

Pay.govSM



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?

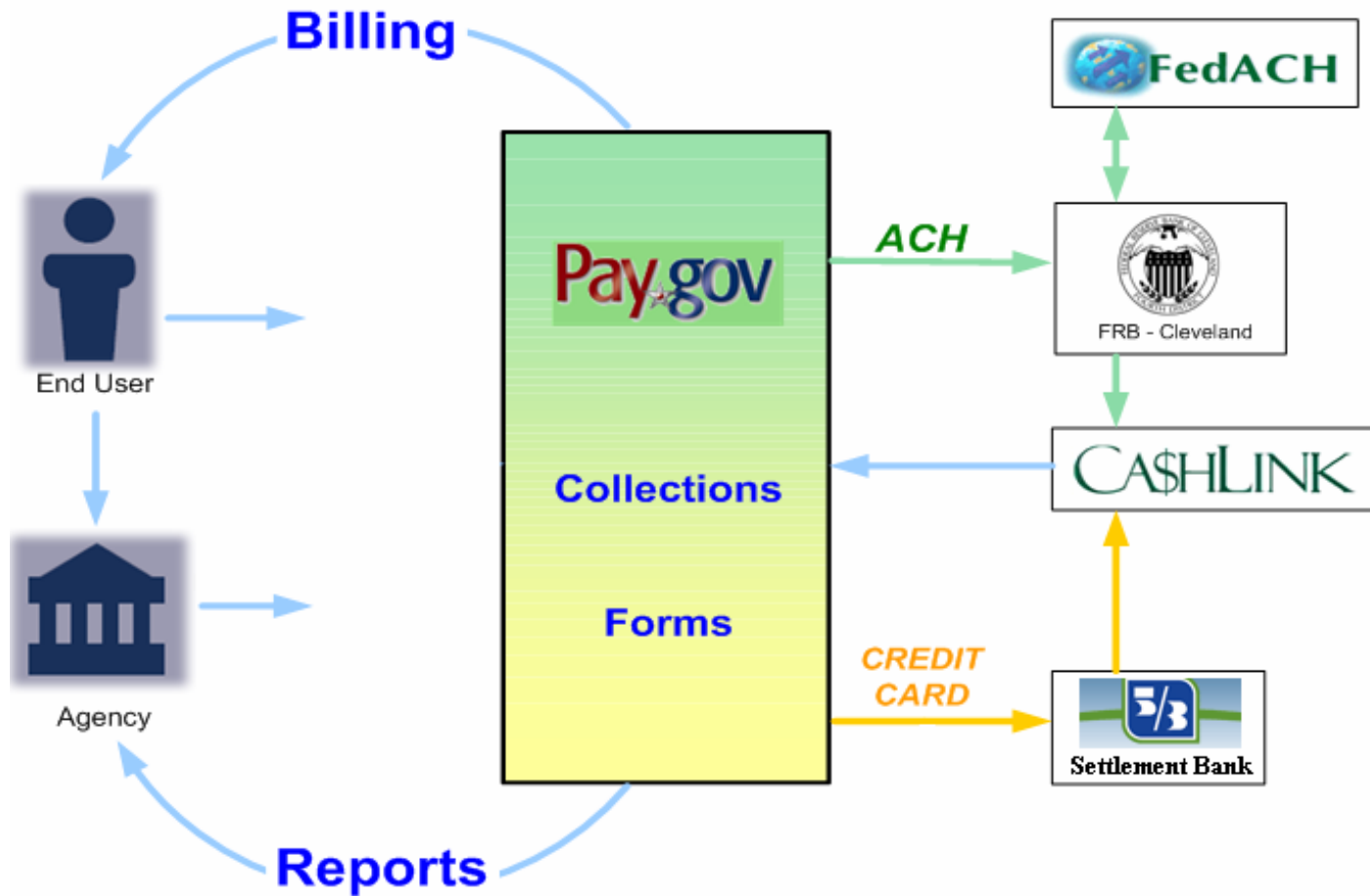
- ▶ Pay.gov is the Internet channel through which the Federal government collects non-tax revenue
- ▶ Pay.gov collects Credit Card, Debit Card, and Automated Clearing House (ACH) direct debit Payments

What is Pay.gov?

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

Access Control	Reporting	Open Collections Interface (OCI)	Collections
		Trusted Collection Service (TCS)	
		Form Service	
		Billing and Notification Service	
		Collection Control Panel (CCP)	

How does Pay.gov Work?



Why was Pay.gov Developed?


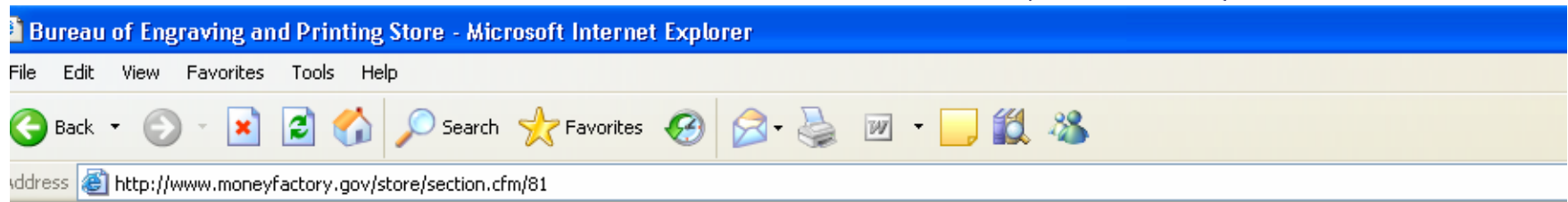
- ▶ Move from paper to electronic payment collections – Government Paperwork Elimination Act (Oct 1998)
- ▶ Respond to customers' increasing demand for Internet payment tools
- ▶ Improve governmental efficiency by providing secure and faster receipt of funds for agencies
- ▶ Meet compliance issues
-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

Services Offered

Access Control	Reporting	Open Collections Interface (OCI)	Collections
		Trusted Collection Service (TCS)	
		Form Service	
		Billing and Notification Service	
		Collection Control Panel (CCP)	

- **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)



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FACTS & TRIVIA: QUICK SEARCH:

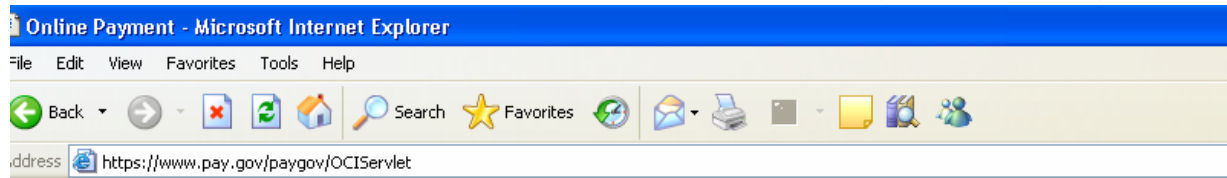
Your Shopping Cart

[View Cart](#) [Check Out](#)

Quantity	Product	Unit Price	Total Price
<input type="text" value="1"/>	Series 2004 \$20 Note Subscription Program	\$479.95	\$479.95
Order Total:			\$479.95

- Coming Soon
- Uncut Currency
- \$2 Single Star Notes
- Lucky Money Collection
- Premium Products
- Lewis and Clark Bicentennial Print
- National Treasures Collection
- Series 2004 \$20 Note Subscription Program
- Portraits & Vignettes

Interactive method (OCI-I)



Online Payment

[Return to your originating application](#)

Step 1: Enter Payment Information

1 | 2

Pay Via Plastic Card (PC) (ex: American Express, Diners Club, Discover, Mastercard, VISA)

Required fields are indicated with a red asterisk *

Account Holder Name: *

Payment Amount: \$479.95

Billing Address: *

Billing Address 2:

City:

State / Province: ▼

Zip / Postal Code:

Country: ▼ *

Card Type: ▼ * 

Card Number: * (Card number value should not contain spaces or dashes)

Security Code: * [Help finding your security code](#)

Expiration Date: ▼ * / ▼ *

Select the "Continue with Plastic Card Payment" button to continue to the next step in the Plastic Card Payment Process.

Note: Please avoid navigating the site using your browser's Back Button - this may lead to incomplete data being transmitted and pages being loaded incorrectly. Please use the links provided whenever possible.

Interactive method (OCI-I)

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

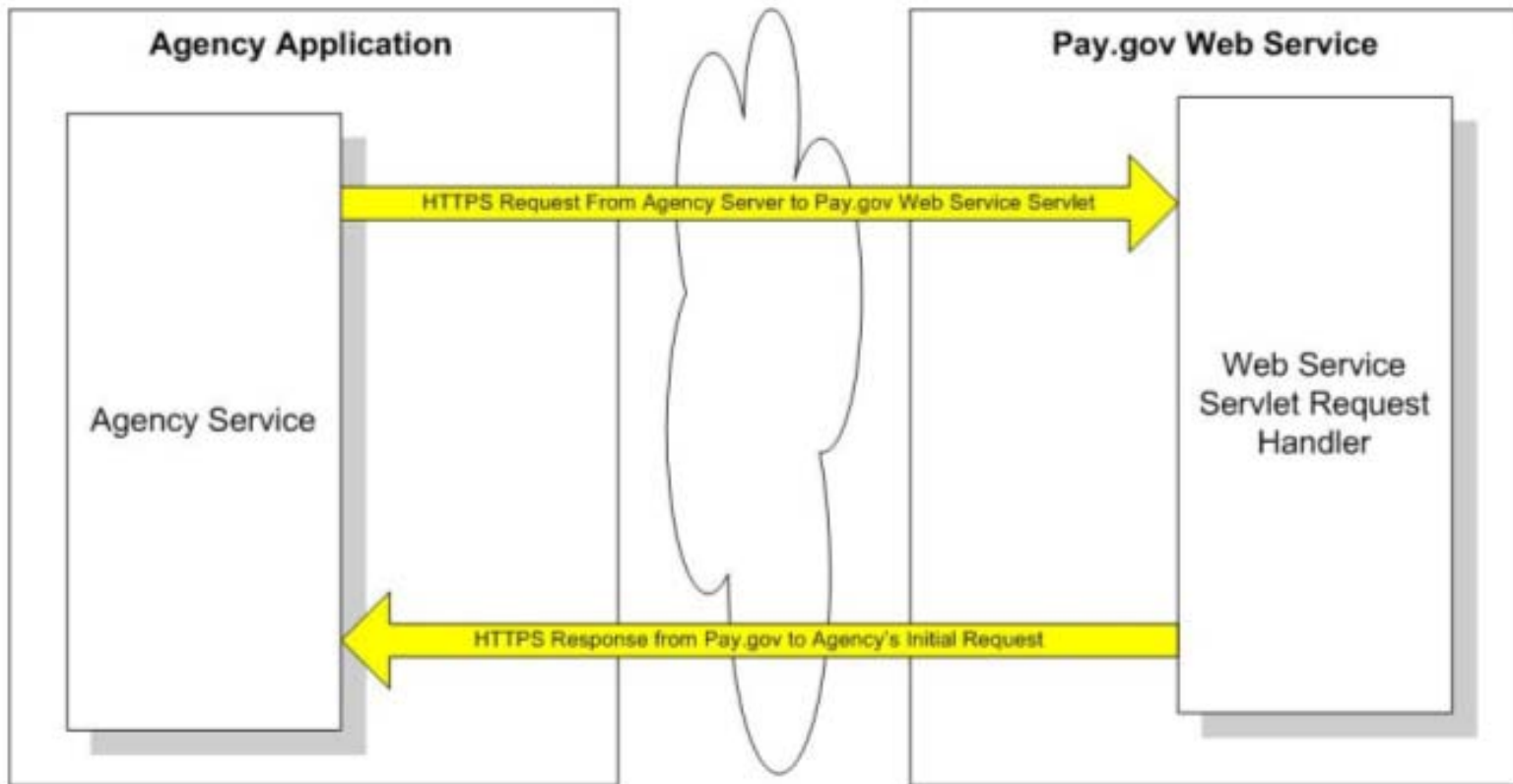
- ▶ Allows Agencies “ownership” of the collection process
- ▶ Allows agencies to not collect sensitive financial information
- ▶ Data collection not related to the transaction is done by the agency
- ▶ Allows agencies to focus on their core business while Treasury performs it’s core business

Services Offered

Access Control	Reporting	Open Collections Interface (OCI)	Collections
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		Form Service	
		Billing and Notification Service	
		Collection Control Panel (CCP)	

- **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

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- **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

Pay.Gov - Form Instance - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Pay.govSM Provided by the Department of the Treasury.
[Home](#) > NDU FACILITIES PAYMENT FORM

**NATIONAL DEFENSE UNIVERSITY - OPERATIONS**

POC Name: John Smith POC Phone Number: (202) 555-1212

Office: DoD

Is the office part of the Defense Department? DoD Non-DoD

Title of Event: Class Room Number: 112

Date(s) of Event: From: 01/01/2005 (mm/dd/yyyy) To: 01/04/2005 (mm/dd/yyyy)

NDU Sponsor Name and Badge Number: Health Fitness 4321

Tracking Code: 12-123

Amount to be Charged:	50.00	<input type="button" value="Submit Data"/>
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Example: Pay.gov Form

Pay.Gov - Form Instance - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Pay.govSM Provided by the Department of the Treasury.
Home > Support the Arts

National Endowment for the Arts
Support the Arts

Make A Donation
You can donate to the NEA by filling in the form below and clicking Submit. You may make your donation by major credit card or by electronic check (ACH).

If you would like to print this form for your records, prior to clicking submit, click on "PDF Preview" and then print the form. Press the Back button on your browser to then click Submit and make your donation.

Amount:

Prefix: First Name: Middle Init:

Last Name: Suffix:

Address 1:

Address 2:

City: State:

Zip:

Home Phone:

E-mail:

Yes, you may publish my name in the annual donor list.
 No, I prefer to remain anonymous.
 I prefer my name to be published in the following way:

Gifts may be made in memory of a family member or friend, in honor of an individual, or in recognition of a special occasion. We will be glad to notify the individual or their family.

Name of the person you would like to honor:
Prefix: First Name: Middle Init:
Last Name: Suffix:

After the completion of your payment, you will be presented with a payment confirmation page. Please print that page for your records and then close your browser window. To avoid confusion, do not click on "Return to Forms"

National Endowment for the Arts webmgr@arts.endow.gov

Example: ACH Payment

Pay.Gov - Online Payment - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Pay.govSM Provided by the Department of the Treasury.
Home > Online Payment

The system has populated the Payment Date with the next available payment date.

Online Payment

Step 1: Enter Payment Information 1 | 2 | 3

This item is payable by [Bank Account Debit \(ACH\)](#) or [Plastic Card \(ex: VISA, Mastercard, American Express, Diners Club, Discover\)](#)

Option 1: Pay Via Bank Account (ACH) [About ACH Debit](#)

Required fields are indicated with a red asterisk *

Account Holder Name: *

Payment Amount: \$50.00

Account Type: *

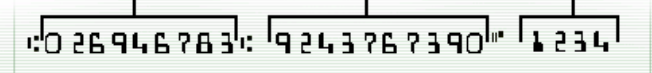
Routing Number: *

Account Number: *

Confirm Account Number: *

Check Number:

Routing Number Account Number Check Number



Payment Date: 07/21/2005

Select the "Continue with ACH Payment" button to continue to the next step in the ACH Debit Payment Process.

Form Service

Citizen -> Internet -> Pay.gov

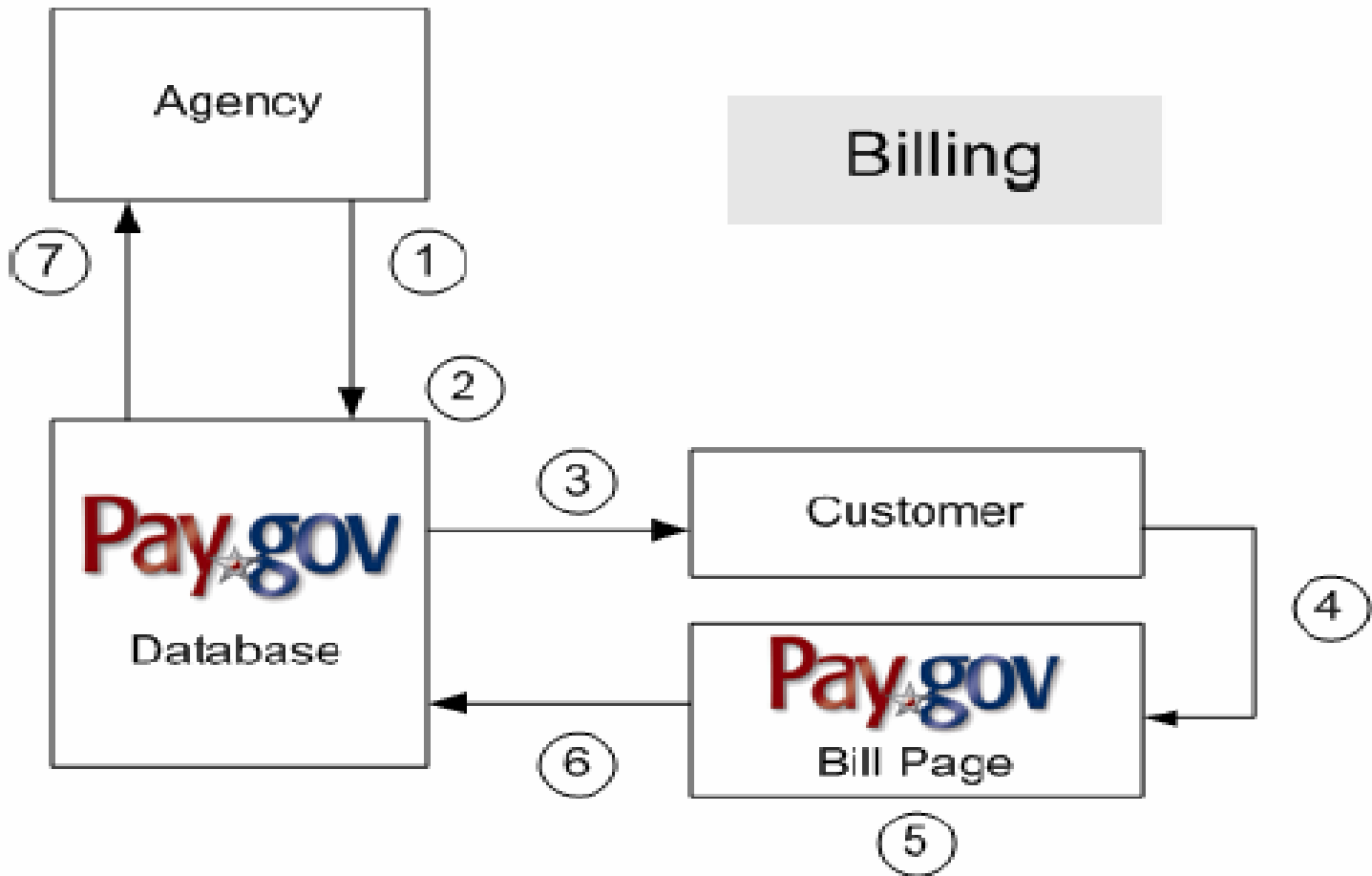
- ▶ No technical development is required by the agency
- ▶ Data associated with the collection are collected by Pay.gov
- ▶ Citizens go to Pay.gov and not an agency hosted website
- ▶ Pay.gov has “ownership” of the collection process
- ▶ Ability to upload text files or comma-separated values files with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

Services Offered

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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

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

Collection Control Panel

address <https://qa.pay.gov/paygov/collectionsOperator/submitACHDebit.html?nc=1227716741764>

Pay.gov SM Provided by the US Department of the Treasury Welcome, **Mar**

[User Center](#) Your connection to Pay.gov will logoff in 30 minutes. | [Requ](#)

ACH Debit Transaction

Required Fields are marked with an *.
If you do not enter an Agency Tracking ID one will be automatically generated for this transaction when it is submitted.

Transaction Information

Agency Application Name:	Duties Taxes and Fees Collection *
Agency Tracking ID:	<input type="text"/>
Account Holder Name:	<input type="text"/> *
Email:	<input type="text"/>
Account Type:	<input type="text"/> *
Routing Number:	<input type="text"/> *
Account Number:	<input type="text"/> *
Confirm Account Number:	<input type="text"/> *
Check Number:	<input type="text"/>
Payment Date:	11/28/2008 * (MM/DD/YYYY)
Payment Amount:	<input type="text"/> *
Agency Memo:	<input type="text"/>
Statement Number:	<input type="text"/> *
Filer Code:	<input type="text"/> *

Email Confirmations:
To have a confirmation email sent upon completion of this transaction, select the appropriate check boxes below.
Additional email recipients may be entered in the cc: box.

<input type="checkbox"/>	Send email confirmation to customer
<input type="checkbox"/>	Send email confirmation to marshall.henry@fms.treas.gov
CC:	<input type="text"/> <small>Separate multiple email address</small>

Navigation Menu:

- Hide Menu
- Administration
 - Application
 - List Applications
 - Resource
 - Search Bill Instances
 - Search Form Instances
- Collections Control Panel
 - Search Transactions
- Plastic Card
 - Sale
 - Auth Only
 - Force
 - Refund
- ACH
 - ACH Debit
 - ACH Prenotification
- Payer Profile
 - Create
 - Search
 - Pending
 - Rejected
- Company Profile
 - Create
 - Manage
 - Assign Users
- Forms
 - Form Lists
 - Private
 - Reassigned
 - Saved
 - Submitted
 - Find All Forms
 - by Form Name
 - by Agency Name
 - Search Forms
 -
 - Searching Help
 - Advanced Search
- Bills

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

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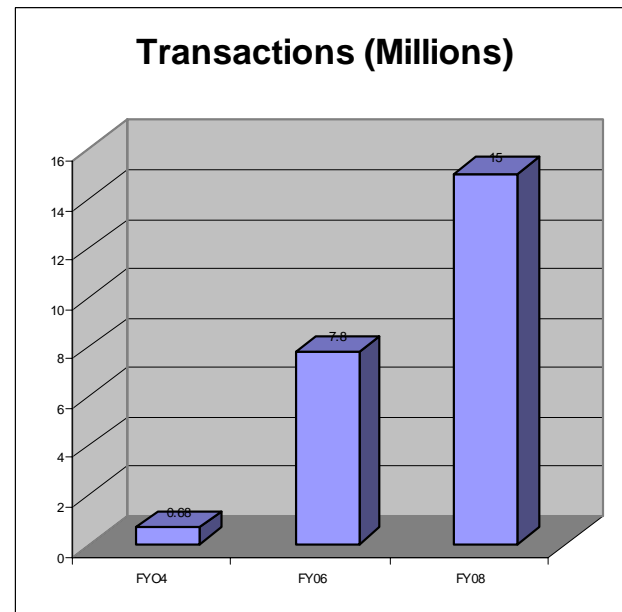
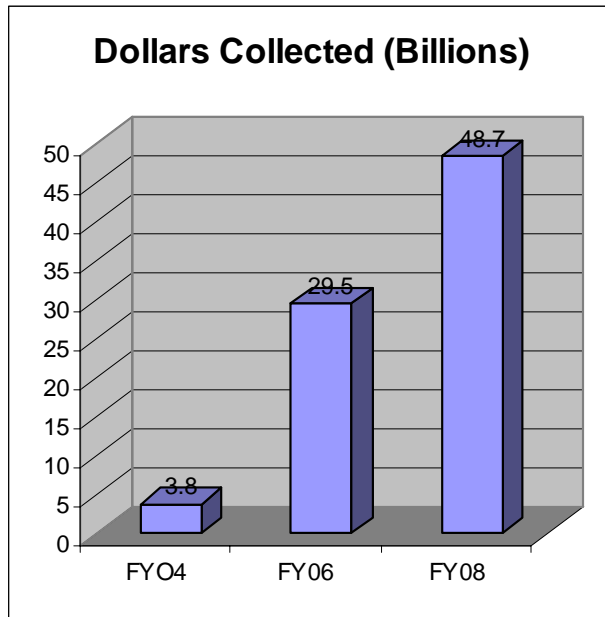
Reporting - All information captured through Pay.gov is available by online reporting or XML activity file.

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?

