

BillPay Portal

Merchant Guide v1.19



Revision History

Version	Date	Changes
1	6/28/2018	Initial
1.1	11/14/2018	- Updated branding - Added datagrid definition - Updated text of the LastPaymentDate field
1.2	12/17/2018	- Added Registration Module - Added swiper support section
1.3	1/17/2019	- Added Glossary - Updated screenshots - Added delete payment method and schedule functionality - Added account delink functionality
1.4	1/29/2019	- 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	2/26/2019	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
1.9	4/15/2019	Added payment tracking module (phase 1)
1.10	6/19/2019	Added schedule settings functionality
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	Included note about how a Due Date displays in the Payment Center
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
1.15	1/30/2020	- Added merchant URL description to the Contacts page in the Portal. - Added new AutoPay notifications - Added eDynamo description updates

Version	Date	Changes
		- 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	11/2/2020	- UI Update to the Payment Center screenshots. - Updated all Portal screenshots with the Home button and added description of the Home button in the UI table. - Updated the verbiage on Minimum Amounts to match BP logic.
1.17	11/18/2020	Added description of security measures BillPay uses to prevent fraud
1.18	04/29/2024	Account Registration changes
1.19	12/05/2024	- 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 you the ability to create and customize a payment portal where 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 customer accounts.

Features

BillPay gives merchants a responsive payment portal that can be accessed from any device—including tablets, phones, and PCs. With BillPay, your customers get improved messaging, faster search results, the ability to create a registered account, the ability to schedule their bill payments, and so much more

- **Granular amount settings provide added flexibility**
Set overpayments and partial payments as either a percentage of the due amount or a set amount.
- **Maintain invoice aging schedules to ensure older balances are paid first**
Keep your accountant happy by requiring customers to pay older balances first with Grouping IDs
- **Reduce PCI scope without sacrificing data security**
BillPay supports both ad-hoc payments (i.e., Pay Now) and registered account payments (i.e., Registered Pay), which leverages Forte's tokenization solution, Forte Checkout. Registered customers can access bills without searching, create an editable schedule of Auto Pay payments, and pay their bills via text message (future release).
- **Improve customer communication with customized portal messaging**
Keep your customers up to date with announcement messages in a dismissible banner that displays at the top of the BillPay Portal Homepage. Add customized messages regarding bill Portal suspensions to adequately plan and communicate service interruptions with your customers. To help first-time users become acclimated to paying their bills online, you can now add Hint Text and/or a Hint Image that displays where to find a value for a search field.
- **Stay up to date with added notifications**
Schedule email notifications to your staff when BillPay Portal events occur, such as when Forte receives bill files, when a customer registers, and when the status of the BillPay Portal changes.

- **Create a custom UI that preserves your unique brand standards**
From the logo to the search page—your Portal can be customized to your exact brand specifications.
- **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**
Customers can print receipts directly from the Portal after making their payments. Customers can also receive emailed payment confirmations if they provide their email address during checkout.
- **Access bills from anywhere**
The BillPay Portal is 100% responsive. Customers can access it from any modern browser on any device, including phones and tablets. Customers can also view/download/print PDF versions of their bills, which can be emailed to them or sent via text message.

BillPay Portal

We've redesigned the BillPay Portal with a clean, modern UI and intuitive navigation. You can customize the look and feel of each page in the Portal to meet the needs of your specific customers. After all, who knows your customers better than you?

Once you decide to migrate to BillPay and go live, we'll automatically display a banner with a redirect button on your old BillPayIt site.

NOTE: The figures on this page display a merchant configured to support both ad-hoc and registered user account payments (i.e., Pay Now and Registered Pay). See the [Payment Modes](#) section for more information.

Browser Requirements

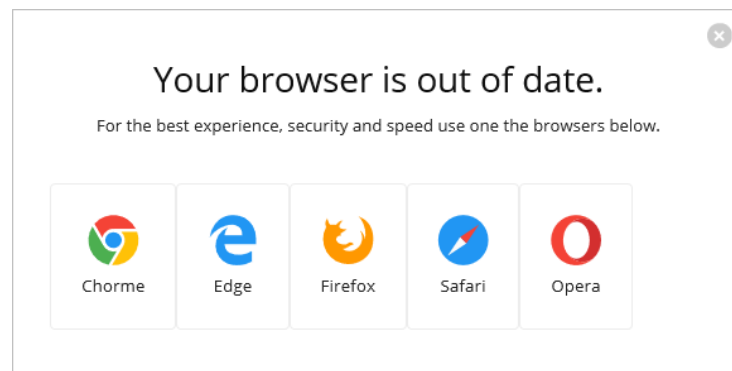
For the best user experience, access the BillPay Portal using the last three versions of the following browsers:

- [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, if 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 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 customer accesses the Portal from Internet Explorer:



Payment Modes

The BillPay Portal supports two different payment modes: Pay Now and Registered Pay. With Pay Now, your customers search for bills and complete one-time, ad-hoc payments by entering their names, billing addresses, 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. 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.

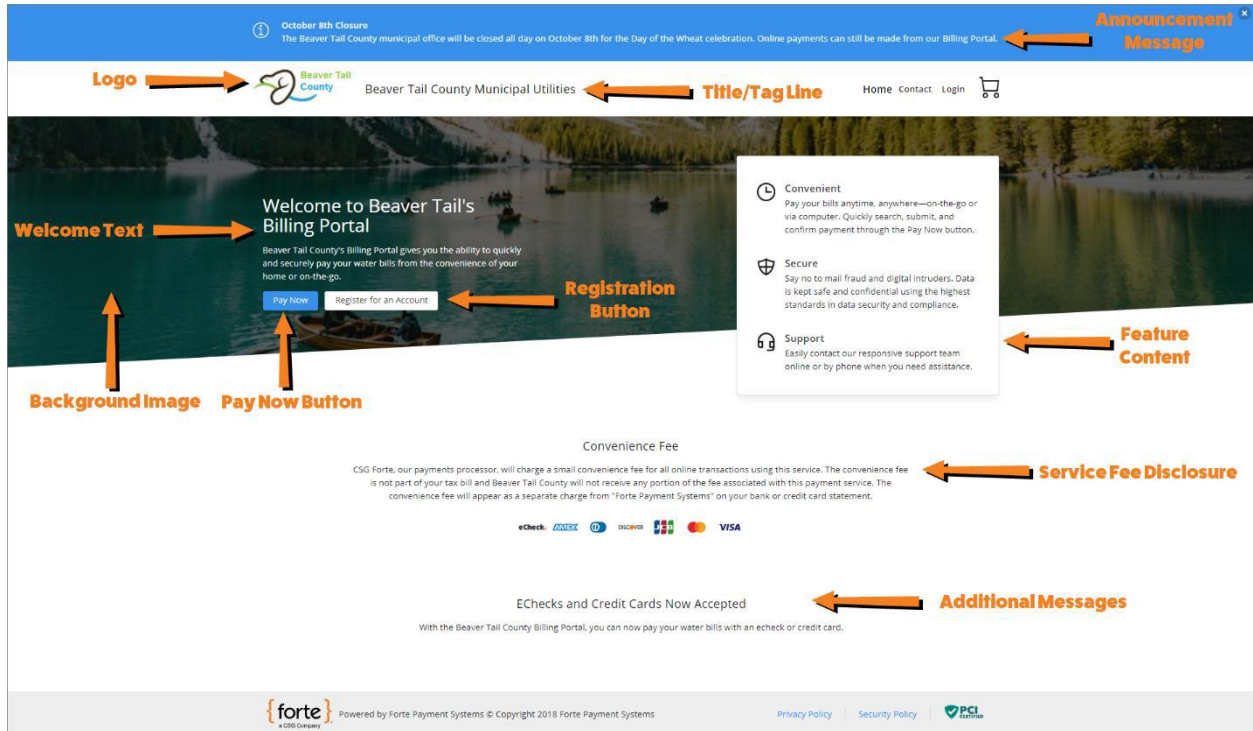
Security

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

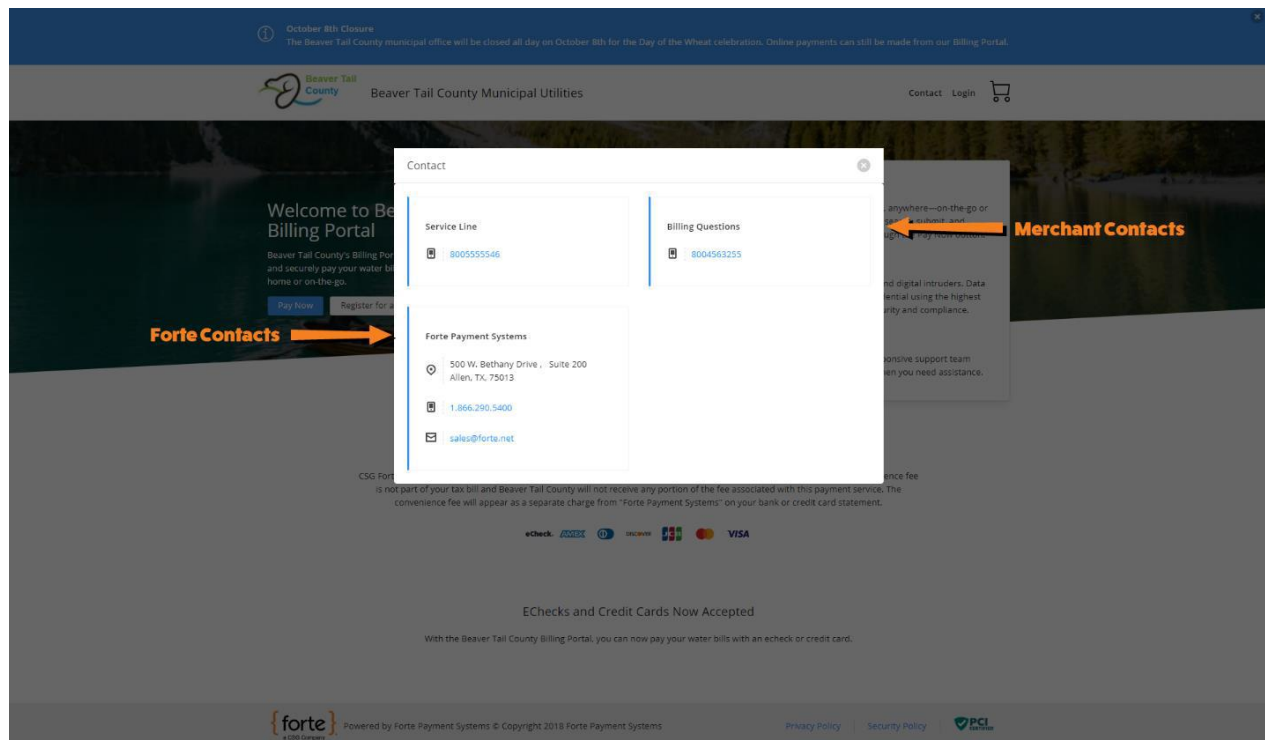
- ReCaptcha support for every BillPay Portal Payment Center—just to make sure your customers are human.
- Automatic declines for suspicious transactions
- IP address blocking
- Temporarily suspending the Portal

Homepage

Your BillPay Portal Homepage can be customized with your logo, your text, and a full-width background image that represents your business or industry. You can also include announcements, seasonal messages, service updates, or legal verbiage to keep your customers up to date. The following figure displays a sample BillPay Portal Homepage and the elements you can customize.



The following figure displays a sample BillPay Portal Contacts page and the elements you can customize.



Use the following table when planning the UI for your BillPay Portal Homepage:

UI Element	Description	Type	Length/ Size	Req
Site Title/Tag Line	The title or tag line for your business. This value displays on every page of your Portal.	alphanumeric	100	R
Welcome Text Title	A brief message that welcomes visitors to your site. This message should succinctly describe the Portal and its capabilities.	alphanumeric	100	R
Welcome Text Body		alphanumeric	350	R
Site Logo	Your logo image in one of the following formats: • JPG • PNG • BMP For optimal image quality, the logo should be no bigger than 250px x 70px. Clicking the logo returns the customer to the Portal Homepage.	Image	2mb	R
Background Image	A high-resolution image that represents your business or	Image	2mb	R

UI Element	Description	Type	Length/ Size	Req
	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.			
Feature Content	If desired, you can add up to three BillPay feature descriptions to your 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 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.	N/A	N/A	O
Pay Now Button	Clicking this button takes customers to a search screen where they can search for	N/A	N/A	O

UI Element	Description	Type	Length/ Size	Req
	their bill(s) and make one-time, ad-hoc payments. You can configure your Portal to only accept Pay Now payments or accept both Pay Now and Registered Pay payments.			
Register for an Account Button	Clicking this button opens a registration where customers can create a user account that links directly to their bills. With a Portal user account, customers can save payment methods and create a schedule of recurring payments. You can configure your Portal to only accept Registered Pay payments or accept both Registered Pay and Pay Now payments.	N/A	N/A	O
Service Fee Title	If applicable, add a service fee statement that provides an explanation of what the service will be and why it is 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>	alphanumeric	100	O
Service Fee Body		alphanumeric	200	O
	For service-fee merchants, Forte strongly recommends adding service fee verbiage to the Homepage of your BillPay Portal, so that your customers will not be surprised when their total amount reflects the addition of a service fee.			

UI Element	Description	Type	Length/ Size	Req
Additional Messages Title	Add up to three messages to display to your customers. 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.	alphanumeric	100	O
Additional Messages Body		alphanumeric	400	O
Payment Settings	Displays the type of payment methods you accept for bill payments. This setting depends upon the setup of your merchant account (i.e., if you only accept echecks, credit cards, or both echecks and credit cards).	N/A	N/A	R
Announcement Message Title	Use announcement messages to prominently display important news about your business. These messages display in a dismissible text bar across the top of your Portal.	alphanumeric	100	O
Announcement Message Body		alphanumeric	250	O
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 for each contact. You can also opt to add a URL to a contact, which will return the user back to a webpage of your choice. You can also include Forte's Customer Service phone number and email address for customers who have	alphanumeric	50	O

UI Element	Description	Type	Length/ Size	Req
	technical issues with the Portal.			
Home	Click the Home button to return to your BillPay Portal homepage.	N/A	N/A	R

Bill Search Settings

Help your customers find bills by setting up search fields or providing them with a direct link to a detailed view of their bills.

Search Fields

Customize how your customers search for their bills by choosing up to four search fields and configuring instructional search text. You 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.

Direct Links

Rather than relying on customers to find and enter the correct query values, you can provide them with links that take them directly to a Bill Summary page where they can make one-time, ad-hoc payments. **NOTE:** Direct Links support Grouping IDs to ensure the oldest bill 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.

Beaver Tail County Municipal Utilities

Home Contact

Bill Summary

Due on: **\$3109.20**

Customer Name: Acadian Energy LLC

Bill Number: 1125819852

Make a Payment **Payment Button**

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: \$2,688.72

Fall Total: \$120.48

Amount Paid:

Bill Details

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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Direct links work only in Pay Now mode. You can define direct links by appending each bill's Unique Bill ID to your Portal URL, which consists of the environment domain and the merchant discriminator you defined with your Implementation Specialist during Portal setup. For example, our fictitious county, Beaver Tail County, has the unique merchant discriminator `btco`. Our customer's Unique Bill ID is `000012-1234-98765`. 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

Bill Display Settings

BillPay also enables you to customize the bill summary and bill detail datagrids with as much or as little data as you'd like. A datagrid is an online table that displays rows of information in a defined sequence of columns. A summary datagrid is the table that displays after a user inputs values into search fields while a detail datagrid is a sub-table that displays data about a specific record in the summary datagrid.

BillPay lets you define the sequence of the columns and add custom label names to each column. The following fields are available for all search, summary, and detail datagrid displays in the Portal:

- **Customer ID**
- **Bill Number**
- **Unique Bill ID**
- **Address**
- **Customer Name**

You can also add up to ten additional data fields relevant to your customers. This could include the following:

- **Due Amount**
- **Minimum Amount**
- **Late Fee Amount**
- **Paid Amount**
- **Due Date**
- **Presentation Date**
- **Expiration Date**
- **Paid in Full Date**
- **State**
- **City**
- **ZIP code**
- **Billed For**
- **Account Number**
- **XDATA 1-10** (Merchant-Defined Fields (**MDF**) in BillPayIt)

When adding your own custom data fields, be sure to tell your Implementation Specialist whether you want BillPay to ignore certain characters at the beginning or end of a search and/or display value. For example, if your 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 customers to understand. So, a bill with a **Bill ID** of 00000123456789 would display as 123456789 in the summary and detail datagrids of your Portal.

Configuring the Search Page

Your Search page can have between one and four search fields, which you can make required or optional. Additionally, you can customize the search text so that customers can quickly find their search values. Search fields can be placed in any order on the page and you can define how closely the customer-provided value should match your data. For example, should a customer

searching for his/her **Bill ID** receive results with only exact matches, results that contain the value he/she provides, or results that begin or end with the value he/she provides? 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, you can also include Hint Text, Placeholder 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 Search page with three fields and Hint Text.

The screenshot displays a web interface for "Beaver Tail County Municipal Utilities". At the top, there is a navigation bar with "Home", "Contact", and "Login" links. Below this is a sub-header stating "One-Time Payment - Fast, Easy and Secure" and "Pay your bill, view account balance, or pay". The main content area features a search form titled "Locate your Bill" with the instruction "Please enter the information below and click search. The information you submit is secure." The form contains three input fields: "First and Last Name", "Street Address", and "Unique Bill ID". An orange arrow labeled "Search Fields" points to the first two fields. Below the "Unique Bill ID" field, there is a text box containing the hint: "Your Unique Bill ID Number is listed beneath your Account Number on your bill." An orange arrow labeled "Hint Text" points to this text box. The footer includes the Forte logo, copyright information, and links to "Privacy Policy", "Security Policy", and "PCI".

The following figure shows the same Search page but with a Hint Image.

When creating a registered user account, your customers will also use these search fields to link their BillPay Portal user account to the billing account you have in your system. Like Pay Now Search fields, Registered Pay Search share the same search fields which includes Hint Text or Images, can be designated as required or optional, and be configured to follow specific value-matching requirements (e.g., exact matches, partial matches, etc.). The following figure displays the "Register for an Account" that displays when a customer clicks the **Register for an account** button on the Portal Homepage.

The screenshot shows the 'Step 1: Find your billing account' page of the BillPay Portal. At the top left is the 'LAUDERDALE COUNTY ALABAMA' logo. At the top right are links for 'Home', 'Help', 'Log in', and a shopping cart icon. Below the header is a progress bar with four steps; the first step is active and highlighted in blue. The main heading is 'Step 1: Find your billing account' with a subtext 'The information you submit is secure.' Below this are three input fields: 'Full Name*', 'Account ID*', and 'Additional Identifier (Optional)'. A blue 'Search →' button is positioned below the input fields. At the bottom, there is a link: 'Already have a user account? [Log in to pay](#)'.

Configuring the Datagrids for Pay Now

After completing a search for a bill in Pay Now mode, the BillPay Portal displays the search results in a datagrid that you configure. The Portal displays both summary bill search results and a detailed view of a bill that gives the 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 your discretion.

Customers can also click on the **Bill Detail** link to view the details of a bill. Bill detail datagrids can contain as many fields as you'd like, and you can label and arrange them at your discretion. This datagrid displays beneath the bill summary datagrid during a search and in the Payment Center when a customer selects the **Show Details** link under the Total Due. The following figure displays both bill summary and bill detail datagrids during a search.

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 Na...	Address	City	State	Zip	Bill ID Number	Amount Due	Late Fee	
☐	RICHARD & K...	23723 130 ST	CLEARMONT	MO	64431	2012PP0100...	508.3	0	Bill Detail
☐	FRANZ E & L...	37037 LIBER...	BARNARD	MO	64423	2012RE3404...	1359.91	0	Bill Detail

Customer ID: 340418000010000 Customer Name: FRANZ E & LYNE A. NELSON
Address: 37037 LIBERTY ROAD City: BARNARD
State: MO Zip: 64423
Bill Number: 2012013367 Bill ID Number: 2012RE340418000010000
Late Fee: 0 Amount Due: 1359.91
Due Date:

☐	PHILIP & MA...	P.O.BOX 72	GUILFORD	MO	64457	2012RE3404...	285.97	0	Bill Detail
☐	CHRISTOPHE...	37156 STATE...	BARNARD	MO	64423	2012RE3404...	1368.37	0	Bill Detail

9368 Item(s) 20 Items per page << < 1/469 > >>

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The following figure displays the bill detail datagrid that displays in the Payment Center. **NOTE:** If you do not define a **Due Date** value in your 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 Checkout 3 Receipt

Bill id: 8374329
Customer Name: Karina Lebsack
Total due: \$5,807.76 on 7/31/20

Total Due: \$5,807.76
Select Amount Hide Details

Show/Hide Bill Details Link

Select Payment Amount

Total Amount: \$5,807.76 Minimum Amount: \$25.00 Other Amount: Between \$25.00 and \$5,9

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

Bill Details Datagrid

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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Configuring the Datagrids for Registered Pay

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.

The screenshot displays the BillPay Portal for a user named Irene Renshaw. The interface includes a header with the Beaver Tail County logo and navigation links (Home, Contact, Login). Below the header, the user's name and account number are shown. A 'Bills due' section lists a single bill with details: Customer Name: IRENE RENSHAW, Bill Number: 2012005589, Due Date: 2012005589, Amount: 6.77, and Late Fee: 0. A 'Continue to Pay' button is visible. A 'Bill Detail Datagrid' annotation points to the detailed view of the bill, which includes fields for Customer Name, Email, State, Bill Number, Zip, City, and Address. A 'Bill Summary Datagrid' annotation points to the 'Bills due' table. The footer contains the Forte logo, copyright information, and links to Privacy Policy, Security Policy, and PCI compliance.

Registered Account Management

Registered Portal accounts offer your customers an easy, secure, and quick solution for paying bills. 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's tokenization solution.

For merchants, registered accounts reduce PCI scope by offloading the hassle of hosting your 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 Forte products and 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 your system to a user account in the BillPay Portal. This parameter must be included in every bill definition file to ensure that your customers can 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. Your customer's BillPay Portal user accounts map to their billing accounts via the bill definition file. If you purge these files, the Portal cannot load and display your customer's bills into their Account Dashboards and cannot capture the recurring transactions your customers may have previously defined in a schedule.

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:

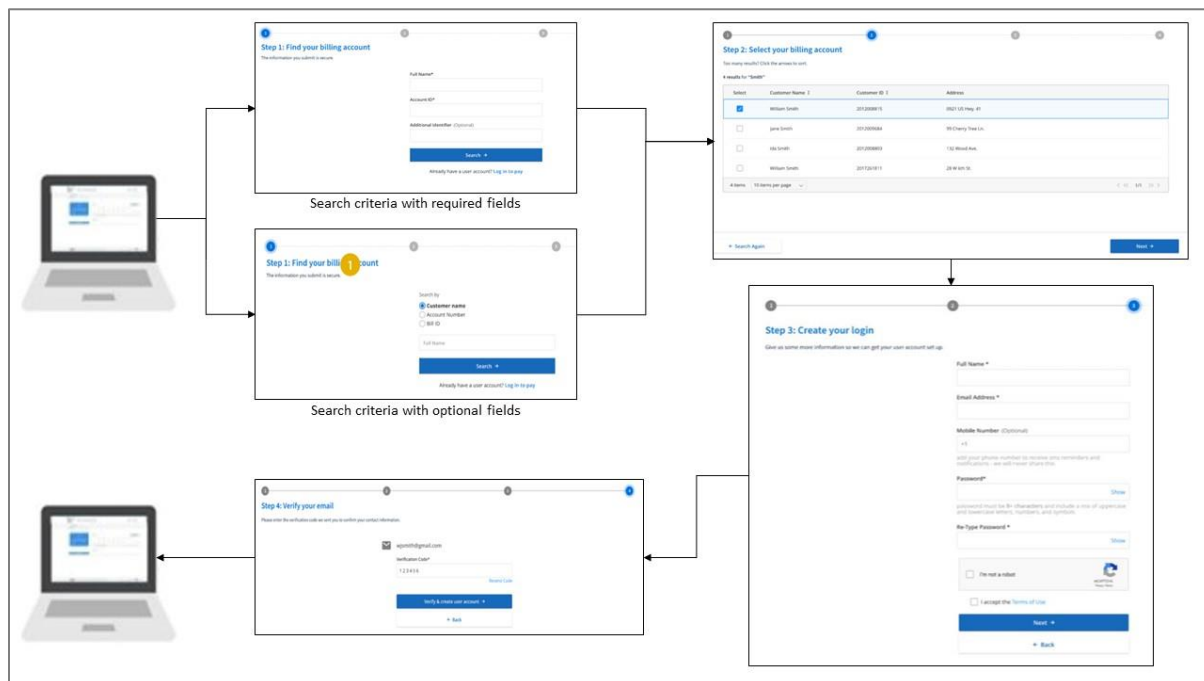
- Full Name
- Email Address
- Mobile Number
- Password
- Re-type Password

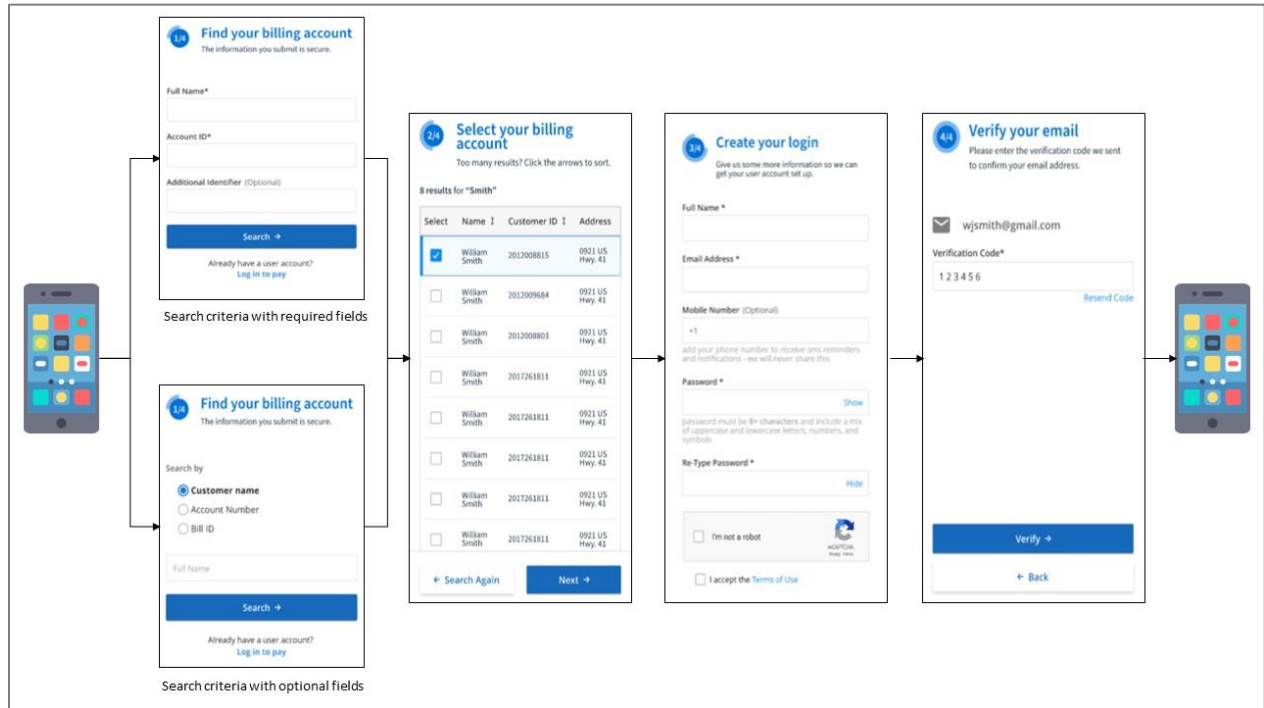
Mobile number will be optional, since most of the users do not use their mobile numbers. There is an option to show or hide the password and retype password fields. Passwords should match the security requirements. Before the user proceeds to the next screen, the user will have a captcha verification 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.

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

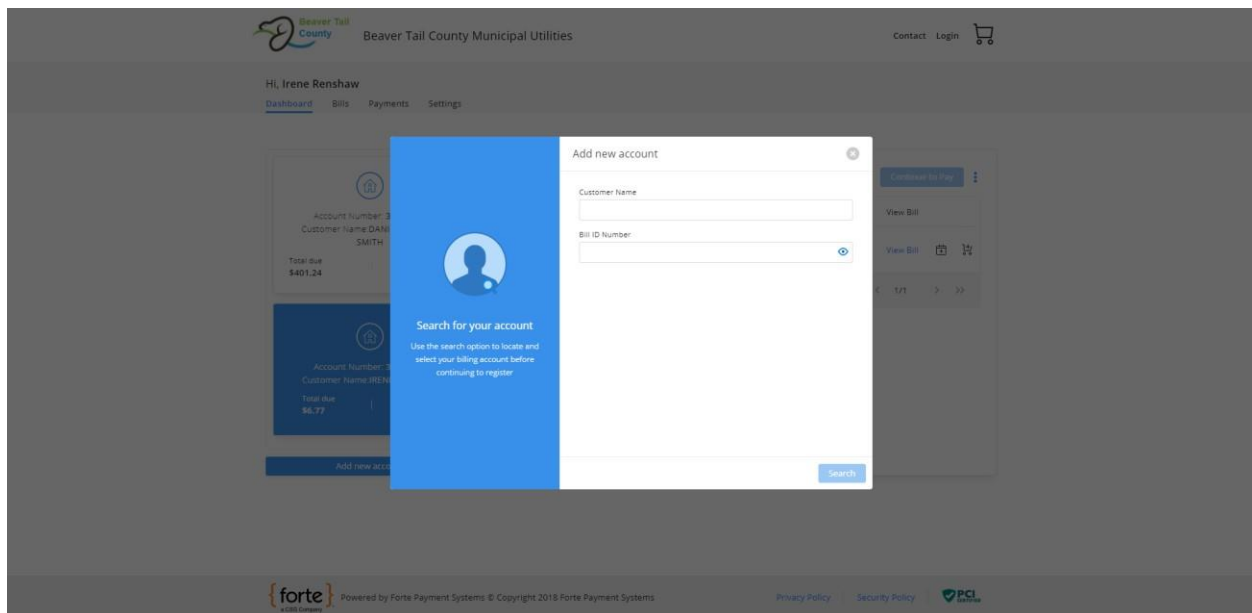
- A "Need Help" link is provided on the login flow's OTP page, redirecting users to the portal's "Contact Us" page.
- If users experience any issues receiving or accessing the OTP, or have any questions or concerns, they can click this link for assistance.
- The "Contact Us" page provides contact details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

Note:

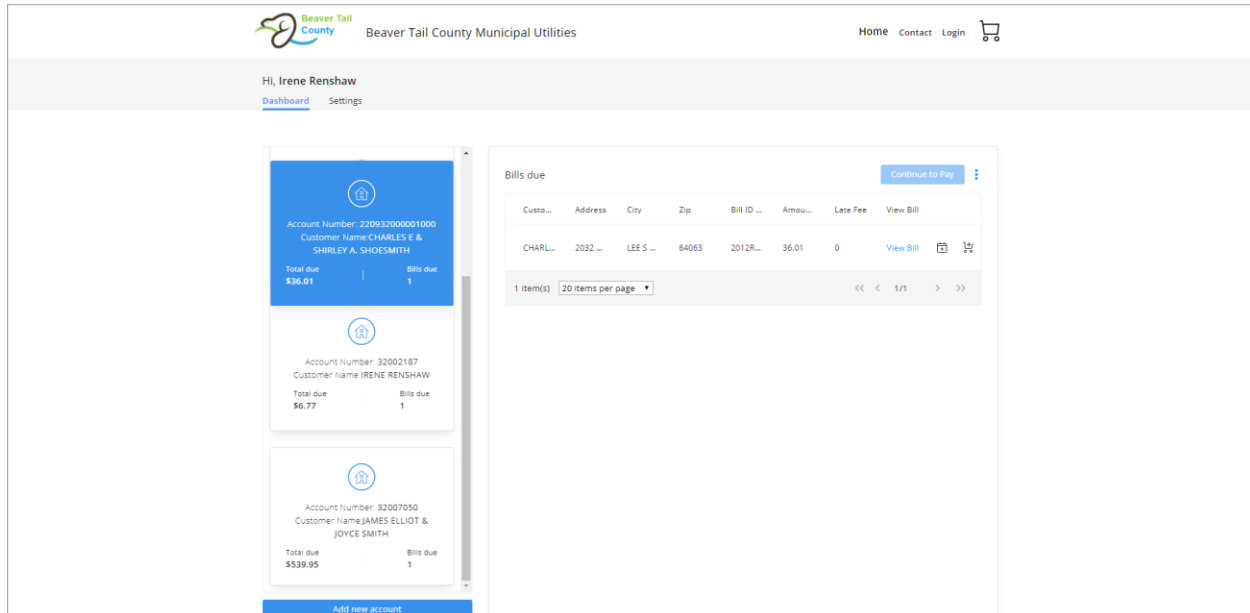
- Adding MFA-related information to the portal's "Contact Us" page is planned as part of future improvements.
- Problems resolution: If the user has no access to the phone they enrolled in MFA, Merchant or payer should contact CSG Forte's Product Support team and the process to be followed [here](#).

Adding Multiple Billing Accounts

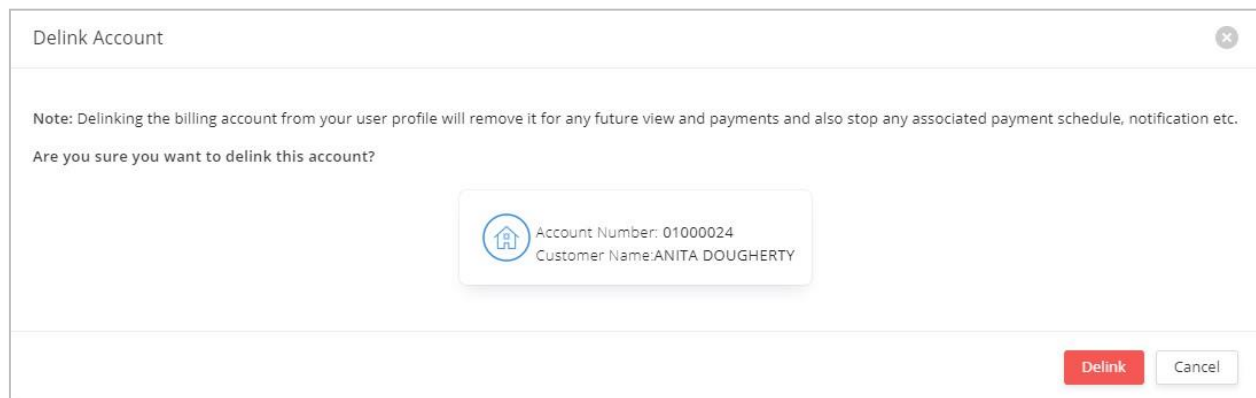
For customers who have multiple unique billing accounts in the same county (e.g., customers who own more than one property), the BillPay Portal gives them the option to quickly add billing accounts to their registered Portal account and pay multiple bills all at once. From the Account Dashboard, they would simply click the **Add New Account** button to display the "Add New Account" modal. This modal 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 credentials 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” modal instructs them to log in 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.

Tracking the Payments History

BillPay's **Payments** tab gives your 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 interface for Beaver Tail County Municipal Utilities. The user is logged in as George Glass. The 'Payments' tab is active, showing a list of three payment records from November 19, 2019. Each record includes the payment method (VISA or eCheck), the amount, and a status of 'ready'. 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 a footer with copyright information and security policies.

Date	Payment Method	Amount	Status
Nov 19, 2019	VISA 1111	\$1,505.00	ready
Nov 19, 2019	VISA 1111	\$505.00	ready
Nov 19, 2019	eCheck 7887	\$254.00	ready

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

Home Contact My Account

Hi, George Glass

Accounts **Payments** Settings

Expand All Collapse All

Nov 19, 2019 **ready** **VISA 1111** 8fb7bada-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	1102.33		Personal Prop
GEORGE TEST	1400011	411	2025PP01000024	397.67		Personal Prop

Nov 19, 2019 **ready** **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	500.00		Personal Prop

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

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

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

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Configuring Notifications

BillPay's **Notifications** settings give your 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 their payment was processed. To view and manage notification settings, click **Settings** > **Notifications** from the top menu.

Beaver Tail County Municipal Utilities

Home Contact Login

Hi, Joyce!

Accounts Payments **Settings**

Notifications

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

Email: rollaroycejoyce@test.com Phone: 503.456.7890

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.

Notification Category	Events
	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.
Other	When a payment is processed.

Bill Payment Options

The BillPay Portal can support multiple payment channels and a variety of payment scenarios, including prepayments and installment payments. The options available to customers depends on your chosen payment mode. For all transactions, the Portal sends customers a payment confirmation message to the email address on file (for Registered Pay) or provided during checkout (for Pay Now).

Saved Payment Methods

In Registered Pay mode, customers have the option of saving their payment method data to their BillPay Portal user account, which creates and saves a payment method token in their customer record in Dex. These saved payment methods can be used for quick, ad-hoc payments or to create a payment schedule of recurring transactions.

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 displays where they can swipe, dip, or manually enter the information for any supported payment method.

Beaver Tail County Municipal Utilities

Home Contact Login

Hi, Irene Renshaw

Dashboard Settings

Payment Methods + Add new payment method

Profile

Payment Methods

BEAVER TAIL COUNTY

Payment Method

091000019 - wells fargo bank Checking

*****7887 *****7887

Billing information United States of A

Renshaw Properties

Irene Renshaw

2324 Greenhill Drive

Address line 2

Allen Texas

75013 214-555-5698

irene@ireneproperties.com

Save

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

Beaver Tail County Municipal Utilities

Home Contact Login

Hi, Irene Renshaw

Dashboard Settings

Payment Methods + Add new payment method

Profile

Payment Methods

eCheck

Account Holder

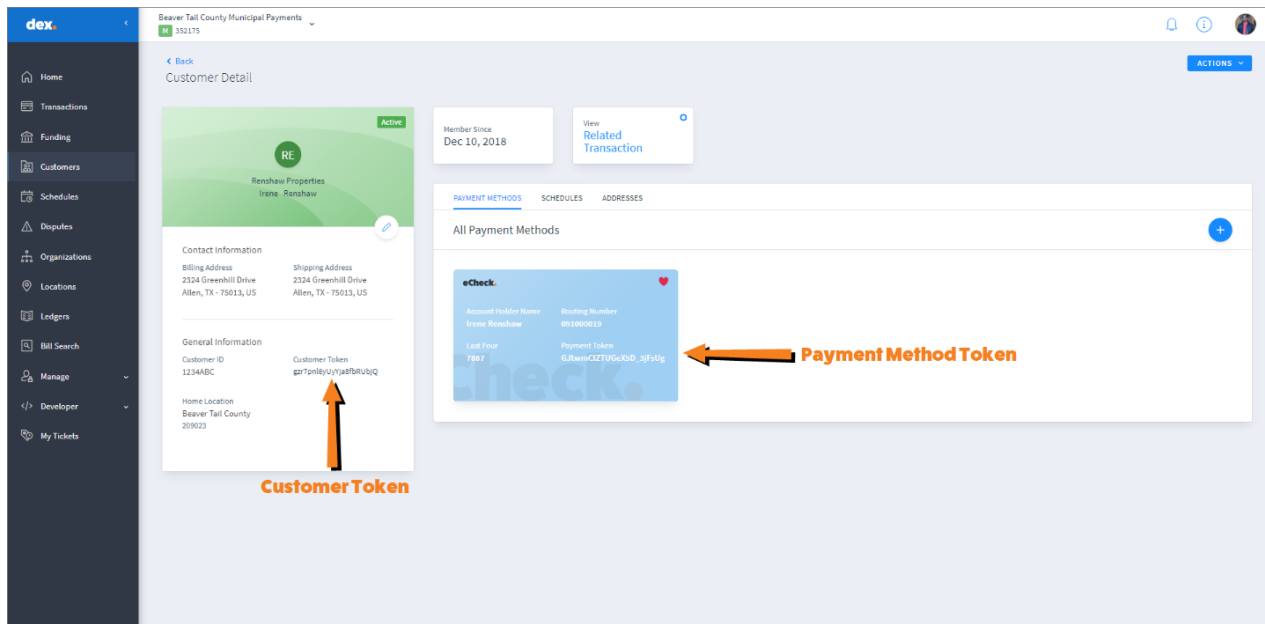
Irene Renshaw

7887

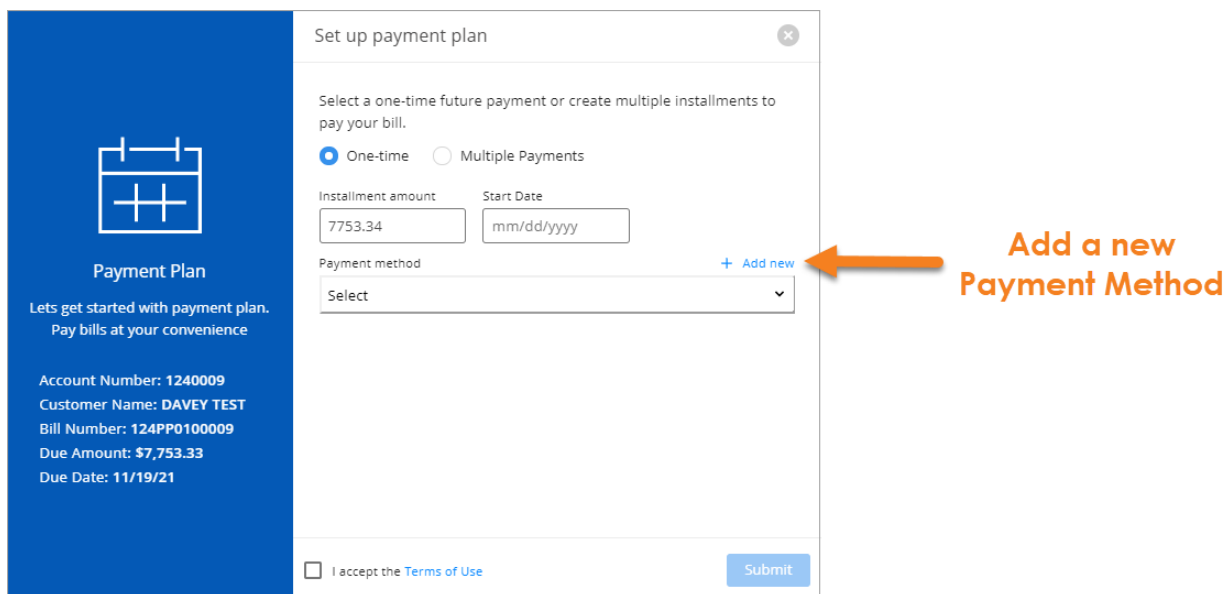
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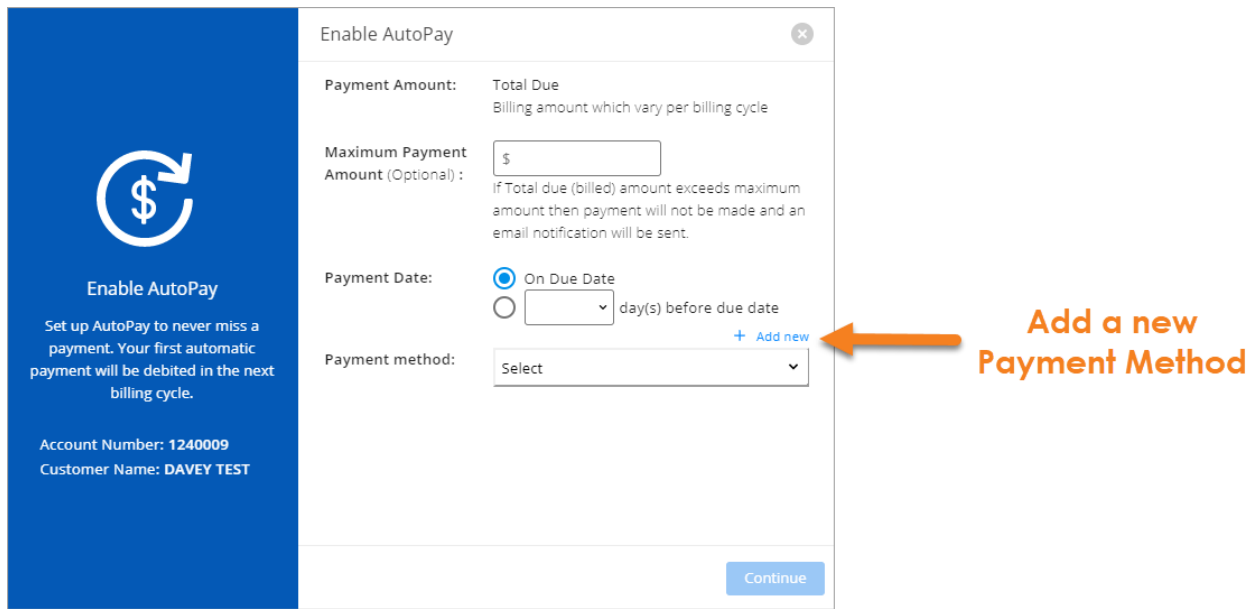
Privacy Policy Security Policy PCI

Dex saves the payment method token the customer created in BillPay Portal to the customer's record.



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





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

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.

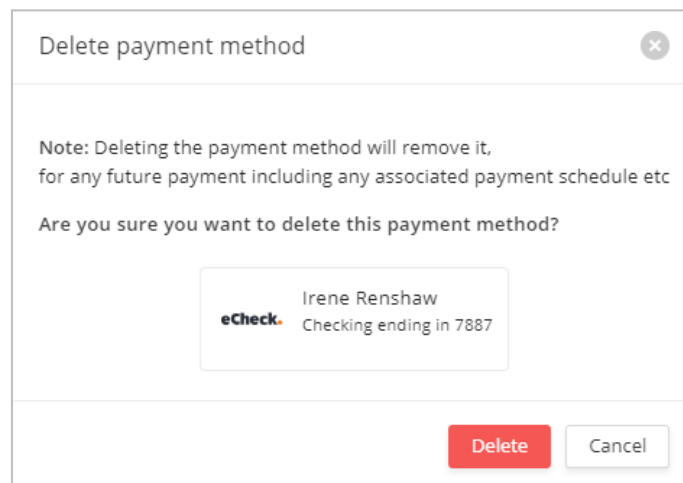
Payment Date: ☒ On Due Date
☐ day(s) before due date [+ Add new](#)

Payment method: Select [+ Add new](#)

Continue

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.

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.



Delete payment method

Note: Deleting the payment method will remove it, for any future payment including any associated payment schedule etc

Are you sure you want to delete this payment method?

eCheck Irene Renshaw
Checking ending in 7887

Delete Cancel

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

Payment Schedules

Registered Pay mode gives your customers the ability to create schedules for one-time future transactions or multiple, recurring transactions. You can track and manage these 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 creating a schedule; payment methods can be saved from the **Settings** menu or from the Set Up Payment Plan Modal.

Before enabling schedules for your customers, you must configure your schedule settings.

Installment Settings

Do you want to allow your customers to make only one-time future payments and/or multiple installment payments toward the balance of a bill? If you want to allow multiple payments, how many installments will you allow and at what frequency? Dex supports the following frequency and maximum installment number combinations:

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

Due Date Settings

Due date settings allow your customers to make scheduled payments after the bill's due date. For example, if you want to allow installment payments for annual property taxes that are typically due January 31, you would enable payments after the due date on the Portal and then define the number of allowable days after the due date you would accept payment. The number of days must correspond with the frequency and number of installments you defined in the installment settings (e.g., if you only allow up to three monthly payments for property taxes). The following options are available for due date settings:

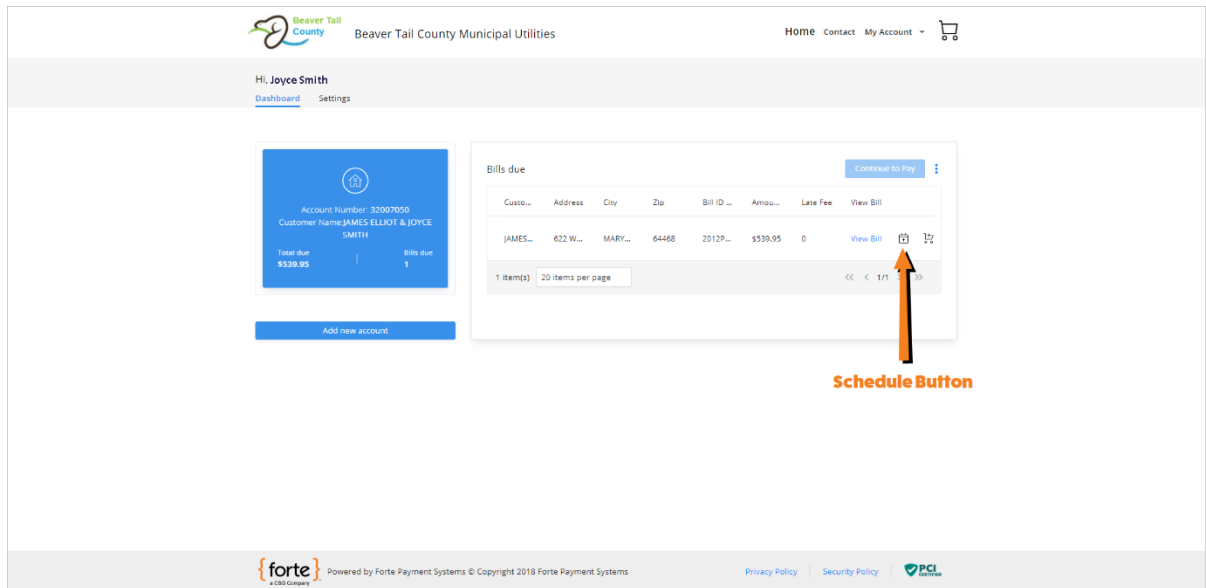
- **Allow schedule to start and end at any time.**
- **Allow schedule to start before due date and end up to <number> days after due date.**
- **Allow schedule to start after due date and end up to <number> days after due date.**

- Allow schedule to start up to <number> and end up to <number> days after due date.

Creating Schedules

To create a schedule, your 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.



2. The Set Up Payment Plan Modal displays. Customers have the option to make one 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 screenshot displays the 'Set up payment plan' modal in the BillPay Portal. The modal is titled 'Set up payment plan' and contains the following fields and options:

- Select a one-time future payment or create multiple installments to pay your bill.**
 - ☐ One-Time
 - ☒ Multiple Payments
- Number of installments:** 4 (with a 'Select' dropdown)
- Installment amount:** 1,432.63
- Start Date:** mm/dd/yyyy
- Payment method:** Select (with an '+ Add new' button)
- View your payment plan here by plugging in few quick parameters above**
- ☐ I accept the Terms of Use
- Submit** button

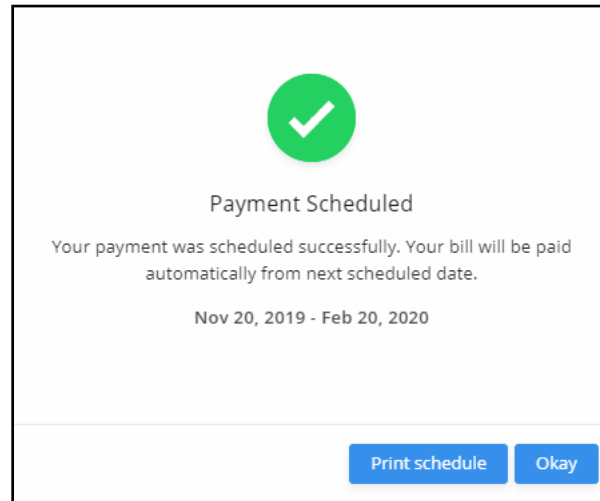
The background shows the user's account details for Allie Gulgowski, including the account number 160301, a total due of \$28,402.55, and a list of bills.

- 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 new payment method.
- 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. You can limit the number and frequency of installment payments for schedules (e.g., a county collecting property taxes may want to limit the scheduled installment payments to six monthly installments).
- 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 defined in the global Dex settings. This amount cannot be greater than the **Overpayment** amount/percentage settings defined in global Dex settings. Additionally, the total amount of the installment payments cannot exceed the overpayment threshold

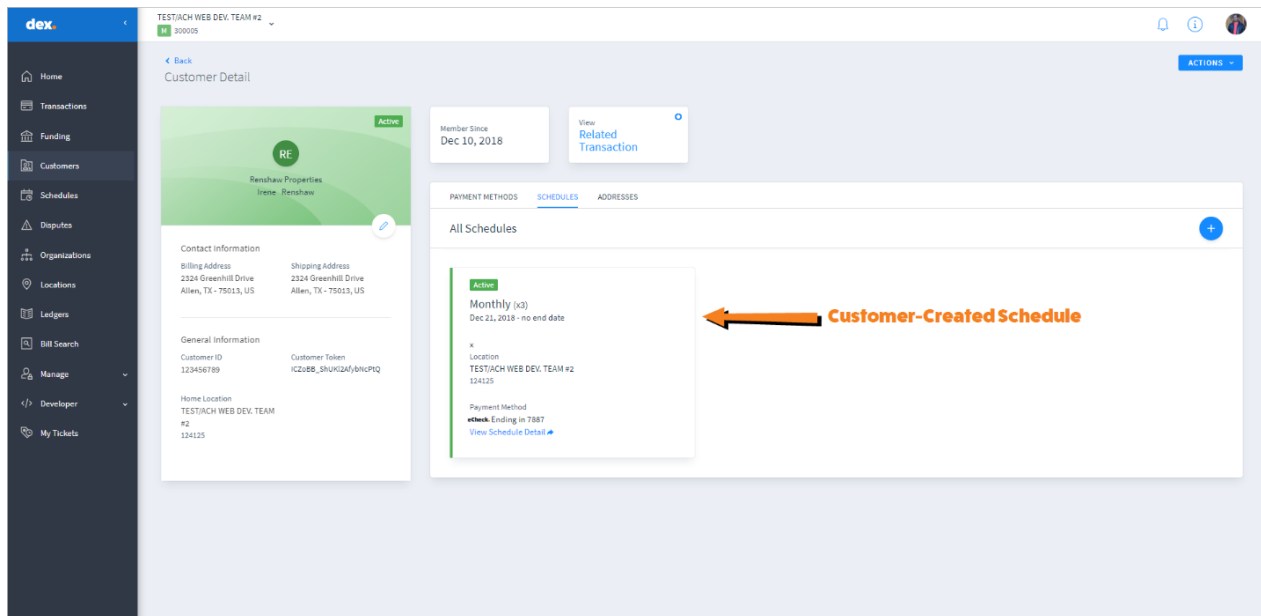
setting (i.e., either a percentage of the bill amount or a dollar amount).

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.

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**).



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). You can view the schedule on the Customer's Detail Screen in Dex by selecting the **Schedules** tab.



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

TEST/ACH WEB DEV. TEAM #2
300005

Schedule Detail

Monthly (x3)
Dec 21, 2018 - no end date

Payment Information
Payment Method: **check** ending in... 7887
Payment Token: 21fawdgTzpfafGqQvRQ

Customer Information
Customer Name: **Irene Renshaw**
Company Name: **Renshaw Properties**
Customer ID: [redacted]
Customer Token: IC2u8B_ShuK2Mj6hucPQ

General Information
Location: TEST/ACH WEB DEV. TEAM #2
Created By: murali.bhattar@forte
Schedule ID: 0646c7cd-7edc-4cb6-8806-29f1b2722e63
Order Number: n/a
Date Created: Dec 21, 2018
Reference ID: n/a

Schedule Items (+ Charges may apply)

Status	Date	Item	Amount
Scheduled	Dec 22, 2018	Item 1 of 3	\$174.98
Scheduled	Jan 22, 2019	Item 2 of 3	\$174.98
Scheduled	Feb 22, 2019	Item 3 of 3	\$174.98

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

Next Transaction
Jul 1, 2020
\$5.00

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

Schedule Details

Date	Status	Amount
7/1/20	Scheduled	\$9.00
8/1/20	Scheduled	\$9.00

Actions [dropdown]
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

Next Transaction
Jul 1, 2020
\$5.00

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

Schedule Details

Date	Status	Amount
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).

PrePay Payments

If your customers like getting a head start on their bill payments, you can offer them a PrePay option in both Registered Pay and Pay Now mode. The PrePay option gives customers the ability to make a payment toward a future bill. You define how little or how much a customer can prepay. You can also choose the default maximum prepayment limit of \$250,000. **NOTE:** The PrePay option can be used in conjunction with overpayments; however, your overpayment setting must be defined as a percentage rather than an amount.

The Portal only displays the PrePay option to customers with \$0.00 Due Amounts for both individual bills and grouped bills. The merchant is responsible for keeping and reconciling these pre-paid amounts and applying them as credits towards future bill balances for the customer.

In the Portal, the Prepay option prominently displays on the Bill Search Summary Datagrid.

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 merchant's allowable range or under the \$250,000 maximum default amount.

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 Checkout 3 Receipt

☒ Bill ID: 8250150
Customer Name: WAYNE CHANDLER

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

☒ Prepay Amount

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 to be 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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AutoPay

AutoPay gives your registered customers the opportunity to set up automatic debits from their preferred payment method so that they never miss a bill payment. You can opt to let customers define their maximum payment amounts and give them options on when the payment will process (e.g. on Due Date, Presentation Date, 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. Enable AutoPay modal displays. **NOTE:** The modal below displays options to define maximum payment amounts and custom payment dates, which you can specify 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](#)

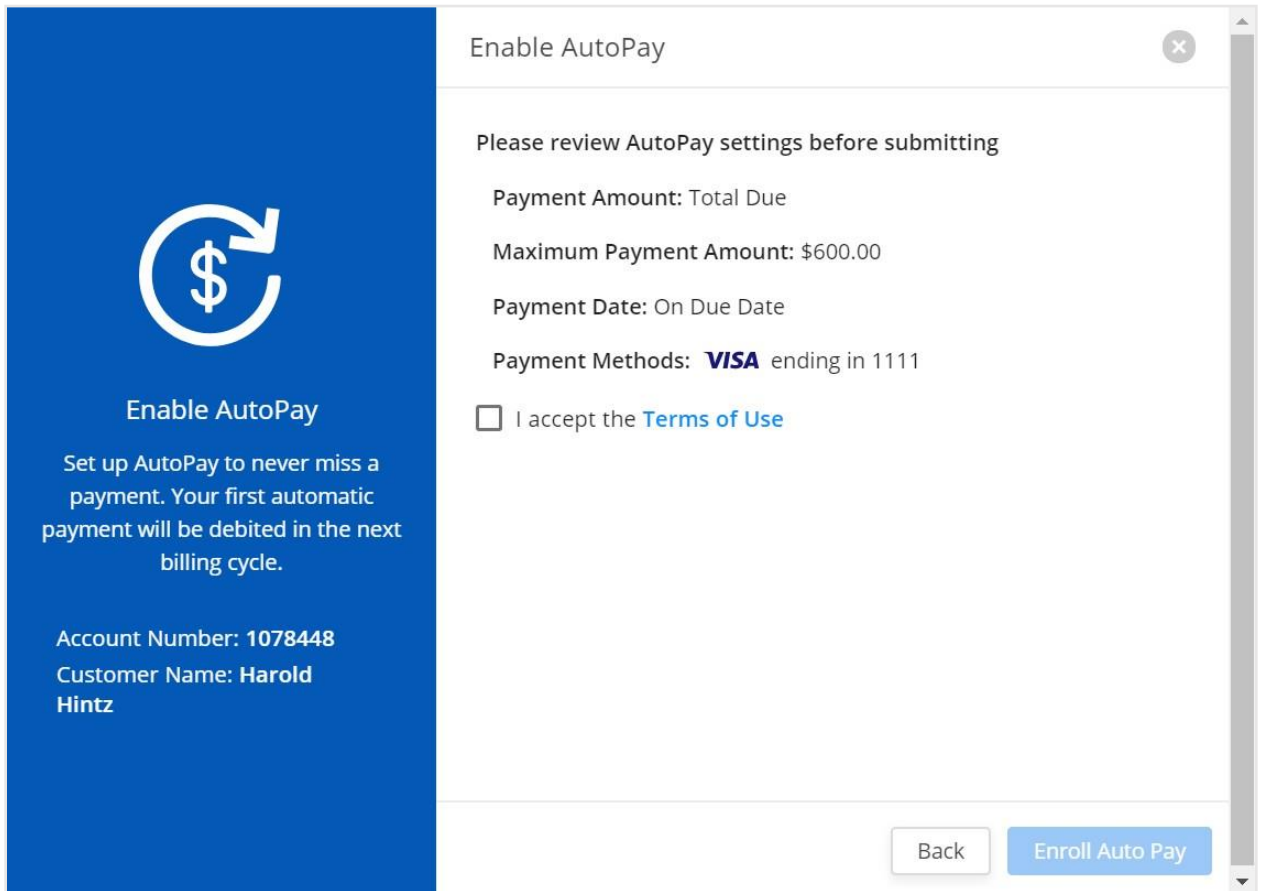
Payment method:

[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 you. 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 payment dates available, but you can customize your Portal to only accept payment on the Due Date or when the bill becomes available. Your Implementation Specialist can help you determine which payment date works best for you business.
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

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

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](#)

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.

If you prefer to simply collect the Due Amount on the Due Date, the Enable AutoPay modal that displays in the Portal will look like the following:

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 [Close]

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

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

Payment method:

[Continue](#)

From here, your customer simply selects or creates a payment method and clicks the **Continue** button to confirm.

Interactive Voice Response (IVR)

Forte's interactive voice response (IVR) solution works in conjunction with BillPay to give your customers a simple, computer-free method for paying bills. Our IVR technology reads your 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, your 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 your customers can choose to pay the oldest bill first or all their bills at once.

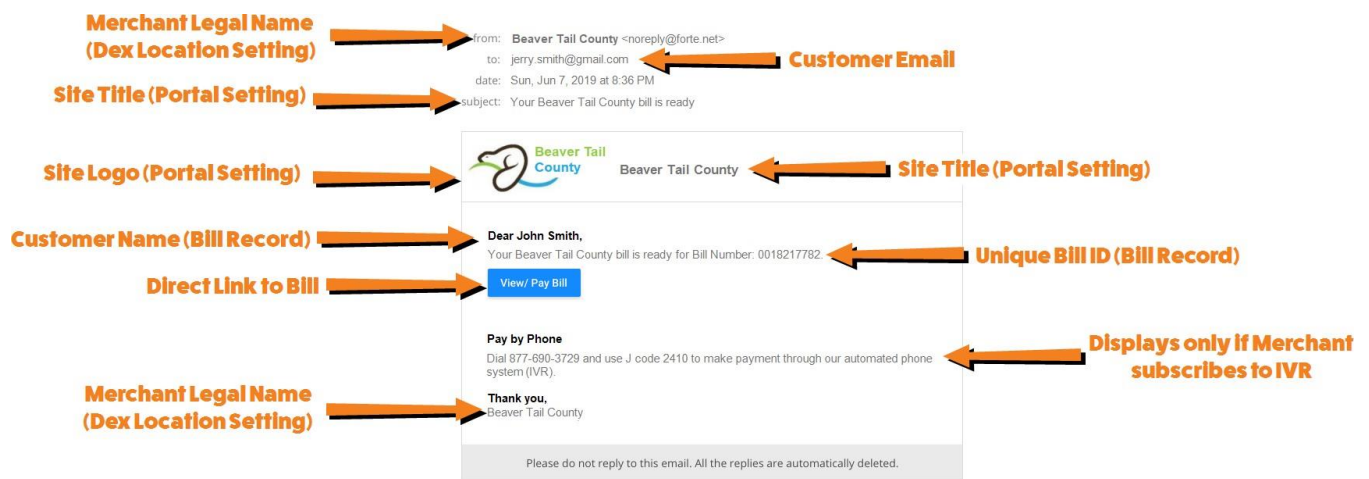
Point-of-Sale Devices

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 a eDynamo with your BillPay configuration, see Forte's [DevDocs](#).

Notifications

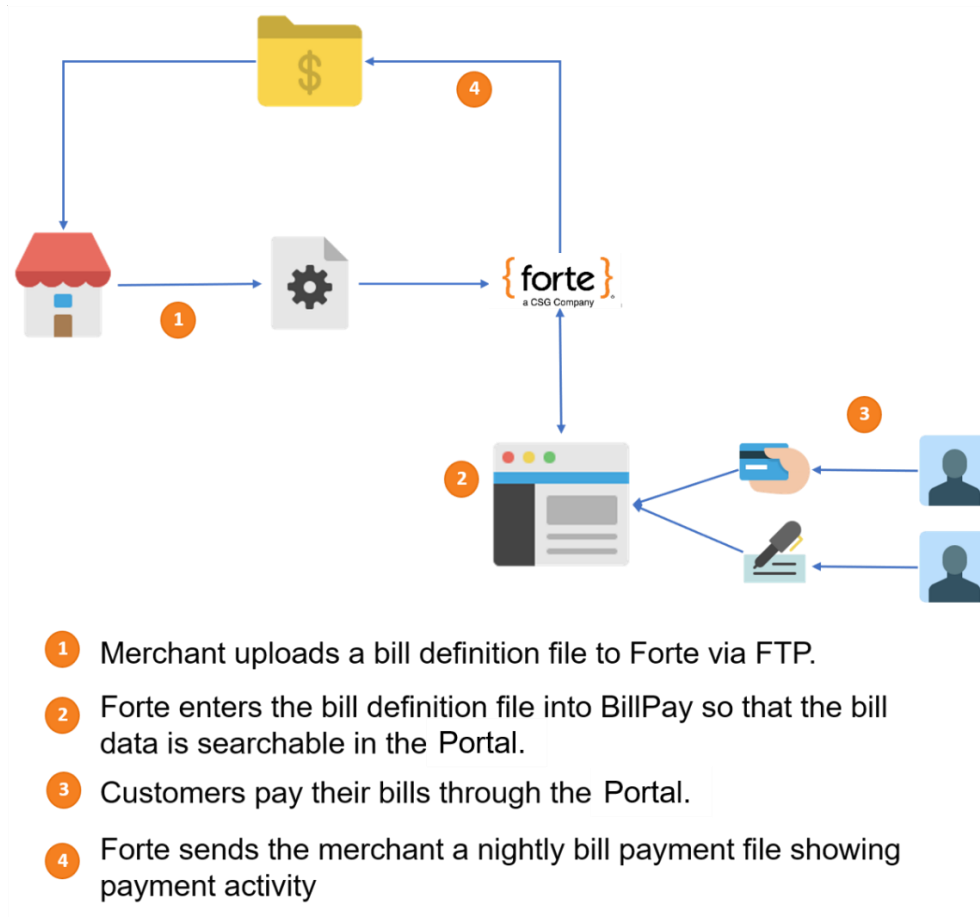
To help you stay on top of the events in your BillPay Portal, we've developed five out-of-the-box email notification settings to which you can subscribe. You can designate up to four email addresses to receive a notification when an event occurs or at the end of the business day. BillPay offers the following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

- **File Delivery** – Notifies you when bill files are delivered to Forte.
- **User Registration** – Notifies you when a customer registers for an account through the Portal.
- **Status** – Notifies you when the status of your Portal changes.



Billing Lifecycle

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



Lifecycle Dates

Successful bill presentment and collection depends upon key dates that you can define in your bill definition file:

- **Presentation Date:** The date the bill becomes visible to customers in the BillPay Portal. This date should coincide with any email or paper notification you send to customers about the availability of their bills.
- **Due Date:** The date when payment on the bill is due. If the customer does not pay his/her bill before the Due Date, BillPay applies a late fee to the total amount of the bill for the following billing period. This parameter is required in both standard and custom bill definition files.
- **Expiration Date:** The date when the bill expires, and customers can no longer pay it in the BillPay Portal. You 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.
- **Paid in Full Date:** The date when the customer pays the entire balance of the bill. Once you provide a Paid in Full Date, the BillPay Portal no longer accepts customer payments on the bill.
- **Last Payment Date:** The date you received the previous payment from the customer. When a customer makes a payment through the Portal, it is considered a pending payment until you indicate acceptance of the payment via an updated bill definition file. To do this, you update the bill with a modified paid amount and set the Last Payment Date. If you do not provide a Last Payment Date, BillPay uses the date the bill was last modified.

Bill Amounts

You define bill amounts in each bill definition file that you submit to Forte. To give your customers flexibility in how much they're required to pay to avoid penalties or late fees, BillPay gives you 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 definition file. If the Minimum Amount submitted in a bill definition file is less than the allowable partial payment amount defined in the Portal settings, BillPay will

display the lower Minimum Amount to the customer. 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. This amount should not include the service fee as Forte assesses service fees as a separate charge added to the total authorization amount.
- **Paid Amount:** The amount the customer has paid toward the balance of the bill. This field starts at \$0 and increases as your 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 a Minimum Amount is passed in the Bill File and partial payment settings have been defined for the Portal, BillPay displays the lowest Minimum Amount provided.
- **Late Fee Amount:** The amount of the late fee that BillPay assesses once the bill's Due Date has passed. You 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). You 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.

Bill Definition Files

Successful bill collection depends upon the bill definition files you submit to Forte. BillPay supports both standard and custom file formats. If you opt to use a custom file format you 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 your bill definition files and properly display bill data to your customers.

Standard File Format

Standard file formats provide the easiest and most efficient method for uploading bill definition files. Standard bill definition 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	Your Forte-assigned Location ID (e.g., 115161)	6	Numeric	R
3	PresentationDate	The date your customers can view the bill in the BillPay Portal.	12	Date (mm/dd/yyyy or m/d/yyyy)	O
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
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 you've defined the number of Bill Visibility Days in the 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	1	Alphanumeric	O

Seq	Name	Description	Length	Type	Req
		E = EFT (echeck) only B = Both credit card and echecks allowed.			
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
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

Seq	Name	Description	Length	Type	Req
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 you 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 paying his or her bill on the Portal.	30	Alphanumeric	O
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 definition file in the standard format is to create the file in Microsoft Excel and save it using the .csv tag.

Custom File Formats

If you or your software service provider cannot produce bill definition files that follow the standard field format described above, you can submit a sample bill file in your preferred format to your Implementation Specialist who will create a file specification. This specification enables BillPay to read and parse your bill definition 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 definition files. Each bill definition file name contains a string of commands that tells BillPay how and for whom to process the file.

Standard File Naming Convention

For standard bill files, 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 definition file.

std – Indicates to BillPay that this bill definition file is being delivered in standard format.

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

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

u or **b** – Signify when the bill definition file is ready to be uploaded and when the bill definition file is ready to be processed by BillPay. Use the **u** when uploading files to the FTP Interface. This letter indicates to BillPay that this bill definition file needs to be placed or staged on the FTP Interface. After placing the file on the FTP Interface, change the **u** to **b** to indicate to the BillPay system that the bill definition file is ready to be processed.

01 – Indicates that this file is the first bill definition file upload of the day. If you upload additional bill definition files using the same name, the **01** will need to be changed to **02**, **03**, **04**, etc.

Custom File Naming Convention

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

bAPT2123456.u01

bAPT2123456.b01

Using the FTP Interface

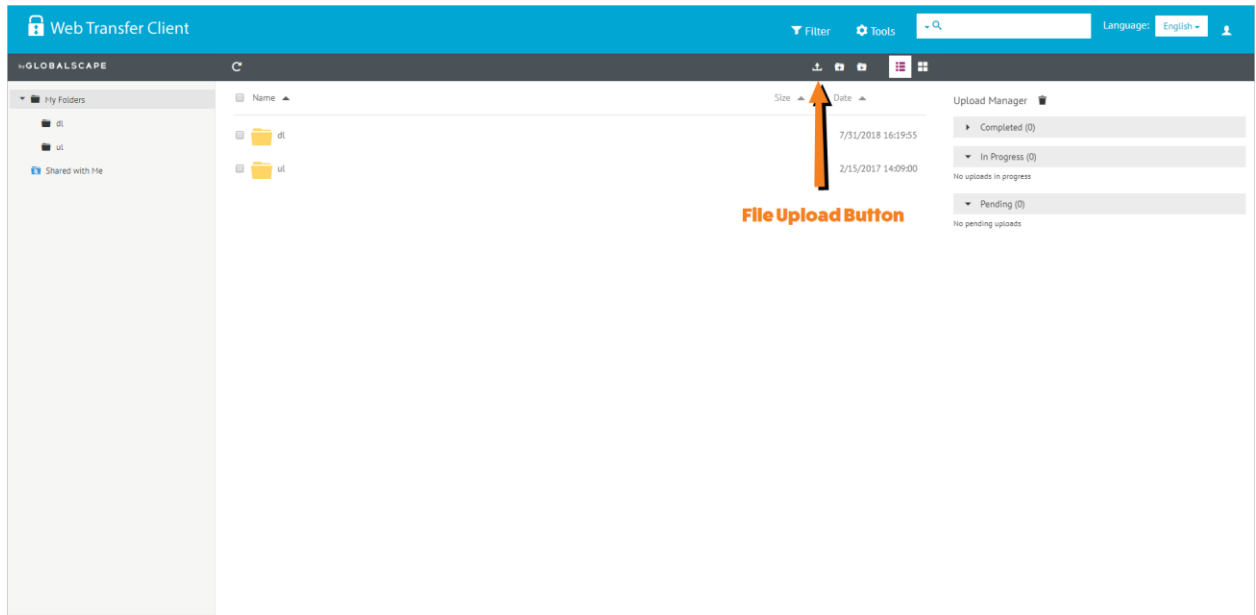
Forte's [Secure FTP Web Interface](#) enables you to quickly upload both full or partial bill definition files to create or update bills in BillPay. For best results, access the FTP Interface on a [Google Chrome](#) browser. Additionally, when uploading bill definition files, be aware of the size of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

You should have received login credentials to the FTP Interface when we onboarded your account to the Forte platform.

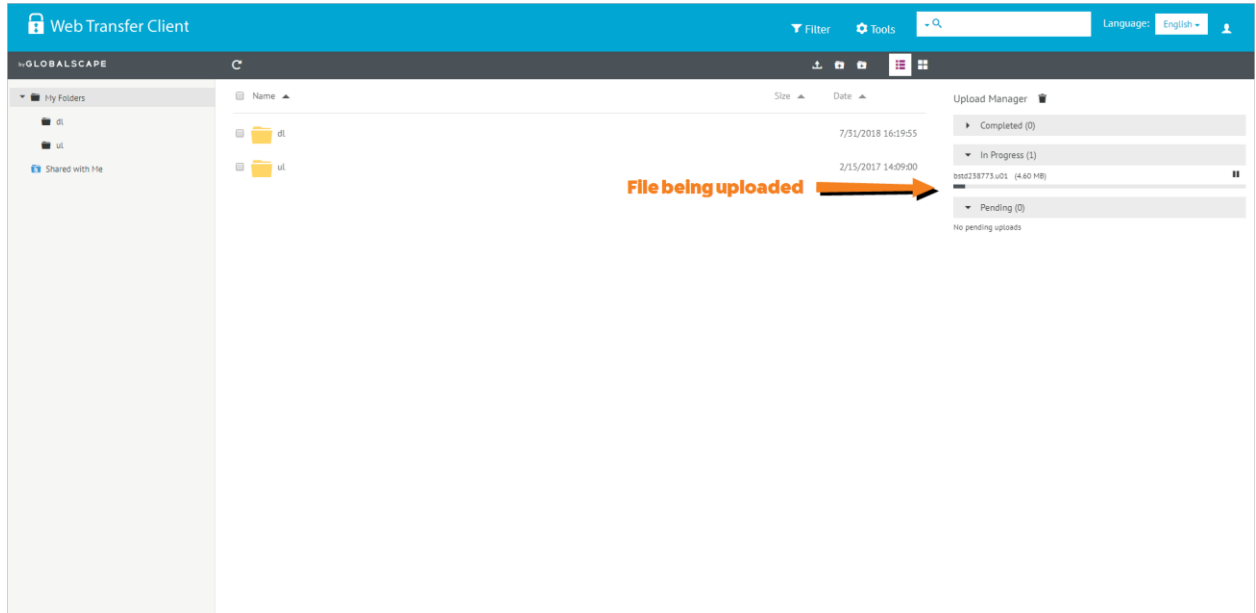
Uploading Bill Files

To upload a bill definition file, complete the following steps:

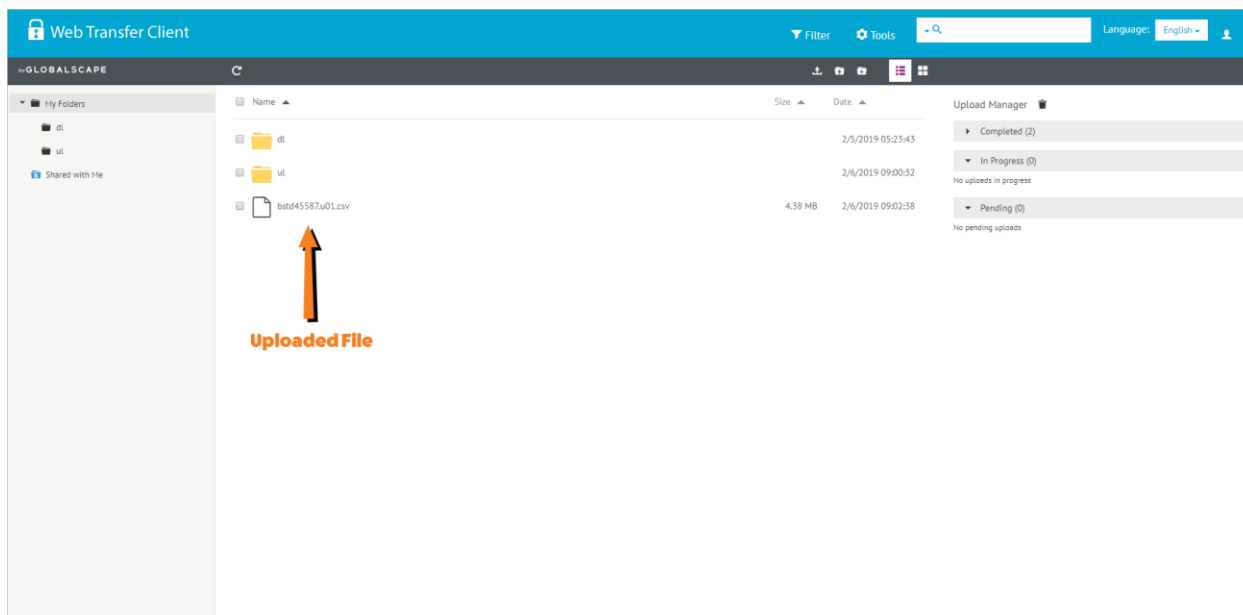
1. Access the [FTP Interface](#) and log into the site using your credentials.
2. Select the **File Upload** button from the top menu.



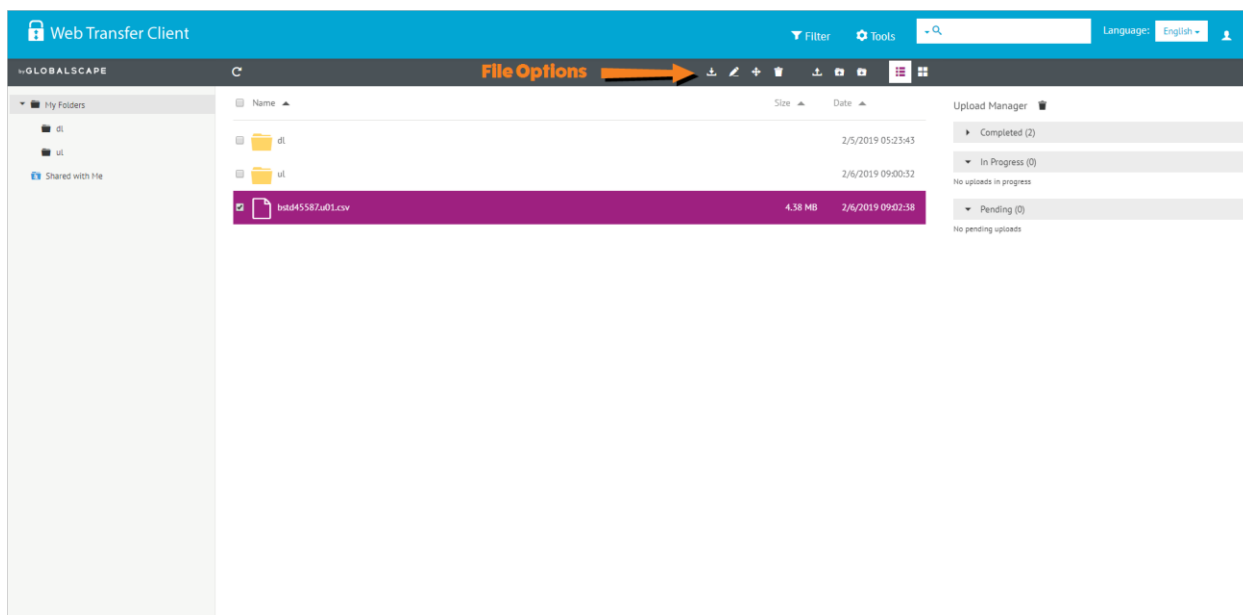
3. Your computer's File Explorer window displays. Search for the desired bill definition file on your local system, select it, and click **Open**. The FTP Interface begins uploading the file and displays the upload progress in the **In Progress** dropdown.



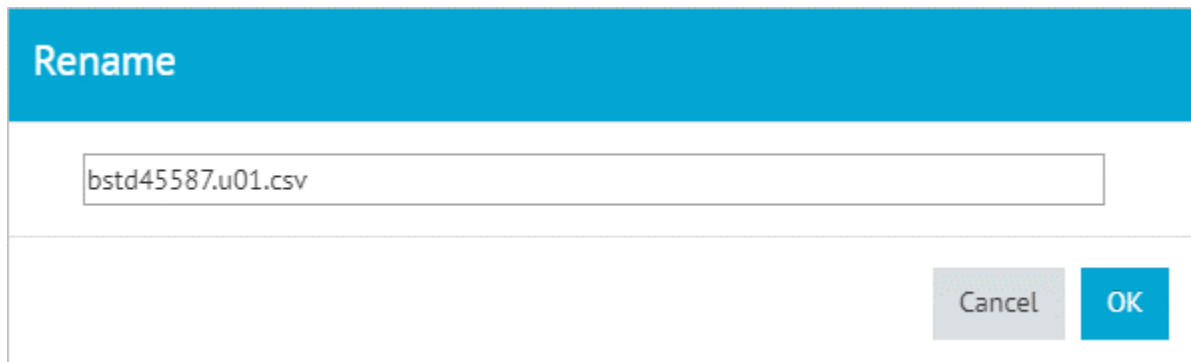
If uploaded successfully, the file displays under the **dl** and **ul** folder of the FTP Interface application.



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

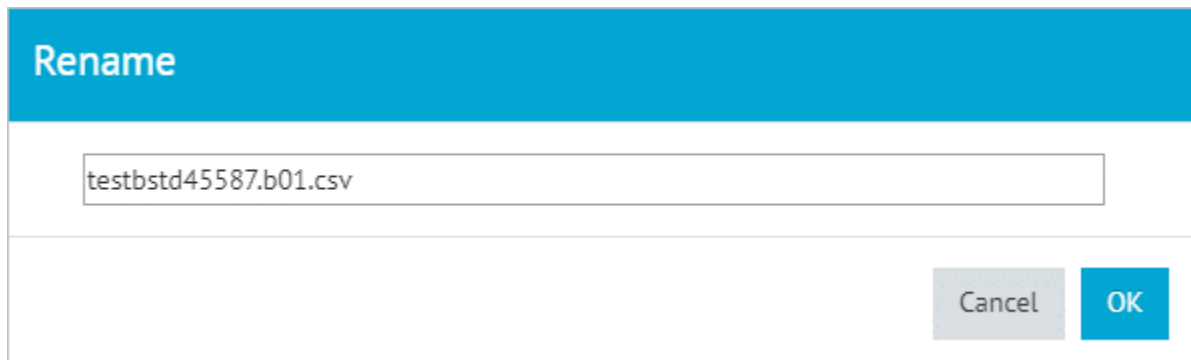


5. Click the . A Rename Modal displays.



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 file name 'bstd45587.u01.csv'. At the bottom right of the dialog are two buttons: 'Cancel' (light gray) and 'OK' (blue).

6. In keeping with BillPay naming standards, change the `u` to `b` to indicate that this file is ready for processing. If you are 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 file name 'testbstd45587.b01.csv'. At the bottom right of the dialog are two buttons: 'Cancel' (light gray) and 'OK' (blue).

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 you 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 your specific accounting needs. You can access both summary and detailed reports in both Virtual Terminal and Dex and, your Implementation Specialist can create and customize a report specifically for BillPay Portal transactions that Forte automatically emails to you nightly, weekly, or monthly—the frequency, format, and setup of the report is up to you.

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

You 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 your received transactions, log into Virtual Terminal and navigate to **Reporting > Origination > Received Summary**. **NOTE:** If you do not see these options available, contact your System Administrator to adjust your user settings and permissions.

The following Report Definition screen displays.

The screenshot displays the 'Received Summary' report definition screen in the Virtual Terminal. The interface includes a sidebar with navigation options: Transactions, Reporting, Origination, Deposit, Returns, Verify, Scheduled, Clients, Knowledge Center, User Options, and Merchant Options. The main area is titled 'Received Summary' and features a date range selector with 'From: 06/18/2018' and 'To: 06/25/2018'. A 'MyHierarchy' dropdown menu is set to 'Main' and 'CITY OF PORTSMOUTH UTILITY WEB'. A 'Generate Report' button is located at the bottom of the main area. The top of the screen shows the date 'Monday, June 25, 2018' and the user 'Logged in as: Merchant Admin' with links for 'Home' and 'Logout'.

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 sample 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.

Parameters 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	\$5,941.08	\$38,942.79	\$0.00	\$44,883.87
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	\$6,735.68	\$0.00	\$8,303.83
Grand Total	\$42,873.54	\$172,281.27	\$0.00	\$215,154.81

Run Date: 5/24/2018 at 9:12 am

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Parameters 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	Amount	Qty	
Sales (Debits)	\$42,873.54	251	\$172,281.27	1128	\$0.00	0	\$215,154.81
Refunds (Credits)	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Net:	\$42,873.54		\$172,281.27		\$0.00		\$215,154.81

Run Date: 5/24/2018 at 9:12 am

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Received Detail Reports

To access a more detailed report of your received transactions, log into Virtual Terminal and navigate to **Reporting > Origination > Received Detail**. **NOTE:** If you

do not see these options available, contact your System Administrator to adjust your 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)	1214448264 29601	Selection - 099145-0	CC Sale MAST	1	A01	APPROVED	settled	\$87.70
04:22 PM	Dominique burns at N/A)	1428348183 44604	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)	0243997410 33005	Selection - 099217-0	ACH DEBIT	1	A01	APPROVED	FUNDED	\$138.97
04:54 PM	Donald Chatlin 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)	0681194458 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	\$163.60
05:44 PM	Donna Mixon at N/A)	15452833250 10004	Selection - 099297-0	CC Sale MAST	1	A01	APPROVED	settled	\$178.62
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)	1309702515 45801	Selection - 099325-0	CC Sale VISA	1	A01	APPROVED	settled	\$124.16
06:23 PM	Kelvin Coleman at N/A)	1591482263 69008	Selection - 099344-0	CC Sale MAST	1	U20	INVALID CREDIT CARD	declined	\$101.94

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

You may want to segment your 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 your report. The following options display:

Use the following parameters to customize the Received Detail report to fit your needs:

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.

Name	Description
Order ID	Enter the Order ID number associated with a transaction or group of transactions.
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.

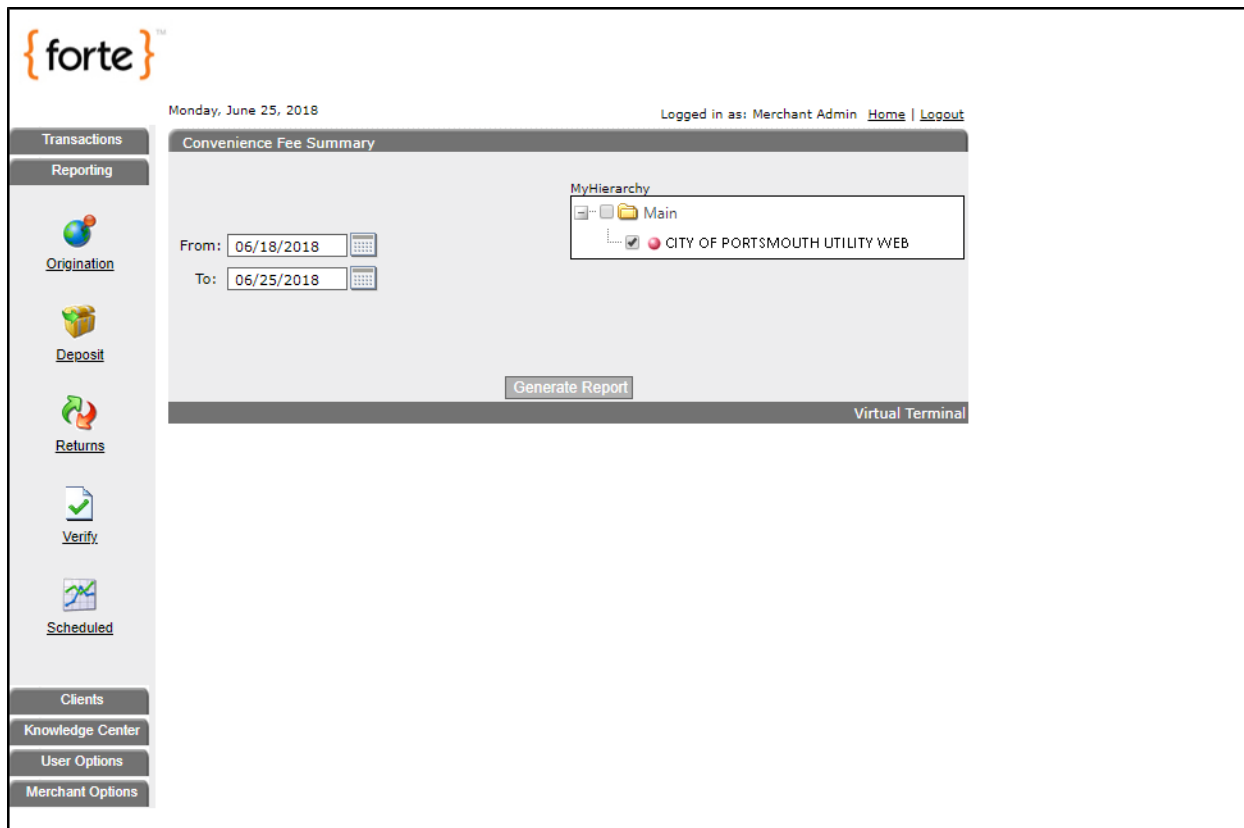
After customizing the parameters to include in your report, select **Generate Report**. Received Detail reports can include several pages of information. Include more filtering parameters to keep these report files small and specific.

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 for both government and service fee merchants.

To access a summary report of your transactions that includes convenience fee data, log into Virtual Terminal and navigate to **Reporting > Deposit > Service Fee Summary**. **NOTE:** If you do not see these options available, contact your System Administrator to adjust your 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 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 you 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

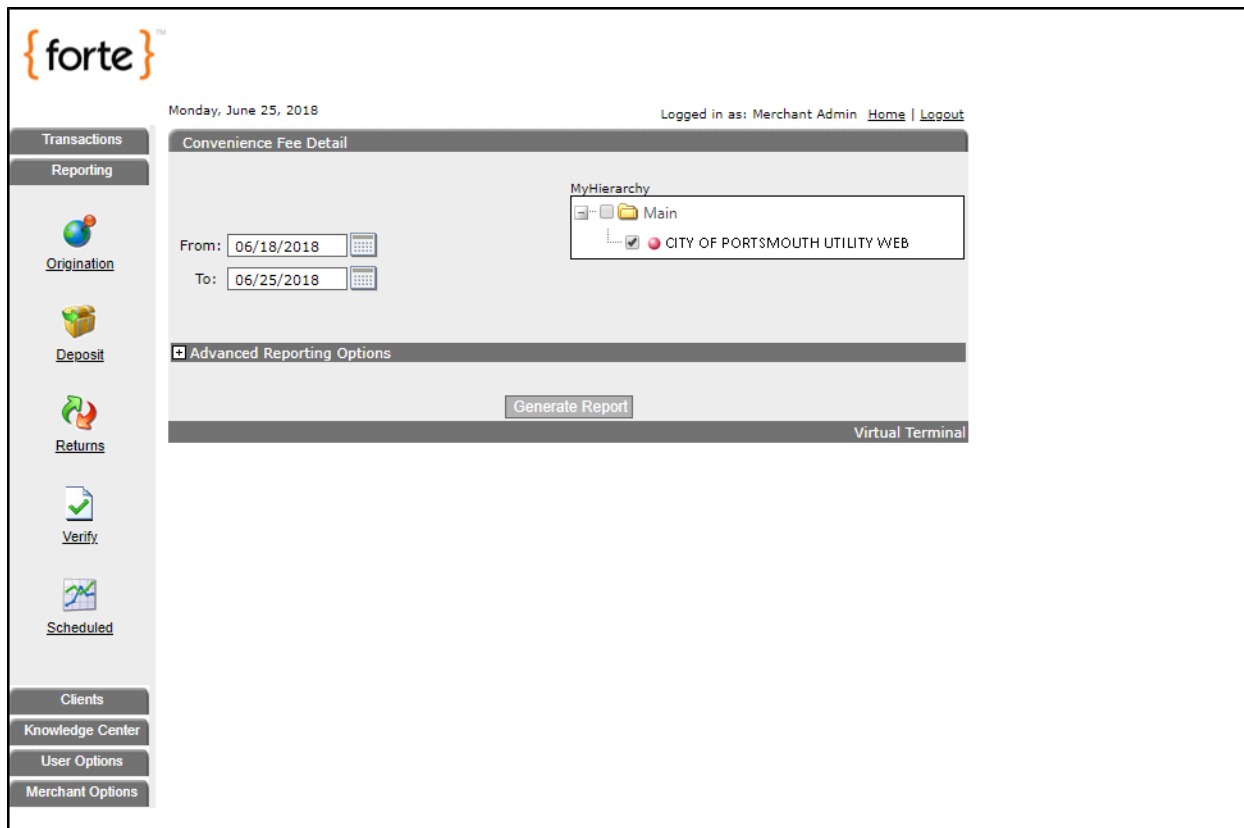
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Service Fee Detailed Report

To access a more detailed report of received transactions with convenience fee data included, log into Virtual Terminal and navigate to **Reporting > Deposit > Service Fee Detail**. **NOTE:** If you do not see these options available, contact your System Administrator to adjust your 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 Sub Totals
Multiple Merchants

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	Selectron - 087403-0	75	VISA	D	\$124.16	\$3.50	\$127.66	\$124.16
5/15/2018	Alexandra Fietz-Reid at N/A	106943523 152001	Selectron - 087603-0	75	VISA	D	\$116.75	\$3.50	\$120.25	\$116.75
5/15/2018	Allison Heine at N/A	169977126 581006	Selectron - 087308-0	75	VISA	D	\$92.59	\$3.50	\$96.09	\$92.59
5/15/2018	Amanda Fuller at N/A	155499145 932205	Selectron - 087328-0	75	VISA	D	\$163.60	\$3.50	\$167.10	\$163.60
5/15/2018	Anita Strickland at N/A	079452126 268506	Selectron - 087263-0	75	VISA	D	\$146.37	\$3.50	\$149.87	\$146.37
5/15/2018	anita clark at N/A	079361159 700008	Selectron - 088467-0	75	MAST	D	\$201.17	\$3.50	\$204.67	\$201.17
5/15/2018	Ashten Person at N/A	171105833 048005	Selectron - 087609-0	75	VISA	D	\$12.00	\$3.50	\$15.50	\$12.00
5/15/2018	Barbara Pickett at N/A	051204342 689907	Selectron - 087226-0	75	MAST	D	\$126.02	\$3.50	\$129.52	\$126.02
5/15/2018	Barbara S Sills at N/A	031717152 186002	Selectron - 088040-0	75	VISA	D	\$133.52	\$3.50	\$137.02	\$133.52
5/15/2018	Bertha Martin at N/A	150175818 597007	Selectron - 087727-0	75	VISA	D	\$168.59	\$3.50	\$172.09	\$168.59
5/15/2018	BETTY PEELE at N/A	118304535 046007	Selectron - 087649-0	75	VISA	D	\$101.94	\$3.50	\$105.44	\$101.94
5/15/2018	Brandi Mccadden at N/A	116974253 004005	Selectron - 086998-0	75	VISA	D	\$172.57	\$3.50	\$176.07	\$172.57
5/15/2018	Breon Young at N/A	153950752 913401	Selectron - 086120-0	75	VISA	D	\$126.02	\$3.50	\$129.52	\$126.02
5/15/2018	Brian McHugh at N/A	149950122 428002	Selectron - 087579-0	75	VISA	D	\$116.75	\$3.50	\$120.25	\$116.75
5/15/2018	Brittany Hatten at N/A	154190605 094104	Selectron - 087426-0	75	VISA	D	\$270.18	\$3.50	\$273.68	\$270.18
5/15/2018	Cameron Burnham at N/A	139137525 385006	Selectron - 087956-0	75	VISA	D	\$116.75	\$3.50	\$120.25	\$116.75
5/15/2018	Carlton Nelson at N/A	040401945 704209	Selectron - 086901-0	75	MAST	D	\$127.80	\$3.50	\$131.30	\$127.80
5/15/2018	Carol Krauss at N/A	157877528 787008	Selectron - 087900-0	75	VISA	D	\$138.97	\$3.50	\$142.47	\$138.97
5/15/2018	Carolyn britt at N/A	135301718 703007	Selectron - 088089-0	75	VISA	D	\$150.00	\$3.50	\$153.50	\$150.00
5/15/2018	Carolyn britt at N/A	135301718 703007	Selectron - 088097-0	75	VISA	D	\$150.00	\$3.50	\$153.50	\$150.00
5/15/2018	Carroll CresserTerry at N/A	123795147 630008	Selectron - 086803-0	75	VISA	D	\$148.57	\$3.50	\$152.07	\$148.57
5/15/2018	Cathy Fields at N/A	049062647 245003	Selectron - 086129-0	75	VISA	D	\$95.96	\$3.50	\$99.46	\$95.96
5/15/2018	Charmaine Lamb at N/A	123810545 902107	Selectron - 086952-0	75	VISA	D	\$178.62	\$3.50	\$182.12	\$178.62
5/15/2018	Christine Hudson at N/A	065618230 632007	Selectron - 087131-0	75	VISA	D	\$201.17	\$3.50	\$204.67	\$201.17
5/15/2018	Christopher Home at N/A	126977522 590009	Selectron - 087379-0	75	VISA	D	\$87.70	\$3.50	\$91.20	\$87.70
5/15/2018	Conswella Cherry at N/A	067423145 953006	Selectron - 087063-0	75	VISA	D	\$148.57	\$3.50	\$152.07	\$148.57

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 fees amounts for the entire date range.

You may want to segment your 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 your report. The following options display:

The screenshot displays the 'Convenience Fee Detail' report definition screen in the BillPay Portal. The interface includes a sidebar with navigation options: Transactions, Reporting, Origination, Deposit, Returns, Verify, and Scheduled. The main content area is titled 'Convenience Fee Detail' and shows the following elements:

- Date Range:** From: 06/18/2018, To: 06/25/2018
- MyHierarchy:** A tree view showing 'Main' and 'CITY OF PORTSMOUTH UTILITY WEB'.
- Advanced Reporting Options:**
 - Attempt: All
 - Debit or Credit: All
 - Type: All
 - Response Code: All
 - Order ID: (text input field)
- Generate Report:** A button to generate the report.
- Virtual Terminal:** A link at the bottom right.

Use the following parameters to customize the Service Fee Detail report to fit your 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/disbursements)
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

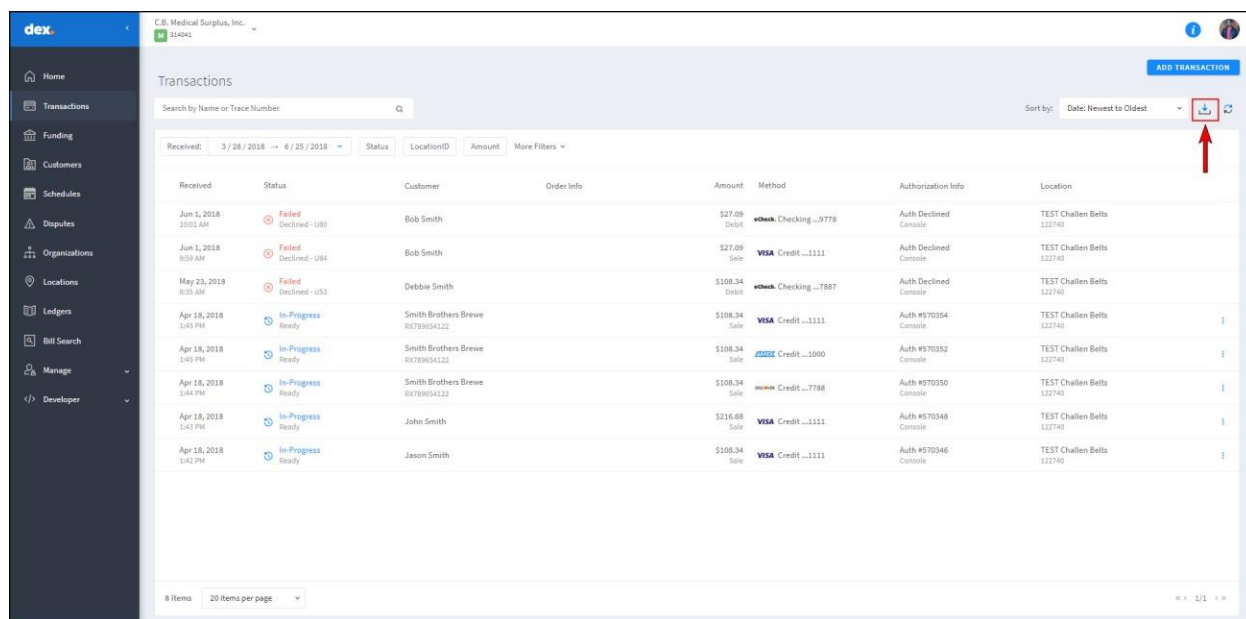
Name	Description
	• R29 Corporate Not Authorized • R31 ODFI Permits Late Return • R50 Invalid Company ID • R56 Invalid Transaction Date • R57 Stale Date • R95 Over Limit • R96 Account on Hold • R97 RDFI Does not Participate • R98 Invalid Password • R99 Declined Unpaid Items • S01 Funded Items Original • 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 your 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

Your Implementation Specialist can create and customize a BillPay transaction report that Forte can email or transmit to you via FTP at a frequency you specify. You can also filter report data by transaction type (sales or disbursements), payment methods, settlement types, and authorization results. BillPay reports can contain the same data values that you transmit in your bill definition files and the data columns of the report can be displayed in any order or format you prefer. For more information, speak to your Implementation Specialist.

Another method for quickly generating a transaction report in Dex is by selecting the **Export** button () on the Transactions summary datagrid.



The screenshot displays the 'Transactions' page in the Dex BillPay Portal. The page includes a sidebar with navigation options like Home, Transactions, Funding, Customers, Schedules, Disputes, Organizations, Locations, Ledgers, Bill Search, Manage, and Developer. The main content area shows a table of transactions with the following columns: Received, Status, Customer, Order Info, Amount, Method, Authorization Info, and Location. The table contains several rows of transaction data, including failed and in-progress transactions. A red arrow points to the 'Export' button in the top right corner of the table area.

Received	Status	Customer	Order Info	Amount	Method	Authorization Info	Location
Jun 1, 2018 10:01 AM	Failed Declined - U80	Bob Smith		\$27.09 Debit	etbank Checking ...9778	Auth Declined Console	TEST Challen Belts 122740
Jun 1, 2018 9:59 AM	Failed Declined - U84	Bob Smith		\$27.09 Sale	VISA Credit ...1111	Auth Declined Console	TEST Challen Belts 122740
May 23, 2018 8:29 AM	Failed Declined - U53	Debbie Smith		\$108.34 Debit	etbank Checking ...7887	Auth Declined Console	TEST Challen Belts 122740
Apr 18, 2018 1:43 PM	In-Progress Ready	Smith Brothers Brew	R0789054122	\$108.34 Sale	VISA Credit ...1111	Auth #570354 Console	TEST Challen Belts 122740
Apr 18, 2018 1:43 PM	In-Progress Ready	Smith Brothers Brew	R0789054122	\$108.34 Sale	AMEX Credit ...1000	Auth #570352 Console	TEST Challen Belts 122740
Apr 18, 2018 1:43 PM	In-Progress Ready	Smith Brothers Brew	R0789054122	\$108.34 Sale	AMEX Credit ...7788	Auth #570350 Console	TEST Challen Belts 122740
Apr 18, 2018 1:43 PM	In-Progress Ready	John Smith		\$216.68 Sale	VISA Credit ...1111	Auth #570348 Console	TEST Challen Belts 122740
Apr 18, 2018 1:43 PM	In-Progress Ready	Jason Smith		\$108.34 Sale	VISA Credit ...1111	Auth #570346 Console	TEST Challen Belts 122740

This method enables you 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 you want or need, you 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 you can access and customize. For now, you can work with your Implementation Specialist to generate the reports you need and/or use the datagrid export functionality to quickly customize and generate a .csv report.

Suspending your Portal

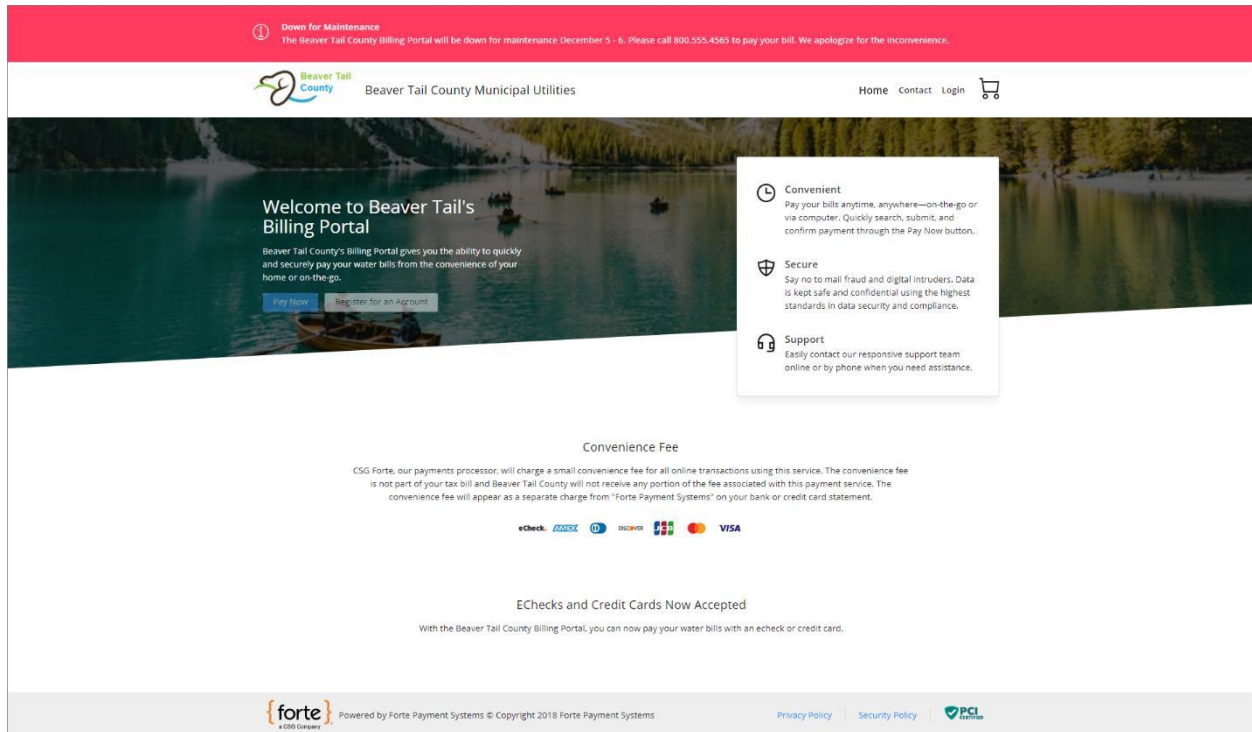
BillPay enables you to easily suspend your Portal site for any reason, such as end-of-year reconciliation, backend server updates, or UI updates. Not only can you schedule the suspension within a specified date range, you can also include a special Suspension Announcement message that will prominently display as a red banner at the top of your site. When suspended, customers cannot perform the following tasks on your 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 you're ready to suspend your Portal, contact Forte's Implementation Team and provide them with a date or date range for when you want to suspend your Portal and the text of a Suspend Message, which should include a Title and Body. Date and Message fields are required for Portal suspensions.

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 your customers can use to pay their bills.

After Implementation updates your BillPay settings, your Portal's Homepage will display your Suspension Message and disable the **Pay Now** button on the date(s) you've specified. The following figure shows a suspended Portal.



After the suspension date passes, your BillPay Portal returns to normal operations.

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 you've created to identify your customer in your 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.

-C-

Cart – A “shopping” cart that collects and displays the bills your customer wants to pay—including bills from multiple billing accounts. Depending on your global settings, customers can pay their bills all at once, overpay balances to get a head start on future balances, 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. You 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 you can apply to your bill files that forces your 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 customer makes a payment through the BillPay Portal, it is considered a pending payment until you indicate acceptance of the payment via an updated bill definition file. To do this, you update the bill with a modified paid amount and set the Last Payment Date. If you do 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. You 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). You 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-

Minimum Amount – The minimum amount your 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 a Minimum Amount is passed in the bill definition file and partial payment settings have been defined for the Portal, BillPay displays the lowest Minimum Amount passed.

-O-

Overpay – A global setting on the BillPay Portal that enables your customers to pay more than the Due Amount on their bills and apply that overpayment toward future bill balances. You 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 customer has paid toward the balance of the bill. This field starts at \$0 and increases as your customer makes partial or full payments through the BillPay Portal.

Paid-in-Full Date - The date when the customer pays the entire balance of the bill. Once you (the biller) provide 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 your 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.

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

PrePay: A global setting on the BillPay Portal that enables your 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 you send to customers about the availability of their 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.