

## **U.S. Bank eBill Service**

### Simple Web User Guide

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# Chapter 1: Introduction

This document is intended to provide a guide to the features and functions of the Simple Web customer website.

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, the most common 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 two site access options that are available to you: Sandbox and Production URLs.

### Direct Site Access – No Data Preload

Under this, customers will be directed from your site via a simple URL redirect or will access the site directly. No data is preloaded, so they will need to enter all of their details.

### Direct Site Access – Data Preload

Under this, customers will be redirected from your site after you have captured data about them, or have determined an amount to be paid. This data is then passed as part of the URL you redirect them to, and preloads the relevant fields in the website as read only fields.

### URL Format

The values to be sent should be sent as key value pairs appended to the target URL, as follows:

[Target URL]&acctno=123456789&email=me@me.com&fname=John&lname=Doe

### Special Character Encoding

URL's have limits on the characters that can be passed directly in them, as some special characters cannot be passed as is, and must be encoded to be passed, unless they are being passed as part of recognized data element - for example, the @ in an email address.

The encoding consists of a % symbol followed by a 2 digit number that represents the character. Details of these should be familiar to any web developer, or can be located online. Some of the more common ones are:

- **Spaces** – %20 - for example, the gaps in an address
- **Ampersand Symbol** – %26 – for example, the & in a company name
- **Pound Symbol** – %23 – for example, the # used as part of an address

If you find you are seeing errors when our pages load, or parts of the data preload are missing, incorrectly coded special characters is the most likely culprit.

The following data elements can be passed. Parameter Name and format (Max Length) of the fields are as follows:

- Account Number
  - **Parameter Name:** acctno
  - **Format (Max Length):** AN [32]
- Email Address
  - **Parameter Name:** email
  - **Format (Max Length):** Email
- First Name
  - **Parameter Name:** fname
  - **Format (Max Length):** AN [40]
- Last Name
  - **Parameter Name:** lname
  - **Format (Max Length):** AN [40]
- Address 1
  - **Parameter Name:** addr1
  - **Format (Max Length):** AN [100]

- Address 2
  - **Parameter Name:** addr2
  - **Format (Max Length):** AN [100]
- City
  - **Parameter Name:** city
  - **Format (Max Length):** AN [60]
- State
  - **Parameter Name:** state
  - **Format (Max Length):** A [2] - 2 Digit State Code
- Zip
  - **Parameter Name:** zip
  - **Format (Max Length):** N [5]
- Phone Number
  - **Parameter Name:** phone
  - **Format (Max Length):** N [10] - No Dashes
- Payment Amount
  - **Parameter Name:** pymntamt
  - **Format (Max Length):** N [16,2]

### Payment Amount Preload - Limitations

Note that this field cannot be used if you have opted to make use of the Enter or Select Fixed Payment Amount dropdown option, or to preload the Recurring Payment amount.

### Access from Mobile Devices

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 your selected options.

### Enter Account Details

This page is used by the customer to enter their account details, or review what has been preloaded.

The screenshot shows a web form for 'ABC Company Inc.' with a logo on the top left. Below the logo is a welcome message: 'Welcome to manual payment processing for Demo Biller Three. Please enter details of the account you want to make a payment on and press **Continue** to proceed. [Any Additional Messaging...]'.

A progress bar at the top of the form area shows four steps: 'Customer Details' (active), 'Payment Details', 'Review', and 'Thank You'.

The main section is titled 'Enter Your Details' and contains the following fields:

- Account Number: \* (text input)
- Email Address: \* (text input)
- First Name: \* (text input)
- Last Name: \* (text input)
- Address Line 1: (text input)
- Address Line 2: (text input)
- City: (text input)
- State: (dropdown menu with '-Select-' selected)
- Zip: (text input)

A blue 'Continue' button is located at the bottom left of the form.

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

### Enter Payment Details

After the customer has entered their details and selected **Continue** they will be shown the pages below.

Please add a Funding Source and enter details of the payment you wish to make below. Once you have entered the details please select Continue to proceed.

Customer Details

Payment Details

Review

Thank You

**Funding Source Details**

Payment Method: \*

-Select-

**Payment Details**

Payment Amount: \*

\$

Confirm

The Payment Method dropdown will contain the Funding Source options configured for your setup. Once the user has entered the details they will be shown this page.

Customer Details

Payment Details

Review

Thank You

**Funding Source Details**

Payment Method : Bank Account John Doe xxxxx6789  
[Edit](#) | [Change](#)

**Payment Details**

Payment Date: \*

10/03/2018

Payment Amount: \*

\$

Confirm

They can then select their Payment Date and enter or review the Payment Amount if it was preloaded.

If you have opted to offer Recurring Payments the following options may be displayed, with the exact options being determined by your setup.

The screenshot shows a multi-step process with tabs: Customer Details, Donation Details (active), Review, and Thank You. Under 'Funding Source Details', the 'Payment Method' is 'Bank Account John Doe xxxxx6789' with 'Edit' and 'Change' links. The 'Donation Details' section includes:

- Donation Type:** Radio buttons for 'One Time' and 'Recurring' (selected).
- Start Date:** A date picker showing '10/04/2018'.
- Frequency:** A dropdown menu showing '-Select-'.
- ☒ **I want to fix the number of payments that will be processed**
- No. of Donations:** An empty text input field.
- Donation amount:** A dropdown menu showing '\$'.

Once the customer has entered or selected their options they can select Continue to proceed. The following will then appear to allow them to enroll for the Web Portal to be able to manage their recurring payments, but they can skip this step.

The 'Web Enroll Details' modal form contains the following fields:

- Login Id:** A text input field.
- Password:** A text input field.
- Confirm Password:** A text input field.
- Security Question1:** A dropdown menu showing '-Select-'.
- Answer1:** A text input field.

At the bottom of the modal are two buttons: 'Submit' (in blue) and 'skip' (in white).

## Verify Payment Details

After the customer selects Continue on the previous page they will arrive at this page to review their entered payment instruction.



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

Customer Details	Payment Details	Review	Thank You
<b>Account Details</b> Account Number: me@me.com Name On Account: John Doe			
<b>Funding Source Details</b> Payment Method: John Doe,Checking-xx3456			
<b>Payment Details</b> Payment Type: One Time Payment Amount: \$125.00 Payment Date: 10/04/2018			
<p>By clicking <b>Confirm</b> to confirm your payment, you authorize us to initiate a debit from the <b>Payment Method Account</b> to make a payment to the <b>Account</b>, as detailed above. The payment to your account will be made on the <b>Payment Date</b> 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.</p> <p>Additionally, by clicking confirm, you also agree to and accept the <a href="#">Terms &amp; Conditions for usage of this site</a>.</p> <p> <input type="button" value="Confirm"/> <input type="button" value="Edit"/> </p>			


The details similar to the above will be shown for the customer to review. This will include the details of the payment that has been requested, the amount of any Convenience or Service Fee to be charged for processing the payment (if you are setup to charge those fees), and any Web Portal enrollment details.

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

If the payment is successfully scheduled the customer will be shown the following page.

 **ABC Company Inc.**

✓ 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 1-908-791-2913 if there is a problem with this payment.

Customer Details

Payment Details

Review

Thank You

**Confirmation Number :** TQ1J69M8B4

**Account Details**

Account Number: me@me.com  
Name On Account: JOHN DOE  
Email Address: me@me.com

**Funding Source Details**

Payment Method: John Doe,Checking-xx3456

**Payment Details**

Payment Type: One Time  
Payment Amount: \$125.00  
Payment Date: 10/04/2018

Make Another Payment

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.

Additional options may shown at the bottom of the page for the customer to select from (this depends on your configuration), or you may choose to add a hyperlink to return the customer to your homepage.