



E-Bill & Collect

User Guide

June 2016

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Introduction

Key E-Bill & Collect components are customer facing websites. These web-based applications provide a number features and functions to for payment processing, managing funding sources, and scheduling and managing payments.

This document provides a guide to features and functions of the Simple Web customer website. This option allows customers to make payments without needing to enroll, and is sometimes called Guest or Unenrolled Payments.

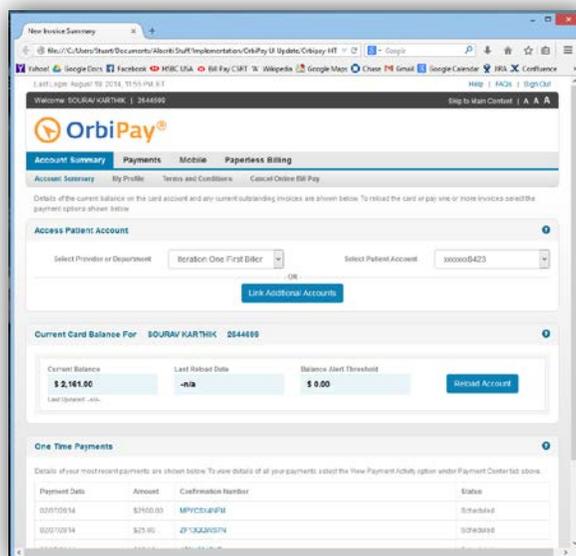
You can access Simple Web a number of ways, depending on your configuration and how you have integrated with E-Bill & Collect:

- Simple Web – Manual Payments
- Simple Web – Authenticated Payments
- Simple Web – Single Sign On (SSO) Payments

Mobile Access

Access is also supported from different devices, through the use of Responsive Web Design (RWD).

This technology recognizes the size of the screen on the device that is being used to access the website and renders the page correctly for that screen, by altering the position of text labels, shortening text and so on.



NOTE: The screenshots used in this manual are from the core pre-production version of the website. As such they may contain functions or data that does not appear in the production version or that may not reflect your selected color scheme, configuration and/or set up.

Manual Payments

In this set up, E-Bill & Collect does not need to receive details about your customers ahead of time. This allows it to support Billers who are unable to supply billing details.

Enter Payment Details

The customer will be required to enter details of the account they want to pay (as shown above) as well as an email address.



The screenshot shows a web interface for online payments. At the top, there is a header with a logo and the text "Business Logo". Below this is a "Welcome to Online Payments" message. The main content area is titled "Enter Account Details" and contains the following fields:

- Account Number*: Please enter your Account Number.
- First Name*:
- Last Name*:
- Address Line 1:
- Address Line 2:
- City:
- State:
- Zip: - (Optional)
- Email Address*:

They will then be able to select the Payment Method (Bank, Card) that they want to use, and will be prompted to enter details of the account based on their selection.

Finally, they will be able to enter a payment amount before submitting the payment details for verification.

NOTE: *Accepting Bank Account as payment method is not advised since authentication is required. This is a NACHA ACH rule.*

A A A



Verify Payment Details

Please review the details of the payment you have entered and select **Confirm** to submit the payment for processing.

Verify Payment Details

Account Details

Account Number :	123456789
First Name :	First
Last Name :	Last
Address Line 1 :	Address
Address Line 2 :	
City :	
State :	
Zip :	
Email Address :	me@me.com

Payment Details

Name on Account :	First Last
Routing Number :	021001088
Account Number :	Checking - xxxxx6789
Payment Date :	04/13/2015
Payment Amount :	\$150.00

By clicking **Confirm** to confirm your payment, you authorize us to initiate a debit from the **Payment Method Account** to make a payment to the **Account**, as detailed above. The payment to your account will be made on the **Payment Date** detailed above, and the debit from your account will occur within two business days of that date, but no earlier than that date. You also authorize your financial institution (and its successors or assigns), to process this debit to your account.

Cancel
Edit
Confirm

Verify Payment Details

Details of the account and payment the customer entered before confirming the payment (or canceling or editing) will be shown.

Once confirmed, any business rules will be run. If a card is being used for payment, an authorization will be processed. Error messages will be displayed if there are any issues.

Payment Confirmed

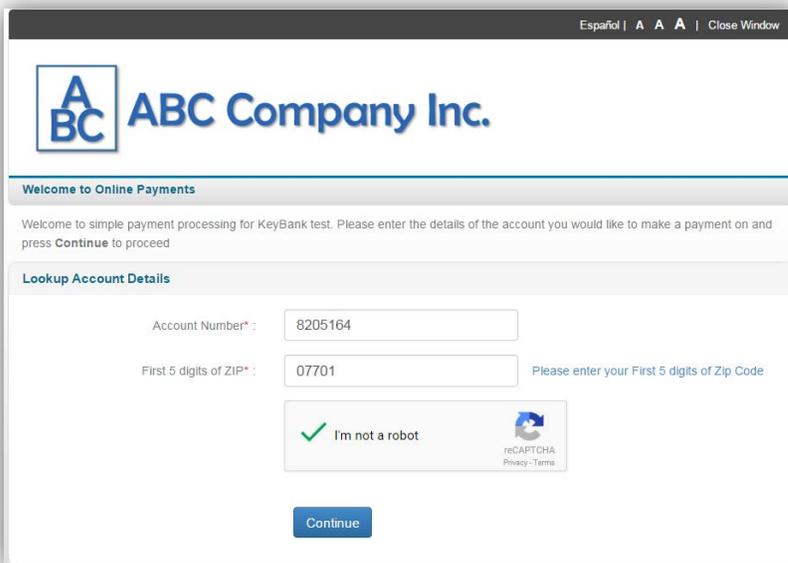
If there are no issues, a payment confirmation will be displayed with a unique confirmation number and an email receipt sent to the email address entered by the customer.

Authenticated and SSO Payments

In these set ups, billing data is provided to us and used to make the payments. It is provided in one of two ways:

- **Authenticated** – The data is supplied to us in a billing data file and is used to authenticate the billing data entered by the customer.
- **Single Sign On** – The data is supplied to us as part of the SSO process. This allows the customer authentication step to be bypassed.

As we are able to authenticate the customer these options offer more customer convenience features than the Manual Payments option, as noted below.



Spanish | A A A | Close Window

 ABC Company Inc.

Welcome to Online Payments

Welcome to simple payment processing for KeyBank test. Please enter the details of the account you would like to make a payment on and press **Continue** to proceed

Lookup Account Details

Account Number* :

First 5 digits of ZIP* : Please enter your First 5 digits of Zip Code

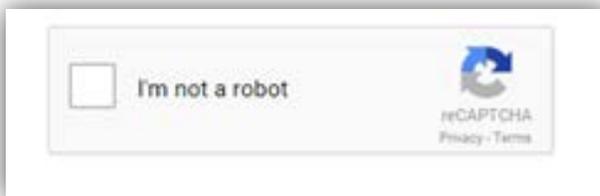
I'm not a robot  reCAPTCHA
Privacy - Terms

Lookup Account Details

This page is used in the Authenticated Payments set up only. You will redirect the customer to a URL specified by us, and they will prompt to enter details about the account to access the next page.

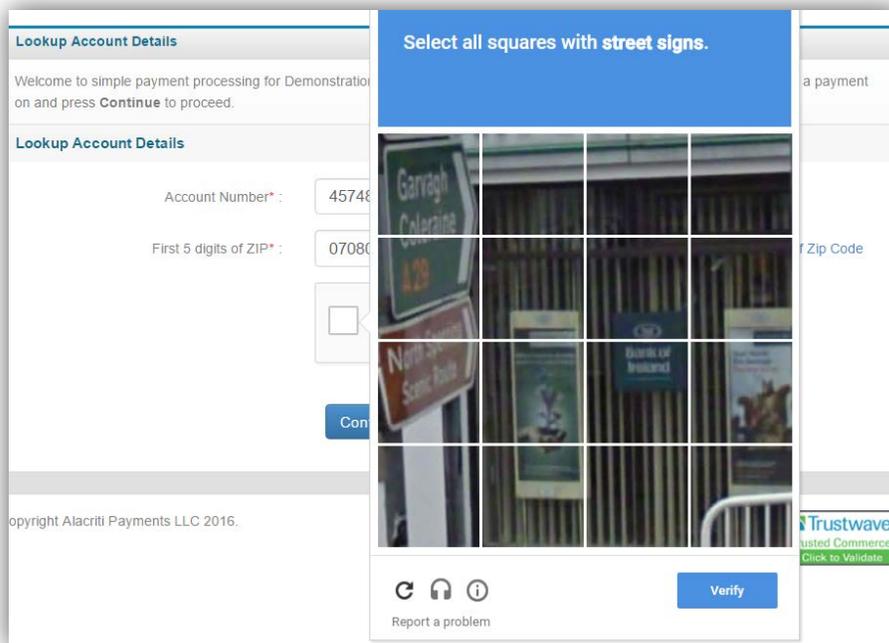
The above shows Account Number + Zip Code being used for authentication. You can specify additional fields in addition to Zip Code or a different authentication option to replace it.

CAPTCHA is required for PCI Compliance. Most customers will need to only check the **“I’m Not a Robot”** checkbox shown below to pass the validation.



In the event the reCAPTCHA algorithm thinks the access is not by a human, the customer will be prompted to verify they are a human.

The images shown randomly recycle with each access. There is also an option to have the verification code read back to the customer, by clicking on the headphone icon.



The data entered is then authenticated. If there is a mismatch and error message is shown to the customer.

Retrieved Account Details

Account Number : 8205164
 Name On Account : DAVID PTASZNIK
 Email Address* :

Funding Source Details

Payment Method* : Please select a Funding Source for the payment you want to schedule
 Save Payment Method Details for next time

Enter Payment Details

Payment Date :

Payment Amount* :

- Current Balance (\$2,711.00) This is Current Balance as of today
- Minimum Payment Amount Due (\$100.00) This is the Minimum Amount Due based on your statement
- Payment Amount Past Due (\$0.00) This is the Past Amount Due based on your statement
- Current Statement Balance Amount (\$20.00) This is Current Statement Balance based on your statement
- Please enter Payment Amount \$

Enter Payment Details

Once the customer has been authenticated (or the SSO message has been processed successfully), details of the account will be shown.

We can optionally capture a phone number from the customer and will always show any email address you provide. If none is available, we will prompt for one.

The customer will then be prompted to enter a funding source. If they have chosen to save a funding source can select it to re-use it. The payment date will be shown, and the customer may be given the option of selecting a future date, if you have enabled this feature.

Finally, The customer will be able to select or enter details of the payment amount. The options (and labels for the amounts) shown here will depend on your chosen set up and configuration.

NOTE: *The screenshot above shows all possible options. Your set up may have fewer options, or just a single option.*

Once an amount has been entered/selected, the customer can select '**Continue**' to proceed. If there are any issues (i.e. a missing mandatory field), an error message will be displayed.

Account Details

Account Number : xxx5164
 First Name : DAVID PTASZNIK
 Phone Number : 320-185-8061
 Email Address : David_Ptasznik@keybank.com

Funding Source Details

Name on Account : David Ptasznik
 Account Type : Checking
 Routing Number : 041001039
 Account Number : Checking - xx3456 (Details are being saved for use next time.)

Payment Details

Payment Date : 05/20/2016
 Payment Amount : \$2,711.00

By clicking **Confirm** to confirm your payment, you authorize us to initiate a debit from the **Payment Method Account** to make a payment to the **Account**, as detailed above. The payment to your account will be made on the **Payment Date** detailed above, and the debit from your account will occur within two business days of that date, but no earlier than that date. You also authorize your financial institution (and its successors or assigns), to process this debit to your account.

Additionally, by clicking confirm, you also agree to and accept the [Terms & Conditions](#) for usage of this site.

Cancel
Edit
Confirm

Verify Payment Details

This page allows the customer to review the details of the payment they want to make before confirming it. If configured, this will include the amount of any convenience fee to be charged for processing the payment. The user can '**Cancel**' or '**Edit**' the payment at this point.

Once confirmed, any business rules will be run. If a card is being used for payment, an authorization will be processed. Error messages will be displayed if there are any issues.

Payment Confirmed

If there are no issues, a payment confirmation will be displayed with a unique confirmation number. An email receipt will be sent to the email address entered by the customer.

Your payment has been successfully processed. Please make a note of the confirmation number shown below or print this page for your records. A confirmation email has also been sent to the email address shown below. Please call us on 800-800-8000 if there is a problem with this payment.

Payment Confirmed

Confirmation Number : **D22ZJHVD2**

Account Details

Account Number : **8205164**
 Name On Account : **DAVID PTASZNIK**

Funding Source Details

Name on Account : **David Ptasznik**
 Account Type : **Checking**
 Routing Number : **041001039**
 Account Number : **Checking - xx3456**

Payment Details

Payment Date : **05/20/2016**
 Payment Amount : **\$2,711.00**

[Make Another Payment](#) [Print this Page](#)

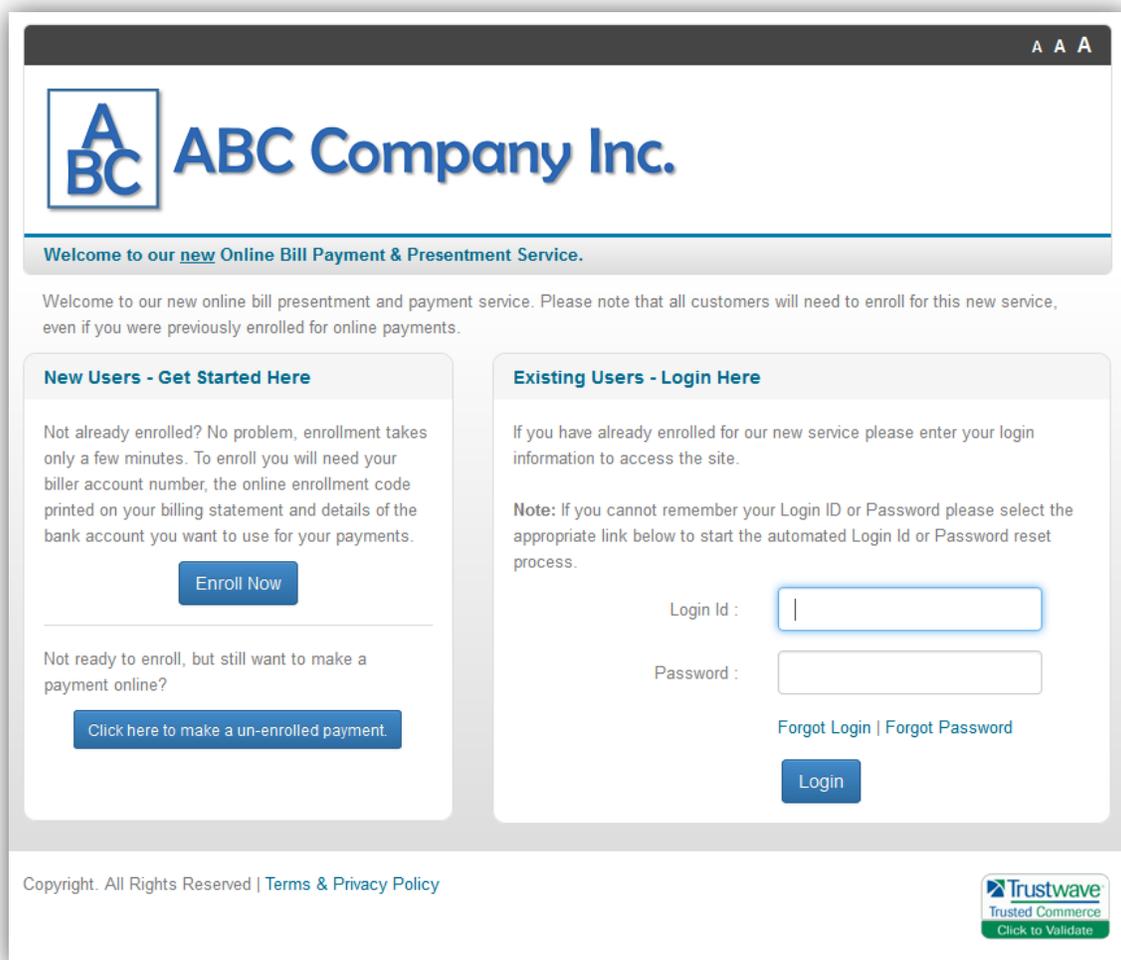
NOTE: If you are using SSO and have enabled the redirect option, the customer will be redirected back to your website for the confirmation page to be displayed.

Web Portal Access

There are two ways the customer can access the web portal. These options do not affect the features and functions offered within the web portal, just how it is accessed.

Web Direct

In this set up, E-Bill & Collect manages the authentication of a customer using the billing data sent by you and the customer then chooses a login ID and password to access the site.



If already enrolled, the customer can enter the login ID and password to access the site. The customer will be taken to the Account Summary page. If not enrolled, the customer can select the '**Enroll**' now option.

Alternately, if you are offering simple web, the customer can click on the button to make a guest payment.

Enrollment

The standard process requires the customer to:

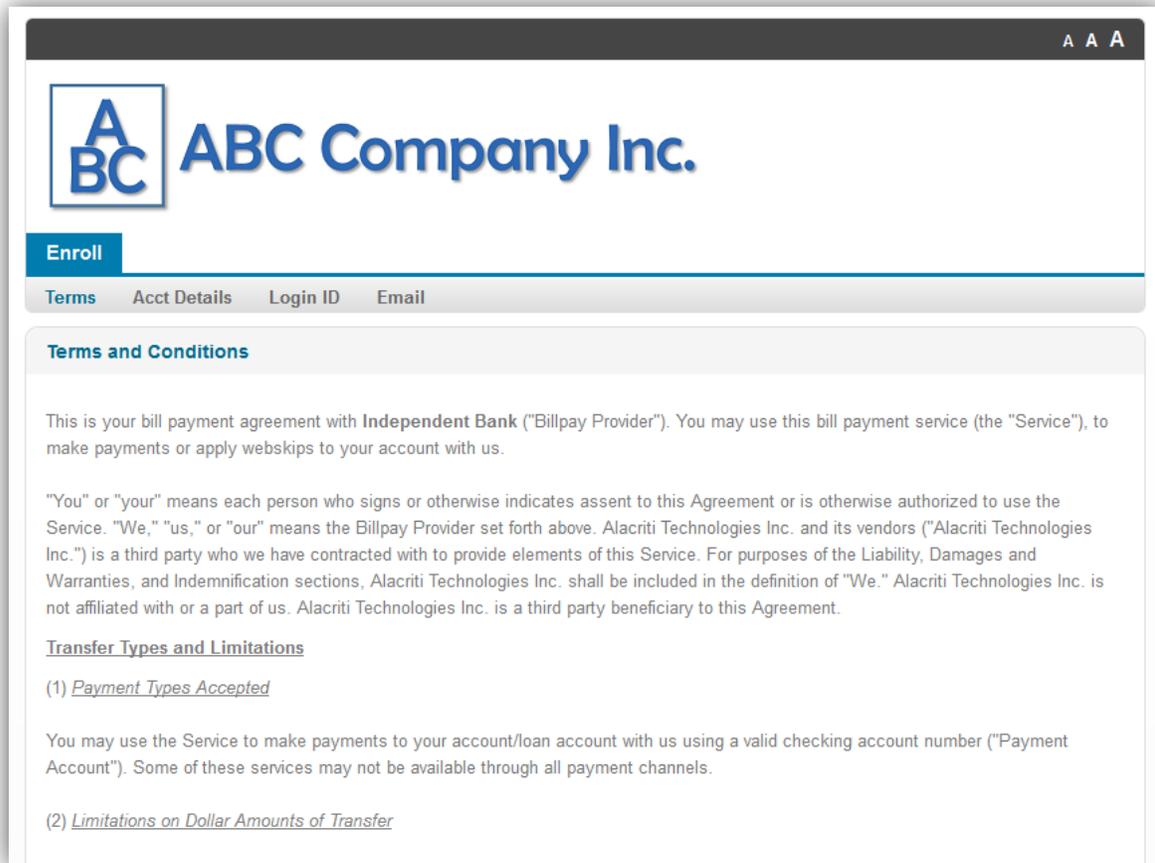
- Accept the web portal Terms and Conditions
- Be authenticated (enter billing account # and second piece of data, i.e. ZIP code)
- Choose a login ID and password
- Enter or verify their email

The customer may also be asked for details of a funding source, if this has been configured as an option.

NOTE: *There is also an alternate enrollment flow that includes a welcome page explaining the benefits of enrolling for the web portal.*

Terms and Conditions

The first page presented to the customer is the website Terms and Conditions. The customer must accept these to proceed.



AAA

ABC Company Inc.

Enroll

Terms Acct Details Login ID Email

Terms and Conditions

This is your bill payment agreement with **Independent Bank** ("Billpay Provider"). You may use this bill payment service (the "Service"), to make payments or apply webships to your account with us.

"You" or "your" means each person who signs or otherwise indicates assent to this Agreement or is otherwise authorized to use the Service. "We," "us," or "our" means the Billpay Provider set forth above. Alacriti Technologies Inc. and its vendors ("Alacriti Technologies Inc.") is a third party who we have contracted with to provide elements of this Service. For purposes of the Liability, Damages and Warranties, and Indemnification sections, Alacriti Technologies Inc. shall be included in the definition of "We." Alacriti Technologies Inc. is not affiliated with or a part of us. Alacriti Technologies Inc. is a third party beneficiary to this Agreement.

Transfer Types and Limitations

(1) Payment Types Accepted

You may use the Service to make payments to your account/loan account with us using a valid checking account number ("Payment Account"). Some of these services may not be available through all payment channels.

(2) Limitations on Dollar Amounts of Transfer

NOTE: These are your terms and conditions, uploaded as part of your set up.

Customer Authentication

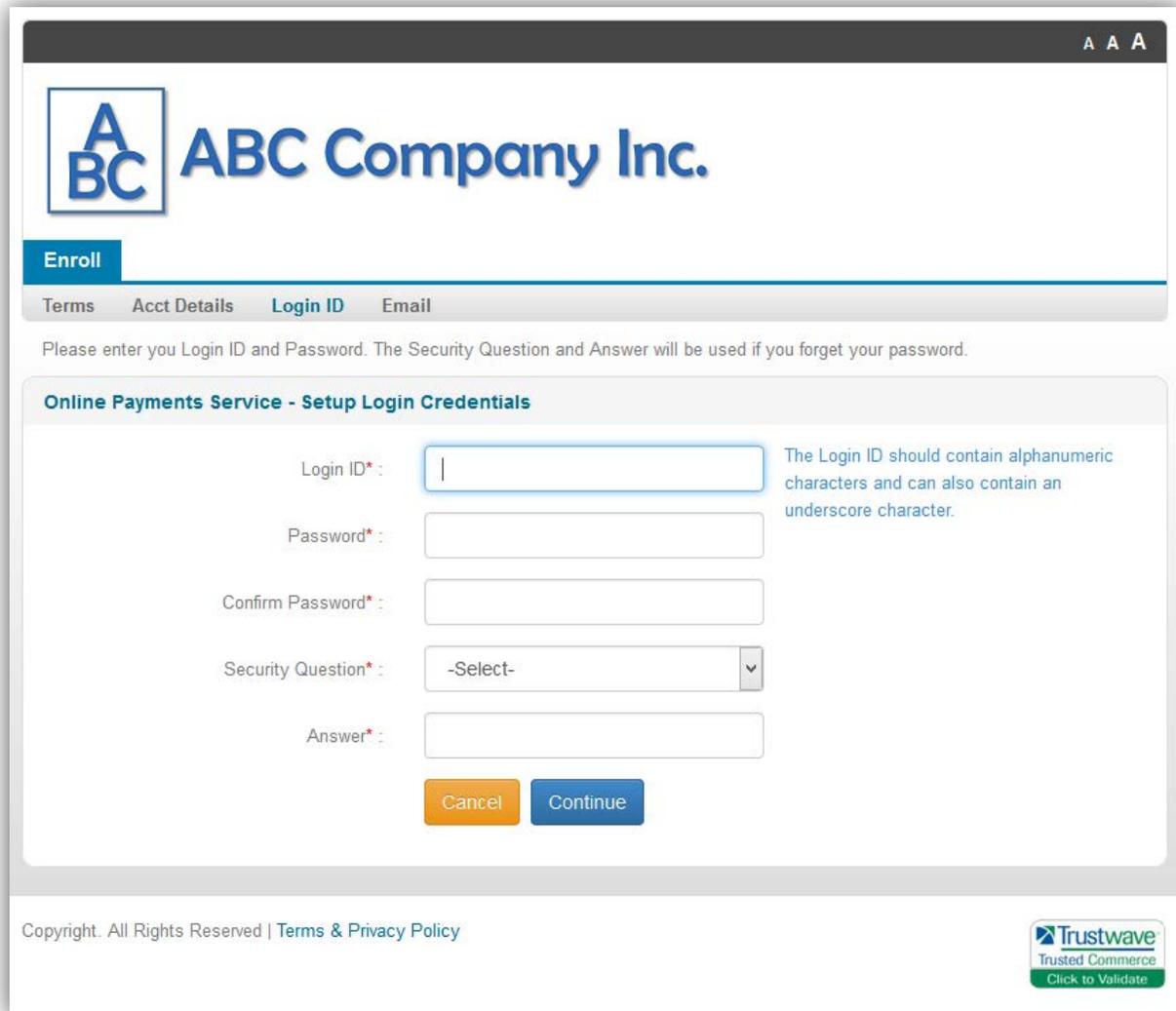
Once the Terms have been accepted, the customer will be prompted to authenticate the account. The default authentication is to ask for the account number and first 5 digits of the billing zip code.

However, alternate authentication credentials can replace the zip code or be asked for in addition to it. These are:

- **Last four digits of SSN.** SSN or any other numeric value.

- **Enrollment Authentication Code.** Any value that the customer knows that can be sent to us in the billing data file. (i.e. date of birth, a code on the billing statement, etc.)

The entered credentials are then verified against the billing data you supplied to us. If there is no match, an error message is displayed to the customer.



The screenshot shows a web interface for "ABC Company Inc." with a navigation menu including "Enroll", "Terms", "Acct Details", "Login ID", and "Email". The "Enroll" tab is active. Below the navigation is a message: "Please enter your Login ID and Password. The Security Question and Answer will be used if you forget your password." The main section is titled "Online Payments Service - Setup Login Credentials" and contains the following fields:

- Login ID* :
- Password* :
- Confirm Password* :
- Security Question* :
- Answer* :

Below the fields are "Cancel" and "Continue" buttons. A note on the right states: "The Login ID should contain alphanumeric characters and can also contain an underscore character." At the bottom of the page, there is a copyright notice "Copyright. All Rights Reserved | Terms & Privacy Policy" and a Trustwave Trusted Commerce logo with a "Click to Validate" button.

Login Credentials

After the customer has been authenticated, login credentials will be set up.

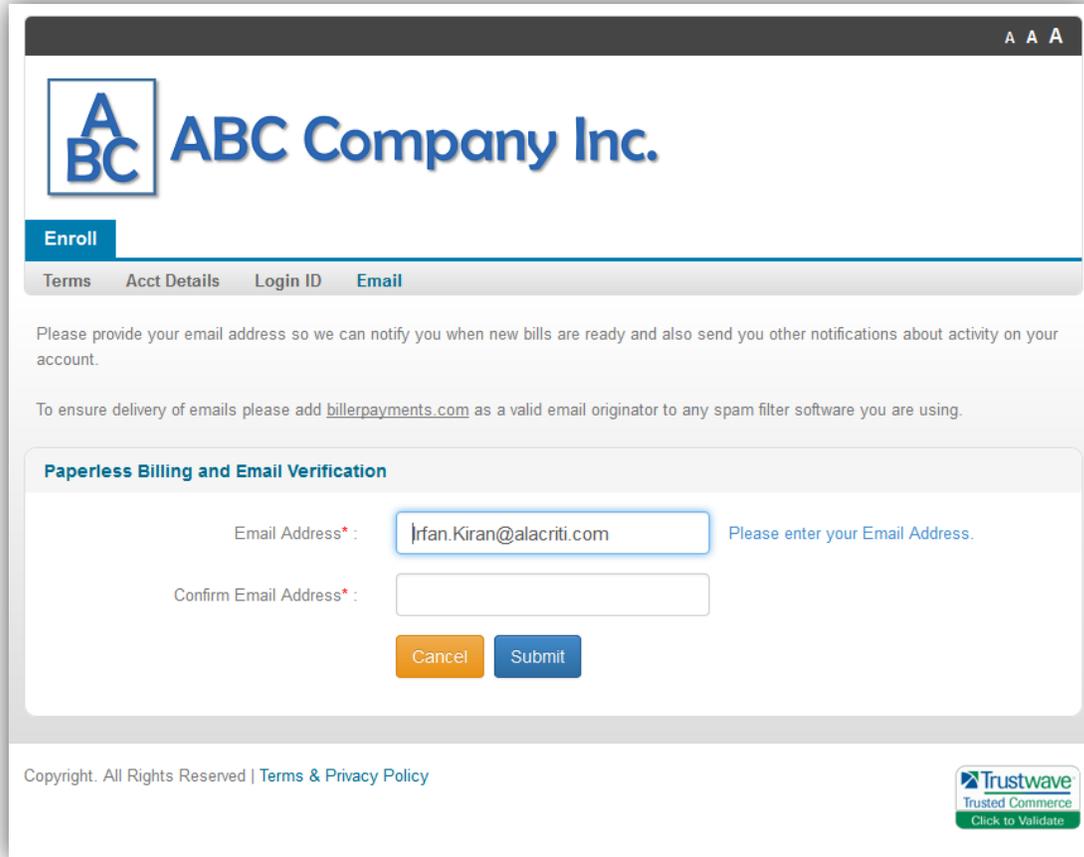
The following are required:

- **Login ID.** Can contain alphanumeric characters and an underscore. Minimum size is 6 characters, maximum size is 12 characters.
- **Password.** Must contain at least one upper case letter and one number. Minimum size is 8 characters, maximum size is 32 characters.
- **Security Question and Answer.** There will be at least one of these (up to three can be requested). This is used as part of the login ID and password recovery process.

When the customer selects '**Continue**' the entered details will be verified.

Verify Email and Paperless Billing

Next the customer will be asked to enter or verify the email address.



The screenshot shows a web interface for ABC Company Inc. with a navigation bar containing 'Enroll', 'Terms', 'Acct Details', 'Login ID', and 'Email'. The main content area includes a message: 'Please provide your email address so we can notify you when new bills are ready and also send you other notifications about activity on your account.' Below this is a note: 'To ensure delivery of emails please add billerpayments.com as a valid email originator to any spam filter software you are using.' The 'Paperless Billing and Email Verification' section contains two input fields: 'Email Address*' with the value 'Irfan.Kiran@alacriti.com' and a placeholder 'Please enter your Email Address.', and 'Confirm Email Address*'. At the bottom of this section are 'Cancel' and 'Submit' buttons. The footer includes 'Copyright. All Rights Reserved | [Terms & Privacy Policy](#)' and a Trustwave Trusted Commerce logo with a 'Click to Validate' button.

If you are configured for paperless billing and electronic bill presentment, this page will contain some additional details about the paperless billing options.

Add Funding Source

If you have opted to capture details of a funding source during enrollment, the customer will then be prompted to enter details of the account.

Enrollment Confirmed

Once the customer has completed the enrollment an enrollment confirmation will display, and will be able to navigate to the Account Summary page. Their account will also be flagged to show that they are enrolled for the web portal.

Single Sign-On (SSO)

In this set up, the customer is already authenticated (as they have logged into your site), so a login ID for our site is not required. Instead you pass details of the customer to us in real time when they choose to access our site.

Upon receipt, customer data is validated, and the customer's account updated with any new or changed values. The system will then check to see if they are enrolled:

Enrollment

The standard process requires the customer to:

- Accept the web portal Terms and Conditions
- Enter or verify their email

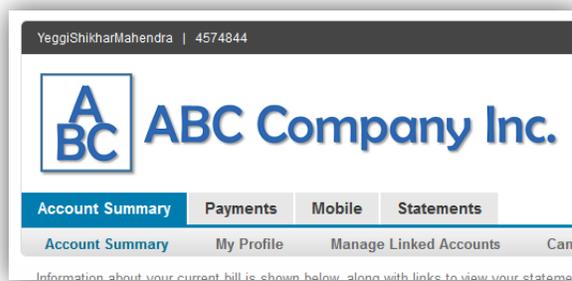
They may also be asked for details of a funding source, if this has been configured as an option.

NOTE: *There is also an alternate enrollment flow that includes a welcome page explaining the benefits of enrolling for the web portal*

The screens that are used for this process are the same as described above for the web direct enrollment flow.

Site Navigation

Once the customer completes enrollment, on subsequent access to the site, the customer will be taken to the Account Summary page.



They can then navigate around the site using the Navigation bar. The main navigation accesses the key site functions, and then a sub-navigation bar allows access to pages within that function.

The remainder of the document will be split into sections referencing the main navigation options.

Account Summary

Whenever a customer accesses the site, or completes the enrollment, they are taken to Account Summary navigation option, and shown the Account Summary page.

Account Summary

This page acts as the customer's home page and contains a snapshot of their account. Three versions are supported: Standard Billing, Balance Reload and Invoice Billing.

Standard Billing

The screenshot shows the Account Summary page for a user named YeggiShikharMahendra with account number 4574844. The page header includes the user name and account number, along with font size controls and a 'Sign Out' link. The main content area features the ABC Company Inc. logo and a navigation menu with options: Account Summary (selected), Payments, Mobile, and Statements. Below the menu, there are links for Account Summary, My Profile, Manage Linked Accounts, and Cancel Enrollment. A message informs the user that information about their current bill is shown below, along with links to view statements. A note mentions that there are two Recurring Payment options, but only one should be selected. An 'Access Billing Account' section contains dropdown menus for Biller Name (Springfield Water Co.) and Account Number (YeggiShikharMahendra-457484). The 'Current Bill for Account Number YeggiShikharMahendra 4574844' section displays the Last Statement Balance (\$252.00), Due Date (06/10/2014), and Current Account Balance (\$152.00), along with a 'Billing Date: 12/12/2012' and an 'Enroll into AutoPay' button. The 'Bill Statement History' section contains a table with the following data:

Billing Date	Statement Balance	Due Date	Statement Details
12/10/2014	\$ 252.0	01/10/2015	View Statement.

This is the set up used by most billers who are sending out recurring bills (where the new bill replaces the previous bill).

Scheduled Payments
The following are One Time Standard Payments

Confirmation Number	Payment Type	Scheduled Date	Total Amount
M7CFRTNRSY	One Time	10/31/2015	\$500.00
RFPKZDXD63	One Time	04/29/2015	\$261.95
FJ5RQLHTG9	One Time	04/28/2015	\$161.95

Processed Payments
The following are Processed Payments

Confirmation Number	Payment Type	Scheduled Date	Total Amount	Payment Status
7KBMRQ2JDS	One Time	04/18/2015	\$225.00	Cancelled
JMWPTYN1M2	One Time	03/12/2015	\$109.95	Cancelled
5KTD3V20VT	One Time	02/26/2015	\$100.00	Processed

Automated Payment Enrollments
The following are Auto Payment Enrollments

Confirmation Number	Payment Type	Scheduled Date	Total Amount
77X084BSZ5	AutoPay	Awaiting Bill	Awaiting Bill

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The following modules may be displayed, depending on your chosen set up and configuration

- **Page Header Text.** always displayed, and is usually customized to reflect your particular set up and the payment options you are offering.
- **Access Billing Account.** This is optional, and only appears if the Multi-Account Profile function has been enabled. This allows a customer who has multiple accounts with you to manage the accounts from one profile, even if there are multiple billing entities in your billing set up.

- **Current Bill for Account Number.** Always displayed. Shows the most recent billing data received for the account, either in a billing file, or as part of the SSO message. The Current Account Balance field is optional. The **'Action'** button is dynamic and configurable.
- **Bill Statement History.** Optional. Only appears if you are configured for electronic bill presentment (where a customer can view PDFs of their bill by clicking on the **'View Statement'** link).
- **Scheduled Payments.** Always displayed. Shows a summary of up to three scheduled payments (those that have not yet been processed). Clicking on the **'Confirmation Number'** link displays more details of the payment.
- **Processed Payments.** Always displayed. Shows a summary of up to three processed payments. Clicking on the Confirmation Number link displays more details of the payment.
- **Automated Payment Enrollments.** Optional. Only appears if one of the Recurring Payment options is enabled, and the customer has an active enrollment. It shows a summary of the automated payment, and its current status. Clicking on the Confirmation Number link displays more details of the payment.
- **Frequently Asked Questions.** Optional. Only appears if FAQs are to be displayed (primarily these are used for healthcare payments):

Balance Reload

This is the set up used by clients who are using the platform to facilitate Balance Reload payments (as opposed to Bill Payments). This changes the Current Bill Module to the following layout (configured for School Lunch Account reloads):

Current School Lunch Account Balance For: Tiffany Feickert 79814278

<p style="font-size: small; margin: 0;">Current Balance</p> <div style="border: 1px solid #ccc; padding: 2px; background-color: #e6f2ff; text-align: center; font-weight: bold; margin: 2px 0;">\$ 65.00</div> <p style="font-size: x-small; margin: 0;">Last Updated: : 01/24/2014 13:51:25</p>	<p style="font-size: small; margin: 0;">Last Reload Date</p> <div style="border: 1px solid #ccc; padding: 2px; background-color: #e6f2ff; text-align: center; font-weight: bold; margin: 2px 0;">08/30/2013</div>	<p style="font-size: small; margin: 0;">Balance Alert Threshold</p> <div style="border: 1px solid #ccc; padding: 2px; background-color: #e6f2ff; text-align: center; font-weight: bold; margin: 2px 0;">\$ 0.00</div>	<div style="border: 1px solid #0070c0; padding: 5px; background-color: #0070c0; color: white; font-weight: bold; margin: 2px 0;">Make a Payment</div>
--	---	---	---

The following data/options may be is displayed:

- **Current Balance.** This is the balance on the account at the time it was last updated.
- **Last Updated.** This is the date and time that the Current Balance was last updated.
- **Last Reload Date.** This is the Date that the last payment to reload the balance was processed.
- **Balance Alert Threshold.** This is the amount (if any) that triggers a low balance email alert.

Invoice Payments

This set up is used by clients who want to present multiple invoices that are open against a customer account (as opposed to a single open bill). This replaces the page content with the following layout:

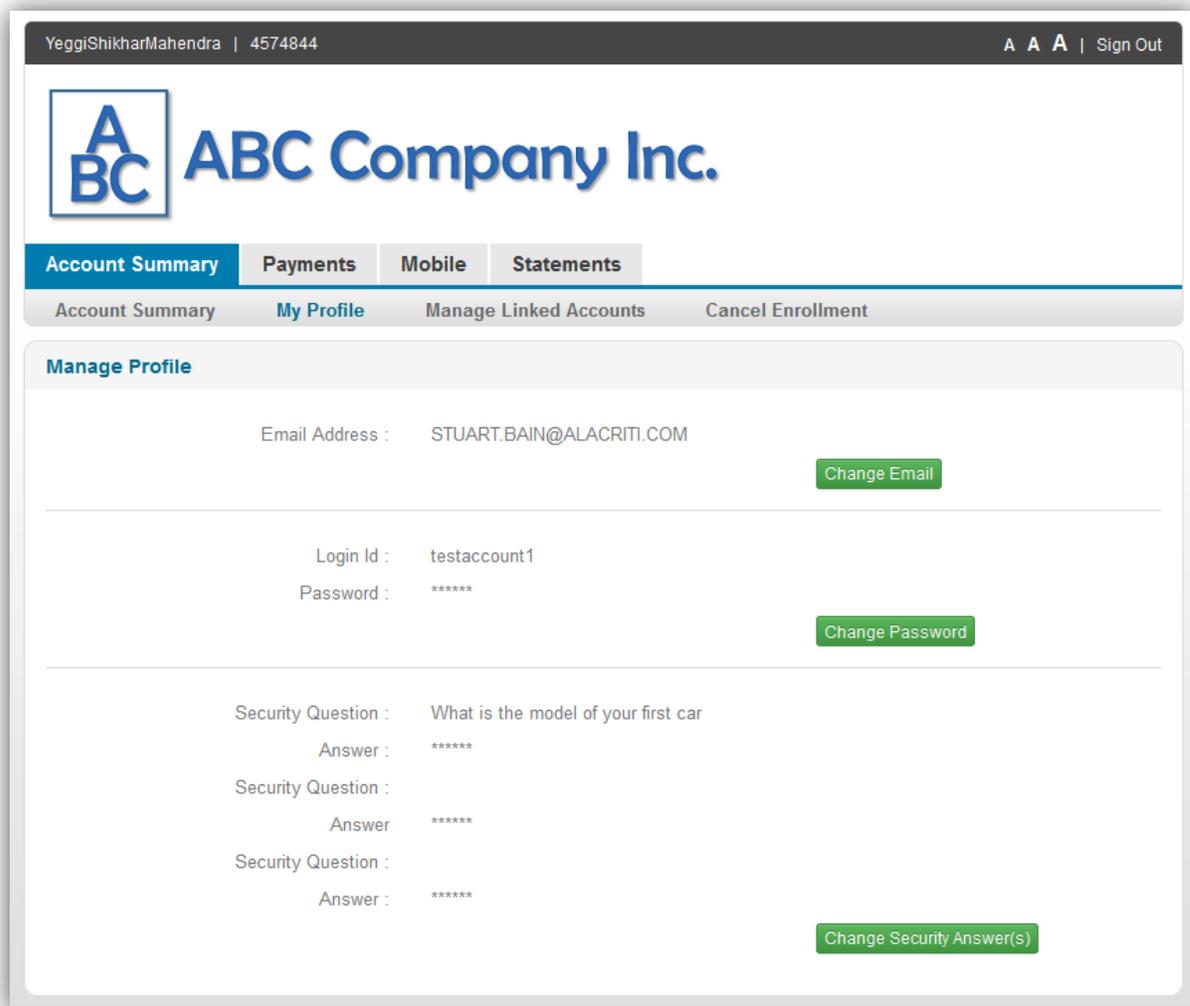
Current and Outstanding School Fees: Tiffany Feickert 79814278		
School Fee Description & Code	Fee Amount	Status
ID Badge \$5 at F.L. Schlagle High School on 11/01/2012 [118953] 10/25/12 - D.Hoelzle	\$5.00	Open
ID Badge \$5 at F.L. Schlagle High School on 04/09/2013 [127368] 04/04/13-D.Hoelzle	\$5.00	Open
ID Badge \$5 at F.L. Schlagle High School on 04/12/2013 [127611] 04/12/13-D.Hoelz	\$5.00	Open
ID Badge \$5 at F.L. Schlagle High School on 04/03/2013 [128237]	\$5.00	Open

The following data/options may be displayed:

- **Invoice Description.** Contains the invoice description, invoice number and up to four lines of custom text
- **Invoice Amount.** The total amount owed on the invoice.
- **Invoice Due Date.** This is optional, and is the due date of the invoice.
- **Status.** The current status of the invoice

My Profile

This sub-navigation option gives access to functions for customers to manage their profile.



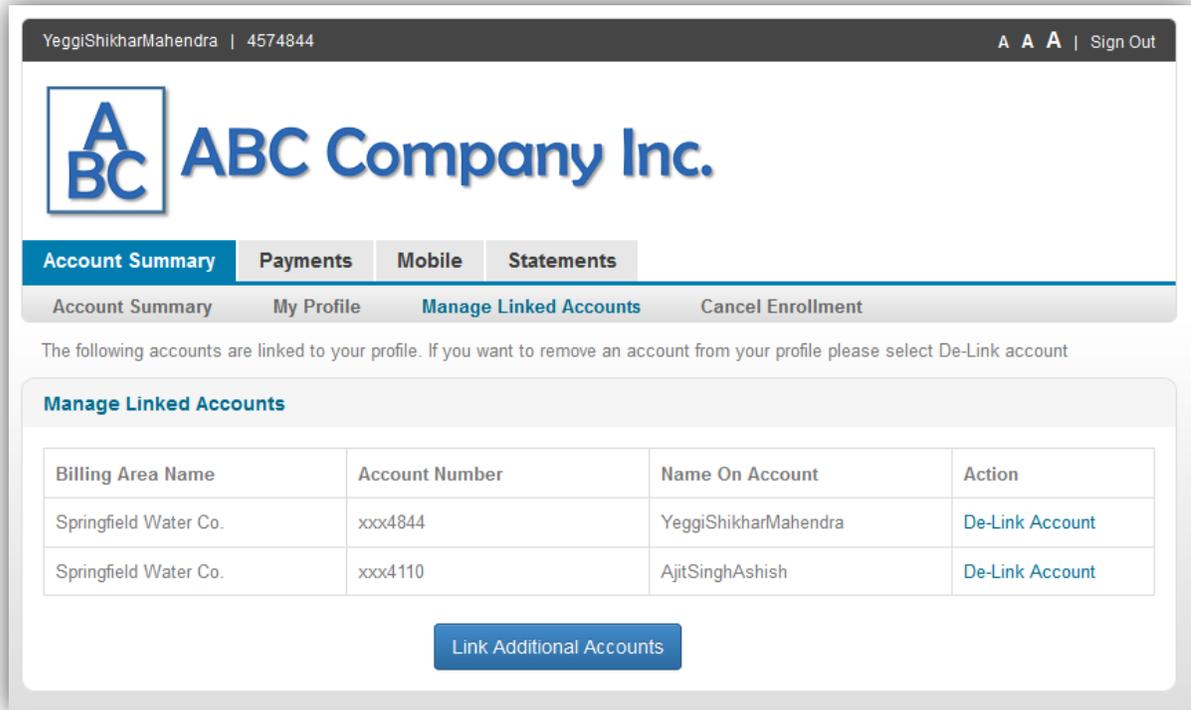
The screenshot displays a web interface for 'ABC Company Inc.' with the following elements:

- Header: YeggiShikharMahendra | 4574844 | A A A | Sign Out
- Logo: ABC Company Inc.
- Navigation: Account Summary, Payments, Mobile, Statements
- Sub-navigation: Account Summary, **My Profile**, Manage Linked Accounts, Cancel Enrollment
- Section: Manage Profile
- Fields and Buttons:
 - Email Address: STUART.BAIN@ALACRITI.COM (Change Email button)
 - Login Id: testaccount1
 - Password: ***** (Change Password button)
 - Security Question: What is the model of your first car
 - Answer: *****
 - Security Question: (blank)
 - Answer: *****
 - Security Question: (blank)
 - Answer: ***** (Change Security Answer(s) button)

The following data/options may be displayed:

- **Email Address.** Displays the email address associated with the customer profile. The customer may be able to change it, depending on your configuration.
- **Login ID and password.** Only shown for web direct, allows the customer to change their password.
- **Security Questions.** Only shown for web direct, allows customers to update their security question(s) and answer(s).

Manage Linked Accounts



YeggiShikharMahendra | 4574844 A A A | Sign Out

ABC Company Inc.

Account Summary | Payments | Mobile | Statements

Account Summary | My Profile | **Manage Linked Accounts** | Cancel Enrollment

The following accounts are linked to your profile. If you want to remove an account from your profile please select De-Link account

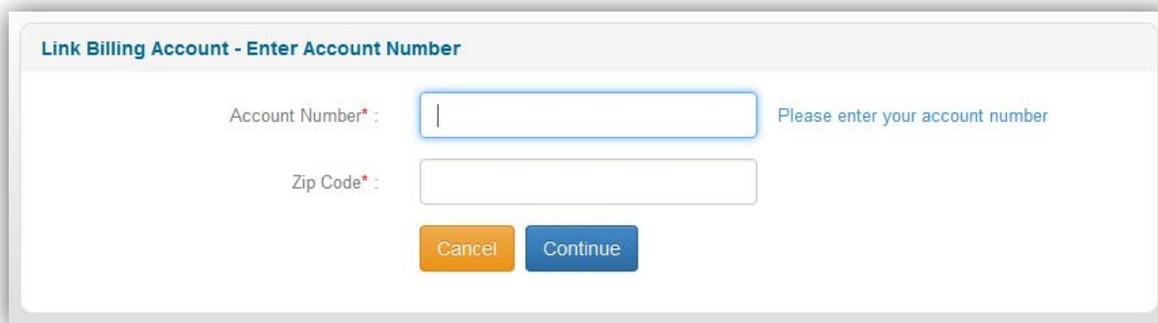
Manage Linked Accounts

Billing Area Name	Account Number	Name On Account	Action
Springfield Water Co.	xxx4844	YeggiShikharMahendra	De-Link Account
Springfield Water Co.	xxx4110	AjitSinghAshish	De-Link Account

[Link Additional Accounts](#)

This sub-navigation option only appears if you have enabled the Multi-Account Profile option.

Details of the account(s) linked to the customer’s profile are displayed. If there is more than one, options to de-link an account.



Link Billing Account - Enter Account Number

Account Number* : Please enter your account number

Zip Code* :

[Cancel](#) [Continue](#)

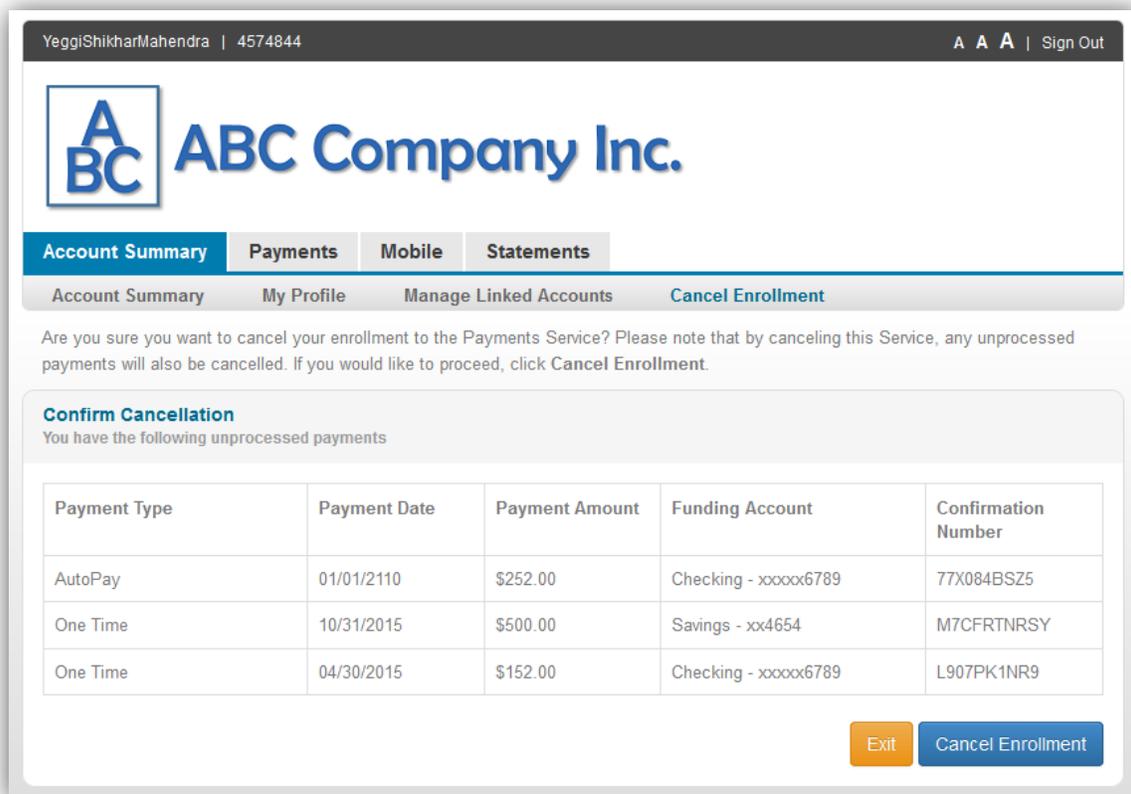
If the customer wants to link a further account, they can click the ‘**Link Additional Accounts**’ button.

They can then enter the required authentication details (which will mirror your main authentication set up). If the entered account is already enrolled the customer will be prompted for the login ID and password.

Once the details have been validated the customer will be able to review and confirm the account linking.

Cancel Enrollment

This sub-navigation option allows the customer to cancel their enrollment for the web portal. The following page is displayed when this option is selected.



YeggiShikharMahendra | 4574844 A A A | Sign Out

ABC Company Inc.

Account Summary **Payments** Mobile Statements

Account Summary My Profile Manage Linked Accounts **Cancel Enrollment**

Are you sure you want to cancel your enrollment to the Payments Service? Please note that by canceling this Service, any unprocessed payments will also be cancelled. If you would like to proceed, click **Cancel Enrollment**.

Confirm Cancellation
You have the following unprocessed payments

Payment Type	Payment Date	Payment Amount	Funding Account	Confirmation Number
AutoPay	01/01/2110	\$252.00	Checking - xxxxx6789	77X084BSZ5
One Time	10/31/2015	\$500.00	Savings - xx4654	M7CFRTNRSY
One Time	04/30/2015	\$152.00	Checking - xxxxx6789	L907PK1NR9

Exit **Cancel Enrollment**

If the customer has scheduled payments or any payment enrollments, they will be listed to advise the customer that they will be cancelled if they cancel their enrollment.

If they then confirm the cancellation the payments will be cancelled, and their funding sources will be marked as inactive.

NOTE: *The customer can subsequently re-enroll if they want to, but this will not automatically recreate their payments or re-link their funding sources.*

Payments

The functions under this main navigation option are access whenever a customer wants to create or manage a payment or add or manage a funding source.

Schedule Payment

This is the default page access when a customer selects the Payment navigation option, or selects the Schedule Payment button on the account summary page. The exact page shown will depend on the Payment Types configured for you. The following sections will describe these options.

One-Time Payments

This option allows a customer to create a single payment. Your configuration may allow same day, future dated only, or a mixture of both.

Enter Payment Details. When One-Time is selected, the following page content is displayed.

Select Payment Type & Enter Amounts

Select Payment Type* : One Time
A single payment that will post to your account on the payment date selected below.

Recurring

Payment Due Date : 06/10/2014

Funding Source Type* : Bank Account Please select the type of account your funds will be withdrawn from.

Funding Account Number* : -Select-

Payment Date (mm/dd/yyyy)* : 04/30/2015
This is the earliest date your payment will post.

Amount* :

- Current Balance (\$152.00) This is Current Balance as of today
- Minimum Payment Amount Due (\$0.00) This is the Minimum Amount Due based on your statement
- Payment Amount Past Due (\$0.00) This is the Past Amount Due based on your statement
- Current Statement Balance Amount (\$252.00) This is Current Statement Balance based on your statement
- Please enter Payment Amount \$

The following data/options may be displayed:

- **Payment Due Date.** This is the due date for the current bill on the account.
- **Funding Source Type.** If the customer has active Bank and Card accounts, and you allow them for One-Time payments this allows the customer to choose the type to use.
- **Funding Account Number.** This dropdown will display the available active accounts based on the selection in the prior dropdown.
- **Payment Date.** There are two options for this field. If the customer can only make Same Day payments, it will default to the next valid payment date, as a read only field. This could be the current date, tomorrow's date or some other date depending on your configuration.

If the customer can future date a payment the field will appear and clicking in the field will cause a calendar to appear.

The screenshot shows a payment form with the following elements:

- Select Payment Type*:** A dropdown menu.
- Payment Due Date:** A text input field.
- Funding Source Type*:** A dropdown menu.
- Funding Account Number*:** A dropdown menu.
- Payment Date (mm/dd/yyyy)*:** A text input field containing "04/30/2015".
- Calendar:** A calendar for April 2015 is displayed over the form, with the date 30 selected.
- Note:** "Please select the date on which you want your payment to post."

The customer can then choose their preferred payment date, within the rules set by you.

- **Amount.** Up to 4 amounts can be shown for the customer to select from, and the number will depend on your chosen configuration. The descriptors of the amounts will have been edited to match those on your bill. If \$0.00 is passed for an amount it will be grayed out and cannot be selected.

The customer may also be offered the option to enter their own payment amount. If this is offered you will probably have set rules to control the minimum and maximum payment amounts that can be processed.

Once the customer has made their entries/selections they will be able to select Continue to proceed to the next page.

- **Prompt Payment Discount.** This option allows you to set a business rule that offers a discount if the customer pays their bill in full promptly (either within a number of days of the statement date or prior to the due date.

If the payment meets the criteria for a discount, when the customer selects 'Continue' a message advising that the payment qualifies for a discount will display and a new lower payment amount will be shown.

- **Verify Payment Details.** Once the customer has entered the details of the payment they want to make and has selected Continue they will be shown a page to review the proposed payment.

The screenshot shows a web interface with a navigation bar at the top containing 'Account Summary', 'Payments', 'Mobile', and 'Statements'. Below this is a sub-navigation bar with 'Schedule Payment', 'Payment History', 'Funding Sources', and 'Enroll for Automatic Payments'. A paragraph of text explains that clicking 'Confirm' authorizes a debit from the 'Payment from Account' to the 'Payment to Account' on the specified date. Below this is a 'Payment Details' section with the following information:

Payment Type :	One Time
Payment Date :	05/05/2015
Payment for Account :	xxx4844
Payment from Account :	Checking - xxxxx6789
Payment Amount :	\$152.00 - (Current Balance)

At the bottom of the details section are three buttons: 'Cancel' (orange), 'Edit' (blue), and 'Confirm' (blue).

Once the customer has reviewed the payment details they can select Confirm to submit the payment for processing. The system will then run any business rules set up for One-Time payments. If the payment is Same Day and Card funded it will process an authorization for the payment amount. If there are any issues error messages will be displayed.

If the customer wants to make changes they can select Edit. Selecting Cancel will return the customer to the Account Summary page.

- **Payment Confirmed.** If there are no issues when the customer confirms the payment they will be shown a payment confirmation page.

Payment Details

Confirmation Number :	9GKBD8N1Z3
Payment Type :	One Time
Payment Date :	05/05/2015
Payment for Account :	xxx4844
Payment from Account :	Checking - xxxxx6789
Payment Amount :	\$152.00 - (Current Balance)

[Print](#) [Make Another Payment](#) [Check Payment Status](#)

Note: Your payment will be posted to your account on the payment day that you selected, but it will not be reflected on the Account Overview page until the following day.

Recurring Payments

This option allows the customer to schedule a series of payments to be processed, within parameters set by you.

Enter Payment Details. When Recurring is selected the following page is displayed.

Select Payment Type & Enter Amounts

Select Payment Type* : One Time
 Recurring
A series of payments processed on a schedule selected by you

Payment Due Date : 06/10/2014

Funding Source Type* : Bank Account Please select the type of account your funds will be withdrawn from.

Funding Account Number* : -Select-

Start Date* : 05/05/2015

Frequency* : Weekly

I want to fix the number of payments that will be processed

No. of Payments* :

Amount* : Current Balance This is Current Balance as of today
 Minimum Payment Amount Due This is the Minimum Amount Due based on your statement
 Payment Amount Past Due This is the Past Amount Due based on your statement
 Current Statement Balance Amount This is Current Statement Balance based on your statement
 Please enter Payment Amount \$

If you want to set a limit on the maximum amount that can be debited please enter that amount below.

Payment Limit : \$

Cancel
Continue

The following data/options may be displayed:

- **Payment Due Date.** This is the due date for the current bill on the account.
- **Funding Source Type.** If the customer has active Bank and Card accounts, and you allow both for Recurring payments this allows the customer to choose the type they want to use.
- **Funding Account Number.** This dropdown will display the available active accounts based on the selection in the prior dropdown.

- **Start Date.** This is the date of the first payment in the series. The earliest date that can be selected is the next valid payment date (usually the date after the current one). This is because the payments are generated overnight for processing, so it is not possible to start on the current date.

This date will also determine when subsequent payments are processed, based on the Frequency selected.

- **Frequency.** This dropdown determines how often the payments are processed. The following options are available, but may not be configured for you.
 - **Daily.** Payments will be processed every day or 365 payments a year.
 - **Weekly.** Payments will be processed every week or 52 payments a year.
 - **Bi-Weekly.** Payments will be processed every two weeks or 26 payments a year.
 - **Semi-Monthly.** 2 payments will be processed every month or 24 payments a year. The start date will be the first payment each month (say the 5th). The next payment will be processed 14 days later (for example, the 19th, if the first date is the 5th).
 - **Monthly.** Payment will be processed every month or 12 payments a year.
 - **Quarterly.** Payments will be processed every 3 months or 4 payments a year.
 - **Six Monthly.** Payments will be processed every 6 months or 2 payments a year.
 - **Annual.** Payments will be processed once a year.
- **Number of Payments.** This option appears if the customer has to specify the number of payments or you give the option to specify the number of payments. If it is optional selecting the checkbox allows the customer to enter a value in the Number of Payments field.
- **Amount.** Up to 4 amounts can be shown for the customer to select from, and the number will depend on your chosen configuration. The descriptors of the amounts will have been edited to match those on your bill. If \$0.00 is passed for an amount it will be grayed out and cannot be selected.

The customer may also be offered the option to enter their own payment amount. If this is offered you will probably have set rules to control the minimum and maximum payment amounts that can be processed

- **Set Payment Limit.** If you are offering payments based on the amount owed, you can enable this option that allows the customer to set a limit on the maximum amount they can be debited for. If a bill is received for more than that amount no payment will be processed.

Once the customer has made their entries/selections they will be able to select Continue to proceed to the next page.

- **Verify Payment Details.** Once the customer has entered the details of the payment they want to make and has selected Continue they will be shown a page to review the proposed payment, as described above. They will then be able to Confirm, Edit or Cancel the payment request.

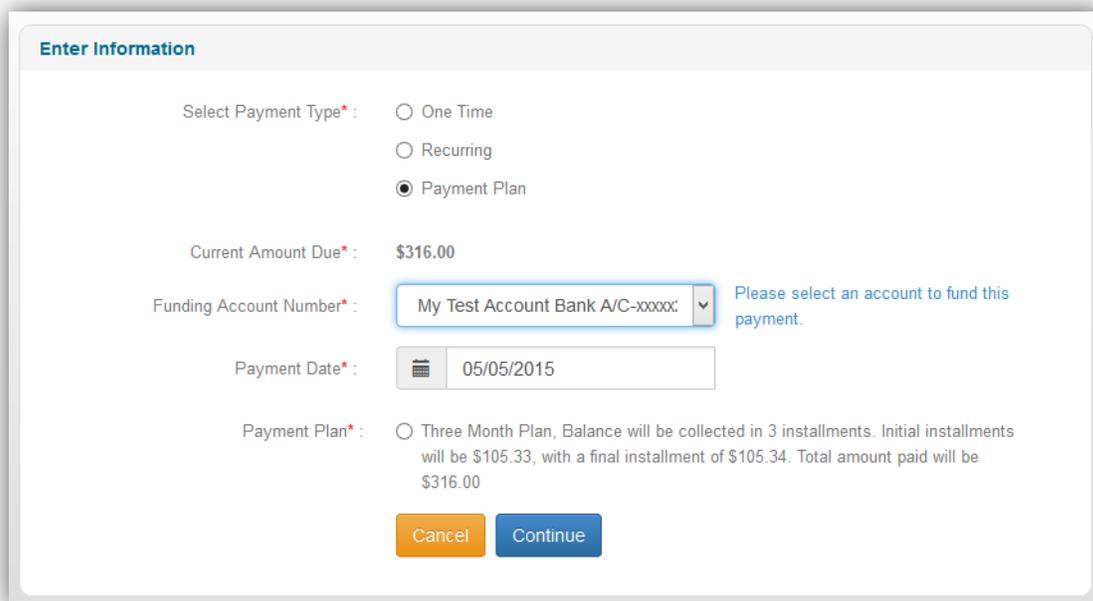
The system will then run any business rules set up for Recurring payments. If there are any issues error messages will be displayed.

- **Payment Confirmed.** If there are no issues when the customer confirms the payment they will be shown a payment confirmation page.

Payment Plan

This option allows a customer to create a series of payments to pay off a fixed owed amount. Your configuration may vary the plans offered to customers based on the amount owed.

Enter Payment Details. When Payment Plan is selected the following page is displayed.



Enter Information

Select Payment Type* : One Time
 Recurring
 Payment Plan

Current Amount Due* : \$316.00

Funding Account Number* : Please select an account to fund this payment.

Payment Date* :

Payment Plan* : Three Month Plan, Balance will be collected in 3 installments. Initial installments will be \$105.33, with a final installment of \$105.34. Total amount paid will be \$316.00

The following data/options may be displayed:

- **Current Amount Due.** This is the current balance on the account.
- **Funding Source Type.** If the customer has active Bank and Card accounts, and you allow both for Payment Plan payments this allows the customer to choose the type they want to use.

- **Funding Account Number.** This dropdown will display the available active accounts based on the selection in the prior dropdown.
- **Payment Date.** This is the date of the first payment in the series. The earliest date that can be selected is the next valid payment date (usually the date after the current one). This is because the payments are generated overnight for processing, so it is not possible to start on the current date.
- **Payment Plan.** This will list the plans that the customer can choose from. Each plan will be described and will list out the number of payments, payment amount(s), any installment fees, and the total amount payable.

The number of plans offered will depend on the number being offered by you, the amount that must be owed before a plan is offered, and the amount owed by the customer.

- **Verify Payment Details.** Once the customer has entered the details of the payment they want to make and has selected Continue they will be shown a page to review the proposed payment, as described above. They will then be able to Confirm, Edit or Cancel the payment request.

The system will then run any business rules set up for Payment Plan payments. If there are any issues error messages will be displayed.

- **Payment Confirmed.** If there are no issues when the customer confirms the payment they will be shown a payment confirmation page.

Balance Reload

This option allows a customer to create a single payment to reload a credit balance on their account. Your configuration may allow same day, future dated only, or a mixture of both.

Enter Payment Details. When Balance Reload is selected the following page is displayed.

Enter Information

Select Payment Type* : Balance Reload
A single payment that will post to your account on the payment date selected below.

Invoice Payment

Current Balance on Food Service Account* : **\$65.00**

Payment Amount* : \$
(minimum=\$yy.yy, maximum=\$zz.zz)

Funding Account Number* : ▼

Payment Date* :

Low Balance Notifications

If you want to be notified by email when the balance on this account gets too low please check the box below and enter the balance amount to trigger the email notification.

Notify me by email when the balance on this account falls below \$

The following data/options may be displayed:

- **Current Balance on Account.** This is the current balance on the account.
- **Payment Amount.** This allows the customer to enter the amount they want to load onto the account. The minimum and maximum payment amounts are controlled by business rules.
- **Funding Source Type.** If the customer has active Bank and Card accounts, and you allow both for Balance Reload payments this allows the customer to choose the type to use.
- **Funding Account Number.** This dropdown will display the available active accounts based on the selection in the prior dropdown.
- **Payment Date.** This option allows the customer to select the Payment Date for the reload. The default date that appears in the field will depend on your

business rules and the time of day. Clicking in the field will cause the Calendar to appear.

- **Low Balance Notifications.** This allows the customer to choose to receive an email when the balance falls below the customer-defined threshold, and is triggered by the receipt of an updated balance in the account data file sent by you.
- **Verify Payment Details.** Once the customer has entered the details of the payment they want to make and has selected Continue they will be shown a page to review the proposed payment, as described above. They will then be able to Confirm, Edit or Cancel the payment request.

The system will then run any business rules set up for Balance Reload payments. If there are any issues error messages will be displayed.

- **Payment Confirmed.** If there are no issues when the customer confirms the payment they will be shown a payment confirmation page.

Invoice Payments

This option allows a customer to create a single payment to pay one of more outstanding items (invoices, fees, other amounts due) on their account. Your configuration may allow same day, future dated only, or a mixture of both.

Enter Payment Details. When Invoice Payment is selected the page overleaf is displayed.

The following data/options may be displayed:

- **Open Invoices.** Details of the currently open invoices are displayed for the customer to select from. If they want to pay all of the invoices they can use the Select All checkbox, otherwise they can choose individual invoices to pay.

You can pass a value that specifies whether a partial payment on an invoice is allowed. If this is enabled, the customer can enter their own payment amount (any amounts paid previously are shown in the Paid Amount column). There is logic in place to prevent overpayment of an invoice.

If partial payments are not allowed, selecting the invoice will set the payment amount to the value of the invoice, which cannot be edited.

- **Amount.** This field will auto populate with the sum total of the invoice payments.

- **Funding Source Type.** If the customer has active Bank and Card accounts, and you allow both for Invoice payments this allows the customer to choose the type to use.
- **Funding Account Number.** This dropdown will display the available active accounts based on the selection in the prior dropdown.

Enter Information

Select Payment Type* : Balance Reload
 Invoice Payment

A single payment to pay the invoices you select on the payment date selected below.

<input type="checkbox"/>	School Fee Description & Code	Fee Amount	Paid Amount	Payment Amount
<input type="checkbox"/>	ID Badge \$5 at F.L. Schlagle High School on 04/23/2013 [128237]	\$5.00	\$0.00	\$ <input style="width: 50px;" type="text"/>
<input type="checkbox"/>	Laptop Waiver - Half at F.L. Schlagle High School on 07/12/2013 [138002]	\$25.00	\$0.00	\$ <input style="width: 50px;" type="text"/>
<input type="checkbox"/>	Activity Ticket at F.L. Schlagle High School on 07/25/2013 [138996]	\$45.00	\$0.00	\$ <input style="width: 50px;" type="text"/>

Amount* : \$

Funding Account Number* :

Payment Date* :

- **Payment Date.** This option allows the customer to select the Payment Date for the reload. The default date that appears in the field will depend on your business rules and the time of day. Clicking in the field will cause the Calendar to appear.
- **Verify Payment Details.** Once the customer has entered the details of the payment they want to make and has selected Continue they will be shown a page to review the proposed payment, as described above. They will then be able to Confirm, Edit or Cancel the payment request.
- The system will then run any business rules set up for Invoice payments. If there are any issues error messages will be displayed.
- **Payment Confirmed.** If there are no issues when the customer confirms the payment they will be shown a payment confirmation page.

Payment History

This option gives the customer access to their payment history, including options to Edit and Cancel payments that have yet to be processed. When accessed the following page is displayed.

YeggiShikharMahendra | 4574844 A A A | Sign Out

ABC Company Inc.

Account Summary **Payments** Mobile Statements

Schedule Payment **Payment History** Funding Sources Enroll for Automatic Payments

If you would like to modify a specific payment, click the green Edit icon. If you would like to cancel a specific payment, click the red Cancel icon. Only payments that have a Scheduled status can be edited or deleted. Payments that have already been processed, canceled or returned as unsuccessful cannot be changed.

Scheduled Payments
Showing 1 to 6 of 56 payments found

Confirmation Number	Payment Type	Scheduled Date	Total Amount
M7CFRTNRSY	One Time	10/31/2015	\$500.00
9GKBD8N1Z3	One Time	05/05/2015	\$152.00
L907PK1NR9	One Time	04/30/2015	\$161.95
RFPKZDXD63	One Time	04/29/2015	\$261.95
FJ5RQLHTG9	One Time	04/28/2015	\$161.95
XFHR0XS4NQ	One Time	04/28/2015	\$161.95

[Next](#)

Processed Payments
Showing 1 to 6 of 10 payments found

Confirmation Number	Payment Type	Expiration Date	Total Amount	Payment Status
YC8H35K131	One Time	05/01/2015	\$152.00	Processed

The page is divided into the following modules:

- **Scheduled Payments.** Details of payments that have yet to be processed.
- **Processed Payments.** Details of payment that have been processed.
- **Automated Payment Enrollments.** Details of any active payment enrollments.
- **Refunded Payments.** Details of any refunds that have been processed.

Scheduled Payments

This module displays details of payments that are yet to be processed on the account (also called Pending payments). Selecting the Confirmation Number hyperlink will expand the details shown for the payment, (this happens on the Account Summary page as well).

Scheduled Payments
Showing 1 to 6 of 56 payments found

Confirmation Number	Payment Type	Scheduled Date	Total Amount
M7CFRTNRSY	One Time	10/31/2015	\$500.00
Payment Status : Scheduled Funding Source : Savings - xx4654 Amount : \$500.00 Made Via :			
DELETE EDIT			
9GKBD8N1Z3	One Time	05/05/2015	\$152.00
L907PK1NR9	One Time	04/30/2015	\$161.95
RFPKZDXD63	One Time	04/29/2015	\$261.95
FJ5RQLHTG9	One Time	04/28/2015	\$161.95
XFHR0XS4NQ	One Time	04/28/2015	\$161.95

Next

The following options will be displayed:

- **Edit Payment.** This option allows the customer to alter the Payment Date, funding source or Amount of the payment.
- **Delete Payment.** This option allows the customer to Delete the payment, so it will not be processed.

Processed Payments

This module displays details of payments that have been processed, or that have been Deleted by the customer. As with the Scheduled Payments module, the customer can expand the details shown, but does not have options to Delete or Cancel a processed payment.

Automated Payment Enrollments

This module displays details of any active payment enrollments (Recurring, Payment Plan and AutoPay) on the account. As with the Scheduled Payments module, the customer can expand the details shown, but they will only have the option to Delete or Cancel the enrollment.

Refunded Payments

This module displays details of any Refunds that have been processed. The system treats these as new transactions, linked to the original payment, so they can be displayed separately, especially if you have chosen to support Partial Refunds.

Funding Sources

Bank Account Details

Account Nickname	Bank Name	Account Number	Account Status
Test Account One	HSBC BANK USA, N.A.	xxxxx6789	Active
Routing Number : xxx001088 Via :			
Delete Edit			
Tess' Key DDA	KEY BANK NATIONAL ASSOCIATION	xx4654	Active

Add Bank Account

Card Details

Account Nickname	Card Type	Account Number	Account Status
NickName	Visa Card	xxxxxxxxxxxx1111	Active

This option gives the customer access to their funding sources, and options to Edit or Delete them or add additional funding sources. The following page is displayed when this option is selected.

Selecting the masked Account Number will expand the data shown, and give access to the following options:

- Edit Account.** This option allows the customer to update details of the funding source (or replace it with a new one). If there are any Scheduled payments

associated with the funding source the customer will be advised and once the edit is complete they will be transferred to the updated funding source.

- Delete Account.** This option allows the customer to Delete a funding source. If there are any Scheduled payments associated with the funding source the customer is advised that they will be Canceled if the funding source is Deleted.

Depending on your business rules, and the number of active funding sources the customer has linked to their profile they may have options to add additional funding sources.

Add Bank Account

This option allows the customer to add a new Bank Account to their profile. When this option is selected the page shown below is shown (a similar page is used during the enrollment flow if capture of funding source is configured).

Memo

080989430 0014409843 1436

Routing Number Account Number

Add Bank Account

Bank Account Details

Personal Account Nickname : Please enter a description or name for this account. (e.g. "John's Checking Account")

Name on the Account* :

Personal or Commercial Account* : Personal Bank Account Commercial Bank Account

Account Type* : -Select- ▼

Routing Number* :

Confirm Routing Number* :

Account Number* :

Confirm Account Number* :

The following data/options may be displayed.

- **Check Image.** This shows the customer how to locate their Routing Number and Account Number.
- **Account Nickname.** This allows the customer to enter a Nickname for the funding source.
- **Name on Account.** This allows the customer to enter the Name of the Account Holder of the funding source.
- **Personal or Commercial.** These options appear if you are supporting Commercial (Business) Bank Accounts.
- **Account Type.** This allows the customer specify whether the bank account is a checking, savings or money market account.
- **Routing Number.** This allows the customer to enter the 9 digit Routing (ABA) number for the bank account. The field is entered twice to prevent keying errors.
- **Account Number.** This allows the customer to enter the Account Number for the Bank Account. The field is entered twice to try and prevent keying errors.
- **Verify Add Bank Account.** Once the customer has entered the above details and selected Continue they will be shown a page to review and verify the Bank Account details. If they do not want to proceed they can select Cancel, or they can select Edit to return to the page shown above to make changes.

If they select Confirm the details entered will be validated. The following checks will be run:

- **Verify Routing Number.** The system will check to make sure the Routing Number is valid for electronic ACH debits.
- **Check Negative File.** The system will check the list of known bad bank accounts to make sure the account that the customer wants to add is not on the list. **(If too many attempts are made to add a known bad account by a customer their access will be blocked.)**
- Error messages will be shown if there is a problem with bank account details that have been entered.
- **Add Bank Account Confirmed.** If there are no issues with the bank account details the customer will be shown a page confirming the account has been added to their profile.

Add Card Account

This option allows the customer to add a new Card Account to their profile. When this option is selected the page shown overleaf is shown (a similar page is used during the enrollment flow if capture of funding source is configured).

Card Details

Personal Account Name : Please enter a description or name for this account. (e.g. "John's Checking Account")

Card Number* :

Card Type* :

Expiration Date* :
(mm/yy)

CVV No* :
[What is this?](#)

Name on the card* :

Address Line 1* :

Address Line 2 :

City* :

State* :

Country* :

Zip* : -

The following data/options may be displayed.

- **Account Nickname.** This allows the customer to enter a Nickname for the funding source.
- **Card Number.** This allows the customer to enter the card number from the card the customer wants to add.
- **Card Type.** This allows the customer to select the card type they want to add, based on the list of those you have chosen to accept.

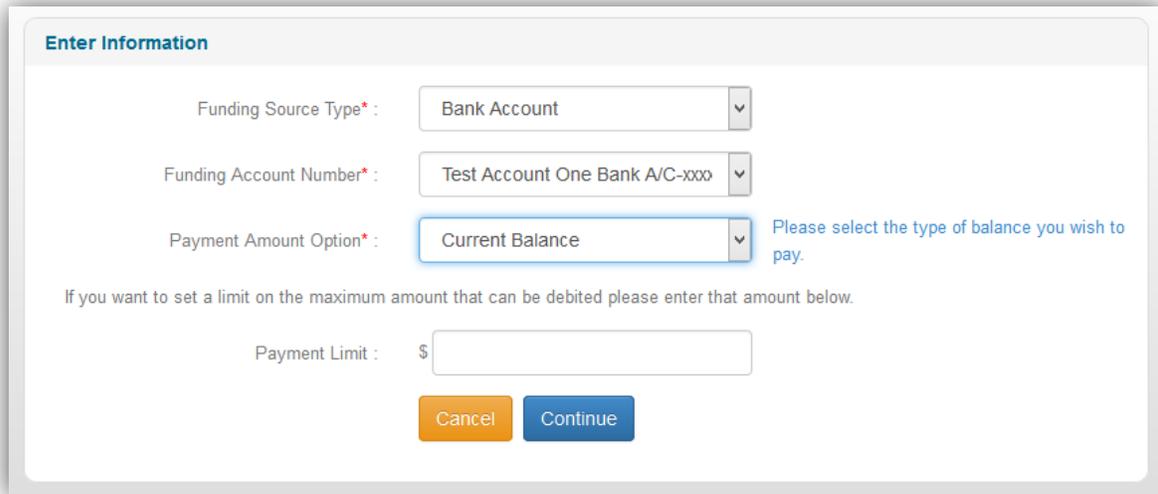
- **Expiration Date.** This allows the customer to enter the expiration date for the card.
- **CVV Number.** This allows the customer to enter the Card Security Code (CVV/CVC) from the card they want to use.
- **Name on Card.** This allows the customer to enter the Name of the Account Holder of the funding source.
- **Card Account Address.** This allows the customer to enter the billing address for the card they want to use.
- **Verify Add Card Account.** Once the customer has entered the above details and selected Continue they will be shown a page to review and verify the Card Account details. If they do not want to proceed they can select Cancel, or they can select Edit to return to the page shown above to make changes.

If they select Confirm the details entered will be validated. The following checks will be run:

- **Verify Card Account.** The system will process a \$0.00 or \$0.01 authorization to verify the card number, expiration date and card status. This includes the Card Security Code and Address Verification Service (AVS) checks.
- **Check Negative File.** The system will check the list of known bad card accounts to make sure the account that the customer wants to add is not on the list. **(If too many attempts are made to add a known bad account by a customer their access will be blocked.)**
- Error messages will be shown if there is a problem with card account details that have been entered.
- **Add Card Account Confirmed.** If there are no issues with the card account details the customer will be shown a page confirming

Enroll for/Manage Automatic Payments

This option allows the customer to either sign up for Automatic Payments (AutoPay) or to manage an active enrollment. The following page is displayed when this option is selected.



The screenshot shows a form titled "Enter Information" with the following fields and options:

- Funding Source Type* :** A dropdown menu with "Bank Account" selected.
- Funding Account Number* :** A dropdown menu with "Test Account One Bank A/C-xxx" selected.
- Payment Amount Option* :** A dropdown menu with "Current Balance" selected. To the right of this dropdown is a blue note: "Please select the type of balance you wish to pay."
- Payment Limit :** A text input field with a dollar sign (\$) and a blank space for the amount. Above this field is the instruction: "If you want to set a limit on the maximum amount that can be debited please enter that amount below."
- At the bottom of the form are two buttons: "Cancel" (orange) and "Continue" (blue).

The following data/options may be displayed:

- **Funding Source Type.** If the customer has active Bank and Card accounts, and you allow both for AutoPay payments this allows the customer to choose the type to use.
- **Funding Account Number.** This dropdown will display the available active accounts based on the selection in the prior dropdown.
- **Payment Amount Option.** This dropdown will list the Payment Amounts that the customer can select to automatically pay.
- **Set Payment Limit.** As the automatic payments are based on the amount owed, you can enable this option that allows the customer to set a limit on the maximum amount they can be debited for.

NOTE: *If a bill is received for more than that amount No payment will be processed. f the next payment due on the customer's account will be processed as an AutoPay details of that payment will be shown to the customer on this page.*

- **Verify Payment Details.** Once the customer has entered the details of the payment they want to make and has selected Continue they will be shown a page to review the proposed payment, as described above. They will then be able to Confirm, Edit or Cancel the payment request.

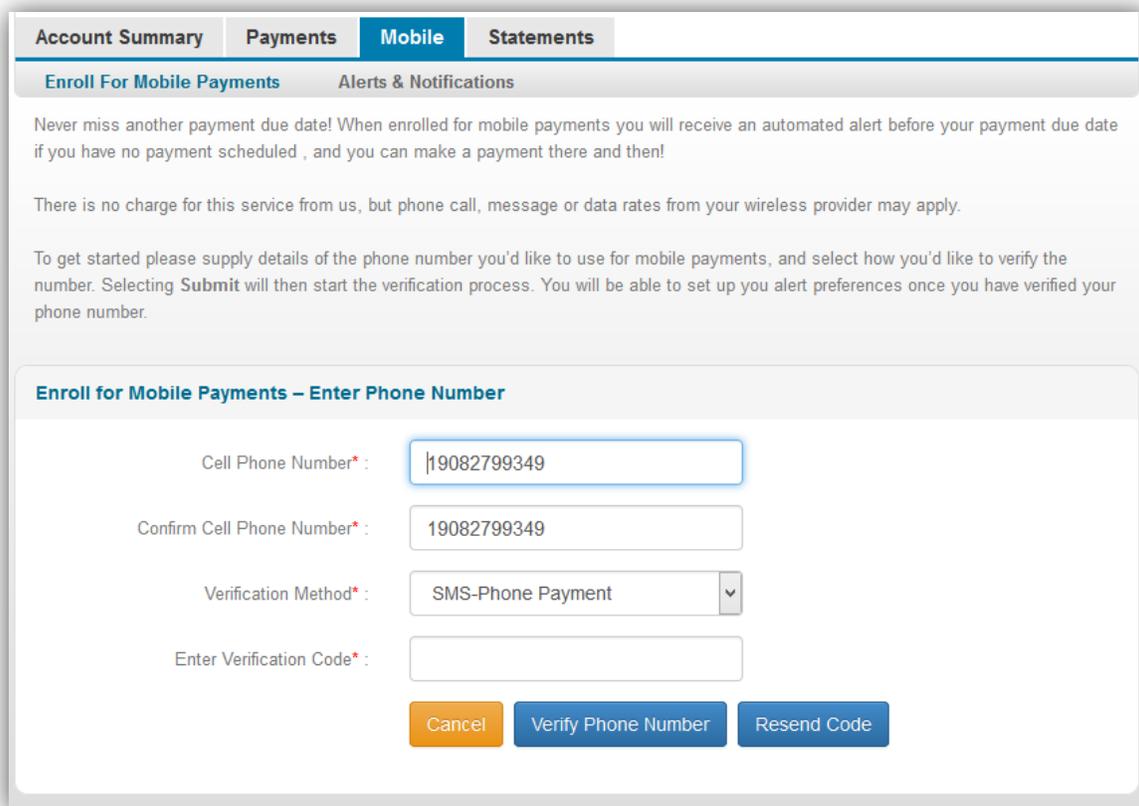
- The system will then run any business rules set up for AutoPay payments. If there are any issues error messages will be displayed.
- **Payment Confirmed.** If there are no issues when the customer confirms the payment they will be shown a payment confirmation page.
- Once the customer is enrolled, the navigation option will change to Manage Automatic Payments, which will allow the customer to cancel their enrollment. To stop a scheduled AutoPay payment the enrollment will need to be canceled before midnight on the day before the payment is scheduled to be processed.

Mobile

This optional feature allows the customer to link a cell phone to their account to receive SMS alerts, but also allows them to sign up for a payment alert and reminder service.

Enroll for/Manage Mobile Payments

This option allows the customer to enroll for Mobile Payments. They can then choose to be alerted if their due date is approaching and they have not made a payment towards that bill. The following page is displayed when this option is selected.



Account Summary | **Payments** | **Mobile** | **Statements**

Enroll For Mobile Payments | Alerts & Notifications

Never miss another payment due date! When enrolled for mobile payments you will receive an automated alert before your payment due date if you have no payment scheduled, and you can make a payment there and then!

There is no charge for this service from us, but phone call, message or data rates from your wireless provider may apply.

To get started please supply details of the phone number you'd like to use for mobile payments, and select how you'd like to verify the number. Selecting **Submit** will then start the verification process. You will be able to set up your alert preferences once you have verified your phone number.

Enroll for Mobile Payments – Enter Phone Number

Cell Phone Number* :

Confirm Cell Phone Number* :

Verification Method* :

Enter Verification Code* :

Verify Phone Number

The first step in enrolling is to verify the phone number the customer wants to use. The following data/options will be displayed:

- **Cell Phone Number.** These fields allow the customer to enter the cell phone number they want to receive alerts on.

- **Verification Method.** This dropdown will list the options for receiving the verification code, either as a SMS or as a Voice Call.
- **Enter Verification Code.** Once the customer has the verification code from the phone they can enter it here to verify the phone number.

Setup Payment Alert Preferences

Once the customer's phone has been verified they will be able to set up their Payment Alert preferences. The following data/options will be displayed:

- **Preferred Contact-Payment Method.** This is how the customer will receive the alert and make the payment. Three options may be offered:
 - **Voice Call-Phone Payment.** The IVR will place a voice call to the phone and request authorization for the payment.
 - **SMS-Phone Payment.** The system will send a text to the phone containing a phone number to call back which will access the IVR to authorize the payment.
 - **SMS-Mobile Web Payment.** The system will send a text to the phone containing a short form URL that will link to a mobile browser web page for the customer to authorize the payment.
- **Days Before Due Date to Contact Me.** Customer can select the number of days before their Due Date that they want to receive the alert.
- **Preferred Contact Time.** The time of day the customer wants to receive the alert.
- **Payment Amount Option.** The payment amount (current statement balance, etc.) that the customer wants to pay.
- **Payment from Account.** The funding source the customer wants to use to fund the mobile payment.

Once the customer has made their selections they can select Submit to move onto the next page. If they have changed their mind they can select Cancel.

- **Verify Payment Details.** Once the customer has entered the details of the payment they want to make and has selected Continue they will be shown a page to review the proposed payment, as described above. They will then be able to Confirm, Edit or Cancel the payment request.

The system will then run any business rules set up for Mobile Alert payments. If there are any issues error messages will be displayed.

- **Payment Confirmed.** If there are no issues when the customer confirms the payment they will be shown a payment confirmation page.
- Once the customer is enrolled, the navigation option will change to Manage Mobile Payments, which will allow the customer to cancel their enrollment.

Alerts and Notifications

This option allows the customer to choose to receive some of the system generated alerts via SMS, and to also switch off certain email alerts. The following page is displayed when this option is selected.

Account Summary	Payments	Mobile	Statements
Enroll For Mobile Payments		Alerts & Notifications	
Details of the alerts and notifications are shown below along with options on those you can choose to opt out of. To receive mobile alerts you will first need to link and verify your cell phone number.			
Alert and Notification Preferences			
		Receive via Email?	Receive via SMS?
Enrollment Messages			
	Forgot Login ID	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Forgot Password	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Enrollment Status Update	<input type="checkbox"/>	<input type="checkbox"/>
	Cancel Enrollment	<input type="checkbox"/>	<input type="checkbox"/>
Funding Source Messages			
	Add Funding Account	<input type="checkbox"/>	<input type="checkbox"/>
	Edit Funding Account	<input type="checkbox"/>	<input type="checkbox"/>
	Delete Funding Account	<input type="checkbox"/>	<input type="checkbox"/>
Payment Messages			
	New Bill Ready	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	AutoPay Enrollment	<input type="checkbox"/>	<input type="checkbox"/>

The customer will then be able to switch alerts off and on by selecting the relevant checkbox. They can then Submit the changes. They can also link and verify a phone

of this has not been done – this will take the customer to a page identical to the one shown above.

NOTE: *Some alerts cannot be switched off (for example New Bill Ready) as the customer has to receive those alerts.*

Statements

This optional feature allows customers to view additional billing statements beyond the three shown on the Account Summary page. It also allows the customer to access paperless billing preferences, if you have enabled that option.

Statement History

This option allows the customer to view electronic copies (PDFs) of their paper bills. The following page is displayed when this option is selected.

The screenshot shows a navigation bar with 'Account Summary', 'Payments', 'Mobile', and 'Statements' (selected). Below it, there are tabs for 'Statement History' and 'eBilling'. A text block explains that summary information from the last twelve months is shown, with a 'View Details' link. The main section is titled 'Bill Statement History' and shows 'Showing 1 to 2 record(s) of 2 record(s) found'. It includes a search interface with 'From' and 'To' date pickers and a 'Search' button. Below is a table with the following data:

Billing Date	Statement Balance	Due Date	Statement Details
12/10/2014	\$ 252.0	01/10/2015	View Statement.
10/15/2014	\$ 78.08	10/31/2014	View Statement.

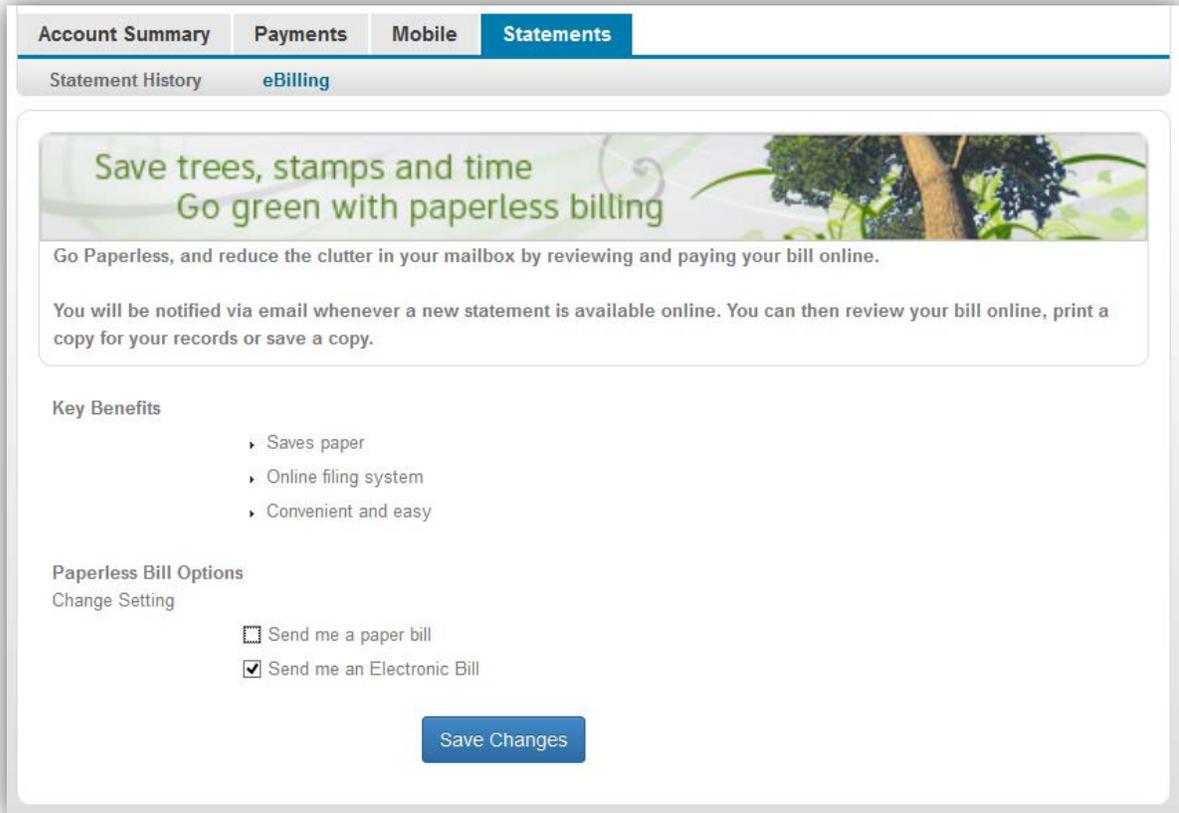
The following data/options are displayed.

- **From and To Date Calendar Tools.** This allows the customer to specify a date range for the statements they want to see.
- **Billing Date.** This is the billing date for that statement.
- **Statement Balance.** This is the balance shown on that statement.
- **Due Date.** This is the Payment Due Date for that statement.
- **Statement Details.** This contains a series of hyperlinks. Clicking on the link will retrieve the statement PDF for display to the customer.

NOTE: The default number of statements displayed is 13, though you may be configured to show a different amount.

eBilling or Paperless Billing

This option allows the customer to manage their eBilling or Paperless Billing preferences (if you allow the customer to do this). The following page is displayed when this option is selected.



The screenshot shows a web interface for managing eBilling or Paperless Billing. At the top, there are navigation tabs: Account Summary, Payments, Mobile, and Statements (which is selected). Below these are sub-tabs: Statement History and eBilling (which is selected). The main content area features a green banner with the text "Save trees, stamps and time Go green with paperless billing". Below the banner, there is a paragraph: "Go Paperless, and reduce the clutter in your mailbox by reviewing and paying your bill online. You will be notified via email whenever a new statement is available online. You can then review your bill online, print a copy for your records or save a copy." Underneath, there is a section titled "Key Benefits" with three bullet points: "Saves paper", "Online filing system", and "Convenient and easy". Below that is a section titled "Paperless Bill Options" with a "Change Setting" link. It contains two checkboxes: "Send me a paper bill" (unchecked) and "Send me an Electronic Bill" (checked). At the bottom of the form is a blue "Save Changes" button.

The following data/options are displayed:

- **Paperless Bill Options.** By default, if you are offering Paperless Billing, the customers will be set to only receive electronic bills if they enroll for the web portal.

If they then want to receive a paper bill they will need to navigate to this option and check the Send me a paper bill checkbox to trigger sending of paper bills.

NOTE: These options are then communicated to you (or your print/mail vendor) in a daily file. You can then use the data to set the appropriate paperless billing setting for that customer when printing statements.

Messages

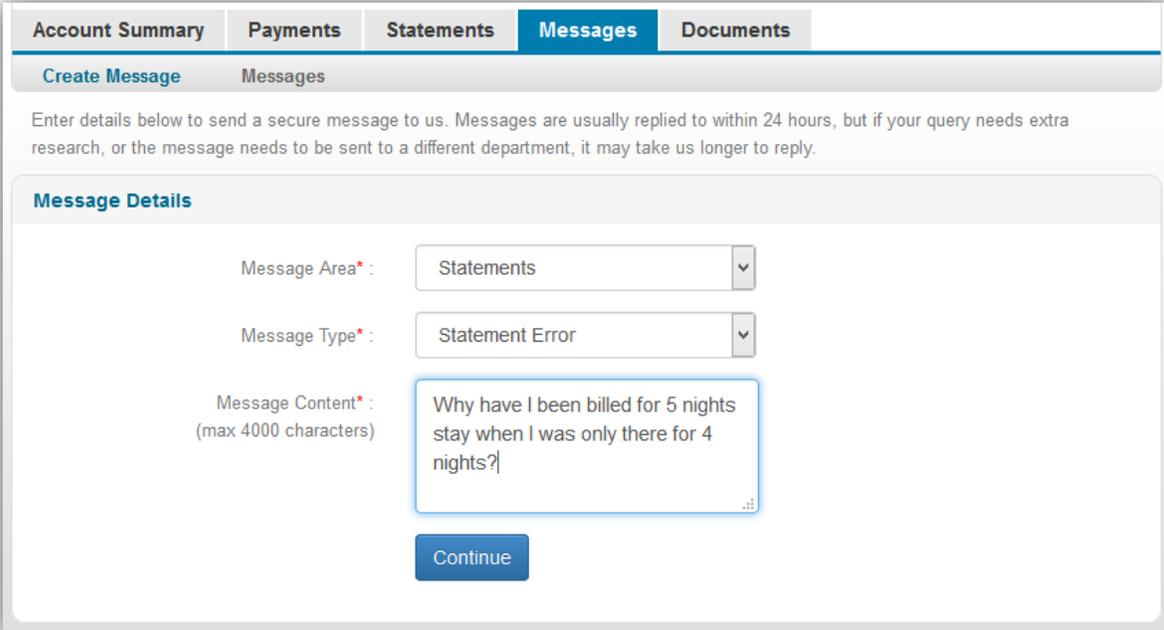
This optional feature allows customers to send secure, structured messages to you that are then queued for you to review and reply to. You can also use this to send secure messages to your customers.

Create Message

This option allows your customer to create a new message to be sent to you.

Enter Message Details

The following page is displayed when Create Message is selected.



The screenshot shows a web interface for creating a message. At the top, there are tabs for 'Account Summary', 'Payments', 'Statements', 'Messages', and 'Documents'. The 'Messages' tab is active. Below the tabs, there are two sub-tabs: 'Create Message' and 'Messages'. The 'Create Message' sub-tab is selected. Below the sub-tabs, there is a message: 'Enter details below to send a secure message to us. Messages are usually replied to within 24 hours, but if your query needs extra research, or the message needs to be sent to a different department, it may take us longer to reply.' Below the message, there is a section titled 'Message Details'. This section contains three fields: 'Message Area*' with a dropdown menu showing 'Statements'; 'Message Type*' with a dropdown menu showing 'Statement Error'; and 'Message Content*' with a text area containing the text 'Why have I been billed for 5 nights stay when I was only there for 4 nights?'. Below the text area, there is a 'Continue' button.

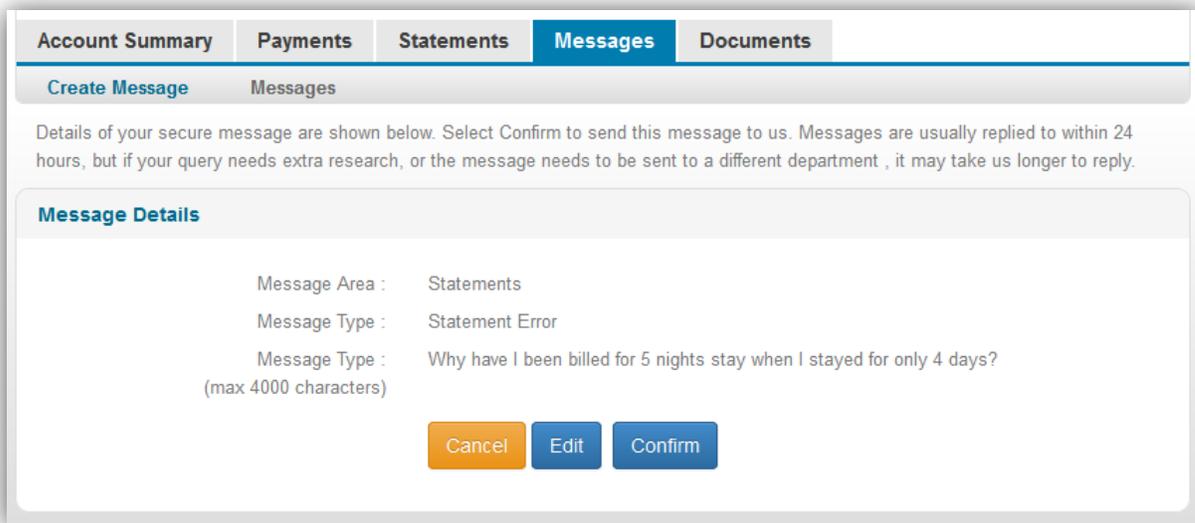
The following data/options are displayed:

- **Message Area.** This dropdown allows the customer to choose an area for the Message. The following options are available:
 - Bank Accounts
 - Payments
 - Statements
 - Technical
- **Message Type.** This dropdown updates itself base on the previous selection with message types specific to the Message Area (for example, Statement Error).

- **Message Content.** This field allows the customer to enter the message content, up to 4,000 characters.

Confirm Message Details

Once the customer has entered the message details they can select Continue to be taken to a page to review the message details.



Account Summary | Payments | Statements | **Messages** | Documents

Create Message | Messages

Details of your secure message are shown below. Select Confirm to send this message to us. Messages are usually replied to within 24 hours, but if your query needs extra research, or the message needs to be sent to a different department, it may take us longer to reply.

Message Details

Message Area : Statements
 Message Type : Statement Error
 Message Type : Why have I been billed for 5 nights stay when I stayed for only 4 days?
 (max 4000 characters)

Cancel | Edit | Confirm

They can Cancel at this point, or select Edit to go back and make a change to the message. If all is Ok, they can select Confirm to submit the message to you.

Message Confirmed

Once the message has been successfully created the customer will be shown a page to confirm it has been created.

Messages

This option allows the customer to view messages they have sent to you, replies they have received from you or new messages you have sent to the customer. The following page is displayed when this option is selected.

Account Summary | Payments | Statements | **Messages** | Documents

Create Message | Messages

Summary details of messages you have sent and received are shown below, along with options for their management.

Messages Sent
Showing 1 to 2 messages of 2 messages found

Enter Date Range [calendar icon] [] to [calendar icon] [] Search

Message Date	Message Area	Message Type	Reply Received	Message Options
05/07/2015 15:55:26	Statements	Statement Error	Pending	Delete Reply
03/17/2015 16:53:12	Statements	Statement Error	Pending	Delete Reply

Messages Received

Enter Date Range [calendar icon] [] to [calendar icon] [] Search

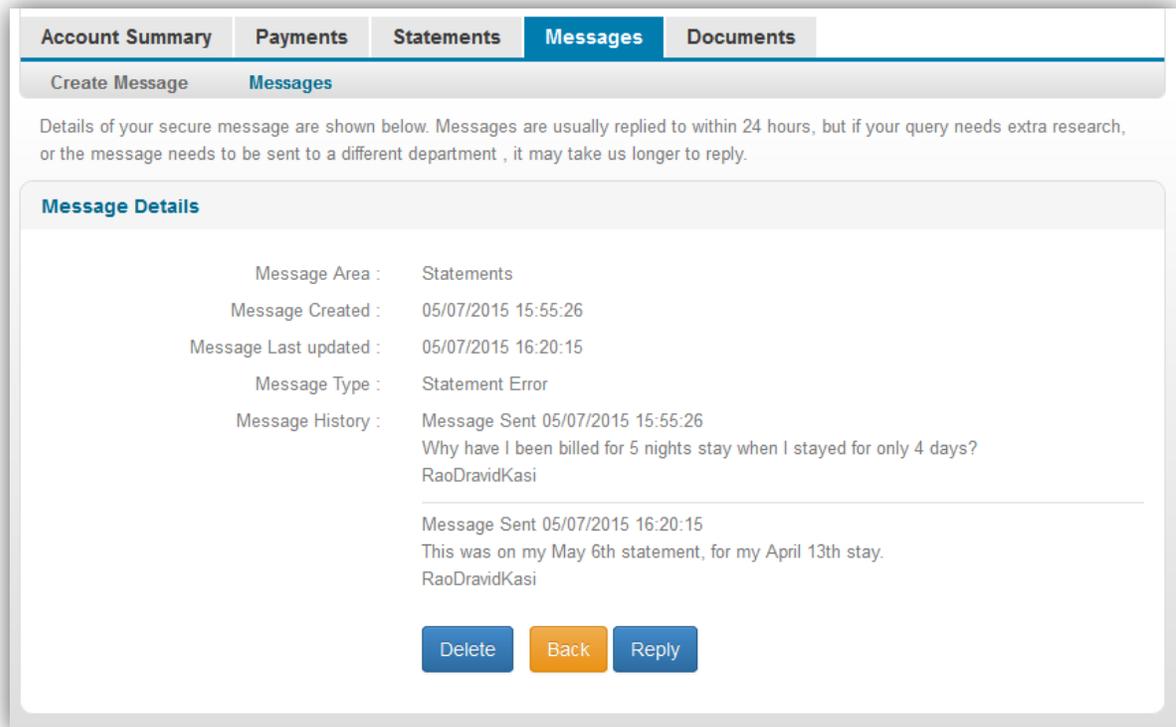
Message Date	Message Area	Message Type	Reply Received	Message Options
No Messages				

The page is split into two sections, Messages Sent and Messages Received. The following data/options are displayed for each:

- **Message Date.** This is the date and time the message was originally created.
- **Message Area.** This is the Message Area that was selected for the message.
- **Message Type.** This is the Message Type that was selected for the message. This is also a link that can be used to access the message details (see below).
- **Reply Received.** If no reply has been received this will show Pending. If one has been received it will show the Date and Time of the reply.
- **Message Options.** These allow the customer to reply to the message or to delete it if it is no longer required.

Message Details

If the customer selects the Message Type link on the messages page they will be taken to the message details page. The following page is displayed when this option is selected.



The screenshot shows a web interface with a navigation bar at the top containing links for Account Summary, Payments, Statements, Messages (highlighted), and Documents. Below the navigation bar is a sub-header with 'Create Message' and 'Messages'. A paragraph of text explains that message details are shown below and that replies are typically within 24 hours. The main content area is titled 'Message Details' and contains the following information:

Message Area :	Statements
Message Created :	05/07/2015 15:55:26
Message Last updated :	05/07/2015 16:20:15
Message Type :	Statement Error
Message History :	Message Sent 05/07/2015 15:55:26 Why have I been billed for 5 nights stay when I stayed for only 4 days? RaoDravidKasi
	Message Sent 05/07/2015 16:20:15 This was on my May 6th statement, for my April 13th stay. RaoDravidKasi

At the bottom of the message history section, there are three buttons: 'Delete', 'Back', and 'Reply'.

The following data/options are displayed:

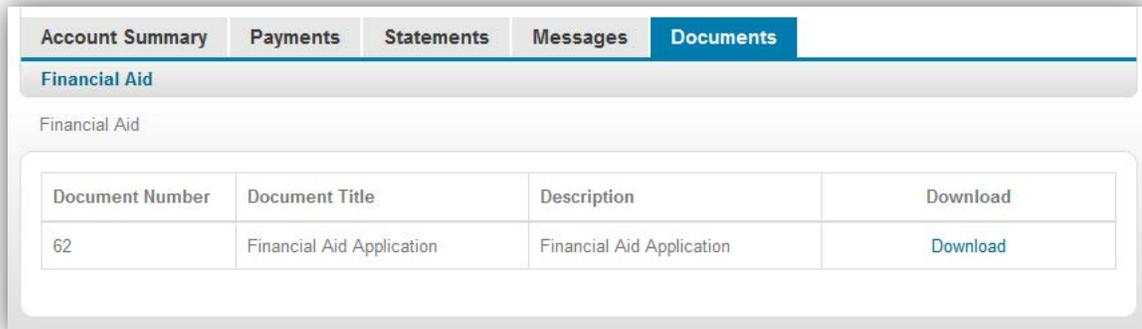
- **Message Area.** This is the Message Area that was selected for the message.
- **Message Created.** This is the date and time the message was originally created.
- **Message Last Updated.** This is the date and time the message was last updated.
- **Message Type.** This is the Message Type that was selected for the message. This is also a link that can be used to access the message details (see below).
- **Message History.** This section will show the chronological history of the messages exchanged, with the earliest message at the top. Each message will have a date and time stamp, as well as the name of the person that sent it (either the customer's name or the name of your member of staff).

Documents

This optional feature allows you to create an online library of generic PDF documents that the customer can access to download.

NOTE: *The names of the online folders, folder descriptions, uploaded documents and their descriptions are all controlled by you.*

The following page is displayed when this option is selected.



Account Summary	Payments	Statements	Messages	Documents
Financial Aid				
Financial Aid				
Document Number	Document Title	Description	Download	
62	Financial Aid Application	Financial Aid Application	Download	

The following data/options are displayed:

- **Sub-Navigation Links.** These links (named by you) allow the customer to access the folders that have been set up (for example, Financial Aid).
- **Folder Description.** This text provides a description of the folder, with the text being defined by you.
- **Document Number.** The system automatically gives each document a unique number when it is uploaded.
- **Document Title.** This is the title of the document entered by you when the document was created or updated.
- **Description.** This is the description of the document entered by you when the document was created or updated.
- **Download.** This link allows the customer to download a copy of the document.

Electronic Invoice Presentment and Payment (EIPP)

Introduction

This section will provide an overview of the Invoice Payments option that is available within E-Bill & Collect.

This option allows E-Bill & Collect to be configured to support simple Invoice Payment and Presentment, where multiple Invoices (or bills) can be displayed to a customer, who can then select to pay one or more of those invoices with a single payment transaction.

As the Invoice Payments option will operate separately from the standard Bill Payment options we have created this separate document to describe this option, rather than place the details within the main E-Bill & Collect documents.

Customer Website

If Invoice Payments are configured, there are a number of changes to the customer website.

Account Summary

An alternate page template is used to support the display of invoices on the account.

Welcome: DAPHNE BLAKE | Account Number: 123456 | Last Login: August 30, 2013, 02:36 PM, ET | Sign Out

Business Logo

Account Summary | Payments | Mobile | Paperless Billing

Account Summary | My Profile | Terms & Privacy Policy | Cancel Enrollment

Details of the current balance on the card account and any current outstanding invoices are shown below. To reload the card or pay one or more invoices select the payment options shown below

Access Billing Account

The following accounts are linked to your profile. Select the Biller and Account to view details of the account.

Biller Name: Demo EIPP Biller | Account Number: -123456

Current and Outstanding Invoices DAPHNE BLAKE 123456

Invoice Description & Code	Invoice Amount	Due Date	Status
Invoice for work done or goods supplied on MM/DD/YYYY [123456-I1] Custom Messaging Field 1 Custom Messaging Field 2 Custom Messaging Field 3 Custom Messaging Field 4	\$101.01	12/31/2013	Open
Invoice for work done or goods supplied on MM/DD/YYYY [123456-I2] Custom Messaging Field 1 Custom Messaging Field 2 Custom Messaging Field 3 Custom Messaging Field 4	\$202.02	12/31/2013	Open

NOTE: The above shows optional multi-account profile module that allows multiple billing accounts to be managed from one Profile.

The column headings in the invoice table are configurable, so can be altered to read Fee Description and Code, or any other value that describes what the customer has to pay.

The following data is displayed for each invoice.

- **Invoice Description.** Description of the invoice.
- **Invoice Code.** Number or code that uniquely identifies the invoice. This will be sent with any payment details for that invoice.
- **Custom Message Fields.** Up to 4 optional fields to provide more details of the invoice.
- **Invoice Image Icon.** If an image of the invoice has been supplied, and icon will be displayed to retrieve the image.
- **Invoice Amount.** The amount owed on the invoice.
- **Due Date.** Optional Due Date for the invoice. If this is not present the column can be removed.
- **Status.** The status of the invoice.

Make Payment

The Make Payment page configuration for Invoice Payments is shown overleaf.

NOTE: *In the current release, Invoice Payments can only be combined with Balance Reload payments. Additional options may be added with subsequent releases.*

Only invoices that are eligible to have a payment made against them are displayed. To pay an invoice the customer must select the checkbox alongside it.

The following options are available / displayed.

- **Check All Checkbox.** Allows the customer to select all the invoices for payment with one click.
- **Invoice Description and Code.** Description of the invoice, and the unique code for it. The custom message fields are not shown on this page.
- **Invoice Amount.** The amount owed on the invoice.
- **Paid Amount.** If the customer has made a partial payment towards the invoice the amount that has been paid is displayed here.

- **Payment Amount.** Field to enter/display the payment amount. There are two options, depending on whether partial invoice payments are allowed:
 - If partial payments are allowed selecting the invoice checkbox enables the Payment Amount field so a payment can be entered – see Invoice 1 overleaf.
 - If partial payments are not allowed, selecting the invoice checkbox displays the Invoice Amount in the Payment Amount field, which is not editable.

As the invoices are selected and payment amounts entered (or displayed) the main Payment Amount field will be updated with the total amount to be paid.

Once the customer has selected the invoices they want to pay they can select the funding source they want to use and the Payment Date. They can also optionally enter a Memo. The customer can then select Continue to submit the payment details.

Welcome: DAPHNE BLAKE | Last Login: August 27, 2013, 01:52 PM, ET
Sign Out

Account Summary
Payments
Mobile
Paperless Billing

Schedule Payment
Payment History
Funding Sources

Please select a funding source and payment amount option to proceed. Payment amounts are from your current bill only.

Note - If your payment is subsequently returned by your bank a returned payment fee will apply.

Select Payment Type & Enter Amounts

Select Payment Type* : Balance Reload
 Invoice Payment

<input type="checkbox"/> Invoice Description & Code	Invoice Amount	Paid Amount	Payment Amount
<input checked="" type="checkbox"/> Invoice for work done or goods supplied on MM/DD/YYYY [123456-11]	\$101.01	\$0.00	\$ <input type="text"/>
<input checked="" type="checkbox"/> Invoice for work done or goods supplied on MM/DD/YYYY [123456-12]	\$202.02	\$0.00	\$ <input type="text" value="202.02"/>
<input type="checkbox"/> Invoice for work done or goods supplied on MM/DD/YYYY [123456-13]	\$303.03	\$0.00	\$ <input type="text"/>
<input type="checkbox"/> Invoice for work done or goods supplied on MM/DD/YYYY [123456-14]	\$404.04	\$0.00	\$ <input type="text"/>

Payment Amount* : \$
(minimum=\$0.00, maximum=\$0.00)

Funding Account Number* : ▼

Payment Date (mm/dd/yyyy)* : This is the earliest date your payment will post.

Memo :

Continue ▶
Cancel

Review and Confirm Payment

Once the details of the proposed payment have been verified the customer will be shown a page to review and confirm the payment, which will include details of the invoices to be paid with that payment.

They can then select Confirm to schedule the payment for processing, select Edit to return to the page above to alter the payment or Cancel to abandon the entered payment.

Once confirmed the customer will be given a confirmation number and an email will be sent to the customer with details of the payment.

Payment Details

If the Payment Details for an Invoice Payment are accessed from the Payment History page, details of the Invoice(s) paid are displayed.

Welcome: DAPHNE BLAKE | Last Login: August 27, 2013, 02:31 PM, ET Sign Out

Business Logo

Account Summary **Payments** Mobile Paperless Billing

Schedule Payment **Payment History** Funding Sources

View Payment Details

Payment Type Text: Invoice Payment
 Confirmation Number: JBN613TM8G
 Payment Status: Scheduled
 Payment Date: 08/27/2013
 Payment Amount: \$252.03
 Made Via:
 Paid From: Checking - xxxxx1987

Invoices Paid with this Payment

Invoice Description & Code	Payment Amount
Invoice for work done or goods supplied on MM/DD/YYYY [123456-I1]	\$50.01
Invoice for work done or goods supplied on MM/DD/YYYY [123456-I2]	\$202.02

Invoice Status

Invoices can have a number of statuses within the system. Some of these are managed by E-Bill & Collect, but others are controlled by you by sending Invoice Status Updates.

The following statuses are managed by E-Bill & Collect:

- **Open [OP]**. Invoice can have payments made against it.
- **Paid [PD]**. Invoice has been fully paid.
- **Disputed [DI]**. For future use.
- **Payment Pending [PE]**. A future dated payment is scheduled for that invoice.
- **Partially Paid [PA]**. The invoice has been partially paid.

As payments are scheduled, edited, cancelled and returned, E-Bill & Collect will update the status.

The following statuses can be applied by you by sending a status updated in the invoice data file:

- **Open [OP]**. Invoice can have payments made against it.
- **Paid [PD]**. Invoice has been fully paid.
- **Closed [CL]**. Invoice has been closed out.
- **Deleted [DE]**. Invoice is to be deleted – this actually removes it from the system.

Invoice Display Logic

On the account summary page, all invoices will be displayed. However, on the Make Payment page, only invoices with the following status are displayed:

- Open
- Payment Pending – if the pending payment is a partial payment
- Partially Paid

Customer Emails

The following email template is used to advise customers that they have created an Invoice Payment.

Subject Line: \${PARTNER_NAME} invoice Payment Scheduled

Email Content:

Dear \${CUSTOMER_NAME},

This email is to confirm a payment instruction received on \${ENTRY_DATE} through Online Payment Processing for your \${PARTNER_NAME} account number ending \${CREDIT_ACCT_NO}.

An Invoice Payment for a total amount of \$\$\${AMOUNT} has been scheduled with a date of \${SCHLD_DATE}. The funding source that will be debited for this payment is your funding account number ending \${DEBIT_ACCT_NO}. The unique confirmation number for this payment is \${CONFIRMATION_NO}. The following invoices will be paid with this payment:

\${INVOICE_NUMBER} \${INVOICE_DESCRIPTION} - \$\$\${INVOICE_PAYMENT_AMOUNT}
\${INVOICE_NUMBER} \${INVOICE_DESCRIPTION} - \$\$\${INVOICE_PAYMENT_AMOUNT}
\${INVOICE_NUMBER} \${INVOICE_DESCRIPTION} - \$\$\${INVOICE_PAYMENT_AMOUNT}
\${INVOICE_NUMBER} \${INVOICE_DESCRIPTION} - \$\$\${INVOICE_PAYMENT_AMOUNT}

...

\${INVOICE_NUMBER} \${INVOICE_DESCRIPTION} - \$\$\${INVOICE_PAYMENT_AMOUNT}

We appreciate your business. Thank you for using Online Payment Processing at \${PARTNER_SITE_URL}.

\${PARTNER_NAME} Customer Service

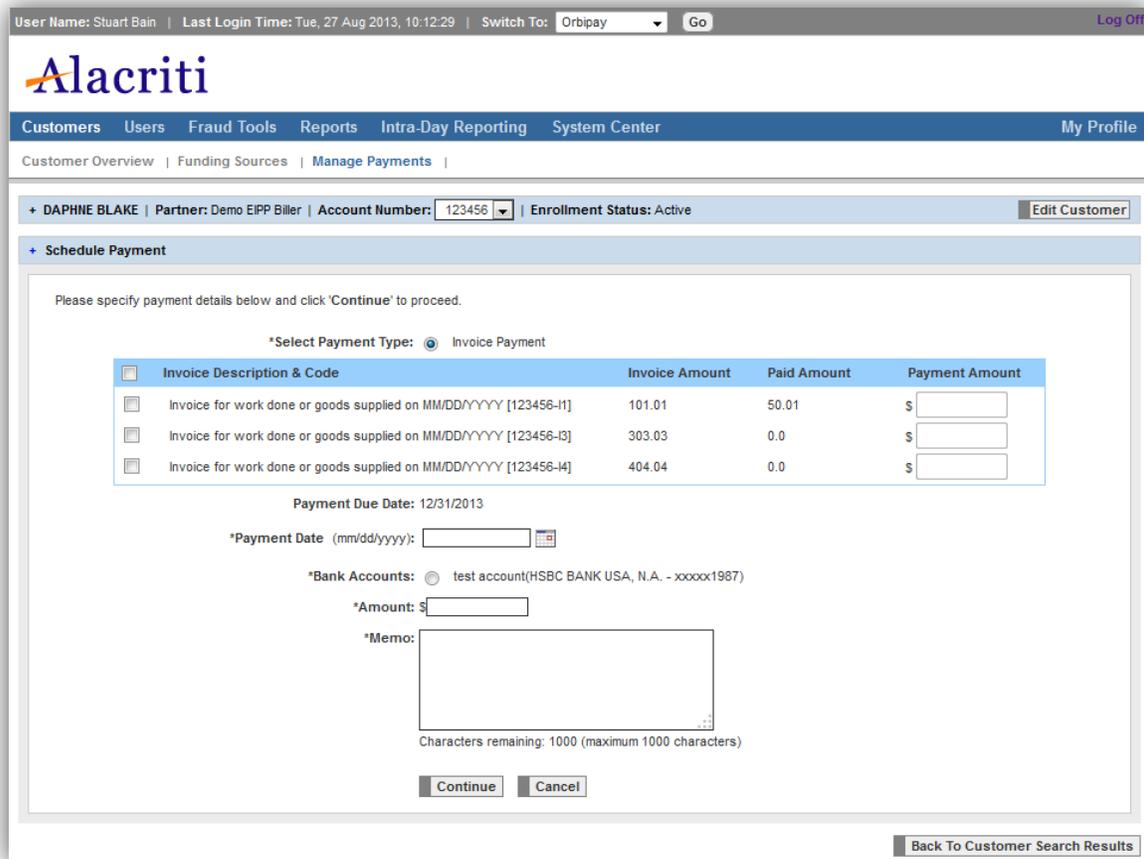
The \${DATA_ELEMENT} items represent parameters that are added to the template before it is sent to the customer.

Payment Center

Payment Center can be configured to allow Invoice Payments to taken over the phone.

Schedule Payment

If Invoice Payments are configured, and the user has the Schedule Payment privilege the following page is displayed when Schedule Payment option



User Name: Stuart Bain | Last Login Time: Tue, 27 Aug 2013, 10:12:29 | Switch To: Orbipay | Go Log Off

Alacriti

Customers Users Fraud Tools Reports Intra-Day Reporting System Center My Profile

Customer Overview | Funding Sources | Manage Payments |

+ DAPHNE BLAKE | Partner: Demo EIPP Biller | Account Number: 123456 | Enrollment Status: Active Edit Customer

+ Schedule Payment

Please specify payment details below and click 'Continue' to proceed.

*Select Payment Type: Invoice Payment

<input type="checkbox"/>	Invoice Description & Code	Invoice Amount	Paid Amount	Payment Amount
<input type="checkbox"/>	Invoice for work done or goods supplied on MM/DD/YYYY [123456-I1]	101.01	50.01	\$ <input type="text"/>
<input type="checkbox"/>	Invoice for work done or goods supplied on MM/DD/YYYY [123456-I3]	303.03	0.0	\$ <input type="text"/>
<input type="checkbox"/>	Invoice for work done or goods supplied on MM/DD/YYYY [123456-I4]	404.04	0.0	\$ <input type="text"/>

Payment Due Date: 12/31/2013

*Payment Date (mm/dd/yyyy):

*Bank Accounts: test account(HSBC BANK USA, N.A. - xxxxx1987)

*Amount: \$

*Memo:

Characters remaining: 1000 (maximum 1000 characters)

The user can then select the invoices to be paid, in the same way that the customer can on the website.

Data Import and Export

The Invoice Payment function makes use of E-Bill & Collect's dynamic file processing capabilities to support the import of account and invoice data, and the export of payment and invoice payment and return data.

The file layouts and selected configuration workbook are embedded below.



OrbiPay Dynamic File Specification v1.0.xls



Dynamic File Layout Settings 0713-1.xls

File Format and Configuration

The file format and configuration options for each file are as follows:

File Format

The dynamic file format is a delimited file, where every data field is separated by a delimiter.

Fields themselves are enclosed within double quotes. If a field contains double quotes further double quote serve as escape characters

Each data record should end with a Carriage Return character to ensure correct formatting if the file is viewed in Notepad, Wordpad etc. Finally, the file can optionally contain a file header that names the fields present in the file.

File Configuration

The configuration of the dynamic file for a Partner is managed through the Partner Configuration Manager, File Layout Configuration option.

The import file is configured under the appropriate File option, which may already be present or may need to be added as a new file. Selecting the Dynamic Format option in the file layout selector dropdown will display the screen shown on page overleaf.

The following options are then displayed:

- **Partner Key passed as part of file.** If the Partner Key is to be passed as part of the file Yes should be selected, otherwise No. This is typically used only in more complex partner set ups.

- **Account Type passed as part of file.** If the customer's account type is to be passed as part of the file Yes should be selected, otherwise No. This is typically used only in partner set ups where business rules are driven by the customer account type.

- **Select Delimiter.** There are four options for the delimiter to be used to separate the data fields within the file record. These are:
 - Comma [,]
 - At Sign [@]
 - Pipe [|]
 - Asterisk [*]

Files Layout Configuration

File Type : 332

File Desc : Setup Testing Partner Account Master Standard File

Layout : Account Master File Dynamic Format ▼

Partner Key : 8184761133

Account Type : 17

Partner Key passed as part of file * Yes No

Account Type passed as part of file * Yes No

Select Delimiter * : -Select- ▼

File Contains Header

Add / Remove Selected Fields :

<ul style="list-style-type: none"> First Name Address Line 1 City State Zip/Postal Code 1 Home Phone Number Statement/Invoice Date Middle Initial SSN e-mail Address Address Line 2 Country Zip/Postal Code 2 Work Phone Number Cell Phone Number Customer Number Statement/Invoice Number Minimum payment due Account Issuer State Code Online Enrollment Code Current Balance Amount Past Due Credit Limit 	<p>Add >></p> <p><< Remove</p>	<ul style="list-style-type: none"> Last Name Account Number Current Statement Balance Payment Due Date Partner Key Payee Account Type 	<p>Move up</p> <p>Move Down</p>
---	--	---	---

* Mandatory Fields are displayed in bold and cannot be removed.

[Select All](#), [Unselect All](#)

- **File Contains Header.** Selecting this checkbox will cause the first record in the file to display the field names of the fields in the file rather than customer data.
- **Add/Remove Selected Fields.** These list boxes and controls are used to specify the fields that are present in the file and the order they appear in.

When accessed for the first time the Left Hand box will contain all of the optional data elements and Right Hand box the mandatory data elements.

(The Partner Key and Payee Account Type fields initially appear as mandatory until they are deselected using the radio buttons shown above.)

The user can then select Optional fields and move them to and fro to set the fields to be passed in the file.

- **Move Up/Move Down.** These buttons allow the user to alter the order of the data fields in the RH box to correspond with the order they will be sent in the file.

Once the user has configured the file they can Submit the changes. Any files uploaded will then need to correspond to the newly specific file layout.

Account Import File

The Dynamic Account Import file is used to load details about customers and any amounts owed into E-Bill & Collect and is used to verify customer data during enrollment, verify payments that have been entered and trigger any automated payments.

NOTE: Full details of the file can be found in the spreadsheet *E-Bill & Collect Dynamic File Specification*, in the *Account Import worksheet*.

File Content

The import file contains only 4 mandatory fields. These are:

- **Customer (Last Name).** Customer's full name can be sent in this field, or it can be combined with the optional Customer First Name and Middle Initial fields to send the name separately.
- **Customer Account Number.** The account number or ID that uniquely identifies the customer account within the Partner hierarchy.
- **Payment Due Date.** The date that the payment is due to be paid on the customer's account.

- **Current Statement Balance.** The amount that is due to be paid on the customer's account.

***NOTE:** The above 4 records must be supplied to create an account in the system. As the Payment Due Date and Current Statement Balance do not apply to invoice payments these will need to be populated with default data (\$0.00 and 12/31/2013 for example).*

They are not shown to the customer, so the values sent can be anything.

Additional optional data fields can be passed in the data import file, and are described in the batch file specification spreadsheet. These fields are not needed to successfully process a payment but are used to provide more payment options, control and verify the payments entered and so on.

***NOTE:** If the Web Direct Integration method is being used one of optional SSN, Zip Code or Online Enrollment Code fields will need to be passed in the file or customers will not be able to enroll for payment processing.*

File Names

The expected file name of these files is:

ORBI.IMPORT.[PARTNERKEY].MMDDYYYY.HHMMSS.DAT

Where [PARTNERKEY] is the Partner Key for that Partner.

Invoice Data Import File

The Invoice Data Import file is used to load details about a customer's invoices into E-Bill & Collect and is used where the Invoice Payment option is being made available.

***NOTE:** Full details of the file can be found in the spreadsheet E-Bill & Collect Dynamic File Specification, in the Invoice Data Import worksheet.*

File Content

The import file contains only 7 mandatory fields. These are:

- **Partner Key.** This uniquely identifies the Partner within E-Bill & Collect .
- **Customer Account Number.** The account number or ID that uniquely identifies the customer account within the Partner hierarchy.
- **Invoice Number.** The number that uniquely identifies this invoice.
- **Invoice Description.** Description of the invoice to be paid.
- **Invoice Amount.** The amount that is due to be paid on this customer invoice.

- **Invoice Status.** The status of the invoice.
- **Partial Payment Allowed?** A flag that determines whether the customer can make a partial payment against the invoice.

Additional optional data fields can be passed in the file, and are described in the batch file specification spreadsheet. These fields are not needed to successfully process a payment but are used to provide more payment options, control and verify the payments entered and so on.

NOTE: *If images of the invoice are to be made available the Invoice Image URL or Filepath parameter must be added to the file layout.*

File Names

The expected file name of these files is:

ORBI.INVOICEDATA.[PARTNERKEY].MMDDYYYY.HHMMSS.DAT

Where [PARTNERKEY] is the Partner Key for that Partner.

Payment Posting Files

The Payment Posting files are used to advise the Partner about payments that have been processed and about any returned payments received. Separate files are produced for Payments and Returns, at different times of the day.

NOTE: *Full details of the file can be found in the spreadsheet E-Bill & Collect Dynamic File Specification, in the Payment Posting worksheet.*

File Content

The import file contains only 6 mandatory fields. These are:

- **Customer (Last Name).** Customer's full name can be sent in this field, or it can be combined with the optional Customer First Name and Middle Initial fields to send the name separately.
- **Customer Account Number.** The account number or ID that uniquely identifies the customer account within the Partner hierarchy.
- **Payment Date.** The date that the payment was processed.
- **Payment Amount.** The amount of the payment that was processed.
- **Payment Method.** The funding source used to pay for the payment.
- **Payment Confirmation Number.** The unique confirmation number for the payment.

Additional optional data fields can be passed in the data export files, and are described in the batch file specification spreadsheet. These fields are not needed to

successfully process a payment but are used to provide more details back to the Partner (for example, any Email Address captured when the customer enrolled to process payments).

File Names

As noted above, two files are sent, one for payments, one for returns. The expected file names of these files is:

```
ORBI.ALLPAY.EXPORT.[PARTNERKEY].MMDDYYYY.HHMMSS.DAT  
ORBI.ALLRET.EXPORT.[PARTNERKEY].MMDDYYYY.HHMMSS.DAT
```

Where the first is for payments, the latter is for returns and [PARTNERKEY] is the Partner Key for that Partner.

Invoice Posting Files

The Invoice Posting files are used to advise the Partner about invoice payments that have been processed and about any returned payments received. Separate files are produced for Payments and Returns, at different times of the day.

NOTE: Full details of the file can be found in the spreadsheet *E-Bill & Collect Dynamic File Specification*, in the *Invoice Posting worksheet*.

File Content

The import file contains only 7 mandatory fields. These are:

- **Customer (Last Name).** Customer's full name can be sent in this field, or it can be combined with the optional Customer First Name and Middle Initial fields to send the name separately.
- **Customer Account Number.** The account number or ID that uniquely identifies the customer account within the Partner hierarchy.
- **Invoice Number.** The number that uniquely identifies this invoice.
- **Invoice Payment Date.** The date that the payment was processed.
- **Invoice Payment Amount.** The amount of the payment that was processed.
- **Payment Method.** The funding source used to pay for the payment.
- **Payment Confirmation Number.** The unique confirmation number for the payment.

Additional optional data fields can be passed in the data export files, and are described in the batch file specification spreadsheet. These fields are not needed to successfully process a payment but are used to provide more details back to the Partner (for example, any Email Address captured when the customer enrolled to process payments).

File Names

As noted above, two files are sent, one for payments, one for returns. The expected file name of these files is:

ORBI.INVPAY.EXPORT.[PARTNERKEY].MMDDYYYY.HHMMSS.DAT
ORBI.INVRET.EXPORT.[PARTNERKEY].MMDDYYYY.HHMMSS.DAT

Where the first is for payments, the latter is for returns and [PARTNERKEY] is the Partner Key for that Partner.

Payment Center Summary

E-Bill & Collect gives you control over your bill payment processing, and the flexibility to tailor the service to your needs. Starting from how your customers interact with E-Bill & Collect to process payments, this flexibility extends through to:

- The types of payments that can be scheduled
- Rules governing the scheduling of payment scheduling
- The funding sources customers can use to make payments
- How those payments are subsequently captured and processed
- The Financial Institutions the payments are processed through
- The interfaces to your accounts receivable system
- Rules for returned payment handling and payment re-presentation
- Rules for automated customer status updates.

Document Purpose

A key component of the E-Bill & Collect Payment Center (PC) is Customer Management. This web-based application provides a number features and functions to provide customer support before, during and after payment processing, as well as reporting and other tools for overall payment management.

This document provides comprehensive details on the E-Bill & Collect Payment Center Customer Management feature with the objective of being the reference manual for you and your customer support staff.

This document is part of a series that, together, explain all that E-Bill & Collect Payment Center has to offer.

- Payment Center Manual – Customer Management
- Payment Center Manual – Reporting
- Payment Center Manual – User Administration
- Payment Center Manual – System Center

NOTE: *The screenshots used in this manual are from the core pre-production version of Payment Center. As such you may contain functions (for example, Maintenance Tools) or data that does not appear in the production version or that are not configured for you.*

Customer Management

Overview

Customer Management is the main function within Payment Center. It allows you to:

- Search for and retrieve customer records.
- Update customer status.
- Review and Update Payment and funding source data.
- Review customer session and maintenance activity.
- Review and update any open customer queries.

These will be described further in the sections that follow.

Customer Lookup

For most users, the Payment Center Home Page will load with the Customer Lookup search fields displayed.

Search Criteria

A number of search criteria can be used to retrieve a particular customer record. Some of criteria require full entry of the particular data element, whilst others support partial data entry.

- **Full Entry Criteria** The following search criteria must be entered in full to initiate a search:
- **External Customer ID.** This is the unique ID generated by E-Bill & Collect to identify a particular customer.

- **Email Address.** This is the email address associated with a particular customer.
- **Account Number.** This field supports multiple account numbers associated with a particular customer:
 - Account number with Biller
 - Bank account number
 - Debit/credit card number
- **Confirmation Number.** This is the unique 10 digit confirmation number generated for a particular transaction associated with a customer.
- **SSN.** This is the Social Security Number associated with a particular customer.
- **Zip Code.** This is the 5 digit zip code associated with a particular customer.
- **Partial Entry Search Criteria** The following search criteria allow partial data to be entered to initiate a search.
 - **First Name.** Customer's first name.
 - **Last Name.** Customer's last name.

If the criteria entered (for example, First Name = Steve as the only criteria) would result in too many possible matches, Payment Center will return an error.

Partial and full entry criteria can be combined to filter possible matches. For example, the Zip Code field can be used in conjunction with the name fields to narrow down the customer's returned as possible matches.

Search Results

- **Single Match** If there is only customer record that matches the search criteria, Payment Center will return the Customer Overview page for that customer (see below).
- **Multiple Matches** If there is a more than one customer record that matches the search criteria, possible matches are displayed beneath the search criteria.

+ Customer Lookup

Enter one or more search criteria and click 'Search' to proceed.

First Name: <input type="text" value="S"/>	Account Number: <input type="text"/>
Last Name: <input type="text"/>	Confirmation Number: <input type="text"/>
External Customer ID: <input type="text"/>	SSN: <input type="text"/>
Email: <input type="text"/>	Zip Code: <input type="text"/>

Showing 1 to 6 record(s) of 6 record(s) found

Name	Account Number	Partner	Status
SNQLL Moore	xxxxxxxxxxxx85987	Alac-Santhi	Active
Sourav S Suresh	xx01388	Direct Biller	Active
Sachin V Manish	xx90470	Direct Biller	Active
Sairaj L Ganguly	xx28833	Direct Biller	Active
SWWTP Melissa	xxxxxxxxxxxx14368	Alac-Santhi	Active
STKLY Matinda	xxxxxxxxxxxx19522	ala-raj	Revoked

The following summary data is displayed for each match:

- **Customer Name.** The name of the customer as stored on E-Bill & Collect.
- **Account Number.** The customer’s account number with the Biller.
- **Partner.** The name of the Biller the customer is associated with.
- **Status.** The current status of the customer within E-Bill & Collect.

If there are more than 10 possible matches, Next and Previous hyperlinks are displayed to access the additional possible matches.

Each matching customer name is a hyperlink, and can be used to access the Customer Overview.

NOTE: E-Bill & Collect automatically associates customer records that share certain common data elements (SSN, Account Numbers) within a Biller and across different Billers.

This may result in multiple matches for the same customer, if you have more than one account with a biller, or multiple matches for different customers if you are sharing a bank account as a funding source.

Typically you will only see customer data for one Biller, but if you have access to view data for more than Biller, you may see multiple matches for the same customer across Billers.

Customer Overview

Customer Overview is the key page in Payment Center for customer support purposes. It is the only place to access customer details, transactions and funding sources, as well as functions to update these.

The page is divided into sections/modules:

Customer Overview

SHIKHAR M YEGGI | Account Number: 4574844 | Partner: Setup Testing Partner | Enrollment Status: Active

Name: SHIKHAR M YEGGI
 Date Of Birth: -n/a-
 Address: 75 Campanelli Dr.,
 Brockton, MA 02301, USA
 Phone Numbers: 8584781248 (Home)
 6007867647 (Work)

Account Number: 4574844
 Account Status: Active
 Customer Since: -n/a-
 Email Address: stuart.bain@alacriti.com
 Online Enrolled: Yes
 Mobile Pymnt Phone No: 19082799349
 Mobile Enroll Status: Inactive

Update Enrollment Status | Maintenance Log | Session Summary | Terms & Conditions

Scheduled Payments

Showing 1 to 10 record(s) of 12 record(s) found

Confirmation No	Funding Source	Payment Type	Scheduled Date	Total Amount	Status	Activity
77SGNC2J5S	Checking(ox9321)	One Time Payment	05/23/2012	\$23.05	Scheduled	
MRZQB79S0M	Checking(ox9321)	One Time Payment	02/28/2012	\$12.00	Scheduled	
HVBSNND7PT	Checking(ox9321)	One Time Payment	02/27/2012	\$325.00	Scheduled	
WKVJLKTYC5	Checking(ox9321)	One Time Payment	01/25/2012	\$100.00	Scheduled	
3H7WLHCB3J	Checking(ox9321)	One Time Payment	12/29/2011	\$100.00	Scheduled	
3RPGK6LP5	Checking(ox9321)	One Time Payment	10/27/2011	\$100.00	Scheduled	
G4W5YW0L4G	Checking(ox2312)	One Time Payment	01/14/2011	\$152.00	Scheduled	
WVP473YNNY	Checking(ox2312)	Recurring Payment Setup	01/14/2011	\$50.00	Scheduled	
019ND7BC3D	Checking(ox2312)	One Time Payment	01/13/2011	\$202.00	Scheduled	
QG89BS3NMX	Checking(ox2312)	One Time Payment	01/06/2011	\$202.00	Scheduled	

Start Date: 11/20/2011 End Date: Search

There are no Processed Payments for this account.

AutoPay Payments

Confirmation No	Funding Source	Payment Type	Payment Amount Option	Fee	Status	Activity
7YTGZ057V	Checking(ox9321)	AutoPay	Current Statement Balance	\$0.00	Scheduled	
VZ1WW61DTJ	Checking(ox9321)	AutoPay	Current Balance	\$0.00	Cancelled	

(1) Function Menu. This menu contains links to access additional functions or pages associated with the customer retrieved. Certain functions may not appear depending on your privileges, the Biller set up and the customers themselves. The complete listing is:

- **Funding Sources.** Used to access the page to review and manage funding sources associated with the customer.

- **Manage Payments.** Used to access the page to review and manage payment transactions associated with the customer.

The following icons may also be found within the Payment modules.

	Clicking on this refreshes the view of the pending payments.
	Clicking on this will access the page to schedule a new payment.
	This icon shows that the payment was scheduled (or last edited) by a member of staff in the call center.
	This icon shows that the payment was scheduled (or last edited) by the customer over the internet.
	Clicking on this icon will access the page to Edit the payment. (Used whenever an item can be edited in Payment Center.)
	Clicking on this icon will access the page to Cancel the payment. (Used whenever an item can be cancelled/deleted in Payment Center.)

NOTE: If the '+' symbol located at the top left hand corner of the modules is clicked on it will expand and collapse the module within the page.

(2) Account Summary. This module contains summary details of the customer's account with the Biller and within E-Bill & Collect. The following data is displayed:

- **Name** Customer's first and last name, as received during the last update from the Biller.
- **Account Number** Customer's account number with the Biller.
- **Enrollment Status** Customer's current status within E-Bill & Collect.
- **Address** Customer's address, as received during the last update from the Biller.
- **Phone Numbers** Customer's phone numbers, as received during the last update from the Biller.
- **Account Status** Status of the customer's account with the Biller.
- **Customer Since** The date and time the customer record was created in E-Bill & Collect.
- **Email ID** Customer's email address, as received during the last update from the Biller.
- **Online Enrolled** Whether the customer is enrolled for the customer website.
- **Mobile Payment Phone Number** The phone number being used by the

- customer for Mobile Payments.
- **Mobile Enroll Status** Whether the customer is enrolled for Mobile Payments.

Beneath the account data are hyperlinks to access the following sub-functions:

- **Update Enrollment Status** Used to access the page to update the enrollment status of the customer.
- **Maintenance Log** Used to access the page to review customer maintenance activities processed for that user.
- **Session Summary** Used to access the page to review the customer sessions with E-Bill & Collect.
- **Login and Reset Password** Used to view the customer's login ID and trigger the automated Password Reset process.
- **Terms and Conditions** Used to review which versions of the Terms and Conditions the customer has agreed to.

(3) Scheduled Payments This module contains a list of the payments that have yet to be processed for that customer. The following data is displayed:

- **Confirmation Number** This is the unique 10 digit ID that uniquely identifies the payment in E-Bill & Collect.
- **Funding Source** This shows the last four digits of the funding source to be used for the payment.
- **Scheduled Date** This is the date that the payment is scheduled to be processed.
- **Total Amount** This is the total amount of the payment, including any fees assessed for processing the payment.
- **Payment Status** This is the current status of the payment in E-Bill & Collect.

Depending on the Biller's E-Bill & Collect set up and the privileges assigned to you the following options may appear:

- **Schedule Payment** Allows you to schedule a new payment for that customer.
- **Edit Payment** (blue pencil). Allows you to make changes to an existing payment scheduled for that customer.
- **Delete Payment** (red cross). Allows you to delete an existing payment scheduled for that customer.

(4) Processed Payments This module contains a list of the payments that have been processed for that customer. The following data is displayed:

- **Confirmation Number.** This is the unique 10 digit ID that uniquely identifies the payment in E-Bill & Collect.
- **Funding Source.** This shows the last four digits of the funding source to be used for the payment.

- **Total Amount.** This is the total amount of the payment, including any fees assessed for processing the payment.
- **Scheduled Date.** This is the date that the payment is scheduled to be processed.
- **Last Maintained Date.** This is the date that the payment was last updated in the system.
- **Payment Status.** This is the current status of the payment in E-Bill & Collect.

The Processed Payment module also contains a date range search function to allow you to narrow down the number of payments displayed, or to display a different set of payments.

NOTE: *By default only the next three months and last three months of payments are displayed on the Customer Overview page (as customers will have more queries about these than other payments. Full lists of the Pending Payments and the Processed Payments can be found in the Manage Payment function.*

(5) Active Payment Enrollments. This module contains a list of any active payment enrollments that have been set up by that customer. The following data is displayed:

- **Confirmation Number.** This is the unique 10 digit ID that uniquely identifies the payment in E-Bill & Collect.
- **Funding Source.** This shows the last four digits of the funding source to be used for the payment.
- **Payment Type.** Defaults to AutoPay.
- **Payment Amount Option.** Shows which payment amount option was selected by the customer for that enrollment.
- **Fee.** Shows any fee associated with that AutoPay.
- **Status.** Shows the current status of the AutoPay (Scheduled or Cancelled).

Depending on the Partner's E-Bill & Collect set up and the privileges assigned to you the following options may appear:

- **Cancel AutoPay** (red cross). Allows you to cancel the customer's AutoPay enrollment.

Funding Sources

Funding Sources displays all of the funding sources that the customer has linked to their profile. Three types of funding sources can be displayed:

- **Bank Accounts.** Any Checking, Savings or Money Market accounts.
- **Debit Cards.** Any Debit Card (linked to a Checking or Savings Account).
- **Credit Cards.** Any Credit Card (linked to revolving lending facility).

The types of accounts shown will depend on the funding source configuration for a Biller.

The page displays the funding sources in two separate sections:

Customer Overview | Funding Sources | Manage Payments

+ SHIKHAR M YEGGI | Account Number: 4574844 | Partner: Setup Testing Partner | Enrollment Status: Active

+ Bank Accounts Add Bank Account

Showing 1 to 7 record(s) of 7 record(s) found

Name On Account	Account Number	Bank Name	Bank Routing Number	Status	Activity
Account for Testing	xxx9321	HSBC BANK USA, N.A.	021001088	Active	
MIR Test Account	xxx7654	HSBC BANK USA, N.A.	021001088	Active	
test account	xxx2741	HSBC BANK USA, N.A.	021001088	Deleted	
test account	xxx6123	HSBC BANK USA, N.A.	021001088	Deleted	
test account	xxx1231	HSBC BANK USA, N.A.	021001088	Deleted	
test account	xxx2312	HSBC BANK USA, N.A.	021001088	Deleted	
Test Account	xxx9123	HSBC BANK USA, N.A.	021001088	Deleted	

+ Card Accounts Add Card Account

Showing 1 to 1 record(s) of 1 record(s) found

Name On Account	Card Number	Card Type	Card Expiration Date	Status	Activity
Test Account	xxx1111	Visa Card	12/16	Active	

Back To Lookup Customers

At the top of the page (and all customer related pages) there is the collapsed version of the Account Summary module found at the top of the Customer Overview page.

The sections that follow will provide more detail on the specific funding source types.

Bank Accounts

The Bank Accounts section of funding sources shows details of all of the Bank Accounts the customer has linked to their profile, including deleted and disabled accounts. The following summary information is displayed:

- **Name on Account.** The name the bank account is held in.
- **Account Number.** The last four digits of the bank account number.
- **Bank Name.** The name of the bank that the account is domiciled at.
- **Bank Transit Number.** The Bank Transit (also Routing or ABA) number for the bank account.
- **Account Status.** The current status of the bank account.
- **Channel Flag.** An icon showing how the account was added or was last updated.

Bank Account Details

Selecting the Account Number in the Bank Account section on the funding sources page will access the Bank Account Details page for that account.

The screenshot shows the 'Bank Account Details' page. At the top, there is a header with a plus sign and the text '+ Bank Account Details'. Below this, the account details are listed:

- Account Nickname: test
- Name On Account: test
- Bank Name: Bank of America, National Association
- Modified On: 02/08/2010 15:03:49
- Modified By: stuartb
- Channel:
- Status: Active
- Account Type: Savings
- Account Number: xxx0456
- Bank Transit Number: 011300456
- Last Memo: just because

Below the details are three buttons: 'Edit', 'Delete', and 'Back'. At the bottom of the screenshot is a table with the following columns: Account Nickname, Name On Account, Bank Name, Modified On, Modified By, Account Type, Account Number, Bank Transit Number, and Status.

Account Nickname	Name On Account	Bank Name	Modified On	Modified By	Account Type	Account Number	Bank Transit Number	Status
test	test	Bank of America, National Association	02/03/2010 07:52:35	kiran	Savings	xxx0456	011300456	Inactive
test	test	Bank of America, National Association	02/03/2010 07:50:41	kiran	Savings	xxx0456	011300456	Active
test	test	Bank of America, National Association	02/03/2010 06:49:52	kiran	Savings	xxx0456	011300456	Inactive
test	test	Bank of America, National Association	02/03/2010	kiran	Savings	xxx0456	011300456	Active

The following details are displayed for an account:

- **Account Nickname.** This is the nickname for the account entered by the customer.
- **Name on Account.** The name the bank account is held in.
- **Bank Name.** The name of the bank that the account is domiciled at.
- **Modified Time.** The date and time the account was last updated.
- **Modified By.** Identifies who made the last update to the bank account. Three values can be displayed:
 - **Customer.** If last update to the account was by the customer.
 - **Login ID.** If the last update to the account was by a member of staff.
 - **System.** If the last update to the account was done automatically by E-Bill & Collect.
- **Channel Flag.** Icon showing the channel the update was made from.
- **Account Status.** The current status of the bank account.
- **Account Type.** Checking, Savings or Money Market.
- **Account Number.** The last four digits of the bank account number.
- **Bank Transit Number.** The Bank Transit (also Routing or ABA) number for the bank account.
- **Latest Memo Description.** Shows the details of any memo entered when the account was last updated.

Beneath the account details are two buttons to access the Edit and Delete account functions. If the account has been updated since it was added to E-Bill & Collect, prior details of the account are listed below the Edit and Delete buttons. There will be one entry for each update made.

Add Bank

Selecting Add Bank from the funding sources page accesses the function to add a new account to the customer's profile.

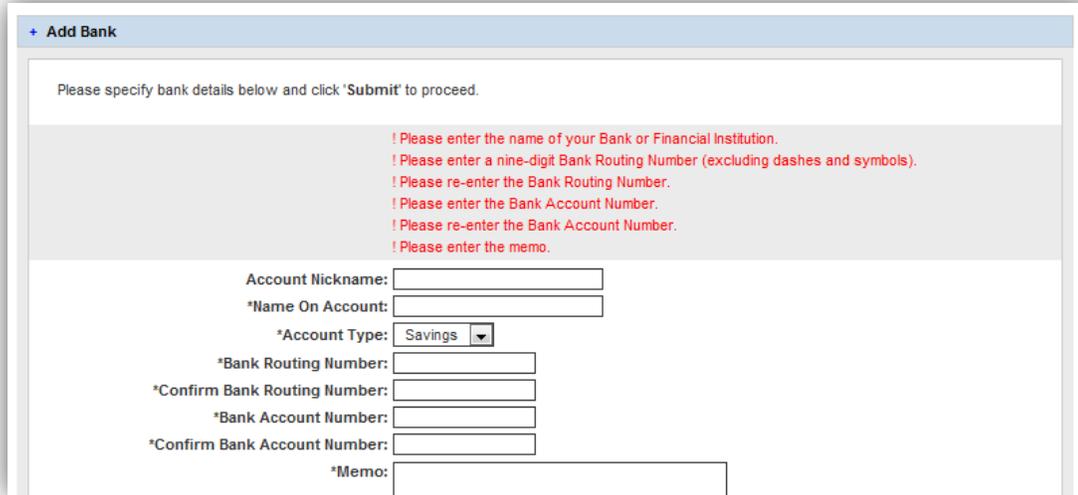
NOTE: *If the customer has reached the limit for linked Active Bank Accounts, the Add Bank button will not be displayed on the funding sources page.*

If you have entered the function by mistake a Cancel button will return you to the funding sources page.

The following data entry fields are displayed on the first Add Bank page:

- **Account Nickname.** This is the nickname for the account entered by the customer.
- **Name on Account.** The name the bank account is held in.
- **Account Type.** Checking, Savings or Money Market.
- **Bank Routing Number.** The Bank Transit (also Routing or ABA) number for the bank account. Data is entered twice to catch keying errors.
- **Bank Account Number.** The actual bank account number. Data is entered twice to catch keying errors.
- **Memo.** Allows you to enter a memo regarding the addition of the bank account.

Once you have entered the data you can select the Submit button to send the details to E-Bill & Collect for validation. If there are any missing fields or incorrect data an error message is displayed back to you advising you of the error.



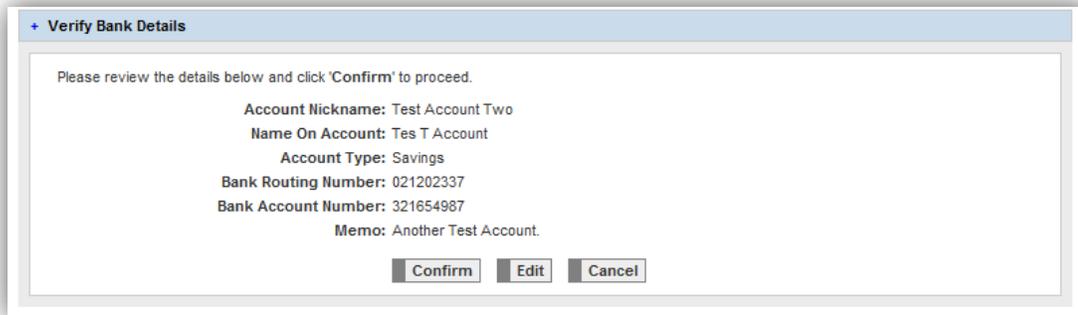
+ Add Bank

Please specify bank details below and click 'Submit' to proceed.

! Please enter the name of your Bank or Financial Institution.
 ! Please enter a nine-digit Bank Routing Number (excluding dashes and symbols).
 ! Please re-enter the Bank Routing Number.
 ! Please enter the Bank Account Number.
 ! Please re-enter the Bank Account Number.
 ! Please enter the memo.

Account Nickname:
 *Name On Account:
 *Account Type: Savings
 *Bank Routing Number:
 *Confirm Bank Routing Number:
 *Bank Account Number:
 *Confirm Bank Account Number:
 *Memo:

If the bank data has been entered correctly, and passes the E-Bill & Collect validations a confirmation page is displayed to you to check the details of the account you want to add.



+ Verify Bank Details

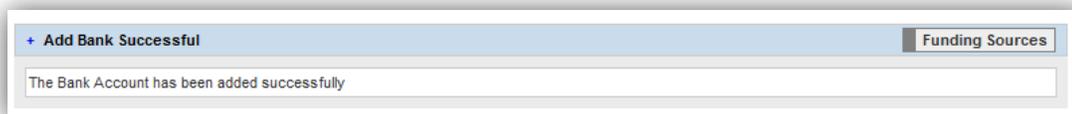
Please review the details below and click 'Confirm' to proceed.

Account Nickname: Test Account Two
 Name On Account: Tes T Account
 Account Type: Savings
 Bank Routing Number: 021202337
 Bank Account Number: 321654987
 Memo: Another Test Account.

If you change your mind, or decide not to link the account a Cancel button will return you to the funding sources page.

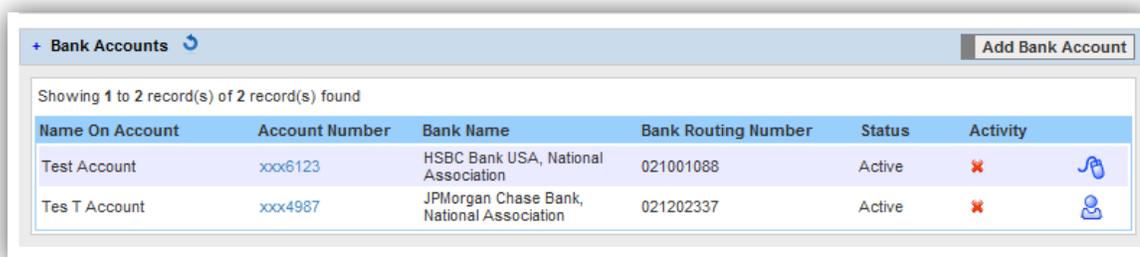
If you spot a mistake in the details you have entered, or want to enter different details the Edit button will return you to the previous data entry page.

If the details are correct, you can select the Confirm button to confirm the addition of the bank account. E-Bill & Collect then processes the request, and presents the following page.



NOTE: E-Bill & Collect re-runs some of the validation checks during when the Add is confirmed, so you may see some errors (as shown above) as a result of changes made elsewhere within E-Bill & Collect during the Add process.

Selecting the funding sources button on the above pages then returns you to that page, with the newly added account displayed.



Edit Bank

This function allows you to make changes to the details of the bank account linked to the customer's profile.

The following fields can be edited.

- **Account Nickname.** This is the nickname for the account entered by the customer.
- **Name on Account.** The name the bank account is held in.
- **Account Type.** Checking, Savings or Money Market.
- **Bank Routing Number.** The Bank Transit (also Routing or ABA) number for the bank account. Data is entered twice to catch keying errors.
- **Bank Account Number.** The actual bank account number. Data is entered twice to catch keying errors.
- **Memo.** Allows you to enter a memo regarding the addition of the bank account.

Once you have entered the data you can select the Submit button to send the details to E-Bill & Collect for validation. If there are any missing fields or incorrect

data an error message is displayed back to you advising you of the error, as shown in the Add Bank section above.

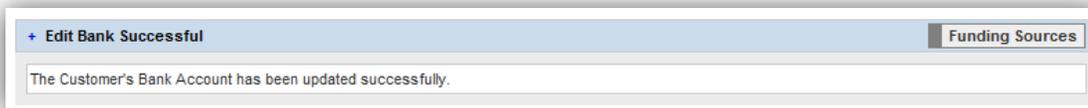
If the bank data has been entered correctly, and passes the E-Bill & Collect validations a confirmation page is displayed to you to check the details of the account you want to edit.

NOTE: *If there is any pending transactions that the bank account is designated the funding source for these are displayed on screen to advise you that they will also be updated as a result of the edit.*

If you change your mind, or decide not to edit the account the Cancel button will return you to the funding sources page.

If you spot a mistake in the details you have entered, or want to enter different details the Edit button will return you to the previous data entry page.

If the details are correct, you can select the Confirm button to confirm the edit of the bank account. E-Bill & Collect then processes the request, and presents the following page.



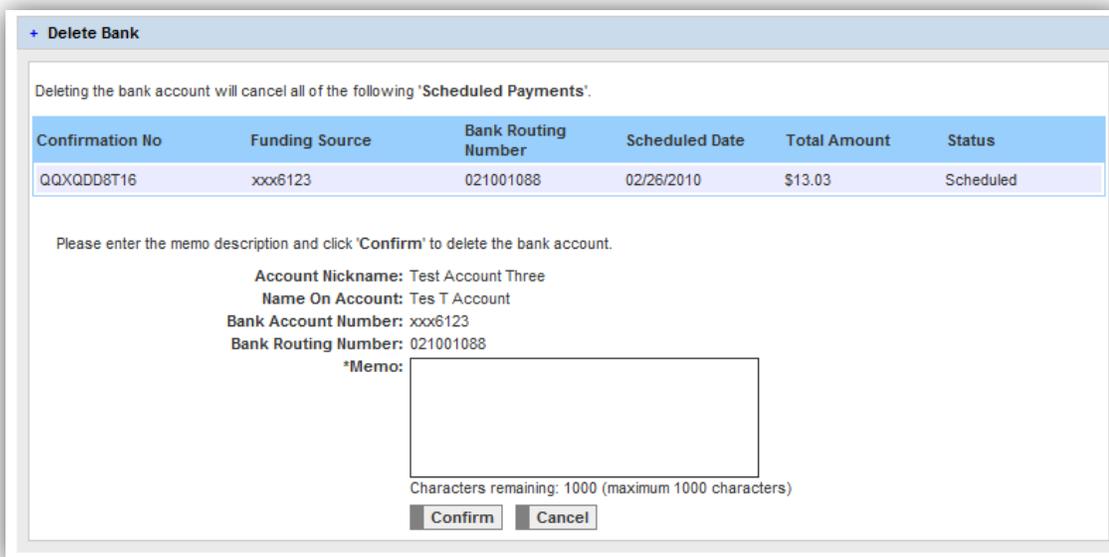
NOTE: E-Bill & Collect re-runs some of the validation checks during when the Edit is confirmed, so you may see some errors (as shown above) as a result of changes made elsewhere within E-Bill & Collect during the Add process.

Selecting the funding sources button on the above page then returns you to that page.

Delete Bank

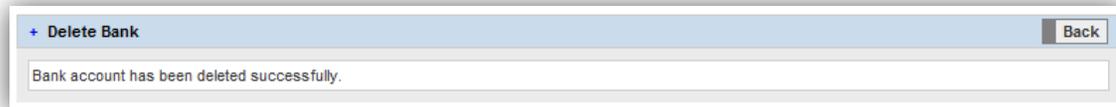
If the customer no longer wishes to use the account, the Delete Bank function allows you to remove it from their active funding source list. The delete does not permanently remove the bank account from E-Bill & Collect; it just sets the status such that it cannot be used.

NOTE: If there are any pending transactions that the bank account is designated the funding source for, these are displayed on the Delete Bank screen to advise you that they will be cancelled as a result of the delete.



If you change your mind, selecting the Cancel button will return you to the previous page. If you are sure that you wish to delete the account (and cancel any associated transactions) you can select Submit to process the delete request.

E-Bill & Collect will validate the request (and display any errors if the request cannot be processed at the time of the request). If the delete is successful, the following confirmation page will be displayed to you.



Card Accounts

NOTE: *As there very few differences between debit and credit cards, they will be covered together.*

The Card Accounts section of funding sources shows details of all of the Card Accounts the customer has linked to their profile, including deleted and disabled accounts.

The following summary information is displayed:

- **Name on Account.** The name the card account is held in.
- **Card Number.** The last four digits of the card account number.
- **Card Type.** The type of card (Visa, MasterCard, Discover, American Express).
- **Card Expiry Date.** The date the card account expires.
- **Account Status.** The current status of the bank account.
- **Channel Flag.** An icon showing how the account was added or was last updated.

Card Account Details

Selecting the Card Number in the Card Account sections on the funding sources page will access the Card Account Details page (overleaf) for that account.

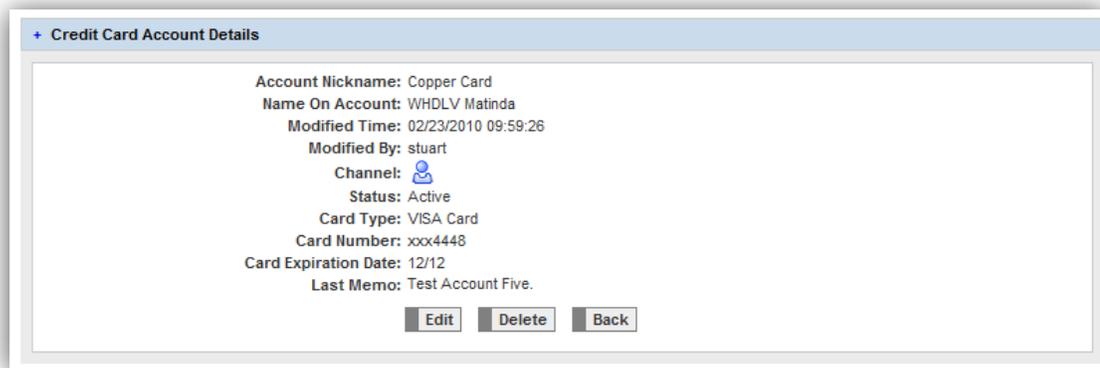
The following details are displayed for an account:

- **Account Nickname.** This is the nickname for the account entered by the customer.
- **Name on Account.** The name the card account is held in.
- **Modified Time.** The date and time the account was last updated.
- **Modified By.** Identifies who made the last update to the card account. Three

- values can be displayed:
- **Customer.** If last update to the account was by the customer.
 - **Login ID.** If the last update to the account was by a member of staff.
 - **System.** If the last update to the account was done automatically by E-Bill & Collect.
 - **Channel Flag.** Icon showing the channel the update was made from.
 - **Account Status.** The current status of the bank account.
 - **Card Type.** Visa, MasterCard, Discover or American Express.
 - **Card Number.** The last four digits of the bank account number.
 - **Card Expiry Date.** The date the card account expires.
 - **Latest Memo Description.** Shows the details of any memo entered when the account was last updated.

Beneath the account details are two buttons to access the Edit and Delete account functions.

If the account has been updated since it was added to E-Bill & Collect, prior details of the account are listed below the Edit and Delete buttons. There will be one entry for each update made.



Add Card

Selecting Add Debit/Credit Card from the funding sources page accesses the function (overleaf) to add a new account to the customer's profile.

NOTE: *If the customer has reached the limit for linked Active Card Accounts, the Add Card button will not be displayed on the funding sources page.*

If you have entered the function by mistake the Cancel button will return you to the funding sources page.

The following data entry fields are displayed on the first Add Bank page:

- **Account Nickname.** This is the nickname for the account entered by the customer.
- **Name On The Card*.** The name embossed on the card itself.
- **Address Line 1*.** First line of the cardholder's address.
- **Address Line 2*.** Second line of the cardholder's address.
- **City*.** City where cardholder resides.
- **Country*.** Country where cardholder resides.
- **State*.** State where cardholder resides.
- **Zip/Postal Code*.** Zip or Postal code of the cardholder's address.
- **Card Type.** Visa, MasterCard, Discover or American Express.
- **Card Number.** The card account number.
- **Card Expiry Date.** The date the card account expires.
- **Memo.** Allows you to enter a memo regarding the addition of the bank account.

* These details will default to those held for the customer, but can be overwritten.

+ Add Credit Card Account

Please specify credit card details below and click 'Submit' to proceed.

Account Nickname:

*Name On The Card:

*Address Line1:

Address Line2:

*City:

*Country:

*State:

*Zip/Postal Code: -

Card Type:

*Card Number:

*Card Expiration Date: (mm/yy)

*Memo:

Characters remaining: 982 (maximum 1000 characters)

Once you have entered the data you can select the Submit button to send the details to E-Bill & Collect for validation. If there are any missing fields or incorrect data an error message is displayed back to you advising you of the error.

If the card data has been entered correctly, and passes the E-Bill & Collect validations a confirmation page is displayed (below) to you to check the details of the account you want to add.

+ Verify Credit Card Account Details

Please review the details below and click 'Confirm' to proceed.

Account Nickname: Copper Card
Name On The Card: WHDLV Matinda
Card Type: Visa Card
Card Number: 4444444444444448
Address Line1: 980 Shrewsbury Ave
Address Line2: -/a-
City: Tinton Falls
Country: USA
State: NJ
Zip/Postal Code: 07724
Card Expiration Date: 12/12
Memo: Test Account Five.

If you change your mind, or decide not to link the account the Cancel button will return you to the funding sources page. If you spot a mistake in the details you have entered, or want to enter different details the Edit button will return you to the previous data entry page.

If the details are correct, you can select the Confirm button to confirm the addition of the bank account. E-Bill & Collect then processes the request, and presents the following page.

+ Add Credit Card Account Successful **Funding Sources**

The Credit Card Account has been added successfully

NOTE: E-Bill & Collect re-runs some of the validation checks during when the Add is confirmed, so you may see some errors (as shown above) as a result of changes made elsewhere within E-Bill & Collect during the Add process.

Selecting the funding sources button on the above pages then returns you to that page, with the newly added account displayed.

+ Bank Accounts						Add Bank Account
Showing 1 to 7 record(s) of 7 record(s) found						
Name On Account	Account Number	Bank Name	Bank Routing Number	Status	Activity	
Account for Testing	xxx9321	HSBC BANK USA, N.A.	021001088	Active		
MR Test Account	xxx7654	HSBC BANK USA, N.A.	021001088	Active		
test account	xxx2741	HSBC BANK USA, N.A.	021001088	Deleted		
test account	xxx6123	HSBC BANK USA, N.A.	021001088	Deleted		
test account	xxx1231	HSBC BANK USA, N.A.	021001088	Deleted		
test account	xxx2312	HSBC BANK USA, N.A.	021001088	Deleted		
Test Account	xxx9123	HSBC BANK USA, N.A.	021001088	Deleted		

+ Card Accounts						Add Card Account
Showing 1 to 1 record(s) of 1 record(s) found						
Name On Account	Card Number	Card Type	Card Expiration Date	Status	Activity	
Test Account	xxx1111	Visa Card	12/16	Active		

Edit Card

This function allows you to make changes to the details of the Card account linked to the customer's profile. The following fields can be edited.

- **Account Nickname.** This is the nickname for the account entered by the customer.
- **Name On The Card*.** The name embossed on the card itself.
- **Address Line 1*.** First line of the cardholder's address.
- **Address Line 2*.** Second line of the cardholder's address.
- **City*.** City where cardholder resides.
- **Country*.** Country where cardholder resides.
- **State*.** State where cardholder resides.
- **Zip/Postal Code*.** Zip or Postal code of the cardholder's address.
- **Card Type.** Visa, MasterCard, Discover or American Express.
- **Card Number.** The card account number.
- **Card Expiry Date.** The date the card account expires.
- **Memo.** Allows you to enter a memo regarding the addition of the bank account.

* These details will default to those held for the customer, but can be overwritten.

Once you have entered the data you can select the Submit button to send the details to E-Bill & Collect for validation. If there are any missing fields or incorrect data an error message is displayed back to you advising you of the error, as shown in the Add Card section above.

+ Edit Credit Card Account

Please specify credit card details below and click 'Submit' to proceed.

Account Nickname:

*Name On Card:

*Address Line1:

Address Line2:

*Country:

*City:

*State:

*Zip/Postal Code: --

Card Type:

*Card Number:

*Card Expiration Date: (mm/yy)

*Memo:

Characters remaining: 1000 (maximum 1000 characters)

If the card data has been entered correctly, and passes the E-Bill & Collect validations a confirmation page is displayed to you to check the details of the account you want to edit.

NOTE: *If there is any pending transactions that the card account is designated the funding source for these are displayed on screen to advise you that they will also be updated as a result of the edit.*

If you change your mind, or decide not to edit the account the Cancel button will return you to the funding sources page.

If you spot a mistake in the details you have entered, or want to enter different details the Edit button will return you to the previous data entry page.

+ Verify Credit Card Account Details

Please review the details below and click 'Confirm' to proceed.

Account Nickname: Zinc Card

Name On The Card: WHDLV Matinda

Card Type: Visa Card

Card Number: 4444444444444448

Card Expiration Date: 11/12

Address Line1: 980 Shrewsbury Ave

Address Line2: -n/a-

City: Tinton Falls

Country: USA

State: NJ

Zip/Postal Code: 07724

Memo: Wrong nickname - oops...

Confirm
Edit
Cancel

If the details are correct, you can select the Confirm button to confirm the edit of the card account. E-Bill & Collect then processes the request, and presents the following page.

+ Edit Credit Card Account Successful
Funding Sources

The Customer's Credit Card Account has been updated successfully.

NOTE: E-Bill & Collect re-runs some of the validation checks during when the Edit is confirmed, so you may see some errors (as shown above) as a result of changes made elsewhere within E-Bill & Collect during the Edit process.

Selecting the funding sources button on the above page then returns you to that page.

Delete Card

If the customer no longer wishes to use the account, the Delete Card Account function allows you to remove it from their active funding source list. The delete does not permanently remove the card account from E-Bill & Collect; it just sets the status such that it cannot be used.

NOTE: *If there is any pending transactions that the card account is designated the funding source for these are displayed on the Delete Card screen to advise you that they will be cancelled as a result of the delete.*

If you change your mind, selecting the Cancel button will return you to the previous page. If you are sure that you wish to delete the account (and cancel any associated transactions) you can select Submit to process the delete request.

E-Bill & Collect will validate the request (and display any errors if the request cannot be processed at the time of the request). If the delete is successful, the following confirmation page will be displayed to you.

Selecting the funding sources button on the above page then returns you to that page, with the account status updated to Deleted.

Scheduling and Managing Payments

Payment Center provides tools for both scheduling payments and their subsequent management.

NOTE: The example biller used for this manual is configured to offer almost every payment option and function. Accordingly, the options and functions shown may differ in your E-Bill & Collect Payment Center implementation.

Scheduling Payments

This function allows you to create payments to be processed that day or at some point in the future.

The function can be accessed from numerous places in Payment Center by selecting the Schedule Payment button. The following screen will appear.

+ Schedule Payment

Please specify payment details below and click 'Submit' to proceed.

Select Payment Type: One Time Payment
 Recurring Payment
 Recurring Payment Setup
 Same day Rush Payment

Payment Due Date: 02/23/2010

Payment Date (mm/dd/yyyy):

Bank Accounts: Test Account Three(HSBC Bank USA, National Association - xxxxx6123)
 Test Account Two(JPMorgan Chase Bank, National Association - xxxxx4987)

Amount: Current Balance Due: (\$13.03)
 Current Balance: (\$0.00)
 Current Statement Balance: (\$60.00)
 Other Amount: \$

***Memo:**
Characters remaining: 982 (maximum 1000 characters)

If you have accessed the function by mistake the Cancel button returns you to the previous page.

The following payment types may be shown on the page.

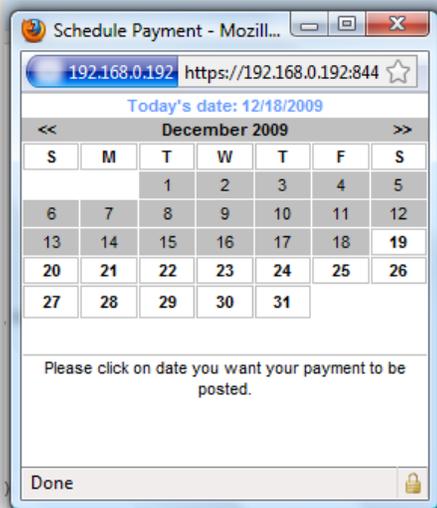
- **One-Time Payment.** This creates a single payment to be processed. If this is selected the earliest **Payment Date** will vary depending on the time of day.
 - If it is before the end of day cut off the earliest date will be the current date*.
 - If it is after the end of day cut off the earliest date will be tomorrow's date*.
- **Same Day Payment.** This creates a single payment to be processed that day.

- **Skip-A-Payment.** This creates a single payment to pay a fee to skip a monthly payment for that biller.

* If the Biller is configured to allow same day One-Time payments. If not the next valid date will be displayed.

The following fields may be displayed depending on the Payment Type selected.

- **Payment Due Date.** If the biller specifies a date by which the next payment must be made this field will be populated.
- **Payment Date.** You can enter the date the customer wants the payment to be processed. Depending on the **Payment Type** selected the earliest date that can be selected will vary. Selecting the calendar icon causes the SmartCalendar to appear.



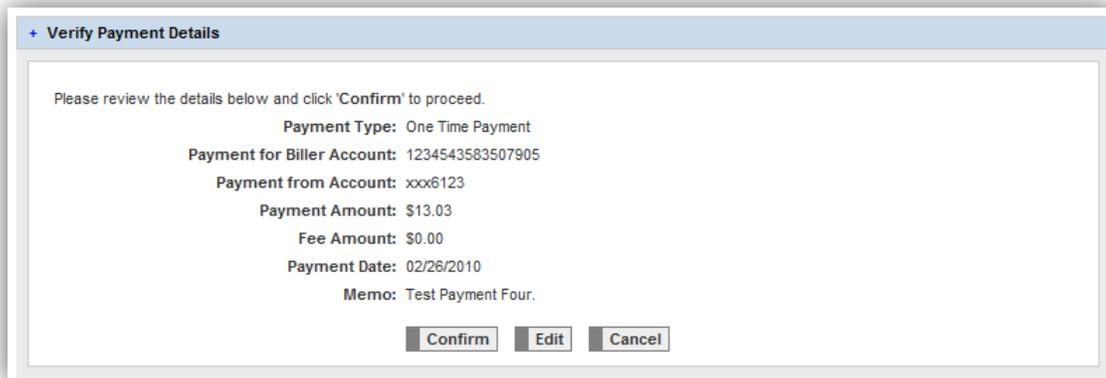
Days shown in white in the SmartCalendar are valid payment dates, dates shown in gray are not. As a default, a date up to 365 days from the current date can be selected, but this can be altered.

- **Bank Accounts.** Any Bank Accounts the customers have linked to their profile are displayed here. The Nickname, Bank Name and last four digits of the account number are displayed to help you choose the correct account.
- **Debit/Credit Card Accounts.** Any Card Accounts the customer has linked to their profile are displayed here. The Nickname and last four digits of the account number are displayed to help you choose the correct account.

- **Amount** A number of amount fields can be displayed, depending on the set up for that biller, and the description of the amount fields can alter as well.
 - **Current Balance Due.** This is the minimum payment that must be made by the Payment Due Date to avoid any penalties assessed by the biller.
 - **Current Balance.** This is the current amount owed by the customer to the Biller. This may be the same as the Current Balance Due, but does not have to be.
 - **Current Statement Balance.** This is the amount owed to the Biller in the last statement produced by the Biller. This may be the same as the Current Balance and Current Balance Due, but does not have to be.
 - **Other Amount.** This is a free format field to enter any payment amount, subject to any limits in place for that biller.
 - **Skip-A-Payment Fee Amount.** The amount of the fee payable to skip a payment.
- **Memo** This field allows you to enter a memo to describe the payment for future reference.

Verify Payment Details

If there are no errors with the payment details submitted Payment Center will display a page with details of the payment as entered for you to review before you confirm the payment.



+ Verify Payment Details

Please review the details below and click 'Confirm' to proceed.

Payment Type: One Time Payment
Payment for Biller Account: 1234543583507905
Payment from Account: xxx6123
Payment Amount: \$13.03
Fee Amount: \$0.00
Payment Date: 02/26/2010
Memo: Test Payment Four.

Confirm Edit Cancel

If you change your mind, or decide not to schedule the payment the Cancel button will return you to the page you accessed Schedule Payment from.

If you spot a mistake in the details you have entered, or want to enter different details the Edit button will return you to the previous data entry page.

Selecting Submit will send the payment details to E-Bill & Collect for processing.

NOTE: E-Bill & Collect re-runs some of the validation checks when the Payment is submitted, so you may see some errors as a result of changes made elsewhere within E-Bill & Collect during the Payment Scheduling process.

Payment Confirmed

If no errors are found with the Payment details submitted, Payment Center will display a payment successful page.

+ Schedule Payment Successful

Your payment(s) has been created successfully, please click 'Print' to print the payment(s) information or click 'Check Payment Status' to see the payment(s) status.

Confirmation Number: QQXQDD8T16
Payment Type: One Time Payment
Payment for Biller Account: 1234543583507905
Payment from Account: xxx6123
Payment Amount: \$13.03
Fee Amount: \$0.00
Payment Date: 02/26/2010
Memo: Test Payment Four.

Selecting the Check Payment Status button the screen will take you to the Manage Payments Page, with the newly scheduled payment displayed for reference.

+ Scheduled Payments

Showing 1 to 3 record(s) of 3 record(s) found

Confirmation No	Funding Source	Scheduled Date	Total Amount	Status	Activity
BXFRCTFY57	xxx4987	02/28/2010	\$100.00	Scheduled	
BXFRCTFY57	xxx4987	03/28/2010	\$100.00	Scheduled	
BXFRCTFY57	xxx4987	04/28/2010	\$100.00	Scheduled	

+ Processed Payments Start Date: End Date:

There are no Processed Payments for this account.

Invoice Payments

The biller may also elect to be configured to only display a list of the invoices for payment. In this event, the Account Summary page will contain an outstanding invoices module. The module can be configured for Invoice Charges, Balance Reloads or both. A table of the outstanding amounts (those with an Open or Payment Pending status), is presented with due dates, descriptors and icons linking to the invoice detail. The Invoices are sorted by oldest invoice first, with up to 12

outstanding invoices displayed, and a scroll bar for additional invoices. The biller may elect to support partial or full payment.

Simple Agent Payments

Alternatively, the Simple Agent portal will allow an agent to Agents to make payments without having to sign into Payment Center. It makes use of an updated version of the Simple Web customer user interface and flow.

However, it can only be accessed by Single Sign On (SSO), from your Agent application or website. When accessed the following page is displayed:

Customer account details are shown below. Please enter details of the payment they want to make, and then select Continue to proceed.

Retrieved Account Details

Account Number: [Masked Account Number]
 Name on Account: [Customer Name Value]
 Account Address: [Address Line 1]

Enter Contact Details

Phone Number: (Format: xxx-xxx-xxxx)
 Email Address:

Enter Payment Details

Payment Method*:

Save Payment Method Details for next time.

Payment Amount*:

- Current Balance (\$325.00) This is Current Balance as of today
- Minimum Payment Amount Due (\$202.00)
- Payment Amount Past Due (\$0.00)
- Current Statement Balance Amount (\$0.00) This is Current Statement Balance based on your statement
- Please enter Payment Amount \$

The customer's account will not be charged until the Payment is confirmed on the next page.

A fee of \$X.XX is charged by Alacriti Inc. for processing these payments.

The Agent can then enter funding source and payment details and then review and confirm the payment.

Payment History and Details

Payment Details and History will include a summary of the bulk payment and the individual invoices paid.

Account Summary
Payments
Mobile
Paperless Billing

Schedule Payment
Payment History
Funding Sources
Enroll for Automatic Payments

View Payment Details

Confirmation Number: [Confirmation Number]

Payment Type: One Time

Payment Date: MM/DD/YYYY

Payment for Account: [Student Name] (XXXXXXXXXXXX)

Payment from Account: [Last four of Funding Source]

Total Amount to be Paid: \$[Total Amount]

Made Via:

Fees Paid with this Payment

Fee Description & Code	Fee Amount
Ski Club February Weekend Trip to Big Boulder [A123] Includes Travel, Accommodation and Lift Passes	\$999,999.99
[Fee Description] [Fee Code]	\$999,999.99
[Fee Description] [Fee Code]	\$999,999.99
[Fee Description] [Fee Code]	\$999,999.99

Edit
Delete
Print
Return to View Payment Activity

Payment Discounts

Payment Details - Display Discounted Amount

The Payment Discount feature must be elected by the biller for the below to be applicable.

If the customer is eligible for a discount and selects the correct payment type the Payment Amount options displayed will be updated.

Enter Payment Information

Select Payment Type*: One Time
(PatientCollect will process a single payment for the amount selected or entered below)

Payment Due Date: 04/27/2013

Payment Date*: 

Funding Source*:

Payment Amount*: Current Balance (\$1,000.00) Current amount owed on your last statement

Current Statement Balance Amount (\$1,000.00) Balance from your last statement

Discounted Statement Balance Amount (\$750.00) Amount payable if bill is paid promptly

Enter Payment Amount \$

An additional field – Discounted Statement Balance Amount – is displayed beneath the Current Statement Balance Amount field, and shows the calculated discount payment amount.

In the above example, the payment date is valid to receive the discount so the Discount Amount can be selected, but the other balance field’s radio buttons are greyed out.

If the customer enters a date where the discount is no longer available, the Discount Amount radio button will be greyed out, and the other balance field buttons made available.

Enter Payment Information

Select Payment Type*: One Time
(PatientCollect will process a single payment for the amount selected or entered below)

Payment Due Date: 04/27/2013

Payment Date*:

Funding Source*:

Payment Amount*:

- Current Balance (\$1,000.00) Current amount owed on your last statement
- Current Statement Balance Amount (\$1,000.00) Balance from your last statement
- Discounted Statement Balance Amount (\$750.00) Amount payable if bill is paid promptly
- Enter Payment Amount \$

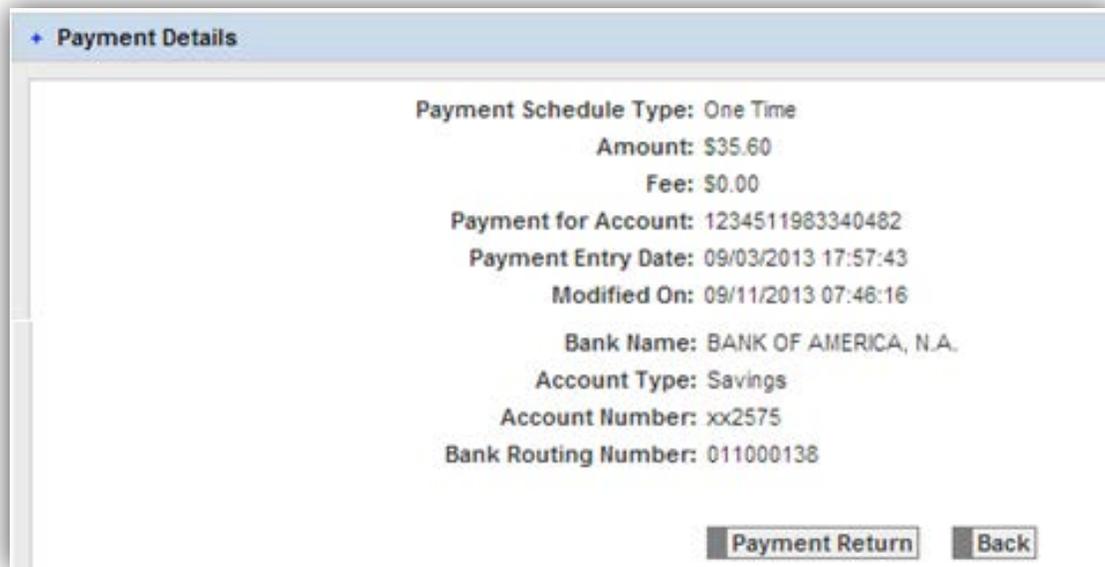
Payment Return/Payment Reversal

Payment Center provides a tool for returning or refunding payments already processed, back to the customer.

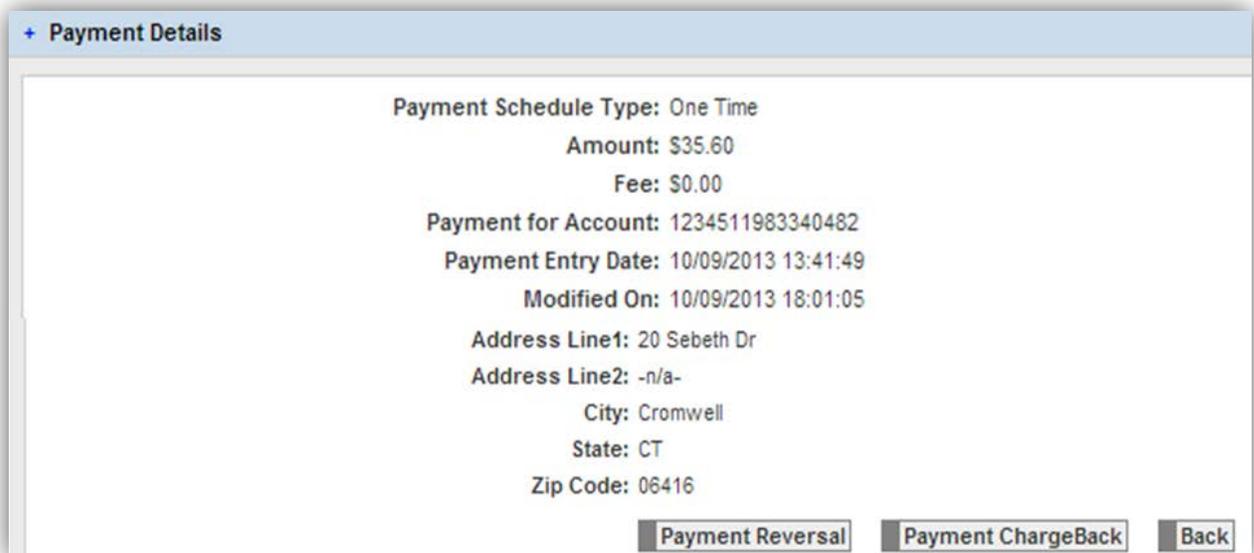
The function can be accessed from Customer Overview in Payment Center by selecting Manage Payments. Clicking on the Confirmation Number of the payment you want to return will reveal the payment details and the options available as shown overleaf.

Confirmation No	Funding Source	Payment Type	Scheduled Date	Total Amount	Last Modified Date	Status
4896QX7PMJ	Savings(xx0015)	One Time	10/11/2013	\$35.60	10/11/2013 11:02:03	In Process
MOQMD60VVZ	Visa Debit Card(xx9990)	One Time	10/09/2013	\$35.60	10/09/2013 13:33:05	Unsuccessful (Ceased Debit)
86KVK0RLTK	Visa Card(xx2221)	One Time	10/09/2013	\$35.60	10/09/2013 18:01:05	Processed
G1Y7MBVPCF	American Express Card(xx8882)	One Time	09/06/2013	\$35.60	09/06/2013 16:26:02	Declined
QWL1M7JQGS	American Express Card(xx8882)	One Time	09/06/2013	\$35.60	09/06/2013 16:26:45	Declined
X0DQGK3C08	American Express Card(xx8882)	One Time	09/06/2013	\$45.38	09/11/2013 01:13:01	Processed
0QFYXD9ZF0	Savings(xx2575)	One Time	09/03/2013	\$35.60	09/11/2013 07:46:16	Processed
TM0C3BWC0K	Visa Debit Card(xx9990)	One Time	09/03/2013	\$35.60	09/03/2013 18:21:11	Declined

The Payment Return function can be accessed from the Payment Details page of a payment that has a status of processed for an ACH funded payment.



The Payment Reversal function can be accessed from the Payment Details page of a payment that has a status of processed for a card funded payment.



Returns and Chargebacks

For most Partners, the processing of returned bank account payments and returned card payments can be automated. However, in a few cases the process cannot be automated (smaller banks, certain merchant acquirers).

If this is the case, Payment Center users can be granted access to manually enter details of returned payments, as described below.

Function Access

The function can be accessed from the Payment Details page of a payment that has a status of processed, for a card funded payment.

Card Type: MasterCard
 Card Number: xx3330
 Card Expiration Date: 12/13
 Address Line1: 1 main st
 Address Line2: -/a-
 City: orange
 State: CA
 Zip Code: 90805

Event Name	Modified By	Modified On	Amount	Scheduled Date	Account Number	Status	Return Code
Schedule Payment	JUAN ONE	12/05/2012 16:19:33	\$0.50	12/05/2012	MasterCard(xx3330)	Processed	APPROVAL

Selecting the Payment Chargeback button will access the Chargeback details entry page.

+ Payment Chargeback Details

Please specify Chargeback Reson Code and a memo and then click 'Confirm' to process a Chargeback against this payment.

Confirmation Number: TGS194ZV77
 Schedule Date: 12/05/2012
 Amount: \$0.50

*Chargeback Reason Code:

*Memo:

Characters remaining: 1000 (maximum 1000 characters)

You will need to select a Chargeback reason code from the dropdown and enter a memo field. Selecting confirm will the mark the payment as charged back and send details in the Returned Payment posting files.

The process for bank account funded payments is identical to this.

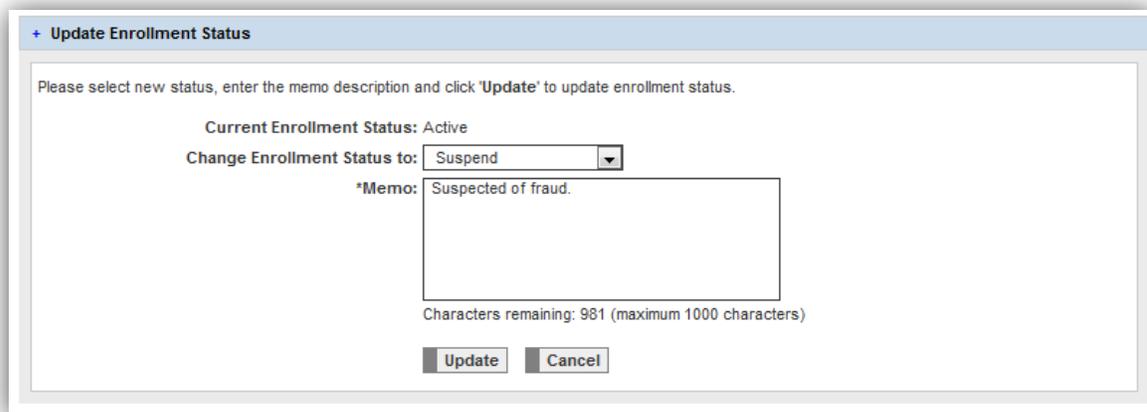
Update Enrollment Status

Every customer using E-Bill & Collect has a status, which defines what they can and cannot do within E-Bill & Collect. These statuses are:

- **Active.** Customer has enrolled and can add funding sources and schedule payments.
- **Disabled.** Customer can no longer schedule payments, as they have no active funding sources. This status is usually applied automatically as a result of returned payments causing the sole funding source to become invalid. Customer can return to Active status by supplying a new funding source.
- **Suspended.** Customer can no longer schedule payments, but can view payments that are to be processed. This status is usually applied when a customer and their transactions are being reviewed with a view to Revoking their access.
- **Revoked.** Customer can no longer access E-Bill & Collect or self re-enroll. Additionally, any funding sources you have may also be disabled system wide (see below).
- **Voluntary Cancellation.** Customer chooses to no longer use E-Bill & Collect, but can re-enroll at any time.

If a customer's status is changed to Disabled, Revoked or Voluntary Cancellation all Pending Payments are automatically cancelled.

These status changes can be made automatically by the system (normally as a result of returned payments), but Payment Center users can also make the changes manually using the Update Enrollment Status function.



+ Update Enrollment Status

Please select new status, enter the memo description and click 'Update' to update enrollment status.

Current Enrollment Status: Active

Change Enrollment Status to:

*Memo:

Characters remaining: 981 (maximum 1000 characters)

The following are displayed to you:

- **Current Enrollment Status.** The customer's current E-Bill & Collect Status.
- **Change Enrollment Status To.** To select the status to be applied to the customer's profile.
- **Memo.** You must enter a memo to explain the reason for the status change.

Once you have selected the status to change the customer to and entered a memo you can select Update to submit the status change to E-Bill & Collect. E-Bill &

Collect validated the request, and will display an error message if the change cannot be processed.

Verify Update Enrollment Status

If the request can be processed the following page is displayed.

+ Verify Update Enrollment Status

Changing enrollment status to 'Revoked' will cancel all of the following scheduled payments.

Confirmation No	Funding Source	Scheduled Date	Total Amount	Status
BXFRCTFY57	xxx4987	02/28/2010	\$150.00	Scheduled
BXFRCTFY57	xxx4987	03/28/2010	\$100.00	Scheduled
BXFRCTFY57	xxx4987	05/28/2010	\$100.00	Scheduled
BXFRCTFY57	xxx4987	06/28/2010	\$100.00	Scheduled
BXFRCTFY57	xxx4987	07/28/2010	\$100.00	Scheduled
BXFRCTFY57	xxx4987	08/28/2010	\$100.00	Scheduled
BXFRCTFY57	xxx4987	09/28/2010	\$100.00	Scheduled
BXFRCTFY57	xxx4987	10/28/2010	\$100.00	Scheduled
BXFRCTFY57	xxx4987	11/28/2010	\$100.00	Scheduled
BXFRCTFY57	xxx4987	12/28/2010	\$100.00	Scheduled
BXFRCTFY57	xxx4987	01/28/2011	\$100.00	Scheduled

To change the customer's enrollment status to **Revoked** please select the **funding accounts** that are to be **Revoked** as well and then click '**Confirm Status Change**' to proceed.

Bank Accounts

Account Number	Name On Account	Bank Name	Bank Routing Number	Status
<input type="checkbox"/> xxxxx4987	Tes T Account	JPMorgan Chase Bank, National Association	021202337	Active

NOTE: The above screenshot is for a status change to revoked. Other status changes do not display as much data.

If you are setting the status to Revoked you must select at least one of the customer's funding sources to revoke as well, and a list of any pending payments is displayed as well.

If you decide not to proceed with the status change you can select Cancel to be returned to the Customer Overview page. If you want to proceed you can select Confirm.

NOTE: E-Bill & Collect runs some validation checks when the Payment is submitted, so you may see some errors as a result of changes made elsewhere within E-Bill & Collect during the Payment Cancelling process.

Status Update Confirmed

Once E-Bill & Collect has processed the status update a confirmation page is displayed to you.

Maintenance Log

The Customer Maintenance Log displays a list of all of the status changes made to a customer's profile, and acts as an Audit Trail of these updates.

+ Customer Maintenance Log			
Status	Modified By	Modified On	Memo
Active	stuart	02/23/2010, 10:52:50	Oops, not a fraudster at all. Sorry
Revoked	stuart	02/23/2010, 10:49:00	Fraudulent payments made.
Suspended	stuart	02/23/2010, 10:47:49	Suspected of fraud.
Active	WHDLV Matinda	02/18/2010, 15:37:50	-n/a-

The following details are displayed.

- **Status.** The status applied during that update.
- **Modified By.** Identifies who made status update. Three values can be displayed:
- **Customer Name.** If the update was made by the customer.
- **Login ID.** If the update was made by a member of staff.
- **System.** If the update was made automatically by E-Bill & Collect.
- **Modified On.** The date and time that the update was made.
- **Memo.** Any memo entered when the update was made.

NOTE: The first entry in this log will usually be the date and time that the customer enrolled to make payments through E-Bill & Collect.

Session Summary

The Session Summary provides a listing of the Customer and User sessions in E-Bill & Collect, and the activities undertaken during those sessions.

The first page provides a list of all of the customer and user sessions.

+ Session Summary			
Showing 1 to 1 record(s) of 1 record(s) found.			
Session Id	Session Login Time	Login IP	Created By
740	02/18/2010, 15:34:08	192.168.0.211	WHDLV Matinda 

The following date is displayed.

- **Session ID.** The E-Bill & Collect generated number that uniquely identifies that session.
- **Session Login Time.** The date and time that E-Bill & Collect was accessed for that session.
- **Login IP.** The IP address that the sessions originated from.
- **Created By.** Who originated the session. Two options can be displayed:
- **Customer Name.** If the session was originated by the customer.
- **Login ID.** If the update was originated by a member of staff.
- **Channel Flag.** Shows whether the session was originated by the customer or a user.

The session ID is a hyperlink, and selecting it will display the Session Summary Log for that session.

Session Summary Log

The Session Summary Log displays all of the activities that were undertaken during that session. The following data is displayed:

- **Event Name.** A description of the specific activity undertaken, for example:
- Customer Enrollment.
- Schedule Payment.
- Customer Logoff
- **Event Time.** The date and time that the activity occurred.
- **Description.** Any memo entered as a result of the activity.

+ Session Summary Log Back to List		
Event Name	Event Time	Description
Customer Enrollment	02/18/2010, 15:37:50	-n/a-
Customer Enrollment	02/18/2010, 15:37:51	-n/a-
Customer Login	02/23/2010, 10:54:20	-n/a-

Login and Reset Password

This function allows you to access the customer's login ID (so you can advise the customer if they have forgotten and have called in) and also initiate the automated Password Reset process.

This can be used in the event the customer does not (or cannot) complete the self-service login ID reminder and Password reset functions available in the customer website.

Terms and Conditions

The Terms and Conditions page provides a list of the Terms and Conditions (and any other content, for example, eSign agreements) the customer has accepted, both when enrolling and after updates have been made.

Content Type	Acceptance Date	Version No	Content Name	Content Description
Terms and Conditions	02/18/2010, 15:37:47	-n/a-	cred acc terms.html-20100218122429300:0	Terms and Conditions

The following data is displayed.

- **Content Type.** The type of content the customer accepted.
- **Acceptance Date.** The date and time the content was accepted by the customer.
- **Version No.** Any version number for the content.
- **Content Name.** The name of the content, as stored in E-Bill & Collect.
- **Content Description.** Description of the content accepted.

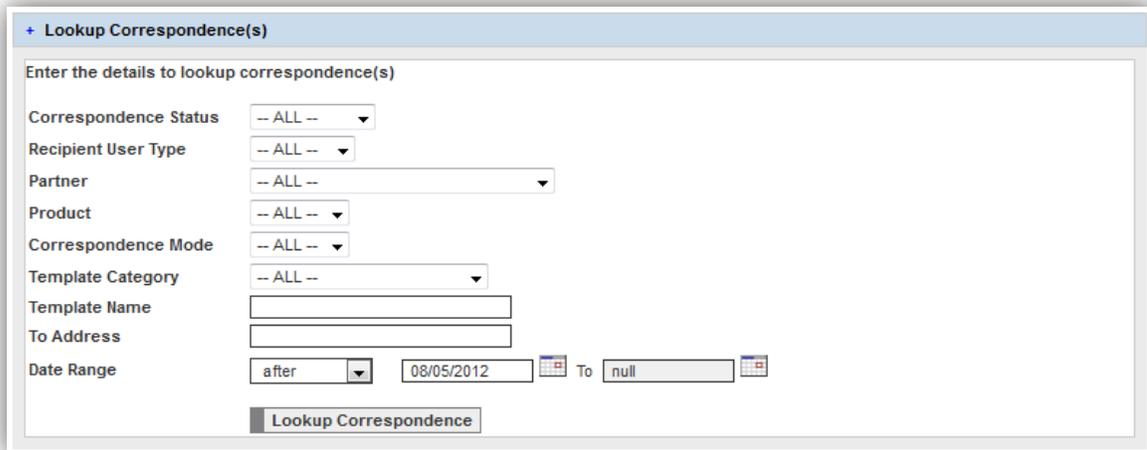
The acceptance date is a hyperlink, and selecting it will display the content, as accepted by that customer.

Correspondence Lookup

This function can be used to lookup emails and SMS sent to a particular recipient, and check the status of the correspondence.

NOTE: *It is not recommended that all users be granted access to this function.*

This function is accessed from the System main navigation option, and when accessed the following search criteria will be displayed.



+ Lookup Correspondence(s)

Enter the details to lookup correspondence(s)

Correspondence Status -- ALL --

Recipient User Type -- ALL --

Partner -- ALL --

Product -- ALL --

Correspondence Mode -- ALL --

Template Category -- ALL --

Template Name

To Address

Date Range after 08/05/2012 To null

Lookup Correspondence

The following options can be selected:

- **Correspondence Status.** Allows you to locate correspondence with any status, or with a status of Completed, Pending, Deleted or Failed
- **Recipient User Type.** Allows you to specify whether it was a User or Customer who received the correspondence.
- **Partner.** In most cases this will only allow you to select your own company, however, if you have more than one processing entity in a hierarchy you will be able to specify a specific entity.
- **Product.** This will default to E-Bill & Collect.
- **Correspondence Mode.** Allows you to specify all correspondence modes, or one of the following modes: Email; SMS; MQ or IVR.
- **Template Category.** Allows you to specify all template categories or select a specific category (for example, Payment Messages) to search upon.
- **Template Name.** Free format field to search for a specific template name.
- **To Address.** Free format field to allow you to enter the email address or phone number (SMS) that received correspondence. This should be used to lookup correspondence for a specific customer.
- **Date Range.** Options to search on a specific date, between two dates or before or after a certain date.

Once the criteria have been entered/selected the lookup can be submitted.

If there are matches to the criteria the following page will be displayed:

Click on the link to retrieve the details of the correspondence
Showing 1 to 10 of 80 records

Template Name	Correspondence Mode	Template Category	Request Time	Correspondence Status
Add a Funding Account	EMAIL	Funding Source Messages	08/10/2012 10:07:35	COMPLETED
Customer Enrollment	EMAIL	Enrollment Messages	08/10/2012 10:07:28	COMPLETED
Make a Skip Pay Payment	EMAIL	Payment Messages	08/10/2012 08:58:07	COMPLETED
Add a Funding Account	EMAIL	Funding Source Messages	08/10/2012 08:14:44	COMPLETED
Customer Enrollment	EMAIL	Enrollment Messages	08/10/2012 08:14:38	COMPLETED
iBANK Account Master File Processing Notification	EMAIL	File Generation Messages	08/10/2012 03:58:28	COMPLETED
Make a Skip Pay Payment	EMAIL	Payment Messages	08/09/2012 16:49:29	COMPLETED
Customer Enrollment	EMAIL	Enrollment Messages	08/09/2012 16:48:06	COMPLETED
Add a Funding Account	EMAIL	Funding Source Messages	08/09/2012 16:48:07	COMPLETED
Make a Skip Pay Payment	EMAIL	Payment Messages	08/09/2012 08:57:49	COMPLETED

[New Lookup](#) [Next](#)

The user can then select one of the Template Name hyperlinks to view the details for that particular item.

+ Correspondence Details

Correspondence Details

Template Name	Forgot Login ID		
Correspondence Status	COMPLETED		
Recipient User Type	User		
Correspondence Mode	EMAIL	Template Category	Forgot Login/Pwd Messages
Partner	Setup Testing Partner	Product	Orbipay
Request Time	04/26/2012 15:23:10	Completion Time	04/26/2012 15:23:36
SMTP Server	Alacriti Mail Server		
From Name	-n/a-		
From Address	orbipay.test@alacriti.com		
To Address	<input type="text" value="stuart.bain@alacriti.com"/>		
Subject	<input type="text" value="Setup Testing Partner Forgot Login ID"/>		
	<p>Dear SHIKHAR MAHENDRA YEGGI,</p> <p>You have requested to provide Login ID through Online Payment Processing system for your account number XXXX4844 belonging to Setup Testing Partner using Forgot Login ID link.</p>		

Payment Center Reports

Overview

Within Payment Center, this function provides access to summary and detailed reports related to customer activity and payments processed through E-Bill & Collect.

This function is accessed by selecting Reporting from the Menu Bar. This is present on all Payment Center pages where you have access to Reporting.

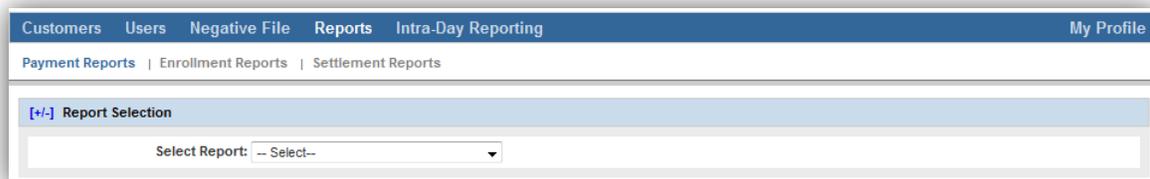
NOTE: *The data that is used to populate most of the online reports is drawn from a dedicated reporting data archive. This archive is not updated constantly throughout the day, but as part of the system batch processes.*

As a result, the reports do not show activity for a given day on that same day, but in the following day (for example, payments processed on a Wednesday can only be viewed on Thursday).

The exceptions to this are the Return reports (which are updated after returns have been processed).

Reporting Access

Reporting is accessed from the main navigation bar.



When accessed, the page will load with Payment Reports selected.

NOTE: *If custom reports have been developed, they will appear under a Custom Reporting option.*

You will then be able to select the Payment Report you want to create, or select a different option from the Sub-Navigation.

Report Types

The sections following this one will then describe the creation of reports, provide examples of key reports and show some of the options available once a report has been created.

Payment Reports

The following payment processing related reports can be created:

- **Payments Processed.** All payments processed within the selected timeframe.
- **Invoice Payments Processed.** All payments processed within the selected timeframe, grouping payments made to the same account.
- **Pending.** All pending payments within the selected timeframe.
- **Status.** All payments that were cancelled declined or refunded within the selected timeframe.
- **Returned.** All payments that were returned within the selected timeframe.
- **Invoice Payments Returned.** All payments that were returned within the selected timeframe
- **Returned by R-Code.** All returned payments, categorized by R-Code, within the selected timeframe, grouping payments made to the same account.
- **Notice of Change (NOC).** All payments upon which a NOC was received within the selected timeframe.
- **Pending Snapshot.** All pending payments within the system on a selected date.
- **Rejected.** All payments that were rejected by the system within the selected timeframe.

NOTE: *Invoice Payment Reports are available only when the Invoice Payments feature is enabled by the biller at set up.*

Enrollment Reports

The following customer enrollment reports can be created.

- **Totals.** All enrollment status change activity within the selected timeframe.
- **Account Status Totals.** Count of accounts by account status (Active, Disabled, etc.) within the selected timeframe.
- **Active Snapshot.** Count of accounts with Active status on a selected date.

Settlement Reports

The following settlement reports can be created.

- **Daily Settlement.** This provides details of the expected settlement amounts based on customer payments processed.

- **Onwards Settlement.** This provides details of the settlement amounts based on onward settlement instructions processed (for example, disbursement of initial settlement from a central account).

NOTE: *The Onwards Settlement report will most likely never be available as it will be rarely selected as an option at set-up*

These can be created for a single date, or for any selected timeframe, allowing a report to be generated with settlement totals for a week, month, etc.

Report Criteria

Once a Report Type has been selected, the Report Criteria Selection will be displayed. For the Payments Processed Report these are shown below (other reports may have more or less criteria to select from):



The following criteria can be selected/entered:

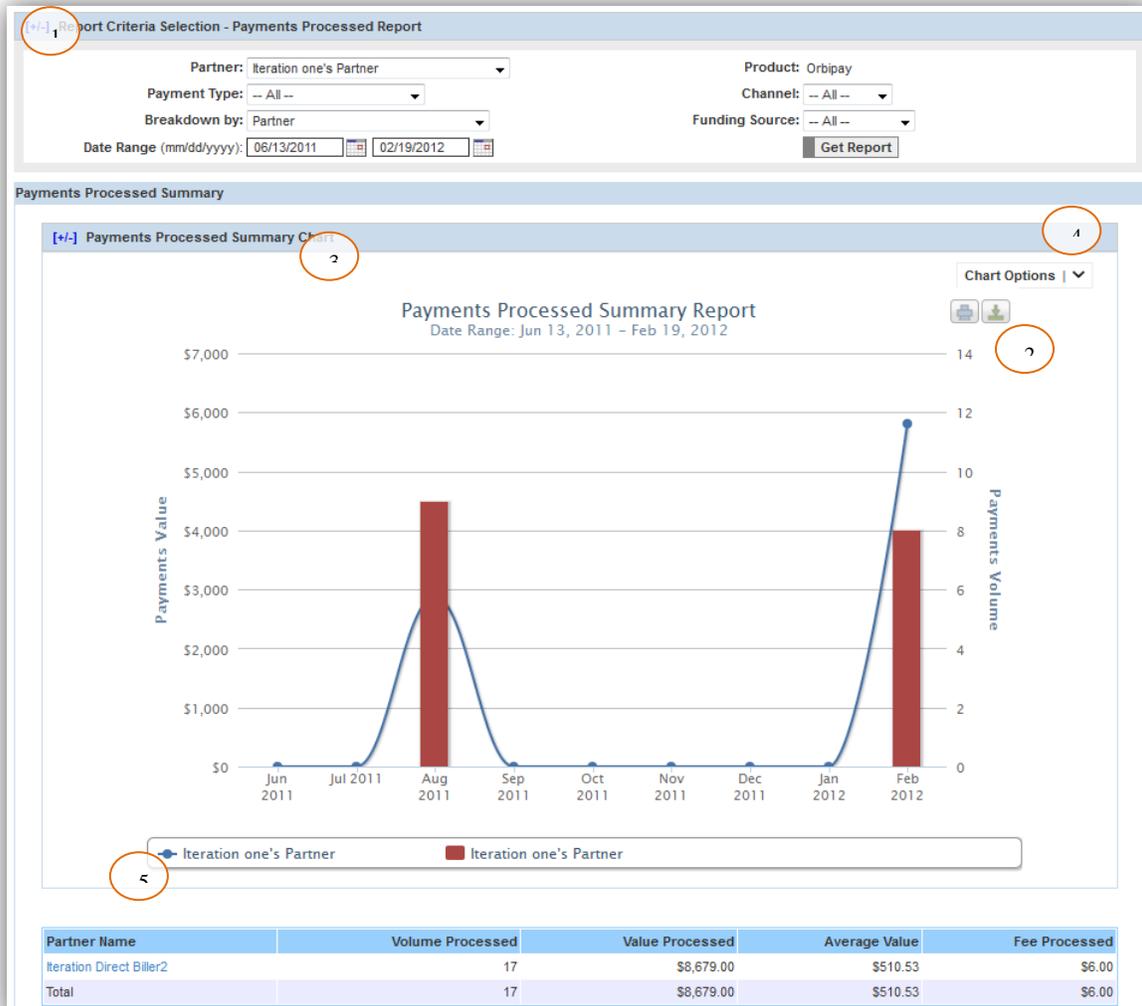
- **Partner.** A list of all the Partners you have access to within the system.
- **Product.** A list of the Products the Partner is using. Typically this will be a single entry.
- **Payment Type.** List of all of the supported Payment Types (One-Time, Recurring, etc.) in the system.
- **Channel.** List of all the Payment Channels (Web, Call Center, etc.) in the system.
- **Breakdown By.** Level to break down the reported data at. Supports:
 - Partner
 - Partner + Channel
 - Partner + Channel + Funding Source
- **Funding Source.** List of all the Funding Sources (Bank Account, Credit Card, etc.) in the system.
- **Date Range.** Start and End Date of the date range the data is to be retrieved for.

Selecting **Get Report** will then retrieve the specified data and display the Summary Report.

NOTE: By default, and report of the last seven days activity is automatically generated when Partner and Product is selected. The above can then be selected to refine the data displayed.

Summary Report

If there is data matching the entered Report Criteria, a Summary Report will be displayed:



Key features of the Summary Report page:

- [1] Report Criteria are displayed (and can be reselected to create a new report), but can be minimized by selecting the [+/-] control.
- [2] You can print or export the report and chart data.
- [3] Data for the selected date range is displayed in an interactive Chart.
- [4] The Chart Criteria option allows access to the options to customize the default Chart (see Section 6.5.2 for more on this).
- [5] The summary data for the Partners that make up the summary report is displayed here.
 - Selecting a sub-partner's name will either display a new Summary Report (if that sub-partner has its own sub-partners), or a Details Report (if it is at the bottom of the Partner hierarchy).

Interactive Chart Functions

- **Chart Options.** These options offer the flexibility to customize the chart display.



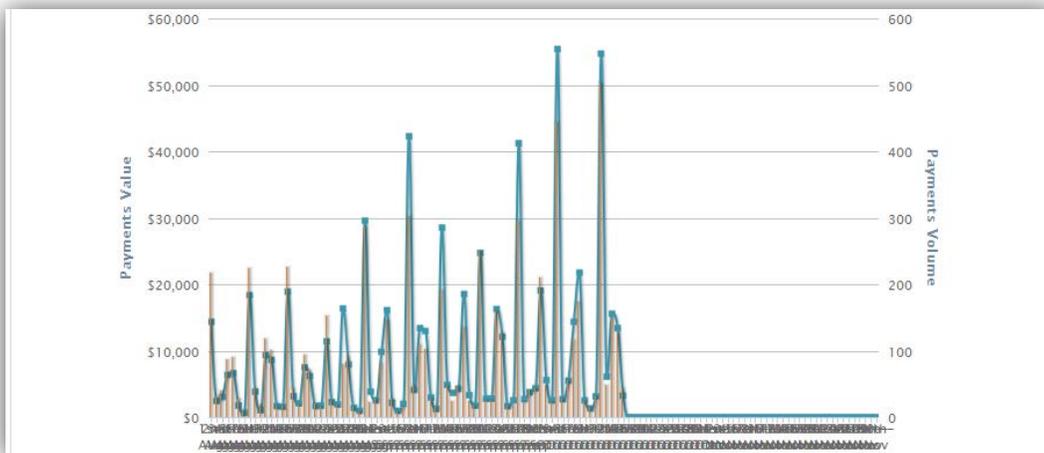
- **Value vs. Volume.** For Payments, the charts will display payment values as a line and payment volumes as bars. The LH Y Axis will show the dollar values, the RH Y Axis the volumes.

- **Data Point Labels.** If the mouse is held over a data point or bar a label will appear with the actual values for that data point, for September's payment values.

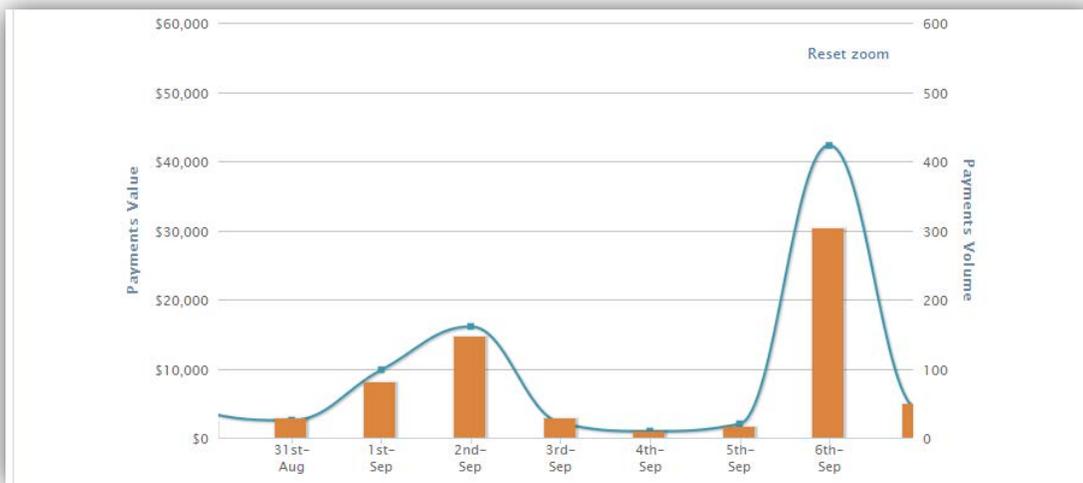


- **Data Set De-Selection.** You can remove a data set from the chart by clicking on the data set name in the legend box. It can then be replaced by clicking the name once more.
- **Print and Export.** You can directly print the chart (using the LH button under the Chart Options dropdown). The chart can also be exported as a PDF, Excel Chart and .CSV but also as .PNG and .JPG images.

- **Chart Zoom Option.** It is possible to specify criteria that result in overly complex charts.



However, you can drag and highlight sections of interest to zoom into that section to better view the actual data.



The zoom process can be repeated, and you can also move left and right by selecting data points at the extremity of the chart.

Reset Zoom will return to the default view.

Detail Reports

Selecting a Partner at the bottom of a hierarchy from the Summary Report will display the Detail Report for that Partner:

[+/-] Report Criteria Selection

Partner:

Payment Type:

Breakdown by:

Date Range (mm/dd/yyyy):

Product:

Channel:

Funding Source:

Payment Processed Details Report - [Iteration Direct Biller2]

Showing 1 to 10 record(s) of 71 record(s) found. Export Report As:

Payments Processed Summary Details

Value of Payments Processed: \$446,096.18

Volume of Payments Processed: 30

Fees of Payments Processed: \$19.00

Processed Date	Payment Scheduled Date	Payment Amount	Total Fee Amount	Customer Name	Acct No - Security Code	Confirmation No
02/10/2011	02/10/2011	\$409.00	\$2.00	SENKATESHAM V	xxx6835	38P61HQ3ML
02/10/2011	02/10/2011	\$410.00	\$2.00	SENKATESHAM V	xxx6835	5G7YTPJBFJ
02/10/2011	02/10/2011	\$401.00	\$2.00	SENKATESHAM V	xxx6835	0F4NQ12WTG
02/10/2011	02/10/2011	\$402.00	\$2.00	SENKATESHAM V	xxx6835	G4ZM2TP3Y8
02/25/2011	02/25/2011	\$218.00	\$0.00	KUMBLE SRIRAM KIRAN	xxx2550	8ZSKHZ1BTB
02/25/2011	02/25/2011	\$150.00	\$0.00	VIRENDER DINESH AGARKAR	xxx2550	60M61QVBB3
02/25/2011	02/25/2011	\$250.00	\$0.00	KIRAN SOURAV ZAHEER	xxx2550	KQMVHBXK2T
02/25/2011	02/25/2011	\$2,652.00	\$0.00	KIRAN SOURAV ZAHEER	xxx3800	YKKPTNDVQG
02/25/2011	02/25/2011	\$217.00	\$0.00	VIRENDER DINESH AGARKAR	xxx3800	94B70JV86Z
02/25/2011	02/25/2011	\$75.00	\$0.00	KIRAN SOURAV ZAHEER	xxx3800	LJDTF9C6PX

Key features of the Details Report page:

- [1] You can move through the pages of the report or return to the Summary Report using these buttons.
- [2] Totals for the data in the report are displayed.
- [3] You can export the report data in one of three formats:
 - **PDF.** A PDF of the report data will be created.
 - **Excel.** A spreadsheet of the report data will be created.
 - **CSV.** The underlying report data is exported as a structured CSV file.
- [4] Individual transaction/detail records are displayed for the data that comprises the report.

Reporting Drilldown

This feature allows a user to select the Payment Confirmation number from the Payment Details report to access more details of the payment. If it is a card payment, an option to reverse the payment.

Payments By Entry Date Summary Details							
Value of Payments \$14,146.99							
Volume of Payment 33							
Fees of Payments \$0.00							
Creation Date	Payment Scheduled Date	Payment Amount	Total Fee Amount	Customer Name	Acct No - Security Code	Confirmation No	Payment Type
08/05/2013	08/05/2013	\$15.00	\$0.00	CARL ANDERSON	1005	31K1QTB461	One Time
08/05/2013	08/05/2013	\$3.00	\$0.00	CARL ANDERSON	1005	31K1QTB461	Convenience Fee
08/06/2013	08/06/2013	\$536.00	\$0.00	KARTHIK GAUTAM KARTHIK	4189582	KQGFN1Z865	One Time
08/06/2013	08/06/2013	\$13.63	\$0.00	KARTHIK GAUTAM KARTHIK	4189582	KQGFN1Z865	Convenience Fee
08/06/2013	08/06/2013	\$536.00	\$0.00	KARTHIK GAUTAM KARTHIK	4189582	41920NDY1Y	One Time
08/06/2013	08/06/2013	\$13.63	\$0.00	KARTHIK GAUTAM KARTHIK	4189582	41920NDY1Y	Convenience Fee
08/14/2013	08/14/2013	\$0.01	\$0.00	STEVE CHAVEZ	1006	XN55NRS970	One Time
08/14/2013	08/14/2013	\$3.00	\$0.00	STEVE CHAVEZ	1006	XN55NRS970	Convenience Fee
08/15/2013	08/15/2013	\$0.01	\$0.00	STEVE CHAVEZ	1006	G7WNZVHPVB	One Time
08/15/2013	08/15/2013	\$3.00	\$0.00	STEVE CHAVEZ	1006	G7WNZVHPVB	Convenience Fee

[+/-] Report Criteria Selection - Payments By Entry Date Details Report

Partner: Product: Orbiipay

Payment Type: Channel:

Breakdown by: Partner Funding Source:

Date Range (mm/dd/yyyy):

[Back](#)

Payment Details

Payment Type : One Time
 Payment Confirmation Number : KQGFN1Z865
 Payment Status : Processed
 Payment Date : 08/06/2013
 Payment Amount : \$ 536.00
 Payment Fee : N/A
 Total Payment Amount : \$ 536.00
 Made Via :

Funding Account : Visa Card - xxxxxxxxxxxxxx4448
 Loan Account : xxx9582

Payment Details

Payment Type : Convenience Fee
 Payment Confirmation Number : KQGFN1Z865
 Payment Status : Processed
 Payment Date : 08/06/2013
 Payment Amount : \$ 13.63

Intra-Day Reporting

NOTE: This function is only made available to Partners on request and only then if their payment volumes are low.

This option provides access to reports that list all of the payments scheduled to be processed that day.

The screenshot shows the top navigation bar with 'Customers', 'Users', 'Negative File', 'Reports', 'Intra-Day Reporting', and 'My Profile'. Below the navigation is a section titled 'Today's Payments' containing a 'Report Criteria Selection' form. The form has a 'Partner:' dropdown menu set to 'Select' and a 'Get Report' button.

You can select the Partner you are want to see the data for and the system will generate a list of all the payment scheduled for processing that day.

The screenshot shows the 'Report Criteria Selection' form with a partner selected. Below it is a 'Payments Scheduled Today Summary' table.

Partner Name	Volume Processed	Value Processed	Average Value
[Redacted]	215	\$10821.46	\$50.33
[Redacted]	61	\$3280.42	\$53.77

The screenshot shows the 'Intra-Day Details Report' for a selected partner. It includes a summary of scheduled payments and a detailed table of individual payments.

Showing 1 to 20 record(s) of 61 record(s) found.

Intra-Day Payments Summary Details

- Value of Payments Scheduled: \$3,280.42
- Volume of Payment Scheduled: 61
- Fees of Payments Scheduled: \$0.00

Channel	Funding Source	Payment Amount	Fee Amount	Customer Name	Account No	Confirmation No.
WEB	Debit Card Account	\$1.05	\$0.00	[Redacted]	[Redacted]	GXYW7JBMJF
WEB	Debit Card Account	\$1.21	\$0.00	[Redacted]	[Redacted]	3447GDWJHT
WEB	Debit Card Account	\$1.01	\$0.00	[Redacted]	[Redacted]	[Redacted]

Payment Center Customer Management

Overview

Payment Center is a web-based application accessed securely over the internet. Access to the website is restricted to users with a login ID and password. Your login ID also defines the functions you can access, the data you can see and the updates you can perform.

Customer Lookup

Payment Center is accessed over the internet from the following URL:

Sandbox: <https://sandbox.billerpayments.com/app/csr/loginUser.do?partnerKey=??>
?

Production: <https://pc.billerpayments.com/app/csr/loginUser.do?partnerKey=???>

Where”???” is a short code that uniquely identifies your organization.

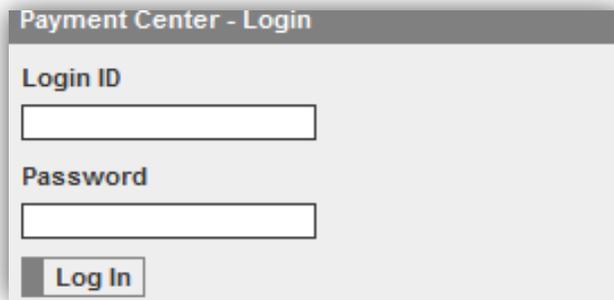
The site is configured to only accept connections from known partners and billers. There are two options, IP Address Matching and Device Authentication, as described below.

IP Address Matching

If this is enabled, the system checks the IP address passed in the incoming connection request and compares it to a list of valid IP addresses for your Biller. If the IP address is unknown to E-Bill & Collect, access is denied and the connection will timeout, with the default Browser error message being displayed.

NOTE: *This means that you will only be able to access Payment Center when you are using your company network. Additionally, details of any new or changed IP addresses need to be communicated as soon as they are known so they can be added to the valid IP address list.*

If the IP address is known, the Payment Center Login page is displayed.

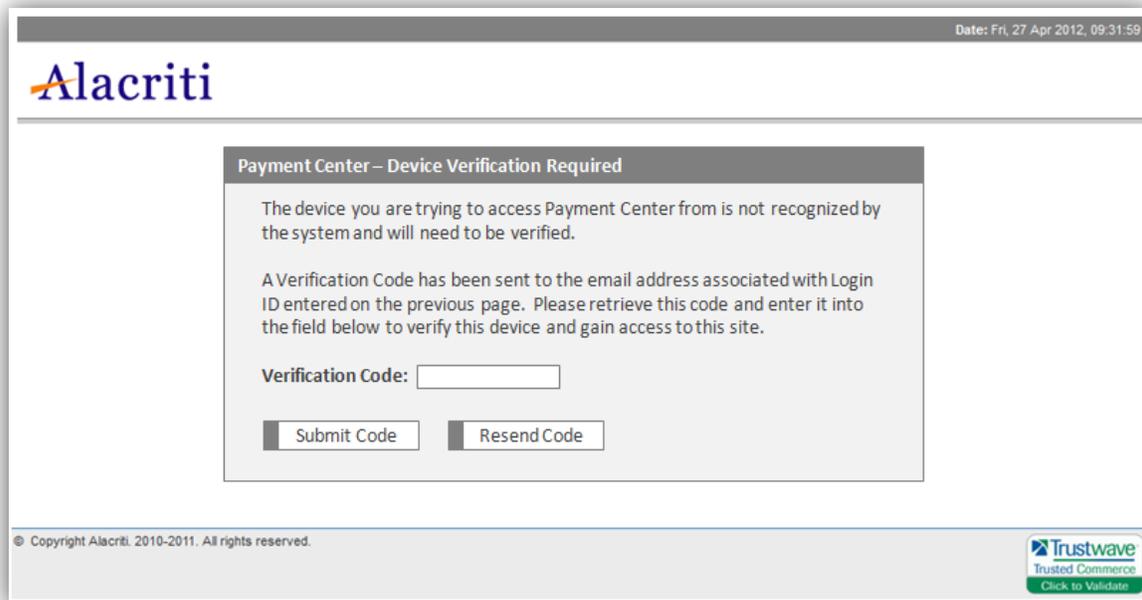


You must then enter your login ID and password to access the website.

Device Authentication

If this is enabled you will be prompted to enter your login ID and password. The site will then look for a secure cookie on the device being used to access the site. If one is not present it will trigger a process to set such a cookie.

You will be shown the screen below. At the same time the site will send an email (to the email address associated with your login ID that contains the verification code.



You will then need to enter the code from the email and submit it for verification.

- If the code matches the secure cookie will be set on the device being used to sign in and you will be given access to the site.

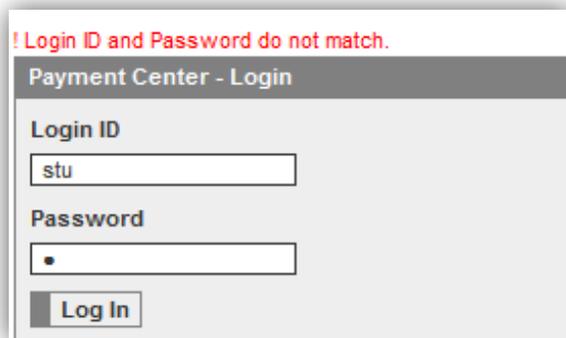
- If the code does not match an error message will be displayed.

The secure cookies are set to periodically expire, so this process will need to be repeated occasionally. Additionally, if you have multiple devices you use to access the site you will need to go through this process for each device.

NOTE: *It is possible to be set up both IP Address Matching and Device Authentication, in which case both of the above validation routines will apply.*

Sign In Error

If the login ID entered by you is not found, or the password supplied is incorrect an error message is displayed.

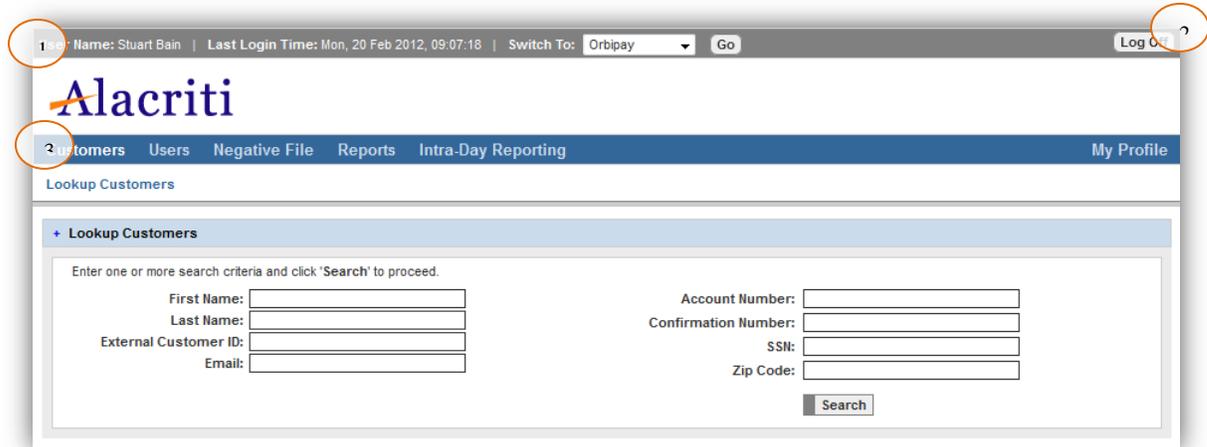


The screenshot shows a web browser window with a title bar that reads "Payment Center - Login". At the top of the page, a red error message states: "! Login ID and Password do not match." Below this message, there are two input fields. The first is labeled "Login ID" and contains the text "stu". The second is labeled "Password" and contains a single black dot. At the bottom of the form is a "Log In" button.

You have three attempts to enter the correct password for your login ID. After the third incorrect password is entered your login ID will be suspended and will need to be unlocked by an Administrator before you can access Payment Center.

Home Page

Once you supply the correct login ID and password, the Payment Center Home Page will be displayed.



The main page components (shown by the numbered circles) are:

- (1) **Title Bar.** This is always displayed. It shows your User Name, and the date and time of your last login. The 'Switch To' option is only displayed if you have access to multiple systems.
- (2) **Log Off.** Selecting this will terminate the active session and log you out of the system.
- (3) **Menu Bar.** The menu bar contains the functions you have access to, as outlined in the section that follows. Beneath it is a dynamic sub-navigation menu bar, which updates itself based on the main function selected.

Menu Bar

The menu bar shows the functions that you have access to, based on the Access and Privileges granted to your login ID. The following functions (which will be explored in more detail in the remainder of the document) may be displayed:

- **Customers.** [Default Option] Accesses a search function to lookup and retrieve customer records.
- **Users***. Accesses the function to create and administer users of Payment Center.
- **Negative File***. Accesses the functions to manage bad funding sources.
- **Reports***. Accesses the Payment Center reporting function to retrieve and display reports.

- **Intra-Day Reporting***. Accesses the report of payments scheduled for same day processing.
- **My Profile**. Accesses your own profile so you can change your password or update your personal details.

* These functions are not normally made available to all users and/or Partners.

Once a function is accessed, the data records that can be retrieved are determined by the Group you belong to. This means that users belonging to Biller 1's Group cannot view customers and transactions belonging to Biller 2 and so on.

Once a specific record within a function has been retrieved, the sub-functions (accessed from the sub-navigation bar and within the page itself) that can be accessed or updates that can be performed are controlled by the function level privileges assigned to your login ID.

The set-up of what a given user can and cannot do will be described further in you Administration section of this document.

Payment Center User Administration

Overview

Within Payment Center, this function provides the following standard User Administration functions.

- Search for and retrieve Payment Center user details.
- Create new Payment Center users.
- Reset user passwords.
- Maintain Payment Center users.

Additionally, the following advanced User Administration functions can be made available to certain Super users:

- Create New Base Privilege Templates
- Create New Standard User Templates
- Create New Standard User Types

These will be described further in the sections that follow.

Basic Concepts

Your Administration function is a common component used by E-Bill & Collect and other Alacriti Payment Products, and User Management is classified as a Product within the Admin function.

The function makes extensive use of the Hierarchy present in E-Bill & Collect, with new Base Privilege Templates being created for child partners from their parent partner. These can simply be copies of the parent partner template, or can be modified for a given partner (for example to remove Super Admin privileges from a child partner).

Base Privilege Templates are created for both User Management and E-Bill & Collect. When these are created you automatically create a standard Operator template (less privileges) and a standard Administrator template (more privileges).

User Types are then created using the Privilege Templates (Base, Admin and Operator). You are also given the option to amend the privileges (add, alter or remove) for the new User Type, and are also given the option to save the amended privilege settings as a new Standard User Template for use when creating users later on (so you can create a template for a Supervisor).

When new users are created they are first given User Management privileges (ranging from the ability to view and reset their own passwords to being able to

create new base privilege templates). They are then given access to the products they need access to, again by assigning the appropriate product privilege template.

In summary, when a new Partner is created the following steps are taken:

- Define Base Privilege Templates for User Administration and E-Bill & Collect.
- Create new User Types using the Base Privilege Templates (either as is or updated), optionally saving the amended template as a new standard template for that Partner.
- Create new Users by assigning templates appropriate to their role.

Time should be spent defining the desired user classes before a new Partner's templates are created.

Create and Edit Base Privilege Templates

This function creates the Base Privilege Templates for the selected Partner, and defines the full set of privileges that can be assigned for that Partner. This function is only ever undertaken once during the set-up of that Partner.

NOTE: *Once defined the Base Privilege Templates cannot be altered through Payment Center. Please ensure that the appropriate privileges are assigned or removed for the Partner for creating the Base Privilege Templates – most Partners will not need access to the Partner Configuration Manager or to create Base Privilege Templates.*

Depending on your particular E-Bill & Collect this step may have already been undertaken for you.

For an E-Bill & Collect Partner this process must be undertaken twice, once for User Management, once for the E-Bill & Collect Product itself.

Check Template Status

When Create Base Privilege Template is selected a Partner dropdown appears. You must select the Parent Partner in the system hierarchy to check the template status. You will then be prompted to select the Product. User Management should be selected first. Once selected the following screen will appear.

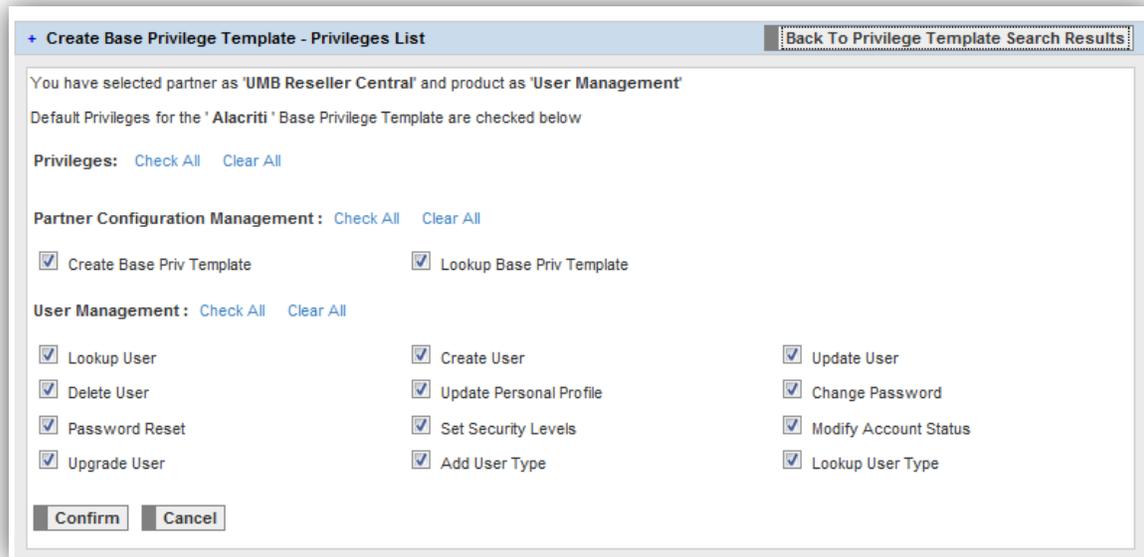
Parent Partner	Child Partner	Status of Base Privilege Template
Iteration one's Partner	Iteration Direct Biller2	Create

A list of all of the Parent and Child Partners in the hierarchy is displayed. The status of the template is also shown. View allows you to view the Base Template Privilege, Edit allows you to update the privileges assigned to the template. Create is only shown for Partners where the Base Privilege Template has yet to be created.

Review/Edit Template Privileges

When Create is selected the following screens are displayed. This default list of privileges is based on those set for the Parent Partner – if any have been deselected for the Parent you will be deselected here (but can be manually added back if required).

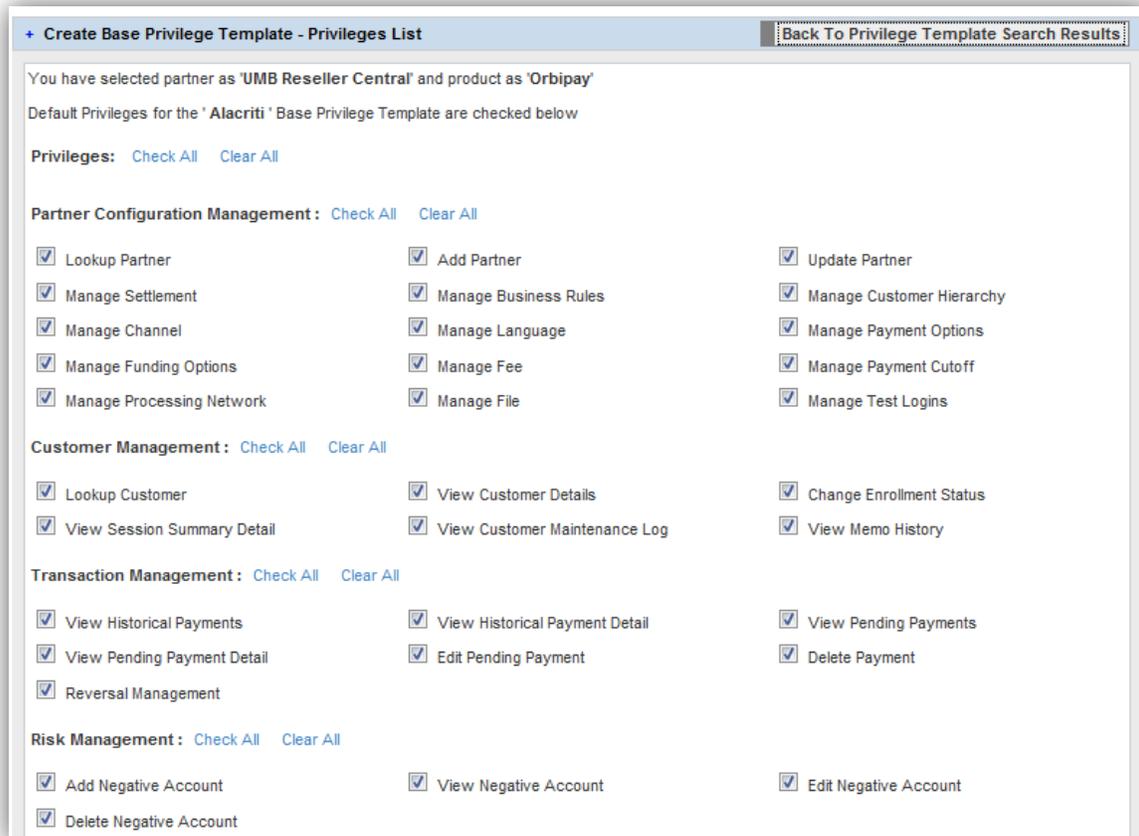
User Management



For User Management the privilege groupings are:

- **Partner Configuration Management.** These privileges cover the creation on the Base Privilege Templates during Partner Configuration, and should only be assigned to Partners whose users will creating new Partners within E-Bill & Collect
- **User Management.** These privileges cover the creation of new User Types within E-Bill & Collect, as well as the creation and management of individual users. The former privileges should only be assigned to Partners who require access to define new User Types. The latter privileges should be assigned to any Partner that will undertake its own User Administration.

E-Bill & Collect



For E-Bill & Collect the privilege groupings (partial list shown above) are:

- **Partner Configuration Management.** These privileges cover the ability to create and maintain Partners within E-Bill & Collect using the Partner Configuration Manager. They should only be assigned to Partners who will be undertaking these activities.
- **Customer Management.** These privileges cover the ability to lookup, view and maintain customer records in Payment Center. They should be assigned to all Partners who will be undertaking customer support.
- **Transaction Management.** These privileges cover ability to view and maintain customer transactions in Payment Center. They should be assigned to all Partners who will be undertaking customer support.
- **Risk Management.** These privileges cover the ability to add and remove accounts from the negative files. They should be assigned to all Partners who will be undertaking their own risk management.
- **Report Management.** This privilege covers access to the online reporting function and should be assigned to all Partners who need access to Reporting.

- **Funding Source Management.** These privileges cover access to view and maintain a customer's funding sources in Payment Center. They should be assigned to all Partners who will be undertaking customer support.
- **Operations Management.** These privileges cover access to view, create and maintain core operational functions for that Partner in the E-Bill & Collect Operations Manager. They should only be given to Partners who will undertake the maintenance of their own operational set up.
- **Correspondence Management.** These privileges cover access to view, create and maintain the email templates for that Partner in the E-Bill & Collect Operations Manager. They should only be given to Partners who will undertake the maintenance of their own emails.

Once you have reviewed and updated the privileges you can select Confirm to create the Base Privilege Templates for that Partner.

E-Bill & Collect will then create three Templates for each of User Management and E-Bill & Collect:

- **Base.** Contains all of the privileges assigned when the Base Template was created.
- **Administrator.** For User Management, this contains all of the privileges assigned when the Base Template was created. For E-Bill & Collect, the Partner Configuration Management, Operations Management and Correspondence privileges are automatically deselected
- **Operator.** This template contains only the basic privileges needed to provide customer support.

These templates are the used during the Create User Type process.

Edit Base Privilege Template

This function allows you to make updates to the privileges assigned to the template.

When selected the screen displayed is the same as used when creating the template, as shown above.

NOTE: All Edits made to the template are automatically propagated to users who have the template assigned to their profile.

Document Purpose

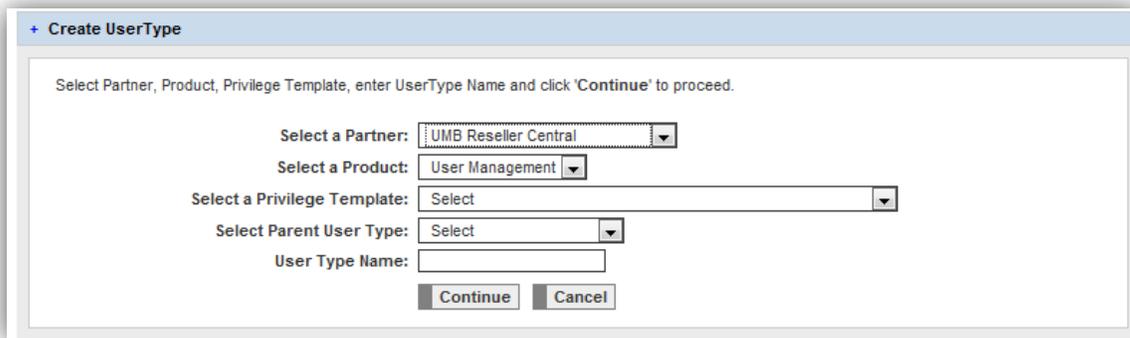
Once you have created the Base Privilege Templates for the Partner you can start to define User Types that individual users will be set up under.

NOTE: As with the Base Privilege Templates, You Management user types should be defined before the Product user types.

Additionally, the higher access level User Types (Super Admin, System Manager etc.) should be created before the more basic User Types.

Selecting User Type

Selecting the Create User Type option will display the following screen (shown with options selected):



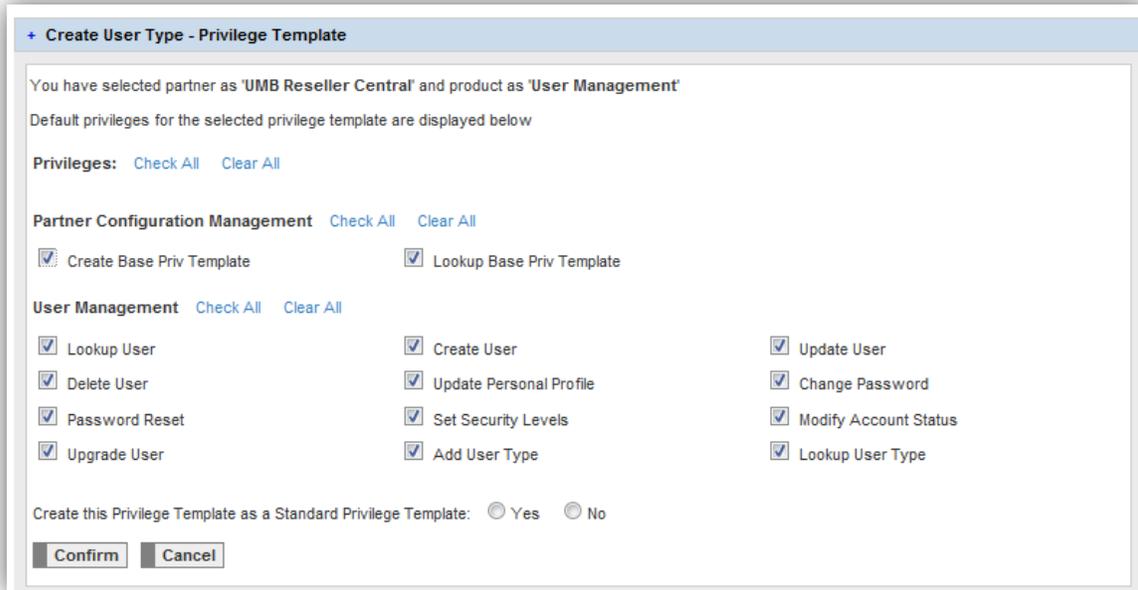
The following must be selected/entered to create a new User Type:

- **Partner.** You must select the Partner the new User Type is to be created for.
- **Product.** You must select the Product the new User Type is to be created for.
- **Privilege Template.** You must select the Privilege Template the User Type is to be based upon.
- **Parent User Type.** You must select the Parent User Type for the new User Type. This option does not appear when the first User Type is created for a Partner.
- **User Type Name.** You must enter a name for the new User Type. Preferably, this should reference the Partner and be descriptive of the User Type being created.

Once these details have been entered you can select Continue to access the next step.

Review Privileges

Once you have selected the User Type to create you can review and amend the Privileges to be assigned to that User Type. The following page is displayed (screenshot shows User Management, E-Bill & Collect is similar):



+ Create User Type - Privilege Template

You have selected partner as 'UMB Reseller Central' and product as 'User Management'

Default privileges for the selected privilege template are displayed below

Privileges: [Check All](#) [Clear All](#)

Partner Configuration Management [Check All](#) [Clear All](#)

Create Base Priv Template Lookup Base Priv Template

User Management [Check All](#) [Clear All](#)

Lookup User Create User Update User

Delete User Update Personal Profile Change Password

Password Reset Set Security Levels Modify Account Status

Upgrade User Add User Type Lookup User Type

Create this Privilege Template as a Standard Privilege Template: Yes No

The content is identical to that shown when the Base Privilege Template was created. This allows you to further customize the Privilege set to be assigned to that particular User Type.

Additionally, if you make extensive changes to the Privilege Template you have the option of saving it as a Standard Template that can be used when creating new User Types. This is useful when setting up Partners in complex hierarchies where a custom User Type (say Fraud and Risk Manager) is required that needs to be replicated across many Partners.

Once you have reviewed and made the necessary changes you can select Confirm to create the new User Type.

Once the User Management and E-Bill & Collect User Types have been created for the Partner you can start to create individual users of E-Bill & Collect.

Edit and Delete User Types

The Lookup User Type option allows you to retrieve a list of all the User Types that have been defined for a Partner.

+ Lookup User Type

Select Partner, Product and click 'Search' to proceed.

Select a Product:

Select a Partner:

Showing 1 to 7 record(s) of 7 record(s) found.

UserType	Parent UserType	UserType Partner	UserType Product	Action
Orbipay Admin	Test ut	Iteration one's Partner	Orbipay	Edit Delete
OrbiPay Super Admin	Orbipay Admin	Iteration one's Partner	Orbipay	Edit Delete
It1-sub Admin	OrbiPay Super Admin	Iteration One First Biller	Orbipay	Edit Delete
orb-operator	OrbiPay Super Admin	augtesting26	Orbipay	Edit Delete
OrbiPay Super Admin	Orbipay Admin	Iteration one's Partner	Orbipay	Edit Delete
It1-sub Admin	OrbiPay Super Admin	Iteration One First Biller	Orbipay	Edit Delete
orb-operator	OrbiPay Super Admin	augtesting26	Orbipay	Edit Delete

Edit User Type

If you can select the Edit option you will be able to make changes to the Privileges assigned to the User Type, and also edit the User Type's name within the system.

If you have made changes to the privileges (added or removed) you will be asked if you want to cascade the changes to the individual users that are based on that User Type.

Delete User Type

If you can select the Delete option, you will be able to Delete the User Type from the system.

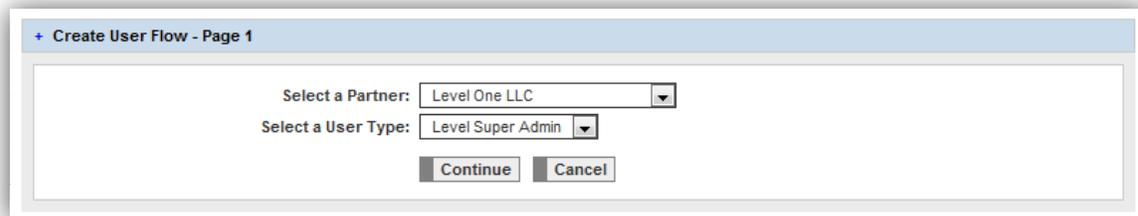
If you confirm the deletion, all individual users that are based on that User Type will lose all of the privileges associated with that User Type, and must be assigned a new User Type before they can use the system.

Create Individual User

This function allows users to create new E-Bill & Collect Payment Center users. It is accessed by selecting the Create User option from the sub-navigation menu.

Select Partner and User Type

When Create User is selected the first step is to select the Partner and User Type to be created. The following screen is displayed:



+ Create User Flow - Page 1

Select a Partner: Level One LLC

Select a User Type: Level Super Admin

Continue Cancel

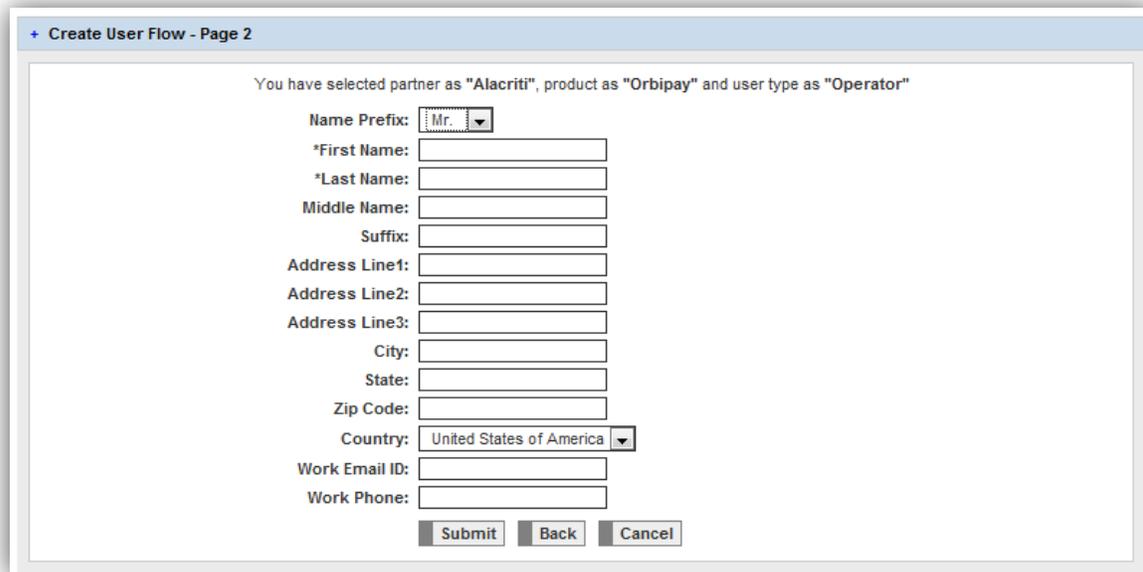
The Partner dropdown will list all of the Partners defined in your Partner Hierarchy. Once the Partner has been selected the User Type dropdown may appear to allow you to select the User Type you want to create.

(This is not displayed if the selected Partner only has one User Type defined – you are taken straight to the next step.)

By default, all new users are first created with the User Management privileges assigned to them, as they have to have these privileges to access the service. Additional products are assigned by editing the newly created user after it has been created, to add additional Products to their profile.

Enter User Personal Information

Once you have selected the type of user to be created you can enter some personal details for the new user.



If you realize you have selected the wrong details on the previous page you can select Back to return to that page. You can select Cancel to abandon the Create User process.

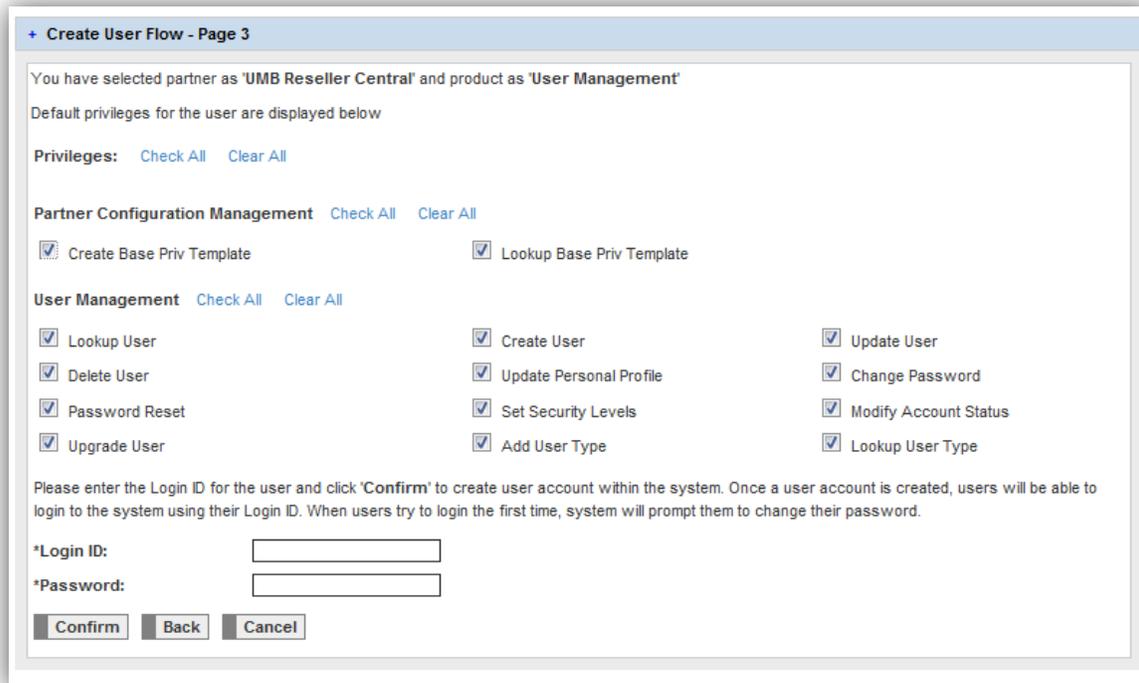
The following details can be entered:

- Name Prefix
- First, Middle and Last Name
- Name Suffix
- Address Lines 1 – 3
- City
- State
- Zip Code
- Country
- Work Email ID
- Work Phone

Once the details have been entered, selecting Continue will submit the changes for processing. If there is an error with the data, an error message will be displayed. If the data is processed successfully the next page in the Create User flow will be displayed.

Privileges and Initial Password

Once the new user's personal information has been entered, their User Management privileges can be reviewed and amended (to add or remove privileges), their User ID entered and a temporary initial password entered.



+ Create User Flow - Page 3

You have selected partner as 'UMB Reseller Central' and product as 'User Management'

Default privileges for the user are displayed below

Privileges: [Check All](#) [Clear All](#)

Partner Configuration Management [Check All](#) [Clear All](#)

Create Base Priv Template Lookup Base Priv Template

User Management [Check All](#) [Clear All](#)

Lookup User Create User Update User

Delete User Update Personal Profile Change Password

Password Reset Set Security Levels Modify Account Status

Upgrade User Add User Type Lookup User Type

Please enter the Login ID for the user and click 'Confirm' to create user account within the system. Once a user account is created, users will be able to login to the system using their Login ID. When users try to login the first time, system will prompt them to change their password.

*Login ID:

*Password:

If you realize you have selected/entered the wrong details on the previous pages you can select Back to return to that page. You can select Cancel to abandon the Create User process.

Password

The new password is selected by you, and must contain any three of these types of characters.

- Upper case letters (A, B, C etc.)
- Lower case letters (a, b, c etc.)
- Numbers (1, 2, 3 etc.)
- Non-alphanumeric characters (!, @, # etc.)

The maximum size of the password is twelve characters, and you must enter the new password twice (to trap any keying errors).

Once you have reviewed (and possibly updated) the privileges, and have entered a password you can select Submit to send the data to E-Bill & Collect for processing, and to create the new user. If there is an error an error message will be displayed to you.

If the new user is created successfully a confirmation page is displayed to you.

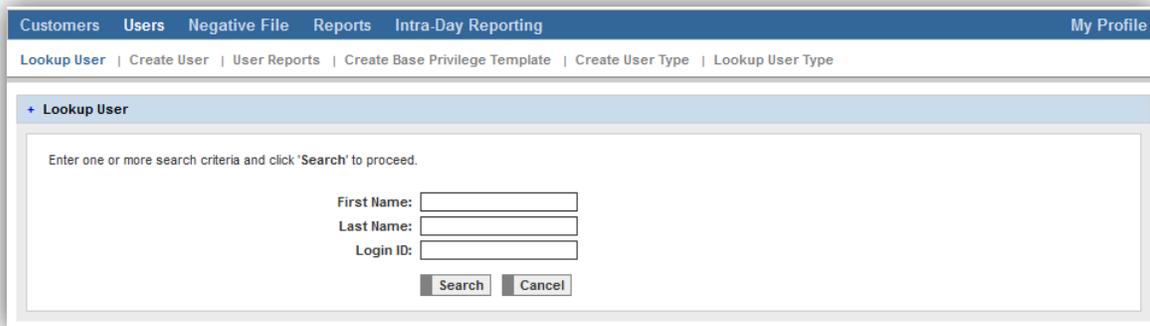
Maintain Users

This function allows Administrators (or other users with the correct privileges) to retrieve user details and perform updates on that user.

Lookup User

Selecting Lookup User provides a page with the following search functions.

- **First Name.** First name of you to be retrieved.
- **Last Name.** Last name of you to be retrieved.
- **Login ID.** Login ID of you to be retrieved.



The two name fields support partial data entry (so entering ST would in the first name field will return all users whose first name contains the letters ST). If there are too many possible matches an error message will be displayed.

The login ID field only supports full data entry, but you are taken directly to your details after submitting the search.

A list of possible matches is displayed beneath the search criteria, with the following data shown

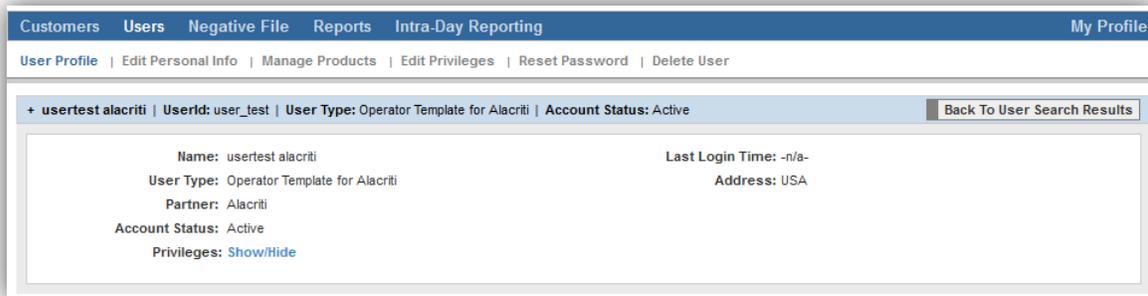
- **Login ID.** The login ID for that user
- **Name.** The full name of that user
- **User Type.** Your category you belong to
- **Partner.** The name of the Biller you are associated with

You can then select the user you want to access.

User Profile

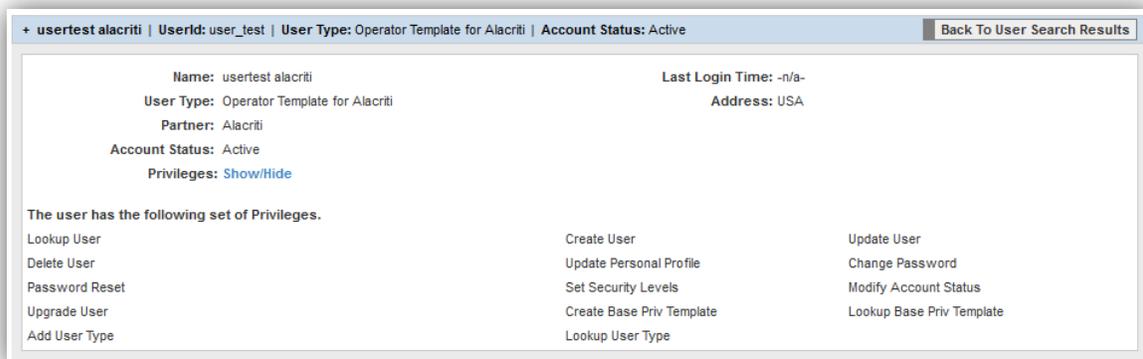
The login ID is a hyperlink, and selecting it will retrieve the details of that user, with the following data displayed.

- **Name.** The full name of the user
- **User Type.** The user category the user belongs to
- **Partner.** The name of the Biller the user is associated with
- **Account Status.** The status of the user’s account within Payment Center
- **Last Login Time.** The date and time the user last logged into Payment Center
- **Address.** Any address entered for that user
- **Contacts.** Any phone number or email address entered for that user



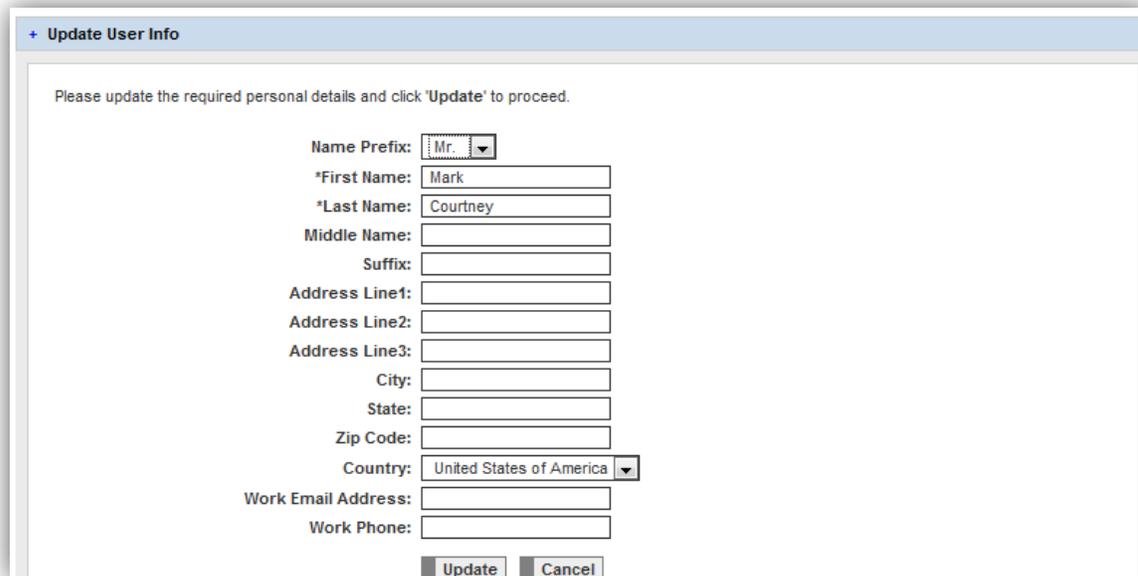
The sub-navigation menu bar shows you administration functions that can be performed.

The Privileges option within you details module allows you to Show or Hide the User Management privileges assigned to that user (see earlier sections for more details on Privileges).



Edit Personal Information

This function allows you to update the personal information for the selected Payment Center user.



+ Update User Info

Please update the required personal details and click 'Update' to proceed.

Name Prefix:

*First Name:

*Last Name:

Middle Name:

Suffix:

Address Line1:

Address Line2:

Address Line3:

City:

State:

Zip Code:

Country:

Work Email Address:

Work Phone:

The following details can be updated.

- Name Prefix
- First, Middle and Last Name
- Name Suffix
- Address Lines 1 – 3
- City
- State
- Zip Code
- Country
- Work Email ID
- Work Phone

Once the details have been updated, selecting Continue will submit the changes for processing. If there is an error with the data, an error message will be displayed. If the update is processed successfully an update confirmation will be displayed.

Manage Products

This function allows you to assign product related privileges to the user.

The screen lists the products and user types currently associated with the selected user. Underneath these is a dropdown listing the Product types (associated with that Partner) that can be selected and the User Types for the selected Product.

To add assign a new Product/User Type you select the Product and User Type and select Continue.

You are then given the option to alter the standard privileges (see Edit Privileges below) for the selected Product/User Type before you confirm the assignment to the selected User.

Edit Privileges

This function allows you to alter the privileges (see below) assigned to the selected Payment Center user.

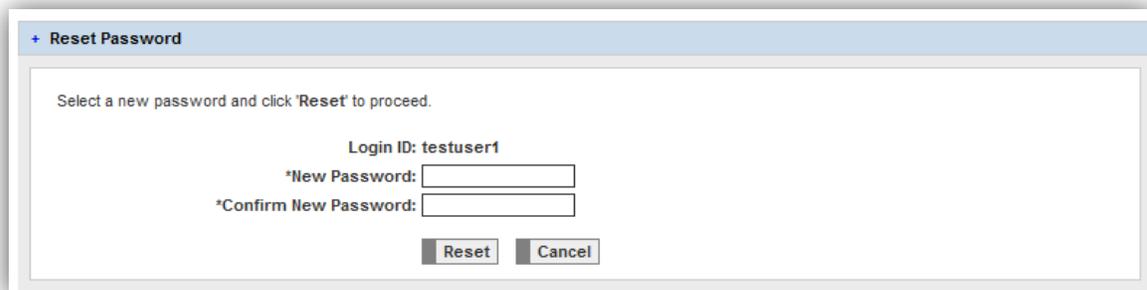
You must first select the Product type that the Privileges are to be edited for. The screen then refreshes to show the full privilege set for the user for that product.

A tick in the box alongside a privilege name shows that they have that particular privilege. Privileges can then be added and removed by selecting the box alongside the privilege.

Once you have made the necessary updates you can select Update to submit the changes for processing. A confirmation page is displayed once the update has been processing by E-Bill & Collect.

Reset Password

This function allows you to reset the password for the selected Payment Center user. This will also reset the user's status to Active if they have locked it due to entering the password incorrectly more than three times.



+ Reset Password

Select a new password and click 'Reset' to proceed.

Login ID: testuser1

*New Password:

*Confirm New Password:

Reset Cancel

The new password is selected by you, and must contain any three of these types of characters.

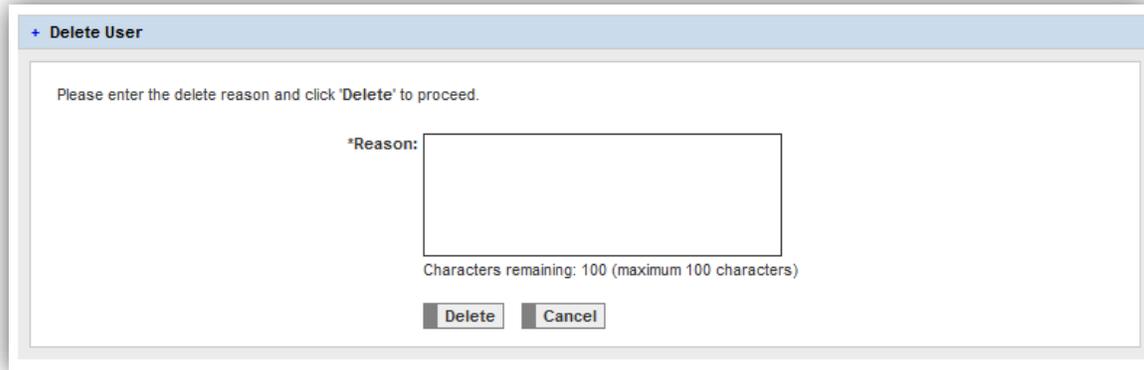
- Upper case letters (A, B, C etc.)
- Lower case letters (a, b, c etc.)
- Numbers (1, 2, 3 etc.)
- Non-alphanumeric characters (!, @, # etc.)

The maximum size of the password is twelve characters, and you must enter the new password twice (to trap any keying errors).

Once you have entered the new password, you can select Submit to send the new password to E-Bill & Collect for processing. If there is an error, an error message will be displayed. If the update is processed successfully a confirmation page is displayed.

Delete User

This function allows you to delete the selected Payment Center user. This prevents the customer from accessing Payment Center, but does not remove the user's profile entirely, which is retained for audit trail purposes.



The reason for deletion must be entered by you. You can then select Delete User to submit the deletion for processing by E-Bill & Collect. If there is any problem processing the deletion an error message will be displayed. If the deletion is processed successfully a confirmation page will be displayed to you.

Default User Entitlements

When a Partner set up is being defined, three basic types of Users are proposed as the default users. These have been defined as being most suitable for most Partners' needs, and are:

- **Administrator.** The System Administrator of the Payment Center. This user profile has full autonomy of the application. This user can create, modify, and delete user profiles, and restrict access to functionality.
- **Supervisor.** This entitlement allows users to view and edit customer information with respect to payments, enrollment, and account information.
- **Operator.** This profile has limited functionality. They only have the ability to view customer and payment information.

In this hierarchy configuration the Administrative User has the ability to create and view the Supervisor and the Operator. The Supervisor can view and edit information associated at the Operator level, but they are not granted access to view items associated with the Administrator level. The Operator can only view items that are entitled at their level, and does not have the capabilities of the Supervisor or the Administrative User.

Each of the above mentioned user profiles are associated with the product profiles of User Management, and E-Bill & Collect as mentioned in section 5.3.2.

The screenshots illustrated below are the samples of the three above mentioned user profiles, and their associated settings. Please note that these user profiles can be customized to the client's particular needs by adding or removing functionality.

The default setting for the Administrator User is associated with all of Management functionality:

- Customer Management
- Transaction Management
- Risk Management
- Operation Management
- Report Management
- Funding Source Management

+ Modify User Privileges

Select Product and privileges for product and click 'Update' to proceed.

Select a Product:

Privileges [Check All](#) [Clear All](#)

Customer Management [Check All](#) [Clear All](#)

- Lookup Customer
- View Session Summary Detail
- View Customer Details
- View Customer Maintenance Log
- Change Enrollment Status
- View Memo History

Transaction Management [Check All](#) [Clear All](#)

- View Historical Payments
- View Pending Payment Detail
- Reversal Management
- View Historical Payment Detail
- Edit Pending Payment
- View Pending Payments
- Delete Payment

Risk Management [Check All](#) [Clear All](#)

- Add Negative Account
- Delete Negative Account
- View Negative Account
- Edit Negative Account

Report Management [Check All](#) [Clear All](#)

- View Reports

Funding Source Management [Check All](#) [Clear All](#)

- Lookup Bank Account
- Update Bank
- View Bank Account Info
- Delete Bank
- Add Bank

The Administrative User also has the ability to create, modify, and delete a user from the application.

+ Modify User Privileges

Select Product and privileges for product and click 'Update' to proceed.

Select a Product:

Privileges [Check All](#) [Clear All](#)

User Management [Check All](#) [Clear All](#)

<input checked="" type="checkbox"/> Lookup User	<input checked="" type="checkbox"/> Create User	<input checked="" type="checkbox"/> Update User
<input checked="" type="checkbox"/> Delete User	<input checked="" type="checkbox"/> Update Personal Profile	<input checked="" type="checkbox"/> Change Password
<input checked="" type="checkbox"/> Password Reset	<input checked="" type="checkbox"/> Set Security Levels	<input checked="" type="checkbox"/> Modify Account Status
<input checked="" type="checkbox"/> Upgrade User	<input checked="" type="checkbox"/> Add User Type	<input checked="" type="checkbox"/> Lookup User Type

At the Supervisor level this user profile will be assigned to a subset of privileges that were associated with the Administrative User. This functionality will only allow you to view and edit customer information. Displayed below are the default entitlements for the User Management portion of the Supervisor privileges.

+ Modify User Privileges

Select Product and privileges for product and click 'Update' to proceed.

Select a Product:

Privileges [Check All](#) [Clear All](#)

User Management [Check All](#) [Clear All](#)

<input checked="" type="checkbox"/> Lookup User	<input checked="" type="checkbox"/> Change Password	<input checked="" type="checkbox"/> Password Reset
<input checked="" type="checkbox"/> Modify Account Status		

The E-Bill & Collect privileges are similar to those of the Administrator User with the exception that they do not include Report Management and Funding Source Management.

+ Modify User Privileges

Select Product and privileges for product and click 'Update' to proceed.

Select a Product:

Privileges [Check All](#) [Clear All](#)

Customer Management [Check All](#) [Clear All](#)

<input checked="" type="checkbox"/> Lookup Customer	<input checked="" type="checkbox"/> View Customer Details	<input checked="" type="checkbox"/> Change Enrollment Status
<input checked="" type="checkbox"/> View Session Summary Detail	<input checked="" type="checkbox"/> View Customer Maintenance Log	<input checked="" type="checkbox"/> View Memo History

Transaction Management [Check All](#) [Clear All](#)

<input checked="" type="checkbox"/> View Historical Payments	<input checked="" type="checkbox"/> View Historical Payment Detail	<input checked="" type="checkbox"/> View Pending Payments
<input checked="" type="checkbox"/> View Pending Payment Detail	<input checked="" type="checkbox"/> Edit Pending Payment	<input checked="" type="checkbox"/> Delete Payment
<input checked="" type="checkbox"/> Reversal Management		

Funding Source Management [Check All](#) [Clear All](#)

<input checked="" type="checkbox"/> Lookup Bank Account	<input checked="" type="checkbox"/> View Bank Account Info	<input checked="" type="checkbox"/> Update Bank
<input checked="" type="checkbox"/> Delete Bank		

Lastly are the privileges for the Operator User profile. In the hierarchy of user profiles the Operator user is a subset of the Supervisor functionality. The privileges associated with User Management, the Operator only has the ability to edit their personal profile information, and change their system password.

+ Modify User Privileges

Select Product and privileges for product and click 'Update' to proceed.

Select a Product:

Privileges [Check All](#) [Clear All](#)

User Management [Check All](#) [Clear All](#)

<input checked="" type="checkbox"/> Update Personal Profile	<input checked="" type="checkbox"/> Change Password
---	---

The E-Bill & Collect privileges assigned to the Operator are the same as the Supervisor but a user with this profile is entitled with view and lookup access only.

+ Modify User Privileges

Select Product and privileges for product and click 'Update' to proceed.

Select a Product:

Privileges [Check All](#) [Clear All](#)

Customer Management [Check All](#) [Clear All](#)

<input checked="" type="checkbox"/> Lookup Customer	<input checked="" type="checkbox"/> View Customer Details	<input checked="" type="checkbox"/> View Session Summary Detail
<input checked="" type="checkbox"/> View Customer Maintenance Log	<input checked="" type="checkbox"/> View Memo History	

Transaction Management [Check All](#) [Clear All](#)

<input checked="" type="checkbox"/> View Historical Payments	<input checked="" type="checkbox"/> View Historical Payment Detail	<input checked="" type="checkbox"/> View Pending Payments
<input checked="" type="checkbox"/> View Pending Payment Detail	<input type="checkbox"/> Schedule Payment	

Funding Source Management [Check All](#) [Clear All](#)

<input checked="" type="checkbox"/> Lookup Bank Account	<input checked="" type="checkbox"/> View Bank Account Info
---	--

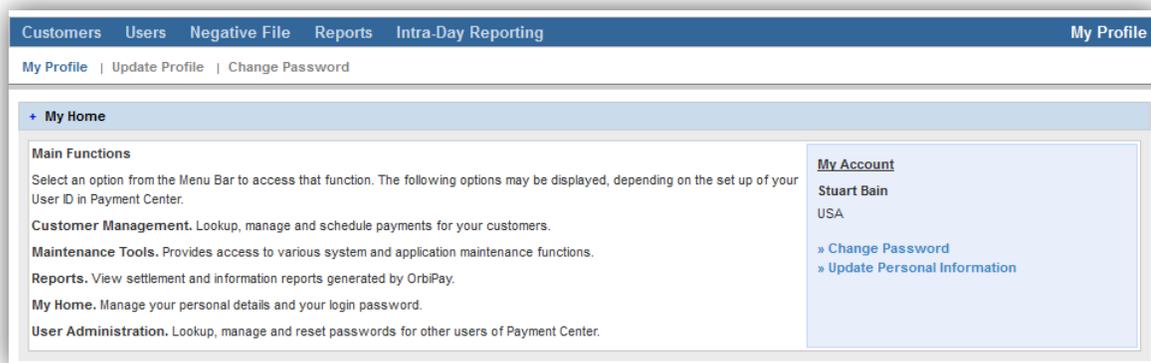
My Profile

Overview

This function allows you to view your profile in Payment Center, update your personal details and reset your password.

My Home

This page is displayed when you can select the My Profile option from the Menu Bar.



The following is displayed.

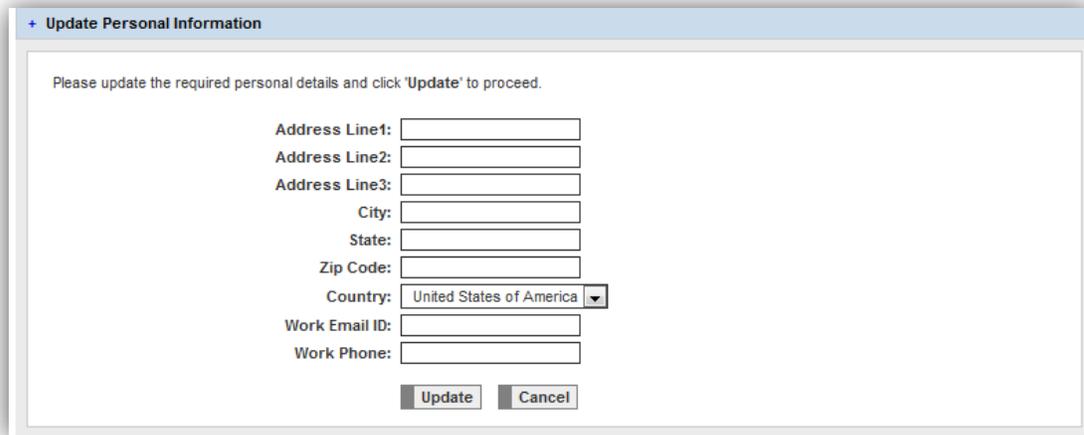
- **Main Functions.** A brief description of the main functions available in Payment Center.
- **Update Profile.** Gives you access to the function to update your personal details.
- **Change Password.** Gives you access to the function to change your password.

Profile

This function allows you to change the following personal details:

- Address Lines 1 – 3
- City
- State
- Zip Code
- Country
- Work Email ID
- Work Phone

Once the details have been entered, selecting Update will submit the changes for processing. If there is an error with the data, an error message will be displayed. If the data is processed successfully a confirmation page is displayed.



+ Update Personal Information

Please update the required personal details and click 'Update' to proceed.

Address Line1:

Address Line2:

Address Line3:

City:

State:

Zip Code:

Country:

Work Email ID:

Work Phone:

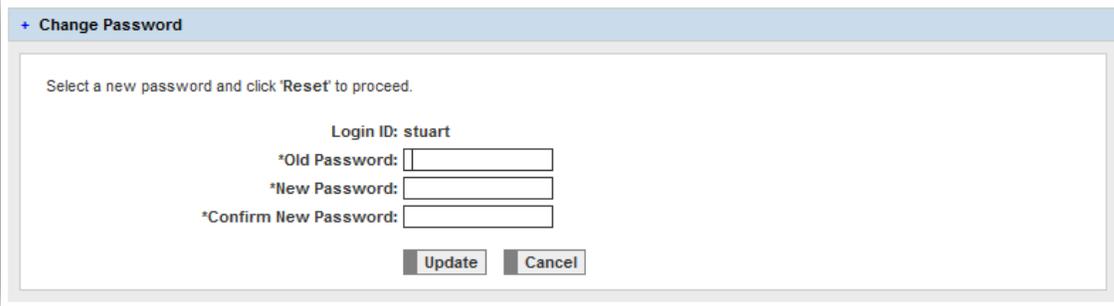
Change Password

This function (overleaf) allows you to change your Payment Center password. The new password is selected by you, and must contain any three of these types of characters.

- Upper case letters (A, B, C etc.)
- Lower case letters (a, b, c etc.)
- Numbers (1, 2, 3 etc.)
- Non-alphanumeric characters (!, @, # etc.)

The maximum size of the password is twelve characters, and you must enter the new password twice (to trap any keying errors). Additionally, you must also enter your current password, which prevents unauthorized changes to your password.

Once the details have been entered, selecting Update will submit the changes for processing. If there is an error with the data, an error message will be displayed. If the data is processed successfully a confirmation page is displayed.



+ Change Password

Select a new password and click 'Reset' to proceed.

Login ID: stuart

*Old Password:

*New Password:

*Confirm New Password:

Payment Center System Access Overview

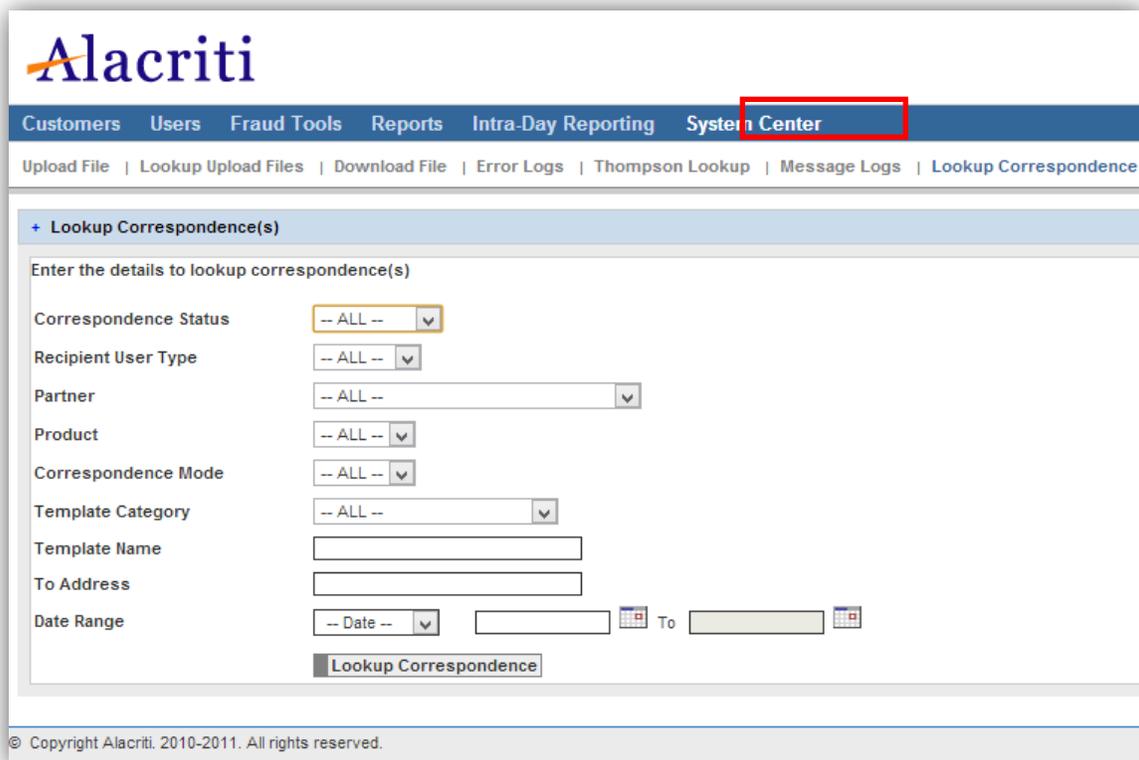
Overview

Within Payment Center, the System Center function provides access to summary and detailed reports related to customer activity and payments processed through E-Bill & Collect.

This function is accessed by selecting System Center from the Menu Bar. This is present on all Payment Center pages where you have access to System Center.

System Center Access

System Center is accessed from the main navigation bar as shown in red below.



When accessed, the page will automatically load the Look Up Correspondence Page.

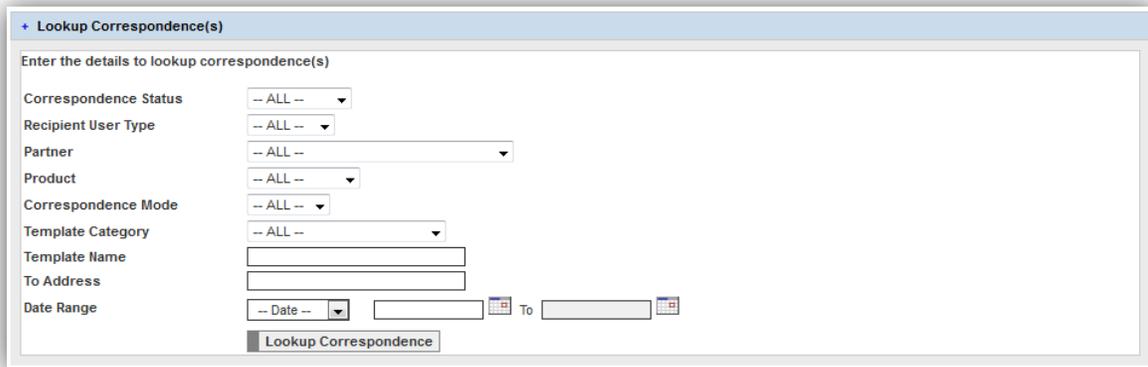
You will then be able to select the Correspondence Report you want to create, or select a different option from the Sub-Navigation.

Lookup Correspondence

This option allows you to run queries to see how many electronic notifications have been sent out over a given period, or locate a particular customer correspondence and view what was sent and its delivery status.

Search Criteria

When Lookup Correspondence is accessed the following page is displayed.



The screenshot shows a web form titled "Lookup Correspondence(s)". The form contains several search criteria fields:

- Correspondence Status: -- ALL --
- Recipient User Type: -- ALL --
- Partner: -- ALL --
- Product: -- ALL --
- Correspondence Mode: -- ALL --
- Template Category: -- ALL --
- Template Name: [Text Input]
- To Address: [Text Input]
- Date Range: -- Date -- [Start Date] To [End Date]

A "Lookup Correspondence" button is located at the bottom of the form.

One or more of the following criteria can be selected/entered:

- **Correspondence Status:** Completed, Pending, Deleted or Failed
- **Recipient User Type:** Customer or User
- **Partner.** A list of all the Partners you have access to within the system.
- **Product.** A list of the Products the Partner is using. Typically this will be a single entry.
- **Correspondence Mode:** Email, MQ, SMS, IVR
- **Template Category.** Categories of correspondence types, for example Bill Ready Notifications.
- **Template Name.** The name of specific correspondence template you want to lookup.
- **To Address** – Identifier (ie: email address) when searching for a specific message.
- **Date Range** Start and End Date of the date range the data is to be retrieved for.

You can then submit Lookup correspondence to retrieve the records that match the specific criteria.

Search Results

Once a query has been run the results will be displayed. The exact data displayed will depend on the search run.

+ Lookup Correspondence Results

Lookup Correspondence Search Criterion

Correspondence Mode	All	Template Category	Bill Ready Messages
Template Name	-n/a-	Product	All
Partner	-n/a-	Recipient User Type	All
Correspondence Status	All		
To Address	-n/a-		

Click on the link to retrieve the details of the correspondence
Showing 1 to 10 of 50881 records

Template Name	Correspondence Mode	Template Category	Request Time	Correspondence Status
View Billing Statement	EMAIL	Bill Ready Messages	07/31/2013 23:10:22	COMPLETED
View Billing Statement	EMAIL	Bill Ready Messages	07/31/2013 23:10:22	COMPLETED
View Billing Statement	EMAIL	Bill Ready Messages	07/31/2013 23:10:22	COMPLETED
View Billing Statement	EMAIL	Bill Ready Messages	07/31/2013 23:10:22	COMPLETED
View Billing Statement	EMAIL	Bill Ready Messages	07/31/2013 23:10:22	COMPLETED
View Billing Statement	EMAIL	Bill Ready Messages	07/31/2013 23:10:22	COMPLETED
View Billing Statement	EMAIL	Bill Ready Messages	07/31/2013 23:10:22	COMPLETED
View Billing Statement	EMAIL	Bill Ready Messages	07/31/2013 23:10:22	COMPLETED
View Billing Statement	EMAIL	Bill Ready Messages	07/31/2013 23:10:22	COMPLETED
View Billing Statement	EMAIL	Bill Ready Messages	07/31/2013 23:10:22	COMPLETED

The above option shows the total number of Bill Ready messages sent for the Biller in the selected period.

+ Lookup Correspondence Results

Lookup Correspondence Search Criterion

Correspondence Mode	All	Template Category	All
Template Name	-n/a-	Product	All
Partner	All	Recipient User Type	All
Correspondence Status	All		
To Address	stuart.bain@alacriti.com		

Click on the link to retrieve the details of the correspondence
Showing 1 to 2 of 2 records

Template Name	Correspondence Mode	Template Category	Request Time	Correspondence Status
User Verification Code	EMAIL	User Messages	08/01/2013 16:01:40	COMPLETED
User Verification Code	EMAIL	User Messages	08/01/2013 13:08:55	COMPLETED

The above shows the total number of emails (of any type) sent to a specific email address.

Correspondence Details

If the blue Template Name hyperlink is selected the details of that specific message are displayed.

+ Correspondence Details

Correspondence Details

Template Name	User Verification Code		
Correspondence Status	COMPLETED		
Recipient User Type	-n/a-		
Correspondence Mode	EMAIL	Template Category	User Messages
Partner	Kansas City Kansas Public Schools	Product	Orbipay
Request Time	08/01/2013 13:08:55	Completion Time	08/01/2013 13:08:55
SMTP Server	Alacriti Mail Server		
From Name	Orbipay Support		
From Address	support@billerpayers.com		
To Address	stuart.bain@alacriti.com		
Subject	Payment Center Access Verification Code		
Content	<p>Dear Admin User 2,</p> <p>This email has been sent as you have attempted to access the Payment Center application from a device that is not recognized by the system. The verification code you need to verify your access is:</p> <p>YGTRQR</p> <p>Please enter this code into the site to proceed and verify your device for Payment Center access.</p>		

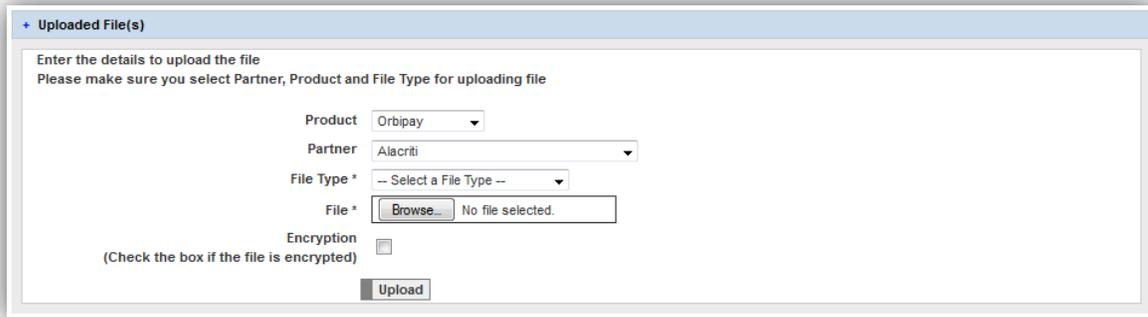
[Back to Search Results](#)

File Upload and Download

This function allows you to both upload files for processing, but to also download files that have been created by the system.

Upload File

This option allows you to upload files that have been set up and defined for your Biller. When the option is accessed the following page will appear (not all options will be displayed initially).



Uploaded File(s)

Enter the details to upload the file
Please make sure you select Partner, Product and File Type for uploading file

Product: Orbipay

Partner: Alacriti

File Type: -- Select a File Type --

File: No file selected.

Encryption
(Check the box if the file is encrypted)

The following criteria can be selected/entered:

- **Product.** A list of the Products the Partner is using. Typically this will be a single entry.
- **Partner.** A list of all the Partners you have access to within the system.
- **File Type.** List of all of the supported File Types in the system. You will typically be uploading:
 - **Account Master (Standard or Dynamic).** Used to upload account data to the system.
 - **EDMS Statement (Standard or Dynamic).** Used to upload statement data (standard) or Invoice Data (dynamic).
 - **Compressed Zip File.** Used to upload Zip files of statement images if E-Bill & Collect is hosting the images for you.
- **File:** Click to browser and choose the file you wish to upload.
- **Encryption:** Check box if file is Encrypted.

Selecting **Upload** will then send the specified file to E-Bill & Collect. If there are no problems a confirmation message will be displayed. If there are problems with the file or a data element in the file an error message will be displayed.

Lookup Upload Files

This function allows you to look up the status of files that have been uploaded, either through this interface or automatically.

The following criteria can be selected/entered:

- **Product.** A list of the Products the Partner is using. Typically this will be a single entry.
- **Partner.** A list of all the Partners you have access to within the system.
- **File Type.** List of all of the supported File Types in the system.
- **File Status.** The status of the uploaded file.
- **Creation Time.** Start and End Date of the date range the data is to be retrieved for.

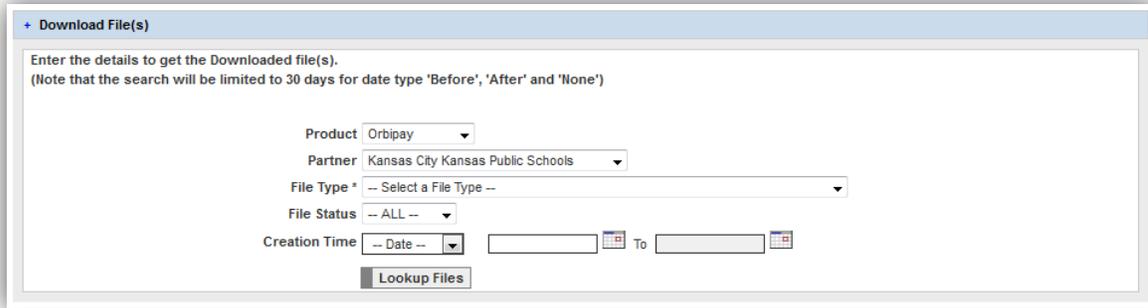
Selecting **Lookup Files** will then retrieve the specified data and display the retrieved files.

File Name	Product	Partner	Creation Time	File Status
268.CDATA.20130726152056.DAT	Orbipay	Kansas City Kansas Public Schools	07/26/2013 15:21:05	Parser completed
268.CDATA.20130722134804.DAT	Orbipay	Kansas City Kansas Public Schools	07/22/2013 13:48:16	Intermittant response file load success
ORBI.IMPORT.6840149290.06282013.111709.enc.dat	Orbipay	Kansas City Kansas Public Schools	07/01/2013 07:39:38	Intermittant response file load success

You can then click on a file name to view the file contents.

Download Files

This function allows you to download files that have been generated by the system. When the option is accessed the following page will appear (not all options will be displayed initially).



The screenshot shows a web form titled "Download File(s)". It contains the following fields and controls:

- Product: A dropdown menu with "Orbipay" selected.
- Partner: A dropdown menu with "Kansas City Kansas Public Schools" selected.
- File Type *: A dropdown menu with "-- Select a File Type --" selected.
- File Status: A dropdown menu with "-- ALL --" selected.
- Creation Time: A dropdown menu with "-- Date --" selected, followed by two date input fields separated by "To".
- A "Lookup Files" button at the bottom.

Text above the form: "Enter the details to get the Downloaded file(s). (Note that the search will be limited to 30 days for date type 'Before', 'After' and 'None')"

The following criteria can be selected/entered:

- **Product.** A list of the Products the Partner is using. Typically this will be a single entry.
- **Partner.** A list of all the Partners you have access to within the system.
- **File Type.** List of all of the supported File Types in the system. You will typically be downloading:
- **Payment Posting (Standard or Dynamic).** Contains details of payments that have been processed. There may be separate versions for ACH and Cards.
- **Returns Posting (Standard or Dynamic).** Contains details of payments that have been returned. There may be separate versions for ACH and Cards.
- **Daily Activity File (Version 1 or 2).** Contains details of all activity in the system in a 24 hour period.
- **Creation Time.** Start and End Date of the date range the data is to be retrieved for.

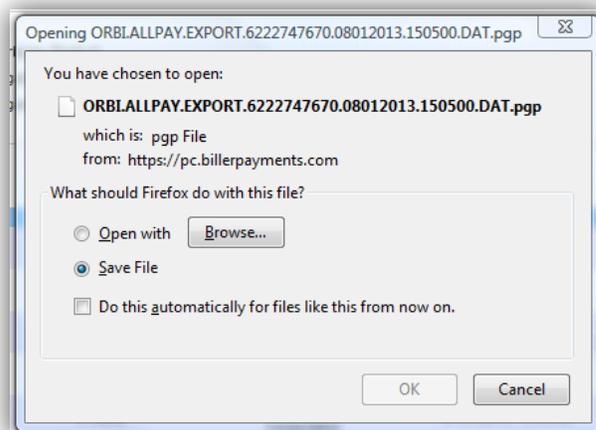
Once the criteria have been selected select Lookup Files. The system will then display a list of files that match the criteria.

Downloaded File(s)					
Download File(s) Criterion.					
Product: The Orbipay Product					
Partner: Kansas City Kansas Public Schools					
File Type: Kansas City Kansas Public Schools ACH/Card Payments Posting Dynamic File					
File Status: -/a-					
Creation Time: After 07/28/2013					
Downloaded File(s).					
Click on the File Name link to download the file.					
Showing 1 to 5 of 5 records					
File Name	Product	Partner	Creation Time	File Status	
ORBI.ALLPAY.EXPORT.6840149290.080113.184500.DAT.pgp	Orbipay	Kansas City Kansas Public Schools	08/01/2013 18:45:00	Parser completed	
ORBI.ALLPAY.EXPORT.6840149290.073113.184500.DAT.pgp	Orbipay	Kansas City Kansas Public	07/31/2013 18:45:00	Parser completed	

You can then click on the file name to start the file download.

Managing Downloaded Files

Once the download starts you will be prompted to either open the file or to save it.



Select Save File. The file will then be saved to the default Download directory set up within your browser.

NOTE: You will be not be able to open the files directly. The files default to a .PGP extension (as this is how they are transferred automatically) but they are not PGP encrypted when you download them.

Once the file has downloaded locate it move it to whatever directory it needs to be stored in locally. It should then be renamed (Right Click on the File > Select Rename) to remove the .PGP extension, which will leave it with a .DAT extension.

NOTE: *You may see a warning that changing the file extension may make the file unstable. You can ignore this.*

Once the file has been renamed you will be able to open it (for example, in Notepad or Excel), or submit it to your own system for processing.