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Electronic Bill
Presentment and
Payment (EBPP)

White Paper

Electronic Bill Presentment and Payment, or EBPP is a process that enables bills to be created, delivered, and paid over the Internet.

Benefits
- Eliminate paper bills
- Receive payment immediately
- Customers enroll on your web site
- Provide self service capability to your customers 24 hours a day, 7 days a week
- Customers can view payment history and pay utility bills
- Readily available information results in reduced support calls and improves customer relations

How does it work?
The point of entry for your customer will be via browser software (such as Internet Explorer) into a web-server. The web-server will be responsible for providing users with web pages, allowing them to make utility bill payments through a web browser interface. The web server will communicate with the AS/400 that runs the current enterprise Classic software to determine information relevant to bill payments and to pass information to the Classic system regarding payments that have been processed. The web-server will mediate credit card payments through a third party arrangement.

- The user will log in to the system using an account number and password (or pin number).

- The user will be authenticated and will then proceed to a screen where he/she will view information pertinent to his/her account including:
  - Customer name
  - Account number
  - Service location
  - Property number
  - Last payment date
  - Account balance

- From this screen the user may view bills or elect to pay their bill. The bill payment screen will then be displayed where the user will fill in credit card details and the amount to be paid.

- Once the user has filled in the relevant payment

information, and verifies that the payment should be made, the credit card payment will be carried out through the third party credit card payment provider.

- The user will be informed of the success or failure of the online payment. Successful transactions will automatically update the Classic system to reflect the payment of the bill.
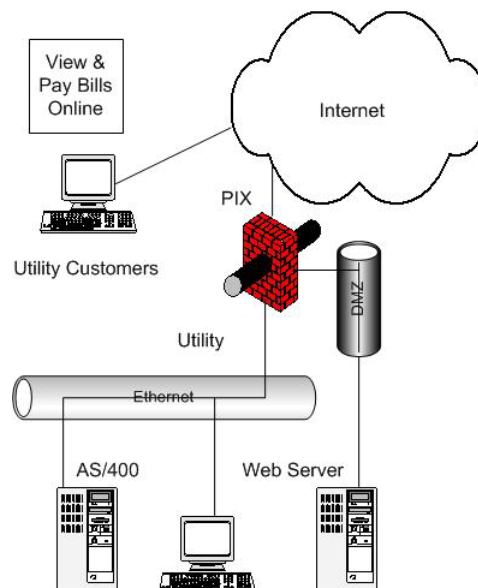
System Architecture

The EBPP solution requires a web server. The web server may reside onsite or at Avenir's Corporate Office in Bend, Oregon.

Minimal web server hardware recommendations are:
- Pentium III Intel Based Server
- 1GB Memory
- 36GB Hard Disk Storage with Drive Mirroring
- 20/40GB DDS-4 Tape Drive
- MS-Windows, Linux or Unix Operating System

This solution requires a dedicated Internet connection, and a Router/Firewall that can establish a secure connection from the web server to the AS/400. The Router/Firewall provides all of the security preventing any unauthorized users from gaining access to the network and AS/400 system. Avenir recommends a Cisco PIX 515 Firewall to provide the required security.

EBPP Hardware Diagram

"Our customers can pay their bills online anytime, display usage history over a 12 month period, and view previous bills. The EBPP solution has enabled us to extend services to our customers that will reduce our costs."

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