Guide to Pay a Form

June 16, 2025

This version of the *Guide to Pay a Form* supersedes all previous versions.

Revision History

Date	Author	Description
April 28 , 2023	Walter Rowinsky FRB Cleveland	Initial version
June 23, 2023	Walter Rowinsky FRB Cleveland	Updated sections 4,and 11; added new section 8.3.
August 21, 2023	Walter Rowinsky FRB Cleveland	Updated for Pay.gov 8.3 (added section 7.2.4).
April 15, 2024	Walter Rowinsky FRB Cleveland	Updated for Pay.gov 8.5 (added section 6.3).
June 16, 2025	Walter Rowinsky FRB Cleveland	Updated section 11.

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1 Introduction

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

1.1 Related Documents

You are encouraged to read the following guides for more information on payment types available in the Create Transactions Pay a Form function:

- *Guide to Create Transactions*
- *Pay.gov Guide to the Forms Service*
- *Guide to ACH Debit Collections*
- *Guide to Plastic Card Collections*
- *Agency Guide to the Forms Service*
- *Agency Guide to Transaction Search*

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

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

2 Overview of the Pay a Form Feature

The Pay a Form feature is available to agency users with the proper roles after they sign in to Pay.gov's myagency website (Agency Collections) at https://pay.gov/myagency/.

2.1 What Pay a Form Does

Pay a Form allows agency users to create payments on behalf of customers by entering information into forms on the myagency (Agency Collections) website.

Prior to Pay a Form agency users would have to sign in to Pay.gov's public website in order to access the correct form and create the payment on behalf of a customer.

For cash flow applications configured to allow it, Pay a Form agency users can select a form in the Agency Collections Pay a Form function and enter the required customer and payment information. This would be a version of the form on the public site and would include all its functions and restrictions.

Both public and private forms could be available.

2.2 Design

Pay a Form is designed specifically for agency use.

Pay a form:

- allows rapid and repeated payment entry
- benefits agencies collecting form information via phone payments

2.3 Security

Agency users sign in only on the Agency Collections (myagency) website. They are not required to have separate public and Agency Collections sign ins and roles.

2.4 Payment Types Allowed

Pay a Form is limited to creating the following payments on behalf of a customer:

- ACH
- Plastic Card

Which type of payment types are allowed may be limited by your application's configuration. For example, some applications may only allow ACH payments.

Other types of payments and transactions can be created in Create Transactions or Transaction Search on the myagency website or by using other Pay.gov services.

2.5 General Restrictions

2.5.1 Payments

You may not:

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

2.5.2 Exclusive Use of ACH or Debit Cards

Due to Bureau of the Fiscal Service Card Acquiring Service policies, some cash flow applications may only accept ACH or debit card payments. For example, the restriction would apply to applications identified as collecting debt. Payment pages on Pay a Form will reflect this restriction

2.5.3 Restricted Payment Dates

If configured for the application, firms may restrict dates and times when payments can be accepted. Once the payment period is over, no payment can be made.

2.6 Minimum to Maximum Payment Amounts

If the cash flow application is configured for minimum and/or maximum payments that will also be enabled in Pay a Form. Payment amounts outside the range will not be allowed.

2.7 Do Not Use Your Browser's Back Button

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

2.8 Pay.gov Session Length

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

3 Agency User Roles and Responsibilities

3.1 Who can use the Pay a Form Function?

Pay a Form is available to agency users assigned the following roles, if they application is configured for Pay a Form:

- ACS (Application Customer Service)
- ROA (Report Office Analyst)

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

3.1.1 Pay a Form Functions Available by Role

Depending on how your cash flow application is configured the following functions may be available.

Table 1: Functions available to COS and COE Roles

Function	Role	Detail
ACH Debit Payment (including recurring and deferred payments if allowed)	ACS ROA	Create a payment using a customer's bank account as the payment type. The payment usually settles the next business day. Recurring payments are a series of payments over a period of time. The date of the first payment may be selected. Deferred payments are not debited to the ACH account until a specified future date.
Plastic Card Payment (including recurring and deferred payments if allowed)	ACS ROA	Authorize a payment (sale/debit) that settles automatically at the end of business day. It can also be thought of as a combined authorization and force. **Note:** Final settlement of debit card payments may take longer, depending on the card issuer's requirements. Recurring payments are a series of payments over a period of time. The date of the first payment may be selected. Deferred payments are not debited to the plastic card account until a specified future date.

4 Configuring Your Application for Pay a Form

4.1 Existing Applications

1. Contact your Pay.gov Agency Implementation Specialist with information about the application and forms you want available on Pay a Form.
2. You may also need to submit an Access Request Worksheet to assign roles to your agency users.

4.2 New Applications

1. Contact your Pay.gov Agency Implementation Specialist for instructions on how to create a new application that users Pay a Form.

Note:	Values in dropdowns, such as selecting a State, are hard-coded based on a form's/applications configuration. They are not dynamic, driven from sources such as a Company Profile.

5 Payment Tracking Information

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

5.1 Agency Tracking ID

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

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

The Agency Tracking ID must be

- unique within your agency.
- unique for each payment. An Agency Tracking ID may not be assigned to more than one of the transactions created by your agency in any service or function used

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

5.2 Paygov Tracking ID

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

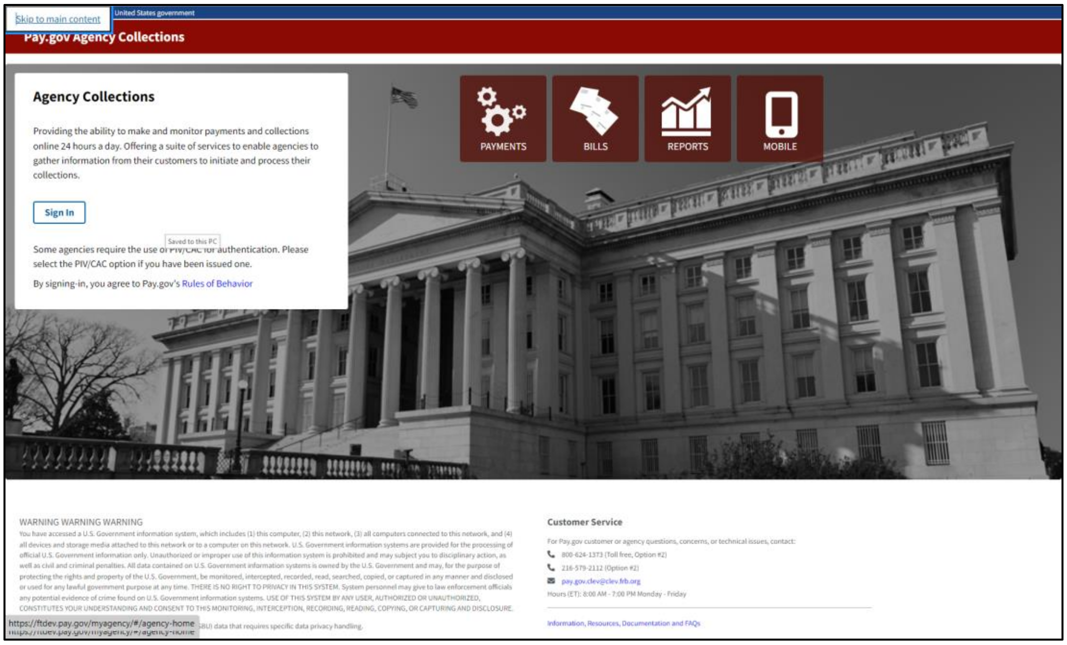
The confirmation number displayed when a payment is completed is also its Paygov Tracking ID.

When a payment associated with the original payment is created, such as a recurring payment, it is assigned a new Pay.gov Tracking Id, but also is assigned the original payment's Agency Tracking ID. In this way all payment associated with the original payment can be found. See the

6 Creating a Payment

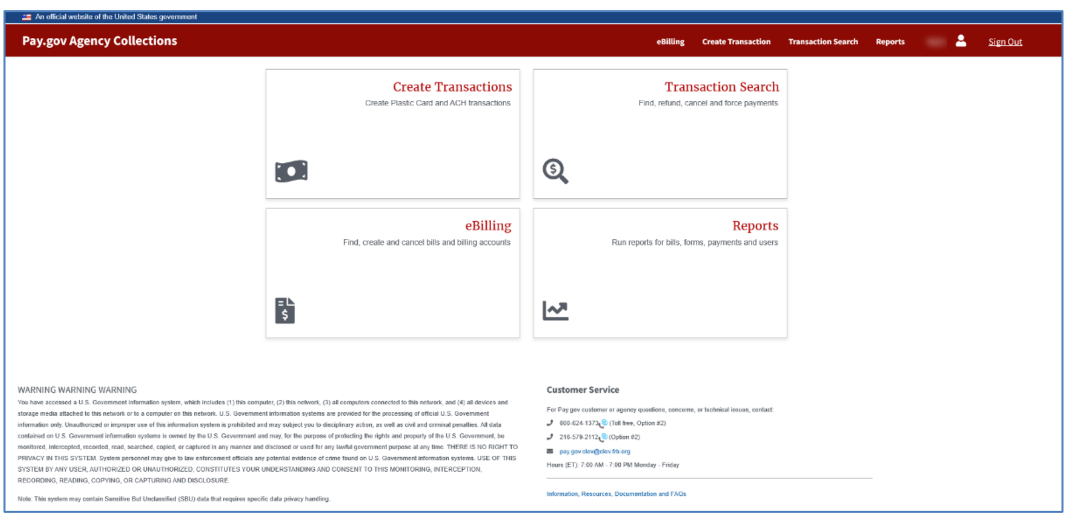
6.1 Sign in to Agency Collections (myagency)

Figure 1: myagency website home page



1. Sign in with your PIV/CAC credentials.
2. The Agency Collections page opens (Figure 2). Only the services and functions permitted by your role are shown.

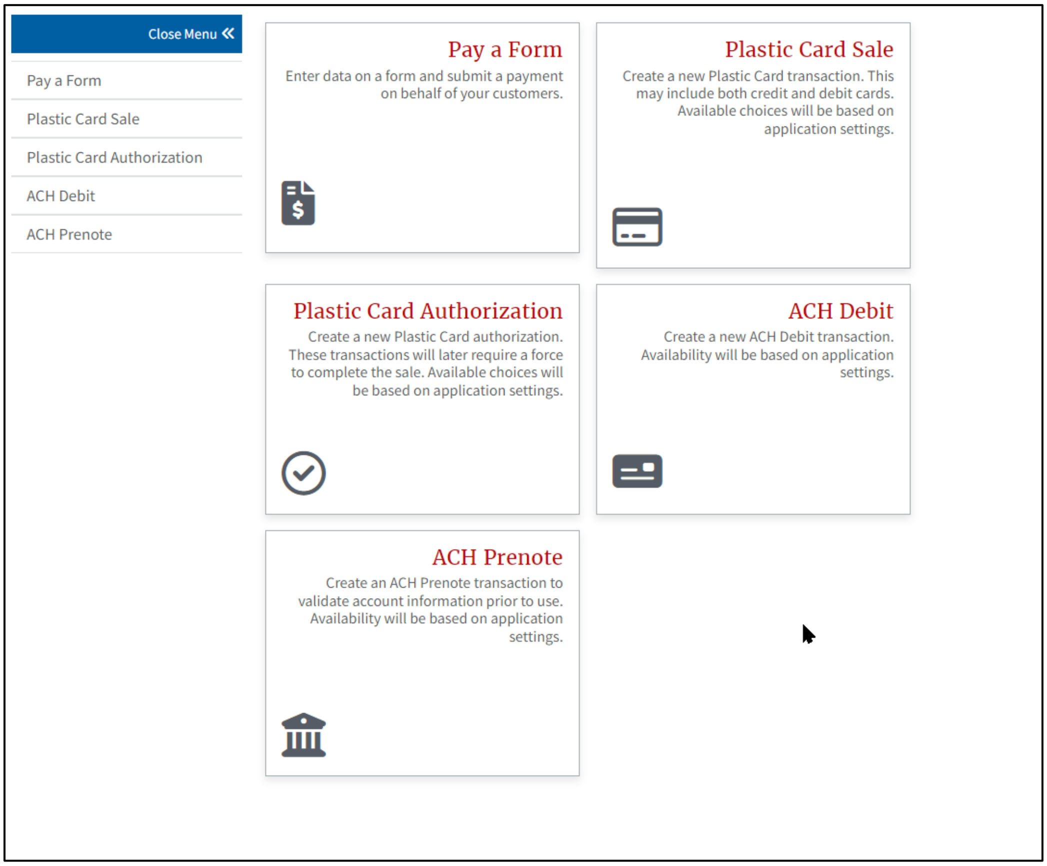
Figure 2: Agency Collections page



3. Click the **Create Transaction** tile (or the Create Transaction link at the top of the page).

4. The Create Transaction page opens (Figure 3).

Figure 3: Create Transaction page



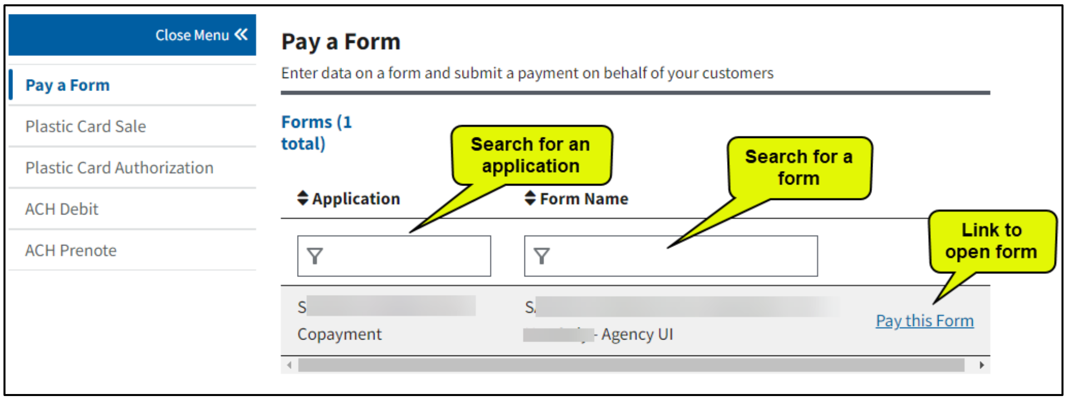
5. Click the Pay a Form t or the link int the menu on the left.

6.2 Select the Application and Form

If you have access to only one form it will open immediately after you click Pay a Form on the Create Transactions page.

If you have access to more than one application and/or form, a selection page similar Figure 4 to will open.

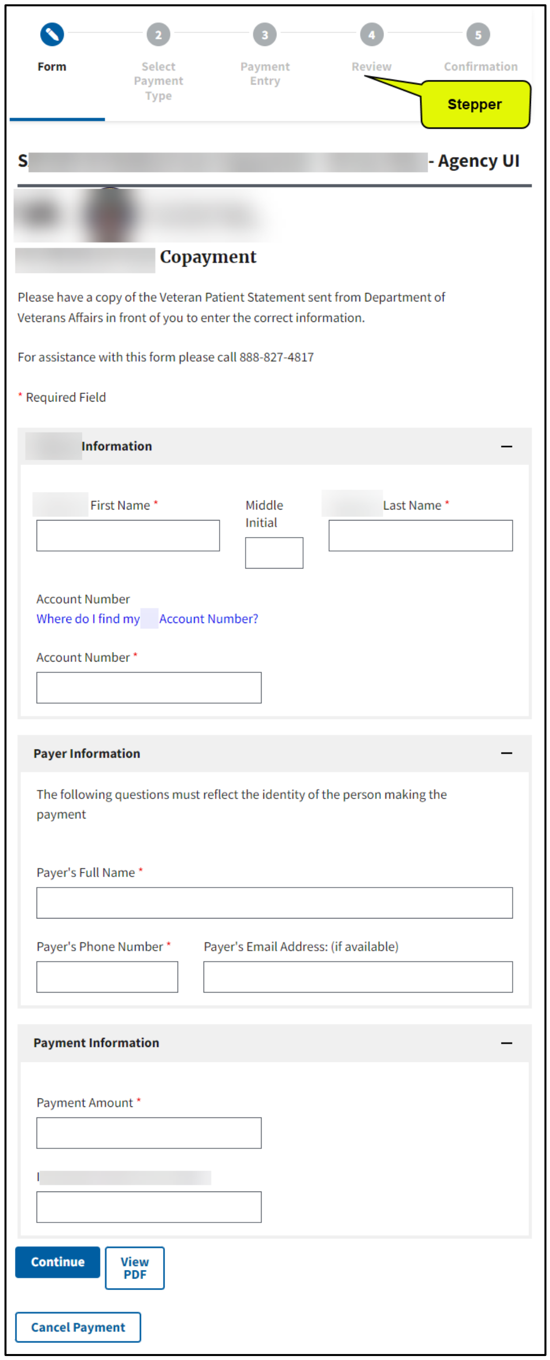
Figure 4: Select application and form



6. Click a Pay a Form link for the correct application.

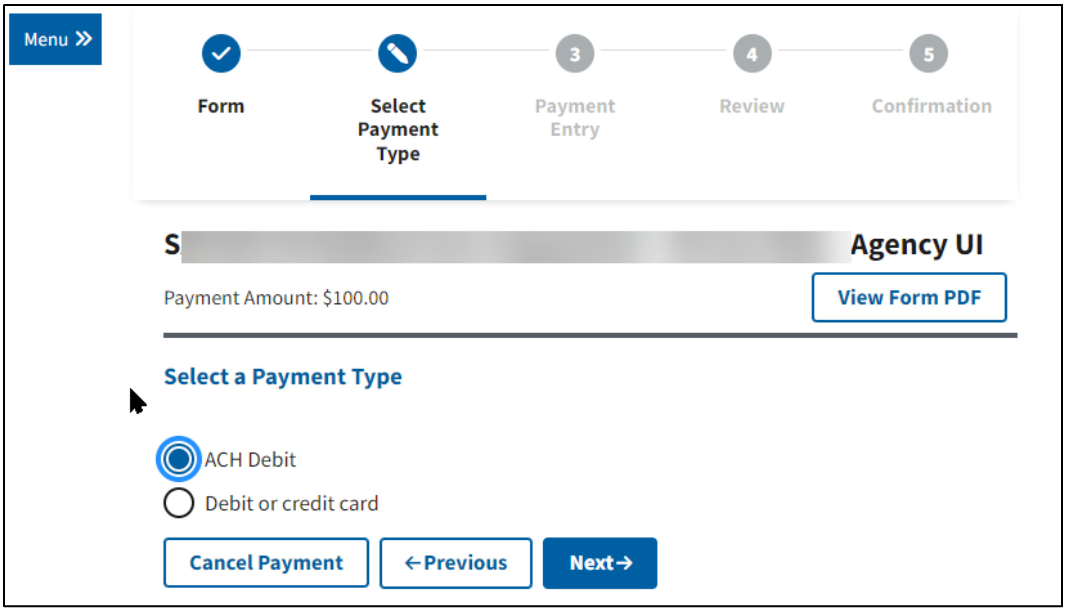
Important! A Stepper is shown at the top of each payment page. It shows all the steps that must be completed to create a payment. You cannot move to the next step until the current step is complete, but you can move backward if you need to make a change.

Figure 5: Sample form



7. Fill in the form.
   Some information on the form, for example the payment amount, may be automatically entered in following steps. This information cannot be changed in those steps. To change this information click Previous to return to the first form page.
8. Click Continue.

Figure 6: Select payment type page



9. Select the payment type
10. Click Next to enter the information for the payment type.

6.3 Stepper URLs

Pay.gov has added a URL for each step. Agencies have the option to use the URLs to track payment activity.

For example: An agency may wish to record some form submission steps but skip recording the steps showing the payment entry.

Contact your Pay.gov Agency Implementation Specialist for mor information about this feature.

7 ACH Payments

7.1 ACH Payment Cutoff and Settlement Times

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

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

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

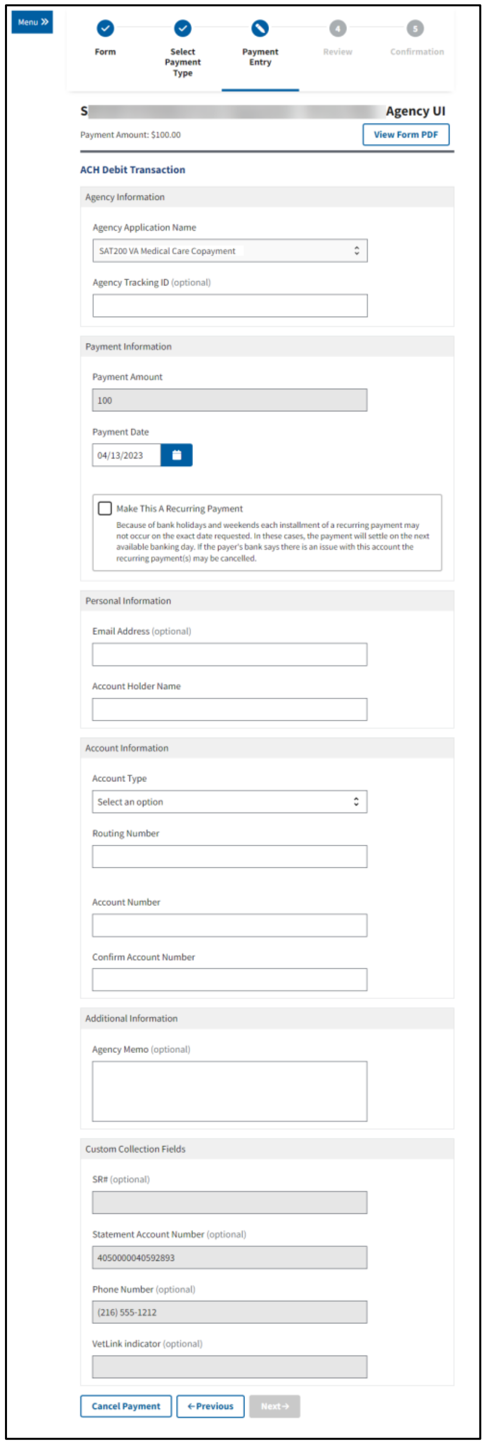
> ***Note:*** Settlement of international ACH payments (funded from a foreign financial institution) may be delayed due to regulations or requirements for additional information.

7.2 ACH Payment Page

1. Fill in information on the ACH payment page. Required fields are marked with an asterisk *. The required fields and options on the page may differ according to your cash flow application's configuration.

> Note: If you do not enter an Agency Tracking ID, Pay.gov will create one for you.

Figure 7: Sample ACH payment page



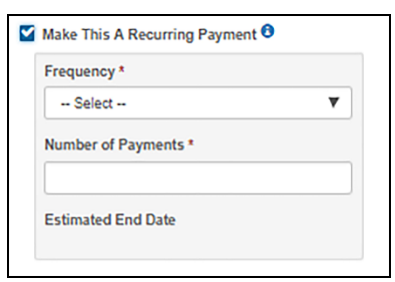
1. Fill in the payment information. Required fields are marked with an asterisk *.

7.2.1 Agency Information S

Field	Required or Optional	Description
Application Name	Required	Automatically inserted from your application and form selection..
Agency Tracking ID	Optional	A unique ID you create, assigned to the payment. It must be unique within your agency. If no agency tracking ID is entered, Pay.gov will create and assign one. The Agency Tracking ID identifies the payment in reports and online searches, and to associate subsequent activities, such as a recurring payments, with the original payment.

7.2.2 Payment Information

Table 2: ACH Payment Information fields

Field	Required or Optional	Description
Payment Amount	Required	Automatically inserted from the form. The total amount being paid in U.S. dollars. It cannot me changed on the payment page. To change it click previous to return to the form.
Payment Date	Required	The default date is the next business day. If allowed by the selected application, you can enter a deferred payment date of up to three years in the future.
Make This a Recurring Payment Checkbox	Optional	Shown if the selected application allows recurring payments. Clicking the checkbox displays the recurring ACH payment fields. 

Field	Required or Optional	Description
Frequency	Required only if recurring payments checkbox is selected.	How often the recurring payment will be made. For example, twice a month (bi-monthly). Select frequency from the dropdown list.
Number of Payments	Required only if recurring payments checkbox is selected.	The total number of recurring payments to be made.
Estimated End Date	Automatically calculated	Calculated by Pay.gov from the payment date, frequency, and number of payments. For example, the payment date (first payment) is March 1, the payment recurs twice a month, and the number of payments is seven. The estimated end date would be June 1.

7.2.3 Personal Information

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

7.2.4 Allowed Email Address Characters

The following have been added to the characters allowed for email addresses:

<table>
<tr><td>#</td><td>?</td></tr>
<tr><td>$</td><td>^</td></tr>
<tr><td>&</td><td>_</td></tr>
<tr><td>‘</td><td>`</td></tr>
<tr><td>*</td><td>{</td></tr>
<tr><td>+</td><td>|</td></tr>
<tr><td>-</td><td>}</td></tr>
<tr><td>/</td><td>~</td></tr>
<tr><td>=</td><td></td></tr>
</table>

7.2.5 Account Information

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

7.2.6 Additional Information

Field	Required or Optional	Description
Agency Memo	Optional	Enter any additional information your agency requires for the payment.

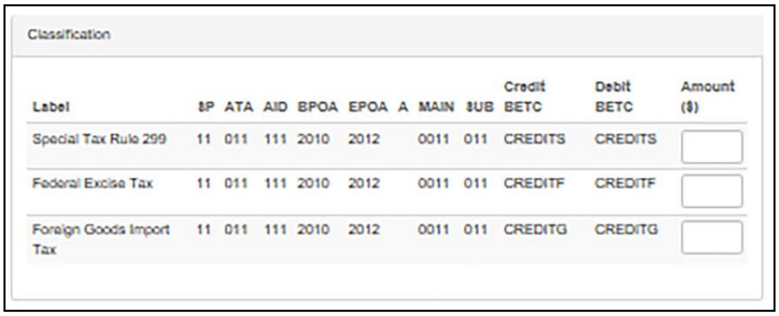
7.2.7 Custom Collection Fields

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

7.2.8 Classification

Shown only if required by your agency.

Figure 8: ACH Debit Classification section



Classification

Label	SP	ATA	AID	BPOA	EPOA	A	MAIN	SUB	Credit BETC	Debit BETC	Amount ($)
Special Tax Rule 299	11	011	111	2010	2012		0011	011	CREDITS	CREDITS	
Federal Excise Tax	11	011	111	2010	2012		0011	011	CREDITF	CREDITF	
Foreign Goods Import Tax	11	011	111	2010	2012		0011	011	CREDITG	CREDITG	

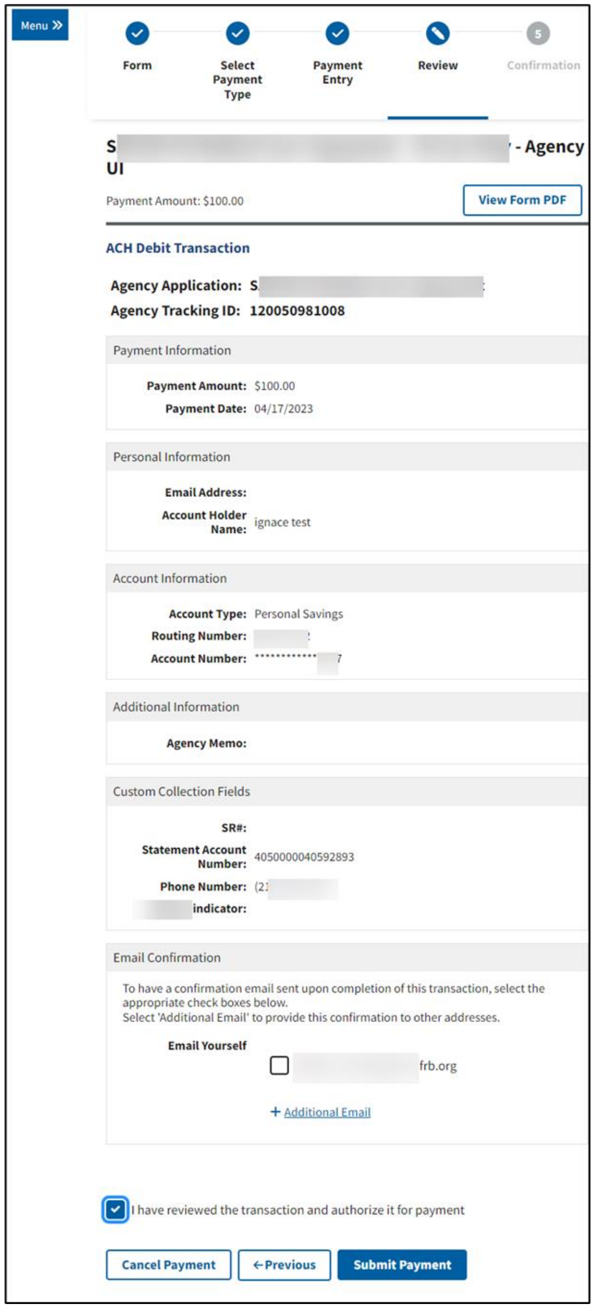
1. Enter amounts for each of the listed classifications (TAS/BETC), if any.

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

2. Click Next.
3. The ACH payment review page opens.

7.3 ACH Payment Review Page.

Figure 9: Sample ACH review page



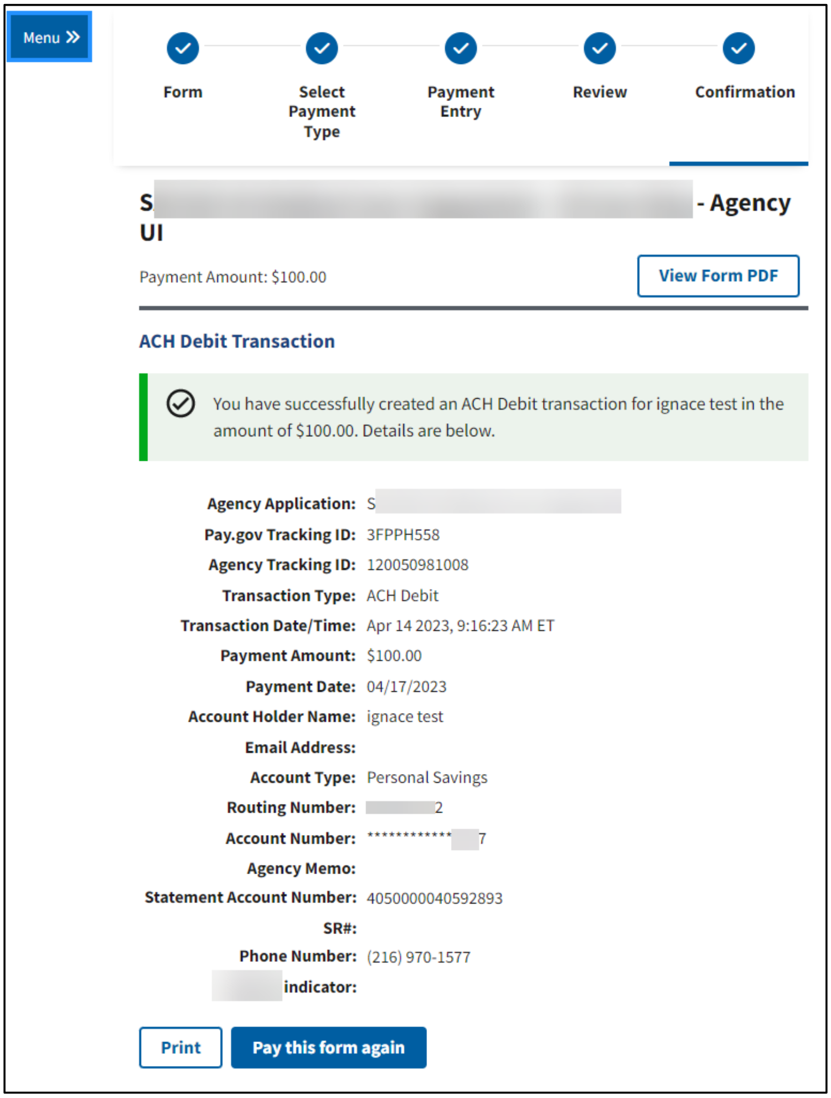
1. Review the ACH payment information.
2. You can change incorrect information by clicking Previous to return to the ACH payment page and making corrections there.
3. If payment information is correct, choose who is to receive an email confirmation of the payment. You can click the check box to receive email

and can click +Additional Email to add up to seven other email addresses (example: the customer you are making the payment for).

4. When finished, click Submit Payment.
5. The Confirmation page opens with a message that the payment has been created.

7.4 ACH Confirmation Page

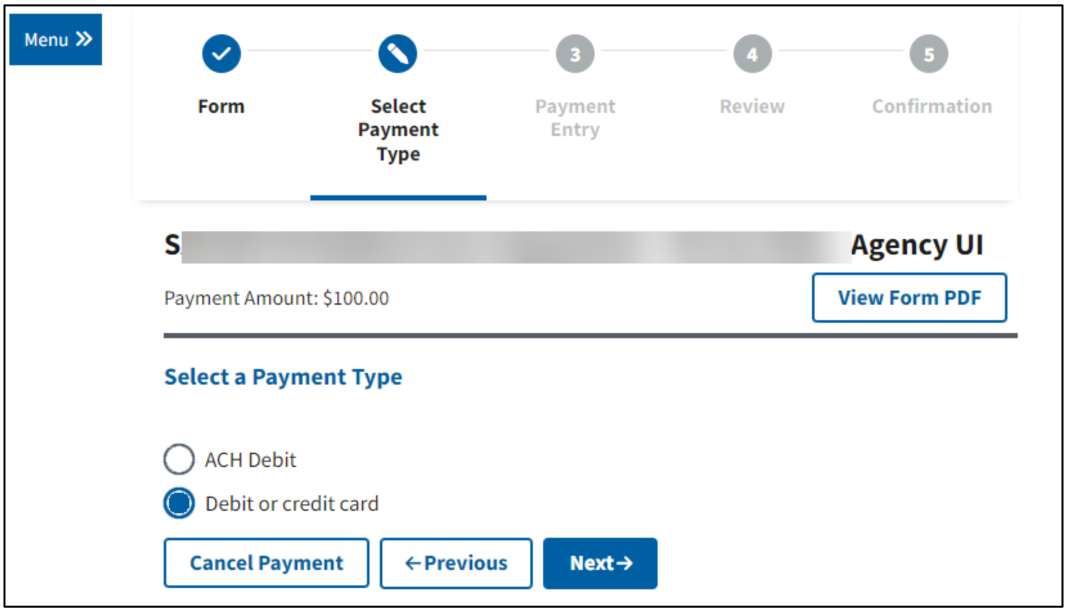
Figure 10:Sample ACH payment confirmation page



1. Click Pay this form again to create another ACH payment for the cash flow application. If you will not make any other payments you can close your browser. Or you can choose a different Create Transaction function from the menu.
2. Click Print to create a paper copy of the confirmation.

8 Plastic Card Payments

Figure 11: Selecting plastic card payment type



8.1 Plastic Cards Accepted

Payments from both credit and debit cards are supported by Pay.gov. The following U.S domestic or international plastic card brands are accepted:

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

Note:	Discover-branded cards are processed as Discover.

8.2 Plastic Card Payment Cutoff and Settlement Times

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

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

8.3 Recurring Plastic Card Payments

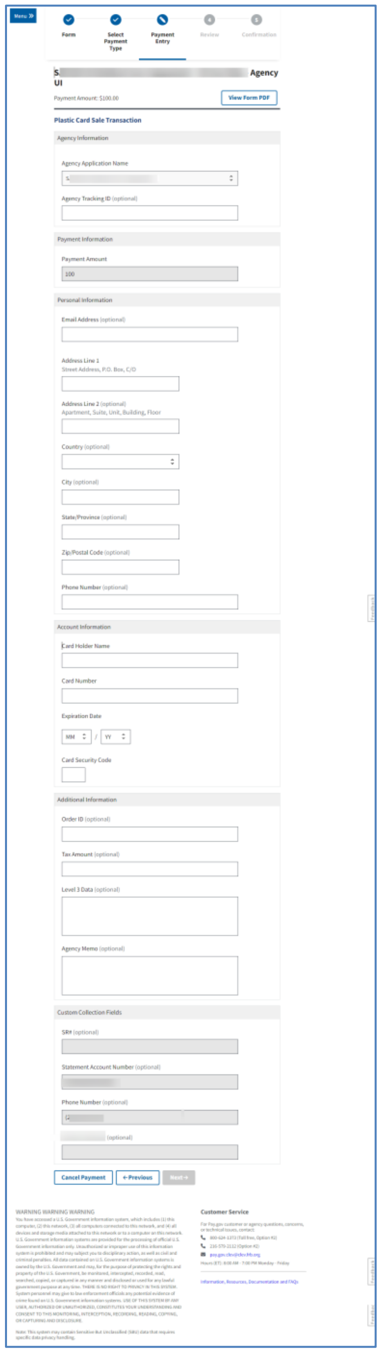
Not supported by the Pay a Form function.

8.4 Using Multiple Plastic Cards for a Payment

Not supported by the Pay a Form function.

8.5 Plastic Card Payment Page

Figure 12: Sample plastic Card Payment page with custom collection fields



8.5.1 *Agency Information Section*

Information to identify the application and payment.

Table 3: Agency Information fields

Field	Required or Optional	Description
Application Name	Required	Automatically inserted from your application and form selection.
Agency Tracking ID	Optional	A unique ID you create, assigned to the transaction. It must be unique within your agency. If no agency tracking ID is entered, Pay.gov will create and assign one. The Agency Tracking ID is used to identify the transaction in reports and online searches It also associates subsequent activities, such as a refund, with the original transaction.

8.5.2 Payment Information Section

The payment dollar amount.

Table 4: Payment Information fields

Field	Required or Optional	Description
Payment Amount	Required	Automatically inserted from the form. The total amount being paid in U.S. dollars. It cannot me changed on the payment page. To change it click previous to return to the form.

8.5.3 *Personal Information Section*

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

Table 5: Personal Information fields

Field	Required or Optional	Description
Email Address	Optional	The card holder's email address. It may be selected later to send a payment confirmation to the cardholder.
Address Line 1	Required	The address associated with the plastic card by the card issuer. If your cash flow application has been configured for address verification this, or another part of the address will be used to verify payment security. See the Plastic Card Collections Guide for more information.
Address Line 2	Optional	Additional information, such as an apartment number, for the Billing Address
Country	Optional	Select a country from the drop down list by clicking on the down arrow at the right side of the field. The default is United States. The country selected determines the choices in the State/Province Code field, if any.
City	Optional	The city where the card holder's billing address is located.
State/Province	Required for the United States and Canada. Optional for all other countries	The State or Province where the billing address is located. Depending on the country selected, this may be a dropdown list or an entry field.

Field	Required or Optional	Description
Zip Code/Postal Code	Required for the United States and Canada. Optional for all other countries	The code for the card holder's billing address.
Phone Number	Optional	The card holder's telephone number with and area/location code. Include a country code, if outside the United States or Canada.

8.5.4 Account Information Section

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

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

Table 6: Account Information fields

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

8.5.5 Additional Information Section

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

Level 2 and level 3 is used only for business-to-business and business-to-government plastic card payments to lower transaction costs interchange rate). See section 9 for more information.

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

Table 7: Additional Information fields

Field	Required or Optional	Description
Order ID	Optional	Level 2 data. The id the agency has assigned to the order created by the transaction.
Tax Amount	Optional	The amount of any tax included in the payment.
Level 3 Data	Optional	Level 3 data, in the form of XML. The XML is pasted into the field. See section 9 for more information.
Agency Memo	Optional	Enter any additional information your agency requires for the payment.

8.5.6 Custom Collection Fields (Optional) Section

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

See section 10 for more information.

8.5.7 Classification Section

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

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

Table 8: Classification fields

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

8.6 Click Next

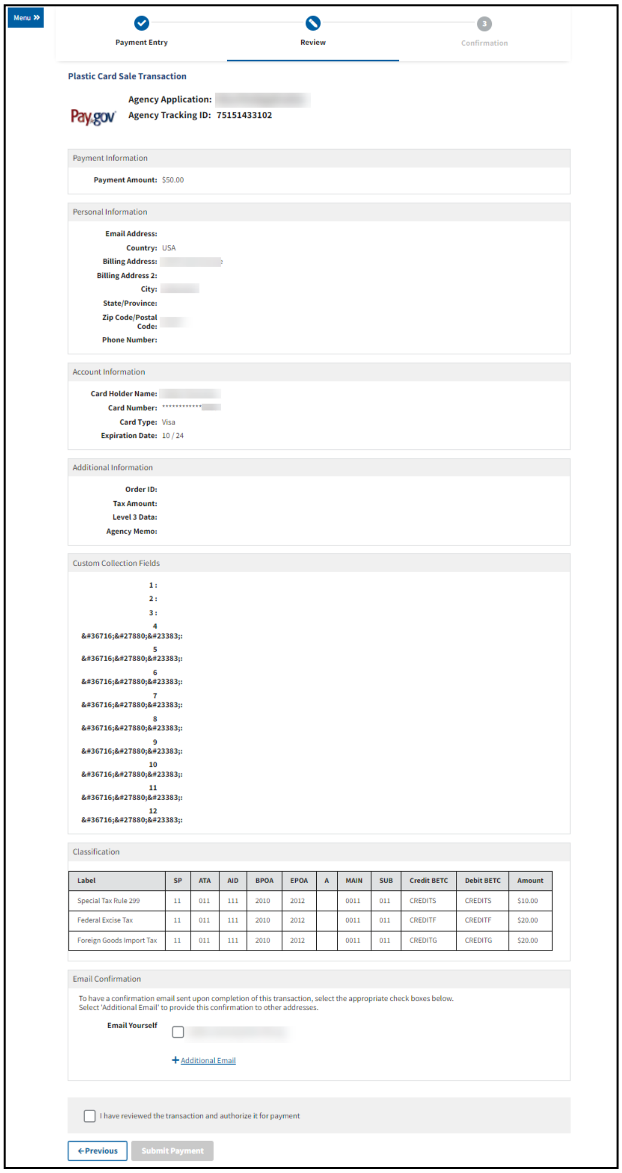
Click the Next button when you have entered all information for the payment.

The Plastic Card Payment Review page opens.

8.1 Plastic Card Payment Review Page

Review and authorize the payment.

Figure 13: Sample plastic Card Payment review page



8.1.1 Review the Payment Details.

If any information is incorrect, click the previous button and correct it on the Plastic Card Payment page.

Do not click your browser's back button.

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

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

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

8.1.3 Select Who Will Receive a Confirmation eMail

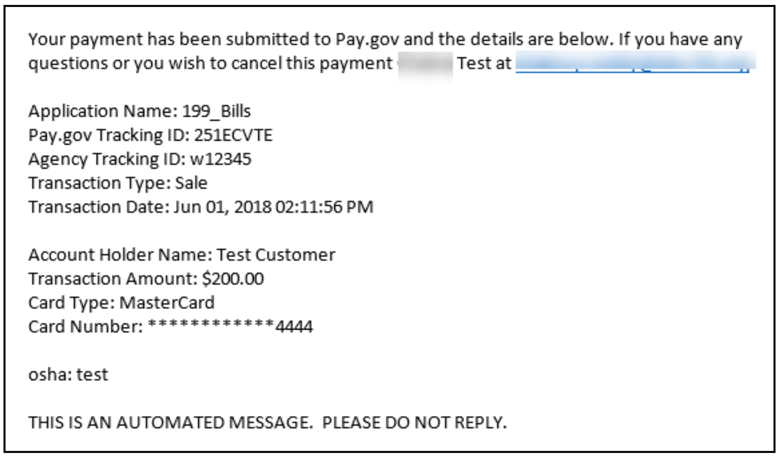
In the Email Confirmation section, you can check the boxes to send email confirmations to the customer and yourself.

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

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

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

Figure 14: Sample confirmation email



Your payment has been submitted to Pay.gov and the details are below. If you have any questions or you wish to cancel this payment [illegible] Test at [illegible]

Application Name: 199_Bills
Pay.gov Tracking ID: 251ECVTE
Agency Tracking ID: w12345
Transaction Type: Sale
Transaction Date: Jun 01, 2018 02:11:56 PM

Account Holder Name: Test Customer
Transaction Amount: $200.00
Card Type: MasterCard
Card Number: ************4444

osha: test

THIS IS AN AUTOMATED MESSAGE. PLEASE DO NOT REPLY.

8.1.4 Authorize the Payment

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

Figure 15: Authorizing the payment

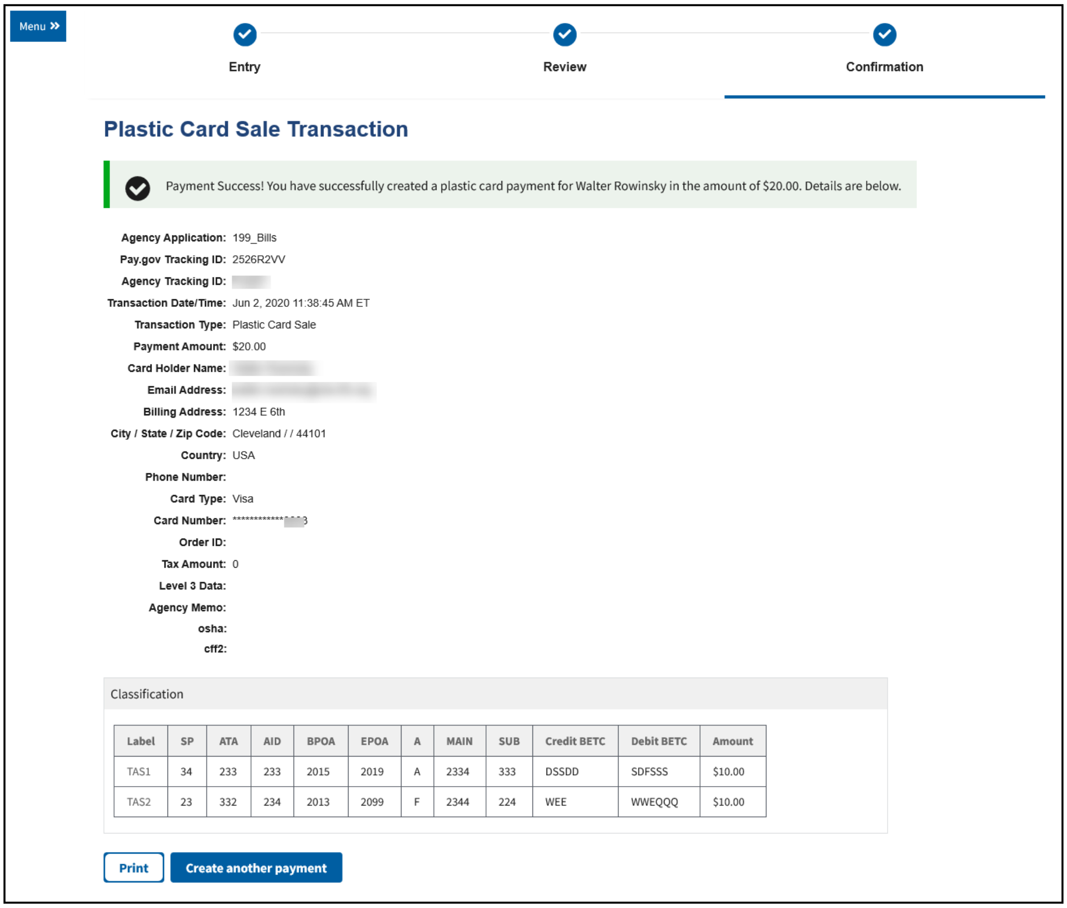
8.1.5 Submit the Payment

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

8.2 Plastic Card Payment Confirmation

The page includes the information entered for the payment.

Figure 16: Sample Plastic Card Payment Confirmation page


Menu »

Entry | Review | Confirmation

Plastic Card Sale Transaction

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

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

Classification

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

Print | Create another payment

Click **Print** for a hard copy of confirmation.

Click **Create another payment** to enter another plastic card payment.

9 Entering Level 2 and Level 3 Data

9.1 Default values required

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

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

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

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

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

See section 9 for details about level 2 and 3 data elements.

9.2 What is Level 2 Data?

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

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

9.3 What is Level 3 Data?

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

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

9.4 XML Required

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

> ***Important***! The level 3 data elements accepted vary according to the plastic card used for the payment. See section 9.

Figure 17: Sample Level III XML data

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

Figure 18: Another sample of Level III XML data

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

Not all Level III data elements in the above examples are required, nor are they all sent to Worldpay. Required and optional data elements vary according to the plastic card used for the payment. They are listed and described in section 9.

9.5 Level 3 Data Elements

Table 9: Level 3 data elements for Visa

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

Table 10: Level 3 data elements for MasterCard

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

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

Table 11: Level 3 data elements for American Express (AMEX)

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

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

9.6 Level II and III Element Descriptions

Table 12: Level-II data elements

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

9.6.1 MasterCard Level III Data

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

Table 13: MasterCard-line-item data elements

MasterCard Data Element	Data Values and Descriptions	Length	Type	Required/ Optional
`mastercard-line-item`	Container for all MasterCard level III data elements. Maximum of 97 mastercard-line-item containers allowed.	N/A	N/A	Required container for a MasterCard transaction.
`discount-indicator`	Flag indicating whether a discount was applied to this line-item (transaction). Y = discount applied N = no discount	1	String	Required
`discount-amount`	The total dollar amount of the discount applied to the transaction (if discount-indicator is Y). 0.01 -999999.99. Decimal point and two decimal places required if amount is entered. (Last two digits are implied decimal places.) Default is 0.	9	Decimal	Optional
`alternate-tax-identifier`	The type of alternate or additional tax charged for specific products or services. Default is 0.	4	String	Optional
`product-code`	Unique ID associated with the product/service provided by the agency. Typically, the supplier's unique product identifier.	12 maximum	String	Required
`item-descriptor`	A specific description of the item purchased. Must not be all spaces or zeros.	35 maximum	String	Required
`item-quantity`	The number of products for this line item included in the transaction. 0 – 99999	5 maximum	Long	Required
`unit-of-measure`	A three letter code for the metric used for understanding the quantity. Example: DZN. The code must match a unit-of measure code in section 9.7.1. **Important!** If a value longer that 3 characters is submitted no level II or III data will be sent to the plastic card settlement agent.	3	String	Required
`unit-cost`	The cost of one unit (as specified by unit-of-measure). 0.00 – 999999.99. Decimal point and two decimal places required if cost is entered. Default is 0.00	9 maximum	Decimal	Required
`net-indicator`	Indicates whether the amount of the purchase is a net amount or a gross amount. Y = tax included N = tax not included	1	String	Required

MasterCard Data Element	Data Values and Descriptions	Length	Type	Required/ Optional
`db-cr-indicator`	Indicates whether the mastercard-line-item is a debit or a credit. D = debit C = credit	1	String	Required
`type-of-supply`	Indicates if the purchase is for goods or services. 00 = goods 01 = services	2	String	Optional
`item-commodity-code`	Commodity codes are used by corporate purchasing organizations to segment and manage their spend across diverse product lines. There is no universally accepted commodity code standard, but the United Nations Standard Products and Services Code (UNSPSC) is widely deployed.	12 maximum	String	Optional
`line-item-total`	Calculation of the item-quantity multiplied by the unit-cost and less the discount per line item. 0.00 – 9999999.99. Decimal point and two decimal places required.	10 maximum including decimal point	DollarAmou nt	Optional

9.6.2 Visa Level III Data

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

Table 14: visa-line-item data elements

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

Visa Data Element	Data Values and Descriptions	Length	Type	Required/ Optional
`product-code`	Unique ID associated with the product/service provided by the agency. Typically, the supplier's unique product identifier. **Line-item-total must also be supplied if the product-code is to be sent to Worldpay.**	12 maximum	String	If used, line-item-total must also be supplied.
`item-descriptor`	A specific description of the item purchased. Must not be all spaces or zeros.	24 maximum	String	Required
`item-quantity`	The number of products for this line item included in the transaction. 0 – 9999999999	10 maximum	Long	Required
`unit-of-measure`	The metric used for understanding the quantity. The code must match a unit-of measure code in section 9.7.1. **Important!** If a value longer that 3 characters is submitted no level II or III data will be sent to the plastic card settlement agent.	3	String	Required
`unit-cost`	The cost of one unit (as specified by unit-of-measure). 0.00 – 999999999.99. Decimal point and two decimal places required if cost is entered. Default is 0.00	11 maximum including decimal point	Decimal	Required
`net-indicator`	Indicates whether the amount of the purchase is a net amount or a gross amount. Y = tax included N = tax not included	1	String	Optional
`db-cr-indicator`	Indicates whether the visa-line-item is a debit or a credit. D = debit C = credit	1	String	Optional
`type-of-supply`	Indicates if the purchase is for goods or services. 00 = goods 01 = services	2	String	Optional
`item-commodity-code`	Commodity codes are used by corporate purchasing organizations to segment and manage their spend across diverse product lines. There is no universally accepted commodity code standard, but the United Nations Standard Products and Services Code (UNSPSC) is widely deployed.	12 maximum	String	Required
`line-item-total`	Calculation of the item-quantity multiplied by the unit-cost and less the discount per line item. 0.01 – 9999999.99. Decimal point and two decimal places required.	10 maximum including decimal point	DollarAmount	Required if product-code has a value.

9.7 American Express Level III Data

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

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

Table 15: AmEx-line-item data elements

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

9.7.1 Default Values for unit-of-measure.

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

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

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

Table 16: Default unit-of-measure code choices

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

Unit	Code
Dozen	DZN
Fluid ounce (29.5735 cm3)	OZA
Foot (.3048 m)	FOT
Gallon (4.546092 dm3)	GLI
Gram*	GRM
Hour*	HUR
Inch (25.4 mm)	INH
Kilogram*	KGM
Liquid gallon (3.78541 dm3)	GLL
Liquid pint (.473176 dm3)	PTL
Liquid quart (.946353 dm3)	QTL
Litre (1 dm3)*	LTR
Metre*	MTR
Number	NMB
Ounce GB, US (28.349523 g)	ONZ
Pint (.568262 dm3)	PTI
Pound GB, US (.4559237 kg)	LBR
Quart (1.136523 dm3)	QTI
Square foot	FTK
Square inch	INK
Square metre*	MTK
Square yard	YDK
Yard	TRD

10 Minimum and Maximum Payments

Pay a Form supports minimum and maximum payment amounts.

If a payment that is less or more than the allowed amount is submitted the following error message is displayed and the transaction is not processed::

> ! Pay.gov is unable to process your request at this time. Please try again later or contact Pay.gov Customer Service.

10.1 Changing the Minimum or Maximum Payment Amount

Contact your Agency Implementation Specialist to change the minimum or maximum payment amount allowed.

11 Payer Profiles and Company Profile Values

11.1 Payer Profiles

If payer profiles have been created they can be selected to populate a form with the payer's account information.

Payer profiles allow agencies to store customers' ACH account information in IfPay.gov for use with the Create Transactions and Pay a Form functions on the Agency Collections (myagency) website.

With payer profiles, each customer account can be assigned a unique payer profile ID, created by the agency, which is used to retrieve the account information and insert it when a transaction is created.

See the *Agency Guide to Payer Profiles* for more information.

11.2 Company Profile Values

Pay a Form Pay a form does not change values dynamically based on a Company Profile. Company Profile values, including the price are hard coded based on the form's/applications configuration.

11.2.1 Changing Values

Contact your Agency Implementation Specialist to change any value on a form. Pay a Form will not recognize values edited through the Agency Collections Company Profile feature m

See the *Agency Guide to Company Profiles* for more information.

12 Custom Collection Fields

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

Information (value) entered into a custom collection field:

- is included in appropriate Pay.gov reports and activity files
- is sent to the Collection Information Repository (CIR) as part of payment data
- can be included in the confirmation email sent to the payment is completed

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

12.1 Restrictions for Custom Collection Field Values

Values entered for Custom Collection Fields must:

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

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

Table 17: Characters allowed for custom collection field values

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

Character	Description
-	hyphen

13 Notifications and Reminders

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

14 Known Issues

Duplicate Agency Tracking IDs

It is possible for agencies to assign the same Agency Tracking ID to more than one transaction within an agency.

Workaround

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

15 Customer Support

15.1 Contact Information

Hours:	8:00 am to 7:00 pm Eastern Time
	Monday through Friday, closed bank holidays
Phone:	(800) 624-1373
Email Address:	pay.gov.clev@clev.frb.org