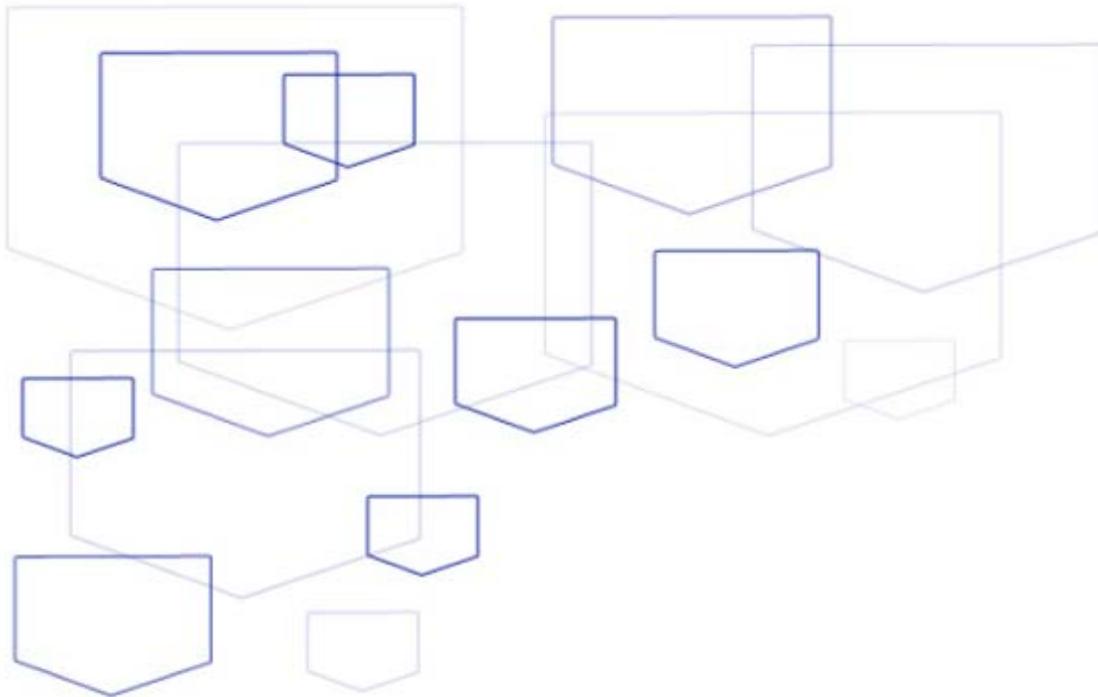


# U.S. Bank E-Payment Service

## Email Communications



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Trademark Acknowledgments

# Chapter 1: Email Communication

E-Payment Service generates several outbound email messages that are delivered to payers who provide an email address. This section defines each of the emails generated by E-Payment Service and provides a sample each email type. The emails are sent to the payer regardless of the channel on which the payment is initiated. Emails returned for various reasons (incorrect email address, SPAM filter, etc) are dropped and are not provided to your organization for follow-up.

## 1.0 Email Selection

Your organization has the option to decide which E-Payment Service emails you would have sent out on your behalf. See Section 5.0 Email Types for email types that are available.

## 2.0 Email Configuration

Your organization can choose to have the default E-Payment Service emails sent out on your behalf or you can choose to have your own customized emails sent out. Your organization's customized emails can include the display of E-Payment Service fields. See Section 7.0 for a list of data fields available for insertion.

## 3.0 Email Schedule

Emails are sent out under the following conditions:

- To unregistered payers who have provided an email address
- To registered payers who have provided an email address

E-Payment Service requires email addresses to be collected from payers. Note: This change was made on 11/16/13. Payers who registered before that date may not have email addresses as they were optional.

## 4.0 Email Delivery Protocol

E-Payment Service generates all confirmation emails from the domain:

'organization name or phrase' [noreply@epymtservice.com]

All E-Payment Service customers will have the option to customize the organization name or phrase that precedes the email address. This will allow you to continue to provide branding and/or identification information in your confirmation emails. For example, a U.S. Bank branded email from E-Payment Service might read:

U.S. Bank Loan Payment [noreply@epymtservice.com]

## 5.0 Email Types

Here are the email types available for various payment and registration activities within E-Payment Service. See Section 6 Sample Default Emails for sample email text.

## 5.1 One-Time Payments

Email Type	Description
Make Single E-Check Payment	This email is sent to a payer after they make a single (non-Warehoused) ACH payment.
Make Single Credit Card Payment	This email is sent to a payer after they make a single, same-day Credit Card payment. If a payer edits a previously submitted payment and the edits to that payment change it to a same-day payment, they will also receive this message.
Make Single ATM Payment	This email is sent to a payer after they make a single ATM payment
Edit Single E-Check (ACH) Payment	This message is sent to a payer after a successful edit to their Warehoused Single E- Check (ACH) Payment has been made.
Edit Single Credit Card Payment	This message is sent to a payer after a successful edit to their Warehoused Single Credit Card Payment has been made.
Edit Single ATM Payment	This message is sent to a payer after a successful edit to their Warehoused Single ATM Card Payment has been made.
Cancel Single Payment	This message is sent to a payer after a pending single payment for any payment method has been cancelled.
Returned E-Check (ACH) Payment	This email is sent to a payer when their E-Check (ACH) payment is returned.
Credit Card Payment is Declined	<p>This email is generated when a Warehoused or Recurring Credit Card Payment is attempted but is declined by the credit card processor.</p> <p>Note: This email is not sent when a real-time Credit Card payment is submitted. This applies only to a Warehoused or Recurring Credit Card Payment.</p>
ATM Card is Declined	This email is generated when a Warehoused or Recurring ATM Payment is attempted but is declined by the ATM card processor.
Stopped Warehoused E-Check (ACH) Payment	<p>This email is generated when a Warehoused E-Check (ACH) payment is stopped by the system after a payer has received a specified number of ACH returns within a specified time period as defined by the your organization during setup.</p> <p>Note: Returns may be for insufficient funds, closed account, or any of the return reasons. A list can be found in the E-Payment Service User Guide.</p>

## 5.2 Recurring Payments

Email Type	Description
New Recurring Payment Setup Email (E- Check/Credit Card)	This email is sent when a new recurring ACH or Credit Card Payment is created.
New Recurring ATM Payment	This email is sent when a new recurring ATM Payment is created.
Edit Recurring Payment (E-check/Credit Card) Email	<p>This email is sent to a registered payer after the following scenarios:</p> <ul style="list-style-type: none"> <li>• Payer modifies an existing Recurring ACH Payment Setup</li> <li>• Payer modifies an existing Recurring Credit Card Payment Setup</li> <li>• Administrative User modifies an existing Recurring ACH Payment Setup on behalf of the payer</li> <li>• Administrative User modifies an existing Recurring CC Payment Setup on behalf of the payer</li> <li>• Pre-Registration File modifies an existing Recurring ACH Payment Setup on behalf of the payer</li> <li>• Pre-Registration File modifies an existing Recurring Credit Card Payment Setup on behalf of the payer</li> </ul>
Edit ATM Recurring Payment	<p>This email is sent to a registered payer after the following scenarios:</p> <ul style="list-style-type: none"> <li>• Payer modifies an existing Recurring ATM Payment Setup.</li> <li>• Administrative User modifies an existing Recurring ATM Payment Setup on behalf of the payer.</li> <li>• Pre-Registration File modifies an existing Recurring ATM Payment Setup on behalf of the payer.</li> </ul>
Stop Recurring Payment (E-Check/Credit Card) Email	<p>This message is sent to a payer after a Recurring Payment is stopped in the following scenarios:</p> <ul style="list-style-type: none"> <li>• The payer stops the payment</li> <li>• The admin stops the payment at the payer's request</li> <li>• Pre-Registration File stops the recurring payment on behalf of the payer</li> </ul>

**U.S. Bank E-Payment Email Communications**

Email Type	Description
Stopped Recurring ATM Payment	<p>This message is sent to a payer after a Recurring Payment is stopped in the following scenarios:</p> <ul style="list-style-type: none"> <li>• The payer stops the ATM payment</li> <li>• The admin stops the ATM payment at the payer's request</li> <li>• Pre-Registration File stops the recurring ATM payment on behalf of the payer</li> </ul>
2nd To Last Recurring Payment (E-Check/Credit Card) Warning Email	<p>This email is sent to a registered payer after one of the following scenarios:</p> <ul style="list-style-type: none"> <li>• Second to last instance of an Installment Recurring Payment Setup (ACH or CC) with durations of Number of Payments or Expire on Date</li> <li>• Second to last instance of a Variable Recurring Payment Setup (ACH or CC) with a duration of Number of Payments</li> <li>• 30 days prior to the expiration date for a Variable Recurring Payment Setup (ACH or CC) with a duration of Expire on Date</li> </ul>
Recurring E-Check/Credit Card Payment info Update Email	<p>This email is sent to a registered payer after E-Payment Service has initiated a recurring payment to be processed.</p>
Recurring ATM Payment Information Update	<p>This email is sent to a registered payer after E-Payment Service has initiated a recurring ATM payment to be processed.</p>
Warehoused E-Check Payment Occurrence Email	<p>This email message is sent to a payer when a Warehoused E-Check (ACH) Payment occurs. (has been release for settlement by your financial institution)</p>
Warehoused Credit Card Payment Occurrence Email	<p>This email message is sent to a payer when a Warehoused Credit Card Payment occurs successfully. Otherwise, the Declined Credit Card Email message is generated and sent.</p>
Warehoused ATM Payment Occurrence	<p>This email message is sent to a payer when a Warehoused ATM Payment occurs successfully. Otherwise, the Declined ATM Email message is generated and sent.</p>
Credit Card Expiration Email	<p>This email message is sent to a payer who has a registered credit card account when the credit card expiration date is set to expire within the next 30 days.</p>
Stopped Recurring E-Check (ACH) Payment Email	<p>This message is sent to a payer after a Recurring Payment is stopped by the system after the payer has received a specified number of returns within a specified time period as defined by the your organization during setup.</p>

### 5.3 Registration & Passwords & Refunds

Email Type	Description
Registration Confirmation Email	This email message is sent to a payer after they have successfully registered with E-Payment Service.
Login Credentials Update Email	<p>This email message is sent to a payer who has successfully updated either their password or their security questions.</p> <p>Note: this email is not customizable.</p>
Password Reset Email	<p>This email message is sent to a payer after they have requested a password reset.</p> <p>Note: A user may have his password reset if he has forgotten it. They will then receive an e-mail containing a temporary password. They may use the temporary password to login and will immediately be prompted to change their password</p>
Refund E-Check (ACH)/Credit Card Payment Email	<p>This email message is sent to a payer after they have requested a refund from a customer service representative.</p> <p><b>Note:</b> In order for a payment to be eligible for refund, the following conditions must be met:</p> <p>Payment is in a SENT status</p> <p>Admin user must have permission to refund payments</p> <p>If the payment was made via ACH, current date must be at least 10 calendar days beyond the payment effective date of the original payment</p>
Edit Bank Account / Changed Single ACH Payment Email	<p>This message is sent to a payer after a successful edit to their bank account that has resulted in changes to the SEC code on the payer's pending ACH Payment(s). This email will only be sent out when the SEC code has been changed to TEL. The following circumstances will cause the payment's SEC code to be changed to TEL:</p> <p>An admin user initiated the payment via the admin site.</p> <p>The payer changed the account category of the saved bank account from business to consumer via the public site.</p>

## 6.0 Sample Default Emails

The following sample default emails provide a list of all the fields that are displayed in the email confirmations. If a field does not apply to your organization’s product (i.e. Payment Due Date), the field will not appear in email confirmations sent to their payers. Emails that include payment account information will only include the fields (bank account or credit card) that apply to the transaction. All bank account and credit card numbers are masked except for the last four digits of the account number. The ‘from address’ field will always include the organizational phrase your organization defines during implementation.

### 6.1 One Time Payments

#### 6.1.1 Make Single Payment (E-Check or Credit Card)

<b>Subject</b>	<b>Payment Confirmation for [biller_product.description]</b>
<b>Body</b>	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>Thank you for your payment.</p> <p>This email is to confirm your payment submitted on [pending_transaction.initiation_date] for [biller_product.description].</p> <p>Confirmation Number: [pending_transaction.transaction_confirmation_id]</p> <p>Payment Amount: [pending_transaction.payment_amount]</p> <p>Convenience Fee: [pending_transaction.convenience_fee]</p> <p>Total Amount: [pending_transaction.payment_amount + pending_transaction.convenience_fee]</p> <p>Scheduled Payment Date: [pending_transaction.payment_effective_date]</p> <p>Amount Due: [pending_transaction.amount_due]</p> <p>Payment Due Date: [pending_transaction.payment_due_date]</p> <p>Account Nickname: [account.nickname]</p> <p>Routing Transit Number: [bank_account.bank_rtn]</p> <p>Account Number: [bank_account.account_number]</p> <p>Account Type: [bank_account.account_type]</p> <p>Account Category: [bank_account.account_category]</p> <p>Payer Name: [contact name]</p> <p>Card Number: [cc_account.card_number]</p> <p>Card Type: [cc_account.card_type]</p> <p>Approval Code: [card authorization code]</p> <p>Merchant: [biller long name]</p> <p>Website: [merchant website]</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry.url] , or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

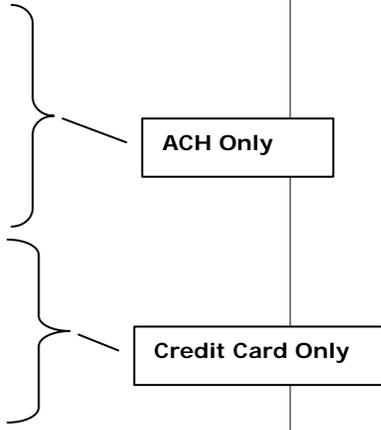
The diagram shows two brackets on the right side of the email body text. The upper bracket groups the following fields: Account Nickname, Routing Transit Number, Account Number, Account Type, and Account Category. A box labeled "ACH Only" is connected to this bracket. The lower bracket groups the following fields: Card Number, Card Type, and Approval Code. A box labeled "Credit Card Only" is connected to this bracket.

### 6.1.2 Make Single ATM Payment

<b>Subject</b>	<b>Payment Confirmation for [biller_product.description]</b>
<b>Body</b>	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>Thank you for your payment.</p> <p>This email is to confirm your payment submitted on [pending_transaction.initiation_date] for [biller_product.description].</p> <p>Confirmation Number: [pending_transaction.transaction_confirmation_id] Payment Amount: [pending_transaction.payment_amount] Convenience Fee: [pending_transaction.convenience_fee] Total Amount: [pending_transaction.payment_amount + pending_transaction.convenience_fee] Scheduled Payment Date: [pending_transaction.payment_effective_date] Amount Due: [pending_transaction.amount_due] Payment Due Date: [pending_transaction.payment_due_date] Payer Name: [contact name] Card Number: [cc_account.card_number] Payment Method:ATM Approval Code: [card authorization code] Merchant: [biller long name] Website: [merchant website]</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry.url] , or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

**6.1.3 Edit Single Payment (E-Check or Credit/Debit Card)**

<b>Subject</b>	<b>Payment Confirmation for [biller_product.description]</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to confirm changes made to your payment submitted on [initiation_date] for [biller_product.description].</p> <p>Confirmation Number: [transaction_confirmation_id]</p> <p>Payment Amount: [payment_amount]</p> <p>Convenience Fee: [convenience_fee]</p> <p>Total Amount: [payment_amount +convenience_fee]</p> <p>Scheduled Payment Date: [payment_effective_date] or [biller_business_date]</p> <p>Amount Due: [amount_due]</p> <p>Payment Due Date: [payment_due_date]</p> <p>Account Nickname: [account.nickname]</p> <p>Routing Transit Number: [bank_account.bank_rtn]</p> <p>Account Number: [bank_account.account_number]</p> <p>Account Type: [bank_account.account_type]</p> <p>Account Category: [bank_account.account_category]</p> <p>Payer Name: [contact name]</p> <p>Card Number: [cc_account_number]</p> <p>Card Type: [cc_account.card_type]</p> <p>Merchant: [biller long name]</p> <p>Website: [merchant website]</p> <p>Note: when displaying account or card numbers, all digits but the last 4 must be masked with "X"</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry.url], or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>



#### 6.1.4 Edit Single ATM Payment

<b>Subject</b>	<b>Payment Confirmation for [biller_product.description]</b>
<b>Body</b>	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>Thank you for your payment.</p> <p>This email is to confirm changes made to your payment submitted on [pending_transaction.initiation_date] for [biller_product.description].</p> <p>Confirmation Number: [pending_transaction.transaction_confirmation_id] Payment Amount: [pending_transaction.payment_amount] Convenience Fee: [pending_transaction.convenience_fee] Total Amount: [pending_transaction.payment_amount + pending_transaction.convenience_fee] Scheduled Payment Date: [pending_transaction.payment_effective_date] Amount Due: [pending_transaction.amount_due] Payer Name: [contact name] Card Number: [cc_account.card_number] Payment Method: ATM Merchant: [biller long name] Website: [merchant website]</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry.url] , or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

**6.1.5 Cancelled Single Payment (all payment methods)**

<b>Subject</b>	<b>Cancelled Pending Payment for [biller_product.description]</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to confirm that you cancelled your pending payment for [biller_product.description] on [mod_date].</p> <p>Original Confirmation Number: [pending_transaction.transaction_confirmation_id]</p> <p>Cancellation Confirmation Number: [replaces_tran_conf_ID]</p> <p>Payment Amount: [pending_transaction.payment_amount]</p> <p>Convenience Fee: [pending_transaction.convenience_fee]</p> <p>Total Amount: [pending_transaction.payment_amount + pending_transaction.convenience_fee]</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry_url] , or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

**6.1.6 Returned E-Check (ACH) Payment**

<b>Subject</b>	<b>Payment Returned for [product_description]</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to inform that the following payment to [biller_group.short_name] [biller.short_name], submitted on [transaction_history.initiation_date] for [transaction_history.product_description], has been returned.</p> <p>The reason for the return is as follows: [ach_return_reason.description]</p> <p>Confirmation Number: [transaction_return.transaction_confirmation_id]</p> <p>Payment Amount: [transaction_history.payment_amount]</p> <p>Amount Due: [transaction_history.amount_due]</p> <p>Payment Due Date: [transaction_history.due_date]</p> <p>Scheduled Payment Date: [transaction_history.payment_effective_date] or [transaction_history.biller_business_date]</p> <p>Account Nickname: [transaction_history.account_nickname]</p> <p>Routing Transit Number: [transaction_history.bank_rtn]</p> <p>Account Number: [transaction_history.account_number]</p> <p>Account Type: [transaction_history.account_type]</p> <p>Account Category: [transaction_history.account_category]</p> <p>Note: when displaying account or card numbers, all digits but the last 4 must be masked with "X"</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry.url], or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

**6.1.7 Credit Card Payment is Declined**

<b>Subject</b>	<b>Declined Payment for [biller_product.description]</b>
<b>Body</b>	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This is a notification that the payment submitted on [transaction_history.initiation_date] for [biller_product.description] was declined by your credit card issuing bank.</p> <p>Confirmation Number: [transaction_history.transaction_confirmation_id] Payment Status: Declined Payment Amount: [transaction_history.payment_amount] Convenience Fee: [transaction_history.convenience_fee] Total Amount: [transaction_history.payment_amount + transaction_history.convenience_fee] Scheduled Payment Date: [transaction_history.payment_effective_date] Amount Due: [transaction_history.amount_due] Payment Due Date: [transaction_history.due_date] Account Nickname: [transaction_history.account_nickname] Credit Card Number: [transaction_history.cc_number] Credit Card Type: [transaction_history.cc_type]</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry.url] , or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

### 6.1.8 ATM Card is Declined

<b>Subject</b>	<b>Declined Payment for [biller_product.description]</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This is a notification that the payment submitted on [transaction_history.initiation_date] for [biller_product.description] was declined by your card issuing bank.</p> <p>Confirmation Number: [transaction_history.transaction_confirmation_id]</p> <p>Payment Status: Declined</p> <p>Payment Amount: [transaction_history.payment_amount]</p> <p>Convenience Fee: [transaction_history.convenience_fee]</p> <p>Total Amount: [transaction_history.payment_amount + transaction_history.convenience_fee]</p> <p>Scheduled Payment Date: [transaction_history.payment_effective_date]</p> <p>Amount Due: [transaction_history.amount_due]</p> <p>Payment Due Date: [transaction_history.due_date]</p> <p>Account Nickname: [cc_account.account_nickname]</p> <p>Card Number: [cc_account.card_number]</p> <p>Payment Method: ATM</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry.url] , or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

### 6.1.9 Stopped Warehoused E-Check (ACH) Payment

<b>Subject</b>	<b>Stopped Warehoused Payment for [biller_product.description]</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to inform you that your scheduled payment for [biller_product.description] on [transaction_history.last_updated_date] has been stopped due to invalid account information.</p> <p>Confirmation Number: [transaction_history.transaction_confirmation_id]</p> <p>Scheduled Payment Date: [transaction_history.payment_effective_date]</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry_url], or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

## 6.2 Recurring Payments

### 6.2.1 New Recurring (E-check or Credit Card) Payment Setup

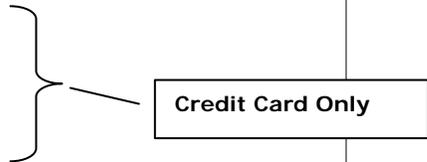
<b>Subject</b>	<b>Recurring Payment Confirmation for [biller_product.description]</b>
<b>Body</b>	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to confirm your recurring payment setup submitted on [recurring_payment.initiation_date] for [biller_product.description].</p> <p>Reference Number: [recurring_payment.recurring_reference_id]            Payment Amount: [recurring_payment.payment_amount]            Convenience Fee: [recurring_payment.convenience_fee]            Total Amount: [recurring_payment.payment_amount + recurring_payment.convenience_fee]            Next Scheduled Payment Date: [recurring_payment.next_payment_date]</p> <p>Original Payment Due Date: [recurring_payment.original_due_date]            Frequency: [recurring_payment_frequency.description]            Duration: [recurring_payment.remaining_payments]</p> <p>Account Nickname: [account.nickname]            Account Number: [bank_account.account_number]</p> <p>Payer Name: [contact name]            Card Number: [cc_account.card_number]            Merchant [biller long name]            Website [merchant website]</p> <p>If you have questions about this payment setup or need assistance, please view the payment setup online at [biller_product.payment_inquiry_url] , or call Customer Service at [biller.customer_service_phone].</p> <p>Please note that if the payment date falls on a weekend or a holiday, your payment will process on the next business day.</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p> <p>The diagram shows two boxes: 'ACH Only' and 'Credit Card Only'. A bracket groups 'Account Nickname' and 'Account Number' under 'ACH Only'. Another bracket groups 'Payer Name', 'Card Number', 'Merchant', and 'Website' under 'Credit Card Only'.</p>

### 6.2.2 New Recurring ATM Payment

<b>Subject</b>	<b>Recurring Payment Confirmation for [biller_product.description]</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to confirm your recurring payment setup submitted on [recurring_payment.initiation_date] for [biller_product.description].</p> <p>Reference Number: [recurring_payment.recurring_reference_id] Payment Amount: [recurring_payment.payment_amount] Convenience Fee: [recurring_payment.convenience_fee] Total Amount: [recurring_payment.payment_amount + recurring_payment.convenience_fee] Next Scheduled Payment Date: [recurring_payment.next_payment_date]</p> <p>Original Payment Due Date: [recurring_payment.original_due_date] Frequency: [recurring_payment_frequency.description] Duration: [recurring_payment.remaining_payments] Payer Name: [contact name] Card Number: [cc_account.account_number] Payment Method: ATM Merchant: [biller long name] Website: [merchant website]</p> <p>If you have questions about this payment setup or need assistance, please view the payment setup online at [biller_product.payment_inquiry_url] , or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

6.2.3 Edit Recurring (E-check or Credit Card) Payment

<b>Subject</b>	<b>Recurring Payment Confirmation for [biller_product.description]</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to confirm changes made to your recurring payment submitted on [initiation_date] for [biller_product.description].</p> <p>Or for an Administrative originated payment:</p> <p>This email is to confirm changes made on your behalf to your recurring payment setup submitted on</p> <p>Reference Number: [recurring_reference_id]</p> <p>Previous Reference Number: [recurring_payment.previous_reference_id]</p> <p>Payment Amount: [payment_amount]</p> <p>Convenience Fee: [convenience_fee]</p> <p>Total Amount: [payment_amount + convenience_fee]</p> <p>Next Scheduled Payment Date: [recurring_payment.next_payment_date]</p> <p>Original Payment Due Date: [recurring_payment.original_due_date]</p> <p>Frequency: [frequency.description]</p> <p>Duration: [remaining_payments]</p> <p>Account Nickname: [account.nickname]</p> <p>Account Number: [bank_account.account_number]</p> <p>Payer Name: [contact name]</p> <p>Card Number: [cc_account.card_number]</p> <p>Merchant [biller long name]</p> <p>Website [merchant website]</p> <p>Note: when displaying account or card numbers, all digits but the last 4 must be masked with "X"</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry.url], or call Customer Service at [biller.customer_service_phone].</p> <p>Please note that if the payment date falls on a weekend or a holiday, your payment will process on the next business day.</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>



### 6.2.4 Edit ATM Recurring Payment

<b>Subject</b>	<b>Recurring Payment Confirmation for [biller_product.description]</b>
<b>Body</b>	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to confirm changes made to your recurring payment setup submitted on [recurring_payment.initiation_date] for [biller_product.description].</p> <p>Reference Number: [recurring_payment.recurring_reference_id] Previous Reference Number: [recurring_payment.previous_reference_id] Payment Amount: [recurring_payment.payment_amount] Convenience Fee: [recurring_payment.convenience_fee] Total Amount: [recurring_payment.payment_amount + recurring_payment.convenience_fee] Next Scheduled Payment Date: [recurring_payment.next_payment_date]</p> <p>Original Payment Due Date: [recurring_payment.original_due_date] Frequency: [recurring_payment.frequency_description] Duration: [recurring_payment.remaining_payments]</p> <p>Payer Name: [contact name] Card Number: [cc_account.card_number] Payment Method: ATM Merchant: [biller long name] Website: [merchant website]</p> <p>If you have questions about this payment setup or need assistance, please view the payment setup online at [biller_product.payment_inquiry.url] , or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

### 6.2.5 Stopped Recurring (E-check or Credit Card) Payment

<b>Subject</b>	<b>Stopped Recurring Payment for [biller_product.description]</b>
Body	*** PLEASE DO NOT RESPOND TO THIS EMAIL ***  This email is to confirm that you stopped your recurring payment for [biller_product.description] on [stop_date].  Or if the Pre-Reg file stopped the payment or the admin stopped the payment at the payer's request, text displayed is:  This email is to confirm that your recurring payment was stopped on your behalf for [biller_product.description] on [recurring_payment_history.stop_date].  Reference Number: [recurring_reference_id]  Payment Amount: [payment_amount]  Convenience Fee: [convenience_fee]  Total Amount: [payment_amount + convenience_fee]  Next Scheduled Payment Date: [recurring_payment.next_payment_date]  Frequency: [recurring_payment_frequency.description]  Duration: [recurring_payment.remaining_payments]  If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry_url], or call Customer Service at [biller.customer_service_phone].  Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.

**6.2.6 Stopped Recurring ATM Payment**

<b>Subject</b>	<b>Stopped Recurring Payment for [biller_product.description]</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to confirm that you stopped your recurring payment for [biller_product.description] on [recurring_payment_history.stop_date].</p> <p>Reference Number: [recurring_payment_history.recurring_reference_id]</p> <p>Payment Amount: [recurring_payment_history.payment_amount]</p> <p>Convenience Fee: [recurring_payment_history.convenience_fee]</p> <p>Total Amount: [recurring_payment_history.payment_amount + recurring_payment_history.convenience_fee]</p> <p>Next Scheduled Payment Date: [recurring_payment.next_payment_date]</p> <p>Frequency: [recurring_payment.frequency_description]</p> <p>Duration: [recurring_payment.remaining_payments]</p> <p>Payment Status: [recurring_payment_history.status]</p> <p>Payment Method: ATM</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry_url] , or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

**6.2.7 Second to Last Recurring (E-check or Credit Card) Payment Warning**

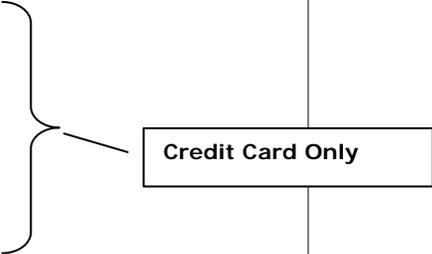
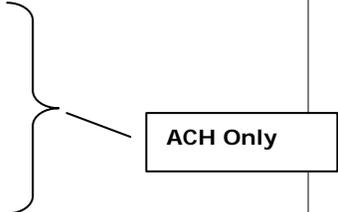
<b>Subject</b>	<b>Recurring Payment Expiration Warning</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to notify you that your recurring payment for [biller_product.description] is about to expire.</p> <p>Reference Number: [recurring_reference_id]</p> <p>Payment Amount: [payment_amount]</p> <p>Convenience Fee: [convenience_fee]</p> <p>Total Amount: [payment_amount + convenience_fee]</p> <p>Next Scheduled Payment Date: [recurring_payment.next_payment_date]</p> <p>Original Payment Due Date: [original_due_date]</p> <p>Frequency: [frequency.description]</p> <p>Duration: [remaining_payments]</p> <p>If you would like to extend this payment, please view the payment online at [biller_product.payment_inquiry_url], or call Customer Service at [biller.customer_service_phone]. If you would like this payment to expire as scheduled, no actions are necessary at this time.</p> <p>Thank you for using the [biller_group.short_name][biller.short_name] electronic payment system.</p>

### 6.2.8 Second to Last Recurring ATM Payment Warning

<b>Subject</b>	<b>Recurring Payment Expiration Warning</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to notify you that your recurring payment for [biller_product.description] is about to expire.</p> <p>Reference Number: [recurring_payment.recurring_reference_id]</p> <p>Payment Amount: [recurring_payment.payment_amount]</p> <p>Convenience Fee: [recurring_payment.convenience_fee]</p> <p>Total Amount: [recurring_payment.payment_amount + recurring_payment.convenience_fee]</p> <p>Next Scheduled Payment Date: [recurring_payment.next_payment_date]</p> <p>Original Payment Due Date: [recurring_payment.original_due_date]</p> <p>Frequency: [recurring_payment.frequency_description]</p> <p>Duration: [recurring_payment.remaining_payments]</p> <p>Payment Method: ATM</p> <p>If you would like to extend this payment, please view the payment online at [biller_product.payment_inquiry_url] , or call Customer Service at [biller.customer_service_phone]. If you would like this payment to expire as scheduled, no actions are necessary at this time.</p> <p>Thank you for using the [biller_group.short_name][biller.short_name] electronic payment system.</p>

6.2.9 Warehoused E-Check/Credit Card Payment Occurrence

<b>Subject</b>	<b>Payment Confirmation for [biller_product.description]</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>Your payment submitted on [recurring_payment.initiation_date] for [biller_product.housed description] has now been released for settlement by your financial institution.</p> <p>Confirmation Number: [confirmation_id]                  Reference Number: [recurring_reference_id]                  Payment Amount: [payment_amount]                  Convenience Fee: [convenience_fee]                  Total Amount: [payment_amount + convenience_fee]                  Scheduled Payment Date: [payment_effective_date] or [biller_business_date]                  Amount Due: [amount_due]                  Original Payment Due Date: [original_due_date]</p> <p>Account Nickname: [account_nickname]                  Routing Transit Number: [bank_rtn]                  Account Number: [account_number]                  Account Type: [account_type_description]                  Account Category: [.account_category_description]</p> <p>Payer Name: [contact name]                  Card Number: [cc_account.card_number]                  Card Type: [cc_account.card_type]                  Payment Method: ATM                  Merchant: [biller long name]                  Website: [merchant website]</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry.url], or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>



### 6.2.10 Warehoused ATM Payment Occurrence

<b>Subject</b>	<b>Payment Confirmation for [biller_product.description]</b>
<b>Body</b>	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>Thank you for your payment.</p> <p>This message is to notify you that the payment submitted on [transaction_history.initiation_date] for [biller_product.description] has been sent for processing.</p> <p>Confirmation Number: [transaction_history.transaction_confirmation_id] Payment Amount: [transaction_history.payment_amount] Convenience Fee: [transaction_history.convenience_fee] Total Amount: [transaction_history.payment_amount + transaction_history.convenience_fee] Scheduled Payment Date: [transaction_history.payment_effective_date] Amount Due: [transaction_history.amount_due] Payment Due Date: [transaction_history.due_date] Payer Name: [contact name] Card Number: [cc_account.card_number] Payment Method: ATM Approval Code: [card authorization code] Merchant: [biller long name] Website: [merchant website]</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry.url] , or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

### 6.2.11 Credit Card Expiration Email

<b>Subject</b>	<b>Action Needed – Your [biller_group.long_name] Recurring Payment Needs Attention.</b>
Body	<p>Dear [registered_payer.first_name, registered_payer.last_name],</p> <p>Our records indicate that your [cc_account.card_type] account number ending in: [transaction_history.cc_number](last 4 digits) will expire this month. Please follow the link provided below, or contact a customer service representative at [biller.customer_service_phone] to update your account details.</p> <p>[biller_product.payment_inquiry.url]</p> <p>Thank you.</p> <p>This email was sent from a notification-only address that cannot accept incoming email. If you have further questions/inquiries sign in to your [biller_group.short_name] [biller.short_name] account or call us at [biller.customer_service_phone] to speak to a customer service representative.</p>

### 6.2.12 Recurring ATM Payment Information Update

<b>Subject</b>	<b>Recurring Payment Confirmation for [biller_product.description]</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to confirm that a recurring payment will be submitted on [recurring_payment.processing_date] for [biller_product.description].</p> <p>Payment Amount: [recurring_payment.payment_amount]          Convenience Fee: [recurring_payment.convenience_fee]          Total Amount: [recurring_payment.payment_amount + recurring_payment.convenience_fee]          Scheduled Payment Date: [recurring_payment.next_payment_date]</p> <p>This payment has been generated based on the following information:          Amount Due: [recurring_payment.amount_due]          Payment Due Date: [recurring_payment.original_due_date]</p> <p>Reference Number: [recurring_payment.recurring_reference_id]          Frequency: [recurring_payment.frequency_description]          Duration: [recurring_payment.remaining_payments]          Payer Name: [contact name]          Card Number [cc_account.card_number]          Payment Method: ATM          Merchant: [biller long name]          Website: [merchant website]</p> <p>If you have questions about this payment or need assistance, please view the payment setup online at [biller_product.payment_inquiry.url], or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

**6.2.13 Stopped Recurring E-Check (ACH) Payment**

<b>Subject</b>	<b>Stopped Recurring Payment for [biller_product.description]</b>
Body	*** PLEASE DO NOT RESPOND TO THIS EMAIL ***  This email is to inform you that your recurring payment for [biller_product.description] on [recurring_payment_history.stop_date] has been stopped due to invalid account information.  Reference Number: [recurring_payment_history.recurring_reference_id]  Next Scheduled Payment Date: [recurring_payment.next_payment_date]  If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry_url] , or call Customer Service at [biller.customer_service_phone].  Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.

## 6.3 Registration & Passwords & Refunds

### 6.3.1 Registration Confirmation

<b>Subject</b>	<b>Registration Confirmation for [biller_product.description] electronic payment system</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>Thank you for registering for [biller_product.description] electronic payment system.</p> <p>Your User ID is as follows:</p> <p>User ID: [user_id]</p> <p>Your registration information can be viewed and changed online by choosing My Account after you log in.</p> <p>Please feel free to use this electronic payment system to make various kinds of payments in the future. At any time you can log in to check the status of payments or to update your registration and account information.</p>

### 6.3.2 Login Credentials Update

<b>Subject</b>	<b>Your login credentials have been updated for [biller_group.short_name] [biller.short_name] electronic payment system</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is being sent to confirm recent updates make to you [password] and/or security questions. Thank you for keeping your information current.</p> <p>If you did not request updates to your login credential, please call Customer Service at [customer service number].</p>

### 6.3.3 Password Reset

<b>Subject</b>	<b>New Password for [biller_product.description] electronic payment system</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>In response to your request, a new [password] has been assigned to your [User ID] for the [biller_group.short_name][biller.short_name] electronic payment system</p> <p>Password: [user_password]</p> <p>Your registration information can be viewed and changed online by choosing My Account after you login.</p>

### 6.3.4 Refund E-Check (ACH/Credit Card) Payment

<b>Subject</b>	<b>Payment Confirmation for [biller_product.description]</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to confirm your refund payment submitted on [initiation_date] for [biller_product.description].</p> <p>Confirmation Number: [confirmation_id]</p> <p>Refund Amount: [payment_refund_amount]</p> <p>Payment Effective Date [payment_effective_date]</p> <p>Account Nickname: [account nickname]</p> <p>Routing Transit Number [bank_account.bank_rtn]</p> <p>Account Number: [bank_account.account_number]</p> <p>Account Type: [account_type_description]</p> <p>Account Category: [account_category_description]</p> <p>Note: when displaying account or card numbers, all digits but the last 4 must be masked with "X"</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry.url], or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

### 6.3.5 Edit Bank Account / Changed Single E-Check (ACH) Payment

<b>Subject</b>	<b>Payment Confirmation for [biller_product.description]</b>
Body	<p>*** PLEASE DO NOT RESPOND TO THIS EMAIL ***</p> <p>This email is to confirm changes made to your payment submitted on [pending_transaction.initiation_date] for [biller_product.description].</p> <p>Please note that the bank account information for this payment has changed, and this payment has been assigned a new confirmation number.</p> <p>Confirmation Number: [pending_transaction.transaction_confirmation_id]</p> <p>Payment Amount: [pending_transaction.payment_amount]</p> <p>Convenience Fee: [pending_transaction.convenience_fee]</p> <p>Total Amount: [pending_transaction.payment_amount + pending_transaction.convenience_fee]</p> <p>Scheduled Payment Date: [pending_transaction .payment_effective_date] or [pending_transaction.biller_business_date]</p> <p>Amount Due: [pending_transaction.amount_due]</p> <p>Payment Due Date: [pending_transaction.payment_due_date]</p> <p>Account Nickname: [account.nickname]</p> <p>Routing Transit Number: [bank_account.bank_rtn]</p> <p>Account Number: [bank_account.account_number]</p> <p>Account Type: [bank_account.account_type]</p> <p>Account Category: [bank_account.account_category]</p> <p>If you have questions about this payment or need assistance, please view the payment online at [biller_product.payment_inquiry.url], or call Customer Service at [biller.customer_service_phone].</p> <p>Thank you for using the [biller_group.short_name] [biller.short_name] electronic payment system.</p>

## 7.0 Available Data Fields

The following table identifies the E-Payment Service data fields that are available to insert into any configurable email message.

Category Names	Field Names	Value/Description
Account Information	Account Category	The category of the account used for the payment.
Account Information	Account Nickname	The account nickname chosen by the payer for this saved account.
Account Information	Account Type	The type of account used for the payment.
Account Information	Bank Account Number	The Bank Account Number for the account used for the payment.
Account Information	Credit Card Number	The Credit Card number used for the payment.
Account Information	Credit Card Type	The Credit Card Type used for the payment (Visa, MasterCard, American Express, Discover).
Account Information	Expiration Date	The Expiration Date for the Credit Card.
Account Information	Payer Name	The name used in the contact information section.
Account Information	Routing Transit Number	The RTN for the Bank Account used for the payment.
Biller Information	Biller Business Date	The Biller Business Date on which the payment will be considered "made".
Biller Information	Biller Group Short Name	The short name assigned to the Biller Group during Biller Group Setup.
Biller Information	Biller Short Name	The short name assigned to the Biller during Biller setup.
Biller Information	Customer Service Phone	Customer Service Phone Number for this Biller.
Biller Information	Merchant	The organization/biller name that will be shown on payment confirmations to help the payer identify the biller. [Biller Long Name]
Biller Information	Payment Inquiry URL	The Payment Inquiry URL for this Biller Product.
Biller Information	Website	The web site address [URL] for your organization
Email	Password	The Payer's newly generated password.
Email	User Name	The Payer's user name.
Payment Information	Amount Due	The amount due of the payment.
Payment Information	Approval Code	The authorization code from merchant processor, Elavon.
Payment Information	Confirmation Number	The Confirmation Number for the payment.
Payment Information	Convenience Fee	The amount of the Convenience Fee.
Payment Information	Duration	The duration for which the payments will be made.

**U.S. Bank E-Payment Email Communications**

<b>Category Names</b>	<b>Field Names</b>	<b>Value/Description</b>
Payment Information	First Scheduled Payment Date	The first scheduled payment date of the recurring payment.
Payment Information	Frequency	The frequency which the recurring payments are being made.
Payment Information	Initiation Date	The date the payment was initiated.
Payment Information	Next Scheduled Payment Date	The next scheduled payment date of the recurring payment.
Payment Information	Original Payment Due Date	The original due date for the Recurring Payment.
Payment Information	Payment Amount	The amount of the payment.
Payment Information	Payment Due Date	The due date of the payment.
Payment Information	Payment Effective Date	The effective date of the payment.
Payment Information	Payment Status	The status of the Payment.
Payment Information	Previous Reference Number	The Previous Reference ID Number.
Payment Information	Reference Number	The Recurring Reference Number for the Recurring Payment.
Payment Information	Refund Amount	The amount of the refund.
Payment Information	Return Reason	The Reason that the payment was returned.
Payment Information	Stop Date	The date the Recurring Payment was Stopped.
Payment Information	Total Amount	The sum of the Payment Amount and Convenience Fee. This is the total amount of the payment.
Product Information	Product Description	Product Description for this payment
Product Information	Parameter Name	Biller Product Parameter code.
Product Information	Parameter Value	Product Parameter description.