



# **E-Payment Service**

## **Product Release Notes 10.2.1**

**May 2011**

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## Introduction

U.S. Bank E-Payment Service facilitates the collection of electronic payments via the Internet, touch-tone telephone (IVR), live agent via an Administrative Web site and remote web services (API). U.S. Bank E-Payment Service is the Internet connection behind your “Pay” option and the back office interface to payments accepted by customer service representatives.

All payments – including one-time and recurring, eCheck (ACH debit), credit and signature based debit cards (Visa, MasterCard, Discover and American Express), ATM debit cards (with STAR, NYCE, Accel or PULSE logo) and stored value cards (with a VISA or MasterCard logo) transactions – are consolidated for reporting and posting.

## Release 10.2.1

In May 2011, U.S. Bank is scheduled to introduce E-Payment Service Product Release 10.2.1. This maintenance release contains several features including:

- Decline reasons for credit and debit card declines added to administrative site
- Rewrite of credit and debit card decline message on public site
- Display of bank name on eCheck payment pages
- Ability to customize or suppress the convenience fee message on public site
- Label updates on payment pages of public and administrative site
- Increased browser support
- New Wait message
- New help link site
- Improved methodology for disabling payers after eCheck returns

The following user guides will be updated to reflect the new features in this release:

- *E-Payment Service User Guide*
- *E-Payment Service Administrative Site User Guide*
- *E-Payment Service Web Customization Guide*

Please contact your Treasury Management Consultant or Commercial Customer Support for copies of the updated E-Payment Service Guides.

## Decline Reasons for Credit and Debit Card Declines Added to Administrative Site

<b>Applies To</b>	Billers who use the administrative site to make credit and/or debit card payments.
<b>Availability</b>	Available for all billers.

New messages will be added to the E-Payment Service administrative site that will display when a credit or debit card is declined. The new messages will give more detail on the reasons why the card was declined and will provide actions that can be taken by Customer Service Representatives when they see these decline messages. The decline reason that currently appears will also be shown.

The below messages will show for Credit Card Declines:

Decline Reason	Page Error Message
DECLINED	The card issuer has declined the transaction. Have the cardholder contact the card issuer for more details.
INVALID CARD	The card issuer has indicated that the card is invalid. Have the cardholder contact the card issuer for more details.
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.
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.
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.
INVALID TERM ID	A system issue prevented the transaction from being processed. Please have a supervisor or manager contact U.S. Bank customer service.
CALL AUTH CENTER	The card issuer has indicated that the card is invalid. Have the cardholder contact the card issuer for more details.
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.
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.
SERV NOT ALLOWED	A system issue prevented the transaction from being processed. Please have a supervisor or manager contact U.S. Bank customer service.
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.
CALL REF:****	The card issuer has indicated that the card is invalid. Have the cardholder contact the card issuer for more details.
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.
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.
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.

For debit card declines the below messages will show:

Decline Reason	Page Error 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.
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.
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.
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.
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.
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.
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.
INVALID TERM ID	A system issue prevented the transaction from being processed. Please have a supervisor or manager contact U.S. Bank customer service.
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.
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.
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.

## Rewrite of Credit and Debit Card Decline Message on Public Site

<b>Applies To</b>	Billers who accept credit and/or debit card payment on the public site.
<b>Availability</b>	Available to all billers.

An updated message will be shown on the public site when a credit or debit card is declined. The new message will help payers complete payments in E-Payment Service and better explain the steps they may take to resolve an issue with their card. The new message is:

“Your card could not be authorized. Please verify the information entered before attempting your payment again. If you feel you have received this message in error, please contact your card issuer for additional information.”

This message will display underneath a card payment attempt that has been declined.

## Bank Name Displayed on eCheck Payment Pages

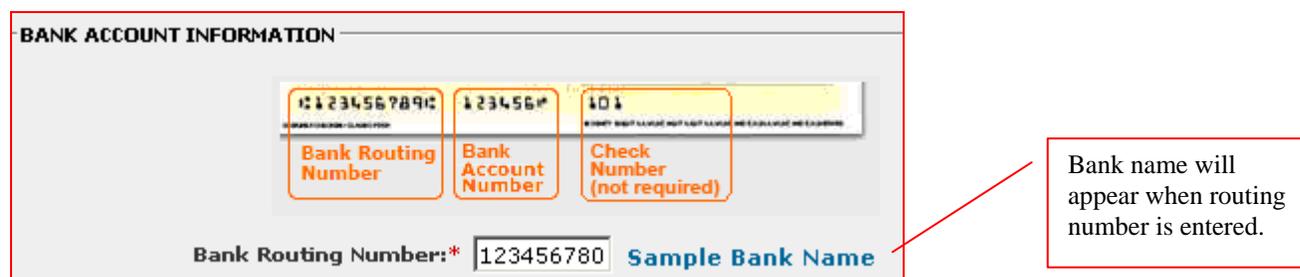
<b>Applies To</b>	Billers who accept eCheck payments in E-Payment Service.
<b>Availability</b>	Available for all billers.

The bank names will now be shown on the E-Payment Service public site when payers enter a bank routing number to make or edit an eCheck payment. This will help payers identify incorrectly entered bank routing numbers.

The bank name will appear on all bank account payment pages including:

- Bank Account Information screen – setting up bank account
- Manage Accounts screen - edit, delete, or add bank account
- Pending Payments screen - view, edit, and delete a payment
- AutoPay screen – create, view, edit or stop a recurring payment
- Payment History screen

An example of how the bank name will appear next to the bank routing number after it is entered on the Bank Account Information screen is shown below:



**BANK ACCOUNT INFORMATION**

**Bank Routing Number**    **Bank Account Number**    **Check Number (not required)**

Bank Routing Number:\*  **Sample Bank Name**

Bank name will appear when routing number is entered.

An example of how the bank name will display in the Your Account Detail section of the Payment Verification page is shown below:



**Your Account Detail**

Bank Routing Number: **123456780**

Bank Name: **Sample Bank Name**

## Ability to Customize Convenience Fee Message & Label

<b>Applies To</b>	Billers who collect convenience fees for payments in E-Payment Service
<b>Availability</b>	By Biller request.

Billers will have the ability to customize the convenience fee message on the public site as well as the convenience fee label that displays where the fee is itemized. The ability to suppress the convenience fee message will also be available. The label can be customized on the public site as well as the IVR.

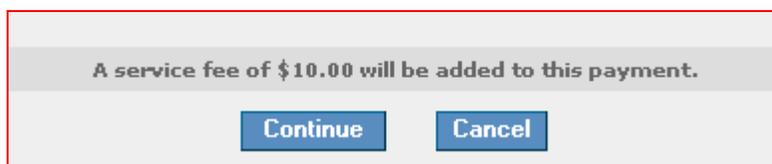
The current default convenience fee messages are:

On the Enter Payment Details screen: This payment may be assessed a convenience fee. The fee amount will display on the verification screen. You will have the opportunity to cancel this payment before the fee is charged.

On the Verify Card Payment Screen: A convenience fee will be charge to this transaction. This fee will be added to the amount of your transaction and is in addition to any fees that may be charged by your financial institution.

Voice script in the IVR system: You have selected to make a payment. Please note, that you may be charged a convenience fee for this transaction.

These messages can be customized to read or be read as the biller would like. Additionally, the messages can be suppressed. An example of customized text showing a \$10.00 service fee is shown below.



The customized label 'Service Fee' is shown below on the Payment Verification page:



Billers who customize the convenience fee label can make the changes to the label and for each payment method as follows:

Item where convenience fee label/language displays	Where in E-Payment to customize
Convenience Fee Label	Convenience Fee label
Enter Payment Details message	Convenience Fee message
eCheck Payment message	ACH Disclosure message
Credit Card Payment message	Verify Card Payment message
ATM Debit Card Payments message	ATM Disclosure message

IVR Convenience Fee script label	Customized IVR script
Email Communications to Payers	Customized email messages

To customize or suppress your convenience fee message, contact Commercial Customer Support or your Treasury Management Consultant.

## Label Updates on Payment Pages of Public and Administrative Sites

<b>Applies To</b>	Billers who use the E-Payment Service public and administrative site.
<b>Availability</b>	Available for all billers.

Several labels on the Public and Administrative sites will be updated. The changes include:

The **Scheduled Payment Date** label will be changed to **Payment Date** in all places that it appears in E-Payment Service including the Payment Information screen, the Verify Payment screen, and the Confirmation screen.

The **Amount Due** label will be removed from the Payment Verification and Confirmation screens. The **Amount Due** label will continue to be shown on the Payment Information screen.

## Increased Browser Support

<b>Applies To</b>	Billers who accept payments on the public site.
<b>Availability</b>	Available for all billers.

The browser support for E-Payment Service will be expanded to include the following list of browsers:

- Firefox Version 3.5
- Internet Explorer Version 7 and 8
- Chrome
- Safari

## Improved Wait Message Design

<b>Applies To</b>	Billers who accept payments on the public site.
<b>Availability</b>	Available for all billers.

The wait page has been redesigned to help prevent payers from compromising a payment that is being processed in E-Payment Service. The message will appear on the Verify Payment Page after the payer has verified their payment and clicked OK to send the payment to be processed. The new message, illustrated below, is aimed at preventing payers from selecting the back button or refreshing their screen, situations which may result in duplicate payments.

## New Help Link

<b>Applies To</b>	The help link from both the public and administrative sites.
<b>Availability</b>	Available for all billers.

The help link will be updated to a new site for both the public and administrative E-Payment Service links. When payers or administrative users click on the Help button on either site, they will be directed to a new Help site where they will be able to search on help content. The question & answer search feature will allow users to search by keyword within a category and on the entire database. The improved questions & answers will include helpful links to additional help content.

## Improved Methodology for Disabling Payers after eCheck Payment Returns

<b>Applies To</b>	Billers who accept eCheck payments in E-Payment Service and have a threshold set to disable a payer from making eCheck payments after a specified number of returns.
<b>Availability</b>	All billers who have an eCheck return threshold set up in E-Payment Service

Billers have the option of disabling payers from making eCheck payments on the public site after the payer has received a specified number of returns. For example, a payer who attempts to make eCheck payments that are returned for insufficient funds or using a closed account can be disabled after they reach the biller-specified number of attempts.

The methodology for disabling payers from making eCheck payments will be enhanced. Previously, payers were disabled from making eCheck payments after they reached the biller's return threshold for four types of returns. After this release, all types of returns will count towards the threshold for disabling payers from making eCheck payments. Payers who have been disabled from making eCheck payments due to meeting the return threshold will need to contact customer service to be re-enabled to make another eCheck payment. A list of the 65 return types is available in the *E-Payment Service User Guide*.

## **More Information**

If you have any questions regarding this release please contact U.S. Bank Commercial Customer Support, your Treasury Management Consultant, or call 800-216-3204 to be redirected to your local service team.