

Note: Entering an Agency Tracking ID is optional, but if one is not entered Pay.gov will create and assign one to the transaction.

6.2 Pay.gov Tracking ID

The Pay.gov tracking ID is generated by Pay.gov for each collections transaction. It is unique throughout the Pay.gov application. The confirmation number displayed when a transaction is completed is also the Pay.gov tracking ID.

When a transaction associated with the original transaction is created, such as a refund, it is assigned a new Pay.gov Tracking Id, but also is assigned the original transaction's Agency Tracking ID. In this way all transaction associated with the original transaction can be found. See the [Guide to Transaction Search](#) for more information.

7 Plastic Card Transactions

Only plastic card sales and authorizations may be created.

7.1 Plastic Cards Accepted

Transactions for both credit and debit cards are supported by Pay.gov. The following U.S domestic or international plastic card brands may be used for transactions:

- American Express
- MasterCard credit and debit cards
- Visa credit and debit cards
- Discover-branded cards including:
 - Discover
 - JCB
 - Union Pay
 - Diners Club with the Discover logo
- Pre-paid cards from any of the listed brands

Note: Discover-branded cards are processed as Discover.

7.2 Plastic Card Payment Cutoff and Settlement Times

- Daily Payment Cutoff: 12:10 a.m. Eastern Time
- Settlement: Within 24 hours for most transactions.

Note: Final settlement of debit card transactions is dependent on the schedules of the issuing bank and the acquiring bank, and so may be delayed beyond 24 hours.

7.2.1 Manual Authorization

Not supported by the Create Transaction Service.

7.2.2 Using Multiple Plastic Cards for a Transaction

Not supported by the Create Transaction Service.

8 Plastic Card Sale

COS

Use this function to authorize a transaction and submit it for settlement. Plastic Card (sometimes shortened to “PC”) Sale is similar to an authorization transaction immediately followed by a force transaction. If you have access to a number of cash flow applications, you must select the correct one for the sale.

8.1 Summary of Steps

1. Click the **Plastic Card Sale** tile.
2. The Plastic Card Sale Entry page opens (Figure 4). It includes both required and optional fields.
3. **Select** the cash flow application for the sale (Agency Application Name), if you have access to multiple applications.
4. **Enter** all required information in the Plastic Card Sale Entry page.

Note: The steps required to create a transactions are displayed at the top of the page. You cannot move to the next step until the current step is completed.

5. Click the **Next** button.
6. **Review** the Plastic Card Sale Summary.
7. **Select or enter** email addresses payment confirmations will be sent to.
8. **Authorize** the sale by checking the box at the bottom of the Plastic Card Sale Summary.
9. Click the **Submit Payment** button.
10. View and print the PC Sale Confirmation page.

Figure 7: Plastic Card Sale Transaction page with custom collection fields and TAS/BETC

Pay.gov Agency Collections

1 2 3
Entry Review Confirmation

Plastic Card Sale Transaction

Transaction Information

Agency Application Name
199_Bills

Agency Tracking ID (optional)

Payment Amount

Personal Information

Email Address (optional)

Address Line 1
Street Address, P.O. Box, C/O

Address Line 2 (optional)
Apartment, Suite, Unit, Building, Floor

Country (optional)
United States

City (optional)

State/Province (optional)
Select an option

Zip/Postal Code (optional)

Phone Number (optional)

Account Information

Card Holder Name

Card Number

Expiration Date
MM / YY

Card Security Code (optional)

Additional Information

Order ID (optional)

Tax Amount (optional)

Level 2 Data (optional)

Agency Memo (optional)

Custom Collection Fields

osha (optional)

ch2 (optional)

Classification

Label	SP	ATA	AID	BPOA	EPOA	A	MAIN	SUB	Credit/BETC	Debit/BETC	Amount
TAS1	34	233	233	2015	2019	A	2334	333	DISOD	SDFSSS	
TAS2	23	332	234	2013	2099	F	2344	224	WER	WWTQQQ	
TAS3	22	223	332	2015	2019	A	2225	555	EEE	WWEERR	
TAS4	33	334	444	2015	2019	F	2226	222	WER	WERREW	
TAS5	35	334	555	2015	2019	X	2222	333	SDFSDFG	SDFGS	

Next

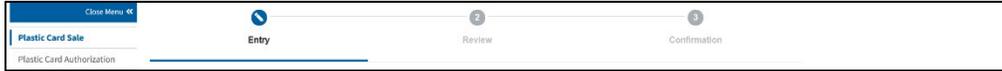
Sections of the Plastic Card Sale Transaction are described on the following pages.

8.2 Plastic Card Transaction Steps

The steps required to complete a transaction are shown at the top of the page. You cannot move to the next step until the current step is completed. You can return to a previous step by clicking on the step Icon.

The current step is underlined.

Figure 8: Step Icons



8.3 Transaction Information Section

Enter information to identify the transaction and specify the amount paid.

Figure 9: Transaction Information section for plastic card sale

Table 2: Transaction Information fields

Field	Required or Optional	Description
Application Name	Required	Select your agency application from the dropdown list.
Agency Tracking ID	Optional	A unique ID you create, assigned to the transaction. It must be unique within your agency. If no agency tracking ID is entered, Pay.gov will create and assign one. The Agency Tracking ID is used to identify the transaction in reports and online searches It also associates subsequent activities, such as a refund, with the original transaction.
Payment Amount	Required	The total amount being paid in U.S. dollars.

8.4 Personal Information Section

Enter the cardholder’s personal information. Depending on the options enabled in your cash flow application’s configuration, the information may be used to verify the transaction. For example, the billing address entered might be compared with the billing address on file with the card issuer.

Figure 10: Personal Information section for plastic card sale

The screenshot shows a form titled "Personal Information" with the following fields:

- Email Address (optional)**: A text input field.
- Address Line 1**: A text input field with the label "Street Address, P.O. Box, C/O".
- Address Line 2 (optional)**: A text input field with the label "Apartment, Suite, Unit, Building, Floor".
- Country (optional)**: A dropdown menu currently showing "United States".
- City (optional)**: A text input field.
- State/Province (optional)**: A dropdown menu currently showing "Select an option".
- Zip/Postal Code (optional)**: A text input field.
- Phone Number (optional)**: A text input field.

Table 3: Personal Information fields

Field	Required or Optional	Description
Email Address	Optional	The card holder’s email address. It may be selected later to send a transaction confirmation to the cardholder.
Address Line 1	Required	The address associated with the plastic card by the card issuer. If your cash flow application has been configured for address verification this, or another part of the address will be used to verify transaction security. See the Plastic Card Collections Guide for more information.

Field	Required or Optional	Description
Address Line 2	Optional	Additional information, such as an apartment number, for the Billing Address
Country	Required	Select a country from the drop down list by clicking on the down arrow at the right side of the field. The default is United States. The country selected determines the choices in the State/Province Code field, if any.
City	Required	The city where the card holder's billing address is located.
State/Province	Required for the United States and Canada. Optional for all other countries	The State or Province where the billing address is located. Depending on the country selected, this may be a dropdown list or an entry field.
Zip Code/Postal Code	Required for the United States and Canada. Optional for all other countries	The code for the card holder's billing address.
Phone Number	Optional	The card holder's telephone number with and area/location code. Include a country code, if outside the United States or Canada.

8.5 Account Information Section

Enter or select information about the plastic card account used for the sale.

Note: You do not need to select a card type (brand). Pay.gov automatically selects the card type from the card number.

Figure 11: Account Information section for plastic card sale

The screenshot shows a form titled "Account Information" with the following fields:

- Card Holder Name:** A text input field.
- Card Number:** A text input field.
- Expiration Date:** Two dropdown menus for "MM" and "YY" separated by a slash.
- Card Security Code:** A text input field.

Table 4: Account Information fields

Field	Required or Optional	Description
Card Holder Name	Required	The card holder's name as it appears on the plastic card.
Card Number	Required	The account number from the front of the plastic card.
Expiration Date	Required	The month and year when the card will expire. Found on the front of the card.
Card Security Code	Required if plastic card security code verification is enabled for your cash flow application.	<p>Card security code from the back of the card</p> <p>The security code may be used to verify the card holder had possession of the card when they requested the transaction.</p> <p>If verification is configured for your cash flow application, the security code is also used to verify the transaction is valid.</p> <p>See the Plastic Card Collections Guide for more information.</p>

8.6 Additional Information Section

This section holds fields for plastic card level 2 and level 3 information, and a field for any additional information the agency needs to enter about the transaction.

Level 2 and level 3 is used only for business-to-business and business-to-government plastic card transactions to lower transaction costs interchange rate). See section 11 for more information.

The Agency Memo field allows agencies you to enter transaction-specific information needed by your agency.

Figure 12: Additional Information section for plastic card sale

The screenshot shows a form titled "Additional Information" with four input fields, each labeled as optional:

- Order ID (optional)
- Tax Amount (optional)
- Level 3 Data (optional)
- Agency Memo (optional)

Table 5: Additional Information fields

Field	Required or Optional	Description
Order ID	Optional	Level 2 data. The id the agency has assigned to the order created by the transaction.
Tax Amount	Optional	The amount of any tax included in the payment.
Level 3 Data	Optional	Level 3 data, in the form of XML. The XML is pasted into the field. See section 11 for more information.
Agency Memo	Optional	Enter any additional information your agency requires for the transaction. See Table 16 in section 12 for a list of the characters allowed.

8.7 Custom Collection Fields (Optional) Section

The Custom Collection Fields section only appears if your cash flow application has been configured to have custom collection fields. Custom collection fields are defined by your agency in order to collect agency-specific information needed for a transaction.

See section 12 for more information.

Figure 13: Custom Collection Fields section for plastic card sale

The screenshot shows a window titled "Custom Collection Fields". Inside, there are two input fields. The first is labeled "osha" and contains the text "test". The second is labeled "off2" and also contains the text "test".

8.8 Classification Section

The Classification section only appears if TAS/BETC classification has been configured for the cash flow application. The classification labels and associated information were specified when the application was configured. Only the Amount for each label must be entered.

See the [Guide to TAS/BETC Classification](#) for more information.

Figure 14: Classification Information section for plastic card sale

The screenshot shows a table titled "Classification". The table has the following columns: Label, SP, ATA, AID, BPOA, EPOA, A, MAIN, SUB, Credit BETC, Debit BETC, and Amount. There are three rows of data:

Label	SP	ATA	AID	BPOA	EPOA	A	MAIN	SUB	Credit BETC	Debit BETC	Amount
Special Tax Rule 299	11	011	111	2010	2012		0011	011	CREDITS	CREDITS	<input type="text"/>
Federal Excise Tax	11	011	111	2010	2012		0011	011	CREDITF	CREDITF	<input type="text"/>
Foreign Goods Import Tax	11	011	111	2010	2012		0011	011	CREDITG	CREDITG	<input type="text"/>

Table 6: Classification fields

Field	Required or Optional	Description
Amount	Required, if shown.	<p>A dollar amount must be entered in each Amount field.</p> <p>Each amount must be greater than zero (0).</p> <p>The sum of the amount fields must equal the amount of the payment.</p> <p>All other fields are created in your application's configuration and cannot be changed.</p>

8.9 Click Next

Click the Next button when you have entered all information for the sale transaction.

The Plastic Card Sale Review page opens.

8.10 Plastic Card Sale Review

Review and authorize the sale.

Figure 15: Plastic Card Sale review page

Menu >>

✓
Entry
🔍
Review
3
Confirmation

Plastic Card Sale Transaction

Transaction Information

Agency Application: 199_Bills
Agency Tracking ID: f

Personal Information

Email Address:
Country: USA
Billing Address: 1234 E 6th
Billing Address 2:
City: Cleveland
State/Province:
Zip Code/Postal Code: 44101
Phone Number:

Account Information

Card Holder Name:
Card Number:
Card Type: Visa
Expiration Date: 12 / 23

Additional Information

Order ID:
Tax Amount:
Level 3 Data:
Agency Memo:

Custom Collection Fields

osha:
cft2:

Classification

Label	SP	ATA	AID	BPOA	EPOA	A	MAIN	SUB	Credit BETC	Debit BETC	Amount
TAS1	34	233	233	2015	2019	A	2334	333	DSSDD	SDFSSS	\$10.00
TAS2	23	332	234	2013	2099	F	2344	224	WEE	WWEQQQ	\$10.00

Email Confirmation

To have a confirmation email sent upon completion of this transaction, select the appropriate check boxes below.
Select 'Additional Email' to provide this confirmation to other addresses.

Email Customer walter.rowinsky@clev.frb.org

Email Yourself walter.rowinsky@clev.frb.org

Additional Email 1 [✕ Remove](#)

Additional Email 2 [✕ Remove](#)

[+ Additional Email](#)

I have reviewed the transaction and authorize it for payment

[Back](#)
Submit Payment

8.10.1 Review the sale details.

If any information is incorrect, click the Back button and correct it on the Plastic Card Sale Transaction page.

Do not click your browser’s back button.

The Plastic Card Sale Transaction page will open with all the information you already entered.

8.10.2 Note the Pay.gov Tracking ID and the Agency Tracking ID.

You may need these for subsequent actions, such as online searches or refunds.

8.10.3 Select Who Will Receive a Confirmation eMail

In the Email Confirmation section, you can check the boxes to send email confirmations to the customer and yourself.

Figure 16: ACH Debit Summary Email Confirmation section

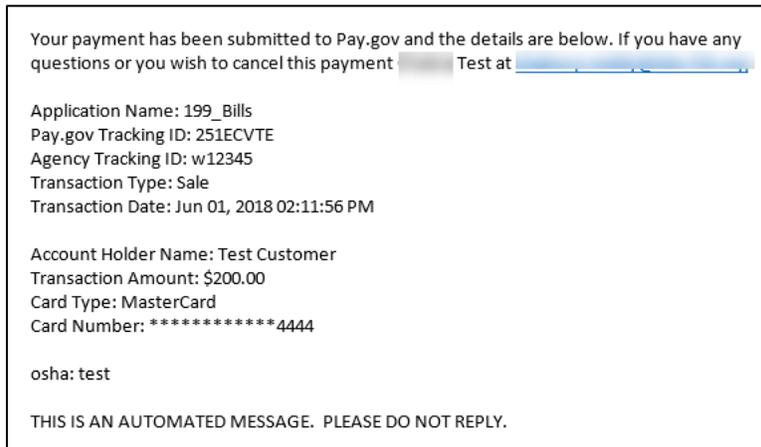
The screenshot shows the 'Email Confirmation' section of a web form. At the top, it says 'Email Confirmation' and provides instructions: 'To have a confirmation email sent upon completion of this transaction, select the appropriate check boxes below. Select 'Additional Email' to provide this confirmation to other addresses.' Below this, there are several rows of input fields. The first row is 'Email Customer:' with a checked checkbox and the text 'test@address.org'. The second row is 'Email Yourself:' with an unchecked checkbox. The next three rows are 'Additional Email 1:', 'Additional Email 2:', 'Additional Email 3:', and 'Additional Email 4:', each with an empty text input field and a blue 'X Remove' link to its right. At the bottom of the form is a blue button with a plus sign and the text '+ Additional Email'.

A maximum of seven (7) Additional Email addresses can also receive confirmation emails. They are entered separately in fields that are added when you click the +**Additional Email** link.

Each of the additional addresses will receive a separate email from Notification@pay.gov, but the email will not show who else received a copy.

Note: If you add additional emails, the Submit Payment button will remain disabled until an address is entered in all open fields or empty fields are deleted.

Figure 17: Sample confirmation email



8.10.4 Authorize the Transaction

You must check the box next to “I have reviewed the transaction and authorize it for payment.” The Submit Payment button is disabled until the box is checked.

Figure 18: Authorizing the transaction



8.10.5 Submit the Payment

1. Click **Submit Payment**.
The payment is created in Pay.gov, which then submits it to the card acquiring processor, Worldpay. The card acquiring processor verifies the payment amount is available in the plastic card account and then returns a status to Pay.gov.
A Confirmation page opens if the transaction succeeds.

8.11 Plastic Card Sale Confirmation

The page includes the information entered for the transaction.

Figure 19: Plastic Card Sale Confirmation page

Plastic Card Sale Transaction

Payment Success! You have successfully created a plastic card payment for Walter Rowinsky in the amount of \$20.00. Details are below.

Agency Application: 199_Bills
 Pay.gov Tracking ID: 2526R2VV
 Agency Tracking ID: [REDACTED]
 Transaction Date/Time: Jun 2, 2020 11:38:45 AM ET
 Transaction Type: Plastic Card Sale
 Payment Amount: \$20.00
 Card Holder Name: [REDACTED]
 Email Address: [REDACTED]
 Billing Address: 1234 E 6th
 City / State / Zip Code: Cleveland / / 44101
 Country: USA
 Phone Number:
 Card Type: Visa
 Card Number: *****0003
 Order ID:
 Tax Amount: 0
 Level 3 Data:
 Agency Memo:
 osha:
 cff2:

Label	SP	ATA	AID	BPOA	EPOA	A	MAIN	SUB	Credit BETC	Debit BETC	Amount
TAS1	34	233	233	2015	2019	A	2334	333	DSSDD	SDFSSS	\$10.00
TAS2	23	332	234	2013	2099	F	2344	224	WEE	WWEQQQ	\$10.00

Print Create another payment

Click Print for a hard copy of confirmation.

Click Create another payment to enter another plastic card sale transaction.

9 Plastic Card Authorization

COS

Use this function to authorize a transaction. Authorization only verifies that the amount available in the plastic card account is enough to cover the transaction.

If the Authorization is approved, a hold is placed on the amount authorized to ensure it is available for completion of the transaction. Completion (payment) requires a subsequent Force/Capture.

If a Force/Capture is not submitted within a period determined by the card issuer the transaction “falls off” (expires) and the hold is removed. The amount is then available for other transactions.

9.1 Summary of Steps

1. Click the **Plastic Card Authorization** tile.
2. The Plastic Card Authorization Transaction page opens. It includes both required and optional fields.
3. **Select** the cash flow application for the sale, if you have access to multiple applications.
4. **Enter** all required information in the Plastic Card Sale Transaction entry page.
5. Click the **Next** button.
6. **Review** the Plastic Card Sale Summary.
7. **Select or enter** email addresses payment confirmations will be sent to.
8. **Authorize** the sale by checking the box at the bottom of the Plastic Card Sale Summary.
9. Click the **Submit Payment** button.
10. View and print (if needed) the Confirmation page.

Figure 20: Plastic Card Authorization page

The screenshot displays the 'Plastic Card Authorization Transaction' form, which is part of a three-step process: Entry, Review, and Confirmation. The form is organized into several sections:

- Transaction Information:** Includes fields for Agency Application Name (199_Bills), Agency Tracking ID (optional), and Payment Amount (20).
- Personal Information:** Includes fields for Email Address (optional), Address Line 1 (1234 E 6th), Address Line 2 (optional), Country (optional, United States), City (optional, Cleveland), State/Province (optional, Ohio), Zip/Postal Code (optional, 44101), and Phone Number (optional).
- Account Information:** Includes fields for Card Holder Name, Card Number, Expiration Date (12 / 23), and Card Security Code (optional).
- Additional Information:** Includes fields for Order ID (optional), Tax Amount (optional), Level 3 Data (optional), and Agency Memo (optional).
- Custom Collection Fields:** Includes fields for osha (optional) and cff2 (optional).

A 'Next' button is located at the bottom left of the form.

Page sections and fields are described on the pages following.

9.2 Transaction Information Section

Enter information to identify the transaction and specify the amount paid.

Figure 21: Transaction Information fields section for plastic card authorization

The screenshot shows a form titled "Transaction Information". It contains three input fields:

- Agency Application Name:** A dropdown menu with "SteveTestApplication" selected and a small arrow icon on the right.
- Agency Tracking ID (optional):** An empty text input box.
- Payment Amount:** An empty text input box.

Table 7: Transaction Information fields

Field	Required or Optional	Description
Application Name	Required	Select your agency application from the dropdown list.
Agency Tracking ID	Optional	A unique ID you create, assigned to the transaction. It must be unique within your agency. If no agency tracking ID is entered, Pay.gov will create and assign one. The Agency Tracking ID identifies identify the transaction in reports and online searches, and to associate subsequent activities, such as a refund, with the original transaction.
Payment Amount	Required	The total amount being paid.

9.3 Personal Information

Enter the cardholder’s personal information. Depending on the options enabled in your cash flow application’s configuration, the information may be used to verify the transaction. For example, the billing address entered might be compared with the billing address on file with the card issuer.

Figure 22: Personal Information fields section for plastic card authorization

The screenshot shows a form titled "Personal Information" with the following fields:

- Email Address (optional)**: A text input field.
- Address Line 1**: A text input field with the label "Street Address, P.O. Box, C/O".
- Address Line 2 (optional)**: A text input field with the label "Apartment, Suite, Unit, Building, Floor".
- Country (optional)**: A dropdown menu currently showing "United States".
- City (optional)**: A text input field.
- State/Province (optional)**: A dropdown menu currently showing "Select an option".
- Zip/Postal Code (optional)**: A text input field.
- Phone Number (optional)**: A text input field.

Table 8: Personal Information fields

Field	Required or Optional	Description
Email Address	Optional	The card holder’s email address. It may be selected later to send a transaction confirmation to the cardholder.
Address Line 1	Required	The address associated with the plastic card by the card issuer. If your cash flow application has been configured for address verification this, or another part of the address will be used to verify transaction security. See the Plastic Card Collections Guide for more information.

Field	Required or Optional	Description
Address Line 2	Optional	Additional information, such as an apartment number, for the billing address.
Country	Optional	Select a country from the drop down list by clicking on the down arrow at the right side of the field. The default is United States. The country selected determines the choices in the State/Province Code field, if any.
City	Optional	The city where the card holder's billing address is located.
State/Province	Required for the United States and Canada. Optional for all other countries	The State or Province where the billing address is located. Depending on the country selected, this may be a dropdown list or an entry field.
Zip Code/Postal Code	Required for the United States and Canada. Optional for all other countries	The code for the card holder's billing address.
Phone Number	Optional	The card holder's telephone number with and area/location code. Include a country code, if outside the United States or Canada.

9.4 Account Information

Enter or select the plastic card account information.

Note: You do not need to select a card type/brand. Pay.gov automatically selects the card type from the card number.

Figure 23: Account Information fields section for plastic card authorization

The screenshot shows a form titled "Account Information" with the following fields:

- Card Holder Name:** A single-line text input field.
- Card Number:** A single-line text input field.
- Expiration Date:** Two dropdown menus for "MM" and "YY" separated by a forward slash.
- Card Security Code:** A single-line text input field.

Table 9: Account Information fields

Field	Required or Optional	Description
Card Holder Name	Required	The card holder’s name as it appears on the plastic card.
Card Number	Required	The account number from the front of the plastic card.
Expiration Date	Required	The month and year when the card will expire. Found on the front of the card.
Card Security Code	Required if plastic card security code verification is enabled for your cash flow application.	<p>Card security code from the back of the card</p> <p>The security code may be used to verify the card holder had possession of the card when they requested the transaction.</p> <p>If verification is configured for your cash flow application, the security code is also used to verify the transaction is valid.</p> <p>See the Plastic Card Collections Guide for more information.</p>

9.5 Additional Information

This section holds fields for plastic card level 2 and level 3 information, and a field for any additional information the agency needs to enter about the transaction.

Level 2 and level 3 is used only for business-to-business and business-to-government plastic card transactions to lower transaction costs interchange rate). See section 11 for more information.

The Agency Memo field allows agencies you to enter transaction-specific information needed by your agency.

Figure 24: Additional Information fields section for plastic card authorization

Table 10: Additional Information fields

Field	Required or Optional	Description
Order ID	Optional	Level 2 data. The id the agency has assigned to the order created by the transaction.
Tax Amount	Optional	The amount of any tax included in the payment.
Level 3 Data	Optional	Level 3 data, in the form of XML. The XML is pasted into the field. See section 11 for more information.
Agency Memo	Optional	Enter any additional information your agency requires for the transaction. See Table 16 in section 12 for a list of the characters allowed.

9.6 Custom Collection Fields (Optional)

The Custom Collection Fields section only appears if your cash flow application has been configured to have custom collection fields. Custom collection fields are defined by your agency in order to collect agency-specific information needed for a transaction.

See section 12 for more information.

Figure 25: Custom Collection Fields section for plastic card authorization

9.7 Classification

Classification data is not entered on the authorization page. Instead, it is entered when the authorized transaction is forced in the Transaction Search service.

See the [Guide to Transaction Search](#) and the [Guide to TAS/BETC Classification](#) for more information.

9.8 Click Next

Click the Next button when you have entered all information for the Authorization transaction.

The Plastic Card Authorization Summary page opens.

9.9 Plastic Card Authorization Review and Authorization

Figure 26: Plastic Card Review and Authorization page

9.9.1 Review the Transaction Details.

If any information is incorrect, click the Back button and correct it on the Plastic Card Authorization Transaction entry page.

Important! Do not use your browser’s back button.

The Plastic Card Authorization Transaction review page will open with all the information you already entered.

9.9.2 Note the Pay.gov Tracking ID and the Agency Tracking ID.

You may need these for subsequent actions, such as online searches or refunds.

9.9.3 Select Who Will Receive a Confirmation eMail

In the Email Confirmation section, you can check the boxes to send email confirmations to the customer and yourself.

Figure 27: eMail Confirmation section

Email Confirmation

To have a confirmation email sent upon completion of this transaction, select the appropriate check boxes below.
Select 'Additional Email' to provide this confirmation to other addresses.

Email Customer: test@address.org

Email Yourself:

Additional Email 1: [X Remove](#)

Additional Email 2: [X Remove](#)

Additional Email 3: [X Remove](#)

Additional Email 4: [X Remove](#)

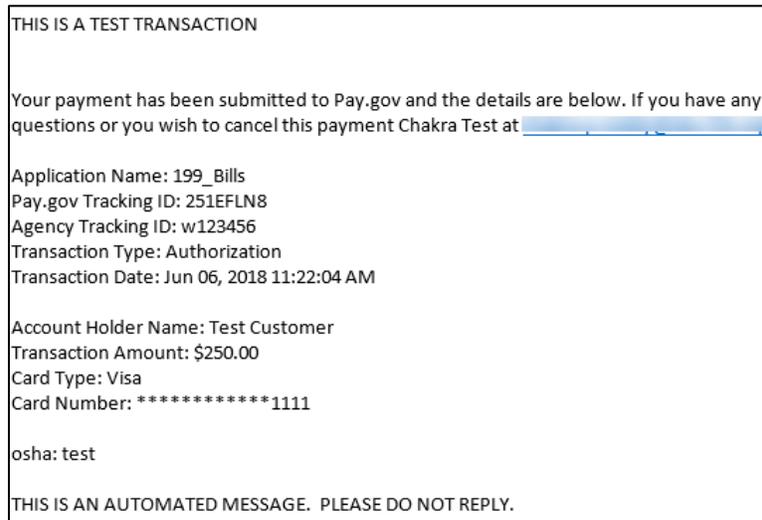
[+ Additional Email](#)

If you wish to receive a confirmation, in the Email Confirmation section, check the box next to Email Yourself.

You can also enter a maximum of seven (7) Additional Email addresses to also receive confirmation emails. They are entered separately in fields that are added when you click the **+Additional Email** link.

Each of the additional addresses will receive a separate email from Notification@pay.gov, but the email will not show who else received a copy.

Note: If you add additional emails, the Submit Payment button will remain disabled until an address is entered in all open fields or empty fields are deleted.

Figure 28: Sample confirmation email

9.9.4 Authorize the Transaction

You must check the box next to “I have reviewed the transaction and authorize it for payment.” The Submit Payment button is disabled until the box is checked.

Figure 29: Authorizing the transaction

I have reviewed the transaction and authorize it for payment

Cancel **Back** Submit Payment

9.9.5 Submit the Authorization

1. Click **Submit Payment**. The button is disabled until the authorization box is checked.

The payment is created in Pay.gov, which then submits it to the card acquiring processor, Worldpay. The card acquiring processor verifies the payment amount is available in the plastic card account and then returns a status to Pay.gov.

2. An Authorization Success page opens if the transaction is authorized. The page includes the information you entered for the transaction.

You can click Back if you need to correct information entered on the sale page.

9.10 Plastic Card Authorization Confirmation

The page includes the information entered for the transaction.

Figure 30: Plastic Card Sale Confirmation page

Menu >>

Entry Review Confirmation

Plastic Card Authorization Transaction

✓ Authorization Success! You have successfully created a plastic card authorization for Walter Rowinsky in the amount of \$20.00. Details are below.

Agency Application: 199_Bills
Pay.gov Tracking ID: 2526R300
Agency Tracking ID: [REDACTED]
Transaction Date/Time: Jun 2, 2020 11:59:46 AM ET
Transaction Type: Plastic Card Authorization
Payment Amount: \$20.00
Card Holder Name: [REDACTED]
Email Address: [REDACTED]
Billing Address: 1234 E6th
City / State / Zip Code: Cleveland / OH / 44101
Country: USA
Phone Number: [REDACTED]
Card Type: Visa
Card Number: [REDACTED]
Order ID: [REDACTED]
Tax Amount: 0
Level 3 Data: [REDACTED]
Agency Memo: osha:
cff2:

Print Create another payment

Click Print for a hard copy of confirmation.

Click Create another payment to enter another plastic card sale transaction.

10 Plastic Card Force

COS

A Force is required to complete a previously authorized plastic card transaction.

Plastic card Force is performed in the Transaction Search Service. See the [Agency Guide to Transaction Search](#) for instructions.

Note: The Forced amount may be less than the amount authorized for the transaction.

11 Voiding a Plastic Card Sale or Authorization

COE

A plastic card transaction may only be voided before it is sent for settlement. The time available for executing a void may vary based on the time the original transaction was submitted.

Transactions are voided in the Transaction Search service. See the [Agency Guide to Transaction Search](#) for instructions.

12 Payment Status for Plastic Card Collections

Plastic card collections will have one of two statuses:

- Success — the transaction has been authorized
- Failed — the transaction failed.

13 Plastic Card Refund

COE

You may refund previously settled plastic card transactions. The refund can be for the full amount or for part of the amount. If the transaction included TAS/BETC accounting allocations they will be reversed only for full refunds, not for partial refunds.

Refunds are submitted in the Transaction Search service. See the [Agency Guide to Transaction Search](#) for instructions.

13.1 Refund Restrictions

A refund (credit) may be issued to a customer's plastic card only if the transaction was processed through Pay.gov. You cannot refund transactions processed outside Pay.gov.

13.2 Refund Time Limit

Agencies may only issue refunds for plastic card transactions within 18 months of the original transaction date. After 18 months the transaction information will be archived and unavailable for refund. You will not be able to access the transaction information or issue a refund, nor will you be able to pull up the transaction information in a report (see the *Agency Guide to the Reporting Service*).

13.3 Voiding a Refund (Void Credit)

COE

A plastic card refund may only be voided before it is sent for settlement. The time available to void a refund will vary based on the time the refund was submitted.

See the [Agency Guide to Transaction Search](#) for instructions.

14 Entering Level 2 and Level 3 Data

14.1 Default values required

For plastic card transactions, agencies should provide level 2 and level 3 data (business, corporate and purchase card (p-card)). To facilitate this, agencies accepting plastic card payments are required to designate default values, which Pay.gov can use for the following level 2 and 3 elements:

- dest-country
- item-descriptor
- unit-of-measure

These values are used only for Plastic Card settlement. If any of this data is not submitted with a transaction, Pay.gov automatically inserts the default value.

Important! If no value is provided for item-descriptor, all other level II and III data will be ignored and the interchange rate will not be discounted.

Pay.gov also inserts default values for other required Level III elements if no values are submitted for the transaction. These values have been determined by Pay.gov. Agencies do not provide defaults for them.

See section 14.6 for details about level 2 and 3 data elements.

14.2 What is Level 2 Data?

Enter Level 2 data in the Order ID and Tax Amount fields of the Additional Information section.

The data is used only for business-to-business and business-to-government transactions. Entering reduces the cost (interchange rate) of a Visa, MasterCard or Amex transaction, but the reduction is less than that provided if Level 3 data is provided.

14.3 What is Level 3 Data?

Paste Level 3 XML Enter Level 2 data in the Level 3 Data field of the Additional Information section.

The data is used only for business-to-business and business-to-government transactions. Entering reduces the cost (interchange rate) of a Visa, MasterCard or Amex transaction.

14.4 XML Required

Level 3 data is entered in the Level 3 Data field as XML (Figure 25 and Figure 26: Another sample of Level III XML data. It is copied and pasted into the field.

Important! The level 3 data elements accepted vary according to the plastic card used for the transaction. See section 14.5.

Figure 31: Sample Level III XML data

```

<detail>
  <level-2>
    <dest-country>840</dest-country>
    <dest-zip>22201</dest-zip>
    <duty-amount>1.05</duty-amount>
    <from-zip>20151</from-zip>
    <order-date>061129</order-date>
    <tax-amount>0.12</tax-amount>
  </level-2>
  <line-item>
    <discount-amount>0.25</discount-amount>
    <product-code>W-76_1RL</product-code>
    <item-descriptor>gasoline</item-descriptor>
    <item-quantity>23</item-quantity>
    <unit-of-measure>GLI</unit-of-measure>
    <unit-cost>0.95</unit-cost>
    <type-of-supply>ts</type-of-supply>
    <item-commodity-code>15101506</item-commodity-code>
  </line-item>
</detail>

```

Figure 32: Another sample of Level III XML data

```

<detail>
  <level-2>
    <dest-country>840</dest-country>
    <dest-zip>22201-2500</dest-zip>
    <duty-amount>1.23</duty-amount>
    <from-zip>20151</from-zip>
    <order-date>061129</order-date>
    <tax-amount>0.12</tax-amount>
  </level-2>
  <line-item>
    <discount-indicator>Y</discount-indicator>
    <discount-amount>.25</discount-amount>
    <alternate-tax-identifier>123</alternate-tax-identifier>
    <product-code>SKU</product-code>
    <item-descriptor>gasoline</item-descriptor>
    <item-quantity>23</item-quantity>
    <unit-of-measure>GLI</unit-of-measure>
    <unit-cost>.8956</unit-cost>
    <net-indicator>Y</net-indicator>
    <db-cr-indicator>D</db-cr-indicator>
    <type-of-supply>ts</type-of-supply>
    <item-commodity-code>15101506</item-commodity-code>
  </line-item>
</detail>

```

Not all Level III data elements in the above examples are required, nor are they all sent to Worldpay. Required and optional data elements vary according to the plastic card used for the transaction. They are listed and described in Table 11, Table 12, and Table 13 in section 14.5.

14.5 Level 3 Data Elements

Table 11: Level 3 data elements for Visa

Element	Length	Required?
Item Description	24 characters	Required
Unit of Measure	7 characters	Required
Product Code	12 characters	Line Item Total must also be supplied for the Product Code to be sent to Worldpay.
ISO Country Code (Note: 840 = United States)	3 digits	Required
Discount Amount	9 digits	
Duty Amount	9 digits	
Shipping Postal Code	10 characters	
Destination Postal Code	10 characters	
Level3 Item Commodity Code	12 characters	Required
Level3 Unit Cost	11 digits	Required
Level3 Quantity	10 digits	Required

Table 12: Level 3 data elements for MasterCard

Element	Length	Required?
Item Description	35 characters	Required
Unit of Measure	3 characters	Required
Product Code	12 characters	Required.
ISO Country Code (Note: 840 = United States)	3 digits	Required
Discount Amount	9 digits	
Duty Amount	9 digits	
Shipping Postal Code	10 characters	
Destination Postal Code	10 characters	
Level3 Item Quantity	5 digits	Required
Level3 Item Amount/Unit Cost	9 digits	Required
Level3 Item Amount Sign/DB-CR Indicator	1 character	Required

Element	Length	Required?
Level3 Item Amount Net/Gross Indicator	1 character	Required
Level3 Discount Indicator	1 character	Required

Table 13: Level 3 data elements for American Express (AMEX)

Element	Length	Required?
Item Description	40 characters	Required
Level3 Unit Cost	11 digits	Required
Level3 Quantity	3 digits	Required

Note: American Express (AMEX) supports only four line items. If more than four items are supplied, none will be sent to Worldpay; default values will be sent instead.

14.6 Level II and III Element Descriptions

Table 14: Level-II data elements

Level-2 Data Element	Data Values and Descriptions	Length	Type	Required/Optional
level-2	Container for all level-2 data elements. Data inside the container describes the purchase and pertains to all items in the purchase. Maximum of 999 level-2 containers allowed.	N/A	N/A	Required container.
dest-country	3-digit code for the destination country of the purchase. See <i>Web Services Data Elements and Types, Return Codes and Country Codes</i> for the allowed ISO country codes. Note: 840 = United States.	3	String	Required by MasterCard and Visa.
dest-zip	Destination ZIP code for the purchase	10 maximum	String	Optional
duty-amount	Dollar amount of the duty charged for the purchase. 0.00 to 999999.99. Decimal point and two decimal places required.	9 maximum	Decimal	Optional
from-zip	ZIP code of the merchant/agency from which the purchase was made.	10 maximum	String	Optional
order-date	Date on which the purchase was made. Format: YYYY-MM-DD (example: 2019-11-03).	N/A	String	Optional
tax-amount	Dollar amount of tax charged for the transaction. 0.00 - 999999.99. Decimal point and two decimal places required	9 maximum	Decimal	Required by MasterCard, Visa, Amex

14.6.1 MasterCard Level III Data

Maximum characters or allowed values may differ from those for Visa or American Express.

Table 15: MasterCard-line-item data elements

MasterCard Data Element	Data Values and Descriptions	Length	Type	Required/Optional
mastercard-line-item	Container for all MasterCard level III data elements. Maximum of 97 mastercard-line-item containers allowed.	N/A	N/A	Required container for a MasterCard transaction.
discount-indicator	Flag indicating whether a discount was applied to this line-item (transaction). Y = discount applied N = no discount	1	String	Required
discount-amount	The total dollar amount of the discount applied to the transaction (if discount-indicator is Y). 0.01 -999999.99. Decimal point and two decimal places required if amount is entered. (Last two digits are implied decimal places.) Default is 0.	9	Decimal	Optional
alternate-tax-identifier	The type of alternate or additional tax charged for specific products or services. Default is 0.	4	String	Optional
product-code	Unique ID associated with the product/service provided by the agency. Typically the supplier's unique product identifier.	12 maximum	String	Required
item-descriptor	A specific description of the item purchased. Must not be all spaces or zeros.	35 maximum	String	Required
item-quantity	The number of products for this line item included in the transaction. 0 - 99999	5 maximum	Long	Required
unit-of-measure	A three letter code for the metric used for understanding the quantity. Example: DZN. The code must match a unit-of measure code in section 14.7.1. Important! If a value longer than 3 characters is submitted no level II or III data will be sent to the plastic card settlement agent.	3	String	Required
unit-cost	The cost of one unit (as specified by unit-of-measure). 0.00 - 999999.99. Decimal point and two decimal places required if cost is entered. Default is 0.00	9 maximum	Decimal	Required
net-indicator	Indicates whether the amount of the purchase is a net amount or a gross amount. Y = tax included N = tax not included	1	String	Required

MasterCard Data Element	Data Values and Descriptions	Length	Type	Required/Optional
db-cr-indicator	Indicates whether the mastercard-line-item is a debit or a credit. D = debit C = credit	1	String	Required
type-of-supply	Indicates if the purchase is for goods or services. 00 = goods 01 = services	2	String	Optional
item-commodity-code	Commodity codes are used by corporate purchasing organizations to segment and manage their spend across diverse product lines. There is no universally accepted commodity code standard, but the United Nations Standard Products and Services Code (UNSPSC) is widely deployed.	¹² maximum	String	Optional
line-item-total	Calculation of the item-quantity multiplied by the unit-cost and less the discount per line item. 0.00 - 999999.99. Decimal point and two decimal places required.	¹⁰ maximum including decimal point	DollarAmount	Optional

14.6.2 Visa Level III Data

Maximum characters or allowed values may differ from those for MasterCard or American Express.

Table 16: visa-line-item data elements

Visa Data Element	Data Values and Descriptions	Length	Type	Required/Optional
visa-line-item	Container for all Visa level III data elements. Maximum of 97 mastercard-line-item containers allowed.	N/A	N/A	Required container for a Visa transaction.
discount-indicator	Flag indicating whether a discount was applied to this line-item (transaction). Y = discount applied N = no discount	1	String	Optional
discount-amount	The total dollar amount of the discount applied to the transaction (if discount-indicator is Y). 0.01 -999999.99. Decimal point and two decimal places required if amount is entered. (Last two digits are implied decimal places.) Default is 0.	⁹ including decimal point	Decimal	Optional
alternate-tax-identifier	The type of alternate or additional tax charged for specific products or services. Default is 0.	4	String	Optional

Visa Data Element	Data Values and Descriptions	Length	Type	Required/Optional
product-code	Unique ID associated with the product/service provided by the agency. Typically the supplier's unique product identifier. Line-item-total must also be supplied if the product-code is to be sent to Worldpay.	12 maximum	String	If used, line-item-total must also be supplied.
item-descriptor	A specific description of the item purchased. Must not be all spaces or zeros.	24 maximum	String	Required
item-quantity	The number of products for this line item included in the transaction. 0 - 9999999999	10 maximum	Long	Required
unit-of-measure	The metric used for understanding the quantity. The code must match a unit-of-measure code in section 14.7.1. Important! If a value longer than 3 characters is submitted no level II or III data will be sent to the plastic card settlement agent.	3	String	Required
unit-cost	The cost of one unit (as specified by unit-of-measure). 0.00 - 999999999.99. Decimal point and two decimal places required if cost is entered. Default is 0.00	11 maximum including decimal point	Decimal	Required
net-indicator	Indicates whether the amount of the purchase is a net amount or a gross amount. Y = tax included N = tax not included	1	String	Optional
db-cr-indicator	Indicates whether the visa-line-item is a debit or a credit. D = debit C = credit	1	String	Optional
type-of-supply	Indicates if the purchase is for goods or services. 00 = goods 01 = services	2	String	Optional
item-commodity-code	Commodity codes are used by corporate purchasing organizations to segment and manage their spend across diverse product lines. There is no universally accepted commodity code standard, but the United Nations Standard Products and Services Code (UNSPSC) is widely deployed.	12 maximum	String	Required
line-item-total	Calculation of the item-quantity multiplied by the unit-cost and less the discount per line item. 0.01 - 9999999.99. Decimal point and two decimal places required.	10 maximum including decimal point	DollarAmount	Required if product-code has a value.

14.7 American Express Level III Data

Note: AMEX supports only four line items. If more than four items are supplied, no line item data will be sent to Worldpay; default values will be sent instead.

Maximum characters or allowed values may differ from those for MasterCard or Visa.

Table 17: AmEx-line-item data elements

American Express Data Element	Data Values and Descriptions	Length	Type	Required/Optional
amex-line-item	Container for all American Express level III data elements.	N/A	N/A	Required container for an American Express transaction.
item-descriptor	A specific description of the item purchased. Must not be all spaces or zeros.	40 maximum	String	Required
item-quantity	The number of products for this line item included in the transaction. 0 - 999	3 maximum	Long	Required
unit-cost	The cost of one unit (as specified by unit-of-measure). 0.00 - 99999999.99. Decimal point and two decimal places required if cost is entered. Default is 0.00	11 maximum including decimal point	Decimal	Required

14.7.1 Default Values for unit-of-measure.

Agencies should choose from the following table for their default unit-of-measure value. Agencies always have the option to submit a different code with a transaction even if a default value has been configured.

Important! A default unit-of-measure code must be configured for each agency cash flow application that may submit plastic card level 3 data.

An asterisk after a unit name in the following table indicates names of units in the International System of Units.

Table 18: Default unit-of-measure code choices

Unit	Code
Cubic foot	FTQ
Cubic inch	INQ
Cubic metre	MTQ
Cubic yard	YDQ
Day*	DAY

Unit	Code
Dozen	DZN
Fluid ounce (29.5735 cm ³)	OZA
Foot (.3048 m)	FOT
Gallon (4.546092 dm ³)	GLI
Gram*	GRM
Hour*	HUR
Inch (25.4 mm)	INH
Kilogram*	KGM
Liquid gallon (3.78541 dm ³)	GLL
Liquid pint (.473176 dm ³)	PTL
Liquid quart (.946353 dm ³)	QTL
Litre (1 dm ³)*	LTR
Metre*	MTR
Number	NMB
Ounce GB, US (28.349523 g)	ONZ
Pint (.568262 dm ³)	PTI
Pound GB, US (.4559237 kg)	LBR
Quart (1.136523 dm ³)	QTI
Square foot	FTK
Square inch	INK
Square metre*	MTK
Square yard	YDK
Yard	TRD

15 ACH Debit Transactions

Only ACH Debit sales and preauthorizations can be created.

15.1 ACH Payment Cutoff and Settlement Times

ACH debits are settled on the first business day following the day they were submitted for settlement by Pay.gov.

Settlement will be delayed if the ACH debit is submitted after the daily cutoff time or if the following day is not a business day (weekend or holiday).

ACH Debit Type	Pay.gov Cutoff Time	Settlement Occurs
One-time non-recurring	8:55 pm Debits submitted to Pay.gov after 8:55 pm will be submitted at 9:55 the next business day	Following business day
Deferred	12:55 am the business day before the requested payment date	Following business day
Recurring	4:55 pm the business day before the payment date	Following business day

Note: Settlement of international ACH transactions (funded from a foreign financial institution) may be delayed due to regulations or requirements for additional information.

15.2 Summary of Steps

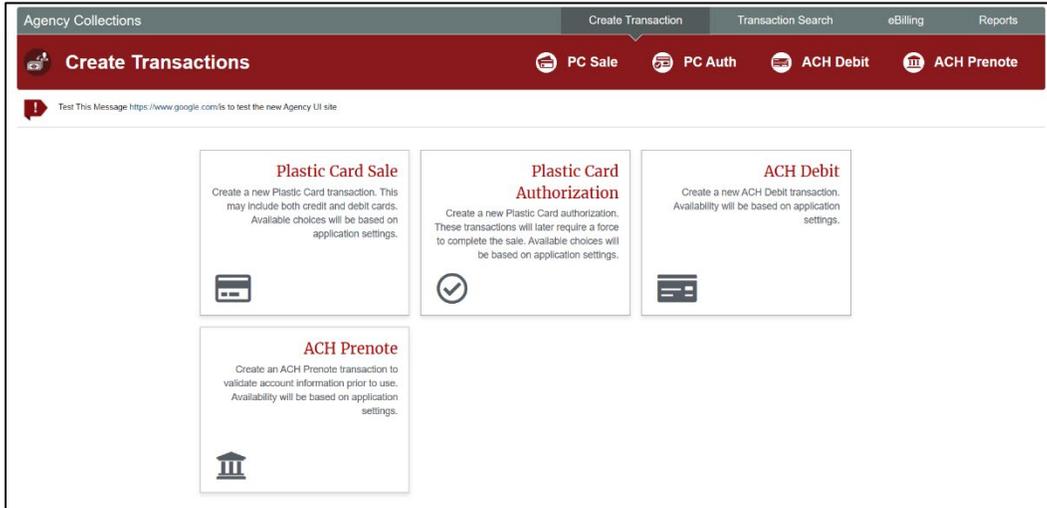
1. Click the **ACH Debit** tile.
2. The ACH Debit Transaction page opens. It includes both required and optional fields.
3. **Select** the cash flow application for the transaction.
4. **Enter** all required information.
5. Click **Next**.
6. **Review** the ACH Debit Summary.
7. **Select or enter** email addresses that payment confirmations will be sent to.
8. **Authorize** the sale by checking the box at the bottom of the summary page.
9. Click **Submit Payment**.
10. **Print** the ACH Debit Success page.

15.3 Creating an ACH Debt Transaction

COS

1. Click the ACH Debit tile on the Create Transactions home page.

Figure 33: Create Transactions page with ACH Debit selected



2. The ACH Debit Transaction page opens.
The required fields and options on the page may differ according to your cash flow application's configuration.

Figure 34: ACH Debit Transaction page

Close Menu <<

1 Entry
 2 Review
3 Confirmation

Plastic Card Sale

Plastic Card Authorization

ACH Debit

ACH Prenote

ACH Debit Transaction

Transaction Information

Agency Application Name

Agency Tracking ID (optional)

Payment Amount

Payment Date

Make This A Recurring Payment ?

Personal Information

Email Address (optional)

Payer ID (optional)
 ?

[Browse All](#)

Account Holder Name

Account Information

Account Type
 ?

Routing Number

Account Number

Confirm Account Number

Additional Information

Agency Memo (optional)

Custom Collection Fields

osha (optional)

ctf2 (optional)

Classification

Label	SP	ATA	AID	BPOA	EPOA	A	MAIN	SUB	Credit BETC	Debit BETC	Amount
TAS1	34	233	233	2015	2019	A	2334	333	DSSDD	SDFSSS	<input type="text"/>
TAS2	23	332	234	2013	2099	F	2344	224	WEE	WWEQQQ	<input type="text"/>
TAS3	22	223	332	2015	2019	A	2225	555	EEE	WWEERR	<input type="text"/>
TAS4	33	334	444	2015	2019	F	2226	222	WER	WERWEW	<input type="text"/>
TAS5	35	334	555	2015	2019	X	2222	333	SDFSDFG	SDFGS	<input type="text"/>

Next

15.3.1 Transaction Information Section

Figure 35: ACH Debit Transaction Information section

The screenshot shows a form titled "Transaction Information". It contains the following fields:

- Agency Application Name ***: A dropdown menu with "StoveTestApplication" selected.
- Agency Tracking ID**: An empty text input field.
- Payment Amount ***: An empty text input field.
- Payment Date ***: A text input field containing "12/17/2018".
- Make This A Recurring Payment** with a help icon.

Figure 36: Recurring ACH payment fields (optional)

The screenshot shows the optional recurring payment fields:

- Make This A Recurring Payment** with a help icon.
- Frequency ***: A dropdown menu with "-- Select --" selected.
- Number of Payments ***: An empty text input field.
- Estimated End Date**: A label for a date field.

Table 19: ACH Transaction Information fields

Field	Required or Optional	Description
Application Name	Required	Select your agency application from the dropdown list.
Agency Tracking ID	Optional	A unique ID you create, assigned to the transaction. It must be unique within your agency. If no agency tracking ID is entered, Pay.gov will create and assign one. The Agency Tracking ID identifies identify the transaction in reports and online searches, and to associate subsequent activities, such as a refund, with the original transaction.
Payment Amount	Required	The total amount being paid in U.S. dollars.

Field	Required or Optional	Description
Payment Date	Required	The default date is the next business day. If allowed by the selected application, you can enter a deferred payment date of up to three years in the future.
Make This a Recurring Payment Checkbox	Optional	Shown if the selected application allows recurring payments. Clicking the checkbox displays the recurring ACH payment fields.
Frequency	Required only if recurring payments checkbox is selected.	How often the recurring payment will be made. For example, twice a month (bi-monthly). Select frequency from the dropdown list.
Number of Payments	Required only if recurring payments checkbox is selected.	The total number of recurring payments to be made.
Estimated End Date	Automatically calculated	Calculated by Pay.gov from the payment date, frequency, and number of payments. For example, the payment date (first payment) is March 1, the payment recurs twice a month, and the number of payments is seven. The estimated end date would be June 1.

15.3.2 Personal Information Section

Figure 37: ACH Debit Personal Information section

The screenshot shows a form titled "Personal Information" with the following fields:

- Email Address:** A single-line text input field.
- Payer ID:** A text input field with a "Browse All" link to its right. Below it is a sub-field labeled "Search Payer IDs".
- Account Holder Name *:** A single-line text input field with an asterisk indicating it is required.

Table 20: Personal Information fields

Field	Required or Optional	Description
Email Address	Optional	The ACH account holder’s email address. It may be selected later to send a transaction confirmation to the cardholder.
Payer ID	Optional	If allowed by the application, you may be able to enter (or browse for) the ID assigned to the payer’s profile they created in Pay.gov. This field has a type ahead feature that automatically lists possible IDs as you type. Entering a Payer ID will automatically populate the payer’s personal and account information fields from the information in their profile.
Account Holder Name	Required	The ACH account holder’s first and last name. If a Payer ID is entered, Pay.gov automatically enters the account holder name for you.

15.3.3 Account Information Section

Figure 38: ACH Debit Account Information section

The screenshot shows a form titled "Account Information". It contains four fields, each with an asterisk indicating it is required:

- Account Type ***: A dropdown menu with "-- Select --" and a downward arrow.
- Routing Number ***: A text input field.
- Account Number ***: A text input field.
- Confirm Account Number ***: A text input field.

Note: If a Payer ID has been selected, Pay.gov automatically completes the Account Information section for you. If the ID is for a customer using an international ACH account, additional payer information may be displayed.

Table 21: Account Information fields

Field	Required or Optional	Description
Account Type	Required	Select the ACH account type from the dropdown list.
Routing Number	Required	Enter the Routing/Transit Number (RTN) of the financial institution having the payer's ACH account.
Account Number	Required	Enter the payer's ACH account number at their bank/financial institution.
Confirm Account Number	Required	Enter the payer's ACH account number again.

15.3.4 Additional Information

Figure 39: ACH Debit Additional Information section

The screenshot shows a form titled "Additional Information". It contains one field:

- Agency Memo**: A text input field.

Table 22: Additional Information fields

Field	Required or Optional	Description
Agency Memo	Optional	Enter any additional information your agency requires for the transaction. See Table 16 in section 12 for a list of the characters allowed.

15.3.5 Custom Collection Fields

Figure 40: ACH Debit Custom Collection Fields section

The screenshot shows a section titled "Custom Collection Fields" with four vertically stacked input fields. Each field is labeled "Custom Field 1", "Custom Field 2", "Custom Field 3", and "Custom Field 4" respectively.

1. Enter values in each of the custom collection fields, as required by your agency.

15.3.6 Classification

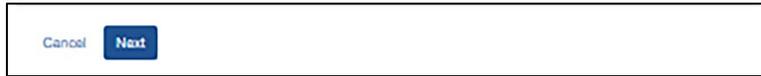
Figure 41: ACH Debit Classification section

Label	BP	ATA	AID	BPOA	EPOA	A	MAIN	SUB	Credit	Debit	Amount
									BETC	BETC	(\$)
Special Tax Rule 299	11	011	111	2010	2012	0011	011	CREDITS	CREDITS		<input type="text"/>
Federal Excise Tax	11	011	111	2010	2012	0011	011	CREDITF	CREDITF		<input type="text"/>
Foreign Goods Import Tax	11	011	111	2010	2012	0011	011	CREDITG	CREDITG		<input type="text"/>

1. Enter amounts for each of the listed classifications (TAS/BETC), if any.

Important! The total amount of the classification values must equal the amount of the sale.
All amounts must be greater than 0 (zero).

15.3.7 Continue to Review



1. Click **Next** to review the transaction.

15.4 Review and Submit the Payment

1. The ACH Debit Summary page opens

Figure 42: ACH Debit Review page

15.4.1 Review the Transaction Details.

If any information is incorrect, click the **Back** button and correct it on the ACH Debit Transaction page.

Do not click your browser’s back button.

The ACH Debit Transaction page will open with all the information you already entered.

15.4.2 Note the Pay.gov Tracking ID and the Agency Tracking ID.

You may need these for subsequent actions, such as online searches or refunds.

15.4.3 Select Who Will Receive a Confirmation eMail

In the Email Confirmation section, you can check the boxes to send email confirmations to the customer and yourself.

Figure 43: ACH Debit Summary Email Confirmation section

A maximum of seven (7) Additional Email addresses can also receive confirmation emails. They are entered separately in fields that are added when you click the **+Additional Email** link.

Each of the additional addresses will receive a separate email from Notification@pay.gov, but the email will not show who else received a copy.

Note: The Submit Payment button is disabled until all email address fields are completed or deleted.

15.4.4 Authorize the Transaction

Check the box next to “I have reviewed the transaction and authorize it for payment.”

Figure 44: Authorizing the transaction

15.4.5 Submit the Authorization

Click **Submit Payment**. The button is disabled until the authorization box is checked.

(Click **Back** if you need to correct information entered on the Prenote page. Click **Cancel** if you don't want to create the transaction.)

The payment is created in Pay.gov, which submits it to for processing.

An ACH Debit Success page opens. The page includes the information you entered for the transaction.

Click **Print** to create a hard copy of this page.

Click **Create Another Payment** if you want to enter another ACH Debit transaction.

Figure 45: ACH Debit Success page

An official website of the United States government

Pay.gov Agency Collections eBilling Create Transaction

Menu >>

Entry Review Confirmation

ACH Debit Transaction

✔ You have successfully created an ACH Debit transaction for [redacted] in the amount of \$20.00. Details are below.

Agency Application: 199_Bills
 Pay.gov Tracking ID: 2526RIHF
 Agency Tracking ID: fred23
 Transaction Type: ACH Debit
 Transaction Date/Time: Jun 8 2020, 7:57:08 AM ET
 Payment Amount: \$20.00
 Payment Date: 06/09/2020
 Frequency: Monthly
 Number of Payments: 4
 Estimated End Date: 09/09/2020
 Account Holder Name: [redacted]
 Email Address: [redacted]
 Account Type: Personal Savings
 Routing Number: [redacted]
 Account Number: [redacted]
 Agency Memo:
 cff2: [redacted]
 osha: [redacted]

Take note of the Paygov Tracking ID, which may be used to locate the transaction in the future.

Click **Print** to create a hard copy of this page.

Click **Create Another Payment** if you want to enter another ACH Debit transaction.

15.5 Changing ACH Debit Payment Amounts

COE

All changes to ACH payment amounts are done through the Search Transactions Service on the myagency website.

See the *Agency Guide to Transaction Search* for instructions.

15.6 Canceling an ACH Debit Payment

COE

ACH Debit payments may be canceled on the business day before they are settled.

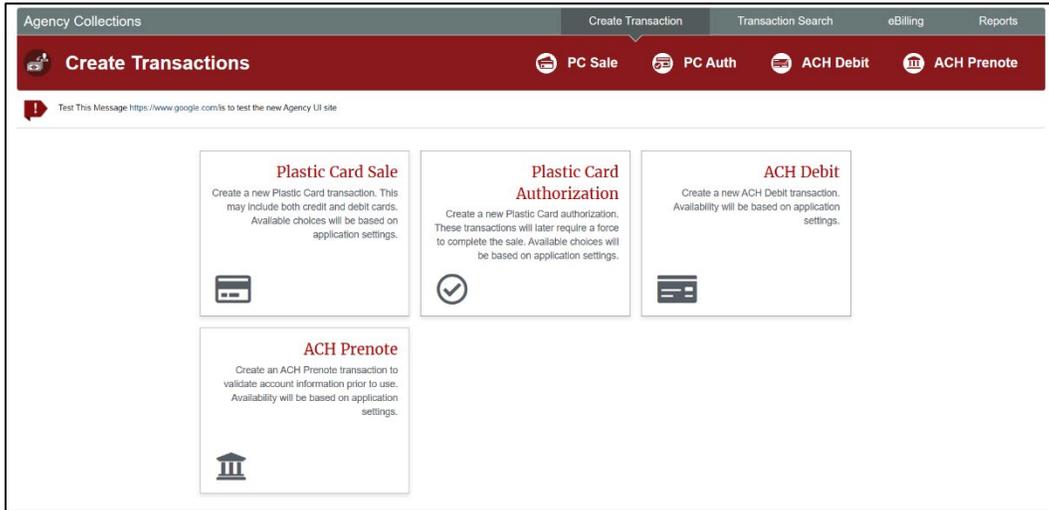
See the *Agency Guide to Transaction Search* for instructions and cancellation cutoff times.

16 ACH Debit Prenotification

COS

1. Select the ACH Prenote tile on the Create Transactions page, or click the ACH Prenote link on the top of the page.

Figure 46: Create Transactions page with ACH Prenote links



2. The ACH Prenotification Entry page opens. Required fields are marked.

Figure 47: ACH Prenote Transaction page

Close Menu <<

Plastic Card Sale

Plastic Card Authorization

ACH Debit

ACH Prenote

1 Entry

2 Review

3 Confirmation

ACH Prenote Transaction

Transaction Information

Agency Application Name

Agency Tracking ID (optional)

Payment Date

Personal Information

Email Address (optional)

Payer ID (optional)

[Browse All](#)

Account Holder Name

Account Information

Account Type

Routing Number

Account Number

Confirm Account Number

Additional Information

Agency Memo (optional)

Custom Collection Fields

osha (optional)

ctr2 (optional)

Next

16.1 Transaction Information Section

Figure 48: ACH Debit Prenote Transaction Information section

Table 23: ACH Transaction Information fields

Field	Required or Optional	Description
Application Name	Required	Select your agency application from the dropdown list.
Agency Tracking ID	Optional	A unique ID you create, assigned to the transaction. It must be unique within your agency. If no agency tracking ID is entered, Pay.gov will create and assign one. The Agency Tracking ID identifies the transaction in reports and online searches, and to associate subsequent activities, such as a refund, with the original transaction.
Payment Date	Automatically entered by Pay.gov	The next business day.

16.2 Personal Information Section

Figure 49: ACH Debit Prenote Personal Information section

Table 24: Personal Information fields

Field	Required or Optional	Description
Email Address	Optional	The ACH account holder’s email address. It may be selected later to send a transaction confirmation to the cardholder.
Payer ID	Optional	If allowed by the application, you may be able to enter (or browse for) the ID assigned to the payer’s profile they created in Pay.gov. This field has a type ahead feature that automatically lists possible IDs as you type. Entering a Payer ID will automatically populate the payer’s personal and account information fields from the information in their profile.
Account Holder Name	Required	The ACH account holder’s first and last name. If a Payer ID is entered, Pay.gov automatically enters the account holder name for you.

16.3 Account Information Section

Figure 50: ACH Debit Prenote Account Information section

The screenshot shows a form titled "Account Information". It contains four input fields: a dropdown menu for "Account Type" with the placeholder text "Select an option", and three text input fields for "Routing Number", "Account Number", and "Confirm Account Number".

Note: If a Payer ID has been selected, Pay.gov automatically completes the Account Information section for you.

Table 25: Account Information fields

Field	Required or Optional	Description
Account Type	Required	Select the ACH account type from the dropdown list.

Field	Required or Optional	Description
Routing Number	Required	Enter the Routing/Transit Number (RTN) of the financial institution having the payer's ACH account.
Account Number	Required	Enter the payer's ACH account number at their bank/financial institution.
Confirm Account Number	Required	Enter the payer's ACH account number again.

16.4 Additional Information Section

Figure 51: ACH Debit Prenote Additional Information section

Table 26: Additional Information fields

Field	Required or Optional	Description
Agency Memo	Optional	Enter any additional information your agency requires for the transaction. See Table 16 in section 12 for a list of the characters allowed.

16.5 Custom Collection Fields Section

Figure 52: ACH Debit Prenote Custom Collection Fields section

1. Enter values in each of the custom collection fields, as required by your agency.

16.6 Continue to Review

Figure 53: ACH Debit Prenote Next button

1. Click **Next** to review the ACH Prenote Summary. The button is disabled until all required fields are entered.

16.7 ACH Prenote Review

Figure 54: ACH Prenote Review and Authorization page

16.7.1 Review the Transaction Details

If any information is incorrect, click the Back button and correct it on the ACH Prenote Transaction page.

Do not click your browser's back button.

The ACH Prenote Transaction page will open with all the information you already entered.

16.7.2 Note the Pay.gov Tracking ID and Agency Tracking ID

You may need these for subsequent actions, such as online searches or refunds.

16.7.3 Select Who Will Receive a Confirmation eMail

In the Email Confirmation section, you can check the boxes to send email confirmations to the customer and yourself.

Figure 55: ACH Debit Prenote Summary Email and Authorization section

The screenshot shows the 'Email Confirmation' section. At the top, it says 'Email Confirmation' and provides instructions: 'To have a confirmation email sent upon completion of this transaction, select the appropriate check boxes below. Select 'Additional Email' to provide this confirmation to other addresses.' Below this, there are four rows of email address fields. The first row is 'Email Customer:' with a checked checkbox and the email 'test@address.org'. The second row is 'Email Yourself:' with an unchecked checkbox. The next three rows are 'Additional Email 1:', 'Additional Email 2:', 'Additional Email 3:', and 'Additional Email 4:', each with an empty text input field and a blue 'Remove' link to its right. At the bottom of the form is a blue button with a plus sign and the text '+ Additional Email'.

A maximum of seven (7) Additional Email addresses can also receive confirmation emails. They are entered separately in fields that are added when you click the **+Additional Email** link.

Each of the additional addresses will receive a separate email from Notification@pay.gov, but the email will not show who else received a copy.

Note: The Submit Payment button is disabled until information is entered in all email address fields or empty fields are removed.

16.7.4 Authorize the Transaction

Check the box next to “I have reviewed the transaction and authorize it for payment.”

The Submit Payment button is disabled until the box is checked.

Figure 56: Authorizing the transaction

The screenshot shows the authorization section. At the top, there is a checkbox with the text 'I have reviewed the transaction and authorize it for payment'. Below this, there are two buttons: a blue 'Back' button and a greyed-out 'Submit Payment' button.

16.7.5 Submit the Authorization

Click **Submit Payment**. The button is disabled until the authorization box is checked.

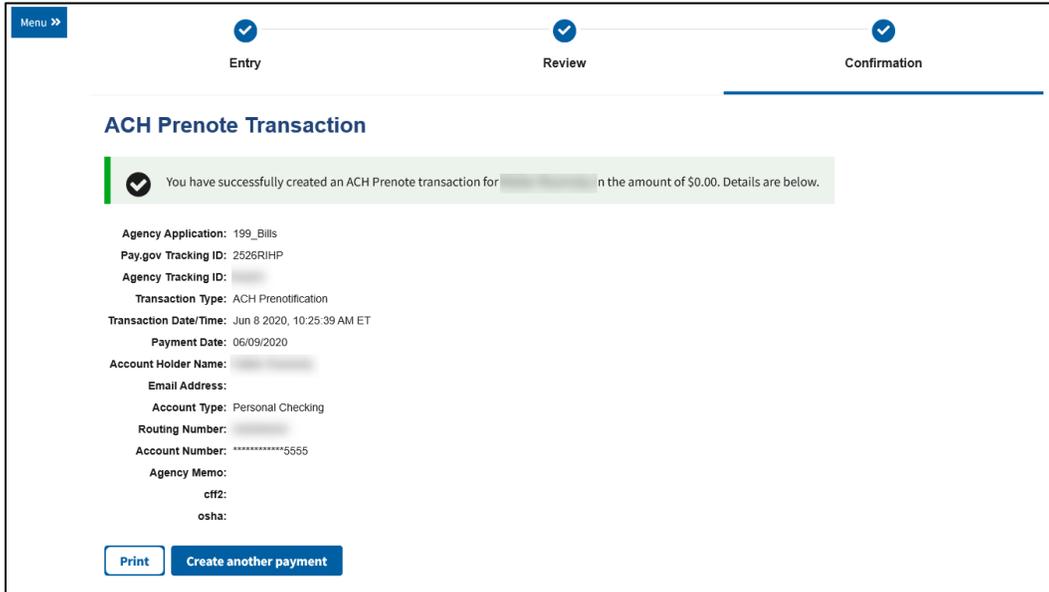
(Click **Back** if you need to correct information entered on the Prenote page. Click **Cancel** if you don’t want to create the transaction.)

The prenote is created in Pay.gov, which submits it for processing.

16.8 ACH Prenote Confirmation

An ACH Prenote Success page opens. The page includes the information you entered for the transaction.

Figure 57: ACH Prenote Success notice



Click **Print** to create a hard copy of this page.

Click **Create Another Payment** if you want to enter another ACH Debit transaction.

17 Credit Transactions

ACH Credit transactions cannot be created in the Create Transactions service.

See the *Pay.gov Services Overview*, the *Guide to ACH Credit Collections* and the *ACH Credit Web Service Technical Reference* for information.

18 Custom Collection Fields

Agencies use custom collection fields to include agency-specified information with a transaction; an invoice number, for example.

Information (value) entered into a custom collection field:

- is included in appropriate Pay.gov reports and activity files
- is sent to the Collection Information Repository (CIR) as part of transaction data
- can be included in the confirmation email sent to a customer when they complete their transaction on Pay.gov's public website

Your agency can create up to twelve custom collection fields when configuring your cash flow application with Pay.gov Agency Implementation.

18.1 Restrictions for Custom Collection Field Values

Values entered for Custom Collection Fields must:

- be no longer than 255 characters
- use only the characters in Table 16

Note: Although & is allowed, Pay.gov strips it out of the data when found. On reports, B&B would be shown as B B.

Table 27: Characters allowed for custom collection field values

Character	Description
Space	space
A - Z	uppercase letters
a - z	lowercase letters
0 - 9	numbers
!	exclamation point
@	at sign
#	hash tag
%	percent sign
_	underscore
/	forward slash
:	colon
;	semicolon
&	ampersand
,	comma
=	equals sign
'	apostrophe
+	plus sign
\$	dollar sign
(left parenthesis
)	right parenthesis
.	period

Character	Description
?	question mark
	pipe delimiter
-	hyphen

19 Notifications and Reminders

Agency users creating a payment can choose to receive an email confirmation of the payment. They can also enter up to seven email addresses that will receive copies of the confirmation.

20 Known Issues

Duplicate Agency Tracking IDs

It is possible for agencies to assign the same Agency Tracking ID to both a bill and to another transaction within an agency.

For example:

1. A bill is created with the Agency Tracking ID of 1122334455. The bill is sent to a customer, but the customer does not immediately respond and make a payment. The bill remains pending for a period of time.
2. During the time the bill is pending, the agency creates a new transaction through Create Transactions. The transaction is assigned the same Agency Tracking ID of 1122334455 and is submitted.
3. After the transaction has been submitted, the customer attempts to pay the bill. Pay.gov prevents the payment because it detects that the Agency Tracking ID is a duplicate of one already used to complete a transaction.
4. The customer is unable to pay the bill and the bill remains in the system as a pending bill.
5. The agency is unable to correct the issue directly by correcting the bill's Agency Tracking ID. The only way to work around the issue is for the agency to create a new bill with a different Agency Tracking ID.

Workaround

Agencies can avoid this issue by ensuring that each bill or transaction is assigned a unique Agency Tracking ID.

21 Customer Support

21.1 Contact Information

Hours: 7:00 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