



Plastic Card Collections Guide

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1 Introduction

This document provides an overview of Pay.gov plastic card collections, requirements, limitations, and specifics for authorization response codes, security codes and data elements.

1.1 Related Documents

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

Information about Pay.gov's Public (customer) user interface is available via the Online Help link on the public website at <https://pay.gov/public>.

2 Plastic Card Transactions

Pay.gov accepts plastic card transactions — credit, debit, point-of-sale signature, and smart chip (Europay MasterCard and Visa or EMV) — and provides real-time authorization for each attempted transaction.

Plastic card transactions can be initiated via

- the Forms Service
- the Hosted Collection Page Service
- an ebill payment
- the TCS Single Web Service
- the TCS Plastic Card Web Service
- the TCS Batch Web Service
- Create Transactions
- Agency Collections Create Transactions

All these services support plastic card payments but not all support supplemental functions such as scheduling recurring plastic card payments or creating refunds. See the agency guide for a particular service for details about the plastic card transactions and functions supported. Agency guides can be downloaded from or requested at <https://qa.pay.gov/agencydocs/>.

2.1 Accepted Plastic Cards

Pay.gov supports the following U.S domestic or international plastic card brands:

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

Note: Discover-branded cards are processed as Discover.

2.2 Plastic Cards Not Accepted

Pay.gov does not support:

- Gift Cards
- Card brands not listed in section 2.1.

2.3 Authorization and Force/Capture

A plastic card transaction uses two separate processes, Authorization and Force (Capture)

2.3.1 Authorization

Authorization is a request to the plastic card holder's card-issuer to determine if a transaction will be approved or declined based on the card holder's line of credit (or in the case of debit cards, based on the funds available to the card holder's account). In other words, authorization confirms that the customer actually has funds available to complete the transaction. For Pay.gov, the request is made via the card acquiring processor designated by the Treasury's Bureau of the Fiscal Service.

If the Authorization is approved, a hold is placed on the amount authorized to ensure it is available for completion of the transaction. Completion (payment) requires a subsequent Force/Capture.

2.3.2 Force/Capture

Force/Capture takes place after Authorization. Force/Capture is a request to transfer all, or part of the funds authorized from the card holder's account to the agency's account with the U.S. Treasury. In short, the transaction amount does not reach the agency's account until the funds are Captured.

Force/Capture can take place immediately or shortly after authorization (a Sale transaction) or can be delayed for a time after authorization (a common example is authorization at the beginning of a hotel stay and force/capture at checkout).

Important! The Force for an authorization must be completed within 30 days after the authorization is requested. Past 30 days, the Force will not be performed, and your agency will receive an error message.

2.4 Recurring Payment Dates

The first payment date must be no earlier than today's date and must be within 30 days of the submission date.

3 Merchant ID Required (Internet Merchant Account)

Your agency must [apply for a Merchant ID with the Bureau of the Fiscal Service Card Acquiring Service \(CAS\)](#) prior to accepting plastic cards for your cash flows (Pay.gov applications). Generally, you will need a separate merchant ID for each cash flow.

Note: The link takes you to the CAS application form on Pay.gov, where you will also find a link and phone number for support.

Contact your Pay.gov Agency Implementation liaison before completing the application. You may also need to work with your Bureau of the Fiscal Service liaison.

3.1 Preparation

It is important when applying for an Internet merchant account to carefully examine how the use of cards fits your business process.

4 Plastic Card Processing and Settlement

Note: See section 16 for transaction flowcharts and timelines.

4.1 Agency Account

Pay.gov plastic card collections are currently settled with the plastic card settlement bank designated by the Bureau of the Fiscal Service as a financial agent. Worldpay is the card acquiring processor of the Bureau of the Fiscal Service's financial agent. All collections will be directly deposited with the Treasury. The card acquiring processor makes entries for plastic cards to CIR on a daily basis and results in a deposit ticket (SF 215). A debit voucher (SF 5515) will be produced for any debits or chargebacks that are processed against the agency's account.

Note: Pay.gov does not have access to information on chargebacks. Contact the financial institution that issued the plastic card for information.

Agencies that use plastic card collections should contact Worldpay's Federal Agency Support line at 1-866-851-0026 for the latest information on their setup, including deposit schedules and reconciliation.

4.2 Draft Locator

The draft locator is a unique number assigned to a plastic card transaction, allowing it to be tracked. This number is derived from the agency tracking ID by Pay.gov according to the settlement agent's requirements. Worldpay truncates the agency tracking ID to the eleven right-most alphanumeric characters. This is how the draft locator appears in CIR reports.

4.3 Payment Dates

Pay.gov is available 24-hours-a-day, 365 days-a-year; plastic card payments may be made on any calendar date at any time.

However, agencies using the Pay.gov-Hosted Forms service may specify a range of dates during which a payment may be made. Payments attempted outside that range will not be allowed.

For example, your agency could choose to accept certain payments associated with a form only once a year, from July 1 to July 15. Customers would only be able to select a date in that range for their payment.

4.4 Authorization and Settlement

4.4.1 Authorization

Plastic card payments made interactively (Forms Service, Hosted Collection Pages, Create Transactions) are authorized for payment at the time they are submitted to and processed by Pay.gov. Authorization/Sale results are then displayed to the customer or agency user entering the payment so they can confirm the payment.

Transaction data is then stored to be included in the next settlement file sent to Worldpay.

Plastic card payments made non-interactively (any TCS system-to-system submission) are processed and acknowledged by Pay.gov as they are received. Transaction data is then stored to be included in the next settlement file sent to Worldpay.

4.4.2 Settlement

Pay.gov sends two settlement files on each day to Worldpay; the first at 8:55 pm Eastern Time and the second at 12:10 am the next morning, Pay.gov sends the files every day of the year. Credit card settlement generally takes place within 24 hours of the transaction. Debit card settlement is always the following business day (no settlement on weekends or Federal Reserve holidays).

Contact Worldpay for details on their actual processing times for posting to settlement.

5 Fees

The Bureau of the Fiscal Service is responsible for payment of an agency's plastic card fees. However, other than in exceptional circumstances, agencies are responsible for fees associated with intra-governmental card payments collected by your agency.

Note: Agencies should be aware that large-dollar credit card and debit card transactions are costlier for the Federal Government than small-dollar transactions. When collecting large-dollar transactions, agencies should use other less expensive electronic alternatives such as Pay.gov's ACH direct debit collections option.

Including plastic card level 2 and level 3 data with transactions using business, corporate, and purchase (p-card) cards, could lower the interchange fees charged for those transactions.

6 Credit Card Fulfillment

The Federal Trade Commission has established rules governing merchandise orders received by mail, telephone, and over the internet.

Refer to the Federal Trade Commission rules governing fulfillment at <https://www.ftc.gov/tips-advice/business-center/guidance/business-guide-ftcs-mail-internet-or-telephone-order>

7 Payment Card Industry Data Security Standard (PCI DSS) Compliance

Pay.gov has been added to Visa's Global List of Payment Card Industry Data Security Standard (PCI DSS) Validated Service Providers.

PCI DSS is Visa's proprietary information security standard for organizations that handle branded credit cards including Visa, MasterCard, American Express, Discover, and JCB.

The Attestation of Compliance document is available on the Pay.gov documentation web site at https://qa.pay.gov/agencydocs/docs/pci_dss.pdf.

8 Payment Amount Limits

In addition to the information below, please refer to the Treasury Financial Manual announcement available at <http://tfm.fiscal.treasury.gov/v1/p5/c700.html>.

Agencies having concerns or questions should contact the Bureau of the Fiscal Service directly at cardacquiringservice@fiscal.treasury.gov or contact the Worldpay Federal Agency Support line by phone at 866-851-0026.

8.1 Credit Card Daily Limit

The total daily dollar amount limit is \$24,999.99.

The limit is in accordance with the Bureau of the Fiscal Service “*Limitations on Credit Card Collection Transactions and Policy for Splitting Transactions*” Announcement No. A-2014-04, July, 2014, effective June 1, 2015.

The limit applies to the combination of all transactions made with any US Government entities using the same credit card. This limit has been implemented by Worldpay, the card acquiring processor of the Bureau of the Fiscal Service’s financial agent and is lower than the previous limit of \$49,999.99.

In other words, the credit card daily limit applies to the combined total of all transactions conducted with any US Government entities on a single day using a single credit card. This includes the combination of any of the following transactions

- online transactions conducted via Pay.gov
- transactions conducted via other channels
- direct over-the-counter transactions made at a US Government facility such as a store or ticket office.

Agencies and their customers are affected in the following ways:

- Any individual credit card transaction greater than \$24,999.99 will be declined by the Bureau of the Fiscal Service’s Card Acquiring Service (Worldpay).
- If a customer uses the same credit card to conduct multiple credit card transactions with multiple US Government entities on the same day, any individual transactions that cause the combined dollar-value total charged to the credit card to exceed the daily total limit of \$24,999.99 will be declined.
- See the examples in section 8.1.2.

Note: Individual credit card transactions larger than the \$24,999.99 total daily dollar amount limit may not be split into multiple transactions using the same credit card, whether or not the split transactions are assigned to multiple days. Splitting a transaction violates card network and Bureau of the Fiscal Service rules. Split transactions must use ACH. For example, if a customer was charged \$23,000.00 and then

billed \$10,000.00 on the same card to satisfy a paid-in-full status for an obligation, this is considered a split transaction in it goes against the card rules.

8.1.1 Over the Limit Message

If a customer submits a credit card transaction that exceeds the daily amount limit, Pay.gov responds with a message that they must use debit (ACH or a debit card) for the transaction.

8.1.2 Credit Card Limit Transaction Examples

1. If a customer has an obligation for \$30,000.00 and the customer places \$24.99.00 on their credit card, the remaining balance must be paid using another payment method such as ACH debit or a debit card.
2. A customer conducts an online credit card transaction with an agency through Pay.gov for \$25,000.00. The transaction will be declined by the card acquiring service because it exceeds the daily credit card dollar-value limit.
3. A customer uses the same credit card on the same day to conduct three transactions with US Government entities. The first credit card transaction is conducted with an agency online via Pay.gov and totals \$15,000.00. The second credit card transaction is conducted with another agency via a different online channel and totals \$9,000.00. The third credit card transaction is an over-the-counter purchase at the US Mint for a total of \$9,000.00. The combined total of all three transactions conducted on that day is \$26,000.00. The third transaction will be declined by the card acquiring processor because it causes the total of all the government entity transactions charged to the credit card on that day to exceed the total daily dollar-value limit of \$24,999.99.
4. A customer conducts two separate online credit card transactions with an agency on a single day. Two different credit cards are used. The first credit card is used to pay \$24,000.00. The second credit card is used to pay \$15,000.00. Both transactions will be processed by the card acquiring service.
5. If the customer paid \$23,000.00 for a service vehicle, and then paid \$100,000.00 for office supplies, those are two separate obligations and should not be flagged. Please note: some transactions may still be flagged by the card processor. If this occurs, the processor will reach out to your agency to establish an understanding for the nature of the transaction.

8.2 Debit Card Daily Limit

There is no maximum dollar limit for transactions paid with a debit card.

See [“Limitations on Credit Card Collection Transactions and Policy for Splitting Transactions” Announcement No. A-2014-04, July, 2014](#), effective June 1, 2015, for details.

All debit card transactions conducted on any single day with one or more US Government entities will be processed by the Bureau of the Fiscal Service's card acquiring processor.

Note: Pay.gov accepts Visa, MasterCard, and Discover branded debit cards.

9 Plastic Card Authorization

Pay.gov submits plastic card transactions to Worldpay for authorization. Worldpay returns a payment status and a response code. The status determines the response to the authorization request. Both the status and response code are available to agencies in Pay.gov reports and their transaction details, and via queries in the Transaction Search service.

9.1 Payment Status for Plastic Card Collections

There are two statuses for plastic card collections, determined by the authorization provider: Success and Failed.

- *Success*: Authorized transaction; the plastic card information was correct and sufficient funds exist.
- *Failed*: Failed plastic card transaction; a problem exists with the credit card information and/or insufficient funds

9.1.1 Payment Authorization Response Codes

During authorization plastic card details such as card number, billing address and security code (CVV2) are checked, and the availability of sufficient funds is verified. The settlement provider's response to Pay.gov includes an authorization response code.

- Authorization response codes provide information on why a plastic card transaction succeeded or failed.
- Customers and agency users will not see a response code at the time they submit a transaction.
- Authorization response codes are included in transaction details viewed in Transaction Search, the separate Search Transactions function, and in transaction details opened from some online reports.

See the *Agency Guide to Transaction Search* for a listing of response codes and their definitions.

9.2 Partial Authorizations

9.2.1 TCS Single

Partial payments are supported for agency cash flow applications configured as retail applications. For applications configured to allow partial payments, the partial amount will be accepted.

The authorized amount of the partial payment and the remaining balance will be displayed on the receipt or returned as part of the TCS Single results. This value is current only at the time of the transaction and is not stored in the Pay.gov database.

For example, the first transaction for the partial amount is submitted using one plastic card account. Then a second transaction using a second plastic card account is submitted for the remaining balance. The second transaction must have

a new Agency Tracking ID (it cannot use the same Agency Tracking ID as the first transaction).

9.2.2 Other Pay.gov Collections Interfaces

No other Pay.gov collections interfaces allow partial authorizations or the use of multiple plastic cards.

9.3 Zero-Dollar Authorizations

For the TCS Single service only, Pay.gov allows applications to submit plastic card authorizations for \$0.00. These transactions are typically used to validate plastic card account and address information. They cannot be canceled, forced, or reversed.

Pay.gov will not accept zero-dollar manual authorizations through Create Transactions, Hosted Collection Pages, or other services. Agencies wishing to validate plastic card account and address information through these other services can create a transaction for \$1 or less in Pay.gov and then refund it.

9.4 Canceling/Voiding an Authorization

Authorizations may be canceled within seven (7) days from the date the transaction is submitted. This would be done if the authorization will not be Forced. For example, the customer reports that their funds are still on hold, but the transaction was never completed.

After 7 days, the Authorization cannot be canceled on Pay.gov. You will receive an error message. You may have to contact Worldpay to have the Authorization manually canceled.

10 Real-Time Reversals

If a plastic card authorization or sale is canceled, Pay.gov will reverse the authorization in real time. The reversal is sent to Worldpay in real-time, and Worldpay sends it to the card issuer in real-time. The card issuer processes the reversal according to their own schedule.

If a plastic card authorization is forced for less than the amount of the authorization, Pay.gov will automatically reverse the difference between the authorized amount and the forced amount.

11 Payment Cancellation

Note: See section 9.4 for Authorization-only cancelation.

Plastic card payments may be canceled:

- only while they are in pending status (before they are included in a settlement file sent to Worldpay for processing)
- by a logged in customer
- by an agency

Pay.gov creates settlement files twice daily: at 12:10 am Eastern Time and at 8:55 pm Eastern time.

Once a plastic card payment is included in a Worldpay settlement file, it can no longer be canceled but it can be refunded.

Important! Only customers and agencies can cancel plastic card transactions. Pay.gov Customer Support cannot.

12 Refunds

Plastic card refunds can be issued through Pay.gov by an agency user if

- your agency cash flow application is configured to allow them
- the agency user has the correct access role

Services that support refunds are:

- Create Transactions
- TCS Single Web Service
- TCS Batch Web Service
- Transaction Search

12.1 NO REFUND COUNTRIES

Refunds will not be issued to the following countries:

- Russia
- Ukraine
- Latvia
- Lithuania
- Kazakhstan
- Bulgaria
- Azerbaijan
- Georgia
- Uzbekistan
- Serbia
- Tajikistan
- Kyrgyzstan
- Ethiopia
- Nigeria
- Sierra Leone

Note: This list is subject to change based on updates from OFAC

12.2 Refund Time Limit

Agencies may only issue refunds for plastic card transactions within 18 months of the original transaction date.

After 18 months the transaction information will be archived and unavailable for refund. You will not be able to access the transaction information or issue a refund through Transaction Search, nor will you be able to pull up the transaction information in a report (see the Agency Guide to the Reporting Service).

Once a transaction has been archived, Pay.gov will be unable to restore the transaction or initiate any refund. Your agency must handle the monetary return in some other agency-supported manner.

Note: The 18-month period during which transactions are available is approximate and may vary plus/minus one month for some agencies.

12.3 Void Refund (Void Credit)

A plastic card refund may only be voided before it is sent to Worldpay for settlement.

Plastic card refunds are voided using the Void Action available in Transaction Search on the Agency Collections (myagency) website.

For instructions, see the *Agency Guide to Transaction Search*.

13 Security

13.1 AVS- and Security Code-based Security

Note: For applications not pre-configured for Pay.gov actions based on AVS or Security Code responses, neither the card issuing financial institution nor Pay.gov decides on whether or not to approve a transaction. It is the agency's responsibility to determine what action to take based on the response code returned.

Agencies have the option to pre-configure applications as to how Pay.gov will automatically act on their behalf in regard to Address Verification Service (AVS) or plastic card security (CVV2) codes returned by a plastic card issuer. For example, Pay.gov could automatically fail an approved transaction if the AVS code returned indicates that the billing address supplied does not match the billing address on file with the card issuer.

For new applications, this option is part of the initial configuration process. Agencies can also revise existing application configurations.

13.2 Plastic Card Security Codes

Pay.gov supports plastic card security codes. These are the three- or four-digit codes printed on the back of credit and debit cards (or on the front of AMEX cards), which are used to reduce fraud by having the customer verify that they have the plastic card available when making a transaction.

Each brand of card uses a slightly different code with a different name. Examples include:

- Card Security Code (CSC)
- Credit Card Verification 2 code (CVV2)
- Credit Card Validation Code (CVC)
- Card Identification (CID)
- Card Identification Number (CIN)

The plastic card issuer does not decide for an agency on what action to take based on the security code response.

Your agency has the option to configure how Pay.gov will act based on the security response. You must configure each of your Pay.gov cash flow applications separately either at the time it is created or when modified later.

See the *Agency Guide to Transaction Search* for a listing of security response codes and their definitions.

13.3 Address Verification Service (AVS)

Note: The Address Verification Service used by Pay.gov only applies to Visa, MasterCard and American Express plastic card transactions identified as having a billing address in

the U.S., Canada, or United Kingdom. Customers must select their country on Pay.gov's plastic card payment page. Some banks do not support AVS and AVS is not used for transactions billed to addresses in other countries.

The Address Verification Service is a MasterCard service to combat non-face-to-face transactions by cross-referencing a cardholder's address information with their card-issuer's records.

AVS confirms that the numeric portion of the customer's billing address matches the address on file with the card-issuing financial institution. For example, if the customer's billing address is 101 Main Street, Cleveland, Ohio 44101, AVS checks 101 and 44101.

Pay.gov can forward the code returned by AVS to your agency, and it may be included in the transaction details available through the Transaction Search service.

Your agency has the option to accept or fail transactions based on the AVS code results. However, if your cash flow (Pay.gov application) has not been pre-configured to take an action, Pay.gov will not fail a transaction based on the AVS response.

See the *Agency Guide to Transaction Search* for a listing of AVS response codes and their definitions.

14 Track 2 Data and EMV Tagged Data

Pay.gov supports card-present transactions by transmitting, but not storing, Track 2 data and the equivalent EMV tagged data.

14.1 Magnetic Strip

There are three tracks of data on the magnetic strip on a plastic card:

- Track 1 contains the cardholder's name as well as account number and other discretionary data.
- Track 2 data enables cards to be accepted at Point-of-Sale (POS) terminals. The additional information read from Track 2 may enable the transaction to qualify for lower fees, which translates into savings for the U.S. government, and provides additional information used to assist in fraud prevention. Track 2 data is standardized by the banking industry and contains the following information:
 - primary account number
 - country code
 - expiration date, or separator
 - up to 40 characters of discretionary data.
- The third track is not widely used because of weak standards defining the data it can support.

14.2 EMV Chip

The EMV chip on plastic cards includes tagged data that is the equivalent of magnetic strip track 1 and track 2 data.

15 Level 2 and Level 3 Data

Level 2 and Level 3 data is additional information that can be submitted with a corporate card, business card, or purchase card (p-card) transaction. Level 2 and Level 3 data is not supported for consumer plastic cards.

Submitting the data can:

- Provide a higher level of service to business customers by having the data appear on their plastic card statement, making it easier to reconcile their purchase. (MasterCard, Visa, and American Express determine which data actually appears on a customer's statement.)
- Lower the interchange rate charged for the transaction and so reduce the fees paid by the Treasury on your agency's behalf. The rate is determined by whether only Level 2 data is submitted or whether Level 2 and Level 3 data is submitted.

Note: Discover and Discover-branded plastic cards do not support level 2 and level 3 data.

15.1 Information Provided

Level 2 and Level 3 data provides specific information about a purchase.

- Level II data includes order and tax account information.
- Level III data is purchase order line-item detail, which contains more specific information such as unit of issue, order quantity, item descriptor, item quantity, unit of measure, shipping information, and unit cost.

Level 2 and Level 3 data is not stored on the plastic card used for a payment, must be supplied by the agency, and is associated with a particular transaction in Pay.gov. The data is passed through to the settlement service at the time of settlement and later appears on the business customer's plastic card statement.

The data required varies according to the card brand and may vary according to the first four digits of the card used.

15.2 Pay.gov Services Supporting Level 2 and Level 3 Data

The following Pay.gov services accept level 2 and level 3 data:

- Create Transactions (*Guide to Agency Collections – ACH Debit and Plastic Card*)
- Collections API Plastic Card (*Collections API Plastic Card Technical Reference*)
- TCS Single (*TCS Single Web Service Technical Reference*)
- TCS Batch (*TCS Batch Web Service Technical Reference*)
- TCS Plastic Card (*TCS Plastic Card Web Service Technical Reference*)
- OCI-Interactive (*Pay.gov OCI Reference Manual*)

See the guides and references for these services for details about how to supply the data.

In Create Transactions, level 2 data is entered into fields on the web page.

For Agency Collections – Create Transactions, additional level 2 and 3 data is submitted in XML format.

For all other services, both level 2 and level 3 data are included in the XML messages or files sent to the service.

15.3 Default Values Required

Agencies should set default values with Pay.gov for the following required Level III data:

- 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 transaction, 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 transaction. These values have been determined by Pay.gov. Agencies do not provide defaults for them.

See section 15.6 for details about level 2 and 3 data.

15.4 Create Transactions XML

For Create Transaction, Level 3 data is entered in the Level 3 Data field as XML (Figure 25 and Figure 26). It is copied and pasted into the field.

Important! The level 3 data elements accepted vary according to the plastic card used for the transaction. See section 15.5.

Figure 1: 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 2: 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 transaction. They are listed and described in Table 12, Table 13, and Table 14 in section 11.2.2.

15.5 Level 3 Data Elements

Table 1: 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	

Element	Length	Required?
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 2: 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
Level3 Item Amount Net/Gross Indicator	1 character	Required
Level3 Discount Indicator	1 character	Required

Table 3: 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: 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.

15.6 Level II and III Element Descriptions

Table 4: 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 <i>Web Services Data Elements and Types, Return Codes and Country Codes</i> 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

15.6.1 MasterCard Level III Data

Note that maximum characters or allowed values may differ from those for Visa or American Express.

Table 5: 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

MasterCard Data Element	Data Values and Descriptions	Length	Type	Required/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	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 15.6.4 Important! If a value longer than 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
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

MasterCard Data Element	Data Values and Descriptions	Length	Type	Required/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	DollarAmount	Optional

15.6.2 Visa Level III Data

Note that maximum characters or allowed values may differ from those for MasterCard or American Express.

Table 6: 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
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 15.6.4. Important! If a value longer than 3 characters is submitted no level II or III data will be sent to the plastic card settlement agent.	3	String	Required

Visa Data Element	Data Values and Descriptions	Length	Type	Required/Optional
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
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 mastercard-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.

15.6.3 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.

Note that maximum characters or allowed values may differ from those for MasterCard or Visa.

Table 7: 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

American Express Data Element	Data Values and Descriptions	Length	Type	Required/Optional
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

15.6.4 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 8: Default unit-of-measure code choices

Unit	Code
Cubic foot	FTQ
Cubic inch	INQ
Cubic metre	MTQ
Cubic yard	YDQ
Day*	DAY
Dozen	DZN
Fluid ounce (29.5735 cm ³)	OZA
Foot (.3048 m)	FOT
Gallon (4.546092 dm ³)	GLI
Gram*	GRM
Hour*	HUR
Inch (25.4 mm)	INH
Kilogram*	KGM
Liquid gallon (3.78541 dm ³)	GLL
Liquid pint (.473176 dm ³)	PTL
Liquid quart (.946353 dm ³)	QTL

Unit	Code
Litre (1 dm ³)*	LTR
Metre*	MTR
Number	NMB
Ounce GB, US (28.349523 g)	ONZ
Pint (.568262 dm ³)	PTI
Pound GB, US (.4559237 kg)	LBR
Quart (1.136523 dm ³)	QTI
Square foot	FTK
Square inch	INK
Square metre*	MTK
Square yard	YDK
Yard	TRD

15.7 Data Validation

Pay.gov stores and validates level 2 and level 3 data before including it in the settlement file sent to Worldpay. Invalid data is not sent to Worldpay and does not appear on Worldpay transaction reports.

16 Plastic Card Collections Flowcharts

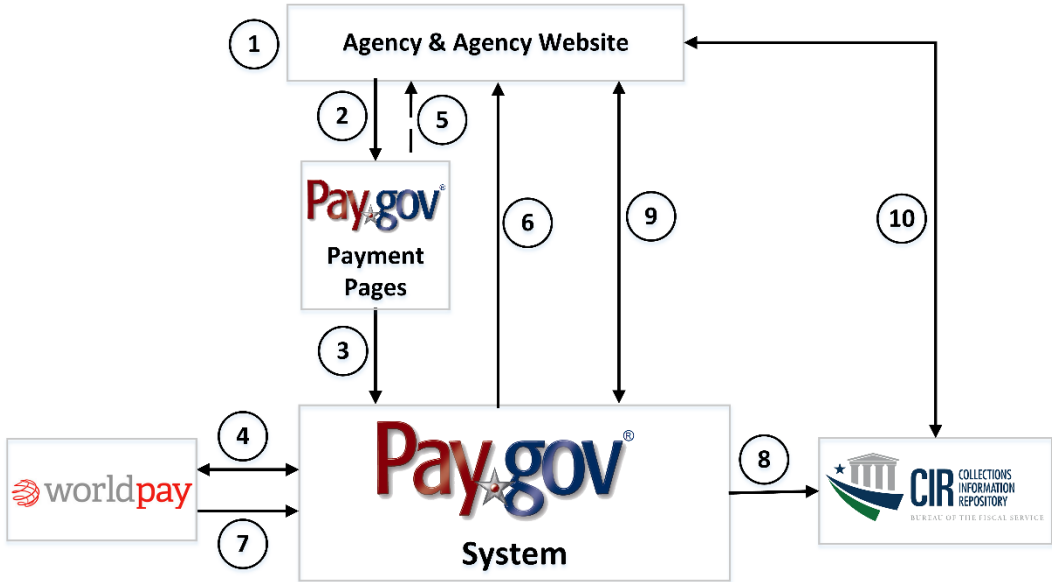
Figure 3 shows the stages involved in a plastic card payment where a customer is forwarded from the agency’s website to a collection page hosted on Pay.gov (an interactive collection).

Figure 4 shows the stages involved in a plastic card payment where an agency collects all of the payment information and submits it to Pay.gov (a non-interactive collection).

16.1 Interactive Plastic Card Collection

Note: Payments made through Pay.gov’s public website or via Create Transactions follow a similar flow.

Figure 3: Example plastic card interactive collection flow (Hosted Collection Pages)

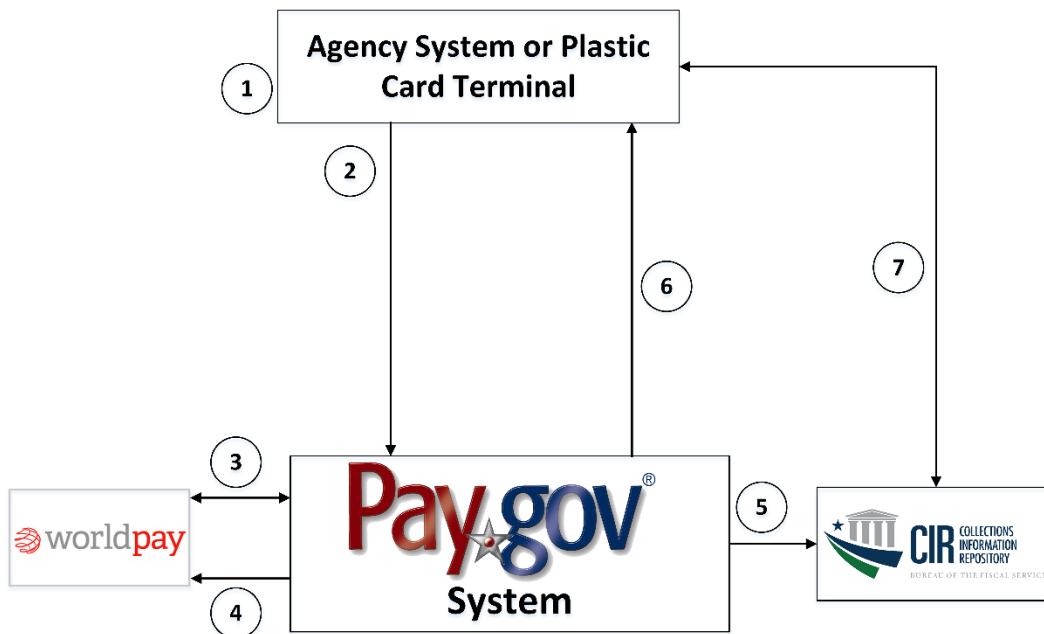


1. A customer on an agency website elects to make a payment. The public website or the agency website sends a request to Pay.gov to initiate a collection process. Pay.gov responds with a token that identifies the transaction and indicates it is OK to proceed.
2. The customer is transferred to Pay.gov where the payment page is hosted.
3. The customer enters the transaction details — name, address, plastic card information, etc. — and submits the completed collection.
4. Pay.gov sends the plastic card information to the card authorization provider (Worldpay) where the transaction is either authorized or failed. Worldpay responds to Pay.gov with the status.
5. Pay.gov may redirect the user back to the agency’s site (as configured for the application).
6. Pay.gov sends collection results to the agency. The agency is responsible for determining what to show the user, including a printable receipt if desired.

7. Pay.gov sends two settlement files for each day to Worldpay, the first at 8:55 pm Eastern Time and the second at 12:10 am the next morning, Pay.gov sends the files every day of the year. Contact Worldpay for details on their actual processing times from posting to settlement.
8. Pay.gov sends transaction information to the Central Information Repository (CIR).
9. Pay.gov includes plastic card transactions in online reports and activity files (see the *Agency Guide to the Reporting Service*) and *Agency Guide to Activity Files*.
10. The agency can access CIR to view the deposit ticket and debit voucher entries.

16.2 Non-interactive Plastic Card Collection

Figure 4: Example plastic card non-interactive collection flow (TCS web service)



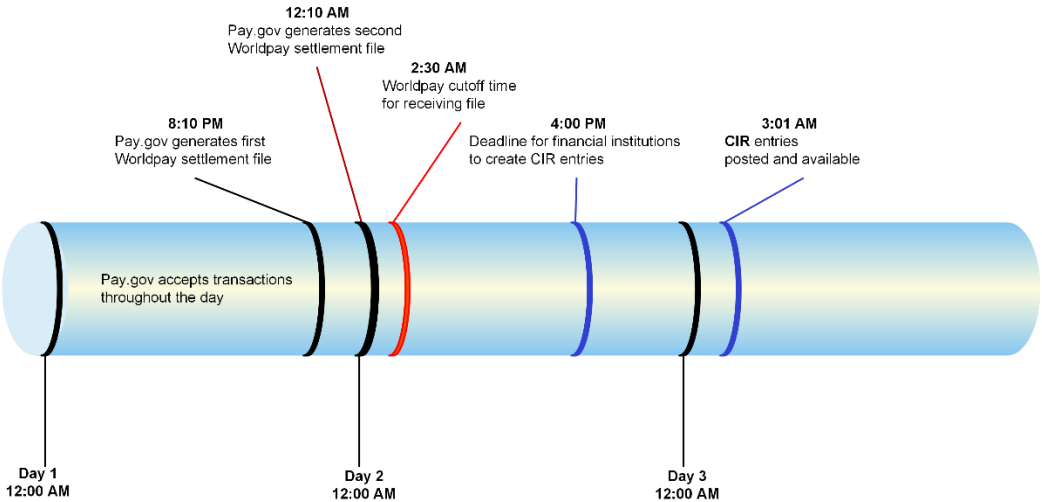
1. An agency collects payment information and submits it to Pay.gov using a web service.
2. The payment data is transferred to the Pay.gov system. This can be one or many payments, depending on the service used.
3. Pay.gov sends the plastic card information to the card authorization provider (Worldpay) where the transaction is either authorized or failed. Worldpay responds to Pay.gov with the status.
4. Pay.gov sends two settlement files for each day to Worldpay, the first at 8:55 pm Eastern Time and the second at 12:10 am the next morning, Pay.gov sends the files every day of the year. Contact Worldpay for details on their actual processing times from posting to settlement.
5. Pay.gov sends transaction information to the Central Information Repository (CIR).

- 6. Pay.gov includes plastic card transactions in online reports and activity files (see the *Agency Guide to the Reporting Service*) and *Agency Guide to Activity Files*.
- 7. The agency can access CIR to view the deposit ticket and debit voucher entries.

16.3 Plastic Card Payment Timeline

Figure 5 illustrates a typical Pay.gov plastic card collections processing timeline.

Figure 5: Processing timeline for plastic cards



17 Testing

Testing is performed in Pay.gov's agency testing environments:

<https://qa.pay.gov/public/>, and <https://qa.pay.gov/myagency/>.

Pay.gov provides test account numbers for all plastic card types accepted. See the *Pay.gov Agency Guide to Testing Applications* for details and instructions.

18 Customer Support

18.1 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@cleve.frb.org