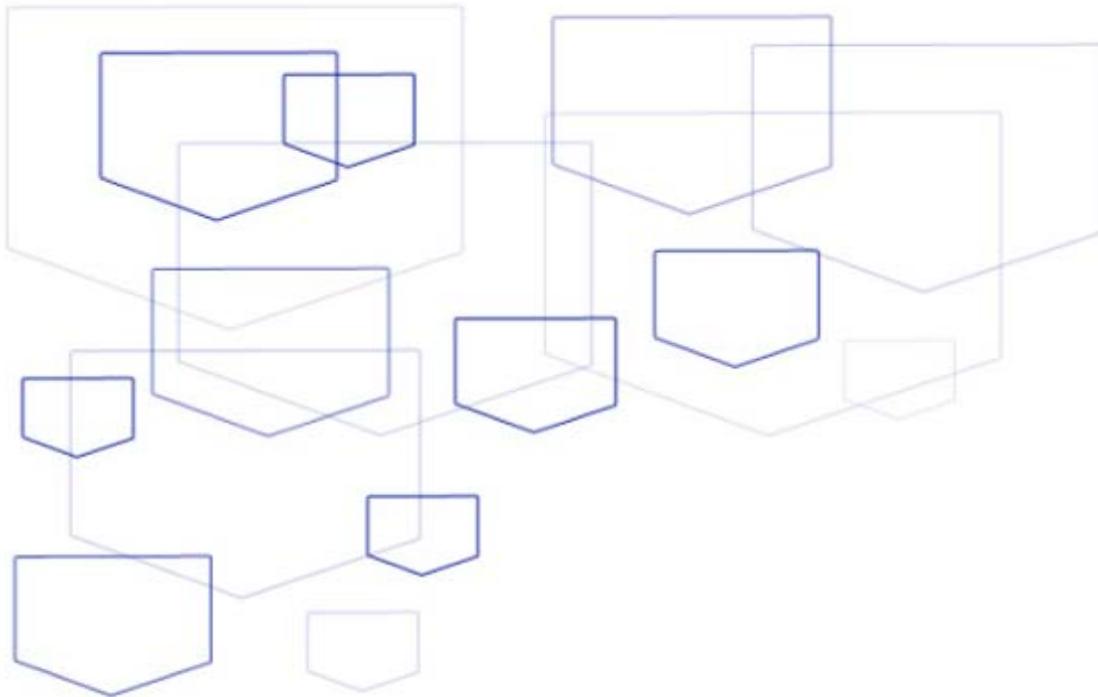


U.S. Bank E-Payment Services

Administrative Application



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The U.S. Bank E-Payment Service Administrative Application provides billers a robust customer service and reporting tool that allows their customer service agents to assist payers to make or view payment data. Security measures are paramount and required to validate the identity of any caller, as well as access to the site. All pages within the Administrative Application are compliant with section 508 of the Americans with Disabilities Act.

Chapter 1: Log-In

To access E-Payment Service, administrative users must be authenticated by the system. This can be done by either the user logging into E-Payment Service with a unique User ID and password or using a single sign-on process. Access to the Administrative Terminal is assigned by the biller's Security Officer.

To log into the site, from the Administrative User Login page (Figure 1), enter your **Organization**, **Username**, and **Password** and then select the **Log In** button. **Please note**, your account will be locked after three unsuccessful login attempts. Please contact your **Security Officer** if you forget your log in information or your account is locked.

Organization

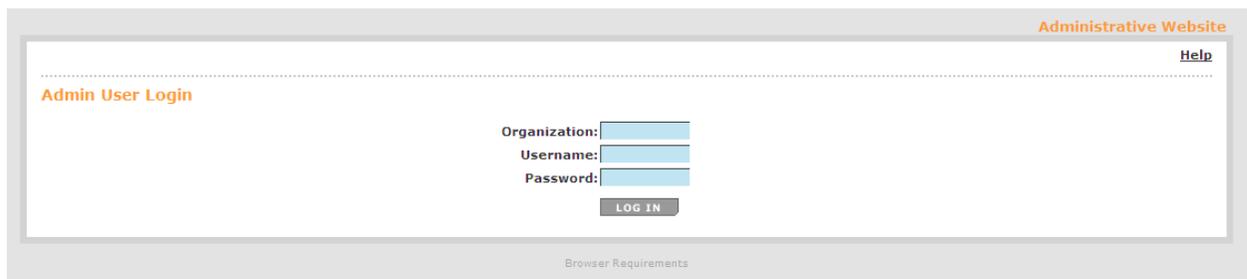
Organization is a three to six character code that identifies your admin group. Please see your Security Officer if you have forgot your Organization code

Username

Your **username** was assigned by the Security Officer when your account was created. Please contact your Security Officer if you have forgot your username

Password

If you are logging in for the first time, your password was assigned by the Security Officer when your account was created. You are required to change your password every 60 days, so please make sure you are using your current password. If you have forgotten your password, contact your Security Officer to have your password reset.



Administrative Website [Help](#)

Admin User Login

Organization:

Username:

Password:

[Browser Requirements](#)

Figure 1. Admin User Login Page

1.1 Administrative Single Sign-On

A biller can use the administrative single sign-on feature of E-Payment Service to automatically log their administrative users into the administrative site. Use of the single sign-on process involves securely sending the user's login credentials to the E-Payment Service administrative site. Users who use this feature will by-pass the login page.

For more information about the administrative single sign-on feature, see the *E-Payment Service Technical Specifications*.

1.2 Administrative Site Session Transfer

A biller can opt to allow their administrative users to bypass several pages when accessing the E-Payment Service Administrative Application by using a Web Session Transfer. As part of this Session Transfer, the biller can send data that will control which page the administrative user will be automatically redirected to. Depending on the Session Transfer parameters passed, the administrative user may be navigated to the Search Results Page or the Make A Payment page.

Users can use the administrative session transfer feature in conjunction with single sign-on to skip the login page and land farther into the site. Using the administrative session transfer without single sign-on will require the user to enter their password before being navigated to the appropriate page.

For more information about the Administrative Auto-Login specifications, see the *E-Payment Service User Guide* or *E-Payment Service Technical Specifications*.

Chapter 2: Access

2.1 Security Officer

During setup the biller identifies a Security Officer(s) that will manage the biller's access to the E-Payment Service administrative products. Once setup is complete, the Security Officer receives access to the administrative application. The Security Officer is responsible for managing the biller's users and their access to the administrative application.

2.2 Administrative Organizations

An administrative organization in the E-Payment Service defines the billers that an administrative user is able to access through their login. In some large corporate organizations or government entities, it is necessary to have multiple administrative organizations to provide different access to different groups. For example, in a large corporate organization with many billers, each division of the corporation would be their own admin organization because they have a group of administrators that need access to their information. Meanwhile, the corporate offices would want a view across all divisions and would be an administrative organization with access to all billers.

2.3 Administrative Roles

The Security Officer creates roles for their administrative organization, which define the privileges and entitlements for a user assigned to this role (see Figure 2). Each role can be customized to meet the privileges required for this user group. The Security Officer has the ability to define as many roles as are necessary to manage the biller's users and roles can easily be created, edited, or disabled at any time by the Security Officer.

Role Name:

Description:

- Customer Service**
 - Manage Payers and Payments**
- Administrative Reports**
 - Admin User Activity Report**
 - Download Credit/Debit Expiration Report**
 - Admin User Access Report**
 - Payment Detail Reports**
 - Payment Summary Reports**
 - Download Remittance File**
 - Card Batch Summary Reports**
 - Recurring Payment Reports**
- Manage Keys/Tokens**
 - Manage Epay Message Token**
 - Manage Encryption Key**
- IVR Reports**
 - Create IVR Statistics Report**
- Single Payments**
 - Cancel Pending Payment**
 - Edit Pending Payment**
 - Make User Payment**
 - Enable/Disable Payer for ACH Payment**
 - Refund Payment**
 - View Payment Details**
 - View Payment History**
 - View Pending Payments**
- Registered Payors**
 - Edit Payor Profile**
 - Reset Registered Payor Password**
 - View Payor Profile**
- Accounts**
 - Manage Account**
 - Update Card Expiration Date**
 - View Account**
- Recurring Payments**
 - Edit Recurring Payment**
 - Make User Recurring Payment**
 - Stop Recurring Payment**
 - View Recurring Payment Details**
 - View Recurring Payments**

Figure 2. Create Admin Role Page

2.4 Create Administrative User Roles

The **Create Admin Role** page allows you to define a new admin role. Here are the steps to create a new Administrative User Role:

On the **Create Admin Role** page, enter the requested information. Required fields are in bold.

- **Role Name:** Enter a unique name, up to 25 characters, to identify this role in lists used by admin users
- **Description:** Enter a **description**, up to 80 characters, to identify the purpose of this role in the system
- **Permissions:** Select the **checkboxes** for the permissions you wish to assign to this role. You must select a minimum of one permission in order for users assigned to this role to have access to the system.

After you have entered all the required information, click **Submit** to save this Role. To return to the Main Menu without saving this Role, choose **Cancel**.

2.5 Administrative Users

Once the roles are defined, the Security Officer sets up each individual user with a unique User ID and password. The registration information along with the user id and the login URL is emailed to the admin user. The one-time password that the security officer establishes is shared via telephone or in person. The admin user must change their single-use password upon initial login. Following best-in-class security practices, admin users must change their password every 60 days and each new password must be different from the previous six passwords. Users with administrative rights access the E-Payment Service administrative application through a secure URL. Each E-Payment Service session is secured utilizing SSL with 128-bit encryption technology. All the actions described below are privileges and users will have access to them based on the permissions defined by the Security Officer for a particular role.

powered by **usbank**

Security Officer
Administrative Website

Main Menu Help Exit

Create Admin User

Bold fields are required

ADMIN USER PROFILE

Username:

Password:

Re-enter Password:

First Name:

Last Name:

Email Address:

Phone Number: - -

Job Title:

Max Payment Amount:

Available Roles:

SUBMIT CANCEL

Figure 3. Create User Page

2.6 Create Administrative Users

The Create Admin User page allows you to add a new user to the system.

To Create an Admin User, enter the requested information. All bold fields are required.

- **Username** must be 6 to 12 characters and is case sensitive
- **Password** must be 7 to 12 characters, include at least one number and one letter, and is also case sensitive
- **Re-enter Password** is required to ensure there are no typos in the password entered above
- **First Name** is the first name of the admin user
- **Last Name** is the last name of the admin user
- **Email Address** is the email address of the admin user and is recommended but only required if the user is being set up with the Security Officer role
- **Phone Number** is the phone number of the admin user you are creating
- **Job Title** is the title of the admin user
- **Max Payment Amount** defines the maximum payment amount for payments initiated by this admin user.
- **Available Roles** is a list of the roles that the admin user may be assigned to. Select one or more of the listed Available Roles to give the Admin User those permissions. Click the **Role Name** to see a list of the tasks defined for that role. One role must be selected in order for the admin user to use the system.

Click the **Submit** button to save this information and continue. To return to the main menu without creating an Admin User, click **Cancel**.

Chapter 3: Customer Service Functions

3.1 Manage Payers and Payments

This section allows you to manage payers and payments. Select **Manage Payers and Payments** from the Main Menu to:

- Edit a payer's profile
- Reset a payer's password
- Make a payment on behalf of a payer
- Disable or enable a payer for e-check payments
- View, edit, delete or disable payment accounts
- View, edit, or cancel a pending payment
- View, edit, or stop a recurring payment
- View or refund a payment that has been processed

The options available to an Administrative user will depend on the role permissions they have been granted.

3.2 Call Notes

The Call Notes feature in the administrative application provides the Biller with an additional level of security and customer service. From a security standpoint, the Call Notes feature tracks the actions of each administrative user. These actions are stored in the call notes each time an administrative user views payer or payment information for a registered user.

Notes include actions automatically tracked by the E-Payment Service in addition to any notes entered by the administrative user. Each page in the administrative site displays an entry box for the administrative user to enter notes regarding the current call, along with the notes automatically tracked by the E-Payment Service. Once the administrative user has completed the call, they select the **Resolve Call** button to save the notes regarding the call and return to the main menu to take their next call.

3.3 General Search

In order to perform any of the various customer service functions described above, the administrative user selects **Manage Payers and Payments** from the Main Menu and arrives at the General Search page, as shown in Figure 4. Administrative users can search on the below fields, at least one required field (marked with asterisk) is required to conduct a search:

- User ID* - for billers who customize this field, the possible labels will be listed in the help text to the side of the label
- Last Name* - enter entire last name or if partial check Partial Last Name box
- Company Name*
- Email Address*
- Phone Number* - enter 10 digit number with no dashes
- Bank or Card Account #* - enter either complete credit card or bank account number or last four digits of credit card or bank account number
- Confirmation #* - enter Confirmation # for single payment or Recurring Reference # for recurring payment search
- First Name - enter complete first name or if partial check Partial First Name box

- ZIP/Postal Code
- Product
- Payment Amount - single amount or range - enter payment amount not including any convenience fees
- Payment Date - single date or range
- Card Approval Code
- Parameter - see Parameter Search in this chapter

Search for Payer or Payment

Biller Group: [ABC](#) [Change Biller Group](#)

General Search [Make Payment](#)

Enter at least one field marked with an asterisk (*).

<p>User ID* <input type="text"/></p> <p>Last Name* <input type="text"/> <input type="checkbox"/> Partial Last Name</p> <p>Company Name* <input type="text"/> <input type="checkbox"/> Partial Company Name</p> <p>Email Address* <input type="text"/></p> <p>Phone Number* <input type="text"/></p> <p>Bank or Card Account #* <input type="text"/> <input type="radio"/> Bank <input type="radio"/> Card</p>	<p>Confirmation #* <input type="text"/></p> <p>First Name <input type="text"/> <input type="checkbox"/> Partial First Name</p> <p>ZIP/Postal Code <input type="text"/></p> <p>Product <input type="text" value="Choose one..."/></p> <p>Payment Amount <input type="text"/> to <input type="text" value="Optional"/></p> <p>Payment Date (MMDDYYYY) <input type="text"/> to <input type="text" value="Optional"/></p> <p>Card Approval Code <input type="text"/></p>
---	---

Figure 4. Payer / Payment Search Page

The search results that are found from entered criteria will display underneath the search screen in two tables, Payments and Recurring Payments. The information displayed can be sorted by clicking on any column heading. A results filter for each table can be used to search within the table. Administrative users can select the **User ID hyperlink** to go to the Payer Profile Information page. The Confirmation # link will display the Payment Detail page. Selecting the **Recurring Reference #** link in the Recurring Payments table will display the Recurring Payment Detail page.

Search Results

Payments
Show 25 entries Results Filter

Biller ID	User ID	Payer Name	Confirmation #	Payment Amount	Payment Account #	Effective Date	Status
KAT	krtest4	User, Test	KATKAT000001451	52.00	*1111	Oct-25-2012	CANCELLED
KAT	krtest4	User, Test	KATKAT000001457	25.48	*4567	Oct-22-2012	PENDING
KAT	krtest4	User, Test	KATKAT000001456	15.00	*4567	Oct-19-2012	PENDING
KAT	krtest4	User, Test	KATKAT000001455	22.05	*1111	Oct-18-2012	SENT
KAT	krtest4	User, Test	KATKAT000001454	23.05	*1111	Oct-18-2012	SENT
CON	krtest8	User, Test	KATCON000001458	59.50	*1111	Oct-18-2012	SENT
CON	krtest4	User, Test	KATCON000001453	29.25	*1111	Oct-18-2012	SENT
CON	krtest4	User, Test	KATCON000001452	28.25	*1111	Oct-18-2012	SENT
CON	katcon7	User, Test					

Showing 1 to 9 of 9 entries

Recurring Payments
Show 25 entries Results Filter

Biller ID	User ID	Payer Name	Recurring Reference #	Payment Amt	Payment Acct #	Status
KAT	krtest4	User, Test	KATKATR000000021	15.00	*4567	ACTIVE
KAT	krtest4	User, Test	KATKATR000000020	15.00	*4567	STOPPED

Showing 1 to 2 of 2 entries

The search criteria page can be reset by selecting **Clear Fields**.

If there are more than 150 results for the search criteria, the admin user is instructed to refine their search criteria.

3.3.1 Parameter Search

Parameters that are set up during implementation to be passed or collected can be used as search criteria. A parameter has to be set as searchable in order to search on it. A biller must have at least one searchable parameter for the Parameter Search tab to display.

To search on a parameter, select the **Parameter Search** tab; enter the Biller, Product, Product Parameter, and Parameter Value. An example of the page is shown below.

Search for Payer or Payment

Biller Group: [KAT Change Biller Group](#)

General Search
Parameter Search
Make Payment

All fields are required to complete your search.

Biller:

Product:

Product Parameter:

Parameter Value:

The parameter search feature is useful for billers who use parameter values to collect or pass unique information such as account number or invoice number. The parameter search is especially useful for billers who collect unregistered payments and can use the parameter value to look up payment information.

3.4 Payer Profile

Any administrative user can view registered payer profiles as necessary to verify the accuracy of profile information, such as email address or phone number. This privilege only allows read-only access to the information. Administrative users, who require the ability to update profiles for payers, will need the additional privilege to edit payer profile.

3.4.1 Payer Details

The Payer Details page (Figure 5) provides information about the Payer that you just selected. You may see one to many of the following options based on the permissions assigned to your profile.

Payer Information

- **View Payer Profile:** Displayed here is information provided during registration or in the pre-registration file, including name, address, email, and shared secret question and answer.
- **Edit Payer Profile:** This feature allows you to make changes to the payer's profile. Once you have made the necessary changes, select **Save Changes**. If the profile fields are not editable, you do not have permission to make changes.
- **Reset Password:** This feature allows you to reset the payer's password if they have locked their account or forgot their password. In order to receive the new single-use password, the payer must have an email address in their profile or provide one to you.
- **Unlock Account:** This feature allows you to unlock the payer's account if they accidentally locked their account. This option is only available if you use the pre-registration file and do not allow password changes.
- **View Accounts:** This option allows you to view, edit, delete and disable the payer's saved bank accounts and credit cards. For security purposes, only the last four digits of the account number will display.

- **Make Payment:** This option allows you to initiate a payment on behalf of the payer.
- **Enable/Disable Payer for ACH:** This feature allows you to disable a payer from making ACH payments and enable a payer that has been disabled from making ACH payments.
- **Refine Search** - This option allows the user to go back to the search page to enter additional search criteria.

3.4.2 Edit Payer Profile

The administrative user can also edit registered payer profiles on behalf of a payer should there be an error or change in the information. To make changes, the administrative user searches for the payer and selects the **User ID** to bring up the payer's profile. To make changes, the user simply keys in the new information and selects **Save Changes** at the bottom of the page.

REGISTERED PAYER PROFILE INFORMATION

* Required field

User ID: **paydemo**

First Name:

Last Name:

Company Name:

Street Address 1:

Street Address 2:

City/Town:

State/Province/Region:

Zip/Postal Code:

Country:

Email Address:

Phone Number:

Shared Secret Question 1:

Shared Secret Answer 1:

Shared Secret Question 2:

Shared Secret Answer 2:

Shared Secret Question 3:

Shared Secret Answer 3:

Scheduled Payments

Confirmation #	Amount	Business Date	Effective Date	Method	Account #	Product Description
ABCABC000138479	\$115.00	Nov-27-2013	Nov-29-2013	ACH	*8945	Your Product
ABCABC000138477	\$125.00	N/A	Nov-29-2013	CC	*1111	Your Product
ABCABC000138475	\$95.00	Nov-26-2013	Nov-27-2013	ACH	*6789	Your Product

[View All Scheduled Payments](#)

Recurring Payments

Reference #	Amount	Frequency	Product Description	Status
ABCBCR00000550	\$75.00	Every Month	Your Product	ACTIVE

Figure 5. Payer Details Page

With the exception of the email address field, the ability to edit profiles is not available for payers who have been registered through the Pre-Registration file. If a payer is registered through the Pre-Registration file, updates to their profile must be provided through the daily Pre-Registration change file. The email address field can be updated for pre-registered payers on this page.

3.5 Reset Payer Password

Through the E-Payment Service administrative application, the administrative user has the ability to reset registered payer passwords. This easy-to-use function is available for those users that forget their password or have miss-entered the information and locked out their account after three failed login attempts. To reset the payer's password, the administrative user searches for the payer's account. They are then taken to the Payer Details page (see Figure 5) where they have the option to select **Reset Password** or **Unlock Account** depending upon the options the Biller has selected at setup.

- The **Reset Password** button is available if the Payer was self-registered or if the Biller uses a pre-registration file and allows or requires Payers to change their passwords
- The **Unlock Account** button is available if the Payer was registered through a pre-registration file and the Biller does not allow passwords to be changed via E-Payment Service.

E-Payment Service will return the current email address on file and prompt the administrative user to validate the email address. If the payers email address is different, the administrative user can make the changes here so the new password or unlocked account email is sent to the appropriate email address. However, they will need to update the payers profile in order to make this change permanent. The administrative user then selects **Submit** and an email is send to the payer notifying them that their account has been unlocked or providing a new randomly generated password.

3.6 Make Payment

Customer service representatives can utilize the E-Payment Service administrative site to initiate payments on behalf of customers. Payment initiation through live agents provides the ability to immediately collect revenue from customers already on the phone instead of having to wait for the 'check in the mail.' This feature also allows the biller to provide electronic payment options to customers who choose not to use the Internet or IVR.

3.6.1 Product Parameters

As it applies to the admin site, a product parameter is a value that the Biller can pass in the Pre-Registration File or collect from the admin user during the payment process. A product parameter is typically used for any of the following purposes on the admin site:

- To pass a value in the pre-registration file that can be displayed on the payment page to the admin user
- To display a field on the payment page to collect a value entered or selected by the admin user
- To collect a value to be included in the remittance file

All the product parameters defined during setup will display on the admin page. A product parameter that would normally contain a value from a session transfer when viewed on the Payer site will not contain the value when viewed on the admin site since there is no session transfer of Payer data into the admin site.

3.7 One-Time (Single) Payments

E-Payment Service provides billers with the option to initiate one-time payments through the administrative site. For each product, the biller can choose during setup whether or not to allow administrative users to initiate one-time payments. If the biller chooses to accept payments from unregistered users, please note that unregistered users are limited to initiating one-time payments.

3.7.1 Payment Type/Method Selection

In order to start the payment process, the administrative user searches for the payer if they are a registered user and Selects the **Make a Payment** button from the Payer Profile page. For unregistered payers, the Admin User selects the **Make A Payment** tab from the top right of the search page. The Admin user selects the **Payment Type and Method** page (Figure 6). This page prompts the payer for the payment method (e- check or credit/debit) and/or the payment frequency (single or recurring), if the product has been configured during setup to accept more than one payment method or frequency.

Make Payment

BILLER GROUP: ABC
BILLER: ABC

PAYMENT TYPE SELECTION

Please choose a payment type:

Single Payment
 Recurring Payment

PAYMENT METHOD SELECTION

Please choose a payment method:

eCheck
 Credit/ATM/Debit Card

VISA MasterCard DISCOVER AMERICAN EXPRESS
WELLS FARGO pulse STAR ACCEL

Figure 6. Make A Payment: Payment Method Selection Page

3.7.2 Payment Information Page

Next, the administrative user is presented with the Payment Information Page (Figure 7) and prompts the payer for the information required to submit the payment, such as payment amount, payment details, and payment account. This page will vary significantly based upon the business rules and payment details defined during setup.

Make Payment - Your Product

BILLER GROUP: ABC
BILLER: ABC

PAYMENT INFORMATION

Bold fields required

Amount Due:

Payment Amount:

Payment Method: **echeck**

Due Date: Nov 17 2010

Scheduled Payment Date: Nov 16 2010

Figure 7. Payment Information – Single Payment Page

Prompt the payer for the information required for this payment. All bold fields are required. Once you have entered all the required information, click **Continue**. To return to the previous page, click **Cancel**.

Payment Information

The fields in this section will vary depending on the information required for this payment.

- **Amount Due:** If this field is required for this payment, it may be a data entry box or pre-populated with the amount due. If the data entry box is empty, you must enter the amount the payer owes. This field is not required for Variable Amount Recurring Payments.
- **Payment Amount:** This is the amount the payer wishes to pay for this payment.

- **Payment Method:** This displays the payment method: e-check or credit/debit for credit card or ATM.
- **Due Date:** If available for this payment, this is the date that the payer’s payment is due. For recurring payments this field may be called Current Due Date. This field is not required for Variable Amount Recurring Payments.
- **Schedule Payment Date:** For single payments, this is the date that the payment will be processed. This field may be read only or editable depending on the business rules for this payment.

Payment Details

These fields vary for every payment and consist of read-only information, data entry fields, and drop down lists. There will be none to several fields in this section depending on the business rules for this payment. Enter the required information and make the necessary selections.

Account Information

If the payer has saved payment accounts, a drop down list will display to allow you to choose the account the payer wishes to use for this payment.

Convenience Fees

If a convenience fee will be charged for this payment, a note will display in blue below the continue button. Make sure to read the note to the payer if it is displayed.

3.7.3 Payment Details Page

Next the administrative user is presented with the Payment Details Page and prompted to collect the details of the payer’s payment method from the payer.

Bank Account Details

Enter the information required and click **Continue** to proceed with this payment. Select **Cancel** to return to the previous page.

Main Menu Help Exit

Make A Payment - Your Product

BILLER GROUP: ABC
BILLER: ABC

ECHECK ACCOUNT INFORMATION

Only bold fields are required

Routing Transit Number:

Account Number:

Re-Enter Account Number:

Account Type: Checking Savings

Account Category: Consumer Business

Save this account?

Account Nickname:

Figure 8. Payment Details – Bank Account Page

Bank Account Information

If the payer has chosen to pay by bank account and does not have any saved bank accounts or selected to use a new bank account, you will need to enter that information here.

Routing Transit Number: A 9-digit number that identifies your bank. For checking accounts, the RTN appears as the first group of numbers at the bottom of your check. After the bank routing number is entered, the bank name will show to the left of the field.

The ‘?’ icon opens a new browser box that displays a sample check showing the administrative user where the e-check required information is located as shown here:

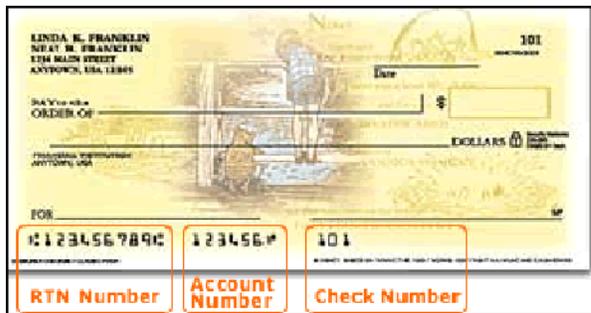


Figure 9. Sample Check

- **Account Number:** The account number for your savings or checking account. For checking accounts, this is the second group of numbers at the bottom of your check. Be careful not to include the check number, which is the last group of numbers at the bottom of a check.
- **Re-Enter Account Number:** In order to avoid any processing errors, you are required to enter the account number again.
- **Account Type:** Select checking or savings as the type of account. Most money market accounts are categorized as savings accounts. If you are unsure, please contact your financial institution.
- **Account Category:** Select consumer or business as the account category
- **Save this Account:** If the payer would like to save this account for future use, select the checkbox
- **Account Nickname:** If the payer chose to save this account, you must enter a unique nickname for this account, up to 20 characters, to identify this account in dropdown lists in the future.

ACCOUNT INFORMATION

Use ATM Card

ATM Card Number: ?

NICE pulse STAR ACCEL

Use Credit/Debit Card

Credit/Debit Card Type: Choose one...
 VISA MasterCard DISCOVER AMERICAN EXPRESS

Credit/Debit Card Number:

Expiration Date: /

Process this Credit Card as an ATM debit card if eligible ?

Save this account?

Account Nickname:

BILLING ADDRESS

You must select your Payor Profile address or select a new billing address.

Use my Billing Address

Two Test Drive
Chicago, IL 60670
UNITED STATES

Use the address entered below

Street Address 1:

Street Address 2:

City/Town:

State/Province/Region:

Zip/Postal Code:

Country:

Figure 10. Payment Details – Credit & ATM Debit Card Page

Card Information

- **Card Type:** Select **ATM Debit** for an ATM card or **Credit Card** for a credit or signature card by selecting the appropriate radio buttons
- **Credit Card Type:** Select the **card type** for the card the payer wishes to use.
- **Card Number:** Enter the **card number** from the payer’s credit or ATM card
- **Expiration Date:** Select the **expiration date** of the payer’s credit card from the drop down lists.
Note: ATM debit cards do not require an expiration date.
- **Save this Account:** If the payer would like to save this account for future use, select the **checkbox**
- **Account Nickname:** If the payer chose to save this account, you must enter a **unique nickname** for this account, up to 20 characters, to identify this account in dropdown lists in the future.

Card Billing Address

Use My Payor Profile Address: If this payment is made for a registered user, you may select this option if their profile address is the same as the address for their credit card. Otherwise, select Use the address entered below and provide the required information.

- **Street Address 1:** Enter the **street address** on file with the payer's credit card company.
- **Street Address 2:** If the **payer's complete address** did not fit in Billing Street Address 1, enter the rest here.
- **City:** Enter the **City** of the Address on file with the payer's credit card company.
- **State:** Enter the **State** of the Address on file with the payer's credit card company.
- **Zip Code:** Enter the **Zip Code** of the Address on file with the payer's credit card company. **Note:** this page will display differently based on the payment methods selected by a biller.

3.7.4 Payment Verification Page

Next the administrative user is presented with the Payment Verification Page and prompted to read the information to the payer to validate the information they have entered. The Payment Verification Page includes all the payment account and payment details information for review. For e-check and debit payments (see Figure 11A), the administrative user is required to read the Terms and Conditions to the payer prior to confirming the payment. If all the information is accurate, the administrative user submits the payment for processing.

Verify Payment - Your Product

BILLER GROUP: **ABC**
 BILLER: **ABC**
 Bold fields required

PAYMENT VERIFICATION

Please verify your payment, then choose Confirm. You will be able to edit or cancel this payment up to 48 hours before the Scheduled Payment Date.

Your Payment Detail

Payment Amount: **\$25.00**
 Scheduled Payment Date: **Nov-16-2010**
 Amount Due: **\$25.00**
 Payment Due Date: **Nov-17-2010**
 Invoice Number: **1111**

Your Account Detail

Account Nickname: **U.S. Bank Checking**
 Routing Transit Number: **211370396**
 Account Number: **XXXXXXXXXXXXXXXX1234**
 Account Type: **Checking**
 Account Category: **Consumer**

Email Address: **donotchange@yahoo.com**

Payor Authorization

Please indicate the method in which the payor has authorized this transaction:

Payor has signed an authorization document that I have on file.

Payor has a previous relationship with my organization because of past payments, or the Payor has initiated this call. Payor has also verbally authorized the above payment details and the Terms & Conditions below.

Terms and Conditions

Please read the following authorization:

If this is a single payment, this authorization is valid for this transaction only. If this is a recurring payment, this authorization is to remain in full force and effect until you notify your bank or the payee of its termination by canceling any pending payments and recurring payment instructions within this system at least three banking days before your account is scheduled to be debited.

If this is a recurring payment in which the "FULL AMOUNT DUE" will be paid on a recurring basis, you understand that the payment may vary and that you must have funds available to make the full payment. If a scheduled FULL AMOUNT DUE payment is rejected for any reason, you will be responsible for any applicable fees.

If a convenience fee is added to the transaction, you understand that the convenience fee will be included in the total payment amount. You understand that for a FULL AMOUNT DUE payment, convenience fees may vary based on the payment amount.

In the event that a payment is returned for insufficient funds, you authorize the payee to electronically debit your bank account for the original amount of the transaction, as well as a returned item fee, up to the maximum amount allowed by law.

Figure 11A. Payment Verification Page – Bank Account

PAYMENT VERIFICATION

Please verify your payment, then choose Confirm. You will be able to edit or cancel this payment at any time before the Scheduled Payment Date.

Your Payment Detail

Payment Amount: **\$25.00**

Scheduled Payment Date: **Nov-16-2010**

Amount Due: **\$25.00**

Payment Due Date: **Nov-17-2010**

Invoice Number: **1111**

Your Account Detail

Account Nickname: **My Platinum Visa**

Card Number: **XXXXXXXXXXXXXXXX1111**

Expiration Date: **Nov-2014**

Card Type: **VISA**

Your Credit/Debit Card Billing Address

Street Address 1: **Two Test Drive**

Street Address 2: **Suite Two**

City/Town: **Chicago**

State/Province/Region: **IL**

Zip/Postal Code: **60670**

Country: **UNITED STATES**

Email Address: **donotchange@yahoo.com**

Credit/Debit Card Security Code:

Figure 11B. Payment Verification Page – Credit or ATM Card

Note: This page will display differently based on the payment methods selected by a biller.

Confirm the payment information with the payer prior to processing. Once you have reviewed the information and entered any required information, click **Confirm** to process the payment. To return to the previous page to make changes, click **Cancel**.

Your Payment Detail

The information displayed here is payment information you entered or verified on previous pages.

Your Account Detail

The information displayed here is payment account information you selected or entered on previous pages.

Payor Authentication

If you are initiating a bank account payment on behalf of an **unregistered payer**, you must indicate here that you have authenticated the identity of the person making this payment.

Payor Authorization

For bank account payments, you are required to indicate the method by which the payer has authorized the transaction. If the payer has not authorized the transaction by any of the means listed here, you are not permitted to process this payment according to NACHA guidelines.

Terms And Conditions

You must read the Terms and Conditions displayed on the page to the person initiating the payment.

Card Verification Code

- For credit card payments you may be required to enter the Card Verification (CVD) Code from the payer's credit card. For Visa, MasterCard and Discover, the CVD Code is a 3-digit number printed on the back of the card to the right of the card number in the signature line. For American Express cards, the CVD Code is a 4-digit number printed on the front of the card on the right hand side.
- The '?' icon opens a new browser box that displays a sample credit card showing the administrative user where the card verification data information is located, as shown here:



Figure 12. Card Verification Examples

- When the administrative user selects **Submit** on the Payment Verification page, the payment is sent to the Merchant Processor for authorization if the payment method is credit card, debit card or stored value card.

3.7.5 Payment Confirmation Page

If the payment is authorized, the administrative user is presented with the Payment Confirmation Page and is prompted to read the confirmation number to the payer. For bank account payments, the administrative user is immediately presented with the Confirmation Page. The Confirmation Page provides all the details of the payment along with a unique Confirmation Number (one-time payments) that can be used in the future to access the payment. The payer will also receive a confirmation email that contains all the details of the payment.

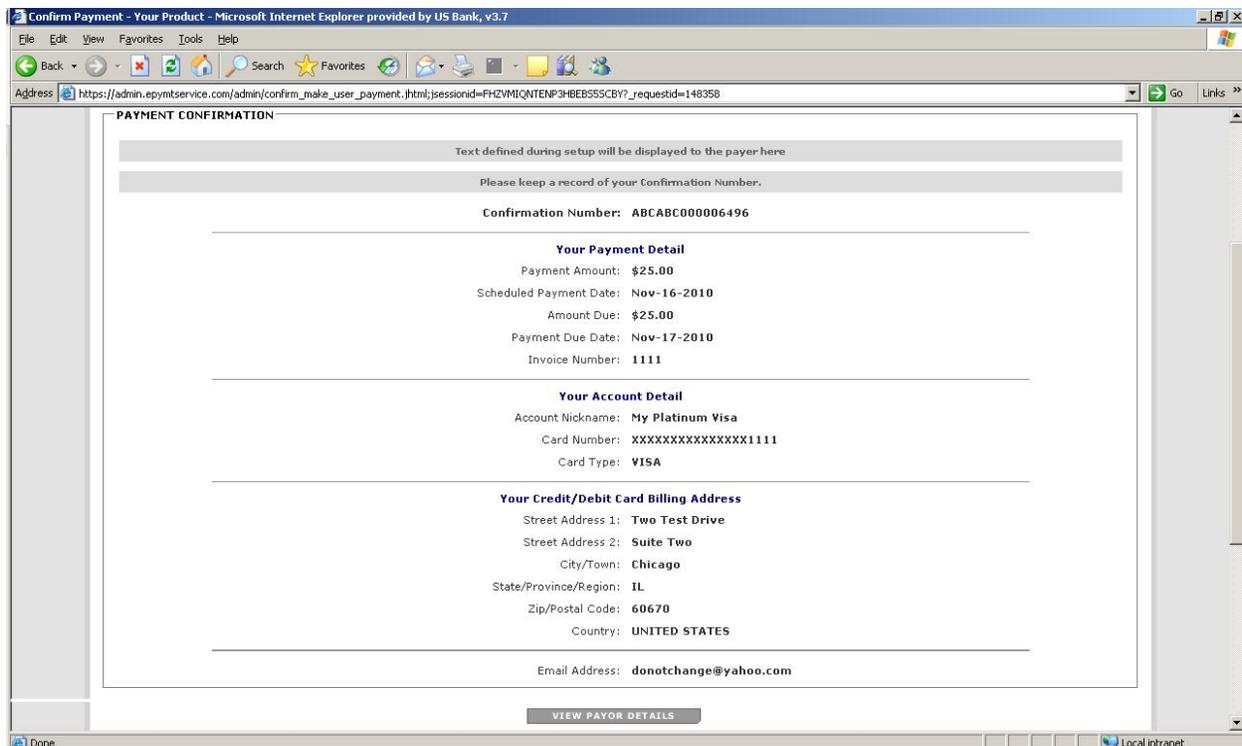


Figure 13. Payment Confirmation Page

3.7.6 Card Declines

If a card payment is declined a message will display showing the decline reason and the action that the administrative user or the payer can take to resolve the issue. This will depend on which decline message is received from the card processor. Tables of the credit and debit card decline messages can be found in the appendix.

3.8 Recurring Payments

E-Payment Service provides billers with the option to initiate recurring payments through the administrative site. For each product, the biller can choose during setup whether or not to allow administrative users to initiate one-time payments. If the biller chooses to accept payments from unregistered users, please note that unregistered users are limited to initiating one-time payments.

If this option is selected during setup, administrative users will have the ability to initiate a payment on behalf of the payer that recurs weekly, bi-weekly, semi-monthly, monthly or quarterly. Also, they can schedule a recurring payment for a specified number of instances, until a specified date, or until canceled. Each time an instance of a recurring payment is processed, the payer will receive a confirmation email with a unique confirmation number.

3.8.1 Payment Type/Method Selection

In order to start the payment process, the administrative user searches for the payer if they are a registered user or selects Make A Payment from the search page for an unregistered payer. After successful authentication, the administrative user will be presented with the first Make A Payment page, the Payment Type and Method page (Figure 6). This page prompts the payer for the payment method and payment frequency if the product has been configured during setup to accept more than one payment method or frequency.

3.8.2 Payment Information Page

Next, the administrative user is presented with the Recurring Payment Information Page and is prompted for the information required to submit the payment, such as payment amount, payment details, and payment account. This page will vary significantly based upon the business rules and payment details defined during setup.

Make Recurring Payment - Your Product

BILLER GROUP: **ABC**
 BILLER: **ABC**
 Bold fields required

PAYMENT INFORMATION

Modify this section for Fixed Amount Payments only.

Current Amount Due:

Current Due Date:

PAYMENT AMOUNT AND FREQUENCY

Always pay FULL AMOUNT DUE to be paid On the Due Date

Always pay the fixed amount of \$ on the frequency of

PAYMENT DETAILS

Addenda:

County:

Invoice Number:

turnOffCCProcessing:

ACCOUNT SELECTION

Credit/ATM/Debit:

Process this Credit Card as an ATM debit card if eligible 

Figure 14. Payment Type/Method – Recurring Payment Page

Enter the information required and click **Continue** to proceed with this payment. Select **Cancel** to return

Prompt the payer for the information required for this payment. All bold fields are required. Once you have entered all the required information, click **Continue**. To return to the previous page, click **Cancel**.

Payment Information

The fields in this section will vary depending on the information required for this payment.

- **Amount Due:** If this field is required for this payment, it may be a data entry box or pre-populated with the amount due. If the data entry box is empty, you must enter the amount the payer owes. This field is not required for Variable Amount Recurring Payments.
- **Payment Amount:** This is the amount the payer wishes to pay for this payment.
- **Payment Method:** This displays the payment method.
- **Due Date:** If available for this payment, this is the date that the payer's payment is due. For recurring payments this field may be called Current Due Date. This field is not required for Variable Amount Recurring Payments.
- **Schedule Payment Date:** For single payments, this is the date that the payment will be processed. This field may be read only or editable depending on the business rules for this payment.
- **Payment Frequency:** For recurring payments, this is the frequency at which the payment will recur. For Variable Amount Recurring Payments, the due date determines the frequency. For Fixed Amount Recurring Payments, the frequency options available include weekly, bi-weekly, semimonthly, monthly, and quarterly.

Payment Details

These fields vary for every payment and consist of read-only information, data entry fields, and drop down lists. There will be none to several fields in this section depending on the business rules for this payment. Enter the required information and make the necessary selections.

Account Information

If the payer has saved payment accounts, a drop down list will display to allow you to choose the account the payer wishes to use for this payment.

Convenience Fees

If a convenience fee will be charged for this payment, a note will display in blue below the continue button. Make sure to read the note to the payer if it is displayed.

3.8.3 Payment Details Page

Next the administrative user is presented with the Payment Details Page and prompted to collect the details of the payer's payment method from the payer.

Schedule Recurring Payment Details - Your Product

BILLER GROUP: **ABC**
BILLER: **ABC**

Bold fields required

RECURRING PAYMENT INFORMATION

Payment Amount: **\$50.00**

Payment Frequency: **Every Month**

Original Due Date: **Next Due Date Pending**

First Scheduled Payment Date: Nov 16 2010

Duration:

Continue for Payments

Continue Until (yyyy-mm-dd)

Continue Until Cancelled

Figure 15. Payment Details – Recurring Payments Information Page

Prompt the payer for the information required for this payment. All bold fields are required. Once you have entered all the required information, click **Continue**. To return to the previous page, click **Cancel**.

Recurring Payment Information

The fields in this section will vary depending on the frequency selected for this recurring payment.

- **Payment Dates:** If the payer selected the Twice a Month frequency, they are required to choose the two dates each month that their payment will be processed.
- **First Schedule Payment Date:** Select the date on which the payer wishes to have the recurring payment start.
- **Duration:** The payer can select from the following durations for their recurring payment.
- **Continue for ___ Payments:** This option allows the payer to specify the total number of payments for this recurring payment schedule.
- **Continue until _____:** This option allows the payer to specify the date on which the recurring payment schedule should end
- **Continue until cancelled:** This option allows the payer to specify that the recurring payment schedule should continue until they cancel it.

E-Check Details

If the payer has chosen to pay by bank account and does not have any saved bank accounts or selected to use a new bank account, you will need to enter that information here.

ECHECK ACCOUNT INFORMATION

Routing Transit Number: ?

Account Number:

Re-Enter Account Number:

Account Type: Checking Savings

Account Category: Consumer Business

Account Nickname:

Figure 16. Payment Details – Recurring Payments/Bank Account Information

- **Routing Transit Number:** A 9-digit number that identifies your bank. For checking accounts, the RTN appears as the first group of numbers at the bottom of your check.

The '?' icon opens a new browser box that displays a sample check showing the administrative user where the e-check required information is located as shown here:

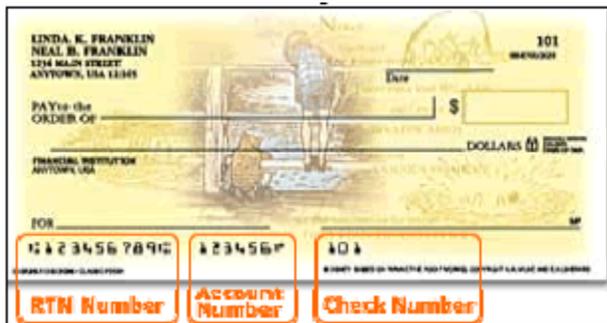


Figure 17. Sample Check

- **Account Number:** The account number for your savings or checking account. For checking accounts, this is the second group of numbers at the bottom of your check. Be careful not to include the check number, which is the last group of numbers at the bottom of a check.
- **Re-Enter Account Number:** In order to avoid any processing errors, you are required to enter the account number again.
- **Account Type:** Select checking or savings as the type of account. Most money market accounts are categorized as savings accounts. If you are unsure, please contact your financial institution.
- **Account Category:** Select consumer or business as the account category
- **Save this Account:** If the payer would like to save this account for future use, select the checkbox
- **Account Nickname:** If the payer chose to save this account, you must enter a unique nickname for this account, up to 20 characters, to identify this account in dropdown lists in the future.

Credit & ATM Debit Card Details

If the payer has chosen to pay by credit or ATM debit card and does not have any saved accounts or selected to use a new bank account, you will need to enter that information here (Figure 18.)

ACCOUNT INFORMATION

Use ATM Card

ATM Card Number:

WYCH pulse STAR ACCEL

Use Credit\Debit Card

Credit / Debit Card Type:

VISA MasterCard DISCOVER AMERICAN EXPRESS

Credit / Debit Card Number:

Expiration Date: /

Process this Credit Card as an ATM debit card if eligible

Account Nickname:

CREDIT CARD BILLING ADDRESS

Use my Payor Profile Address

Two Test Drive
Chicago, IL 60670
UNITED STATES

Use the address entered below

Street Address 1:

Street Address 2:

City/Town:

State/Province/Region:

Zip/Postal Code:

Country:

Figure 18. Payment Details – Recurring Payments/Credit & ATM Debit Card Page

Prompt the payer for the information required for this payment. All bold fields are required. Once you have entered all the required information, click **Continue**. To return to the previous page, click **Cancel**.

Recurring Payment Information

The fields in this section will vary depending on the frequency selected for this recurring payment.

- **Payment Dates:** If the payer selected the Twice a Month frequency, they are required to choose the two dates each month that their payment will be processed.
- **First Schedule Payment Date:** Select the **date** on which the payer wishes to have the recurring payment start.
- **Duration:** The payer can select from the following durations for their recurring payment.
- **Continue for ___ Payments:** This option allows the payer to specify the total number of payments for this recurring payment schedule.
- **Continue until ____?:** This option allows the payer to specify the date on which the recurring payment schedule should end
- **Continue until cancelled:** This option allows the payer to specify that the recurring payment schedule should continue until they cancel it.

Card Information

If the payer has chosen to pay by credit or ATM debit card and does not have any saved cards or selected to use a new card, you will need to enter that information here.

- **Credit Card Type:** Select the **card type** for the credit card the payer wishes to use.
- **Credit Card Number:** Enter the **16 digit credit card number** from the payer's credit card
- **Expiration Date:** Select the **expiration date** of the payer's credit card from the drop down lists.
- **Account Nickname:** Enter a **unique nickname** for this account, up to 20 characters, to identify this account in drop down lists in the future.

3.8.4 Payment Verification Page

Next the administrative user is presented with the Payment Verification page and prompted to read the information to the payer to validate the information they have entered. The Payment Verification page includes all the payment account and payment details information for review. The administrative user is required to read the Terms and Conditions to the payer prior to confirming the payment. If all the information is accurate, the administrative user submits the payment for processing.

Confirm the payment information with the payer prior to processing. Once you have reviewed the information and entered any required information, click **Confirm** to process the payment. To return to the previous page to make changes, click **Cancel**.

Your Payment Detail

The information displayed here is payment information you entered or verified on previous pages.

Your Recurring Payment Detail

If this is a recurring payment, the information displayed here is recurring payment information you entered or verified on previous pages.

Your Account Detail

The information displayed here is payment account information you selected or entered on previous pages.

Verify Recurring Payment - Your Product

BILLER GROUP: ABC
BILLER: ABC

PAYMENT VERIFICATION

Your Payment Detail
Invoice Number: 1111

Your Recurring Payment Detail
Payment Amount: FULL AMOUNT DUE
Payment Frequency: On the Due Date
First Scheduled Payment Date: Exact Due Date Pending
This setup will not make a payment until a new future due date is made available.
Duration: Continue Until Cancelled

Your Account Detail
Account Nickname: a
Routing Transit Number: 021000021
Account Number: XXXXXXXXXXXXXXX11
Account Type: Checking
Account Category: Consumer
Email Address: donotchange@yahoo.com

Payor Authorization

The Payor must authorize this recurring payment in order to continue:

Payor has authorized the creation of this recurring payment

Terms and Conditions

Please read the following authorization:

If this is a single payment, this authorization is valid for this transaction only. If this is a recurring payment, this authorization is to remain in full force and effect until you notify your bank or the payee of its termination by canceling any pending payments and recurring payment instructions within this system at least three banking days before your account is scheduled to be debited.

If this is a recurring payment in which the "FULL AMOUNT DUE" will be paid on a recurring basis, you understand that the payment may vary and that you must have funds available to make the full payment. If a scheduled FULL AMOUNT DUE payment is rejected for any reason, you will be responsible for any applicable fees.

If a convenience fee is added to the transaction, you understand that the convenience fee will be included in the total payment amount. You understand that for a FULL AMOUNT DUE payment, convenience fees may vary based on the payment amount.

In the event that a payment is returned for insufficient funds, you authorize the payee to electronically debit your bank account for the original amount of the transaction, as well as a returned item fee, up to the maximum amount allowed by law.

Figure 19. Payment Verification – Recurring Payments Page

Payor Authentication

If you are initiating an e-check payment on behalf of an **unregistered** payer, you must indicate here that you have authenticated the identity of the person making this payment.

Payor Authorization

For bank account payments, you are required to indicate the method by which the payer has authorized the transaction. If the payer has not authorized the transaction by any of the means listed here, you are not permitted to process this payment according to NACHA guidelines.

Terms and Conditions

You must read the **Terms and Conditions** displayed on the page to the person initiating the payment.

Card Verification Code

For credit card payments you may be required to enter the Card Verification (CVD) Code from the payer’s credit card. For Visa, MasterCard and Discover, the CVD Code is a 3-digit number printed on the back of the card to the right of the card number in the signature line. For American Express cards, the CVD Code is a 4-digit number printed on the front of the card on the right hand side.

The “?” icon opens a new browser box that displays a sample credit card showing the administrative user where the card verification data information is located, as shown here:



Figure 20. Card Verification Examples

When the administrative user selects **Submit on the Payment Verification** page, the payment is sent to the Merchant Processor for authorization if the payment method is credit card, debit card or stored value card.

Payment Confirmation Page

If the payment is authorized, the administrative user is presented with the Payment Confirmation page and is prompted to read the confirmation number to the payer. For bank account payments, the administrative user is immediately presented with the Confirmation page. The Confirmation page provides all the details of the payment along with a unique Reference Number (recurring payments) that can be used in the future to access the payment. The payer will also receive a confirmation email that contains all the details of the payment.

PAYMENT CONFIRMATION	
Text defined during setup will be displayed to the payer here	
Please keep a record of your Reference Number.	
A payment confirmation will be emailed to you when each instance of this recurring payment is released. Please keep confirmation emails for your records.	
Reference Number: ABCABCR00000407	
Your Payment Detail	
Invoice Number: 1111	
Your Recurring Payment Detail	
Payment Amount: FULL AMOUNT DUE	
Payment Frequency: On the Due Date	
First Scheduled Payment Date: Exact Due Date Pending	
Duration: Continue Until Cancelled	
Your Account Detail	
Account Nickname: a	
Routing Transit Number: 021000021	
Account Number: XXXXXXXXXXXXXXXXXX11	
Account Type: Checking	
Account Category: Consumer	
Email Address: donotchange@yahoo.com	

Figure 21. Payment Confirmation – Recurring Payments Page

3.9 Maintenance – Single Payments

3.9.1 View Payment

Administrative users can view pending payments and payments that have been processed for up to two years after the payment has been processed. To view a pending payment, an administrative user will enter search criteria to display payer or payment information. The administrative user can select either the payment or user they want to view. If the User ID is selected, the Payer Detail page will display. On the Payer Details page, the administrative user can select the **payment** from the Pending Payments, Payment History or Recurring Payments list. Once a payment is selected, the administrative user will be presented with the payment details page.

HISTORY PAYMENT DETAIL INFORMATION

Confirmation ID: **KATCON000001437**

Your Payment Detail

Payment Amount: **\$37.52**
 Convenience Fee: **\$5.50**
 Total Amount: **\$43.02**
 Payment Effective Date: **Jul-06-2012**
 Status: **SENT**
 parameter label: **green**

Your Account Detail

Account Nickname: **debit**
 ATM Number: **XXXXXXXXXXXXXXXX3883**

Email Address: **test.user@usbank.com**
 Payment Channel: **CSR**
 Payment Initiation Date: **Jul-06-2012 12:03:11 CDT**
 Last Update Date: **Jul-06-2012 12:03:11 CDT**
 Last Update User: **testuser1**

[VIEW PAYOR DETAILS](#) [REFINE SEARCH](#)

Figure 22. Payment Details Page

3.9.2 Edit Payment

Administrative users can edit pending payments on behalf of a payer through the administrative site. An administrative user will enter search criteria to display payer or payment information. The administrative user can select either the payment they want to edit from the search results or select the user and select the payment from the Pending Payments list on the Payer Details page.

BILLER: ABC

REGISTERED PAYOR PROFILE INFORMATION

Bold fields required

User ID: **paydemo**

First Name:

Last Name:

Company Name:

Street Address 1:

Street Address 2:

City/Town:

State/Province/Region:

Zip/Postal Code:

Country:

Email Address:

Phone Number:

Shared Secret Question:

Shared Secret Answer:

[SAVE CHANGES](#) [RESET PASSWORD](#) [VIEW ACCOUNTS](#) [MAKE PAYMENT](#)

Pending Payments

Confirmation #	Amount	Business Date	Effective Date	Method	Account #	Product Description
ABCABC000006491	\$ 75.00	N/A	Nov-29-2010	Credit/ATM/Debit	XXXXXXXXXXXXXXXX1111	Your Product
ABCABC000006493	\$ 325.00	N/A	Nov-29-2010	Credit/ATM/Debit	XXXXXXXXXXXXXXXX1111	Your Product

Figure 23. Registered Payor Profile Information Page

Once a payment is selected, the administrative user will be presented with the Payment Details page. On the Payment Details page, the administrative user can select **Edit Payment** at the bottom of the page. The **Edit Payment** button will only display for payments that are pending.

PENDING PAYMENT DETAIL INFORMATION	
Confirmation ID: KATKAT000001461	
Your Payment Detail	
Payment Amount: \$56.00	
Payment Effective Date: Oct-30-2012	
Status: PENDING	
color: green	
Your Account Detail	
Account Nickname: USB checking	
Bank Routing Number: 071904779	
Bank Account Number: *9999	
Bank Account Type: Checking	
Bank Account Category: Consumer	
Biller Payor ID:	
Email Address: test.user@usbank.com	
Payment Channel: CSR	
Payment Initiation Date: Oct-23-2012 09:43:07 CDT	
Last Update Date: Oct-23-2012 09:43:07 CDT	
Last Update User: kpraker	

[EDIT PAYMENT](#) [DELETE PAYMENT](#) [VIEW PAYER DETAILS](#) [REFINE SEARCH](#)

Figure 24. Pending Payment Detail Information Page

This page provides all the details of the payment you selected. From this page you can edit or delete the payment on behalf of the payer, as long as your profile allows you to perform these actions. **Please note** that payments for unregistered users can't be edited. To modify a payment for an unregistered user, you must cancel the payment and re-initiate it.

Once you are finished your options will vary based on whether the payment was initiated by a registered or unregistered payer. For a registered payer, click **View Payor Details** to continue. For an unregistered payer, click **Cancel** to return to the search results page.

Edit Payment

To edit a payment on behalf of the payer, select the Edit Payment button at the bottom of the page. **Please note** that payments initiated by an unregistered user can't be edited.

Edit Payment - Your Product

BILLER GROUP: **ABC**
BILLER: **ABC**

EDIT PAYMENT INFORMATION

Bold fields required

Amount Due: **\$75.00**

Payment Amount:

Payment Method: **Credit/ATM/Debit** [Pay with eCheck](#)

Due Date: **Nov-29-2010**

Scheduled Payment Date:

PAYMENT DETAILS

Addenda: **123**

County: **XYZ**

Invoice Number:

turnOffCCProcessing: **1**

ACCOUNT INFORMATION

Selected Account:

Process this Credit Card as an ATM debit card if eligible

Figure 25. Edit Payment Page

3.9.3 Delete Payment

Administrative users can delete (cancel) pending payments on behalf of a payer through the administrative site. An administrative user will enter search criteria to display payer or payment information. The administrative user can select either the payment they want to delete from the search results or select the user and select the payment from the Pending Payments list on the Payer Details page. Once a payment is selected, the administrative user will be presented with the Payment Details page. On the Payment Details page, the administrative user can select **Delete Payment** at the bottom of the page. The **Delete Payment** button will only display for payments that are pending.

3.9.4 Refund Payment

Administrative users can refund payments that have been processed through the E-Payment Service. An administrative user will enter search criteria to display payer or payment information. The administrative user can select either the payment they want to refund from the search results or select the user and select the payment from the Payments History list on the Payer Details page. Once a payment is selected, the administrative user will be presented with the Payment Details page. On the Payment Details page, the administrative user can select **Refund Payment** at the bottom of the page.

The **Refund Payment** button will only display for payments that have been processed. The refund function allows the administrative user to refund a part or the entire original payment amount to the account from which the payment was initiated. If configured for convenience fees, the administrative application may allow the user to authorize a refund of any convenience fee charged to a payment.

Multiple refunds can be initiated against each original payment with the cumulative refund amount not exceeding the original payment. Refund history of a payment is displayed in the Payment History section on the Payor Profile page.

Please note that because of return timeframes associated with bank account payments, the **Refund Payment** option is not available on bank account (eCheck) payments until ten calendar days after the payment has been processed. This provides the biller with the assurance that an e-check payment is not being returned at the same time as their administrative users are issuing a refund.

If configured for convenience fees, the administrative application may allow the user to authorize a refund of any convenience fee charged to a payment.

Finally, due to restrictions with the ATM debit networks, refunds cannot be requested for ATM debit card payments through the Administrative Site. The payer will need to contact their issuer directly.

3.10 Maintenance – Recurring Payments

3.10.1 View Recurring Payment

Administrative users can view recurring payments schedules for a payer. An administrative user will enter search criteria to display payer or payment information. The administrative user can select either the recurring payment they want to delete from the search results or select the user and select the payment from the Recurring Payments list on the Payer Details page.

Recurring Payments				
Reference #	Amount	Frequency	Product Description	Status
ABCABCR00000407	FULL AMOUNT DUE	On the Due Date	Your Product	Active
ABCABCR00000406	FULL AMOUNT DUE	On the Due Date	Your Product	Stopped

Payment History							
Confirmation #	Amount	Business Date	Effective Date	Method	Account #	Product Description	Status
ABCABC000006496	\$25.00	N/A	Nov-16-2010	CC	XXXXXXXXXXXXXXXXX1111	Your Product	SENT
ABCABC000006492	\$75.00	N/A	Nov-15-2010	CC	XXXXXXXXXXXXXXXXX1111	Your Product	SENT

Figure 26. Recurring Payments – Payor Details Page

Once a recurring payment is selected, or if the administrative user searched by Recurring Reference ID, the user will be presented with the Recurring Payment Details page as shown in Figure 27.

RECURRING PAYMENT DETAIL INFORMATION

Reference Number: **KATCONR00000018**

Your Payment Detail
parameter label: **red**

Your Recurring Payment Detail
Payment Amount: **\$50.00**
Payment Frequency: **Every Week**
Duration: **Continue Until Cancelled**
Status: **Active**

Your Next Payment Detail
Next Payment Date: **Jul-11-2012**
Next Payment Amount: **\$50.00**

Your Account Detail
Account Nickname: **my checking**
Bank Routing Number: **071904779**
Bank Account Number: **XXXXXXXXXXXXXXXX3456**
Bank Account Type: **Checking**
Bank Account Category: **Consumer**
Email Address: **test.user@usbank.com**
Payment Channel: **WEB**
Recurring Payment Setup Date: **Jun-26-2012 13:47:02 CDT**
Last Update Date: **Jun-26-2012 13:47:01 CDT**
Last Update User: **katcon1**

[EDIT RECURRING PAYMENT](#) [STOP RECURRING PAYMENT](#) [VIEW PAYOR DETAIL](#)

Payments for Recurring Payment KATCONR00000018
Show entries Search:

Confirmation #	Amount	Effective Date	Status
KATCON00001423	\$50.00	Jun-27-2012	SENT
KATCON00001428	\$50.00	Jul-05-2012	SENT

Showing 1 to 2 of 2 entries [First](#) [Previous](#) [1](#) [Next](#) [Last](#)

Figure 27. Recurring Payment Detail Information Page

3.10.2 View Payment

On the Recurring Payment Detail Information page, Administrative users can view any payment activity associated with a recurring payment schedule in the table on the bottom of the page. This payment activity shows Confirmation Number, Amount, Effective Date and Status and can be sorted by any of these fields. To view payment detail for any of the activity, the Administrative user can select the confirmation number to bring up the detail page for that transaction.

3.10.3 Edit Recurring Payment

Administrative users can edit recurring payment schedules on behalf of a payer through the administrative site. To edit a recurring payment, an administrative user would search for the payer or recurring payment.

On the **Edit Recurring Payment** page, the user can change the Payment Amount, Payment Frequency, Account Selection and other Payment Details that may be configured as product parameters within E-Payment Service. To process any changes, the user selects **Select**. To return to the Recurring Payment Details page, the user selects **Cancel**.

Edit Recurring Payment - Your Product

BILLER GROUP: **ABC**
BILLER: **ABC**
Bold fields required

PAYMENT INFORMATION	Current Amount Due: PENDING Current Due Date: PENDING
PAYMENT AMOUNT AND FREQUENCY	Always pay FULL AMOUNT DUE to be paid On the Due Date
PAYMENT DETAILS	Invoice Number: 1111
ACCOUNT SELECTION	Select an Account: a - XX11 <input type="checkbox"/> Process this Credit Card as an ATM debit card if eligible

Figure 29. Edit Recurring Payment - Your Product Page

The changes made by the administrative user will take effect with the Next Scheduled Payment date as indicated on the payment.

3.10.4 Stop Recurring Payment

Administrative users can stop recurring payment schedules on behalf of a payer through the administrative site. An administrative user will enter search criteria to display payer or payment information. The administrative user can select either the recurring payment they want to stop from the search results or select the user and select the payment from the Recurring Payments list on the Payer Details page. On the Recurring Payment Details page, the administrative user can select **Stop Recurring Payment** at the bottom of the page. The **Stop Recurring Payment** button will only display for recurring payments that are active. The changes made by the administrative user will take effect with the Next Scheduled Payment date as indicated on the payment.

3.10.5 Refund Payment

Administrative users can refund individual instances of a recurring payment schedule that have been processed through the E-Payment Service. An administrative user will enter search criteria to display payer or payment information. The administrative user can select either the payment they want to refund from the search results or select the user and select the payment from Payment History list on the Payer Details page. Once a payment is selected, the administrative user will be presented with the Payment Details page as shown in Figure 27. On the Payment Details page, the administrative user can select **Refund Payment** at the bottom of the page.

The **Refund Payment** button will only display for payments that have been processed. The refund function allows the administrative user to refund a part or the entire original payment amount. If configured for convenience fees, the administrative application may allow the user to authorize a refund of any convenience fee charged to a payment.

Multiple refunds can be initiated against each original payment with the cumulative refund amount not exceeding the original payment. Refund history of a payment is displayed in the Payment History section on the Payor Profile Page.

Please note that because of return timeframes associated with bank account payments, the **Refund Payment** option is not available on bank account payments until ten calendar days after the payment has been processed. This provides the biller with the assurance that a bank account payment is not being returned at the same time as their administrative users are issuing a refund.

Finally, due to restrictions with the ATM Debit networks, refunds cannot be requested for ATM Debit card payments through the Administrative Terminal. The payer will need to contact their issuer directly.

3.10.6 Update Card Expiration Date

The **Update Card Expiration Date** button will only display for recurring payments that have a card that is on file for the recurring payment that is expired or will expire before the next payment.

The Update Card Expiration Date allows the administrative user to go directly to an update expiration date page to update the date.

3.11 Disable/Enable Payers for Bank Account Payments

One of the biggest concerns in taking bank account payments is the risk and cost associated with returned payments. During setup, the biller can choose to disable payers from making bank account payments if they have an excessive amount of returned payments. The biller can define the number of returns within a specified timeframe that will disable a payer from initiating bank account payments.

Administrative users can also disable payers from making eCheck (ACH) payments on the Administrative Site. On the Payer Detail page the user can select Disable ACH.

User ID: 1234567

First Name: * Test

Last Name: * User

Shared Secret Question: * In what city were you born?

Shared Secret Answer: * Chicago

SAVE CHANGES RESET PASSWORD VIEW ACCOUNTS MAKE PAYMENT DISABLE ACH REFINE SEARCH

The Disable ACH Verification page will display showing the payer's 18 month history of any previous disable and reactivate dates

Disable ACH Verification

BILLER GROUP: ABC
BILLER: ABC

DISABLED PAYER 18 MONTH HISTORY

Billor ID	Action	Action Date	Admin User
ABC	Disable	09-06-2012	kpraker
ABC	Reactivate	09-07-2012	kpraker

DISABLE PAYER CANCEL

If a payer has a pending or recurring payment set up using ACH, the Disable Payer button will be grayed out and the payer cannot be disabled until the payment is modified or cancelled.



Once a payer is disabled from making bank account payments, they will still have the ability to make credit card payments if this payment method is accepted for the product.

To enable a payer for bank account payments, from the Payer Profile page, the administrative user will select the **Enable ACH** button. Once this is selected, the payer will be able to make ACH payments.

This payer is currently disabled from making eCheck (ACH) payments.

* Required field

User ID: **krtest4**

First Name:* Test

Last Name:* User

Shared Secret Question:* What is your favorite sports team?

Shared Secret Answer:* cubs



Administrative users need to have the permission, Enable/Disable ACH in order to perform this function. Refer to Chapter 2 for information on editing administrative user roles.

3.12 Account Management

Administrative users who have the permission can perform account management functions. These include editing, deleting, and disabling accounts.

To perform account management functions, the administrative user selects the View Accounts button from the Payer's Profile page.

A list of saved payment accounts for the user will display with links to any possible account management options.

List of Accounts

Account Nickname	Payment Method	Account Type	Routing Number (Bank Accounts only)	Account Number	Expiration Date (Credit/Debit only)	Action
my visa	Credit/ATM/Debit	Visa		*1111	05/2014	Edit Delete
U.S. Bank Checking	eCheck	Checking	071904779	*6789		Edit Delete Disable

To delete a payment account, the administrative user selects the Delete link next to the account. An alert will display that the user must accept to delete the account. When an account is deleted it is permanent.

To Edit an account, the administrative user selects the Edit link next to the account. The Edit Account page will display. The user can make account updates as needed. If the edited account is associated with a pending or recurring payment, the payment will be updated with the edited account information.

ECheck (ACH) payment accounts can be temporarily disabled by selecting the Disable link next to the bank account. ECheck accounts that are disabled can be enabled by selecting the Enable link next to the account that was previously disabled. If a bank account is set up for a pending or recurring payment, the payment will need to be modified or cancelled before the account can be disabled.

List of Accounts

Account Nickname	Payment Method	Account Type	Routing Number (Bank Accounts only)	Account Number	Expiration Date (Credit/Debit only)	Action
visa	Credit/ATM/Debit	Visa		*1111	08/2017	Edit Delete
US Bank checking	eCheck	Checking	071904779	*4567		Delete Enable

When a bank account is disabled it is done at the account level. Payers will still be able to make eCheck payments using another bank account.

Chapter 4: Reporting

The reporting section of the administrative application provides the biller with the ability to create various detail and summary reports. Reports can be generated for pending and historical payments and can be filtered by various fields including payment method, payment type, product, and payment status. The reports include real-time information regarding payments initiated within the past 24 months and can be sorted, viewed, printed, and downloaded. The following types of reports are available through the administrative site:

4.1 Admin User Activity Report

The Admin User Activity Report shows activity by user or role. The user selects **Admin User Activity Report** from the **Administrative Reports Menu**.

From the Report Filter Parameters page the user selects the biller group and **billers**, the **activities**, the **user(s)** or **role(s)** and a **date range**.

This report can be run for up to 30 days at a time. If the records exceed 250, the report will only be available for export. To export the report, the user selects **Export** from the report page.

powered by **usbank**

Security Officer
Administrative Website

[LM CORPORATION] [Main Menu](#) [Help](#) [Exit](#)

Admin User Activity Report

Report Filter Parameters

Biller Groups and Billers

Select All

LMH - ...

Activities

Select All

Account

Activation

Login

Manage Key

Password

Payment

Profile

Report

Role

Filter By Roles Users

Search Last Name

kj, kj (jafar1)

Smith, Jim (jsmith)

Test, KR (krtest)

Doe, John (johndoe1)

Beginning Date (YYYY-MM-DD)
2012-06-06

Ending Date (YYYY-MM-DD)
2012-07-06

Activity Report data only available up to 2 years.

Results greater than 250 records available for export only.

Browser Requirements

The report will be presented on a new page. The report shows the following fields, all of which can be sorted by clicking on the column header: Date/Time, Admin Org, User ID, Name, Activity, Description. The description field contains relevant information to the activity performed such as for making a payment the confirmation ID, amount, and last four of the card or account number.

Admin User Activity Report

Search Results

REFINE REPORT EXPORT

8 items found, displaying all items.

Date/Time CST	Admin Org	User ID	Name	Activity	Description
07/06/12 15:47	LMH	johndoe1	Doe, John	Login	Logoff
07/06/12 15:47	LMH	johndoe1	Doe, John	Profile	View Payor Profile [testpayer Payer, Test]
07/06/12 15:47	LMH	johndoe1	Doe, John	Payment	Refund Payment [LMHLMH000001002] \$26.00 CC *1111
07/06/12 15:46	LMH	johndoe1	Doe, John	Payment	View Payment Details [LMHLMH000001001] \$26 CC *1111
07/06/12 15:46	LMH	johndoe1	Doe, John	Payment	Make User Payment [LMHLMH000001001] \$26.00 CC *1111
07/06/12 15:44	LMH	johndoe1	Doe, John	Login	Login
07/06/12 15:42	LMH	johndoe1	Doe, John	Login	Logoff
07/06/12 15:41	LMH	johndoe1	Doe, John	Login	Login

4.2 Payment Detail Report

The Payment Detail Report provides individual transaction detail for each of the payments that meet the criteria defined by the administrative user.

This Customize Detail Report page allows you to customize the information you wish to have included in your report. Make the appropriate selections and click **Create Detail Report** at the bottom of the page.

Date Range

You are required to enter a **Date Range** or **Month** for your report. You can either use the date calendars to select the date range for the report or enter the date manually by following the date formatting instructions on page. Payment detail history is available for the past 24 months at the administrative site. Payment detail older than two years is available by request.

Filter Criteria

Below are the criteria you may select to filter for this report. Only the Payment Status criteria is required.

- **Payment Channel:** Make a selection from the drop down list if you wish to include only payments initiated on a specific channel (WEB, IVR, CSR)
- **Payment Method:** Make a selection from the drop down list if you wish to include only payments made by ACH, credit card or ATM debit card. Please Note that signature-based debit card payments are included in the credit card criteria.
- **Payment / Convenience Fee:** If you charge convenience fees as separate transactions, you can filter this report for only payments or only convenience fees
- **Product Description:** If you wish to generate this report for a single product, select the product from the drop down list
- **Payment Status:** Listed below are some of the types of reports you can generate
 - To generate a report of all processed payments, excluding payments that have been partially or completely refunded, choose **SENT** and select **DEBIT** under the **Transaction Type** filter
 - To generate a report of all processed payments, including payments that have been partially or completely refunded, choose **SENT**
 - To generate a report of all payments that have been partially or completely refunded choose **SENT** and select **CREDIT** under the **Transaction Type** filter
 - To generate a report of bank account payments that have been returned by the receiving bank select **RETURNED**
 - To generate a report of all payments that have been cancelled by the payer or on behalf of the payer prior to processing, select **CANCELLED**
 - To generate a report of all refunds that have been processed select **REFUNDED**
 - To generate a report of single payments scheduled to be processed in the future, select **PENDING**

- To generate a report of declined credit card payments, select **DECLINED** and make a selection in the Decline Type field. The **Decline Types** include:

ALL: Includes all declined payments including those declined for **card**, **AVS**, and **CVD**

Card: The merchant processor declined the payment for various reasons including bad card number, invalid expiration date, insufficient funds, etc.

AVS: The payment was declined because the AVS response code from the merchant processor did not pass the rules defined during setup

CVD: The payment was declined because the CVD response code from the merchant processor did not pass the rules defined during setup

AVS or CVD: The payment was declined because the AVS or CVD response code from the merchant processor did not pass the rules defined during setup

Payment Amount Range: If you wish to filter the report for payments in a specific range, enter the minimum and maximum of the range here.

Sort Criteria

You may choose up to three fields to sort the data in the report you generate.

Payment Detail Reports

BILLER GROUP: [ABC Change Biller Group](#)
 BILLER: [ABC Change Biller](#)

CUSTOMIZE DETAIL REPORT

Enter Date Range (YYYY-MM-DD): -

OR

Enter a Month (YYYY-MM):

Payment information older than two years is available by special request

Payment Channel:

Payment Method:

Payment/Convenience Fee:

Product Description:

Payment Status:

Decline Type:

Transaction Type:

Payment Amount Range: -

Sort Results By:

Then By:

Then By:

Reports over 1000 records must be downloaded

Figure 30. Customize Detail Report Page

A sample Payment Detail Report is shown in Figure 31. These reports can be viewed, printed and downloaded in comma separated value (CSV) format. The onscreen report results are limited to one thousand records. Reports larger than one thousand records can be downloaded by selecting Download Report when running.

Payment Detail Reports

BILLER GROUP: ABC
BILLER: ABC

PAYMENT DETAIL REPORT

Date Range: Nov-01-2010 to Nov-30-2010
 Payment Channel: ALL
 Payment Method: ALL
 Product Description: ALL
 Payment Status: Sent
 Transaction Type: ALL
 Amount Range: No Minimum - No Maximum

User Id	Confirmation Number	Payment Channel	Payment Method	Product Description	Business Date	Effective Date	Amount
paydemo	ABCABC000006492	WEB	CC	Your Product		Nov-15-2010	\$75.00
	ABCABC000006497	WEB	CC	Your Product		Nov-16-2010	\$75.00
paydemo	ABCABC000006496	CSR	CC	Your Product		Nov-16-2010	\$25.00
TOTAL:							\$175.00

Figure 31. Payment Detail Report Page

4.3 Product Detail Report

The Product Detail Report provides individual transaction detail for each of the payments that meet the criteria defined by the administrative user for a product. The Product Detail Report is similar to the Payment Detail Report but also includes all the product parameters defined during implementation and therefore can only be generated for a single product, while the Payment Detail Report can be generated for a Product, Biller, or Biller Group.

4.4 Payment Summary Report

The Payment Summary Report provides summary information for the payments that meet the criteria defined by the administrative user. The Payment Summary Report totals the transaction count and dollar amount by payment effective date for each product, payment method, and payment channel combination. The Payment Summary Report can assist in reconciliation and also allow the biller to project cash flows for payments that are scheduled to be processed.

The Customize Summary Report page allows you to customize the information you wish to have included in your report. Make the appropriate selections and click **Create Summary Report** at the bottom of the page.

Date Range

You are required to enter a **Date Range** or **Month** for your report. Make sure to follow the date formatting instructions on page. Payment summary data is available for the last 36 months at the administrative site. Payment data older than three years is available by request.

Filter Criteria

Below are the criteria you may select to filter for this report. Only the Payment Status criteria are required.

- **Payment Channel:** Make a selection from the drop down list if you wish to include only payments initiated on a specific channel (WEB, IVR, CSR)
- **Payment Method:** Make a selection from the drop down list if you wish to include only payments made by ACH (bank account), credit card or ATM debit card. Please Note that signature-based debit card payments are included in the credit card criteria.

- **Payment / Convenience Fee:** If you charge convenience fees as separate transactions, you can filter this report for only payments or only convenience fees
- **Payment Status:** Listed below are some of the types of reports you can generate
 - To generate a report of all processed payments, excluding payments that have been partially or completely refunded, choose **SENT** and select **DEBIT** under the **Transaction Type** filter
 - To generate a report of all processed payments, including payments that have been partially or completely refunded, choose **SENT**
 - To generate a report of all payments that have been partially or completely refunded choose **SENT** and select **CREDIT** under the **Transaction Type** filter
 - To generate a report of bank account payments that have been returned by the receiving bank select **RETURNED**
 - To generate a report of all payments that have been cancelled by the payer or on behalf of the payer prior to processing, select **CANCELLED**
 - To generate a report of all refunds that have been processed select **REFUNDED**
 - To generate a report of single payments scheduled to be processed in the future, select **PENDING**
- **Decline Type:** To generate a report of declined credit card payments, select **DECLINED** and make a selection in the Decline Type field. The **Decline Types** include
 - **ALL:** Includes all declined payments including those declined for card, AVS, and CVD
 - **Card:** The merchant processor declined the payment for various reasons including bad card number, invalid expiration date, insufficient funds, etc.
 - **AVS:** The payment was declined because the AVS response code from the merchant processor did not pass the rules defined during setup
 - **CVD:** The payment was declined because the CVD response code from the merchant processor did not pass the rules defined during setup
 - **AVS or CVD:** The payment was declined because the AVS or CVD response code from the merchant processor did not pass the rules defined during setup
 - **Transaction Type:** Select **Credit** or **Debit card transaction**

Sort Criteria

You may choose up to three fields to sort the data in the report you generate.

Payment Summary Reports

BILLER GROUP: [ABC](#) [Change Biller Group](#)

PAYMENT SUMMARY REPORT

Enter Date Range (YYYY-MM-DD): -

OR

Enter a Month (YYYY-MM):

Payment information older than two years is available by special request

Payment Channel:

Payment Method:

Payment/Convenience Fee:

Payment Status:

Decline Type:

Transaction Type:

Reports over 1000 records must be downloaded

Figure 32. Payment Summary Report Page

A sample Payment Summary Report is shown in Figure 33. These reports can be viewed, printed and downloaded in comma separated value (CSV) format. The onscreen report results are limited to one thousand records. Reports larger than one thousand records can be downloaded by selecting Download Report when running.

Payment Summary Reports

BILLER GROUP: [ABC](#)

CUSTOMIZE SUMMARY REPORT

Date Range: Nov-01-2010 to Nov-30-2010
 Payment Channel: ALL
 Payment Method: ALL
 Payment Status: Sent
 Transaction Type: ALL

BillerID	Payment Channel	Payment Method	Product Description	Count	Total
ABC	CSR	CC	Your Product	1	\$25.00
	WEB	CC	Your Product	2	\$150.00
Total:				3	\$175.00

Figure 33. Customize Summary Report Page

4.5 Biller Recurring Payment Report

The Biller Recurring Payment Report provides individual detail for all of the recurring payments that meet the criteria defined by the administrative user.

The Customize Detail Report page in Figure 34 allows you to customize the information you wish to have included in your report. Make the appropriate selections and click **Create Detail Report** at the bottom of the page.

Date Range

The Date Range fields are optional for this report. If you choose to define a date range, make sure to follow the date formatting instructions on page.

Filter Criteria

Below are the criteria you may select to filter for this report. Only the Recurring Payment Status criteria is required.

- **Frequency:** Make a selection from the drop down list if you wish to only include payments with a specific frequency (weekly, bi-weekly, semi-monthly, monthly, or quarterly).
- **Payment Method:** Make a selection from the dropdown list if you wish to include only payments made by e-check or credit card. Please note that signature-based debit card payments are included in the credit card criteria.
- **Recurring Payment Status:** Listed below are the types of reports you can generate
- **Active Recurring Payments:** Select the ACTV status if you wish to generate a list of all recurring payments that are still active. Active recurring payments include all recurring payments that have not expired or been stopped.
- **Stopped Recurring Payments:** Select the STOP status if you wish to generate a list of all recurring payments that have been stopped. Stopped recurring payments are recurring payments that were stopped by or on behalf of a payer prior to their expiration date.
- **Expired Recurring Payments:** Select the EXPR status if you wish to generate a list of all recurring payments that have expired. Expired recurring payments include all recurring payments for which all the instances of the recurring payment have been processed.
- **Product Description:** If you wish to generate this report for a single product, select the product from the dropdown list

Sort Criteria

You may choose up to three fields to sort the data in the report you generate.

Recurring Payment Reports

BILLER GROUP: [ABC](#) Change Biller Group
 BILLER: [ABC](#) Change Biller

CUSTOMIZE DETAIL REPORT

Enter Setup Date Range (YYYY-MM-DD): -

Frequency:

Payment Method:

Recurring Payment Status:

Product Description:

Sort Results By:

Then By:

Then By:

Figure 34. Customize Detail Report Page

The Biller Recurring Payment Report detail report includes reference number, last name, first name, product, frequency, start date, expiration date, number of payments remaining, number of payments processed, payment amount, and convenience fee, if applicable, for Active and Expired payment statuses. For stopped payment status, the report includes reference number, first name, last name, email address, phone number, product, stop date and amount. These reports can be viewed, printed and downloaded in comma separated value (CSV) format.

Recurring Payment Reports

BILLER GROUP: ABC
BILLER: ABC

RECURRING PAYMENT DETAIL REPORT

Date Range: Jan-01-2010 to Dec-20-2010
 Frequency: ALL
 Payment Method: ALL
 Product Description: ALL
 Recurring Payment Status: ACTV

Reference Number	User ID	Product Description	Frequency	Method	Due Date	Setup Date	Expr Date	Remaining Payments	Submitted Payments	Payment Amount	Conv Fee	Total Amount
ABCABCR00000408	paydemo	Your Product	Due Date	ACH	0	Nov-17-2010		0	0	Varies	Varies	Varies

Figure 35. Recurring Payment Report Page

4.6 Product Recurring Payment Report

The Product Recurring Payment Reports are very similar to the Biller Recurring Payment Reports except the Product Report can only be generated for a single product. The reason the report can only be generated for a single product is that the filter criteria allows the administrative user the ability to select one of the product parameters for the product to be included in the report. Since product parameters are unique to a product, the report can't be generated for a biller.

The Create Detail Report page (see Figure 36) allows you to customize the information you wish to have included in your report. Make the appropriate selections and click **Create Detail Report** at the bottom of the page.

Date Range

The date range fields are optional for this report. If you choose to define a date range, make sure to follow the date formatting instructions on page.

Filter Criteria

Below are the criteria you may select to filter for this report. Only the Recurring Payment Status and Product Parameter criteria are required selections.

- **Frequency:** Make a selection from the drop down list if you wish to only include payments with a specific frequency (weekly, bi-weekly, semi-monthly, monthly, or quarterly).
- **Payment Method:** Make a selection from the drop down list if you wish to include only payments made by echeck or credit card. **Please note** that signature-based debit card payments are included in the credit card criteria.
- **Recurring Payment Status:** Listed below are the types of reports you can generate
- **Active Recurring Payments:** Select the **ACTV status** if you wish to generate a list of all recurring payments that are still active. Active recurring payments include all recurring payments that have not expired or been stopped.
- **Stopped Recurring Payments:** Select the **STOP status** if you wish to generate a list of all recurring payments that have been stopped. Stopped recurring payments are recurring payments that were stopped by or on behalf of a payer prior to their expiration date.
- **Expired Recurring Payments:** Select the **EXPR status** if you wish to generate a list of all recurring payments that have expired. Expired recurring payments include all recurring payments for which all the instances of the recurring payment have been processed.
- **Product Parameter:** This drop down list allows you to include one of the product parameters defined for this **product** in the report you generate

Sort Criteria

You may choose up to three fields to sort the data in the report you generate.

Recurring Payment Reports

BILLER GROUP: [ABC](#) [Change Biller Group](#)
 BILLER: [ABC](#) [Change Biller](#)
 PRODUCT: [Your Product](#) [Change Product](#)

CUSTOMIZE PRODUCT DETAIL REPORT

Enter Setup Date Range (YYYY-MM-DD): -

Frequency:

Payment Method:

Recurring Payment Status:

Product Parameter:

Sort Results By:

Then By:

Then By:

Figure 36. Customize Product Detail Report Page

A sample Recurring Payment Product Detail Report is shown in Figure 37. These reports can be viewed, printed and downloaded in comma separated value (CSV) format.

Recurring Payment Reports

BILLER GROUP: [ABC](#)
 BILLER: [ABC](#)

RECURRING PAYMENT PRODUCT DETAIL REPORT

Date Range: Jan-01-2009 to Dec-20-2010
 Frequency: ALL
 Payment Method: ALL
 Product Description: Your Product
 Product Parameter: ALL
 Recurring Payment Status: ACTV

Reference Number	User ID	Frequency	Payment Method	Due Date	# Days Before	Setup Date	Expr Date	Remaining Payments	Submitted Payments	Payment Amount	Conv Fee	Total Amount	Amount Due	Current Due Date	Processing Date	Addenda	County	Invoice Number	turnOff	CCProcessing
ABCABCR00000408	paydemo	Due Date	ACH	0	Nov-17-2010			0	Varies	Varies	Varies	\$75.00	01-2010			123	XYZ	23432		1

Figure 37. Recurring Payment Product Detail Report Page

4.7 Card Batch Report

The card batch report provides reconciliation between the E-Payment Service and information provided by the merchant processor. The report provides the ability to query transactions by the batch numbers assigned by the merchant processor. Admin users can use this feature to generate either detail or summary reports. In order to create a summary report, the admin user is prompted to enter their **Biller Group ID**, **Biller ID**, and **batch close date** and select the **terminal number**. If the admin user wishes to see the detail transactions of a specific batch they are prompted for the batch number in addition to the information necessary for a summary report.

Upon selecting the **Card Batch Report** from the Main Menu, the user will be asked to provide their Biller Group and Biller Identification Number. The **Biller Group and Biller Entry** page (see Figure 38) allows you to identify the Biller Group and Biller for the report you wish to generate. To generate a **Card Batch Report**, enter the three-digit **Biller Group ID** and three-digit **Biller ID** for the report you wish to

generate. Then click **Continue** to proceed with the generation of a Card Batch Report. Click **Cancel** to return to the Main Menu.

Card Batch Summary Reports

Figure 38. Biller Group and Biller Entry Page

Next, the **Report Specification** page (see Figure 39) allows you to generate a credit card batch detail or summary report.

From this page you may generate a Card Batch Summary Report. Enter the information in the required fields and then click **Create Report** to proceed. If you wish to return to the previous page, select **Cancel**

A Summary Report provides a list of all batches closed on the date entered in the Batch Close Date field. To generate this report

- Enter a **date** in the Batch Close Date field; leave the Batch Number field empty
- Select a **Terminal Number** from the list. Please Note if more than one terminal number exists, you must generate separate reports for each terminal number.

Card Batch Summary Reports

Figure 39. Report Specifications Page

4.8 Admin User Access Report

The admin user access report is available to billers through the admin site. It provides a view of all the admin users in their admin organization along with their contact information and permissions. The report can be downloaded or printed by the admin user.

To generate an **Admin User Access Report** for your Admin Org, click the **Create Report** button. If you do not wish to generate this report, click **Back** to return to the Main Menu.

Admin User Access Report

Figure 40. Admin User Access Report Page

4.9 Download Remittance File

The admin user can download the biller's remittance file from the Administrative Application. The user selects **Download Remittance File** from the **Administrative Reports Menu**. A list of the files available for download will show on the page.

Select the **filename** of the remittance file you wish to download. This list contains remittance files generated in the past 60 days. Remittance files are available in CSV and XML formats.

4.10 Download Credit Expiration Report

The **Download Credit Expiration Report** can be run from the Administrative Site. The user selects **Download Credit Expiration Report** from the **Administrative Reports Menu**. The user selects the biller and month. This report shows recurring payment schedules that are set up with a credit card that will expire in the selected month.

Appendix A: Credit Card Decline Messages

The below messages will show for Credit Card Declines:

Decline Reason	Payment Page Error Message	Payment History Page/RTPC/RTNN Message
DECLINED	The card issuer has declined the transaction. Have the cardholder contact the card issuer for more details.	Transaction declined by card issuer
INVALID CARD	The card issuer has indicated that the card is invalid. Have the cardholder contact the card issuer for more details.	Invalid card
EXPIRED CARD	The card issuer has indicated that the card has expired. A new card may have been issued with a different expiration date. Please update the expiration date before resubmitting the transaction.	Expired card
DECLINED CVV2	The card issuer has declined the transaction because the Security Code is incorrect. Please verify the Security Code and attempt the transaction again.	Incorrect Security Code
PICK UP CARD	The card issuer has indicated that the card may have been reported lost or stolen. Have the cardholder contact the card issuer for more details.	Card reported lost or stolen
INVALID TERM ID	A system issue prevented the transaction from being processed. Please have a supervisor or manager contact U.S. Bank customer service.	A system issue prevented the transaction from being processed
CALL AUTH CENTER	The card issuer has indicated that the card is invalid. Have the cardholder contact the card issuer for more details.	Invalid card
INVLD TERM ID 1	A system issue prevented the transaction from being processed. Please have a supervisor or manager contact U.S. Bank customer service.	A system issue prevented the transaction from being processed
EXCEEDS AMT LMT	The card issuer has indicated that the payment amount may be too high or the cardholder has exceeded a daily withdrawal limit.	Payment amount either too high, too low or exceeded daily withdrawal limit
SERV NOT ALLOWED	A system issue prevented the transaction from being processed. Please have a supervisor or manager contact U.S. Bank customer service.	A system issue prevented the transaction from being processed
AMOUNT ERROR	The card issuer has indicated that the payment amount is either too high or too low or the cardholder has exceeded a daily withdrawal limit.	Payment amount either too high, too low or exceeded daily withdrawal limit
CALL REF:****	The card issuer has indicated that the card is invalid. Have the cardholder contact the card issuer for more details.	Invalid card
PLEASE RETRY***	A temporary system issue prevented the transaction from being processed. Please attempt the transaction again. If you receive this message on three consecutive attempts, please have a supervisor or manager contact U.S. Bank customer service.	A system issue prevented the transaction from being processed
SEQ ERR PLS	A temporary system issue prevented the transaction from being processed. Please attempt the transaction again. If you receive this	A system issue prevented the transaction from being

Decline Reason	Payment Page Error Message	Payment History Page/RTPC/RTNN Message
CALL	message on three consecutive attempts, please have a supervisor or manager contact U.S. Bank customer service.	processed
INCORRECT PIN	The card issuer has declined the transaction because the Security Code is incorrect. Please verify the Security Code and attempt the transaction again.	Incorrect Security Code

Appendix B: Debit Card Decline Messages

The below messages will show for Debit Card Declines:

Decline Reason	Payment Page Error Message	Payment History Page/RTPC/RTNN Message
INVALID CARD	The card issuer has indicated that the card is invalid or that the card cannot be processed via the ATM network. Please return to the page where the card information was entered in order to attempt this payment as a credit card.	Invalid card
REQ EXCEEDS BAL	The card issuer has indicated that the cardholder has insufficient funds to complete the transaction or the cardholder has exceeded a daily withdrawal limit.	Payment amount either too high, too low or exceeded daily withdrawal limit
PICK UP CARD	The card issuer has indicated that the card may have been reported lost or stolen. Have the cardholder contact the card issuer for more details.	Card reported lost or stolen
SERV NOT ALLOWED	The card issuer has indicated that the transaction is not permitted by the cardholder's financial institution. Please return to the page where the card information was entered in order to attempt this payment as a credit card.	A system issue prevented the transaction from being processed
EXPIRED CARD	The card issuer is unable to process the transaction via the ATM network. Please return to the page where the card information was entered in order to attempt this payment as a credit card.	Expired card
PLEASE RETRY***	A temporary system issue prevented the transaction from being processed. Please attempt the transaction again. If you receive this message on three consecutive attempts, please return to the page where the card information was entered in order to attempt this payment as a credit card. If you continue to receive this message, please have a manager or supervisor contact U.S. Bank customer service.	A system issue prevented the transaction from being processed
NETWORK ERROR***	A temporary system issue prevented the transaction from being processed. Please attempt the transaction again. If you receive this message on three consecutive attempts, please return to the page where the card information was entered in order to attempt this payment as a credit card. If you continue to receive this message, please have a manager or supervisor contact U.S. Bank customer service.	A system issue prevented the transaction from being processed
INVALID TERM ID	A system issue prevented the transaction from being processed. Please have a supervisor or manager contact U.S. Bank customer service.	A system issue prevented the transaction from being processed
INCORRECT PIN	The card issuer is unable to process the transaction via the ATM network. Please return to the page where the card information was entered in order to attempt this payment as a credit card.	Incorrect Security Code
SEQ ERR PLS CALL	A temporary system issue prevented the transaction from being processed. Please attempt the transaction again. If you receive this message on three consecutive attempts, please have a supervisor or manager contact U.S. Bank customer service.	A system issue prevented the transaction from being processed
AMOUNT ERROR	The card issuer has indicated that the payment amount is either too high or too low or the cardholder has exceeded a daily withdrawal limit.	Payment amount either too high, too low or exceeded daily withdrawal limit