usbank.

E-Payment Service - Customer Payment Site Redesign - Release Notes

November 2013

Redesigned Customer Payment Site

As you'll see below, there are many enhancements included in the redesign of the E-Payment Service Customer Payment Site. Utilize these release notes during the testing period, which will occur during the period of October 21 through November 8. See first-hand how your payers will benefit from a more intuitive and faster payment process, better navigation and increased security.

All of your organization's current configurations, including registration options, payment methods accepted, payment frequencies allowed, customized labels and text, and banners will remain intact in the redesigned site. Since you may not have all functionality enabled for your organization, we've identified who the change applies to and when it is available.

Updated Login and Security

Updated login page

The login page has a new, simple look.

Applies to: All billers who have registered users who login to E-Payment Service

Availability: This change will be made for all billers

ABC Co.

..¶■ Make life simple

Exit

Welcome to the Electronic Payment System

Please enter your User ID and Password and click Log In.

User ID   Forgot Your User ID?

Password   Forgot Your Password?

Log In

Register

Pay Without Registering

powered by
usbank.

Customer Service | Help | Privacy Policy | 🔒 Security

Updated Login and Security

New! Forgot User ID feature

If payers forget their User ID, they can easily have it emailed to them.

Applies to: All billers who have registered users who have the ability to change their password and login to E-Payment Service

Availability: This change will be made for all billers

A new Forgot User ID feature will be available for billers who allow registered payments. Payers will provide the email address they have saved to their profile and their User ID will be sent to that email address. If a payer does not have an email address saved to their profile, or if they have more than one User ID associated with their email address, they will be directed to contact customer service.

Forgot User ID

Please enter your email address and click Submit. Your User ID will be sent to the email address you provided.
If you need assistance, please call customer service at 123-123-1234.

Email Address

Submit   Back

New! Forgot Password feature

If payers forget their password, they will be prompted to provide their User ID, answer a security question and change their password.

Applies to: All billers who have registered users who have the ability to change their password

Availability: This change will be made for all billers

The Forgot Password feature has been revised and will continue to be available for payers who have the ability to change their password. When a payer selects Forgot Password they will be asked to provide their User ID.

Forgot Password

Please enter your User ID and click Submit.

User ID

Submit   Back

Upon submission of a valid User ID, they will answer one of their security questions. (Please see new Security Questions section for more information.)

Forgot Password

Please answer the security question below and click Submit.
What is your father's middle name?

(answer)

Submit   Back

After successfully answering the security question, they will enter their new password.

Choose New Password

Please enter your New Password below and click Continue.

New Password
Re-Enter New Password

Continue

Updated Login and Security

New! Additional Security Questions required	We will now collect three security questions from payers who have the ability to change their password. Payers who are already registered in the system will be asked to provide two additional security questions the first time they log in.
Two additional security questions will be required to further enhance security. **Applies to:** All billers who have registered users who have the ability to change their password **Availability:** This change will be made for all billers	**Security Questions** For your security, please answer additional security questions and click Continue. Security Question \[What is your favorite sports team?\] Answer \[Spartans\] Security Question \[Select\] Answer \[\] Security Question \[Select\] Answer \[\] **Continue**
	Billers will be required to provide only one security question when they pre-register payers. Payers who self-register after the release will be asked to provide and answer three security questions.
Remote Web Services (API) – Additional Security Question Option	A change to the Remote Web Services API will optionally allow billers to provide two additional security questions when they send an Add User or Update User API message. An updated WSDL is available on the Administrative Site.
Administrative Site Additional Security Question Display	These additional security questions will be viewable on the Administrative site. These additional security questions can be viewed and selected by Administrative Users on the Administrative Site on the Payer's profile page but are not required. Shared Secret Question 1:* \[What is your favorite sports team?\] Shared Secret Answer 1:* \[Spartans\] Shared Secret Question 2: \[What is your father's middle name?\] Shared Secret Answer 2: \[Jim\] Shared Secret Question 3: \[Who was your favorite teacher?\] Shared Secret Answer 3: \[Mrs. Smith\]

Make a Payment Tab

New! Make a Payment Tab

Payers can easily make a payment on one page.

Applies to: All billers who accept payments on the Customer Payment site

Availability: This change will be made for all billers

The payment process has been revised so that both registered and unregistered payers, can complete a payment on a single page, **Make a Payment**. Several new enhancements are available on this page:

- A new optional Welcome User message can be enabled that will show the profile first name for all registered payers at the top of the page as shown here:

  Welcome Test User

- For increased security, registered payers will now see information on their last login.

  Your last visit was Thu, 09/12/2013, 09:39 AM CDT

- A new optional alert can be enabled to show payers that they have a pending payment or active recurring payment schedule.

Make a Payment
ⓘ You have a Pending Payment of $60.20 scheduled to be paid on 09/17/2013.

An example of the Make a Payment page is shown below:
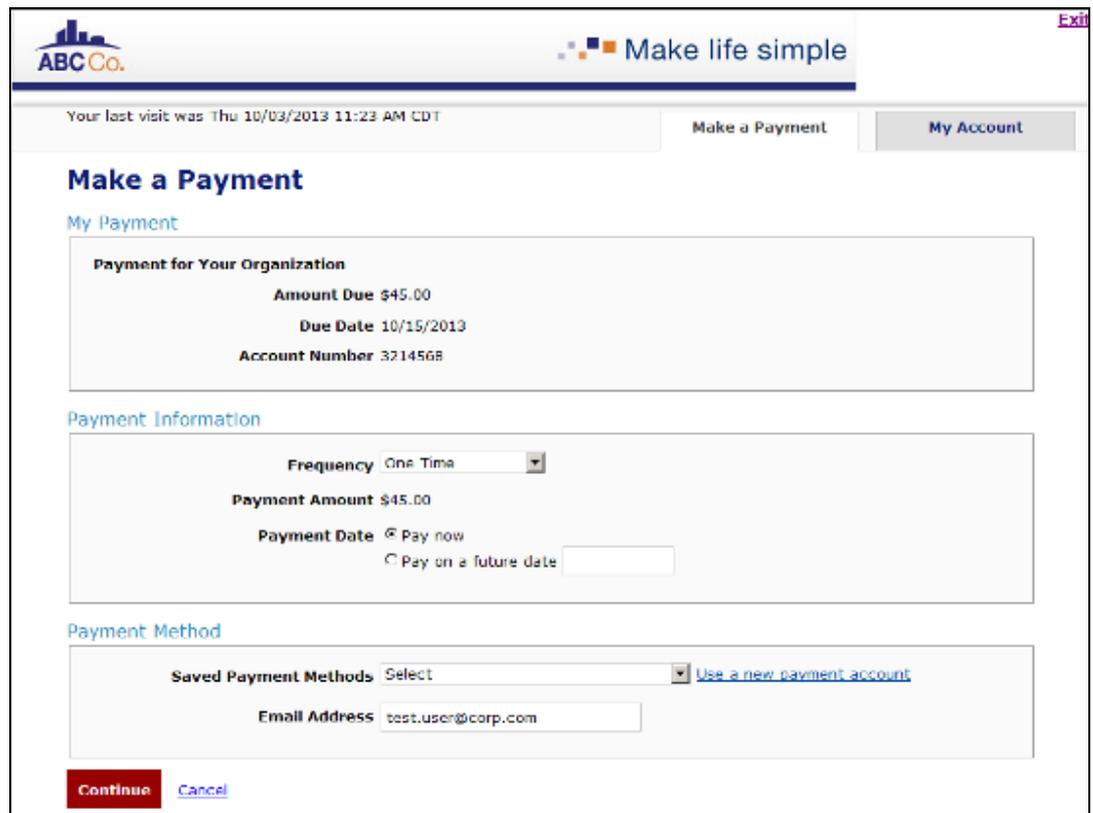
The Make a Payment page has several sections, which are described on the following pages.

My Payment Section	
My Payment Section	**My Payment** **Payment for Your Organization** Amount Due $45.00 Due Date 09/15/2013 Account Number 3214568 My Payment section displays the product name and contains information that is passed in the session transfer, provided in the pre-registration file, or sent via Remote Web Services (API), which may include due date, amount due and any passed or collected parameters. If no information is passed to display, this section will not appear and the payer will see: My Payment – *your product name* Any parameters that have instructional text will show in the helper text next to the parameter: Please enter your invoice number which can be found in the upper right hand corner of your statement. **Invoice Number**
Payment Information Section	
Payment Information Section	**Payment Information** Frequency [One Time ▾] Payment Amount $45.00 Payment Date ◉ Pay now ○ Pay on a future date In the Payment Information section, the payer will select their payment frequency, amount and date - depending on the options that are available to them.
	An example of an installment recurring payment frequency is shown below: **Payment Information** Frequency [Recurring Payment ▾] Frequency Options [Monthly ▾] Payment Amount $45.00 Next Payment Date 10/15/2013 Duration ○ Continue for ___ Payments ○ Continue until ___ ◉ Continue until cancelled

An example of a variable recurring payment frequency is shown below:

Payment Information

Frequency	Recurring Payment ▼
Payment Schedule	On ▼ the Due Date
Payment Amount	Full Amount Due
Next Payment Date	9/25/2013
Duration	Continue until cancelled

Unregistered payers who make a payment to a biller that allows recurring payments will now have the ability to select a recurring payment frequency. The user will be required to register to complete the payment. If the user opts to register, they will be navigated to the My Profile page where, upon completing registration, they will be returned to the Make a Payment page to complete their payment.

Contact Information Section

Contact Information Section – Unregistered Payments Only

The Contact Information section will be presented to unregistered payers for input of their information. Any information passed in the session transfer will be pre-populated as it functions today. If available, the payer can select to become a registered user and will be navigated to the Profile page to complete their registration.

Contact Information

First Name	Test
Last Name	User
Company	(Optional)
Address 1	123 S. Main
Address 2	Apt. 24
City	Springfield
State	IL ▼
Zip Code	12345 (Optional)
Phone Number	1231231234
Email Address	test.user@corp.com

Become a Registered User

Helper text will display in most fields when the user clicks into it to assist in completing their information. The information shows allowable characters and legnths.

Payment Method Section

Payment Method Section	In the Payment Method section, users who have a saved payment method can select a saved payment method, if any, or **Use a new payment account.**

An example of the Checking or Savings payment method is shown below. Payers will be able to view sample images of both personal and business checks.

An example of the Credit Card payment is shown below. The Card Security Code is now collected along with the other card information.

Payment Method	Credit Card ▼		
Card Number			AMERICAN EXPRESS DISCOVER NETWORK MasterCard VISA
Expiration Date	Month ▼ Year ▼		
Card Security Code	☐ [?]		
	☑ Process this credit card as an ATM debit card if eligible [?]		
Card Billing Address	⦿ Use my profile information		
	123 S. Main Apt. 24 Springfield, IL 12345		
	○ Use a different address		
	☐ Save this payment account for future use		
Email Address	test.user@corp.com		

An example of an ATM/ Debit Card payment is shown below:

Payment Method	ATM/Debit Card ▼	
Card Number		NYCE pulse STAR ACCEL
Card Billing Address	⦿ Use my profile information	
	123 S. Main Apt. 24 Springfield, IL 12345	
	○ Use a different address	
	☐ Save this payment account for future use	
Email Address	test.user@corp.com	

Review Payment Page

**New Name:
Review Payment**

Improved layout.

Applies to: All billers who accept payments on the Customer Payment site

Availability: This change will be made for all billers

The Verify Payment page will be renamed Review Payment. The layout of this page will be updated with these changes:

- The Description field will show:
  - Biller Long Name
  - Product Name
  - Biller website

- The payer email address collection field will be moved to the payment method section on the Make a Payment page.

- If enabled, the duplicate payment checkbox will be moved from the page and will show as an alert that payers will see before they are navigated to the Review Payment page.

- Registered payers will see:

Unregistered payers will see:

For billers that accept late payments, a new warning message will display at the top of the Review Payment page:

Enhanced page layout.	
Additional information.	The Payment Details section for variable amount recurring payments will display additional information about the payment.

Confirmation Page

Updated Confirmation Page

Enhanced layout.

Applies to: All billers who accept payments on the Customer Payment site

Availability: This change will be made for all billers

The Confirmation page shows similar information to the Review Payment page and includes the Confirmation or Recurring Reference Number that payers can use to research their payment.

If your organization uses the return session transfer feature, any customized text followed by the return button will display beneath the last section. In the above example it would display under the Billing Address section.

My Account Tab

New! My Account Tab

Payers can easily update their account information.

Applies to: Billers who accept registered payments

Availability: This change will be made for all billers

Registered payers will be able to easily access their account information to update profile and contact information, edit saved payment accounts and view payment details from the My Account tab.

	Make a Payment	My Account

My Account

My Profile | Payment Methods | Scheduled Payments | Electronic Payment History

My Profile Page

New! My Profile Page

Payers can easily update their profile.

Applies to: Billers who accept registered payments and allow their users to view their profile

Availability: This change will be made for all billers

Registered payers who have the ability to view their profile will be able to access the My Profile section. Payers will be able to update their profile, as well as change their password and security questions, depending on the biller's configurations.

My Account

My Profile | Payment Methods | Scheduled Payments | Electronic Payment History

My Contact Information

First Name: Test
Last Name: User
Company: (Optional)
Address 1: 123 S. Main
Address 2: Apt. 24
City: Springfield
State: IL
Zip Code: 12345 (Optional)
Phone Number: (123)123-1234
Email Address: test.user@corp.com

Login Details

User ID: krtest1
Password: **** Change my Password
Security Question: What was the name of your childhood best friend?
Answer: Sue
Security Question: What is your favorite sports team?
Answer: Spartans
Security Question: What is your mother's maiden name?
Answer: Lynn

Save Cancel

Payment Methods Page

New! Payment Methods Page

Payers can easily update their saved payment methods.

Applies to: Billers who accept registered payments

Availability: This change will be made for all billers

From the Payment Methods section, payers can view, edit and delete any of their saved payment methods.

My Account

My Profile | Payment Methods | Scheduled Payments | Electronic Payment History

Saved Payment Methods   Add a Payment Method

Nickname	Method	Type	Number	Actions
Test Visa	Credit	Visa	*1111	Edit	Delete

Editing a credit card payment account allows the payer to update their expiration date, billing address and account nickname. For security reasons, if a payer wants to change their card number, they will need to delete the card account and create a new one.

Edit Payment Method

This account is associated with one or more scheduled payments. Any changes to this account will be reflected in those payments.

Card Number *1111

Expiration Date 03 2014

Card Security Code

Card Billing Address ⦿ Use my profile information
123 S. Main
Apt. 24
Springfield, IL 12345

○ Use a different address

Account Nickname My Visa

Save Cancel

In addition, payers can update their checking or savings information which includes bank account type, category and nickname. For security reasons if the payer needs to update either the bank routing number or the bank account number, they will need to delete the account and add a new one.

Scheduled Payments Page

New! Scheduled Payments Page

Payers can easily view their scheduled payments.

Applies to: Billers who accept registered payments

Availability: This change will be made for all billers

The new Scheduled Payments tab combines the current Pending Payment and Recurring Payments buttons into one section where payers can easily find, edit and cancel/stop their scheduled payments. The top Pending Payments table shows any individual payments that are scheduled to be processed. The bottom Recurring Payments table show any recurring payment schedules that the payer has set up, including both active and stopped.

My Account

My Profile | Payment Methods | Scheduled Payments | Electronic Payment History

Pending Payments
Show 25 entries

Confirmation Number	Payment Date	Amount	Payment Method	Actions
KATCON000001533	09/17/2013	$60.20	*1111	Edit Cancel

Showing 1 to 1 of 1 entries   First Previous 1 Next Last

Recurring Payments
Show 25 entries

Reference Number	Scheduled Payment	Amount	Status	Actions
KATKATR00000025	09/13/2013	25.00	ACTIVE	Edit Stop

Showing 1 to 1 of 1 entries   First Previous 1 Next Last

Electronic Payment History Page

New! Electonic Payment History Page

Payers can easily view payment history for all E-Payment Service payments.

Applies to: Billers who accept registered payments

Availability: This change will be made for all billers

Payers can view payment history for all payments done from any payment channel in E-Payment Service in the Electronic Payment History table. This table can be sorted by each column and has a search filter. Billers can opt to customize the link label as well as show customized text above the table.

My Account

My Profile | Payment Methods | Scheduled Payments | Electronic Payment History

Electronic Payment History

Show 25 entries   Search Filter: [   ]

Confirmation Number	Payment Date	Amount	Payment Method	Status
KATABC000001537	09/11/2013	$45.00	*1111	PROCESSED
KATABC000001530	08/27/2013	$45.00	*1111	PROCESSED
KATCON000001528	08/27/2013	$60.20	*1111	PROCESSED
KATCON000001525	08/19/2013	$60.20	*1111	PROCESSED
KATABC000001521	08/15/2013	$45.00	*1111	PROCESSED

Showing 1 to 5 of 5 entries   First Previous 1 Next Last

Status Description Updates

Updated Payment Status Descriptions

Applies to: All status descriptions on the Customer Payment site and Administrative site

Availability: This change will be made for all billers

Several payment status descriptions will be updated to better reflect the payment status and be easier for payers to understand. The changes will be made to all areas where status description displays on the Customer Payment site and the Administrative site. The updated status descriptions are:

- Pending changed to **Scheduled**
- Sent changed to **Processed**

The status descriptions will not change for remittance files or real-time payment confirmations (RTPC).

Session Transfer Updates

Updated Session Transfer

Applies to: All billers who accept payments on the Customer Payment site

Availability: This change will be made for all billers

Your existing session transfers will not be impacted and modifications will not be required; however, several changes will be made to the session transfer behavior in this release. If a payment method or payment frequency is included in the session transfer for the payer, then only that method or frequency will be available for the payer to make a payment. For example, if ACH is sent over in the session transfer, Checking or Savings will be pre-selected for the payer. The user will be able to select a previously saved Checking or Savings account or set up a new one.

If the payer has been disabled from making ACH payments, either systematically or by an administrative user, and the biller accepts credit or debit cards, the payer will have the option to pay using that method.

The date format for E-Payment Service Customer Payment site will be MM/DD/YYYY. While the date format for the Due Date field passed in your session transfer will remain YYYY-MM-DD, it is recommended that any date passed in your session transfers as a parameter, such as Last Payment Date, follow this date format.

Global Page Layout

Page Layout Updates Banner and Exit link **Applies to:** All billers who accept payments on the Customer Payment site **Availability:** This change will be made for all billers	E-Payment Service will continue to support a fixed width banner of 750 pixels. Some suggested best pratcies are: • Use a banner/logo that has a white background • Do not provide a banner that has borders • Add gradation to fade the banner to white on the right side If you would like to provide a new banner, please send an email to EPaymentServiceInfo@usbank.com and we will work with you to update your banner. The Exit link will replace the logout button and will display in the upper right corner of the login page. If your organization customizes the Exit link, the customized text will appear when the user hovers over the link, not as the actual link. Below is an example of how a customized Exit link will appear when a payer hovers over the link. **Exit** Exit to return to ABC Corp This Exit link will be suppressed for billers who currently suppress the Logout button.
Payer assistance links and new Help site.	The links for payer assistance, Customer Service, Help and privacy Policy, will appear at the bottom of all pages, along with a new Security link which includes browser requirements with new security content. The Help link has been updated to a new Help site where customers will now have the ability to customize their Help content by linking it to their own organization-hosted Help site. Customer Service | Help | Privacy Policy | 🔒 Security
New Security information.	**Security and Browser Requirements** **Online Security** Your security is very important and we are committed to protecting your personal information from unauthorized access or use. All data transmissions between your computer and the payment site are encrypted using the strongest-available, industry-standard SSL (Secure Socket Layer) protocols. Physical, technical and administrative security measures have been implemented that comply with industry standards, including network firewalls, Secure Sockets Layer (SSL) encryption for online sessions, dedicated security teams and secured files and buildings. You will always know your online payment session is secured by looking for the small padlock icon 🔒 (usually located in the lower right corner of your Web browser window or next to the address bar). A closed, or locked, padlock indicates a secure connection between your computer and the payment site. You can also look for the "https://" at the beginning of the Web site address, or URL, in your Web browser. The "s" means secure. As a safety precaution, your secured payment session will be terminated for you after 15 minutes of inactivity. If your session is terminated before you've completed your payment, you will need to restart your online payment process again. Lastly, you play an important role in protecting your own security. Above all, always maintain the secrecy of your Login Credentials. Never tell anyone your Password or write it down in a place where it could be associated with your User ID. **Browsers** The following browsers are compatible with this payment site: • Microsoft Internet Explorer versions 8.0+ • Mozilla Firefox versions 16.0+ • Apple Safari versions 6.0+ • Google Chrome Upgrading your browser is quick, easy, and free! Even if you already have the required minimum browser version, you may want to consider upgrading. Just follow one of these links • Microsoft Internet Explorer Downloads • Firefox Product Downloads • Google Chrome Downloads • Safari Downloads

E-Payment Service - Customer Payment Site Redesign - Release Notes

New Payer Email for Profile Updates

New! Email for Profile Updates

Applies to: All biller who accept registered payments

Availability: This change will be made for all billers

A new email message will be sent to registered payers when they update their profile credentials including when they answer or change the two new security questions. An example of the email is shown below. This email is not customizable.

Subject: Login credentials have changed for Your Organization electronic payment system.

*** PLEASE DO NOT RESPOND TO THIS EMAIL ***

This email is being sent to confirm recent updates made to your Password and/or security questions. Thank you for keeping your information current.

If you did not request updates to your login credentials, please call Customer Service at (123)123-1234.

The default content for several emails will be modified. These emails include the new user registration email and the password reset email. These remain customizable but the default content will be modified.

An example of the password reset email follows:

Subject: New Password for Test Organization electronic payment system.

*** PLEASE DO NOT RESPOND TO THIS EMAIL ***

In response to your request, a new password has been assigned to your username for the Test Organization fee test electronic payment system.

Password: nY(dlOu1C

Your registration information can be viewed and changed online by choosing My Account after you login.

Please feel free to use this electronic payment system to make various kinds of payments in the future. At any time, you can login to check the status of payments or to update your registration and account information.

An example of the modified registration confirmation email is shown below:

Subject: Registration Confirmation for KR Test electronic payment system.

*** PLEASE DO NOT RESPOND TO THIS EMAIL ***

Thank you for registering for KR Test electronic payment system. Your username is as follows:

Username: ktest1

Your registration information can be viewed and changed online by choosing My Account after you login.

Please feel free to use this electronic payment system to make various kinds of payments in the future. At any time, you can login to check the status of payments or to update your registration and account information.

E-Payment Service - Customer Payment Site Redesign - Release Notes

| **Find A Payment Enhancement** |

Updated Find a Payment **Applies to:** Billers who accept unregistered payments **Availability:** This change will be made for all billers	The Find a Payment link will be enhanced to make it easier for unregistered payers to find payment information. Currently, payers who access the Find a Payment feature are required to enter their email address as well as the payment confirmation number to look up a payment. Now payers who do not have their confirmation number simply need to enter their email address and their most recent payment detail will be emailed to them.

Find a Payment

To find a payment, enter the confirmation number and the email address. If you do not know the confirmation number, please enter the email address used for the payment. An email will be sent to you with the confirmation number for the most recent payment activity.

Confirmation Number (Optional)

Email Address

Note: If you did not provide an email address when you made your payment, you will be unable to check the status of your payment through this site. If you need assistance, please call customer service at 123-123-1234.

Continue Back

The Find a Payment link will display when the session transfer contains a product code and the Disallow Login is set to Y, as shown below. If your organization does not wish to display the Find a Payment link, it is recommended that you remove the Disallow Login line from the session transfer.

Find a Payment   Exit

Make a Payment

| **Administrative Site Updates** |

Administrative Site Updates **Applies to:** All billers **Availability:** This change will be made for all billers	The Administrative site will now show administrative user the date and time of their last visit to the Administrative site for security purposes. This information will display in the upper right corner of the site when the user accesses the Administrative Site:

Security Officer
Administrative Website
Your last visit was Thu, 07/25/2013, 10:32 AM CDT

| **Convenience Fee Updates** |

Convenience Fee Updates **Applies to:** Billers who charge convenience fees and collect credit card payments **Availability:** Changes will be made by request	The ability to set different fees for Credit Card and Signature Debit Card payments will be added to E-Payment Service. The Signature Debit Card convenience fee can be set up as a flat, percentage or tiered fee. Billers who wish to update the fee charged for Signature Debit transactions should contact their Treasury Management Consultant. If no updates are made, the fee for Signature debit payments will remain the same as that set for Credit Card payments. The label 'convenience fee' will be changed to 'service fee' for all billers that charge a two transaction convenience fee. This label will be changed on all pages in the system where the label displays.

Questions? We are here to help!

- For questions about the redesigned Customer Payment Site, email epaymentserviceinfo@usbank.com.

usbank.com/epaymentserviceinfo

usbank.