



Agency Guide to Application Testing

September 18, 2025



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Revision History

Date	Author	Description
September 18, 2016	Walter Rowinsky FRB Cleveland	Initial version.
December 17, 2016	Walter Rowinsky FRB Cleveland	Updated for Pay.gov 6.11 (updated section 5.1.2).
January 30, 2017	Walter Rowinsky FRB Cleveland	Updated section 5.1.2, Table 4.
April 17, 2017	Walter Rowinsky FRB Cleveland	Updated for Pay.gov 7.0 (changed references to Amazon to Amazon Pay).
July 17, 2017	Walter Rowinsky FRB Cleveland	Reviewed for Pay.gov 7.1 (no changes)
October 16, 2017	Walter Rowinsky FRB Cleveland	Updated for Pay.gov 7.2 (added new sections 5, 8.10, 8.12, and 10; updated section 3, and 8.9).
April 16, 2018	Walter Rowinsky FRB Cleveland	Updated for Pay.gov 7.4 (changed references to Vantiv to Worldpay).
April 1, 2019	Walter Rowinsky FRB Cleveland	Updated for Pay.gov 7.8 (updated section 6.1.2; added new section 4.5).
July 1, 2019	Walter Rowinsky FRB Cleveland	Updated for Pay.gov 7.9 (updated website URLs; removed references to CCP.)
May 1, 2020	Walter Rowinsky FRB Cleveland	Updated section 6.4.3.
January 13, 2022	Walter Rowinsky FRB Cleveland	Updated section 4.3.
July 29, 2022	Walter Rowinsky FRB Cleveland	Updated section 4.5.
December 6, 2022	Walter Rowinsky FRB Cleveland	Add section 7.4.1; updated sections 7.4.2 and 7.4.3.
April 15, 2024	Walter Rowinsky FRB Cleveland	Updated section 3.
May 29, 2024	Walter Rowinsky FRB Cleveland	Updated link in section 6.6.
July 15, 2024	Walter Rowinsky FRB Cleveland	Updated for Pay.gov 8.6 (corrected typos).
January 20, 2025	Walter Rowinsky FRB Cleveland	Updated for Pay.gov 8.8 (deleted section 8.1 — Amazon Pay).
April 14, 2025	Walter Rowinsky FRB Cleveland	Updated for Pay.gov 8.9 (updated section 4.5).
July 23 2025	Walter Rowinsky FRB Cleveland	Added new section 7.3 Plastic Card Chargebacks

Date	Author	Description
September 18, 2025	Walter Rowinsky FRB Cleveland	Updated section 2.2.

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1 Introduction

This document provides details on testing agency collection applications. It includes information for testing all Pay.gov services and payment methods.

It should be read by agency application developers and agency users tasked with testing new and existing collection applications.

1.1 Related Documents

For details on the features and functions of the Pay.gov service used by the application you are testing see its separate guide and technical reference available at <https://qa.pay.gov/agencydocs/> or by contacting Pay.gov Customer Support.

To perform tests and evaluate test results you may need the guide and technical reference for the Pay.gov service used by the cash flow application. To test applications using the Trusted Collection Service, the Hosted Collection Pages, Billing Web Services, Collections API (ACH or Plastic Card), and eBilling Online Web Service you will also need the *Web Services Data Elements and Types, Return Codes and Country Codes* guide.

2 Testing Overview

Testing consists of submitting multiple collections transactions in Pay.gov's agency test environment (QA). The URL where you enter or submit test transactions differs according to the Pay.gov service used by your cash flow application and whether the application is interactive with customers and agency users or non-interactive. Section 3 lists the URLs, which are also included in the testing instructions for each Pay.gov service.

This document provides ACH routing transit numbers, account numbers, credit and debit card account numbers, and transaction amounts used for testing. The account number and transaction amount used will generate various outcomes when submitted in the agency test environment. Because the outcome differs according to the payment method tested and the transaction amount submitted, agencies should test using all possible combinations allowed for their cash flow application.

2.1 When to Test

2.1.1 When a new collection application has been created and is available in Pay.gov's agency test environment.

- Test during application development.
- You must certify the application meets requirements and is ready to be deployed to production.
- Pay.gov's Agency Implementation team will work closely with you during testing to ensure all required information is available and the tests run as smoothly as possible.

2.1.2 When a collection application has been modified by Pay.gov at the agency's request.

- For example, when a new payment method has been added to the application.

2.1.3 When a new version of Pay.gov is made available.

- Test all your collection applications to ensure they are not adversely affected by the changes introduced in the new release.

2.2 What to Test

Important! Never use real account or transaction data to test your application. Use only the Routing Transit Numbers and account numbers provided in this guide.

- Enter both valid and invalid transactions.
- Enter transactions that generate errors.
- All payment types accepted with all interfaces that will be used in production.
- All transaction types, for example, sale, refund, authorization, force, etc.

- Queries and activity file downloads against both completed (accepted) and declined (failed) transactions.
- Reports and activity files to ensure they include your test transactions.

3 Testing URLs and Endpoints

The URLs used for agency testing differ according to the Pay.gov service.

Table 1: Testing URLs and endpoints

Service	URL
ACH Credit Web Service	https://qa.tcs.pay.gov/services/TCSAchCreditService
Create Transactions	https://qa.pay.gov/myagency/
Collections API ACH	
Debit	https://stg.api.collections.pay.gov/ach/v1/debits
Prenotification	https://stg.api/collections.pay.gov/ach/v1/prenotifications
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
Authorization	https://stg.api.collections.pay.gov/plastic-card/v1/authorization
Force	https://stg.api.collections.pay.gov/plastic-card/v1/force
Void	https://stg.api.collections.pay.gov/plastic-card/v1/void
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 Web Services	
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/

Service	URL
eBilling Online Web Service	
eBilling Online Web Service	https://qa.tcs.pay.gov/services/EBillingOnlineService/1.0/
Access Code Web Service	https://qa.tcs.pay.gov/accesscode/services/AccessCodeService
Forms Service	https://qa.pay.gov/public/
Hosted Collection Pages	https://qa.tcs.pay.gov/services/TCSOnlineService/2.0/
Hosted Collection Pages User Redirect	https://qa.pay.gov/tconline/payment.do?token={InputValue}&tcsAppID={InputValue}
TCS Batch Web Service	https://qa.tcs.pay.gov/tcsbatch/services/TCSBatchService
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 Batch Results Web Service	https://qa.tcs.pay.gov/tcsbatchresults/services/TCSBatchResultsService
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 Service	https://qa.pay.gov/myagency/
Report Download Servlet	https://qa.pay.gov/paygov/ReportDownloadServlet

Service	URL
Activity Files	https://qa.pay.gov/ActivityDownload/ActivityDownload

4 Testing ACH Debit Collections

4.1 Pre-Test

Please confirm the agency setups and business rules for any desired return items prior to the start of testing.

4.2 Processing

Payment items need to be submitted to the test environment prior to 3:00 pm Eastern Time to receive next-day settlement and deposit ticket reporting. Large batch submissions should be prearranged with Pay.gov (Agency Specialist) and submitted earlier in the day.

4.3 ACH Data

ACH payment items need to include valid ACH Financial institution RTNs

Table 2: Valid RTNs and Account Numbers for testing

Test RTN	Account Number
042000424	Any number with three or more digits.
044000037	Any number with three or more digits
041000124	Any number with three or more digits
043000261	Any number with three or more digits
0410000139	Any number with three or more digits

To verify the validity of other RTNs and to obtain information about its financial institution, go to the Federal Reserve E-Payments Routing Directory at <https://www.frbservices.org/EPaymentsDirectory/search.html>.

4.4 Return Items

All ACH returns are tested automatically. Agencies do not need to submit a request.

Returns on payments can only be created after a payment item settles.

For example:

1. Payment is submitted on day 1.
2. Payment settles on day 2 and a deposit ticket is assigned.
3. Return Item is created on day 2.
4. Return item is reported on day 3, including return reason code, status, debit voucher number

When creating payments to be returned, you must use one of the account numbers in Table 3. The return reason code depends on the account number used for the transaction.

Table 3: Account numbers for ACH returns

Account Number	Return Reason Code	Description
80001	R01	NSF
80002	R02	Account Closed
80003	R03	No Account/Unable to Locate
80004	R04	Invalid Account
80005	R05	Unauthorized Debit to Consumer Account Using Corporate SEC Code
80006	R06	Return Per ODFI Request
80007	R07	Authorization Revoked
80008	R08	Stop Payment
80009	R09	Uncollected Funds
80010	R10	Not Authorized
80011	R11	Truncation Return
80012	R12	Branch Sold
80013	R13	RFDI Does Not Participate
80014	R14	Deceased
80015	R15	Beneficiary Deceased
80016	R16	Account Frozen
80017	R17	File Record Edit
80018	R18	Improper Effective Entry Date
80019	R19	Amount Field Error
80020	R20	Non-Transaction Account
80021	R21	Invalid Company ID
80022	R22	Invalid ID Number
80023	R23	Credit Entry Refused
80024	R24	Duplicate Entry
80025	R25	Addenda Error

Account Number	Return Reason Code	Description
80026	R26	Mandatory Field Error
80027	R27	Trace Number Error
80028	R28	Routing Number Check Digit Error
80029	R29	Corporate Customer Advises Not Authorized
80030	R30	RDFI Not TRX Participate
80031	R31	Permissible return
80032	R32	RDFI Non-Settlement
80033	R33	XCK Return
80034	R34	Limited Participation DFI
80035	R35	Return of Improper Debit Entry
80036	R36	Return of Improper Credit Entry
80037	R37	Source Document Presented for Payment
80038	R38	Stop Payment on Source Document
80039	R39	Improper Source Document
80040	R40	Return of ENR Entry by Federal Government Agency
80080	R80	Cross-Border Payment Coding Error
80081	R81	Non-Participant in Cross-Border Program
80082	R82	Invalid Foreign Receiving DFU ID
80083	R83	Foreign Receiving DFI Unable to Settle
80084	R84	Entry Not Processed by OGO

Account Number	Return Reason Code	Description
80085	R85	Incorrectly Coded Outbound International Payment

There is no limit to the number of ACH returns submitted per day when using the account numbers listed above.

4.5 Rejected Transactions

Agencies wishing to reject a transaction should work directly with their Agency Implementation Specialist. Agencies not working with a specific specialist should send an email to cleve.gov.agency.implementation@clev.frb.org for assistance.

4.6 Duplicate Detection

Duplicate detection for Pay.gov ACH transactions is based on the Debit Gateway Individual Reference Number (IRN).

5 Testing ACH Credit Collections

5.1 Pre-Test

Confirm the agency setups and business rules for any desired return items prior to the start of testing.

5.2 Submitting ACH Credit Test Transactions

ACH Credit Payments should be submitted to the test environment prior to 3:00 pm Eastern Time in order to ensure they appear in Pay.gov searches and reports no later than the next day.

Large batch submissions should be prearranged with your Pay.gov Agency Implementation Specialist and submitted earlier in the day.

5.2.1 ACH Credit for Forms

Testing for ACH Credit transactions submitted using a form is performed in Pay.gov's agency testing environment at <https://qa.pay.gov/public>.

1. Submit the form.
2. Pay.gov confirms the transaction. The confirmation includes instruction and information that must be provided to a financial institution to complete the transaction.
3. Verify that the information in the confirmation is correct.
4. View transaction status and details (section 5.5).

5.2.2 ACH Credit Web Service

Testing for ACH Credit transactions submitted via the ACH Credit Web Service is performed in Pay.gov's agency testing environment at <https://qa.tcs.pay.gov/services/TCSAchCreditService>.

1. Submit an XML request message containing one or more ACH Credit Transactions.
2. Verify that Pay.gov's response includes the instructions and NACHA information needed to complete the transaction at a financial institution, and that it is correct.
3. View transaction status and details (section 5.5).

5.3 Processing

Important! No settlement or settlement emulation of ACH Credit transactions is available in the agency testing environment.

ACH Credit processing in the test environment stops after Pay.gov issues the Pending status and returns the instructions in the online confirmation for forms, or in the response for the web service.

5.4 Canceling an ACH Credit Test Transaction

Only ACH Credit transactions with the Pending status can be canceled. Since settlement is not available for ACH Credit transactions in the test environment, this will be the status for all your submissions.

5.4.1 ACH Credit for Forms

Canceling test ACH Credit transactions submitted using a form is performed in Pay.gov's agency testing environment at <https://qa.pay.gov/public>. The transaction must have been created when signed in to an account.

1. Sign in to Pay.gov.
2. Find the transaction in the Payment Activity section of the My Account page.
3. Click Cancel. (The link will not be available if the transaction was previously canceled.)
4. Confirm Canceling.
5. Confirm that the transaction is in the Completed tab with a Canceled status.

5.4.2 ACH Credit Web Service

Canceling test ACH Credit transactions submitted via the ACH Credit Web Service is performed in Pay.gov's agency testing environment at <https://qa.tcs.pay.gov/services/TCSAchCreditService>.

1. Submit an XML request message containing the Pay.gov Tracking ID for one or more ACH Credit Transactions (cancelACHCreditTransaction).
2. Verify that Pay.gov's response includes the Success status.
3. View transaction status and details (section 5.5). The transaction(s) will have a Canceled status.

5.5 Viewing Results

Agencies can view submitted and canceled ACH Credit transactions in:

- Transaction Search
- Forms Search Query
- Collections Search Download CSV
- Financial Summary – Month Results

And in the Forms Activity File

See the *Agency Guide to the Reporting Service* and the *Agency Guide to Activity Files* for details.

Transactions created on the Public Website can also be viewed in the Payment Activity section of the My Account page, available after signing in.

6 Testing Collections API ACH Debit Collections

The Collections API allows you to submit single ACH Debit transactions, including:

- ACH Prenotification
- ACH Debit
- Deferred ACH Debit
- A schedule of recurring ACH Debits
- Canceling an ACH Debit before Pay.gov submits it for settlement

See the *Collections API Technical Reference* for details.

6.1 Pre-Test

Please confirm the Collections API configuration prior to the start of testing, For example, if deferred or scheduled recurring ACH Debits are allowed.

6.2 Processing

Payment items need to be submitted to the test environment prior to 3:00 pm Eastern Time to receive next-day settlement and deposit ticket reporting.

6.3 Agency Tracking ID

Agencies have the option to include an Agency Tracking ID in each transaction request message sent to Pay.gov. The Agency Tracking ID can be used to identify the transaction in the agency's system and in Pay.gov.

The Agency Tracking ID must be unique within the agency for all Pay.gov services used. Pay.gov will reject any transactions with duplicate Agency Tracking IDs.

If no Agency Tracking ID is included in a request message, Pay.gov will automatically generate one and includes it with the transaction.

6.4 ACH Data

ACH payment items need to include valid ACH Financial institution RTNs

Table 4: Valid RTNs and Account Numbers for testing

Test RTN	Account Number
042000424	Any number with three or more digits.
044000037	Any number with three or more digits
041000124	Any number with three or more digits
043000261	Any number with three or more digits
041001039	Any number with three or more digits

To verify the validity of other RTNs and to obtain information about its financial institution, go to the Federal Reserve E-Payments Routing Directory at <https://www.frbservices.org/EPaymentsDirectory/search.html>.

6.5 Return Reason Codes

All ACH returns are tested automatically. Agencies do not need to submit a request.

Returns on payments can only be created after a payment item settles.

For example:

1. Payment is submitted on day 1.
2. Payment settles on day 2 and a deposit ticket is assigned (by whom?).
3. Return Item is created on day 2.
4. Return item is reported on day 3, including return reason code, status, debit voucher number

When creating payments to be returned, you must use one of the account numbers in Table 3.

The return reason code depends on the account number used for the transaction.

Table 5: Account numbers for ACH returns

Account Number	Return Reason Code	Description
80001	R01	NSF
80002	R02	Account Closed
80003	R03	No Account/Unable to Locate
80004	R04	Invalid Account
80005	R05	Unauthorized Debit to Consumer Account Using Corporate SEC Code
80006	R06	Return Per ODFI Request
80007	R07	Authorization Revoked
80008	R08	Stop Payment
80009	R09	Uncollected Funds
80010	R10	Not Authorized
80011	R11	Truncation Return
80012	R12	Branch Sold
80013	R13	RFDI Does Not Participate
80014	R14	Deceased
80015	R15	Beneficiary Deceased
80016	R16	Account Frozen
80017	R17	File Record Edit

Account Number	Return Reason Code	Description
80018	R18	Improper Effective Entry Date
80019	R19	Amount Field Error
80020	R20	Non-Transaction Account
80021	R21	Invalid Company ID
80022	R22	Invalid ID Number
80023	R23	Credit Entry Refused
80024	R24	Duplicate Entry
80025	R25	Addenda Error
80026	R26	Mandatory Field Error
80027	R27	Trace Number Error
80028	R28	Routing Number Check Digit Error
80029	R29	Corporate Customer Advises Not Authorized
80030	R30	RDFI Not TRX Participate
80031	R31	Permissible return
80032	R32	RDFI Non-Settlement
80033	R33	XCK Return
80034	R34	Limited Participation DFI
80035	R35	Return of Improper Debit Entry
80036	R36	Return of Improper Credit Entry
80037	R37	Source Document Presented for Payment
80038	R38	Stop Payment on Source Document
80039	R39	Improper Source Document

Account Number	Return Reason Code	Description
80040	R40	Return of ENR Entry by Federal Government Agency
80080	R80	Cross-Border Payment Coding Error
80081	R81	Non-Participant in Cross-Border Program
80082	R82	Invalid Foreign Receiving DFU ID
80083	R83	Foreign Receiving DFI Unable to Settle
80084	R84	Entry Not Processed by OGO
80085	R85	Incorrectly Coded Outbound International Payment

There is no limit to the number of ACH returns submitted per day when using the account numbers listed above.

6.6 Rejected Transactions

Agencies wishing to reject a transaction with a certain code should use the account numbers and reject reason codes in Table 6, and must notify Pay.gov by email of which transactions should be rejected.

After submitting the transaction(s), send an email to CLEV.Egov.DG.Ops@CLEV.frb.org. Include the IRN and reject reason code. Pay.gov and Debit Gateway will reject the transaction.

Table 6: Reject reason codes

Account Number	Reject Code	Description
80090	R90	RTN and Account Number Cannot be the Same
80091	R91	Invalid RTN
80092	R92	NonACHable Transaction
80093	R93	Suspected Fraudulent Transaction
80094	R94	Treasury RTN

Account Number	Reject Code	Description
80095	R95	FRB RTN
80096	R96	Customer Request
80097	R97	Agency Request
80098	R98	Duplicate Transaction

6.7 Duplicate Detection

Duplicate detection for Pay.gov ACH transactions is based on the Debit Gateway Individual Reference Number (IRN).

7 Testing Plastic Card Collections

In production, plastic card authorizations are provided by Worldpay.

In Pay.gov's test environment, plastic card authorizations are processed through an authorization emulator — the Worldpay emulator.

The results returned for plastic card transaction depend on the transaction amount (section 7.5.2), address verification (section 7.5.3) or other plastic card information (section 7.5.4).

7.1 Plastic Card Data

Important! Do not use real plastic card account numbers when testing plastic card transactions. Use only the numbers in Table 7.

7.1.1 Luhn Check

The Worldpay emulator processes any plastic card number that passes a Luhn check. A Luhn check is a simple checksum formula used to validate plastic card numbers.

All plastic card numbers used by providers will pass this check. All test plastic card account numbers provided by Pay.gov will pass this check (Table 7).

If submitting transactions using a non-interactive service, make sure you are using the Luhn check on any account numbers being passed to Pay.gov.

7.1.2 Plastic Card Numbers for Testing

Table 7: Plastic card numbers for authorization testing

Type	Number	Length	Security Code
MasterCard	5105105105105100	16	998
MasterCard	5555555555554444	16	998
MasterCard	5555555555554444	16	998
MasterCard	2223000048400011	16	998
MasterCard (Debit Card)	2223520043560014	16	998
Visa	422222222222	13	999
Visa	4111111111111111	16	999
Visa	4012888888881881	16	999
American Express	378282246310005	15	9997
American Express	371449635398431	15	9997
American Express	378734493671000	15	9997

Type	Number	Length	Security Code
American Express	340000000000009	15	9997
Discover	3566002020360000	16	996
Discover	6011111111111117	16	996
Discover	6011000990139424	16	996
Discover	6011123456789019	16	996
Discover	6011411111111111	16	996
Discover	6221220990139424	16	996
Diners Club	3852000023267	14	996
Diners Club	30569309025904	14	996
JCB	3530111333300000	16	n/a
JCB	3566002020360505	16	n/a
Union Pay	622126004598744	16	n/a

MasterCard numbers beginning with 2 should be used to test MasterCard's BIN range expansion.

7.2 Testing with the Worldpay Emulator

The Worldpay emulator provides a means for agencies to test plastic card transaction processing in the QA External environment and ensure that automated processes within their systems correctly handle both successful and failed transactions. This is done by simulating the response that Worldpay, the card acquiring processor of the Bureau of the Fiscal Service's financial agent, would provide for a given transaction from their lab or in the production environment. Please be aware while testing that, in some cases, there may be slight differences between the response provided by the emulator and the response provided by the Worldpay production environment.

The emulator generates specific response codes, authorization results, and AVS codes based on values placed in the transaction amount, address, ZIP/postal code, card expiration date, or card security code fields of a test transaction. The following sections of this guide contain tables which list the field values required to generate a given result, organized by the field value used to generate the given result. Section 7.5 provides information for generating specific test results with the Worldpay emulator.

7.2.1 Volume Testing with the Worldpay Emulator

The Worldpay emulator was specifically designed to allow for a high volume of authorizations during performance or load testing. However, we recommend that agencies notify Pay.gov customer service before conducting any large scale load or performance tests. Please remember that this is a shared environment.

7.2.2 Credit Card Limit Testing

Agencies testing to determine how their systems will handle the decline return code (V2) for an over-the-limit credit card transaction should test with the Worldpay emulator using the \$1.72 amount (section 7.5.2).

Note: In the test environment, using other transaction amounts over the Treasury's maximum accepted amount for credit card payments will not be automatically rejected.

7.3 Plastic Card Chargebacks

To simulate a plastic card chargeback and create a debit voucher, create a test transaction for one of the amounts below.

- \$8.04 — creates two chargebacks in the same debit voucher (one for \$0.20 and the other for \$0.25).
- \$8.05 — creates one chargeback in a separate debit voucher for \$0.21.

The information will be sent to the Collections Information Repository (CIR) the next day and will be reflected in the Collection Voucher Report in Pay.gov.

7.4 Frequently Asked Questions about Testing with the Emulator

Q: Are the approval codes generated unique?

A: There is no guarantee that the approval codes will be unique.

Q: What simulated authorization error codes can be returned?

A: Please refer to section 7.5 for detailed information regarding error codes.

Q: Are there any restrictions on using the Worldpay emulator?

A: No, although the emulator exists in a shared environment, we recommend that agencies notify Pay.gov customer service before conducting any large scale load or performance tests.

Q: Is an agency receiving enough information from the authorization emulator?

A: Yes. Pay.gov acts as a filter when providing authorizations. Much of the information returned during the authorization process in production is not passed on to agencies. This filtering limits the exposure of end-user information to the Internet. The Worldpay emulator is designed specifically to supply all necessary information to agencies. However, the emulator does not contain all possible message responses (such as approval codes, AVS code ranges, and so on) and agencies are expected to use this document to supplement their testing.

7.5 Worldpay Emulator Test Results

7.5.1 Result Definitions and Where Found

- **Authorization Result Code** — See the following tables. Available in Transaction Search and in Activity Files
- **Auth Result** — The result of the authorization. For example, if the Auth Result for a sale is decline the transaction is declined. If the result is Approval, the sale is approved.
- **AVS Code** — Available in Transaction Search and in Activity Files.
- **Approval Code** — Available in Transaction Search and in Activity Files.
- **Card Security Code Result** — Available in Transaction Search and in Activity Files.
- **Remaining Balance** — Not available in reports. Included in web service requests such as TCS Single, TCS Batch, and TCS Plastic Card.
- **Partial Auth Amount** — Not available in reports. Included in web service requests such as TCS Single, TCS Batch, and TCS Plastic Card.
- **Response Delay** — Not available in reports or web service requests. It is intended to simulate how long it takes to get a response from the plastic card processor.

Note: In Transaction Search results, you need to drill down to the transaction detail to see any results.

7.5.2 Results Based on Transaction Amount

See the usage notes below the table.

Amount	Authorization Result Code	Auth Result	AVS Code	Approval Code	Card Security Code Result	Partial Auth Amount	Remaining Balance	Response Delay
\$0.10	00	Approval	Y	Random6	P	None	None	o
\$0.80	00	Approval	Random	Random6	M	None	None	o
\$0.81	00	Approval	Random	Random6	N	None	None	o
\$0.82	00	Approval	Random	Random6	P	None	None	o
\$0.83	00	Approval	Random	Random6		None	None	o
\$0.84	00	Approval	Random	Random6	S	None	None	o
\$0.85	00	Approval	S	Random6	U	None	None	o

Amount	Authorization Result Code	Auth Result	AVS Code	Approval Code	Card Security Code Result	Partial Auth Amount	Remaining Balance	Response Delay
\$0.90	Random Decline	Decline	Random	None	Random	None	None	0
\$0.92	None	None	None	None	Random	None	None	-2 (Error response)
\$0.93 ⁽¹⁾	Random Approval	Approval	Random	None	Random	None	None	5
\$0.93 ⁽²⁾	Random Approval	Approval	Random	None	Random	None	None	0
\$0.94 ⁽¹⁾	Random Approval	Approval	Random	None	Random	None	None	5
\$0.94 ⁽²⁾	Random Decline	Decline	Random	None	Random	None	None	0
\$0.99 ⁽¹⁾	00	Approval	Random	Random6	Random	None	None	5
\$0.99 ⁽²⁾	Random Approval	Approval	Random	None	Random	None	None	0
\$1.01 ⁽¹⁾	00	Approval	Random	Random6	Random	None	None	5
\$1.01 ⁽²⁾	None	None	None	None	Random	None	None	-2 (Error response)
\$1.02 ⁽¹⁾	00	Approval	Random	Random6	Random	None	None	5
\$1.02 ⁽²⁾	None	None	None	None	Random	None	None	-1 (No response)
\$1.71	V1	Decline	Random	None	Random	None	None	0
\$1.72 ⁽³⁾	V2	Decline	Random	None	Random	None	None	0
\$1.73	V3	Decline	Random	None	Random	None	None	0
\$1.74	V4	Decline	Random	None	Random	None	None	0
\$1.75	V5	Decline	Random	None	Random	None	None	0
\$1.76	V6	Decline	Random	None	Random	None	None	0
\$3.00	00	Approval	Random	Random6	Random	None	None	0
\$3.01	01	Decline	Random	None	Random	None	None	0
\$3.02	02	Decline	Random	None	Random	None	None	0
\$3.03	03	Decline	Random	None	Random	None	None	0
\$3.04	04	Decline	Random	None	Random	None	None	0
\$3.05	05	Decline	Random	None	Random	None	None	0

Amount	Authorization Result Code	Auth Result	AVS Code	Approval Code	Card Security Code Result	Partial Auth Amount	Remaining Balance	Response Delay
\$3.06	06	Decline	Random	None	Random	None	None	o
\$3.07	07	Decline	Random	None	Random	None	None	o
\$3.08	08	Decline	Random	None	Random	None	None	o
\$3.09	09	Decline	Random	None	Random	None	None	o
\$3.10	10	Approval	Random	Random6	Random	\$2.10	None	o
\$3.11	11	Approval	Random	Random6	Random	None	None	o
\$3.12	12	Decline	Random	None	Random	None	None	o
\$3.13	13	Decline	Random	None	Random	None	None	o
\$3.14	14	Decline	Random	None	Random	None	None	o
\$3.15	15	Decline	Random	None	Random	None	None	o
\$3.16	16	Decline	Random	None	Random	None	None	o
\$3.17	17	Decline	Random	None	Random	None	None	o
\$3.18	18	Decline	Random	None	Random	None	None	o
\$3.19	19	Decline	Random	None	Random	None	None	o
\$3.20	20	Decline	Random	None	Random	None	None	o
\$3.21	21	Decline	Random	None	Random	None	None	o
\$3.22	22	Decline	Random	None	Random	None	None	o
\$3.23	23	Decline	Random	None	Random	None	None	o
\$3.24	24	Decline	Random	None	Random	None	None	o
\$3.25	25	Decline	Random	None	Random	None	None	o
\$3.26	26	Decline	Random	None	Random	None	None	o
\$3.27	27	Decline	Random	None	Random	None	None	o
\$3.28	28	Decline	Random	None	Random	None	None	o
\$3.29	29	Decline	Random	None	Random	None	None	o
\$3.30	30	Decline	Random	None	Random	None	None	o
\$3.31	31	Decline	Random	None	Random	None	None	o

Amount	Authorization Result Code	Auth Result	AVS Code	Approval Code	Card Security Code Result	Partial Auth Amount	Remaining Balance	Response Delay
\$3.32	32	Decline	Random	None	Random	None	None	o
\$3.33	33	Decline	Random	None	Random	None	None	o
\$3.34	34	Decline	Random	None	Random	None	None	o
\$3.35	35	Decline	Random	None	Random	None	None	o
\$3.36	36	Decline	Random	None	Random	None	None	o
\$3.37	37	Decline	Random	None	Random	None	None	o
\$3.38	38	Decline	Random	None	Random	None	None	o
\$3.39	39	Decline	Random	None	Random	None	None	o
\$3.40	40	Decline	Random	None	Random	None	None	o
\$3.41	41	Decline	Random	None	Random	None	None	o
\$3.42	42	Decline	Random	None	Random	None	None	o
\$3.43	43	Decline	Random	None	Random	None	None	o
\$3.44	44	Decline	Random	None	Random	None	None	o
\$3.45	45	Decline	Random	None	Random	None	None	o
\$3.46	46	Decline	Random	None	Random	None	None	o
\$3.47	47	Decline	Random	None	Random	None	None	o
\$3.48	48	Decline	Random	None	Random	None	None	o
\$3.49	49	Decline	Random	None	Random	None	None	o
\$3.50	50	Decline	Random	None	Random	None	None	o
\$3.51	51	Decline	Random	None	Random	None	None	o
\$3.52	52	Decline	Random	None	Random	None	None	o
\$3.53	53	Decline	Random	None	Random	None	None	o
\$3.54	54	Decline	Random	None	Random	None	None	o
\$3.55	55	Decline	Random	None	Random	None	None	o
\$3.56	56	Decline	Random	None	Random	None	None	o
\$3.57	57	Decline	Random	None	Random	None	None	o

Amount	Authorization Result Code	Auth Result	AVS Code	Approval Code	Card Security Code Result	Partial Auth Amount	Remaining Balance	Response Delay
\$3.58	58	Decline	Random	None	Random	None	None	o
\$3.59	59	Decline	Random	None	Random	None	None	o
\$3.60	60	Decline	Random	None	Random	None	None	o
\$3.61	61	Decline	Random	None	Random	None	None	o
\$3.62	62	Decline	Random	None	Random	None	None	o
\$3.63	63	Decline	Random	None	Random	None	None	o
\$3.64	64	Decline	Random	None	Random	None	None	o
\$3.65	65	Decline	Random	None	Random	None	None	o
\$3.66	66	Decline	Random	None	Random	None	None	o
\$3.67	67	Decline	Random	None	Random	None	None	o
\$3.68	68	Decline	Random	None	Random	None	None	o
\$3.69	69	Decline	Random	None	Random	None	None	o
\$3.70	70	Decline	Random	None	Random	None	None	o
\$3.71	71	Decline	Random	None	Random	None	None	o
\$3.72	72	Decline	Random	None	Random	None	None	o
\$3.73	73	Decline	Random	None	Random	None	None	o
\$3.74	74	Decline	Random	None	Random	None	None	o
\$3.75	75	Decline	Random	None	Random	None	None	o
\$3.76	76	Decline	Random	None	Random	None	None	o
\$3.77	77	Decline	Random	None	Random	None	None	o
\$3.78	78	Decline	Random	None	Random	None	None	o
\$3.79	79	Decline	Random	None	Random	None	None	o
\$3.80	80	Decline	Random	None	Random	None	None	o
\$3.81	81	Decline	Random	None	Random	None	None	o
\$3.82	82	Decline	Random	None	Random	None	None	o
\$3.83	83	Decline	Random	None	Random	None	None	o

Amount	Authorization Result Code	Auth Result	AVS Code	Approval Code	Card Security Code Result	Partial Auth Amount	Remaining Balance	Response Delay
\$3.84	84	Decline	Random	None	Random	None	None	o
\$3.85	85	Approval	Random	Random6	Random	None	None	o
\$3.86	86	Decline	Random	None	Random	None	None	o
\$3.87	87	Decline	Random	None	Random	None	None	o
\$3.88	88	Decline	Random	None	Random	None	None	o
\$3.89	89	Decline	Random	None	Random	None	None	o
\$3.90	90	Decline	Random	None	Random	None	None	o
\$3.91	91	Decline	Random	None	Random	None	None	o
\$3.92	92	Decline	Random	None	Random	None	None	o
\$3.93	93	Decline	Random	None	Random	None	None	o
\$3.94	94	Decline	Random	None	Random	None	None	o
\$3.95	95	Decline	Random	None	Random	None	None	o
\$3.96	96	Decline	Random	None	Random	None	None	o
\$3.97	97	Approval	Random	Random6	Random	None	None	o
\$3.98	98	Decline	Random	None	Random	None	None	o
\$3.99	99	Decline	Random	None	Random	None	None	o
\$4.00	00	Approval	Random	Random6	Random	None	None	o
\$4.01	M1	Decline	Random	None	Random	None	None	o
\$4.02	XE	Decline	Random	None	Random	None	None	o
\$4.03	XD	Decline	Random	None	Random	None	None	o
\$4.04	D1	Decline	Random	None	Random	None	None	o
\$4.05	00	Approval	Random	Random6	Random	None	\$1.00	o
\$4.06	00	Approval	Random	Random6	Random	None	\$1.01	o
\$4.07	00	Approval	Random	Random6	Random	None	\$1.02	o
\$4.08	00	Approval	Random	Random6	Random	None	\$1.03	o
\$4.66	00	Approval	Random	Random6	Random	None	\$1.66	o

Amount	Authorization Result Code	Auth Result	AVS Code	Approval Code	Card Security Code Result	Partial Auth Amount	Remaining Balance	Response Delay
\$4.67	10	Approval	Random	Random6	Random	\$3.00	None	0
\$4.68	10	Approval	Random	Ramdom6	Random	\$3.00	\$0.00	0
\$4.69	10	Approval	Random	Ramdom6	Random	\$3.00	\$10.00	0
\$4.70	00	Decline	Random	None	Random	None	\$1.66	0
\$4.72	10	Approval	Random	Random6	Random	\$3.00	\$10.00	0
\$4.73	RZ	Decline	A	None	N	None	None	0
\$4.74	RZ	Decline	A	None	N	None	None	40
\$9.22	Random Approval	Approval	Random	None	Random	None	None	5
\$9.22	10	Approval	Random	None	Random	None	None	0
\$9.23	Random Approval	Approval	Random	None	Random	None	None	5
\$9.23	11	Approval	Random	None	Random	None	None	0
\$9.24	Random Approval	Approval	Random	None	Random	None	None	5(1)(2)
\$9.24	97	Approval	Random	None	Random	None	None	0

- (1) Message type 200 (financial transaction request, used for plastic card authorization).
- (2) Message type 420 (reversal request).
- (3) May be used to test credit card over the daily limit response.

7.5.3 Results Based on Address Information

See the usage notes below the table.

Address	ZIP Code	Authorization Result Code	Auth Result	AVS Code	Approval Code	Card Security Code Result	Partial Auth Amount	Remaining Balance	Response Delay
00004	Any ⁽⁴⁾	00	Any ⁽⁴⁾	Random	Random6	Random	None	None	15
00003	Any ⁽⁴⁾	00	Approval	Random	Random6	Random	None	None	0
00002	Any ⁽⁴⁾	None	None	Random	None	Random	None	None	-1 (No response)
00001	Any ⁽⁴⁾	Random Decline	Decline	Random	None	Random	None	None	0
Any ⁽⁴⁾	00002	None	None	Random	None	Random	None	None	-1 (No response)
Any ⁽⁴⁾	000020002	None	None	Random	None	Random	None	None	-1 (No response)
Any ⁽⁴⁾	00001	Random Decline	Decline	Random	None	Random	None	None	0
Any ⁽⁴⁾	000010001	Random Decline	Decline	Random	None	Random	None	None	0
83201	85284	00	Zip match ver	Z	Random	Random	None	None	0
83201	99999	00	Ver unavailable	U	Random	Random	None	None	0
83201	99998	00	Ver unavailable	G	Random	Random	None	None	0
83201	99997001	00	Address match	B	Random	Random	None	None	0
83201	99997002	00	Unavailable	C	Random	Random	None	None	0
83201	99997003	00	Exact match	D	Random	Random	None	None	0
83201	99997004	00	Unavailable	I	Random	Random	None	None	0
83201	99997005	00	Exact match	M	Random	Random	None	None	0
83201	99997006	00	ZIP match ver	P	Random	Random	None	None	0
83201	99997007	00	Address match	A	Random	Random	None	None	0
83201	99997008	00	Exact match	Y	Random	Random	None	None	0
83201	99997009	00	Address and 9 digit ZIP match	X	Random	Random	None	None	0

Address	ZIP Code	Authorization Result Code	Auth Result	AVS Code	Approval Code	Card Security Code Result	Partial Auth Amount	Remaining Balance	Response Delay
83201	999997010	00	9 digit ZIP matches, address does not	W	Random	Random	None	None	0
83201	999997011	00	Nothing matches	N	Random	Random	None	None	0
83201	999997012	00	Retry, system unable to process	R	Random	Random	None	None	0
83201	999997013	00	Address verification not supported	S	Random	Random	None	None	0
83201	999997014	00	Edit error	E	Random	Random	None	None	0
83201	999997015	10	Approval	Random	Random	Random	\$0.40	None	0
83201	999997016	00	Approval	Random	Random	Random	None	Random	0
83201	999997017	00 or 10 ⁽⁵⁾	Approval	Random	Random	Random	Difference25	Difference25	0
83201 ⁽⁶⁾	999997018	00	Approval	Random	Random	Random	None	None	-1 (No response)
83201	999997019	00 or 10 ⁽⁵⁾	Approval	Random	Random	Random	Difference1000	Difference1000	0
83201	999997020	00 or 10 ⁽⁵⁾	Approval	Random	Random	Random	Difference1000000000	Difference1000000000	0

(4) The emulator looks at the fields in the following order to determine which result to return: Address, Zip Code, Address_Zip (the specified pairs of address and ZIP code values beginning in row nine), Amount, ExpirationDate, CardNumber, CardSecurityCode.

(5) This scenario represents a \$xxxx.00 prepaid plastic card. If the emulator receives a request for less than \$xxxx.00, it will return a response code of 00, no partial authorization amount, and a remaining balance of \$0.00. If the emulator receives a request for more than \$xxxx.00, it will return a response code of 10, a partial authorization amount of the difference and no remaining balance.

(6) This scenario is for authorization reversal requests only. When the emulator receives a reversal request with this data, the emulator will intentionally not respond to Pay.gov, simulating a reversal request timeout. All other reversal request data scenarios will generate a response to Pay.gov.

7.5.4 Results Based on Plastic Card Information

Plastic Card Number	Response Code	Auth Result	AVS Result	Approval Code	CVV2 Result	Partial Auth Amount	Remaining Balance
4005550000000001	Random Decline	Expired Card	Random	None	Random	None	None

Plastic Card Security Code	Response Code	Auth Result	AVS Result	Approval Code	CVV2 Result	Partial Auth Amount	Remaining Balance
1210 (AMEX)	Random Decline	Expired Card	Random	None	Random	None	None
350 (All others)	Random Decline	Expired Card	Random	None	Random	None	None

7.6 Keys to the Results Tables

7.6.1 Response Codes

Response	Results
Random Approval	00, 11, 85, or 97
Random Decline	03-10, 12-53, 55-84, 86-96, 98-99, D1, M1, XE, or XD

7.6.2 AVS Results

Code	Returns
Random	X, Y, A, W, Z, N, U, R, S, G, E, B, C, D, I, M, P, or blank
X	Address and 9 digit ZIP match
Y	Address and 5 digit ZIP match
A	Address matches, ZIP does not
W	9 digit ZIP matches, address does not
Z	5 digit ZIP matches, address does not
N	Nothing matches
U	No data from issuer/auth system
R	Retry, system unable to process
S	Address verification not supported
G	Global non-AVS participant
E	Edit error
Blank	No code

7.6.3 International AVS Codes

Code	Returns
B	Street matches, postal not verified
C	Street and postal codes not verified
D	Street and postal codes match
I	Address information not verified
M	Street and postal codes match
P	Street not verified, postal matches

7.6.4 Approval Codes

Code	Results
Random6	A random alphanumeric string six characters long. <i>Note:</i> Supplying any number x after 'RANDOM' will produce a random alphanumeric string x characters in length.

7.6.5 CVV2 Results

Code	Random
Random	M, N, P, S, U, or blank

8 Testing Digital Wallet Payments

8.1 Testing PayPal Collections

Testing replicates your customer's experience. When PayPal is chosen as the payment method, the tester is redirected to PayPal's system. The tester must log in to one of the PayPal test accounts (section 8.1.2) to make the payment. After it is made the tester is sent back to Pay.gov to authorize and complete the payment

8.1.1 Submitting a Test Payment

1. Enter a test transaction for your application in the Pay.gov QA test environment (<https://qa.pay.gov/paygov/>).
2. Submit the form when you are ready to make the payment.
3. Select PayPal on the Pay.gov online payments page.
4. After you are redirected to PayPal sign in to a PayPal test account.
5. Select or enter any required data and then click continue.
6. On the Pay.gov confirmation page submit the payment.
7. The transaction will be processed in the Pay.gov and PayPal test environments.
8. After noon on the next day, the test transaction(s) will be included on reports retrieved from the Pay.gov QA test environment. Agencies can then review the reports to reconcile their test transactions.

Note: Transactions entered in the Pay.gov QA test environment will not appear on CIR reports.

8.1.2 PayPal Test Accounts

Account	Password
AgencyTest01@clev.frb.org	PaygovTest01
AgencyTest02@clev.frb.org	PaygovTest02
AgencyTest03@clev.frb.org	PaygovTest03
AgencyTest04@clev.frb.org	PaygovTest04

9 Testing Collection Applications

9.1 Testing in the Create Transactions Service

- Test for each payment type accepted. Use the appropriate accounts or emulator amounts.
- Search for the transactions using the Transaction Search Service on the myagency website.
- Examine the appropriate online reports and activity files for the transactions' details and status.

9.2 Testing Forms

You will:

- Open the form on Pay.gov's public website.
- Examine the form to ensure it is correct.
- Complete the form and then choose to make a payment.
- Test for each payment type accepted. Use the appropriate accounts or emulator amounts.
- Use the Single Query and Multiple Item Query web services to retrieve details about a transaction.
- Examine the appropriate online reports and activity files for the transactions' details and status.

See the *Agency Guide to the Forms Service* for details about the features and options used on your form.

9.2.1 Form Testing Steps

1. **Find your form on Pay.gov's public website.** Try all three methods:
 - a. Use a direct link to the form. The link is provided by your Agency Implementation Liaison.
 - b. Search for the form by entering keywords such as part of the form name or number in the Search box.
 - c. Click the Find an Agency link, click the link for your agency, locate your form, and then click the Continue link to your form.
2. **Open your form.**
3. **Review the Before You Begin page.**
 - a. Is the form description correct?
 - b. Are the correct payment methods listed?
 - c. Is the contact information listed in the Need Help section correct?
 - d. Click **Continue to the Form**.
4. **Review the form's look and feel.**
 - a. Are the Agency logo(s) and address correct?
 - b. Are the Field Names correct?
5. **Test field entry.**
 - a. Enter valid information in each field to verify no errors are generated.
 - i. Enter only valid characters.

- ii. Enter the minimum number of characters.
 - iii. Enter the maximum number of characters.
 - b. Enter invalid information in each field to verify an error message or pop up with instructions is displayed.
 - i. Enter invalid characters.
 - ii. Enter less than the minimum number of characters.
 - iii. Try to enter more than the maximum number of characters.
 - c. Do any auto-fill fields or calculated fields contain the correct information?
 - i. If the form includes Scope fields, you must sign in with a Pay.gov account. The account should be associated with a Company Profile, which will cause some values in the scope fields to change according to the account. You should repeat testing by signing in using multiple accounts associated with a Company Profile.
 - d. Go to the next page.
- 6. **If allowed, attach a file to the form.**
 - a. Is the attachment file type (such as .csv, .pdf) correct?
 - b. Click Next.
- 7. **Enter payment information.**
 - a. Does the previously entered payment amount appear on the payment page?
 - b. Are the payment methods you can choose the same as on the Before You Begin page?
 - c. Are optional payment options shown (recurring payment, deferred payment, etc.)?
 - d. Enter payment information using one of the test account numbers:
 - i. ACH Debit – section 4
 - ii. Credit and Debit Card – section 6
 - iii. PayPal – section 8
 - iv. If the form is for ACH Credit -- 5.2.1
 - e. If payment dates are restricted, verify they are correct.
 - i. Enter a payment date within the allowed range of dates.
 - ii. Attempt to enter a payment date outside the allowed dates.
Verify a message is displayed stating that the form is unavailable/payment cannot be made, and when the form might be available again.
 - f. If time constraints have been configured for the form (example: payments can only be made during agency office hours) verify they are correct.
 - i. Enter a payment within the allowed times.
 - ii. Attempt to enter a payment outside of the allowed times.
Verify a message is displayed stating the form is unavailable/payment cannot be made, and when the form will be available.
 - g. Is the information in any custom collection field correct?
 - h. Click Review and Submit Payment.
- 8. **Verify the information on the review page is correct.**
 - a. Are error messages displayed if you click Submit Payment before you enter an email address or check the “I agree...” checkbox?
 - b. Enter your email address.
 - c. Check the “I agree...” checkbox.
 - d. Click Submit Payment.
- 9. **Is the confirmation correct?**
 - a. Is the information on the confirmation page correct?

- b. Can you print the page?
- c. Did you receive a confirmation email with the correct information?
- 10. **Repeat steps 2 through 9 for each payment method you accept.**
- 11. **Review Reports to ensure the transactions you entered are included.**
 - a. See *the Agency Guide to the Reporting Service* for descriptions of the reports.
 - b. Depending on the payment method, transactions will not be included in reports until the next business day.
- 12. Queries and activity file downloads against both completed (accepted) and declined (failed) transactions.
- 13. Reports and activity files to ensure they include your test transactions.
 - a.
- 14. **Request changes or corrections to the form, if needed.**
 - a. Contact your Pay.gov Agency Implementation Liaison.

10 Trusted Collection Services

10.1 Testing TCS Web Services Connectivity

- Verify your agency's system connectivity to any web services your application uses: TCS Web Services, eBilling Web Services and Hosted Collection Pages
- Connect to the appropriate URL for the XML schema used for your application. Being able to download a WSDL ensures your application will be able to submit transaction files to Pay.gov. See Table 8 for WSDL URLs.

Table 8: WSDL URLs

Service	URL
eBilling Web Services	See below
eBilling Web Service:	https://qa.tcs.pay.gov/ebilling/services/eBillingService?WSDL
Access Code Web Service:	https://qa.tcs.pay.gov/accesscode/services/AccessCodeService?WSDL
Hosted Collection Pages	https://qa.tcs.pay.gov/services/TCSOnlineService/2.0/?WSDL
TCS Single Web Service	https://qa.tcs.pay.gov/tcscollections/services/TCSSingleService?WSDL
TCS Batch Web Service	https://qa.tcs.pay.gov/tcsbatch/services/TCSBatchService?WSDL
TCS Plastic Card Web Service	https://qa.tcs.pay.gov/services/TCSPlasticCardService/2.0/?wsdl
TCS Single Query Web Service	https://qa.tcs.pay.gov/tcssinglequery/services/TCSSingleQueryService?WSDL
TCS Multiple Item Query Web Service	https://qa.tcs.pay.gov/tcsmultipleitemquery/services/TCSMultipleItemQueryService?WSDL

Service	URL
TCS Batch Results Web Service	https://qa.tcs.pay.gov/tcsbatchresults/services/TCSBatchResultsService?WSDL

10.2 Testing TCS Batch Web Service

10.2.1 TCS Batch Web Service Testing Steps

1. Download the WSDL from Test connectivity to the TCS Batch Web Service. See Table 8 for WSDL URLs.
Being able to download a WSDL ensures your application will be able to submit transaction files to Pay.gov.
2. Using the procedure created by your agency, create a batch of test transactions.
 - a. The batch should include a mix of transactions types and amounts in order to generate different transaction outcomes.
 - b. Use the TCS Batch Results web service to determine if a batch was successfully processed and its individual transactions were successfully submitted.
3. Using the procedure created by your agency, create a batch that is missing some required information.

10.3 Testing TCS Single Web Service

1. Download the WSDL from Test connectivity to the TCS Batch Web Service. See Table 8 for WSDL URLs.
Being able to download a WSDL ensures your application will be able to submit transaction files to Pay.gov.
2. Submit individual transactions for each accepted payment type. Use the appropriate accounts or emulator amounts.
3. Retrieve details about transactions using both the Single Query and Multiple Item Query web services

10.4 Pay.gov Hosted Collection Pages

- Test customer redirect connectivity.
- Examine the payment page for customization, if configured.
- Test for each payment type accepted. Use the appropriate accounts or emulator amounts.
- Use the Single Query and Multiple Item Query web services to retrieve details about a transaction.

The key is to make sure the data input on the agency website is correctly submitted and received by Pay.gov.

10.5 eBilling Web Services

- Create and submit a single ebill.
- Create and submit the access code for the ebill.

- Create and submit a batch of ebills
- Create and submit access codes for the batch of ebills. Depending on which are allowed by your agency, create ebills that require sign in and that do not require sign in.
- Depending on what is allowed by your agency, create both public and private ebills.
- If configured, submit ebill attachment files.
- Ensure created ebills are available on the test public website.
- Pay a number of ebills. Use all your accepted payment types.
- View ebill status and details on the appropriate reports.
- Deactivate an ebill.
- Cancel a pending ebill.
- Overlay an ebill.
- Cancel an access code.

10.6 eBilling Online Application

- Create optional bill content in the Setup function.
- Create and submit a single ebill.
- Create and submit a single ebill with optional bill content.
- Create and submit the access code for the ebill.
- Create and submit a batch of ebills using the current template.
- Create and submit a batch of ebills with optional bill content.
- Create and submit access codes for the batch of ebills using the current template. Depending on which are allowed by your agency, create ebills that require sign in and that do not require sign in.
- Depending on what is allowed by your agency, create both public and private ebills.
- If configured, submit ebill attachment files.
- Ensure created ebills are available on the test public website.
- Pay a number of ebills. Use all your accepted payment types.
- If configured, pay a single line item, not the entire bill.
- If configured, and all line items are paid, pay an additional amount.
- View ebill status and details on the appropriate reports.
- Deactivate an ebill.
- Cancel a pending ebill.
- Overlay an ebill.
- Cancel an access code.
- Edit optional bill content.
- Delete optional bill content.
- Activate and deactivate custom line item fields

10.7 eBilling Online Web Service

- In the associated eBilling Online Application for your cash flow, create optional bill content in the Setup function.
- Create customer BANs (createCustomerBans).

- Create access codes (createAccessCode).
- Create access codes for some bills that do not require sign in.
- Create ebills (createOrReplaceBills). If allowed, create both ebills requiring sign in and not requiring sign in.
- Create ebills with optional bill content (createOrReplaceBills).
- If allowed, create both public and private ebills.
- If configured, submit ebill attachment files.
- Ensure created ebills are available on the test public website.
- Pay a number of ebills. Use all your accepted payment types.
- View ebill status and details in the appropriate reports.
- Cancel a pending ebill (cancelBills).
- Overlay an ebill (createOrReplaceBills).
- Cancel an access code (cancelAccessCode).
- Resend an access code (resendAccessCode).
- Edit optional bill content.
- Delete optional bill content.
- Activate and deactivate custom line item fields.

10.8 TCS Single Query

- Submit queries for single transactions from each of your agencies Pay.gov collection applications.

10.9 TCS Multiple Item Query

- Submit queries for groups of transactions.
- Use different search criteria for each query.

10.10 ACH Credit Web Service

- Submit messages to create ACH Credit transactions.
- Submit messages to cancel ACH Credit transactions with the Pending status.

11 Reports

Reports are available for review after 10:00 am in the agency testing environment.

- View or download the appropriate reports for your applications and transaction types.
- Download activity files for your applications and transaction types.

See the *Agency Guide to the Reporting Service* and the *Agency Guided to Activity Files* for details.

12 Return Codes

See the *Web Services Data Elements and Types, Return Codes and Country Codes* guide for a list of codes and definitions.

13 Customer Support

13.1 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