Total Biller Solution

ADMINISTRATION GUIDE

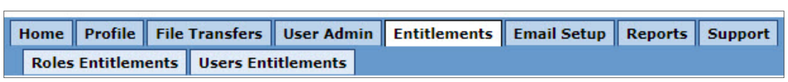
MUFG Bank, Ltd.
A member of MUFG, a global financial group

DEFINITIONS AND ACRONYMS

This document uses the following terms and acronyms.

<table>
<tr><th>Term</th><th>Definition</th></tr>
<tr><td>ACH</td><td>Automated Clearing House</td></tr>
<tr><td>Biller</td><td>The organization for which the bill payment platform has been implemented to meet its need to collect payments via IVR and/or Web Channels. The Biller is the originator of ACH entries and merchant for card processing.</td></tr>
<tr><td>CSR</td><td>Customer Service Representative</td></tr>
<tr><td>DDA</td><td>Demand Deposit Account (e.g. a checking account)</td></tr>
<tr><td>Total Biller Solution Administrator</td><td>The person or persons having responsibility for Total Biller Solution’s back-office operations which can include, for example, creating and managing administrator and CSR accounts, reports, settlement, and reconciliation.</td></tr>
<tr><td>Entitlement</td><td>Total Biller Solution Entitlements represent Total Biller Solution functionality that can be selectively assigned to the back-office users. Each entitlement represents the privilege to use a Total Biller Solution feature, for instance which reports can be viewed, what screens are available, what actions can be accessed. Entitlements are collected together as a Role which can then serve as a short-cut template that defines the privileges assigned to a back-office user.</td></tr>
<tr><td>IVR</td><td>Integrated Voice Reponses</td></tr>
<tr><td>NavBar</td><td>The NavigationBar, or NavBar, is the top-level means of moving through the Total Biller Solution application and appears in all the primary Total Biller Solution screens.

</td></tr>
<tr><td>Payer</td><td>A customer of the Biller that uses Total Biller Solution to make a payment. The Payer may also be referred to as the bank account holder and card account holder depending on the transaction type.</td></tr>
<tr><td>Role</td><td>A Total Biller Solution Role is a template consisting of a set of entitlements. By default Total Biller Solution contains two predefined Roles: Administrator and CSR. When a new back-office account is created a Role is selected effecting the privileges the new user will have.</td></tr>
<tr><td>SMS</td><td>Short Message Service</td></tr>
<tr><td>SubNavBar</td><td>Similar to the NavigationBar, but containing operations specifically related to the chosen NavBar item.



</td></tr>
<tr><td>WAP</td><td>Wireless Application Protocol</td></tr>
</table>

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TOTAL BILLER SOLUTION IMPLEMENTATION AND ADMINISTRATION PROCESS

Total Biller Solution is an Electronic Bill Payment and Presentment Service designed for organizations that want to present electronic bills and receive electronic payments in a secure and convenient manner.

Total Biller Solution allows an organization to set up its own Electronic Bill Payment and Presentment service in a short timeframe, and administer this service through easy to use screens and reports.

Total Biller Solution administration tasks

The Total Biller Solution Administrator plays a key role in the setup and ongoing administration of the service.

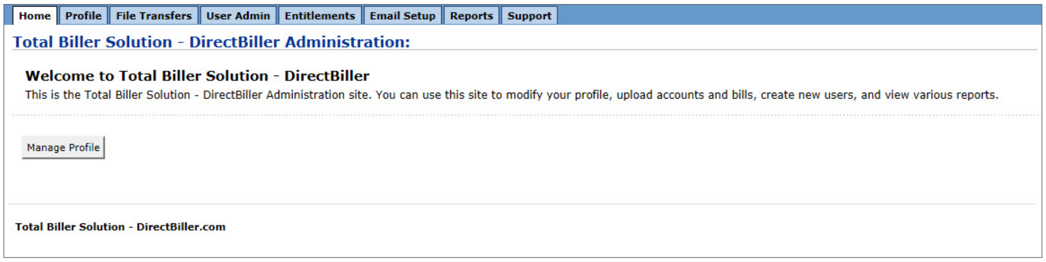
The Total Biller Solution Administrator performs the following tasks during the setup and administration of the service.

Stage	Activities	Total Biller Solution Administrator Tasks
Initial Setup	Initial System Configuration	Provide Profile Data (see Appendix Client Profile)
Implementation	File loading	Provide test files
Prepare for Production	Testing CSR Training	Participate in Testing Setup CSR Accounts
Production	System Operates in Production: • Accounts or Bill are Uploaded • Payers enroll, view bills, make payments • Payments are processed • Payment Settlement and Reconciliation takes place • Payers receive customer support	Upload Accounts or Bills Download Reconciliation Reports, Reconcile Payments Maintain CSR Accounts and Entitlements

The Total Biller Solution Administrator Tasks are described in detail in this Guide.

ACCESS TO THE TOTAL BILLER SOLUTION ADMINISTRATION SITE

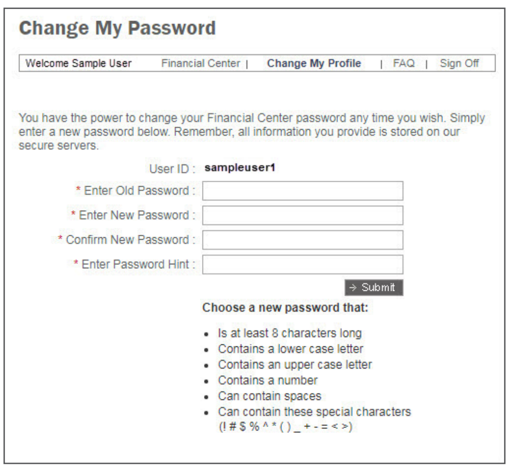
Total Biller Solution is accessed through MUFG Exchange. Sign on to MUFG Exchange then click **Total Biller Solution** to reach the home page.



Changing the administrator password

If a user logs in to the Total Biller Solution Administration Site with an expired password, a message appears to inform the user that the password has expired. A password expires

- After 90 days, or
- After the first time it is used, in cases where the Administrator has reset a user password or created a new user.



To change the password

- Click the **Change Password** button

A Change Password entry form appears.

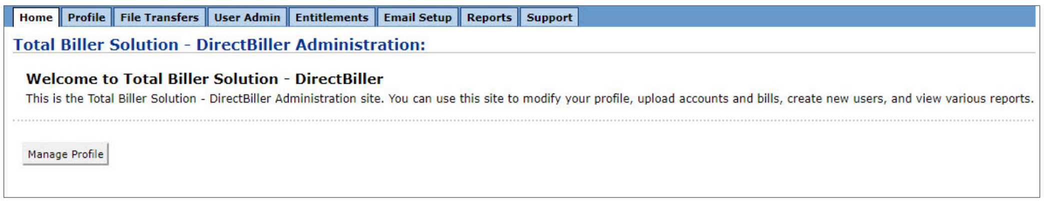
1. Enter the new password.
2. Enter the new password again for confirmation.
3. Click the **Change Password** button.

   A confirmation message appears that the password has been changed.
4. The user must now log in with the new password.

   The new password must have a minimum length of 8 characters, and contain at least 1 lowercase letter, 1 uppercase letter, and 1 number.

Total Biller Solution Administrator Site User Interface conventions

The Total Biller Solution Administration Site uses the following User Interface conventions.

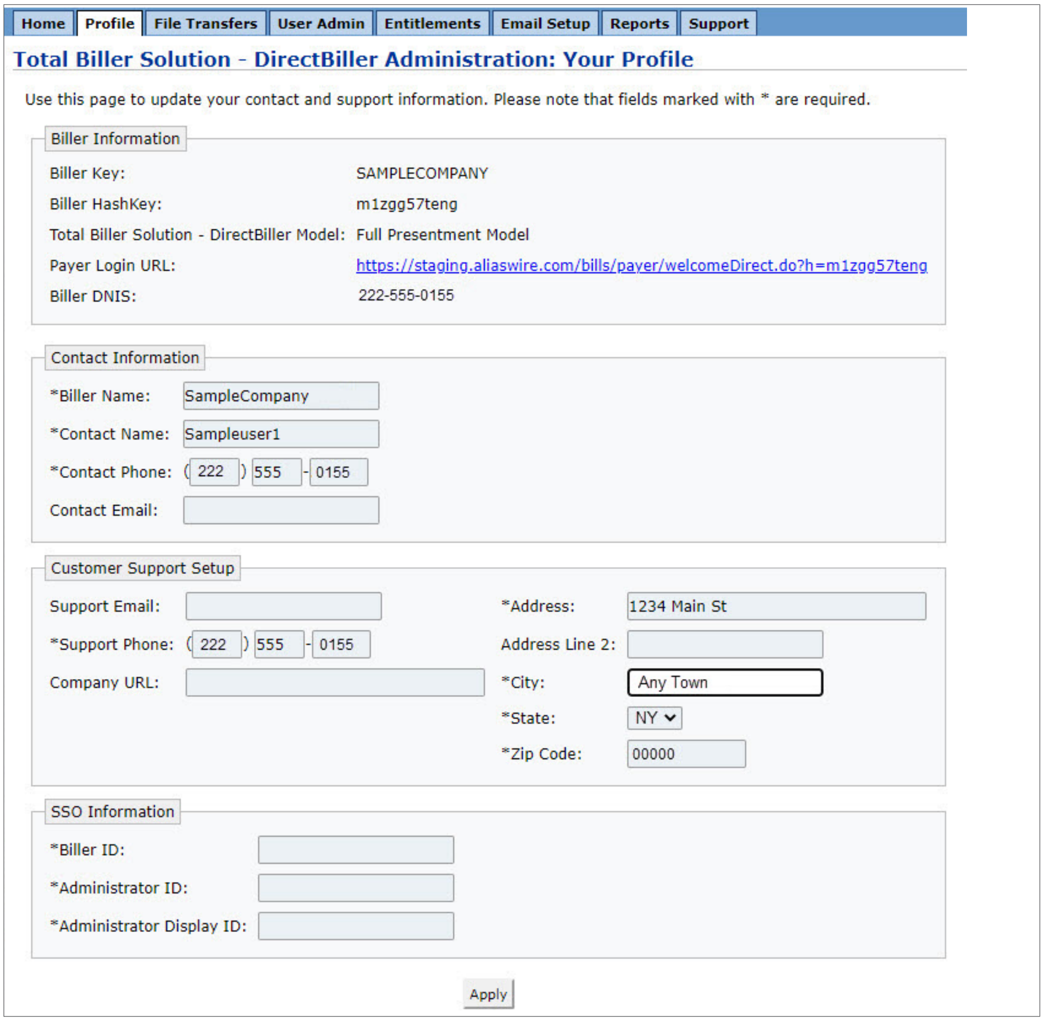


Navigation Bar – The Navigation Bar (aka NavBar) contains all top-level menu items. The Navigation Bar is always visible. The currently selected menu is displayed in White. Other menu options are displayed in Blue.

Menus and Submenus – Some items on the NavBar contain a sub-menu (aka SubNavBar). The sub-menu will appear underneath the currently selected menu item.

Note that the Navigation Bar and Submenus are all controlled by entitlements. This makes it possible to selectively enable access functionality to users. Please refer to the section *Back-Office User Administration* for more information.

BILLER PROFILE MAINTENANCE



The Profile screen contains information needed to configure the Payment and Presentment Services for the biller. Editable fields with a leading asterisk (*) are required.

- **Biller Key** is the unique identifier assigned to this biller.
- **Total Biller Solution Model** is the particular Payment and Presentment model chosen during biller setup.
- **Payer Login URL** is the location on the world wide web where payers can access the payment screens. The Biller can use this URL on their website to link Payers to the payment pages.
-

- **Biller DNIS** is the toll free number assigned to the IVR channel of the bill payment service.

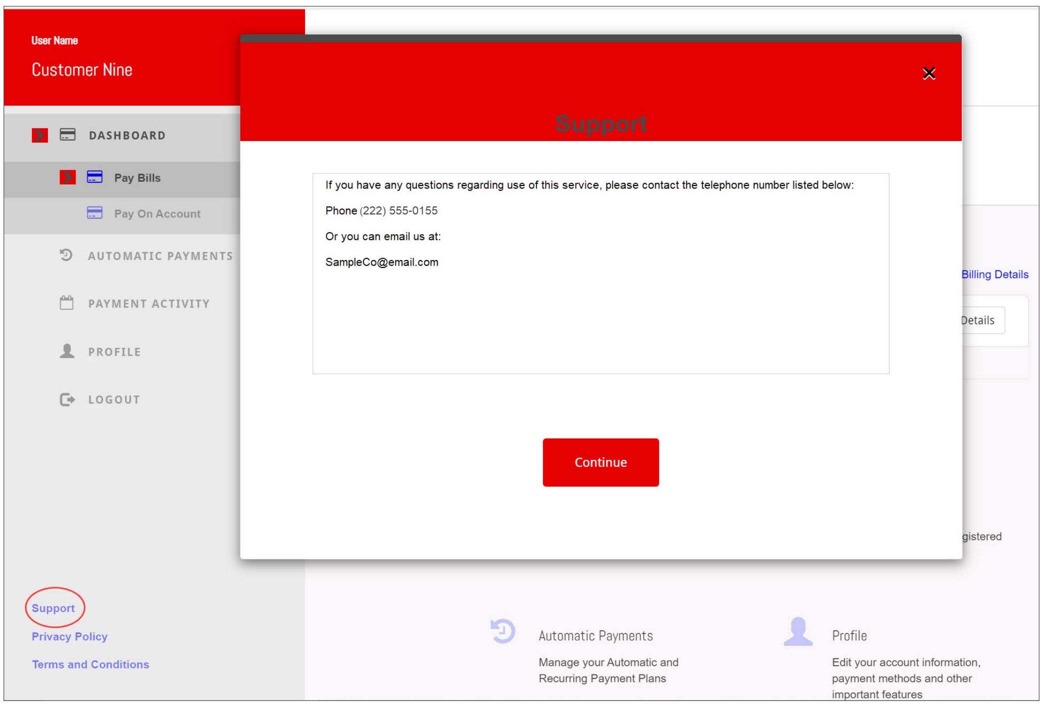
The **Contact Information** group can be revised by the Administrator. This information is required and used for recording purposes only.

The **Customer Support Setup** group can be revised by the Administrator. The information entered here will be used throughout the payment site for the benefit of Payers.

- **Support Email** is the address payers will see when they click the **Customer Service** link in the page footer of the payment site screens. This is an optional field.
- **Support Phone** is the number payers see when they click the **Customer Service** link in the page footer of the payment site screens. This is a required field.
- The **Address** fields biller address payers see they click the **Customer Service** link in the page footer of the payment site screens. This is a required field.

To save updates to the **Profile** screen click the **Apply** button.

To validate the support and contact information that Payers will see, click on the link for the Payer website then click the **Customer Service** link. Sign on as the user and click on the Support link in the bottom left corner.



UPLOAD ACCOUNTS OR BILLS

The Biller Administrator can upload files that contain

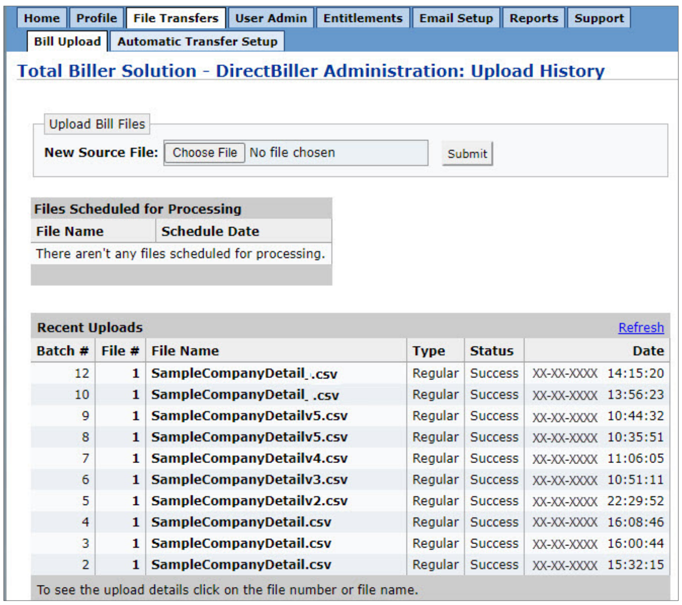
- Account Information (if Bill Presentment is not supported)
- Bill Summary Information (if Bill Presentment is supported)

Loading account files

For Billers that do NOT support Bill Presentment, a file containing the accounts of all Payers can be loaded into Total Biller Solution. Refer to the document **Account Upload Specification** for a detailed description of the accepted formats and contents of an account file.

To load an account file,

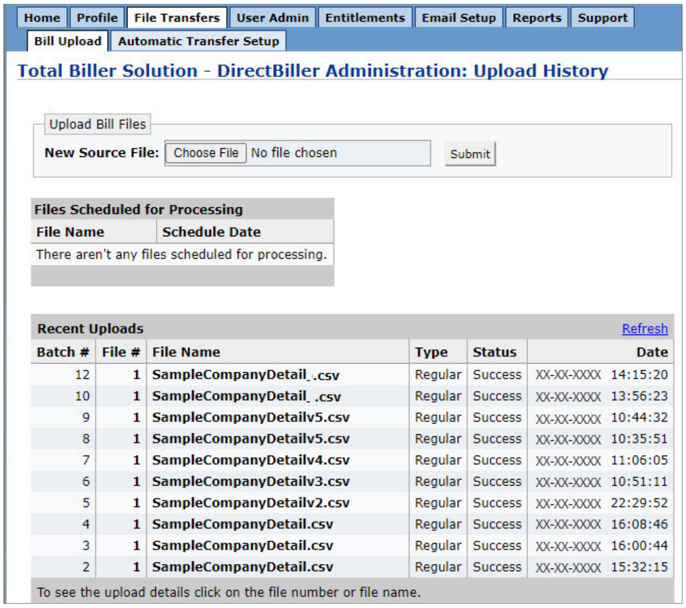
- Go to the **File Transfers** menu;
- Click the **Bill Upload** tab to display the Upload History screen.



To upload an account file,

- Click the **Choose File** button
- Select the account file from your local directory
- Click the **Submit** button

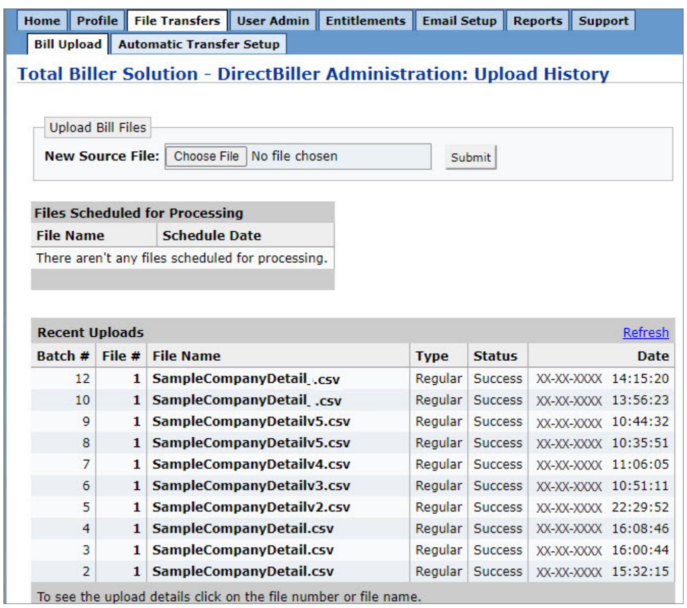
The filename will appear in the **Recent Uploads** table with a status of Unprocessed.



To view the results of a file upload,

- Click the **Refresh** link that appears in the top right corner of the **Recent Uploads** table

The Status of the file upload will be updated to Success or Failed.

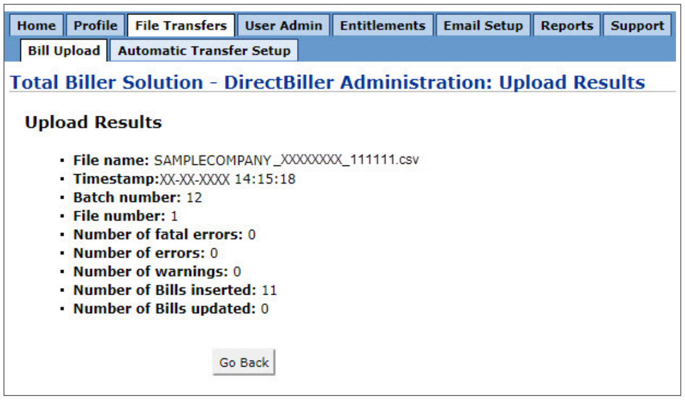


To see more details on the upload process,

- Click the File Name

The upload results will appear.

- Click the **Go Back** button to return to the **Upload History** screen.



Home | Profile | File Transfers | User Admin | Entitlements | Email Setup | Reports | Support

Bill Upload | Automatic Transfer Setup

Total Biller Solution - DirectBiller Administration: Upload Results

Upload Results

- **File name:** SAMPLECOMPANY_XXXXXXXX_111111.csv
- **Timestamp:**XX-XX-XXXX 14:15:18
- **Batch number:** 12
- **File number:** 1
- **Number of fatal errors:** 0
- **Number of errors:** 0
- **Number of warnings:** 0
- **Number of Bills inserted:** 11
- **Number of Bills updated:** 0

Go Back

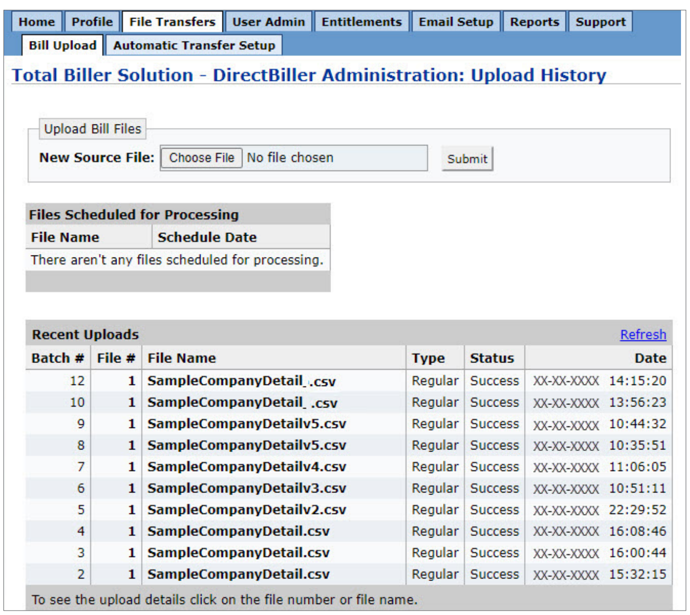
Loading Bill Summary files

Billers that support Bill Presentment can load Bill Summary files. Refer to the document **Bill Upload Specification** for a detailed description of the accepted formats and contents of a bill file.

To load a Bill Summary file,

- Go to the **File Transfers** menu
- Click the **Bill Upload** Tab

The **Upload History** screen will appear.



Home | Profile | File Transfers | User Admin | Entitlements | Email Setup | Reports | Support

Bill Upload | Automatic Transfer Setup

Total Biller Solution - DirectBiller Administration: Upload History

Upload Bill Files

New Source File: Choose File No file chosen Submit

Files Scheduled for Processing	
File Name	**Schedule Date**
There aren't any files scheduled for processing.	

Recent Uploads Refresh

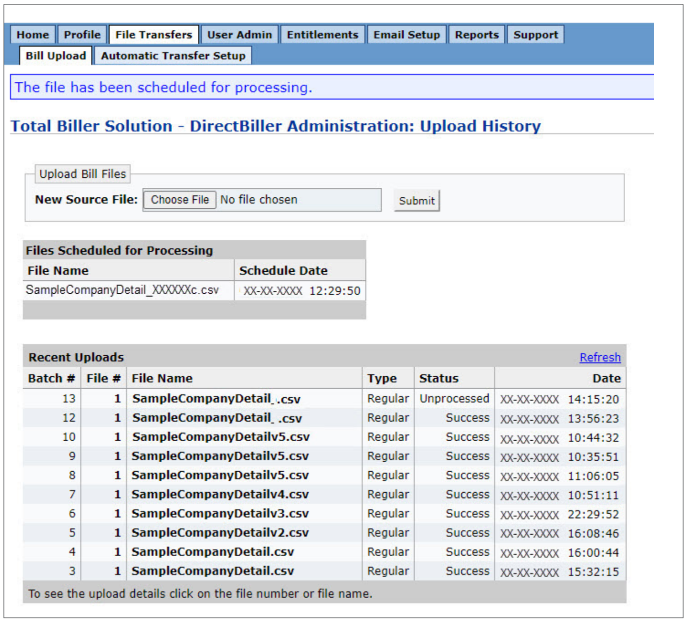
Batch #	File #	File Name	Type	Status	Date
12	1	SampleCompanyDetail_.csv	Regular	Success	XX-XX-XXXX 14:15:20
10	1	SampleCompanyDetail_.csv	Regular	Success	XX-XX-XXXX 13:56:23
9	1	SampleCompanyDetailv5.csv	Regular	Success	XX-XX-XXXX 10:44:32
8	1	SampleCompanyDetailv5.csv	Regular	Success	XX-XX-XXXX 10:35:51
7	1	SampleCompanyDetailv4.csv	Regular	Success	XX-XX-XXXX 11:06:05
6	1	SampleCompanyDetailv3.csv	Regular	Success	XX-XX-XXXX 10:51:11
5	1	SampleCompanyDetailv2.csv	Regular	Success	XX-XX-XXXX 22:29:52
4	1	SampleCompanyDetail.csv	Regular	Success	XX-XX-XXXX 16:08:46
3	1	SampleCompanyDetail.csv	Regular	Success	XX-XX-XXXX 16:00:44
2	1	SampleCompanyDetail.csv	Regular	Success	XX-XX-XXXX 15:32:15

To see the upload details click on the file number or file name.

To submit a file for upload,

- Use the **Browse** button
- Select the file from your local directory
- Click the **Submit** button

The filename will appear in the **Recent Uploads** table with a status of Unprocessed.



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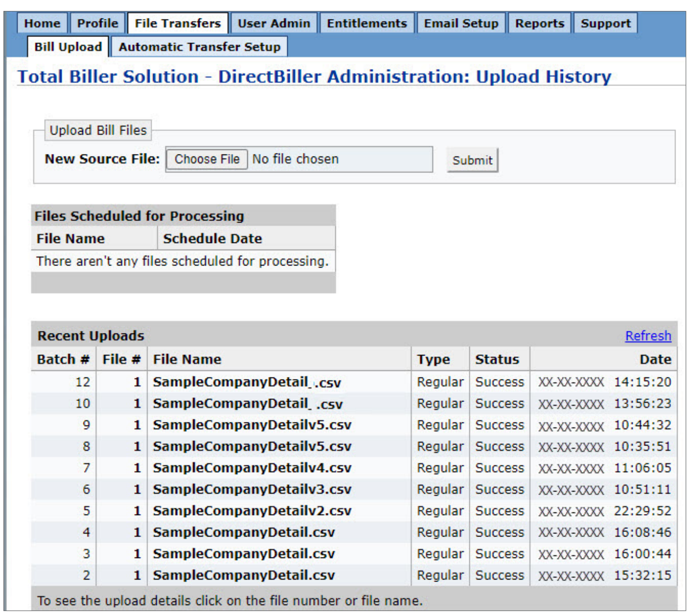
The Status of the file upload will be updated to Success or Failed.

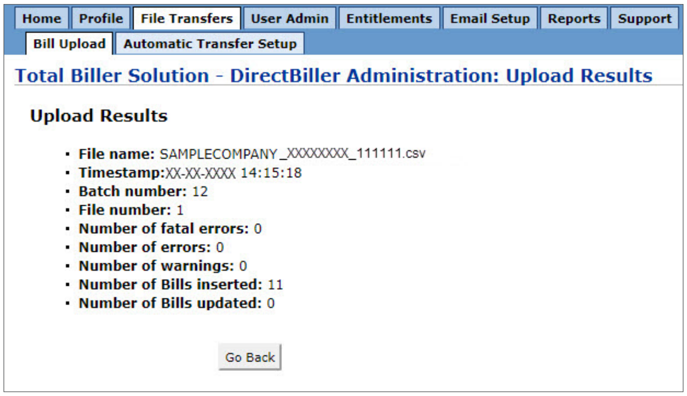


To see more details on the upload process,

• Click the File Name

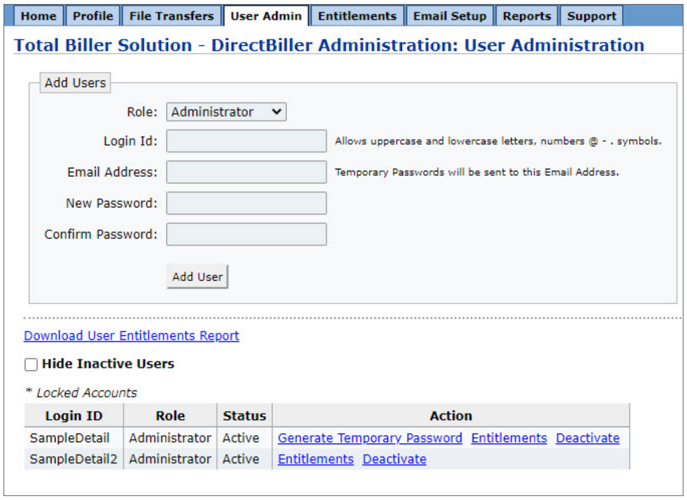
The upload results will appear.

• Click the **Go Back** button to return to the **Upload History** screen



BACK-OFFICE USER ADMINISTRATION

The Biller Administrator can add new back-office users, modify user information and disable users. Back-office users include Administrators and CSRs.



Add a new back-office user

- Select a Role for the user. Choices include Administrator and CSR.
  - A user with the Role of Administrator has entitlements to use all menus and submenus on the Administration Site and can perform On Behalf Payments (default).
  - A user with the Role of CSR has entitlements to the Reports and Support menus and can perform On Behalf Payments (default).
  - The Administrator can modify the entitlements for a Role or for a specific user through the **Entitlements** menu.
- Specify a valid email address as the Login ID for the user; use of an email address is required.
- Enter a password for the user. The password must have a length of at least 8 characters, and contain 1 lowercase letter, 1 uppercase letter, and 1 number.
  - To prevent Administrators from knowing user passwords, a password entered by the Administrator expires upon first use, at which time the user change their password to one that only they know.
- Retype the password to confirm it.

Manage existing back-office users

An Administrator can manage existing users via the **All Existing Users** list visible on the screen. If a user has been locked out of the system, an asterisk will be shown next to their status.

The Total Biller Solution Administrator can perform the following actions on existing users:

- Change a User's Password: Enter the new password, confirm it, and click the **Change Password** button.

  The new password is temporary and expires upon first use. The user will be required to create a new password that they alone will know.

  NOTE: An administrator cannot use the Users screen to reset his/her own password. The administrator can reset his/her own password on the Home tab.

- Modify a User's Entitlements: Click the **Entitlements** button.
- Inactivate a User: Click the **Inactivate** button.

  An inactivated user can no longer log in to the system but their Login ID will still appear on the Audit report.

- Activate a User: Click the **Activate** button.
- Unlock a User: Click the **Unlock** button.

Entitlements administration allows biller administrator to grant functionality to roles and users within Total Biller Solution. Functionality may be defined as any operation that can be carried out through the Total Biller Solution front end interfaces. This may include access to certain menus or pages within the site, the ability to run certain reports, the ability to perform on-behalf payments, etc. Entitlements administration allows administrators to define who can see certain things and who can do certain things.

Manage entitlements: Roles

About roles, users, and entitlements

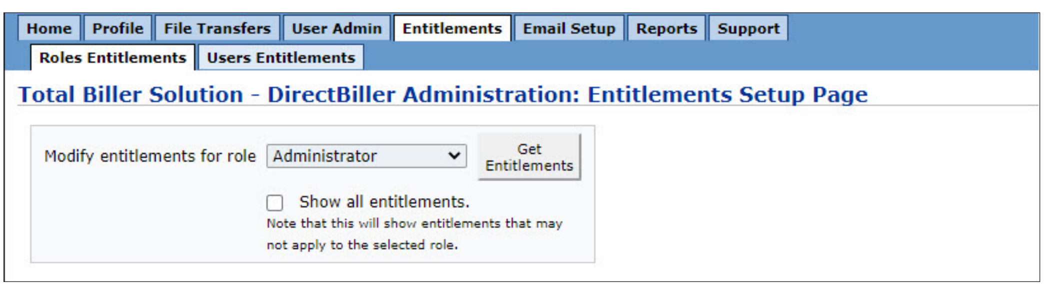
An entitlement is comparable to privilege—for example the privilege to access an area of Total Biller Solution functionality, a particular report, or a menu item. The list of items whose accessibility is controlled via entitlements is extensive. To make entitlements manageable Total Biller Solution uses the concept of a Role which is effectively a template, or set of entitlements which can be assigned when a new back-office user account is created. A Role's entitlements (for instance those of a CSR) can be edited to match the privileges and functional needs of the Biller's actual CSR staff, making the configuration of Total Biller Solution to match a Biller's organization a matter of a few mouse clicks. If there is a need for exceptions to the Role (and associated entitlements) of a particular back-office user, the entitlements can be modified for that user alone. This will be described in the next section.

Roles entitlements

Role entitlements administration is the selection and management of the entitlements used in Roles. This Total Biller Solution feature lets an administrator to choose the default entitlements for a particular Role thereby eliminating the need to manage entitlements for each user individually.

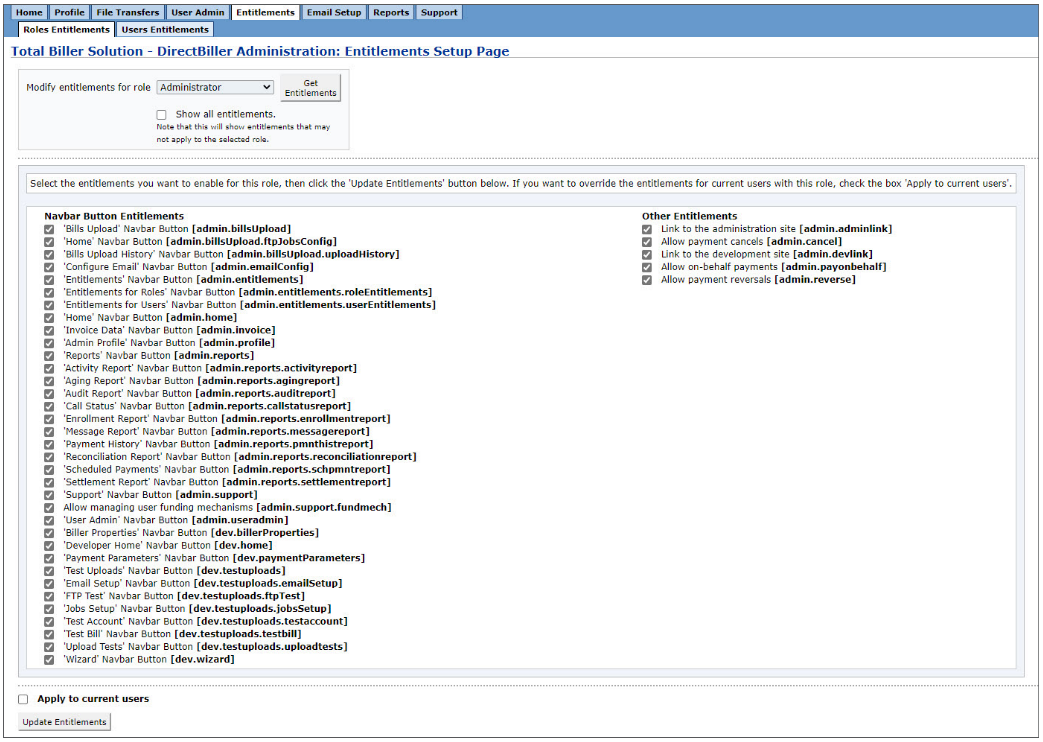
For new Roles, the administrator would first determine the entitlements the Role should be assigned based on business needs. Take the CSR Role for example. When a new user is created with the CSR Role, that user will have the entitlements the administrator has granted (i.e., enabled) in the CSR Role template. Later, if the administrator needs to add or remove entitlements for that particular user, she can do so.

To access role entitlements, click the "Entitlements" NavBar menu button followed by the "Roles Entitlements" SubNavBar menu button.



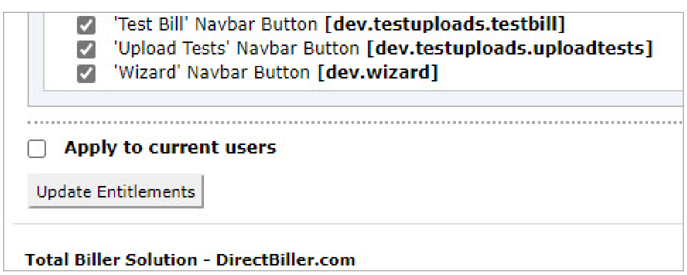
Select the role for which you want to modify entitlements then click the button "Get Entitlements." A listing of the entitlements that apply to the selected role will appear in the lower part of the screen. The default for a new Role is to have all entitlements checked. To modify the list of entitlements that the Role will be granted, check the box next to the entitlements you want the Role to have, then click the "Update Entitlements" button at the bottom of the page.

The role will *not* be granted unchecked entitlements.



In the preceding figure note that the list of entitlements is organized into two groups, "NavBar Button Entitlements" and "Other Entitlements." "NavBar button entitlements" control visibility of the buttons on the main navigation menu. "Other entitlements" lists links, buttons, and other Total Biller Solution functionality that back-office users can be entitled to access.

To apply the entitlements to all users having a given Role check the box next to "Apply to current users." This will overwrite the entitlements for all of the users with the selected Role, *even those users that have had entitlements configured specifically for them.* In other words, this will reset individually modified user entitlements back to the settings associated with the selected Role.



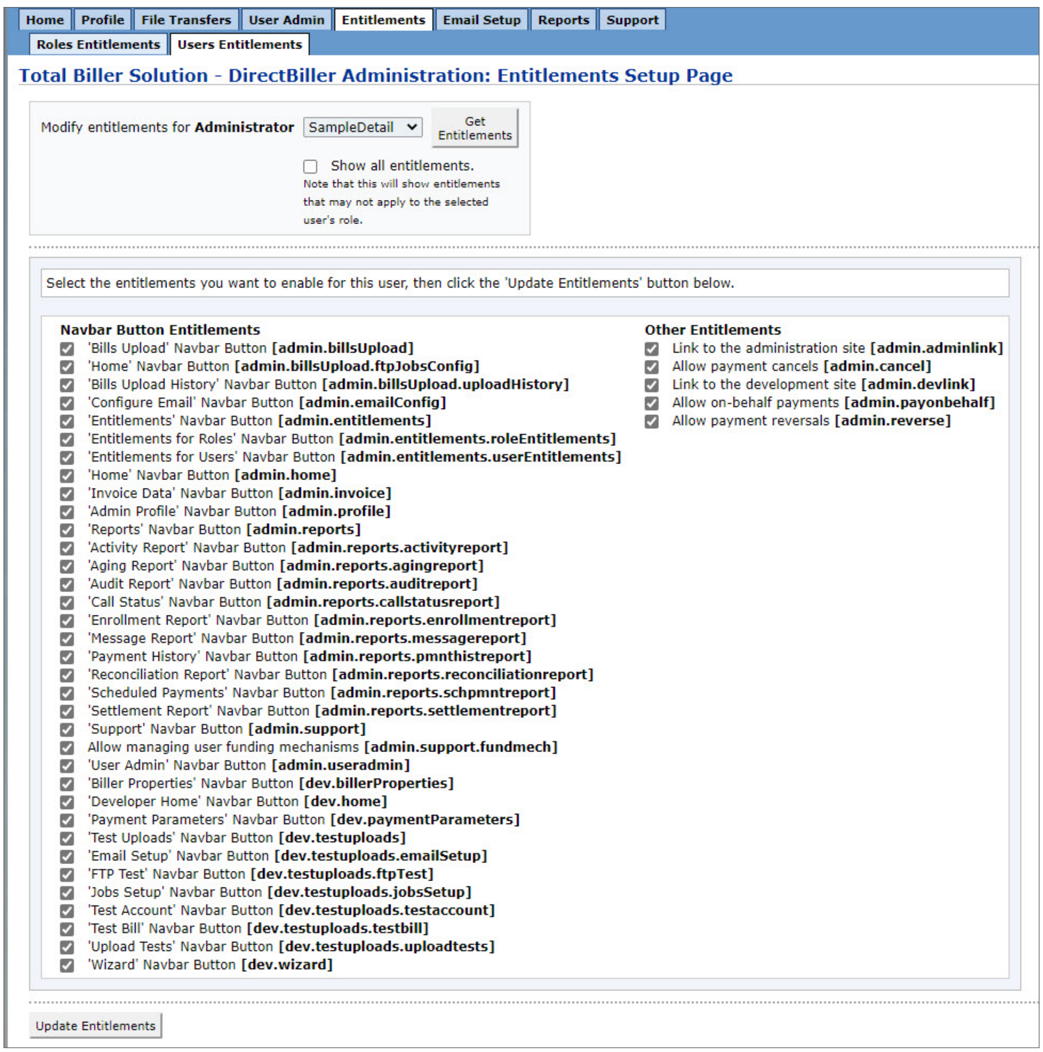
When a Role is selected the entitlements shown are only those that typically apply to that Role. To reveal the complete set of available entitlements, including those that my not apply to the selected Role, select the checkbox "Show all entitlements" and then click "Get Entitlements." Doing this would, for example, allow a CSR to be granted the ability to view reports that only administrators would generally have access to.

Manage entitlements: Users

User entitlements administration is used to modify entitlements for individual users. When a new back-office user is created they are granted the entitlements associated with the Role they are assigned. After the user account has been created the Administrator can tune that particular user's entitlements by enabling or disabling individual entitlements. Once a user's entitlements are modified by an administrator that user retains its own "private" set of entitlements.

After logging into MUFG Exchange and selecting link to Total Biller Solution, user entitlements for the Total Biller Solution CSR and Admin roles can be accessed by the Administrator from the NavBar within the Total Biller Solution application. Click the menu button, "Entitlements." Then, click the subNavBar button "User Entitlements.

When the user entitlements screen is accessed from the NavBar it is necessary to first select the user for which entitlements should be retrieved. After selecting the user click the "Entitlements" button. As with the roles entitlements page, you can choose to view all entitlements by selecting the "Show all entitlements" checkbox. This will allow you to assign entitlements to this user that may be outside the scope of his or her role.



List of Entitlements

The following Entitlements can be granted to CSRs.

Entitlement	Level	If this Entitlement is Checked, the user will be able to ...
Home	**Menu Tab**	**access the Home Tab which includes the Change Password button**
Reports	**Menu Tab**	**access the Reports Menu** *Access to the Reports Menu is required for CSRs that will be given access to any of the report.*
Aging Report	Subtab of Reports	access the Aging Report *This report is only available if biller supports Bill Presentment*
Scheduled Payments Report	Subtab of Reports	access the Scheduled Payments Report
Payment History Report	Subtab of Reports	access the Payment History Report
Reconciliation Report	Subtab of Reports	access the Reconciliation Report
Audit Report	Subtab of Reports	access the Audit Report
Activity Report	Subtab of Reports	access the Activity Report
Call Status Report	Subtab of Reports	access the Call Status Report *This report is only available if biller supports IVR*
Settlement Report	Subtab of Reports	access the Settlement Report
Message Report	Subtab of Reports	access the Message Report
Enrollment Report	Subtab of Reports	access the Enrollment Report
Message Report	Subtab of Reports	access the Message Report
Enrollment Report	Subtab of Reports	access the Enrollment Report *This report is only available if biller supports Enrollment*
Card Expiration Report	Subtab of Reports	access the Card Expiration Report *This report is only available if biller supports Enrollment and payment by Card*
Support	**Menu Tab**	**access the Support functions** *This includes search for transactions by Account, Transaction ID, or Last Name.* *Access to the Support Menu is required for any CSRs that will do On Behalf Payments, Payment Cancellations, or Payment Reversals*
Payment Cancellation	Function on Support Tab	cancel Pending ACH Payments
On Behalf Payments	Function on Support Tab	make a payment on behalf of a customer
Payment Reversal	Function on Support Tab	reverse a Processed Credit Card Payment *Only available if the processor allows Reversals*
Allow Recurring Payments Setup	Function on Support Tab	Create or Cancel Recurring Payments or Bill Triggered Payments on Behalf of a Customer *Only available if the Biller supports Bill Triggered and Recurring Payments*

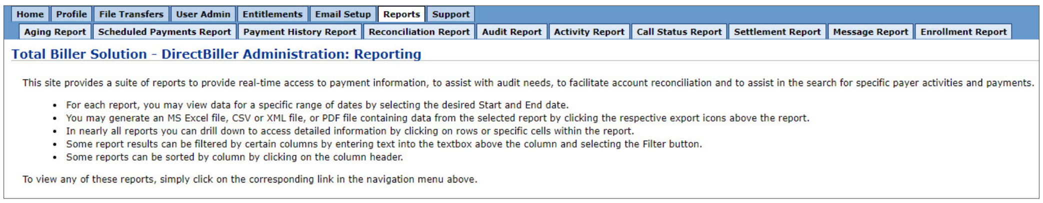
The following Entitlements can be granted to Administrators (in addition to CSR entitlements listed on the previous page).

Entitlement	Level	If this Entitlement is Checked, the user will be able to ....
Profile	**Menu Tab**	**access the Biller Profile, with the ability to update Biller Contact information**
Bill Upload	**Menu Tab**	**access the File Transfer tab that can be used to upload Bill Files or Account Files**
Bill Upload History	Subtab of Bill Upload	access the Bill Upload History table to *View the status of previous uploads of Bill Files or Account Files* *Load new Bill Files or Account Files*
User Admin	**Menu Tab**	**access User Administration Tab to** **Create new users** **Reset user passwords** **Deactivate and Activate Users** **Manage user entitlements**
Entitlements	**Menu Tab**	**access Entitlement Management functions**
Roles Entitlements	Subtab of Entitlements Menu	add or delete entitlements for roles
User Entitlements	Subtab of Entitlements Menu	add or delete entitlements for users
Email Setup	**Menu Tab**	**set up email addresses that should receive notification when files are processed**

BILLER REPORTS

A Total Biller Solution Administrator has access to a suite of reports that can be viewed with features for sorting and selection, and exported in common file formats including text, Excel, CSV, and XML depending on the particular report. Most reports are tabular lists of transactions or events that will initially display data for the current month. The particular reports that are available may depend on the Total Biller Solution features the Biller has selected for implementation.

To access biller reports from the NavBar click the menu button "Reports" then click the subNavBar button for the desired report.



Common report features

There are a number of features common to most reports that include the ability to set a date range before generating a report, the ability to sort and select tabular data after generating a report, the ability to export a report in the desired file format, and point and click drill down.

Set the report Date Range

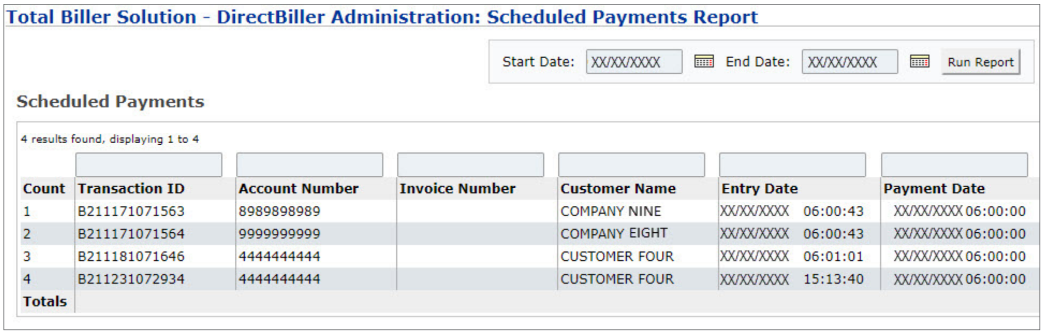
For each report, you may view data for a specific Date Range:

To set the report Date Range

- Enter the Start Date
- Enter the End Date
- Click the **Run Report** button

Sort and select tabular data

Most reports are tabular lists of transaction or event data that share a common presentation and many common features. The particular features that are available depends on the report.



Total Biller Solution - DirectBiller Administration: Scheduled Payments Report

Start Date: XX/XX/XXXX End Date: XX/XX/XXXX Run Report

Scheduled Payments

4 results found, displaying 1 to 4

Count	Transaction ID	Account Number	Invoice Number	Customer Name	Entry Date	Payment Date
1	B211171071563	8989898989		COMPANY NINE	XX/XX/XXXX 06:00:43	XX/XX/XXXX 06:00:00
2	B211171071564	9999999999		COMPANY EIGHT	XX/XX/XXXX 06:00:43	XX/XX/XXXX 06:00:00
3	B211181071646	4444444444		CUSTOMER FOUR	XX/XX/XXXX 06:01:01	XX/XX/XXXX 06:00:00
4	B211231072934	4444444444		CUSTOMER FOUR	XX/XX/XXXX 15:13:40	XX/XX/XXXX 06:00:00
Totals						

Referring to the picture above, the common elements from left to right and top to bottom are:

1. Report Title – This report's title is "Scheduled Payments Report."
2. Date Range – The run date for this report is 02/03/2010.
3. Page Navigation – A report is initially broken into 10 records per page. If there are more than 10 records then the First/Prev/Next/Last buttons will be active. Clicking on these buttons will move through the results by pages. The page length can be changed from 10 to 20, 50, or 100.
4. Export Results – This report has three mini-icons indicating the export file types of Excel, Text, and PDF. Clicking on one of these icons will take the user to standard dialogs for saving the displayed results to the specified location in the format indicated by the icon. Other reports may have different options for the export file format.
5. Results Found – Indicates the number of records in the results data set.
6. Filter/Clear – Either filter the data set for those records that match the data entered into the editable cells above each column label, or clear all the editable cells.
7. Filter Data – The light blue editable cells above each column label. If, for instance, "Checking" is typed into the Filter Data cell above the label Payment Mode, pressing the enter key or clicking the Filter button would cause only the entries with the Payment Mode = Checking to be displayed. These can be used in combination with each other for increasingly refined queries.
8. Sort Results – The report results can be sorted by clicking on the column label. For instance to sort by Account Number click on the label Account Number. To reverse the sort direction click on the label a second time.
9. Totals – The bottom-most row shows the sum for numeric columns, such as the Bill Amount or Paid Amount columns.

Point and click detail drill-down

In most reports it is possible to drill down for more detail by clicking on the particular row of interest in the report. For instance, to get more detail on the 5th record in this payment history report...

Payment History Report Details

Start Date: XX/XX/XXXX **End Date:** XX/XX/XXXX Back

Payment History

24 results found, displaying 1 to 10

Count	Transaction ID	Account	Invoice Number	Customer Name	Date Paid	Bill Amount	Paid Amount
1	B210961067357	1212121212	1212121212-2104	CUSTOMER ONE	XX/XX/XXXX 13:56:22	$19.84	$19.84
2	B210961067360	4444444444	4444444444-2104	CUSTOMER FOUR	XX/XX/XXXX 14:03:00	$73.85	$73.85
3	B210961067361	8989898989	8989898989-2104	COMPANY GHI	XX/XX/XXXX 14:09:32	$77.12	$77.12
4	B210961067362	1212121212	1212121212-0401	CUSTOMER ONE	XX/XX/XXXX 14:15:19	$19.84	$19.84
5	B210961067366	9999999999	9999999999-0401	COMPANY GHI	XX/XX/XXXX 14:22:26	$40.00	$40.00
6	B210961067367	2222222222		CUSTOMER TWO	XX/XX/XXXX 14:28:08		$100.00
7	B210961067368	9999999999		COMPANY GHI	XX/XX/XXXX 14:30:27		$100.00
8	B210901066043	4444444444		CUSTOMER FOUR	XX/XX/XXXX 06:00:00		$100.00
9	B210981067680	1212121212	1212121212-0402	CUSTOMER ONE	XX/XX/XXXX 12:29:51	$19.84	$19.84
10	B210981067687	9999999999	9999999999-0402	COMPANY GHI	XX/XX/XXXX 15:14:59	$40.00	$40.00
Totals						$573.35	$103,593.35

...click anywhere on the 5th row and the next level of details for that record will be displayed.

Total Biller Solution - DirectBiller Administration: Payment Details

Payment Information

Biller: SampleCompany
Authorized By: USER — **Invoice Number:** 9999999999-0401
Reference Number: B210961067366 — **Bill Number:** 9999999999-0401
Payment Date: XX/XX/XXXX — **Payment Status:** Processed
Device: Web — **Payment Type:** Bill Payment
Account: 9999999999 — **Account Type:** Individual
Payer:
Phone: 2225550166 — **Email:** SampleCSR@email.com
Designator N/A

Date Due: XX/XX/XXXX — **Original Bill Amount:** $40.00
Balance Due: $40.00
Minimum Payment: $1.00
Invoice Description: — **Invoice PDF:** Click to View

Region: Anywhere
Payment Amount: $40.00
Billing Service Fee: $0.00
Total Payment Amount: $40.00

Payment Method

Bank Account
Account Type: Checking
Routing Number: 122000496
Account Number: *****6789
Name on Account: Company GHI

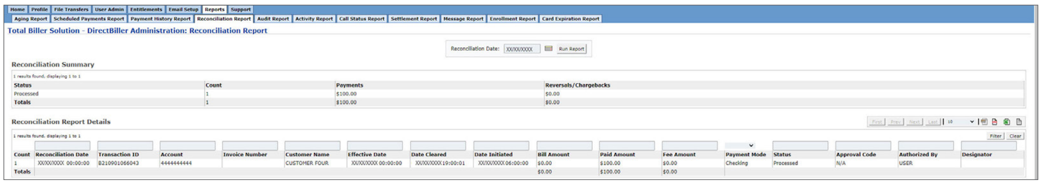
Back

Click the **Back** button to return to the previous level of the report.

Export results to file or application

A report can be saved to a file or opened in an application by clicking on the mini-icons described in the section "Sort and Select Tabular Data." Standard Windows dialogs are used that won't be described here.

The following image illustrates the outcome of having clicked on the Excel icon and chosen to Open (as opposed to Save) the file. The foreground window shows the file after having been opened by Excel.

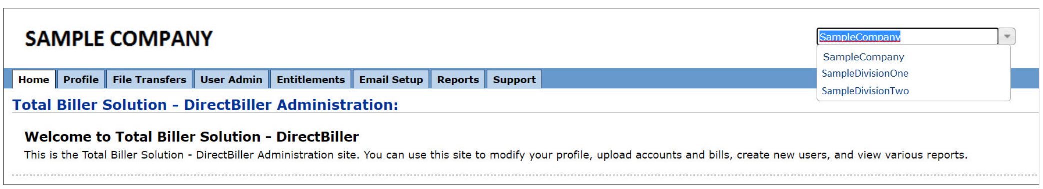


Choose a Division

If the Total Biller Solution has been set up to support multiple Divisions, an Administrator can choose a division to see reports that include data for just the Division.

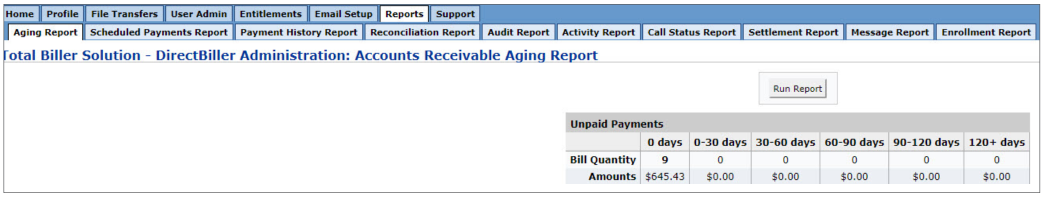
To choose a Division

- Go to the drop-down box above the menu bar
- Select the Division
- The name of the Division appears

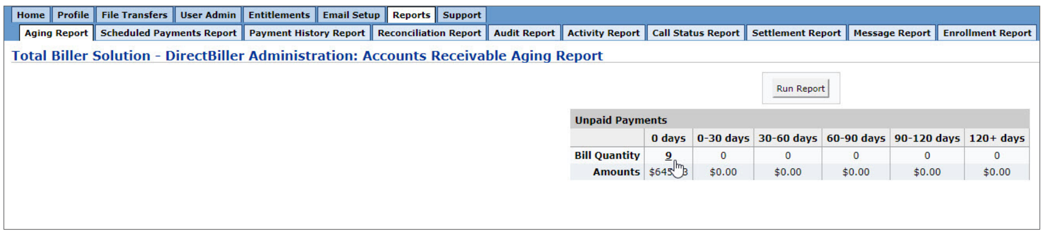


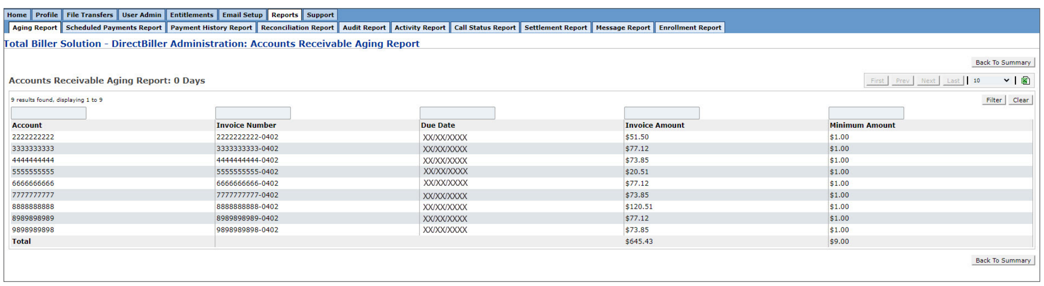
Aging Report

The Aging Report summarizes all the bills on the system. It buckets bills by how long they are past due. For example, bills that aren't past due are bucketed into the 0 day bucket whereas bills that are 45 days overdue are bucketed into the 30-60 days bucket.



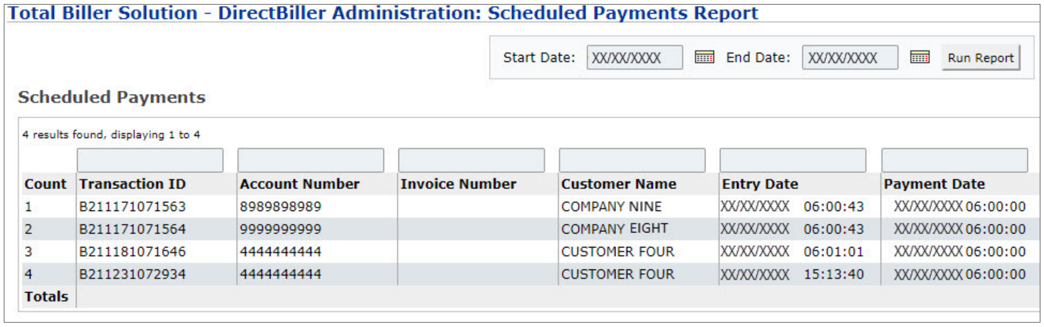
To view the bills in a specific bucket, click the number in the Bill Quantity row beneath the desired bucket. The list of unpaid bills will appear in standard the report format. All the features of standard reports previously described apply, including sort, select, export, pagination, and detail drill-down.





Scheduled Payments Report

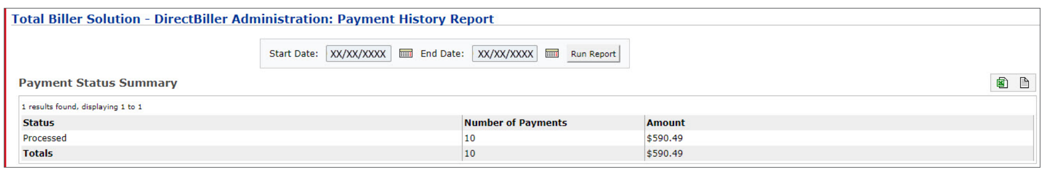
This report summarizes the total number of expected web and phone payments over specified date ranges. This report gives a view on expected income from the service.



To view the list of payments scheduled for a date range, enter the start date and end date of the date range and select **Run Report**. The list of scheduled payments will appear in the standard report format. All the features of standard reports previously described apply, including sort, select, export, pagination, and detail drill-down.

Payment History Report

This report summarizes the total number of web and phone payments made by all payers during a specified period of time and sums up the total dollar amounts resulting from the listed payments. The top level of the Payment History Report is a summary of payments by their status.



Click anywhere on the desired row to drill-down to the next level, for instance the list of Processed payments in standard report format.

Payment History Report Details

Start Date: XX/XX/XXXX **End Date:** XX/XX/XXXX Back

Payment History

First Prev Next Last | 10

10 results found, displaying 1 to 10

Filter Clear

Count	Transaction ID	Account	Invoice Number	Customer Name	Date Paid	Bill Amount	Paid Amount
1	B210961067357	1212121212	1212121212-2104	CUSTOMER ONE	XX/XX/XXXX 13:56:22	$19.84	$19.84
2	B210961067360	4444444444	4444444444-2104	CUSTOMER FOUR	XX/XX/XXXX 14:03:00	$73.85	$73.85
3	B210961067361	8989898989	8989898989-2104	COMPANY THREE	XX/XX/XXXX 14:09:32	$77.12	$77.12
4	B210961067362	1212121212	1212121212-0401	CUSTOMER ONE	XX/XX/XXXX 14:15:19	$19.84	$19.84
5	B210961067366	9999999999	9999999999-0401	COMPANY SEVEN	XX/XX/XXXX 14:22:26	$40.00	$40.00
6	B210961067367	2222222222		CUSTOMER TWO	XX/XX/XXXX 14:28:08		$100.00
7	B210961067368	9999999999		COMPANY ONE	XX/XX/XXXX 14:30:27		$100.00
8	B210901066043	4444444444		CUSTOMER FOUR	XX/XX/XXXX 06:00:00		$100.00
9	B210981067680	1212121212	1212121212-0402	CUSTOMER ONE	XX/XX/XXXX 12:29:51	$19.84	$19.84
10	B210981067687	9999999999	9999999999-0402	COMPANY NINE	XX/XX/XXXX 15:14:59	$40.00	$40.00
Totals						$290.49	$590.49

Each payment record in the Payment History report contains:

- Fields visible in screenshot
  - Transaction ID – a unique ID assigned to the payment by Total Biller Solution
  - Account – the payer's account with the Biller
  - Invoice Number (blank if there is no bill presentment)
  - Customer Name
  - Date Paid
  - Bill Amount (blank if there is no bill presentment)
  - Paid Amount
- Fields not visible in screenshot
  - Fee Amount – User fee collected.
  - Payment Mode – Type of check and/or type of credit card depending on type of payment Biller has chosen to accept, e.g., Checking, Savings, VISA, MASTER, etc.
  - Status – The current status of the payment.
  - Authorized By – Either the login ID of the CSR who made the payment, or the word USER if the customer made the payment directly via IVR or Web.
  - Device Type – either Web or Telephone for how the payer accessed Total Biller Solution.
  - Plus any payment parameters or Pass Through Fields that were set up for the Biller during implementation.

For more details, simply click on the payment of interest to display the Payment Details screen.


Total Biller Solution - DirectBiller Administration: Payment Details

Payment Information

Biller: SampleCompany
Authorized By: USER
Reference Number: B210961067367
Payment Date: XX/XX/XXXX
Device: Web
Account: 2222222222
Phone: 2225550166
Designator N/A
Region: N/A
Invoice Number: N/A
Bill Number: N/A
Payment Status: Processed
Payment Type: Direct Payment
Account Type: Individual
Email: sampleuser@email.com
Payment Amount: $100.00
Billing Service Fee: $0.00
Total Payment Amount: $100.00

Payment Method

Bank Account
Account Type: Checking
Routing Number: 122000496
Account Number: ****5678
Name on Account: Customer Two

Back

Reconciliation Report

The Reconciliation Report contains the same information as the Payment History Report, but is shown for a single payment processing cycle. Billers use the Reconciliation Report

1. To reconcile the total amount of payments processed during a processing cycle with the deposit received into their bank account. For example, Tuesday's reconciliation report shows the total ACH payments processed with an effective date of Tuesday. The total amount shown on the report should match the deposit received.
2. To post payments to the Accounts Receivable system.

Delivery of the Reconciliation Report can be automated so that the biller automatically receives the report containing all transactions that have been processed in a processing cycle.

The table below shows what payments are included in each Reconciliation Report.

Report Created on	Includes ACH payments	Includes Credit Card payments
Monday	With Effective Date = Monday, made after cutoff on Thursday and before cutoff on Friday	With Effective Date = Monday, made after cutoff on Thursday and before cutoff on Sunday
Tuesday	With Effective Date = Tuesday, made after cutoff on Friday and before cutoff on Monday	With Effective Date = Tuesday, made after cutoff on Sunday and before cutoff on Monday
Wednesday	With Effective Date = Wednesday, made after cutoff on Monday and before cutoff on Tuesday	With Effective Date = Wednesday, made after cutoff on Monday and before cutoff on Tuesday
Thursday	With Effective Date = Thursday, made after cutoff on Tuesday and before cutoff on Wednesday	With Effective Date = Thursday, made after cutoff on Tuesday and before cutoff on Wednesday
Friday	With Effective Date = Friday, made after cutoff on Wednesday and before cutoff on Thursday	With Effective Date = Friday, made after cutoff on Wednesday and before cutoff on Thursday

The Biller can also use the Reconciliation Report to track returned ACH transactions and Credit Card Reversals.

- ACH Returns are received from the ACH Processor every business day, throughout the day. When a return is received, the original transaction is marked as failed, and a return record is added to that day's Reconciliation Report.

  For example:
  - An ACH payment was made by the payer on Friday before cutoff
  - The payment has an effective date of Monday and shows up in Monday's Reconciliation Report
  - A return record is received for the payment on Tuesday, so the payment is included in Tuesday's report as a Failed payment.

  Please note that ACH returns are received throughout the day, so the Failed payment may show up in Tuesday's report in the evening. To see all payments that were returned on Tuesday, it is best to check Tuesday's Reconciliation Report on Wednesday.

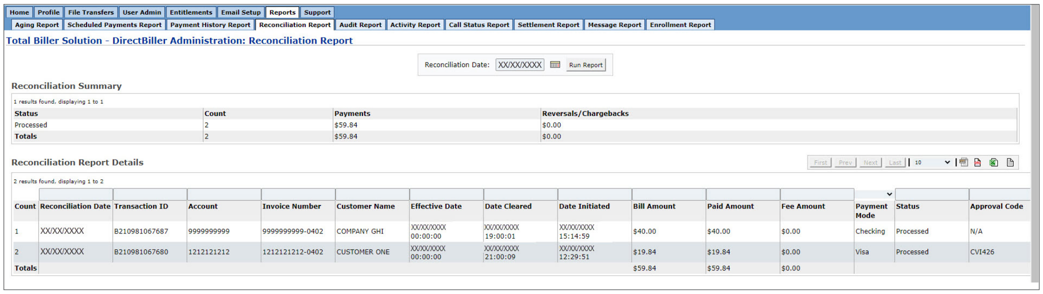
- If the Credit Card Gateway supports Reversals, Credit Card reversals can be initiated by the biller at any time. A reversal is processed by the Credit Card Gateway in real-time and assigned an Effective Date of the next business day.

  For example:
  - A credit card payment was made by the payer on Friday before cutoff
  - The payment has an effective date of Monday and shows up in Monday's Reconciliation Report
  - The biller reverses the payment on Tuesday. The reversal's Effective Date is Wednesday and is included in Wednesday's Reconciliation Report.

  Note that Failed Credit Card payments do not show up in the Reconciliation Report, since they are marked as failed the moment the payer makes the payment, so they are not included in any settlement.

The table below shows when ACH Returns and Credit Card Reversals are included in each Reconciliation Report.

Report On	Includes ACH Returns	Includes Credit Card Reversals
Monday	With Return Date = Monday	With Effective Date = Monday
Tuesday	With Return Date = Tuesday	With Effective Date = Tuesday
Wednesday	With Return Date = Wednesday	With Effective Date = Wednesday
Thursday	With Return Date = Thursday	With Effective Date = Thursday
Friday	With Return Date = Friday	With Effective Date = Friday



The Reconciliation Report begins with a summary that includes:

- One line for Processed Payments, listing the number of processed payments and the total amount
- One line for Failed Payments, if there were any, listing the number of failed payments and the total amount
- One line for Reversals, if there were any, listing the number of reversed payments and the total amount

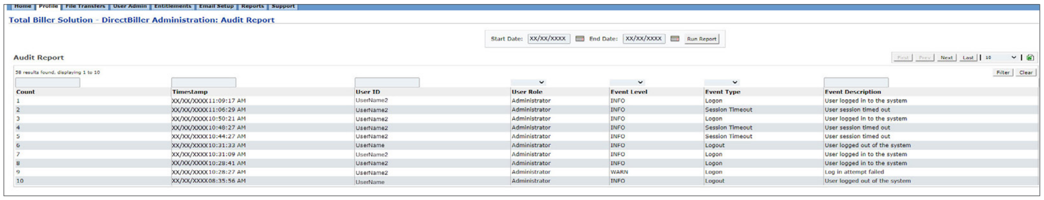
For each payment the report lists:

- Key – the Division Key (only included if payments are processed for multiple divisions)
- Reconciliation Date – the date the report was run
- Transaction ID – the unique ID assigned to the payment by Total Biller Solution
- Account ID – the payer's ID with the biller
- Invoice Number (only provided if bill presentment was done)
- Customer Name
- Effective Date – the date assigned to the payment by the ACH or Credit Card Processor
- Date Cleared – the date the payment is completes processing in Total Biller Solution For Credit Card payments this is the same date the payment was entered by the user, or the next day (if the payment was entered after the daily cutoff).

  For ACH payments this is 2 business days after the payment was sent for processing, because Total Biller Solution continues to check the ACH system for possible returns.
- Date Initiated – the date the payer entered the payment
- Bill Amount (only provided if bill presentment was done)
- Paid Amount – the amount the payer paid
- Fee Amount – the fee charged by the Biller (this is set to $0.00 if the Biller does not charge a fee)
- Payment Method (Checking, Savings, Visa, MasterCard)
- Payment Status (Processed, Failed, or Reversal)
- Approval Code – The approval code sent back by the Processor
- Authorized By – The login ID of the CSR who made the payment, or the words USER if the customer made the payment via IVR or Web
- Plus any payment parameters or pass-through fields that were set up for the Biller during implementation

Audit Report

This report audits activity by Administrators and CSRs. This currently includes logins, logouts, timeouts, and on-behalf payments.



Home | Profile | File Transfers | User Admin | Entitlements | Email Setup | Reports | Support

Total Biller Solution - DirectBiller Administration: Audit Report

Start Date: XX/XX/XXXX End Date: XX/XX/XXXX Run Report

Audit Report

First Prev Next Last 10

58 results found, displaying 1 to 10

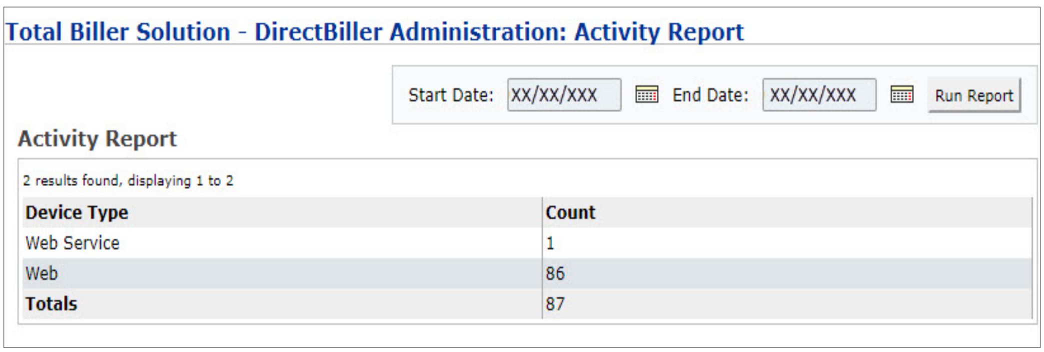
Filter Clear

Count	Timestamp	User ID	User Role	Event Level	Event Type	Event Description
1	XX/XX/XXXX 11:09:17 AM	UserName2	Administrator	INFO	Logon	User logged in to the system
2	XX/XX/XXXX 11:06:29 AM	UserName2	Administrator	INFO	Session Timeout	User session timed out
3	XX/XX/XXXX 10:50:21 AM	UserName2	Administrator	INFO	Logon	User logged in to the system
4	XX/XX/XXXX 10:48:27 AM	UserName2	Administrator	INFO	Session Timeout	User session timed out
5	XX/XX/XXXX 10:44:27 AM	UserName2	Administrator	INFO	Session Timeout	User session timed out
6	XX/XX/XXXX 10:31:33 AM	UserName	Administrator	INFO	Logout	User logged out of the system
7	XX/XX/XXXX 10:31:09 AM	UserName2	Administrator	INFO	Logon	User logged in to the system
8	XX/XX/XXXX 10:28:41 AM	UserName2	Administrator	INFO	Logon	User logged in to the system
9	XX/XX/XXXX 10:28:27 AM	UserName2	Administrator	WARN	Logon	Log in attempt failed
10	XX/XX/XXXX 08:35:56 AM	UserName	Administrator	INFO	Logout	User logged out of the system

Activity Report

This report tracks the number of payer logins via the web and via telephone within a specified date range.

The summary view shows one line for Web Activity. If IVR is supported it also shows a line for Telephone Activity. To view detailed activity, click on the appropriate line.



Total Biller Solution - DirectBiller Administration: Activity Report

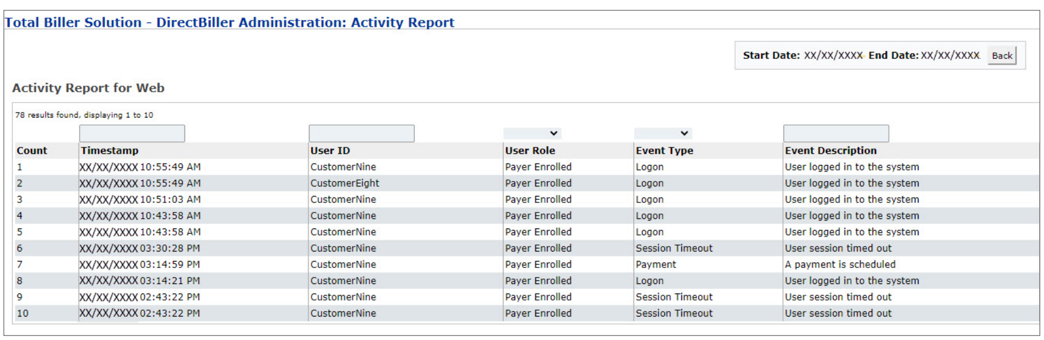
Start Date: XX/XX/XXX End Date: XX/XX/XXX Run Report

Activity Report

2 results found, displaying 1 to 2

Device Type	Count
Web Service	1
Web	86
Totals	87

To view detailed Telephone Activity, click on the Telephone line.



Total Biller Solution - DirectBiller Administration: Activity Report

Start Date: XX/XX/XXXX End Date: XX/XX/XXXX Back

Activity Report for Web

78 results found, displaying 1 to 10

Count	Timestamp	User ID	User Role	Event Type	Event Description
1	XX/XX/XXXX 10:55:49 AM	CustomerNine	Payer Enrolled	Logon	User logged in to the system
2	XX/XX/XXXX 10:55:49 AM	CustomerEight	Payer Enrolled	Logon	User logged in to the system
3	XX/XX/XXXX 10:51:03 AM	CustomerNine	Payer Enrolled	Logon	User logged in to the system
4	XX/XX/XXXX 10:43:58 AM	CustomerNine	Payer Enrolled	Logon	User logged in to the system
5	XX/XX/XXXX 10:43:58 AM	CustomerNine	Payer Enrolled	Logon	User logged in to the system
6	XX/XX/XXXX 03:30:28 PM	CustomerNine	Payer Enrolled	Session Timeout	User session timed out
7	XX/XX/XXXX 03:14:59 PM	CustomerNine	Payer Enrolled	Payment	A payment is scheduled
8	XX/XX/XXXX 03:14:21 PM	CustomerNine	Payer Enrolled	Logon	User logged in to the system
9	XX/XX/XXXX 02:43:22 PM	CustomerNine	Payer Enrolled	Session Timeout	User session timed out
10	XX/XX/XXXX 02:43:22 PM	CustomerNine	Payer Enrolled	Session Timeout	User session timed out

To view detailed activity for the Web, click on the Web line.

Total Biller Solution - DirectBiller Administration: Activity Report

Start Date: XX/XX/XXXX **End Date:** XX/XX/XXXX Back

Activity Report for Web

First Prev Next Last | 10

78 results found, displaying 1 to 10

Filter Clear

Count	Timestamp	User ID	User Role	Event Type	Event Description
1	XX/XX/XXXX 10:55:49 AM	CustomerNine	Payer Enrolled	Logon	User logged in to the system
2	XX/XX/XXXX 10:55:49 AM	CustomerEight	Payer Enrolled	Logon	User logged in to the system
3	XX/XX/XXXX 10:51:03 AM	CustomerNine	Payer Enrolled	Logon	User logged in to the system
4	XX/XX/XXXX 10:43:58 AM	CustomerNine	Payer Enrolled	Logon	User logged in to the system
5	XX/XX/XXXX 10:43:58 AM	CustomerNine	Payer Enrolled	Logon	User logged in to the system
6	XX/XX/XXXX 03:30:28 PM	CustomerNine	Payer Enrolled	Session Timeout	User session timed out
7	XX/XX/XXXX 03:14:59 PM	CustomerNine	Payer Enrolled	Payment	A payment is scheduled
8	XX/XX/XXXX 03:14:21 PM	CustomerNine	Payer Enrolled	Logon	User logged in to the system
9	XX/XX/XXXX 02:43:22 PM	CustomerNine	Payer Enrolled	Session Timeout	User session timed out
10	XX/XX/XXXX 02:43:22 PM	CustomerNine	Payer Enrolled	Session Timeout	User session timed out

Call Status Report

This report tracks the number of payer logins via the web and via telephone within a specified date range.

DirectBiller Administration: Call Status Report

Start Date: XX/XX/XXXX End Date: XX/XX/XXXX Run Report

Calls Between XX/XX/XXXX and XX/XX/XXXX				
	Number of Calls	**Call Type**	**Total Call Minutes**	**Average Call (minutes)**
	506	Inbound	1518.22	3
Total	**506**		**1518.22**	**3**

Click on the **Number of Calls** link to view call detail, including the phone number from which the call was made and the total call time for each call.

DirectBiller Administration: Call Status Report

Start Date: XX/XX/XXXX **End Date:** XX/XX/XXXX Back

Call Status Report

First Prev Next Last | 10

506 results found, displaying 1 to 10

Filter Clear

Count	Call Type	Phone Number	Call Timestamp	Call Duration (seconds)
1	Inbound	2225550155	XX/XX/XXXX 00:21:19	324.0
2	Inbound	2225550166	XX/XX/XXXX 06:35:58	228.0
3	Inbound	2225550133	XX/XX/XXXX 06:39:52	221.0
4	Inbound	2225550155	XX/XX/XXXX 06:44:19	254.0
5	Inbound	2225550133	XX/XX/XXXX 07:36:34	308.0
6	Inbound	2225550166	XX/XX/XXXX 08:12:44	31.0
7	Inbound	2225550166	XX/XX/XXXX 08:15:40	168.0

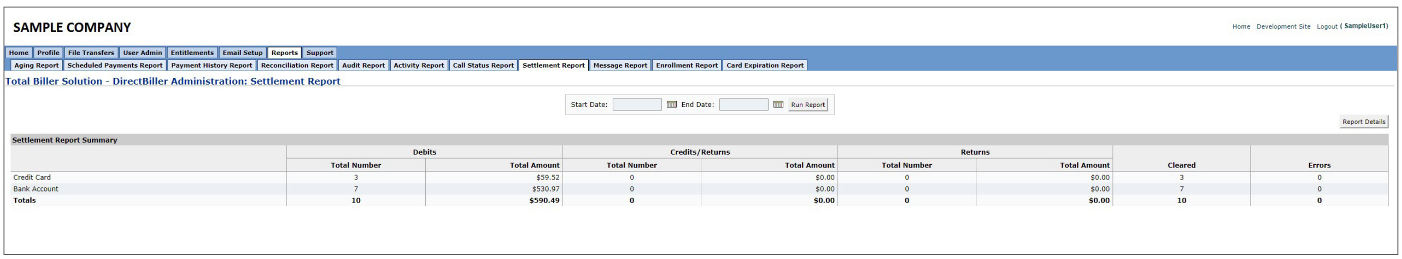
Settlement Report

This report summarizes the total number of successful and failed transactions during a timeframe. The report shows a different view of transactions than what is shown in the Payment History Report or in the Support screen, because it ONLY tracks transactions that are ready to be sent to a Gateway in the next batch cycle, or have been sent to a Gateway. Therefore, this report does not show transactions that were Cancelled by the Payer or the CSR. Also, it does not show any Future-Dated transactions.

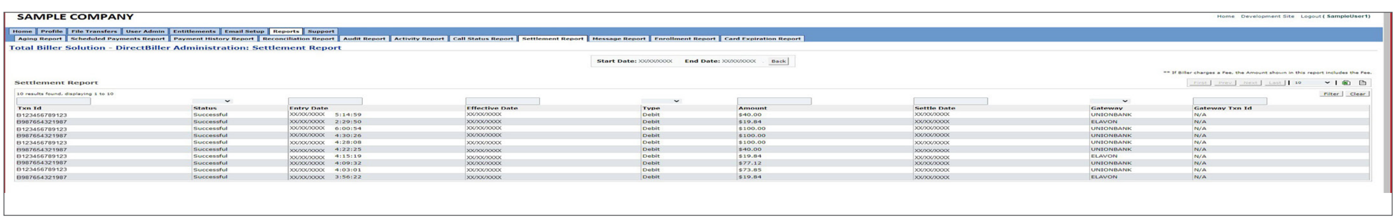
The main benefit of looking at the Settlement Report vs. the other reports is that it provides a concise view of all transactions and can be used to determine exactly which transactions have been sent to the Gateways.

The Settlement Report Summary shows a summary of all ACH Transactions and a summary of all Credit Card Transactions.

- In the Debits columns, the total debit transactions and total amount is shown. Each payment is counted as a debit.
- In the Credits columns, the total credit transactions and total amount is shown. Each reversal is counted as a Credit.
- The Cleared column shows the number of transactions that have been cleared.
- The Errors column shows the number of transactions that have resulted in a Return.



Click the **Report Details** button to produce view of each transaction. To see more details for a particular transaction click anywhere on the transaction's row.



For each payment the report lists:

- Transaction ID – the unique ID assigned to the payment by Total Biller Solution
- Status – the status of the payment.
  - A status of Saved indicates that the payment is saved to the Settlement file and will be sent to the Gateway at the next cutoff.
  - A status of Successful indicates that the payment has been sent to the Gateway.
  - A status of Failed indicates that the Gateway has sent a Return record. The Failed status is only used for ACH transactions. For Credit Card transactions, failure is detected at the time the payer enters the transaction, and failed Credit Card transactions are never settled with the Gateway.

  NOTE: The Status Codes used here are different from the Status Codes that are displayed to the Payer and the CSR. The Status Codes used here track the payment status from the perspective of the Gateways.

- Entry Date – the date the payer entered the payment
- Effective Date – the Effective date of the payment, as assigned by the Gateway.
- Type – Debit for payments sent for processing by the Gateway. Credit for reversals sent to the Gateway.
- Amount – the Amount of the payment.
- Settle Date – this is the date the payment is set to Processed by Total Biller Solution. For Credit Card payments this is the same date the payment was entered by the user, or the next day (if the payment was entered after the daily cutoff).

  For ACH payments this is 2 business days after the payment was sent for processing, because Total Biller Solution continues to check the ACH system for possible returns.

- Gateway – the name of the Gateway that processes the payment

  NOTE: The Settlement Report does not display any pass-through fields or invoice-related information, since this information is not sent to the Gateways.

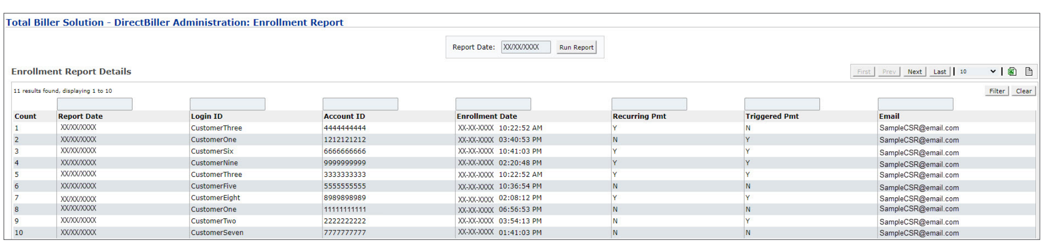
Enrollment Report

Billers who support enrollment can view an Enrollment Report. This report shows all payers who are currently enrolled in Total Biller Solution.

The report is always run for the current date.

The Enrollment contains one row for each Login ID, Account ID combination.

One Login ID may be used by a user to make payments against multiple Account IDs.



Total Biller Solution - DirectBiller Administration: Enrollment Report

Report Date: XX/XX/XXXX Run Report

Enrollment Report Details

First Prev Next Last | 10

11 results found, displaying 1 to 10

Filter Clear

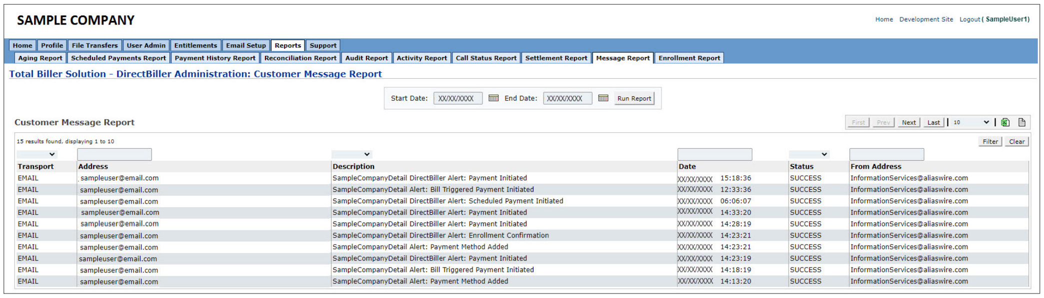
Count	Report Date	Login ID	Account ID	Enrollment Date	Recurring Pmt	Triggered Pmt	Email
1	XX/XX/XXXX	CustomerThree	4444444444	XX-XX-XXXX 10:22:52 AM	Y	N	SampleCSR@email.com
2	XX/XX/XXXX	CustomerOne	1212121212	XX-XX-XXXX 03:40:53 PM	N	Y	SampleCSR@email.com
3	XX/XX/XXXX	CustomerSix	6666666666	XX-XX-XXXX 10:41:03 PM	Y	Y	SampleCSR@email.com
4	XX/XX/XXXX	CustomerNine	9999999999	XX-XX-XXXX 02:20:48 PM	Y	Y	SampleCSR@email.com
5	XX/XX/XXXX	CustomerThree	3333333333	XX-XX-XXXX 10:22:52 AM	Y	Y	SampleCSR@email.com
6	XX/XX/XXXX	CustomerFive	5555555555	XX-XX-XXXX 10:36:54 PM	N	N	SampleCSR@email.com
7	XX/XX/XXXX	CustomerEight	8989898989	XX-XX-XXXX 02:08:12 PM	Y	Y	SampleCSR@email.com
8	XX/XX/XXXX	CustomerOne	11111111111	XX-XX-XXXX 06:56:53 PM	N	N	SampleCSR@email.com
9	XX/XX/XXXX	CustomerTwo	2222222222	XX-XX-XXXX 03:54:13 PM	N	Y	SampleCSR@email.com
10	XX/XX/XXXX	CustomerSeven	7777777777	XX-XX-XXXX 01:41:03 PM	N	N	SampleCSR@email.com

For each Login ID, Account ID combination, the following data is shown

- Login ID – This is the Login ID that the user uses to log in to Total Biller Solution
- Account ID – This is the Account ID against which the user is making payments
- Recurring Payment – Set to Y if the user has a recurring payment set up for the account, otherwise set to N
- Triggered Payment – Set to Y if the user has a bill triggered payment set up for the account, otherwise set to N
- Email – The email address that the enrolled user has saved with their profile.

Message Report

The Message Report contains a log of all messages that are sent out by Total Biller Solution.

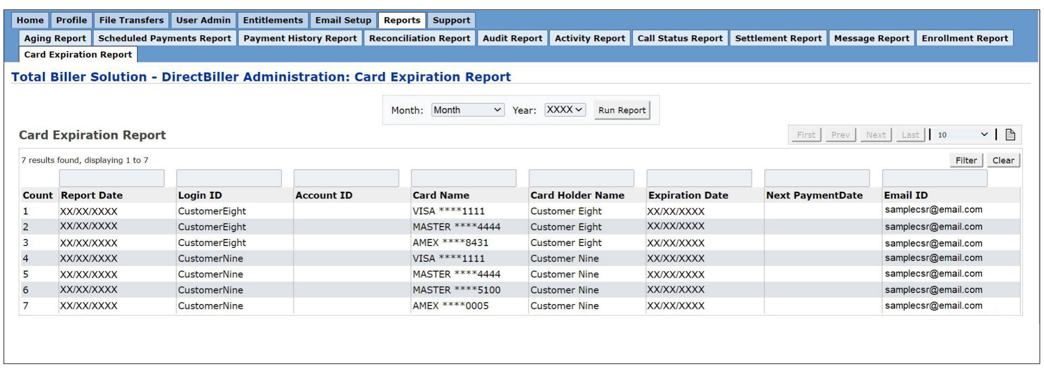


For each message, the following data is shown

- Transport method – EMAIL for email messages, SMS for SMS Messages
- Address – the address to which the message was sent
- Description – a description of the message
- Date – the Date and time the message was sent
- Status – SUCCESS for a message sent successfully. FAILURE for a message that could not be sent.

Card Expiration Report

The Card Expiration Report contains a list of all Cards that have an expiration date in the Month selected.



For each expiring card, the following data is shown

- Report Date
- Login ID
- Account ID
- Card Name
- Cardholder Name
- Expiration Date
- Next Payment Date
- Email ID

SUPPORT

By default, the Total Biller Solution Administrator is entitled to perform support tasks. Support Tasks are covered in the CSR Guide.

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