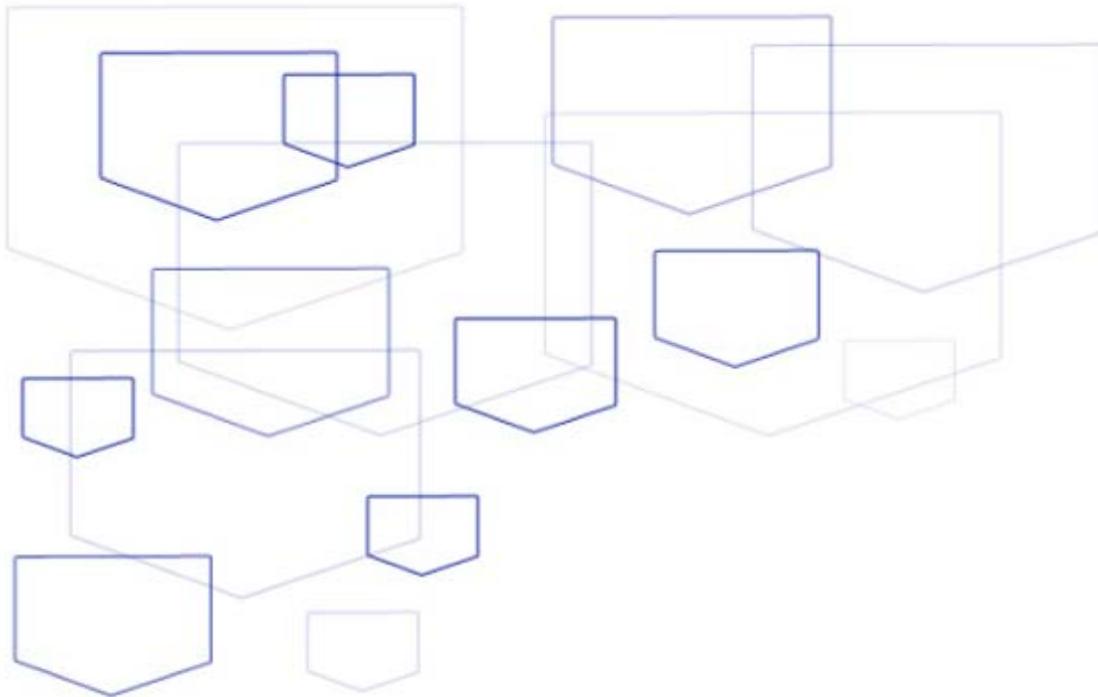


U.S. Bank E-Payment Service

Real Time Confirmation Messages



All of **us** serving you™

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Table of Contents

- Chapter 1: Real-Time Payment Confirmation 3**
 - 1.1 Schedule 3
 - 1.1.1 Single Payments 3
 - 1.1.2 Recurring Payment Schedule 3
 - 1.1.3 Recurring Payment Instance 3
 - 1.2 Format 3
 - 1.3 Processing..... 6
 - 1.5 Responses 7
 - 1.6 Message Layout..... 7
 - 1.7 Single Payment Layout 7
 - 1.8 Recurring Payment Schedule Layout 12

- Chapter 2: Real Time Non-Payment Notification..... 17**
 - 2.1 Schedule 17
 - 2.2 Format 17
 - 2.3 Processing..... 19
 - 2.4 Responses 19
 - 2.5 Message Layout..... 19

- Appendix A: Credit Card Decline Code and Reason 23**

Chapter 1: Real-Time Payment Confirmation

The Real-Time Payment Confirmation feature allows billers to receive payment information in real time each time a payment is initiated or modified in E-Payment Service. This feature allows the biller to update their systems in real time.

1.1 Schedule

E-Payment Service sends the Real-Time Payment Confirmations to the biller for the following payment actions:

1.1.1 Single Payments

- Same day E-check /ATM/debit or credit card/cash payment is initiated
- Warehoused E-check/ATM/debit or credit card payment is initiated
- Warehoused E-check/ATM/debit or credit card payment is edited
- Warehoused E-check/ATM/debit or credit card payment is cancelled
- Warehoused card payment is declined
- E-check or card payment is refunded

1.1.2 Recurring Payment Schedule

- E-check/ATM/debit or credit card recurring payment schedule is setup
- E-check/ATM/debit or credit card recurring payment schedule is edited
- E-check/ATM/debit or credit card recurring payment schedule is stopped

1.1.3 Recurring Payment Instance

- Recurring E-check/ATM/debit or credit card payment instance is processed
- Recurring E-check/ATM/debit or credit card payment instance is refunded
- Recurring card payment instance is declined

1.2 Format

The Real-Time Payment Confirmation is sent in XML format.

- XML: the message is sent in standard XML format and fields are tagged with field names, similar to HTML tags (i.e. the field called DueDate would appear as “<DueDate>yyyy-mm-dd</dueDate>”). The DTD for the XML message is posted on E-Payment Service server and is referenced in the actual XML file for validation.
- XML specification encodes select special characters using their XML entity values. These include:

Character	Entity Value
&	&
<	<
>	>

" "

' '

- **Sample Single Payment XML message:**

```
<?xml version="1.0" encoding="UTF-8"?>
<!DOCTYPE PaymentInfo SYSTEM "https://epayment.epymtservice.com/dtds/RTPC-ver2_0.dtd">
<PaymentInfo>
<ConfirmationId>ABCABC000001566</ConfirmationId>
<UserID>1234567</UserID>
<BillerProductCode>Payment</BillerProductCode>
<PaymentMethod>ACH</PaymentMethod>
<PaymentChannel>WEB</PaymentChannel>
<PaymentAmount>133.00</PaymentAmount>
<ConvenienceFee>1.00</ConvenienceFee>
<PaymentEffectiveDate>2012-06-07</PaymentEffectiveDate>
<AmountDue>133.00</AmountDue>
<DueDate>2012-06-06</DueDate>
<TransactionMode>PAYMENT</TransactionMode>
<Parameter>
<ParameterName>PassedReq</ParameterName>
<ParameterValue>abc123</ParameterValue>
</Parameter>
<Parameter>
<ParameterName>CollectNum</ParameterName>
<ParameterValue>123</ParameterValue>
</Parameter>
<PayerFirstName>John</PayerFirstName>
<PayerLastName>Smith</PayerLastName>
<PaymentAddress>
<StreetAddress1>123 Main St.</StreetAddress1>
<StreetAddress2>Street Address2</StreetAddress2>
```

<City>Chicago</City>
<State>IL</State>
<Zip>60103</Zip>
<Country>US</Country>
</PaymentAddress>
<PayerPhoneNumber>6308554686</PayerPhoneNumber>
<PayerEmail>john.smith@usbank.com</PayerEmail>
<LastFourAccountNumber>0001</LastFourAccountNumber>
<BillerBusinessDate>2012-06-06</BillerBusinessDate>
</PaymentInfo>

• **Sample Recurring Payment XML message:**

```
<?xml version="1.0" encoding="UTF-8"?>  
<!DOCTYPE RecurringPaymentInfo SYSTEM  
"https://epayment.epymtservice.com/dtds/RecurringRTPC-ver2_0.dtd">  
<RecurringPaymentInfo>  
<RecurringReferenceId>ABCABCR00000087</RecurringReferenceId>  
<UserID>1234567</UserID>  
<BillerProductCode>Product</BillerProductCode>  
<PaymentMethod>CC</PaymentMethod>  
<PaymentChannel>WEB</PaymentChannel>  
<PaymentAmount>133.00</PaymentAmount>  
<ConvenienceFee>2.00</ConvenienceFee>  
<FirstScheduledPaymentDate>2012-06-06</FirstScheduledPaymentDate>  
<AmountDue>133.00</AmountDue>  
<OriginalDueDate>2012-06-06</OriginalDueDate>  
<TransactionMode>START</TransactionMode>  
<Frequency>BI_WEEKLY</Frequency>  
<Duration>  
<RemainingPayments>2</RemainingPayments>  
</Duration>
```

```
<PaymentAmountType>Fixed</PaymentAmountType>
<Parameter>
<ParameterName>PassedReq</ParameterName>
<ParameterValue>abc123</ParameterValue>
</Parameter>
<Parameter>
<ParameterName>CollectNum</ParameterName>
<ParameterValue>123</ParameterValue>
</Parameter>
<PayerFirstName>John</PayerFirstName>
<PayerLastName>Smith</PayerLastName>
<PaymentAddress>
<StreetAddress1>123 Main ST.</StreetAddress1>
<StreetAddress2>APT 2</StreetAddress2>
<City>Chicago</City>
<State>IL</State>
<Zip>60625</Zip>
<Country>US</Country>
</PaymentAddress>
<PayerPhoneNumber>6308554686</PayerPhoneNumber>
<PayerEmail>john.smith@usbank.com</PayerEmail>
<LastFourAccountNumber>5454</LastFourAccountNumber>
<CardType>Master Card</CardType>
</RecurringPaymentInfo>
```

1.3 Processing

The Real Time Payment Confirmation is sent over the Internet via either http or https as defined during set-up. In order to receive the message:

- The Biller must open their firewall to the following IP Addresses:
 - 170.135.112.12
 - 170.135.112.14
 - 170.135.241.45
 - 170.135.241.46

- 170.135.176.108
- The Biller must open the appropriate port
 - Port 80 for http
 - Port 443 for https
- The Biller must allow a “POST” to their server
 - The message will be within the POST submission from E-Payment Service
- The Biller must provide the complete path during implementation, including IP address and sub-directories for the server accepting the message (this is included in the Implementation Questionnaire)
 - For http, either an IP address or host/URL name is required in the path name (i.e. http://123.45.678.90/echeck/payments)
 - For https, the URL name associated with the certificate is required in the path name (i.e. https://www.biller.url/echeck/payments)

1.4 X.509 Certificate U.S. Bank uses X.509 certificates to ensure proper authentication. Organizations who have a site secured using SSL (https:// instead of http://) and using their own internal certificate authority or a 'self-signed' certificate will need to provide U.S. Bank with this certificate.

1.5 Responses

E-Payment Service expects the biller to send a response in a single line, in standard http protocol response format. The valid responses from the biller and how they are processed by E-Payment Service are provided below.

- ‘EPAY_OK’ - the biller has received and processed the message successfully
- ‘Failed_Auth’ - the biller has received the message but could not authenticate the Client ID or Client Password; the send attempt is stopped and an Email is sent to the biller and U.S. Bank support.
- No response - If no response or an invalid response is received from the biller, E-Payment Service will initiate up to three additional attempts at 20-minute intervals.

If the message fails on the 4th attempt, E-Payment Service will stop sending the message and initiate an Email to the Biller indicating that there may be an issue with the real-time payment confirmation. The Email address for this message is provided by the Biller during setup.

1.6 Message Layout

E-Payment Service sends two separate message types, Single Payment and Recurring Payment Schedule. A Single Payment Message is sent to the biller for all Single Payments and Recurring Payment Instances as defined in the section above. A Recurring Payment Schedule Message is sent to the biller for all Recurring Payment Schedules as defined in the section above.

Two optional fields, Client ID and Client Password, can be sent in each Real-Time Payment Confirmation to allow the biller to authenticate the message. These fields are provided by the biller during the biller implementation process and can each be up to 16 characters in length.

If a data value is empty or unknown within xml formatted messages, the associated xml tag will not be sent in the message.

1.7 Single Payment Layout

Field Name	Max Length	Description	Values / Notes
------------	------------	-------------	----------------

Field Name	Max Length	Description	Values / Notes
ClientId	16	The ID sent in the real-time payment confirmation to allow the biller to authenticate the message	<ul style="list-style-type: none"> • Provided by biller during setup • Not Required
ClientPassword	16	The Password sent in the real-time payment confirmation to allow the biller to authenticate the message	<ul style="list-style-type: none"> • Provided by biller during setup • Not Required
ConfirmationId	15	The transaction confirmation number provided to the payer	<ul style="list-style-type: none"> • GGGBBBXXXXXXXXXX • GGG is the Biller Group ID • BBB is the Biller ID • XXXXXXXXX is a unique number
UserID	16	The UserID of the payer that initiated the payment	Field will be left empty if "un-registered" user initiated the session transfer
BillerProductCode	32	The product code associated with the transaction made	Trailing blanks suppressed
PaymentMethod	3	The Payment method selected by the payer	ACH, ATM, CC or CSH
PaymentChannel	5	The channel on which the payment was initiated	<ul style="list-style-type: none"> • WEB, IVR, ADMIN or KIOSK • CSR initiated payment = ADMIN
PaymentAmount	16	The transaction payment amount	<ul style="list-style-type: none"> • 2 decimal places • Leading zeroes suppressed
ConvenienceFee	16	The convenience fee associated with the transaction	2 decimal places <ul style="list-style-type: none"> • Leading zeroes suppressed • only present if there is a value to be passed
PaymentEffectiveDate	10	The transaction effective date	YYYY-MM-DD
AmountDue	16	The transaction amount due	<ul style="list-style-type: none"> • 2 decimal places • Leading zeroes suppressed • Only present if there is a value to be passed

Field Name	Max Length	Description	Values / Notes
DueDate	10	The transaction due date	<ul style="list-style-type: none"> • YYYY-MM-DD • Only present if there is a value to be passed
TransactionMode	7	The type of transaction completed	<ul style="list-style-type: none"> • PAYMENT for a single payment or an instance of a recurring payment • EDIT for a modified transaction • CANCEL for a cancelled transaction • CREDIT for a refunded transaction • DECLINED for a warehoused (scheduled) card payment that is declined by the merchant processor
ReplacesConfirmationId	15	The confirmation ID of the original transaction for edited, cancelled or refunded transactions	<ul style="list-style-type: none"> • GGGBBBXXXXXXXXXX • GGG is the Biller Group ID • BBB is the Biller ID • XXXXXXXXX is a unique number • The Confirmation Id of the transaction that this new transaction has effected • Only present if the TransactionMode field is EDIT, CANCEL, or CREDIT
The following fields are repeated for every product parameter selected this for transmission during implementation			
ParameterName	26	The product parameter name	Trailing blanks suppressed
ParameterValue	80	The product parameter value	Trailing blanks suppressed
The following fields are available for XML Version 2 only.			
PayerFirstName	30	The payer's first name	Can contain letters, numbers or spaces
PayerLastName	30	The payer's last name	Can contain letters, numbers or spaces

Field Name	Max Length	Description	Values / Notes
PaymentAddress		This parent field will contain address information for the payer. For Card payments, the address will be the billing address entered for the payment. For eCheck payments, the address will be the contact address for the payer.	The payment address field will be the parent element of the address child elements which are detailed below.
StreetAddress1	50	The payer's street address	Alphanumeric, special and control characters are allowed
StreetAddress2	50	The payer's street address 2 if populated	Alphanumeric, special and control characters are allowed
City	30	The payer's city	Alphanumeric, special and control characters are allowed
State	40	The payer's state	<ul style="list-style-type: none"> If country is US, will be a valid state code (see state code table) Otherwise, letters, numbers, hyphens, single spaces, apostrophes, commas, periods and parentheses are allowed
Zip	12	The payer's zip code	<ul style="list-style-type: none"> If country is US, will follow standard US zip format and be only 5 digits If country is not US, numbers, letters, hyphens, single spaces and periods are allowed.
Country	2	The payer's country	Will be a valid value in the Country Code table
PayerPhoneNumber	20	The payer's phone number	<p>If country is US, will be 10 numeric digits</p> <p>If country is not US, alphanumeric, hyphens, single spaces, parentheses and periods are allowed</p> <p>Will not contain spaces</p>
PayerEmail	256	The payer's email if populated	Will contain one '@' and at least one '.'
LastFourAccounttNumber	4	The last four digits of the bank account or card used for payment	Example: 4567
DeclineCode	50	Sent if a recurring or warehoused card transaction is declined	See values in Appendix
DeclineReason	500	Sent if a recurring or warehoused card transaction is declined	See values in Appendix

Field Name	Max Length	Description	Values / Notes
RecurringRefId	15	Sent if payment activity is associated with a recurring payment schedule	<ul style="list-style-type: none"> GGG BBBXXXXXXXXXX GGG is the Biller Group ID BBB is the Biller ID XXXXXXXXXX is a unique number The Confirmation Id of the transaction that this new transaction has effected
CardType	4	Sent for card transactions	Valid values are <ul style="list-style-type: none"> American Express Discover Visa Master Card ATM Debit If PaymentType = 'ATM', then CardType is also = 'ATM'
PaymentAuthorization	15	Sent after a card payment is authorized. This is for card payments only, the ACH trace number that is provided in remittance file is not available real-time.	<ul style="list-style-type: none"> IF ACH = ACH Trace # IF Credit Card or ATM Debit Card = Authorization # Alphanumeric
AdminOrgId	6	Sent for payment activity completed on the administrative site	<ul style="list-style-type: none"> Example: ABC Alphanumeric
AdminUserId	12	Sent for payment activity completed on the administrative site	<ul style="list-style-type: none"> Example: jsmith1 Alphanumeric
BillerBusinessDate	10	Sent for customers who use a biller business date for ACH payments only	<ul style="list-style-type: none"> YYYY-MM-DD Will only be present for billers who assign biller business date to payments

1.8 Recurring Payment Schedule Layout

Field Name	Max Length	Description	Values
ClientId	16	The ID sent to allow the biller to authenticate the message	<ul style="list-style-type: none"> • Provided by biller during setup • Not Required
ClientPassword	16	The Password sent to allow the biller to authenticate the message	<ul style="list-style-type: none"> • Provided by biller during setup • Not Required
RecurringReferenceId	15	The reference ID of the recurring payment presented to the payer	<ul style="list-style-type: none"> • GGGBBBRXXXXXXXX • GGG is the Biller Group ID • BBB is the Biller ID • R indicates recurring payment • XXXXXXXX is a unique number
UserID	16	The UserID of the payer who initiated the payment	Required
BillerProductCode	32	The product code associated with the transaction made	Trailing blanks suppressed
PaymentMethod	3	The Payment method selected by the payer	ACH,ATM or CC
PaymentChannel	5	The channel on which the payment was initiated	<ul style="list-style-type: none"> • WEB, IVR, OR ADMIN • CSR initiated payment = ADMIN
PaymentAmount	16	The transaction payment amount	2 decimal places, leading zeroes suppressed
ConvenienceFee	16	The convenience fee associated with the transaction	<ul style="list-style-type: none"> • 2 decimal places, leading zeroes suppressed • Only present if there is a value to be passed
FirstScheduledPaymentDate	10	The date of the first scheduled payment	YYYY-MM-DD
AmountDue	16	The transaction amount due	<ul style="list-style-type: none"> • 2 decimal places, leading zeroes suppressed • Only present if there is a value to be passed

Field Name	Max Length	Description	Values
OriginalDueDate	10	The original due date of the payment	<ul style="list-style-type: none"> • YYYY-MM-DD • Only present if there is a value to be passed • 'Original Due Date' for Fixed Recurring • 'Due Date' for Variable Recurring
TransactionMode	5	The type of transaction being passed	<ul style="list-style-type: none"> • START - initiation of a recurring payment • EDIT - modification to a recurring payment • STOP - a stopped recurring payment
Frequency	15	The recurring payment frequency	<ul style="list-style-type: none"> • WEEKLY • BI_WEEKLY • TWICE_MONTHLY • MONTHLY • BI-MONTHLY • QUARTERLY • DUE DATE
PaymentDay	N/A	The day of the month that the payments will be made for recurring payments made twice a month	<ul style="list-style-type: none"> • Only present if the Frequency is TWICE_MONTHLY • Tags for the 1st and 2nd payments are represented below
1st Payment Tag	2	<PaymentDay name=DayOfMonthFirstPayment>nn</PaymentDay> where "nn" equals the day of the month, leading zeroes suppressed	
2nd Payment Tag	2	<PaymentDay name=DayOfMonthSecondPayment>nn</PaymentDay> where "nn" equals the day of the month, leading zeroes suppressed	
Duration	N/A	The duration of the recurring payment. This field has three different formats, identifiable by the XML tag present	Identifiable by the XML tag present Only one of the tags listed below will be present: <ul style="list-style-type: none"> • UNLIMITED - Payer has

Field Name	Max Length	Description	Values
			selected "Continue until Cancelled" <ul style="list-style-type: none"> REMAINING PAYMENTS - Payer has selected a definite number of payments to be made EXPIRATION DATE - Payer has selected an expiration date of when the recurring payment will expire
Unlimited Tag	9	<Duration> <Unlimited/> </Duration>	
Remaining Payments Tag	3	<Duration> <RemainingPayments>nnn</RemainingPayments> </Duration> - 'nnn' is the number of remaining payments	
Expiration Date Tag	10	<Duration> <ExpirationDate>YYYY-MM-DD</ExpirationDate> </Duration>	
The following fields are repeated for every product parameter selected this for transmission during setup			
ParameterName	26	Product parameter name	Trailing blanks suppressed
ParameterValue	80	Product parameter value	Trailing blanks suppressed
Payment Amount Type			<ul style="list-style-type: none"> 'Fixed' 'Variable'
Number Days Before	3	The number of days before the payment due date the payment should be made	Variable payments only
The following fields are available for XML Version 2 only.			
PayerFirstName	30	The payer's first name	Alphanumeric, special and control characters are allowed
PayerLastName	30	The payer's last name	Alphanumeric, special and control characters are allowed
PaymentAddress		This parent field will contain address information for the payer. For Card payments, the address will be the billing address entered for the	The payment address field will be the parent element of the address child elements which are detailed below.

Field Name	Max Length	Description	Values
		payment. For eCheck payments, the address will be the contact address for the payer.	
StreetAddress1	50	The payer's street address	Alphanumeric, special and control characters are allowed
StreetAddress2	50	The payer's street address 2 if populated	Alphanumeric, special and control characters are allowed
City	30	The payer's city	Alphanumeric, special and control characters are allowed
State	40	The payer's state	<ul style="list-style-type: none"> If country is US, will be a valid state code (see state code table) Otherwise, letters, numbers, hyphens, single spaces, apostrophes, commas, periods and parentheses are allowed
Zip	12	The payer's zip code	<ul style="list-style-type: none"> If country is US, will follow standard US zip format and be only 5 digits If country is not US, numbers, letters, hyphens, single spaces and periods are allowed.
Country	2	The payer's country	Will be a valid value in the Country Code table
PayerPhoneNumber	20	The payer's phone number	<ul style="list-style-type: none"> If country is US, will be 10 numeric digits If country is not US, alphanumeric, hyphens, single spaces, parentheses and periods are allowed Will not contain spaces
PayerEmail	256	The payer's email if populated	Will contain one '@' and at least one '.'
Biller Business Date	10	Sent for customers who use a biller business date for ACH payments only	YYYY-MM-DD Will only be present for billers who assign biller business date to payments
Previous Recurring Reference ID	15	The recurring payment schedule that has been edited	<ul style="list-style-type: none"> GGG BBBXXXXXXXXX

Field Name	Max Length	Description	Values
			<ul style="list-style-type: none"> • GGG is the Biller Group ID • BBB is the Biller ID • XXXXXXXXX is a unique number • The Confirmation Id of the transaction that this new transaction has effected
CardType	4	Sent for card transactions	Valid values are <ul style="list-style-type: none"> • American Express • Discover • Visa • Master Card • ATM Debit • If PaymentType = 'ATM', then CardType is also = 'ATM'
LastFourAcctNmbr	4	The last four digits of the bank account or card used for payment	Example: 4444
PaymentAuthorization	15	Sent after a card payment is authorized. This is for card payments only, the ACH trace number that is provided in remittance file is not available real-time.	<ul style="list-style-type: none"> • IF ACH = ACH Trace # • IF Credit Card or ATM Debit Card = Authorization # • Alphanumeric
AdminOrgId	6	Sent for payment activity completed on the administrative site	<ul style="list-style-type: none"> • Example: ABC • Alphanumeric
AdminUserId	12	Sent for payment activity completed on the administrative site	<ul style="list-style-type: none"> • Example: jsmith1 • Alphanumeric

Chapter 2: Real Time Non-Payment Notification

The Real-Time Non-Payment Notification feature allows billers to receive information in real time each time a payer is unsuccessful in making a payment after entering E-Payment Service via the “Pay” button. This feature allows the biller to update their systems in real time.

2.1 Schedule

E-Payment Service sends the Real-Time Non-Payment Notification message to the biller for the following events;

- When a user exits/logs out of E-Payment Service at any point after entering E-Payment Service through the “Pay” button and without submitting a payment.
- When a session time-out occurs due to no activity for a set period of time (ex: 15 minutes). Session time-out policy is determined by U.S. Bank. Note: Session time-out may occur for the following reasons:
 - Payer is inactive in E-Payment Service
 - Payer closes the web browser without first exiting E-Payment Service
 - Payer’s computer experiences difficulties resulting in the payer having to shut down and reboot
- When a single credit card payment attempt is unsuccessful. An unsuccessful credit card payment will consist of any of the following events:
 - Decline message from the merchant processor
 - Decline from E-Payment Service based on the following credit card rules initiated by the biller:
 - Address Verification Service
 - Card Verification Data

2.2 Format

The Real-Time Non-Payment Notification message is sent in XML format.

- XML: the message is sent in standard XML format and fields are tagged with field names, similar to HTML tags (i.e. the field called PaymentTypeAttempt would appear as “<PaymentTypeAttempt>ACH</PaymentTypeAttempt>”). The DTD for the XML message is posted on E-Payment Service server and is referenced in the actual XML file for validation
- XML specification encodes select special characters using their XML entity values. These include:

Character	Entity Value
&	&
<	<
>	>
"	"
'	'

- **Sample RTNN XML message:**

```
<?xml version="1.0" encoding="UTF-8"?>
<!DOCTYPE RealTimeNonPaymentNotification SYSTEM
"https://epayment.epymtservice.com/dtds/RTNN-ver2_0.dtd">
<RealTimeNonPaymentNotification>
<UserID>1234567</UserID>
<BillerProductCode>Payment</BillerProductCode>
<PaymentTypeAttempted>CC</PaymentTypeAttempted>
<PaymentChannel>WEB</PaymentChannel>
<UnsuccessfulEventDateTimeStamp>20120605:151539</UnsuccessfulEventDateTimeStamp>
<UnsuccessfulEvent>Session timeout</UnsuccessfulEvent>
<MessageType>RTNN</MessageType>
<PayerFirstName>John</PayerFirstName>
<PayerLastName>Smith</PayerLastName>
<PaymentAddress>
<StreetAddress1>123 Main St.</StreetAddress1>
<StreetAddress2>Street Address2</StreetAddress2>
<City>Chicago</City>
<State>IL</State>
<Zip>60103</Zip>
<Country>UNITED STATES</Country>
</PaymentAddress>
<PayerPhoneNumber>6308554686</PayerPhoneNumber>
<PayerEmail>john.smith@usbank.com</PayerEmail>
<Parameter>
<ParameterName>PassedReq</ParameterName>
<ParameterValue>abc123</ParameterValue>
</Parameter>
<Parameter>
<ParameterName>ConstantValue</ParameterName>
```

<ParameterValue>Constant123</ParameterValue>

</Parameter>

</RealTimeNonPaymentNotification>

2.3 Processing

The Real Time Non-Payment Notification message is sent over the Internet via either http or https as defined during set-up. In order to receive the message:

- The Biller must open their firewall to the following IP Addresses:
 - 170.135.112.12
 - 170.135.112.14
 - 170.135.241.45
 - 170.135.241.46
 - 170.135.176.108
- The Biller must open their firewall to the IP Address provided during implementation
- The Biller must open the appropriate port
 - Port 80 for http
 - Port 443 for https
- The Biller must allow a “POST” to their server
- The Biller must provide the complete path during implementation, including IP address and sub-directories for the server accepting the message (this is included in the Implementation Questionnaire)
 - For http, either an IP address or host/URL name is required in the path name (i.e. http://123.45.678.90/echeck/payments)
 - For https, the URL name associated with the certificate is required in the path name (i.e. https://www.biller.url/echeck/payments)

2.4 Responses

E-Payment Service expects the biller to send a response in a single line, in standard http protocol response format. Below are valid responses from the biller and how they are processed by E-Payment Service:

- ‘EPAY_OK’ - the biller has received and processed the message successfully
- ‘Failed_Auth’ - the biller has received the message but could not authenticate the Client ID or Client Password; the send attempt is stopped and an email is sent to the biller and U.S. Bank support staff.
- No response - If no response or an invalid response is received from the biller, E-Payment Service will initiate up to three additional attempts at 20-minute intervals. If the message-send fails on the fourth attempt, the send attempt is stopped and an Email is sent to the biller and U.S. Bank support staff.

2.5 Message Layout

Two optional fields, Client ID and Client Password, can be sent in each Real-Time Non-Payment Notification Message to allow the biller to authenticate the sender of the message. These fields are provided by the biller during set-up and can each be up to 16 characters in length.

If a data value is empty or unknown within xml formatted messages, the associated xml tag will not be sent in the message.

Field Name	Max Length	Description	Values / Notes
ClientId	16	The ID sent in the real-time non-payment notification to allow the biller to authenticate the message	<ul style="list-style-type: none"> • Provided by the biller during implementation • Not Required
ClientPassword	16	The Password sent in the real-time nonpayment notification to allow the biller to authenticate the message	<ul style="list-style-type: none"> • Provided by the biller during implementation • Not Required
UserID	16	The UserID of the payer who initiated the session transfer into E-Payment Service	Field will be left empty if “un-registered” user initiated the session transfer
BillerProductCode	32	The product code contained in the session transfer to E-Payment Service	Trailing blanks suppressed
PaymentType Attempt	3	The Payment method selected by the payer, if applicable	ACH, ATM, or CC
PaymentChannel	5	Value will always be WEB	WEB
PaymentAmount	16	The transaction payment amount, if applicable	<ul style="list-style-type: none"> • 2 decimal places • Leading zeroes suppressed
UnsuccessfulEventDateTimeStamp	16	The Date and Time the Unsuccessful Event occurred	<ul style="list-style-type: none"> • For declined CC payments, the payment initiation date and time • For system exit, the date and time of the system exit • For session time out, the date and time of the time out • YYYYMMDD:HHMMSS
Unsuccessful Event	30	The cause of the Real-Time Non-Payment Notification Message being generated	<ul style="list-style-type: none"> • User exit • Session timeout • Unsuccessful credit or ATM card payment
Message Type	4	Identifies the message type	Valid value: RTNN
The following fields are repeated for every product parameter selected for this transmission during implementation			
ParameterName	26	The product parameter name	Trailing blanks suppressed
ParameterValue	80	The product parameter value	Trailing blanks suppressed

Field Name	Max Length	Description	Values / Notes
The following fields are available for XML Version 2 only.			
PayerFirstName	30	The payer's first name	Alphanumeric, special and control characters are allowed
PayerLastName	30	The payer's last name	Alphanumeric, special and control characters are allowed
PaymentAddress		This parent field will contain address information for the payer. For Card payments, the address will be the billing address entered for the payment. For eCheck payments, the address will be the contact address for the payer.	The payment address field will be the parent element of the address child elements which are detailed below.
StreetAddress1	50	The payer's street address	Alphanumeric, special and control characters are allowed
StreetAddress2	50	The payer's street address 2 if populated	Alphanumeric, special and control characters are allowed
City	30	The payer's city	Alphanumeric, special and control characters are allowed
State	40	The payer's state	<ul style="list-style-type: none"> • If country is US, will be a valid state code (see state code table) • Otherwise, letters, numbers, hyphens, single spaces, apostrophes, commas, periods and parentheses are allowed
Zip	12	The payer's zip code	<ul style="list-style-type: none"> • If country is US, will follow standard US zip format and be only 5 digits • If country is not US, numbers, letters, hyphens, single spaces and periods are allowed.
Country	2	The payer's country	Will be a valid value in the Country Code table
PayerPhoneNumber	20	The payer's phone number	<ul style="list-style-type: none"> • If country is US, will be 10 numeric digits • If country is not US, alphanumeric, hyphens, single spaces, parentheses and periods are allowed • Will not contain spaces

Field Name	Max Length	Description	Values / Notes
PayerEmail	256	The payer's email if populated	Will contain one '@' and at least one '.'
CardType	4	Sent for card transactions	Valid values are <ul style="list-style-type: none"> • American Express • Discover • Visa • Master Card • ATM Debit If PaymentType = 'ATM', then CardType is also = 'ATM'
LastFourAccountNumber	4	The last four digits of the bank account or card used for payment	Example: 4567
DeclineCode	50	Sent if a card transaction is declined	See values in Appendix
DeclineReason	500	Sent if a card transaction is declined	See values in Appendix

Appendix A: Credit Card Decline Code and Reason

Decline Code	Decline Reason
AMOUNT ERROR	Payment amount either too high, too low or exceeded daily withdrawal limit.
AVS_DECLINE	AVS code not allowed by biller.
CALL AUTH CENTER	Invalid card.
CALL REF:	Invalid card.
CVD_DECLINE	CVVS code not allowed by biller.
DECLINED	Transaction declined by card issuer.
DECLINED CVV2	Incorrect Security Code.
EXCEEDS AMT LMT	Payment amount either too high, too low or exceeded daily withdrawal limit.
EXPIRED CARD	Expired card.
INCORRECT PIN	Incorrect Security Code.
INVALID CARD	Invalid card.
INVALID TERM ID	A system issue prevented the transaction from being processed.
INVLD TERM ID 1	A system issue prevented the transaction from being processed.
PICK UP CARD	Card reported lost or stolen.
PLEASE RETRY	A system issue prevented the transaction from being processed.
SEQ ERR PLS CALL	A system issue prevented the transaction from being processed.
SERV NOT ALLOWED	A system issue prevented the transaction from being processed.
OTHER	This transaction has been declined.
SYSTEM ISSUE	Unable to make payment at this time.