Federal **Student** Aid | PROUD SPONSOR *of* *the* AMERICAN MIND™
An OFFICE *of the* U.S. DEPARTMENT *of* EDUCATION

PAY.GOV

FUNDS REMITTANCE GUIDE

For Guaranty Agencies

April 2019

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PURPOSE

The purpose of this guide is to introduce Pay.gov, the payment method for lenders to remit funds to FSA.

What is Pay.gov?

Pay.gov is an offering of the U.S. Treasury that provides users a secure portal for remitting funds electronically. It satisfies agency and agency customer demands for electronic payment alternatives and the ability to make and monitor payments and collections online 24 hours-a-day.

What do I need to do to submit a payment?

Confirm ACH Block Exception

Many institutions use ACH debit blocks as a precaution to prevent accidental withdrawals from unauthorized sources. In order to allow our transactions to go through successfully, ask that our Company ID be an exception for the debits you authorize on the Pay.gov site. Our Company ID for this specific collection is 9102000525. Other debits will still be blocked.

Create an account in pay.gov.

GETTING STARTED – click on the following URL for the payment screen:

> ED Form 2000 GAFR – https://www.pay.gov/public/form/start/163664368

*Suggestion – mark this site as a "favorite". It will be hidden to the general public on the Pay.gov website.

CREATING AN ACCOUNT

When you select the URL you will be prompted to either "Sign In", or" Create an Account." If you have already created your account, sign in and proceed to page 10 for the next steps. **You cannot make a payment unless logged in with your profile.**

Click on **"Create an Account."**

Step 1) - You will be prompted to create a personal account or company account. Select **"Company Account."**

Create an account

Which type of account best fits your needs?

Create a personal account

I am a person not representing a company, organization or government agency.

Create a company account

I am acting on behalf of a company or organization.

Already have a Pay.gov account? Sign In

STEP 2) - Next, enter your first and last names, your email address, and agree to the terms. Click **"Activate Account."**

Create a company account: Step 1

① **Activate Account**   ② Contact Information   ③ Company Information   ④ Set Up Security   ⑤ Sign In
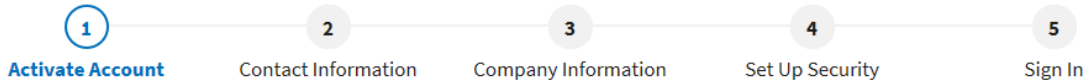
Create a company account

You must fill in the boxes marked *

* First Name

Jane

* Last Name

Doe

* Email Address

FSAPayments@ed.gov

☑ * I have read and I agree to the Rules of Behavior

An email will be sent with steps to complete your account setup.

Activate Account

STEP 3) - You will receive a message telling you to look for an email at the address you just provided in order to continue. It may take a few minutes for the email to appear.

Create a company account: Email has been sent

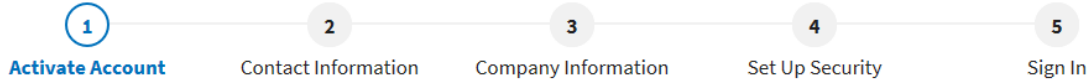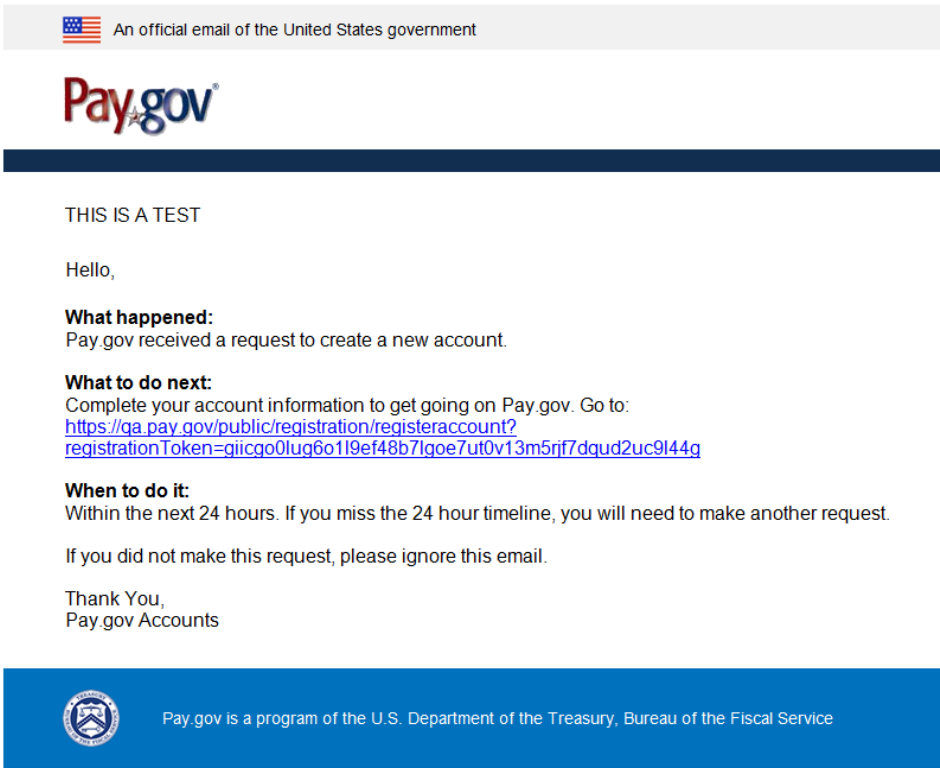| **1**	**2**	**3**	**4**	**5**
Activate Account	Contact Information	Company Information	Set Up Security	Sign In

Check your email to get started on setting up your account.

You're minutes away from setting up your account. An email has been sent to **F**********@e*.gov** for validation. You will have 24 hours to verify your email.
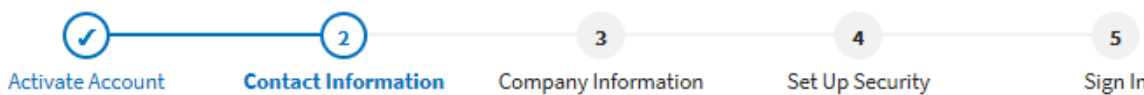
STEP 4) – Open the email and **click on the link** given to continue:

An official email of the United States government

Pay.gov®

THIS IS A TEST

Hello,

What happened:
Pay.gov received a request to create a new account.

What to do next:
Complete your account information to get going on Pay.gov. Go to:
https://qa.pay.gov/public/registration/registeraccount?
registrationToken=giicgo0lug6o1I9ef48b7lgoe7ut0v13m5rjf7dqud2uc9I44g

When to do it:
Within the next 24 hours. If you miss the 24 hour timeline, you will need to make another request.

If you did not make this request, please ignore this email.

Thank You,
Pay.gov Accounts

Pay.gov is a program of the U.S. Department of the Treasury, Bureau of the Fiscal Service

(Note: Sample email - do not copy URL.)

STEP 5) - Complete all the fields and click **"Next Step."**

Create a company account: Step 2

Please provide your contact information

You must fill in the boxes marked *

* Address Line 1 (Street address, P.O. Box, c/o)

Address Line 2 (Apartment, suite, unit, building, floor, etc.)

* City

* State / Province / Region

Select State / Province / Region

* ZIP / Postal Code

* Country

United States

* Phone Number

☐ I want to receive email notifications related to ACH payments using the confirmation email address entered with the transaction.

Next Step

STEP 6) - Complete the fields below. For "Company Name" insert your GA name.

If the Company Contact Information is the same as the prior screen, click the "**Same as Contact Information**" box to save time. When finished, click "**Next Step**".

Create a company account: Step 3

Please provide your company information

You must fill in the boxes marked *

* Company Name

Company Contact Information

☐ Same as Contact Information

* Company Address Line 1 (Street address, P.O. Box, c/o)

Company Address Line 2 (Apartment, suite, unit, building, floor, etc.)

* Company City

* State / Province / Region

Select State / Province / Region ⬍

* Company ZIP / Postal Code

* Company Country

United States ⬍

Next Step

STEP 7) – This is where you enter your security information. Create a Username and Password using the guidelines shown.

Create a company account: Step 4

✓	✓	✓	4	5
Activate Account	Contact Information	Company Information	**Set Up Security**	Sign In

Please set up your security information

Username and password

You must fill in the boxes marked *

* Create a username (Minimum of 4 letters or numbers)

* Create a password (Minimum of 8, maximum of 25 characters containing: mix of upper and lower case letters, minimum of one number, minimum of one special character)

☐ Show my password

(screen continued on next page)

(STEP 7 – Cont'd)

Identity verification

The identity verifications cannot be changed after you submit.

* Secret question (If you need to reset your password, this will be used to verify your identity)

Choose a secret question	⬍

* My secret answer

☐ Show my secret answer

* Shared challenge question (If you ever need to call Pay.gov, this will be used to verify your identity)

Choose a challenge question	⬍

* My challenge answer

☐ Show my challenge answer

Create My Account

Now pick a "Secret question" and a "Shared challenge question" before clicking on "**Create My Account.**"

STEP 8) – Finished! Now type your Username and password, and click the "**Sign In**" button.

Create a company account: Step 5

Activate Account — Contact Information — Company Information — Set Up Security — Sign In

Sign In

You must fill in the boxes marked *

* Username (Minimum of 4 letters or numbers)

JaneDoeED

* Password (Minimum of 8, maximum of 25 characters
containing: mix of upper and lower case letters, minimum of one
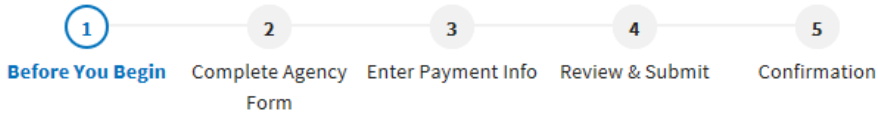number, minimum of one special character)

Sign In

Forgot your username? Email it to me

Forgot your password? Reset it

STEP 9) – Pay.gov will now take you back to the payment screen where you started. You may select "**Continue to the Form**" to enter your payment. (If you previously created an account, you will need to sign in and then click the URL to see this page.)

ED Form 2000 GAFR

| ① Before You Begin | ② Complete Agency Form | ③ Enter Payment Info | ④ Review & Submit | ⑤ Confirmation |

Need Help?

Contact:
Federal Student Aid

Email:
Click to email

About this form

Use this form to pay your GAFR fees

Accepted Payment Methods:
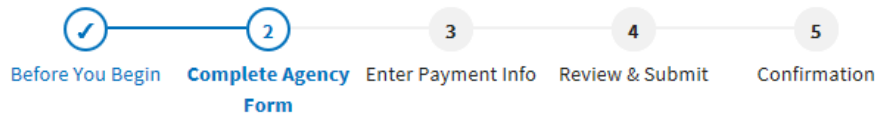
- Bank account (ACH)

[Preview Form]   Cancel

[**Continue to the Form**]

This is a secure service provided by United States Department of the Treasury. The information you will enter will remain private. Please review our privacy policy for more information.

ENTERING A GAFR PAYMENT

ED Form 2000 GAFR

This is the GAFR payment screen. Please complete all of the following:

a) GA Code – **please type carefully!** Please insert your 3-digit GA code found on the Statement of Account. If this is not accurate your payment will not be posted to the correct account.

b) Reporting Period – The reporting month and calendar year associated with your GAFR payment. For example – October 2018, enter 10/2018.

c) GAFR Payment Amount – from the Total Amount Due located on the Statement of Account.

d) Contact Name – your name, in case of questions.

e) Phone Number – your number, in case of questions.

f) Email – your email address, in case of questions.

If you have questions you can click on the "**Need Help**" button at the top of the screen and an email will be sent to the FSA mailbox.

Click on the "**Continue**" button to enter your payment information on the next page.

ED Form 2000 GAFR
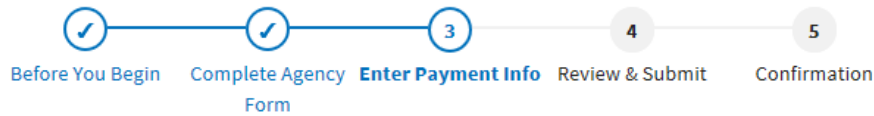
The payment amount you entered from the previous page will be shown at the top of the screen, along with the date the payment will be debited from your account.

"Account Holder Name" – enter your Guaranty Agency Name.

If you would like to save your bank account information to your profile, **check the box**. This will save some typing the next time you enter a payment because the fields will populate for you. If you will be paying from multiple accounts you always have the option to enter a new account.

"Select Account Type" – you may pick Business Checking, or Business Savings.

(Screen continued on next page)

(continued from previous page)

* Routing Number

[   ]

* Account Number

[   ]

* Confirm Account Number

[   ]

Collection Type
GAFR

GA Code
555

Lender ID

[**Previous**] [**Return to Form**] Cancel   [**Review and Submit Payment**]
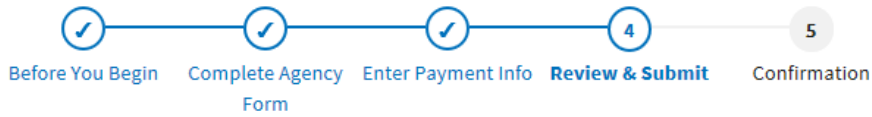
Enter your routing number and account number, and confirm the account number. If the routing number is not valid you will not be allowed to proceed until it is corrected.

Click on "**Review and Submit Payment**".

This review screen allows you to confirm the information that was entered. If you find you made an error, click on the "**Previous**" button at the bottom of the screen to go back and make corrections.

ED Form 2000 GAFR

Before You Begin ✓ — Complete Agency Form ✓ — Enter Payment Info ✓ — **Review & Submit** 4 — Confirmation 5

Need Help?

Contact:
Federal Student Aid

Email:
Click to email

Please review the payment information below. Required fields are marked with an *

Payment Information

Payment Type: Bank account (ACH)

Payment Amount: $5,000.00

Payment Date: 02/13/2019

Collection_Type: GAFR

GA_Code: 555

Lender_ID:

Account Information

Account Holder Name: ABC Education Guaranty Agency

Routing Number: 042000424

Account Number: ************2345

☑ I would like to receive an email confirmation of this transaction.

Email Address:

FSAPayments@ed.gov

Confirm Email Address:

FSAPayments@ed.gov

CC:

You may enter multiple email addresses in this field. Separate email addresses with a comma.

Authorization and Disclosure Statement

Authorization and Disclosure--Consumers and Businesses
The debit transaction(s) to which you are agreeing are
handled on behalf of Federal agencies by "Pay.gov,"
which consists of services offered by the U.S. Treasury
Department's Bureau of the Fiscal Service. As used in this
document, "we" or "us" refers to the Bureau of the Fiscal
Service and its agents and contractors operating

Printable version

☑ * I agree to the Pay.gov authorization and disclosure
statement

**Previous**   **Return to Form**   Cancel   **Submit Payment**

Check the box to receive email confirmations of your transactions, or uncheck if you do not wish to receive emails. You may also send additional emails to other addresses if desired.

Check the box to agree to the Pay.gov authorization, and then click on "**Submit Payment**."

Payment Confirmation - ED Form 2000 GAFR

Before You Begin ✓ — Complete Agency Form ✓ — Enter Payment Info ✓ — Review & Submit ✓ — Confirmation (5)
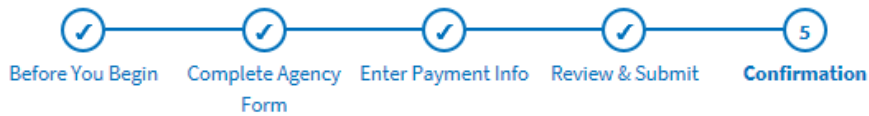
Your payment is submitted

Please print this page. You can also find your receipt in your account payment activity. A confirmation email has been sent to FSAPayments@ed.gov. Print Receipt

To confirm your payment went through:

Check your bank statement or account on the payment date

For questions or to cancel this transaction:

Contact the federal government agency you paid. Pay.gov is unable to cancel this transaction. You may be able to cancel a recent transaction in your account payment activity.

We value your feedback!

Let us know how we did. Complete our short two minute survey.

Tracking Information

Pay.gov Tracking ID: 3FPF1VA8

Agency Tracking ID: 120040005355

Form Name: ED Form 2000 GAFR

Application Name: FSA FFEL

Payment Information

Payment Type: Bank account (ACH)

Payment Amount: $5,000.00

Transaction Date: 02/12/2019 12:46:35 PM EST

Payment Date: 02/13/2019

Collection Type: GAFR

GA Code: 555

Lender ID:

Account Information

Account Holder Name: ABC Education Guaranty Agency

Routing Number: 042000424

Account Number: ************2345

View this payment on the Payment Activity page. ⟵

View this form on the My Forms page. ⟵

Your transaction is complete. You may now print a receipt or sign out.

If you select the links to "**View this payment on the Payment Activity page**" or "**View this form on the My Forms page**", you will be taken to the My Account feature of Pay.gov. Let's make that our next topic…

(sample email confirmation)

Pay.gov®

THIS IS A TEST

Your payment has been submitted to Pay.gov and the details are below. To confirm that the payment processed as expected, you may refer to your bank statement on the scheduled payment date. If you have any questions or wish to cancel this payment, you will need to contact the agency you paid at your earliest convenience.

You will receive a reminder email several days before the payment is processed.
If you wish to cancel this transaction, sign in to your account at https://qa.pay.gov/ and choose the Pending tab of the Payment Activity page.

Application Name: FSA FFEL
Pay.gov Tracking ID: 3FPF1VA8
Agency Tracking ID: 120040005355

Account Holder Name: ABC Education Guaranty Agency
Transaction Type: ACH Debit
Transaction Amount: $5,000.00
Payment Date: 02/13/2019

Account Type: Business Checking
Routing Number: 042000424
Account Number: ************2345

Transaction Date: 02/12/2019 12:46:35 PM EST
Total Payments Scheduled: 1
Frequency: OneTime

Collection Type: GAFR
GA Code: 555
Lender ID:

THIS IS AN AUTOMATED MESSAGE. PLEASE DO NOT REPLY.

USING THE MY ACCOUNT PAGE FOR PROFILE CHANGES OR TO VIEW HISTORY

If you have completed a payment and signed out, but wish to return to your account with a query, select this URL: https://pay.gov/public/login

You will be prompted to sign in:

Sign in to your Pay.gov account

You must fill in the boxes marked *

* Username

* Password

Sign In

Forgot your username?
Email it to me

Forgot your password?
Create a new one

Don't have a Pay.gov account?
Create an account

Enter your username and password, and click "**Sign In**."

This is your main account page. **You can click on any of the features, and then click on "My Account" at the top to bring you back to this page for more selections, or just select the back button.**

*Profile Information – use this button to update your personal information, such as your phone number, email address, etc.

*Company Profile – use this button to update any company information.

*Password – use this button to create a new password.

*Payment Accounts – use this button to enter new account information or edit existing information.

*Enter Access Code – not applicable for lender users.

*Payment Activity – use this button to view your activity, and to cancel a payment

*My Forms – use this button to view your payment history and see a screen shot of a specific payment

VIEWING SCREEN SHOT OF SPECIFIC PAYMENT: Click the 'My Forms' button , Sort on Date, Form Name, Status to pick a form. Click on "View PDF" to see the data entered on the payment screen. Example:

Sort on Date, Form Name, Status to pick a form. Click on "View PDF" to see the data entered on the payment screen. Example:

![Federal Student Aid — An OFFICE of the U.S. DEPARTMENT of EDUCATION | PROUD SPONSOR of the AMERICAN MIND™]

Guaranty Agency Financial Report
GAFR Remittance Form

*Required Fields are marked with an asterick

Collection Type: [GAFR]

* GA Code: [555]

* Reporting Period: [12/2018] (MM/YYYY)

* GAFR Payment Amount: [$5,000.00]

* Contact Name: [Jane Doe]

* Phone Number: [202-377-3745]

* E-mail: [FSAPayments@ed.gov]

DUPLICATE PAYMENTS: What if your payment is over $99M and you need to make another payment? Go to "My Forms" and click on "Duplicate" next to the GAFR payment shown. This will take you back to the completed payment screen, and you will be able to edit the necessary fields (GA Code, Reporting Period, Amount) and go forward with a new payment. <u>Example</u>:

My Forms

Submitted (4)	Saved (0)

Sort by: [Date]

ED Form 2000 GAFR

Use this form to pay your GAFR fees

Form Number: GAFR01 | **OMB Number:** OMB 1845-0026
Form Status: Accepted
Pay.gov Tracking ID: 3FPF1VA8
Date Submitted: 02/12/2019 12:46:35 PM
Application Name: FSA FFEL

📄 View PDF
→ 🔁 Duplicate

We're here to help!

🕐 **We're Available**
Monday - Friday
7 a.m. - 7 p.m.
Eastern
Open

✉️ **Send Us A Message**
You will hear from us by the end of the next business day.

📞 **Call Us Toll Free**
Inside U.S.A. only
800-624-1373

CANCELLING PAYMENTS: Click the 'Payment Activity' button and click 'Cancel'. <u>Example</u>:

Payment Activity

Don't see your payment?

You may not have signed into your account while making a payment. We're sorry, but only payments made while signed in will show in your payment activity.

I need to see my payment. What can I do?

Contact the federal government agency you paid. Pay.gov is unable to look up your payment.

All (4)	Completed (3)	Rejected (0)	Pending (1)

Sort by: Transaction Date ⬍

ED Form 2000 GAFR   ❶ View Details

Education (ED): Federal Student Aid (FSA)   🗎 View Receipt

Pay.gov Tracking ID: 3FPF1VA8   ⟶   🚫 Cancel

Transaction Date: 02/12/2019 12:46:35 PM EST

Transaction Amount: $5,000.00

Payment Type: Bank account (ACH)

Transaction Status: Received

Payment Date: 02/13/2019

Frequency: One Time

We're here to help!

🕐 **We're Available**
Monday - Friday
7 a.m. - 7 p.m.
Eastern
Open

✉ **Send Us A Message**
You will hear from us
by the end of the
next
business day.

📞 **Call Us Toll Free**
Inside U.S.A. only
800-624-1373

🌐 **International Number**
Outside the U.S.A.
+1-216-579-2112

NOTE: if the transaction shown is still "Pending" you have the option to cancel it if you made an error. Payments are swept into the system each hour at 5 minutes before the hour. For example: if you enter a payment at 2:30pm, you must cancel before 2:55pm.

Payment Activity

Don't see your payment?

You may not have signed into your account while making a payment. We're sorry, but only payments made while signed in will show in your payment activity.

I need to see my payment. What can I do?

Contact the federal government agency you paid. Pay.gov is unable to look up your payment.

All (4)

Message from webpage

Sort by: Transac

? Are you sure you want to cancel this payment? Click OK to confirm.

→ [OK]   [Cancel]

ED Form 2000 GA

Education (ED): Fede

Pay.gov Tracking ID: 3FPF1VA8   🚫 Cancel

Transaction Date: 02/12/2019 12:46:35 PM EST

Transaction Amount: $5,000.00

Payment Type: Bank account (ACH)

Transaction Status: Received

Payment Date: 02/13/2019

We're here to help!

🕐 **We're Available**
Monday - Friday
7 a.m. - 7 p.m.
Eastern
Open

✉ **Send Us A Message**
You will hear from us by the end of the next business day.

📞 **Call Us Toll Free**
Inside U.S.A. only
800-624-1373

🌐 **International Number**
Outside the U.S.A.
+1-216-579-2112

Click the "**Cancel**" button and then "**OK**."

Success
The transaction with Pay.gov Tracking ID 3FPF1VA8 has been canceled.

Payment Activity

Don't see your payment?

You may not have signed into your account while making a payment. We're sorry, but only payments made while signed in will show in your payment activity.

I need to see my payment. What can I do?

Contact the federal government agency you paid. Pay.gov is unable to look up your payment.

All (4)	Completed (4)	Rejected (0)	Pending (0)

Sort by: Transaction Date ⬍

ED Form 2000 GAFR
Education (ED): Federal Student Aid (FSA)
Pay.gov Tracking ID: 3FPF1VA8
Transaction Date: 02/12/2019 12:46:35 PM EST
Transaction Amount: $5,000.00
Payment Type: Bank account (ACH)
Transaction Status: Canceled
Payment Date: 02/13/2019
Frequency: One Time

View Details
View Receipt

We're here to help!

We're Available
Monday - Friday
7 a.m. - 7 p.m.
Eastern
Open

Send Us A Message
You will hear from us by the end of the next business day.

Call Us Toll Free
Inside U.S.A. only
800-624-1373

International Number
Outside the U.S.A.
+1-216-579-2112

Payment has been cancelled.

One last note about the records in MY ACCOUNT – The My Forms page and the Payment Activity page will hold 100 records each.

APPENDIX A – PAY.GOV Q & A's

Is Pay.gov secure?

Yes. Pay.gov is hosted in the Treasury Web Application Infrastructure (TWAI), a highly secure environment provided by the Federal Reserve Information Technology (FRIT) to support several enterprise-wide Treasury applications. The TWAI is physically located at three Federal Reserve Banks. The TWAI is built using a zone structure, with firewalls and routers separating each zone, and complies with the Federal Information Processing Standard (FIPS) 140-2.

When will the system be available?

Pay.gov payment forms will be available 24 hours a day, 7 days a week (holidays included) for users to submit payments. Payments submitted by 8:55PM Eastern Standard Time will settle in users accounts the following business day. ACH payment processing will follow the Federal Reserve holiday schedule. Payments will not settle on the Federal Reserve designated holidays listed at: https://www.frbservices.org/holidayschedules/index.html

Will I be able to schedule recurring, or future payments?

No, recurring payments, or saving payments for future submission will not be allowed.

What account types can be used?

For ED users, Pay.gov will accept business checking or business savings accounts.

What do I do if I entered the wrong payment amount?

If a user underpays they will be able to make a second payment. If a user overpays they should contact fsa_gar@ed.gov for assistance.

How do I change or cancel a payment?

When submitting a payment, users will see a confirmation page asking them to review the information prior to completing the transaction. Once the payment is confirmed it cannot be changed. There is, however, a small window for cancellations. If the transaction is shown as "Pending" on the Payment Activity page (see page 22 for more details) of your account, you have the option to cancel if needed. Payments are swept into the system each hour at 5 minutes before the hour. For example: if you enter a payment at 2:30pm, you must cancel before 2:55pm. After that window passes you will not be allowed to cancel the payment, and should contact fsa_gar@ed.gov for further assistance.

What should I do if I cannot find the form I am supposed to fill out?

Users who cannot find the correct form should contact fsa_gar@ed.gov for information about which form is appropriate for their needs.

How will I know there is a bill to pay?

Guaranty Agencies will receive a Statement of Account email after the GAFR report form has processed in ED's system.

How will I know my payment was successful?

After submitting a payment, users will receive a confirmation message with a unique Pay.gov Tracking ID number. Users are also encouraged to select the "email confirmation" button available on the payment submission screens. In addition, users can see the status of each payment submitted by searching the "My Forms" or "Payment Activity" pages of their account. (See page 18 for more details)

How will I know if my payment was unsuccessful?

If a payment fails due to an invalid routing number, users will be unable to proceed until the number is corrected. If a payment fails to clear the bank due to an incorrect account number or insufficient funds, users will receive an email notification from fsa_lr@ed.gov.

How can I view payments that I've already submitted?

Users can log into their account at https://pay.gov/public/login and view either the "My Forms" page or the "Payment Activity" page. Both pages can be sorted by date, form name, payment status, etc.

How long will I be able to view my submitted payments?

Both the "My Forms" page and the "Payment Activity" page will hold up to 100 records.

APPENDIX B – The GARC Payment Screen

Only one Guaranty Agency (927) may use this screen for the Guaranty Agency Recall Payment. The applicable GA code on this screen is hardcoded for this reason. The payment screen may be found at

https://www.pay.gov/public/form/start/163664458