



## **Guide to Automatic Bill Payment (AutoPay)**

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September 28, 2020



This version of the *Guide to Automatic Bill Payment* supersedes all previous versions.

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## Revision History

Date	Author	Description
April 1, 2019	Walter Rowinsky FRB Cleveland	Initial version.
July 1, 2019	Walter Rowinsky FRB Cleveland	Updated for Pay.gov 7.9 (updated website URLs).
September 28, 2020	Walter Rowinsky FRB Cleveland	Updated for Pay.gov 7.14 (added new section 3).



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# 1 Introduction

This document provides instructions and information for Pay.gov's Automatic Bill Payment function.

It is intended for Agency users who need an understanding of how the function works and those who will determine if the function should be offered to customers who will be billed by the agency.

## 1.1 Related Documents

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>.

These include guides and references providing information on all Pay.gov billing services.



## 2 Overview of Automatic Bill Payment

### 2.1 Background

Agencies can have their Pay.gov ebilling cash flow applications configured to allow customers to enroll in automatic bill payment (autopay). Configuration options are selected in a new or revised Application Configuration Template (ACT).

After configuration, your ebilling cash flow application:

- enables your ebilling customer's bill payers to enroll in automatic bill payment
- enables your ebilling cash flow application to automatically create and submit payment transactions for bills
- enables both customer bill payers and agency users to cancel enrollment in automatic bill payment
- enables customer bill payers to modify their enrollment information
- if the option is chosen, enables your agency users to enroll customers in automatic bill payment, and modify customer payer enrollment information. If the option is not chosen, agency users will only be able to cancel enrollment

### 2.2 Where to Enroll

#### ***2.2.1 Customer Bill Payers***

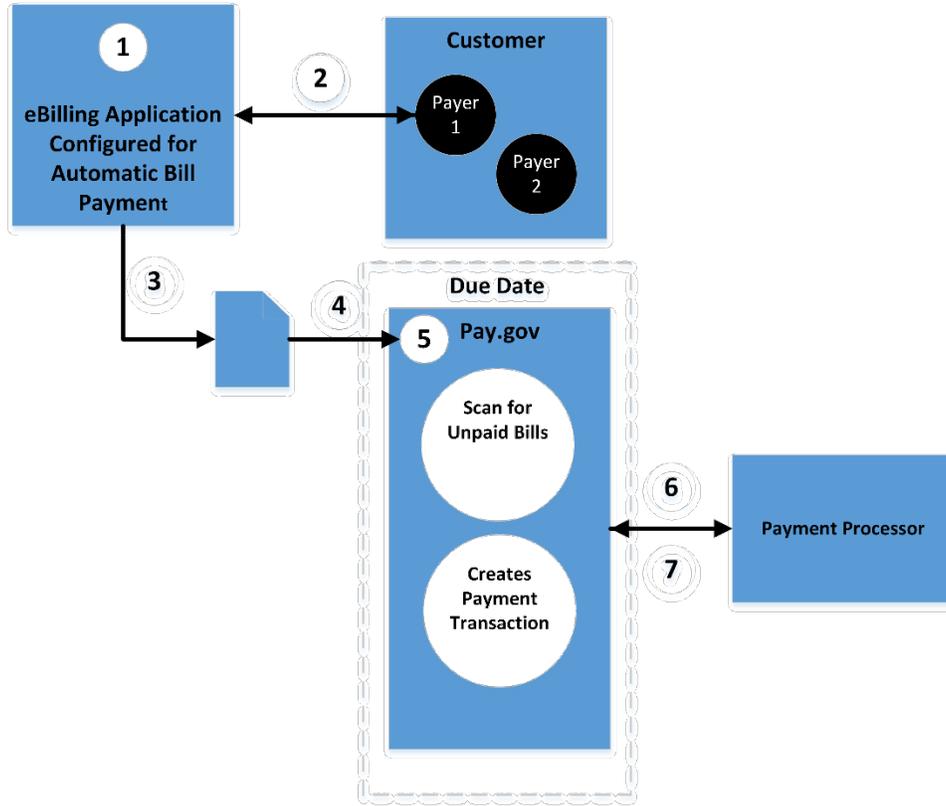
Bill payers enroll their BAN on Pay.gov's public website My Account page, Automatic Bill Payments section, if that section is shown.

#### ***2.2.2 Agency Users***

Agency users enroll customer bill payers via the eBilling Online Application Customers page. Enrolling a bill payers enrolls the associated Billing Account Number (customer).

### 2.3 How Automatic Bill Payment Works

Enrollment in automatic bill payment is for the customer Billing Account Number (BAN), but is done by a bill payer on behalf of the BAN.



1. The eBilling cash flow application is configured to allow automatic bill payment.
2. A customer's bill payer enrolls in automatic bill payment on behalf of the BAN. As part of enrollment they designate an account (bank account, debit card or credit card) to be used for payments. The account must already be in their Pay.gov profile.
3. The eBilling cash flow application issues a bill and the customer's bill payer is notified.
4. The customer does not pay the bill on Pay.gov's public website before it is due.
5. At the end of each day, Pay.gov scans for unpaid bills for that due date and creates payment transactions for ebills where the BAN is enrolled in automatic bill payment.
6. If the customer views and pays the bill before Pay.gov's scan, it is not Pay.gov skips the public website before XXXX o'clock on the due date
7. Pay.gov submits the payment request to be processed by the bank or card acquiring processor.
8. Pay.gov is notified of the success or failure of the payment.
9. If the payment is a success, Pay.gov updates the bill's status to show completed payment. The payer is notified by email of the success.

10. If the payment fails, Pay.gov does not resubmit it. Its status remains pending and the customer is notified by email of the payment failure. The customer is responsible for paying the bill manually on Pay.gov public website.

## 2.4 Requirements and Restrictions

- Your agency must select the Automatic Bill Payment option in a new or revised Application Configuration Template (ACT) submitted to the Bureau of the Fiscal Service and Pay.gov Agency Implementation.
- In the ACT, your agency has the option to allow agency users to enroll bill payers — instead of them self-enrolling—and modify payer enrollment information.
- You cannot create bill payers as part of the enrollment process. Only existing payers for a BAN can enroll or be enrolled. However, at a customer's request you can first create a payer through the eBilling Online Application and then enroll them in automatic bill payment.
- Bill payers must have a Pay.gov account and a Profile.
- The payer's profile must include one or more payment accounts. During enrollment a payment account is designated to be debited for automatic bill payments.
- Only one payer at a time can enroll (or be enrolled by your agency) for a customer BAN. Enrollment is for the BAN and includes all payers.
- Once enrolled, all subsequent bills issued to the BAN will be automatically paid from the designated account (unless manually paid on Pay.gov's public website before the end of the bill's due date).

## 2.5 Difference from Automatic Recurring Payments for Bills

### 2.5.1 Automatic Bill Payment

Automatic Bill Payment does not have:

- a limit to the number of payments made
- a specified payment amount.

Once a payer for a BAN is enrolled:

- all ebills issued by your agency for the BAN, if unpaid as of the due date, are paid automatically from the designated payment account for as long as the customer remains enrolled
- The amount being paid for each bill can vary, but is paid in full

**Example:** One bill may require a \$100 payment, but the next bill may require a \$500 payment. Both payments are automatically debited to the designated payment account and the entire amount of each bill is paid. If the BAN has multiple ebills due on the same date, Pay.gov creates payment transactions for all of them, and the designated account is debited for all.

### **2.5.2 Automatic Recurring Payments for Bills**

Your agency's ebilling cash flow application could be configured to allow customers with Pay.gov accounts to set up automatic recurring bill payments. With automatic recurring bill payments:

- customers designate a payment account to be debited for each recurring payment
- each automatic recurring payment is for a set amount, designated by the customer

**Example:** A customer could pay a bill for \$1000 through automatically recurring \$100 payments from their designated payment account.

- the customer sets the frequency of recurring payments; once a month, for example
- the customer sets the total number of automatic payments to be made. Pay.gov keeps track of the payments made, and after the total is reached stops creating payment transactions

### **3 eMail Notifications for Recurring Payments**

Customers have the option to enable email reminders for their automatic recurring payments.

If enabled, ten days prior to the due date of each recurring payment, customers will receive an email reminder notifying them that the payment will be debited to their account on the due date. In the case of ACH debits, a payment date may differ from the scheduled date if that date falls on a weekend or bank holiday.

After each automatic payment is completed, the customer will receive an email confirming the payment.



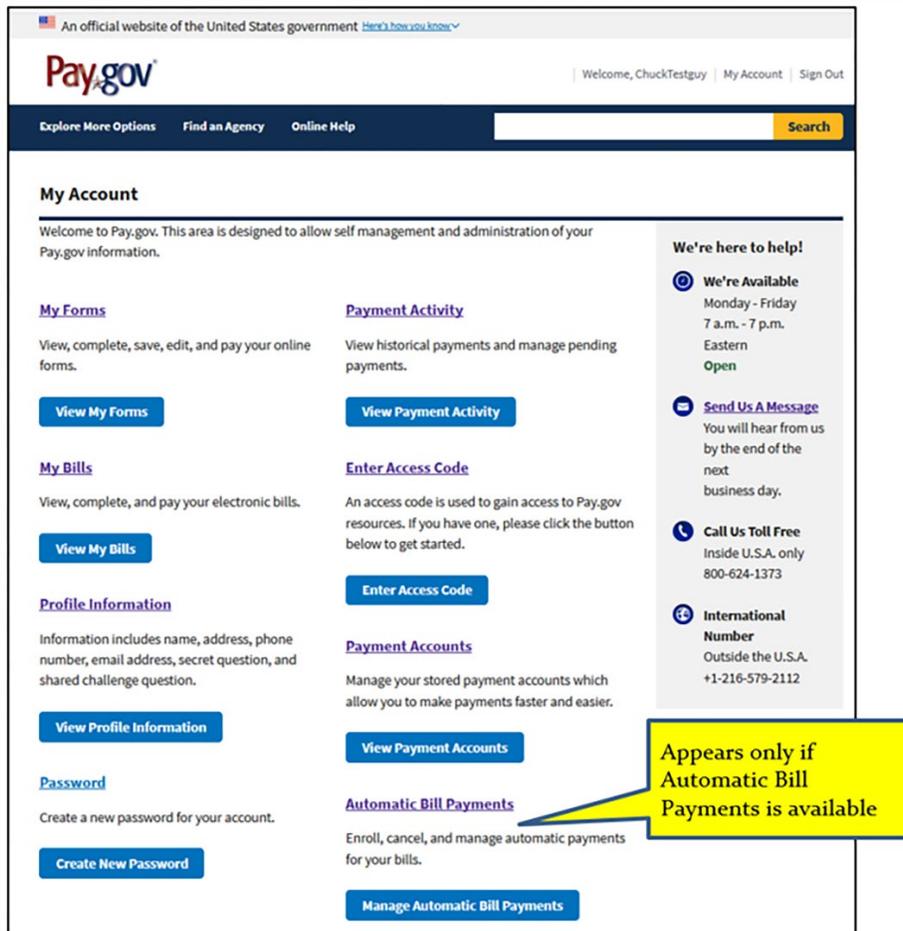
## 4 Enrollment

**Note:** Enrollment is for the BAN, not for an individual payer. Only one payer for the BAN may be enrolled at a time.

### 4.1 Customer Self Enrollment

1. The person enrolling must be a payer for their BAN.
2. The payer must have or create a Pay.gov account.
3. The payer must sign in to their Pay.gov account.
4. The payer must have or create a profile (My Account page, View Profile Information).
5. The profile must include at least one payment account — bank or credit/debit payment card.
6. If automatic bill payment is available, the customer will see the Automatic Bill Payments section on their My Account page.

Figure 1: My Account page

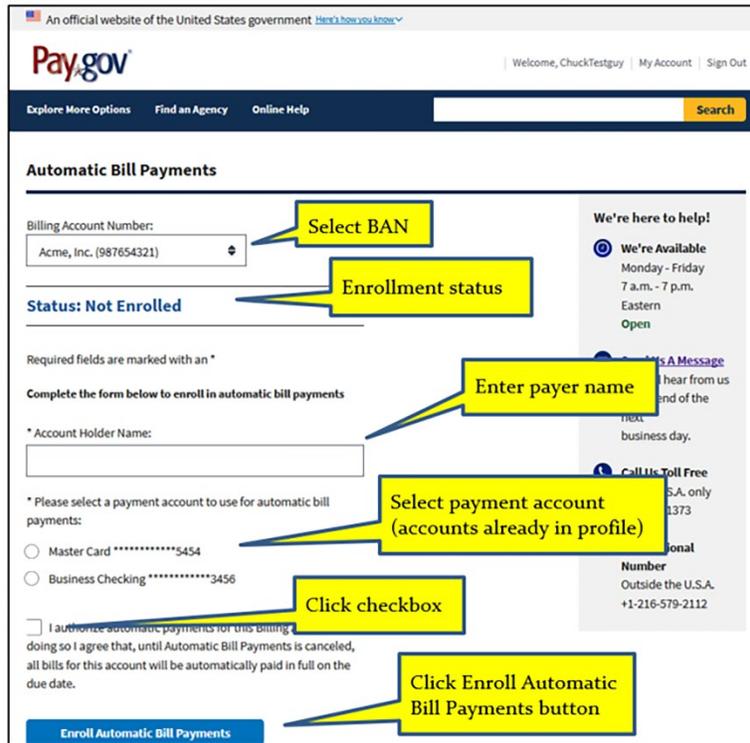


- The customer clicks Manage Automatic Bill Payments.

**Note:** A link to the Automatic Bill Payments page is included on the payment confirmation page for a manually paid bill. A customer can click the link to enroll.

- The Automatic Bill Payments page opens.

Figure 2: Automatic Bill Payments page



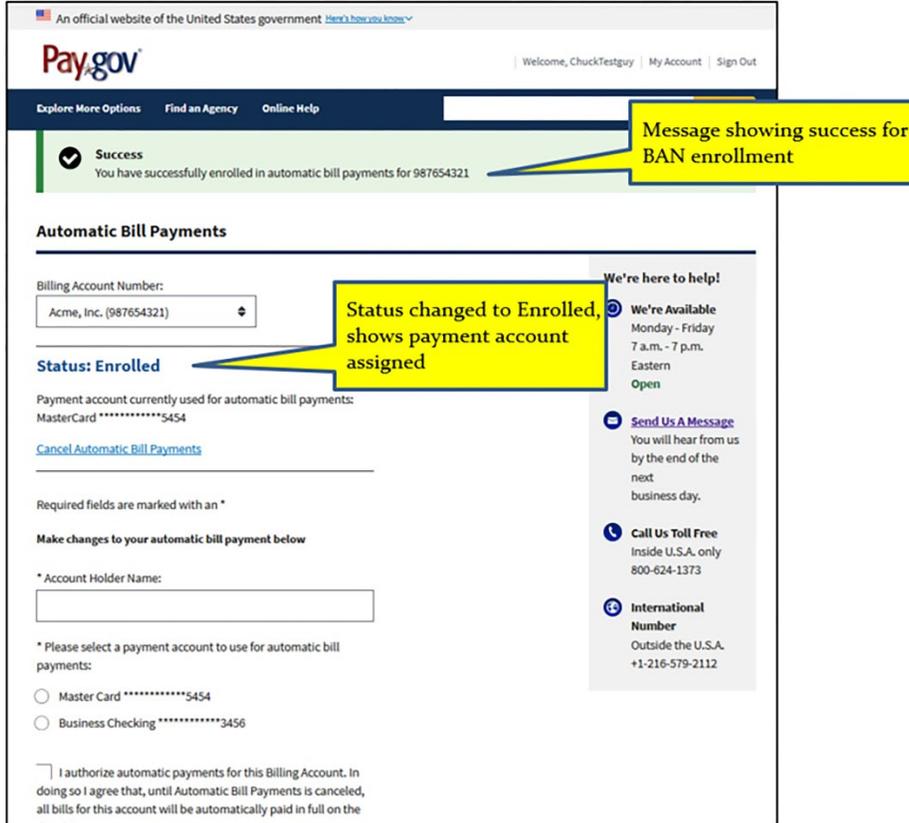
- If needed, the customer selects a Billing Account Number.
- The status is for the BAN. It will be Not Enrolled if no payer for the BAN is already enrolled. If a payer for the billing account number is already enrolled, the status will be Enrolled and no further action is needed.
- The payer enters their name in the Account Holder Name field.
- The payer selects the payment account to be debited for automatic bill payments.

**Note:** The listed payment accounts are those in the payer’s Pay.gov Profile. Pay.gov lists them based on the payer’s sign in.

- The payer must click the “I authorize automatic payments...” checkbox.
- The payer clicks the Enroll Automatic Bill Payments button and the page is refreshed.

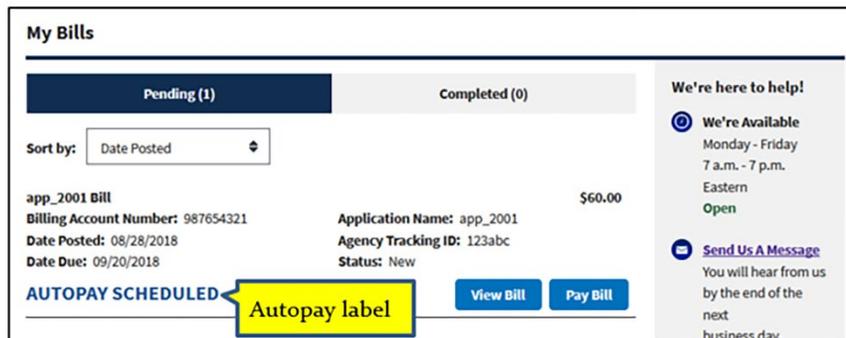
- All subsequent bills issued for the BAN will be paid automatically, unless the bill is manually paid on Pay.gov before the end of the due date, or enrollment is canceled.

Figure 3: Automatic Bill Payments page after enrollment



- The payer will see a Success message at the top of the page. The Status will have changed to Enrolled and the selected payment account will be shown.
- When customers view Pending bills (My Bills, View My Bills), bills enrolled in autopay will show **AUTOPAY SCHEDULED**.

Figure 4: My Bill page after autopay enrollment



## 4.2 Agency User Enrolling a Payer

- Your billing application must be configured to allow Automatic Bill Payments.
- Your billing application must also be configured to allow your agency to enroll bill payers in autopay.
- You must have the COS role and access the eBilling Online Application and to the customer’s cash flow application.

### 4.2.1 Before You Begin

**Important!** The payer must contact your agency requesting enrollment, and you must be in contact (on the phone) with the payer at all times during enrollment.

The payer must:

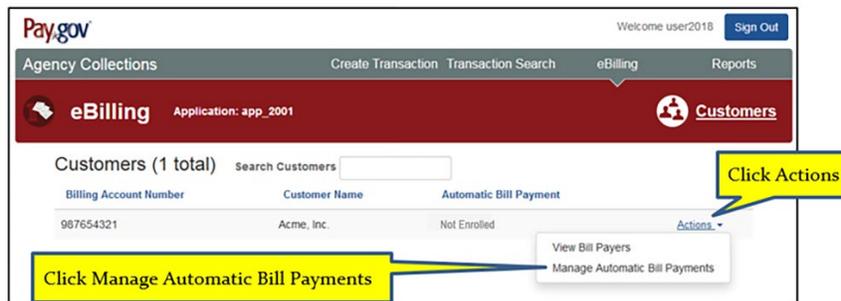
- already be a payer for the customer’s (BAN’s) eBilling cash flow application.
- have a Pay.gov account
- have one or more payment accounts in their Pay.gov profile.
- choose a payment account from their profile and supply the full account number

If the caller is not a payer, the agency must request that they be added. Only then can they be enrolled.

### 4.2.2 Enrollment Steps

1. Sign into the eBilling Online Application (<https://www.pay.gov/myagency>)
2. Click Customers.
3. If needed, select a billing application.
4. If automatic bill payment is enabled, the customers list has an Automatic Bill Payment column.

Figure 5: eBilling Online Application Customers page



5. From the list, find the billing account number and the customer name.
6. The Automatic Bill Payment column shows the customer’s enrollment status: Enrolled or Not Enrolled (if the feature is enabled for the cash flow application. If the status is Enrolled, no further action is needed.

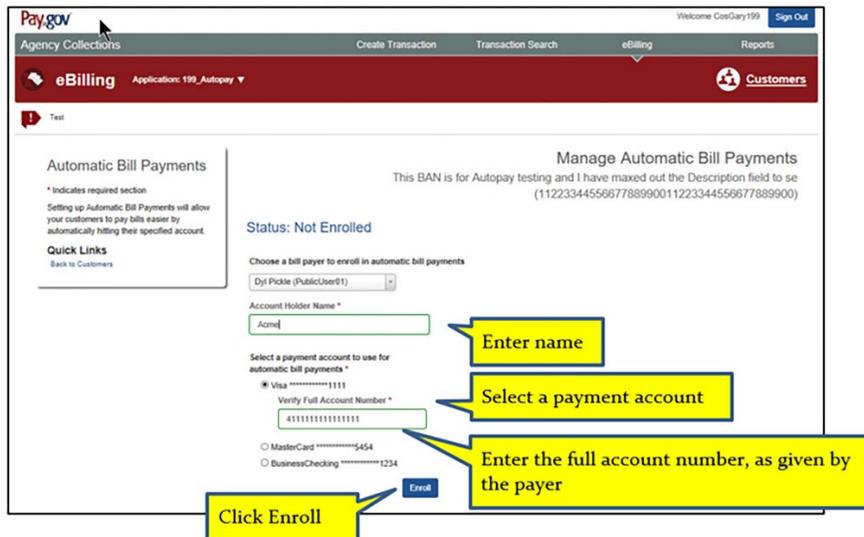
7. Click Actions.
8. Click the Manage Automatic Bill Payments action (shown only to the COS role).
9. The Manage Automatic Bill Payments page opens

Figure 6: eBilling Online Manage Automatic Bill Payments page



10. Select the payer (if more than one is listed) and enter the payer's name in the Account Holder Field.

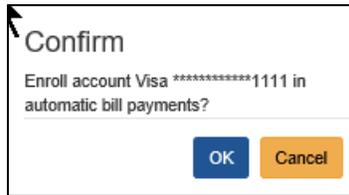
Figure 7: Manage Automatic Bill Payment Page with payment account list



11. Payment accounts from the selected payer's profile are listed.
12. Enter the name given by the payer in the Account Holder's Name field.
13. Ask the payer which payment account will be used (only one can be chosen) and select it.
14. Ask the payer for the full account number and enter it in the Verify Full Account Number field.

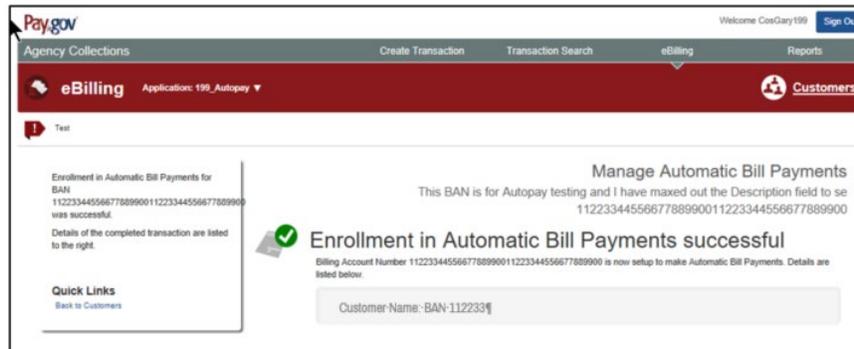
15. Click Enroll

Figure 8: Enrollment confirmation dialog



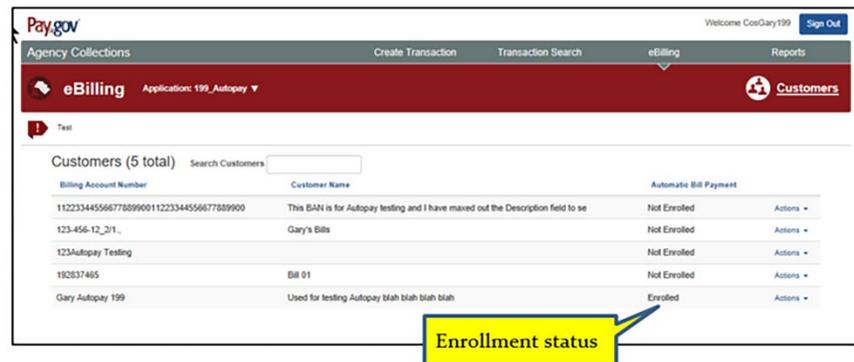
16. Click OK on the dialog.
17. A success message is displayed, which indicates the payment account that will be used.

Figure 9: Enrollment success message



18. The customer BAN is now enrolled. Pay.gov will automatically create payment transactions for all bills issued after enrollment, if the bill is not already paid by the end of its due date.

Figure 10: eBilling Online Customers page showing enrollment



## 5 Modifying Enrollment

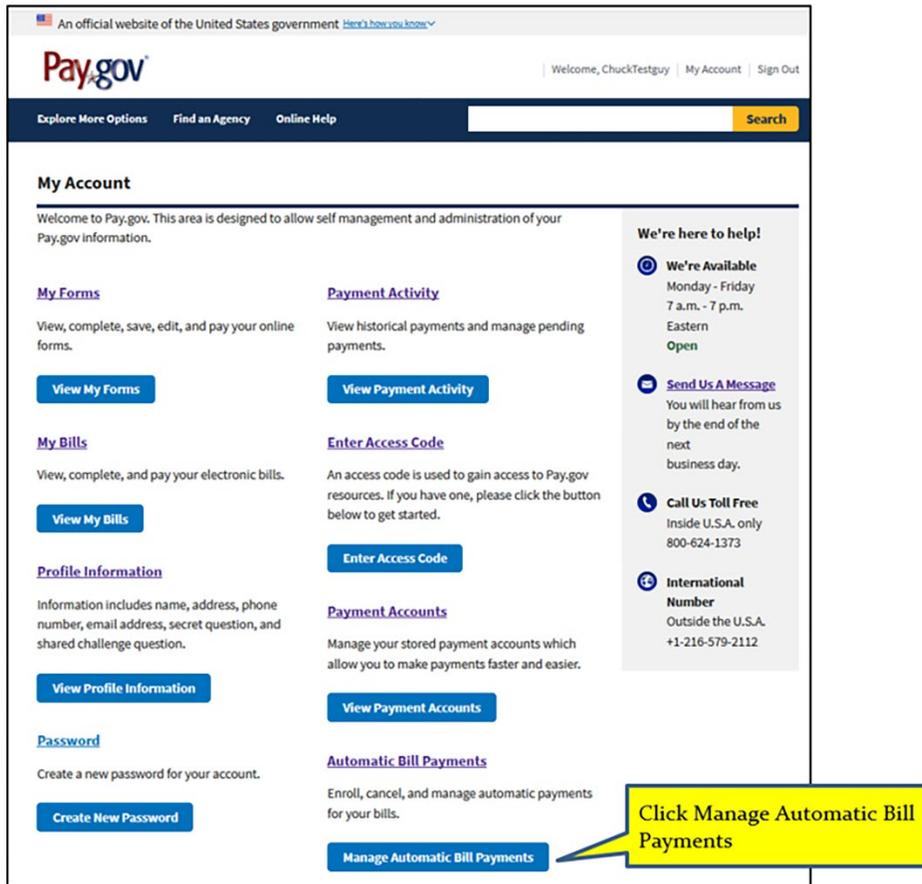
The Account Holder Name and payment account used for automatic bill payment can be changed by:

- the payer
- an agency user, if that option has been enabled in the billing application’s configuration.

### 5.1 Modification by the Payer

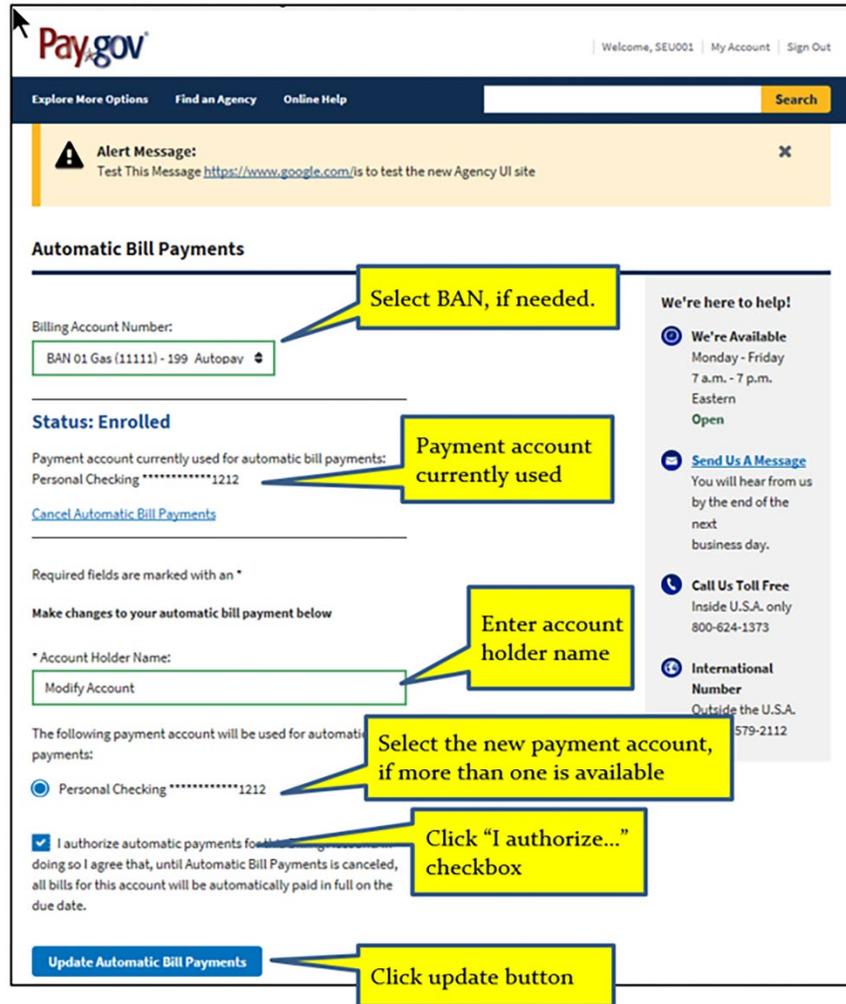
1. The bill payer signs in to their Pay.gov account.

Figure 11: Payers My Account page



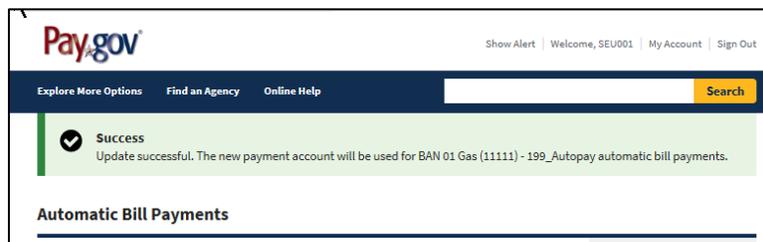
2. The payer clicks Automatic Bill Payments, Manage Automatic Bill Payments.
3. If needed, select the billing account number.

Figure 12: Payer's Automatic Bill Payments page



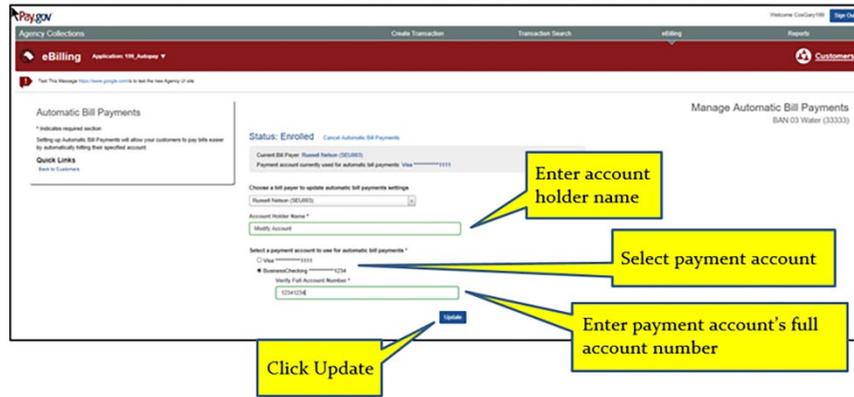
4. The payer can change the Account Holder Name, or select a different payment account (if more than one is available)
5. The payer must check the "I authorize ..." checkbox.
6. The payer clicks Update Automatic Bill Payments.
7. Pay.gov displays a success message at the top of the page.

Figure 13: Enrollment update success message





**Figure 16: Account Holder Name and Payment Accounts fields**

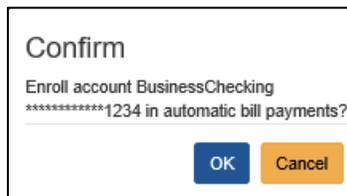


7. Select a payment account from the list, if needed.

You can change the payment account without changing the payer.

8. For verification, enter the full payment account number as provided by the payer.
9. Click Update.
10. Click OK on the Confirm dialog.

**Figure 17: Change enrollment information confirmation dialog**



11. Pay.gov displays an enrollment success message.

**Figure 18: Enrollment information update success message**



12. Pay.gov sends an email to all payers for the BAN notifying them of the change.

## 6 Canceling Enrollment

Canceling unenrolls a BAN from automatic bill payment. The BAN remains unenrolled until one of its payers enrolls it again.

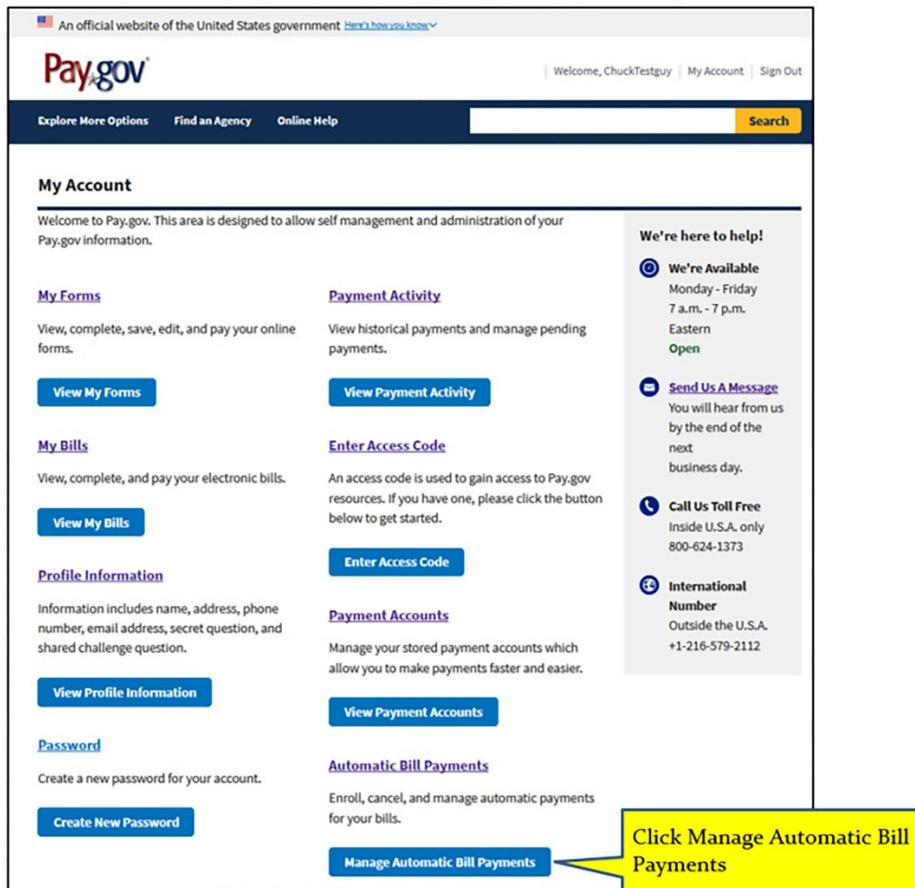
Enrollment can be canceled by:

- An enrolled payer, at any time.
- An agency user, who has the BAG, COS, or PAA role for the eBilling Online Application; and who has access to the BAN’s ebilling cash flow application.

### 6.1 Payer Canceling Enrollment

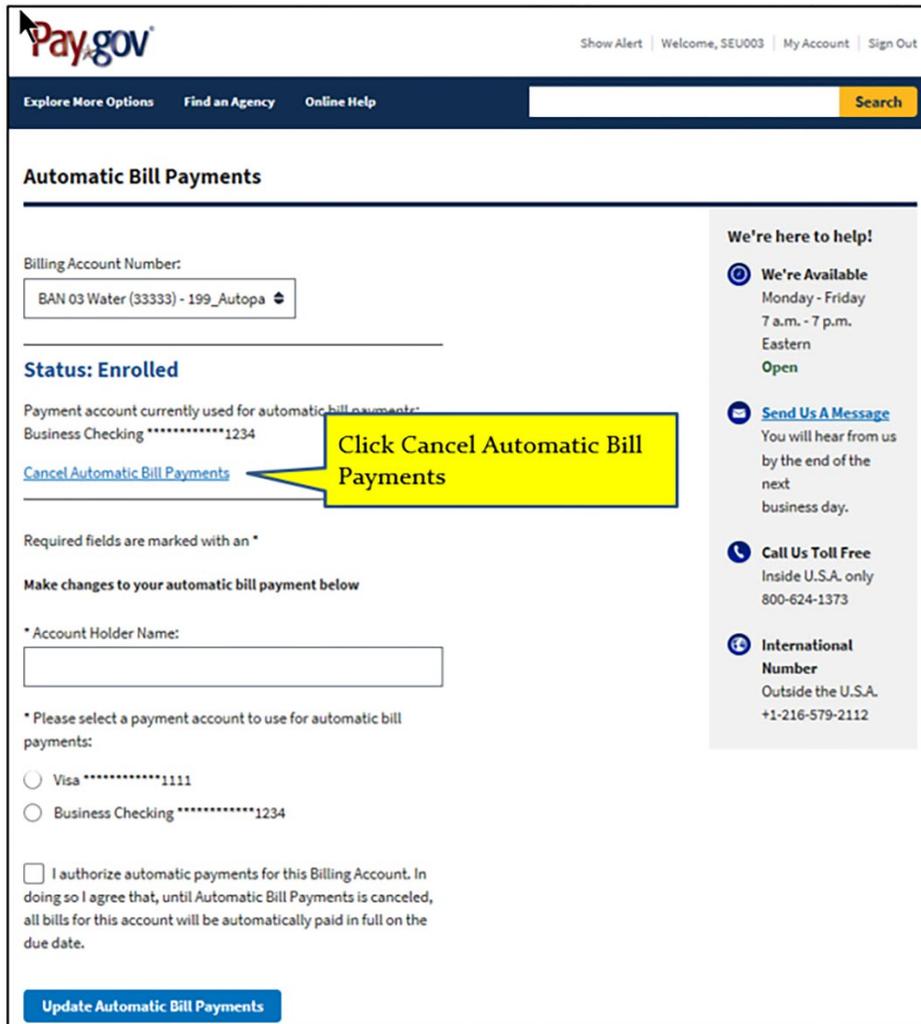
1. The payer signs in to their Pay.gov account.
2. The payer clicks Manage Automatic Bill Payments.

Figure 19: Payers My Account page



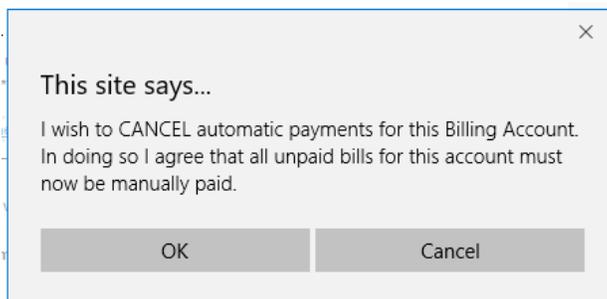
3. On the Automatic Bill Payments page, the payer clicks the Cancel Automatic Payments Link in the Status section.

Figure 20 Payer's Automatic Bill Payments page



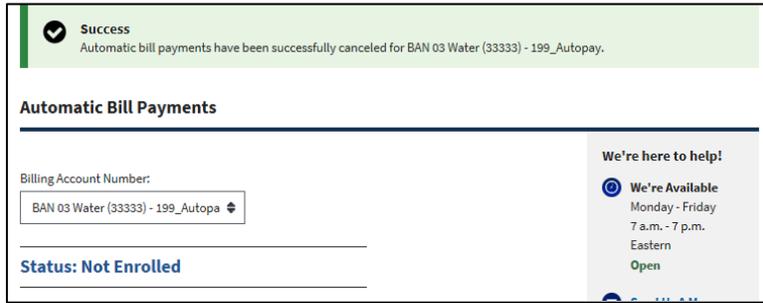
4. Click OK on the confirmation dialog

Figure 21: Payer's enrollment cancelation dialog



5. A success message is displayed at the top of the page, and the status changes to Not Enrolled.

Figure 22: Payer's Automatic Bill Payments page with cancelation success message and status change



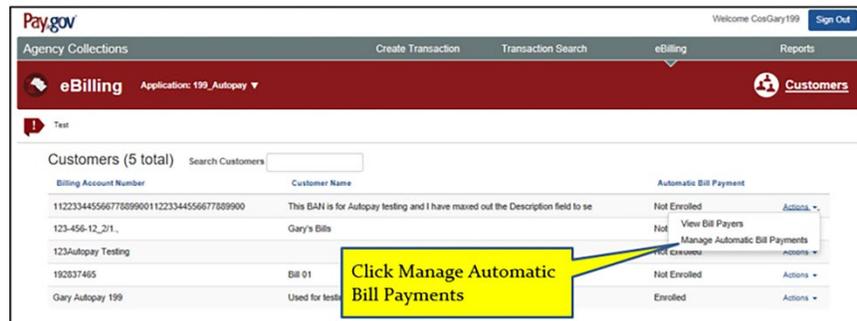
6. Pay.gov sends an email to all bill payers for the BAN informing them that automatic bill payment has been canceled.
7. Payers must make bill payments manually on Pay.gov’s public website until the BAN is enrolled again.

## 6.2 Agency User Canceling Enrollment

Agency users with the BIG, BAG, or COS roles can cancel BAN enrollment.

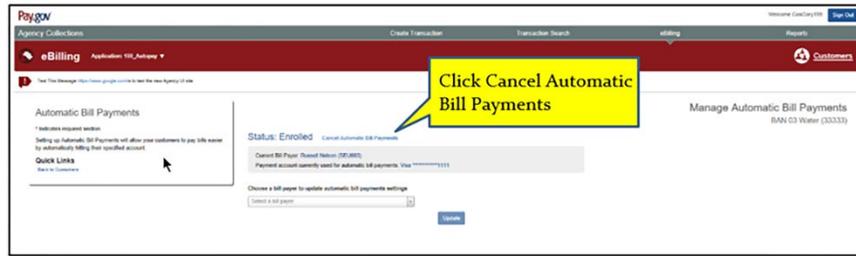
1. Sign in to the eBilling Online application (<https://www.pay.gov/myagency/>).
2. Click Customers.
3. Find the BAN to be unenrolled and click Actions.

Figure 23: eBilling Online Customers page with actions list



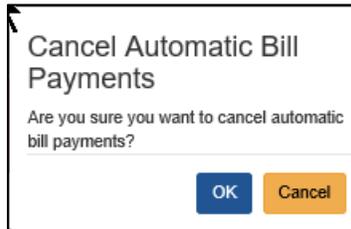
4. Click the Manage Automatic Payments link.
5. Click the Cancel Automatic Payments link (to the right of the status).

Figure 24: Manage Automatic Bill Payments page cancel enrollment link



6. Click OK on the dialog to confirm cancellation.

Figure 25: Cancel Automatic Bill Payments confirmation dialog



7. Pay.gov displays a cancellation success message.

Figure 26: Automatic Bill Payments page with enrollment cancellation success message



8. Pay.gov sends an email to all bill payers for the BAN informing them that automatic bill payment has been canceled.
9. The enrollment status on the Customers page and on the Manage Automatic Payments page changes to Not Enrolled.
10. Payers for the BAN must make bill payments manually on Pay.gov's public website until the BAN is enrolled again.

## **7 Changing Enrolled Bill Payers**

Only one payer at a time can enroll in automatic bill payments for a BAN.

### **7.1 Bill Payer Changed by the Customer BAN**

1. Cancel enrollment for the current bill payer. Follow the instructions in section 5-1.
2. The new payer self-enrolls. Follow the instructions in section 3.1.

### **7.2 Bill Payer Changed by an Agency User**

1. Cancel enrollment for the current bill payer. Follow the instructions in section 5-2.
2. Enroll the new payer. Follow the instructions in section 3.2.



## 8 Payment Failure

1. Pay.gov will only attempt automatic bill payment once for a bill's due date.
2. If payment fails, for example because the account does not have sufficient funds, Pay.gov will not attempt the automatic payment again.
3. The bill will not be paid.
4. You will receive an email notifying you of the failure, and the bill will remain in the Pending tab of the My Bills section of your My Account page.
5. You must pay the bill manually. [[link to instructions](#)]
6. Automatic Bill Payment will still be turned (enrolled) for subsequent bills.



## **9 Viewing Automatic Bill Payments**

All customer bill payers will see automatically paid bills listed in their My Account, My Bills, Completed tab.

Only the enrolled bill payer will see automatically paid bill payment activity in their My Account, Payment Activity section



## 10 Customer Support

### 10.1 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@cleve.frb.org](mailto:pay.gov.clev@cleve.frb.org)