

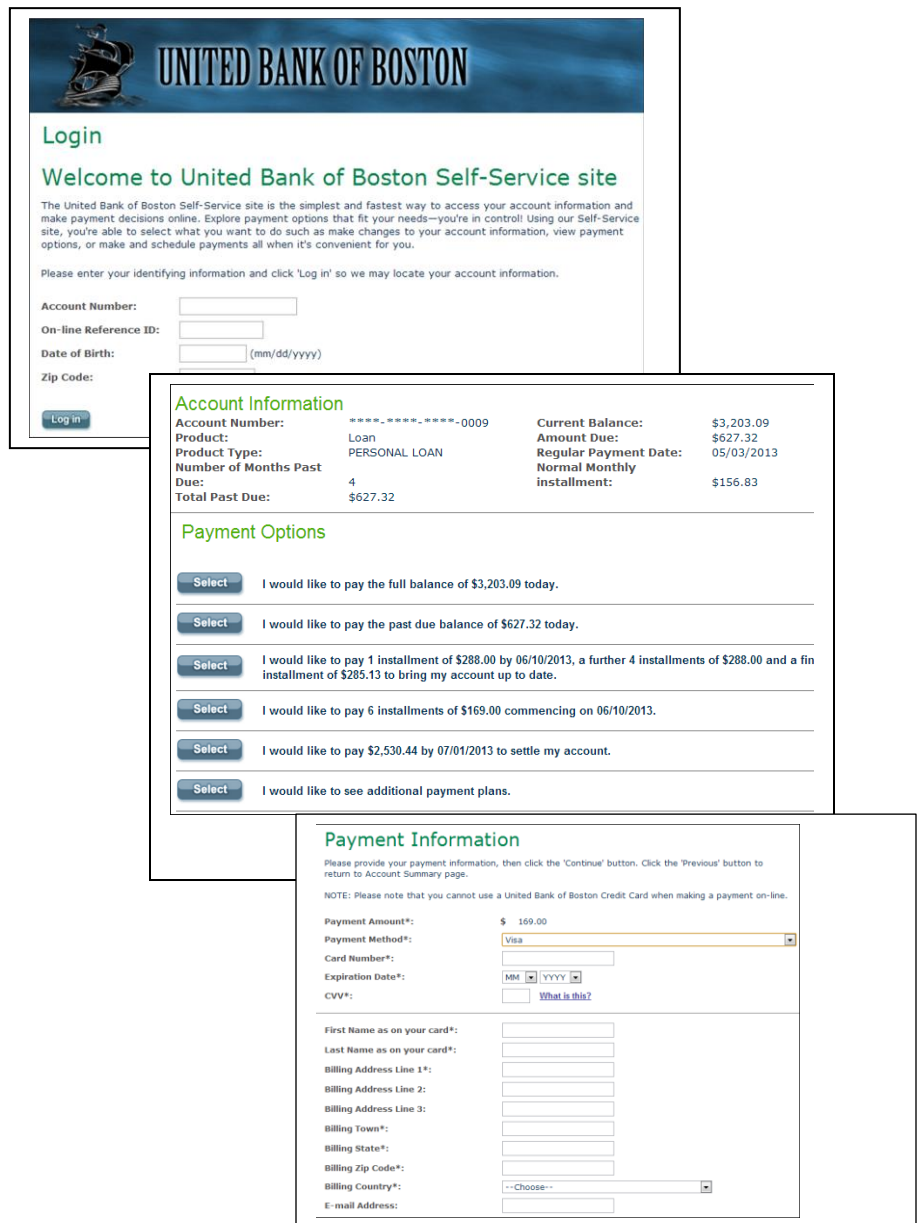
# TruePay+

## The Ultimate Self-Serve Debt Collections System

Regardless of how customers reach financial distress, they require positive guidance in dealing with their immediate situation, and education to assist them in making better choices in the future.

The **TruePay+** Self-Serve Debt Collection System enables customers to interact with a creditor online on a self-serve basis. It empowers them to resolve their financial situation in private, at any time, on any device, without interference from live collection agents.

**TruePay+** enables customers to settle their delinquent accounts by selecting debt settlement offers that are automatically tailored according to their individual personal profile, credit rating, and past financial behavior.



**UNITED BANK OF BOSTON**

**Login**

Welcome to United Bank of Boston Self-Service site

The United Bank of Boston Self-Service site is the simplest and fastest way to access your account information and make payment decisions online. Explore payment options that fit your needs—you're in control! Using our Self-Service site, you're able to select what you want to do such as make changes to your account information, view payment options, or make and schedule payments all when it's convenient for you.

Please enter your identifying information and click 'Log in' so we may locate your account information.

Account Number:

On-line Reference ID:

Date of Birth:  (mm/dd/yyyy)

Zip Code:

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**Account Information**

Account Number:	****-****-****-0009	Current Balance:	\$3,203.09
Product:	Loan	Amount Due:	\$627.32
Product Type:	PERSONAL LOAN	Regular Payment Date:	05/03/2013
Number of Months Past Due:	4	Normal Monthly installment:	\$156.83
Total Past Due:	\$627.32		

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**Payment Options**

- I would like to pay the full balance of \$3,203.09 today.
- I would like to pay the past due balance of \$627.32 today.
- I would like to pay 1 installment of \$288.00 by 06/10/2013, a further 4 installments of \$288.00 and a final installment of \$285.13 to bring my account up to date.
- I would like to pay 6 installments of \$169.00 commencing on 06/10/2013.
- I would like to pay \$2,530.44 by 07/01/2013 to settle my account.
- I would like to see additional payment plans.

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**Payment Information**

Please provide your payment information, then click the 'Continue' button. Click the 'Previous' button to return to Account Summary page.

NOTE: Please note that you cannot use a United Bank of Boston Credit Card when making a payment on-line.

Payment Amount\*: \$ 169.00

Payment Method\*:

Card Number\*:

Expiration Date\*:

CVV\*:  [What is this?](#)

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First Name as on your card\*:

Last Name as on your card\*:

Billing Address Line 1\*:

Billing Address Line 2:

Billing Address Line 3:

Billing Town\*:

Billing State\*:

Billing Zip Code\*:

Billing Country\*:

E-mail Address:

## PRODUCT FEATURES

1. General Product Features	Description
1.1 Multiple Accounts without cross-portfolio capability	Customers can access two or more related accounts of the same type.
1.2 Multiple Accounts with cross-portfolio capability	Customers can access two or more accounts of related or unrelated types (Loan, Credit Card, Escrow).
1.3 Multiple Users with Multiple Accounts	Two or more customers can access single or joint accounts of any type.
1.4 Log On Authentication	Creditors can specify required fields for validation of the customer in order to logon.
1.5 Privacy Policy	Creditors can provide legal text that discloses the ways a Creditor gathers, uses, discloses and manages a customer's data depending on applicable laws.
1.6 Copyright Creditor Data	Creditors can retain the legal copyrights to their content and the data.
1.7 Creditor Data Updates for address, phone, and email address.	Customers can update account information including phone numbers and addresses.
1.8 FTP Pull	An automated process to download data files from an FTP site for import into the system.
1.9 FTP Push	An automated process to deliver data files to a Creditor-provided FTP site or email address.
2. Hosting	Description
2.1 Data stored in a SAS 70 Type II rated facility	Data is stored in a SAS 70 facility (Statement on Auditing Standards No. 70) and provides guidance to service auditors when assessing the internal controls of a service organization and when issuing a service auditor's report.
2.2 Cloud Environment	Employs Cloud computing, an Internet-based computing which has five essential characteristics: on-demand self-service, broad network access, resource pooling, rapid elasticity, and measured service.
2.3 99.997% Guaranteed Uptime	Websites operate with a guaranteed 99.997% uptime.
2. Hosting	Description
2.4 Positive Uptime Verification	Positive up-time verification confirms periodically that the entire software stack is functional, including the connectivity to the Creditor system of record.
3. Security	Description
3.1 Enhanced encryption for data stored on disk (at rest), data in motion, and for reports.	An additional layer of protection that applies to all data at rest passed to and from <b>TruePay+</b> .
3. Security — Continued	Description

3.2 PCI Compliance—all non-public information (NPI) is encrypted.	Adheres to the standards defined by the Payment Card Industry Security Standards Council which includes increased controls around data and its exposure to compromise.
3.3 NPI data is hashed to comply with data retention limits and is scrubbed to comply with PCI DSS.	AES adheres to the highest legal requirements for the protection of customer data other than payment card information.
3.4 Virus and Malware Protection Services	AES proactively implements the highest level of virus and malware protection, including McAfee security scan, dual firewalls, and intrusion detection services.
3.5 Proprietary Programmatic Security Engine	AES adheres to strict security policies which are included in the proprietary security engine.
3.6 Intrusion Detection Services	AES performs 24/7 automated intrusion detection.
3.7 Dedicated Multi-Layer Firewalls Protection	AES provides three layers of firewall protection: A Perimeter Firewall, a Web Application Firewall, and an Internal Firewall to protect TruePay+ from intrusion.
3.8 Offsite Backup and Storage Services	AES provides offsite backup and storage services.
3.9 Multi-level challenge/response validation using Profile	Can provide enhanced logon authentication for Creditors.
3.10 Data exchanged using batch files is encrypted using PGP.	Data exchanged using batch files are encrypted using the OpenPGP standard.
3.11 Multi-Tiered hardware security system.	Uses a multiple tier solution including a presentation tier, a business or data access tier, and a data tier among others so that security is applied at each tier increasing the security of the system.
<b>4. Data Exchange and Integration</b>	<b>Description</b>
4.1 Data integration with FICO's Debt Manager	Can integrate with FICO's Debt Manager.
4.2 Integration with CyberSource	Allows payment transactions using the CyberSource payment gateway.
4.3 Integration with First Data	Integrates with First Data.
4.4 Integration with BluPay	Integrates with BluPay.
4.5 Integration with SpeedPay	Integrates with SpeedPay.
4.6 Integration with EPP	Integrates with EPP.
4.7 Integration with Real X	Integrates with Real X.
4.8 Integration with any xAuthorize compatible payment gateway	Supports credit card and e-check processing with any xAuthorize-compatible payment gateways.

5. Reporting	Description
5.1 Standard Management Reports on transaction activity -Daily Management Report -Daily Login Summary -Offer Acceptance -Daily Receipts -Daily Receipts Detail -Org Unit Summary Receipts -Billing	Offers a variety of standard reports for Creditors. Creditors can determine the schedule for receiving reports.
5. Reporting — Continued	Description
5.2 Standard Datafeeds: Hourly Actions, Hourly Plan, Daily Activity, Daily Income & Expenditure, and Daily Telephone Address update	Offers a variety of standard data feeds for Creditors. Creditor can determine the schedule for receiving data feeds.
5.3 Nightly accounting updates with full reporting of payment process.	Processes accounting updates nightly providing Creditors with a full report of the payments processed.
5.4 Internal Analytic Reports	Utilizes a built-in monitoring and notification system which can be used and reviewed to see how customers are using the Web site.
5.5 System Availability Reports	Gathers system availability statistics and generates SurfStats® reports.
5.6 System Availability Notifications	Contains a built-in notification system which allows AES to alert Creditors if their site is unavailable and the reason.
6. Payment Options	Description
6.1 Minimum and Maximum Payment Definitions	Creditors can specify the minimum and maximum payments they will accept on the Web site.
6.2 Pay the balance in full today (in a single payment)	Creditors can specify if the customer can pay the entire account balance.
6.3 Pay the balance in full over time (starting with a first payment today)	Creditors can specify if customers can set up a payment plan to make payments over a specified period of time.
6.4 Pay a discounted settlement amount over time (starting with a first payment today)	Creditors can specify if customers are allowed to settle the account with a discount and make payments over a specified period of time. The settlement can be a discount percent, or a predetermined amount, and may be based on risk criteria.
6.5 Schedule future payments	Creditors can specify if they want to allow customers to setup a payment plan.
6.5.1 Schedule Future Payments through selected payment method	Creditors can specify if customers can setup recurring payment plans.
6.5.2 Schedule future payment amount	Creditors can specify if they want customers to be able to determine the scheduled payment amount.
6.5.3 Schedule future payment dates	Creditors can specify if they want customers to be able to determine the date of their scheduled payments.
6.6 Pay the Minimum Due	Creditors can determine if they want customers to be allowed to pay the minimum balance due.

6.7 Pay the Arrears/Over Limit Amount	Creditors can determine if they want customers to be able to pay arrears or over the limit amount.
6.8 Pay Other Amount	Creditors can determine if they will allow customers to pay and enter another amount.
6.9 Setup Direct Debit	Creditors can determine if customers can arrange for direct debit from their checking or credit card accounts.
6.10 I have Already Paid	Creditors can determine if they want to display reasons which the customer selects for not making a payment during their session.
<b>6. Payment Options — Continued</b>	<b>Description</b>
6.11 I cannot make a payment <reason>	Creditors can determine if they want to display the reasons customers indicate they are not making a payment during their current online session.
6.11.1 Reasons for Delinquency: Bankruptcy Unemployment Divorce Death in Family Illness	Creditors can determine if they want to allow Customers to enter a free format text message to explain the delinquency.
6.12 Edit Future Payments	Creditors can determine if they want to allow customers to be able to edit future payment arrangements.
<b>7. Business Process Automation</b>	<b>Description</b>
7.1 Multi-ledger Multi-organization Accounting System	Creditors can provide requirements for multiple cash and accrual charts of accounts with specific ledger accounts for different payment and disbursement options.
7.2 Business Process Automation	Supports both on demand and scheduled business process events with ordered steps for Web site workflow.
7.3 Events may be Recurring based on a Creditor-defined Schedule or End User actions.	Can be setup to trigger recurring events based on the Creditors' requirements.
<b>8. Integrated Communications Capabilities</b>	<b>Description</b>
8.1 Mandated User Information Verification (gathering user supplied "Skip Trace" information).	Creditors can specify customer information to use for verification.
8.2 Update information and Send Letters parsed on User Actions.	Can be set up to send letters based on customer actions.
<b>9. Portfolio Management</b>	<b>Description</b>
9.1 Automated Portfolio Segmentation Rules based on Events or Aging	Includes automated portfolio segmentation which is based on Creditor requirements.
9.2 Data Dictionary Template to define initial Item Category Types and Category Items to insert when adding a new Dictionary.	Includes a data dictionary template to easily update Creditor category types or items into the dictionary.
9.3 Automated Data Retirement when lifecycle is mature.	Supports automated data retirement when the lifecycle matures and needs to be archived.
9.4 Multiple Classification and Tacking based on Multiple Event or Aging Triggers	Includes tracking based on multiple events or aging triggers.
<b>10. Decisioning and Analytics Capabilities</b>	<b>Description</b>

10.1 Use Real Time Credit Bureau Information from Experian, Equifax or TransUnion in the Decision Process.	Can integrate with Experian, Equifax or TransUnion to use real time credit bureau information in the decision process.
10.2 Ability for Creditor to manage Decision Rules.	Allows Creditors to manage decision rules.
10.3 Offers may be Micro Adjusted at the Account Level Based on User Defined Criteria.	Allows offer variables to be micro-adjusted based on the Creditor-defined criteria.
10.4 Proprietary Function Language	Provides Creditors with a proprietary function control language to manage customer accounts.
<b>11. Integrated Payment Processing</b>	<b>Description</b>
11.1 Full Service Payment Processing	Provides full service payment processing.
11.2 Support for ACH (check) payments.	Enables customers to use the Automated Clearing House to make payments by check.
11.3 Support for Debit Card.	Implemented to use Debit Cards as a form of payment.
11.4 Support for Visa.	Implemented to use Visa as a form of payment.
11.5 Support for MasterCard.	Implemented to use MasterCard as a form of payment.
11.6 Support for American Express.	Implemented to use American Express as a form of payment.
11.7 Support for Discover Card.	Implemented to use Discover Card as a form of payment.
11.8 Support for Western Union.	Implemented to use Western Union to make a payment.
11.9 Ability to Escrow and Schedule Future Payments.	Allows customers to escrow and schedule future payments.
<b>12. System Text Control</b>	<b>Description</b>
12.1 All System Texts are Controlled by the Content Management System.	Maintains all system text.
<b>13. Flexible Payment Gateway Support</b>	<b>Description</b>
13.1 Different payment methods may be routed to different payment gateways/processors.	Provides flexible payment methods to many payment gateways.
13.2 Payment Schedule Manager for Customer allows them unprecedented flexibility in meeting their scheduled payments.	Includes a Payment Scheduler which allows customers to meet their payment commitments.