Global Treasury Management – Guide

U.S. Bank eBill Service
Guest Web User Guide

us bank®

Contents

Chapter 1:   Introduction

This document is intended to provide a guide to the features and functions of the Guest Web customer website for Clients using the Enhanced and Premium versions of U.S. Bank eBill Service.

The document is aimed at business users and customer support areas who need to understand the features and functions of this channel.

Within the document, all possible setup variants will be documented, that may or may not apply to your specific setup. Additionally, screenshots will be taken from pre-production websites, so may not reflect the final production user interface.

The following will be used in the document to call out areas of interest or where care is needed.

Note. An item to take note of.

Important Note. An item to take special note of, as it could affect you or your customers.

!!! Warning !!! An item to pay special attention to.

Please note: References to "Customer" throughout this user guide refers to your bill-paying consumers.

Chapter 2:   Site Access Options

There are three site access options available to you depending upon the configuration you choose:

Direct Site Access

If this option is configured, customers will be directed from your website via a simple URL redirect. The customer will then need to authenticate themselves (against billing data previously loaded into the system) before they can make a payment.

Simple Single Sign-On Access

If this option is configured, customers will be directed from within your website via a tailored URL redirect where the (payload) value will be formatted as described in the Simple SSO Payload section later on.

Full Single Sign-On Access

If this option is configured, customers will first authenticate on your site, such that you know who they are. When they choose to make a payment, a Single Sign-On process is invoked that seamlessly transfers the customer to the Enter Payment Details page.

This option can also be configured to seamlessly transfer the customer back to your site once they Confirm the payment so you can display the Payment Confirmed page to them. This option is sometimes called Checkout.

Access from Mobile Device

The website can be accessed from any device (phone, tablet, computer) that has a supported browser, and makes use of Responsive Web Design (RWD) to render the site pages correctly based on the screen size.

Chapter 3: Customer Payment Flow

The sections below will provide details of the pages that will be seen by the customer when making a payment. As noted above, the pages seen will vary by the configured Access option.

Lookup Account Details

This page is only seen when the site is configured with Direct Access. The page is used by the customer to enter their account details to authenticate themselves.

The following fields are typically shown for the customer to enter data into.

- **Account Number**. The account to be paid. This is usually renamed (for example Loan Number), and could also be the Customer ID Number.

- **First 5 Digits of Zip**. From the account to be paid.

- **reCaptcha Checkbox**. This used to prevent automated scripts being run to try and access customer account data.

  Note. Additional fields can be configured instead or as well as First 5 Digits of Zip. These are:

- **Last 4 of SSN**. Customer must enter the last 4 digits of their SSN or Tax ID.

- **Online Enrollment Code**. Any value known by you and your customer (for example, Date of Birth) that can be used for authentication.

When the customer selects Continue the entered data is validated against the billing data we have for your setup. If no match is found, the customer will be shown an error. If a match is found they will be shown the next page.

Enter Payment Details

This page is seen by all customers, and is the first page seen if SSO access is configured. The page is used by the customer to enter their payment instruction.

On the top half of the page details of their account will be shown. We can optionally capture a phone number from the customer and will always show any email address passed to us by you or will prompt for one.

Email Account: *

2. Select Account

Payment Method *

Select ▾

3. Select Date

12-02-2017

4. Select Amount *

○ Current Balance Due $100.00
  This is the Current Balance as of today.

○ Minimum Payment Due $100.00
  This is the minimum Amount Due based on your statement.

○ Past Due Amount $0.00
  This is the Past Amount Due based on your statement.

○ Current Statement Balance $0.00
  This is the Current Statement Balance based on your statement.

○ Other Amount

Next   Cancel

On the lower half of the page the customer will then be prompted to enter a funding source, or if they have chosen to save a funding source can select it to re-use it.

They will then be shown the payment date, and may be given the option of selecting a future date if you have enabled this feature.

Finally, they 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 setup and configuration. The screenshot above shows all possible options. Your setup may have fewer options, or just a single option.

Once the customer has entered/selected an amount they can select Next to proceed. If there are any issues (say a missing mandatory field) an error message will be displayed. If there are no issues they will be shown the next page.

Verify Payment Details

This page is seen by all customers. The page is used by the customer to review their entered payment instruction.

The details above will be shown for the customer to review. This will include the amount of any Convenience or Service Fee to be charged for processing the payment (if you are setup to charge those fees). Typically, there will also be a link to Terms & Conditions for making a payment. The customer can Confirm, Edit or Cancel the payment at this point.

Once confirmed, any business rules will be run, and if a card is being used for payment an authorization will be processed. Error messages will be displayed if there are any issues. If there are no issues the next page will be shown.

Payment Confirmed

This page is seen by all customers, unless you are configured for SSO Access, and have chosen to have the customer redirected to your site when the payment is confirmed. The page is used to confirm the payment to the customer.

The details above will be shown to the customer, as well as the unique confirmation number for that payment. The customer will also receive an email confirming the payment as well.

The options shown at the bottom of the page may be shown (this depends on your configuration) for the customer to select from, or they can simply close the browser window.

Chapter 4:   Simple SSO Payload

As described earlier, if you choose to use this option, your customers will be redirected to a tailored URL that contains a {payload} that can be used to bypass the Lookup Account page.

This URL can be rendered on demand by you, but can also be sent out by you in new bill notifications, or included on a billing statement as a QR Code, for example.

Target URLs

There are two Target URLs for Simple SSO that are available to you: Sandbox and Production URLs.

Payload

The Payload contains the data that is processed to determine if the Lookup Account should be bypassed. It takes this form if you are using Account Number and Zip Code or authentication into Guest Web:

&acctno=<customer account number>&zip=<zip code>&sig=<signature hash value>

If you are using Last 4 of SSN, Online Enrollment Code or Additional Identification parameters as well as or instead of Zip, you will add these values:

&ssn=<last 4 of ssn>

&coec=<online enrollment code>

&addlldfn=<additional identification>

The &sig value is then populated with calculated signature hash value. We then calculate the expected value based in the account being accessed, and if it matches the customer is taken to the Enter Payment Details page.

If the value does not match, the customer will be taken to the Lookup Account page and shown an error. This could occur if the customer account data has changed (say a new Zip Code), or you have changed the authentication setup, and the customer is trying to use a URL that contains old data.

Signature Calculation

As noted above, the parameters passed in the URL must match those configured for your customer's direct access to Guest Web. All of the query params passed will be used in the signature calculation

Important Note: The calculation makes use of a Signature Key parameter (sigkey). Two Signature Keys are automatically created as part of your setup, and will be passed to you if you choose to use this option. Either key can be used as part of the signature calculation.

On the following page is the logical implementation for the signature calculation in java:

```java
private String computeSig(String sigkey, String url)
{
    try
    {
        Mac sha256_HMAC = Mac.getInstance("HmacSHA256");
        SecretKeySpec secret_key = new SecretKeySpec(sigkey.getBytes(), "HmacSHA256");
        sha256_HMAC.init(secret_key);

        return Base64.encodeBase64String(sha256_HMAC.doFinal(url.getBytes()));
    }
    catch (Exception e)
    {
        log.error("Error in computing the signature ");
        return null;
    }
}
```