



Glossary

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Revision History

Date	Author	Description
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Table of Contents

Revision History	iii
1 Introduction	1
1.1 Related Documents.....	1
2 Important Terms and Concepts	3
O - 9.....	3
A.....	3
B.....	8
C.....	9
D.....	13
E.....	14
F.....	16
G.....	18
H.....	18
I.....	19
L.....	20
M.....	20
N.....	21
O.....	21
P.....	22
Q.....	25
R.....	26
S.....	27
T.....	29
U.....	32
V.....	32
W.....	32
X.....	33
3 Customer Support	35

1 Introduction

This document provides summary definitions of the terms used by Pay.gov.

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>.

2 Important Terms and Concepts

0 – 9

Term	Definition
508	See Section 508 .

A

Term	Definition
Accepted	A payment transaction status. The payment was received by Pay.gov, but has not been forwarded for processing.
Access	Access determines the level of interaction with Pay.gov, its functions, and its agency cash flow applications. It is based on the role and permissions assigned to an agency user or customer. These which specify the cash flow applications accessible and the functions that can be performed. <i>See the Agency Guide to Access Control.</i>
Access Control	The process of assigning an agency user (and sometimes customers) roles and permissions to interact with an agency cash flow application. <i>See the Agency Guide to Access Control.</i>
Access Request Worksheet (ARW)	A form filled out by an agency to specify the roles and permissions granted to agency users (and sometimes customers). <i>See the Agency Guide to Access Control.</i>
Account	See Pay.gov Account .
ACH Credit	A payment method. ACH Credit is a promise to make a payment from a bank account within 60 days of the transaction.
ACH Debit	A payment method. ACH Debit (usually called ACH) is a payment immediately charged to a bank account, although the transaction may be settled later.
ACS	A Pay.gov user role. Application Customer Support. <i>See Role.</i>
ACT	See Agency Configuration Template .

Term	Definition
Activity File	<p>A downloaded file containing detailed information about collections transactions occurring on a specified day.</p> <p><i>See the Guide to the Reporting Service and Activity Files.</i></p>
Addenda Record	<p>A field in a form that holds additional payment-related information for the entry detail record. Addenda records can be required or optional depending on the SEC code.</p>
Address Verification Service (AVS)	<p>Option for plastic (payment) card transactions. Returns a code showing if the address supplied for a transaction matches the address on record with the card issuer.</p>
Agency	<p>A US Government function. For Pay.gov and agency is any US Government department, bureau, agency or function that might use Pay.gov services.</p>
Agency Enrolled User	<p>A customer for whom an agency has created a Pay.gov account (enrolled) in order to allow them to access a cash flow application on Pay.gov's public website that is not publicly accessible.</p> <p><i>See also Enrolled User.</i></p>
Agency User	<p>Agency personnel (and sometimes contractors) who have been assigned Pay.gov roles and permissions to access and perform functions on Pay.gov.</p> <p>The agency assigns roles and permissions by submitting and Access Request Worksheet.</p>
Agency Implementation	<p>The process of creating and enabling an agency's cash flow application in Pay.gov.</p> <p>Also, a department with Pay.gov providing liaisons who guide and assist agencies through the implementation process, and provide information on the services available from Pay.gov.</p>

Term	Definition
Agency Location Code (ALC) (ALC+2)	<p>A number, up to eight-digits long, that identifies a particular agency accounting office or reporting office with disbursing authority. A bureau within an agency may have multiple ALCs.</p> <p>The ALC associates the agency with a transaction to ensure proper accounting and tracking, including crediting or debiting to the correct entity.</p> <ul style="list-style-type: none"> • Digits 1 and 2 denote the Department • Digits 3 and 4 denote the Bureau. • Digits 5 and 6 denote Agency. • Digits 7 and 8 denote the station within Agency. <p>Some ALC+2 are 9-digits long because a check digit is added at the end.</p> <p>Pay.gov and Debit Gateway add two additional digits (the +2) to identify a particular line of business (application or cash flow) within the Agency. The +2 is only valid for Pay.gov and Debit Gateway, it is not recognized elsewhere in the Treasury accounting process.</p> <p>If a government service that does not have an ALC processes transactions through Pay.gov and Debit Gateway, the transactions are assigned dummy (pseudo) ALCs.</p>
Agency Participation Agreement	<p>A formal agreement that must be completed by an agency and the Bureau of the Fiscal Service before the agency can use Pay.gov services.</p>
Agency Redirected User	<p>A customer who is sent to Pay.gov from an agency's site to complete a transaction started on the agency's site (usually to make the payment). Data required for the transaction is also transmitted to Pay.gov in the background.</p> <p>The redirected customer does not sign in to Pay.gov, which differs from an agency enrolled user who does have an account.</p>

Term	Definition
Agency Relationship Management & Engagement Division (ARM)	<p>A division of Revenue Collections Management (RCM) of the U.S. Treasury's Bureau of the Fiscal Service. ARM manages overall customer relationship and outreach between RCM and federal agencies.</p> <p>The primary contact for the Mobile Program.</p>
Agency Tracking ID	<p>Also called Agency Tracking Number. A unique twenty-one digit identifier, provided by the agency, assigned to each occurrence of a collection, form or bill. It allows all activity related to the transaction to be tracked and searched for.</p>
Agency Tracking Number	<p>See Agency Tracking ID.</p>
Agency User	<p>A person employed by an agency that has been granted a level of access (role) to Pay.gov, as required by their job.</p>
ALC	<p>See Agency Location Code.</p>
ALC+2	<p>See Agency Location Code.</p>
Amazon Pay	<p>A digital wallet payment provider.</p> <p>See also Digital Wallet.</p> <p>See also the <i>Agency Guide to Amazon Collections</i>.</p>
APA	<p>See Agency Participation Agreement.</p>
Application	<p>The services and features created in Pay.gov for an agency's cash flow to allow collection transactions to be submitted and agency access to reports.</p> <p>See also Application Configuration Template.</p>
Application Configuration Template (ACT)	<p>A form that specifies the features and options that will be included when an agency's cash flow application is created.</p> <p>It must be completed when a cash flow application is created, and again when the application is modified.</p>

Term	Definition
Apple ID	<p>An email address that is registered with Apple in order to gain access to Apple's services, including the App Store.</p> <p>When an agency implements a mobile app that utilizes Pay.gov's services, agency testers who use iOS devices need to provide an Apple ID to receive the test version of the app.</p> <p>Likewise, customers with iOS devices who wish to download and use the app need to log into the App Store using their Apple ID.</p>
ARM	See Agency Relationship Management & Engagement Division .
ARW	See Access Request Worksheet .
Attachment	<p>A separate file associated with a transaction and used to collect detailed information. There are two types:</p> <ul style="list-style-type: none"> • Attachments created by an agency and presented to customers with a form or ebill on Pay.gov. • Attachments created by customers and submitted with their transaction and payment. <p>Attachments are a configurable option available for some Pay.gov services. Attachment file size and format are restricted by Pay.gov.</p>
Authorization Date	The date a transaction was entered in Pay.gov, regardless of the cutoff time for the transaction type. Also known as originated date.
Authorization Response Code	To complete a payment using a credit or debit card, the payment and account information is submitted to a settlement agent where it is processed and a response is sent back to the system (Pay.gov, for example) indicating whether the payment can be accepted, is rejected, or if some other action must be taken such as resubmitting the request because of an error.

Term	Definition
Authorize Authorization	The process in which a customer allows a payment to be charged to an account (ACH, credit card, debit card). The process determines if adequate funds are available in the account and places a hold on the account for the amount of the transaction.
Automatic Bill Payment (Autopay)	An option available for some ebilling applications that allows customers to authorize automatic payments for all bills issued to their BAN .
AVS	See Address Verification System .

B

Term	Definition
BAN	See Billing Account Number .
BETC	See Business Event Type Code .
Bill	See eBill .
Billing Account	An account, created by an agency, which is associated with all ebills issued by an agency to a specific customer. Any number of ebills can be included in a billing account as long as they are from the same agency and are issued to the same customer. <i>See also</i> Billing Account Number , eBill .
Billing Account Number (BAN)	Created by an agency and assigned to a billing account and associated with an ebill when it is created. Customers can associate their Pay.gov account with the BAN to allow them to view and pay ebills issued by the agency. (Alternatively, an agency can allow customers to associate their current Pay.gov session with the BAN to pay an ebill, but the association ends when the session ends.) Each BAN must be unique within an agency. eBills created for any application owned by the same agency can use the same BAN, as long as they are issued to the same customer.

Term	Definition
Billing Agreement	<p>An option available to agencies accepting PayPal digital wallet payments.</p> <p>It allows customers purchasing merchandise to permit PayPal to automatically charge their PayPal account the amount of the purchase. The customer does not need to sign in to their PayPal account to create and authorize the payment.</p>
Bureau of the Fiscal Service	<p>A bureau of the United States Department of the Treasury. The business and application owner for Pay.gov.</p>
Business Event Type Code (BETC)	<p>An 8-character alphanumeric code that, when combined with a Treasury Account Symbol (TAS), enables agencies to allot amounts within a single transaction to specific accounting categories. The combination is referred to as TAS/BETC.</p> <p>The BETC is used by the Central Accounting Reporting System (CARS) to indicate the type of activity being reported.</p> <p><i>See also Treasury Account Symbol, Central Accounting Reporting System.</i></p> <p><i>See the Guide to TAS/BETC Classification.</i></p>

C

Term	Definition
Card Acquiring Processor	<p>A commercial service responsible for the receipt of credit and debit card data and the processing of credit and debit card payments.</p> <p><i>See also Worldpay.</i></p>
Card Acquiring Service (CAS)	<p>A Bureau of the Fiscal Service program that provides federal agencies payment card acceptance capabilities, allowing them to accept payments made with debit and credit cards.</p> <p>Agencies wishing to accept payment cards for collections through Pay.gov must first complete and submit a Card Acquiring Service Application (CASA). The CASA is used to apply for a Merchant ID that allows the agency to accept credit and debit cards.</p>

Term	Definition
Card Not Present	A plastic card transaction made where the cardholder is not physically present with the card at the time the payment is made. Examples of Card Not Present transactions include those made by mail order, telephone and the Internet.
Card Present	A plastic card transaction made when the card is physically present at the place and time the transaction is made. <i>See Point-of-Sale.</i>
Card Security Code	A number embossed or printed on a credit or debit card used as a security feature for "card not present" transactions to control credit card fraud. Typically, online payments require that the card security code be entered as well as the card account number.
CARS	<i>See Central Accounting Reporting System</i>
CAS	<i>See Card Acquiring Service.</i>
CASA	<i>See Card Acquiring Service.</i>
Cash Concentration and Disbursement (CCD)	<i>See Standard Entry Class.</i>
CA\$HLINK II	Replaced by the Collections Information Repository (CIR) .
CA\$HLINK Debit Voucher Number (DVN)	A five-digit number associated with a CIR debit voucher that is referred to on Pay.gov reports. A DVN also always relates to a previous DTN . Because of its short length, this number will occasionally repeat. The debit voucher itself is also known as form SF 5515.
CA\$HLINK Deposit Ticket Number (DTN)	A six-digit number associated with a deposit ticket referred to in Pay.gov reports (the ACH Debit CashLink Report, for example). Because of its short length, this number occasionally repeats. The deposit ticket itself is also known as form SF 215.
CCD	<i>See Standard Entry Class.</i>
CCP	Collections Control Panel. A Pay.gov service.

Term	Definition
Central Accounting Reporting System (CARS)	Provides central accounting and reporting functions for the US Government and agencies. CARS provides agencies with timely and accurate information, including information about transactions through Pay.gov and Debit Gateway affecting their accounts with the Treasury. Formerly Government Wide Accounting (GWA).
Certificate	See Security Certificate .
Certificate Authority	An entity that issues digital certificates. See Security Certificate , Treasury Operations Certificate Authority .
Challenge Question	See Shared Challenge Question .
CIR	See Collection Information Repository .
Collections Information Repository (CIR)	A web-based tool that gives federal agencies information on deposits and collections. CIR streamlines financial transaction information from all collections and settlement systems into one place. Agencies use CIR reports and Pay.gov reports in their reconciliation process.
Collection	A financial transaction involving the receipt of funds from an outside entity such as an individual or business. See also Payment .
Collection Information Repository (CIR)	An electronic cash concentration, financial information, and data warehouse system used to manage the collection of U.S. Government funds; and to provide deposit information to federal agencies. Agencies can view and download transaction reports from the CIR. Debit Gateway and Pay.gov both report transaction data to the CIR.
Collection Mechanism Collection Method	See Payment Method .
Collection Status	See Status .

Term	Definition
Company ID	Every ACH batch processed has a company ID. For agencies using Pay.gov, this is the ALC+2.
Company Profile	<p>An option available for Hosted Forms used to store up to twelve pre-defined agency application-level scope fields (fields created for the application to accept data).</p> <p>The company profile is associated with a customer account and the data is used to automatically populate fields in a form used by the customer account.</p> <p>See also Profile, Payer Profile, Form Scope.</p>
Configuration	<p>The process in which Pay.gov Agency Implementation and the Bureau of the Fiscal Service work with an agency to setup an application.</p> <p>See Application Configuration Template.</p>
Consumer	See Customer .
Custom Data	<p>An option available for some Pay.gov services. It allows an agency to define additional information that can, or is required, to be submitted with a transaction.</p> <p>Defined in the cash flow application's Application Configuration Template.</p> <p>See also Custom Collection Field, Custom Bill Field.</p>
Custom Collection Field	<p>An optional agency-defined field on a Pay.gov Hosted Form that contains data specific to the agency's needs, but not available from standard fields on hosted forms.</p> <p>For example, fields where additional details about a transactions can be entered.</p>
Custom Bill Field	An optional agency-defined field in an ebill that provides information about the bill or is used to gather information from the customer.

Term	Definition
Customer	<p>An individual, business or organization that accesses an agency's application through Pay.gov, usually to make a payment to a U.S. Government Agency.</p> <p>There are two groups of customers:</p> <ul style="list-style-type: none"> • Consumers — the general public • Businesses and other organizations
Customer Profile	See Profile .
Customer Support	A Pay.gov/eGov function that customer, agency users, and agency technical personnel, can contact with questions and issues.
CVC	Card Verification Code
CVC₂	Card Verification Value 2
CVD	Card Verification Data
CVV	Card Verification Value
CVVC	Card Verification Value Code
	See Card Security Code .

D

Term	Definition
Debit Gateway	The eGovernment service at the Federal Reserve Bank of Cleveland that processes electronic check and Automated Clearing House (ACH) debit transactions received from other Bureau of the Fiscal Service systems (including Pay.gov and Mobile) and from Federal, which results in depositing funds in the U.S. Treasury.
Debit Voucher (SR 5155)	<p>A debit voucher is used to transfer money electronically from one financial institution account to another.</p> <p>When a Pay.gov transaction is completed, a debit voucher records the transfer of the transaction's amount from the financial institution settling the transaction to the Treasury's account and to the US Government agency's account.</p>

Term	Definition
Debt Management Services (DMS)	A division of the Bureau of the Fiscal Service that works with federal government agencies to provide a comprehensive debt management program and debt collection services. Agencies may enter into an agreement allowing DMS to handle the delinquent debt collection for their ebills.
Deferred Payment	Payment in which the end-user schedules an effective date for some time in the future. Authorization may occur up to thirty days in advance of scheduled effective date. <i>See also Recurring Payment.</i>
Deposit Ticket	An electronic record of the amount deposited to an account in a specific instance.
Digital Wallet	The term used to describe alternative payment methods made through a third party service. Pay.gov accepts Amazon Pay and PayPal.
Digital Certificate	An electronic document used to ensure that the originator of a digital transaction or file is a known and approved entity. <i>See Security Certificate, Treasury Operations Certificate Authority.</i>
DMS	<i>See Debt Management Services.</i>
DTN	<i>See CA\$HLINK Deposit Ticket Number.</i>

E

Term	Definition
eBill/eBilling	The process of creating an online bill, available on Pay.gov's public website, and sending notifications to customers that a payment is due. An ebill is created at an agencies request, which is submitted through one of Pay.gov's ebilling services. <i>See the eBilling guides and technical references available on Pay.gov's agency documentation website.</i>
eBilling Account	<i>See BAN.</i>
ECP	<i>See Electronic Check Processing.</i>

Term	Definition
EED	See Effective Entry Date .
Effective Date	<p>Also called Settlement Date. The date when a payment will take effect. The date the payment funds are deposited in the Treasury's account.</p> <p>For Debit Gateway and Pay.gov this refers to the date funds will be debited to the originating account and credited to the Treasury account.</p>
Effective Entry Date	The date that the originator wants the funds to post to the receiver's account.
eGov eGovernment	<p>An effort of the United States government to make government services available electronically (online).</p> <p>As part of that effort, the eGovernment department (also called eGov) at the Federal Reserve Bank of Cleveland provides financial transaction processing services to the US Treasury and other US Government agencies. The major collection services provided are Debit Gateway, Pay.gov, and Mobile.</p>
Electronic Check Processing (ECP)	<p>A form of payment in which check information is electronically transmitted and processed, and the actual funds for a check are debited and credited electronically.</p> <p>Used by the Mobile Service.</p>
Enrolled User	<p>A Pay.gov agency customer who has created a Pay.gov account or has had an account created for them by an agency. An enrolled user has a username and password they use to sign in to their account.</p> <p>Enrolled users have access to Pay.gov features and content that is not available to users who are not enrolled.</p> <p>See Agency Enrolled User, Self-Enroll.</p>
Enrollment Contact	<p>One or more individuals at an agency responsible for administrating and maintaining the agency's eBills, eBilling Accounts and the agency customers assigned to those accounts.</p> <p>See also eBilling.</p>

Term	Definition
Extensible Markup Language	<p>Extensible Markup Language. A markup language that defines the way a message is encoded (structured) to ensure data is clearly shared across Pay.gov and agency systems.</p> <p>Used for Pay.gov web services such as TCS and eBilling.</p>

F

Term	Definition
Fed CA\$HLINK	<p>A worldwide deposit reporting and cash concentration (collection) system designed to record, move and manage Federal Agency deposits through designated financial institutions via ACH or wire transfer to the Federal Reserve Bank for credit to the Treasury's account.</p> <p>The system receives deposit information, initiates fund transfers and concentrates daily deposits made through multiple collection mechanisms. It provides federal agencies with information to verify and reconcile their deposits and funds transfers.</p>
Federal Information Processing Standards (FIPS)	Publicly announced standards developed by the United States federal government for use in computer systems by all non-military government agencies and by government contractors, including systems used by the Debit Gateway and Pay.gov.
Federal Reserve Bank of Cleveland (FRB-C)	The FRB-C is the steward of the Debit Gateway and Pay.gov applications and is responsible for co-developing requirements for these systems with the Bureau of the Fiscal Service and for software development.
Federal Information Security Management Act (FISMA)	U.S. Government legislation that defines a comprehensive framework to protect government information, operations, and assets against natural or man-made threats.

Term	Definition
Financial Settlement	<p>The process in which a payment is funded and completed.</p> <p>For example, Pay.gov generates files on a regular schedule for settlement of transactions. These files are transferred from Pay.gov to the appropriate settlement provider for processing.</p> <p><i>See also Debit Gateway, Worldpay.</i></p>
Financial Settlement Agent	<p>The entity that actually processes Debit Gateway and Pay.gov transactions. (The ACH system or Worldpay.)</p>
FIPS	<p><i>See Federal Information Processing Standard.</i></p>
FISMA	<p><i>See Federal Information Security Management ACT.</i></p>
Form	<p>A Pay.gov Hosted Form is a group of webpages on Pay.gov's public website created by Pay.gov for an agency's cash flow application. The pages have input fields used to collect information for a transaction. Generally forms are associated with Pay.gov payment pages where a customer inputs their payment account information.</p> <p><i>See the Guide to the Forms Service.</i></p>
Form Scope	<p>An optional Pay.gov feature of the Hosted Forms service. It allows the creation of a group of customers who, when they open a form, can have selected fields automatically populated with data.</p>
Form Status	<p>Indicates the current state of a form used for a transaction to an agency user.</p> <p>Forms with associated collections can have a second status for that indicates the status of the collection.</p> <p><i>See the Guide to the Forms Service.</i></p> <p><i>See also Status.</i></p>

Term	Definition
Form Template	<p>In the Hosted Forms service, Pay.gov develops a master template for each agency form. The agency specifies what the form should contain, including optional features.</p> <p>The template is applied each time a customer or agency user opens the form to produce the visible online form and its input fields.</p> <p>What is contained on the form is specified by the agency in the Application Configuration Template (ACT) at the time the agency's cash flow application is configured.</p> <p>See also Application Configuration Template.</p>
Forms Service	<p>The Pay.gov Hosted Forms Service.</p> <p>A service offered to agencies by Pay.gov that allows agencies to use forms on Pay.gov for their customer transactions. The service creates the form format and hosts the form on Pay.gov.</p>
FRB-C	See Federal Reserve Bank of Cleveland .

G

Term	Definition
Government Wide Accounting GWA	<p>Renamed the Central Accounting Reporting System (CARS)</p> <p>See Central Accounting Reporting System.</p>

H

Term	Definition
Hidden Form	<p>A Pay.gov Hosted Form, on Pay.gov's public website, that is only accessible by customers who have been given is address (URL) by an agency. Hidden forms are not directly accessible by other customers, and do not appear in public website search results.</p> <p>An option of the Hosted Forms Service.</p>
Hosted Form	An agency's form, created by Pay.gov and hosted on Pay.gov's public website

Term	Definition
Hosted Collection Pages	A Pay.gov service used by agencies that collect transaction information on their own website, but send (redirect) customers to Pay.gov to make the actual payment. The service can make it appear that customers remain on an agency's site even when they are redirected to make a payment.

I

Term	Definition
Interface	
Interactive	Interactive services require agency users or customers to input information directly on a Pay.gov web page. An interactive service may validate input and respond to users in real time. <i>See also Non-Interactive.</i>
Internet Merchant Account	Used for credit card collections made via the internet. Pay.gov uses the Bureau of the Fiscal Service Plastic Card Network (PCN) system.
INR Individual Reference Number	Individual Reference Number. A Debit Gateway term used with ACH transactions. Debit Gateway uses the INR to identify duplicate Pay.gov Transactions.
Interconnection Security Agreement (ISA)	A formal agreement between an agency and the Bureau of the Fiscal Service entered into when dedicated connection will be made between the agency and a system controlled or managed by the Bureau (Pay.gov).
Internet Amendment	An amendment to the agreement between an agency and the Card Acquiring Service in which the agency will accept credit and debit card payments over the internet. The amendment is submitted by the agency. <i>See also Card Acquiring Service.</i>
ISA	<i>See Interconnection Security Agreement.</i>

L

Term	Definition
Level II and III Data	Business purchase data associated with a credit or debit card purchase. The data is not on the card but provided by the merchant (or agency) and the customer in conjunction with a transaction. Level III data is provided in XML format. Pay.gov allows the inclusion of Level II and III data with a transaction.
Luhn Check	The standard check done on credit and debit card numbers to ensure the number is valid. It determines the check digit.

M

Term	Definition
Machine Account	A Pay.gov account required when agency systems will be communicating with and sending data directly to the Pay.gov system. <i>See the Guide to Access Control.</i>
Memorandum of Understanding (MOU)	A document, required from agencies accepting collections through Pay.gov, which defines their relationship with the Bureau of the Fiscal Service and Pay.gov.
Mobile Program	A program of the Bureau of Fiscal Service that enables agencies to accept collections through mobile devices, such as smartphones. Mobile Program services available include electronic check capture, point-of-sale transactions, and smartphone apps that allow customers to create transactions.
MOU	See Memorandum of Understanding .

N

Term	Definition
Non-Interactive	Non-interactive services are used transmit transaction information from your agency's system to Pay.gov's system, usually when large volumes of transactions are being submitted. <i>See also Interactive.</i>
NOC Notification of Change	For an ACH direct debit transaction or prenotification, this is notification from a customer's financial institution that the account information for a particular transaction is incorrect, and includes the correction of that information. Pay.gov returns this information in a message, also called a NOC, to the agency originating the transaction.
Notification Service	A Pay.gov service that notifies customers that information is available online for them to view. Used for notifications and ebills.

O

Term	Definition
OCI	<i>See Open Collections Interface.</i>
OMB Number	Identification Number, found on agency forms, and on many Pay.gov Hosted Forms.
Open Collections Interface (OCI)	A Pay.gov interface for conducting transactions, which is no longer available. Agencies should use a TCS service or Hosted Collection Pages instead.
Originated Date	<i>See Authorization Date.</i>

P

Term	Definition
Pay.gov Account	<p>An account enables customers and agency users to view information and perform functions that are not available to users without an account</p> <p>An account created by a customer, or by an agency for a customer or agency user, that allows the customer or user to access information and perform functions on Pay.gov that is not available to users</p>
Pay.gov Tracking ID Pay.gov Transaction Number	<p>A fifteen-digit identifier assigned to each collection authorization or agency form submission in Pay.gov to denote its acceptance.</p> <p>Also referred to as the Pay.gov Transaction Number.</p>
Payer Profile	<p>A type of Pay.gov profile created by an agency containing information for a particular individual or business customer. It allows the agency to store their customers' ACH account information in Pay.gov for use through the collections control panel (CCP). Each account is assigned a unique payer profile ID, created by the agency, which is used to retrieve the account information when a transaction is created in Pay.gov.</p> <p>For example, when an agency creates a Payer Profile for a customer, every time agency personnel create a transaction for the customer through the CCP information in the payer profile for the customer will be automatically populated in the form and collection page fields.</p> <p><i>See also Profile.</i></p>
Payment	<p>A transaction in which a customer transfers money from their account (bank, plastic card, etc.) to an agency through Pay.gov.</p> <p><i>See also Collection.</i></p>
Payment Card	<p>Any card that can be used for payments — credit, debit, gift card.</p>

Term	Definition
Payment Card Industry Data Security Standard (PCI DSS)	<p>A document, available on Pay.gov’s agency documentation site, which certifies Pay.gov’s compliance with PCI DSS.</p> <p>Pay.gov is re-certified annually by an independent third-party service.</p>
Payment Method Or Payment Type	<p>A payment method is the means or service a customer chooses to make their payment, ACH direct debit or credit card, for example.</p> <p>Agencies choose accepted payment methods, and payment options (deferred, recurring, etc.) as part of configuring their cash flow application.</p> <p>Your agency’s Bureau of the Fiscal Service or Pay.gov liaison will advise you of any payment restrictions when configuring your application.</p> <p>See the Pay.gov guide for the payment method used or being considered.</p> <p>See also Application Configuration Template.</p>
Payment Page	<p>Pay.gov payment pages collect information about how a payment will be made (by ACH direct debit, plastic card, etc.). They are hosted on Pay.gov and are separate from, but associated with, the Pay.gov service used to collect transaction information.</p> <p>For example, payment pages are used with the Collection Control Panel, Forms, eBills, and the Hosted Collection Pages Web Service.</p> <p>In addition to collecting payment account information, a payment page may also allow customers to choose payment options, such as recurring payments.</p> <p>See also Payment Method.</p>
PCI DSS	See Payment Card Industry Data Security Standard .
PCN	See Plastic Card Network .
Permissions	See Role .

Term	Definition
Plastic Card	An industry term meaning any credit card, debit card, or similar payment card. Although the term is generally used in the payments industry, the preferred term is payment card.
Plastic Card Network (PCN)	A Bureau of the Fiscal Service system used for credit and debit card transactions
Plastic Card Service	A Pay.gov service used by the Mobile Program to process card-present transactions. <i>See also Point-of-Sale.</i>
Point-of-Sale (POS)	A type of plastic (payment) card transaction where the card is used and swiped at the physical place the purchase is made. The Mobile Service accepts POS transactions through certified Mobile terminals or attachments. <i>See also Card Not Present.</i>
Prearranged Payment and Deposit Entry	<i>See Standard Entry Class.</i>
Prenote Prenotification	A zero-dollar ACH transaction sent to a customer's bank to confirm the account and routing numbers are correct. Some Pay.gov services, such as those allowing recurring payments, support sending a Prenotification to a bank to verify account information.
Private Form	A Pay.gov hosted form, which is accessible only to certain customers selected by the agency. To assign customer access, an agency must submit an Access Request Worksheet for the cash flow application. <i>See also Access Request Worksheet.</i>
Production	Pay.gov's "live" environment, accessible by customers and agency users, where they can enter real transactions.

Term	Definition
Profile	<p>Information, stored on Pay.gov, about an enrolled customer or agency user. A profile can include both identifying and payment account information.</p> <p>Information in a profile can be used to automatically populate form fields and payment page fields. This is particularly useful for consumers and business customers making frequent transactions with an agency.</p> <p>Creating a customer profile is only available to Pay.gov and agency enrolled (registered) users.</p> <p>There are three types of profiles:</p> <ul style="list-style-type: none"> • End User Profile — created by a customer • Payer Profile — created by an agency • Company Profile — created by an agency <p>See the <i>Guide to Company Profiles</i> and Pay.gov Online Help.</p>
Public Form	An agency's form, hosted on Pay.gov's public website, accessible by anyone visiting the site.
Public Website	Pay.gov's Hosted Forms website.

Q

Term	Definition
QA	<p>Quality Assurance</p> <p>The Pay.gov environment agencies can access to test their applications before they are released to production. Testing can be performed when an application is created, but not yet in production, and for each Pay.gov release.</p>
Query Servlet	<p>A component in the Pay.gov service that enables agencies to request the status of a transaction based on parameters they input to be included in the request message. The parameters may include payment type, payment amount, effective dated, and others.</p> <p>See also Activity File, Servlet.</p>

R

Term	Definition
Reassign (Form)	<p>An option available for the Hosted Forms service.</p> <p>A customer may require that a transaction on Pay.gov be divided into two separate steps performed by two separate users: entering the transaction information on a form and making the payment on an associated payment page.</p> <p>To do this both customer users must have Pay.gov accounts. The form allows the first user to reassign completion of the transaction to the second user, who is able to open the form from their account and make the payment.</p> <p><i>See the Agency Guide to the Forms Service.</i></p>
Reconcile Reconciliation Reconcilement	<p>The agency process for determining if the amount in received transactions matches the amount credited to the agency in its Treasury account. This is usually done by the agency comparing Pay.gov reports and Activity Files with CIR reports and queries.</p>
Recurring Payment	<p>Payment in which the end-user requests that the payment be made on a regular periodic basis (such as weekly or monthly) for a specified number of times.</p> <p>An option available for some Pay.gov services.</p>
Register	<p>See Enrolled User.</p>
Remittance ID	<p>An identifier, generated by Pay.gov and derived from the Agency Tracking ID, which identifies a specific payment processed by a specific settlement agent. Settlement agents require each payment to have a remittance ID when submitted for processing.</p>
Represent	<p>Pronounced Re Present.</p> <p>Submitting a rejected or failed ACH payment for processing again to see if it will be accepted and the transaction completed.</p> <p>An option available for some Pay.gov Services. The agency can specify the total number of times a payment can be represented.</p>

Term	Definition
Return Reason Return Reason Code	A description returned to an agency explaining why a payment was not processed. <i>See the Guide to Application Testing.</i>
Role	A role defines what functions an agency user (and sometimes a customer) can perform on Pay.gov; viewing transaction details on a report, for example. A role is paired with permissions, which specify what cash flow applications the user is allowed to access when performing the role. Agencies assign roles and permissions by submitting an Access Request Worksheet to Pay.gov. <i>See the Guide to Access Control.</i>

S

Term	Definition
Schema	A definition of how an XML document can be structured, such as a web service message. Defined by an XSD. <i>See also Web Service Definition Language, XSD.</i>
Scope	<i>See Form Scope.</i>
Scope Fields Scope Tags	Indicators used to designate which form fields are to be automatically populated by Pay.gov and what their associated values are.
SEC Code	<i>See Standard Entry Class.</i>
Secret Question	One or more questions and answers associated with a user password that allow the user to authenticate themselves when they need to perform a self-service action, such as resetting their password.
Section 508	A section of the amended Rehabilitation Act of 1973 requiring Federal agencies to make their electronic and information technology accessible to people with disabilities. Pay.gov websites and documentation comply with Section 508 requirements and Web Content Accessibility Guidelines.

Term	Definition
Security Certificate	<p>A small data file that digitally binds a cryptographic key to an organization's details.</p> <p>Security certificates are used with Pay.gov web services (TCS, for example) for secure internet connections between Pay.gov and an agency system.</p> <p><i>See the Web Services SSL Certificate Support Guide</i></p> <p><i>See also Treasury Operations Certificate Authority.</i></p>
Security Code	<p>The three- or four-digit code embossed on the back of plastic cards used to verify an individual possesses the card when making a transaction when they are not physically present at the place of purchase, such as transactions over the internet.</p> <p>Other terms used for Security Code include SCS, CVV, CVV2, CVC, CID, CIN.</p>
Security Contact	<p>One of at least two designated individuals at an agency responsible for requesting access to Pay.gov and assigning roles to agency users and certain customers.</p>
Self-Enroll	<p>The process a customer follows to create an account in Pay.gov. Enrolling enables features that are otherwise unavailable to a customer.</p> <p>Agencies can also enroll customers by submitting an ARW.</p>
Service	<p>A service is the Pay.gov interface and its functions that is used to create and submit transactions or perform other related functions.</p>
Servlet	<p>A small Java program used with Pay.gov to create and download Activity Files.</p>

Term	Definition
Settlement	<p>The completion of a transaction, such as when funds are actually debited to one account and credited to another. The completion of the transfer of funds or credits. The final process in a financial transaction.</p> <p>For Pay.gov, the time when a transaction is settled can vary and depends on the settlement agent and the financial institution holding the payment account.</p>
Settlement Agent	<p>The financial institution responsible for processing the transaction to the CIR. Worldpay is the settlement agent for plastic card. The Federal Reserve Bank of Cleveland is the settlement agent for ACH.</p>
Settlement Date	See Effective Date .
SF-215	See Deposit Ticket .
SF-5515	See Debit Voucher .
Shared Challenge Question	<p>A question and associated answer used by a Pay.gov administrator or Customer Support representative to authenticate a customer or agency user's identity. It is created by the customer or agency user.</p>
SPC	<p>Signature Panel Code</p> <p>See Card Security Code</p>
Standard Entry Class	<p>An ACH code that identifies the source of a transaction, such as initiated by telephone, mail, or internet.</p>
Status	<p>A key part in the processing of collections, forms, ebills, etc. The status code reflects where an item is currently in the collection process.</p> <p>Possible statuses vary; see the guides and technical references for the payment method and service used for a transaction.</p>

T

Term	Definition
TAS	See Treasury Account Symbol .
TCS	See Trusted Collection Services .

Term	Definition
TCS User	A Pay.gov user role. TCS user is a system-level role allowing an agency's system to use one or more of the TCS web services. The role associates a trusted security certificate with access to specific TCS web services.
TEL Telephone Initiated Entry	See Standard Entry Class .
TOCA	See Treasury Operations Certificate Authority .
Token	<p>A piece of data used in agency – Pay.gov communications that ties transaction information on the agency's system with corresponding information on Pay.gov's system.</p> <p>For example, some Pay.gov services issue a token at the beginning of a user's session on Pay.gov. It is then used to associate all the user's subsequent interactions with Pay.gov until the session ends.</p>
Trace Number	A 15-digit number assigned to an ACH payment detail record to uniquely identify it.
Track 2 and 3 Data	Data stored on a plastic (credit or debit) card's magnetic strip. Used for point-of-sale transactions.
Tracking ID	See Pay.gov Tracking ID and Agency Tracking ID .
Transaction	A financial transaction. An exchange where funds are transferred from one entity or account to another, such as a payment submitted in Pay.gov.
Transaction Amount	A dollar amount that an end user (customer) authorizes for payment.
Transaction Number	See Pay.gov Tracking ID .
Transit Account	An account on the Treasury's books with items that are in the process of being cleared. There is a unique transit account for all items using the ACH debit process within Pay.gov, no matter what ALC they are associated with.

Term	Definition
Transport Layer Security (TLS)	<p>The cryptographic protocol used by Pay.gov services to provide communications security between agencies and Pay.gov.</p> <p>Agencies must use TLS 1.2 to communicate with Pay.gov.</p>
Treasury Account Symbol (TAS)	<p>An up-to-17-character alphanumeric symbol identifying an account assigned to an agency by Treasury. A TAS is used with a Business Event Type Code (BETC) to ensure a collection is properly accounted for and credited or debited correctly to one or more accounting categories.</p> <p>Only the Component TAS type is accepted.</p> <p>See the Guide to TAS/BETC Classification for details.</p> <p>See also Business Event Type Code.</p>
Treasury Operations Certificate Authority (TOCA)	<p>Issues security certificates required for agency to Pay.gov system-to-system communications.</p> <p>See the <i>Web Services SSL Certificate Support Guide</i>.</p>
Treasury Web Applications Infrastructure (TWAI)	<p>Provides secure infrastructure, hosting, support, contingency, and failover services for Treasury computer applications. Pay.gov exists in the TWAI.</p> <p>TWAI is managed and directed by the Bureau of the Fiscal Service and the Bureau of the Public Debt.</p>
Trusted Collection Services (TCS)	<p>A suite of Pay.gov web services that allow agency systems to submit collection transactions, in batches and individually, to Pay.gov systems.</p> <p>TCS uses industry-standard certificate-based authentication and Web Services to enable collection transaction submission.</p> <p>See the <i>Pay.gov Web Services Technical Overview</i>.</p>
TWAI	See Treasury Web Applications Infrastructure .

U

Term	Definition
User	An entity (person or system) able to access and use all or part of Pay.gov's system or the functions on its agency websites. Pay.gov classifies users as agency users or customers .
User Provisioning	The Pay.gov proves to set up agency user (and sometimes customer) accounts on its systems and websites. <i>See also Access Request Worksheet.</i>

V

Term	Definition
Vantiv	The former name of the card acquiring processor used by Pay.gov. <i>See Worldpay.</i>
Verification Service	<i>See Address Verification Service.</i>
V code (V-code)	Verification Code. <i>See Card Security Code.</i>
Void	The action by which a transaction or collections is made not to go into effect.
Voucher	<i>See Deposit Voucher.</i>

W

Term	Definition
Web Service	A collection of industry standards that enable electronic communication and interaction between computer systems independently of the computer platforms or specific technologies used by the communicating parties. <i>See also Web Service Definition Language, XML.</i>

Term	Definition
Web Service Definition Language (WSDL)	<p>An XML-based interface description language used to describe the functionality offered by a web service.</p> <p>WSDLs provide a machine-readable description of how the web service can be called, the parameters expected, and the data structures expected.</p> <p>See the individual Pay.gov technical references for WSDL download information.</p>
Worldpay	<p>The card acquiring processor for the Bureau of the Fiscal Service's financial agent. Processes authorizations for all credit card and debit card transactions submitted to Pay.gov.</p> <p>See also Card Acquiring Processor.</p>
WSDL	See Web Service Definition Language .

X

Term	Definition
XML	See Extensible Markup Language .
XSD	<p>XML Schema Definition.</p> <p>Formally describes the elements in an XML document.</p> <p>Used by agency developers charged with creating methods and web service messages to submit and receive transaction data with Pay.gov.</p>

3 Customer Support

Customer support is provided by the Federal Reserve Bank of Cleveland. Assistance with accessing the website, hosted forms processing, collections, and so on is provided for agency customers. Technical support is also available for problems such as balancing payments, database integrity, information security, and other issues relating to the smooth operation of the services provided to the agency.

Contact Information

Hours: 7:00 am to 7:00 pm Eastern Time

Monday through Friday, closed bank holidays

Phone: (800) 624-1373

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