



Uploading Bills, Downloading Payments, and Automating the Process

This document describes uploading bills to Xpress-pay, downloading payments, and downloading recurring payment information. There is no requirement for a bill to be uploaded prior to payment because Xpress-pay offers a variety of methods through which transactions can be initiated. For information on these popular alternatives, please contact our Support Department.

The payment download function is always available regardless of how a transaction originated. Two types of downloads are available... payment history and recurring payment enrollee information.

Xpress-pay can email a notice to consumers in response to an upload. This feature and the included payment button provides significant convenience and is highly effective in stimulating payment activity. We strongly encourage you to provide an email address with uploaded bills.

Section 1: Uploading bills

Bills are uploaded to allow consumers to search for and pay specific bills. You decide which fields are to be used for search criteria and whether they are optional or required. Where required, you decide whether a partial or exact match is required.

Bills matching the visitor's criteria are then displayed for review and selection. Note that upon presentation, additional information may be displayed. For example, search criteria might require an account number and last name, but displayed bills matching the criteria might also reveal the full name and service address in addition to the amount due. This allows privacy in searching but enhances consumer confidence in selecting bills for payment.

Prior to uploading bills, the payment type and file format must be defined to Xpress-pay by our Support Team. Your file can be a fixed-format ASCII text file, an Excel spreadsheet, or a CSV (comma separated values) file. There must be one record or line for each bill. Extraneous lines may be included provided that reliable criteria exists to exclude them, such as an asterisk in position one.

File uploads are accomplished in one of two ways:

- Import bills: This option is invoked from the Xpress-pay administrative menu. Use your login and password to access this function.
- Automated FTP: We can establish a schedule to upload bills or download payment files as needed. Our Support Group will configure Xpress-pay to align with your file format and schedule. For more information, see the end of this document.

Field list for uploading bills

- **Bill date:** Optional. Billing date and the basis for interest calculation. If omitted here, it must be provided when uploading bills.
- **Unique ID (entity):** Optional. Used to uniquely identify the entity being billed. This facilitates subsequent email notifications or associations with prerequisite outstanding bills (contact our Support Team for additional information).
- **Bill amount:** Required. The amount of the bill or, if negative, the credit. This field can be in multiple locations within a record and is thus cumulative. Amounts in this field are subject to the interest formula you may define for each bill type.
- **Bill amount (no interest):** Alternative to “Bill amount”; cumulative. Xpress-pay interest formulas will not be applied to these bill amounts.
- **Bill credit:** Optional; cumulative. The amount of credit to be applied to (subtracted from) the bill amount; cumulative. Not applicable to “Bill amount (no interest)”.
- **Interest:** Optional; cumulative. The amount of interest to be presented with the bill (negates use of Xpress-pay interest formulas).
- **Interest credit:** Optional; cumulative. The amount of credit to be subtracted from the interest.
- **Payment type restriction:** C=cards only, E=eChecks only. Though you may elect to accept both cards and eChecks, this feature allows restriction of payment types for specific bills. For example, if a customer has bounced checks, you may wish to specify “C” on all bills you upload for that customer to restrict them to credit/debit card payments only.
- **Locators 1-5:** Five 250-character captioned flexible data fields are available. Contents can be concatenated (ex. first name+space+last name). Each can be a required or optional search field, and exact matches can be required. A locator can be flagged as hidden, allowing you to associate additional information with a bill without revealing it to the visitor.
- **Bill image filename (PDF, JPG, etc.):** Optional. Provide the *filename+extension* here. Do not provide the *URL/foldername* as this will be included in the Xpress-pay configuration for the payment type. Industry security requires that the *URL/foldername* be a statis value.
- **Email address:** Providing an email address allows us to send email notifications upon bill upload. Recipients need only click the button to retrieve matching bills. Email notifications significantly elevate consumer convenience and payment activity and is **highly** recommended. Note that you can restrict this feature to one or two specific days per month. This allows you to upload a consistent file without spamming your clients. Please discuss this option with our Support Group.

Uploading Bills and Credits

Records with amounts due > \$0 are uploaded as bills and records with amounts due < \$0 (a minus sign preceding the amount) are uploaded as credits. A visitor can select credits to be applied to bills they select for payment, but the total of credits cannot exceed the total of the selected bills.

Records with an amount due of \$0 will be ignored unless you elect to enable the “Allow \$0 bills” option. Normally, bills with no balance are deleted, but they can be uploaded (or retained if fully paid) if you

wish to allow customers to make a payment even if no balance is due. This is particularly useful for vacationers who might want to pay in advance before their prolonged absence. Your Xpress-pay configuration must allow visitors to increase the payment amount and your internal A/R system must be able to maintain credit balances.

Visitors will provide criteria to search for bills and credits you have uploaded. All records matching their criteria will be displayed, and the visitor may then select which bills to pay or credits to apply.

Data Filtration

The upload function allows the inclusion or exclusion of records based on limited criteria. If these filters are omitted, all records will be imported (provided they have a net amount due < or > \$0).

Each filter is independent of any other filter line, that is if you specify to include only if position 278, length 1 = C and also specify to include only if position 278, length 1 = R, no records will be imported! That's because it is impossible for position 278 to be both a C and an R, so one of the filters will fail.

You can also use filtration to simplify exportation from your system. As an example, for a property management system, you could still export all bills for both security deposits and rent to a single file. When defining security deposits, use an include filter in its bill type to include only if the position containing the type is "S". When defining rent, use an include filter in its bill type to include only if the bill type is "R". Use of this technique vastly reduces the effort required to import similar bills that would otherwise be transmitted in separate files.

If your exporter is incapable of exporting only outstanding bills, perhaps there is a way of using the filters circumvent to the shortcoming. Maybe you can bypass paid records, such as a "P" in position 302, or include only if payment date is = 00/00/0000. We invite you to discuss this with our Support Team prior to finalizing the design of your extract program.

Test Payments

Testing protocols typically include making test payments for the bills you have uploaded. The hyperlinks to initiate these payments will be provided by our Support Department, but once at the checkout screen, you may wish to use test cards instead of actual cards. Note that regardless of the environment you use, all aspects of Xpress-pay are PCI DSS Level One Certified, including IVR.

To place a test transaction, you can use real cards or test cards, but they must be valid card numbers. You cannot simply use a random sixteen-digit number. We are required to pass all card numbers through a validation process, and random numbers are generally rejected.

For your convenience, our checkout process recognizes test card numbers starting with 41111 or 54545. Upon recognizing either, the remainder of the card number will be automatically completed. If you wish to use other test cards, they are readily available on the Internet by searching for "test credit card numbers".

Note: PCI DSS prohibits us from distributing complete card numbers in any form.

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Section 2: Downloading Profiles or Payments

Xpress-pay saves a history record for all payments regardless of their origin. The Administrative Menu allows you to produce a report, and download functions allow you to capture a file of those payments. See Section 3 for information on the automated FTP upload/download.

As an alternative to downloading a payment file as described above, the administrative menu's Payment Detail Report allows you to download payments as a CSV, MS-Excel (.xls), ASCII fixed format text file (.txt), or PDF. Note that CSV files may be opened directly by Microsoft Excel. If the CSV download option is used, the first row will contain column headers and each additional row will contain one payment record.

Notes

The representation "9(10)V99" above is a COBOL-style description of the field's fixed-length internal format. In the first example immediately below, it means ten-dollar digits followed by the two digits representing the cents. For example:

- For a 9(10)V99 format, \$1,234.98 would be 000000123498
- For a 9(7)V99 format, \$1,234.98 would be 000123498.

In the Payment Detail Report, the icon at the upper right will start a download of the payments being viewed.

Payment File Format (standard)

- **State:** 1-20
- **Merchant name:** 21-70
- **Bill type:** 71-120
- **Entity identifier:** 121-170
- **Bill date:** 171-178 as MMDDYYYY
- **Payment date:** 179-186 as MMDDYYYY
- **Payment type:** 187-192 as "card" or "echeck"
- **Bill amount:** 193-204 as 9(10)V99
- **Interest:** 205-216 as 9(10)V99
- **Client revenue:** 217-228 as 9(10)V99: Bill amount + Interest (sum of the prior two fields; this field is blank if file is generated by the Xpress-pay Report Writer or Scheduler)
- **Merchant fee:** 229-237 as 9(7)V99: Estimated provider transaction fee (not always applicable)
- **Site fee:** 238-246 as 9(7)V99: Xpress-pay fee
- **Payment total:** 247-258 as 9(10)V99: Grand total of the amount paid by the visitor
- **Transaction ID:** 259-270 as x(12)
- **Locator 1:** 271-320 as x(50) Note: For the five flexible data fields, only the first 50 of the
- **Locator 2:** 321-370 as x(50) 250 characters are echoed in the payment file
- **Locator 3:** 371-420 as x(50)

- **Locator 4:** 421-470 as x(50)
 - **Locator 5:** 471-520 as x(50)
 - **Payer's Email:** 521-570 as x(50)
 - **Payment time:** 571-578 as hh:mm:ss
 - **Payer's first name:** 579-628 as x(50)
 - **Payer's last name:** 629-678 as x(50)
 - **Payer's address:** 679-778 as x(100)
 - **Payer's city:** 779-808 as x(30)
 - **Payer's state:** 809-838 as x(30)
 - **Payer's zip code:** 839-848 as x(10)
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Section 3: Automated Uploading and Downloading (FTP/sFTP)

Xpress-pay supports scheduled FTP and sFTP (collectively referred to as FTP) for unattended uploading of individual billing (accounts receivable) records and downloading payments. The Xpress-pay Reporting Module provides access to this feature if you wish to use the menu for this purpose, but security mandates scheduled FTP events to be configured by our Support Group.

Automating (scheduling) these processes allows the payments to be retrieved and processed at the end of each day without staff intervention. To implement an automated bill uploads or payment downloads, contact your Xpress-pay Project Liaison at the number below.

- **Outstanding bill uploads:** Allows you to upload (post) a file of your outstanding bill information so your customers to search, select, and pay them.
- **Payment downloads:** The most common selection criteria is "Yesterday". Other options are available such as last twenty-four hours, last week, month-to-date, etc. If you have a need to select unique date/time ranges, please discuss this with your Project Liaison.
- These functions are scheduled individually, so your project can take advantage of either or both.
- File formats for both functions are included above.

We remain available to assist you if and as needed. In the meantime, thank you for selecting Xpress-pay as your ePayment partner.