Pay.gov Frequently Asked Questions (FAQs)

Q: What is Pay.gov?

A: Pay.gov is operated by the U.S. Department of the Treasury and is a web-based application that allows you to make online payments to government agencies.

Q: Is Pay.gov secure?

A: Yes. Pay.gov uses 128-bit SSL encryption to protect your transaction information while you're logged in to Pay.gov. In addition, any account numbers you set up in your profile are encrypted before being stored in the Pay.gov database. When you access your profile, any account numbers you entered will be masked on-screen; each account number in your profile will be displayed as a group of asterisks followed by the last four digits of the account number.

Q: What is an "ACH" payment?

A: ACH stands for "Automated Clearing House" and refers to an electronic debit from a checking or savings account, commonly known as a direct debit. This option requires you to enter your routing and account number.

Q: How quickly is my ACH payment processed?

A: Your ACH payment will be posted within five days after submission.

Q: What is the payment processing schedule for Pay.gov?

A: The Pay.gov site is available 24 hours a day, 7 days a week (holidays included) for users to submit payments, except for a maintenance window every Sunday from 2:00 AM to 6:00 AM Eastern Standard Time. ACH payment processing follows the Federal Reserve holiday schedule.

Q: How do I know my payment was successful?

A: At the end of submitting your payment, you will see a confirmation screen indicating your payment was successful. This confirmation screen is your receipt and should be printed for your records. If an email was provided, you will also receive an email receipt that includes your bank account information.

Q: How will the transaction appear on my bank statement?

A: Pay.gov transactions will usually appear with the description "DCMWC PAYMENT". If you're not sure about a particular payment, the first point of contact should be your financial institution. They should be able to assist you in identifying the payment.

Q: I used the wrong agency form to make a payment; how do I correct it?

A: Contact Pay.gov Customer Support at: pay.gov.clev@clev.frb.org or by phone, 800-624-1373 (toll free, select Option #2).