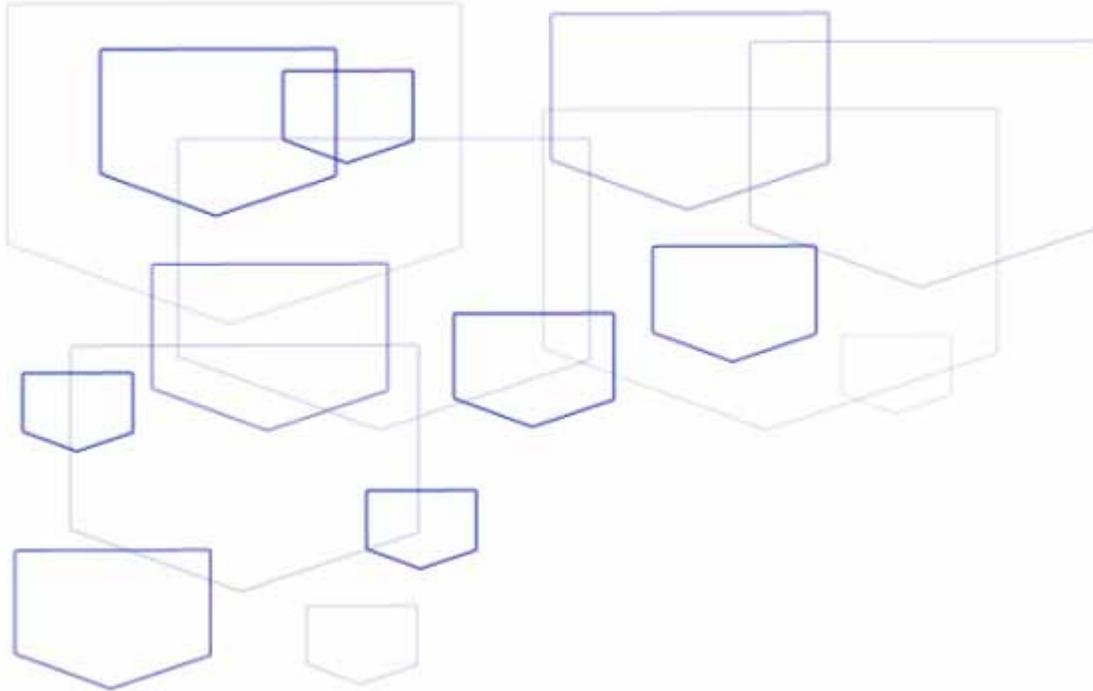


# U.S. Bank E-Payment Express

## Technical Specifications



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# Introduction

This specification document defines the technical specifications of U.S. Bank E-Payment Express. This robust and highly configurable remote collections solution is easy to deploy and integrate with the biller's existing systems. It offers the Biller the ability to efficiently collect payments through multiple channels such as the Internet and through live call center agents in a single, integrated solution. All payments—including e-check (ACH Debit), credit card, ATM debit card, signature-based debit card and stored value card (with a Visa or MasterCard logo) transactions—are consolidated for reporting and posting. Through the administrative site, the biller can also manage administrative users, provide payer customer service, and retrieve reports. Both consumer and business payments can be accepted.

The content, graphics, business rules, and data parameters for the biller's web application will be configured based on the implementation questionnaire completed during setup.

This document provides technical specifications for E-Payment Express including file layouts and other detailed technical specifications for implementing the E-Payment Express solution..

# Chapter 1. Payer Application - Internet

The U.S. Bank E-Payment Express solution consists of two integrated payment channels—Internet and Live Agent. Each channel maintains the branding of the biller’s organization and can be fully integrated to allow payers to use the channels interchangeably. The Internet channel allows payers to access the service through any Internet connection, and the live agent channel is available with a simple phone call

## 1.1 Look and Feel

### 1.1.1 Graphics

The look and feel of the E-Payment Service site can be configured during setup. The biller must provide a graphic for a logo and banner that will be displayed at the top of each page on the E-Payment Express site. Also, the biller may provide a graphic to be displayed as the navigation background or select the application default.

The following table defines the graphics that can be configured within E-Payment Express:

Element	Location	Size	Format
Biller Logo / Banner	Top	750 pixels wide by unlimited height (minimum of 70 pixels)	JPEG or GIF
Side Banner	Right or Left Vertical	1595 pixels wide by 70 pixels high	JPEG or GIF

### 1.1.2 Content

The following content configuration options are available to E-Payment Express billers. Please reference the document *E-Payment Service Web Customization User Guide* for more details.

#### 1.1.2.1 Navigation

Billers have the option of customizing the following navigation buttons:

- Exit Button (May also be suppressed)
- Update Profile Button

#### 1.1.2.2 Payment Pages

Billers have the option of customizing the following Payment Page elements:

- Page Headings
- Payment Type Labels

- Terms & Conditions - The terms and conditions are static text presented to the user on the Payment Verification page for e-check (ACH) payments. The terms and conditions are compliant with NACHA and Regulation E guidelines for both single and recurring payments. In order to initiate an e-check payment, the user must select the 'I accept the Terms and Conditions' box. Biller's may provide their own custom text for Terms and Conditions to be accepted by the user.

### **1.1.2.3 Non-Payment Pages**

Billers have the option of customizing the following Non-Payment Page elements:

- Welcome Page heading
- Privacy Policy - Biller's may provide their own privacy policy content or they may use privacy policy content supplied by E-Payment Express.

### **1.1.2.4 Privacy Policy**

At the top of each page is a 'Privacy' link. This link opens a new window that includes privacy policy content that the biller may define during setup. Biller's may provide their own privacy policy content or they may use privacy policy content supplied by E-Payment Express.

### **1.1.2.5 Customer Service**

At the top of each page is a 'Customer Service' link. This link opens a new window that includes customer service content that the biller must provide during setup. The Customer Service link displays the text provided during setup, which may include up to 8000 characters of free-form text, including html.

### **1.1.2.6 U.S. Bank Branding**

The U.S. Bank logo will be displayed on all payment pages.

### **1.1.2.7 Internationalization**

Billers have the option of presenting payment pages that will accommodate domestic or international address fields.

## **1.1.3 Compliance**

All pages within the U.S. Bank hosted site are compliant with section 508 of the Americans with Disabilities Act. The goal of Section 508 of the Americans with Disabilities Act is to improve Internet accessibility for people with disabilities.

### 1.1.4 Product Parameters

Each payment product configured for payment may include up to five unique product parameters. A product parameter is a value that the biller can pass in the session transfer or collect from the user during the payment process. The product parameters defined during setup that will display on screen are listed in the 'Payment Details' section of the Payment Information Screen. The biller is not required to define product parameters for a product but these parameters can be very useful. All product parameters can be included in the remittance file as defined during setup. A product parameter is typically used for any of the following purposes:

- To pass a value in the session transfer that can be displayed on the payment screen
- To display a field on the payment screen to collect a value entered or selected by the payer
- To pass or collect a value to be included in the remittance file. This value may or may not also be displayed on the payment screens.

## 1.2 Session Transfer

In order for payers to access the U.S. Bank E-Payment Express Payment site, the biller must pass the appropriate parameters to U.S. Bank via an Internet session transfer. Payers cannot bookmark any of the pages in the E-Payment Express site to return to later. The payer must always be passed via the Session Transfer. The Session Transfer parameters are defined during the implementation process, with a customized session transfer provided to the biller during implementation. A session transfer always includes the biller group ID, biller ID and may include product code, payer ID, amount due, due date, and up to five product parameters, all depending upon the options selected during Biller setup. The following is an example of the Session Transfer HTML that a Biller may use to pass a Payer to E-Payment Express.

### 1.2.1 Format

Session variables must be sent using the HTTP Post method. Encryption is not required but is supported for the web session transfer. There are two primary ways in which the session transfer can be utilized;

- To allow payers to make a payment, view payment history, or manage their payment accounts (Make Payment)
- To allow payers to only view payment history or manage their payment accounts (Payment Inquiry)

The following is an example of the session transfer HTML for the two scenarios described above

#### 1.2.1.1 Make A Payment

```
<HTML>
```

```
<body>
```

```
<form action="https://epayment.epymtservice.com/epay.jhtml" method="post">
```

```
<input type="hidden" name="productCode" value="ProductOne">
```

```
<input type="hidden" name="amountDue" value="nnn.nn">
```

```
<input type="hidden" name="dueDate" value="yyyy-mm-dd">
<input type="hidden" name="lastName" value="Payer">
<input type="hidden" name="firstName" value="Joe">
<input type="hidden" name="emailAddress" value="joe.payer@aol.com">
<input type="hidden" name="streetAddress1" value="5000 California Blvd.">
<input type="hidden" name="streetAddress2" value="Ste. 1000">
<input type="hidden" name="city" value="Chicago">
<input type="hidden" name="stateRegion" value="IL">
<input type="hidden" name="zipPostalcode" value="60630123222">
<input type="hidden" name="countryCode" value="US">
<input type="hidden" name="companyName" value="USBank">
<input type="hidden" name="phoneNumber" value="1234567890">
<input type="hidden" name="paymentMethod" value="Credit Card">
<input type="hidden" name="paymentType" value="Single">
<input type="hidden" name="billerId" value="AAA">
<input type="hidden" name="billerGroupId" value="BBB">
<input type="submit" value="Make Payment">
</body>
</HTML>
```

### **1.2.1.2 Payment Inquiry**

```
<HTML>
<body>
<form action="https://epayment.epymtservice.com/epay.jhtml" method="post">
<input type="hidden" name="billerId" value="AAA">
<input type="hidden" name="billerGroupId" value="BBB">
<input type="submit" value="Payment Inquiry">
</body>
</HTML>
```

## 1.2.2 Session Transfer Encryption

The session transfer can be encrypted or unencrypted. If the Biller chooses to encrypt the session transfer, E-Payment Express provides the encryption components. Currently, the encrypted session transfer is available for java based servers and Microsoft IIS servers. Thus, in order to utilize the encrypted session transfer, the Biller must be using a Microsoft IIS server or a java based server to generate the page.

### 1.2.2.1 Microsoft IIS Servers

The encrypted session transfer for Microsoft IIS servers is accomplished by registering a .dll file provided by the U.S. Bank implementation specialist onto the Biller's server generating the session transfer. This file registers a COM component that is used to encrypt the data before it is passed to the U.S. Bank site. Two parameters, billerId and billerGroupId, remain unencrypted as they are necessary for E-Payment Express to retrieve the encryption key. All other parameters are encrypted and passed in an HTTP parameter named session. The value passed in the session parameter is an encrypted string generated by the Session Transfer component. The following is a sample ASP page implementing an encrypted session transfer.

```
<HTML>
<body>

<%
set trans = server.createObject("Anexsys_Epay.SessionTransfer")

call trans.addParam("productCode", "ProductOne")
call trans.addParam("amountDue", "nnn.nn")
call trans.addParam("dueDate", "yyyy-mm-dd")

call trans.setKey("Your_Encryption_Key_Here")
%>
<form action="https://epayment.epymtservice.com/epay.jhtml" method="post">
<input type="hidden" name="session" value="<%= trans.getTransferString() %>">
<input type="hidden" name="billerId" value="ABC">
<input type="hidden" name="billerGroupId" value="ABC">
<input type="submit" value="Make Payment">
</form>

</body>
</HTML>
```

### 1.2.2.2 Java based Servers

To implement encrypted session transfer on a Java server, a session transfer jar, provided by your U.S. Bank Implementation Specialist must be downloaded and added to the server's classpath, along with two support jars. The session transfer jar contains a class that will be used in implementing the encrypted session transfer process. Two parameters, billerId and billerGroupId, must remain unencrypted as they are necessary for E-Payment Express to retrieve the encryption key. All other parameters are encrypted and passed in an HTTP parameter named session. The value passed in the session parameter will be the encrypted string generated by the SessionTransferEncryptor class. The following is a sample JSP page implementing an encrypted session transfer.

```
<% @page import="client.session.SessionTransferEncryptor"%>
<HTML>
<body>

<%
SessionTransferEncryptor sessionEncryptor = new SessionTransferEncryptor();

sessionEncryptor.setEncryptionKey( "EcHrjQt4qEmf5U1bbob4+g==" );
sessionEncryptor.setBillerUserId( "jsmith" );
sessionEncryptor.setPassword( "abc123" );
sessionEncryptor.setBillerPayorId( "123456789" );
sessionEncryptor.setProductCode( "widget" );
sessionEncryptor.setAmountDue( "145.65" );
sessionEncryptor.setDueDate( "2008-07-24" );
sessionEncryptor.addParam( "customParam1", "some value" );
sessionEncryptor.addParam( "customParam1", "some value" );
%>

<form action="https://epayment.epymtservice.com/epay.jhtml" method="post">
<input type="hidden" name="session" value="<%= sessionEncryptor.getTransferString() %>">
<input type="hidden" name="billerId" value="ABC">
<input type="hidden" name="billerGroupId" value="ABC">
<input type="submit" value="Make Payment">
</form>

</body>
</HTML>
```

### 1.2.3 Disallow Login

E-Payment Express provides the option for the initial login/registration page to be suppressed. To allow payers to bypass this page, the biller must include the following code in the session transfer. **Note: this feature should only be used for users transferring to E-Payment Express for the purpose of making a payment.**

```
<input type="hidden" name="disallowLogin" value="Y">
```

## Chapter 2. Remittance File

A daily posting file is generated by E-Payment Express that provides the Biller with all the transactions processed for the previous day(s).

### 2.1 Schedule

E-Payment Express provides two schedule options for the remittance file, evening and morning. The evening file is available to those billers that only accept eCheck (ACH) payments through E-Payment Express. Billers that accept credit and/or ATM Debit card payments through E-Payment Express must retrieve their remittance file “next-day”

#### 2.1.1 Morning Remittance File

The morning remittance file is available for transactions processed the previous day(s). E-Payment Express begins creating remittance files by 6:00 a.m. CT, Monday through Friday, excluding Federal holidays

#### 2.1.2 Evening Remittance File

The evening remittance file is currently available for those billers that only collect eCheck (ACH) payments through E-Payment Express and contains transaction detail of those payments processed the current day. E-Payment Express begins creating remittance files by 8:00 pm CT, Sunday through Friday, excluding Federal holidays

### 2.2 Format

Remittance files are variable length files and are available in XML and CSV formats

### 2.3 Distribution

Remittance files are available for download on the E-Payment Express Administrative site and are available for two weeks after they are posted.

## 2.4 File Layout

### Header Record

Field Name	Max Length	Comments/Format
RecordType	20	CSV only field, "Header"
VersionNumber	4	"V4.0"
RecordIndicator	1	CSV only field, H = Header
BillerGroupID	3	Biller Group ID
BillerGroupShortName	16	Biller Group Short Name
BillerID	3	Biller ID
BillerShortName	16	Biller Short Name
FileIndicator	15	Remittance File
ProcessDate	8	MMDDYYYY – File creation date.
BillerReportName	80	Biller Report Title

### Detail Record

Field Name	Max Length	Comments/Format
RecordIndicator	20	CSV only field, "Detail"
TransactionConfirmationId	15	Transaction Confirmation ID
RecurringReferenceId	15	If transaction is a part of a recurring payment = Recurring Reference Id from recurring schedule
BillerPayorId	32	Payer ID from transaction if user was required to enter this value
BillerProductCode	32	<ul style="list-style-type: none"> <li>Biller Product Code</li> <li>If this is a convenience fee transaction = Biller Product Code + "Fee"</li> </ul>
AmountDue	16	Numeric Only, explicit decimal point.
PaymentAmount	16	<ul style="list-style-type: none"> <li>If convenience fees are not charged or charged as 1 transaction = Payment Amount</li> <li>If convenience fee is charged as 2 transactions:</li> <li>1st Transaction (Payment) = Payment Amount</li> </ul>

Field Name	Max Length	Comments/Format
		<ul style="list-style-type: none"> <li>2nd Transaction (Convenience fee) = 0.00</li> <li>If transaction is a payment or return (debit), this amount is greater than 0.</li> <li>If transaction is a refund (credit), this amount is less than 0.</li> <li>Explicit decimal point</li> </ul>
ConvenienceFee	16	<ul style="list-style-type: none"> <li>If convenience fees are not charged = blank</li> <li>If convenience fee is charged as 1 transaction = Convenience Fee Amount</li> <li>If convenience fee is charged as 2 transactions: <ul style="list-style-type: none"> <li>1st Transaction (Payment) = 0.00</li> <li>2nd Transaction (Convenience fee) = Convenience Fee Amount</li> </ul> </li> <li>If transaction is a payment or return (debit), this amount is greater than 0.</li> <li>If transaction is a refund (credit), this amount is less than 0.</li> <li>Explicit decimal point</li> </ul>
TotalAmount	16	<ul style="list-style-type: none"> <li>Payment Amount + Convenience Fee</li> <li>If transaction is a payment or return (debit), greater than 0.</li> <li>If transaction is a refund (credit), less than 0.</li> <li>Explicit decimal point</li> </ul>
PaymentEffectiveDate	8	<ul style="list-style-type: none"> <li>Scheduled payment date, as provided by the payer or as calculated by E-Payment Service</li> <li>YYYYMMDD</li> </ul>
BillerBusinessDate	8	YYYYMMDD (this date value is assigned to ACH payments only)
InitiationDate	8	YYYYMMDD
InitiationTime	6	HHMMSS, 24 hour clock, Central Time
PaymentType	3	ACH, CC or ATM

Field Name	Max Length	Comments/Format
CardType	4	<ul style="list-style-type: none"> <li>• AMEX = American Express</li> <li>• DISC = Discover</li> <li>• VISA = Visa</li> <li>• MC = MasterCard</li> <li>• If PaymentType = 'ATM', then CardType is also = 'ATM'</li> </ul>
PaymentAuthorization	15	<ul style="list-style-type: none"> <li>• IF ACH = ACH Trace #</li> <li>• IF Credit Card or ATM Debit Card = Authorization #</li> </ul>
PaymentStatus	4	<ul style="list-style-type: none"> <li>• "SENT" = payment or refund processed for settlement. Refunds initiated on the same day as the original payment will be shown as REFN (see below).</li> <li>• "RETN" = payment returned by Receiving Financial Institution</li> <li>• "REFN" = this status will only appear on the remittance file for payments refunded the same day as the payment is initiated (credit card only)</li> </ul>
ACHReturnCode	4	If status is RETN, return code.
ReasonDescription	48	If status is RETN, reason description
ReturnDate	8	If status is RETN, return date
AccessMethod	3	<ul style="list-style-type: none"> <li>• The channel on which the payment was initiated</li> <li>• "WEB or "CSR"</li> </ul>
UserId	16	Alphanumeric if WEB only
FirstName	50	<ul style="list-style-type: none"> <li>• Can contain letters, numbers, or spaces</li> <li>• Cannot be all spaces or all numbers</li> </ul>
LastName	50	<ul style="list-style-type: none"> <li>• Can contain letters, numbers, or spaces</li> <li>• Cannot be all spaces or all numbers</li> </ul>
CompanyName	30	Can contain letters, numbers, or spaces (Not Required)
Phone	20	Numeric
StreetAddress1	30	Cannot be all spaces

Field Name	Max Length	Comments/Format
StreetAddress2	30	Not Required
City	30	Cannot be all spaces or all numbers
State	40	State, Province, Region
ZipPostalCode	12	Alpha-numeric
ZipCode4	4	Numeric Only (Not Required)
Country	2	Two character country code value (see exhibit)
Email	256	Not Required
<b>Product Parameter Fields (Repeated for every parameter selected for this transmission)</b>		
ParameterName (1)	26	
ParameterValue (1)	80	

**Summary Record**

Field Name	Max Length	Comments/Format
RecordType	20	CSV only field, "CreditCardSummary"
CCDebitsPaymentCount	6	Number of credit card sale (debit) <b>payment</b> transactions (excludes conv fee trans)
CCDebitsPaymentAmount	16	Sum of payment amounts for credit card sale (debit) <b>payment</b> transactions (excludes conv fee trans)
CCDebitsCFCount	6	Number of credit card sale (debit) <b>convenience fee</b> transactions
CCDebitsCFAmount	16	Sum of payment amounts for credit card sale (debit) <b>convenience fee</b> transactions
CCDebitsTotalCount	6	CCDebitsPaymentCount + CCDebitsCFCount
CCDebitsTotalAmount	16	CCDebitsPaymentAmount + CCDebitsCFAmount
CCCreditsPaymentCount	6	Number of credit card <b>refund</b> (credit) transactions (excludes conv fee trans)
CCCreditsPaymentAmount	16	Sum of payment amounts for credit card <b>refund</b> (credit) transactions (excludes conv fee trans)

Field Name	Max Length	Comments/Format
CCCreditsCFCount	6	Number of credit card <b>refund</b> (credit) <b>convenience fee</b> transactions
CCCreditsCFAmount	16	Sum of payment amounts for credit card <b>refund</b> (credit) <b>convenience fee</b> transactions
CCCreditsTotalsCount	6	CCCreditsPaymentCount + CCCreditsCFCount
CCCreditsTotalAmount	16	CCCreditsPaymentAmount + CCCreditsCFAmount
NovaCCDebitsCount	6	Number of credit card sale (debit) transactions for all terminal ids for this biller, as reported by <b>Elavon</b>
NovaCCDebitsAmount	16	Sum of payment amounts for credit card sale (debit) transaction for all terminal ids for this biller, as reported by <b>Elavon</b>
NOVACCCreditsCount	6	Number of credit card credit transactions for all terminal ids for this biller, as reported by <b>Elavon</b>
NOVACCCreditsAmount	16	Sum of payment amounts for credit card credit transaction for all terminal ids for this biller, as reported by <b>Elavon</b>
CCDebitsCountDiff	6	NOVACCCreditsCount – CCDebitsTotalCount
CCPaymentsAmountDiff	16	NOVACCCreditsAmount – CCDebitsTotalAmount
CCCreditsCountDiff	6	NOVACCCreditsCount – CCCreditsTotalCount
CCCreditsAmountDiff	16	NOVACCCreditsAmount – CCCreditsTotalAmount
VisaPaymentsCount	6	Number of records in this file where CreditCardType = "VISA"
VisaPaymentsAmount	16	Sum of the TotalAmount field for all records in this file where CreditCardType = "VISA"
MCardPaymentsCount	6	Number of records in this file where CreditCardType = "MC"
MCardPaymentsAmount	16	Sum of the TotalAmount field for all records in this file where CreditCardType = "MC"
DiscPaymentsCount	6	Number of records in this file where CreditCardType = "DISC"
DiscPaymentsAmount	16	Sum of the TotalAmount field for all records in this file where CreditCardType = "DISC"
AmexPaymentsCount	6	Number of records in this file where CreditCardType = "AMEX"
AmexPaymentsAmount	16	Sum of the TotalAmount field for all records in this file where CreditCardType = "AMEX"

**ATM Summary Record**

RecordType	20	CSV only field, "ATM Summary"
ATMDebitsPaymentCount	6	Number of ATM debit transactions (excludes conv fee trans)
ATMDebitsPaymentAmount	16	Sum of payment amounts for ATM debit transactions (excludes conv fee trans)
ATMDebitsCFCount	6	Number of ATM debit <b>convenience fee</b> transactions
ATMDebitsCFAmount	16	Sum of payment amounts ATM debit <b>convenience fee</b> transactions
ATMDebitsTotalCount	6	ATMDebitsPaymentCount + ATMDebitsCFCount
ATMDebitsTotalAmount	16	ATMDebitsPaymentAmount + ATMDebitsCFAmount
ATMCreditsPaymentCount	6	Number of ATM refund (credit) transactions (excludes conv fee trans)
ATMCreditsPaymentAmount	16	Sum of payment amounts for ATM refund (credit) transactions (excludes conv fee trans)
ATMCreditsCFCount	6	Number of ATM refund (credit) convenience fee transactions
ATMCreditsCFAmount	16	Sum of payment amounts for ATM refund (credit) convenience fee transactions
ATMCreditsTotalCount	6	ATMCreditsPaymentCount + ATMCreditsCFCount
ATMCreditsTotalAmount	16	ATMCreditsPaymentAmount + ATMCreditsCFAmount

**ACH Summary Record**

Field Name	Max Length	Comments/Format
RecordType	20	CSV only field, "ACHSummary"
ACHDebitsPaymentCount	6	Number of ACH debit transactions (excludes conv fee trans)
ACHDebitsPaymentAmount	16	Sum of payment amounts for ACH debit transactions (excludes conv fee trans)
ACHDebitsCFCount	6	Number of ACH debit <b>convenience fee</b> transactions
ACHDebitsCFAmount	16	Sum of payment amounts ACH debit <b>convenience fee</b> transactions
ACHDebitsTotalCount	6	ACHDebitsPaymentCount + ACHDebitsCFCount
ACHDebitsTotalAmount	16	ACHDebitsPaymentAmount + ACHDebitsCFAmount

Field Name	Max Length	Comments/Format
ACHCreditsPaymentCount	6	Number of ACH refund and return (credit) transactions (excludes conv fee trans)
ACHCreditsPaymentAmount	16	Sum of payment amounts for ACH refund and return (credit) transactions (excludes conv fee trans)
ACHCreditsCFCount	6	Number of ACH refund and return (credit) convenience fee transactions
ACHCreditsCFAmount	16	Sum of payment amounts for ACH refund and return (credit) convenience fee transactions
ACHCreditsTotalCount	6	ACHCreditsPaymentCount + ACHCreditsCFCount
ACHCreditsTotalAmount	16	ACHCreditsPaymentAmount + ACHCreditsCFAmount

**Detail Summary Record**

Field Name	Max Length	Comments/Format
RecordIndicator	20	CSV only field, "DetailSummary"
TransactionCount	4	Number of transaction records for SENT and REFN transactions
TotalPaymentAmount	16	<ul style="list-style-type: none"> <li>Sum of Payment Amounts for SENT and REFN transactions</li> <li>Explicit decimal point</li> </ul>
TotalConvenienceFee	16	<ul style="list-style-type: none"> <li>Sum of Convenience Fees for SENT and REFN transactions</li> <li>Explicit decimal point</li> </ul>
TotalTotalAmount	16	<ul style="list-style-type: none"> <li>Sum of Total Amounts for SENT and REFN transactions</li> <li>Explicit decimal point</li> </ul>
ReturnTransactionCount	4	Number of transaction records for RETN transactions
TotalReturnPaymentAmount	16	<ul style="list-style-type: none"> <li>Sum of Payment Amounts for RETN transactions</li> <li>Explicit decimal point</li> </ul>
TotalReturnConvenienceFee	16	<ul style="list-style-type: none"> <li>Sum of Convenience Fees for RETN transactions</li> <li>Explicit decimal point</li> </ul>

Field Name	Max Length	Comments/Format
TotalReturnAmount	16	<ul style="list-style-type: none"><li>Sum of Total Amounts for RETN transactions</li><li>Explicit decimal point</li></ul>

**Trailer Record**

Field Name	Max Length	Comments/Format
RecordIndicator	20	CSV only field, "Trailer"
TotalDetailRecords	6	Number of detail records in file
TotalCCSummaryRecords	4	Number of credit card summary records in file
TotalATMSummaryRecords	4	Number of ATM debit summary records in file
TotalACHSummaryRecords	4	Number of ACH summary records in file
TotalDetailSummaryRecords	4	Number of detail summary records in file
TotalRecords	6	Total number of records in file including header and trailer

## Chapter 3. Terminology

ACH	Automated Clearing House. The ACH network is an electronic funds transfer system that provides inter-bank clearing of electronic payments for participating depository financial institutions.
ATM	Automated Teller Machine - a computer terminal that allows a bank customer to deposit, withdraw, or transfer funds automatically
Billers	The U.S. Bank customer who is deploying the E-Payment Service to accept payments from their customers.
Billers Group	The highest level in the E-Payment Service hierarchy. A Billers Group is typically a State or Corporation that includes several billers and products.
Confirmation Number	A unique number assigned to all one-time payments when they are initiated, edited, or canceled. Also assigned to each instance of a recurring payment when it is sent for processing.
Convenience Fee	Billers can save on E-Payment Express charges and processing fees by passing on the cost of the system to the users via a convenience fee.
E-check	An ACH Debit transaction initiated by a payer or on behalf of a payer.
Main Menu	The menu (make payment, manage accounts, recurring payments, update profile) presented to a registered payer when they login to the web or IVR
Merchant Processor	The organization that manages the authorization and settlement of credit card payments.
NOC	Notification of Change. Indicates the receiving depository institution has notified the originating depository institution that some of the banking information (account number, routing transit number) has changed.
Payment Initiation	The process by which a payer or an administrator on behalf of a payer schedules a payment for processing.
Payment Processing	The process by which E-Payment Express sends the payment to the merchant processor or originating depository financial institution for settlement.

Payer	The biller's customer who is making a payment using E-Payment Express.
Pending Payment	A one-time payment initiated by a payer that has not been processed. Pending payments can be edited or canceled prior to processing.
Pinless Debit Card	A debit card with a Visa or MasterCard logo that does not require PIN entry for processing. Also known as offline or signature-based debit card.
Reference Number	A unique number assigned to each recurring payment schedule defined by a payer.
Role(s)	A level of permission assigned to each admin user by the biller's Security Officer. The biller's Security Officer defines each unique role.
Routing Transit Number	It is the code used by the Automated Clearing House to route the payer's payment instructions to the correct financial institution.
Session Transfer	The transfer of the payer's Internet session and related payer and payment information from the biller application to E-Payment Express.
Security Officer	A member of the biller's organization designated during implementation to manage the biller's administrative users and roles.
Side Menu	The menu (make payment, manage accounts, recurring payments, update profile) displayed to registered users when they are logged into E-Payment Express. Same as the main menu but displayed on the left hand side of the screen

# Appendix A: Exhibits

## Exhibit A – SEC Codes

An SEC code is assigned to every e-check payment in accordance with NACHA guidelines. The table below outlines the different SEC Codes assigned to payments based on the payment channel and type of account used by the payer.

Payment Channel	Account Type	Other Notes	SEC Code
Internet	Consumer		WEB
Internet	Business		CCD
Admin Site	Consumer	Admin User selects 'Payer has signed an authorization document that I have on file' on the Payment Verification Screen	TEL
Admin Site	Consumer	Admin User selects 'Payer has a previous relationship with my organization because of past payments, or the Payer has initiated this call. Payer has also verbally authorized the above payment details and the Terms & Conditions below' and consumer account'	PPD
Admin Site	Business		CCD

## **Exhibit B – Federal Holidays**

Some functions and files within the E-Payment Express are not processed on Federal Holidays. Each of these functions is identified in the appropriate sections above. The Federal Holidays include:

- New Year's Day
- Martin Luther King's Birthday
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving
- Christmas

**Exhibit C – ACH Return Codes**

RETURN CODE	DESCRIPTION
R01	Insufficient Funds
R02	Account Closed
R03	No Account/Unable to Locate
R04	Invalid Account Number
R05	Reserved
R06	Returned per ODFI request
R07	Authorization Revoked by Customer
R08	Payment Stopped
R09	Uncollected Funds
R10	Customer Advises Not Authorized
R11	Check Truncation Entry Returned
R12	Branch sold to another DFI
R13	Receiving DFI not qualified to participate
R14	Payee deceased/unable to Serve in that capacity
R15	Beneficiary or Account holder is deceased
R16	Account frozen
R17	File record edit criteria
R18	Improper effective entry date
R19	Amount field error
R20	Non-transaction account
R21	Invalid company identification
R22	Invalid individual ID number
R23	Credit refused by receiver
R24	Duplicate entry
R25	Addenda error

RETURN CODE	DESCRIPTION
R26	Mandatory field error
R27	Trace number error
R28	Routing check digit error
R29	Corporate customer advises not authorized
R30	RDFI non participant in check truncation
R31	Permissible return entry
R32	RDFI non-settlement
R33	Return of XCK entry
R34	Limited participation DFI
R35	Return of Improper Debit Entry
R36	Return of Improper Credit entry
C01	Incorrect Account Number
C02	Incorrect RTN
C03	Incorrect RTN and Account Number
C05	Incorrect Account Type
C06	Incorrect Account Number and Account Type
C07	Incorrect RTN, Account Number and Account Type
C04	Incorrect Individual Name/Receiving Company Name

**Exhibit D – State Codes**

STATE CODE	STATE		STATE CODE	STATE
AL	Alabama		NY	New York
AK	Alaska		NC	North Carolina
AZ	Arizona		ND	North Dakota
AR	Arkansas		OH	Ohio
CA	California		OK	Oklahoma
CO	Colorado		OR	Oregon
CT	Connecticut		PA	Pennsylvania
DE	Delaware		RI	Rhode Island
FL	Florida		SC	South Carolina
GA	Georgia		SD	South Dakota
HI	Hawaii		TN	Tennessee
ID	Idaho		TX	Texas
IL	Illinois		UT	Utah
IN	Indiana		VT	Vermont
IA	Iowa		VA	Virginia
KS	Kansas		WA	Washington
KY	Kentucky		WY	West Virginia
LA	Louisiana		WI	Wisconsin
ME	Maine		WY	Wyoming
MD	Maryland		AS	American Samoa
MA	Massachusetts		DC	District of Columbia
MI	Michigan		FM	Federated States of Micronesia
MN	Minnesota		GU	Guam
MS	Mississippi		MH	Marshall Islands
MO	Missouri		MP	Northern Mariana Islands

STATE CODE	STATE		STATE CODE	STATE
MT	Montana		PW	Palau
NE	Nebraska		PR	Puerto Rico
NV	Nevada		VI	Virginia Islands
NH	New Hampshire		AA	Armed Forces Americas
NJ	New Jersey		AE	Armed Forces Europe
NM	New Mexico		AP	Armed Forces Pacific

## Exhibit E Elavon Return Messages

Message	Res. Code	Definition
APPROVAL	AA	Approved
SERV NOT ALLOWED	ND	Invalid request <sup>3</sup>
REQ. EXCEEDS BAL.	ND	Req. exceeds balance <sup>2</sup>
NOT ON FILE	ND	Cardholder not found <sup>1</sup>
EXPIRED CARD	ND	Expired Card <sup>1,2</sup>
INCORRECT PIN	ND	Invalid PIN <sup>1</sup>
PICK UP CARD	NC	Pick up card <sup>2</sup>
INVALID CARD	ND	Invalid Card <sup>2</sup>
DECLINED	ND	Do Not Honor <sup>2</sup>
CALL AUTH. CENTER	NR	Refer to Issuer <sup>2</sup>
DECLINED-HELP 9999	ND	System Error <sup>3</sup>
INVALID TERM ID	ND	Invalid Terminal ID <sup>3</sup>
CALL REF.; 999999	NR	Refer to Issuer <sup>3</sup>
AMOUNT ERROR	ND	Tran Amount Error <sup>3</sup>
INVLD TERM ID 1	ND	Invalid Merchant Number <sup>3</sup>
INVLD TERM ID 2	ND	Invalid SE Number <sup>3</sup>
RECORD NOT FOUND	ND	Record not on Host <sup>3</sup>
INVLD VOID DATA	ND	Invalid Data <sup>3</sup>
SEQ ERR PLS CALL	ND	Call for Assistance <sup>4</sup>
APPL TYPE ERROR	ND	Call for Assistance <sup>3</sup>
MUST SETTLE MMDD	ND	Must settle POS Device, open batch is over 7 days old <sup>3</sup>
DECLINE CVV2	N7	Do Not Honor, Declined due to CVV2 mismatch\failure <sup>4</sup>
No Transactions	NF	Empty Batch
No Transactions	NF	Record not found