



Services Overview

September 28, 2020



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1 Introduction

This document provides a high-level overview of Pay.gov. It should be read by individuals who determine which Pay.gov services they will implement and by agency personnel who needing a general understanding of Pay.gov and its services.

1.1 Related Documents

Detailed documents describing the implementation and use of Pay.gov services and functions can be found at <https://qa.pay.gov/agencydocs/>. They are intended for agency users and technicians.

See the following guides for information about collections for the various payment types:

- Guide to ACH Collections
- Guide to ACH Credit Collections
- Guide to the Plastic Card Collections
- Guide to Amazon Pay Collections
- Guide to PayPal Collections

See also the guides and technical references for each Pay.gov service for details.

Information about Pay.gov's Public (customer) user interface is available in the online help at <https://pay.gov/public>.

2 Major Concepts

2.1 Application/Cash Flow

An application is the means by which an agency collects monies through Pay.gov (a cash flow). It combines:

- how and when the agency interfaces with Pay.gov
- the Pay.gov service that will be used
- options implemented for the application, such as payment methods accepted and whether or not customers can schedule automatic recurring payments
- templates for what will be displayed to a customer online, such as electronic bills or forms to be filled in with information required for a transaction
- access restrictions

An application can be interactive or non-interactive depending on the Pay.gov service used.

- **Interactive** — at some point the customer or agency user inputs information on Pay.gov's website.
- **Non-interactive** — direct agency system to Pay.gov system communications such as message requests to and responses from Pay.gov's web services.

2.2 Agency Configuration Template (ACT)

The ACT is a form filled out by a Pay.gov Agency Liaison working with an agency. It is used to collect the information needed to create an application and select any options that are to be implemented.

2.3 Access

Access determines who can view and interact with an application. Although there are no restrictions to who may access many applications available on Pay.gov' Public website, customers must be specifically granted access to other applications and features on the website.

For agency users, different levels of access can be granted restricting which functions they can perform on Pay.gov' agency website.

2.4 Access Request Worksheet (ARW)

An ARW is a form filled out by a designated contact at the agency. It is used to specify what access permissions agency users (and in some cases customers) have to a specific application.

2.5 Attachments

An attachment is a separate file associated with a transaction and used to collect detailed information. There are two types:

- Attachments created by an agency for a transaction (available via a form or ebill on Pay.gov).

- Attachments created by customers and submitted with their transaction and payment.

Only some Pay.gov services allow attachments and restrict the file formats and size allowed. You specify if attachments are allowed when configuring your collection application with Pay.gov.

2.6 Collections Information Repository (CIR)

The CIR is 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.

2.7 Custom Collection Fields

With some Pay.gov services, your agency can specify and define additional information that can, or must be, be submitted with the transaction. Custom collection fields for data collection are available with:

- Create Transactions
- eBilling Web Services
- eBilling Online Application
- eBilling Online Web Services
- Forms
- Hosted Collection Pages
- TCS Single Web Service
- TCS Batch Web Service
- TCS Plastic Card Web Service.

You define the additional information collected when you configure your application with Pay.gov.

2.8 Digital Wallet

A payment made using a third party service such as PayPal or Amazon Pay.

2.9 eBill

An ebill is created by Pay.gov at your agency's request. It consists of:

- A notice sent to a customer that a payment is due and instructions that the bill can be found on Pay.gov.
- Bill details available to the customer on Pay.gov's public website.
- An associated collection payment page.

Access to an ebill is controlled by a Pay.gov-generated access code that customers must enter before they can view their bill.

Your agency can create one-time ebills or a recurring series of ebills using the interactive eBilling Online Application, the non-interactive eBilling Online Web Service, and the non-interactive eBilling Web Services.

2.10 Form

A form is one or more pages hosted on Pay.gov's public website that is used to collect information needed for your collection transaction. Examples of collected information include a payer's name and address, an account number, and the number of items, such as permits, requested. A Pay.gov form is usually associated with a separate online payment page.

A Pay.gov form may resemble the paper form used by your agency for the same type of transaction and can include the same form number or similar identifying information.

2.11 Interactive and Non-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.

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.

2.12 Payment Method

A payment method is the means or service your customer chooses to make their payment. Examples are ACH direct debit, plastic card, and digital wallet.

You choose which payment methods you will accept when configuring your collection application with Pay.gov. Each of your collection applications can allow different payment methods. The choice of payment methods could be restricted by a high dollar amount or the type of transaction. Your Bureau of the Fiscal Service or Pay.gov liaison will advise you when configuring your application.

2.13 Payment Page

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 you use to collect information about a transaction. For example, payment pages are used with the Create Transactions, Forms, eBills, and the Hosted Collection Pages Web Service.

The information collected on a payment page depends on the payment method selected by your customer. Information collected on a specific payment page depends on the payment methods you allow and the method selected by a customer.

3 Implementing Your Pay.gov Cash Flow

1. Meet with your Bureau of the Fiscal Service agency liaison to discuss your collection requirements and to gain an understanding of the services provided by Pay.gov and what your agency needs to provide.
2. Complete and sign an Agency Participation Agreement (APA) document. The APA is used in lieu of an Interconnection Security Agreement (ISA) because no dedicated connection to Pay.gov will be created.
3. Work with the Bureau of the Fiscal Service and your Pay.gov Agency Implementation Liaison to determine the Pay.gov service(s) you need and will implement.
4. Assisted by your Bureau of the Fiscal Service liaison, complete an Application Configuration Template (ACT).
5. Your Pay.gov Agency Implementation liaison reviews the ACT for completeness.
6. Your agency representative and the Bureau of the Fiscal Service then sign the completed ACT as an agreement of what will be developed and implemented.
7. If needed, request a plastic card merchant account.
8. As needed, Pay.gov develops the agency application or applications. Your agency may also need to do some development depending on the Pay.gov service(s) chosen.
9. Pay.gov tests the application internally to ensure development quality.
10. Your application is implemented in a test environment where your agency can run simulated transactions and ensure it meets your requirements.
11. Complete and submit an Access Request Worksheet (ARW) to assign user roles for the QA test environment.
12. Upon completion of testing, your agency representative authorizes implementation in production by signing the ACT approval
13. Pay.gov moves your application into production.
14. Complete and submit an ARW to assign user roles for the Pay.gov production environment.

4 Pay.gov Services

4.1 Services Available

Agencies can use a suite of Pay.gov services to obtain and process collections in an efficient and timely manner:

- **Collections Service** — the core Pay.gov service that enables agencies to collect monies from their customers electronically. The collections service processes transactions submitted by agencies via other Pay.gov services, submits transactions to external services for settlement and receives settlement status updates from them, submits data for settled transactions to the Collections Information Repository (CIR), responds to agencies, and makes transaction information available for reports and download.
- **Create Transactions** — an interactive service on Pay.gov’s myagency website that allows agency personnel to manually create plastic card and ACH debit transactions on behalf of their customers.
- **Payer Profiles** — an interactive feature on Pay.gov’s myagency website that allows agencies to store customer identification and financial data in Pay.gov. The data can then be inserted when creating ACH transactions on behalf of the customer in the Create Transactions service.
- **Forms Service** — used collect information about a transaction in an interactive form hosted on Pay.gov’s public website. The information specifies the transaction, and is separate from that needed to make the payment. Payment is made on an associated payment page. Forms can be public (available to anyone visiting Pay.gov), public hidden (available only to customers who have been given the form’s URL), or private (restricted to customers granted access by the agency).
- **eBilling Services** — a non-interactive, system-to-system service that allows agencies to request Pay.gov to create bills and notify customers of payment due. Pay.gov creates the ebills and responds to an agency in real time, and the look of the online ebills is highly customizable. An Access Code, created by Pay.gov in response to an agency request, must be entered by a bill payer in order to access an ebill on Pay.gov’s public website. Bills and access codes can be requested individually or in batches. In the services’ configuration, agencies can choose to allow customers to include multiple bills in a single payment.
- **eBilling Online Application** — enables agency personnel to issue and manage ebills interactively on Pay.gov’s myagency website. The online ebills viewed by payers are created using a simplified template. Minimal customization is allowed. An Access Code, agency users create in the application, must be entered by a bill payer in order to access an ebill on Pay.gov’s public website. Bills and access codes are created in real time and can be created singly or in small batches. In the services’ configuration, agencies can choose to allow customers to include multiple bills in a single payment.

- **eBilling Online Web Service** — the service is a non-interactive, system-to-system, version of the eBilling Online Application. It enables agencies to request Pay.gov to create ebills and their access codes in real-time, singly or in batches.
The service works with a paired eBilling Online Application, and uses the same simplified ebill template. The application is used to create and upload the custom elements that can used with the template.
In the service’s configuration, agencies can choose to allow customers to include multiple bills in a single payment.
- **Automatic Bill Payment (AutoPay)** — allows agency customers to automatically pay bills issued to them by an agency from a specified account. Once enrolled in the service, customers do not need to take any other action to pay their bills, no matter what Pay.gov ebilling service created them. Agencies have the option to enable their agency users to enroll customers on their behalf, well as allowing customers to enroll themselves. Agencies can use the service to cancel customers’ enrollment in autopay at any time, for any reason.
- **Hosted Collection Pages** — enables agencies to separate transaction information entered by a customer on their site from the customer’s payment information entered on Pay.gov payment pages. Transaction information is collected on the agency’s website, but at the time of payment customers are sent to payment pages on Pay.gov. The payment pages are minimally configurable to resemble an agency’s transaction pages. Customers need not be aware that they are leaving the agency’s site to make their payment.
- **Payment Pages** — not a separate service. Payment pages are used with interactive services and ebills when a payment is made to gather information about the ACH or plastic card account used. Digital wallet payments do not use Pay.gov payment pages.
- **Trusted Collection Web Services (TCS)** — a set of interactive and non-interactive services and their associated functions that use industry-standard web service interfaces to allow agencies to submit payments, singly or in batches, to the Collection Service and to retrieve information about them. TCS services include:
 - **TCS Single** — allows agencies to submit transactions in real time, one-at-a-time.
 - **TCS Single Query** — allows agencies to submit ad hoc queries for the results and details of a single ACH or plastic card transaction. Non-interactive.
 - **TCS Batch** — allows agencies to submit batches of ACH debit and plastic card transactions in a single transmission. A batch can include a mix of payment types. ACH transactions include sales, prenotifications and some cancelations. Plastic card transactions include sales, authorizations, forces, refunds, and cancelations. Non-interactive.
 - **TCS Batch Results** — allows agencies to determine whether a submitted batch of transactions was successfully processed and whether individual transactions in the batch were successfully submitted for processing. Non-interactive.

TCS Plastic Card — allows agencies to submit plastic card (credit and debit) transactions in real-time. Transactions can be sales, authorizations, forces, scheduled recurring payments, or payments can be canceled Non-interactive.

TCS Multiple Item Query — allows agencies to submit ad hoc queries for the results of one or more transactions that occurred in a specified twenty-four hour window. Non-interactive.

Other services that use interactive, non-interactive, or a combination of web services are:

- ACH Credit Web Service
- eBilling Online Web Service
- eBilling Web Services
- eBilling Agreements Web Service
- Hosted Collection Pages

- **Billing Agreements Web Service** — not a Pay.gov ebilling service, but a payment option. The service enables customers to make fast payments through PayPal, without signing in to their PayPal account to enter payment information.

Instead, a customer creates an agreement that authorizes PayPal to automatically make payments as requested by Pay.gov from the customer's designated PayPal account.

The agency accommodates this procedure by providing the equivalent of an "Express Checkout" link on their site. After clicking the link, customers with billing agreements do not need to do anything else to complete their payment.

- **ACH Credit Web Service** — allows agencies to non-interactively request Pay.gov to create ACH credit transactions singly or in batches, or to cancel ACH credit transactions. Pay.gov processes and responds to requests in real time. ACH Credit can only be used with private forms and can be the only payment method for the form.
- **Reporting Service** — provides multiple reports and files detailing agency/customer transactions and activity. Reports and files are available in human-readable and machine-readable formats.
The service is available on Pay.gov's myagency website. Reports can be requested interactively for online reports or non-interactively for machine-readable reports.
- **Transaction Search** — the interactive online service allows finding and viewing details of one or more transactions for any payment method, and performing additional actions such as payment forces, refunds, and cancelations.

The service is available on Pay.gov's myagency website.

4.2 Pay.gov Availability

Pay.gov availability statistics are available on the myagency website at <https://www.pay.gov/myagency/>.

4.2.1 System

Pay.gov is available 24 hours a day, seven-days-a-week, 365-days a year, with the exception of a regular maintenance window from 2:00 A.M. to 6:00 A.M. Eastern Time every Sunday morning. During the maintenance window, Pay.gov may or may not be available depending on maintenance requirements. Agencies that interface to Pay.gov through system-to-system interfaces should plan for system unavailability during this window.

4.2.2 Payment Processing

Agency customers may submit payments through Pay.gov twenty-four hours a day, seven days a week, including holidays; however, when a payment is actually processed depends on the payment method used.

- **ACH** payment processing follows the Federal Reserve holiday schedule. Payments will not settle on Federal Reserve-designated (bank) holidays nor on weekends.
- **ACH Credit** payment processing also follows the Federal Reserve holiday schedule. However, the payment must be completed by the customer and their financial institution within 60 days of the credit transaction being created in Pay.gov.
- **Credit and Debit Card** payments will be processed the next business day as determined by the settlement agent.
- **Digital Wallet** payments follow Amazon Pay's or PayPal's settlement schedule.

5 Pay.gov User Interfaces

5.1 Pay.gov Websites

Separate Pay.gov websites (interactive interfaces) are available to agency customers and to agency users.

- The public website (Figure 1) is available to anyone wishing to conduct transactions on Pay.gov. It includes all public-facing payment functions, agency forms, payments, and ebills.
- The myagency website (Agency Collections Figure 2) is available only to agency users issued a Pay.gov account. It includes only functions performed by agency users. No public (customer) functions are available. Some agency users may need access (accounts) to both the public and agency websites to perform their job functions.

See the *Guide to the Pay.gov Websites* for more information and details.

Figure 1: Public user interface

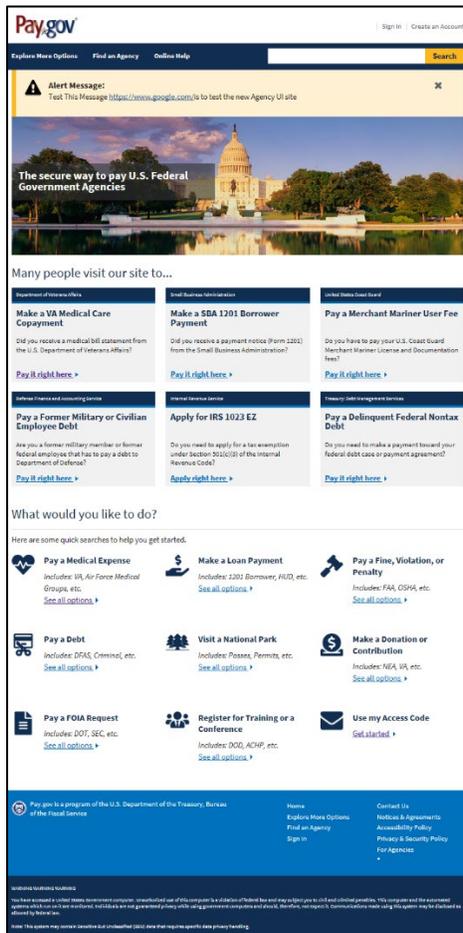
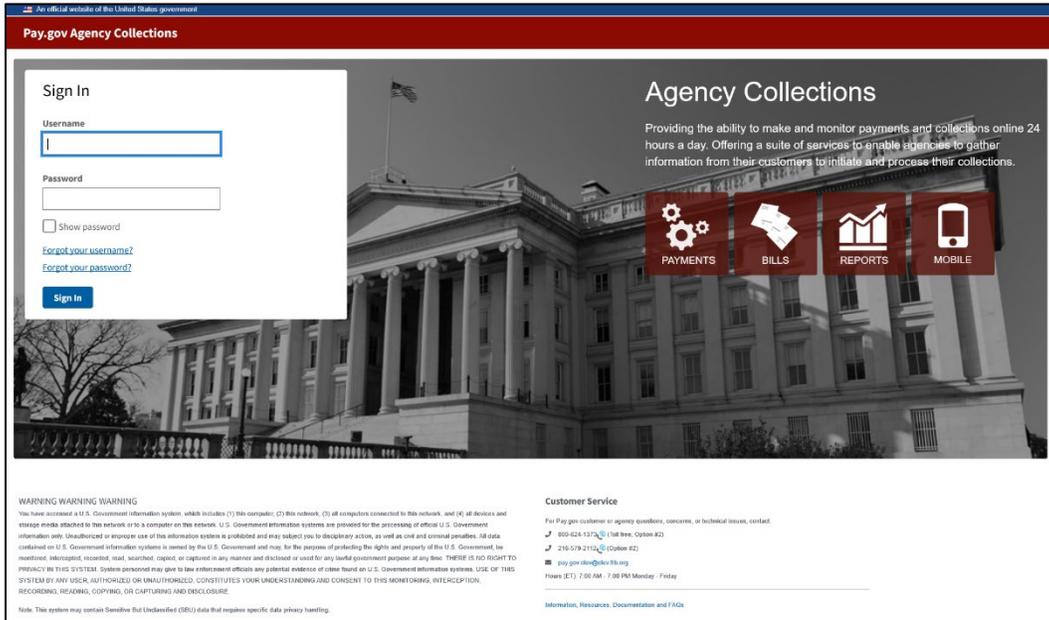


Figure 2: myagency (Agency Collections) website (includes Create Transactions, eBilling Online Application, Transaction Search, and Reports)



5.2 Pay.gov Website URLs

Pay.gov provides websites used for agency testing and separate websites for production.

Table 1: Public website URLs

Public Website	URL
Testing environment:	https://qa.pay.gov/public/home
Production:	https://www.pay.gov/public/home

The domain www.pay.gov and the previous landing page <https://www.pay.gov/paygov/> map to <https://www.pay.gov/public/home>.

Table 2: myagency website URLs

My Agency (Agency Collections)	URL
Testing environment:	https://qa.pay.gov/myagency/
Production:	https://www.pay.gov/myagency/

5.3 Other Service URLs

The following Pay.gov services have their own endpoint URLs. See their guides and technical references for details.

- Trusted Collection Web Services
- Hosted Collection Pages
- eBilling Online Web Service

- eBilling Web Services
- ACH Credit Web Service

6 Accepted Payment Methods

Note: The type of transaction or the amount being paid may restrict what payment method customers can use. For example, some large payments may only be made using ACH debit. Contact the Bureau of the Fiscal service or a Pay.gov Agency Implementation Liaison for guidance.

All transactions on Pay.gov are in US dollars.

In general, agencies can choose to accept payments made using any of the following methods:

6.1 Plastic Card

- MasterCard
- Visa
- American Express
- Discover
- Discover-branded credit cards such as JCB, Union Pay and some Diners Club
- MasterCard- and Visa-branded debit cards

Plastic card settlement is provided by Worldpay (formerly Vantiv), the card acquiring processor of the Bureau of the Fiscal Service's financial agent.

6.2 ACH Direct Debit

Deductions via Automated Clearing House from:

- Personal and business checking accounts
- Personal and business savings accounts
- Business general ledger accounts

ACH debit entries are processed at the Federal Reserve Bank of Cleveland.

6.3 ACH Credit

ACH credit is available only to business customers through Pay.gov private Forms in the Forms Service or through the non-interactive ACH Credit Web Service.

If configured for an agency cash flow application, ACH credit is the only payment method available. This restriction applies to private forms and the ACH Credit Web Service.

6.4 Digital Wallet

Payments funded and approved by:

- Amazon Pay
- PayPal (supports Billing Agreements "Express Checkout", and the Order-Auth-Capture option for multiple shipments required to fulfill a merchandise order)

Settlement is provided separately by the digital wallet service's settlement processor.

7 Collections Service

The Collections Service is the core processing service for all transactions submitted to Pay.gov, no matter which Pay.gov website or service submits the transaction.

In general, the Collections Service:

- receives transaction and payment information (customer using digital wallet are redirected to the digital wallet provider to make their payment)
- validates and processes transaction and payment information as required
- submits payment information to the appropriate settlement service for ACH and plastic card transactions or communicates with a digital wallet provider
- replies to the submitting service and agency with transaction and payment status
- submits required transaction and payment information to the CIR
- makes agency transaction information available to Pay.gov's Reporting Service

7.1 Interfaces to the Collections Service

Pay.gov allows collections to begin in a number of ways, including:

- Create Transactions
- Pay.gov Hosted Forms
- eBilling and eBilling Online
- Trusted Collection Web Services (TCS)
- Hosted Collection Pages
- Open Collections Interface (OCI)
- Mobile Apps (these are separate Pay.gov services)

Figure 3: Collection service interfaces (high-level)



8 Create Transactions

The interactive Create Transactions service on Pay.gov's myagency website (Agency Collections at <https://pay.gov/myagency>) enables agency users to manually create payments on their customer's behalf. For example, agency users with the correct Pay.gov roles can enter transactions submitted by a customer over the phone or via lockbox.

Agency users can enter one-time transactions or set up a series of recurring transactions as allowed by your cash flow application.

Create Transactions is available to all agencies using any Pay.gov collection service, or agencies can opt to use the service by itself without having another Pay.gov service.

All your agency's collection applications are accessible in Create Transactions. Individual agency users see only the subset of applications their permissions grant them access to.

8.1 Why Use the Create Transactions Service?

- Available to all agencies using Pay.gov.
- Best suited for agencies with low collections volume.
- Quick implementation.
- No agency development required.
- Hosted on Pay.gov's myagency (Agency Collections) website.
- Depending on their assigned role(s), agency users may also have easy access to the Transaction Search, Reports, and eBilling Online services that are also hosted on the website.
- Provides a backup entry method if a customer has difficulty submitting a payment online using a different Pay.gov service (forms, hosted collection pages, etc.).

8.2 Payment Methods

Depending on their assigned role, agency users can manually create the following transactions.

8.2.1 ACH Debit Transactions

- ACH Sale
- ACH Prenotification

Note: ACH Credit transactions may not be created in the Create Transactions service. Other ACH payment actions, such as canceling or editing, are performed through the Transaction Search service on the myagency website.

8.2.2 Plastic Card Transactions

- Authorizations

- Sales

Note: Plastic card voids, credits, forces and refunds are not available in the Create Transactions service. Instead, they are performed through the Transaction Search service on the myagency website

8.2.3 Digital Wallet Transactions

Agency users cannot

- enter digital wallet payments for customers

If a cash flow application accepts digital wallet payments, agency users can:

- request Amazon Pay refunds
- request PayPal payment refunds

8.3 Restricted Payment Dates

If a cash flow application has been configured to allow payments only during a specified range or dates and/or hours, Create Transactions will not allow entry of transactions outside that time period. See section 18.3.4.

8.4 Additional Information

Detailed information about the Agency Collections Payments service is available in the *Guide to the Create Transactions Service*, which can be downloaded from Pay.gov's agency documentation site <https://qa.pay.gov/agencydocs/>

9 Collections Control Panel (CCP)

The CCP has been replaced. All its functions are available on the myagency website at <https://www.pay.gov/myagency>

10 Payer Profiles

The Payer Profiles function is an option used with ACH collections in the Create Transactions service on the myagency website.

Payer Profiles must be selected in the configuration of each cash flow application that will use them.

Agencies allowing Payer Profiles can:

- collect customers' ACH financial account information and store it in Pay.gov
- automatically insert ACH account information in ACH transactions created in the Create Transactions service
- automatically insert ACH account information in recurring transactions created on a customer's behalf
- automatically send a prenotification to a financial institution when a payer profile created and, if necessary, verified

10.1 Why use Payer Profiles?

- You frequently or regularly create ACH transactions for the same customer.
- You wish to ensure accuracy of the ACH account information entered for a regular customer.
- You wish to increase efficiency of creating ACH transactions in the Agency Collections Create Transactions function.
- You will create a recurring series of ACH transactions for a customer.

10.2 Using a Payer Profile

1. Your agency assigns a unique Payer ID when creating a payer profile.
2. The Payer ID is entered when an ACH transaction is created by an agency user.
3. The customer's ACH account information is automatically retrieved from Pay.gov and inserted into the transaction.
4. The transaction is completed and confirmed.

Payer profiles may also be used by agencies that allow their customers to preauthorize ACH debits which will be made on a recurring basis.

10.3 Verification

You have the option to require ACH account information to be verified before a payer profile becomes active.

- Verification is performed by an agency user other than the person who created or updated the profile.
- Verification ensures that the customer's account data is valid and accurate.

10.4 Activation, Inactivation and Updates

Payer Profiles are flexible. Using the activation and inactivation features, agency users can specify when the data in a profile can begin to be used, and when it will be replaced by other data.

10.4.1 Activation

At the time a payer profile is created, you can specify the date it becomes active. This can be the current date or a date in the future. Until it is active, the Payer Profile cannot be used.

10.4.2 Inactivation

At the time it is created or updated, you have the option to set a date when a payer profile becomes inactive and its data can no longer be imported for an ACH transaction. If no inactive date is set, the payer profile remains active until sometime in the future when it is updated with an inactive date.

10.4.3 Updates

Information for a Payer ID may be updated at any time and the new information can be set to become active immediately or at a date in the future. For example the update could specify a new account holder and ACH account number or simply specify an inactive date when one was not provided previously.

If the update has a future active date (future-dated account), the current account information becomes inactive the day before the new account information becomes active.

10.4.4 Future-Dated Profiles

Agencies can create Payer Profiles that are not active (cannot be used) until a specified date in the future. One way is to specify an active date in the future when a new Payer Profile is created.

More often, future-dated profiles are created for existing, currently active, Payer Profiles when there will be a known change to information in the profile, such as switching ACH account numbers, but that change will not become effective until known future date.

For example, the current account number will be used for transactions for the next 30 days, and the new account number will be used starting the 31st day. The profile with the new account number will replace the current payer profile, which will expire and its information can no longer be used.

10.5 Additional Information

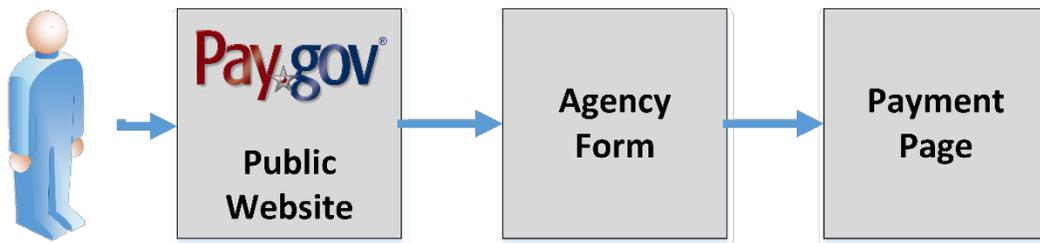
For more information see the *Agency Guide to Payer Profiles*, available by request, and the *Guide to Create Transactions*. See the *Guide to ACH Debit Collections* for information on pre-authorized recurring or deferred ACH payments. The guides can be downloaded or requested from the agency documentation website at <https://qa.pay.gov/agencydocs/>.

11 Forms Service (Pay.gov-Hosted Forms)

Forms are online versions of your agency's remittance forms hosted as web pages on Pay.gov's public website. Forms are available only on Pay.gov's public website, are available to both customers and agency users, and are used to create transactions for your cash flows.

Forms are used to collect information an agency needs for a transaction. They are separate from, but usually associated with, Pay.gov payment pages used to enter account information used to make the payment. Figure 4 summarizes form and payment flow.

Figure 4: Transaction through a form on Pay.gov (high level view)



Forms are not accessible through the agency user interface or the Agency Collections website. They are available only on the public website.

11.1 Why use the Forms Service?

- Avoid overhead required to develop and host input pages on your agency system.
- Quick to implement – as little as four weeks
- No agency technical development needed; Pay.gov will develop your form to your specifications
- Your agency controls how a form is found and accessed by a customer
- Your customers personally identifying information and payment account information is encrypted
- Secured with a combination of Pay.gov's hardware- and Web-based security
- Your agency specifies the payment methods your customers can use
- Your agency can specify minimum and maximum allowed payment amounts.
- Your agency may be able to specify a range of dates within which payments will be accepted.
- Simplifies collections; some information can be automatically inserted or calculated
- Simplifies reconciliation; all transactions are included in CIR and Pay.gov reports

11.2 Form Types

Three types of forms are available to agency users in Pay.gov:

- **Public Forms**, which are available to all users

- **Hidden Public Forms**, which are accessible only via a link provided to the customer and not directly accessible from the public user interface
- **Private Form**, which are accessible only by enrolled users who have been granted access by the agency owning the form. (Private forms using the ACH Credit payment method may only be used for business customers.)

11.3 Payment Methods

You can choose to allow any payment method supported by Pay.gov. In some cases, choice may be restricted by payment size or Treasury requirements.

ACH Credit may be chosen for private forms only. If chosen, it is the only payment method allowed for the form.

Minimum/maximum payment limits may be configured.

11.4 Form Format

Your forms can be displayed as web pages created following U.S. Web Design Standards, similar to Figure 5 or configured to closely mirror their paper counterparts, including OMB and agency control numbers, Paperwork Reduction Act and Privacy Act notices, and instructions, similar to Figure 6.

Figure 5: A sample online form

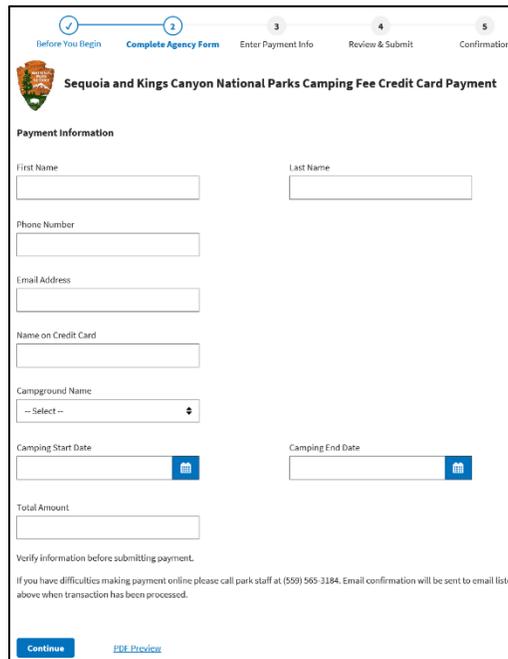


Figure 6: An online form configured to mirror its paper counterpart.

The form is titled "REPORT - MANUFACTURER OF TOBACCO PRODUCTS OR CIGARETTE PAPERS AND TUBES" and is issued by the Department of the Treasury, Alcohol and Tobacco Tax and Trade Bureau (TTB). It includes a "Paperwork Reduction Act" notice and a "Help Text" link. The form is for TTB use only and includes an "Audited" and "Date Of" field. The main body of the form contains several sections: 1. My Employer Identification Number, 2. TTB Permit Number, 3. Report Covers The Period of (7/2003), 4. This report is my first report, and 5. This report is my last report and I have attached my permit OR my permit is not attached because. Section 6 contains fields for Name and Address, Company, Street Address, City, State, and Zip Code. Section 7 is "On Hand, in Bond, Start of Period". Section 8 is "Manufactured". Section 9 is "Received Without Payment of Tax" with sub-sections for other factories, customs custody, Puerto Rico, other than Puerto Rico, export warehouses, and foreign trade zones. Section 10 is "Received by Return to Bond". Section 11 is "Overages Disclosed by Inventory". Section 12 is "Other (Specify)". Section 13 is "TOTAL". Section 14 is "Removed Subject to Tax". Section 15 is "Removed Without Payment of Tax" with sub-sections for full export, export warehouses, other factories, foreign trade zones, For Use of United States, and experimental purposes off factory premises. Section 16 is "Consumption by employees off factory premises".

ITEM	Large Cigars (Number) (a)	Small Cigars (Number) (b)	Large Cigarettes (Number) (c)	Small Cigarettes (Number) (d)	Chewing Tobacco (Pounds) (e)
7. On Hand, in Bond, Start of Period					
8. Manufactured					
9. Received Without Payment of Tax					
a. From other factories					
b. From customs custody	NO ENTRY	NO ENTRY	NO ENTRY	NO ENTRY	NO ENTRY
(1) Puerto Rico					
(2) Other than Puerto Rico					
c. From export warehouses					
d. From foreign trade zones					
10. Received by Return to Bond					
11. Overages Disclosed by Inventory					
12. Other (Specify)					
13. TOTAL					
14. Removed Subject to Tax					
15. Removed Without Payment of Tax					
a. Full export					
b. To export warehouses					
c. To other factories					
d. To foreign trade zones					
e. For Use of United States (Read instruction #)					
f. For experimental purposes off factory premises					
16. Consumption by employees off factory premises					

11.5 Form Use

- Forms are used to collect information in association with a payment.
- Forms may be used on their own to gather information only for administration purposes, for example, production reporting.
- Forms may be printed for reference.

11.6 Form Configuration

Forms can be configured to

- automatically calculate the total amount to be paid based on the information entered by the user, for example, taxes due on reported production figures.
- automatically populate form fields based on the information contained in a customer’s Pay.gov user profile
- allow agency customers to attach files to submitted forms
- allow payments only during a specific range of dates, such as an enrollment period
- allow customers to make deferred or recurring payments via a choice on the associated payment page

Other services related to forms are detailed in the *Agency Guide to the Forms Service*.

11.7 Form Attachments

Agencies can opt to allow customers to include attachments with submitted forms, which may be used to gather additional information about a transaction or allow reporting of multiple items or incidents at the same time.

During application setup, agencies can choose to

- disallow attachments
- require attachments
- allow the option to submit attachments

- require attachments depending on values a customer selects on a form. For example, when a customer chooses to submit information for more than two business entities.

11.8 Form Status

A form has two separate statuses, form status and payment status, which can be used to monitor submission and payment processing.

For status definitions see the *Agency Guide to the Forms Service*.

11.9 Restricting Payment Dates

Your agency can specify a range of dates when payments for a Forms cash flow application are allowed. Payments outside of those dates will not be permitted. See section 18.3.4.

11.10 Time Constraints

Your agency can specify a date and time window when a form is enabled for customer use. Dates, days of the week, and times on those dates when the form is enabled can be specified. The enable dates can be one-time or can be set to recur regularly.

Outside the enabled window, customers will not be able to use the form for transactions.

11.11 Additional Information

Detailed information about forms is available in the *Guide to the Forms Service*, which can be downloaded from Pay.gov's agency documentation site <https://qa.pay.gov/agencydocs/>.

12 eBilling Summary

Pay.gov provides choices for agency's needing to securely bill their customers for monies due:

- the non-interactive eBilling Web Services (section 12)
- the interactive eBilling Online Application (section 13)
- the non-interactive eBilling Online Web Service (section 14)

Both create ebills that provide details on what the bill is for, what the payment should be, and allow your agency to control access to the ebill. Which service you choose depends on your billing volume, billing frequency and the technical resources available.

Customers view and pay their ebills on Pay.gov's public website.

Your agency can

- create billing accounts for customers
- issue ebills
- cancel ebills
- control customer access to ebills
- allow attachments to ebills
- create batches of bills or bill access in a single submission to Pay.gov
- allow customers to set up automatic payments for all their bills
- allow customers to pay all pending bills with a single payment

Table 3 lists all ebilling functions and options.

Table 3: eBilling service functions

Service	Create one-time bill	Batch upload bills	Create customer and BAN	Batch upload customers and/or BANS	Replace / overlay bill	Deactivate bill	Attach file to bill	View Customer	Custom Bill Template	Create bill header and footer text	View bill information and status	Include custom bill data	Include custom line item information	Cancel unpaid bills	Add or Delete Bill Logos	Create payers	Create access code & security question	Cancel access code	Resend access code	List multiple line items	Pay only selected line items	Pay Extra in Addition to Billed Amount	Allow Bill Autopay	Allow One Payment for Multiple Bills
eBilling Web Services	X	X	X	X	X	X	X		X					X		X	X	X				X	X	
eBilling Online Application	X	X	X	X			X	X		X	X	X	X	X	X	X	X	X	X	X		X	X	
eBilling Online Web Service	X	X	X	X	X		X					X	X	X			X	X	X	X	X	X	X	

12.1 Summary of the eBilling Process

Regardless of which ebilling service is used, the process of issuing an ebill is generally the same.

1. All ebills must be associated with a billing account created by your agency for a customer, such as a business or individual. The same account can be used for all a single customer’s bills.
2. Your agency submits a request to create one or more ebills to Pay.gov. Pay.gov processes the requests upon receipt.
3. Your agency submits a request to create access to each ebill. Pay.gov processes the request upon receipt and, if you have chosen the option, may notify the customer that an ebill is available to be viewed.
4. Your agency provides the customer with a security question and answer needed to access the ebill.
5. Agency customers view and pay their bills on Pay.gov’s public website by entering the access code and answering the security question.

12.2 Customers and Payers

A customer is an entity, such as an individual or business, which is being billed. A payer is an individual or function, designated separately, within the entity

responsible for viewing and paying the bill. For private individuals the customer and payer may be the same. Multiple payers can be designated for a customer.

12.3 eBill Access Controls

Customer must enter an access code and answer a security question before they can view an ebill for the first time.

If customers do not sign in to a Pay.gov account they must enter the access code and security answer each time they wish to view the ebill. If they sign in to an account and then enter the access code and answer, they can access the ebill any time they sign in. They do not have to enter the access code and security answer anymore for that ebill.

Agencies can make signing in to a Pay.gov account a requirement when an ebill is created.

12.3.1 Access Code Expiration

Pay.gov assigns and creates access codes for each ebill created. An access code expires either:

- one year after creation
- when the bill is paid
- when the ebill is associated with a customer's Pay.gov account

12.3.2 Security Question and Answer

All ebills are assigned a security question and answer. Customer's must provide the access code and answer the security question each time they want to view their ebill, or until the ebill is associated with a Pay.gov account.

Your agency creates and submits the security question and answer for every ebill requested. You may use the same question and answer for all your ebills or create unique ones for specific bills.

12.3.3 Private eBill — Sign In Required

By default, Pay.gov creates private ebills. To view them for the first time bill payers must sign in to a Pay.gov account and enter the access code and security answer. This associates the payer's Pay.gov account with the payer's billing account number (BAN) for which the ebill was created. This give the payer access to all ebills created for the BAN including those created in the future. The BAN and account remain associated as long as the account exists.

The access code and security answer is only entered once, when the bill is accessed for the first time. The access code is then no longer needed and becomes invalid; answering the security question is no longer required.

Requiring sign in provides your agency with greater control over ebill access and provides customers with the ability to view ebill status and history.

12.3.4 Public eBill — Sign In Not Required

You can choose to create public ebills. Bill payers do not need a Pay.gov account and do not need to sign in to view them. However, payers must enter the access code and security answer every time they wish to view the ebill. Access lasts only for the duration of the payer's website session, during which they can view all ebill's associated with the same BAN. To view the ebill in a subsequent session, the payer must enter the access code and security answer again.

Pay.gov does not keep a record of a public ebill's status and history that is viewable by the customer. However, payers can add these ebill's to their Pay.gov accounts at any time by signing in before entering the access code and security answer. They then can view the ebills status and history.

12.4 Agency Access to eBilling Information

Designated agency users can view customer's ebills

Agency users with correct roles can search for and view ebill transaction information through Transaction Search view your agency's ebilling activity in Pay.gov online reports and activity files.

12.5 Customer Notification

Customers must be notified when a new ebill is available for viewing and how to access it.

12.5.1 New Bill and Access Code Notifications

Notifications are communications sent to an ebilling customer or payer that tell them an ebill is available on Pay.gov, provide the ebill's access code, and include a link to Pay.gov or instruction on where to find the ebill.

Notification depends on which ebilling service is used.

eBilling Web Services — When configuring or modifying your application you can choose to have your agency send new bill notifications to customers and payers or have Pay.gov send notifications on your behalf.

If you choose to have your agency send notifications, they can be sent by any appropriate service, US Post or email for example. You determine when to send a notification.

Pay.gov only sends email notifications immediately after creating the ebill's access code.

The eBilling Online Application — All notifications are created by Pay.gov at the time an access code is created and immediately sent to customers and payers by email.

eBilling Online Web Service — When configuring or modifying your cash flow application you can choose to have your agency send new bill notifications to customers and payers or have Pay.gov send notifications on your behalf.

If you choose to have your agency send notifications, they can be sent by any appropriate service, US Post or email for example. You determine when to send a notification.

Pay.gov only sends email notifications immediately after creating the ebill's access code.

12.5.2 Security Question and Answer Notifications

Your agency is responsible for providing customers and payers an ebill's security question and answer. The question and answer must always be provided separately from the ebill's access code. You choose how to communicate this information; US Post or email, for example.

If requested by a customer, only your agency can resend a security question and answer.

12.6 Notification of eMail Delivery for Agencies

Pay.gov does not directly notify agencies of the delivery status of any email notices it sends.

However, Pay.gov tracks all new bill notifications it emails. An online report in Pay.gov's Reporting Service provides information on undeliverable emails.

13 eBilling Web Services

Pay.gov's eBilling Web Services allow your agency to request creation of ebills or access codes individually or in batches. The requests are XML messages, containing the required information, that are submitted by your agency's system directly to Pay.gov's system.

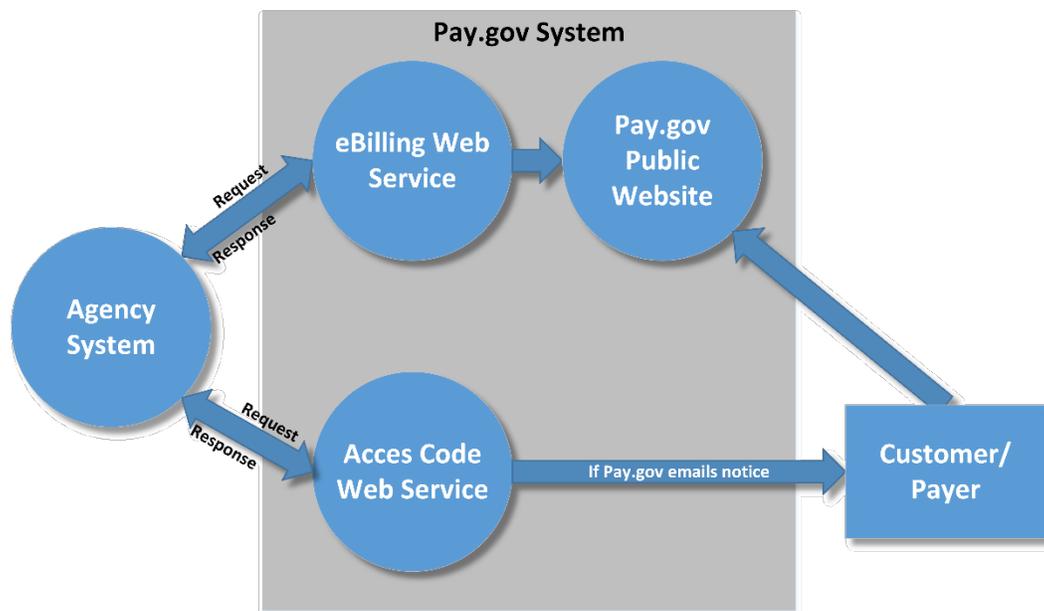
Pay.gov processes submitted requests upon receipt and makes ebills available on its public website within 24 hours or according to the ebill's issue and deactivation dates, if provided.

13.1 Two Services Used

Two separate web services are used to issue ebills:

- **eBilling Service** — Used to submit the information to create ebills.
- **Access Code Service** — Used to request access codes for ebills and supply their associated security question and answer to Pay.gov.

Figure 7: eBilling Web Services flow (high-level view)



13.2 Why Use the eBilling Web Services?

- Supports large-volume billing needs.
- Optimized for agencies issuing large numbers of bills.
- Optimized for agencies that issue bills frequently.
- Enhances control of the agency's billing process.
- May reduce agency resources needed to manage the billing process.
- Agencies control the development and look of online bill templates (more control than the eBilling Online Application).
- Customers have a single location where they access and pay their bills.

- Secured by industry-standard web services and XML technology, HTTPS and security certificate-based authentication.
- Can improve billing efficiency and record keeping; ebill payments are included in Pay.gov and CIR reports.
- Reduces agency expenses, such as postage and bill payment processing.

13.3 eBilling Web Service Capabilities

eBilling Web Services requests can be used to:

- Create one or multiple billing accounts (BANs).
- Create one or multiple ebills.
- Create future-dated ebills.
- Specify a time period when ebills may be paid.
- Cancel one or multiple ebills.
- Attach files to ebills.
- Create one or multiple access codes.
- Delete or disable one or multiple access codes.
- Resend one or more access codes.

13.4 Payment Methods

You can choose to allow any payment method supported by Pay.gov. However, choice may be restricted by payment size or Treasury requirements.

13.5 Agency Constraints

- Required development time is typically four to six weeks.
- Agencies must have resources to develop and send XML files to Pay.gov.
- Agencies must have resources to assist in developing ebill templates

13.6 eBilling Web Service Application Configuration

Your agency works with the Bureau of the Fiscal Service and Pay.gov to create your application. Among other details, you specify:

- The information that will appear on the bill.
- What information will be automatically inserted or calculated.
- The look of the online ebill.
- If attachment files can be included with the issued ebill.
- If customers can attach files when they pay or submit the bill.
- The payment methods allowed.

Your Bureau of the Fiscal Service and Pay.gov Agency Implementation liaisons will guide you through configuration and help identify the information needed.

13.7 eBill Format

During application configuration, your agency works with Pay.gov developers to create how your online ebill will look and function. For example, your ebill could

be formatted to resemble its paper counterpart or be formatted to resemble other pages on Pay.gov's public website.

Your ebills can display your agency logo and include custom information you specify.

Figure 8: A sample ebill from an eBilling Web Services template

U.S. Customs and Border Protection
Revenue Division
6550 Telecom Drive
Indianapolis, IN 46278
For Bill Inquiries Please Contact the Port at 915-736-7000

BILL TO:
CITY OF EL PASO
6550 Telecom Drive
Indianapolis, IN 46278
Tel: 915-736-7000

Billing Account Number: [REDACTED]
Billing Period: 05/04/2014 - 05/31/2014
Billing Number: [REDACTED]
Billing Date: 06-16-2014

Billing Charges:	\$70,576.13
Adjustments:	\$0.00
*Total Amount Due:	\$70,576.13

Full Payment Due 15 Calendar Days from Bill Date

Dear Sir or Madam:

This Bill is a notice of debt currently owed to U.S. Customs and Border Protection (CBP). The Code of Federal Regulations (19 CFR § 24.1(a)(2)) requires your remittance to be payable in United States dollars and drawn on a United States bank. You will be directed to the Online Payment page where you can enter the ACH Debit transaction details once you click on the Pay Bill option. Please contact the CBP Pay.gov Help Desk at 317-614-4694 if you have any problems with the online payment screens.

*The attached document(s) provides the supporting details of the charges incurred.

If you disagree with any aspect of this bill, you must contest the bill in writing to the CBP Port Director with jurisdiction over the location where the billed service was provided within 30 days of receipt of the bill. Failure to comply with the requirement for making timely payment may result in immediate termination of the agreement, and the requestor shall be liable for penalty in the amount of two times the amount of the unpaid charge, plus interest upon the unpaid principal amount, both as required by Section 560(e), Public Law 113-6.

13.8 Restricting Payment Dates

Your agency can specify a range of dates when payments for an eBilling Web Services cash flow application are allowed. Payments outside of those dates will not be permitted.

13.9 Additional Information

See the *Agency Guide to the eBilling Web Services*, which can be downloaded from Pay.gov's agency documentation site <https://qa.pay.gov/agencydocs/>, and the Bills topic in Pay.gov public website Online Help.

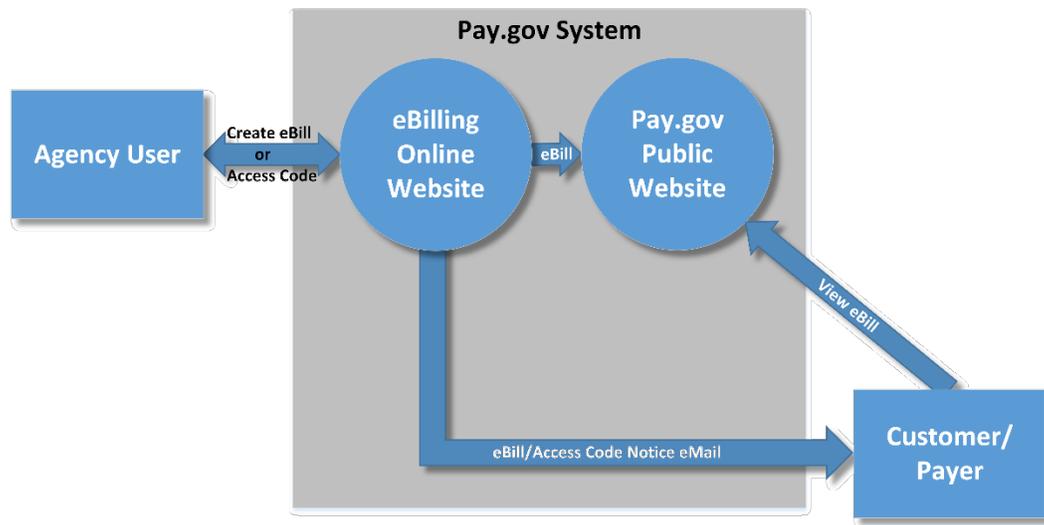
For technical details see the *eBilling Web Services Technical Reference Manual*, available by request.

14 eBilling Online Application

The eBilling Online Application is an interactive application that allows agency users to create, issue, and manage bills, and their access codes in real-time via Pay.gov's Agency Collections website at <https://www.pay.gov/myagency/>. They can create ebills one-at-a-time or in small batches. Pay.gov processes ebill creation requests immediately when they are submitted. Customers view and pay them on Pay.gov's public website.

The eBilling Online Application is optimized for agencies that issue small numbers of bills and/or issue them infrequently.

Figure 9: eBilling Online Application flow (high level view)



14.1 Why use the eBilling Online Application?

- Simplest way to implement ebilling
- No technical development required; ebill creation functions like a fill-in-the-blank form
- Enhances control of the agency's billing process
- May reduce agency resources needed to manage the billing process
- Customers have a single location where they access and pay their bills
- The eBilling Online Application UI is secured within Pay.gov's environment
- Can improve billing efficiency and record keeping; ebill payments are included in Pay.gov and CIR reports
- Reduces agency expenses, such as postage and bill payment processing.
- Can be used for multiple ebilling applications at your agency.

14.2 eBilling Online Application Capabilities

In addition to creating bills and access codes, features and requirements available include:

- Create ebills one-at-a-time or in small batches.

- Single ebills are created by a fill-in-the-blank method.
- Batches of ebills are created using a Pay.gov comma separated value (CSV) file template.
- Create Bans with or without an associated ebill.
- Create customers with or without an associated ebill.
- Create multiple payers for a BAN.
- Cancel unpaid ebills.
- Create access codes one-at-a-time or in small batches.
- Delete/disable access codes.
- Resend access codes.
- Include agency custom bill data in an ebill.
- Include custom line item fields that contain information needed by customers or agency.
- Allow customers to pay individual line items instead of the entire bill. A new bill is automatically generated for the remaining amount.
- Include attachments with an ebill.

14.3 Payment Methods

You can choose to allow any payment method supported by Pay.gov. In some cases, the choice may be restricted by payment size or Treasury requirements.

14.4 Agency Constraints

- Implementation time can be in as little as two weeks.
- eBill look is based on a standard Pay.gov template.
- Limited ebill customization.

14.5 Cash Flow Application Configuration

Your agency must work with the Bureau of the Fiscal Service and Pay.gov to implement your cash flow application in the eBilling Online Application. You specify:

- Some of the information that will appear on the bill.
- What information will be automatically inserted or calculated.
- If attachment files can be included with the issued ebill.
- If customers can attach files when they pay or submit the bill.
- The payment methods allowed.

Your Bureau of the Fiscal Service and Pay.gov Agency Implementation liaisons will guide you through configuration.

14.6 eBill Format

All bills use a standard template, pre-defined by Pay.gov, for viewing and printing the bill.

- You can add a custom logo.
- You can add custom header text (comment).
- You can add custom footer text (comment).

14.7 Custom Bill Information

Your agency can include custom bill data fields and custom line item fields when an ebill is created.

14.7.1 Custom Billing Data Fields

Custom bill data fields expand the information on an ebill, providing additional details such as a permit number or valid dates. The field labels and values appear in the Bill Details section of a bill

14.7.2 Custom Line Item Fields

Custom line item fields expand the information gathered for each line item in the ebill. For example, detailing what a quantity is (single, dozen, etc.) or the line of accounting the item is charged to.

Figure 10: Sample ebill created by the eBilling Online Application



Bills

Forms and Bills

TestCustomer
 Billing Account Number: TestBAN1234)

This is a test header comment.

Bill Details

Total Amount Due	\$300.00
Issue Date	06/12/2017
Due Date	06/30/2017
Agency Tracking ID	04211921
Valid	07/21/2017 to 07/28/2017
Region	East

Line Items

Item Name	Permit	Price	Quantity	Total
		\$100.00	3	\$300.00
		0		

Item ID
 Item Description Entry
 Line of Accountin 97 X4930 5CBX 6C 001 033181
 g
 Custom Field 1 Some value

Amount Due **\$300.00**

This is a sample footer comment.

14.8 Restricting Payment Dates

Your agency can specify a range of dates when payments for ebills created by your cash flow application are allowed. Payments outside of those dates will not be permitted.

See the *Agency Guide to the eBilling Online Application*, which can be downloaded from Pay.gov’s agency documentation site at <https://qa.pay.gov/agencydocs/>, and the Bills topic in Pay.gov’s public website Online Help for more information.

15 eBilling Online Web Service

Pay.gov's eBilling Online Web Service is separate from the eBilling Online Application. It is a non-interactive, system-to-system service that enables your agency to create and manage ebills and their access individually or in batches by submitting XML request messages to Pay.gov's system.

The service requires listing the individual line items that make up an ebill. You have the option to configure your cash flow application to allow customers to select and pay individual line items instead of paying the entire bill. Pay.gov helps you track what is paid and what is still owed.

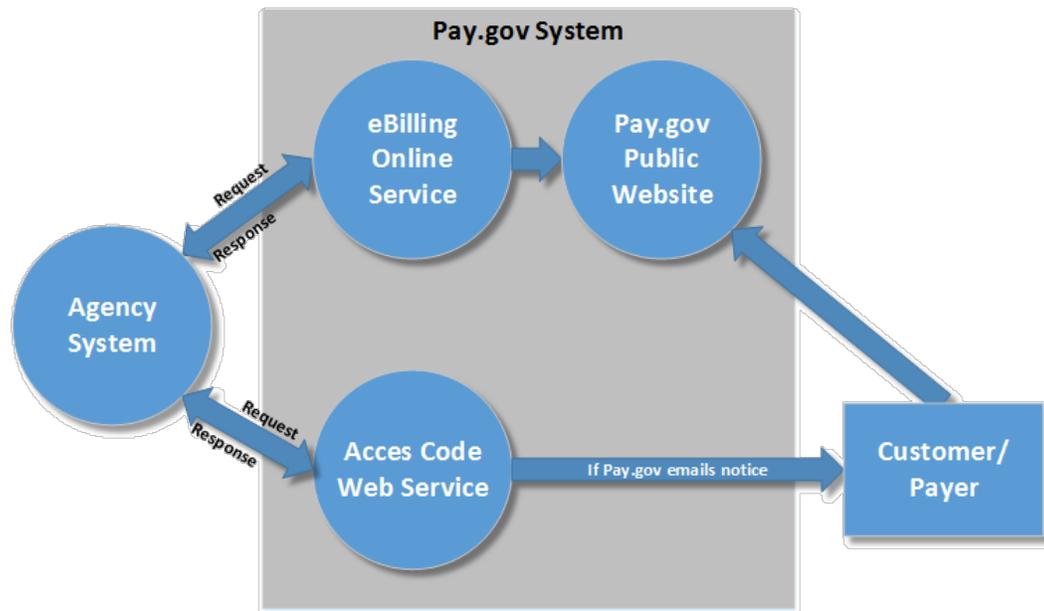
Pay.gov processes submitted requests upon receipt and makes ebills available on its public website within 24 hours or according to the ebill's issue date.

15.1 Two Services Used

Two separate web services are used to issue ebills:

- **eBilling Online Service** — Used to request creation of ebills.
- **Access Code Service** — Used to request access codes for ebills and supply their associated security question and answer to Pay.gov.

Figure 11: eBilling Online Web Service flow (high-level view)



15.2 Why use the eBilling Online Web Service?

- Optimized for agencies having larger billing needs and/or issue bills frequently.
- Enhances control of the agency's billing process.
- May reduce agency resources needed to manage the billing process.
- Minimal bill customization; uses a Pay.gov defined template for bills viewed online.

- Customers have a single location where they access and pay their bills.
- Secured by industry-standard web services and XML technology, HTTPS and security certificate-based authentication.
- Can improve billing efficiency and record keeping; ebill payments are included in Pay.gov and CIR reports.
- Reduces agency expenses, such as postage and bill payment processing.

15.3 eBilling Online Web Service Capabilities

eBilling Online Web Service requests can be used to:

- Create up to 500 new billing accounts (BANs) in a single request, or use existing BANs.
- Create up to 500 ebills in a single request.
- Include multiple line items, their price, and quantity in an ebill.
- Include custom agency-specific billing information that will be displayed when a customer views their ebill
- Create future-dated ebills.
- List multiple line items included in the ebill; Pay.gov calculates the line item and ebill totals for you.
- Allow customers to choose the line items they will pay instead of paying the entire ebill (configuration option).
- If ebill payments are also accepted outside of Pay.gov (phone or mail), the amount and reason for a partial payment can included in an ebill request message.
- Attach up to 4 files to an ebill.
- Cancel up to 500 ebills in a single request.
- Create multiple access codes in a single request.
- Delete or disable multiple access codes in a single request.
- Resend individual or multiple access codes at a time.
- Include information for payments made outside of Pay.gov on the ebill (such as by phone or email).
- Allow customers to pay additional amounts in addition to what is billed.

15.4 Options

The eBilling Online Web Service allows you to use optional bill content created in an associated eBilling Online Application. This includes formatting elements, such as a logo, custom billing fields, and the ability to allow customers to pay for individual line items instead of the entire bill.

Options are created interactively in the associated eBilling Online Application. They must be specified in each web service message requesting a bill.

15.5 Payment Methods

You can choose to allow any payment method supported by Pay.gov. In some cases, the choice may be restricted by payment size or Treasury requirements.

15.6 Agency Constraints

- Required development time is typically four to six weeks.
- Agencies must have resources to develop and send XML files to Pay.gov.

15.7 eBilling Online Web Service Configuration

Your agency works with the Bureau of the Fiscal Service and Pay.gov to create your application. Among other details, you specify:

- If customers can pay individual line items instead of the whole ebill.
- If attachment files can be included with the issued ebill.
- If customers can attach files when they pay or submit the bill.
- The payment methods allowed.

Your Bureau of the Fiscal Service and Pay.gov Agency Implementation liaisons will guide you through configuration and help identify the information needed.

15.8 Bill Format

- All bills use a standard template, pre-defined by Pay.gov, for viewing and printing the bill.
- Agencies have the option to include a custom logo, header text, and footer text in an ebill. The logo file, header text, and footer text must first be uploaded or created in Pay.gov through the separate eBilling Online Application. See the *Agency Guide to the eBilling Online Application* for instructions.

Figure 12: Sample ebill created by the eBilling Online Web Service



Bills

Forms and Bills

TestCustomer
 Billing Account Number: TestBAN1234)

This is a test header comment.

Bill Details

Total Amount Due	\$300.00
Issue Date	06/12/2017
Due Date	06/30/2017
Agency Tracking ID	04211921
Valid	07/21/2017 to 07/28/2017
Region	East

Line Items

Item Name	Price	Quantity	Total
Permit	\$100.00	3	\$300.00
Item ID			
Item Description	Entry		
Line of Account	97 X4930 5CBX 6C 001 033181		
Custom Field 1	Some value		
Amount Due			\$300.00

This is a sample footer comment.

15.9 Custom Bill Information

Your agency can include custom bill data fields and custom line item fields when an ebill is created.

15.9.1 Custom Billing Data Fields

Custom bill data fields expand the information on an ebill, providing additional details such as a permit number or valid dates. The field labels and values appear in the Bill Details section of a bill

15.10 Line Items

An ebill must include at least one line item. A line item describes what is being billed for; and must include a name for the item, the quantity, and the price of a single unit. Pay.gov automatically multiplies the price by the quantity to show the line item total on the customer's ebill.

For example, an ebill is for three permits. The cost of a permit is \$50.00.

15.10.1 Paying Individual Line Items

If included in the configuration for your cash flow application, customers may select paying the entire ebill or paying individual line items.

If they choose to pay individual line items, they are first taken to a page where they to select the items to pay. They must pay the entire amount for any line items selected. After selecting one or more line items, they are taken to a payment page, The payment amount, which is the total of all the line items selected, is already filled in.

Pay.gov finishes the process by automatically replacing the ebill with a new one. This replacement ebill shows zero for the total amount for the paid line items. The previous total amount for unpaid line items, and a new bill total that shows only the amount still owed.

The replacement ebill is associated with the original ebill so will both be retrieved in a report or activity file.

15.10.2 Custom Line Item Fields

Your agency can include custom line item fields in an ebill.

Custom line item fields expand the information gathered for each line item in the ebill. For example, detailing what a quantity is (single, dozen, etc.) or the line of accounting the item is charged to.

15.10.3 Item Amount Override

When creating an ebill, you can include an override amount for each line item. The override amount is any payment for a line item that was received outside of Pay.gov's payment process.

The item amount override is subtracted from the line item total.

Example:

An agency will bill for three separate line items: The price of Item One is \$75.00, the price of Item Two is \$50.00, and the price of Item Three is \$250.00. The quantity for each line item is one.

A check payment of \$50.00 for Item Two was already received by mail. This is the override amount for Item Two. When the customer views their ebill, they see that the total for Item Two is \$0.00.

15.11 Bill Total

The request message for an ebill must include the bill total. The total is the sum of all line item prices multiplied by their quantities. You must supply the bill total.

15.12 Future Date eBills

When creating an ebill, you can use a future date as the issue date of the bill. This is the date when the ebill will be available to the customer.

15.13 Due Date

When creating an ebill, you must specify the date by which payment is due.

15.14 Additional Information

Request the *eBilling Online Web Service Technical Reference* on Pay.gov's agency documentation site <https://qa.pay.gov/agencydocs/>, download the *Agency Guide to the eBilling Online Application*, and see the Bills topic in Pay.gov's public website Online Help for more information.

16 Automatic Bill Payments (AutoPay)

The automatic bill payments (AutoPay) function can be enabled for any eBilling cash flow application in the Pay.gov configuration.

Once AutoPay is enabled, customer bill payers can enroll the customer's Billing Account Number in automatic bill payment. Only one bill payer needs to enroll; enrollment covers the entire customer BAN and all its designated bill payers. All bills issued for the BAN will be paid automatically from a designated account.

Agencies have the option to restrict who can enroll a BAN. They can allow only customer bill payers to enroll their BAN, or they can also allow agency users to enroll a BAN at a customer's or bill payer's request.

16.1 Why use the Automatic Bill Payments Service?

- Gives customers a choice of how to pay bills – manually or automatically.
- Simplifies the bill payment process for customers.
- Gives customers a choice – pay bills manually or pay them automatically without any further action by the customer.
- Eliminates errors in entering payment account information for bills.
- Agencies maintain control over who can use AutoPay; enrollment can be terminated for any BAN, at any time, for any reason.

16.2 Payment Methods

Any payment method allowed by your billing cash flow application can be used.

16.3 Agency Constraints

- The AutoPay function and option must be enabled in the agency cash flow application's Pay.gov configuration.
- Implementation time is short and depends on testing.

16.4 Restricting Payment Dates

Your agency can specify a range of dates when payments for ebills created by your cash flow application are allowed. Payments outside of those dates will not be permitted.

See the *Agency Guide to the eBilling Online Application*, which can be downloaded from Pay.gov's agency documentation site at <https://qa.pay.gov/agencydocs/>, and the Bills topic in Pay.gov's public website Online Help for more information.

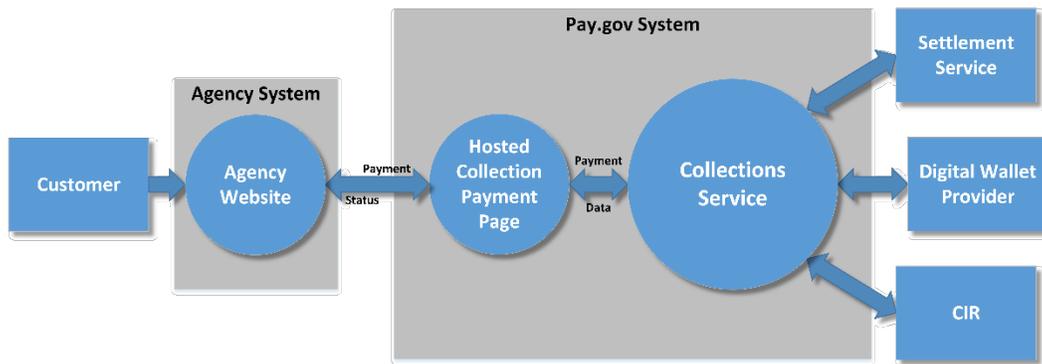
17 Hosted Collection Pages

The Hosted Collection Pages web service allows your agency to process collection transactions without the need to handle your customer's sensitive financial payment data. Transaction information is separated from payment data. Your agency is only made aware of the payment status: approved or declined.

Transactions start on the agency's website, are redirected to Pay.gov to make the payment, and return to the agency to complete the transaction.

- Customers initiate a transaction on your agency's website
- Customers are redirected to Pay.gov to make a payment.
- Customers are returned to your agency's site to authorize completion of the transaction.
- Pay.gov returns the payment's status, but no other payment information, to your agency's system

Figure 13: Hosted Collection Pages transaction flow (high level view)



17.1 XML Messages

The Hosted Collection Pages web service uses XML request and response messages for communication between your agency and Pay.gov. The messages associate your customer's payment with the transaction on your system and to complete a payment when it is authorized. You can also request that

XML messages are validated against a Web Service Description Language (WSDL) file.

17.2 Why Use Hosted Collection Pages?

- Lower data burden; your system does not need to store sensitive payment data.
- Seamless interaction, customers do not need to be aware that they have left your agency's site when making their payment.
- Industry-standard technology presents a single interface to the services.
- Simplified and shorter agency development effort, compared to other system-to-system interfaces.
- Enhanced transaction security through HTTPS, SSL, TLS and security certificate-based authentication.

17.3 Hosted Collection Pages Capabilities

- Used for one transaction at a time.
- Can allow all payment methods supported by Pay.gov.
- Supports plastic card sale, and authorization/force.
- Limited payment page customization allows agencies to add a logo and specify a footer color resembling their site.
- Supports submission of accounting allocations (TAS/BETC) for a transaction.
- Status and details can be returned to the agency in one message for any of your Hosted Collection Pages and TCS web service transactions.
- Supports setting a minimum to maximum dollar amounts accepted for payments.

17.4 Payment Methods

You can choose to allow any payment method supported by Pay.gov. In some cases, choice may be restricted by payment size or Treasury requirements.

17.5 Agency Constraints

- Required development time is typically four to six weeks.
- Agencies must have resources to develop and send XML files to Pay.gov.
- Does not support multiple plastic card authorization attempts by customers.

17.6 Hosted Collection Pages Configuration

You must work with the Bureau of the Fiscal Service and Pay.gov, who will guide you through configuration and implementation. You must:

- specify the payment methods accepted
- specify limited customization for payment pages, if any.

17.7 Restricting Payment Dates

Your agency can specify a range of dates when payments for a Hosted Collection Pages cash flow application are allowed. Payments outside of those dates will not be permitted. See section 18.3.4.

17.8 Additional Information

Additional information about the Hosted Collection Pages web service is available in the Pay.gov *Web Services Technical Overview* and the *Hosted Collection Pages Technical Reference*. Both documents are available by request at <https://qa.pay.gov/agencydocs/>

18 Payment Pages

Payment pages are used with Pay.gov's interactive services and for ebill payments. They are separate from the online forms used to collect information about what is being paid for. Instead, payment pages collect information about how payment will be made, including:

- who is making the payment
- the payment method used
- payment account information
- payment options such as deferred payments, recurring payments, or restricted payment dates
- payment confirmation and submission

18.1 Services Using Payment Pages

- Create Transactions
- Forms
- Hosted Collection Pages
- eBills (eBilling Web Services, the eBilling Online Application, and the eBilling Online Web Service)

18.2 Types of Payment Pages

The payment page used for a transaction differs according to the payment methods allowed by your cash flow application and, if available, the customer's choice of which method will be used (Figure 14 and Figure 15). Pay.gov provides payment pages for ACH and plastic card payments. Digital wallet payments use the payment provider's payment page.

Figure 14: Example ACH payment page

Figure 15: Example plastic card payment page

Note: Payment methods that may be used for a particular transaction or cash flow could be restricted by payment limits or by what is being paid for. Payment limits are found in the collections guides for the different payment methods. At the time your cash flow application is configured and set up your Bureau of the Fiscal Service liaison will advise you of any other payment restrictions.

18.3 Payment Options

Payment pages reflect the restrictions or options selected for your cash flow application when it was configured.

Note: See Table 4 in Appendix A for the options allowed by each Pay.gov service.

18.3.1 Specified Payment Methods

Payment methods allowed for a transaction are listed on its public website Before You Begin page. Only payment method selected by your agency are listed.

For example, your agency may choose to allow only ACH payments, in which case only the Bank Account payment method would be listed and only the ACH payment page would be available. If your agency allows digital wallet payments, those providers would be listed but instead of providing a payment page, Pay.gov would redirect the customer to the provider when they choose that method.

18.3.2 Deferred Payments

By default, all payments are made on the same day the transaction is entered on Pay.gov (processing and settlement may be delayed according to Pay.gov's and the settlement service's schedules, see the collections guides for the various payment methods).

18.3.3 Recurring Scheduled Payments

Your agency can allow customers to set up a schedule of recurring payments that will be automatically debited to their account.

For example, your agency could allow customer's repaying a loan to set up a schedule of automatic payments. Payments would be debited to the customers' accounts until the loan is repaid, the end of the schedule is reached, or until the schedule is canceled by the customer.

18.3.4 Restricted Payment Dates

Your agency can set a range of dates when payments are allowed for your cash flow at the time it is set up or its configuration is modified. Your agency supplies the range of dates.

For example, if a particular fee can only be paid between July 1st and 15th, only those dates will be selectable on the cash flow's payment page. All other dates will be disabled. Once the payment period is over, no payment can be made.

You could also specify multiple dates during the year when payments are allowed, such as the first week of every quarter.

Restricting payment dates is available only for the following interactive services and ebills:

- Create Transactions
- Forms Service
- Hosted Collection Pages
- eBilling Web Services
- the eBilling Online Application

18.3.5 Minimum and Maximum Payments

During cash flow application configuration, your agency could set minimum and maximum payment amounts for transactions. Attempted payments outside the range will not be allowed.

Minimum and Maximum payments can be applied to any payment method.

19 Trusted Collection Web Services (TCS)

Pay.gov's suite of non-interactive system-to-system TCS web services allow your agency to send collection transactions and receive responses using secure server-to-server communication. TCS web services use a common interface based on industry-standard technology.

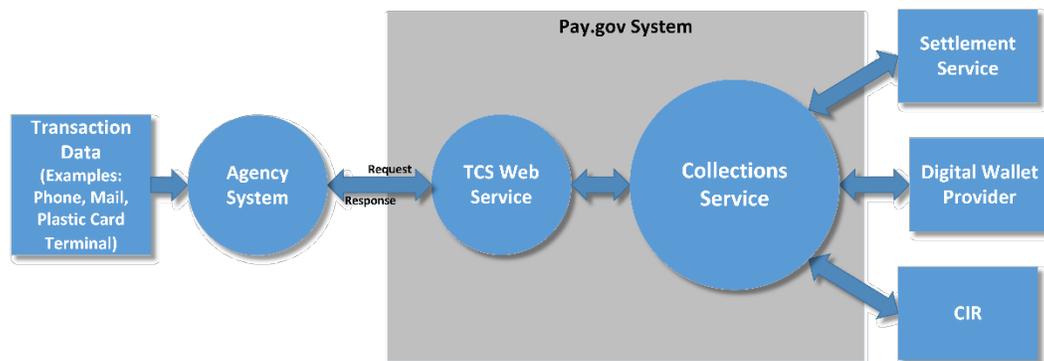
A typical TCS web service transaction consists of:

- Your agency system submits a request message to Pay.gov's system. The request contains the data needed for the transaction.
- Pay.gov processes the request. Some services process the request immediately; other services hold the data for offline processing
- Pay.gov responds to the agency request.

Both requests and responses are in the form of XML files. One or more Web Service Description Languages (WSDLs), depending on the TCS service used, are used to define and validate the messages.

Different services in the suite provide different functionality. You must submit your requests to a TCS service's specific URL.

Figure 16: Typical TCS web service flow (high level view)



19.1 Why a TCS Web Service?

- Industry-standard technology presents a single interface to the services.
- Simplified and shorter agency development effort, compared to other system-to-system interfaces.
- Enhanced transaction security through HTTPS, SSL, TLS and security certificate-based authentication.
- Services can be selected to fit how your agency accepts payments.
- Additional TCS services can be implemented with little additional effort.
- Use only the TCS web service suited for your collection needs and volume.

19.2 TCS Web Service Capabilities

- **TCS Single** — allows your agency application to send a single non-interactive collection transaction to Pay.gov for immediate processing. Supports minimum/maximum payment limits.

- **TCS Single Query** — allows your agency application to query Pay.gov on an ad hoc basis for the details and results of a single transaction.
- **TCS Multiple Item Query** — allows your agency application to query Pay.gov on an ad hoc basis for the results of one or more collections transactions which occurred during a specified twenty-four hour window.
- **TCS Batch** — allows your agency application to submit multiple non-interactive collection transactions in a single transmission sent to Pay.gov for offline processing. Optimized for high-volume collections. Supports minimum/maximum payment limits.
- **TCS Batch Results** — allows your agency to determine whether or not a particular batch of transactions was successfully processed and whether or not each individual transaction within the batch was successfully submitted. Does not provide details for individual transactions.
- **TCS Plastic Card** — allows your agency to non-interactively submit plastic card transactions originating from email, phone, or magnetic stripe and EMV terminals. It also allows you to a schedule of plastic card payments for a single account.

19.3 Payment Methods

Payment methods allowed differ according to the TCS web service used. See the TCS technical references for information. In some cases, choice may be restricted by payment size or Treasury requirements.

19.4 Agency Constraints

- Required development time is typically four to six weeks.
- Agencies must have resources to develop and send XML files to Pay.gov.

19.5 TCS Application Configuration

You must work with the Bureau of the Fiscal Service and Pay.gov to:

- select the appropriate TCS web service
- guide you through configuration
- implement your collection application.

Each TCS web service uses its own standard set of XML elements to contain the information submitted and returned. Information required or that can be submitted differs according to the TCS web service used.

You can also specify

- Some custom information that will be submitted in your TCS requests
- The payment methods allowed by your application.

19.6 Additional Information

Additional information about each TCS web service is available in the *Pay.gov Web Services Technical Overview* and the technical references for each TCS service. Both documents are available by request at <https://qa.pay.gov/agencydocs/>

20 ACH Credit Web Service

Important! The ACH Credit Web Service can only be used for transactions with businesses.

Like ACH Debit, ACH credit is an electronic funds transfer from a customer's bank account. However, no actual payment is made on Pay.gov. Instead, a "promise" to pay via an ACH funds transfer is created. The payment must be completed within 60 days.

Generally, ACH Credit is used for infrequent, high-dollar transactions.

20.1 ACH Credit Web Service.

Agencies using the ACH Credit Web Service can:

- submit ACH Credit transactions singly or in batches
- cancel transactions singly or in batches.

An agency using the ACH Credit Web Service first gathers transaction information from a customer, and then submits the ACH Credit transaction to Pay.gov in a system-to-system XML request message. A request message can contain a single transaction or a batch of transactions.

Pay.gov records transaction details and the "promise" to pay immediately upon receipt, and replies to the agency with the information and instructions needed to complete the ACH Credit funds transfer. The agency provides the customer with information and instructions.

Later, when the payment processing is completed via the Credit Gateway, Pay.gov records the payment status as complete and makes that information available in reports, activity files, and transaction searches.

20.2 Why use the ACH Credit Web Service?

- Provide an alternate payment method for customers required to make large payments
- Optimized for agencies having a larger need to create ACH credit transactions.
- Enhances control of the agency's ACH Credit collection process.
- May reduce agency resources needed to manage the ACH Credit collections.
- Secured by industry-standard web services and XML technology, HTTPS and security certificate-based authentication.
- Can improve ACH Credit collection efficiency and record keeping; ACH Credit transactions and payments are included in Pay.gov and CIR reports.

20.3 ACH Credit Web Service Capabilities

ACH Credit Web Service requests can be used to:

- Create from 1 to 500 ACH Credit transactions in a single request.
- Cancel from 1 to 500 ACH Credit transactions in a single request.

20.4 Payment Methods

- Only ACH Credit is permitted.

20.5 Agency Constraints

- Required development time is typically four to six weeks.
- Agencies must have resources to develop and send XML files to Pay.gov.

20.6 Customer Constraints

- Can be used only for businesses
- Customers must complete an ACH Credit transaction within 60 calendar days of the date when the transaction was created.
- Customers must ensure their financial institution supports ACH Credit for the account used for the funds transfer,
- Customers must contact and work with their financial institution to initiate the ACH Credit funds transfer.

20.7 ACH Credit Web Service Configuration

Only agencies approved by the Treasury can conduct ACH Credit transactions. Your agency works with the Bureau of the Fiscal Service and Pay.gov to create your application.

Your Bureau of the Fiscal Service and Pay.gov Agency Implementation liaisons will guide you through configuration and help identify the information needed.

20.8 Additional Information

Request the *ACH Credit Web Service Technical Reference* on Pay.gov's agency documentation site <https://qa.pay.gov/agencydocs/>.

21 Billing Agreements Web Service

Billing agreements provide customer a quick one-click way to make payments through a digital wallet service provider (PayPal). Customers set up an agreement with PayPal that allows PayPal to authorize payments from the customer's PayPal account without the customer needing to sign in and enter payment information on PayPal

The service is available only for agency cash flow applications that collect all transaction information on the agency's site and use Pay.gov only for the collections phase. The agency must set up a subaccount for Pay.gov's master PayPal account, and provide a PayPal "Express Checkout" link on their cash flow application's transaction page.

When a customer clicks the "Express Checkout" link, an authorization request is submitted to PayPal via Pay.gov. The authorization and subsequent payment Force take place in the background without any further action by the customer.

21.1 Why Use PayPal Billing Agreements?

- Provide customers with a quick, easy, way to make payments through PayPal.
- Eliminate transaction delays caused by the customer being redirected to PayPal where they sign in to their account and then enter information to complete the payment. This is particularly important where the item or service offered by the agency is in short supply or available only for a short period of time. A delay in completing the transaction could cause the customer to miss out on getting the item or service.

21.2 Billing Agreements Web Service Capabilities

- Enables fast transactions using PayPal as the payment method.
- Eliminates transaction delays.
- Supports the Order-Auth-Capture option (see section 20). This option enables an agency to accept an order for merchandise through Pay.gov, where the order may be fulfilled through multiple shipments to the customer.
- Can be used by the agency for recurring payments.
- Can be used by the agency for recurring subscription payments.

21.3 Payment Methods

- PayPal only.

21.4 Customer Constraints

- Customers must have or create a PayPal account.
- Customers must set up a billing agreement, linked to their PayPal account, through a link on the agency's website (usually on a transaction page).

21.5 Agency Requirements and Constraints

- The cash flow application must collect all transaction information on the agency's site. The Billing Agreement Web Service is only used for the payment.

- PayPal must be accepted as a payment method.
- The agency must work with Pay.gov Agency Implementation to set up a PayPal subaccount for its cash flow application before developing its Billing Agreements interface.
- The agency must have resources to develop and send XML files to Pay.gov.
- Required development time is typically four to six weeks.

21.6 Additional Information

- Request the *Billing Agreements Web Service Technical Reference* on Pay.gov's agency documentation site <https://qa.pay.gov/agencydocs/>.

22 Order-Auth-Capture Option

Agencies offering merchandise to customers may need to fulfill orders through multiple, separate, shipments. Although the total payment amount for the order can be authorized at the time the order is placed, the agency can only request payment be released for the items actually included in a shipment at the time of shipment. This requires the agency to submit multiple Forces for partial amounts against the total amount authorized for the order. Pay.gov supports this multiple Force process only for payments authorized through PayPal.

22.1 Why Use the Order-Auth-Capture Option?

- This is the only option Pay.gov supports for orders that may be fulfilled through multiple separate shipments, and that require more than one Force against the amount authorized for an order.

22.2 Order-Auth-Capture Option Capabilities

- Allows an agency to submit more than one partial payment request levied against a total amount previously authorized.
- No customer action is required after the total payment amount for an order (transaction) is authorized through PayPal.

22.3 Payment Methods

- PayPal only.

22.4 Customer Constraints

- Customers must have a PayPal account.

22.5 Agency Requirements and Constraints

- Available only for cash flow applications using Hosted Collection Pages or the Billing Agreements Web Service.
- PayPal must be accepted as a payment method.
- The agency must have resources to develop and send XML files to Pay.gov.
- Required development time is typically four to six weeks.

22.6 Additional Information

- Download the Agency Guide to PayPal Collections from Pay.gov's agency documentation site <https://qa.pay.gov/agencydocs/>.
- Depending on the service the option will be used with, request either the *Billing Agreements Web Service Technical Reference* or the *Hosted Collection Pages Technical Reference* on Pay.gov's agency documentation site <https://qa.pay.gov/agencydocs/>.

23 Notifications and Reminders

23.1 Agency Users

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

23.2 Customers

- When a customer completes a payment, Pay.gov sends them a confirmation email. They can also enter email addresses that are to receive copies of the confirmation.
- If the cash flow application allows recurring payments, customers setting up a recurring schedule can choose to receive email reminders of upcoming payments. Customers will receive the reminders ten days prior to the draft date of the payment. The draft date is the date the payment will be debited to the customer's account. For ACH payments the draft date may differ from the scheduled payment date if the scheduled recurring date falls on a weekend or holiday. Customers also receive an email confirmation of each recurring payment made.
- If allowed, customers setting up a deferred payment (future-dated payment) receive a reminder email ten days before the deferred payment date.
- Agencies have the option to have Pay.gov send customers a notice when a new bill and its access code is created. If this option is not selected, the agency is responsible for sending the notice.
- For bills that have a due date, Pay.gov sends customers a reminder that the bill is unpaid and its due date is approaching.
- For recurring or deferred bill payments, customers receive a reminder email ten days before the payment draft date.
- For automatic bill pay, customers receive a reminder email ten days prior to due date of each bill payment if the series.
- For ACH payments, customers receive a settlement notification when their ACH bill payment settles.
- Customers receive a confirmation email for each completed bill payment.
- When a bill access code is resent by an agency, customers receive an email notice.

24 Reporting Service

Pay.gov provides an extensive range of reports, allowing transaction reconciliation with reports from other financial applications such as the Collection Information Repository or from settlement agents. The reporting service delivers transaction details through online reports or activity files.

24.1 Activity Files

Activity files provide agencies with details of all transactions, pending and settled, in a downloadable file format, allowing the data to be imported into the agency's databases.

24.2 Online Reports

Online reports are available on Pay.gov myagency website at <https://www.pay.gov/myagency/>.

These reports provide agencies with the same transaction information contained in the activity files, but through a convenient web interface. See Figure 17 for an example of a Pay.gov ACH Debit Transaction Report.

Note: A 100,000 item limit applies to all online queries.

Figure 17: A sample report

Reports Overview > Report Criteria > Voucher Summary

Voucher Summary for Effective Date 11/23/2016
Created 11/23/2016 2:00 PM ET

[Export to PDF](#) [Export to CSV](#)

Voucher Number	Voucher Type	Payment Type	Number of Transactions	Total Amount
Agency: VADMC Application: 987VADMC ALC+2: 3600033501				
773119	Credit	ACH Debit	5	\$583.06
Subtotal:			5	\$583.06
Agency: SAT199 Application: 199_Bills ALC+2: 7539512476				
000345	Credit	Credit Card	270	\$34,950.96
823368	Credit	ACH Debit	2	\$314.64
Subtotal:			272	\$35,265.60
Grand Total:			277	\$35,848.66

5 10 20

24.3 Reconciliation

Pay.gov reports and activity file provide information your agency can use as part of your reconciliation process. The process consists of comparing and balancing transactions entered on the Pay.gov website with the entries in the CIR. Your automated reconciliation process should be reviewed to ensure that the Pay.gov entries are correctly entered into the application.

24.4 Additional Information

For information about individual reports and activity files download the *Agency Guide to the Reporting Service and Activity Files* from Pay.gov's agency documentation site <https://qa.pay.gov/agencydocs/>.

25 Transaction Search

25.1 Transaction Search

Transaction Search allows agency users to:

- find and view details for one or more transactions. Your search can be tailored to return a single transaction or a group of transactions.
- view payment history for a transaction
- force previously authorized plastic card transactions
- void plastic card transactions that have not been submitted for settlement
- cancel pending payments
- cancel all remaining payments in a series of scheduled, recurring payments
- refund settled plastic card transactions (full and partial refunds)
- request refunds of digital wallet payments

Transaction Search is available on Pay.gov's myagency website at <https://pay.gov/myagency/>.

25.2 Additional Information

For information see the Agency Guide to Transaction Search available for download from Pay.gov's agency documentation site <https://qa.pay.gov/agencydocs/>.

26 Agency Accounting Support

All Pay.gov services support agency use of Treasury Account Symbol/Business Event Type Codes (TAS/BETCs) to pass detailed accounting data on individual collections transactions to the CIR.

This feature allows your transaction totals to be allotted to one or more predefined accounting categories. Allotments can be based on flat rate, percentage or other criteria specified by an agency. Pay.gov limits the number of TAS/BETCs set up for an agency application to a maximum of 99.

Only the Component TAS type is supported. See the Bureau of the Fiscal Service website (<http://www.fiscal.treasury.gov/>) for details

26.1 Agency Configuration

Support for TAS/BETC must be previously set up with the Bureau of the Fiscal Service and is implemented by Pay.gov during application configuration.

26.2 Additional Information

For details, see the *Agency Guide to TAS/BETC Classification*, which can be downloaded from Pay.gov's agency documentation site <https://qa.pay.gov/agencydocs/>.

27 Agency- and Transaction-Specific Data

Agencies may configure their applications to allow input of agency- and transaction-specific data in addition to the standard data for a transaction. The data might be supplied by the agency user at the time the collection is created, by the agency's system in a transaction file, or by input by the customer.

Specific data input can be configured to be required or optional. You can designate each data input field as required or optional and so can have both required and optional fields for a transaction.

For example, an agency issuing access permits for multiple areas could require the area to be specified and the dates of access; and could have other specific data optional.

27.1 Custom Collection Fields

Pay.gov allows defining up to twelve custom collections fields during application configuration. These fields can be used to

- gather data from a customer;
- provide additional information to the customer and agency about the collection, such as an invoice number;
- provide information about the collection to the agency only, for example when viewing transaction details on a Pay.gov report.

Data collected through these fields is included in Pay.gov online report details and in the activity files.

27.1.1 Services Allowing Custom Collection Fields

Pay.gov cash flows using the following services can be configured to allow custom collection fields:

- Create Transactions
- Forms Service
- Hosted Collection Pages
- TCS Single
- TCS Batch
- TCS Plastic Card

27.2 Agency Memo Field

Pay.gov supports an agency memo field in the Create Transactions service and for collections submitted to Pay.gov through OCI-Interactive. The memo field enables an agency application to send agency-specific data along with a transaction for later reporting back to the agency in an activity file.

27.3 Custom Bill Data

Custom bill data is available in the eBilling Online Application and the eBilling Online Web Service and is entered by an agency user when creating an ebill. It can

be used to provide additional information on a bill, such as what is being billed for or a customer name.

Up to ten custom bill data items can be created.

27.4 Additional Information

More information and details are available in the guides and referenced for the services listed above. These are available by request or download at <https://qa.pay.gov/agencydocs/>

28 Transactions Supported

28.1 ACH Debit Transactions

Depending on the choices made when your collection application was set up, Pay.gov can support the following ACH debit payments:

- one-time
- recurring
- deferred

ACH payments are accepted from

- Personal checking accounts
- Personal savings accounts
- Business checking accounts
- Business savings account
- Business general ledger accounts
- Accounts at U.S. financial institutions funded by accounts at foreign financial institutions.

28.1.1 Restrictions

Some payments may only be made using ACH debit. The U.S. Treasury may require this due to the size of the payment or what is being paid.

By default, all new Pay.gov cash flows are configured to accept ACH payments. However, you can request an exemption from the U.S. Treasury, through the Bureau of the Fiscal Service, so that your cash flow does not accept ACH debits, but only payments using another payment method you designate. The exemption will only be granted in special circumstances.

28.1.2 Additional ACH Information

For more information see the *Guide to ACH Debit Collections*, which can be downloaded from <https://qa.pay.gov/agencydocs/>

28.2 ACH Credit Transactions

ACH Credit is a two-part transaction.

1. First, on Pay.gov, the customer “promises” to make an ACH funds transfer within 60 calendar days, and Pay.gov provides them with instructions and information needed to complete the transaction.
2. Second, the customer provides Pay.gov’s instructions to their financial institution and authorizes the funds transfer.

Pay.gov is not aware of the account funding the transaction. Customers can use any ACH account their financial institution allows for ACH Credit transactions.

28.2.1 Restrictions

The ACH Credit payment method is available only for:

- transactions with businesses; not available for other customers
- agency cash flow applications using private Pay.gov hosted forms
- agency cash flow applications using the ACH Credit Web Service.

For Pay.gov hosted forms, customers create the transactions themselves on Pay.gov's public website.

With the ACH Credit Web Service agencies create transactions on behalf of their customers by submitting system-to-system request messages to Pay.gov. A request may contain one or a batch of ACH Credit transactions.

28.2.2 Additional ACH Information

For more information see the *Guide to ACH Credit Collections for Pay.gov Hosted Forms*, which can be downloaded from <https://qa.pay.gov/agencydocs/>.

For information on the web service submit a request for the *ACH Credit Web Service Technical Reference* on <https://qa.pay.gov/agencydocs/>.

28.3 Plastic Card Transactions

Your Pay.gov cash flow can be configured to accept credit card and debit card payments, including point-of-sale signature and EMV transactions. Pay.gov provides real-time authorization for each attempted transaction.

Plastic card transactions can be initiated via any Pay.gov service including ebill payments.

28.3.1 Accepted Plastic Cards

Pay.gov support, and your cash flow will accept, the following plastic cards:

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

Other cards may have the Discover brand. They are processed as Discover.

28.3.2 Plastic Cards Not Accepted

- Gift Cards
- Card brands not listed above

28.3.3 Plastic Card Transactions Supported

Plastic card transactions supported differ according to the Pay.gov service used by your cash flow. Overall, the following are available

- Sale

- Authorization
- Cancellation
- Force
- Recurring payment
- Refund
- Reversal
- Void
- Using up to three plastic cards for a single payment

See the agency guide for a Pay.gov service for information about the plastic card transactions and functions each supports.

28.3.4 Requirements and Restrictions

Merchant ID and Configuration

Before your Pay.gov cash flow can accept plastic card payments, you must:

- Apply for a Merchant ID (Internet Merchant account), a separate one for each cash flow accepting plastic card payments
- Configure the cash flow for plastic card

Payment Limits

The U.S. Treasury and its card acquiring processor have established a combined daily limit of \$24,999.99 for transactions using the same credit card. There is not limit for debit cards.

28.3.5 Additional Plastic Card Information

For more information see the *Guide to Plastic Card Collections*, which can be downloaded from <https://qa.pay.gov/agencydocs/>

28.4 Digital Wallet Transactions

Your Pay.gov cash flow can be configured to accept payment made using the services of alternative payment providers such as:

- Amazon Pay
- PayPal

Digital wallet differs from other payment methods supported by Pay.gov in that, for most transactions, the customer is redirected to the alternative payment provider's website to make the payment and then is sent back to Pay.gov to confirm and authorize the payment. (The exception is a payment made using a PayPal billing agreement.)

This means that:

- How a payment is funded is not shared with your agency or Pay.gov. Only the payment amount is shared.
- Customer financial data is stored in one place — the digital wallet provider. Your agency does not need to store and secure that data.

- Customers can employ any funding option, whether or not it is supported by Pay.gov.

28.4.1 Services Supporting Digital Wallet

- the Forms Service
- payments for ebills originating in the eBilling Web Service
- payments for ebills originating in the eBilling Online Application
- payments for ebills originating in the eBilling Online Web Service
- Hosted Collection Pages

No other Pay.gov service may be configured to accept digital wallet transactions.

28.4.2 Requirements and Restrictions

Configuration

- Your Pay.gov cash flow must be configured to accept digital wallet transactions.
- If the cash flow is configured for digital wallet, it will then accept transactions using any digital wallet provider supported by Pay.gov.

Customer Accounts

- Only customers can make digital wallet payments; agency users cannot enter digital wallet payment on their behalf.
- Customers must create accounts with the digital wallet provider(s) they use.

No Agency Account (except for Billing Agreements)

- Agencies do not need to create accounts with any digital wallet provider. A master Treasury account is already in place at the provider, which makes the funds available to your agency. Pay.gov reports your digital wallet transactions to the Collections Information Repository where you can retrieve the information to use it in your reconciling process.

Refunds

- How digital wallet payment refunds are requested differs according to the provider. Note that these are only requests. They will be processed following the provider's rules and procedures.

Payment Limits

- The maximum amount for a single digital wallet transaction is \$10,000.00. There is no combined daily limit.

28.4.3 Additional Services

The Billing Agreements Web Service and the Order-Auth-Capture option for Hosted Collection Pages and Billing Agreement cash flow applications allow only payment through PayPal.

28.4.4 Additional Digital Wallet Information

For more information see the *Guide to Amazon Pay Collections* and the *Guide to PayPal Collections*, which can be downloaded from <https://qa.pay.gov/agencydocs/>

29 Implementing Your Cash Flow Application

29.1 Process

1. The agency signs the *Agency Participation Agreement* to conduct business with Pay.gov. If credit cards will be accepted, the agency will also have to complete and file a *Card Acquiring Service Agreement* and an *Internet Amendment* with the Bureau of the Fiscal Service to allow the acceptance of credit cards over the Internet. No additional agreement or account is needed if the agency will accept Digital Wallet payments. Payments made through a digital wallet service provider use a single Treasury agreement and account.
2. The agency decides how collections will be initiated: from a public or private form hosted on Pay.gov, from a form hosted on the agency's website, from an ebill sent to a user, or via another method such as payments via phone or mail that are then submitted using a TCS web service or Create Transactions.
3. The agency selects the payment methods that will be accepted.
4. The agency works with their Bureau of the Fiscal Service agency liaison to fill out the Agency Configuration Template (ACT), providing information about how collections will be initiated and the collection and connectivity configuration sections.
5. If the PayPal Billing Agreements option will be implemented, the agency works with Pay.gov Agency Implementation to set up a PayPal subaccount.
6. Where necessary, the agency works with Pay.gov developers to develop the form or bill template or to implement a TCS service. Refer to the appropriate Pay.gov guide and reference for the service being implemented.
7. The agency security contact submits access requests for application users to Pay.gov Application Security. Refer to the *Agency Guide to Access Control* for more information about application user roles and access control.
8. The agency tests the application in the QA environment to ensure collections are working correctly.
9. When all tests have been performed and collections are working satisfactorily, an agency representative signs an ACT Approval and Move to Production form to indicate the application is ready for production.
10. The application is moved into the Pay.gov production environment.
11. While not required, Pay.gov encourages agencies to submit test transactions for all the payment methods accepted in the production environment before opening up the cash flow application to their customers.

29.2 Collections Information Repository

Agencies should set up an account with the Bureau of the Fiscal Service's Collections Information Repository (CIR). The CIR is the U.S. Treasury's primary mechanism for collections data reporting for collections data reporting for federal agencies. It contains detailed and summarized records of all collections transactions processed through Pay.gov (among other channels).

CIR information and reports should be used along with Pay.gov reports and activity files in your agency's reconciliation processes.

To start setting up your account, visit CIR's Getting Started web page at <https://cir.fiscal.treasury.gov/cir/public/login/login.jsp#>. You can also contact CIR support by email at CIR.customersupport@clev.frb.org, or by phone at 1-800-624-1373, option 3.

29.3 Agency Resource Requirements

Agency staff members need to have a good understanding of the collection processes for any payment methods accepted: ACH, Plastic Card, Digital Wallet (PayPal and Amazon Pay). They also need to generate tests that will fully test the application, and be able to interpret the results. Whatever resources are used in the collection (such as forms, bills, or TCS) will require development and possibly a degree of programming by the agency. See the appropriate Pay.gov agency guide or technical reference for details.

29.4 Development Time

Your Pay.gov Agency Implementation is able to advise you of the approximate development time Pay.gov requires for your cash flow application. This is in addition any time required for your in-house development for your system, if needed. A development estimate will be provided once your agency completes, signs, and submits the ACT document.

If the collection uses TCS, Pay.gov Hosted Collection Pages, the eBilling Web Services, or the eBilling Online Web service, time may be spent developing Web service interfaces and XML.

Your agency should also set aside time to fully test the ACH and credit card processes in the QA environment.

30 Support Services

30.1 Agency and Customer Support

The Federal Reserve Bank of Cleveland provides customer support to agencies and their customers. Agency users and customers can talk directly with a customer support representative during business hours, leave messages after hours, or send email asking for assistance at any time.

Messages received off-business hours are reviewed by on-call staff and responded to as soon as practical and reasonable. Customer support staff do not monitor emails received during off-business hours.

eMail received during business hours is responded to periodically during the day. eMail received after business hours is replied to by close of the next business day.

Important! Never use email to report critical issues or urgent problems. Phone Customer Support at the number below.

30.2 Technical Support

Agencies requesting technical support should contact Pay.gov Customer Support, which will refer them to Technical Support as appropriate.

Technicians are on-site and/or on-call 24 hours a day, seven days a week. Application monitoring occurs frequently with early warning alerts generated to notify technicians of potential problem situations.

30.3 Contact Information

30.3.1 Bureau of the Fiscal Service

To obtain further information about how Pay.gov can help with your collections process, or to inquire about other Pay.gov services, please contact your Bureau of the Fiscal Service liaison.

30.3.2 Pay.gov Customer Support

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

Phone: (800) 624-1373

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

30.3.3 Pay.gov Agency Implementation

For information about your collections application setup contact your Pay.gov Agency Implementation liaison.

30.3.4 CIR

For questions or additional information regarding Collections Information Repository (CIR) reports or schedules, contact CIR at CIR.customersupport@clev.frb.org

Appendix A Features and Services

The following table lists the features provided by Pay.gov and the services or interfaces that support them.

Table 4: Service features

Feature	TCS Single	TCS Batch	Hosted Collection Pages	TCS Plastic Card	Forms	eBilling Web Service	eBilling Online Application	eBilling Online Web Service	Create Transactions	Transaction Search	ACH Credit Web Service	Billing Agreements	Customer Bill Payment
ACH Debit Transaction													
ACH Debit	X	X	X		X				X				X
ACH Prenote	X	X							X				
One-time ACH Debit	X	X	X		X				X				X
Deferred ACH Debit	X	X	X		X				X				X
Recurring ACH Debit	X	X			X				X				X
Cancel ACH Debit	X	X			X					X			
Cancel ACH Prenote										X			
ACH Credit Transaction													

Feature	TCS Single	TCS Batch	Hosted Collection Pages	TCS Plastic Card	Forms	eBilling Web Service	eBilling Online Application	eBilling Online Web Service	Create Transactions	Transaction Search	ACH Credit Web Service	Billing Agreements	Customer Bill Payment
ACH Credit					X Private Forms Only								
Cancel ACH Credit													
Plastic Card Transaction													
Plastic Card Recurring Payments				X	X								X
Plastic Card Authorization	X	X	X	X					X				
Plastic Card Authorization - Partial (Retail Merchant Accounts)	X								X				
Plastic Card Authorization (remaining balance)	X								X				
Plastic Card Sale	X	X	X	X	X				X				X
Plastic Card Force	X	X	X							X			
Plastic Card Refund	X	X								X			

Feature	TCS Single	TCS Batch	Hosted Collection Pages	TCS Plastic Card	Forms	eBilling Web Service	eBilling Online Application	eBilling Online Web Service	Create Transactions	Transaction Search	ACH Credit Web Service	Billing Agreements	Customer Bill Payment
Plastic Card Recurring Payments													X
Plastic Card Level III data	X	X		X					X				
Plastic Card Retries					X								
Cancel Plastic Card Auth	X	X								X			
Cancel Plastic Card Force	X	X								X			
Cancel Plastic Card Refund	X	X								X			
Cancel Plastic Card Sale	X	X								X			
Cancel Plastic Card Recurring Transactions & Schedule				X						X			
Digital Wallet (Amazon Pay, PayPal)													
Supports Digital Wallet Payments			X		X							X Pay Pal only	X

Feature	TCS Single	TCS Batch	Hosted Collection Pages	TCS Plastic Card	Forms	eBilling Web Service	eBilling Online Application	eBilling Online Web Service	Create Transactions	Transaction Search	ACH Credit Web Service	Billing Agreements	Customer Bill Payment
Additional Payment Methods In Conjunction with Digital Wallet (Amazon Pay, PayPal)													
Amazon Pay Refund Requests										X			
PayPal Refund Requests										X			
PayPal Order-Auth-Capture Option			X									X	
Automatic Payments and Multiple Bill Pay													
Allow Automatic Bill Payment (AutoPay)						X	X	X				X*	X
Allow Customers to Pay Multiple Bills with a Single Payment						X	X	X					X
Payment Limits													
Minimum/Maximum Payments			X		X								

Feature	TCS Single	TCS Batch	Hosted Collection Pages	TCS Plastic Card	Forms	eBilling Web Service	eBilling Online Application	eBilling Online Web Service	Create Transactions	Transaction Search	ACH Credit Web Service	Billing Agreements	Customer Bill Payment
Restricted Payment Dates					X								
Ability to specify date/time windows when a transaction can be made by a customer.			X		X								
Accounting (TAS/BETC)													
Transaction-level classification data	X	X	X	X	X	X	X	X	X		X		
Other Data & Reporting Features													
Custom Collection Fields	X	X	X	X	X				X		X		
Custom Bill Data							X	X					
List Bill Line Items							X	X					
Pay Individual Bill Line Items								X					X**
Custom Line Item Fields							X	X					
Pay Extra in Addition to Billed Amount								X					X**

Feature	TCS Single	TCS Batch	Hosted Collection Pages	TCS Plastic Card	Forms	eBilling Web Service	eBilling Online Application	eBilling Online Web Service	Create Transactions	Transaction Search	ACH Credit Web Service	Billing Agreements	Customer Bill Payment
Inbound data elements email address, billing address 2, country	X	X	X	X							X eMail Only		
View Installment Schedule				X						X			
Profiles													
Interfaces with Payer Profile									X				
Interfaces with Company Profile					X								

The Transaction Search and Reporting services allow agencies to search for and view transaction information, including details and payment history. Other actions may also be allowed, such as refunds, voids, etc. See the guides for those services for information.

* The Billing Agreements service allows automatic payments for a transaction whose payment is made from a digital wallet (PayPal) account.

** If allowed for the eBilling cash flow application.