December 10, 2008

Agenda

- What is Pay.gov
- Why Pay.gov
- Services offered
- Pay.gov today
- Pay.gov tomorrow
- Q&A

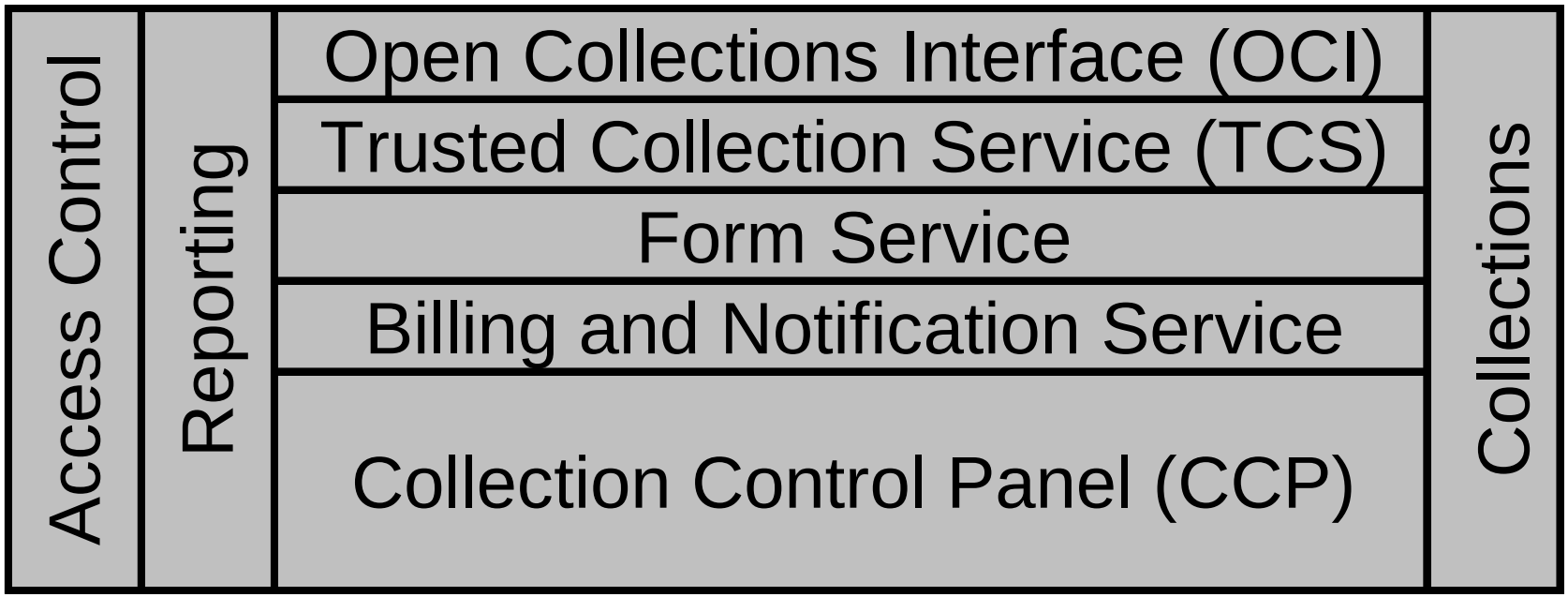
What is Pay.gov?

- Pay.gov is the Internet channel through which the Federal government collects non-tax revenue

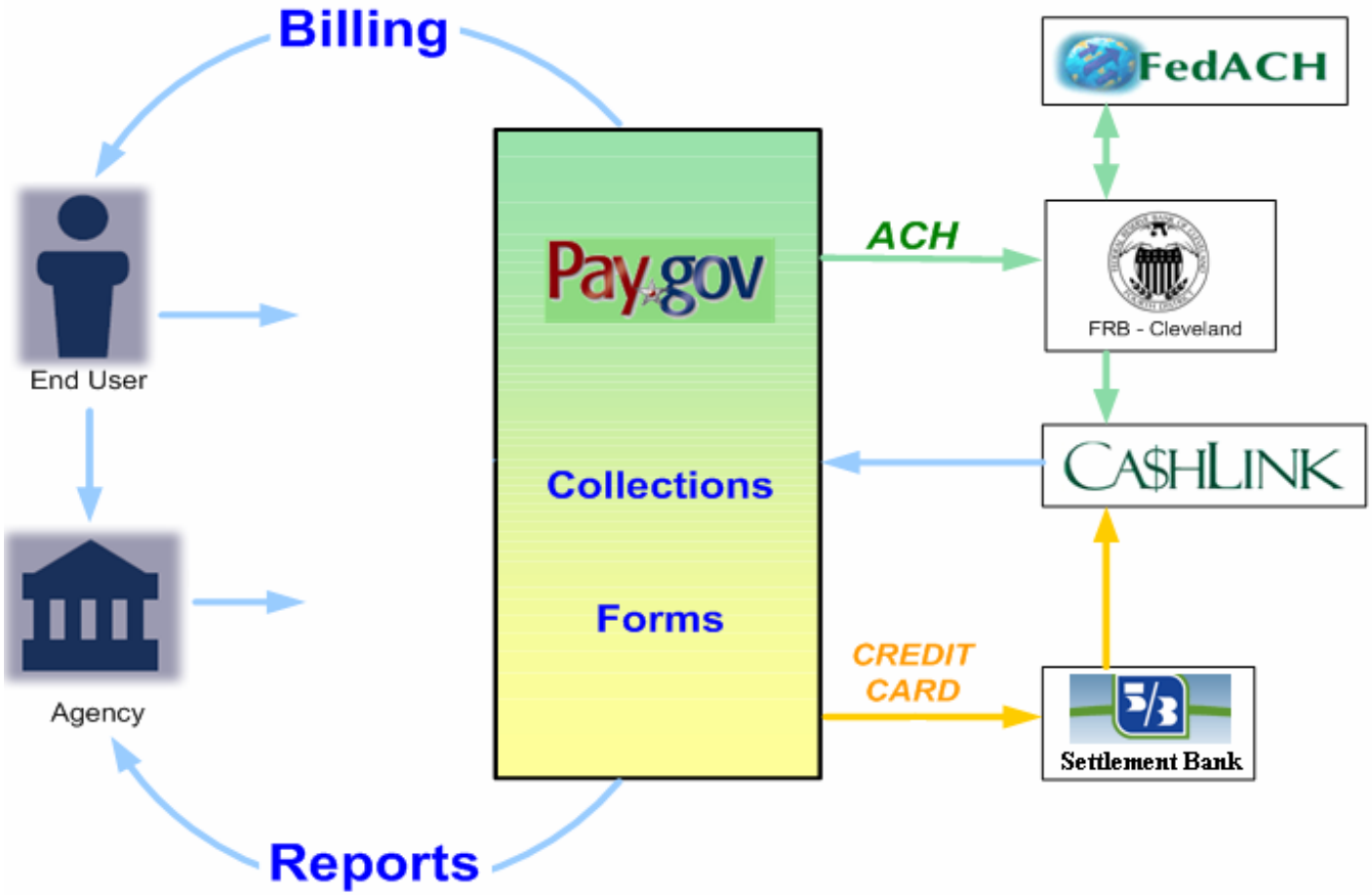
- Pay.gov collects Credit Card, Debit Card, and Automated Clearing House (ACH) direct debit Payments

What is Pay.gov?

- A suite of on-line electronic financial services for Federal agencies provided free-of-charge by the Financial Management Service



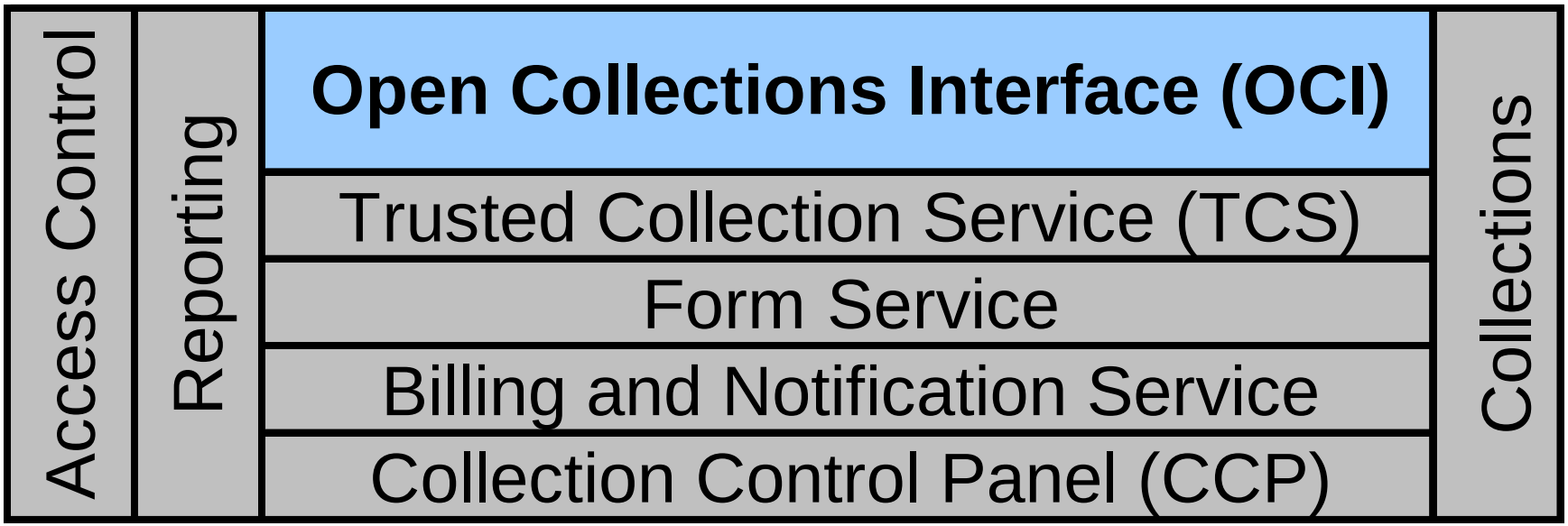
How does Pay.gov Work?



Why was Pay.gov Developed?

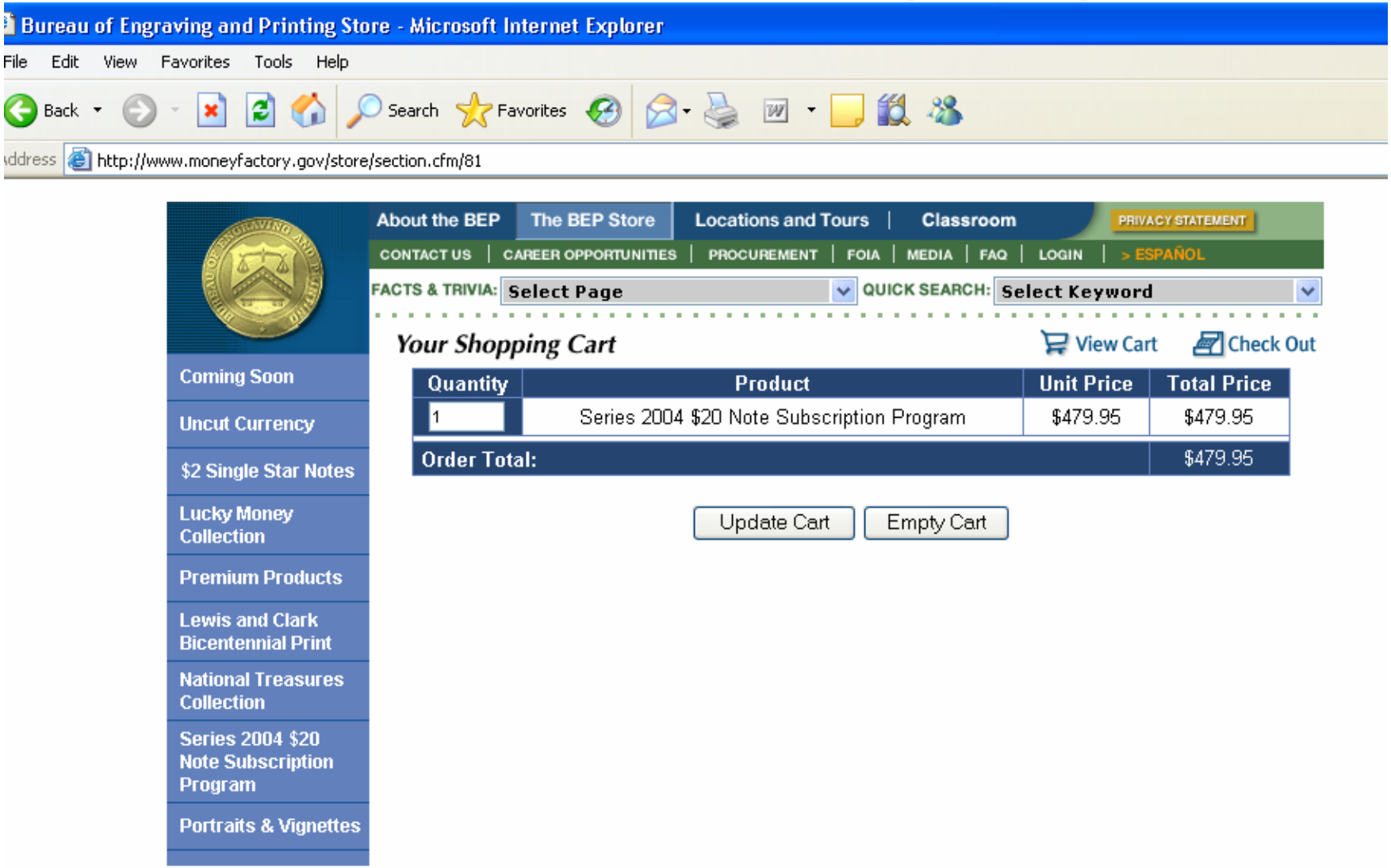
- Move from paper to electronic payment collections – Government Paperwork Elimination Act (Oct 1998)
- Respond to customers' increasing demand for Internet payment tools
- Improve governmental efficiency by providing secure and faster receipt of funds for agencies
- Meet compliance issues
- The Presidents Management Agenda

Services Offered



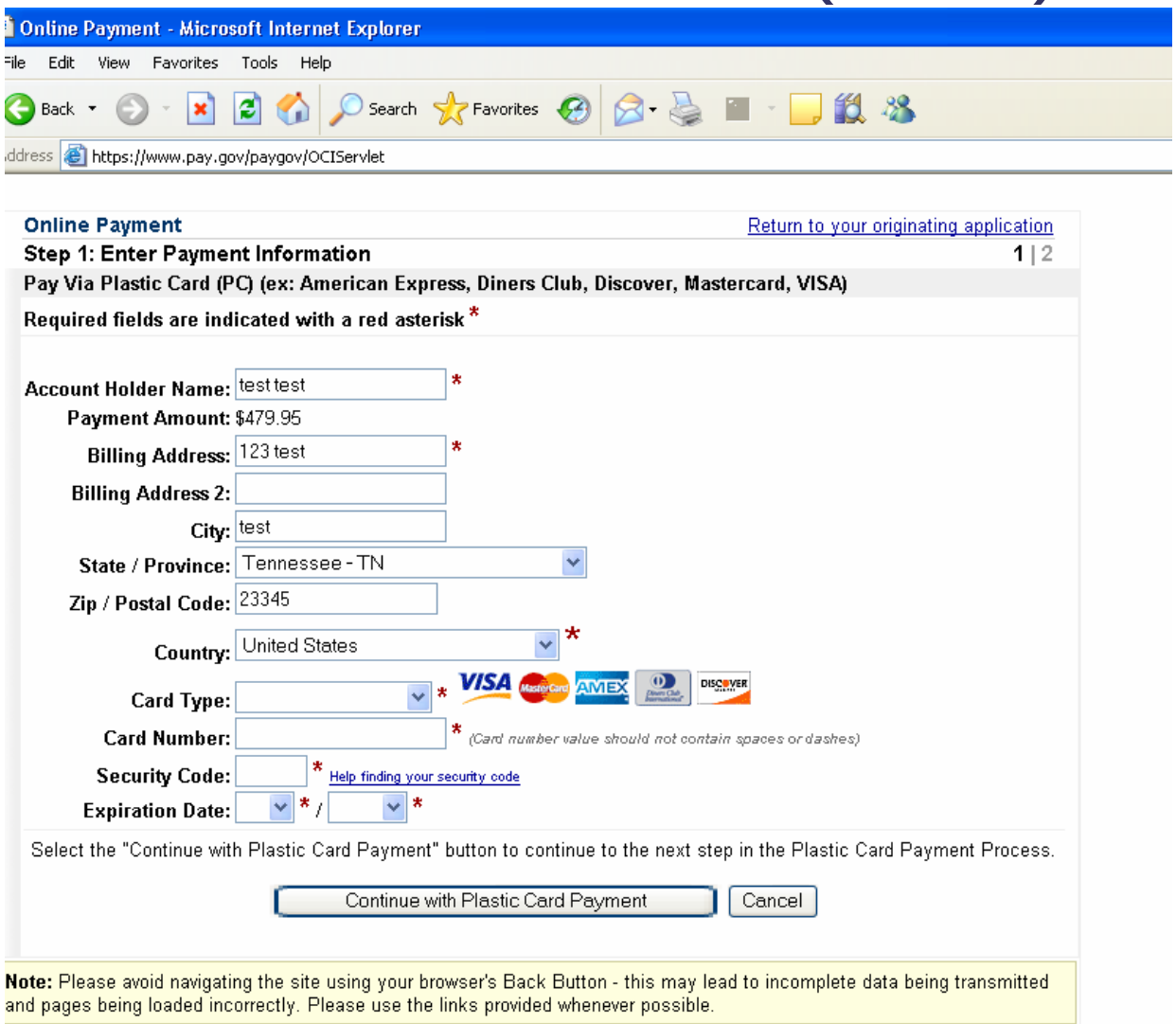
- **Interactive method (OCI-I)**: all payment data are collected on the Pay.gov website—payers are transferred from the agency application to Pay.gov for payment and returned to the agency application after approval or decline

Interactive method (OCI-I)



Pay.gov

Interactive method (OCI-I)

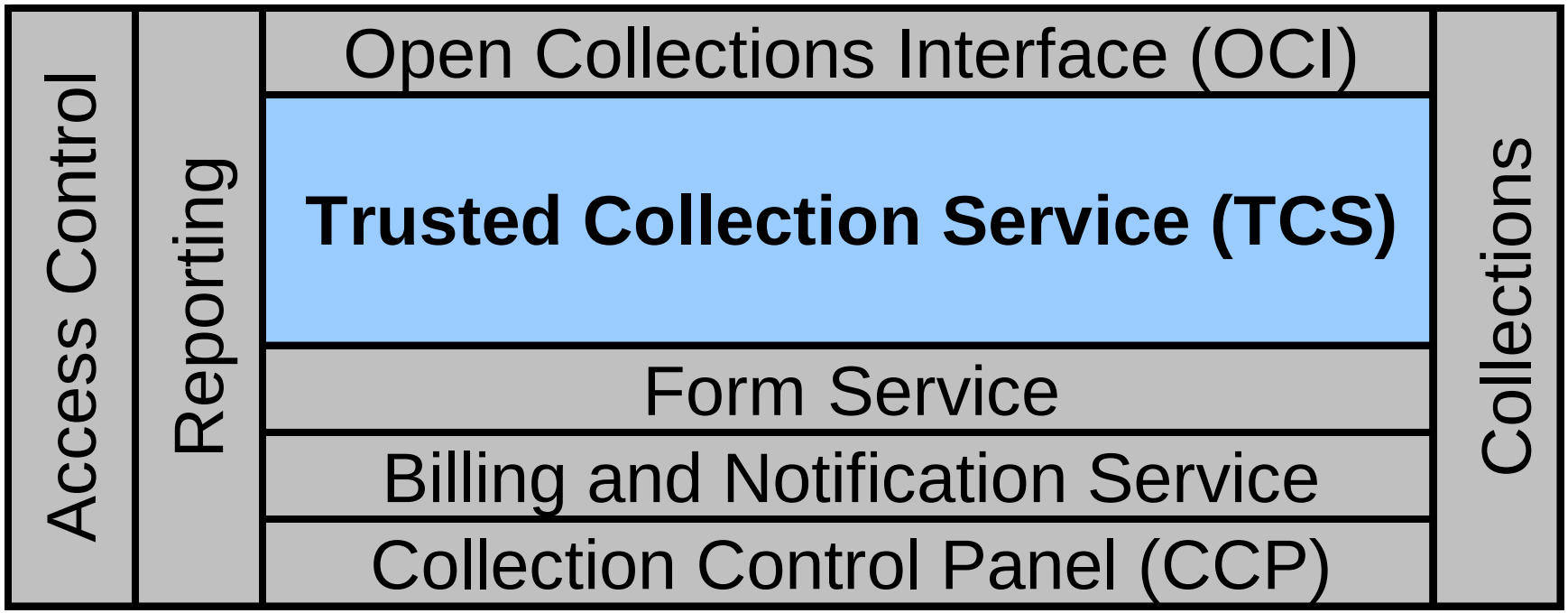


Interactive method (OCI-I)

Citizen -> Internet -> Agency website-> (citizen) Pay.gov

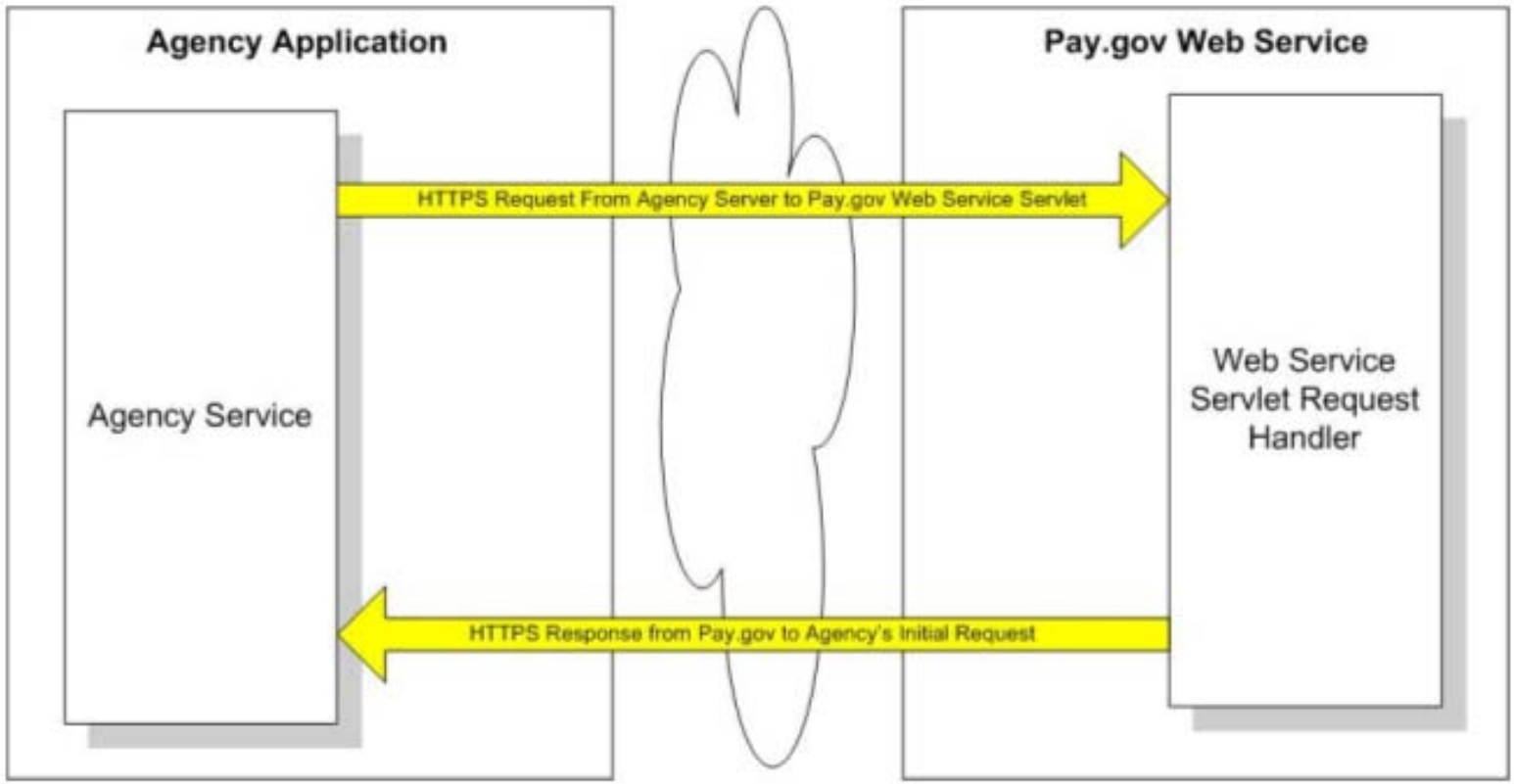
- Allows Agencies “ownership” of the collection process
- Allows agencies to not collect sensitive financial information
- Data collection not related to the transaction is done by the agency
- Allows agencies to focus on their core business while Treasury performs it’s core business

Services Offered



- **Trusted Collection Service (TCS)**: All payment data are collected by the agency application and the data are passed to Pay.gov for processing: this can happen on a per-transaction or a batch basis.

Trusted Collection Service (TCS)

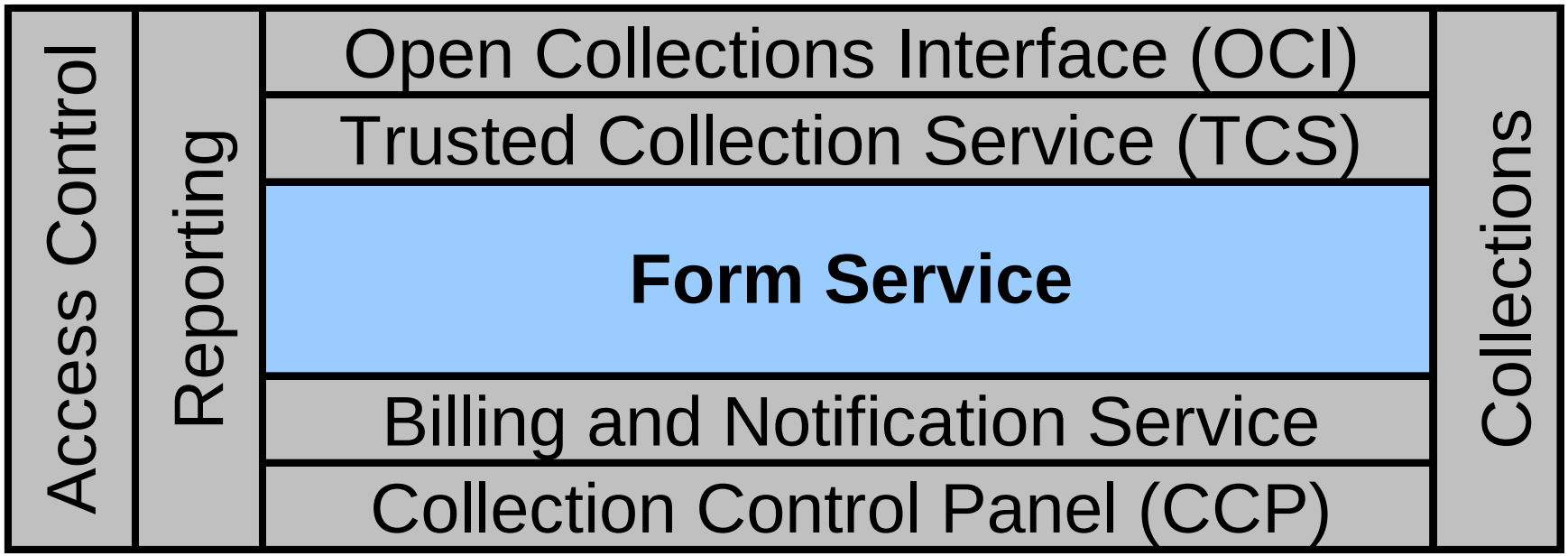


Trusted Collection Service (TCS)

Agency -> Internet -> (Data) Pay.gov

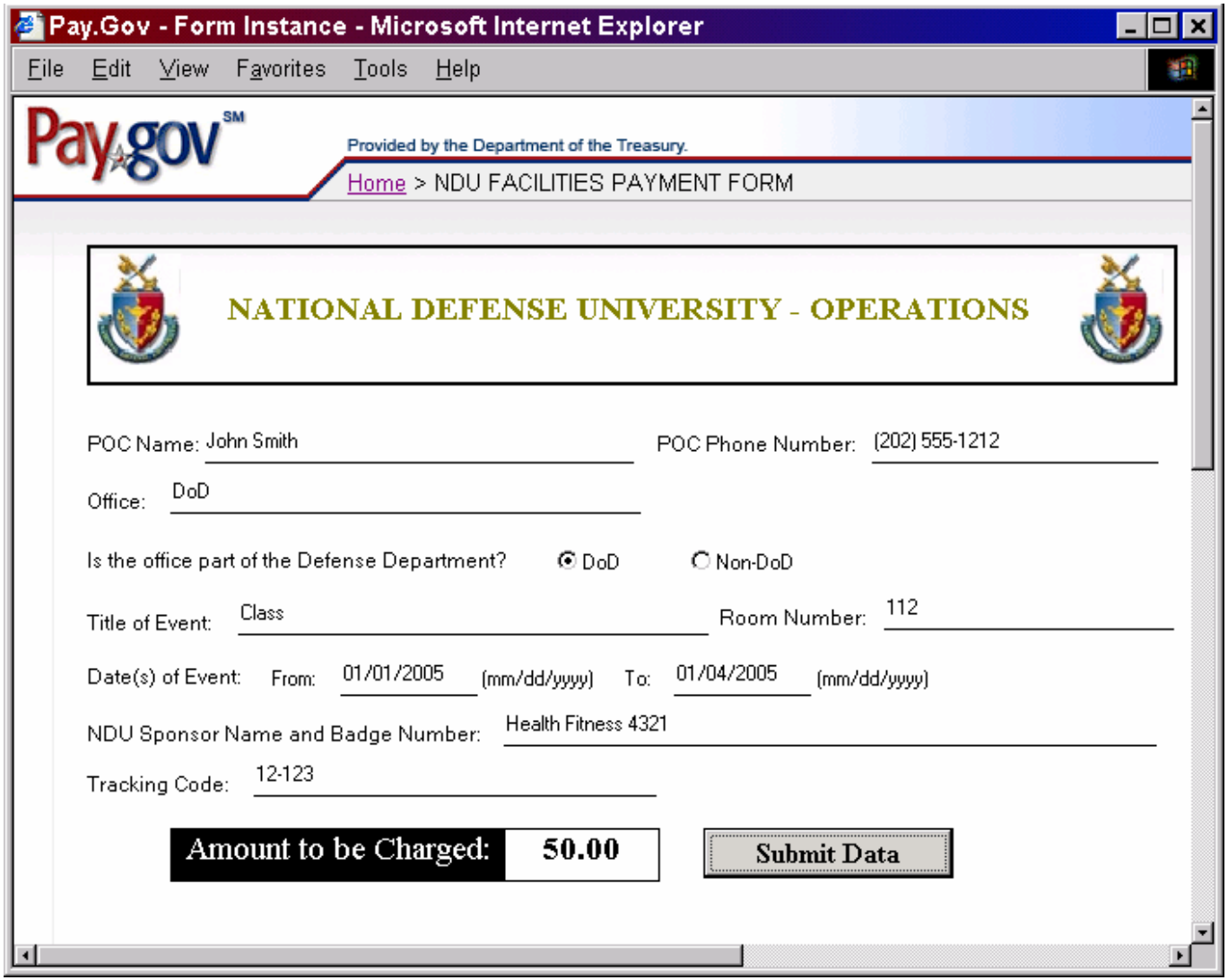
- Simplified by replacing the triple handshake OCI interface with certificate based authentication and Web services
- Agencies are responsible for collecting sensitive financial information
- Citizens never visit a Pay.gov hosted page
- Allows for batch processing of payments
- Previously the Pay.gov non interactive interface was the Open Collections Interface – Non Interactive (OCI-NI)

Services Offered

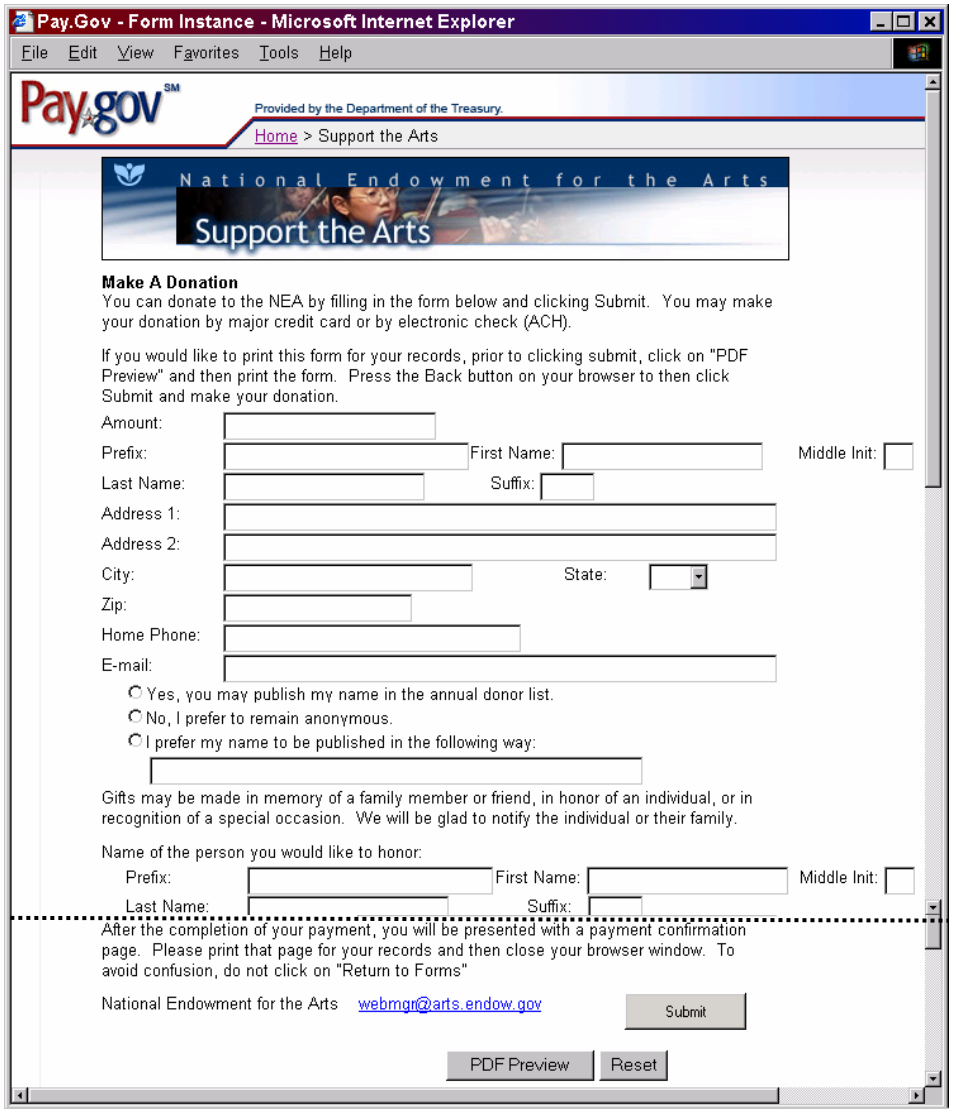


- **Form Service -** Pay.gov can host an agency's forms as Web pages. Forms can be configured to closely mirror their paper counterparts, including OMB and agency control numbers, Paperwork Reduction Act and Privacy Act notices, and instructions.

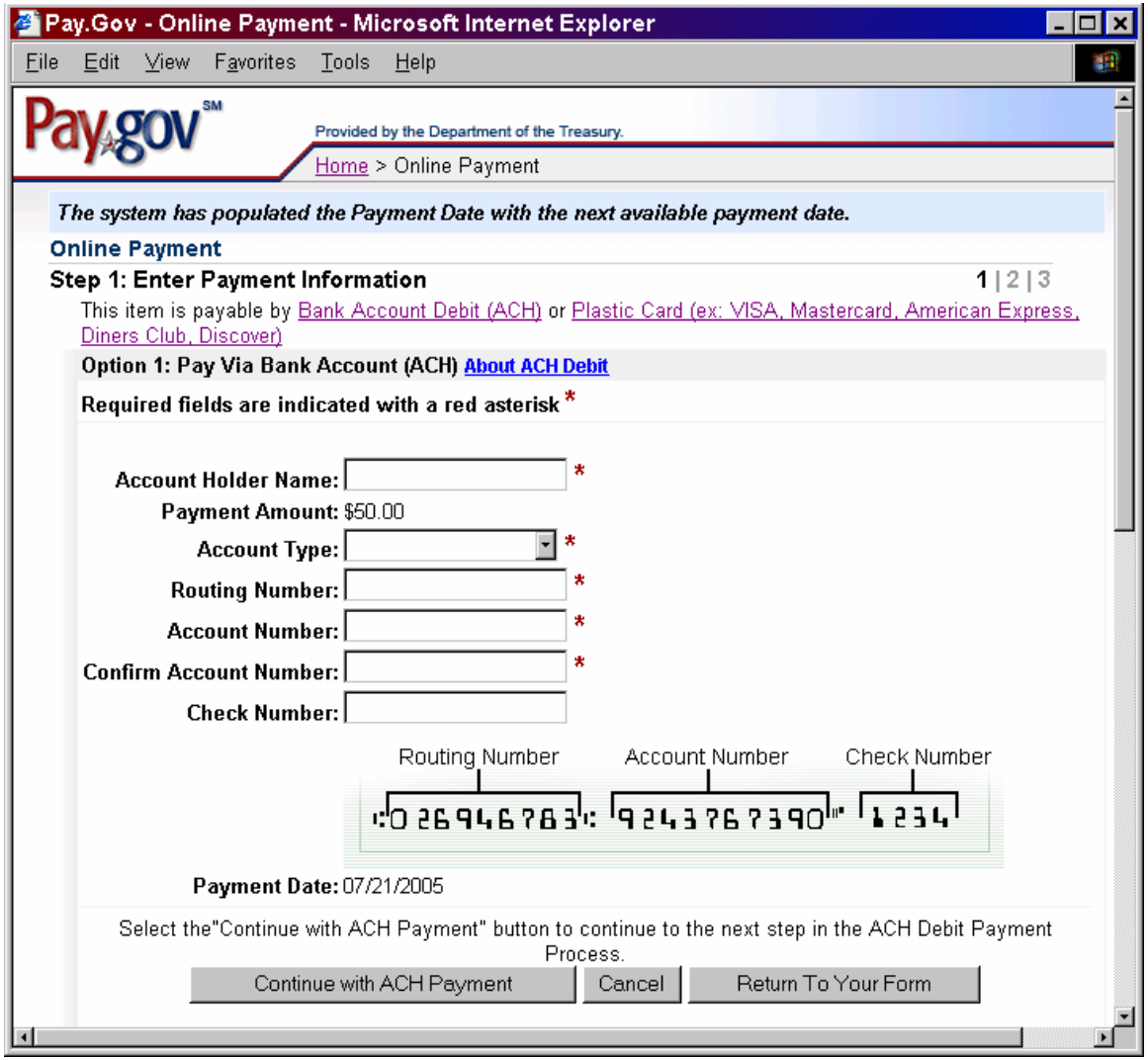
Example: Pay.gov Form



Example: Pay.gov Form



Example: ACH Payment

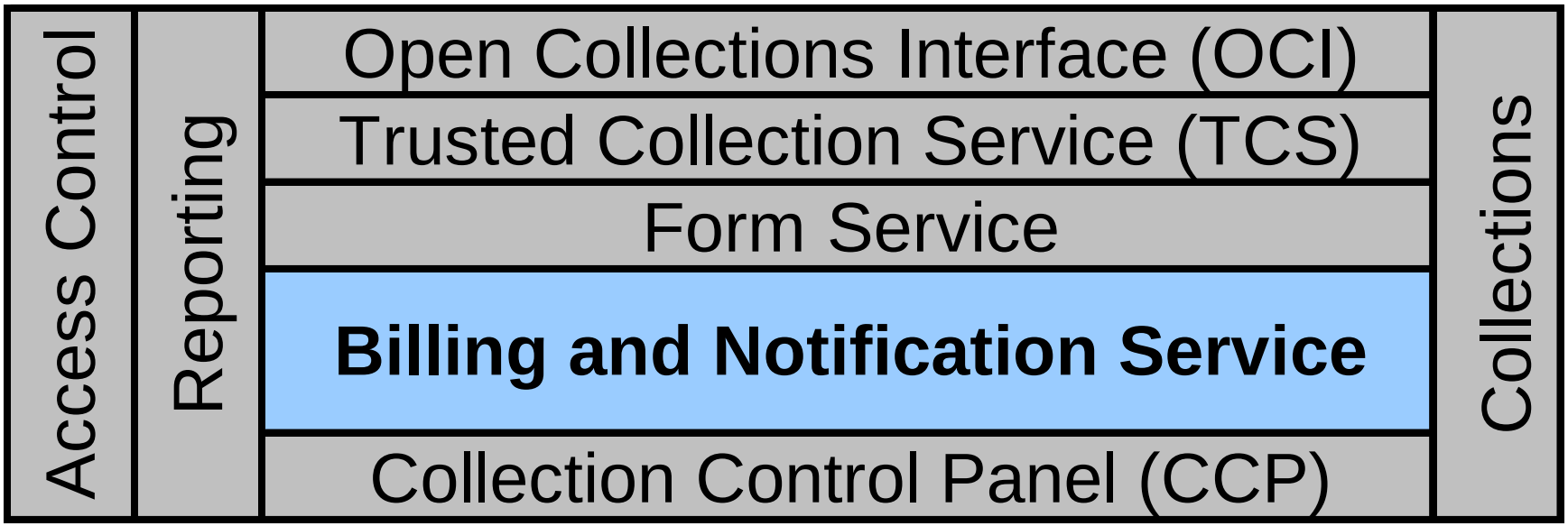


Form Service

Citizen -> Internet -> Pay.gov

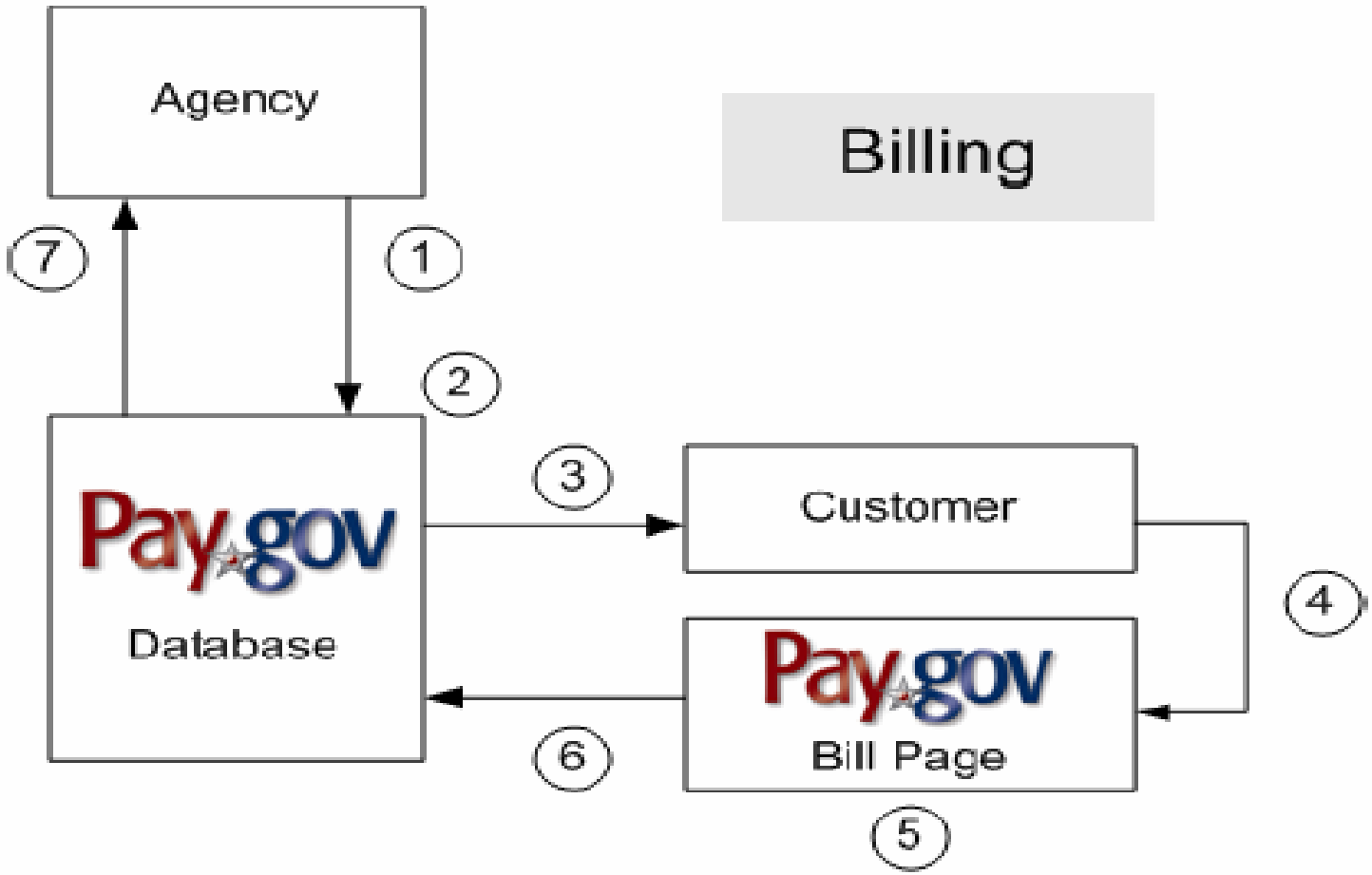
- No technical development is required by the agency
- Data associated with the collection are collected by Pay.gov
- Citizens go to Pay.gov and not an agency hosted website
- Pay.gov has “ownership” of the collection process
- Ability to upload text files or comma-separated values files with a submitted form.
- Private form capability

Services Offered



Billing and Notification Service - Agencies may use the service to notify customers that information is available online for them to view, such as a report or a bill with an associated payment. The notification the customer receives contains a link to the information.

Billing and Notification Service

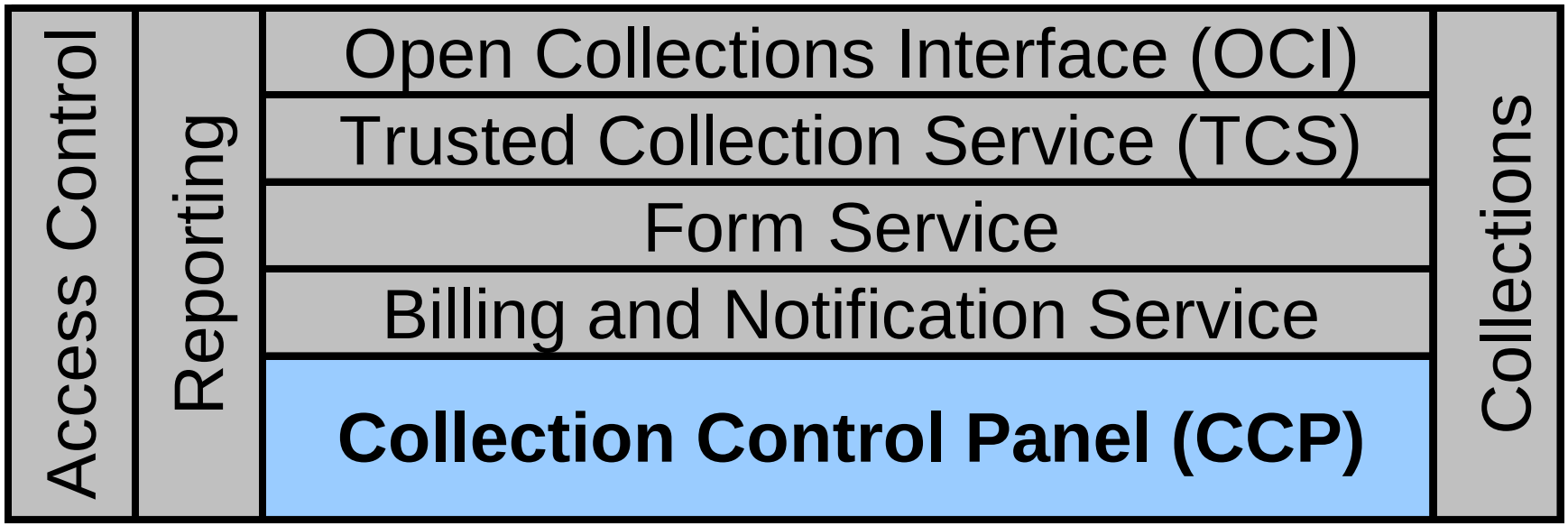


Billing and Notification Service

Agency ->Internet -> Pay.gov -> Internet -> Citizen

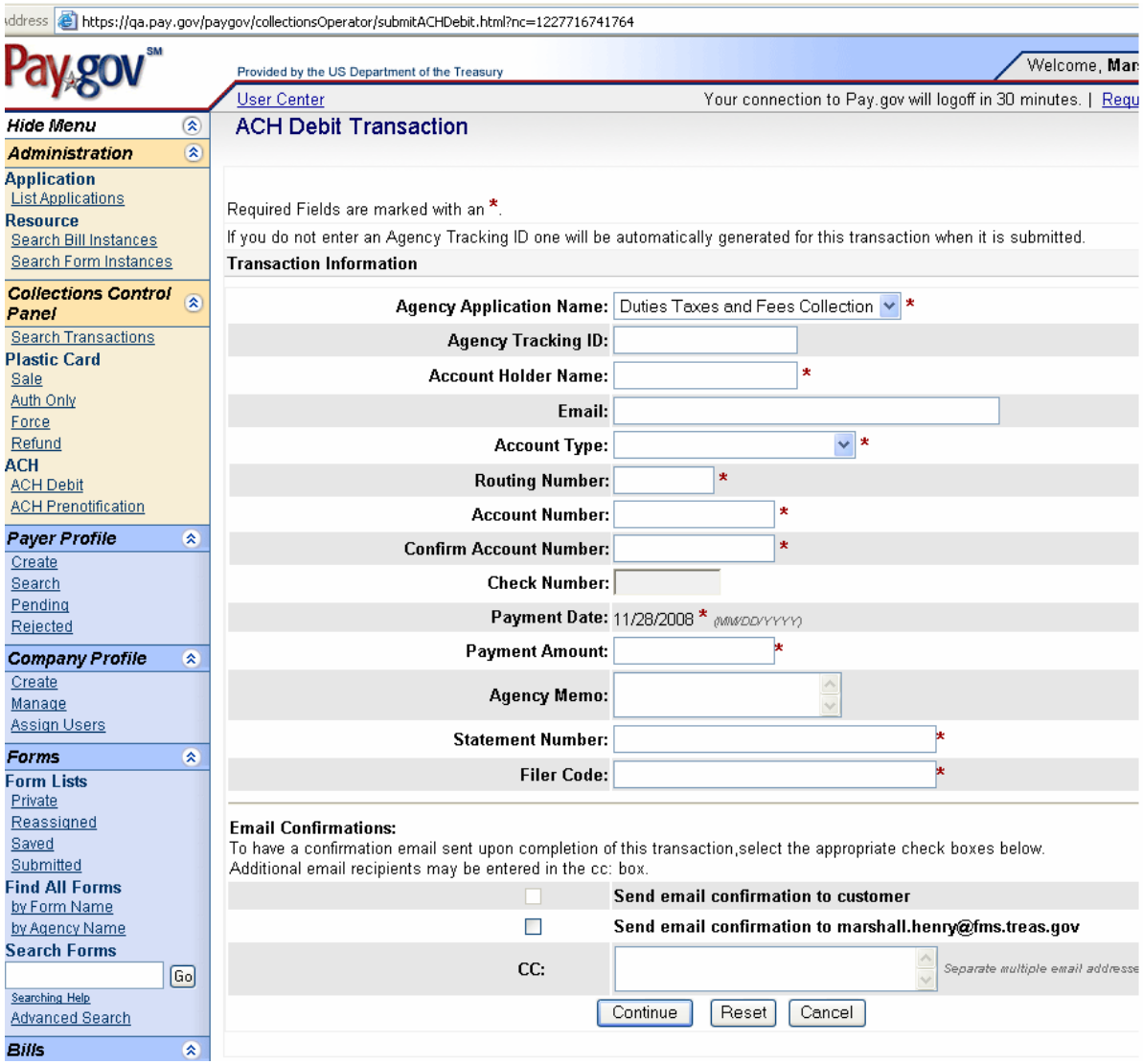
- Notifications are sent to the user by email.
- The frequency of notification is determined by the agency
- A link is included in the notification directing the user to the Pay.gov billing page,
- Agencies may use the service to notify customers that information is available online for them to view without an associated payment.

Services Offered



Collection Control Panel - Interface used by authorized agency representatives or administrators to process ACH and credit card transactions.

Collection Control Panel



Collection Control Panel

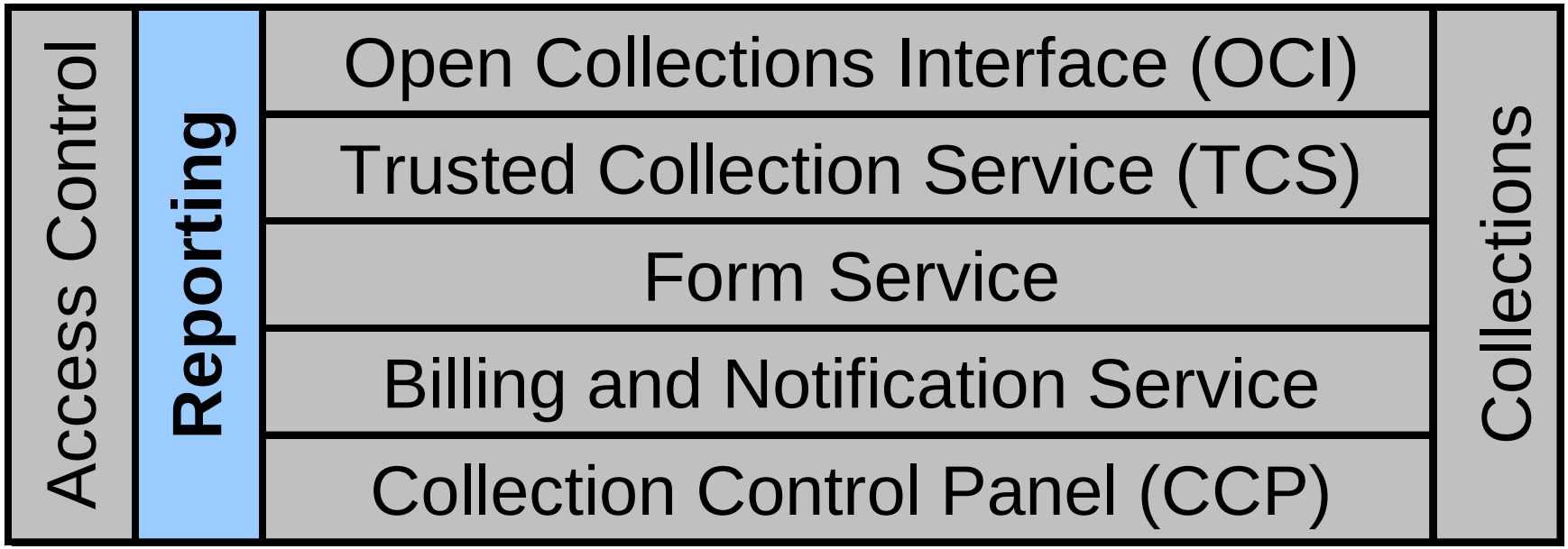
Agency -> Internet -> Pay.gov

- Agencies manually enter payment information
- Recurring payments can be setup
- Agencies decide who has access to this interface
- Refunding transactions is an option for Credit Card payments

Pay.gov Service Offerings

SERVICE	CCP only	Forms	Bills	OCI-I	TCS
Front-end development effort required	None	Very low	Low	Medium to High	High
Common Solution	Call center, mail/fax payments	Conference fees, penalties, donations	Data presentment, Bill payment	Shopping cart applications	Monthly/ quarterly recurring payments
Communication with Pay.gov?	Not required	Not required	Small requirement	Significant requirement	Significant requirement
Reporting options	Online reports, "activity files"				
Average Implementation time	2 weeks	4-6 weeks	4-6 weeks	4-8 weeks	4-8 weeks

Services Offered



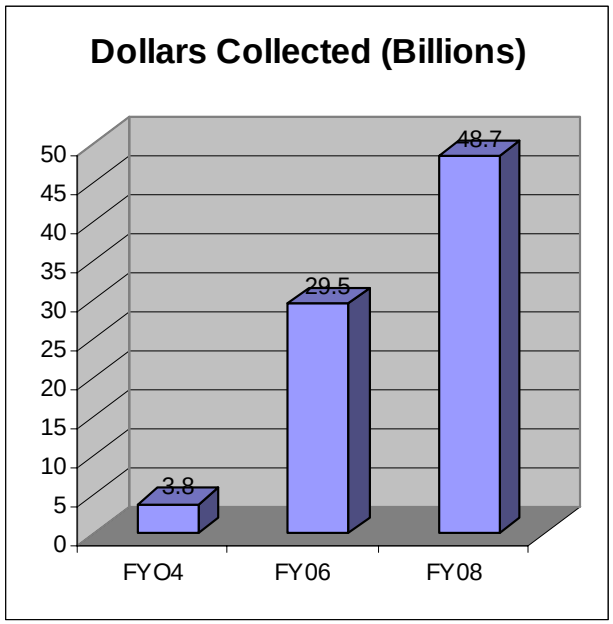
Reporting - All information captured through Pay.gov is available by online reporting or XML activity file.

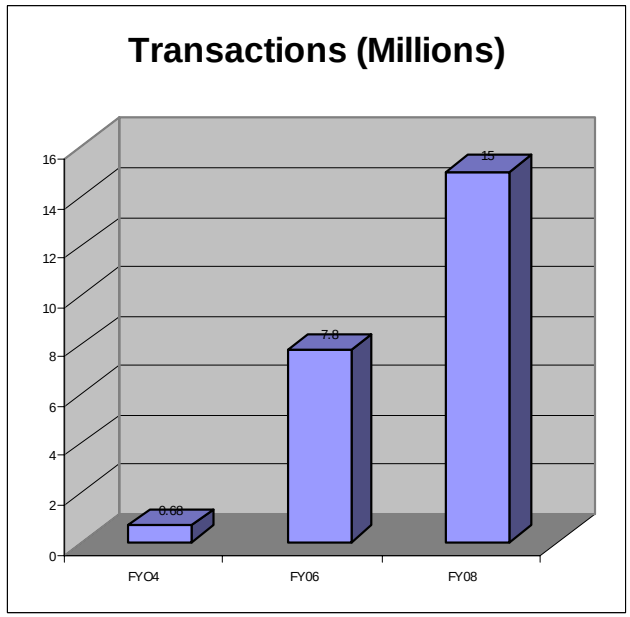
Retrieving reports

- Online reports are available to administrative users and contain all of the detail necessary for reconciliation
- Online reports are downloadable in Excel format
- Daily downloadable “activity files” are also available—generally used for a more automated solution
- Activity files are downloadable in XML format from an HTTPS mailbox
- Schemas are available from Pay.gov

Pay.gov Today

- Since inception, Pay.gov has processed about 40 million transactions for an approximate value of $140 billion
- Pay.gov has maintained a consistent monthly growth rate of just under 10% a month in both transactions and dollar volume





Pay.gov Today

- Currently converting the Pre-Authorized Debit (PAD) program
- Migrating all ACH debit lockboxes to Pay.gov
- In the final steps of becoming PCI compliant
- Adding ability to collect from General Ledger Accounts
- Reporting transaction information to TRS

Pay.gov Tomorrow

- Adding PIN-less debit functionality
- Foreign Language Support
- Secure Vault Payments
- Aligning with Treasury's central User Provisioning Service
- Form service enhancements

Next Steps

- All Pay.gov documentation and forms are available here:

  https://qa.pay.gov/agencydocs/

- Contact Information

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Questions?