

BillPay Portal

Forte Internal Guide v1.23



Revision History

Version	Date	Changes
1	7/17/2018	Initial
1.1	11/14/2018	- Updated branding - Updated text of the <code>LastPaymentDate</code> field
1.2	12/17/2019	- Added Registered Pay sections - Added delete payment method and schedule functionality - Added account delink functionality
1.3	1/17/2019	- Added Glossary section - Updated Screenshots
1.4	1/30/2019	- Removed VX520 and EMV compatibility text - Updated verbiage on Browser Support - Added text regarding Direct Link bills
1.5	2/6/2019	Updated the screenshots and text for the FTP Interface
1.6	2/25/2019	Added Pre-Pay functionality
1.7	3/15/2019	- Added verbiage describing single sign-on functionality - Added note about the banner and redirect button for old BillPayIt sites
1.8	4/9/2019	Added Email Bill Presentment functionality
1.9	4/15/2019	Added payment tracking module (phase 1)
1.10	6/10/2019	Added Scheduling Settings to Payment Settings Modal
1.11	7/22/2019	- Updated Notifications section - Added EMV Receipt description for POS payments - Updates to Payment Center UI
1.12	9/25/2019	- Updated the Search and Display field configurations - Updated Portal Suspension description - Added a use case example for when merchants do not include Due Date values in their bill files
1.13	10/21/2019	- Added payment confirmation email for Pay Now and Registered Pay - Added additional notification subscription options for Registered Pay users
1.14	11/19/2019	- Added Bill Search Text customization description - Added Placeholder field to the Search configuration - Added merchant phone settings updates - Added AutoPay enable/disable notifications - Updated screenshots for Payments History tab - Added Camel/Pascal case best practice when defining new or custom fields.

Version	Date	Changes
1.15	1/30/2020	- Added the Merchant URL and Merchant URL Text fields to the Contacts tab of the Page Settings Modal - Added new AutoPay notifications - Added eDynamo description updates - Updated tokenization methods (e.g. swipe, dip, and manual) - Updated where customers can add and create tokenized payment methods (e.g., schedule, AutoPay creation)
1.16	3/16/2020	Added note about custom labels in Registered Pay.
1.17	5/29/2020	- Added AutoPay feature settings and customer configurations - Added new AutoPay notifications - Added database mapping tables in Field Setup section for Search and Display configuration
1.18	11/2/2020	- Added the Insert Link button to the configuration text fields - Removed the colored text option from the Announcement Body field - Added Import BillPay Settings section
1.19	11/18/2020	- Added description of BillPay's new Concierge platform - Added description of security measures BillPay uses to prevent fraud
1.20	11/27/2021	Updated the Importing BillPay Settings.
1.21	04/24/2021	Added text about required fields and placeholder text for the "Locate Your Bill" and "Register for an Account" modals.
1.22	04/29/2024	Account registration changes
1.23	12/04/2024	- Multi Factor Authentication - PCI 4.0 compliance requirements for password

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Introduction

BillPay, Forte's newest iteration of bill payment processing gives merchants the ability to create and customize a payments portal where their customers can search for and pay their bills in a few simple steps. BillPay takes the best features of BillPayIt, Forte's legacy bill payment system, and adds UI enhancements, a more user-friendly navigation, and the ability to create registered user accounts. The bulk of BillPay's setup takes place in Dex and incorporates a modified version of Forte Checkout, which enhances security for the merchant and provides a digital wallet solution that leverages Forte's tokenization capabilities and enables merchant customers to create scheduled bill payments, create automatic bill payments.

Browser Requirements

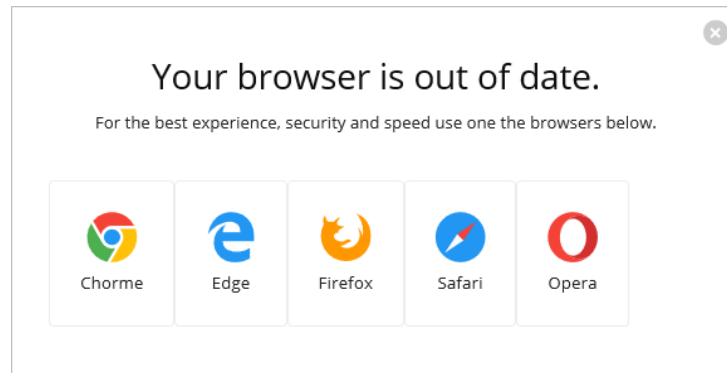
For the best user experience, access the BillPay Portal using the last three versions of the following browsers:

- [Chrome](#)
- [Microsoft Edge](#)
- [Firefox](#)
- [Safari](#)
- [Opera](#)

Each time a new version of one of these browsers is released, the Portal begins supporting it and continues to support the previous two versions (and only the previous two). For example, the Portal currently supports versions 65, 66, and 67 of Chrome; however, when Google releases version 68, the Portal will support versions 66, 67, and 68 and will no longer support version 65.

This browser version standard enables BillPay to use the latest and greatest security and performance features of the newest, most up-to-date browsers.

NOTE: Accessing the BillPay Portal from Internet Explorer 11 causes display and functionality issues in both Standard and Compatibility views; therefore, the following message displays whenever a user accesses the Portal from Internet Explorer:



Payment Modes

The BillPay Portal supports two different payment modes: Pay Now and Registered Pay. With Pay Now, customers search for bills and complete ad-hoc payments by entering their name, billing address, and payment information. Pay Now supports partial and overpayment amounts, swiped payments, notifications, and printable receipts.

With Registered Pay, customers can create BillPay Portal user accounts where they can securely store payment methods and billing information and create schedules of recurring transactions that automatically occur at a frequency of their choosing (e.g., weekly, monthly, etc.). Registered Pay also enables customers to access their bills without searching and lets them configure how and when they pay each bill.

Security

BillPay's security protocols ensure that merchant and customer data is safe from hacking, fraud, and data breaches. These protocols include the following:

- Google ReCaptcha support for every BillPay Portal Payment Center.
- Automatic declines for suspicious, multiple transaction attempts in a single session. Furthermore, automatic declines that exceed the normal threshold for a BillPay Portal (over 20% the normal range) trigger security alerts from an incident management application.
- Once a security alert triggers, Forte performs manual interventions such as IP address blocking and suspending transaction processing on the Portal.
- Forte uses two-factor authentication to verify customer identity and uses PCI-compliant security and encryption protocols to ensure customer data is safe from fraud and data breaches.

Features

In addition to all the features and benefits of BillPayIt, BillPay provides merchants with the following features:

- **Ability to schedule Portal suspension with a customized message**
Merchants can schedule Portal suspensions for a specified date range and add a customized Suspend Message for customers. This enables merchants to adequately plan and communicate service interruptions to their customers.
- **Improve customer communication with customized Portal messaging**
Merchants can keep their customers up to date with service or seasonal announcement messages in a dismissible banner that displays at the top of the Portal Homepage.

To help first-time users become acclimated to paying their bills online, merchants can also now add Hint Text and/or a Hint Image that shows customers where to find search field values.

- **Granular amount settings provide added flexibility**
Merchants can set overpayments and partial payments as either a percentage of the due amount or a set amount. Additionally, merchants can override Portal amount settings by specifying amount parameters in their bill file. This provides amount and payment flexibility to their customers.
- **Faster, more Precise Search Results for Improved Customer Experience**
Unlike BillPayIt, BillPay uses a PostgreSQL database, which enhances the user experience by providing better search results faster.

Additionally, BillPay's new Concierge platform provides a scalable, decoupled method for handling important, backend tasks that are outside the scope and context of a single BillPay Portal web request. We specifically built the platform for BillPay's AutoPay feature, but it can support additional, future features in BillPay, such as account billing, in-Portal bill presentment, and IVR integrations. The platform consists of the following three parts:

- A **Service Agent** that listens for Portal web requests and then acts as a triggering mechanism for the event bus (i.e., Message Hub)
- A **Message Hub** that listens for and retrieves the triggers and then distributes tasks to other processes (i.e., Workers)
- **Worker** processes that complete each task on a defined schedule and then respond to the request via the Message Hub.

All three parts are horizontally scalable to accommodate large influxes of requests. Decoupling the platform from web requests reduces complexity and debugging efforts but does not affect the usability or responsiveness of the BillPay Portal for customers. This ensures new features can be developed and implemented quickly and efficiently.

- **More Merchant-Defined Fields**

BillPay supports up to ten merchant-defined fields (six more than BillPayIt) by relying on `XDATA` parameters. This gives merchants the flexibility to create bill files specific to their industry. It also provides merchants with more detailed and accurate reporting.

- **Email Bill Presentment**

BillPay gives merchants the ability to offer their customers paperless billing via our email bill presentment solution. Email billing is more convenient for customers and more environmentally friendly.

- **Support for Pay Now or Registered Pay Modes**

Using Forte Checkout, BillPay can support both Pay Now for one-off, ad-hoc payments, and Registered Pay, for merchant customers who prefer to create an account to save time on future bill payments.

By paying bills in Registered Pay Mode, merchant's customers create customer and payment method tokens that enable them to access their bills without searching, create schedules for recurring bill payments, and, in the future, pay their bills via text message.

- **Stay up to date with added notifications**

Merchants can schedule email notifications to staff when bill Portal events occur, such as when Forte receives bill files, when a customer chooses to go paperless, when a customer registers, and when the status of the bill Portal changes.

- **Accept card-not-present or swiped payments**

The BillPay Portal supports both card-not-present web payments and swiped payments via the eDynamo terminal (**NOTE:** Currently the eDynamo terminals only support [Chrome](#) and [Microsoft Edge](#) browsers). Customers can pay on their own terms—from the convenience of home

or in-person.

- **Print receipts directly from the Portal**

Merchant customers can print receipts directly from the Portal after making their payments.

- **Reduce Day Sales Outstanding (DSO) with Email Bill Presentment**

Reduce print and mail expenses up to 80% with email bill presentment. Emailed bills are not only cheaper to produce and more environmentally friendly, which also encourage faster payments by eliminating the lag time inherent with paper presentment.

Merchant Setup

BillPay relies on standard processes for setting up a merchant MID/Location in Web Tools and Virtual Terminal. These merchant (i.e., location) settings are mirrored in Dex where we can customize the UI/UX settings of the merchant's BillPay Portal. These Dex settings are built and maintained in a PostgreSQL database, which provides merchants more flexibility when submitting custom bill file formats via FTP and faster bill search results on the merchant's Portal.

BillPay builds upon the old BillPayIt system by adding a non-Forte-branded version of Forte Checkout to the Portal. This gives merchant customers the ability to create registered accounts that rely on digital wallets and tokens for their customer and payment method data. This also adds a layer of complexity to setting up a merchant's BillPay Portal.

Web Tools Settings

During merchant onboarding, Forte creates the Merchant ID (MID) (or Location in reference to Dex) and completes the requisite settings for transaction limits and funding accounts. This includes activating BillPay and Secure Web Pay (SWP) and generating FTP credentials. For existing merchants, these settings should already be defined; however, for new merchants the following products must be enabled so that we can customize the merchant's BillPay Portal in Dex.

BillPay Settings

To add BillPay to a merchant's account, we first must activate it in the SQL database and then change the BillPay flag in the backend to point to the PostgreSQL database that stores the bill data. **NOTE:** We will eventually add this flag to Dex.

To do so, we'll complete the following steps:

1. Access the merchant's account in Merchant Manager and navigate to **Web > BillPay Settings**.

Merchant Name: TEST/ACH WEB DEV. TEAM #2 [View in Merchant Dash](#)

General Billing ISO Rates Funding/Service Fees Settings Web Comments Profile Controller / Owners

VT Settings VT Users SWP ATMVerify Configuration BillPay Settings AuthenticateMe

Transmitter ID: 0
Hierarchy MID: 115161
Merchant ID: 124125

BillPay Settings Audit

General Settings

Status: **Active** (selected) Type: FedPay

Overpay Percentage: 0 % Time Zone: Central Time

Bill Visibility Days: 0 Mode: Open

File Specification

Response Delivery Method: Email Bill Payment File: Default

Notification Email: priya.raghav@achdirect.com

Select a Language

Disabled Language: [] Enabled Language: English, Spanish, French

Branding

Bill Date: [] Late Fee: []

Bill Name: qakcdc Branded URL: 124125 Go

Support Phone: [] Support Email: []

Home Page Image: [Choose File] No file chosen Logo: [Choose File] No file chosen

Home Page Title: qatestingkcdchometitle Home Page Text: qatestingkcdchometext

Search Grid Field

Label	Searchable	Exact	Required	Order	Show Results	Format	Ignore	Trim Start	Trim End
Customer ID: Customer ID	Yes	Yes	No	1	Yes				

Show/Hide Tooltip

2. Use the dropdown in the status field to select **Active** and then add values for the following required fields:
 - a. **Notification Email**
 - b. **Bill Name**
 - c. **Branded URL**

NOTE: The fields listed above will not affect the BillPay Portal settings that Forte defines in Dex. Web Tools requires these fields for submission and to create a BillPay record for the merchant.

- Click to save the record.
- Submit a ticket to the **IT** group in Freshdesk requesting an update to the BillPay flag, which defines the database that stores Bill File data. This flag points to the PostgreSQL database. **NOTE:** Once this flag is toggled on and the BillPay Portal settings are defined, we automatically display a banner with a redirect button on the merchant's old BillPayIt site.

SWP Settings

The BillPay Portal incorporates a version of Forte Checkout that behaves like SWP Checkout. Therefore, we define the settings for Forte Checkout in the **SWP** tab of Web Tools. To do so, complete the following steps:

- Access the merchant's account in Merchant Manager and navigate to **Web > SWP**.

- Complete the following fields according to the merchant's account setup:

Field	Description
Enable Secure Web Pay	Ensure this checkbox is checked to allow this merchant to use Forte Checkout services.

Field	Description
Accept Unsigned Transactions	Forte Checkout requires all transactions to include the <code>signature</code> parameter for authentication. The value of this field should be set to No .
Accept Credit Card Transactions	If the merchant is set up to accept credit card transactions, use the dropdown to select the Yes option.
Transaction Types	Select the types of credit card transactions the merchant will perform with Forte Checkout: Debit , Credit (refunds), or AuthOnly . Forte Checkout supports all three options; however, for BillPay, only the Debit option is necessary.
Card Types	Select the types of credit cards this merchant is set up to accept: VISA , MAST (MasterCard), DISC (Discover Card), and/or AMEX (American Express).
Accept eCheck Transactions	If the merchant is set up to accept echeck transactions, use the dropdown to select the Yes option.
Transaction Types	Select the types of echeck transactions the merchant will perform with Forte Checkout: Debit , Credit (refunds), or AuthOnly . Forte Checkout supports all three options; however, for BillPay, only the Debit option is necessary.
Accept Scheduled Transactions	Customers with registered accounts in Billpay will be able to schedule their bill payments (future feature). For Forte Checkout to support this feature, this field should be set to Yes .
Schedule Types	Define the allowable payment methods for scheduled transactions by selecting either Credit Card or eCheck . This setting depends on the merchant's account setup.

3. Click  to save these settings.

FTP Settings

Merchants transmit their bill files to us via the [Secure FTP Web Interface](#). To access the interface, they need login credentials. To create these credentials, complete the following steps:

1. Access the merchant's account and navigate to **FTP > New User**.

Create User

FTP User Name:

(uxxxxx)

Password:

Re-Enter Password:

Description:

Create

Clear

2. Complete the required fields:

Field	Description
FTP User Name	The merchant's assigned, five-digit Transmitter ID preceded by a u. For Transmitter IDs with only four numbers, add a zero after the u (e.g., for Transmitter ID 1234, the FTP User Name value would be u01234).
Password	The password created for the Transmitter ID. To view or regenerate this password, navigate to Merchant > Transmitters and search for the desired Transmitter ID. The password value displays in the "Transmitter Information" section.
Re-Enter Password	Re-enter the password created for the Transmitter ID.
Description	Enter a description of the FTP credential set.

3. Click

Create

.
4. Send the FTP credentials to the merchant.

Virtual Terminal Settings

Virtual Terminal settings primarily affect transaction notifications as well as one display field in the BillPay Portal. Merchants with admin permissions and access to Virtual Terminal will be able to update these settings if they wish. For new merchants, we will define them by completing the following steps.

Creating Email Notifications for Transaction Events

NOTE: Email notifications are only sent in the *Production – Live* environment and therefore cannot be tested in *Production – Sandbox*.

1. Log into the merchant's Virtual Terminal account and navigate to **Merchant Options > Notifications**.

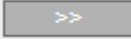
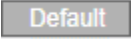
The screenshot displays the Forte Virtual Terminal web interface. At the top left is the Forte logo. Below it is a vertical sidebar menu with the following items: Transactions, Reporting, Clients, Knowledge Center, User Options, and Merchant Options. The Merchant Options menu item is highlighted. Below the sidebar, there are five icons with labels: Main (building icon), Notifications (phone icon), Recollect Options (globe icon), Field Settings (gear icon), and AVS Settings (key icon). The Notifications icon is highlighted. The main content area shows the date 'Friday, June 15, 2018' and the user 'Logged in as: Marty McFly' with links for 'Home' and 'Logout'. Below this is a section titled 'Email Notifications'. It contains two dropdown menus: 'Merchant' (currently set to 'Buncomb County') and 'Event' (currently set to 'Select an event'). A 'NewVT' button is located at the bottom right of the 'Email Notifications' section.

2. Ensure the correct merchant name displays in the **Merchant** field. Use the dropdown to select a different merchant/location name. To change how the merchant's name displays, go back to Web Tools and edit the **Display Name** field in the **VT Settings** tab of the Merchant Manager.

3. Use the dropdown menu in the **Event** field to select the type of event for which you want to create an email notification. Currently, BillPay only supports **Sale Approved** and **Sale Declined** events. To create a Sale Approved notification, select **Sale Approved** from the **Event** dropdown. The following screen displays.

The screenshot shows the 'Email Notifications' interface. At the top, it displays the date 'Monday, June 18, 2018' and the user 'Logged in as: Marty McFly' with links for 'Home' and 'Logout'. The main section is titled 'Email Notifications' and contains a 'Merchant' dropdown set to 'Buncomb County' and an 'Event' dropdown set to 'Sale Approved'. Below this is a 'Recipients' section with a checkbox for 'Send To Customer'. The 'Recipients' section is divided into two columns: 'Available List' and 'Selected List'. The 'Available List' contains a scrollable list of names: Priya Raghav, qasepthirt raghav, qaseponethirty raghav, qa qa, qa raghav, Marty McFly, QAtesting Testering, and kmarty kmarty. The 'Selected List' is currently empty. Between the lists are four buttons: '>', '<', '>>', and '<<'. Below the recipients section is the 'Emails' section, which includes fields for 'Reply-To', 'Subject', and a large 'Message' text area. To the right of the message area is a dropdown menu for 'Account Code' with options: Authorization Code, Bill to City, Bill to Company Name, Bill to D.L.N, Bill to Email Address, Bill to First Name, Bill to Last Name, Bill to Phone Number, Bill to Postal Code, Bill to State, and Bill to Street Line 1. At the bottom of the 'Emails' section are 'Update' and 'Default' buttons. The bottom right corner of the interface shows 'NewVT'.

4. To create a notification for the customer, click the **Send to Customer** checkbox. Forte only sends email notifications to customers who have provided valid email addresses.

5. To create a notification for internal merchant staff, scroll through the **Available List** of users, click on the desired user's name, and then click  to add him or her to the **Selected List** of users. To add all available users to the **Selected List**, click . To remove an individual user from a notification list, click on his or her user name in the **Selected List** and then click . To remove all users from this notification, click .
6. Enter a Reply-To email address in the **Reply-To** field. This email address can be a customer service address or a "Do Not Reply" email address for unmonitored email accounts.
7. Enter a Subject Line in the **Subject** field. This field does not support dynamic parameters and should be generic.
8. Enter the notification message in the **Message** field. This can be a generic message that applies to every customer and transaction or you can use the dynamic fields listed to the right of the **Message** free-text field to customize the message for each customer and transaction. To use the Default verbiage for a notification, click . Virtual Terminal automatically populates the **Subject** and **Message** fields. To customize the message, simply enter the text for the notification and click the dynamic field names where applicable. Forte replaces these field names with individualized customer, payment method, and transaction information for each Sale Approved notification. A sample message could look like the following:

```

Dear $billto_postal_first_name $billto_postal_last_name,

Thank you for your payment.
Your order details:
Amount Paid: $$total_amount
Payment Method: $card_type $customer_acct_code $last_four
Payment Expiration: $expiration_date
Address:$billto_postal_street_line1,$billto_postal_city, $billto_postalcode,
$billto_postal_state

For payment related queries only, please contact us at 866.290.5400.

Thank you

```

9. After completing the necessary fields, click . A completed email notification screen should look like the following:

Tuesday, June 19, 2018 Logged in as: Marty McFly [Home](#) | [Logout](#)

Email Notifications
✓ Updated Successfully

Merchant Buncomb County Event Sale Approved [?](#)

Recipients

☒ Send To Customer

Available List
Please choose from the users below.

QAtesting Testing
priya raghav
Priya Raghav
Priya Raghav
Priya Raghav
Priya Raghav
qasephirt raghav
qaseponethirty raghav
qa qa
qa raghav
Merchant Admin

>

<

>>

<<

Selected List
Email will be sent to users below.

Merchant Admin
Priya Raghav
kmarty kmarty
Marty McFly

Emails

Reply-To donotreply@buncomco.gov

Subject Order confirmation for Buncomb County Water and Ut

Message

Dear \$billto_postal_first_name \$billto_postal_last_name,

Thank you for your payment.

Your order details:
Amount Paid: \$\$total_amount
Payment Method: \$card_type \$customer_acct_code
\$last_four
Payment Expiration: \$expiration_date
Address:
\$billto_postal_street_line1,\$billto_postal_city
\$billto_postalcode,\$billto_postal_state

For payment related queries only, please contact us at
866.290.5400

Account Code
Authorization Code
Bill to City
Bill to Company Name
Bill to D.L.N
Bill to Email Address
Bill to First Name
Bill to Last Name
Bill to Phone Number
Bill to Postal Code
Bill to State
Bill to Street Line 1

Update Default

NewVT

10. If desired, complete steps 4–9 for the Sale Declined email notification.

Customizing the Display Name

The version of Forte Checkout that we've incorporated into the BillPay Portal does not include the Forte Checkout modal footer that includes Forte's copyright information and links to our Privacy policy, Security policy, and Terms of Service.

Forte Workbench

Payment Method

XXXX XXXX XXXX XXXX MM YYYY CV

VISA MasterCard DISCOVER AMERICAN EXPRESS Diners Club JCB

Billing information United States of Ar

Company name

Bob Smith

500 W. Bethany Drive

Address line 2

Allen Texas

75013 Phone number

Email address

Next

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This helps to maintain the branding standards set by the merchant and ensures a seamless user flow within the BillPay Portal. Normally, a Forte Checkout modal displays in a semi-transparent overlay on top of the merchant's site; however, in the Portal, the modal appears to be a part of the UI.

Beaver Tail County Municipal Utilities

Contact Login

Payment Center

Enter the payment method, click next to review and authorize to pay

1 Amount 2 Payment 3 Receipt

BEAVER TAIL CO

Payment Method

XXXX XXXX XXXX XXXX MM/YY CVV

VISA MASTERCARD DISCOVER

Billing Information United States of A

Company name*

First and last name*

Address line 1*

Address line 2

City* --Select State--

Postal code* Phone number

Email address

* required

Next Back

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Privacy Policy Security Policy PCI

Merchants have the option to customize or remove the header field that displays above the payment form. To update the company name that displays, a Merchant Admin must complete the following steps:

1. Navigate to the Locations Datagrid by clicking Locations in the Dex main menu.
2. Enter the location's name and ID in the search field, or use the Status, States, Postal Code, Services, or PayFac Profile ID to narrow down the displayed list of locations.
3. After locating the desired location, click the row on which it displays. The Location's Details Screen displays.
4. If not already selected, click the Products and Services tab and scroll down to the Secure Web Pay (SWP) row.
5. Click the Edit icon to open the Secure Web Pay Settings modal.
6. If not already selected, click the **Main** tab.
7. In the **Company Name** field, complete one of the following actions:
 - a. Enter the desired label that you want to display on the BillPay Portal Payment Center.
 - b. Remove any text from the **Company Name** field to display no label on the BillPay Portal Payment Center.
8. Click the **Save** button on the Secure Web Pay Settings modal.

Dex Settings

After completing the MID/Location setup in Web Tools and Virtual Terminal, you now must activate BillPay in Dex and configure the general settings for the merchant account. This includes defining the merchant's unique BillPay URL, Time Zone, Industry Type, and third-party Software Service Provider (i.e., the company they use to generate their bill files).

Activating BillPay in Dex

Before customizing the Portal settings, you must activate Bill Pay in the merchant's location settings. To do so, complete the followings steps:

1. Log into Dex and search for the merchant's **Organization ID**. Select the appropriate Organization ID from the displayed list.
2. Select the **Locations** tab from the Dex menu. All the locations that belong to that merchant organization display.
3. If necessary, search for the desired location by **Location Name** or filter the list of locations by the numeric **Location ID** or the **Status** of the location. The list of locations can also be sorted alphabetically from A–Z or from Z–A. **NOTE:** BillPay can only be activated for locations in the Live status.
4. After finding the desired Location, click that location's row. The Location's Details screen displays.
5. Click the **Settings** tab and select **Bill Pay Settings**.
6. The Bill Pay Settings screen displays. Switch the **Turn on Bill Pay?** toggle to on (i.e., green).
7. This Location's BillPay settings are now ready for customization. To access the BillPay Settings page, click the **Bill Pay** tab on the merchant location's details screen.

Define the Merchant's General BillPay Settings

A BillPay site's General Settings are the foundation upon which you will build and customize the merchant's BillPay Portal. The General Settings modal is where you define the merchant's BillPay URL, localization settings such as time zone and preferred language, and whether or not the merchant want users to create registered accounts to pay bills or simply use an ad-hoc, guest-pay system. This page is also where you will go to suspend a merchant's BillPay Portal if he or she needs to perform maintenance or pause bill processing activities for end-of-month accounting.

You can choose to manually define these settings individually or you can import the settings from another BillPay configuration.

Importing BillPay Settings

BillPay Portal settings can be imported or copied from different locations (MIDs) and/or environments. Imported settings include page settings, search and display fields, and the order of the fields in the datagrids. For example, rather than manually recreating a merchant's Sandbox BillPay Portal settings, you can simply import the Sandbox settings into the Live environment. You can also import the BillPay Portal settings of a merchant into a different merchant's BillPay setup in either the same environment or a different environment. This saves time and minimizes effort, so that newly onboarded merchants can quickly begin testing their Portals. **NOTE:** Portal settings can be imported multiple times to overwrite previously copied settings.

To begin importing BillPay Portal settings, complete the following steps:

1. Access the Location Details Screen of the merchant for whom you will be importing settings.
2. Click the **BillPay** tab.
3. Click the **...** at the top of the BillPay Summary section and select **Import Settings**. The following modal displays.

Import Billpay Settings

Select environment

Choose the environment of the merchant you wish to import the settings from.

☒ SandBox ☐ Live

Select Merchant

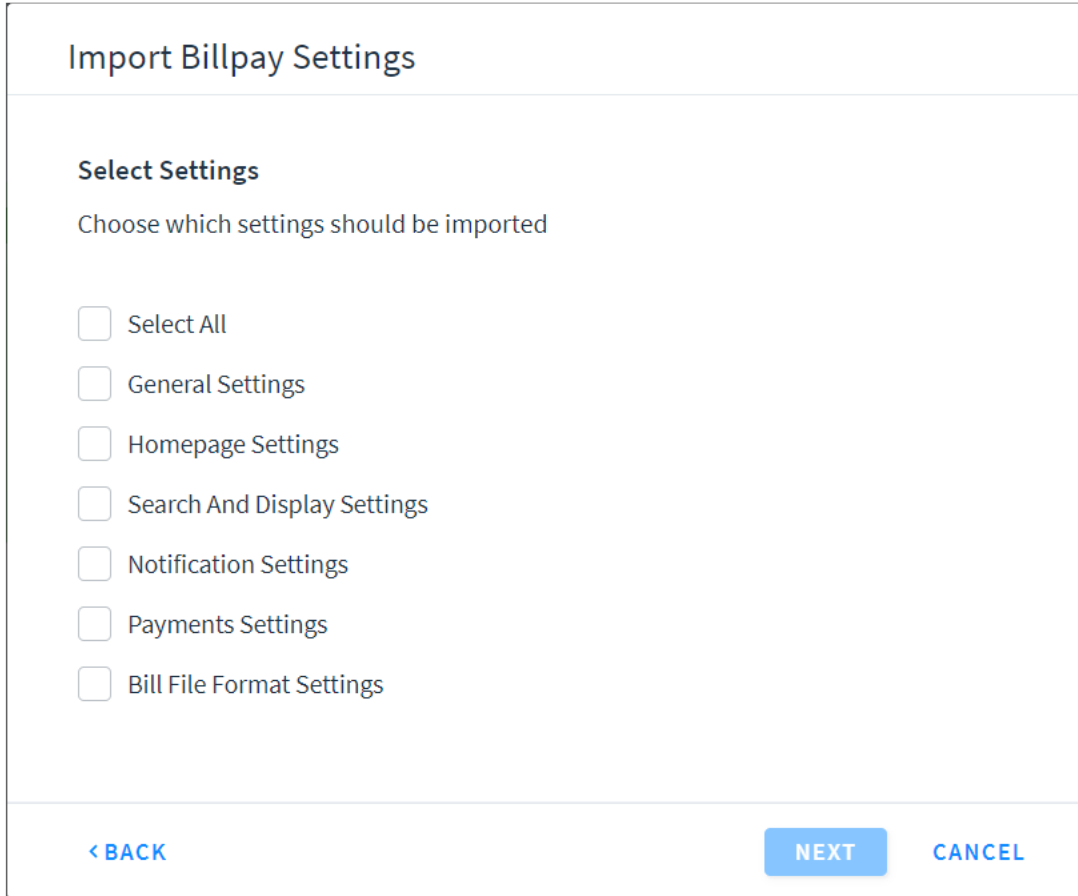
Choose the merchant location to import Billpay settings from.

Select a Location ▼

NEXT

CANCEL

4. Under the "Select Environment" section, click the radio button next to the environment where you want to import these settings.
5. Under the "Select Merchant" section, enter the Location ID of the merchant whose settings you are importing in the search box or use the dropdown menu to select the merchant. **NOTE:** Merchant locations must be under the same Organization ID.
6. Click the **Next** button. The modal displays the following screen.



Import Billpay Settings

Select Settings

Choose which settings should be imported

- ☐ Select All
- ☐ General Settings
- ☐ Homepage Settings
- ☐ Search And Display Settings
- ☐ Notification Settings
- ☐ Payments Settings
- ☐ Bill File Format Settings

< BACK NEXT CANCEL

7. Click the checkbox(es) next to the settings you want to import or click the **Select All** box to import all settings.
8. Click the **Next** button. The following confirmation screen displays on the modal.

Import Billpay Settings

Confirm Import Settings

Are you sure you want to import these Billpay Settings from **Forte Inc** to your merchant **TEST/LIVE P2PE**? **This cannot be undone.**

Forte Inc
124125

Sandbox

→

TEST/LIVE P2PE
115161

Live

Selected Settings

✓ General Settings

✓ Search and Display Settings

✓ Payments Settings

✓ Homepage Settings

✓ Notification Settings

✓ Bill File Format Settings

[< BACK](#)

IMPORT

[CANCEL](#)

9. Confirm the merchant locations and settings are correctly displayed. If you made a mistake, click the **Back** button to return to the modal's previous screens. If everything looks correct, click the **Import** button. The page immediately refreshes with the new settings displayed.
10. Dex displays a message confirming whether the import was successful or not.

Manually Defining BillPay Settings

To begin setting up the General Settings of a merchant's BillPay site, complete the following steps:

1. Navigate to the **Bill Pay** settings tab on the merchant location's detail screen and hover over the **General** settings option from the Settings menu. A pop-up menu displays.
2. Click the **Edit** button. The General Settings modal displays.
3. Complete the following fields:

Field	Description
URL	Enter the unique URL of the merchant location's BillPay Portal. This is the page where the merchant's

Field	Description
	customers will go to pay their bill balances. Forte hosts all merchant BillPay Portals; hence, all BillPay Portals begin with either https://sandbox.forte.net/billpay/ (for sandbox accounts) or https://billpay.forte.net/ (for live accounts) and end with a unique merchant discriminator. The unique merchant discriminator must be between three and twenty-five alphanumeric characters and should include the City, County, State, Merchant Business Name, and/or a combination of those parameters (e.g., buncombeconctax or mecklenburgconctax). For our example, we'll keep it simple and just use testdev as our merchant discriminator. The URL of our BillPay Portal will therefore be https://billpay.forte.net/testdev. Clicking  next to this fields allows you to preview the merchant's BillPay Portal once you've set the status to Active and defined additional settings.
Status	Use the dropdown menu to add/change the status of a merchant's BillPay Portal. This field is required. Supported options for this field include the following values: • Active • Inactive
Mode	Use the dropdown to select which type of payment mode the merchant wants to offer customers. This field is required. The following options are available: • Pay Now – A mode in which customers can make ad-hoc payments without registering for an account that saves their customer and payment data. This mode is commonly referred to as Guest Pay. • Pay Now and Register – A mode in which the customer can choose between registering for an account and signing in to the merchant's BillPay Portal to make his or her bill payments (i.e., Registered Pay) or making ad-hoc payments without registering for an account in Guest Pay. • Registered Pay – A mode in which the customer is required to register for an

Field	Description
	account and sign in to the merchant's BillPay Portal before paying his or her bill. NOTE: For its initial rollout, BillPay will only support the Pay Now option. The Registered Pay functionality is currently in development.
Industry Type	Use the dropdown menu to select the industry type that categorizes the merchant's business. This field is optional. Choose from one of the following supported values: • Government • Non-Government • Financial • Hospital • Services • Property Management • Property Tax • Mobile Home Tax • Real Estate • Alcohol Tax • Vehicle Rental Tax • Tax • Environmental Health • Clerks Office • Water Works • Waste Water • Utilities • Courts • Animal Control • Hospital • Correctional Facility • Healthcare
Bill Visibility Days	A numeric value between 1–999 that specifies the number of days that customers can view their bill in the merchant's BillPay Portal. Customers can pay bills in the merchant's BillPay Portal until the Bill Expiration Date, which merchants specify in the bill files that they send to Forte. If the merchant fails to specify values for both the Bill Visibility Days and Bill Expiration Date parameters, BillPay defaults the Bill Visibility Days field to 60 days from when Forte receives the bill file. If the merchant fails to specify a value for the Bill Visibility Days parameter but does include the Bill Expiration Date parameter in his or her bill file, BillPay defaults the Bill Visibility Days field to the specified Bill Expiration Date (i.e., once a bill

Field	Description
	expires, the customer can no longer view it in the Portal).
Software Service Provider	Use the dropdown menu to select the third-party software provider that sends the merchant's bill files and/or receives reporting from Forte about our BillPay services. The following service providers are supported: • n/a (Default) • In House • Bitek • Cox • Devnet • DTI Summit • Farragut • Fox Pro • Govermentor • Guts • Intech • Low • SCA • Software Soln • Thompson Reuter • Tyler Eagle • Tyler Incode • Tyler Technologies
Default Language	Use the dropdown menu to select the default language the merchant's BillPay Portal will display. Choose from the following supported options: • English (Default) • French • Spanish
Supported Languages	Click the checkboxes next to each language option if the merchant wants their BillPay Portal to support more than one language. Choose from the following supported options: • English (Default) • French • Spanish
Time Zone	Use the dropdown menu to select the merchant's time zones. This field is required. The time zone you choose will impact all the dates and times related to the merchant's bill files (e.g., Presentation Date, Invoice Date, Due Date, Last Pay Date, Expiration Date, Suspend Date). Choose from the following supported options: • Hawaii

Field	Description
	• Alaska • Pacific • Mountain • Atlantic • Central • Eastern • Arizona • Newfoundland • Yukon

4. After completing the required fields, click **Save** to return to the Location Detail screen.

Now you can begin working with the merchant to set up the UI/UX settings of his/her BillPay Portal and he/she can begin testing. The next sections give an overview of the BillPay Portal's capabilities and features that you can discuss with the merchant when planning his or her Portal. To continue configuring a Portal, skip to the [Setting Up the Portal](#) section.

BillPay Portal

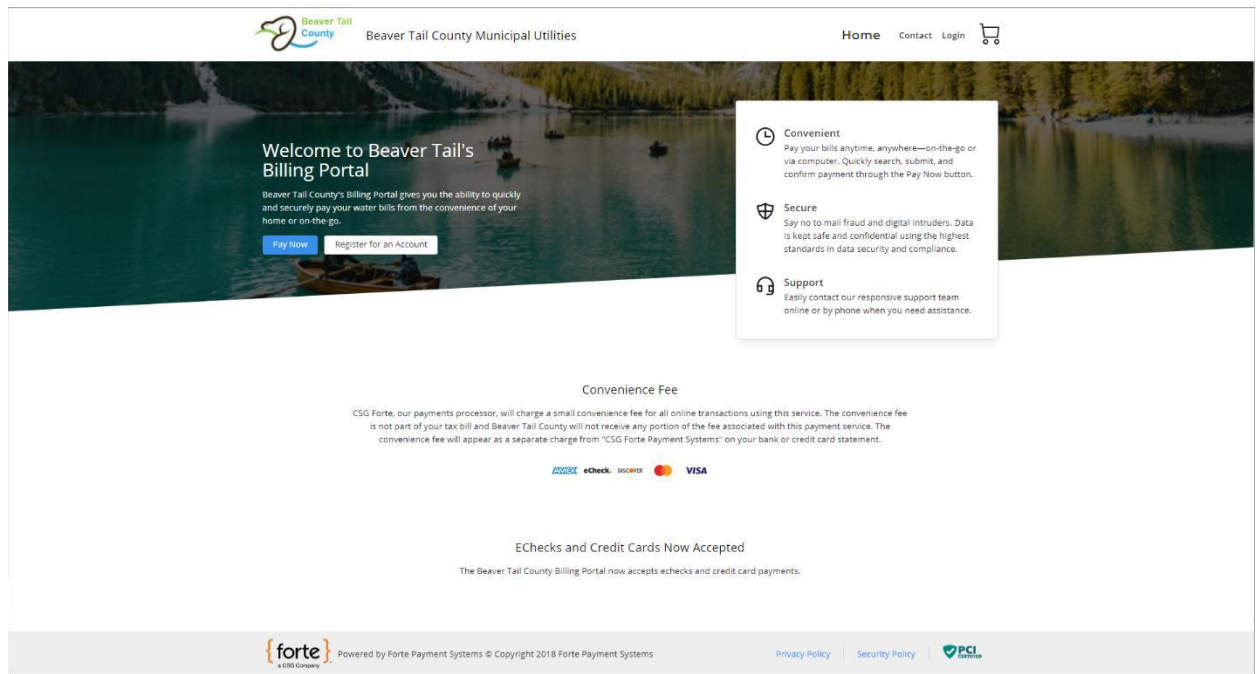
We've redesigned the BillPay Portal with a clean, modern UI and intuitive navigation. Merchants can customize the look and feel of each page in the Portal to meet the needs of their specific customers. We've also made it easier for our internal teams to create, update, and test BillPay features in Dex.

Portal Tour – Pay Now

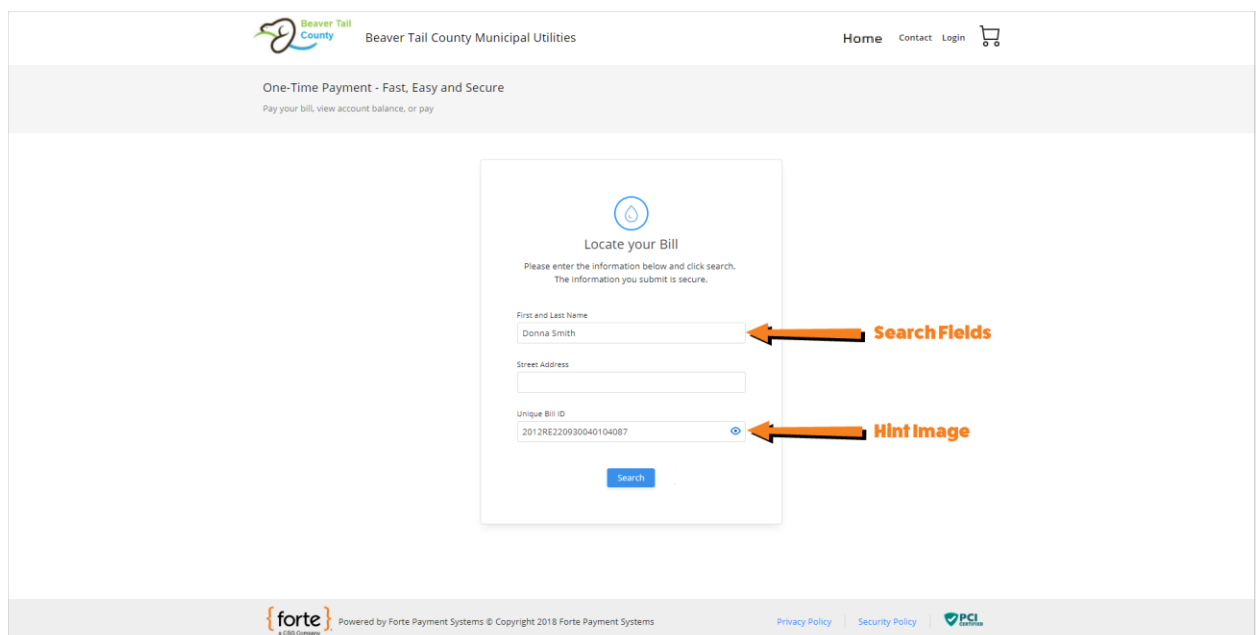
The following section displays two Pay Now use cases to show you the UI/UX of the BillPay Portal. Pay Now occurs when a merchant customer pays his/her bill without registering and logging into an account. Pay Now offers merchants two options for displaying bills to customers: Portal Search and Direct Link. The following sections show the flow of these use cases in sequence.

Portal Search

1. Customer navigates to the merchant's BillPay Portal and clicks **Pay Now**.



- The Portal displays the search fields the customer can use to find his/her bill. The customer enters a search term and clicks **Search**.



- BillPay displays all the bills that match the provided search term. From this screen, the customer can click the **Bill Detail** link to see the details of a bill. Once he or she has found the desired bill, he/she selects it and clicks

Continue to Pay.

Beaver Tail County Municipal Utilities

Home Contact Login

Search Result
Select the bills you want to pay and click continue to pay

Modify search Continue to Pay

Bill Number	First and Last Name	Customer ID	Amount Due	Due Date	
2012004438	Z ROBERT & DONNA S...	29000110	415.19	11/01/2020	Bill Detail

Bill Summary Datagrid (points to the table)

Bill Detail Link (points to the [Bill Detail](#) link)

First and Last Name: Z ROBERT & DONNA SMITH Customer ID: 29000110 Bill Number: 2012004438
 Unique Bill ID: 2012PP29000110 Amount Due: 415.19 Late Fee: \$0.00
 Street Address: 200 SOUTH SCOTT ST State: MO City: ELM

1 item(s) 20 items per page

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- BillPay displays the Payment Center where the customer can click the **Select Amount** link to pick from a selection of available payment amounts, including a Minimum Amount, Partial Amount, or Overpayment amount. He or she can also click the Show Details link to view the details of the selected bill. The customer must click the **I accept the Terms of Use** checkbox to activate the **Continue** button. He or she can also click the **Terms of Use** link to view a printable modal displaying the full terms of use. **NOTE:** If merchants do not define a **Due Date** value in their bill files, no due date will display in the Payment Center.

Beaver Tail County Municipal Utilities

Home Contact Login

Payment Center

Select the amount to pay, agree to terms of use and click continue when ready

1 Amount 2 Payment 3 Receipt

Select Amount Link

Total Due: \$5,807.76

Select Amount Hide Details

Show/Hide Details Link

Amount Selection

Select Payment Amount

☒ Total Amount: \$5,807.76 ☐ Minimum Amount: \$25.00 ☐ Other Amount: Between \$25.00 and \$5.9

Customer Name, Maa: Karina Lebsack	Amount Remaining: \$5,807.76	Due Date: 07/31/2020
Email: vknellen@theguardian.com	Bill ID Number: 53-3886813	View Bill:
Bill Number: 53-3886813	City: Pasadena	State, Province: Texas
Address: 82605 Emelie Way	Late Fee: 250	expirationDate: 08/31/2020

Bill Details

Subtotal (service fee may apply) \$5,807.76

Forte Payment Systems is the payment service provider for the entity to which you are making a payment, your biller (payee). The amount due is displayed as "Subtotal" (which may include a non-refundable service fee charge at the discretion of your biller (payee)). If your payment is not processed or authorized by your credit card company or financial institution (as applicable) or your payment is not accepted by your biller (payee), you will still be liable to your biller (payee) for the outstanding balance, along with any penalties, late fees or interest charges assessed by your biller (payee). TO COMPLETE YOUR PAYMENT, please review the Terms of Use by clicking on the link entitled "Terms of Use" and then check the "I agree" box to accept the Terms of Use and proceed with your payment. By checking the "I agree" box, you confirm the amount due and your agreement to be charged the "Total Due" amount as indicated.

☐ I accept the Terms of Use

Back to search results Continue

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- After clicking the **Continue** button, BillPay displays the Forte Checkout payment form. The customer completes the required fields and clicks **Next**.

Beaver Tail County Municipal Utilities

Home Contact Login

Payment Center

Enter the payment method, click next to review and authorize to pay

1 Amount 2 Payment 3 Receipt

Payment Method

XXXX XXXX XXXX XXXX MM YYYY CVV

VISA MasterCard Discover American Express

Billing information United States of A

Company name*

First and last name*

Address line 1*

Address line 2

City* --Select State--

Postal code* Phone number

Email address

* required

Next Back

forte a CSG Company

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6. BillPay displays a transaction summary page, which the customer can edit by clicking the **Edit** link and returning to the payment form in the previous step. If the information is correct, the customer clicks **Authorize** to complete the payment.

The screenshot shows the 'Payment Center' interface for Beaver Tail County Municipal Utilities. At the top, there is a navigation bar with the county logo, name, and links for Home, Contact, and Login. Below this, a progress bar indicates three steps: 1. Amount, 2. Payment (current), and 3. Receipt. The main content area displays 'Payment Information' for a Visa credit card owned by Donna Smith, with the card number 1111 and expiration date 12/2021. Below this, the 'Amount Summary' shows a payment amount of \$41.52. At the bottom right, there are 'Authorize' and 'Back' buttons. The footer contains the Forte logo, copyright information, and links to Privacy Policy, Security Policy, and PCI compliance.

7. If the transaction was successful, BillPay displays the Receipt page to the customer. From here the customer can view or print a PDF version of their receipt by clicking the **Print Receipt** button or search for additional bills by clicking the **Search For More Bills** button.

The screenshot displays the BillPay Portal for Beaver Tail County Municipal Utilities. At the top, there is a navigation bar with 'Home', 'Contact', and 'Login' links. Below this, a 'Receipt' section prompts the user to 'Print or save this payment receipt for your reference'. The main content area features a green confirmation banner stating 'Thank You! Your payment of amount \$72.29 has been processed.' with buttons for 'Search For More Bills' and 'Print Receipt'. Below the banner, transaction details are provided for the Biller (TEST/ACH WEB DEV. TEAM #2), Payer (Donna Smith), and Transaction Details (Paid On: 12/19/18, 2:06 PM). An 'Order Details' table lists customer information and payment amounts, including a subtotal of \$68.29, a service fee of \$4.00, and a total of \$72.29. The footer includes the Forte logo, copyright information, and links to Privacy and Security Policies.

Customer Name	Unique Bill ID	Address	City	Due Amount	Due Date	Payment Amount
FRANCES SMITH	2012PP32012507	16725 300TH STREET	SKIDMORE	\$68.29	11/01/2020	\$68.29
					Subtotal	\$68.29
					Service Fee	\$4.00
					Total	\$72.29

- The Portal sends a payment confirmation to the customer's email address (if provided) and Dex records the transaction details.

Direct Links

NOTE: Direct Links support Grouping IDs to ensure the oldest balances are paid first. When the customer selects the **Make a Payment** button, the Portal displays a message that instructs them to pay all their bills or pay their oldest bill in addition to the displayed bill.

- The merchant sends the customer a link to the bill by appending the bill's Unique Bill ID to the merchant's Portal URL, which consists of the environment domain and the merchant discriminator. For example, the fictitious Beaver Tail County has the unique merchant discriminator `btco`. The customer's Unique Bill ID is `000012-1234-98765`. Thus, the direct links for our customer in each environment would look like the following:

Environment	Example Link
Sandbox	https://sandbox.forte.net/billpay/btco/000012-1234-98765
Live	https://billpay.forte.net/btco/000012-1234-98765

- The customer clicks on the link and navigates to their bill's Bill Summary screen.

Beaver Tail County Municipal Utilities

Home Contact

Bill Summary

Due on **\$3109.20**

Customer Name: Acadian Energy LLC

Bill Number: 1125819852

Make a Payment

Parcel Number (include dashes and/or periods): 19-00-52-000-000.701-011

Property ID: 1125819852

Name: Acadian Energy LLC

Address:

Tax Year: 2017pay2018

Tax Type: Oil

Spring Total: \$2,988.72

Fall Total: \$120.48

Amount Paid:

Forte will charge a "Service Fee" for credit/debit cards processed using this service; however, no "Service Fee" will be charged for electronic checks. The "Service Fee" is not part of your tax and Beaver Tail County will not receive any portion of the fee associated with this service.

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- The customer clicks the **Make a Payment** button. The bill loads into the Portal Payment Center.

Beaver Tail County Municipal Utilities

Home Contact Login

Payment Center

Select the amount to pay, agree to terms of use and click continue when ready

1 Amount 2 Payment 3 Receipt

Bill ID: 1275080

Customer Name: Acadian Energy LLC

Total Due **\$3,109.20**

Due on

Subtotal (service fee may apply) **\$3,109.20**

Forte Payment Systems is the payment service provider for the entity to which you are making a payment, your biller (payee). The amount due is displayed as "Subtotal" (which may include a non-refundable service fee charge at the discretion of your biller (payee)). If your payment is not processed or authorized by your credit card company or financial institution (as applicable) or your payment is not accepted by your biller (payee), you will still be liable to your biller (payee) for the outstanding balance, along with any penalties, late fees or interest charges assessed by your biller (payee). TO COMPLETE YOUR PAYMENT, please review the Terms of Use by clicking on the link entitled "Terms of Use" and then check the "I agree" box to accept the Terms of Use and proceed with your payment. By checking the "I agree" box, you confirm the amount due and your agreement to be charged the "Total Due" amount as indicated.

☐ I agree to Terms of Use

Back to search results Continue

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- The customer clicks the **I Agree to Terms of Use** checkbox to activate the **Continue** button. He or she can also click the **Terms of Use** link to view a printable modal displaying the full terms of use.
- After clicking the **Continue** button, BillPay displays the Forte Checkout payment form. The customer completes the required fields and clicks **Next**.

The screenshot shows the Forte Checkout payment form for Beaver Tail County Municipal Utilities. The page header includes the Beaver Tail County logo and navigation links (Home, Contact, Login). The main heading is "Payment Center" with a subtext "Enter the payment method, click next to review and authorize to pay". A progress bar at the top indicates three steps: 1. Amount, 2. Payment (current), and 3. Receipt. The "Payment Method" section includes a card icon, a masked card number, an expiration date, and a CVV field, with logos for VISA, Mastercard, Discover, and American Express. The "Billing information" section is for the "United States of A" and includes fields for Company name*, First and last name*, Address line 1*, Address line 2, City*, a state dropdown menu, Postal code*, Phone number, and Email address. A "* required" note is present. At the bottom of the form are "Next" and "Back" buttons. The footer contains the Forte logo, copyright information, and links for Privacy Policy, Security Policy, and PCI.

- BillPay displays a transaction summary page, which the customer can edit by clicking the **Edit** link and returning to the payment form in the previous step. If the information is correct, the customer clicks **Authorize** to complete the payment.

The screenshot shows the 'Payment Center' interface for Beaver Tail County Municipal Utilities. At the top, there is a navigation bar with the county logo, name, and links for Home, Contact, and Login. Below this, a progress bar indicates three steps: 1. Amount, 2. Payment (current), and 3. Receipt. The main content area displays 'Payment Information' for a VISA Arcadian Energy Visa Credit Card, with an 'Edit' link. Below this is an 'Amount Summary' table showing a Sub-Total of \$3,109.20, a Service Fee of \$77.73, and a final Amount of \$3,186.93. At the bottom right, there are 'Authorize' and 'Back' buttons. The footer contains the Forte logo, copyright information, and links to Privacy Policy, Security Policy, and PCI status.

Beaver Tail County Municipal Utilities

Home Contact Login

Payment Center

Enter the payment method, click next to review and authorize to pay

1 Amount 2 Payment 3 Receipt

Payment Information Edit

VISA Arcadian Energy
Visa Credit Card - 1111
Exp. 12/2020

Amount Summary

Sub-Total:	\$3,109.20
Service Fee:	\$77.73
Amount:	\$3,186.93

Authorize Back

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7. If the transaction was successful, BillPay displays the Receipt page to the customer. From here the customer can view or print a PDF version of their

receipt by clicking the **Print Receipt** button.

Receipt
Print or save this payment receipt for your reference

Thank You! Your payment of amount \$3,186.93 has been processed. [Search For More Bills](#) [Print Receipt](#)

Icon	Field	Value
	Biller:	TEST/ACH WEB DEV. TEAM #2 - 500 W. BETHANY ALLEN, TX 75013 555-555-5555
	Payer:	Donna Smith VISA ending in 1111 donna@hotmail.com 214-555-5887
	Transaction Details:	Paid On: 12/19/18, 2:06 PM Response: TEST APPROVAL Approval ID: 123456 Trace Number: 6530aaaf-049f-4021-aa36-04c19eb88118

Order Details						
Customer Name	Unique Bill ID	Address	City	Due Amount	Due Date	Payment Amount
FRANCES SMITH	2012PP32012507	16725 300TH STREET	SKIDMORE	\$3,109.20	11/01/2020	\$3,109.20
Subtotal						\$3,109.20
Service Fee						\$77.73
Total						\$3,186.93

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[Privacy Policy](#) [Security Policy](#)

- The Portal sends a payment confirmation to the customer's email address (if provided).

Portal Tour – Registered Pay

The following section displays a Registered Pay use case to show you the UI/UX of the BillPay Portal. Like Pay Now, Registered Pay requires the customer to create a BillPay Portal account that links to the merchant-defined billing account via the bill definition file. Registered Portal accounts offer customers an easy, secure, and quick solution for paying bills. Additionally, registered accounts eliminate the need for bill searching, gives users the ability to pay their bill balances in installments, and makes the payment process easier and safer by leveraging Forte Checkout's tokenization solution.

For merchants, registered accounts reduce their PCI scope by offloading the hassle of hosting their own bill payment form. The registration process automatically captures customer, payment method, and transaction data in Dex and creates customer and payment method tokens that can be used across the Forte platform in a variety of payment channels.

Registered Pay Mode Requirements

The BillPay Portal uses the `CustomerID` parameter in the bill definition file to find and link the billing account in the merchant's system to a user account in the BillPay Portal. This parameter must be included in every bill definition file to ensure customers can both find their billing accounts during the Portal registration process and view and pay their bill balances from their Account Dashboards.

Additionally, merchants who offer Registered Pay mode cannot purge bill data. BillPay Portal user accounts map to billing accounts via the bill definition file. If the merchant purges these files, the Portal cannot load and display the customers' bills into their Account Dashboards and cannot capture recurring transactions that customers may have previously defined in a schedule. **NOTE:** If necessary, Implementation can request a data purge for a merchant.

The Registration Process

Customers can create their BillPay Portal user account in as few as four steps. The user account registration portal is UI responsive and can be customized as per merchants requirements. After clicking the Register for an Account button, the "Register for an Account" displays the following:

FIND THE BILLING ACCOUNT

This screen allows the user to find the billing account, with the search criteria being customized to have required or optional fields. The screen is UI responsive with action buttons to search and login. New fields have been created to make the portal more user friendly. Below are the fields which are displayed on the screen.

Search criteria with Required fields.

- Required fields are marked with asterisk mark.
- Each of the fields is an input text field.
- Based on the merchant settings configuration in DEX, below are the fields that can be displayed on the screen:
 - Full Name
 - Account ID
 - Additional Identifier

Search criteria with Optional fields

- Fields will have radio button options to be selected.
- There will be one input text field.

- Based on the merchant settings configuration in DEX, below are the fields that can be displayed on the screen:
 - Customer Name
 - Account Number
 - Bill ID

In case the user has made any errors in the fields or attempts to proceed to the next screen without entering any inputs in the field, appropriate error messages should be displayed alongside the fields.

SELECT THE BILLING ACCOUNT

This screen allows the user to select the billing account from the list of accounts. For the web portal, in case of multiple results, the user can click on the arrows to sort the same. Additionally, the user can select the number of accounts to be displayed on the screen. Once the user selects the account, the user is prompted to the next screen to create a login. The user can also navigate to the previous screen to search again. In case the user attempts to proceed to the next screen without selecting any account, appropriate error messages should be displayed.

CREATE LOGIN

This screen allows the user to set up an account. The required fields are marked using the asterisk mark. The text area and title can be customized as per the merchant's requirements. Below are the fields that will be displayed on the screen:

- Full Name
- Email Address
- Mobile Number
- Password
- Re-type Password

Mobile number will be optional, since most of the users do not use their mobile numbers.

Password policy

- The password has to be compliant with PCI 4.0 requirements.
- Users have to enter minimum of 14 characters for the password.

- Users will have to change their password every 60 days.
- There is an option to show or hide the password and retype password fields.

Before the user proceeds to the next screen, the user will have a captcha verification and terms of use selection. In case of errors in input or user attempts to proceed to the next screen without entering the inputs, appropriate error messages should be displayed. The user can also navigate to the previous screen to select another account.

Note:

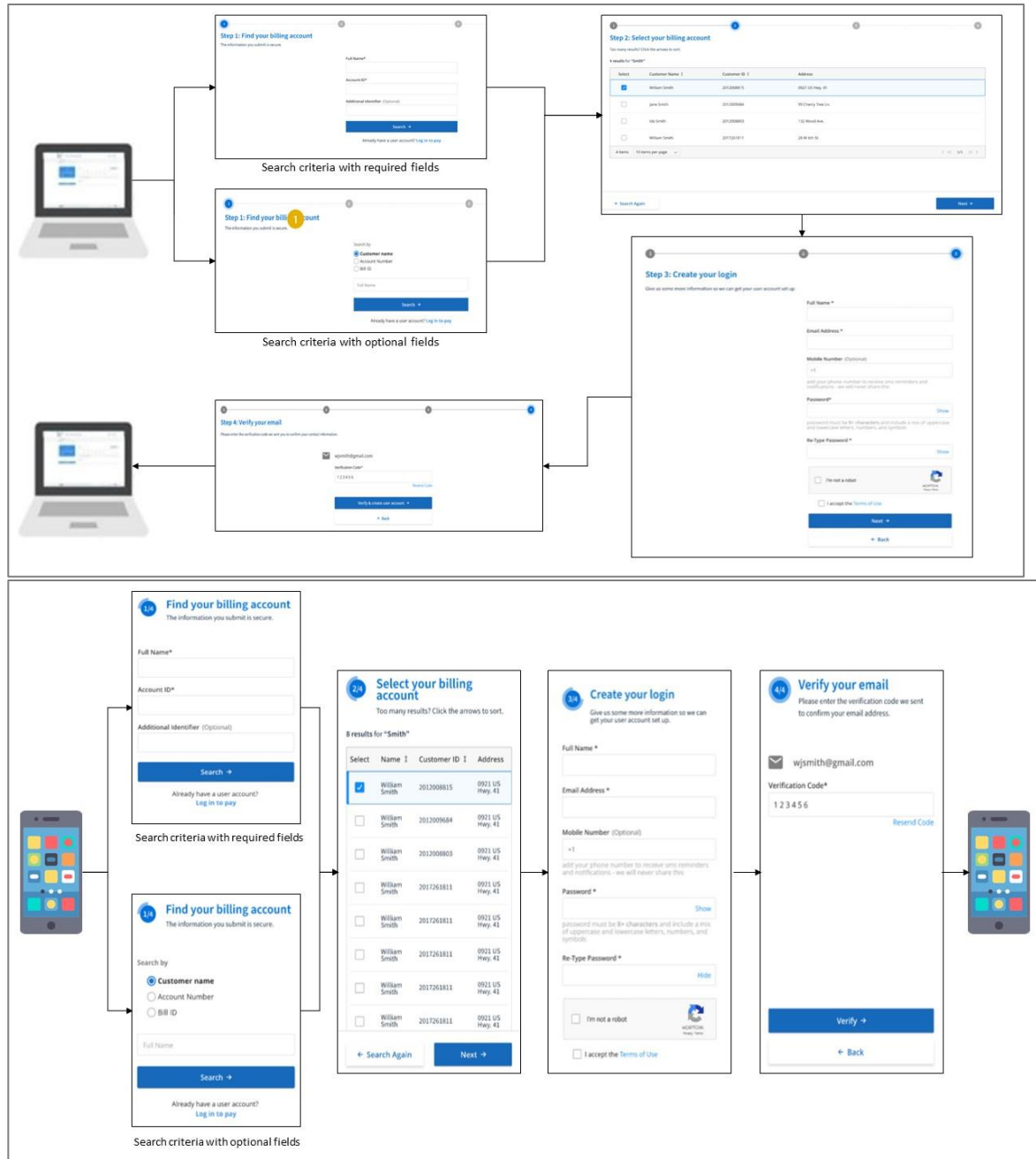
As per PCI 4.0 regulations, users need to be compliant with the below password requirements:

- The password needs to be updated every 60 days.
- Existing users will be prompted to set a new one once the 60-day period is reached.
- Users will no longer be allowed to reuse any of their last 5 passwords.

VERIFY EMAIL

This screen enables the user to verify their account. Once the user lands on this screen, a verification code is sent to the user's registered email. On successful verification, the user lands on the homepage. In case of error in the input or the user attempts to proceed without entering the code, an appropriate error message should be displayed alongside the field. Additionally, the user has the option to resend the code to the email address and navigate to the previous login screen.

The following is a visual representation of the process in web portal and mobile devices:



MULTI FACTOR AUTHENTICATION (MFA)

MFA is an extra security step for registered users on BillPay portal, where users will need to enter a one-time password sent to their registered mobile numbers to access the portal.

Note: Users have the option to skip enabling MFA at any point on their BP account.

New User

Enabling MFA in Registration Flow

- New users enable MFA during the registration process.
- Users must enter their phone number, and they will receive a verification code via text or call.
- The verification code will be valid for 10 minutes; if not entered within that time, it will expire, and the system will prompt the user to request a new code to prevent fraud.
- Once the code is successfully authenticated, users will be enabled for MFA after completing the registration process and they will be landed on the Portal Dashboard.

Registered User with MFA not enabled

Enabling MFA in Login Flow

- Registered users can enable MFA during the login process.
- On entering valid credentials, users must enter their phone number and receive a verification code via text or call.
- The verification code will be valid for 10 minutes; if not entered within that time, it will expire, and the system will prompt the user to request a new code to prevent fraud.
- Once the code is successfully authenticated, users will be enabled for MFA.

Enabling MFA from Settings

- Registered users can enable MFA from the profile in settings after logging in.
- To begin the MFA setup process, the user must click "Enable" and follow the steps to update their phone number and enter the OTP.
- Once the code is successfully authenticated, users will be enabled for MFA.

Actions for MFA Enabled Users

Log into BillPay User Account

- Registered users with MFA enabled on their profile will need to verify possession of their registered mobile number.
- After entering valid credentials (username and password), users will be required to authenticate the verification code sent to their registered mobile number. They can choose if they want to receive the code by SMS or call.
- Once the code is successfully verified, users will be granted access to the BillPay portal.

Reset (Forgot) Password

- Registered users with MFA enabled on their profile must verify possession of their registered mobile number to reset their profile password.
- After selecting "Forgot Password" and entering a valid email address, users will need to follow the steps to verify the code sent to their mobile number.
- Once the code is successfully verified, users can create a new password for their BillPay account.

Update password from Settings

- Registered users can update their password from the profile settings after logging in.
- Users must verify possession of their registered mobile number to reset their password.
- After clicking "Change Password," users will need to follow the steps to verify the code sent to their mobile number.
- Once the code is successfully verified, users can create a new password for their BillPay account.

Update the registered phone number for MFA from Settings

- Registered users can update their phone number registered with MFA from the profile settings after logging in.
- Users must click "Edit" and follow the steps to verify possession of their registered mobile number by authenticating OTP sent to their current registered mobile number.
- Once the code is successfully verified, users can update their phone number with MFA.

Disable MFA from Settings

- Registered users with MFA enabled can disable their MFA profile settings after logging in.
- Users need to click "Disable" and follow the steps to verify possession of their registered mobile number by authenticating the OTP sent to their current registered mobile number.
- Once the OTP is successfully verified, users can click "Disable" to remove MFA from their account.

Lock User Account

- To minimize suspicious logins, user accounts will be locked after 4 consecutive invalid OTP attempts during phone number authentication.
- The account lock functionality applies in the following scenarios:
 - Enabling MFA
 - Logging into the BP portal
 - Disabling MFA from settings
 - Updating phone number from settings
 - Updating portal password from settings
 - Forgot password flows
- Accounts will be locked for 15 minutes, during which the user cannot access the account or set a new password.
- After 15 minutes, the user can regain access by providing valid credentials and authenticating the registered phone number with OTP.
- Reset password functionality will also be available after the lock period.
- There is no limit to the number of times a user account can be locked.

Remember Me

- MFA requires users to enter a verification code every time they login to the BillPay portal, which can be inconvenient for frequent logins.
- If users select the "Remember Me" checkbox during login, they will remain logged in to the portal for 24 hours and will be directly taken to the BP dashboard after entering valid credentials.
- After 24 hours, users will need to log in again using the same process and select the "Remember Me" option.
- The "Remember Me" feature works based on the combination of three parameters: Device, login credentials, and browser.

Need Help

- A "Need Help" link is provided on the login flow's OTP page, redirecting users to the portal's "Contact Us" page.

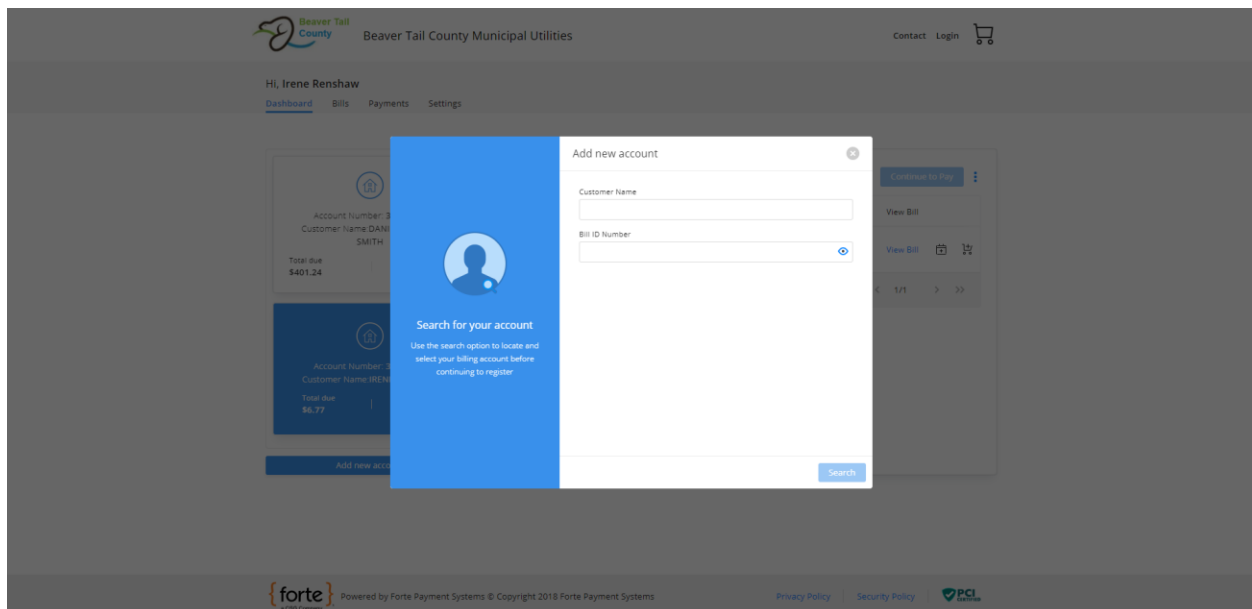
- If users experience any issues receiving or accessing the OTP, or have any questions or concerns, they can click this link for assistance.
- The "Contact Us" page provides contact details for CSG Forte or the merchant, depending on the merchant's preferences, which users can utilize if needed.

Note:

- Adding MFA-related information to the portal's "Contact Us" page is planned as part of future improvements.
- Problems resolution: If the user has no access to the phone they enrolled in MFA, Merchant or payer should contact CSG Forte's Product Support team and the process to be followed [here](#).

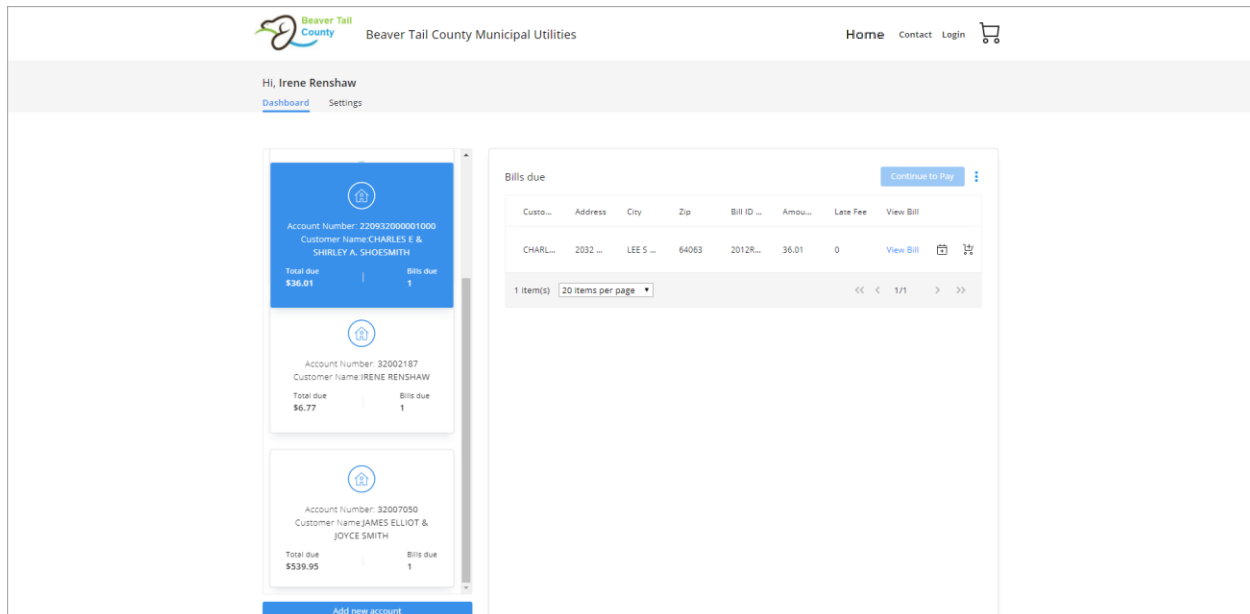
Adding Multiple Billing Accounts

For customers who have multiple unique billing accounts in the same county (e.g., customers who own more than one property), the BillPay Portal gives them the option to quickly add billing accounts to their registered Portal account and pay multiple bills all at once. From the Account Dashboard, they would simply click the **Add New Account** button to display the "Add New Account". This uses the same search fields configured for Pay Now bill searches and Registered Pay billing account searches.

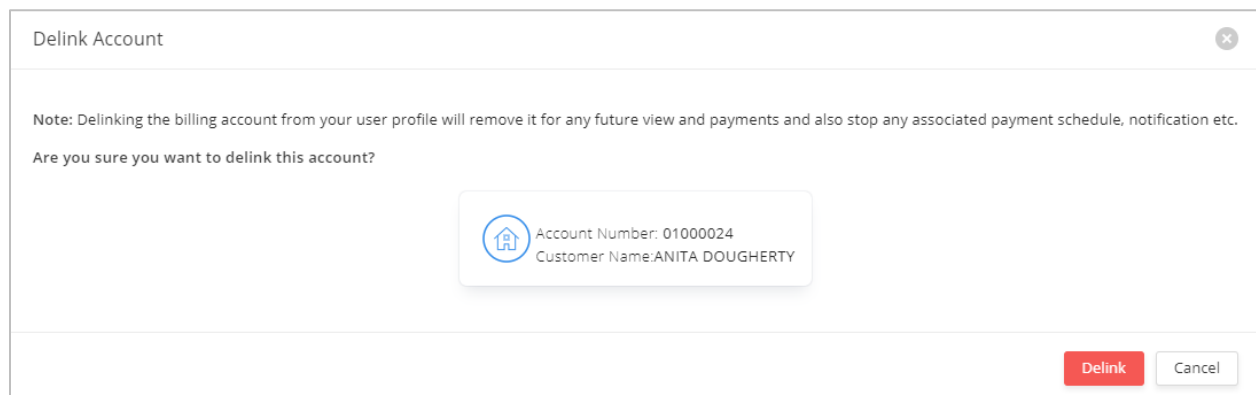


After entering the applicable values and clicking the **Search** button, the modal displays the results. The customer selects one or more billing accounts and clicks the **Add Account** button. The Portal closes the modal and returns the customer

to his/her Account Dashboard with the linked billing accounts displayed in alphabetical order using the **Customer Name** value.



If the customer needs to delink a billing account, he or she would simply select it from the list of linked accounts and then click **Delink Account**. The following confirmation modal displays.



To confirm the action, the customer clicks the **Delink** button and the Portal returns him or her to his/her Account Dashboard.

Accessing Multiple Portals

Once registered with Forte, customers can access all BillPay Portals powered by Forte using the email and password credential they created when they first registered. In fact, if an already registered user attempts to register on another BillPay Portal, the "Register for an Account" instructs them to log into the Portal

instead. If a customer changes his or her password via the **Forgot Password?** link, that new password changes for all BillPay Portals powered by Forte.

This feature simplifies the bill payment process by giving customers access to different Portals using just one set of sign-on credentials.

Tracking Payments History

BillPay's **Payments** tab gives merchant customers the ability to view and track payments they've made on the BillPay Portal while in Registered Pay. Each payment record indicates when the customer made the payment, the amount paid toward the bill balance (service fees not included), the payment method he or she used, and the status (i.e., **In-Progress**, **Complete**, **Rejected**, **Cancelled**, and **Failed**) and trace number of the transaction.

The screenshot displays the BillPay Portal for Beaver Tail County Municipal Utilities. The user is logged in as George Glass. The 'Payments' tab is active, showing a list of three payments made on Nov 19, 2019. Each payment record includes the date, payment method (VISA or eCheck), the amount, and a trace number. There are buttons for 'Expand All' and 'Collapse All' at the top right of the list. At the bottom, there is a pagination control showing '20 items per page' and navigation arrows. The footer indicates the portal is powered by Forte and includes links for Privacy Policy, Security Policy, and PCI compliance.

Date	Payment Method	Amount	Trace Number
Nov 19, 2019	VISA 1111	\$1,505.00	8fb7bada-8df7-40b8-967d-5a9bc4942719
Nov 19, 2019	VISA 1111	\$505.00	aa65f185-c269-4738-8c11-e1b0e8b40d72
Nov 19, 2019	eCheck 7887	\$254.00	068f1804-1bcc-4ac4-916b-6889f401297d

Customers can click on a payment record to display more details about the payment or can click the **Expand All** button to view the details of every payment record all at once.

Beaver Tail County Municipal Utilities

Hi, George Glass

Accounts [Payments](#) [Settings](#)

Expand All Collapse All

Customer Name	Customer Id	Bill Number	Unique Bill Id	Payment Amount	Late Fee Fixed	Random Item #2
GEORGE TEST	1400011	311	2024PP01000024	1102.33		Personal Prop
GEORGE TEST	1400011	411	2025PP01000024	397.67		Personal Prop

Nov 19, 2019 **VISA** 1111 8f670ada-8df7-40b8-967d-5a9bc4942719 \$1,505.00

Customer Name	Customer Id	Bill Number	Unique Bill Id	Payment Amount	Late Fee Fixed	Random Item #2
GEORGE TEST	1400011	311	2024PP01000024	500.00		Personal Prop

Nov 19, 2019 **VISA** 1111 aa65f185-c269-4738-8c11-e1b0e8b40d72 \$505.00

Customer Name	Customer Id	Bill Number	Unique Bill Id	Payment Amount	Late Fee Fixed	Random Item #2
GEORGE TEST	1400011	311	2024PP01000024	250.00		Personal Prop

Nov 19, 2019 **eCheck** 7887 068f1804-1bcc-4acc-916b-6889f401297d \$254.00

Item(s) 20 items per page << < 1/1 > >>

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Configuring Notifications

BillPay's **Notifications** settings give registered customers the ability to manage their Portal notifications and keep up to date on pertinent billing events, such as when a new bill is available or when a payment was successfully processed. To view and manage notification settings, customers should click **Settings** > **Notifications** from the top menu.

Beaver Tail County Municipal Utilities

Hi, Joyce!

Accounts [Payments](#) [Settings](#)

Profile

Notifications

Payment Methods

Notifications

Turn on to receive all notifications or choose the ones you'd like to receive

Email roliajoycejoyce@test.com Phone null

Expand All Collapse All

Account (Billing)

Payment Method

Payment Schedule

Bill Presentment

Other

Notification Categories

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BillPay offers seven different notification categories where customers can configure if and how they're notified of specific events. Currently, the Portal offers only email notifications, but will support SMS messages in a future release. The following table lists the notifications available to customers:

Notification Category	Events
Billing Account	When the customer links his/her billing account.
	When the customer de-links his/her billing account.
Portal Account	When the customer successfully completes his/her Portal user registration.
	When the customer updates his/her password.
	When a customer updates the user profile associated with his/her Portal account.
Payment Method	When the customer adds a new payment method to his/her Portal account.
	When the customer deletes a payment method from his/her Portal account.
	When the customer updates a payment method.
Payment Schedule	When the customer adds a new payment schedule.
	When a payment schedule completes.
	When a scheduled payment cannot process.
	When a scheduled payment is due.
AutoPay	When AutoPay is enabled.
	When AutoPay is disabled.
	When the customer has an upcoming AutoPay transaction.
	When an AutoPay schedule is created after bill presentment.
	When an AutoPay schedule is deleted after bill presentment.
	When an AutoPay transaction completes.
	When an AutoPay transaction fails.
Bill Presentment	When the customer has a new bill.
	When a bill becomes overdue.
	When the due amount changes on a bill.
	When the bill's due date is approaching.
Other	When a payment is processed.

Bill Payment Options

In Registered Pay mode, customers can choose to make ad-hoc bill payments or create a schedule of recurring payments to pay their bill balance in installments. Customers can also save their payment method data to their BillPay

Portal account, which creates and saves a payment method token in their customer record in Dex. Customers must save payment methods to create payment schedules; however, saved payment methods can also be used with ad-hoc transactions.

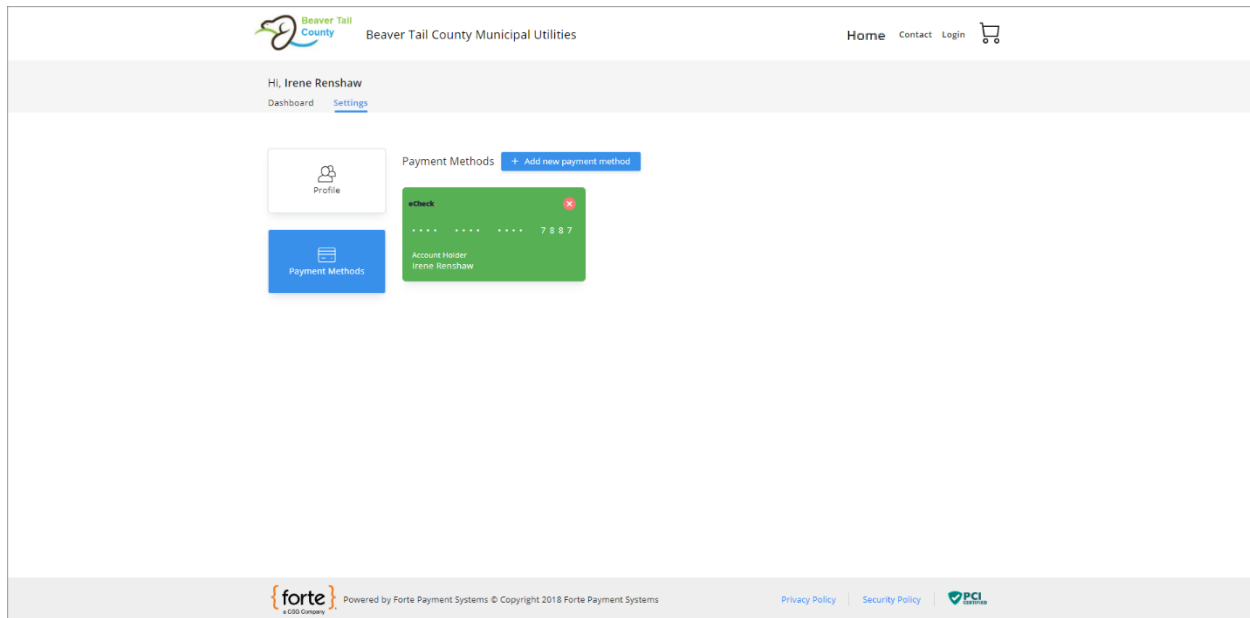
Saved Payment Methods

To create and save a payment method, customers can select the **Settings** menu option, click the **Payment Methods** box, and then click the **Add New Payment Method** button. A modal is displayed where they can swipe, dip, or manually enter the information for any supported payment method.

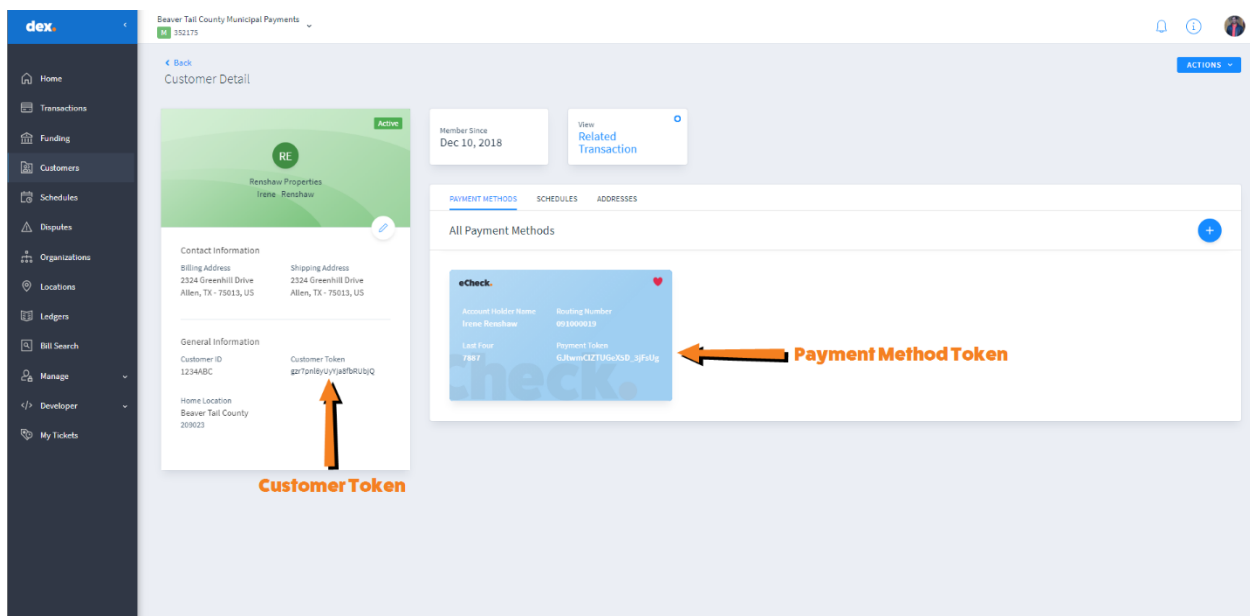
The screenshot shows the Beaver Tail County Municipal Utilities BillPay Portal. The user is Irene Renshaw, and she is in the 'Settings' section. The 'Payment Methods' section is active, showing a list of existing payment methods (none are visible) and a button to 'Add new payment method'. The modal for adding a new payment method is displayed, showing the following information:

- BEAVER TAIL COUNTY**
- Payment Method**: 091000019 - wells fargo bank, Checking
- Billing information**: United States of America
- Address**: Renshaw Properties, Irene Renshaw, 2324 Greenhill Drive, Address line 2
- City**: Allen, **State**: Texas
- Zip**: 75013, **Phone**: 214-555-5698
- Email**: irene@ireneproperties.com
- Save** button

After clicking the **Save** button, the payment method displays on the customer's profile page.



In Dex, the payment method token the BillPay Portal created is saved to the customer's record.



Additionally, customers can create payment methods when setting up a payment schedule or AutoPay.



Payment Plan

Lets get started with payment plan.
Pay bills at your convenience

Account Number: 1240009
Customer Name: DAVEY TEST
Bill Number: 124PP0100009
Due Amount: \$7,753.33
Due Date: 11/19/21

Set up payment plan

Select a one-time future payment or create multiple installments to pay your bill.

☒ One-time
 ☐ Multiple Payments

Installment amount:
 Start Date:

Payment method: [+ Add new](#)

☐ I accept the [Terms of Use](#)

[Submit](#)

Add a new Payment Method



Enable AutoPay

Set up AutoPay to never miss a payment. Your first automatic payment will be debited in the next billing cycle.

Account Number: 1240009
Customer Name: DAVEY TEST

Enable AutoPay

Payment Amount: Total Due
 Billing amount which vary per billing cycle

Maximum Payment Amount (Optional) :

If Total due (billed) amount exceeds maximum amount then payment will not be made and an email notification will be sent.

Payment Date: ☒ On Due Date
☐ day(s) before due date

Payment method: [+ Add new](#)

[Continue](#)

Add a new Payment Method

Once created, saved payment methods automatically load into the **Payment Information** dropdown field on the payment forms for ad-hoc payments and the **Payment Method** dropdown for schedule and AutoPay creation.

The screenshot shows the 'Payment Center' interface for Beaver Tail County Municipal Utilities. At the top, there's a navigation bar with 'Home', 'Contact', and 'My Account'. Below the header, a progress bar indicates the steps: 1. Amount, 2. Payment, and 3. Receipt. The main section is titled 'BEAVER TAIL COUNTY' and contains a 'Payment Information' table. An orange arrow points to the 'Saved Payment Methods' section of the table.

Payment Information	Action
Irene Renshaw Account Ending - 7887 TRNA 021000019	
Irene Renshaw Account Ending - 5665 TRNA 021000021	
Service Fee: \$27.06 Amount: \$428.30	

Buttons: [Authorize](#) [Back](#)

The screenshot shows the user's dashboard for Irene Renshaw. A 'Set up payment plan' modal is open, allowing the user to select a payment method from a list of 'Saved Payment Methods'. The modal also includes a date selector and a 'Submit' button.

Payment Plan

Let's get started with payment plan.
Pay bills at your convenience

Account Number: 32006816
Customer Name: DANIEL & SUSAN SMITH
Bill Number: 2012PP32006816
Due Amount: 401.24
Due Date: 2020-11-01 10:00:00

Set up payment plan

Select a one-time future payment or create multiple installments to pay your bill.

☒ One-Time ☐ Multiple Payments

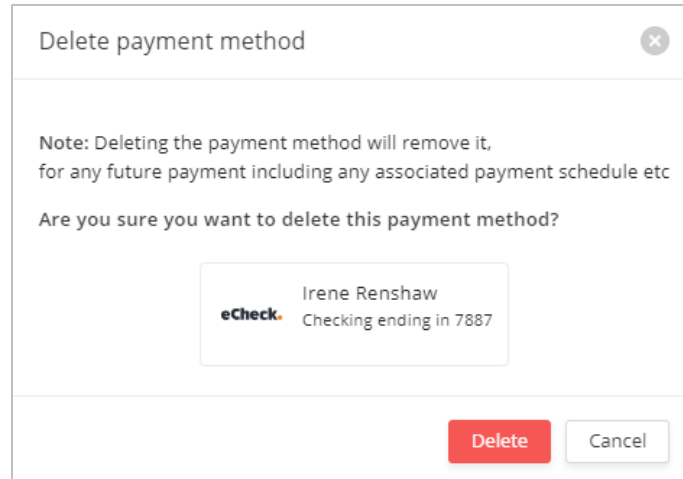
Payment method: [Add new](#)

Irene Renshaw ending in .7887
 Irene Renshaw ending in .5665

Date: mm/dd/yyyy

☐ I Accept To Terms And Conditions [Submit](#)

If the customer ever wants to delete a payment method, he or she would simply navigate to the **Settings** tab, select the **Payment Methods** box, and click the next to the payment method he or she wants to delete. The following confirmation modal displays.



To confirm the deletion, the customer clicks the **Delete** button and the Portal returns him or her to the Settings page.

Schedules

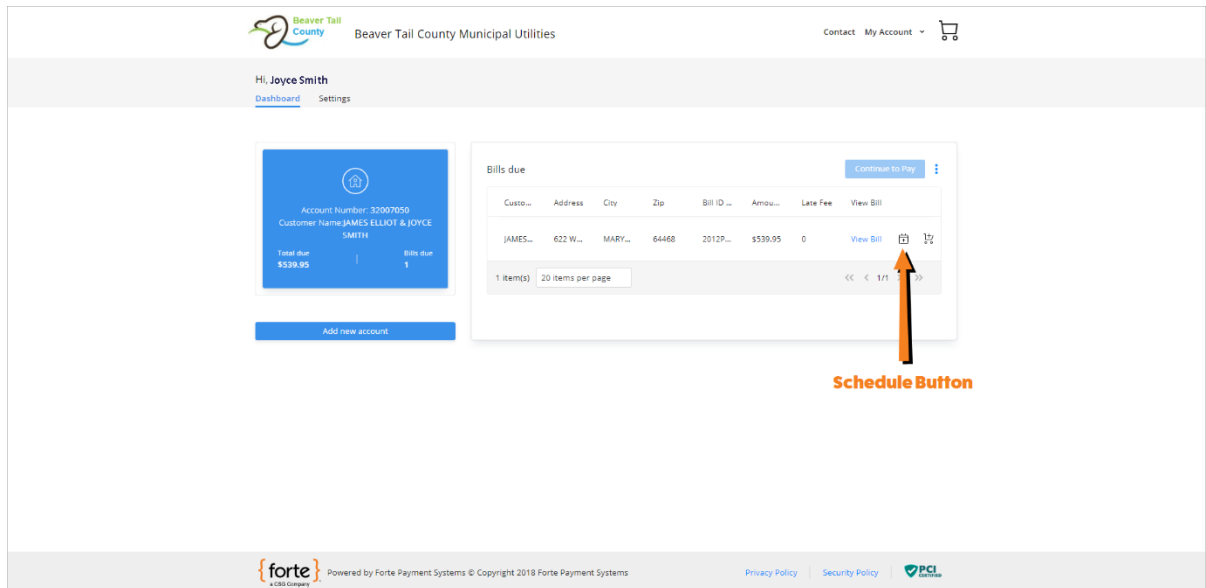
NOTE: Currently, scheduled payments do not support Grouping ID rules that ensure customers pay the oldest bill balances first. This functionality will be included in a later sprint.

Registered Pay mode gives customers the ability to create schedules for one-time future transactions or multiple, recurring transactions. Merchants can define the frequency, quantity, and timing settings for scheduled payments and can track and manage schedules from the Customer's Detail Screen and/or the Schedule's Detail Screen in Dex. Customers must have at least one payment method saved to their Portal account before submitting a schedule; payment methods can be saved from the **Settings** menu or from the Set Up Payment Plan Modal.

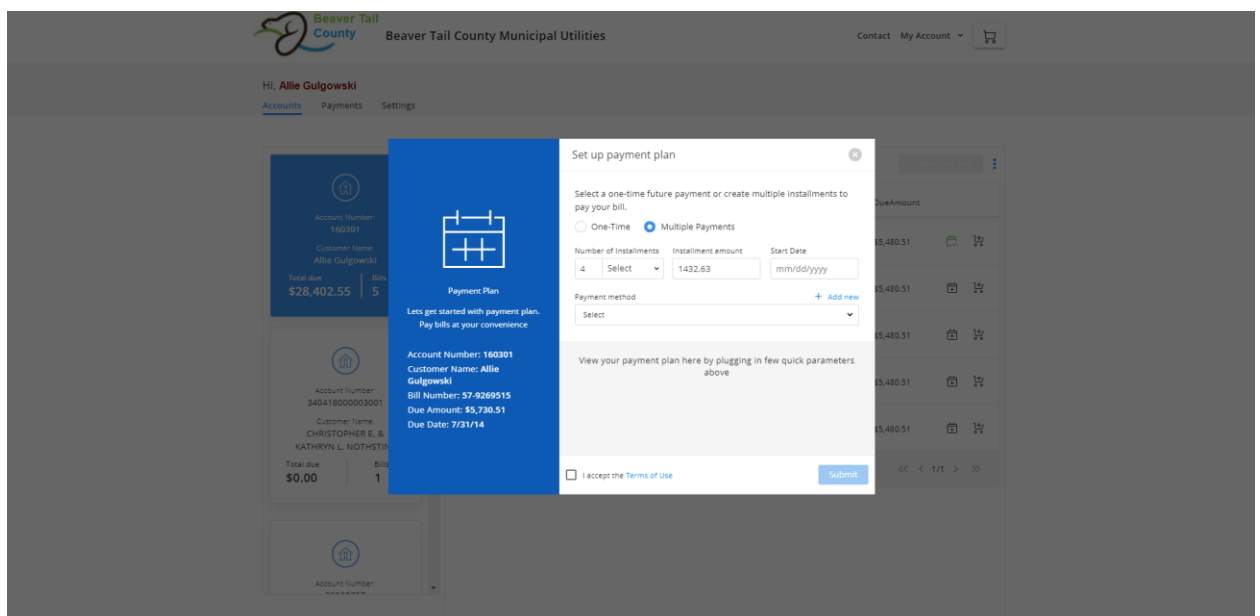
To create a schedule, customers must complete the following steps:

1. The customer accesses his or her Account Dashboard and clicks the **Schedule** button next to the bill for which he or she wants to create an installment schedule.

Home



- The Set Up Payment Plan Modal displays. Customers have the option to make one lump-sum payment on a specific future date by selecting the **One-Time** radio button or can make installment payments at a specified frequency by selecting the **Multiple Payments** radio button.



- The customer uses the Payment Method dropdown menu to select the saved payment method he or she wishes to use for this schedule. If he or she has not saved a payment method or wants to use a different payment method, he or she can click the **Add New** button to create and

save a payment method.

4. For multi-payment schedules, the customer must define the number of payments he or she wants to make and how often he or she wants to make a payment. Customers have the option to make **Monthly** (every 30 days), **Quarterly** (every 90 days), **Semi-Annual** (every six months), or **Yearly** (every 12 months) payments. Merchants can limit the number and frequency of installment payments for schedules (e.g., a county collecting property taxes can limit the scheduled payments to six monthly installments).
5. The customer calculates the **Installment Amount** by dividing the **Due Amount** by the **Number of Installments** (e.g., if a customer wants to pay a \$1000 over 4 months, the **Installment Amount** would be \$250) and enters that number into the **Installment Amount** field. This amount must be at least either the Minimum Amount passed in the bill file or the Partial Payment amount/percentage settings and cannot be greater than the Overpayment amount/percentage settings defined in Dex. Additionally, the total amount of the installment payments cannot exceed the overpayment threshold (i.e., either a percentage of the bill amount or a dollar amount).
6. The customer enters the start date of the schedule into the **Date** field or uses the date picker to select a date from a calendar. This date must be at least one day in the future and must comply with the start/end date settings the merchant defines in Dex.
7. After entering the required information, the Modal displays a summary of the schedule, which includes the date and amount of each installment.

Beaver Tail County Municipal Utilities

Hi, Allie Gulgowski

Accounts Payments Settings

Account Number: 160301
Customer Name: Allie Gulgowski
Total due: \$28,402.55

Payment Plan

Let's get started with payment plan.
Pay bills at your convenience

Account Number: 160301
Customer Name: Allie Gulgowski
Bill Number: 57-9269515
Due Amount: \$5,730.51
Due Date: 7/31/14

Set up payment plan

Select a one-time future payment or create multiple installments to pay your bill.

☐ One-Time ☒ Multiple Payments

Number of installments: 4 Monthly Installment amount: 1432.63 Start Date: 6/20/2019

The start date must be between 06/19/2019 and 07/31/2014

Payment method: eCheck, Ending in ...2345

View your payment plan here by plugging in few quick parameters above

Jun 20, 2019 - Sep 20, 2019	
Jun 20, 2019	\$1,432.63
Jul 20, 2019	\$1,432.63
Aug 20, 2019	\$1,432.63

☐ I accept the Terms of Use

Submit

1. The customer selects the **I Accept the Terms and Conditions** checkbox and clicks the **Submit** button. The Portal displays a message indicating whether the schedule was successfully created. Customers can print a list of scheduled transactions from this message by selecting the **Print Schedule** button (Customers can also print a list of their scheduled transactions by viewing the schedule and selecting **Actions > Print Schedule**).

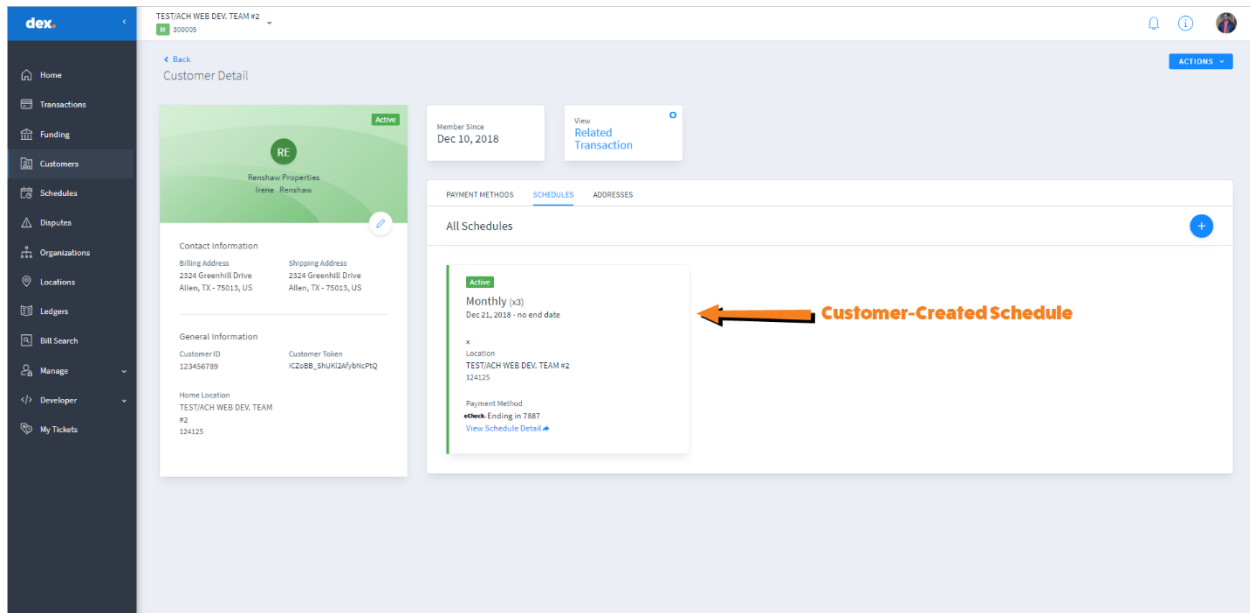
Payment Scheduled

Your payment was scheduled successfully. Your bill will be paid automatically from next scheduled date.

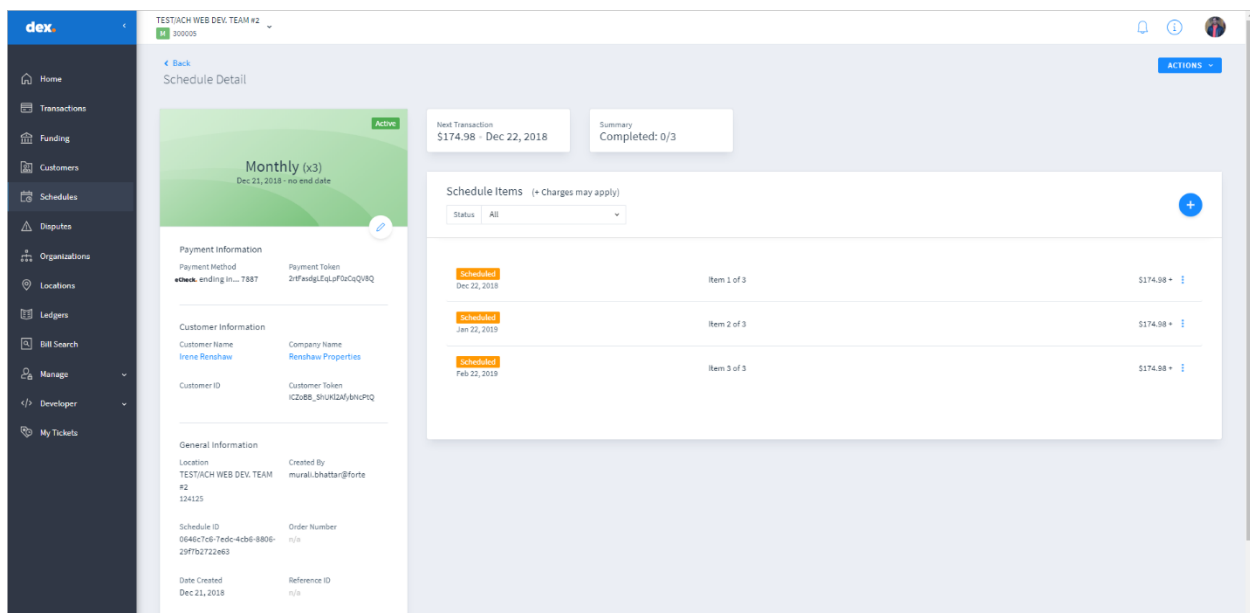
Nov 20, 2019 - Feb 20, 2020

Print schedule Okay

After the customer submits the schedule, the Portal creates a Schedule ID that maps to that customer's Customer and Payment Tokens. It also sends an email notification to the customer's username email address (if the customer has subscribed to notifications). The merchant can view the schedule on the Customer's Detail Screen in Dex by selecting the **Schedules** tab.



To view the details of a schedule, the merchant can simply search for it on the Schedules Summary Datagrid or click the **View Schedule Detail** link on the Customer's Detail Screen.



To delete a schedule, a customer would simply click the  next to the bill's listing in his or her Account Dashboard to display the View Schedule Modal.



View Schedule

Account Number: 160301
Customer Name: Allie Gulgowski
Bill Number: 57-9269516
Due Amount: \$5,480.51
Due Date: 7/31/20

View Schedule

Next Transaction

Jul 1, 2020
\$5.00

Payment Method

VISA Ending in ...1111 (exp. 05/2020)

Schedule Details

7/1/20	Scheduled	\$9.00
8/1/20	Scheduled	\$9.00

Close

Clicking the **Actions > Delete Schedule** button displays the following confirmation message.



View Schedule

Account Number: 160301
Customer Name: Allie Gulgowski
Bill Number: 57-9269516
Due Amount: \$5,480.51
Due Date: 7/31/20

View Schedule

Next Transaction

Jul 1, 2020
\$5.00

Payment Method

VISA Ending in ...1111 (exp. 05/2020)

Schedule Details

7/1/20	Scheduled	\$9.00
8/1/20	Scheduled	\$9.00

Delete Schedule

Note: By deleting this schedule, you will lose all the future scheduled payments. Are you sure you want to delete this schedule?

Warning: This cannot be undone.

Delete

Cancel

To confirm the deletion, the customer clicks the **Delete** button and the Portal returns him or her to his/her Account Dashboard. After a schedule deletion, the Portal sends an email notification to the customer at his/her username email address (if the customer has subscribed to notifications).

AutoPay

AutoPay gives registered merchant customers the opportunity to set up automatic debits from their preferred payment method so that they never miss a bill payment. Merchants can allow customers to define their maximum payment amounts and give customers options on when the payment will process (e.g. on Due Date or when the bill becomes available or 1-3 days before Due Date).

To set up AutoPay, customers must complete the following steps:

1. After logging in to the BillPay Portal, navigate to the AutoPay Settings section that displays above the Bills Due section and click the **Enable AutoPay** button. An Enable AutoPay modal displays. **NOTE:** The modal below displays options to define maximum payment amounts and custom payment dates, which the merchant specifies during setup.

Enable AutoPay

Set up AutoPay to never miss a payment. Your first automatic payment will be debited in the next billing cycle.

Account Number: 1078448
Customer Name: Harold Hintz

Enable AutoPay

Payment Amount: Total Due
Billing amount which vary per billing cycle

Maximum Payment Amount (Optional) :
If Total due (billed) amount exceeds maximum amount then payment will not be made and an email notification will be sent.

Payment Date: ☒ On Due Date
☐ day(s) before due date [+ Add new](#)

Payment method: [v](#)

[Continue](#)

2. In the **Maximum Payment Amount** field, the customer must enter the maximum amount he or she is willing to pay toward a bill. This prevents large surprise debits that may burden the customer and, in turn, become an issue for the merchant. If the Total Due Amount is greater than the Maximum Payment Amount defined in this field, BillPay will cancel the automatic payment and send an email notification to the customer instructing them to make an ad-hoc payment or, in the case of an error, to contact the merchant.
3. In the **Payment Date** field, the customer must select whether they want to process the payment on the bill's **Due Date, When the Bill Becomes Available**, or a merchant-defined number of days prior to the Due Date by selecting the applicable radio buttons. These are all the available payment date options, but merchants can customize their Portal to only accept payment on the Due Date or when the bill becomes available.
4. In the **Payment Method** field, the customer either uses the dropdown menu to select an already defined payment method or clicks the **Add**

New button to create a new payment method. For more information about creating payment methods, see the “[Saved Payment Methods](#)” section above.

5. The customer clicks the **Continue** button. BillPay displays a summary of the customer's AutoPay settings in the Enable AutoPay modal.

Enable AutoPay

Please review AutoPay settings before submitting

Payment Amount: Total Due

Maximum Payment Amount: \$600.00

Payment Date: On Due Date

Payment Methods: **VISA** ending in 1111

☐ I accept the [Terms of Use](#)

Account Number: 1078448
Customer Name: Harold Hintz

Back Enroll Auto Pay

6. If the settings summary looks correct, the customer clicks the **I accept the Terms of Use** checkbox and then clicks the **Enroll AutoPay** button. The Enable AutoPay modal returns the customer to their dashboard in the Portal.

Interactive Voice Response (IVR)

Forte's interactive voice response (IVR) solution works in conjunction with BillPay to give customers a simple, computer-free method for paying bills at home or on-the-go. Our IVR technology reads the merchant's bill definition files (both standard and custom) and performs the card-not-present or echeck capture transaction while the customer is on the phone. Additionally, the merchant's IVR subscription can be configured to support partial payments and overpayments,

Grouping IDs that delineate how BillPay should apply payments to balances, and payment ordering so that customers can choose to pay the oldest bill first or all their bills at once.

Point-of-Sale Devices

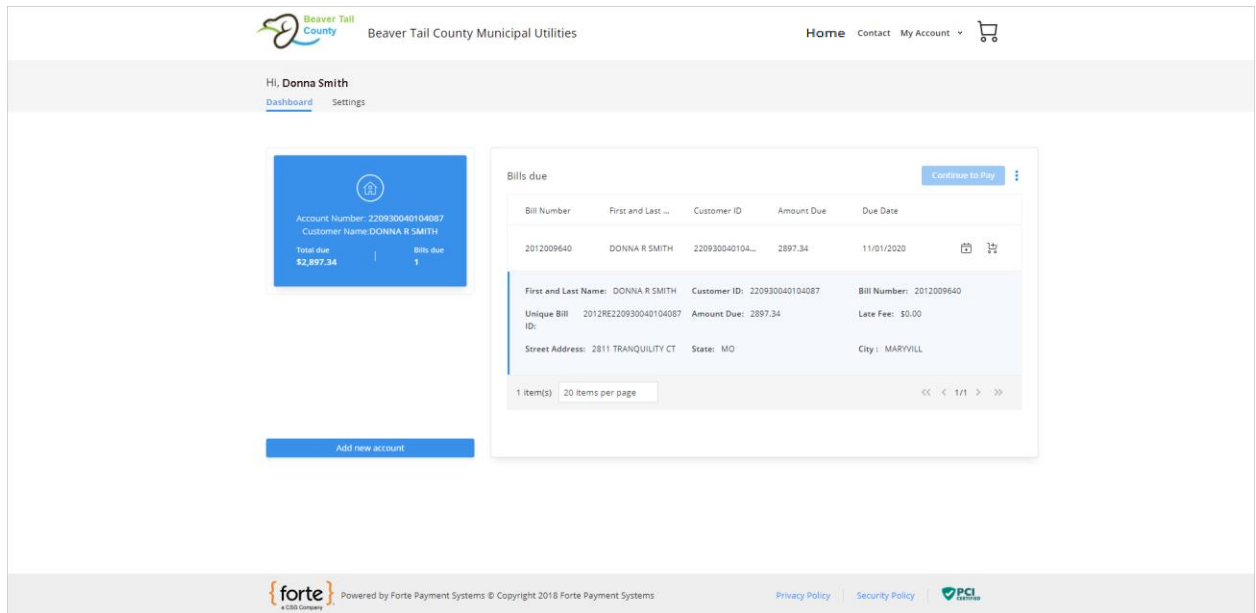
In addition to card-not-present payment channels, the BillPay Portal also supports card-present channels, such as kiosk payments or payments made in-person with a customer service representative. The only supported, EMV-compliant POS device is the [MagTek eDynamo](#), which supports both swiped and dipped transactions on any Window's device and produces EMV-compliant receipts. For information on setting up an eDynamo with your BillPay configuration, see Forte's [DevDocs](#).

Paying a Bill

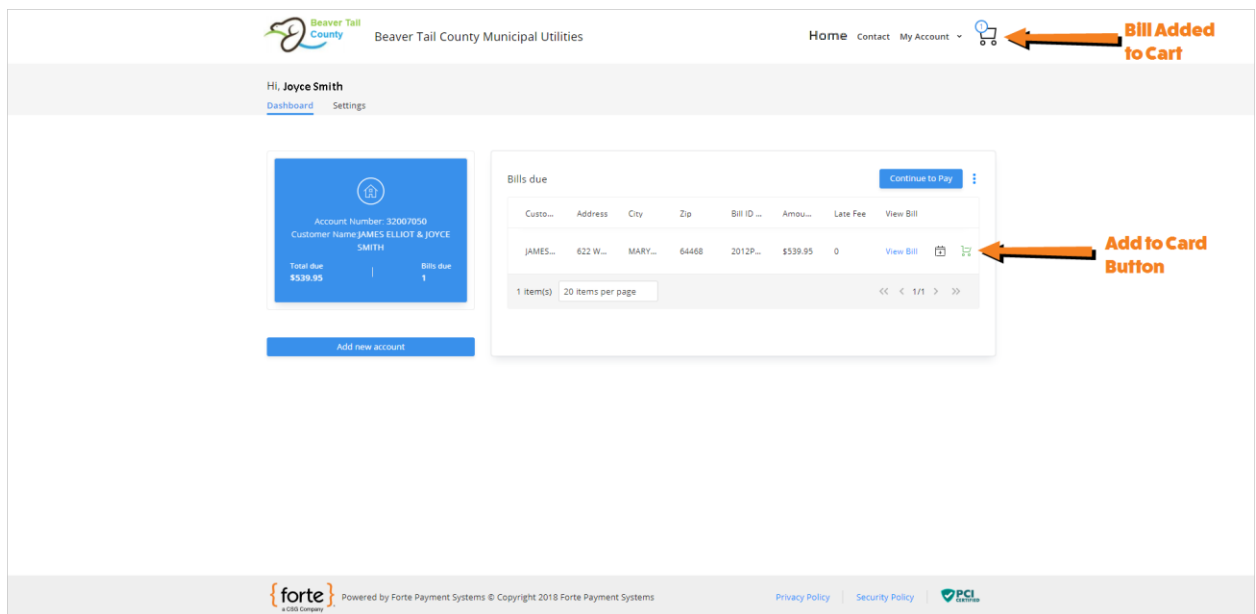
After registering, paying a bill is as easy as logging in and accessing the Account Dashboard. The Account Dashboard displays a listing of all the bills currently due for that billing account.

After logging in, the customer pays his or her bills by completing the following steps:

1. If not already displayed, the customer clicks the **Dashboard** menu option or selects **My Account > Dashboard** from the Portal menu. The bill(s) currently due display in the 'Bills Due' section. To view the details of a bill, the customer clicks the row on which it's listed.



- To pay a bill, the customer selects the **Add to Cart** button that displays next to the bill's listing in the "Bills Due" section. The Cart in the Portal menu displays the item and the **Continue to Pay** button becomes clickable.



- The customer can click the Cart in the Portal menu or select the **Continue to Pay** button to access the Payment Center. He or she can choose to pay the full amount or can click the **Select Other Amount** link to pick from a selection of available payment amounts, including a Minimum Amount, Partial Amount, or Overpayment amount. The customer must click the **I**

Agree to Terms of Use checkbox to activate the **Continue** button. He or she can also click the **Terms of Use** link to view a printable modal displaying the full terms of use.

4. After clicking the **Continue** button, BillPay displays the Forte Checkout payment form. The customer completes the required fields and clicks **Next**.

The screenshot displays the 'Payment Center' interface for Beaver Tail County Municipal Utilities. At the top, the header includes the county logo, name, and navigation links (Home, Contact, Login). Below the header, a progress bar indicates three steps: 1. Amount, 2. Payment (current), and 3. Receipt.

The main content area is titled 'Payment Method' and contains a form for entering payment details. It includes fields for a card number (masked as 'XXXX XXXX XXXX XXXX'), expiration date (MM/YY), and CVV. Below these are logos for VISA, MasterCard, Discover, and American Express. The 'Billing Information' section is set to 'United States of A' and includes fields for Company name*, First and last name*, Address line 1*, Address line 2, City*, State (dropdown), Postal code*, Phone number, and Email address. A note indicates that fields marked with an asterisk are required. 'Next' and 'Back' buttons are located at the bottom right of the form.

The footer contains the Forte logo, copyright information (Powered by Forte Payment Systems © Copyright 2018 Forte Payment Systems), and links to Privacy Policy, Security Policy, and PCI compliance.

5. BillPay displays a transaction summary page, which the customer can edit by clicking the **Edit** link and returning to the payment form in the previous step. If the information is correct, the customer clicks **Authorize** to complete the payment.

Beaver Tail County Municipal Utilities

Home Contact Login

Payment Center

Enter the payment method, click next to review and authorize to pay

1 Amount 2 Payment 3 Receipt

Payment Information Edit

VISA Donna Smith
Visa Credit Card - 1111
Exp. 12/2021

Amount Summary

Amount: \$289.73

Authorize Button → Authorize Back

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Privacy Policy Security Policy PCI Entitle

6. If the transaction was successful, BillPay displays the Receipt page to the customer. From here the customer can view or print a PDF version of their receipt by clicking the **Print Receipt** button or search for additional bills by clicking the **Search for More Bills** button.

Beaver Tail County Municipal Utilities

Home Contact Login

Receipt

Print or save this payment receipt for your reference

Thank You! Your payment of amount \$289.73 has been processed. Search For More Bills Print Receipt

Bill Details:

Fort Test Account -
500 W Bethany Dr CQA
Plano, TX 75024
111-111-1111

Payer Details:

Donna Smith
VISA ending in 1111
donna@hotmail.com
214-555-5889

Transaction Details:

Paid On: 12/20/18, 10:41 AM
Response: TEST APPROVAL
Approval ID: 123456
Trace Number: 5d97697e-a41b-452d-a723-83f6d1233975

Order Details

Bill Number	First and Last Name	Customer ID	Amount Due	Due Date	Payment Amount
2012009640	DONNA R SMITH	220930040104087	2897.34	11/01/2020	\$289.73
Total					\$289.73

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Privacy Policy Security Policy PCI Entitle

7. The Portal sends a payment confirmation to the customer's email address and Dex records the transaction details.

Setting Up the Portal

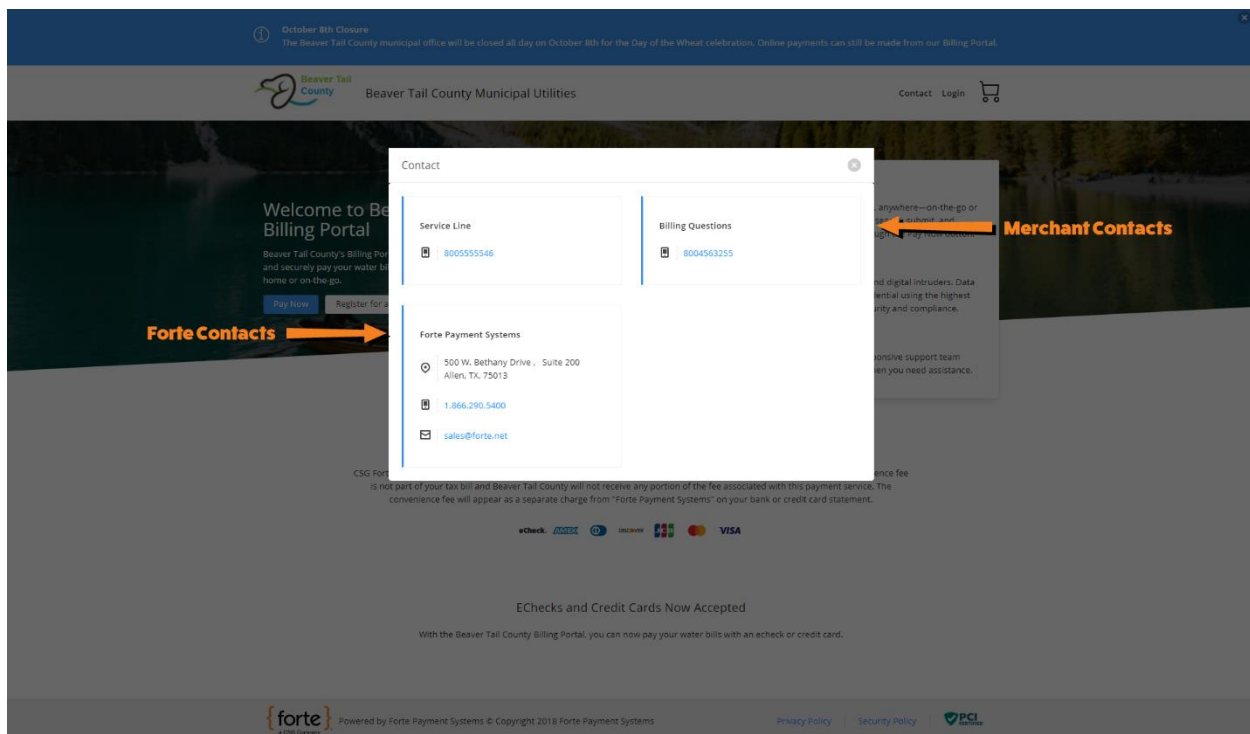
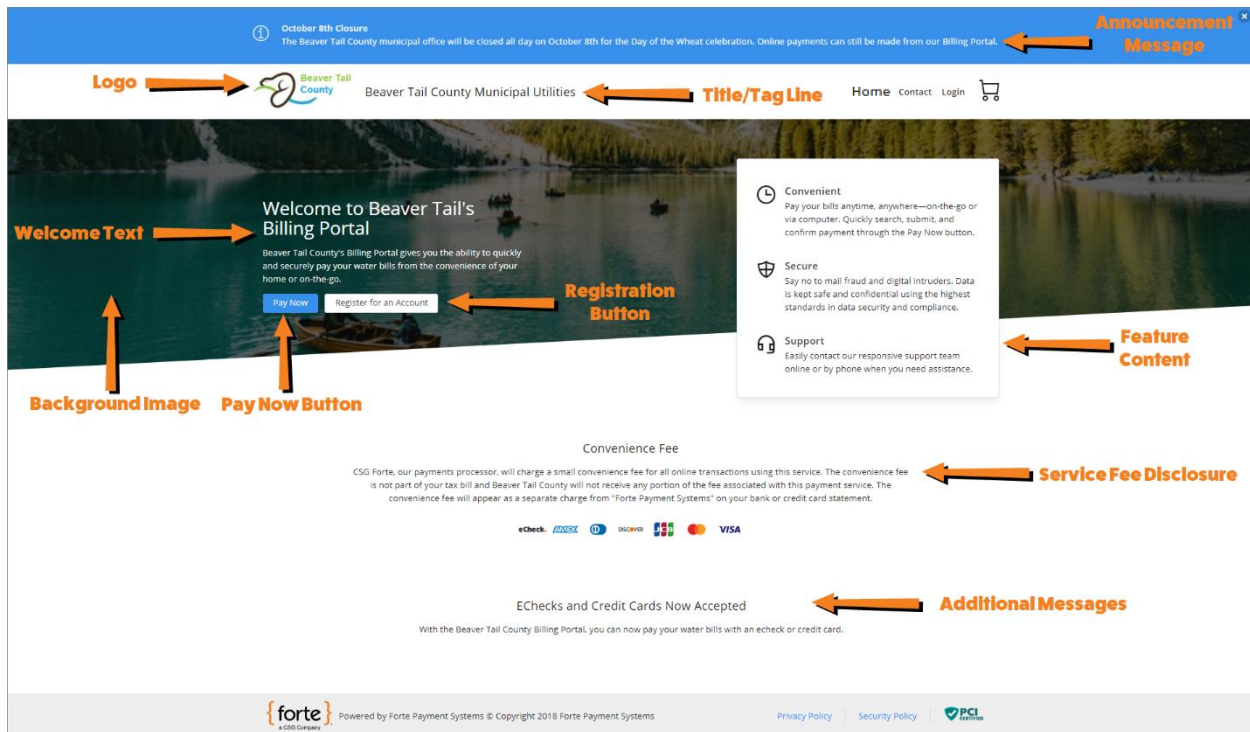
After configuring the merchant's location-level settings, we can now customize his or her BillPay Portal to his or her specifications. With a little input from the merchant, you can create a custom BillPay Portal in the merchant's Production Sandbox account where he or she can test the configuration and UI, suggest edits, and then sign-off on a final version of the Portal. After that final sign off, those Sandbox settings are then recreated in the Production Live account, which supports live transactions and can be accessed by the merchant's customers.

The different BillPay environments are available at the following URIs. Merchant Discriminators are unique combinations of three to twenty-five alphanumeric characters that distinguish merchants.

URL	Environment
https://billpay.forte.net/[+Merchant Discriminator]	Live
https://sandbox.forte.net/billpay/[+Merchant Discriminator]	Sandbox

Homepage

Merchants can customize the Homepage of their BillPay Portal with their logo, text, and a full-width background image that represents their business or industry. They can also include announcements, seasonal messages, service updates, or legal verbiage to keep their customers up to date. The following figure displays a sample BillPay Portal and the elements they can customize.



You can create or update most of the UI elements on the Homepage by accessing the different tabs in the **Page Settings** modal in Dex (**Locations** menu > Merchant Location > **Bill Pay** > **Page Settings**). The next few figures display

these tabs and what Homepage settings each tab contains.

The screenshot shows the 'Page Settings' form with the 'GENERAL' tab selected. The form contains the following sections:

- Site Title/ Tag Line**: A text input field containing 'Beaver Tail County Municipal Utilities'. An orange arrow points to this field with the label 'Title/Tag Line'.
- Site Icon**: A section with a circular icon placeholder and the text 'Water Works'. Below it is a 'Select an icon for your site.' label.
- Site Logo**: A section with a description of logo requirements and a dashed box containing the 'Beaver County' logo. An orange arrow points to this box with the label 'Logo'.
- Background Image**: A section with a description of background image requirements and a rectangular image placeholder showing a landscape. An orange arrow points to this image with the label 'Background Image'.

At the bottom right of the form are 'SAVE' and 'CANCEL' buttons.

Page Settings

GENERAL **HOMEPAGE** CONTACT ANNOUNCEMENT

Welcome Text

Use this space as a welcome message that will display to site visitors on the merchant's BillPay homepage.

Welcome to Beaver Tail's Billing Portal

Body

Beaver Tail County's Billing Portal gives you the ability to quickly and securely pay your water bills from the convenience of your home or on-the-go.

Additional Messages

Display up to 3 sets of additional messages to site visitors on the merchant's BillPay homepage. Suggested topics include messages that describe the bill(s) and/or messages that detail the services provided by the merchant.

+ ADD DISPLAY MESSAGES

Title

EChecks and Credit Cards Now Accepted

Body

The Beaver Tail County Billing Portal now accepts echecks and credit card payments.

Service Fee Content

Use this space to explain any applicable service fees or any other message to site visitors. The merchant's supported payment methods display below the service fee text.

Title

Convenience Fee

Body

CSG Forte, our payments processor, will charge a small convenience fee for all online transactions using this service. The convenience fee is not part of your tax bill and Beaver Tail County will not receive any portion of the fee associated with this payment service. The convenience fee will appear as a separate charge from "CSG Forte Payment Systems" on your bank or credit card statement.

Feature Content

Display up to 3 available feature descriptions on the BillPay homepage

+ Convenient

+ Secure

+ Support

convenient

Pay your bills anytime, anywhere&mdashon-the-go or via computer. Quickly search, submit, and confirm payment through the Pay Now button.

secure

Say no to mail fraud and digital intruders. Data is kept safe and confidential using the highest standards in data security and compliance.

reliable

Easily contact our responsive support team online or by phone when you need assistance.

SAVE CANCEL

Welcome Text**Additional Messages (x3)****Service Fee Disclosure****Feature Content**

Page Settings

GENERALHOMEPAGECONTACTANNOUNCEMENT

Contact

Activate the Show Forte Contacts toggle to display Forte contact information or add up to four merchant-specific contacts on the merchant's BillPay site. Forte and/or merchant-specific contact information is required.

+ ADD ANOTHER CONTACT

Contact Title

Customer Service

☐ Show Address

☒ Show Phone

☐ Show Email

Merchant URL

https://www.mecknc.gov/TaxCollections/Pages/Pay-Taxes.aspx

Merchant URL Text

Beaver County Home

×

Show Forte Contacts

← Forte Contacts

← Merchant Contacts

SAVE

CANCEL

Page Settings

GENERAL

HOMEPAGE

CONTACT

ANNOUNCEMENT

Announcement Messages

Activate the Announcements toggle to display a featured message in a text bar that appears across the top of the merchant's BillPay site. Merchants can use this space to display important news or seasonal messages.

Title

Closed for July 4th

Body

B I [bulleted list] [numbered list] [link icon] [text color] [background color] [text style]

In observance of America's birthday, all Beaver Tail County municipal offices will be closed on July 4th. However, you can still pay your bill at any time on our bill payment portal.

SAVE

CANCEL

Use the following table when helping the merchant plan the UI for his/her bill Portal Homepage. To get to these settings complete the following steps:

1. Access the merchant's organization.
2. Click the **Locations** menu.
3. Click on the merchant location that wants to set up BillPay.
4. Click the **Bill Pay** tab. **NOTE:** If you do not see the **Bill Pay** tab, contact Implementation as this merchant's BillPay record needs to be activated.
5. Click **Page Settings**.

UI Element	Description	Type	Length/ Size	Req
General Tab				
Site Title/Tag Line	The title or tag line for the merchant's business. This value displays on every page of the Portal.	alphanumeric	100	R
Site Icon	An icon that represents the merchant's business. This icon displays in the BillPay Summary section on the Location's Details Screen and in various areas of the Portal (e.g., above the search fields on the search page, the Payment Center, the Receipt page, etc.). Supported icon choices include the following: • Government • Non-Government • Financial • Hospital • Services • Property Management • Property Tax • Mobile Home Tax • Real Estate • Alcohol Tax • Vehicle Registration • Tax • Environmental Health • Clerk's Office • Water Works • Waste Water • Utilities • Courts • Animal Control • Hospital • Correctional Facility • Healthcare	N/A	N/A	R
Site Logo	The merchant's logo image in one of the following formats: • JPG • PNG • BMP	Image	2mb	R

UI Element	Description	Type	Length/Size	Req
	For optimal image quality, the logo should be no bigger than 250px x 70px. Clicking the logo returns the customer to the Portal Homepage.			
Background Image	A high-resolution image that represents the merchant's business or industry in one of the following formats: • JPG • PNG • BMP For optimal image quality, the width of the background image should be 960px–1600px and the height should be no less than 400px.	Image	2mb	R
Homepage Tab				
Welcome Text Title	A brief message that welcomes visitors to the merchant's site. This message should succinctly describe the Portal and its capabilities. These fields support HTML characters (e.g., bullets, numbers, bold text, italicized text, colored text, wrap text) and hyperlinks.	alphanumeric	100	R
Welcome Text Body		alphanumeric	5000	R
Additional Messages Title	Add up to three messages to display to customers. Merchants can use these messages to describe the types of bills customers may see, to explain alternative ways customers can pay their bills (e.g., in-person or over the phone), and/or to simply display a seasonal message related to an upcoming holiday. These fields support HTML characters (e.g., bullets, numbers, bold text, italicized	alphanumeric	100	O
Additional Messages Body		alphanumeric	5000	O

UI Element	Description	Type	Length/ Size	Req
	text, colored text, wrap text) and hyperlinks.			
Service Fee Title	If applicable to the merchant, add a service fee statement that provides an explanation of what the service fee will be and why it's collected along with the bill payment. The default body text for this message is the following: <i>"Forte will charge a "service fee" for credit/debit cards and electronic checks processed using this service. The "service fee" is not part of your bill payment and [merchant name] will not receive any portion of the fee associated with this payment service."</i> These fields support HTML characters (e.g., bullets, numbers, bold text, italicized text, colored text, wrap text) and hyperlinks.	alphanumeric	100	O
Service Fee Body	<i>Forte will charge a "service fee" for credit/debit cards and electronic checks processed using this service. The "service fee" is not part of your bill payment and [merchant name] will not receive any portion of the fee associated with this payment service."</i> These fields support HTML characters (e.g., bullets, numbers, bold text, italicized text, colored text, wrap text) and hyperlinks. For service-fee merchants, Forte strongly recommends adding service fee verbiage to the Homepage of the BillPay Portal, so that their customers will not be surprised when their total amount reflects the addition of a service fee.	alphanumeric	1200	O
Feature Content	If desired, the merchant can add up to three BillPay feature descriptions to their BillPay Portal in the "Feature Content" section. These messages highlight the benefits of paying bills with BillPay. Choose from the following library of feature descriptions: • Convenient – Pay your bills from your mobile	N/A	N/A	O

UI Element	Description	Type	Length/ Size	Req
	device or computer. Quickly search, submit, and confirm payment through the Pay Now button. • Secure – Say no to mail fraud and digital intruders. Data is kept safe and confidential using the highest standards in data security and compliance. • Support – Easily contact our responsive support team online or by phone when you need assistance.			
Contact Tab				
Contacts	Add up to five merchant contacts so that customers know who to get in touch with if they have a question about their bills. Add Address, Phone (with extension or additional text), and/or Email information by selecting the Show Address, Show Phone, and/or Show Email checkboxes beneath the Contact Title field and entering the respective data into the free-text fields that display. Merchants can also opt to add a URL to a contact that returns the user back to the merchant's homepage or billing page. Enter the URL in the Merchant URL field in www.yourcompanysite.com format. The www prefix is required. Slashes and underscore punctuation are allowed. To display friendly text	alphanumeric	50	O

UI Element	Description	Type	Length/ Size	Req
	instead of the URL address, enter text into the Merchant URL Text fields. Merchants can also include Forte's Customer Service phone number and email address for customers who have technical issues with the Portal.			
Announcement Tab				
Announcement Message Title	Use announcement messages to prominently display important news about the merchant's business. These messages display in a dismissible text bar across the top of the Portal and support HTML characters (e.g., bullets, numbers, bold text, italicized text, wrap text) and hyperlinks.	alphanumeric	100	○
Announcement Message Body		alphanumeric	5000	○

Bill Search and Display

NOTE: For merchants who require custom file specifications, create the **Bill File Format** before setting up the datagrids described in this section. The merchant-defined fields (**XDATA 1–10**) in the **Bill File Format** must match the field names that you create in the Search and Display modal exactly; otherwise, the bill data will not display properly in the Portal.

Merchants can customize how their customers search for bills (in Pay Now) or billing accounts (in Registered Pay) by choosing up to four search fields. They can define whether to make fields required, how precisely the customer-provided search value should match (e.g., exact match, partial match, contains match), and whether the BillPay backend should ignore certain characters in the search term when querying for data.

BillPay also enables merchants to customize the bill summary and detail datagrids with as much or as little data as they would like. This includes custom label names and up to ten merchant-defined fields (**XDATA** fields). The following fields are available for all search and datagrid displays in the Portal and should not be replicated when defining datagrid fields:

FieldName	Default Label	FieldType	Default Format	Required	Order
customerId	Customer ID	1		True	1
billNumber	Bill Number	1		True	2
uniqueBillId	Unique Bill ID	1		True	3
address	Address	1	text	True	4
customerName	Customer Name	1	text	True	5
DueAmount	Due Amount	1	currency	True	6
amountDue	Amount Due	1	currency	True	7
totalAmountPaid	Total Amount Paid	1	currency	True	8
dueDate	Due Date	1	date	True	9
LateFee	Late Fee	1	currency	True	10

The merchant can also include as many additional data fields as necessary for his or her customers. For convenience and efficiency, you can select the following commonly used bill file values from a dropdown menu in the **Field Name** field:

FieldName	Default Label	FieldType	Default Format	Required	Order
merchantId	Merchant Id	1			
presentationDate	Presentation Date	1	date		
minimumAmount	Minimum Amount	1	currency		
currencyCode	Currency	1			
expirationDate	Expiration	1	date		
payTypesAllowed	Pay Types Allowed	1			
PaidAmount	Paid Amount	1	currency		
lastPaymentDate	Last Payment Date	1	date		
paidInFullDate	Paid In Full Date	1	date		
contactName	Contact Name	1			
streetAddress	Street Address	1			
streetAddress2	Street Address 2	1			
city	City	1			
stateProvince	State Province	1			
postalCode	Postal Code	1			
country	Country	1			
emailAddress	Email Address	1			
invoiceDate	Invoice Date	1	date		
terms	Terms	1			
memo	Memo	1			
groupingId	Grouping Id	1			
originalAmountDue	Original Amount Due	1	currency		

When defining the **XDATA 1–10** fields (i.e., merchant defined fields (**MDF**) in BillPayIt) or any new field not available in the **Field Name** dropdown list, use Camel or Pascal case to ensure optimal Portal performance. Camel case is a standard in which each word or abbreviation in the middle of a phrase begins with a capital letter and contains no spaces or punctuation (e.g., camelCase, emailAddress, userAccount). Pascal case, a subset of Camel case, is a standard in which each word or abbreviation of a phrase begins with a capital letter (e.g., PascalCase, EmailAddress, UserAccount).

Additionally, when defining the merchant's custom data fields, be sure to ask him or her whether he or she wants BillPay to ignore certain characters at the beginning or end of a search and/or display value. For example, if the merchant's software generates bills with **Bill IDs** that are preceded by six zeros, you can configure the BillPay Portal to ignore those first six characters so that the bill summary datagrid is cleaner and easier for the merchant's customers to understand. So, a bill with a **Bill ID** of 00000123456789 would display as 123456789 in the datagrid of the Portal.

Defining the Fields

Before setting up the datagrids or defining the search fields, you'll need to work with the merchant to determine what data they want displayed to their customers. This depends on the Bill File Format the merchant will be using to transmit bill files to Forte. For merchants using the standard format (**STD2**), all their custom fields will be contained in the **XDATA 1–10** fields. For merchants using a custom file format, you will need to figure out how their custom fields map to the fields in the standard format so that you can add them to the Search and Display modal.

To access the Search and Display modal, complete the following steps:

1. Access the merchant's organization.
2. Click the **Locations** menu.
3. Click on the merchant location that wants to set up BillPay.
4. Click the **Bill Pay** tab. **NOTE:** If you do not see the **Bill Pay** tab, contact Implementation as this merchant's BillPay record needs to be activated.
5. Click **Search and Display**.

The Field Setup screen displays. From here, merchants can add and customize as many additional fields as necessary for searching or for display in the summary and detail datagrids by clicking .

Search And Display

Field Setup

Set up the fields which will be used for Search and Display on Billpay portal.
[More Info](#)

Field Name	Label	Format	Trim Start (Display)	Trim End (Display)	
CustomerId	Customer ID	Format			×
BillNumber	Bill Number	Format			×
UniqueBillId	Unique Bill ID	Format			×
Address	Address	Format			×
CustomerName	Customer Name	Format			×
Name	Label	Format			×

+ **Add a Field Button**

New Field

SUBMIT CANCEL

When adding search and display fields, use the following settings guidelines:

Setting	Guideline	Type	Required
Field Name	Enter or use the dropdown to select the name of the field as it appears in the Bill File Format. Be mindful of XDATA1–10 fields, especially in custom Bill File Formats. Use the unique file specification we've created to translate custom formats to ensure we're mapping the field names to the fields that will display in the Portal*. Field Names can include lowercase and uppercase alphanumeric characters, underscores, and numbers; however, the Field Name cannot begin with a number. All Field names should be written in either Camel case (e.g., minimumAmount) or Pascal case (e.g., MinimumAmount). See the description above for more information about case conventions.	Alphanumeric	R
Label	The user-friendly label that displays in the Portal. Use abbreviations (where appropriate), spaces, and title case (i.e., capitalize the first letter of each	Alphanumeric	R

Setting	Guideline	Type	Required
	word) to make the label easy to read for customers. Avoid underscores or special characters that may confuse the customer.		
Format	Use the dropdown menu to select the appropriate format type for the field. If no format is defined, Dex defaults the value of this field to text. The following format types are supported: - Text (default) - Currency (up to two decimal places) - Date (in <i>mm/dd/yyyy</i> or <i>m/d/yyyy</i> format) - URL (in www.company.com format)	alphanumeric	☐
Trim Start (Display)	Defines the number of characters BillPay should ignore at the beginning of a display field. You can define up to 25 characters to ignore (e.g., a value of 2 in the Trim Start parameter for the Bill ID field indicates that when the merchant sends 0012345 as the Bill ID for a customer, BillPay will ignore the first two characters and only display 12345).	numeric	☐
Trim End (Display)	Defines the number of characters BillPay should ignore at the end of a display field. You can define up to 25 characters to ignore (e.g., a value of 6 in the Trim End parameter for the Customer ID field indicates that when the merchant sends 123456000000 as the Customer ID for a customer, BillPay will ignore the last six characters and only display 123456).	numeric	☐

*Custom labels only display in Registered Pay search results if that field (i.e., **CustomerName**, **CustomerId**, **Address**, **Phone**) is defined as a search field in Dex. For example, if the **CustomerId** field is labeled as **Account ID**, it must be defined as a search field for that label to display properly in the Registered Pay search results.

After configuring the search and display fields, click . The fields you added display in the **All Fields** column, and you can now customize what fields to include on the search page, search result summary datagrid, and bill detail datagrid.

Search And Display

GRID

BILL DETAIL

SEARCH

LINEITEM

BILLSEARCHGRID

*All tabs must be configured to save.

All Fields

Grid Display Fields

min: 3 - max: 8

0

Customer ID

Bill Number

Unique Bill ID

Address

Customer Name

Merchant Id

Presentation Date

Due Amount

Minimum Amount

Currency

Due Date

Late Fee

Expiration Date

Pay Types Allowed

Paid Amount

SAVE

CANCEL

Configuring the Search Page

The Search page can have between one and four search fields, which the merchant can make required or optional. Additionally, merchants can customize the search text so that customers can quickly find their search values. Search terms can be placed in any order on the page and the merchant can define how closely the customer-provided value should match the backend bill data. For example, should a customer searching for his/her **Bill ID** receive results with only exact matches, results that merely *contain* the value he/she provide, or results that *begin* or *end* with the value he/she provide? As a best practice, Forte recommends exact matches for search terms unique to a customer, such as **Bill ID** or **Customer ID**.

To help customers search for their bills or billing accounts, merchants can also include Hint Text and/or a Hint Image that describes the search field and/or

displays where on the bill the customer can find the value for that search field. The following figure shows a bill search page with a Hint Image.

The screenshot displays the Beaver Tail County Municipal Utilities BillPay Portal. The page header includes the logo and navigation links (Home, Contact, Login). Below the header, a banner reads "One-Time Payment - Fast, Easy and Secure" with a subtext "Pay your bill, view account balance, or pay".

The main content area is divided into two sections:

- Search Fields:** A form titled "Locate your Bill" with the instruction "Please enter the information below and click search. The information you submit is secure." It includes input fields for "First and Last Name", "Street Address", and "Bill Number", along with a "Search" button.
- Hint Image:** A sample bill from Beaver Tail County. The bill includes account information, a table of charges, and a payment section. An orange arrow points to this bill as a "Hint Image" for the search results.

The footer contains the Forte logo, copyright information, and links to Privacy Policy, Security Policy, and PCI compliance.

We define the search fields on the **Search** tab of the Search and Display modal. To get to these settings complete the following steps:

1. Access the merchant's organization.
2. Click the **Locations** menu.
3. Click on the merchant location that wants to set up BillPay.
4. Click the **Bill Pay** tab. **NOTE:** If you do not see the **Bill Pay** tab, contact Implementation as this merchant's BillPay record needs to be activated.
5. Click **Search and Display**.

6. Click the **Search** tab.

Search And Display

GRID BILL DETAIL **SEARCH** LINEITEM BILLSEARCHGRID

Search text ☒ Use default message
Customize or use default message to display in Search page

Title: Locate your Bill
Body: Please enter the information below and click search. The information you submit is secure

Search fields
Drag and drop to specify which fields user can use to filter their search results

All Fields Search Display Fields min: 1 0

Contact Name
Invoice Date
Paid AmountC
Due Amount1
Address
Late FeeDD
Email
Customer ID
Due Date
Amount DueC
Late FeeL
Total Amount Paid

SAVE CANCEL

7. To customize the search text, click the **Use default message** toggle off. The **Title** and **Body** fields become editable. Add up to a 50-character title for the message in the **Title** field and an up to a 200-character message in the **Body** field.
8. Add up to four search terms by dragging and dropping them from the **All Fields** column to the **Search Display Fields** column. You can also use this method to arrange the fields in a specific order. The order you arrange in the **Search Display Fields** column is the order that displays on the Search page in the Portal.

The screenshot displays the 'Search And Display' configuration window. It includes tabs for GRID, BILL DETAIL, SEARCH, LINEITEM, and BILLSEARCHGRID. The 'SEARCH' tab is active, showing options to toggle 'Search text' and a message editor. Below, the 'Search fields' section allows users to drag and drop fields from 'All Fields' to 'Search Display Fields'. The 'All Fields' list includes Contact Name, Invoice Date, Paid Amount, Due Amount, Address, Late Fee, Email, Customer ID, Due Date, Amount Due, Late Fee, and Total Amount Paid. The 'Search Display Fields' list shows Customer Name, Customer ID, and Bill Number, each with an edit icon. A red arrow points from the edit icon next to 'Customer Name' to a red text box that reads: 'The field order defined here is reflected here in the Portal'. Another red arrow points from this text box to the 'Locate your Bill' search form on the right. This form contains input fields for Customer Name, Customer ID, and Bill Number, followed by a Search button.

To configure the search fields, click the  next to the field's name in the **Search Display Fields** column. The Edit Field Options section displays.

Search And Display

GRID

BILL DETAIL

SEARCH

LINEITEM

BILLSEARCHGRID

Search text

Use default message

Customize or use default message to display in Search page

Title: Locate your Bill

Body: Please enter the information below and click search. The information you submit is secure

Search fields

Drag and drop to specify which fields user can use to filter their search results

All Fields

Contact Name

Invoice Date

Paid AmountC

Due Amount1

Address

Late FeeDD

Email

Customer ID

Due Date

Amount DueC

Late FeeL

Total Amount Paid

Search Display Fields

min: 1 3

Customer Name

Customer ID

Bill Number

Edit Field options

Bill Number

Required Field?

Match

Exact

Trim Start (Search):

Enter a number (Permitted:1-25) to define how many characters Billpay should ignore at beginning of the Search term entered by the customer on Billpay Portal.

Trim End (Search):

Enter a number (Permitted:1-25) to define how many characters Billpay should ignore at end of the Search term entered by the customer on Billpay Portal.

Hint Text

Placeholder Text

40 character(s) left

Hint Image



SAVE

CANCEL

From here you can change the following settings for that search field:

Setting	Guideline	Type	Required
Required Field?	Select this checkbox if the merchant wants this field to be required for his or her customers. If selected, a red star will display next to this field on both the "Locate your Bill" and "Register for an Account". Additionally, a * Required Field message will display.	N/A	☐
Match	Use the dropdown to select how closely the customer-provided search value should match the field's value in the Bill File. Supported choices include the following: - Exact - Contains - Begins With - Ends With	N/A	☐
Trim Start (Search)	Defines the number of characters BillPay should ignore at the beginning of a search field. You can define up to 25 characters to ignore (e.g., a value of 2 in the Trim Start parameter for the Bill ID field indicates that when the customer enters 0012345 in the Bill ID search field, BillPay will ignore the first two characters and only search the bill file for 12345).	numeric	☐
Trim End (Search)	Defines the number of characters BillPay should ignore at the end of a search field. You can define up to 25 characters to ignore (e.g., a value of 6 in the Trim End parameter for the Customer ID field indicates that when the customer searches 123456000000 in the Customer ID search field, BillPay will ignore the last six characters and only search for 123456).	numeric	☐
Hint Text	Enter up to 200 characters of Help Text to aid customers in finding the search value they need to enter for that field.	alphanumeric	☐

Setting	Guideline	Type	Required
Placeholder Text	Enter up to 40 characters of summary text about the search field, formatting the value, or any other descriptive text that will help users quickly find and enter the correct information. This placeholder text will display on both the "Locate your Bill" and "Register for an Account".	alphanumeric	☐
Hint Image	Upload an image to help customers find the appropriate values they need to enter for that search field. For example, a hint image could include a sample bill that shows customers where to find their account number. To delete this image, click the red, circled 'X' that displays in the upper right-hand corner of the image.	image	☐

After configuring the settings for each search field click  to record the settings.

Configuring the Datagrids

After completing a bill search in Pay Now, the BillPay Portal displays the search results in a datagrid that the merchant can configure. The Portal displays both summary bill search results and a detailed view of a bill that gives customer all the pertinent data related to that bill. Bill summary datagrids must contain between three and eight data columns, which can be labeled and arranged at the merchant's discretion.

Customers can click on the **Bill Detail** link to view the details of a bill. Bill detail datagrids can contain as many fields as the merchant wants and he or she can label and arrange the fields at his/her discretion. The following figure displays both bill summary and bill detail datagrids in Pay Now.

Beaver Tail County Municipal Utilities

Home Contact Login

Search Result

Select the bills you want to pay and click continue to pay

Modify search Continue to Pay

Bill Number	First and Last Name	Customer ID	Amount Due	Due Date	
2012004438	Z ROBERT & DONNA S...	29000110	415.19	11/01/2020	Bill Detail

First and Last Name: Z ROBERT & DONNA SMITH Customer ID: 29000110 Bill Number: 2012004438

Unique Bill ID: 2012PP29000110 Amount Due: 415.19 Late Fee: \$0.00

Street Address: 200 SOUTH SCOTT ST State: MO City: ELM

1 item(s) 20 items per page

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Like the Pay Now datagrids, you can configure the sequence and labels of the Registered Pay datagrids, which display the bills of a registered user in his/her Account Dashboard. From here he or she can add the bill to his/her cart to make a payment or schedule a future payment/series of payments.

Beaver Tail County Municipal Utilities

Home Contact Login

Hi, Irene Renshaw

Dashboard Bills Payments Settings

Account Number: 32002187 Customer Name: IRENE RENSHAW

Total due \$6.77 Bills due 1

Add new account

Bills due

Custom...	Address	City	Zip	Bill ID	Amount	Late Fee	View Bill
IRENE R...	708 W ...	MARYV...	64468	2012PP...	6.77	0	View Bill

Customer Name: IRENE RENSHAW Bill Number: 2012005589 Due Date:

Email: View Bill: [View Bill](#) Bill Number: 2012005589

Email: Zip: 64468 City: MARYVILLE

State: MO Address: 708 W COOPER

1 item(s) 20 items per page

Other features

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Summary Datagrids

To set up the summary datagrids, complete the following steps:

1. Access the merchant's organization.
2. Click the **Locations** menu.

3. Click on the merchant location that wants to set up BillPay.
4. Click the **Bill Pay** tab. **NOTE:** If you do not see the **Bill Pay** tab, contact Implementation as this merchant's BillPay record needs to be activated.
5. Click **Search and Display**.
6. Click the **Grid** tab.

Search and Display

GRID BILL DETAIL SEARCH LINEITEM BILLSEARCHGRID

*All tabs must be configured to save.

All Fields Grid Display Fields min: 3 - max: 8 0

Customer ID

Bill Number

Unique Bill ID

Address

Customer Name

Merchant ID

Presentation Date

Due Amount

Minimum Amount

Currency

Due Date

Late Fee

Expiration Date

Pay Types Allowed

Paid Amount

SAVE CANCEL

Like you did with the search fields, drag and drop the fields the merchant wants to add to the summary datagrids from the **All Fields** column to the **Grid Display Fields** column. Every summary datagrid can have a minimum of three columns and a maximum of eight columns. As you're building the search results summary grid, you can drag and drop the fields into the merchant's preferred configuration (i.e., sequence). The order you arrange in the **Grid Display Fields**

column is the order that displays on the Search Results page in the Portal or in the Account Dashboard for registered users.

Search and Display

GRID BILL DETAIL SEARCH LINEITEM BILLSEARCHGRID

*All tabs must be configured to save.

All Fields

Grid Display Fields

mini 3 - max 8

Customer Name Unique Bill ID Street Address City Amount Due

Search Result

Select the bills you want to pay and click continue to pay

Customer Name Unique Bill ID Street Address City Amount Due Due Date

9368 Item(s) 20 items per page

After configuring the summary datagrids, click **SAVE** to record the settings.

Bill Detail Datagrid

To set up the bill detail datagrid, complete the following steps:

1. Access the merchant's organization.
2. Click the **Locations** menu.
3. Click on the merchant location that wants to set up BillPay.
4. Click the **Bill Pay** tab. **NOTE:** If you do not see the **Bill Pay** tab, contact Implementation as this merchant's BillPay record needs to be activated.
5. Click **Search and Display**.
6. Click the **Bill Detail** tab.

Search and Display

GRID

BILL DETAIL

SEARCH

LINEITEM

BILLSEARCHGRID

*All tabs must be configured to save.

All Fields

Bill Details Display Fields

max: 15 0

Customer ID

Customer ID

Late Fee

Expiration Date

Pay Types Allowed

Paid Amount

Last Payment Date

Paid In Full Date

Customer Name

Contact Name

Street Address

Street Address 2

City

State/Province

ZIP Code

SAVE

CANCEL

Drag and drop the fields the merchant wants to display to the customer in a bill detail view from the **All Fields** column to the **Bill Details Display Fields** column. As you're building the detail grid, you can drag and drop the fields into the merchant's preferred configuration (i.e., sequence). The order that you arrange in the **Bill Details Display Fields** column is the order that displays in the Bill Detail view of a selected bill in the Portal on both the search pages and the Payment Center.

The field order defined here is reflected here in the Portal.

Adjustment	Unique Bill ID	Last Fee #	Customer No.	dueDate#	OriginalAmt	Address #	City
\$100.00	201282806...	\$0.00	KAREN WALK	11/01/2019	\$100.00	1241 W 19TH	MARYVILLE
\$345.64	201282797...	\$0.00	CHARLES E S...	11/01/2020	\$345.64	CHARLES E S...	CONCEPT...
\$534.54	201289305...	\$0.00	LAWRENCE J...	11/01/2020	\$534.54	1110 WEST L...	MARYVILLE

After configuring the bill detail datagrid, click **SAVE** to record the settings.

Configuring the Line Item Display in Dex

Merchants can view the payments they collect via the BillPay Portal by searching the Transactions summary datagrid and viewing that transaction's detail screen. These transaction details can include any line item data, including merchant-defined fields (i.e., XDATA1-10) passed in with the Bill File. Merchants can customize the order and label of each line item to simplify reporting and troubleshooting when billing issues arise.

To set up the line item datagrid that displays on a BillPay transaction's detail screen in Dex, complete the following steps:

1. Access the merchant's organization.
2. Click the **Locations** menu.
3. Click on the merchant location that wants to set up BillPay.
4. Click the **Bill Pay** tab. **NOTE:** If you do not see the **Bill Pay** tab, contact Implementation as this merchant's BillPay record needs to be activated.
5. Click **Search and Display**.
6. Click the **Line Items** tab.

Search and Display

GRID

BILL DETAIL

SEARCH

LINEITEM

BILLSEARCHGRID

*All tabs must be configured to save.

All Fields

Bill Line Item Display Fields

min: 4 0

Customer ID

Customer ID

Late Fee

Expiration Date

Pay Types Allowed

Paid Amount

Last Payment Date

Paid In Full Date

Customer Name

Contact Name

Street Address

Street Address 2

City

State/Province

ZIP Code

SAVE

CANCEL

Drag the fields the merchant wants to display on the transaction's detail screen from the **All Fields** column to the **Bill Line Item Display Fields** column. This datagrid requires a minimum of four data columns. As you're building the line item datagrid, you can drag and drop the fields into the merchant's preferred sequence or use the sequence defined by the Bill File. The order that you arrange in the **Bill Line Items Display Fields** column is the order that displays in the Line Items datagrid located on the transaction's detail screen in Dex.

After configuring the line item datagrid, click **SAVE** to record the settings.

Configuring the Bill Search Display for Dex

Forte employees who use the Bill Search screen for troubleshooting can customize the order of the Bill Search summary datagrid based on the sequence of the merchant's Bill File Format. This ensures that customer service agents can quickly find specific data in the Bill Search summary datagrid (**BillPay > Bill Search** on the Dex main menu) based on its position in the Bill File—whether the Bill File uses a standard or custom format.

To set up the Bill Search datagrid that displays on the Bill Search screen in Dex, complete the following steps:

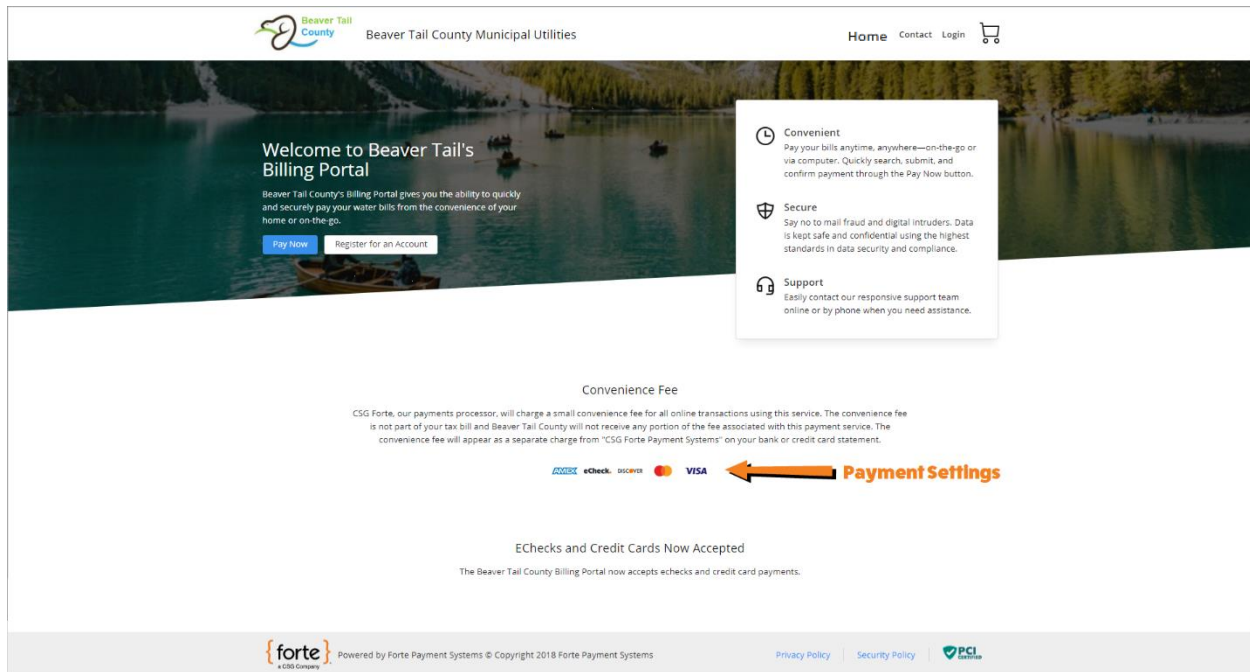
1. Access the merchant's organization.
2. Click the **Locations** menu.
3. Click on the merchant location that wants to set up BillPay.
4. Click the **Bill Pay** tab. **NOTE:** If you do not see the **Bill Pay** tab, contact Implementation as this merchant's BillPay record needs to be activated.
5. Click **Search and Display**.
6. Click the **Bill Search Grid** tab.

Drag and place the name of each field you want to display in the Bill Search datagrid from the **All Fields** box into the **Bill Details Display Fields** box. Arrange the data fields in your preferred order.

- After configuring the Bill Search datagrid, click **SAVE** to record the settings.

Payment Settings

The payment methods that a merchant's BillPay Portal supports depend on the merchant's account setup in Web Tools. Always keep that account setup in mind when configuring the allowable payment methods that display to customers on the Portal homepage.



You will configure the supported payment methods display from the Payment Settings modal. This modal also enables you to define partial payment, overpayment, and prepayment settings for the merchant.

To set up the payment settings, complete the following steps:

1. Access the merchant's organization.
2. Click the **Locations** menu.
3. Click on the merchant location that wants to set up BillPay.
4. Click the **Bill Pay** tab. **NOTE:** If you do not see the **Bill Pay** tab, contact Implementation as this merchant's BillPay record needs to be activated.
5. Click **Payment**.

Payment Settings

[PAYMENT SETTINGS](#)
[SCHEDULING](#)
[AUTO PAY](#)

Payment Methods

Click the checkboxes to select the list of payment methods supported on the merchant's BillPay site.

☐ eCheck
 ☐ AMEX
 ☐

☐ DISCOVER
 ☐

☐


☐ VISA

Payment Options

Toggle to enable customers to pay partial bill amounts or overpay their bill amount.

Partial Pay ☐

(Permitted: \$Range: \$0.01- \$99,999.99 OR % Range: 0.01%- 99.99%)

Over Pay ☐

(Permitted: \$ Range: \$1.00- \$100,000.00 OR % Range: 0.01%- 1200.00%)

Pre Pay ☐

[SAVE](#)
[CANCEL](#)

Select the checkboxes next to all the payment methods this merchant wants to authorize for their BillPay Portal. These checked payment methods will display on the Portal Homepage.

Payment Amount Options

To enable merchant customers to prepay, overpay, or partially pay the balance of a bill, you must activate these features by toggling the **Partial**, **Over Pay**, and **Pre Pay** options on (i.e., to green). The payment options display.

Payment Settings

[PAYMENT SETTINGS](#)[SCHEDULING](#)[AUTO PAY](#)

Payment Methods

Click the checkboxes to select the list of payment methods supported on the merchant's BillPay site.

☐ eCheck

☐ AMEX

☐ 

☐ DISCOVER

☐ JCB

☐ 

☐ VISA

Payment Options

Toggle to enable customers to pay partial bill amounts or overpay their bill amount.

Partial Pay

☒

Min Partial Pay Amount

\$

Amount

%

(Permitted: \$Range: \$0.01- \$99,999.99 OR % Range: 0.01%- 99.99%)

Over Pay

☒

Max Over Pay Amount

\$

Amount

%

(Permitted: \$ Range: \$1.00- \$100,000.00 OR % Range: 0.01%- 1200.00%)

Pre Pay

☒

(Maximum Limit: \$250,000)

SAVE

CANCEL

Overpayments and Partial Payments Settings

Merchants define both partial payments and overpayments as either a set amount or a percentage of the total bill balance. Permitted amounts for partial payments range from \$0.01 to \$99,999.99 and permitted amounts for overpayments range from \$1.00 to \$10,000.00. For merchants who prefer to collect a percentage of the bill amount, allowable partial payment amounts

range from 0.01% to 99.99% of the **Due Amount**. Overpayment percentage amounts range from 0.01% to 1200.00% of the **Due Amount**. The following figure displays how these site settings appear in the BillPay Portal. This merchant set the **Minimum Partial Pay Amount** setting to 10% and the **Maximum Over Pay Amount** to 200%.

Beaver Tail County Municipal Utilities

Home Contact Login

Payment Center
Select the amount to pay, agree to terms of use and click continue when ready

1 Amount 2 Payment 3 Receipt

Bill Id: 8283480
Customer Name: DONNA R SMITH

Total Due
\$2,607.61
Due on 11/1/20
[Select Other Amount](#)

☒ Total Amount \$2,607.61
☐ Minimum Amount \$260.76
☐ Other Amount Between \$260.76 and \$8,402.29

Subtotal (service fee may apply) \$2,607.61

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☐ I Agree To Terms Of Use
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As displayed above, this customer can pay the full amount (\$2607.61), a minimum amount of 10% of the full amount (\$260.76), or another amount of his/her choosing between \$260.76 and \$8,402.29 (i.e., 200% of the full amount).

These partial payment and overpayment settings apply to both individual bill records and bills grouped together by passing the `GroupingID` parameter in the Bill File. Passing bill records with a `GroupingID` indicates that BillPay must apply any payment collected from the customer to the oldest bill balance in the group according to its **Due Date**. Once the customer has paid the oldest bill in full, then BillPay begins applying collected payments to the second oldest bill in the group and so on until every bill in the group is paid off. To ensure that customers understand this concept, the BillPay Portal displays the following message to customers attempting to pay a current bill that is part of a group.

Please Note

There are older bill item(s) which must be paid in full, before this item can be paid

Add AllAdd OldestCancel

Customers can select **Add All** to view/pay all of their bills or **Add Oldest** and view/pay the oldest bill balance according to Due Date. When a customer selects the **Add Oldest** button, the Portal Payment Center displays only the oldest bill in that group. When a customer selects the **Add All** button, the Portal displays the Total Due Amount of all bills within the group and provides a list of these bills displayed in ascending order by due date.

Beaver Tail County Municipal Utilities

[Home](#) [Contact](#) [Login](#) 

Payment Center

Select the amount to pay, agree to terms of use and click continue when ready

1

Amount

2

Payment

3

Receipt

Customer Name: JAMES L YOUNG

Total Due
\$495.29
[Edit Amount](#)
[View Details \(3\)](#)

Bill Id: 48336 Customer Name: JAMES L YOUNG	Amount Applied: \$227.84	Total Due \$227.84 Due on 12/31/11
Bill Id: 48334 Customer Name: JAMES DAVID GIGGAR	Amount Applied: \$40.57	Total Due \$40.57 Due on 12/31/11
Bill Id: 49688 Customer Name: JAMES L YOUNG	Amount Applied: \$226.88	Total Due \$226.88 Due on 11/1/20
Subtotal (service fee may apply)		\$495.29

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In this scenario, the customer can pay the entire balance of the group of bills or click the **Edit Amount** link under the **Total Due** field and enter an amount that is within the amount thresholds set by the site-level payment settings. Remember, however, that these site-level settings apply to the Total Amount Due for the

group of bills (i.e., \$495.29). So, if we've defined the **Minimum Partial Pay Percentage** setting as 10% and the **Maximum Over Pay Percentage** as 200%, then the customer can enter any amount between \$49.53 (i.e., 10% of the \$495.29 total) and \$990.59 (i.e., 200% of the \$495.29 total) before the Portal will allow him or her to continue with the payment. When the customer enters his or her preferred amount, the BillPay Portal applies the payment to the oldest bill first and then the second oldest, as shown in the following figure.

Beaver Tail County Municipal Utilities

Home Contact Login

Payment Center

Select the amount to pay, agree to terms of use and click continue when ready

1 Amount 2 Payment 3 Receipt

Customer Name: JAMES L YOUNG

250

Total Due

Bill ID: 48336
Customer Name: JAMES L YOUNG

Amount Applied: \$227.84

Total Due
\$227.84
Due on 12/31/11

Bill ID: 48334
Customer Name: JAMES DAVID GIGGAR

Amount Applied: \$22.16

Total Due
\$40.57
Due on 12/31/11

Bill ID: 49688
Customer Name: JAMES L YOUNG

Amount Applied: \$0.00

Total Due
\$226.88
Due on 11/1/20

Subtotal
(service fee may apply)

\$250.00

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☐ I Agree To Terms Of Use

Back to search results Continue

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Overpayment settings are site-wide and can apply to both individual bill records, grouped bill records, and bill records with a \$0.00 balance (i.e., the customer can make a payment for future bill balances as long as the amount stays within the amount or percentage settings configured for overpayments). For partial payments, however, merchants can override the site-wide settings for partial payments by passing the `MinimumAmount` parameter for each bill record in the Bill File. When a **Minimum Amount** is included for grouped bills, BillPay adds together the Minimum Amounts for each bill record in the group and presents it as the Minimum Payment amount in the Portal. This enables the merchant to collect more money for older balances.

For example, if Generic Name Utility Company includes the `MinimumAmount` parameter in their Bill Files with a value of \$25 (`MinimumAmount=25`) and John Smith is delinquent on three months of bills, the BillPay Portal would present the sum of each bill's minimum amount as **the Minimum Amount Due** for that group of bills (i.e., in John Smith's case, he must make a minimum payment of \$75). With this example we're assuming Generic Name Utility Company has not cut off John Smith's service after three delinquent bills and sent his account to collections.

PrePay Payment Settings

In addition to overpayments, BillPay gives customers the ability to prepay a future bill prior to the merchant generating it. The Portal only displays the PrePay option to customers with \$0.00 Due Amounts for both individual bills and grouped bills. Merchants can define minimum and maximum allowable prepay amounts. Dex only allows prepayments up to \$250,000. The merchant is responsible for keeping and reconciling these pre-paid amounts and applying them as credits towards future bill balances.

PrePay settings are configured on the Payment Settings modal in Dex. After toggling the **PrePay** option on (i.e., green), you can then define the **Minimum PrePay Amount Limit** and the **Maximum PrePay Amount Limit**. If you do not set amount limits for prepayments, the Portal defaults to the maximum prepayment limit of \$250,000. **NOTE:** The PrePay option can only be turned on if the **OverPay** option is turned off or is on but set using the **Maximum OverPay Percentage** setting. If the **OverPay** option is toggled on and set using the **Maximum OverPay Amount**, the **PrePay** option becomes unavailable.

For customers, the Portal displays PrePay availability in the Bill Search summary datagrid with a green label.

Beaver Tail County Municipal Utilities

Home Contact Login

Search Result
Select the bills you want to pay and click continue to pay

Modify search Continue to Pay

Customer Name	Amount Due	View Bill	Customer ID	Bill Number	Billed Amount	Balance Due
☒ WAYNE CHAN...	\$0 PrePay	View Bill	32008778	2012006447	\$345.08	\$0.00 Bill Detail

1 item(s) 20 items per page

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After opting to make a prepayment, the Portal Payment Center gives customers the ability to define how much they want to prepay—as long as the amount falls within the allowable range defined in the Dex Payment Settings.

Beaver Tail County Municipal Utilities

Home Contact My Account

Payment Center
Select the amount to pay, agree to terms of use and click continue when ready

1 Amount 2 Payment 3 Receipt

☒ Bill Id: 8250150
Customer Name: WAYNE CHANDLER

Total Due
\$0.00
Due on 11/1/20

☒ Prepay Amount: \$ 50

Subtotal (service fee may apply) \$50.00

Forte Payment Systems is the payment service provider for the entity to which you are making a payment, your biller (payee). The amount due is displayed as "Subtotal" (which may include a non-refundable service fee charge at the discretion of your biller (payee)). If your payment is not processed or authorized by your credit card company or financial institution (as applicable) or your payment is not accepted by your biller (payee), you will still be liable to your biller (payee) for the outstanding balance, along with any penalties, late fees or interest charges assessed by your biller (payee). TO COMPLETE YOUR PAYMENT, please review the Terms of Use by clicking on the link entitled "Terms of Use" and then check the "I agree" box to accept the Terms of Use and proceed with your payment. By checking the "I agree" box, you confirm the amount due and your agreement to be charged the "Total Due" amount as indicated.

☒ I agree to Terms of Use

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Scheduling Settings

NOTE: Currently, scheduled payments do not support Grouping ID rules that ensure customers pay the oldest bill balances first. This functionality will be included in a later sprint.

Registered Pay mode gives customers the ability to pay their bills via installment schedules. Merchants who want to offer scheduling to their customers can define the maximum number of installments a customer can make and whether they want to accept payments after a bill's Due Date. To define a merchant's scheduling settings, complete the following steps:

1. Navigate to the **Bill Pay** settings tab on the Location's Detail Screen and hover over the **Payment** option from the Settings menu. A pop-up menu displays.
2. Click the **Edit** button. The Payment Settings Modal displays.
3. Click the **Scheduling** tab.
4. To enable scheduling, click the **Payment Scheduling** toggle (i.e., turn it green). The modal expands to display additional settings.
5. Under the Number of Installments heading, select whether the merchant wants to allow **One-Time Payments**, **Multiple Payments**, or both.
6. If the merchant selected the **Multiple Payments** option, he or she must define the allowable frequencies (i.e. **Monthly**, **Quarterly**, **Semi Annually**, and **Annually**) and the maximum number of installment payments a customer can make (e.g., no more than 6 monthly installments). Dex allows for the following maximum installments for the following frequencies:

Frequency	Installment Maximum
Monthly	24
Quarterly	8
Semi Annually	4
Annually	2

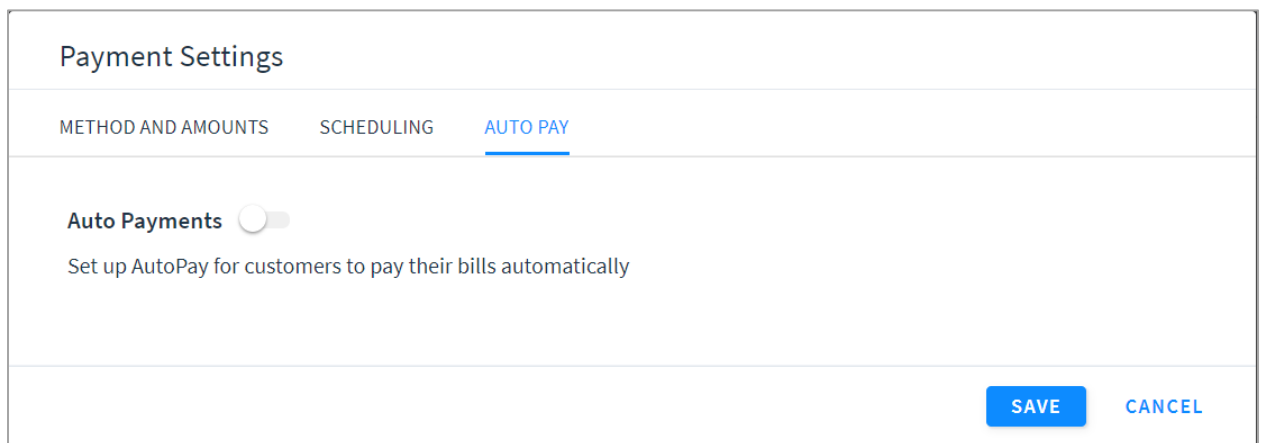
7. If the merchant would like to allow customers to make installment payments after a bill's due date, click the **Allow after due date** toggle (i.e., turn it green). The due date payment settings display. **NOTE:** If the merchant's bill file does not include a **Due Date** value but the merchant wants to include scheduling functionality, you must enable the **Allow after due date** toggle and select the **Allow schedule to start and end at anytime** setting.
8. Select one of the following due date payment settings.
 - **Allow schedule to start and end at anytime**

- **Allow schedule to start before due date and end up to <number> days after due date**
 - **Allow schedule to start after due date and end up to <number> days after due date**
 - **Allow schedule to start <number> days after due date and end <number> days after due date**
9. After verifying the scheduling settings with the merchant, click the **Save** button on the Payment Settings modal. Dex returns you to the Location's Details Screen.

AutoPay Settings

To increase their rate of on-time payments, merchants can encourage their registered customers to set up AutoPay. AutoPay automatically debits bill payments on either the Due Date, Presentation Date, or a range of merchant-defined days before the Due Date. To set up a merchant's AutoPay settings, complete the following steps:

1. Navigate to the **Bill Pay** settings tab on the Location's Detail Screen and hover over the **Payment** option from the Settings menu. A pop-up menu displays.
2. Click the **Edit** button. The Payment Settings Modal displays.
3. Click the **AutoPay** tab.



The screenshot shows the 'Payment Settings' modal with three tabs: 'METHOD AND AMOUNTS', 'SCHEDULING', and 'AUTO PAY'. The 'AUTO PAY' tab is selected and underlined. Below the tabs, there is a section titled 'Auto Payments' with a toggle switch that is currently turned off (grey). Below the toggle, the text reads 'Set up AutoPay for customers to pay their bills automatically'. At the bottom right of the modal, there are two buttons: 'SAVE' (in blue) and 'CANCEL' (in light blue).

4. To enable AutoPay, click the **Auto Payments** toggle (i.e., turn it green). The modal expands to display additional settings.

Payment Settings

METHOD AND AMOUNTS SCHEDULING AUTO PAY

Auto Payments ☒

Set up AutoPay for customers to pay their bills automatically

Payment Amount

☒ Due Amount

☐ Due amount limit up to \$

Payment Date

☒ On Due Date

☒ Up to days before due date

☐ When Bill Becomes Available

SAVE **CANCEL**

- Under the Payment Amount heading, select either the **Due Amount** or the **Due amount limit up to** radio buttons. If the merchant wants to give the customer an option to define a Maximum Payment Amount for each payment, select the **Due amount limit up to** radio button and enter the maximum amount the merchant will allow for each customer.
- Under the Payment Date heading, merchants can specify that the payment should only be processed **On Due Date, When the Bill Becomes Available** (i.e., Presentation Date) or a specified number of **days before the Due Date**. For the latter option, select the second check box and enter the maximum number of days before the Due Date the merchant will accept payment. This value can be up to 31 days.
- Click the **Save** button to save the AutoPay settings.

The options on the Enable AutoPay modal in the Portal depend on the settings defined by the merchant. For example, the following modal enables the customer to set a Maximum Payment Amount and pay up to 3 days before the Due Date:



Enable AutoPay

Set up AutoPay to never miss a payment. Your first automatic payment will be debited in the next billing cycle.

Account Number: 1078448
Customer Name: Harold Hintz

Enable AutoPay

Payment Amount:

Total Due
Billing amount which vary per billing cycle

Maximum Payment Amount (Optional) :

If Total due (billed) amount exceeds maximum amount then payment will not be made and an email notification will be sent.

Payment Date:

☒ On Due Date
☐ day(s) before due date

Payment method:

[+ Add new](#)

Continue

The following modal only gives customers the option to pay the Due Amount on the Due Date:

Enable AutoPay

Set up AutoPay to never miss a payment. Your first automatic payment will be debited in the next billing cycle.

Account Number: 1078448
Customer Name: Harold Hintz

Enable AutoPay

Payment Amount: Total Due
Billing amount which vary per billing cycle

Payment Date: On Due Date [+ Add new](#)

Payment method: Select

Continue

Notifications

To help merchants stay on top of the events in their BillPay Portal, we've developed five out-of-the-box email notification settings to which they can subscribe. They can designate up to four merchant email addresses to receive a notification when an event occurs or at the end of the business day. BillPay offers the following notifications:

- **File Delivery** – Notifies the merchant when bill files are delivered to Forte.
- **Go Paperless** – Notifies the merchant when a customer opts to receive his/her bills electronically.
- **User Registration** – Notifies the merchant when a customer registers for an account through the Portal.
- **Status** – Notifies the merchant when the status of his/her Portal changes.
- **Email Bill to Customer** – Notifies the merchant when Forte emails bills to customers who have opted for paperless billing.

To set up the payment settings, complete the following steps:

1. Access the merchant's organization.
2. Click the **Locations** menu.
3. Click on the merchant location that wants to set up BillPay.

4. Click the **Bill Pay** tab. **NOTE:** If you do not see the **Bill Pay** tab, contact Implementation as this merchant's BillPay record needs to be activated.
5. Click **Notifications**.

Merchant Notification Settings

Event Options

☐ **File Delivery**
Get notified when files are delivered.

☐ **Go Paperless**
Get notified when any user subscribes to go paperless.

☐ **User Registration**
Get notified when any user registers.

☐ **Status**
Get notified when status of Billpay payer portal changes.

☐ **Email Bill To Customer**

Select the checkboxes next to the notifications to which the merchant wants to subscribe. The **Notification Frequency** and **Recipients** options display. Select whether the merchant wants the email notification when the event occurs (i.e., **At Instance**) or at the end of the day (i.e., **End of Day**). Click the **+** to add up to four recipient email addresses.

Merchant Notification Settings

Event Options

☒ **File Delivery**
Get notified when files are delivered.

Notification Frequency

☒ At Instance ☐ End Of Day

Recipients (Limit: 4) +

myname@test.com

☐ **Go Paperless**
Get notified when any user subscribes to go paperless.

☐ **User Registration**
Get notified when any user registers.

☒ **Status**
Get notified when status of Billpay payer portal changes.

Notification Frequency

☐ At Instance ☒ End Of Day

Recipients (Limit: 4) +

myname@test.com

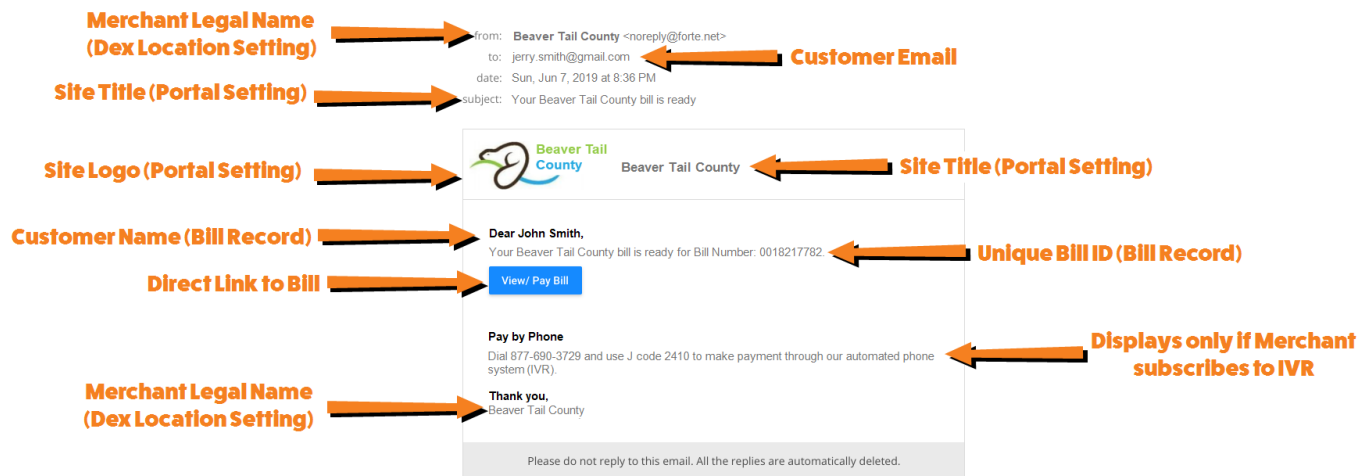
SAVE

CANCEL

For events that could occur frequently, such as user registration or customers opting to go paperless, Forte recommends an end-of-day frequency, so that the merchant will only get one email that provides the total of events that occurred that day.

Bill Presentment Options

Paperless bill presentment reduces a merchant's operating costs, is environmentally friendly, and fosters faster payments from customers. BillPay's email bill presentment notifies customers of a balance faster than paper presentment and provides a quick, convenient method for submitting payments. BillPay generates a new bill email to customers every time the merchant uploads a bill file with a Unique Bill ID. The generated email template uses fields from the bill file and the merchant's Portal settings to create a branded, personalized email that contains a direct link to the Bill Summary page.

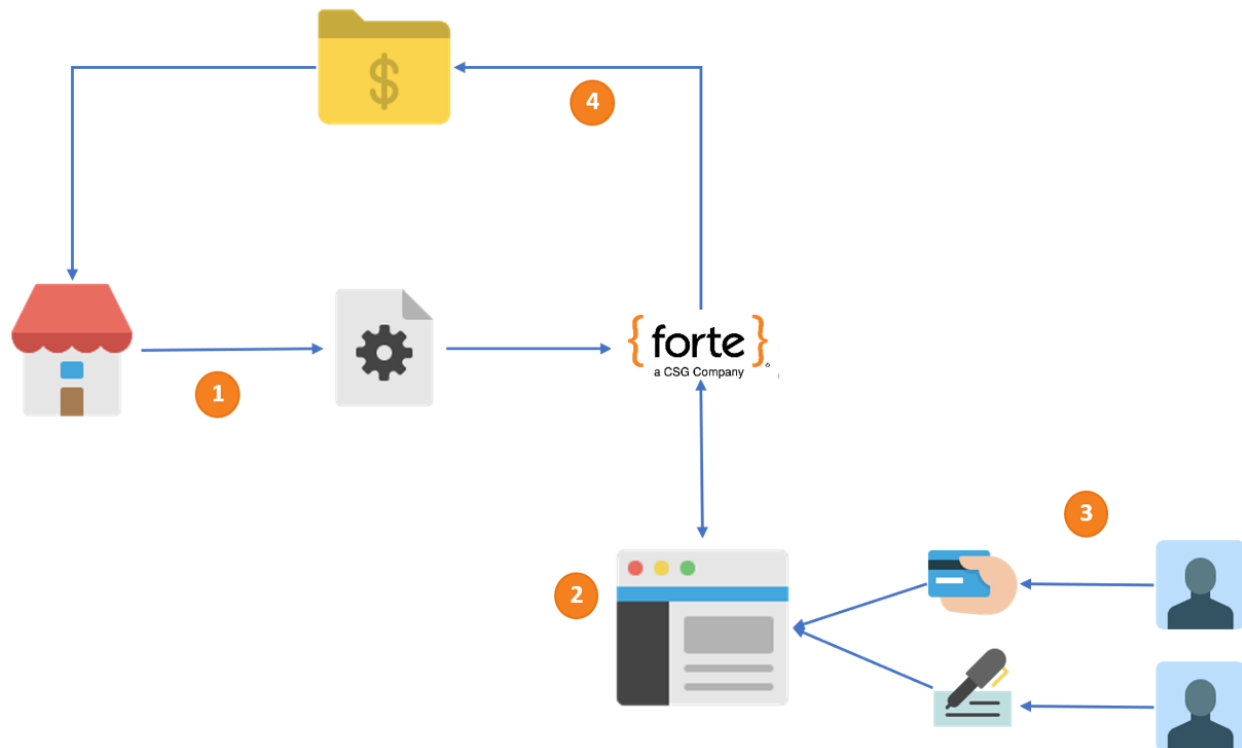


Currently, Forte can only enable email bill presentment in the backend. Additionally, merchants must be subscribed to accept Interactive Voice Response (IVR) payments (i.e., have an IVR MID) and have **Active** BillPay Portal and Merchant Locations. To ensure customers receive their emailed bills, Merchants must collect and include their customers' properly formatted email address in the bill file under the **Email Address** column. Merchants must upload bill files at least 2 business days before the email date.

Additionally, email bill presentment can only be sent to recipients as a one-time email or at a scheduled, recurring frequency. BillPay's notifier service will send emails for bills prior to their allotted presentation date (i.e., too early), bills that are past due, and bills that have expired (i.e., that customers cannot pay). Customers also do not currently have a method to unsubscribe from emailed bills. These are known issues that Forte is currently working to resolve.

Billing Lifecycle

BillPay simplifies the billing process for both merchants and their customers. After setup, the Portal requires little to no maintenance; however, it's imperative that the merchant understands how the billing lifecycle works within the Portal. The following figure displays a simplified version of this lifecycle:



- 1 Merchant uploads a bill definition file to Forte via FTP.
- 2 Forte enters the bill definition file into BillPay so that the bill data is searchable in the Portal.
- 3 Customers pay their bills through the Portal.
- 4 Forte sends the merchant a nightly bill payment file showing payment activity

Lifecycle Dates

Successful bill presentment and collection hinges upon key dates that the merchant defines in their Bill Files:

- **Presentation Date:** The date the bill becomes visible to customers in the BillPay Portal. This date should coincide with any email or paper notification the merchant sends to customers about the availability of their bills.
- **Due Date:** The date when payment on the bill is due. BillPay applies a late fee to the total amount of the bill once this date has passed. This parameter is required in both standard and custom Bill Files.
- **Expiration Date:** The date when the bill expires and customers can no longer pay it in the BillPay Portal. Merchants can allow customers to view expired bills by defining a specified number of **Bill Visibility Days** in the BillPay General Settings in Dex (**Locations > Location ID > Bill Pay > General**) This setting enables customers to look up and view bills past the expiration date; they cannot, however, pay these bills.
- **Paid in Full Date:** The date when the customer pays the entire balance of the bill. If and when the merchant provides a Paid in Full Date, the BillPay Portal no longer accepts customer payments on the bill.
- **Last Payment Date:** The date the merchant received the previous payment from the customer plus one day (e.g., if the customer submitted the payment via the Portal on 8/21, the payment date would be 8/22 or later in the next file upload). When a customer makes a payment through the Portal, it is considered a pending payment until the merchant indicates acceptance of the payment via an updated Bill File. To do this, the merchant updates the bill with a modified Paid Amount value and sets the Last Payment Date to a date **at least** one day after the customer submitted the payment on the Portal. If the merchant does not provide a Last Payment Date, BillPay uses the date the bill was last modified. This field is only required for merchants who accept partial payments.

Bill Amounts

The merchant defines bill amounts in each Bill File that he or she submits to Forte. To give their customers flexibility in how much they're required to pay to avoid penalties or late fees, BillPay gives merchants the ability to set allowable payment amounts within the Portal (e.g., allow overpayment of 10% of the total

bill and a minimum partial payment of 25% of the total bill) and within the individual Bill File. When tracking payments in the billing lifecycle, keep these bill amounts in mind:

- **Due Amount:** The total amount of the bill including any late fees incurred if the Due Date of the bill has passed. The merchant passes this amount in the Bill File and we store it in the database until the merchant updates the amount by uploading a new file. This amount should not include the service fee as Forte assesses service fees as a separate charge added to the total authorization amount.
- **Amount Due:** The Amount Due is a computed amount that the Portal displays to customers and includes the Due Amount from the merchant's Bill File plus any payments the customer has made toward the bill's balance. BillPay adjusts and updates the Amount Due continually until the customer pays off the bill's balance.
- **Paid Amount:** The amount the customer has paid toward the balance of the bill. This field starts at \$0 and increases as the customer makes partial or full payments through the Portal.
- **Minimum Amount:** The minimum amount the customer can pay without incurring a late fee. If this field is not passed in the Bill File, BillPay uses the Portal settings defined for partial payments (i.e., as either a percentage of the Due Amount or a set dollar amount). If both a Minimum Amount is passed in the Bill File and partial payment settings have been defined for the Portal, BillPay displays the Minimum Amount from the Bill File.
- **Late Fee Amount:** The amount of the late fee that BillPay assesses once the bill's Due Date has passed. The merchant can pass this amount in the `LateFee` parameter of the Bill File and BillPay will present it as a separate line item that is added to the Authorization Amount (i.e., Due Amount + Service Fee Amount + Late Fee Amount). The merchant can also add it to the Due Amount prior to uploading the Bill File and communicate the added fee to the customer via the Bill Details datagrid in the Portal (i.e., adding a **Late Fee** column on the **Bill Detail** tab of the Search and Display modal) or via another method.

Bill Files

Bill collection depends upon the Bill Files the merchant submits to Forte. BillPay supports both standard file formats and custom file formats. If the merchant opts to use a custom file format, he or she will need to provide Forte with a sample bill with, at a minimum, the required BillPay fields. We'll use this sample bill to create a file specification that the BillPay Portal will use to parse the merchant's Bill Files and properly display bill data to customers.

Standard File Format

Bill Files in standard formats provide the easiest and most efficient method for uploading Bill Files. Standard Bill Files use a single-line-per-record CSV format with the following quoted text qualifiers in this specific order:

Seq	Name	Description	Length	Type	Req
1	UniqueBillID	A unique value representing the bill in this record.	36	Alphanumeric	R
2	MerchantID	The merchant's Forte-assigned Location ID (e.g., 115161)	6	Numeric	R
3	PresentationDate	The date the merchant's customers can view the bill in the BillPay Portal.	12	Date (mm/dd/yyyy or m/d/yyyy)	R
4	DueAmount	The total amount of the bill based on the Due Date.	12	Numeric	R
5	MinimumAmount	The minimum amount the customer can pay without incurring a late fee.	12	Numeric	O
6	CurrencyCode	The ISO-4217 alpha currency code. For most merchants, the value of this field will be USD.	3	Alphanumeric	R
7	DueDate	The date when payment for this bill is due.	10	Date (mm/dd/yyyy or m/d/yyyy)	
8	LateFee	The amount of the late fee that BillPay will apply to the Due Amount of the bill if the Due Date has passed.	12	Numeric	O

Seq	Name	Description	Length	Type	Req
9	ExpirationDate	The expiration date of the bill. This field defaults to 90 days if not passed in the file. Customers can still view expired bills if the merchant has defined the number of Bill Visibility Days in the Dex BillPay Portal settings.	10	Date (mm/dd/yyyy or m/d/yyyy)	O
10	PayTypesAllowed	The types of payment methods the merchant accepts on their BillPay Portal. Supported options include the following: • C = Credit Card only • E = EFT (echeck) only • B = Both credit card and echecks allowed.	1	Alphanumeric	O
11	PaidAmount	The amount the customer has already paid toward the balance of the bill.	12	Numeric	O
12	LastPaymentDate	The date of the last payment accounted for in the PaidAmount field plus one day (e.g., if the customer submitted the payment via the portal on 8/21, the payment date would be 8/22 or greater in the next file upload). NOTE: This field is required for merchants who accept partial payments toward bill balances.	10	Date (mm/dd/yyyy or m/d/yyyy)	O
13	PaidInFullDate	The date when the customer paid the full balance of the bill.	10	Date (mm/dd/yyyy or m/d/yyyy)	O

Seq	Name	Description	Length	Type	Req
14	CustomerName	The First and Last Name or Company Name of the customer.	50	Alphanumeric	R
15	ContactName	The First and Last Name or Company Name of the customer's primary contact.	50	Alphanumeric	O
16	StreetAddress	The first line of the customer's billing street address.	35	Alphanumeric	O
17	StreetAddress2	If necessary, the second line of the customer's billing street address.	35	Alphanumeric	O
18	City	The city of the customer's billing address	25	Alphanumeric	O
19	StateProvince	The state or province of the customer's billing address	10	Alphanumeric	O
20	PostalCode	The ZIP code of the customer's billing address	10	Alphanumeric	O
21	Country	The country of the customer's billing address	3	Alphanumeric	O
22	Phone	The customer's phone number including country and area code (e.g., X-XXX-XXX-XXXX)	25	Alphanumeric	O
23	EmailAddress	The customer's email address	40	Alphanumeric	O
24	CustomerID	The merchant-defined ID or Account Number associated with the customer	36	Alphanumeric	R
25	BillNumber	The ID or invoice number associated with this bill	36	Alphanumeric	O
26	InvoiceDate	The date when the merchant created the bill or invoice	10	Date (mm/dd/yyyy or m/d/yyyy)	O
27	Terms	The version number of the Terms of Service to which the customer must agree before	30	Alphanumeric	O

Seq	Name	Description	Length	Type	Req
		paying his or her bill on the Portal.			
28	Memo	Any merchant-defined memos associated with this bill.	2048	Alphanumeric	O
29	GroupingID	The ID number used to group bills so that BillPay applies payments to the older balances first.	10	Alphanumeric	O
30	XDATA1	Up to 10 XDATA fields that merchants can use to pass pertinent information about the bill. These fields support string, amount, date, and URL values.	60	Alphanumeric or Date	O
31	XDATA2				
32	XDATA3				
33	XDATA4				
34	XDATA5				
35	XDATA6				
36	XDATA7				
37	XDATA8				
38	XDATA9				
39	XDATA10				

The easiest method for generating a Bill File in the standard format is to create the file in Microsoft Excel and save it using the .csv tag.

Custom File Formats

If the merchant or the merchant's software service provider cannot produce Bill Files that follow the standard format described above, the merchant can submit a sample bill file in his or her preferred format to Forte and we will create a file specification. This specification enables BillPay to read and parse the merchant's Bill Files and properly display bill data in the Portal.

BillPay can support file formats of up to 10,000 alphanumeric and special characters

File Naming

To ensure uniformity and error-free uploading, BillPay requires specific naming conventions for Bill Files. Each Bill File name contains a string of commands that tells BillPay how and for whom to process the file.

Standard File Naming Convention

For Bill Files using the standard format, use the following naming conventions for upload files and ready-to-process files:

bstd247584.u01

bstd247584.b01

Where:

b – Indicates that this file is a Bill File.

std – Indicates to BillPay that this Bill File is being delivered in standard format.

2 – Indicates that this Bill File is compatible with the newest version of BillPay (i.e., not BillPayIt, Forte's legacy solution)

47584 – Indicates that this Bill File belongs to a merchant with this transmitter ID number. Transmitter IDs can have up to six characters.

u or **b** – Signifies when the Bill File is ready to be uploaded and when the Bill File is ready to be processed by BillPay. The merchant must use the **u** when uploading files to the FTP Interface. This letter indicates to BillPay that this Bill File needs to be placed or staged on the FTP Interface. After placing the file on the FTP Interface, the merchant must change the **u** to **b** to indicate to the BillPay system that the Bill File is ready to be processed.

01 – Indicates that this file is the first Bill File upload of the day. If the merchant uploads additional Bill Files using the same name, the **01** will need to be changed to **02**, **03**, **04**, etc.

Custom File Naming Convention

Bill Files using custom file formats follow similar naming conventions. However, the merchant will replace the **std** value in the standard file naming convention with another three-letter acronym that Forte provides. Forte creates this acronym when we create the file specification that enables us to read the merchant's custom file format. For example, let's say Acme County uses BillPay to collect their property taxes and sends us their Bill Files in a custom format. Their file names could look something like the following:

bAPT2123456.u01

bAPT2123456.b01

Using the FTP Interface

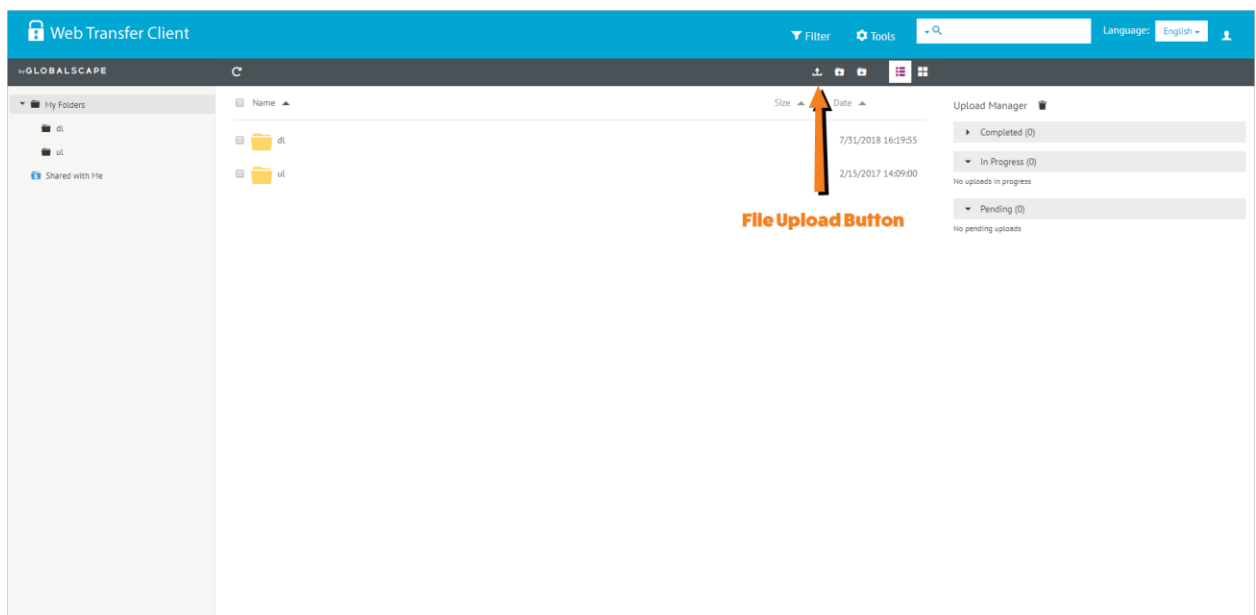
Forte's [Secure FTP Web Interface](#) enables merchants to quickly upload both full or partial Bill Files to create or update bills in the BillPay Portal. For best results, merchants should access the FTP Interface on a [Google Chrome](#) browser. Additionally, when uploading Bill Files, merchants must be aware of the size of their upload files. Files larger than 1GB (e.g., containing millions of bill entries) can slow down or lock up the FTP Interface. Forte recommends sending Bill Files that contain no more than 500,000 items at a time.

The merchant should have received login credentials to the FTP Interface when we onboarded their account to the Forte platform.

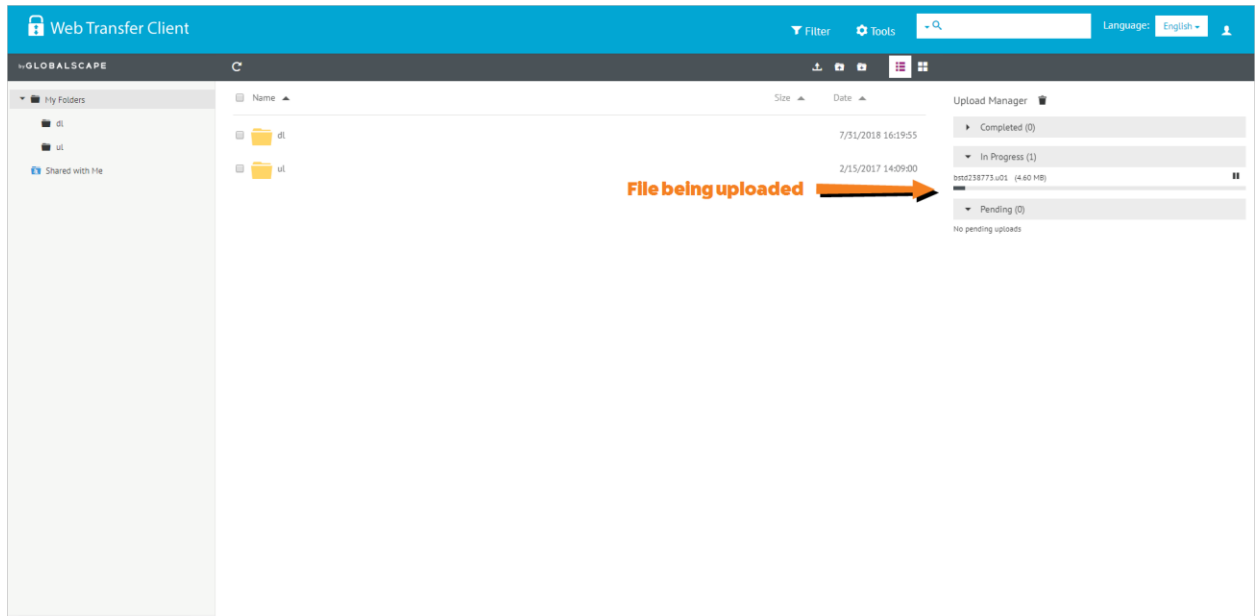
Uploading Bill Files

To upload a Bill File, merchants should complete the following steps:

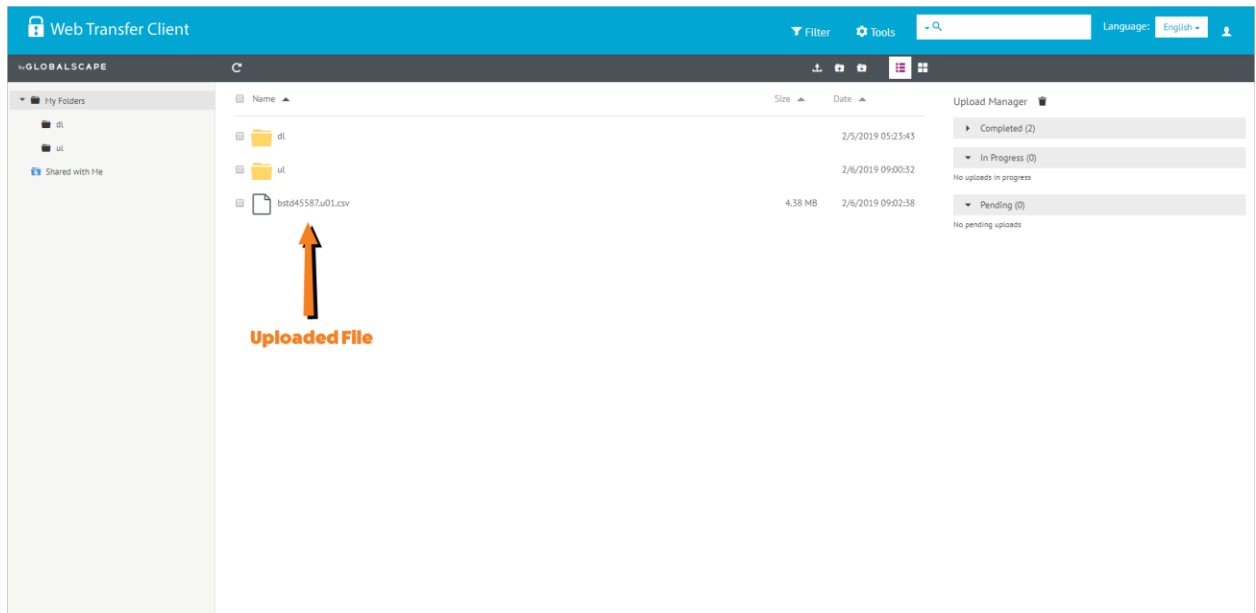
1. Access the [FTP Interface](#) and log into the site using their credentials.
2. Select the **File Upload** button from the top menu.



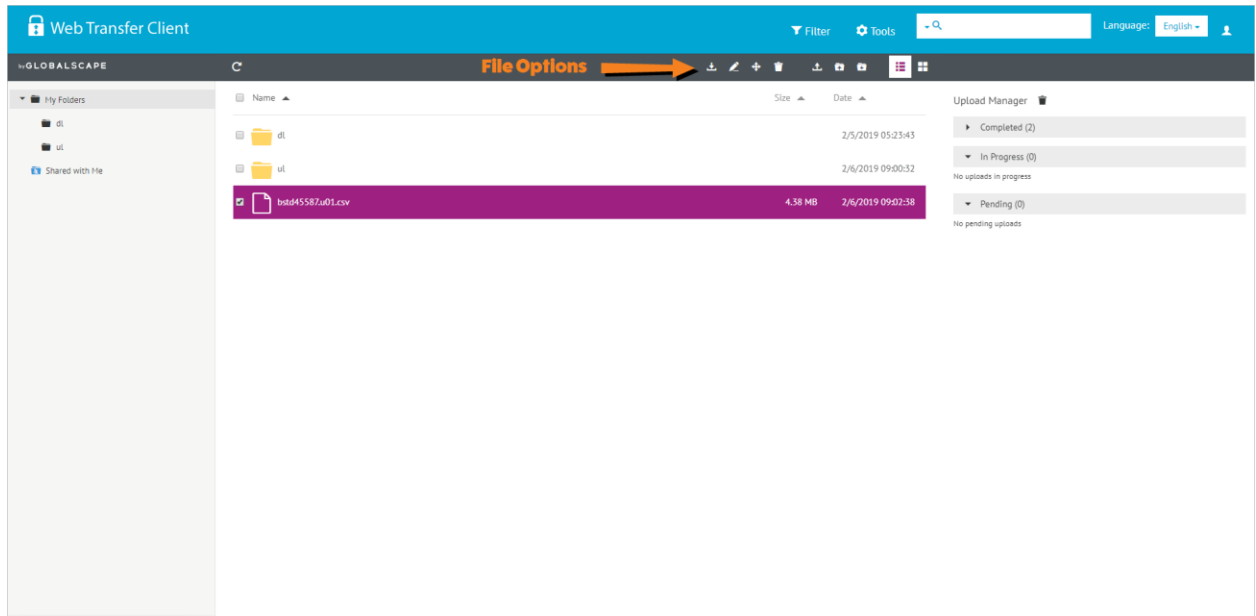
3. After clicking the **File Upload** button, a File Explorer window displays. The merchant must search for the desired Bill File on their local system, select it, and click **Open**. The application begins uploading the file and displays the upload progress in the **In-Progress** dropdown.



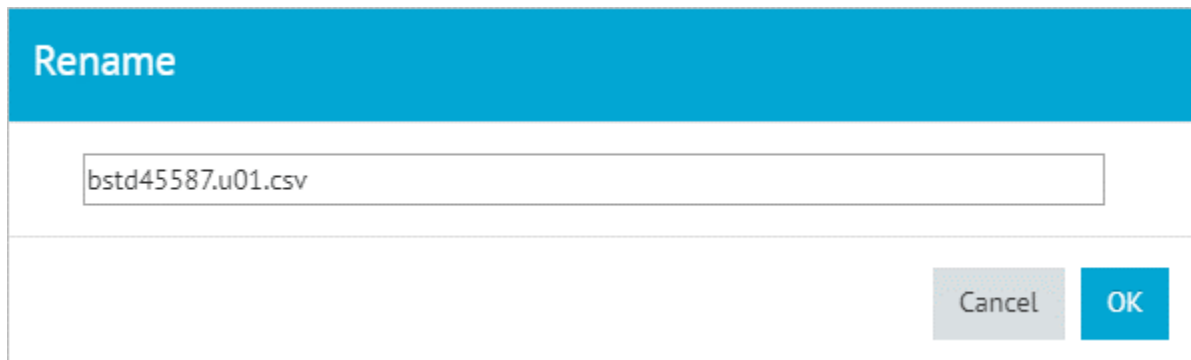
If uploaded successfully, the file displays under the **dl** and **ul** folder of the FTP Interface application.



- Click the checkbox next to the file. An **Options** menu displays.



5. Click the . A Rename Modal displays.



6. In keeping with BillPay naming standards, merchants must change the `u` to `b` to indicate that this file is ready for processing. If the merchant is testing the BillPay Portal in Sandbox, append the word `test` to the front of the file name (e.g., `testbstd224063.b01`).

A screenshot of a 'Rename' dialog box. The title bar is blue with the word 'Rename' in white. Below the title bar is a text input field containing the filename 'testbstd45587.b01.csv'. At the bottom right of the dialog are two buttons: a grey 'Cancel' button and a blue 'OK' button with white text.

Rename

testbstd45587.b01.csv

Cancel OK

7. After changing the file name, click the **OK** button. The file disappears from FTP Interface screen as BillPay begins processing it. If successful, Forte will email the merchant a notification indicating how many new and updated bill entries were received in the upload and the dollar value of the new and updated bill entries.

Reporting

Forte provides multiple methods for transaction reporting that we can customize to fit the merchant's specific accounting needs. Merchants can access both summary and detailed reports in both Virtual Terminal and Dex and, Forte can create and customize an Active File Delivery report specifically for BillPay Portal transactions that is automatically emailed to merchants nightly, weekly, or monthly—the frequency, format, and setup of the report is up to the merchant.

Virtual Terminal Reports

Virtual Terminal provides several different transaction reporting options, but the following four reports specifically apply to BillPay Portal transactions:

- Received Summary
- Received Detail
- Service Fee Summary
- Service Fee Detail

Merchants can access these reports at any time from Virtual Terminal and customize the date range, merchant locations, and, for detailed reports, up to twelve parameters to include in the report.

Received Summary Reports

To access a summary report of received transactions, merchants must log into Virtual Terminal and navigate to **Reporting > Origination > Received Summary**.

NOTE: If the merchant does not see these options available, he or she needs to contact his or her System Administrator to adjust user settings and permissions.

The following Report Definition screen displays.

Monday, June 25, 2018

Logged in as: Merchant Admin [Home](#) | [Logout](#)

Received Summary

MyHierarchy

- Main
 - CITY OF PORTSMOUTH UTILITY WEB

From: 06/18/2018

To: 06/25/2018

[Generate Report](#)

Virtual Terminal

Use the calendar picker in the **From** and **To** fields to select a date range for the report and then select [Generate Report](#). Virtual Terminal automatically opens another browser tab or window with the report displayed. Click  and select one of the following formats in which to download and save the report:

- XML file with report data
- CSV (comma delimited)
- PDF
- MHTML (web archive)
- Excel
- TIFF file
- Word

The following figure displays a Received Summary report. These reports display the date, total amounts collected for echeck, credit card, and debit card transactions, and the grand total collected for that day. The Overall Summary page provides these totals for the entire date range and indicates the quantity of echeck, credit card, and debit card transactions.

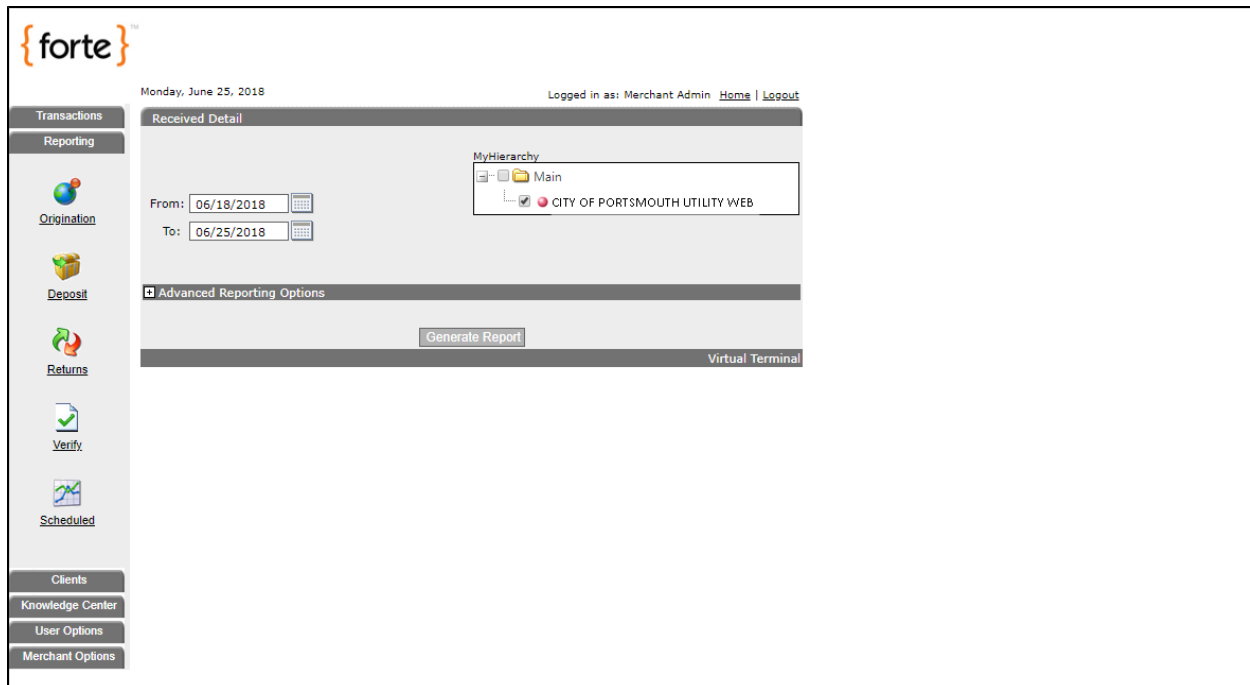
Permissions Used CITY OF PORTSMOUTH UTILITY				
Received Summary May 17, 2018 to May 24, 2018				
Received Date	eChecks	Credit Cards	Debit Cards	Total
Thursday May 17, 2018	\$6,941.08	\$36,542.79	\$0.00	\$43,483.87
Friday May 18, 2018	\$6,648.28	\$36,421.64	\$0.00	\$43,069.92
Saturday May 19, 2018	\$3,290.14	\$12,697.71	\$0.00	\$15,987.85
Sunday May 20, 2018	\$4,391.85	\$12,790.90	\$0.00	\$17,182.75
Monday May 21, 2018	\$6,844.93	\$25,914.52	\$0.00	\$32,759.45
Tuesday May 22, 2018	\$7,310.82	\$22,453.57	\$0.00	\$29,764.39
Wednesday May 23, 2018	\$5,878.29	\$16,321.46	\$0.00	\$22,199.75
Thursday May 24, 2018	\$1,568.15	\$6,738.68	\$0.00	\$8,306.83
Grand Total	\$42,873.54	\$172,281.27	\$0.00	\$215,154.81
Run Date: 5/24/2018 at 9:12 am Page 1 of 2 http://www.paymentsgateway.com Copyright 2018 - All Rights Reserved				

Permissions Used CITY OF PORTSMOUTH UTILITY				
Received Summary May 17, 2018 to May 24, 2018				
Overall Summary				
	eChecks	Credit Cards	Debit Cards	Total Amount
	Amount	Qty	Amount	Qty
Sales (Credits)	\$42,873.54	251	\$172,281.27	1128
Refunds (Credits)	\$0.00	0	\$0.00	0
Net:	\$42,873.54		\$172,281.27	\$0.00
Run Date: 5/24/2018 at 9:12 am Page 2 of 2 http://www.paymentsgateway.com Copyright 2018 - All Rights Reserved				

Received Detail Reports

To access a more detailed report of received transactions, the merchant can log into Virtual Terminal and navigate to **Reporting > Origination > Received Detail**. **NOTE:** If the merchant does not see these options available, he or she needs to contact his or her System Administrator to adjust user settings and permissions.

The following Report Definition screen displays.



Use the calendar picker in the **From** and **To** fields to select a date range for the report and then select **Generate Report**. Virtual Terminal automatically opens another browser tab or window with the report displayed. Click  and select one of the following formats in which to download and save the report:

- XML file with report data
- CSV (comma delimited)
- PDF
- MHTML (web archive)
- Excel
- TIFF file
- Word

The following figure displays a Received Summary report.

Parameters Used
Show Merchant Subtotals
Merchant IDs:
Multiple Merchants

Received Detail

May 17, 2018 to May 24, 2018

Details for Monday May 21, 2018

CITY OF PORTSMOUTH UTILITY WEB (206475)

Received	Customer Name	Transaction Info	Entered By	Trans Type	Attempt	Resp Code	Resp Description	Status	Amount
03:52 PM	debra fitzgerald at N/A)	1214440204 29501	Selection - 099140-0	CC Sale MAST	1	A01	APPROVED	settled	\$87.70
04:22 PM	Dominique burns at N/A)	1428348183 44804	Selection - 099171-0	CC Sale VISA	1	A01	APPROVED	settled	\$316.29
04:51 PM	Jack Carpenter at N/A)	0581159322 37002	Selection - 099205-0	ACH DEBIT	1	A01	APPROVED	FUNDED	\$131.55
04:51 PM	Jack Carpenter at N/A)	0581159322 37002	Selection - 099205-0	ACH DEBIT	1	U10	DUPLICATE TRANSACTION	declined	\$131.55
04:53 PM	Phyllis Brown at N/A)	0243967410 33005	Selection - 099217-0	ACH DEBIT	1	A01	APPROVED	FUNDED	\$138.97
04:54 PM	Donald Chatin at N/A)	1477795320 50007	Selection - 099222-0	CC Sale VISA	1	A01	APPROVED	settled	\$124.16
04:59 PM	Jack Carpenter at N/A)	0581159322 37002	Selection - 099205-1	CC Sale VISA	1	U10	DUPLICATE TRANSACTION	declined	\$131.55
04:59 PM	Jack Carpenter at N/A)	0581159322 37002	Selection - 099205-1	CC Sale VISA	1	A01	APPROVED	settled	\$131.55
05:03 PM	Eugenia Chisholm at N/A)	0891194458 64202	Selection - 099218-0	ACH DEBIT	1	A01	APPROVED	FUNDED	\$135.76
05:06 PM	Nicholas Riley at N/A)	0705604524 89008	Selection - 099248-0	ACH DEBIT	1	A01	APPROVED	FUNDED	\$171.12
05:39 PM	gordon freedman at N/A)	0379186435 31002	Selection - 099287-0	CC Sale VISA	1	A01	APPROVED	settled	\$183.80
05:44 PM	Donna Mixon at N/A)	1545283250 10004	Selection - 099297-0	CC Sale MAST	1	A01	APPROVED	settled	\$178.82
05:55 PM	Christopher Hartless at N/A)	1434489261 56001	Selection - 099308-0	CC Sale VISA	1	A01	APPROVED	settled	\$101.94
05:57 PM	Jeanne Hopkins at N/A)	1500037272 36008	Selection - 099313-0	CC Sale VISA	1	A01	APPROVED	settled	\$94.54
06:08 PM	Shirley Richardson at N/A)	13069702515 45801	Selection - 099325-0	CC Sale VISA	1	A01	APPROVED	settled	\$124.16
06:23 PM	Kelvin Coleman at N/A)	1561482203 69008	Selection - 099344-0	CC Sale MAST	1	U20	INVALID CREDIT CARD N	declined	\$101.94

Run Date: 5/24/2018 at 9:13 am

Page 1

http://www.paymentsgateway.com Copyright 2018 - All Rights Reserved. Landscape Report

By default, the Received Detail report provides the following details about each transaction segmented by date:

- Received Time
- Customer Name and ID
- Transaction Information
- Entered By
- Transaction Type
- Attempt
- Response Code
- Response Description
- Status
- Amount

It also provides daily totals and an Overall Summary page with grand total amounts for the entire date range and the quantity of echeck, credit card, and debit card transactions.

The merchant may want to segment his or her reporting data further by transaction status, customer name, or transaction amount. To do so, he or she must select **Advanced Reporting Options** on the Report Definition screen prior to generating his or her report. The following options display:

Use the following parameters to customize the Received Detail report:

Name	Description
Status	Use the dropdown menu to segment your report according to the status of a transaction. The following options are available: • All • Ready • Settled • Funded • Unfunded • Rejected • Declined • Authorized
Type	Use the dropdown menu to select whether you want this report to only include Credit Card or eCheck transactions.
Voids	Use the dropdown to select whether or not you want this report to include voided transactions.
First Name	Enter the customer's first name.
Last Name	Enter the customer's last name.
Company Name	Enter the name of the customer's company.
Order ID	Enter the Order ID number associated with a transaction or group of transactions.

Name	Description
Card Type	Use the dropdown to segment your report by credit card type. The following options are available: • Visa • Master Card • Discover • American Express • Diners Club • JCB
Last 4	Enter the last four digits of a customer's credit card or echeck account number.
Entered by	Enter the ID of the person who captured the transaction.
Amount	Enter the digits of an amount. This field supports up to two decimal digits.
Amount Range	Enter an amount range to display in this report.

After customizing the parameters to include in the merchant's report, select **Generate Report**. Received Detail reports can include several pages of information. Include more filtering parameters to keep these report files small and specific.

Service Fee Summary Reports

Service Fee reports provide convenience fee amounts in addition to the transaction information contained in the Received reports. Convenience fee data is essential to providing accurate transaction totals for government and service fee merchants.

To access a summary report of the merchant's transactions that includes convenience fee data, log into Virtual Terminal and navigate to **Reporting > Deposit > Service Fee Summary**. **NOTE:** If the merchant does not see these options available, tell him or her to contact his or her System Administrator to adjust his or her user settings and permissions.

The following Report Definition screen displays.

The screenshot displays the Forte BillPay Portal interface. At the top left is the Forte logo. The date "Monday, June 25, 2018" is shown, along with the user status "Logged in as: Merchant Admin" and links for "Home" and "Logout". A left-hand navigation menu includes sections for "Transactions" and "Reporting", with sub-items like "Origination", "Deposit", "Returns", "Verify", "Scheduled", "Clients", "Knowledge Center", "User Options", and "Merchant Options". The main content area is titled "Convenience Fee Summary". It features a "MyHierarchy" tree showing "Main" and "CITY OF PORTSMOUTH UTILITY WEB". Below this are "From" and "To" date fields with calendar pickers, set to "06/18/2018" and "06/25/2018" respectively. A "Generate Report" button is positioned at the bottom of the main area. A "Virtual Terminal" link is visible in the bottom right corner of the main content area.

Use the calendar picker in the **From** and **To** fields to select a date range for the report and then select **Generate Report**. Virtual Terminal automatically opens another browser tab or window with the report displayed. Click  and select one of the following formats in which to download and save the report:

- XML file with report data
- CSV (comma delimited)
- PDF
- MHTML (web archive)
- Excel
- TIFF file
- Word

The following figure displays a Service Fee Summary report. These reports display the types of transactions (sales, credits, returns, chargebacks, and unchargebacks), the total amounts collected for echecks and each credit card brand, the total amount of service fees collected for each transaction type, and the grand total collected for each transaction type within the date range. The Grand Totals page provides the merchant with the overall total amount for each type of transaction, each type of payment method, and the associated service fees within the provided date range.

Parameters Used
Show Merchant Sub Totals
Multiple Merchants

Service Fee Summary Report

May 16, 2018 to May 24, 2018

Overall Summary

Totals for 206475 - CITY OF PORTSMOUTH UTILITY WEB

	eChecks	MC/VISA	Amex	Discover	Other CC	Total CC	Sub Total	Serv Fee	Total Funded
Debit (Sales):	\$41,094.33	\$134,706.93	\$0.00	\$685.39	\$0.00	\$135,392.32	\$176,486.65	\$3,533.50	\$180,020.15
Credits (Refunds):	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Returns:	(\$213.02)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$213.02)	(\$1.50)	(\$214.52)
Chargebacks:	(\$4,531.22)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$4,531.22)	\$25.50	(\$4,505.72)
UnChargebacks:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Net:	\$36,563.11	\$134,706.93	\$0.00	\$685.39	\$0.00	\$135,392.32	\$171,742.41	\$3,559.00	\$175,299.91

Run Date: 5/24/2018 at 9:03 am

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Parameters Used Show Merchant Sub Totals Multiple Merchants									
Service Fee Summary Report May 16, 2018 to May 24, 2018									
Report Grand Totals									
	eChecks	MC/VISA	Amex	Discover	Other CC	Total CC	Sub Total	Serv Fee	Total Funded
Debit (Sales):	\$55,066.55	\$199,377.97	\$0.00	\$1,354.55	\$0.00	\$200,732.52	\$255,799.07	\$5,106.50	\$260,905.57
Credits (Refunds):	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Returns:	(\$213.02)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$213.02)	(\$1.50)	(\$214.52)
Chargebacks:	(\$5,828.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$5,828.00)	\$34.50	(\$5,793.50)
UnChargebacks:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Net:	\$49,238.55	\$199,377.97	\$0.00	\$1,354.55	\$0.00	\$200,732.52	\$249,758.05	\$5,141.00	\$254,897.55

Run Date: 5/24/2018 at 9:03 am

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Service Fee Detailed Report

To access a more detailed report of received transactions with convenience fee data included, merchants can log into Virtual Terminal and navigate to

Reporting > Deposit > Service Fee Detail. **NOTE:** If the merchant does not see these options available, he or she must contact his or her System Administrator to adjust his or her user settings and permissions.

The following Report Definition screen displays.

The screenshot displays the Forte BillPay Portal interface. At the top left is the Forte logo. The date "Monday, June 25, 2018" is shown in the top center, and "Logged in as: Merchant Admin" with links for "Home" and "Logout" is in the top right. A left-hand navigation menu includes buttons for "Transactions", "Reporting", "Origination", "Deposit", "Returns", "Verify", "Scheduled", "Clients", "Knowledge Center", "User Options", and "Merchant Options". The main content area is titled "Convenience Fee Detail". It features a "MyHierarchy" tree on the right showing a folder "Main" containing a file "CITY OF PORTSMOUTH UTILITY WEB". Below this, there are "From:" and "To:" date fields with calendar pickers, set to "06/18/2018" and "06/25/2018" respectively. A section titled "Advanced Reporting Options" is expanded, showing a "Generate Report" button. At the bottom right of the main area is a "Virtual Terminal" link.

Use the calendar picker in the **From** and **To** fields to select a date range for the report and then select **Generate Report**. Virtual Terminal automatically opens another browser tab or window with the report displayed. Click  and select one of the following formats in which to download and save the report:

- XML file with report data
- CSV (comma delimited)
- PDF
- MHTML (web archive)
- Excel
- TIFF file
- Word

The following figure displays a Received Summary report.

Service Fee Detail Report										
May 16, 2018 to May 24, 2018										
Details for Wednesday May 16, 2018										
Funded Credit Cards										
CITY OF PORTSMOUTH UTILITY WEB (206475)										
Orig Date	Customer Information	Transaction Info	Entered By	Batch ID	Method	Debit Credit	Tran Amount	Serv Fee	Amount w/Fees	Fund Amount
5/15/2018	Adam Demeter at N/A	155680639 100002	Selecron - 087403-0	75	VISA	D	\$124.16	\$3.50	\$127.66	\$124.16
5/15/2018	Alexandra Fietz-Reid at N/A	106943523 152001	Selecron - 087803-0	75	VISA	D	\$116.75	\$3.50	\$120.25	\$116.75
5/15/2018	Allison Heine at N/A	169977126 581006	Selecron - 087308-0	75	VISA	D	\$92.59	\$3.50	\$96.09	\$92.59
5/15/2018	Amanda Fuller at N/A	155499145 932205	Selecron - 087328-0	75	VISA	D	\$163.60	\$3.50	\$167.10	\$163.60
5/15/2018	Anita Strickland at N/A	079452126 268506	Selecron - 087263-0	75	VISA	D	\$146.37	\$3.50	\$149.87	\$146.37
5/15/2018	anita clark at N/A	079361159 700008	Selecron - 088467-0	75	MAST	D	\$201.17	\$3.50	\$204.67	\$201.17
5/15/2018	Ashlen Person at N/A	171105833 048005	Selecron - 087609-0	75	VISA	D	\$12.00	\$3.50	\$15.50	\$12.00
5/15/2018	Barbara Pickett at N/A	051204342 689907	Selecron - 087226-0	75	MAST	D	\$126.02	\$3.50	\$129.52	\$126.02
5/15/2018	Barbara S Sillis at N/A	031717152 186002	Selecron - 088040-0	75	VISA	D	\$133.52	\$3.50	\$137.02	\$133.52
5/15/2018	Bertha Martin at N/A	150175818 597007	Selecron - 087727-0	75	VISA	D	\$168.59	\$3.50	\$172.09	\$168.59
5/15/2018	BETTY PEELE at N/A	118304535 046007	Selecron - 087649-0	75	VISA	D	\$101.94	\$3.50	\$105.44	\$101.94
5/15/2018	Brandi Mocadden at N/A	116974253 004005	Selecron - 086998-0	75	VISA	D	\$172.57	\$3.50	\$176.07	\$172.57
5/15/2018	Breon Young at N/A	153950752 913401	Selecron - 086120-0	75	VISA	D	\$126.02	\$3.50	\$129.52	\$126.02
5/15/2018	Brian McHugh at N/A	149950122 428002	Selecron - 087579-0	75	VISA	D	\$116.75	\$3.50	\$120.25	\$116.75
5/15/2018	Brittany Hatten at N/A	154190605 094104	Selecron - 087426-0	75	VISA	D	\$270.18	\$3.50	\$273.68	\$270.18
5/15/2018	Cameron Burnham at N/A	139137525 385006	Selecron - 087956-0	75	VISA	D	\$116.75	\$3.50	\$120.25	\$116.75
5/15/2018	Carlton Nelson at N/A	040401945 704209	Selecron - 086901-0	75	MAST	D	\$127.80	\$3.50	\$131.30	\$127.80
5/15/2018	Carol Krauss at N/A	157877528 787008	Selecron - 087900-0	75	VISA	D	\$138.97	\$3.50	\$142.47	\$138.97
5/15/2018	Carolyn britt at N/A	135301718 703007	Selecron - 088089-0	75	VISA	D	\$150.00	\$3.50	\$153.50	\$150.00
5/15/2018	Carolyn britt at N/A	135301718 703007	Selecron - 088097-0	75	VISA	D	\$150.00	\$3.50	\$153.50	\$150.00
5/15/2018	Carroll CresserTerry at N/A	123795147 630008	Selecron - 086803-0	75	VISA	D	\$148.57	\$3.50	\$152.07	\$148.57
5/15/2018	Cathy Fields at N/A	049062647 245003	Selecron - 086129-0	75	VISA	D	\$95.96	\$3.50	\$99.46	\$95.96
5/15/2018	Charmaine Lamb at N/A	123810545 902107	Selecron - 086952-0	75	VISA	D	\$178.62	\$3.50	\$182.12	\$178.62
5/15/2018	Christine Hudson at N/A	065618230 632007	Selecron - 087131-0	75	VISA	D	\$201.17	\$3.50	\$204.67	\$201.17
5/15/2018	Christopher Home at N/A	126977522 590009	Selecron - 087379-0	75	VISA	D	\$87.70	\$3.50	\$91.20	\$87.70
5/15/2018	Consweila Cherry at N/A	067423145 953006	Selecron - 087063-0	75	VISA	D	\$148.57	\$3.50	\$152.07	\$148.57

Parameters Used
Show Merchant Sub Totals
Multiple Merchants

Run Date: 5/24/2018 at 9:02 am

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By default, the Service Fee Detail report provides the following details about each transaction segmented by date:

- Origination Date
- Customer Name
- Transaction Information
- Entered By
- Batch ID
- Method

- Debit/Credit
- Transaction Amount
- Service Fee Amount
- Authorization Amount (Transaction Amount + Service Fee Amount)
- Fund Amount

It also provides grand total amounts for each day a transaction occurred and an Overall Summary page with grand total amounts broken down by transaction type, payment method, and service fee amounts for the entire date range.

The merchant may want to segment his or her reporting data further by transaction status, customer name, or transaction amount. To do so, select **Advanced Reporting Options** on the Report Definition screen prior to generating the report. The following options display:

The screenshot displays the Forte BillPay Portal interface. The top navigation bar includes the Forte logo, the date "Monday, June 25, 2018", and the user status "Logged in as: Merchant Admin" with links for "Home" and "Logout". The left sidebar contains a "Reporting" section with icons for "Origination", "Deposit", "Returns", "Verify", and "Scheduled". The main content area is titled "Convenience Fee Detail". It features a date range selector with "From: 06/18/2018" and "To: 06/25/2018". To the right is a "MyHierarchy" tree showing a folder structure: "Main" containing "CITY OF PORTSMOUTH UTILITY WEB". Below this is the "Advanced Reporting Options" section, which includes dropdown menus for "Attempt" (set to "All"), "Debit or Credit" (set to "All"), "Type" (set to "All"), and "Response Code" (set to "All"), along with a text input field for "Order ID". A "Generate Report" button is located at the bottom right of the main area. The bottom of the sidebar contains links for "Clients", "Knowledge Center", "User Options", and "Merchant Options".

Use the following parameters to customize the Service Fee Detail report to fit the merchant's needs:

Name	Description
Attempt	Use the dropdown menu to select on which attempt the transaction successfully funded. Supported options for this parameter include the following: • All • Attempt 1 • Attempt 2 • Attempt 3
Debit or Credit	Use the dropdown menu to select the type of transaction you want the report to include: • All • Debit (sales) • Credit (refunds)
Type	Use the dropdown menu to select the payment method(s) you want to include in the report. Supported options include the following: • All • Credit Card • eCheck
Response Code	Use the dropdown menu to choose which transaction response code(s) to include in your report. Supported options include the following: • All • R01 Insufficient Funds • R02 Account Closed • R03 No Account • R04 Invalid Account Number • R05 Prenote Not Received • R06 Returned per ODFI • R07 Authorization Revoked • R08 Payment Stopped • R09 Uncollected Funds • R10 No Authorization • R11 Check Safekeeping Return • R12 Brach Sold • R13 RDFI Not Qualified • R14 Deceased • R15 Beneficiary Deceased • R16 Account Frozen • R20 Non-Transaction Account • R23 Payment Refused • R24 Duplicate Entry • R26 Mandatory Error • R28 Invalid TRN

Name	Description
	• R29 Corporate Not Authorized • R31 ODFI Permits Late Return • R50 Invalid Company ID • R56 Invalid Transaction Date • R57 Stale Date • R95 Over Limit • R96 Account on Hold • R97 RDFI Does not Participate • R98 Invalid Password • R99 Declined Unpaid Items • S01 Funded Items Original • S02 Funded Items: 1st Resub • S03 Funded Items: 2nd Resub • C00 Chargeback • U00 Charge Back Reversal
Order ID	Enter the Order ID number associated with a transaction or group of transactions.

After customizing the parameters to include in the merchant's report, select **Generate Report**. Service Fee Detail reports can include several pages of information. Include more filtering parameters to keep these report files small and specific.

Dex Reports

We can create and customize an Active File Delivery report that captures BillPay transactions and email or transmit the report via FTP to the merchant at the frequency he or she specifies. We can filter this report's data by transaction type (sales or disbursements), payment methods, settlement types, and authorization results. BillPay reports can contain the same data values that the merchant transmits in his or her Bill Files and the data columns of the report can be displayed in any order or format he or she prefers. For more information on creating Active File Delivery reports, see the [Active File Delivery: Language Reference v1.1](#) document.

Another method for quickly generating a transaction report in Dex is by selecting the **Export** button () on the Transactions summary datagrid. This method enables the merchant to filter the datagrid by date, transaction status, amount, transaction type, the last four digits of the payment method, the type of payment method, response code, and the transaction capture source. Once the datagrid displays the values the merchant wants or needs, he or she can click the **Export** button to quickly generate a CSV report that can be imported into other applications.

Future versions of Dex will include reporting options that the merchant can access and customize. For now, work with the merchant to generate the reports he or she needs and/or use the datagrid export functionality to quickly customize and generate a .csv report.

Suspending a Merchant's Portal

BillPay enables merchants to easily suspend their Portal site for any reason, such as end-of-year reconciliation, backend server updates, or UI updates. Not only can merchants schedule the suspension within a specified date range, they can also include a special Suspension Announcement message that will prominently display as a red banner at the top of their Portal site. When suspended, customers cannot perform the following tasks on a BillPay Portal:

- Register for a BillPay account
- Log into their BillPay account
- Search or view their current bill(s)
- Pay their current bill(s)
- Create a schedule of recurring payments for their bill(s)
- Set up automatic payments for their bill(s)

When the merchant is ready to suspend his/her Portal, he/she must contact Forte's Implementation Team and provide them with a date/time or date/time range for when he/she wants to suspend his/her Portal and the text of a Suspend Message, which should include a Title and Body text. **Date** and **Message** fields are required for Portal suspensions.

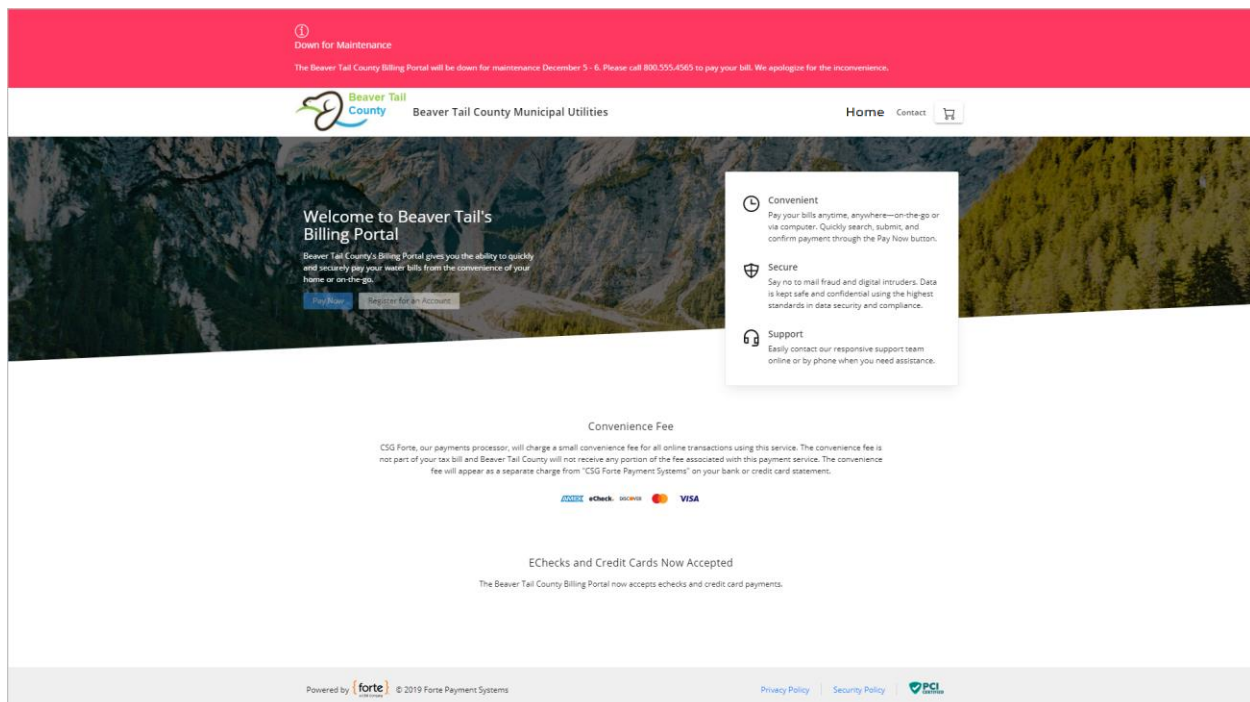
Configuring the Suspension

To suspend a merchant's BillPay site, complete the following steps:

1. Search for the merchant's Organization ID. Select the appropriate Organization ID from the displayed list.
2. Select **Locations** from the Dex main menu. All the locations that belong to that merchant organization display.
3. If necessary, search for the desired location by **Location Name** or filter the list of locations by the numeric **Location ID** or the **Status** of the location. The list of locations can also be sorted by alphabetically from A–Z or from Z–A.
4. After finding the desired Location, click the row on which it's listed. The Location's Details Screen displays.
5. Click the **Bill Pay** tab. The merchant's BillPay configuration page displays.
6. Click ***** > Suspend Portal** in the Summary box. The Suspend Portal modal displays.

7. Select whether you want to suspend the Portal **Immediately** or at a date/time in the future by clicking the applicable radio buttons in the **Start Date** and **End Date** fields. Use the date pickers and time selectors in the **Start Date** and **End Date** fields to select a suspension date and time range or select **Indefinitely** to suspend the Portal for an indefinite amount of time.
8. In the **Suspend Message Title** field, enter up to 50 characters. The title text will display above the body text in a larger, sans-serif font.
9. In **Suspend Message Body** field, enter up to 150 characters. The body text will display beneath the title text in a smaller, sans-serif font. Keep suspension messaging short while explaining what customers can and cannot do in the Portal while it is suspended. You might also include suggestions for alternative methods customers can use to pay bills.
10. When you complete the required fields, click the **Save** button. Dex returns you to the Location's Detail Screen.

After Implementation updates the merchant's BillPay settings, the merchant's Portal Homepage will display the merchant's Suspension Message and disable the **Pay Now** and **Register for an Account** buttons on the date(s) the merchant has specified. The following figure shows a suspended Portal.



After the suspension date passes, the merchant's BillPay Portal returns to normal operations.

Canceling the Suspension

If at any time you need to cancel a merchant's planned Portal suspension prior to the Suspension End Date, complete the following steps:

1. Search for the merchant's Organization ID. Select the appropriate Organization ID from the displayed list.
2. Select **Locations** from the Dex main menu. All the locations that belong to that merchant organization display.
3. If necessary, search for the desired location by **Location Name** or filter the list of locations by the **Location ID** or the **Status** of the location. The list of locations can also be sorted by alphabetically from A–Z or from Z–A.
4. After finding the desired Location, click the row on which it's listed. The Location's Details Screen displays.
5. Click the **Bill Pay** tab. The merchant's BillPay configuration page displays.
6. Click ***** > Cancel Portal Suspension** in the Summary box. The Cancel Portal Suspension confirmation pop-up displays.
7. Click the **Cancel Suspension** button to confirm the cancellation. Dex removes the cancellation condition and enables customers to make payments.

Changing the Status of a BillPay Portal

Merchants who wish to take their BillPay Portals offline or activate their Portals can request a status change by calling Forte Support. Unlike suspensions, status changes do not require messaging or date/time definitions. Once an **Active** Portal is put into **Inactive** status, a 404 error message displays.

Inactivating an Active Portal

To change the status of a merchant's BillPay site to **Inactive**, complete the following steps:

1. Search for the merchant's Organization ID. Select the appropriate Organization ID from the displayed list.
2. Select **Locations** from the Dex main menu. All the locations that belong to that merchant organization display.
3. If necessary, search for the desired location by **Location Name** or filter the list of locations by the numeric **Location ID** or the **Status** of the location. The list of locations can also be sorted by alphabetically from A–Z or from Z–A.
4. After finding the desired Location, click the row on which it's listed. The Location's Details Screen displays.
5. Click the **Bill Pay** tab. The merchant's BillPay configuration page displays.

6. Click **...** > **Set to Inactive** in the Summary box. The Set to Inactive modal displays.
7. Click the **Set to Inactive** button to confirm the status change. Dex immediately changes the Portal's status and takes the site offline.

Activating an Inactive Portal

To change the status of a merchant's BillPay site to **Active**, complete the following steps:

1. Search for the merchant's Organization ID. Select the appropriate Organization ID from the displayed list.
2. Select **Locations** from the Dex main menu. All the locations that belong to that merchant organization display.
3. If necessary, search for the desired location by **Location Name** or filter the list of locations by the numeric **Location ID** or the **Status** of the location. The list of locations can also be sorted by alphabetically from A–Z or from Z–A.
4. After finding the desired Location, click the row on which it's listed. The Location's Details Screen displays.
5. Click the **Bill Pay** tab. The merchant's BillPay configuration page displays.
6. Click **...** > **Set to Active** in the Summary box. The Set to Active modal displays.
7. Click the **Set to Active** button to confirm the status change. Dex immediately changes the Portal's status and puts the site online.

Glossary

-A-

Account Dashboard – A Registered Pay Mode data display within the BillPay Portal that shows logged-in users their billing account(s), associated bills, and the options available for paying those bills.

-B-

Billing Account – The account that the merchant has created to identify customer in his/her billing and/or customer management software.

Billing Account-Level Settings – Settings that impact only the billing accounts that are selected by the BillPay Portal user. For example, when the merchant passes in a value for the MinimumAmount parameter in the bill definition file, BillPay overrides the Portal settings defined for partial payments (as either a percentage of the Due Amount or a set dollar amount) and displays the Minimum Amount as defined in the bill file.

-C-

Cart – A “shopping” cart that collects and displays the bills customers wants to pay—including bills from multiple billing accounts. Depending on the merchant’s global settings, customers can pay their bills all at once, overpay balances to get a head start on the next bill, or make smaller payments toward a balance.

Customer Token – A unique string that references a stored customer record, which can include payment method and address data. Forte’s tokenization solution follows strict protocols that meet and/or exceed the Payment Card Industry Data Security Standards (PCI DSS).

-D-

Datagrid – An online table that displays rows of information in a defined sequence of columns. A summary datagrid displays after a user enters values

into search fields. If available, the user can click a value in the summary datagrid to view a detail datagrid, which displays data about that specific record.

Due Amount – The total amount of the bill including any late fees incurred if the Due Date of the bill has passed. This amount should not include the service fee as Forte assesses service fees as a separate charge added to the Total Authorization Amount.

Due Date – The date when payment on a bill is due. BillPay applies a late fee to the total amount of the bill once this date has passed. This parameter is required in both standard and custom bill definition files.

-E-

Expiration Date - The date when a bill expires, and customers can no longer pay it in the BillPay Portal. Merchants can allow customers to view expired bills by defining a specified number of **Bill Visibility Days**. This setting enables customers to look up and view bills past the expiration date; they cannot, however, pay these bills.

-G-

Global Settings – BillPay Portal settings that Forte sets up at the site level and that impacts all billing accounts under a merchant (biller).

Grouping ID – A business rule merchants can apply to their bill files that forces their customers to pay either the oldest bill balances first or pay all the outstanding bills at the same time.

-H-

Hint Image – A 2MB or smaller JPG, PNG, or BMP image file that displays where your customer can find the value for a search field. Hint images can be used in conjunction with Hint text.

Hint Text – Up to 200 characters of text that describe a search field. This could include a description of the value and/or where to find the value on the customer's printed bill. Hint text can be used in conjunction with Hint images.

-I-

Interactive Voice Response (IVR) – A payment channel that enables payers to pay a bill over the phone using voice prompts and/or touch-tone keypad selections.

-L-

Last Payment Date – The date of the last payment accounted for in the PaidAmount field plus one day (e.g., if the customer submitted the payment via the Portal on 8/21, the Last Payment Date would be 8/22 or greater in the next file upload). When a merchant's customer makes a payment through the BillPay Portal, it is considered a pending payment until the merchant indicates acceptance of the payment via an updated bill definition file. To do this, the merchant updates the bill with a modified paid amount and sets the Last Payment Date. If the merchant does not provide a Last Payment Date, BillPay uses the date the bill was last modified. **NOTE:** This field is required for merchants that accept partial payment toward bill balances.

Late Fee Amount - The amount of the late fee that BillPay assesses once the bill's Due Date has passed. Merchants can pass this amount in the LateFee field of the bill file and BillPay will present it as a separate line item that is added to the Authorization Amount (i.e., Due Amount + Service Fee Amount + Late Fee Amount). Merchants can also add it to the Due Amount prior to uploading the bill file and communicate the added fee to the customer via the Bill Details Datagrid or another method.

-M-

Merchant Discriminator – A 3- to 25-character Uniform Resource Name (i.e., URN) that distinguishes a merchant's BillPay Portal on the Forte platform. All Portal URLs begin with <https://billpay.forte.net/> (or <https://sandbox.forte.net/billpay/> for the Sandbox environment) and must include a merchant discriminator to uniquely distinguish the merchant's MID. All merchant discriminator's can only be lowercase alphanumeric characters.

Minimum Amount – The minimum amount the merchant's customer can pay without incurring a late fee. If this field is not passed in the bill definition file, BillPay uses the Portal's global settings defined for partial payments (i.e., as either a percentage of the Due Amount or a set dollar amount). If both a Minimum Amount is passed in the bill definition file and global partial payment settings have been defined for the Portal, BillPay displays the Minimum Amount passed in the bill definition file.

-O-

Overpay – A global setting on the BillPay Portal that enables the merchant's customers to pay more than the Due Amount on their bills and apply that overpayment toward future bill balances. Merchants can define this setting as either a percentage of the Due Amount (up to 1200%) or a set dollar amount (up to \$10,000).

-P-

Paid Amount – The amount the merchant's customer has paid toward the balance of the bill. This field starts at \$0 and increases as the customer makes partial or full payments through the BillPay Portal.

Paid-in-Full Date - The date when the merchant's customer pays the entire balance of the bill. Once the merchant provides a Paid-in-Full Date in the bill definition file, the BillPay Portal no longer accepts customer payments on the bill.

Partial Pay – A global setting on the BillPay Portal that enables the merchant's customers to pay either a percentage of the Due Amount or a set dollar amount. Passing a value in the MinimumAmount parameter for a customer in the bill definition file overrides this setting.

Payment Method Token - A unique string that references a stored payment method's data, including account number, routing number, account type, and/or expiration date. Forte's tokenization solution follows strict protocols that meet and/or exceed the Payment Card Industry Data Security Standards (PCI DSS).

Pay Now Mode – A BillPay setting where payers search for their bills and make one-time, ad-hoc payments by entering their names, billing address, and payment information.

PostgresSQL – The database where a merchant's BillPay settings are created and stored. BillPay settings must still be enabled in Forte's SQL database—the database leveraged by Web Tools—and then set up in the PostgresSQL database.

Portal User Account – The account the merchant's customers create with Forte on the merchant's BillPay Portal to perform various online BillPay tasks (e.g., pay a bill, add a payment method, create a schedule, etc.) in Registered Mode.

PrePay: A global setting on the BillPay Portal that enables customers to make payments toward the future balance of a bill. Only customers with \$0.00 Due Amounts (including grouped bills) can make a prepayment.

Presentation Date: The date a bill becomes visible to customers in the BillPay Portal. This date should coincide with any email or paper notification the merchant sends to customers about the availability of bills.

-R-

Registered Pay Mode – A BillPay setting where payers create BillPay Portal user accounts to automatically access and pay their bills, store payment methods, and create payment schedules of recurring payments.

-X-

XDATA – Up to 10 parameters about the bill, customer, or transaction that merchants can define and pass in with the bill definition file. In BillPayIt, these parameters were known as MDF1, MDF2, etc., or merchant-defined fields.