Email Program Enrollment (EPE) – Document

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| **Note** – On Initial Page Load user can get response for either welcome page, Welcome back page or offers page. |

Suitability Flow

|  |  |
| --- | --- |
| **Page Name –** Suitability Landing Home/Welcome page | |
| **Requirements** | |
| 1. On page load response if pageName value is “welcomePage” then display welcome page 2. Check below condition:   If(preDEligible==true){   * Lower your payments * Help pay down your balance faster   }Else{   * Lower your payments * Reduce your interest * Help pay down your balance faster * Prevent calls about past-due payments   }   1. On click of “See Your Options” button post below request. 2. As per post response display next slide of question. | |
| **Button Value** | * **Page Load** |
| **URL –** COMMON\_URL +"/getData/"+clickId | |
| **Request** | **Response** |
|  | {  "aprProgram" : false,  "pageName":"welcomePage",  "lastSubmissionTms":"07/24/2019",  "accountInfoVO" : {  "last4Digits" : "1236",  "userName" : "CHANDRA BUDDHE",  "accountKey" : "3456666"  },  "errorVO" : null,  "suitabilityVO": null,  "preDEligible" : false  } |
| * **Button Value -** See Your Options | **Page Load** |
| **URL –** COMMON\_URL +"/getQuestion/"+clickId | |
| **Request** | **Response** |
| {  "clickID":clickId,  "questionID":" ",  "questionSequence":" ",  "questionText":" ",  "answerID":" ",  "answerText":" ",  "answerSequence":" ","proposedPaymentAmount":"0",  "isFormValidationFail":false  } | {  "aprProgram" : true,  "pageName": "question" ,  "suitabilityVO": {  "question": {  "questionId": "00001",  "questionSeq": "1",  "questionText": "Do you have income?",  "answers": {  "answer": [  {  "answerId": "0000100001",  "answerText": "Yes",  "selected": false  },  {  "answerId": "0000100002",  "answerText": "No",  "selected": false  }  ]  } },  "flowId": "006",  "proposedPaymentAmount": null,  "suitabilityInd": "001"  },  } |
| **Page Name –** Suitability Q1 | |
| **Requirements** | |
| 1. As per post response display next slide of question 2. Show income tooltip 3. Show why this is important overlay as per question text 4. Progress bar value should be 35% on this page. 5. On click of YES/NO send respective data(if YES/NO-respective questionText, answerID) in request | |
| * **Button Value –** YES/NO | **Page Load** |
| **URL –** COMMON\_URL +"/getQuestion/"+clickId | |
| **Request** | **Response** |
| {  "clickID":clickId,  "questionID":"00001",  "questionSequence":"1",  "questionText":"YES/NO" ,"answerID":"0000100001/0000100002",  "answerText":"Do you have income?",  "answerSequence":" ", "proposedPaymentAmount":null  "isFormValidationFail":false  } | { "pageName": "question"  "suitabilityVO": {  "question": {  "questionId": "00002",  "questionSeq": "2",  "questionText": "Are you having trouble making your minimum payment due to changes with your financial situation?",  "answers": {  "answer": [ {  "answerId": "0000200001",  "answerText": "Yes",  "selected": true },  {  "answerId": "0000200002",  "answerText": "No",  "selected": false }  ] }  },  "flowId": "004",  "proposedPaymentAmount": null,  "suitabilityInd": null  },  } |
| **Page Name –** Suitability Q2 | |
| **Requirements** | |
| 1. As per post response display next slide of question 2. Show why this is important overlay as per question text 3. Progress bar value should be 60% on this page. 4. On click of YES/No send respective data(if YES/NO-respective questionText, answerID) in request 5. Show back button and on click of it show previous question- See common component section for suitability back arrow | |
| * **Button Value –** YES/NO | **Page Load** |
| **URL –** COMMON\_URL +"/getQuestion/"+clickId | |
| **Request** | **Response** |
| {  "clickID":clickId,  "questionID":"00002",  "questionSequence":"2",  "questionText":"YES/NO" ,"answerID":"0000200001/0000200002",  "answerText":"Are you having trouble making your minimum payment due to changes with your financial situation?",  "answerSequence":" ", "proposedPaymentAmount":null  "isFormValidationFail":false  } | {  "pageName": "question",  "accountInfoVO": {  "last4digits": "7669",  "userName": "ELLSON OWUSU N IQUINA",  "accountKey": "1032680395"  },  "suitabilityVO": {  "question": {  "questionId": "00003",  "questionSeq": "3",  "questionText": "Will this situation last longer than 12 months?",  "answers": {  "answer": [ {  "answerId": "0000300001",  "answerText": "Yes",  "selected": false  }, {  "answerId": "0000300002",  "answerText": "No",  "selected": false  } ] }  },  "flowId": "004",  "proposedPaymentAmount": null,  "suitabilityInd": null  },  "errorVO": null,  "preDEligible" : false  } |
| **Page Name –** Suitability Q3 | |
| **Requirements** | |
| 1. As per post response display next slide of question 2. Show why this is important overlay as per question text 3. Progress bar value should be 80% on this page. 4. Show back button and on click of it show previous question - See common component section for suitability back arrow 5. On click of YES/NO send respective data(if YES/NO-respective questionText, answerID) in request | |
| * **Button Value –** YES/NO | **Page Load** |
| **URL –** COMMON\_URL +"/getQuestion/"+clickId | |
| **Request** | **Response** |
| {  "clickID":clickId,  "questionID":"00003",  "questionSequence":"3",  "questionText":"YES/NO" ,"answerID":"0000300001/0000300002",  "answerText":" Will this situation last longer than 12 months?”,  "answerSequence":" ", "proposedPaymentAmount":null  "isFormValidationFail":false  } | { "pageName": "question",  "accountInfoVO": {  "last4digits": "2022",  "userName": "WILBY DOTSON",  "accountKey": "1001681385"  },  "suitabilityVO": {  "question": {  "questionId": "00004",  "questionSeq": "99",  "questionText": "Are you able to pay $104.00 each month?",  "answers": {  "answer": [  {  "answerId": "0000400001",  "answerText": "Yes",  "selected": false  },  {  "answerId": "0000400002",  "answerText": "No",  "selected": false  }  ]  }  },  "flowId": "006",  "proposedPaymentAmount": "104.00",  "suitabilityInd": "001"  },  "errorVO": null,  "preDEligible" : false  } |
| **Page Name –** Suitability Q4 | |
| **Requirements** | |
| 1. As per post response display next slide of question 2. Display Proposed payment amount as per response 3. Show why this is important overlay as per question text 4. Progress bar value should be 90% on this page. 5. No back button 6. On click of YES post below data and on click of NO internally redirects page to Q4.1(verifying with Question id as 00004 )and shows below question 7. If (YES){   Post below request  }  (NO){ //internally redirects to below question 4.1   * How much do you feel comfortable paying?   } | |
| * **Button Value –** YES | **Page Load** |
| **URL –** COMMON\_URL +"/getQuestion/"+clickId | |
| **Request** | **Response** |
| {  "clickID":clickId,  "questionID":"00004",  "questionSequence":"99",  "questionText":"YES" ,"answerID":"0000400001",  "answerText":" Are you able to pay $104.00 each month?”,  "answerSequence":" ", "proposedPaymentAmount":104  "isFormValidationFail":false  } | {  "aprProgram" : false,  "pageName":"thankyou",  "accountInfoVO" : {  "last4digits" : "1236",  "userName" : "CHANDRA BUDDHE",  "accountKey" : "12654"  },    "errorVO" : null,  "preDEligible" : false,  "suitabilityVO": null  } |
| **Page Name –** Suitability Q4.1 | |
| **Requirements** | |
| 1. Display question as per below   How much do you feel comfortable paying?   1. Input field blur check validations for amount entered min and max value(min is 0 and max will be proposed payment amount) 2. Progress bar value should be 90% on this page. 3. No back button 4. On click of submit, in case of error show global error message else post below request redirect to next page as per response   **Note :** In post request proposed payment amount is the amount entered by user in amount box | |
| * **Button Value –** Submit | **Page Load** |
| **URL –** COMMON\_URL +"/getQuestion/"+clickId | |
| **Request** | **Response** |
| {  "clickID":clickId,  "questionID":"00004",  "questionSequence":"99",  "questionText":"NO" ,"answerID":"0000400002",  "answerText":" Are you able to pay $104.00 each month?”,  "answerSequence":" ", "proposedPaymentAmount": inputAmount  "isFormValidationFail":false  } | {  "aprProgram" : false,  "pageName":"thankyou",  "accountInfoVO" : {  "last4digits" : "1236",  "userName" : "CHANDRA BUDDHE",  "accountKey" : "12654"  },    "errorVO" : null,  "preDEligible" : false,  "suitabilityVO": null  } |
| **Page Name –** Good News/Thank you page | |
| **Requirements** | |
| 1. Display thank you page as per response 2. Show how overlay 3. Progress bar value should be 100% on this page and label should be “completed”. 4. On click of “See My Options” post below data | |
| * **Button Value –** See My Options | **Page Load** |
| **URL –** COMMON\_URL +"/getOffers/"+clickId | |
| **Request** | **Response** |
| {  "clickID":clickId  } | {  "aprProgram" : false,  "pageName":"paymentPlan",  "lastSubmissionTms":"07/24/2019",  "preDEligible" : true,  "accountInfoVO" : {  "last4digits" : "1236",  "userName" : "CHANDRA BUDDHE",  "accountKey" : "3456666",  "paymentDueDate": "11012019",  "minDue" :"500.00"  },  "errorVO" : null,  "suitabilityVO": null ,  "paymentProgramVO": {  "proposedPaymentAmount": "566.00",  "minPaymentDueAmount": 129.0,  "spreadOutPayments":{  "1":"100.00",  "2":"200.00",  "3":"300.00",  "4":"40897460.0054"  },  "eligiblePaymentPrograms": [  {  "programApr": "0.99",  "enrolledDurationMonth": "77",  "programTypeCode": "STL",  "firstMinFixedPaymentAmount": "90.00",  "minFixPaymentAmount": "116.00",  "maxFixPaymentAmount":"100.00",  "programGroupCode": "APR",  "privlgStatus": "S",  "interestSaving": "700.00",  "firstFourMonthAmount": "587.1166",  "programId":"999"  }  ],  "accountApr": "24.99"  }  } |
| **Page Name –** Welcome Back Page | |
| **Requirements** | |
| 1. On page load response if pageName value is “WelcomeBackPage” then display welcome back page 2. Display last submission date from object “lastSubmissionTms” 3. On click of “Find my plans” post below data. | |
| **Button Value** | * **Page Load** |
| **URL –** COMMON\_URL +"/getData/"+clickId | |
| **Request** | **Response** |
|  | {  "aprProgram" : false,  "pageName":"welcomeBackPage",  "lastSubmissionTms":"07/24/2019",  "accountInfoVO" : {  "last4Digits" : "1236",  "userName" : "CHANDRA BUDDHE",  "accountKey" : "3456666"  },  "errorVO" : null,  "suitabilityVO": null,  "preDEligible" : false  } |
| * **Button Value –** Find my plans | **Page Load** |
| **URL –** COMMON\_URL +"/getOffers/"+clickId | |
| **Request** | **Response** |
| {  "clickID":clickId  } | {  "aprProgram" : false,  "pageName":"paymentPlan",  "lastSubmissionTms":"07/24/2019",  "accountInfoVO" : {  "last4Digits" : "1236",  "userName" : "CHANDRA BUDDHE",  "accountKey" : "3456666"  },  "errorVO" : null,  "suitabilityVO": null,  "preDEligible" : false  } |
| **Page Name –** Offers Page/Payment Plan | |
| **Requirements** | |
| 1. On page load response if pageName value is “paymentPlan” then display offers page | |
| **Button Value** | * **Page Load** |
| **URL –** COMMON\_URL +"/getData/"+clickId | |
| **Request** | **Response** |
|  | {  "aprProgram" : false,  "pageName":"paymentPlan",  "lastSubmissionTms":"07/24/2019",  "preDEligible" : true,  "accountInfoVO" : {  "last4digits" : "1236",  "userName" : "CHANDRA BUDDHE",  "accountKey" : "3456666",  "paymentDueDate": "11012019",  "minDue" :"500.00"  },  "errorVO" : null,  "suitabilityVO": null ,  "paymentProgramVO": {  "proposedPaymentAmount": "566.00",  "minPaymentDueAmount": 129.0,  "spreadOutPayments":{  "1":"100.00",  "2":"200.00",  "3":"300.00",  "4":"40897460.0054"  },  "eligiblePaymentPrograms": [  {  "programApr": "0.99",  "enrolledDurationMonth": "77",  "programTypeCode": "STL",  "firstMinFixedPaymentAmount": "90.00",  "minFixPaymentAmount": "116.00",  "maxFixPaymentAmount":"100.00",  "programGroupCode": "APR",  "privlgStatus": "S",  "interestSaving": "700.00",  "firstFourMonthAmount": "587.1166",  "programId":"999"  }  ],  "accountApr": "24.99"  }  } |

ERROR Pages

|  |  |
| --- | --- |
| **Page Name –** Technical difficulty/Service unavailable | |
| **Requirements** | |
| 1. Display if pageName==null || errorCode == 10002 || HTTPRequest == 500 | |
| **Button Value** | * **Page Load** |
| **URL –** ajax error catch | |
| **Request** | **Response** |
|  | {"accountInfoVO":null,  "suitabilityVO":null,  "errorVO":{"errorCode":"10002","message":"Something terrible happened.","errors":{},  "validationErrorMessagesList":[]},  "pageName":null,  "currentDate":null,"  paymentProgramVO":null,  "preDEligible":false,  "bankAccountInfoVOList":null,  "paymentProtectionDisclosureText":null,  "ncsDisclosureText":null,  "areAllCurrentPaymentsEditable":false,  "bankAccount":null,"maxAmount":null,  "showDueDateAlertSignUp":false} |
| **Page Name –** Not eligible/No offers | |
| **Requirements** | |
| 1. Display if errorCode == 10005 || HTTPRequest == 412 | |
| **Button Value** | * **Page Load** |
| **URL –** ajax error catch | |
| **Request** | **Response** |
|  | {"accountInfoVO" : null,  "bankAccountInfoVOList": null,  "errorVO": {  "errorCode": "10005",  "message": "Something terrible happened.", "errors": null},  "lastSubmissionTms": null,  "pageName": null,  "paymentProgramVO": null,  "preDEligible": false,  "submissionCount": null,  "suitabilityVO": null  } |
| **Page Name –** Sorry error/Expired click id | |
| **Requirements** | |
| 1. Display if errorCode == 10006 || HTTPRequest == 400 | |
| **Button Value** | * **Page Load** |
| **URL –** ajax error catch | |
| **Request** | **Response** |
|  | {"accountInfoVO" : null,  "bankAccountInfoVOList": null,  "errorVO": {  "errorCode": "10006",  "message": "Something terrible happened.", "errors": null},  "lastSubmissionTms": null,  "pageName": null,  "paymentProgramVO": null,  "preDEligible": false,  "submissionCount": null,  "suitabilityVO": null  } |
| **Page Name –** Already enrolled | |
| **Requirements** | |
| 1. Display if errorCode == 10007 || HTTPRequest == 412 | |
| **Button Value** | * **Page Load** |
| **URL –** ajax error catch | |
| **Request** | **Response** |
|  | {"accountInfoVO" : null,  "bankAccountInfoVOList": null,  "errorVO": {  "errorCode": "10007",  "message": "Something terrible happened.", "errors": null},  "lastSubmissionTms": null,  "pageName": null,  "paymentProgramVO": null,  "preDEligible": false,  "submissionCount": null,  "suitabilityVO": null  } |
| **Page Name –** Authentication Error | |
| **Requirements** | |
| 1. Display if errorCode == 10008 2. This page response will come when on verify page user enters SSN value and clicks on ”schedule & enroll” button, if SSN number is invalid then it will redirect to Authentication Error page | |
| **Button Value** | * **Page Load** |
| **URL –** ajax error catch | |
| **Request** | **Response** |
|  | {"accountInfoVO" : null,  "bankAccountInfoVOList": null,  "errorVO": {  "errorCode": "10008",  "message": "Something terrible happened.", "errors": null},  "lastSubmissionTms": null,  "pageName": null,  "paymentProgramVO": null,  "preDEligible": false,  "submissionCount": null,  "suitabilityVO": null  } |

Offers Page

|  |  |
| --- | --- |
| **Page Name –** Offers Page/Payment Plan | |
| **Requirements** | |
| 1. User can get this page in below ways: 2. On page load, if pageName value in response is “paymentPlan” 3. On Good News page when “see your option” button is clicked 4. On Welcome back page when “find my plans” button is clicked 5. Check below conditions: 6. if(accountApr!=null && accountApr!=0)   { Right now, your minimum payment is <minDue> and your APR is <accountApr> .}  Else  { Right now, your minimum payment is <minDue>.}   1. Valid program offers are - **APR,TMP,PRM**   Display only 2 valid offers in case of multiple valid offers  Display 1 valid offer ---- in case of only 1 valid offer  for APR Offer - check programGroupCode key  for TMP,PRM Offer - check programTypeCode key  in case of no valid offers - Display techDiff page   1. Heading of offers   APR - <h3>GET A LOWER RATE</h3>  TMP - <h3>GET A LOWER PAYMENT AND RATE</h3>  PRM - <h3>GET MORE TIME</h3>   1. <enrolledDurationMonth> MONTH PAYMENT PLAN 2. if APR   First 4 Payments  <spreadOutPayments[4]> PER Due by <paymentDueDate>  else  First Payment  <firstMinFixedPaymentAmount>  Due by <paymentDueDate>    \*\* we are adding "/" to <paymentDueDate> -- format is mm/dd/yyyy   1. if(parseFloat(proposedPaymentAmount)>parseFloat(maxFixPaymentAmount)){   monthlyPayment=maxFixPaymentAmount;  }  else{  monthlyPayment=minFixPaymentAmount;  }  if APR  Remaining Payments  <minPaymentDueAmount>  else  Remaining Payments  <monthlyPayment>   1. dueDate is date in <paymentDueDate> ---- extracting date from it   \*\* Due by the <dueDate> of each month   1. \*\* Plan APR   <programApr>%  if(parseFloat(accountApr)!=0 && parseFloat(accountApr)>parseFloat(programApr) && ( interestSaving!=null && parseFloat(interestSaving)>0)){  \*\* Interest Saved  <interestSaving>  else  null   1. <privlgStatus> ----- accStatus   "R":"Active",  "C":"Closed",  "E":"Revoked",  "B":"Bankrupt",  "Z":"Charged Off",  "A":" ",  "L":" ",  "I":" ",  "F":"Suspended",  "S":"Suspended",  "T":"Suspended",  "U":"Unchanged",  " ":"Active"  \*\* Account Status  <accStatus>  \*\* if (accStatus==="Suspended")||(accStatus==="Revoked")||(accStatus===" ")  "Suspended" means you will not have charging privileges by enrolling in this plan.  else if(accStatus==="Unchanged")  "Unchanged" means your account status will remain the same as a result of enrolling in this program.    else if (accStatus==="Closed")  "Closed" means your account will be closed and you will not be able to reopen at a later time.  else  null   1. Why choose this plan? section   if (((isTMP || isPRM || isAPR ) && (accStatus==="Closed")) || ((isPRM) && (accStatus==="Revoked" || accStatus===" ")))  \*\*<ul>  <li><programApr>% until balance is paid</li>  <li>Get a lower monthly payment</li>  </ul>    if (((isTMP || isPRM || isAPR ) && (accStatus==="Suspended")) || (isTMP)&&(accStatus==="Suspended" || accStatus==="Revoked" || accStatus===" "))  \*\*<ul>  <li>Get a lower monthly payment</li>  <li>Save money on interest</li>  </ul>    if ((isTMP || isPRM || isAPR)&&(accStatus==="Unchanged" ))  \*\*<ul>  <li>Save money on interest</li>  <li>Keep your charging privileges</li>  </ul>  if ((isAPR)&&(accStatus==="Revoked" || accStatus===" "))  \*\*<ul>  <li>Save money on interest</li>  </ul>   1. In disclaimer note:   \*\* 3 bullets points ---- in case of multiple valid offers (more than 2)  <li>After your plan ends, your <abbr title="Annual Percentage Rate">APR</abbr> will return to the rates you had before the plan. At that time, please log back in and schedule more payments. </li>  <li>Suspended accounts are periodically reviewed for potential reinstatement and closed accounts are reported to the credit bureaus as "closed by creditor."</li>  <li>You may be eligible for additional plan options. Call 1-800-983-1412 to speak with a Discover representative avaiable Mon-Fri 8:00am - 10:00pm,Sat 8:00am - 2:00pm,Sun 9:00am - 2:00pm (ET).</li>    \*\* 2 bullets points ---- in case of 2 or 1 valid offer  <li>After your plan ends, your <abbr title="Annual Percentage Rate">APR</abbr> will return to the rates you had before the plan. At that time, please log back in and schedule more payments. </li>  <li>Suspended accounts are periodically reviewed for potential reinstatement and closed accounts are reported to the credit bureaus as "closed by creditor."</li>   1. **PreDEligible conditions** 2. If {isAPR && preD ? } - First Payment 3. Amount   { isAPR && preD ?}  <span>{ (spreadOutPayments[1])}</span>   1. Date   { isAPR && preD ?}  Due by {this.displayDate}     1. Remaining Payments   {isAPR && preD ?}                   (this.monthlyPayment)  Post data as per below request | |
| * **Button Value -** Select This Plan | **Page Load** |
| **URL –** COMMON\_URL +"/renderFirstPayment/"+clickId | |
| **Request - APR** | **Response** |
| {  "clickID":clickId,  "programId": programId, //From JSON response  "isAPR": **True**  } | {  "pageName": "aprFirstPaymentPage",  "accountInfoVO": {  "accountKey": "26544",  "last4Digits": "5956",  "userName": "GEORGE Y TOMLINSON",  "cycleCode": "19",  "optionCode": "30",  "currentBalance": "1125718",  "minimumPaymentWithCents": "83732",  "minDue": 837.32,  "paymentDueDate": "11012019",  "chargeOffDate": null,  "cycleStartDate": null,  "cycleEndDate": null,  "afterDueDate": false,  "cycleDay": false,  "isAfterDueDate": true,  "isAfterCutoffTime": null,  "isDiscoverItTreatment": false,  "isCycleDay": false  },  "suitabilityVO": null,  "errorVO": null,  "submissionCount": null,  "lastSubmissionTms": null,    "paymentProgramVO": {  "selectedProgramId": "484",  "minPaymentDueAmount": 129.0,  "eligiblePaymentPrograms": [{  "programApr": "0.99",  "enrolledDurationMonth": "9970",  "programTypeCode": "PRM",  "firstMinFixedPaymentAmount": "116.00",  "minFixPaymentAmount": "116.00",  "maxFixPaymentAmount":"100.00",  "programGroupCode": "STL",  "privlgStatus": "F",  "interestSaving": null,  "firstFourMonthAmount": "587.00",  "programId":"484"  }],  "multiplePaymentsInfo": null,  "proposedPaymentAmount": "566.00",  "suitabilityInd": "001",  "accountApr": "0.00",  "spreadOutPayments":{  "1":"100.00",  "2":"200.00",  "3":"300.00",  "4":"40897460.0054"  },  "selectedCurrentPaymentDuration": null  },  "preDEligible":false,  "bankAccountInfoVOList": [{  "accountType": "C",  "achAccepting": false,  "badReturnPayments": false,  "lastFourOfAcct": "6789",  "bankName": "Ana&#039;s 1st",  "discoverBTCheck": false,  "haMode": false,  "nickName": null,  "openDates": "11/25/2019",  "preferredAba": null,  "prohibitiveFlag": false,  "routingNumber": "101000019",  "validInd": true  },  {  "accountType": "C",  "achAccepting": false,  "badReturnPayments": false,  "lastFourOfAcct": "9999",  "bankName": "COMMERCE BANKdsd",  "discoverBTCheck": false,  "haMode": false,  "nickName": null,  "openDates": "12/25/2019",  "preferredAba": null,  "prohibitiveFlag": false,  "routingNumber": "101000019",  "validInd": true  }],  "currentDate":"01/01/2019"  } |
| **Request - HARDSHIP - TMP/PRM** | **Response** |
| {  "clickID":clickId,  "programId": programId, //From JSON response  "isAPR": **False**  } | {  "pageName": "firstPaymentPage",  "accountInfoVO": {  "accountKey": "26544",  "last4Digits": "5956",  "userName": "GEORGE Y TOMLINSON",  "cycleCode": "19",  "optionCode": "30",  "currentBalance": "1125718",  "minimumPaymentWithCents": "83732",  "minDue": 837.32,  "paymentDueDate": "11012019",  "chargeOffDate": null,  "cycleStartDate": null,  "cycleEndDate": null,  "afterDueDate": false,  "cycleDay": false,  "isAfterDueDate": true,  "isAfterCutoffTime": null,  "isDiscoverItTreatment": false,  "isCycleDay": false  },  "suitabilityVO": null,  "errorVO": null,  "submissionCount": null,  "lastSubmissionTms": null,    "paymentProgramVO": {  "selectedProgramId": "484",  "minPaymentDueAmount": 129.0,  "eligiblePaymentPrograms": [{  "programApr": "0.99",  "enrolledDurationMonth": "9970",  "programTypeCode": "PRM",  "firstMinFixedPaymentAmount": "116.00",  "minFixPaymentAmount": "116.00",  "maxFixPaymentAmount":"100.00",  "programGroupCode": "STL",  "privlgStatus": "F",  "interestSaving": null,  "firstFourMonthAmount": "587.00",  "programId":"484"  }],  "multiplePaymentsInfo": null,  "proposedPaymentAmount": "566.00",  "suitabilityInd": "001",  "accountApr": "0.00",  "spreadOutPayments:null,  "selectedCurrentPaymentDuration": null  },  "preDEligible":false,  "bankAccountInfoVOList": [{  "accountType": "C",  "achAccepting": false,  "badReturnPayments": false,  "lastFourOfAcct": "6789",  "bankName": "Ana&#039;s 1st",  "discoverBTCheck": false,  "haMode": false,  "nickName": null,  "openDates": "11/25/2019",  "preferredAba": null,  "prohibitiveFlag": false,  "routingNumber": "101000019",  "validInd": true  },  {  "accountType": "C",  "achAccepting": false,  "badReturnPayments": false,  "lastFourOfAcct": "9999",  "bankName": "COMMERCE BANKdsd",  "discoverBTCheck": false,  "haMode": false,  "nickName": null,  "openDates": "12/25/2019",  "preferredAba": null,  "prohibitiveFlag": false,  "routingNumber": "101000019",  "validInd": true  }],  "currentDate":"01/01/2019"  } |

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| **APR FLOW** | |
| **Page Name –** Step one - APR | |
| **Requirements** | |
| 1. When user select APR offer from offers page then apr flow will start and pageName response will be “aprFirstPaymentPage” 2. On page load, request for calendar data to get calendar html 3. Display dropdown values from “bankAccountInfoVOList” object 4. Check below Conditions: 5. If isAPR && preDElegible is false then{   Amount values are from <spreadOutPayments>, recurring payment amount is from <minPaymentDueAmount>  }  Else if preD is true then {  Your first payment will be  ${spreadOutPayments[1]}, recurring payment amount is not displayed in case of preD accounts  }   1. (isAfterDueDate ===null || isAfterDueDate === false && preDElegible === false) ?   <span> Your payments will occur on the same day each month.</span>  :  null   1. <p>Please schedule this payment on or before {this.dueDate ? this.displayDate:null}. 2. {   thisProps.chargeOffDate == null ?  thisProps.isDiscoverItTreatment && !thisProps.isCycleDay ?  <p className="payment-note"><span className="sr-only">Note:</span>If you make a payment before 12:00 AM ET today, it will be credited to your account today.</p>  :  thisProps.isAfterCutoffTime ?  <p className="payment-note"><span>Note:</span>Payments made at 5:00 PM ET or later will be credited to your account tomorrow.</p>  :  <p className="payment-note"><span className="sr-only">Note:</span>Payments made before 5:00 PM ET will be credited today.</p>  :  null  }   1. Ajax call for calendar on dropdown change 2. Common calendar functionality | |
| **Button Value** | * **Page Load** |
| **URL –** CalenderPostData ='&account=0&paymentPostingDate='+paymentDate+'  COMMON\_URL +"/ openDatesForFirstPayment?clickId=clickId+ CalenderPostData | |
| **Request** | |
| &account=0&paymentPostingDate='+paymentDate | |
| **Response** | |
| Calendar Response | |
| * **Dropdown Change** | **Page Load** |
| **URL –** CalenderPostData ='&account=' + index + '&paymentPostingDate=' +paymentDate+'  COMMON\_URL +"/ openDatesForFirstPayment?clickId=clickId+ CalenderPostData | |
| **Request** | |
| '&account=' + index + '&paymentPostingDate=' +paymentDate+' | |
| **Response** | |
| On dropdown change same calendar response will get but date might be different for selected bank. | |
| * **Submit Button -** Continue | **Page Load** |
| **URL – '"**https://oneclick.discover.com/emailprograms/renderVerifyPayment/"+clickId | |
| **Request** | **Response –** In case of failed server side Validation |
| {  "clickID":clickId,  "selectedBankIndex": 1,  "userSelectedDuration":3  "firstPaymentPostingDate":11/10/2019,  "userSelectedAmount":”200",  "additionalPaymentsAmount:”100.00”,  "additionalPaymentsDuration": “8”  } | {  "errorVO": {  "validationErrorMessagesList": [  "MISSING\_BANK",  "POSTINGDATE\_AFTER\_DUEDATE"  ]  },  "pageName": "aprFirstPaymentPage"  } |
| **Note:**   1. In post call, if preD true thenuserSelectedDuration value is 1 else selected value. 2. If only one bank account then selectedBankIndex is 1 else selected value index 3. preD=true ? null : {additionalPaymentsAmount = minPaymentDueAmount} 4. userSelectedAmount – selected Radio button value 5. preD=true ? null : {additionalPaymentsDuration=8} | |
| **Request** | **Response -** Successful |
| {  "clickID":clickId,  "selectedBankIndex": 1,  "userSelectedDuration":3  "firstPaymentPostingDate":11/10/2019,  "userSelectedAmount":”200",  "additionalPaymentsAmount:”100.00”,  "additionalPaymentsDuration": “8”  } | {  "accountInfoVO": {  "accountKey": "1028013991",  "last4Digits": "9850",  "userName": "FELICIA MINLEY",  "minDue": 418.6,  "paymentDueDate": "04072020",  "chargeOffDate": null,  "cycleStartDate": null,  "cycleEndDate": null,  "afterDueDate": false,  "cycleDay": false,  "isAfterDueDate": true,  "isAfterCutoffTime": null,  "isDiscoverItTreatment": false,  "isCycleDay": false  },  "suitabilityVO": null,  "errorVO": null,  "pageName": "aprVerifyPaymentPage",  "submissionCount": null,  "lastSubmissionTms": null,  "currentDate": null,  "paymentProgramVO": {  "selectedProgramId": "282",  "minPaymentDueAmount": 72,  "eligiblePaymentPrograms": [  {  "programApr": "7.99",  "enrolledDurationMonth": "12",  "programTypeCode": "OTH",  "firstMinFixedPaymentAmount": "0.00",  "minFixPaymentAmount": "65.00",  "maxFixPaymentAmount": "654.00",  "programGroupCode": "APR",  "programId": "282",  "interestSaving": "34.32",  "privlgStatus": "U"  }  ],  "multiplePaymentsInfo": {  "currentPayments": [  {  "paymentSource": "Ana&#039;s 1st",  "paymentAmount": "158.65",  "paymentDate": "04/02/2020",  "selectedBankIndex": "1",  "paymentSeqNum": "0",  "haMode": false,  "status": 0  },  ],  "recurringPayments": [  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "72.00",  "paymentDate": "10/02/2020",  "selectedBankIndex": "1",  "paymentSeqNum": "6",  "haMode": false,  "status": 0  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "72.00",  "paymentDate": "11/02/2020",  "selectedBankIndex": "1",  "paymentSeqNum": "7",  "haMode": false,  "status": 0  },  ]  },  "proposedPaymentAmount": "0.00",  "suitabilityInd": "001",  "accountApr": "13.24",  "spreadOutPayments": {  "1": "418.60",  "2": "245.30",  "3": "187.53",  "4": "158.65"  },  "selectedCurrentPaymentDuration": "4"  },  "preDEligible": true,  "bankAccountInfoVOList": [  {  "bankName": "JPMORGAN CHASE BANK, NA",  "lastFourOfAcct": "5553",  "openDates": "04/02/2020"  },  {  "bankName": "Ana&#039;s 1st",  "lastFourOfAcct": "7682",  "openDates": "05/02/2020"  }  ],  "dppDisclosureText": null,  "ncsDisclosureText": "I authorize Discover to enroll me in this payment program. I understand that the program lasts 12 months. While I am on the program, my interest rate will be 7.99%. After the program ends, my rates will return to the previous rates. You will also receive a letter confirming the details of this program.",  "areAllCurrentPaymentsEditable": true,  "maxAmount": 1000  } |
| **Page Name –** Step Two APR/APR Verify page | |
| **Requirements** | |
| 1. In response if aprVerifyPaymentPage then display verify page 2. Display dynamic value as per below response: 3. 7.99% APR – { aprStepTwoDetails.programApr} 4. 12 Months - { aprStepTwoDetails.enrolledDurationMonth } 5. Account Status – {aprStepTwoDetails.privlgStatus} 6. {!preDEligible ?   <h2>Payments to Get Current</h2>  :  <h2>First Payment</h2>  }   1. {preDEligible ?   Only First Payment will be shown  }   1. Payments to Get Current/Additional Payments **Edit All Payments to Get Current** – record will be in edit mode and changed value will be updated for all remaining rows. 2. On click of Edit link, make calendar ajax call 3. On page load the payment source is displayed based on the "selectedBankIndex": "1", from "bankAccountInfoVOList": [{   "bankName": "JPMORGAN CHASE BANK, NA",  "lastFourOfAcct": "9409",   1. On click of single edit check below:   1. show fields in edit mode  2. calendar response – input value should be default shown value  3. selected dropdown value –  First table-{ multiplePaymentsInfo{“ currentPayments”}object }  Second Table -{ multiplePaymentsInfo{“ recurringPayments”}object }   1. Amount field validations (MIN and MAX value) --{ MIN value is multiplePaymentsInfo{“paymentAmount” and MAX {maxAmount} object }of particular bank object } and inline error message will be shown. 2. cancel click will cancel updated changes 3. Apply click-selected values get updated. 4. { preDEligible ?   Just as a reminder, to stay enrolled in this payment plan, a monthly payment of your statement minimum payment must be made.  }   1. **Signature Note:**   By selecting "Schedule and Enroll," you agree to the following:  <p>{ aprStepTwoDetails.ncsDisclosureText}</p>  {aprStepTwoDetails.accountInfoVO.isDiscoverItTreatment ?  <p>I authorize Discover Bank to schedule and withdraw the payments as listed on this page from the bank account I have designated. Additionally, I understand that I may cancel or modify my scheduled payments until 5:00 p.m. Eastern Time on the day it is scheduled to be withdrawn by visiting the Pending Payments page. Same day bank payments made online after 5:00 p.m. Eastern Time may be canceled or modified until midnight Eastern Time of that day.</p>  :  <p>I authorize Discover Bank to schedule and withdraw the payments as listed on this page from the bank account I have designated. Additionally, I understand that I may cancel or modify my scheduled payments until 5:00 p.m. Eastern Time on the day it is scheduled to be withdrawn by visiting the Pending Payments page.  </p>  }   1. {   thisProps.chargeOffDate == null ?  thisProps.isDiscoverItTreatment && !thisProps.isCycleDay ?  <p className="payment-note"><span className="sr-only">Note:</span>If you make a payment before 12:00 AM ET today, it will be credited to your account today.</p>  :  thisProps.isAfterCutoffTime ?  <p className="payment-note"><span>Note:</span>Payments made at 5:00 PM ET or later will be credited to your account tomorrow.</p>  :  <p className="payment-note"><span className="sr-only">Note:</span>Payments made before 5:00 PM ET will be credited today.</p>  :  null  }   1. {   aprStepTwoDetails.paymentProtectionDisclosureText &&  <PaymentProtectionOverlay/>  }   1. On Click of “Schedule and Enroll”   If(*paymentProtectionDisclosureText!=null*)  show payment protection overlay and on click of “I Agree” button check below conditions:  else  direct to Confirmation page and check below conditions   * 1. Front End validation - If any table edit row error display error inline error message ” To save your changes, please select Apply.” For SSN field “Please enter a 4-digit numeric value.” Along with global error message   2. Server side Validation – show only global error message in case of payment error.   3. If SSN number is invalid then it will redirect to authentication error page   4. If success post below request. (Confirmation Page) | |
| * **Edit link -Calendar** |  |
| **URL –** First table first row :  COMMON\_PATH + "/openDatesForFirstPayment?clickId="+ clickId;  Remaining rows:  COMMON\_PATH + "/openDatesFuture?clickId="+ clickId; | |
| * **Button Value –**Schedule and Enroll | **Page Load** |
| **URL –** COMMON\_URL +"/ renderConfirmPayment/”+clickId | |
| **Request** | **Response** |
| {  "clickID": clickId,  "lastFourDigitsSSN":SSNInputValue, "multiplePaymentsInfo":multiplePaymentsInfo  } | {  "accountInfoVO": {  "accountKey": "1018330805",  "last4Digits": "9018",  "userName": "RICHARD F REISLING",  "minDue": 255.55,  "paymentDueDate": "10152019",  "chargeOffDate": "10/31/2019",  "cycleStartDate": "10/21/2019",  "cycleEndDate": "11/15/2019",  "isAfterDueDate": false,  "isAfterCutoffTime": true,  "isDiscoverItTreatment": false,  "isCycleDay": false,  "creditBureauCode": null,  "paymentProtectionStatus": null,  "emailAddress": "",  "cardType": null,  "primaryCardMember": {  "accountNumber": "124578",  "billingAddress": {  "city": "SANTA CLARITA",  "country": null,  "countryCod": null,  "countyProvince": null,  "line1": "40431961 Discover Way",  "line2": null,  "line3": null,  "postalCode": "913213443",  "postalCodePlus4": null,  "state": "CA"  },  "dateOfBirth": null,  "externalStatusCode": null,  "fullName": null, "homePhoneNumber":"6617145258",  "mothersMaidenName": null,  "secondaryPhoneNumber": null,  "shippingAddress": null,  "socialSecurityNumber": null,  "workPhoneNumber": null  }  },  "suitabilityVO": null,  "errorVO": null,  "pageName": "aprConfirmPaymentPage",  "currentDate": "10/01/2019",  "paymentProgramVO": {  "selectedProgramId": "485",  "minPaymentDueAmount": 46,  "eligiblePaymentPrograms": [{ "programApr": "9.99" "enrolledDurationMonth": "12", "programTypeCode": "TMP", "firstMinFixedPaymentAmount": "40.00",  "minFixPaymentAmount": "40.00",  "maxFixPaymentAmount": "40.00",  "programGroupCode": "CA1",  "programId": "485",  "interestSaving": "5.76",  "privlgStatus": "S",  "remainingPaymentMonths": "11",  "remainingMonthlyPayment": "40.00",  "maxAdjustmentAmount": "0.00", "termsLevelMinPercentage": "41.23" "eligibilityCreateTS": "2019-10-01-09.29.43.236512",  "interestAdjustAmount": "0.00",  "lateFeeAdjustAmount": "0.00",  "overlimitFeeAdjustAmount": "0.00", "principalAdjustmentAmount": "0.00",  "prioritySequenceNumber": "9999",  "programDurationMonth": "12",  "programDescription": "Temp Hardship 12 MNTH ",  "programWorkProcessCode": "SUIT",  "settledAmount": "0.00"  }],  "multiplePaymentsInfo": {  "recurringPayments": [{  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "10/20/2019", "confirmationNumber": "L25XYYJ9MYQ5",  "selectedBankIndex": "1",  "paymentSeqNum": "1",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "11/20/2019",  "confirmationNumber": "L25XZ693GRGN",  "selectedBankIndex": "1",  "paymentSeqNum": "2",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "12/20/2019",  "confirmationNumber": "L25XZH25HJVR",  "selectedBankIndex": "1",  "paymentSeqNum": "3",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "01/20/2020",  “confirmationNumber": "L25XW9QX3M0P",  "selectedBankIndex": "1",  "paymentSeqNum": "4",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "02/20/2020",  "confirmationNumber": "L25XWMHMZDR5",  "selectedBankIndex": "1",  "paymentSeqNum": "5",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "03/20/2020",  "confirmationNumber": "L25XWY7155NY",  "selectedBankIndex": "1",  "paymentSeqNum": "6",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "04/20/2020", "confirmationNumber": "L25XX60V11DC",  "selectedBankIndex": "1",  "paymentSeqNum": "7",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "05/20/2020",  "confirmationNumber": "L25XXGQX1VRH",  "selectedBankIndex": "1",  paymentSeqNum": "8",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  }],  "currentPayments": [{  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  “paymentDate": "10/10/2019", "confirmationNumber": "L25XYVZMZNM4",  "selectedBankIndex": "1",  "paymentSeqNum": "0",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  }]  },  "proposedPaymentAmount": "40.00",  "suitabilityInd": "001",  "accountApr": "12.24",  "spreadOutPayments": {  "2": "150.78",  "4": "98.39",  "1": "255.55",  "3": "115.85"  },  "selectedCurrentPaymentDuration": null  },  "preDEligible": true,  "showDueDateAlertSignUp" : true,  "bankAccountInfoVOList": [{  "bankName": "JPMORGAN CHASE BANK, NA",  "lastFourOfAcct": "9409",  "allOpenDates": ["10/02/2019",  "10/03/2019",  "10/04/2019",  "10/05/2019",  "10/06/2019",  "10/07/2019",  "10/08/2019",  "10/09/2019",  "10/10/2019",  "10/11/2019",  "10/12/2019",  "10/13/2019",  "10/14/2019",  "10/15/2019"]  }],  "paymentProtectionDisclosureText": null,  "ncsDisclosureText": null,  "areAllCurrentPaymentsEditable": false,  "bankAccount": null,  "maxAmount": null  } |
| **Page Name –** Step Three APR/APR Confirmation page | |
| **Requirements** | |
| 1. If pageName value is aprConfirmPaymentPage then display APR confirmation page 2. Display dynamic page values as per response 3. Check below conditions: 4. userName, Your New Plan Is Active</h2> 5. Please check your   If(emailAddress)        { emailAddress } <a href="https://www.discover.com" >email account</a>    Else  Invalid email address<a href='https://www.discover.com' title='Email'>Update</a></span>  } for a payment confirmation.<span> If you haven't  already, <a href="https://www.discover.com " >setting alerts</a> can help you keep tabs on upcoming payments.</span>   1. {showDueDateAlertSignUp ?}   Get Payment Reminders.  After your program ends, avoid late fees and stay on track by activating alerts for your Discover bill due dates. <a href="https://www.discover.com">Sign Up</a>  :  null     1. {!preDEligible ?   <div >Payments to Get Current</div>  :  <div>First Payment</div>  }   1. No Just A Reminder section on this page 2. {                  !preDEligible ?         Additional Payments table                      }   1. On Click of print show print page | |
| **Button Value -** NA | **Page Load -** NA |
| **URL –** NA | |
| **Request -**NA | **Response -** NA |
| **Page Name –** APR Print page | |
| **Requirements** | |
| 1. Verify all values of confirmation page on print page 2. Check discover logo and header address should show on print page. | |
| **Button Value -** NA | **Page Load -** NA |
| **URL -** NA | |
| **Request -** NA | **Response -** NA |

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| **HARDSHIP FLOW – TMP/PRM** | |
| **Page Name –** Step one - Hardship | |
| **Requirements** | |
| 1. When user select hardship offer from offers page then hardship flow will start 2. On page load response if pageName value is “firstPaymentPage” then display hardship step one page 3. On page load request for calendar data to get calendar html 4. Display dropdown values from “bankAccountInfoVOList” object 5. Check below Conditions: 6. Your first payment will be ${firstPayment} 7. (isAfterDueDate ===null || isAfterDueDate === false && preDElegible === false) ?   Your payments will occur on the same day each month.  :  null   1. Please schedule this payment on or before {this.dueDate ? this.displayDate:null}. 2. {   thisProps.chargeOffDate == null ?  thisProps.isDiscoverItTreatment && !thisProps.isCycleDay ?  Note: If you make a payment before 12:00 AM ET today, it will be credited to your account today.  :  thisProps.isAfterCutoffTime ?  Note: Payments made at 5:00 PM ET or later will be credited to your account tomorrow.  :  Note: Payments made before 5:00 PM ET will be credited today.  :  Null  }   1. Ajax call for calendar on dropdown change 2. common calendar functionality | |
| **Button Value** | * **Page Load** |
| **URL –** CalenderPostData ='&account=0&paymentPostingDate='+paymentDate+'  COMMON\_URL +"/ openDatesForFirstPayment?clickId=clickId+ CalenderPostData | |
| **Request** | |
| &account=0&paymentPostingDate='+paymentDate | |
| **Response** | |
| Calendar Response | |
| * **Dropdown Change** | **Page Load** |
| **URL –** CalenderPostData ='&account=' + index + '&paymentPostingDate=' +paymentDate+'  COMMON\_URL +"/ openDatesForFirstPayment?clickId=clickId+ CalenderPostData | |
| **Request** | |
| '&account=' + index + '&paymentPostingDate=' +paymentDate+' | |
| **Response** | |
| On dropdown change same calendar response will get but date might be different for selected bank | |
| * **Submit Button -** Continue | **Page Load** |
| **URL – '"https://oneclick.discover.com/emailprograms/renderVerifyPayment/"+clickId** | |
| **Request** | **Response –** in case of server side error |
| {  "clickID":clickId,  "selectedBankIndex": 1,  "paymentAmount ": firstPayment  "firstPaymentPostingDate":11/10/2019  } | {  "errorVO": {  "validationErrorMessagesList": [  "MISSING\_BANK",  "POSTINGDATE\_AFTER\_DUEDATE"  ]  },  "pageName": "firstPaymentPage"  } |
| **Note:**   1. If only one bank account then selectedBankIndex is 1 else selected value index | |
| **Request** | **Response -** Successful |
| {  "clickID":clickId,  "selectedBankIndex": 1,  "paymentAmount ": firstPayment  "firstPaymentPostingDate":11/10/2019  } | {  "accountInfoVO": {  "accountKey": "56111",  "last4Digits": "0283",  "userName": "SI MEI H TELKES",  "minDue": 294.05,  "paymentDueDate": "06052020",  "chargeOffDate": null,  "cycleStartDate": "05/12/2020",  "cycleEndDate": "07/04/2020",  "isAfterDueDate": null,  "isAfterCutoffTime": null,  "isDiscoverItTreatment": null,  "isCycleDay": null,  "creditBureauCode": null  },  "errorVO": null,  "pageName": "recurringPaymentPage",  "currentDate": "05/06/2020",  "paymentProgramVO": {  "selectedProgramId": "485",  "minPaymentDueAmount": 74,  "eligiblePaymentPrograms": [  {  "programApr": "9.99",  "enrolledDurationMonth": "12",  "programTypeCode": "TMP",  "firstMinFixedPaymentAmount": "17.05",  "minFixPaymentAmount": "15.00",  "maxFixPaymentAmount": "66.00",  "programGroupCode": "CA1",  "programId": "485",  "interestSaving": "32.16",  "privlgStatus": "S",  "remainingPaymentMonths": "12",  "remainingMonthlyPayment": "100"  }  ],  "multiplePaymentsInfo": {  "currentPayments": [  {  "paymentSource": "SHORE UNITED BANK",  "paymentAmount": "17.05",  "paymentDate": "06/04/2020",  "pastDueAmount": null,  "bankAccount": null,  "confirmationNumber": null,  "selectedBankIndex": "3",  "paymentSeqNum": "0",  "haMode": false,  "amountIndicator": null,  "scheduledSource": null,  "status": 0  }  ],  "recurringPayments": [    {  "paymentSource": "SHORE UNITED BANK",  "paymentAmount": "74.00",  "paymentDate": "01/04/2021",  "pastDueAmount": null,  "bankAccount": null,  "confirmationNumber": null,  "selectedBankIndex": "1",  "paymentSeqNum": "7",  "haMode": false,  "amountIndicator": null,  "scheduledSource": null,  "status": 0,  "bankAccountResponse": {  "bankName": "SHORE UNITED BANK",  "lastFourOfAcct": "8097",  "openDates": "06/03/2020"  }  },      {  "paymentSource": "SHORE UNITED BANK",  "paymentAmount": "74.00",  "paymentDate": "05/04/2021",  "pastDueAmount": null,  "bankAccount": null,  "confirmationNumber": null,  "selectedBankIndex": "1",  "paymentSeqNum": "11",  "haMode": false,  "amountIndicator": null,  "scheduledSource": null,  "status": 0,  "bankAccountResponse": {  "bankName": "SHORE UNITED BANK",  "lastFourOfAcct": "8097",  "openDates": "06/03/2020"  }  }  ]  },  "proposedPaymentAmount": "66.01",  "suitabilityInd": "001",  "accountApr": "19.76",  "spreadOutPayments": null,  "selectedCurrentPaymentDuration": null  },  "preDEligible": false,  "bankAccountInfoVOList": [  {  "bankName": "SHORE UNITED BANK",  "lastFourOfAcct": "8097",  "openDates": "06/03/2020"  }  ],  "dppDisclosureText": null,  "ncsDisclosureText": null,  "areAllCurrentPaymentsEditable": false  } |
| **Page Name –** Step Two – Hardship/recurring payment page | |
| **Requirements** | |
| 1. On page load response if pageName value is “recurringPaymentPage” then display hardship step two page 2. On page load request for calendar data to get calendar html 3. Display dropdown values from “bankAccountInfoVOList” object matching with selectedIndex value- bank which is selected on step one page and display from fresh response of step two hardship 4. Check below Conditions: 5. Schedule More Payments   After your first payment, you’ll pay  $  {  (remainingMonthlyPayment)  }  each month for {this.props.hardshipStepTwoDetails.remainingDurationMonth} months.   1. These payments should start between { cycleStartDate} and {cycleEndDate}, and will occur on the same day each month.      1. (isAfterDueDate ===null || isAfterDueDate === false && preDElegible === false) ?   Your payments will occur on the same day each month.  :  null   1. Please schedule this payment on or before {this.dueDate ? this.displayDate:null}. 2. {   thisProps.chargeOffDate == null ?  thisProps.isDiscoverItTreatment && !thisProps.isCycleDay ?  Note: If you make a payment before 12:00 AM ET today, it will be credited to your account today.  :  thisProps.isAfterCutoffTime ?  Note: Payments made at 5:00 PM ET or later will be credited to your account tomorrow.  :  Note: Payments made before 5:00 PM ET will be credited today.  :  null  }   1. Common calendar functionality | |
| **Button Value** | * **Page Load** |
| **URL –** CalenderPostData ='&account=' + selectedBankIndex + '&paymentPostingDate=' + paymentDate  COMMON\_URL +"/openDatesForRecurringPayments?clickId=clickId+ CalenderPostData | |
| **Request** | |
| ''&account=' + selectedBankIndex + '&paymentPostingDate=' + paymentDate | |
| **Response** | |
| Calendar Response | |
| * **Submit Button -** Continue | **Page Load** |
| **URL –** “https://oneclick.discover.com/emailprograms/renderRemainingPayment/"+clickId | |
| **Request** | **Response –** in case of server side error |
| {  "clickID": clickId,  "recurringPaymentPostingDate": “11/11/2019” // calendar selected value  } | {  "errorVO": {  "validationErrorMessagesList": [  "POSTINGDATE\_AFTER\_DUEDATE"  ]  },  "pageName": " recurringPaymentPage "  } |
| **Request** | **Response -** Successful |
| {  "clickID": clickId,  "recurringPaymentPostingDate": “11/11/2019” // calendar selected value  } | {  "accountInfoVO": {  "accountKey": "56111",  "last4Digits": "0283",  "userName": "SI MEI H TELKES",  "minDue": 294.05,  "paymentDueDate": "06052020",  "isAfterDueDate": false,  "isAfterCutoffTime": false,  "isDiscoverItTreatment": false,  "isCycleDay": false  },  "errorVO": null,  "pageName": "verifyPaymentPage",  "currentDate": null,  "paymentProgramVO": {  "selectedProgramId": "485",  "minPaymentDueAmount": 74,  "eligiblePaymentPrograms": [  {  "programApr": "9.99",  "enrolledDurationMonth": "13",  "programTypeCode": "TMP",  "firstMinFixedPaymentAmount": "17.05",  "minFixPaymentAmount": "15.00",  "maxFixPaymentAmount": "66.00",  "programGroupCode": "CA1",  "programId": "485",  "interestSaving": "32.16",  "privlgStatus": "S"  }  ],  "multiplePaymentsInfo": {  "currentPayments": [  {  "paymentSource": "SHORE UNITED BANK",  "paymentAmount": "17.05",  "paymentDate": "06/04/2020",  "pastDueAmount": null,  "bankAccount": null,  "confirmationNumber": null,  "selectedBankIndex": "1",  "paymentSeqNum": "0",  "haMode": false,  "amountIndicator": null,  "scheduledSource": null,  "status": 0  }  ],  "recurringPayments": [  {  "paymentSource": "SHORE UNITED BANK",  "paymentAmount": "74.00", "paymentDate": "10/04/2020", "pastDueAmount": null,  "bankAccount": null,  "confirmationNumber": null,  "selectedBankIndex": "1",  "paymentSeqNum": "4",  "haMode": false,  "amountIndicator": null,  "scheduledSource": null,  "status": 0  },  {  "paymentSource": "SHORE UNITED BANK",  "paymentAmount": "74.00",  "paymentDate": "11/04/2020",  "pastDueAmount": null,  "bankAccount": null,  "confirmationNumber": null,  "selectedBankIndex": "1",  "paymentSeqNum": "5",  "haMode": false,  "amountIndicator": null,  "scheduledSource": null,  "status": 0  },  {  "paymentSource": "SHORE UNITED BANK",  "paymentAmount": "74.00",  "paymentDate": "12/04/2020",  "pastDueAmount": null,  "bankAccount": null,  "confirmationNumber": null,  "selectedBankIndex": "1",  "paymentSeqNum": "6",  "haMode": false,  "amountIndicator": null,  "scheduledSource": null,  "status": 0  },  {  "paymentSource": "SHORE UNITED BANK",  "paymentAmount": "74.00",  "paymentDate": "01/04/2021",  "pastDueAmount": null, "bankAccount": null,  "confirmationNumber": null,  "selectedBankIndex": "1",  "paymentSeqNum": "7",  "haMode": false,  "amountIndicator": null,  "scheduledSource": null,  "status": 0  },  {  "paymentSource": "SHORE UNITED BANK",  "paymentAmount": "74.00",  "paymentDate": "02/04/2021",  "pastDueAmount": null,  "bankAccount": null,  "confirmationNumber": null,  "selectedBankIndex": "1",  "paymentSeqNum": "8",  "haMode": false,  "amountIndicator": null,  "scheduledSource": null,  "status": 0  },  {  "paymentSource": "SHORE UNITED BANK",  "paymentAmount": "74.00",  "paymentDate": "03/04/2021",  "pastDueAmount": null,  "bankAccount": null,  "confirmationNumber": null,  "selectedBankIndex": "1",  "paymentSeqNum": "9",  "haMode": false,  "amountIndicator": null,  "scheduledSource": null,  "status": 0  },  {  "paymentSource": "SHORE UNITED BANK",  "paymentAmount": "74.00",  "paymentDate": "04/04/2021",  "pastDueAmount": null,  "bankAccount": null,  "confirmationNumber": null,  "selectedBankIndex": "1",  "paymentSeqNum": "10",  "haMode": false,  "amountIndicator": null,  "scheduledSource": null,  "status": 0  },  {  "paymentSource": "SHORE UNITED BANK",  "paymentAmount": "74.00",  "paymentDate": "05/04/2021",  "pastDueAmount": null,  "bankAccount": null,  "confirmationNumber": null,  "selectedBankIndex": "1",  "paymentSeqNum": "11",  "haMode": false,  "amountIndicator": null,  "scheduledSource": null,  "status": 0  }  ]  },  "proposedPaymentAmount": "15.00",  "suitabilityInd": "001",  "accountApr": "19.76",  "spreadOutPayments": null,  "selectedCurrentPaymentDuration": "4"  },  "preDEligible": false,  "bankAccountInfoVOList": [  {  "bankName": "SHORE UNITED BANK",  "lastFourOfAcct": "8097",  "openDates": "06/03/2020"  },  {  "bankName": "DBC",  "lastFourOfAcct": "2345",  "openDates": "06/03/2020"  },  {  "bankName": "werddff",  "lastFourOfAcct": "6789",  "openDates": "06/03/2020"  }  ],  "dppDisclosureText": null,  "ncsDisclosureText": "<p>Your program lasts 12 months, but will end sooner if you default. While you are on the program, your interest rate will be 9.99%. Your minimum payment will be $102.00. If you have any balances currently at a lower rate,you will get the lower rate until it expires.After your program ends, your rates will return to the current rates.Your Minimum payment will return to the standard minimum payment.We will send you a letter confirming the details of this program.<br/></p><p>By enrolling in this payment assistance program, this account will be suspended and any other Discover Card accounts you have with us individually or jointly will also be suspended, unless previously closed.</p>",  "areAllCurrentPaymentsEditable": false  } |
| **Page Name –** Step three hardship/Hardship Verify page | |
| **Requirements** | |
| 1. In response if verifyPaymentPage then display verify page 2. Display dynamic value as per below response: 3. 7.99% APR – { hardshipStepThreeDetails.programApr} 4. 12 Months - { hardshipStepThreeDetails.enrolledDurationMonth } 5. Account Status – { hardshipStepThreeDetails.privlgStatus} 6. {   hardshipStepThreeDetails.paymentProtectionDisclosureText &&  <PaymentProtectionOverlay/>  }   1. Ongoing Payments - **Edit ALL Ongoing** **Payments**– record will be in edit mode and changed value will be updated for all remaining rows. 2. On click of Edit link, make calendar ajax call 3. On page load the payment source is displayed based on the "selectedBankIndex": "1", from "bankAccountInfoVOList": [{   "bankName": "JPMORGAN CHASE BANK, NA",  "lastFourOfAcct": "9409",   1. On click of single edit check below:   1. show fields in edit mode except amount field  2. calendar response – input value should be default shown value  3. selected dropdown value –  First table-{ multiplePaymentsInfo{“ currentPayments”}object }  Second Table -{ multiplePaymentsInfo{“ recurringPayments”}object }  5. cancel click will cancel updated changes  6. Apply click-selected values get updated.   1. **Signature Note:**   { hardshipStepThreeDetails.ncsDisclosureText}  { hardshipStepThreeDetails.accountInfoVO.isDiscoverItTreatment ?  <p>I authorize Discover Bank to schedule and withdraw the payments as listed on this page from the bank account I have designated. Additionally, I understand that I may cancel or modify my scheduled payments until 5:00 p.m. Eastern Time on the day it is scheduled to be withdrawn by visiting the Pending Payments page. Same day bank payments made online after 5:00 p.m. Eastern Time may be canceled or modified until midnight Eastern Time of that day.  :  I authorize Discover Bank to schedule and withdraw the payments as listed on this page from the bank account I have designated. Additionally, I understand that I may cancel or modify my scheduled payments until 5:00 p.m. Eastern Time on the day it is scheduled to be withdrawn by visiting the Pending Payments page.    }   1. {   thisProps.chargeOffDate == null ?  thisProps.isDiscoverItTreatment && !thisProps.isCycleDay ?  Note: If you make a payment before 12:00 AM ET today, it will be credited to your account today.  :  thisProps.isAfterCutoffTime ?  Note:Payments made at 5:00 PM ET or later will be credited to your account tomorrow.  :  Note:Payments made before 5:00 PM ET will be credited today.  :  null  }   1. On Click of “Schedule and Enroll”   If(*paymentProtectionDisclosureText!=null*)  show payment protection overlay and on click of “I Agree” button check below conditions:  else  direct to Confirmation page and check below conditions   1. Front End validation - If any table edit row error display error inline error message ” To save your changes, please select Apply.” For SSN field “Please enter a 4-digit numeric value.” Along with global error message 2. Server side Validation – show only global error message in case of payment error. 3. If SSN no is invalid then it will redirect to authentication error page 4. If success post below request. | |
| * **Edit link -Calendar** | **Page Load** |
| **URL –** First table first row :  COMMON\_PATH + "/openDatesForFirstPayment?clickId="+ clickId;  Remaining rows:  COMMON\_PATH + "/openDatesFuture?clickId="+ clickId; | |
| **Button Value** | * **Page Load** |
| **URL –** COMMON\_URL +"/ renderConfirmPayment/”+clickId | |
| **Request** | **Response** |
| { "clickID": clickId,  "lastFourDigitsSSN":SSNInputValue, "multiplePaymentsInfo":multiplePaymentsInfo  } | {  "accountInfoVO": {  "accountKey": "1018330805",  "last4Digits": "9018",  "userName": "RICHARD F REISLING",  "minDue": 255.55,  "paymentDueDate": "10152019",  "chargeOffDate": "10/31/2019",  "cycleStartDate": "10/21/2019",  "cycleEndDate": "11/15/2019",  "isAfterDueDate": false,  "isAfterCutoffTime": true,  "isDiscoverItTreatment": false,  "isCycleDay": false,  "creditBureauCode": null,  "paymentProtectionStatus": null,  "emailAddress": "",  "cardType": null,  "primaryCardMember": {  "accountNumber": "124578",  "billingAddress": {  "city": "SANTA CLARITA",  "country": null,  "countryCod": null,  "countyProvince": null,  "line1": "40431961 Discover Way",  "line2": null,  "line3": null,  "postalCode": "913213443",  "postalCodePlus4": null,  "state": "CA"  },  "dateOfBirth": null,  "externalStatusCode": null,  "fullName": null,  "homePhoneNumber": "6617145258",  "mothersMaidenName": null,  "secondaryPhoneNumber": null,  "shippingAddress": null,  "socialSecurityNumber": null,  "workPhoneNumber": null  }  },  "suitabilityVO": null,  "errorVO": null,  "pageName": "confirmPaymentPage",  "currentDate": "10/01/2019",  "paymentProgramVO": {  "selectedProgramId": "485",  "minPaymentDueAmount": 46,  "eligiblePaymentPrograms": [{  "programApr": "9.99",  "enrolledDurationMonth": "12",  "programTypeCode": "TMP",  "firstMinFixedPaymentAmount": "40.00",  "minFixPaymentAmount": "40.00",  "maxFixPaymentAmount": "40.00",  "programGroupCode": "CA1",  "programId": "485",  "interestSaving": "5.76",  "privlgStatus": "S",  "remainingPaymentMonths": "11", "remainingMonthlyPayment": "40.00",  "maxAdjustmentAmount": "0.00",  "termsLevelMinPercentage": "41.23","eligibilityCreateTS": "2019-10-01-09.29.43.236512",  "interestAdjustAmount": "0.00",  "lateFeeAdjustAmount": "0.00",  "overlimitFeeAdjustAmount": "0.00",  "principalAdjustmentAmount": "0.00",  "prioritySequenceNumber": "9999",  "programDurationMonth": "12",  "programDescription": "Temp Hardship 12 MNTH ",  "programWorkProcessCode": "SUIT",  "settledAmount": "0.00"  }],  "multiplePaymentsInfo": {  "recurringPayments": [{  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "10/20/2019", "confirmationNumber": "L25XYYJ9MYQ5",  "selectedBankIndex": "1",  "paymentSeqNum": "1",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "11/20/2019", "confirmationNumber": "L25XZ693GRGN",  "selectedBankIndex": "1",  "paymentSeqNum": "2",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "12/20/2019", "confirmationNumber": "L25XZH25HJVR",  "selectedBankIndex": "1",  "paymentSeqNum": "3",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "01/20/2020", "confirmationNumber": "L25XW9QX3M0P",  "selectedBankIndex": "1",  "paymentSeqNum": "4",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "02/20/2020",  "confirmationNumber": "L25XWMHMZDR5",  "selectedBankIndex": "1",  "paymentSeqNum": "5",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "03/20/2020", "confirmationNumber": "L25XWY7155NY",  "selectedBankIndex": "1",  "paymentSeqNum": "6",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "04/20/2020", "confirmationNumber": "L25XX60V11DC",  "selectedBankIndex": "1",  "paymentSeqNum": "7",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "05/20/2020",  "confirmationNumber": "L25XXGQX1VRH",  "selectedBankIndex": "1",  "paymentSeqNum": "8",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "06/20/2020",  "confirmationNumber": "L25XXRHMXNJ0",  "selectedBankIndex": "1",  "paymentSeqNum": "9",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "07/20/2020",  "confirmationNumber": "L25XY27PYDX3",  "selectedBankIndex": "1",  "paymentSeqNum": "10",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  },  {  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "08/20/2020",  "confirmationNumber": "L25XYB1GR8ML",  "selectedBankIndex": "1",  "paymentSeqNum": "11",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  }],  "currentPayments": [{  "paymentSource": "JPMORGAN CHASE BANK, NA",  "paymentAmount": "40.00",  "paymentDate": "10/10/2019",  "confirmationNumber": "L25XYVZMZNM4",  "selectedBankIndex": "1",  "paymentSeqNum": "0",  "haMode": false,  "status": 0,  "lastFourOfAcct": "9409"  }]  },  "proposedPaymentAmount": "40.00",  "suitabilityInd": "001",  "accountApr": "12.24",  "spreadOutPayments": {  "2": "150.78",  "4": "98.39",  "1": "255.55",  "3": "115.85"  },  "selectedCurrentPaymentDuration": null  },  "preDEligible": true,  "showDueDateAlertSignUp" : true,  "bankAccountInfoVOList": [{  "bankName": "JPMORGAN CHASE BANK, NA",  "lastFourOfAcct": "9409",  "allOpenDates": ["10/02/2019",  "10/03/2019",  "10/04/2019",  "10/05/2019",  "10/06/2019",  "10/07/2019",  "10/08/2019",  "10/09/2019",  "10/10/2019",  "10/11/2019",  "10/12/2019",  "10/13/2019",  "10/14/2019",  "10/15/2019"]  }],  "paymentProtectionDisclosureText": null,  "ncsDisclosureText": null,  "areAllCurrentPaymentsEditable": false,  "bankAccount": null,  "maxAmount": null  } |
| **Page Name –** Step Three Hardship/Hardship Confirmation page | |
| **Requirements** | |
| 1. If pageName value is confirmPaymentPage then display hardship confirmation page 2. Display dynamic page values as per response 3. Check below conditions: 4. {userName}, Your New Plan Is Active 5. Please check your {emailAddress ?   { emailAddress } <a href="https://www.discover.com" >email account</a>  :  Invalid email address<a href='https://www.discover.com' title='Email'>Update</a>  } for a payment confirmation.<span> If you haven't  already, <a href="https://www.discover.com " >setting alerts</a> can help you keep tabs on upcoming payments.</span>     1. {showDueDateAlertSignUp ?   Get Payment Reminders.  After your program ends, avoid late fees and stay on track by activating alerts for your Discover bill due dates. <a href="https://www.discover.com">Sign Up</a>  :  null  }   1. On Click of print show print page | |
| **Button Value -** NA | **Page Load -** NA |
| **URL –** NA | |
| **Request -**NA | **Response -** NA |
| **Page Name –** Hardship Print page | |
| **Requirements** | |
| 1. Verify all values of confirmation page on print page 2. Check discover logo and header address should show on print page. | |
| **Button Value -** NA | **Page Load -** NA |
| **URL -** NA | |
| **Request -** NA | **Response -** NA |

Common Components

|  |
| --- |
| **Header** |
| **Response** |
| "accountInfoVO" : {  "last4Digits" : "1236",  "userName" : "CHANDRA BUDDHE",  "accountKey" : "3456666"  }, |
| **Requirements** |
| 1. If(userName!==null && last4Digits!==null) {   <h1>ONLINE PAYMENTS</h1>  <p> {username} </p>  <p>Account ending in {lastDigit}</p>  }  Else{  <h1>ONLINE PAYMENTS</h1>  } |
| **Suitability Back arrow** |
| **Request** |
| {  "clickID":clickId,  "questionID":questionID  } |
| **Response** |
| 1. Previous question response from stack |
| **Functionality** |
| 1. Stacking questions OBJ on click on YES/NO button 2. On click of back removing OBJ from stack and showing previous question from stack. |
| **Important Information Overlay** |
| **Response** |
| "isDiscoverItTreatment": true |
| **Requirements** |
| <a class="tooltip-opener new-reference-modal preventDefaultBehaviour down" href="javascript:void(0);" rel="reference-overlay" id="important-info-online-payments">  Important Information for Online Payments<span class="sr-only">opens modal dialog</span></a>  <i class="icon-help"></i>  <div id="reference-overlay" class="new-reference-modal-tooltip tooltip-overlay hide" aria-labelledby="imp-info-heading" aria-describedby="imp-info-details">  <div class="arrow-focus">  <div class="arrow-img"></div>  <div class="arrow-img-back"></div>  </div>  <div class="tooltip-header">  </div>  <div class="tooltip-body">  <h3 id="imp-info-heading" class="tooltip-anchor-heading">Important Information for Online Payments</h3>  <p class="imp-over-Pad">  <strong>"BANK PAYMENT"</strong> MEANS A PAYMENT MADE FROM A BANK ACCOUNT</p>  <p class="imp-over-Pad">  <strong>"CASHBACK BONUS REDEMPTION PAYMENT"</strong> MEANS A PAYMENT MADE WITH <em>CASHBACK BONUS</em>  </p>  <p class="imp-over-Pad">  <strong>"PAYMENT"</strong> MEANS A TOTAL PAYMENT CONSISTING OF A BANK PAYMENT AND A CASHBACK BONUS REDEMPTION PAYMENT  </p>  <p class="no-margin" id="imp-info-details">You may pay all or part of your account balance at any time.  However, you must pay at least the Minimum Payment Due by the Payment Due Date.  The maximum online Payment is the current balance on your Account Summary.</p>  <p class="imp-over-Pad">  We reserve the right to cancel the Online Make a Payment feature,  change the terms of this feature, or cancel or suspend users of it at any time.  We are not responsible for Payment delays if the web site is not available.</p>  <p class="imp-over-Pad">  As a security measure, if you make Payments more often  than every three days,  they may not be reflected in your available credit for up to 8 days.  </p>  <p class="imp-over-Pad">  For purposes of determining your available credit,  we reserve the right to postpone,  for up to 15 business days, reduction of your unpaid  balances by the amount of any Payment made.</p>  <h4 class="imp-subtitle">Cashback Bonus Redemption Payments</h4>  <p class="imp-over-Pad">  Cashback Bonus Redemption Payments made by 12:00 midnight Eastern Time will  be credited to your account effective as of that day.  Cashback Bonus Redemption Payments cannot be modified or  cancelled after being made or scheduled. The Cashback Bonus  Redemption Payment amount is withdrawn immediately from the  Cashback Bonus Balance after such payment is made.  It may take up to two business days for the Cashback Bonus Redemption Payment to process.  </p>  <h4 class="imp-subtitle">Payments Other Than Cashback Bonus Redemptions</h4>  <p class="imp-over-Pad">  Bank Payments made by 12:00 midnight Eastern Time, except your Statement Closing Date,  will be credited to your account effective as of that same day. Bank Payments made by 5:00 p.m.  Eastern Time on your Statement Closing Date will be credited to your account effective as of that day.  Bank Payments scheduled for a future date will be credited on the scheduled date.  </p>  <p class="imp-over-Pad">  Bank Payments made online may be modified until 5:00 p.m.  Eastern Time on the day such payment is scheduled.  Same day Bank Payments made online after 5:00 p.m.,  may be modified until midnight Eastern Time of that day.  </p>  <p class="imp-over-Pad">  Bank Payments will be withdrawn from your bank account within one  to three business days following the date such payment is made or scheduled.  </p>  <p class="imp-over-Pad">  Up to 2 Bank Payments using different bank accounts can be made per day.  </p>  <p class="imp-over-Pad">  Bank Payments returned for insufficient funds may be resubmitted up to two more times for payment.  A returned payment fee in the amount set forth in your Cardmember Agreement will be assessed only  once for a returned Bank Payment regardless of the number of times that such payment is submitted.  </p>  <div class="clearfix"></div>  </div>  <a href="javascript:void(0);" class="close-disclosure close-link preventDefaultBehaviour">Close<i class="icon-cross"></i></a>  <div class="arrow-focus-down">  <div class="arrow-img"></div>  <div class="arrow-img-back"></div>  </div>  </div>  <!-- End May-25-2016 Modified , Modified for UDC --> |
| **Response** |
| "isDiscoverItTreatment": false |
| **Requirements** |
| <a class="tooltip-opener new-reference-modal preventDefaultBehaviour down" href="javascript:void(0);" rel="reference-overlay" id="important-info-online-payments">  Important Information for Online Payments<span class="sr-only">opens modal dialog</span></a>  <i class="icon-help"></i>  <div id="reference-overlay" class="new-reference-modal-tooltip tooltip-overlay hide" aria-labelledby="imp-info-heading" aria-describedby="imp-info-details">  <div class="arrow-focus">  <div class="arrow-img"></div>  <div class="arrow-img-back"></div>  </div>  <div class="tooltip-header">  </div>  <div class="tooltip-body">  <h3 id="imp-info-heading" class="tooltip-anchor-heading">Important Information for Online Payments</h3>  <p class="imp-over-Pad">  <strong>"BANK PAYMENT"</strong> MEANS A PAYMENT MADE FROM A BANK ACCOUNT</p>  <p class="imp-over-Pad">  <strong>"CASHBACK BONUS REDEMPTION PAYMENT"</strong> MEANS A PAYMENT MADE WITH CASHBACK BONUS  </p>  <p class="imp-over-Pad">  <strong>"PAYMENT"</strong> MEANS A TOTAL PAYMENT CONSISTING OF A BANK PAYMENT AND A CASHBACK BONUS REDEMPTION PAYMENT  </p>  <p class="no-margin" id="imp-info-details">  You may pay all or part of your account balance at any time.  However, you must pay at least the Minimum Payment Due by the Payment Due Date.  The maximum online Payment is the current balance on your Account Summary.</p>  <p class="imp-over-Pad">  Payments made by 5:00 p.m. Eastern Time will be credited to your account effective as of that same day.  Bank Payments scheduled for a future date will be credited on the scheduled date.</p>  <p class="imp-over-Pad">  We reserve the right to cancel the Online Make a Payment feature,  change the terms of this feature, or cancel or suspend users of it at any time.  We are not responsible for Payment delays if the web site is not available.  </p>  <p class="imp-over-Pad">  As a security measure, if you make Payments more often than every three days,  they may not be reflected in your available credit for up to 8 days.  </p>  <h4 class="imp-subtitle">Cashback Bonus Redemption Payments</h4>  <p class="imp-over-Pad">  Cashback Bonus Redemption Payments cannot be modified or cancelled after being made or scheduled.  The Cashback Bonus Redemption Payment amount is withdrawn immediately from the  Cashback Bonus Balance after such payment is made.  It may take up to two business days for the Cashback Bonus Redemption Payment to process.  </p>  <h4 class="imp-subtitle">Payments Other Than Cashback Bonus Redemptions</h4>  <p class="imp-over-Pad">  Bank Payments made online may be modified until 5:00 p.m. Eastern Time on the day such payment is  scheduled. Bank Payments will be withdrawn from your bank account within one to three business days  following the date such payment is made or scheduled.  </p>  <p class="imp-over-Pad">  Up to 2 Bank Payments using different bank accounts can be made per day.  </p>  <p class="imp-over-Pad">  For purposes of determining your available credit,  we reserve the right to postpone, for up to 15 business days,  reduction of your unpaid balances by the amount of any Payment made.  </p>  <p class="imp-over-Pad">  Bank Payments returned for insufficient funds may be resubmitted up  to two more times for payment. A returned payment fee in the amount set  forth in your Cardmember Agreement will be assessed only once for a returned Bank  Payment regardless of the number of times that such payment is submitted.  </p>  <div class="clearfix"></div>  </div>  <a href="javascript:void(0);" class="close-disclosure close-link preventDefaultBehaviour">Close<i class="icon-cross"></i></a>  <div class="arrow-focus-down">  <div class="arrow-img"></div>  <div class="arrow-img-back"></div>  </div>  </div>  <!-- End May-25-2016 Modified , Modified for UDC --> |
| **Calendar component** |
| **Response** |
| <!--Begin PCC Include file: /epay/payment/calendar/opendates.shtml-->  <div id="current-payment-posting-date" aria-hidden="true" class="hidden past-due-date no-payment-due-date">07/01/2015</div>  <!--  <div id="available-date" aria-hidden="true" class="hide">Available Date</div>  <div id="selected-date" aria-hidden="true" class="hide">Selected Date</div>  <div id="unavailable-date" aria-hidden="true" class="hide">Unavailable Date</div>  <div id="payment-due-date" aria-hidden="true" class="hide">Payment Due Date</div>  <div id="one-scheduled-payment" aria-hidden="true" class="hide">One Scheduled Payment</div>  <div id="two-scheduled-payment" aria-hidden="true" class="hide">Two Scheduled Payments</div>-->  <!--Begin PCC Include file: /epay/payment/calendar/calendarmonth.shtml-->  <div class="payment-calendar">  <table cellspacing="0">    <thead>  <tr class="month">  <th colspan="7">July 2015</th>  </tr>  <tr class="week">  <th scope="col"><span class="sr-only">Sunday</span><abbr title="Sunday" aria-hidden="true">S</abbr></th>  <th scope="col"><span class="sr-only">Monday</span><abbr title="Monday" aria-hidden="true">M</abbr></th>  <th scope="col"><span class="sr-only">Tuesday</span><abbr title="Tuesday" aria-hidden="true">T</abbr></th>  <th scope="col"><span class="sr-only">Wednesday</span><abbr title="Wednesday" aria-hidden="true">W</abbr></th>  <th scope="col"><span class="sr-only">Thursday</span><abbr title="Thursday" aria-hidden="true">T</abbr></th>  <th scope="col"><span class="sr-only">Friday</span><abbr title="Friday" aria-hidden="true">F</abbr></th>  <th scope="col"><span class="sr-only">Saturday</span><abbr title="Saturday" aria-hidden="true">S</abbr></th>  </tr>  </thead>  <tbody>    <!--Begin PCC Include file: /epay/payment/calendar/calendarweek.shtml-->  <tr>    <!--Begin PCC Include file: /epay/payment/calendar/calendardayinactive.shtml-->  <td class="inactive"><div>&nbsp;</div></td>  <!--End PCC Include file: /epay/payment/calendar/calendardayinactive.shtml-->  <!--Begin PCC Include file: /epay/payment/calendar/calendardayinactive.shtml-->  <td class="inactive"><div>&nbsp;</div></td>  <!--End PCC Include file: /epay/payment/calendar/calendardayinactive.shtml-->  <!--Begin PCC Include file: /epay/payment/calendar/calendardayinactive.shtml-->  <td class="inactive"><div>&nbsp;</div></td>  <!--End PCC Include file: /epay/payment/calendar/calendardayinactive.shtml-->  <!--Begin PCC Include file: /epay/payment/calendar/calendardayavailableselected.shtml-->  <td class="unavailable" ><a href="#" class="available" rel="07/01/2015">1<span class=""></span></a></td>  <!--End PCC Include file: /epay/payment/calendar/calendardayavailableselected.shtml--> |
| **Functionality** |
| 1. Display date in calendar textbox value from calendar response as below: 2. On page load – show from page response “currentDate” 3. Once we get calendar response – date should be from calendar response <td>with class “selected” 4. if no available dates or no selected date then display “MM/DD/YYYY” |

Print Page

Hardship

Step Four/Confirmation

Step three/verify

Step Three / Confirmation

Step One

Step Two

Step Two/Verify

Step One

Y

N

Y/N

Y/N

Y/N