



Supporting Electronic Government Collections

*19th Annual Government Financial
Management Conference*

August 5, 2009

Agenda

- ▶ What is Pay.gov
- ▶ Benefits of Pay.gov
- ▶ Services offered
- ▶ Working with Pay.gov
- ▶ Q&A

What is Pay.gov?

- ▶ Pay.gov's is the Internet channel through which the Federal government collects non-tax revenue
- ▶ It offers a suite of on-line electronic financial services for Federal agencies

INTERNET + Government + \$Money\$ = 

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

Pay.gov Provides Direct Agency Benefits

- ▶ **Financial:**

- ▶ Faster and safer collection service at no cost to your agency

- ▶ **Technical:**

- ▶ Secure transactions available to anyone from anywhere

- ▶ **Business:**

- ▶ Expert solutions for your technical and regulatory compliance issues

- ▶ **Service:**

- ▶ Comprehensive customer & technical support from day one

Additional Pay.gov Benefits

- ▶ Reduction in the number of paper checks
- ▶ Ability to conduct business on-line
- ▶ Assistance in converting paper forms into electronic documents that can be processed on-line
- ▶ Agency bills can be presented electronically
- ▶ Access control services are available
 - ▶ Authentication and Authorization.
- ▶ Transaction data provided via on-line files and reports
- ▶ Assistance in integrating electronic data into agency systems

Pay.gov Collection Totals

- ▶ Since inception, Pay.gov has processed over 51.8 million transactions for an estimated value of \$180.7 billion
- ▶ Pay.gov has maintained a consistent monthly growth rate of just under 10% a month in both transactions and dollar volume
- ▶ For the month ending June 30, 2009 Pay.gov processed over 1.7 million transactions with a dollar volume of over \$6.9 billion

Break Down of Service Areas

- ▶ 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)	

Services Offered


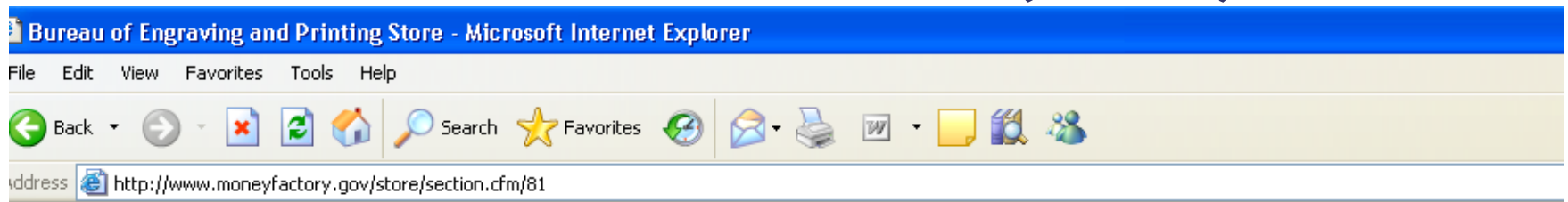
Access Control	Reporting	Open Collections Interface (OCI)	Collections
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- **Interactive method (OCI-I):** all payment data are collected on the Pay.gov website—payers are transferred from the agency application to Pay.gov for payment and returned to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

Interface options for communication between agency application and Pay.gov

- ▶ Form or Bill applications do not require an interface between an agency webpage and Pay.gov
- ▶ An agency webpage/application can connect to Pay.gov using one of two methods to enable collections:
 - ▶ **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
 - ▶ **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

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
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 - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites Print Mail

Address: <https://www.pay.gov/paygov/OCIServlet>

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.

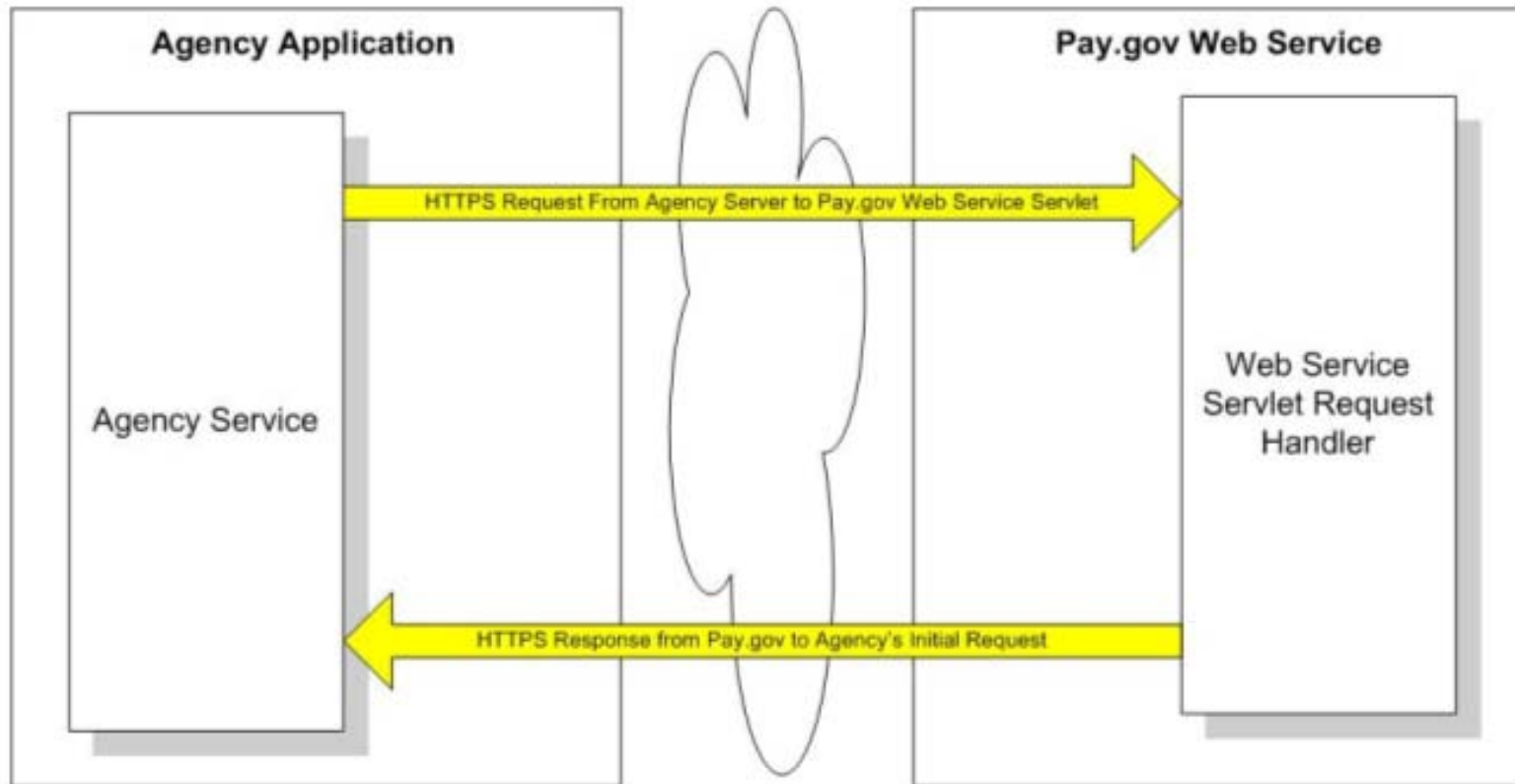
Note: Please avoid navigating the site using your browser's Back Button - this may lead to incomplete data being transmitted and pages being loaded incorrectly. Please use the links provided whenever possible.

Services Offered

Access Control	Reporting	Open Collections Interface (OCI)	Collections
		Trusted Collection Service (TCS)	
		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)

- ▶ 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

Access Control	Reporting	Open Collections Interface (OCI)	Collections
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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



The screenshot shows a web browser window titled "Pay.Gov - Form Instance - Microsoft Internet Explorer". The page header includes the "Pay.gov" logo and the text "Provided by the Department of the Treasury." Below the header is a navigation bar with "Home > Support the Arts". A banner for the "National Endowment for the Arts" features the text "Support the Arts" over an image of a person playing a violin. The main content area is titled "Make A Donation" and contains the following text: "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." The form fields include: "Amount:" (text box), "Prefix:" (text box), "First Name:" (text box), "Middle Init:" (text box), "Last Name:" (text box), "Suffix:" (text box), "Address 1:" (text box), "Address 2:" (text box), "City:" (text box), "State:" (dropdown menu), "Zip:" (text box), "Home Phone:" (text box), and "E-mail:" (text box). There are three radio button options: "Yes, you may publish my name in the annual donor list.", "No, I prefer to remain anonymous.", and "I prefer my name to be published in the following way:" (with a text box). Below this is a paragraph: "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." This is followed by "Name of the person you would like to honor:" and fields for "Prefix:", "First Name:", "Middle Init:", "Last Name:", and "Suffix:". A dashed line separates this section from the footer, which contains the text: "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'". At the bottom, there are three buttons: "Submit", "PDF Preview", and "Reset". The footer of the page includes "National Endowment for the Arts" and the email address "webmgr@arts.endow.gov".

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: 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

⑆026946783⑆ 9243767390 1234

Payment Date: 07/21/2005

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

Example: Credit Card Payment

Pay.Gov - Online Payment - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Option 2: Pay Via Plastic Card (PC) (ex: VISA, Mastercard, American Express, Diners Club, Discover)

Required fields are indicated with a red asterisk *

Account Holder Name: *

Payment Amount: \$50.00

Billing Address: *


Billing Address 2:

City:

State / Province:

Zip / Postal Code:

Country: United States *

Card Type: * 

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

Security Code: *  (On the back of your Card, find the last 3 digits) [Help finding your security code](#)

Expiration Date: * / *

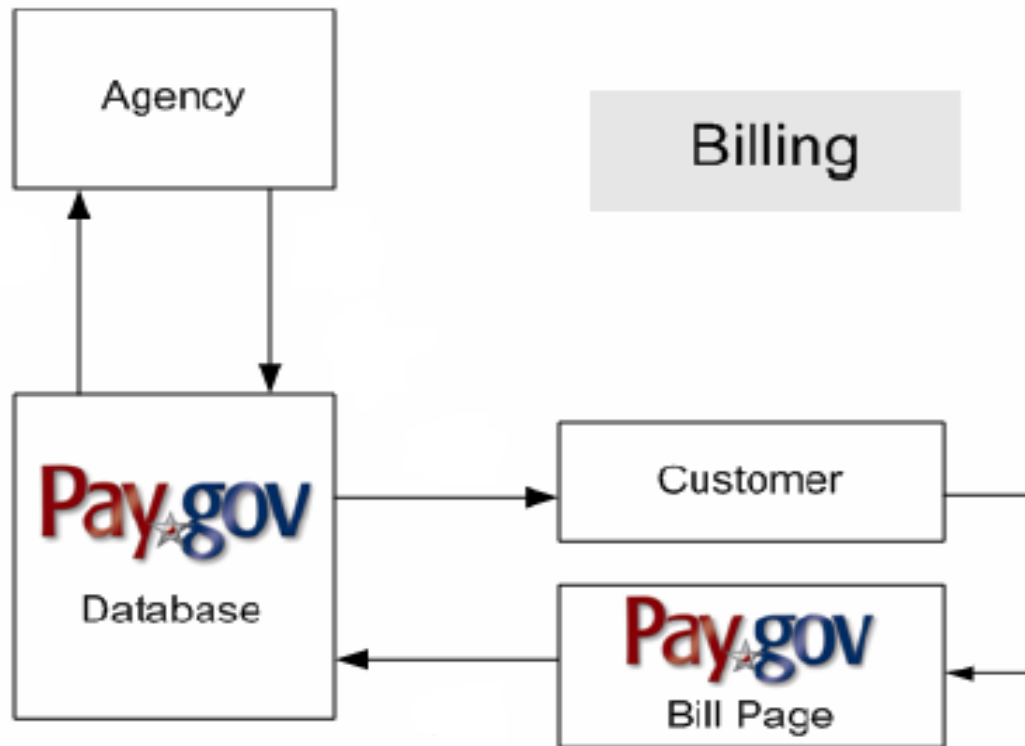
Select the "Continue with Plastic Card Payment" button to continue to the next step in the Plastic Card Payment Process.

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

- ▶ 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

Access Control	Reporting	Open Collections Interface (OCI)	Collections
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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>

Hide Menu

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Search Forms

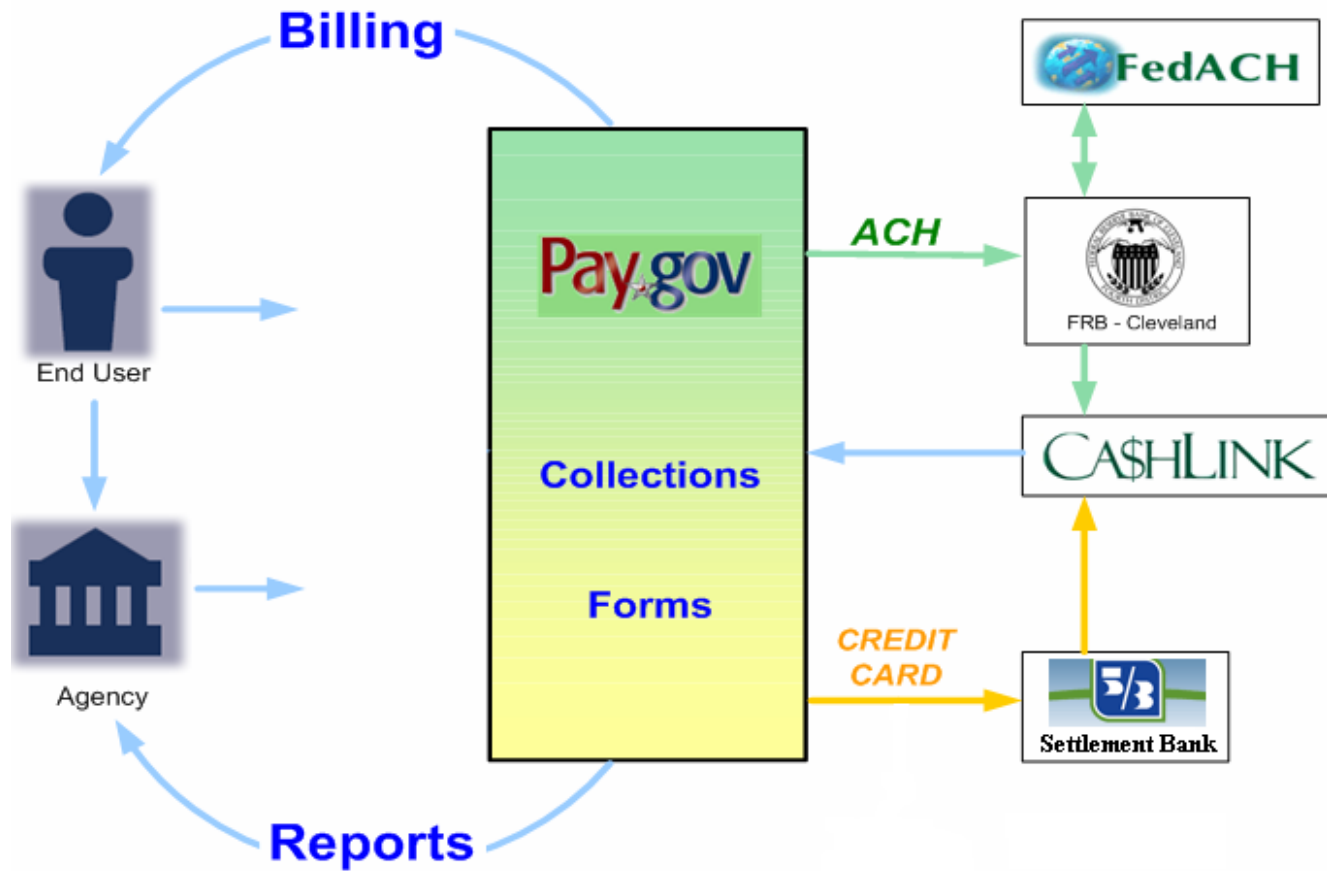
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Bills

Collection Control Panel

- ▶ 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

How does Pay.gov Work?



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

How does Pay.gov fit within an agency project?

- ▶ Provides a straightforward and proven method for collecting data, sending notifications, or delivering bills
- ▶ For projects with collections, it provides the mechanism to accept credit card or ACH (e-check) payments
 - ▶ All deposits are made into agency Treasury Accounts (reported in Ca\$hlink)
 - ▶ All credit card payments are settled through Fifth Third Bank
 - ▶ All ACH payments are settled (funded) through the Federal Reserve Bank-Cleveland
- ▶ The Pay.gov product is provided free-of-charge by the Financial Management Service*

*Any FTE costs associated with the development of an agency's interface(s) to Pay.gov would be covered by the agency. Additionally Pay.gov will not cover the cost of any collections that are Federal government to Federal government.

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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
- ▶ Four basic activity files are available:
 - ▶ Credit Card activity file
 - ▶ ACH activity file
 - ▶ Form activity file
 - ▶ Billing activity file

Pay.gov implementation components

- ▶ Each implementation will be unique, but the basic components include:
 - ▶ Agreements
 - ▶ Initial agreements between the agency and FMS as well as the settlement banks are required
 - ▶ Documentation is completed and signed throughout the process
 - ▶ Meetings
 - ▶ A kick-off meeting and regularly scheduled (e.g., bi-weekly) conference calls with agency, FMS and FRB-C
 - ▶ Requirements
 - ▶ Fully gathering and documenting agency requirements for interactions with Pay.gov
 - ▶ Setup
 - ▶ Pay.gov staff establishes the application within the Pay.gov product

Pay.gov implementation components (cont'd)

▶ Build

- ▶ Pay.gov developers and staff build the necessary components (i.e., form or bill) as necessary
- ▶ Agency or agency contractor builds the front and back-ends required to interface with Pay.gov with guidance from Pay.gov staff

▶ Testing

- ▶ Complete testing is required on the agency side of all aspects of the application (front-end, user experience, online reports, activity file use, and reconciliation)

▶ Production

- ▶ After setup and testing are complete, the agency authorizes Pay.gov to establish their application in the production environment

▶ Support

- ▶ Pay.gov customer support is available for the agency but also for the end user

Pay.gov Implementation Milestones

- ▶ Project Kick-Off - Agreement Sign Offs
- ▶ Project Monitoring
- ▶ Requirements Gathering
 - ▶ Configure Application in QA Test
- ▶ Application Design & Development
- ▶ Access Control for Pay.gov Test Environment
- ▶ Finalize ACT (Agency Configuration Template)
- ▶ Move to Production
- ▶ Go Live Activities
- ▶ Post Production Follow Up

Next Steps

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

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

- ▶ Contact Information

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