BPOINT Phone

solution overview

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Version Control

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# **1 Introduction**

## **1.1 Purpose**

PHONE provides businesses with a hosted IVR service that processes real time credit card payments.

## **1.2 Audience**

This document is intended for Premier Technologies staff and CBA Product Teams.

## **1.3 BPOINT platform default PHONE configuration**

PHONE will be disabled for a merchant facility by default and will only be enabled if indicated through MONS, the application form, or requested by the bank.

# **2 PHONE Standard**

## **2.1 IVR Number**

The IVR phone number for BPOINT Standard is 1300 BPOINT (1300 216 462). An upgrade to BPOINT Premium is required if the business wishes to use an alternative 1300\*/13\* number (See Section 3 PHONE Premium).

## **2.2 IVR Script**

The PHONE Standard script cannot be customised other than the Biller’s Name in the confirmation of the Biller Code.

### **2.2.1 Colour key**

Blue: These recordings cannot be changed.

Green: This is recorded per biller code.

Purple: These prompts are selected from an available list.

### **2.2.2 Phone Standard IVR Script**

|  |  |  |
| --- | --- | --- |
| **Section** | **Script** | |
| Welcome | Welcome to the BPOINT Bill Payment Service. Please enter your Biller Code followed by the hash key. | |
| Biller Code | You are paying <biller\_code\_name>. Is this correct? Press 1 for Yes or 2 for No. | |
| CRN | Please enter your <No\_of\_digits> digit <CRN\_type> located at the <CRN\_location> of the <document\_type> followed by the hash key. | |
| Amount | Enter the amount you wish to pay followed by the hash key. The amount should be entered in dollars and cents without the decimal point. For example to enter eighty dollars and fifty cents dial eight four five zero followed by the hash key. | |
| Card Details | Please enter your credit card number followed by the hash key. Valid cards are <card types accepted by biller code>. | |
|  | Please enter the four digit expiry date as shown on your card followed by the hash key. | |
|  | **MasterCard /Visa /Diners:** Please enter the 3 digit credit card security code followed by the hash key.  The security code is the last 3 digit number located on the back of your card, usually at the top of the signature strip. | **Amex /JCB:** Please enter the 4 digit credit card security code followed by the hash key.  The security code is the 4 digits that are above and to the right of your credit card number on the front of your card. |
| Confirmation of entry | You are paying <CRN\_type> for the amount of <amount entry>. If these details are correct and you wish to proceed, press 1 now. To hear the payment details again, press 2. To change the payment details press 3. | |
|  | Your payment has been accepted. Your receipt number is <receipt number>. | |
|  | To hear the receipt number again press 1. To pay another bill, press 2. If you have completed your payments, simply hang-up. | |

# **3 Phone Premium**

## **3.1 IVR Number**

Premier must host the IVR number. This can be achieved by Premier issuing a 1300\* number to the client, or the client can port their existing 1300\* or 13\* number to Premier.

### **3.1.1 Porting a 1300\* or 13\* number to Premier**

If a merchant wishes to use an existing 13\* or 1300\* number that is owned by the merchant, they will need to port the number to the Premier Technologies Pty Ltd. The merchant will still “own” the 13/1300 number, but Premier Technologies Pty Ltd will be responsible for the telecommunications provision and billing. The merchant will be able to port the number to another Telecommunication provider should they cease to use the BPOINT Phone solution.

To port a number to the BPOINT service, the client should send an email to their CBA Account Manager with the below and the CBA Account Manager will forward the email to [support@bpoint.com.au](mailto:support@bpoint.com.au):

This email is to confirm that <Company Name> wishes to port <1300 xxx xxx/13 xx xx> from the current carrier <Carrier Name (e.g. Telstra)> with Account Number <Account Number> to Premier Technologies Pty Ltd.

I understand that <Company Name> still own the number, but that Premier Technologies Pty Ltd will be responsible for the telecommunications provision and billing.

<Name>

<Position>

<Company Name>

Upon receipt of the email, the BPOINT team will complete and submit the Porting Request form. All details on the Porting Request form must be correct otherwise the existing carrier will reject the Port. Clients should take care with their Account Number as carriers can issue multiple account numbers, especially with large organisations, but only one will allow a Port Request to be processed.

[Note] It is not possible to book a port to occur at a specified time. The BPOINT Support Team should be provided with at least 2 days’ notice if porting a 1300\*/13\* is required to allow time to complete and submit the Porting Request.

## **3.2 IVR Script**

### **3.2.1 Colour key**

Blue: Standard script.

Green: This is recorded per client per biller code.

Purple: These prompts are selected from an available list.

Any changes to the standard script will require a quote. Recordings may take 4-6 weeks from the day the quote is accepted.

### **3.2.2 Merchant with 1 biller code only, without Intelligent Services**

|  |  |  |  |
| --- | --- | --- | --- |
| **Section** | **Script** | | **Comments** |
| Welcome | Welcome to the <Company\_Name> Bill Payment Service | |  |
| Promotion |  | | Available with additional cost to be quoted when the script is provided.  The maximum length of the message is 15 seconds. |
| CRN | Please enter your <No\_of\_digits> digit <CRN\_type> located at the <CRN\_location> of the <document\_type> followed by the hash key. | |  |
| Amount | Enter the amount you wish to pay followed by the hash key. The amount should be entered in dollars and cents without the decimal point. For example to enter eighty dollars and fifty cents dial eight four five zero followed by the hash key. | |  |
| Card Details | Please enter your credit card number followed by the hash key. Valid cards are <card types accepted by biller code>. | |  |
|  | Please enter the four digit expiry date as shown on your card followed by the hash key. | |  |
|  | **MasterCard /Visa /Diners:** Please enter the 3 digit credit card security code followed by the hash key.  The security code is the last 3 digit number located on the back of your card, usually at the top of the signature strip. | **Amex /JCB:** Please enter the 4 digit credit card security code followed by the hash key.  The security code is the 4 digits that are above and to the right of your credit card number on the front of your card. |  |
| Confirmation of entry | You are paying <CRN\_type> <reference number entry> for the amount of <amount entry>. If these details are correct and you wish to proceed, press 1 now.  To hear the payment details again, press 2. To change the payment details press 3.  To hear your credit card details, press 4. | |  |
| Approved | Your payment has been accepted. Your receipt number is <receipt number>. | |  |
|  | To repeat your receipt number press 1.  To make another payment, press 2.  If you have finished, simply hang-up. | |  |
| Declined | I’m sorry. Your transaction was unable to be processed. Please contact your bank. | |  |
| Transfer | Please hold while you are being transferred to an operator | | Only if the merchant has a transfer option and the condition is met. |

### **3.2.3 Merchant with multiple biller codes, without Intelligent Services**

|  |  |  |  |
| --- | --- | --- | --- |
| **Section** | **Script** | | **Comments** |
| Welcome | Welcome to the <Company\_Name> Bill Payment Service | |  |
| Promotion |  | | Available with additional cost to be quoted when the script is provided.  The maximum length of the message is 15 seconds. |
| Biller Code | Please enter your biller code. | | Only if the merchant has more than one biller code. |
|  | The biller code you have entered was <read back biller code entry>.  Is this correct? Press 1 for Yes or 2 for No. | | Only if the merchant has more than one biller code. |
| CRN | Please enter your <No\_of\_digits> digit <CRN\_type> located at the <CRN\_location> of the <document\_type> followed by the hash key. | |  |
| Amount | Enter the amount you wish to pay followed by the hash key. The amount should be entered in dollars and cents without the decimal point. For example to enter eighty dollars and fifty cents dial eight four five zero followed by the hash key. | |  |
| Card Details | Please enter your credit card number followed by the hash key. Valid cards are <card types accepted by biller code>. | |  |
|  | Please enter the four digit expiry date as shown on your card followed by the hash key. | |  |
|  | **MasterCard / Visa / Diners:** Please enter the 3 digit credit card security code followed by the hash key.  The security code is the last 3 digit number located on the back of your card, usually at the top of the signature strip. | **Amex / JCB:** Please enter the 4 digit credit card security code followed by the hash key.  The security code is the 4 digits that are above and to the right of your credit card number on the front of your card. |  |
| Confirmation of entry | You are paying <CRN\_type> <reference number entry> for the amount of <amount entry>.  If these details are correct and you wish to proceed, press 1 now.  To hear the payment details again, press 2.  To change the payment details press 3. To hear your credit card details, press 4. | |  |
| Approved | Your payment has been accepted. Your receipt number is <receipt number>. | |  |
|  | To repeat your receipt number press 1.  To make another payment, press 2.  If you have finished, simply hang-up. | |  |
| Declined | I’m sorry. Your transaction was unable to be processed. Please contact your bank. | |  |
| Transfer | Please hold while you are being transferred to an operator | | Only if the merchant has a transfer option and the condition is met. |

### **3.2.4 Merchant with 1 biller code only and Intelligent Services**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Script** | | | | **Comments** |
| Welcome | Welcome to the <Company\_Name> Bill Payment Service | | | |  |
| Promotion |  | | | | Available with additional cost to be quoted when the script is provided.  The maximum length of the message is 15 seconds. |
| Menu | To make a payment now, press 1. To hear your balance press 2. | | | |  |
| CRN | Please enter your <No\_of\_digits> digit <CRN\_type> located at the <CRN\_location> of the <document\_type> followed by the hash key. | | | |  |
| Balance | Your current balance is <amount> and is due on <date> | The discounted amount owing is <discounted amount> | | Your current balance is <amount>, which includes all penalty charges> | Balance script if the customer chose to hear their balance. |
|  | To listen to the amount again, press 1.  To pay the full amount, press 2.  To enter the amount you wish to pay, press 3. | | | |
| Amount | Enter the amount you wish to pay followed by the hash key. The amount should be entered in dollars and cents without the decimal point. For example to enter eighty dollars and fifty cents dial eight four five zero followed by the hash key. | | | | Bypassed if customer went through the balance script and chose to pay the full amount. |
| Card Details | Please enter your credit card number followed by the hash key. Valid cards are <card types accepted by biller code>. | | | |  |
|  | Please enter the four digit expiry date as shown on your card followed by the hash key. | | | |  |
|  | **MasterCard /Visa /Diners:** Please enter the 3 digit credit card security code followed by the hash key.  The security code is the last 3 digit number located on the back of your card, usually at the top of the signature strip. | | **Amex /JCB:** Please enter the 4 digit credit card security code followed by the hash key.  The security code is the 4 digits that are above and to the right of your credit card number on the front of your card. | |  |
| Confirmation of entry | You are paying <CRN\_type> <reference number entry> for the amount of <amount entry>.  If these details are correct and you wish to proceed, press 1 now.  To hear the payment details again, press 2.  To change the payment details press 3.  To hear your credit card details, press 4. | | | |  |
| Approved | Your payment has been accepted.  Your receipt number is <receipt number>. | | | |  |
|  | To repeat your receipt number press 1.  To make another payment, press 2.  If you have finished, simply hang-up. | | | |  |
| Declined | I’m sorry. Your transaction was unable to be processed. Please contact your bank. | | | |  |
| Transfer | Please hold while you are being transferred to an operator | | | | Only if the merchant has a transfer option and the condition is met. |

### **3.2.5 Merchant with multiple biller codes and Intelligent Services**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Script** | | | | **Comments** |
| Welcome | Welcome to the <Company\_Name> Bill Payment Service | | | |  |
| Promotion |  | | | | Available with additional cost to be quoted when the script is provided.  The maximum length of the message is 15 seconds. |
| Biller Code | Please enter your biller code. | | | | Only if the merchant has more than one biller code. |
|  | The biller code you have entered was <read back biller code entry>.  Is this correct? Press 1 for Yes or 2 for No. | | | | Only if the merchant has more than one biller code. |
| Menu | To make a payment now, press 1. To hear your balance press 2. | | | |  |
| CRN | Please enter your <No\_of\_digits> digit <CRN\_type> located at the <CRN\_location> of the <document\_type> followed by the hash key. | | | |  |
| Balance | Your current balance is <amount> and is due on <date> | The discounted amount owing is <discounted amount> | | Your current balance is <amount>, which includes all penalty charges. | Balance script if the customer chose to hear their balance. |
|  | To listen to the amount again, press 1.  To pay the full amount, press 2.  To enter the amount you wish to pay, press 3. | | | |
| Amount | Enter the amount you wish to pay followed by the hash key. The amount should be entered in dollars and cents without the decimal point. For example to enter eighty dollars and fifty cents dial eight four five zero followed by the hash key. | | | | Bypassed if customer went through the balance script and chose to pay the full amount. |
| Card Details | Please enter your credit card number followed by the hash key. Valid cards are <card types accepted by biller code>. | | | |  |
|  | Please enter the four digit expiry date as shown on your card followed by the hash key. | | | |  |
|  | **MasterCard /Visa /Diners:** Please enter the 3 digit credit card security code followed by the hash key.  The security code is the last 3 digit number located on the back of your card, usually at the top of the signature strip. | | **Amex /JCB:** Please enter the 4 digit credit card security code followed by the hash key.  The security code is the 4 digits that are above and to the right of your credit card number on the front of your card. | |  |
| Confirmation of entry | You are paying <CRN\_type> , <reference number entry> for the amount of <amount entry>.  If these details are correct and you wish to proceed, press 1 now.  To hear the payment details again, press 2.  To change the payment details press 3.  To hear your credit card details, press 4. | | | |  |
| Approved | Your payment has been accepted. Your receipt number is <receipt number>. | | | |  |
|  | To repeat your receipt number press 1.  To make another payment, press 2.  If you have finished, simply hang-up. | | | |  |
| Declined | I’m sorry. Your transaction was unable to be processed. Please contact your bank. | | | |  |
| Transfer | Please hold while you are being transferred to an operator | | | | Only if the merchant has a transfer option and the condition is met. |

# **4 Available Prompt List**

## **4.1 Reference number labels**

|  |  |
| --- | --- |
| Account Number | Maintenance |
| Account or Reference Number | Member Account Number |
| Account Reference | Member Number |
| Acknowledgement Reference Number | Member Reference Number |
| Animal | Membership Number |
| Animal Number | Mobile Bill |
| Animal Registration Notice | Mobile Phone Bill |
| Application | Motor |
| Assessment Number | Notice |
| Association | Notice Number |
| Bill Number | Operator Code |
| Bill Reference Number | Organisation |
| Book Order Number | Parking |
| BPay Customer Reference Number | Parking Fine |
| BPay Number | Patient ID |
| Cable | Pay TV |
| Card Number | Payment No |
| Cat | Payment Reference Number |
| Child Care | Penalty |
| Client Number | Phone Bill |
| Client Reference Number | Policy Reference Number |
| Club | Premium |
| Consultation | Property ID |
| Contents | Property Number |
| Contract Number | Provider |
| Council Rate | Rate Number |
| Cover Notice | Rates |
| Customer Number | Rates Notice |
| Customer Reference Number | Reference Number |
| Debtors Tax Invoice | Registration |
| Delivery Docket Number | Rental |
| Dog | Road |
| Dog Registration | Statement |
| Donation | Strata Fees |
| Electricity Bill | Student Fee |
| Fines | Student Number |
| Gas Bill | Student Reference Number |
| Green Slip | Student Union Fee Account |
| Health | Subscription Number |
| Home | Sundry Debtors |
| Infringement Notice | Sundry Debtors Tax Invoice |
| Infringement Number | Tax Invoice |
| Internet Bill | Tax Notice |
| Invoice | Tenant |
| Invoice Number | Text Book Order Number |
| Item | Ticket Number |
| Job | Tuition |
| Lease | Tuition Fee |
| Lease Deposits | Union |
| Library Card Number | Vehicle |
| Library Fine | Water Bill |
| Library Penalty | Water Rates |
| Life |  |

## **4.2 Location of reference number**

|  |
| --- |
| Front |
| Front at the Top Right hand corner |
| Front at the Top centre |
| Front at the Top Left hand corner |
| Front at the Left Hand side |
| Front at the Middle |
| Front at the Right Hand side |
| Front at the Bottom Right hand corner |
| Front at the Bottom centre |
| Front at the Bottom Left hand corner |
| Back |
| Back at the Top Right hand corner |
| Back at the Top centre |
| Back at the Top Left hand corner |
| Back at the Left Hand side |
| Back at the Middle |
| Back at the Right Hand side |
| Back at the Bottom Right hand corner |
| Back at the Bottom centre |
| Back at the Bottom Left hand corner |

# **5 DTMF Communication Between the BPOINT IVR and the Merchant’s IVR**

## **5.1 Availability of this service**

Premier approval must be provided prior to offering the DTMF solution to a merchant. A request is to be raised to the BPOINT team via the CBA Product team. Each request will be assessed and quoted.

## **5.2 Pre-requisites**

* BPOINT Premium
* Merchant must have the ability to transfer the call to the BPOINT IVR
* Merchant must perform all CRN validations prior to passing the data to the BPOINT IVR
* Merchant must program their own IVR
* Merchant must conduct their own testing

## **5.2 Purpose**

A merchant has an in-house IVR that is not PCI DSS compliant, and wishes to transfer the call to the BPOINT IVR to take the payment. In addition, the merchant does not wish to make the customer re-enter their customer reference details or amount.

**[Note]:** If the Merchant’s PABX and/or IVR is VOIP based, then this may cause this solution to breach PCI DSS compliance. The Merchant should in all cases, VOIP or otherwise, refer to their QSA for PCI DSS advice and is fully responsible for their own PCI DSS compliance.

## **5.3 High level process**

|  |  |
| --- | --- |
| Step 1 | The Merchant’s IVR Answers the call |
| Step 2 | The Merchant’s IVR requests and receives a unique Customer reference number (CRN) and a quantity/amount.  The Merchants IVR performs all business rules validation regarding the CRN. |
| Step 3 | The Merchant’s IVR performs a Supervised transfer to the BPOINT IVR whilst keeping the Customer on hold (ideally the Customer should be played on-hold music which is typically provided by the Merchants PABX).  NB: The customer should NOT hear any of the following interaction between the Merchants IVR and the BPOINT IVR. |
| Step 4A | OPTIONAL  Prior to answering the call, the BPOINT IVR calls the Customers Web Service using a PING request to confirm that the Customers backend is online and responsive.  If the Customers Web service is not responsive, the BPOINT IVR will answer the call and play a prompt indicating that the service is currently unavailable. [The text of this prompt can be customised according to the Customer’s requirements].  The BPOINT IVR then hangs up. |
| Step 4B | The BPOINT IVR answers the call (and determines the campaign [Merchant/Biller Code] from the answer point) and plays a DTMF tone indicating it is online and responsive. |
| Step 5 | The Merchants IVR sends the Merchant Reference, CRN1, CRN2, CRN3, Amount and a Checksum digit via DTMF tones to the BPOINT IVR. Each of the segments is delimited with the Hash tone (#). |
| Step 6 | The BPOINT IVR collects the DTMF characters and calculates the checksum comparing it to the checksum sent by the Merchants IVR. |
| Step 7 | If the Checksum is invalid, the BPOINT IVR sends a tone indicating failure  (DTMF Tone = “\*” )  Upon the 3rd failed attempt, the BPOINT IVR will transfer the call back to the Merchants Call Centre so that the customer can speak to a live Operator.  NB: in order to do this the Merchant IVR must have completed the Supervised Transfer. |
| Step 8 | The Merchants IVR resends the DTMF string including the checksum |
| Step9 | If the BPOINT IVR receives the string and the checksum is successful, it sends an ACK (acknowledgement) tone.  (DTMF Tone = “1” ) |
| Step 10 | The Merchants IVR completes the supervised call transfer and releases the Call to the BPOINT IVR. |
| Step 11 | The BPOINT IVR then request the Credit Card details from the caller and completes the payment transaction.  The BPOINT IVR then hangs up on the caller at the completion of the transaction (whether approved or declined) |
| Step 12 | Using a Web service provided by the Merchant, the BPOINT IVR sends the results of the transaction to the Merchants web service. |

## **5.4 DTMF protocol**

This version of the protocol allows for up a Merchant Reference Number and up to 3 CRN’s to be passed to BPOINT. CRN1 is mandatory, with Merchant Reference Number, CRN2 and CRN3 being optional.

1. The Merchants IVR would call a dedicated BPOINT IVR number for the Merchants campaign. Each Biller Code would be assigned a separate number since the BPOINT IVR uses this to determine the Merchant/BillerCode.

2. BPOINT IVR answers and plays DTMF digit “\*”

3. Merchants IVR sends as a DTMF string with Hash delimiters as per the following

MerchantReference + # + CRN1 + # + CRN2 + # + CRN3+ # + Amount + # + Checksum + #

Where:

|  |  |
| --- | --- |
| MerchantReference | can be of variable length up to 50 digits long (assumed here to be 12 digits) and is represented by “Q”. MerchantReference is optional and could be blank (ie: empty) |
| CRN1 | can be of variable length up to 20 digits long (assumed here to be 12 digits) and is represented by “X”  CRN1 is mandatory. |
| CRN2 | can be of variable length up to 20 digits long (assumed here to be 10 digits) and is represented by “Y”  CRN2 is optional and could be blank (ie: empty) |
| CRN3 | can be of variable length up to 20 digits long (assumed here to be 8 digits) and is represented by “Z”  CRN3 is optional and could be blank (ie: empty) |
| Amount | is represented by fixed a 8 digit number in cents (zero padded on the left) and is represented by “A” |
| Checksum | is a single digitand is represented by “K” |

Eg:QQQQQQQQQQQQ#XXXXXXXXXXXX#YYYYYYYYYY#ZZZZZZZZ#AAAAAAAA#K#

A spreadsheet with a worked example has been attached to this document.

Please see the spreadsheet named “*BPOINT - IVR DTMF Checksum V3 - 20120319.xls*”

Successful Validation

In response if the BPOINT IVR received all of the digits and the checksum passed the validation, the BPOINT IVR would respond by sending the DTMF digit “1”.

The Merchants IVR would then complete the call transfer to the BPOINT IVR.

Unsuccessful Validation

If the BPOINT IVR

• does not receive any digits for 5 seconds OR

• the checksum failed the validation,

the BPOINT IVR would respond by sending the DTMF digit “\*” to tell the Merchants IVR to resend the string. The BPOINT would repeat this up to 3 times before hanging up.

### **5.4.1 Example 1**

In this example, CRN3 is not used.

Where: MerchantReference is 987654

CRN1 is 7123456789

CRN2 is 654321

CRN3 is not used, but note that we still use a Hash delimiter

Amount is $20.00

Checksum is 8

987654#7123456789#654321##2000#8#

The BPOINT IVR receives all digits up till the 6th HASH digit.

The first string of digits up to the first # are treated as the MerchantReference.

This string is then left zero padded to create a 50 digit string.

Eg: CRN1 987654#

We strip the # and left zero pad creating

“00000000000000000000000000000000000000000000987654”

The second string of digits up to the first # are treated as CRN1.

This string is then left zero padded to create a 20 digit string.

Eg: CRN1 7123456789#

We strip the # and left zero pad creating “00000000007123456789”

The third string of digits up to the next # are treated as CRN2.

Eg: CRN2 654321#

We strip the # and left zero pad creating “00000000000000654321”

The fourth string of digits up to the next # are treated as CRN3.

Eg: CRN3 #

We strip the # and left zero pad creating “00000000000000000000”

The fifth string of digits up to the next # are treated as the Amount in cents.

Eg: AMT 2000#

We strip the # and left zero pad creating “00002000”

We then take the last digit and treat it as the Checksum.

Eg: Checksum 8#

We strip the # creating “8”

Apply the multiplier sequence 1 then 2 then 1 then 2 etc… from the left hand side.

To calculate the checksum, multiply each digit by the multiplier value and take the sum of the double digits.

Take modulus 10 of the resulting sum.

Finally subtract from 10 giving you the checksum.

### **5.4.2 Example 2**

In this example all 4 CRN’s are used.

Where: MerchantReference is 987654

CRN1 is 7123456789

CRN2 is 654321

CRN3 is 91827346

Amount is $20.00

Checksum is 4

The DTMF string that would be sent is:

987654#7123456789#654321#91827346#2000#5#

The BPOINT IVR receives all digits up till the 6th HASH digit.

The first string of digits up to the first # are treated as the MerchantReference.

This string is then left zero padded to create a 50 digit string.

Eg: CRN1 987654#

We strip the # and left zero pad creating

“00000000000000000000000000000000000000000000987654”

The second string of digits up to the first # are treated as CRN1.

This string is then left zero padded to create a 20 digit string.

Eg: CRN1 7123456789#

We strip the # and left zero pad creating “00000000007123456789”

The third string of digits up to the next # are treated as CRN2.

Eg: CRN2 654321#

We strip the # and left zero pad creating “00000000000000654321”

The fourth string of digits up to the next # are treated as CRN3.

Eg: CRN3 91827346#

We strip the # and left zero pad creating “00000000000091827346”

The fifth string of digits up to the next # are treated as the Amount in cents.

Eg: AMT 2000#

We strip the # and left zero pad creating “00002000”

We then take the Checksum and compared it to our calculated checksum.

Eg: Checksum 5#

We strip the # creating “5”

Apply the multiplier sequence 1 then 2 then 1 then 2 etc… from the left hand side.

To calculate the checksum, multiply each digit by the multiplier value and take the sum of the double digits.

Take modulus 10 of the resulting sum.

Finally subtract from 10 giving you the checksum.

## **5.5 Web service**

The BPOINT will call a Web Service hosted by the Client to pass back the results of the payment. The Web Service must match following WSDL:

<?xml version="1.0" encoding="utf-8"?>

<wsdl:definitions xmlns:soap="http://schemas.xmlsoap.org/wsdl/soap/" xmlns:tm=<http://microsoft.com/wsdl/mime/textMatching/> xmlns:soapenc="http://schemas.xmlsoap.org/soap/encoding/" xmlns:mime="http://schemas.xmlsoap.org/wsdl/mime/" xmlns:tns="Billpay" xmlns:s="http://www.w3.org/2001/XMLSchema" xmlns:soap12="http://schemas.xmlsoap.org/wsdl/soap12/" xmlns:http="http://schemas.xmlsoap.org/wsdl/http/" targetNamespace="Billpay" xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/">

<wsdl:types>

<s:schema elementFormDefault="qualified" targetNamespace="Billpay">

<s:element name="ProcessPaymentResult">

<s:complexType>

<s:sequence>

<s:element minOccurs="0" maxOccurs="1" name="MerchantSecret" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="MerchantNumber" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="BillerCode" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="CRN1" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="CRN2" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="CRN3" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="MerchantReference" type="s:string" />

<s:element minOccurs="1" maxOccurs="1" name="AmountOriginal" type="s:int" />

<s:element minOccurs="1" maxOccurs="1" name="AmountSurcharge" type="s:int" />

<s:element minOccurs="1" maxOccurs="1" name="TotalAmount" type="s:int" />

<s:element minOccurs="0" maxOccurs="1" name="ResponseCode" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="AcquirerResponseCode" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="AuthorisationResult" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="TransactionNumber" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="ReceiptNumber" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="AuthoriseId" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="PaymentDate" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="SettlementDate" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="MaskedCardNumber" type="s:string" />

<s:element minOccurs="0" maxOccurs="1" name="CardType" type="s:string" />

</s:sequence>

</s:complexType>

</s:element>

<s:element name="ProcessPaymentResultResponse">

<s:complexType>

<s:sequence>

<s:element minOccurs="1" maxOccurs="1" name="ProcessPaymentResultResult" type="s:boolean" />

</s:sequence>

</s:complexType>

</s:element>

</s:schema>

</wsdl:types>

<wsdl:message name="ProcessPaymentResultSoapIn">

<wsdl:part name="parameters" element="tns:ProcessPaymentResult" />

</wsdl:message>

<wsdl:message name="ProcessPaymentResultSoapOut">

<wsdl:part name="parameters" element="tns:ProcessPaymentResultResponse" />

</wsdl:message>

<wsdl:portType name="BPOINTPaymentResultSoap">

<wsdl:operation name="ProcessPaymentResult">

<wsdl:input message="tns:ProcessPaymentResultSoapIn" />

<wsdl:output message="tns:ProcessPaymentResultSoapOut" />

</wsdl:operation>

</wsdl:portType>

<wsdl:binding name="BPOINTPaymentResultSoap" type="tns:BPOINTPaymentResultSoap">

<soap:binding transport="http://schemas.xmlsoap.org/soap/http" />

<wsdl:operation name="ProcessPaymentResult">

<soap:operation soapAction="Billpay/ProcessPaymentResult" style="document" />

<wsdl:input>

<soap:body use="literal" />

</wsdl:input>

<wsdl:output>

<soap:body use="literal" />

</wsdl:output>

</wsdl:operation>

</wsdl:binding>

<wsdl:binding name="BPOINTPaymentResultSoap12" type="tns:BPOINTPaymentResultSoap">

<soap12:binding transport="http://schemas.xmlsoap.org/soap/http" />

<wsdl:operation name="ProcessPaymentResult">

<soap12:operation soapAction="Billpay/ProcessPaymentResult" style="document" />

<wsdl:input>

<soap12:body use="literal" />

</wsdl:input>

<wsdl:output>

<soap12:body use="literal" />

</wsdl:output>

</wsdl:operation>

</wsdl:binding>

<wsdl:service name="BPOINTPaymentResult">

<wsdl:port name="BPOINTPaymentResultSoap" binding="tns:BPOINTPaymentResultSoap">

<soap:address location="http://localhost:61115/BPOINTPaymentResult.asmx" />

</wsdl:port>

<wsdl:port name="BPOINTPaymentResultSoap12" binding="tns:BPOINTPaymentResultSoap12">

<soap12:address location="http://localhost:61115/BPOINTPaymentResult.asmx" />

</wsdl:port>

</wsdl:service>

</wsdl:definitions>

Sample request:

POST /BPOINTPaymentResult.asmx HTTP/1.1

Host: localhost

Content-Type: text/xml; charset=utf-8

Content-Length: length

SOAPAction: "Billpay/ProcessPaymentResult"

<?xml version="1.0" encoding="utf-8"?>

<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd=<http://www.w3.org/2001/XMLSchema> xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">

<soap:Body>

<ProcessPaymentResult xmlns="Billpay">

<MerchantSecret>string</MerchantSecret>

<MerchantNumber>string</MerchantNumber>

<BillerCode>string</BillerCode>

<CRN1>string</CRN1>

<CRN2>string</CRN2>

<CRN3>string</CRN3>

<MerchantReference>string</MerchantReference>

<AmountOriginal>int</AmountOriginal>

<AmountSurcharge>int</AmountSurcharge>

<TotalAmount>int</TotalAmount>

<ResponseCode>string</ResponseCode>

<AcquirerResponseCode>string</AcquirerResponseCode>

<AuthorisationResult>string</AuthorisationResult>

<TransactionNumber>string</TransactionNumber>

<ReceiptNumber>string</ReceiptNumber>

<AuthoriseId>string</AuthoriseId>

<PaymentDate>string</PaymentDate>

<SettlementDate>string</SettlementDate>

<MaskedCardNumber>string</MaskedCardNumber>

<CardType>string</CardType>

</ProcessPaymentResult>

</soap:Body>

</soap:Envelope>

Sample response:

HTTP/1.1 200 OK

Content-Type: text/xml; charset=utf-8

Content-Length: length

<?xml version="1.0" encoding="utf-8"?>

<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd=<http://www.w3.org/2001/XMLSchema> xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">

<soap:Body>

<ProcessPaymentResultResponse xmlns="Billpay">

<ProcessPaymentResultResult>boolean</ProcessPaymentResultResult>

</ProcessPaymentResultResponse>

</soap:Body>

</soap:Envelope>

Request (details sent to client):

|  |  |
| --- | --- |
| **FieldName** | **Description** |
| MerchantSecret | A secret passphrase to identify that requests are coming from BPOINT. This value is to be generated by the merchant and communicated to BPOINT. If incorrect value is passed in a request then the request should be ignored. |
| MerchantNumber | The Merchant Number of the facility. |
| BillerCode | IVR BillerCode  This will allow multiple payment types to be supported per Merchant Facility |
| MerchantReference | A reference number you wish to include (optional) up to 50 characters |
| CRN1 | First Reference number (mandatory) up to 20 digits |
| CRN2 | Second Reference number (optional) up to 20 digits |
| CRN3 | Third Reference number (optional) up to 20 digits |
| AmountOriginal | Expressed in cents. (eg: 10000 = $100.00) |
| AmountSurcharge | Expressed in cents. (eg: 150 = $1.50) |
| TotalAmount | Expressed in cents. (eg: 10150 = $101.50) |
| ResponseCode | Eg: “0”, “1”, “2”, “3”, “4”, “5”, “7”, “E”, “PT\_R4” |
| AcquirerResponseCode | “00” through to “99” |
| AuthorisationResult | Eg: “Approved”, “Declined”, “Expired Card”,” Insufficient Funds”, “Referred”  “I5154-12050038: Invalid Card Number : CardNum”  “E5431-12051813: Invalid Field : CardSecurityCode”  etc.. |
| TransactionNumber | Unique Transaction ID (eg: “9934471193”) |
| ReceiptNumber | Receipt number issued to customer via IVR  Eg: “55999999999” |
| AuthoriseId | Authorisation ID that is required to perform a refund. |
| PaymentDate | Payment date in “yyyy-MM-ddTHH:mm:ss.SSS” format  (eg: “2011-11-30T17:01:57.354”) |
| SettlementDate | Bank Settlement Date (eg: “20110701” for 1st July 2011) |
| MaskedCardNumber | Eg: “535316...111” |
| CardType | Eg: “MC”, “VC”, “AE”, “DC” |
| NOTE : | The IVR will pass all the parameters in the web service call. In case any of them are not used, these parameters will be null or empty. |

Response (client response back to BPOINT):

|  |  |
| --- | --- |
|  | **Description** |
| boolean | True = Client has successfully received the details. No further action will be taken for that transaction.  False = An error occurred. BPOINT will attempt to send the details again. The system will retry every 5 minutes for a maximum of 5 attempts. |

## **5.6 Testing**

A separate test telephone number will be issued for this protocol. This will need to be arranged with the BPOINT Team through the CBA Product Team.

The BPOINT IVR will only perform the above protocol and will not continue to process a Bill Payment.

The BPOINT IVR upon successful DTMF checksum will prompt the caller to enter their card details etc…

The BPOINT IVR, upon the last unsuccessful DTMF checksum will HangUp.

## **5.7 Checksum algorithm**

This is available as a Microsoft Excel Spreadsheet “BPOINT - IVR DTMF Checksum V3.0 – 20120319.xls” to assist in your testing.

Note that each of the parameters must be zero padded to the left, before calculating the checksum.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **BPOINT - IVR DTMF PROTOCOL V2** | | | | | |  |  |
|  | **Only change values in Yellow** | | | |  | **Zero Padded** | **Max Digits** |
| **MerchantReference** | 987654 | | | |  | 00000000000000000000000000000000000000000000987654 | 50 |
| **CRN1** | 7123456789 | | | |  | 00000000007123456789 | 20 |
| **CRN2** | 654321 | | | |  | 00000000000000654321 | 20 |
| **CRN3** | 91827346 | | | |  | 00000000000091827346 | 20 |
| **Amount** | 2000 | | | |  | 00002000 | 8 |
| **CheckSum** | **5** |  |  |  |  |  | 1 |
|  |  |  |  |  |  |  |  |
|  | **Position** | **Data** | **Multiplier** | **Sum** | **Sum of Digits** |  |  |
|  |  |  |  |  |  |  |  |
| **Merchant Reference** | **1** | **0** | 1 | 0 | 0 |  |  |
| **2** | **0** | 2 | 0 | 0 |  |  |
| **3** | **0** | 1 | 0 | 0 |  |  |
| **4** | **0** | 2 | 0 | 0 |  |  |
| **5** | **0** | 1 | 0 | 0 |  |  |
| **6** | **0** | 2 | 0 | 0 |  |  |
| **7** | **0** | 1 | 0 | 0 |  |  |
| **8** | **0** | 2 | 0 | 0 |  |  |
| **9** | **0** | 1 | 0 | 0 |  |  |
| **10** | **0** | 2 | 0 | 0 |  |  |
| **11** | **0** | 1 | 0 | 0 |  |  |
| **12** | **0** | 2 | 0 | 0 |  |  |
| **13** | **0** | 1 | 0 | 0 |  |  |
| **14** | **0** | 2 | 0 | 0 |  |  |
| **15** | **0** | 1 | 0 | 0 |  |  |
| **16** | **0** | 2 | 0 | 0 |  |  |
| **17** | **0** | 1 | 0 | 0 |  |  |
| **18** | **0** | 2 | 0 | 0 |  |  |
| **19** | **0** | 1 | 0 | 0 |  |  |
| **20** | **0** | 2 | 0 | 0 |  |  |
|  | **21** | **0** | 1 | 0 | 0 |  |  |
|  | **22** | **0** | 2 | 0 | 0 |  |  |
|  | **23** | **0** | 1 | 0 | 0 |  |  |
|  | **24** | **0** | 2 | 0 | 0 |  |  |
|  | **25** | **0** | 1 | 0 | 0 |  |  |
|  | **26** | **0** | 2 | 0 | 0 |  |  |
|  | **27** | **0** | 1 | 0 | 0 |  |  |
|  | **28** | **0** | 2 | 0 | 0 |  |  |
|  | **29** | **0** | 1 | 0 | 0 |  |  |
|  | **30** | **0** | 2 | 0 | 0 |  |  |
|  | **31** | **0** | 1 | 0 | 0 |  |  |
|  | **32** | **0** | 2 | 0 | 0 |  |  |
|  | **33** | **0** | 1 | 0 | 0 |  |  |
|  | **34** | **0** | 2 | 0 | 0 |  |  |
|  | **35** | **0** | 1 | 0 | 0 |  |  |
|  | **36** | **0** | 2 | 0 | 0 |  |  |
|  | **37** | **0** | 1 | 0 | 0 |  |  |
|  | **38** | **0** | 2 | 0 | 0 |  |  |
|  | **39** | **0** | 1 | 0 | 0 |  |  |
|  | **40** | **0** | 2 | 0 | 0 |  |  |
|  | **41** | **0** | 1 | 0 | 0 |  |  |
|  | **42** | **0** | 2 | 0 | 0 |  |  |
|  | **43** | **0** | 1 | 0 | 0 |  |  |
|  | **44** | **0** | 2 | 0 | 0 |  |  |
|  | **45** | **9** | 1 | 9 | 9 |  |  |
|  | **46** | **8** | 2 | 16 | 7 |  |  |
|  | **47** | **7** | 1 | 7 | 7 |  |  |
|  | **48** | **6** | 2 | 12 | 3 |  |  |
|  | **49** | **5** | 1 | 5 | 5 |  |  |
|  | **50** | **4** | 2 | 8 | 8 |  |  |
| **CRN1** | **1** | **0** | 1 | 0 | 0 |  |  |
| **2** | **0** | 2 | 0 | 0 |  |  |
| **3** | **0** | 1 | 0 | 0 |  |  |
| **4** | **0** | 2 | 0 | 0 |  |  |
| **5** | **0** | 1 | 0 | 0 |  |  |
| **6** | **0** | 2 | 0 | 0 |  |  |
| **7** | **0** | 1 | 0 | 0 |  |  |
| **8** | **0** | 2 | 0 | 0 |  |  |
| **9** | **0** | 1 | 0 | 0 |  |  |
| **10** | **0** | 2 | 0 | 0 |  |  |
| **11** | **7** | 1 | 7 | 7 |  |  |
| **12** | **1** | 2 | 2 | 2 |  |  |
| **13** | **2** | 1 | 2 | 2 |  |  |
| **14** | **3** | 2 | 6 | 6 |  |  |
| **15** | **4** | 1 | 4 | 4 |  |  |
| **16** | **5** | 2 | 10 | 1 |  |  |
| **17** | **6** | 1 | 6 | 6 |  |  |
| **18** | **7** | 2 | 14 | 5 |  |  |
| **19** | **8** | 1 | 8 | 8 |  |  |
| **20** | **9** | 2 | 18 | 9 |  |  |
| **CRN2** | **1** | **0** | 1 | 0 | 0 |  |  |
| **2** | **0** | 2 | 0 | 0 |  |  |
| **3** | **0** | 1 | 0 | 0 |  |  |
| **4** | **0** | 2 | 0 | 0 |  |  |
| **5** | **0** | 1 | 0 | 0 |  |  |
| **6** | **0** | 2 | 0 | 0 |  |  |
| **7** | **0** | 1 | 0 | 0 |  |  |
| **8** | **0** | 2 | 0 | 0 |  |  |
| **9** | **0** | 1 | 0 | 0 |  |  |
| **10** | **0** | 2 | 0 | 0 |  |  |
| **11** | **0** | 1 | 0 | 0 |  |  |
| **12** | **0** | 2 | 0 | 0 |  |  |
| **13** | **0** | 1 | 0 | 0 |  |  |
| **14** | **0** | 2 | 0 | 0 |  |  |
| **15** | **6** | 1 | 6 | 6 |  |  |
| **16** | **5** | 2 | 10 | 1 |  |  |
| **17** | **4** | 1 | 4 | 4 |  |  |
| **18** | **3** | 2 | 6 | 6 |  |  |
| **19** | **2** | 1 | 2 | 2 |  |  |
| **20** | **1** | 2 | 2 | 2 |  |  |
| **CRN3** | **1** | **0** | 1 | 0 | 0 |  |  |
| **2** | **0** | 2 | 0 | 0 |  |  |
| **3** | **0** | 1 | 0 | 0 |  |  |
| **4** | **0** | 2 | 0 | 0 |  |  |
| **5** | **0** | 1 | 0 | 0 |  |  |
| **6** | **0** | 2 | 0 | 0 |  |  |
| **7** | **0** | 1 | 0 | 0 |  |  |
| **8** | **0** | 2 | 0 | 0 |  |  |
| **9** | **0** | 1 | 0 | 0 |  |  |
| **10** | **0** | 2 | 0 | 0 |  |  |
| **11** | **0** | 1 | 0 | 0 |  |  |
| **12** | **0** | 2 | 0 | 0 |  |  |
| **13** | **9** | 1 | 9 | 9 |  |  |
| **14** | **1** | 2 | 2 | 2 |  |  |
| **15** | **8** | 1 | 8 | 8 |  |  |
| **16** | **2** | 2 | 4 | 4 |  |  |
| **17** | **7** | 1 | 7 | 7 |  |  |
| **18** | **3** | 2 | 6 | 6 |  |  |
| **19** | **4** | 1 | 4 | 4 |  |  |
| **20** | **6** | 2 | 12 | 3 |  |  |
| **AMOUNT** | **1** | **0** | 1 | 0 | 0 |  |  |
| **2** | **0** | 2 | 0 | 0 |  |  |
| **3** | **0** | 1 | 0 | 0 |  |  |
| **4** | **0** | 2 | 0 | 0 |  |  |
| **5** | **2** | 1 | 2 | 2 |  |  |
| **6** | **0** | 2 | 0 | 0 |  |  |
| **7** | **0** | 1 | 0 | 0 |  |  |
| **8** | **0** | 2 | 0 | 0 |  |  |
| Total |  |  |  |  | 155 |  |  |
| Mod 10 |  |  |  |  | 5 |  |  |
| **CheckSum** |  |  |  |  | **5** |  |  |

Note that the checksum should only ever be a single digit between 0 and 9.

If your checksum calculation returns the value of 10, you need to change your calculation so that it returns 0.

## **5.8 Voice prompts**

The following prompts may be supplied by the Merchant using the same voice artist that the use on their own IVR in order to present a smoother experience to the caller.

The option does not exist for the Merchant to also supply voice files for the System prompts (Numbers, Date and times since our voice library contains > 12,000 system prompts) and this would be both onerous and very expensive on both parties.

### **5.8.1 IVR voice file format**

All files should be recorded as .WAV files as:

Audio Sample Size 16 bit

Audio Sample Rate 8KHz

Audio Format PCM

Channels 1 (mono)

Open Source software such as Audacity can be used.

<http://audacity.sourceforge.net/>

Other paid software such as [http://goldwave.com](http://goldwave.com/) may be easier to use.

### **5.8.2 File naming convention**

Prior to recording the prompts, you should obtain the BillerID from BPOINT for your service. This is used to makeup the filename.

Eg: If your BillerID was issued as 10000, the prompt which asks the caller to enter their Card number would be named 10000\_card.wav

### **5.8.3 Customisable prompts**

| **Module** | **Filename** | **Default script** |
| --- | --- | --- |
| Card Number | <intBillerID>\_Card.wav | Please enter your credit card number followed by the hash key.  Valid cards are….  …. Followed by the hash key |
| <intBillerID>\_CardType\_Amex.wav | American Express |
| <intBillerID>\_CardType\_Diner.wav | Diners Club |
| <intBillerID>\_CardType\_MC.wav | MasterCard |
| <intBillerID>\_CardType\_VISA.wav | Visa |
| <intBillerID>\_CardType\_JCB.wav | JCB |
| <intBillerID>\_Card\_NE.wav | The card number has not been received. |
| <intBillerID>\_Card\_WE.wav | The card number you have entered is invalid. |
| Expiry | <intBillerID>\_Expiry.wav | Please enter the four-digit expiry date as shown on your card followed by the hash key. |
| <intBillerID>\_Expiry\_NE.wav | We have not received your response.  I'll repeat the instructions for you. |
| <intBillerID>\_Expiry\_WE.wav | The expiry date is invalid. |
| CVC | <intBillerID>\_CVC3.wav | Please enter the 3 digit credit card security code followed by the hash key |
| <intBillerID>\_CVC4.wav | Please enter the 4 digit credit card security code followed by the hash key |
| <intBillerID>\_CVC\_LOCN4.wav | The security code is the 4 digits that are above and to the right of your credit card number on the front of your card. |
| <intBillerID>\_CVC\_LOCN3.wav | The security code is the last 3-digit number located on the back of your card, usually at the top of the signature strip. |
| Process | <intBillerID>\_2480.wav | If these details are correct and you wish to proceed, press 1 now.  To hear the payment details again, press 2.  To Change the payment details Press 3  To hear your Credit Card Details press 4. |
| Processing | <intBillerID>\_Processing.wav | *<Normally this is silence>* |
| Decline | <intBillerID>\_2490.wav | I’m sorry. Your transaction was unable to be processed. Please contact your bank. |
| Receipt | <intBillerID>\_2536.wav | To hear the receipt number again press 1. |
| Bank Down | <intBillerID>\_BankDown.wav | We are experiencing difficulties and cannot continue with this payment.  OR  We are experiencing difficulties processing your payment. Your call will be transferred to an operator |
| Closure | <intBillerID>\_Thankyou\_Hgup.wav | Thankyou for calling <CompanyName> |
| Transfer | <intBillerID>\_2550.wav | Please hold while you are being transferred to an operator |
| No Operators | <intBillerID>\_2551.wav | I’m sorry, no operators are available at this time. |
| After Hours | <intBillerID>\_2552.wav | Please call back during business hours. |
| Transfer | <intBillerID>\_2554.wav | We are experiencing difficulties and cannot continue with the payment, of this bill. Your call will be transferred to a bill payment service operator who will manually complete the transaction. |

## **5.9 Call flow**







# **6 Data**

## **6.1 Settlement Reports**

All transactions processed via BPOINT Phone will be included in the Merchant’s settlement report for the day along with all other transactions processed through the BPOINT platform.

## **6.2 Transaction History**

All transactions processed via BPOINT Phone will be immediately added to the transaction history under ADMIN » Search.

END OF DOCUMENT