



**EPM 992 CheckFree Small Business
Use Case Summary**

PHASE 2 ONLY

Version 2.06

Revision History

| Date | Version | Description | Author |
|-------------|----------------|---|----------------------------|
| 09/27/2006 | 1.0 | Initial document | Mike Earley |
| 10/02/2006 | 1.01 | Added Use Case Diagrams Changed UC 1.10 to UC 4.03 | Mike Earley |
| 10/06/2006 | 1.02 | Added Infosys Use Case Inventory Added use cases and scenarios to platform use case list, based on missed impacts from PRD document | Mike Earley |
| 10/18/2006 | 1.03 | Moved some scenarios around | Mike Earley / Jeff Mentzer |
| 10/19/2006 | 1.04 | Finalized updates from UC Review session on 10/16 | Mike Earley |
| 10/24/2006 | 1.05 | Added Financial View alt scenario to 2.04 Moved 2 alt scenarios from 2.04 to 2.05 <i>SBU modifies out of band invoice information</i> <i>SBU moves payment from invoice A to invoice B</i> | Mike Earley |
| 11/02/2006 | 1.06 | Removed use case 4.02 – too generic for reporting. Split reporting into a new section, 5. All information deliverables will be defined in this new section. | Kimberly Beery |
| 11/05/2006 | 1.07 | Added 1.13, 1.14 Use Cases; Added interoperable use cases 4.08 through 4.11 (no details, just names) | Mike Earley |
| 11/14/2006 | 1.08 | Added reporting Use Cases for external reporting. Added to UC 5.04. | Kimberly Beery |

| Date | Version | Description | Author |
|-------------|----------------|--|----------------|
| 11/14/2006 | 2.01 | <ul style="list-style-type: none"> - Converted Use Case Summary to be ONLY for phase 2 work. - Changed 1.02 from "Manages Profile" to "Enables Accounts Receivable" - Added additional use cases that have Phase 2 changes, including the following: Added: SBU Schedules Payment, SBU Manages Payment, SBU Adds Funding Account, SBU Schedules Transfer, SBU Manages Transfers, SBU Enrolls, SBU Manages Products - Changed 4.04 to be named "CheckFree Processes Payment" instead of "CheckFree Manages Extended Remittance" - Added CheckFree processes Debit Returns, CheckFree processes Credit Returns (both for receivables) | Mike Earley |
| 11/17/2006 | 2.02 | Added Use Cases for Web Analytics | Kimberly Beery |
| 11/17/2006 | 2.03 | Added revised Use Cases for Customer Care | Larry Wright |
| 11/27/2006 | 2.04 | Added 4.15 CheckFree Defines Receivable Transaction Fee for Sponsor Implementation use case | Mike Earley |
| 01/09/2007 | 2.05 | Updated UC5.04. | Kimberly Beery |
| 01/09/2007 | 2.06 | Updated Summary to match completed use cases and re-arrange some scenarios | Jeff Mentzer |
| 01/12/2007 | 2.06 | Removed UC 1.11 – moved scenarios needed from 1.11 to UC 1.12 | Jeff Mentzer |
| 01/15/2007 | 2.06 | <ul style="list-style-type: none"> • Changed title of UC 3.02 from "CSR Views SBU Receivable Information" to "CSR Views SBU's Received Payment Information" • Added UC 3.11 - CSR Views SBU's Customer Information • Added UC 3.12 - CSR Manages SBU's Receivables Bank Account | Larry Wright |
| 1/19/2007 | 2.06 | <ul style="list-style-type: none"> • Changed wording in the 5.x use cases from CSP to Product Management. Updated description and scenarios in 5.04 based on changes made during the specification. | Kimberly Beery |
| 1/29/2007 | 2.07=6 | <ul style="list-style-type: none"> • Combined 5.07 with 5.06. Modified 5.06 to have 1 main scenario. | Kimberly Beery |

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Use Case Summary

Introduction

This document contains the use cases identified for the implementation of CheckFree Small Business in CheckFree systems and associated products. The use cases are high level, yet provide a perspective on the functions necessary for CheckFree Small Business. The use cases are grouped according to different perspectives: Small Business User, Small Business User Customer, Customer Care, and the Consumer Service Provider (CSP).

Scope

The scope of this document is limited to listing the identified use cases for Small Business (both graphically and textually), a description of each use case, and their scenarios. The use cases and scenarios were identified by Infosys during the Inception phase, and have been cosmetically modified by the Platform Design team to adhere to CheckFree's RUP artifact standards. The scenarios represent at least 80% of all of the possible scenarios which may be added to, combined, or renamed as they are further investigated.

1. Small Business User (SBU) Related Use Cases

This set of use cases is from the Small Business User's perspective.

Note: the following diagram represents Infosys use cases in blue, and CheckFree use cases in black.

<DIAGRAM HERE>

1.01 SBU Authenticates

This use case details the SBU authenticating (either consolidated or manual), and if necessary, resetting their password online. It has to deal with all aspects of the authentication of the SBU.

Main Scenarios:

- SBU Authenticates

Alternate Scenarios:

- System returns Funding Account List (including allowed authority levels)
- Reset Password Online (Level 1)
- Reset Password (Level 2/3)
- Applicable Interoperability Business Rules
- Others TBD

1.02 SBU Enables Accounts Receivables

This use case deals with the SBU enabling their accounts receivable functionality, the process through which we will establish a Direct Site for the SBU, and allow the SBU to receive electronic payments.

Main Scenarios:

- M.1. SBU Activates Accounts Receivable

Alternate Scenarios:

- A.1. SBU creates Receiving Bank Account
- A.2. SBU disables Accounts Receivables

1.03 SBU Manages Funding Accounts

This use case details the SBU's management of his funding accounts, including adding bank accounts, modifying bank accounts, deleting bank accounts, transferring funds, viewing transfer history, moving payments, and managing funding account authority levels.

Alternate Platform Scenarios:

- SBU moves payments between funding accounts
- SBU modifies authority level access to funding account
- SBU sets authority level access to funding account
- Others TBD

1.04 SBU Creates Invoices

The purpose of this use case is to enable the Small Business User (SBU) to create an invoice and save it in the system.

Main Scenarios:

- M.1. SBU Creates Invoice (from scratch)

Alternate Scenarios:

- A.1. SBU Creates Invoice from a previously saved Invoice
- A.2. SBU Creates and Prints Invoice
- A.3. SBU Creates and Sends Invoice
- A.4. Invalid invoice data has been entered
- A.5. Create a Customer
- A.6. Create a Line Item

1.05 SBU Creates Customer

This use case manages the SBU's experience in creating a "Customer". Customers are used to create invoices.

Main Scenario:

- M.1. SBU Adds Customer

Alternate Scenarios:

- A.1. SBU enters invalid Customer data

1.06 SBU Manages Customers

This use case deals with managing created customers, including modifying and deleting them.

Main Scenarios:

- M.1. SBU Views Customer

Alternate Scenarios:

- A.1. SBU Modifies Customer
- A.2. SBU Deletes Customer
- A.3. SBU enters invalid Customer data for M.0.□ Modify Customer

1.07 SBU Creates Item

This scenario manages the SBU's experience in creating re-usable "items" (aka products or services). Items can be used to simplify the work involved in creating an invoice. An item would have a per-unit cost and default item number (e.g. SKU number).

Main Scenario:

- SBU adds service or product line item

Alternate Scenarios:

- SBU enters invalid Product Line Item data
- Others TBD

1.08 SBU Manages Items

The SBU can view, modify, and delete stored Items.

Main Scenarios:

- SBU views service or product line item

Alternate Scenarios:

- SBU modifies service or product line item
- SBU deletes service or product line item
- SBU enters invalid Product Line Item data
- Others TBD

1.09 SBU Adds Invoice Display Items (Logo, Tag Line, Notes)

The SBU can manage some features that will appear on every invoice—logos, tag line information (e.g. "The Way Money Moves"), and notes that appear at the bottom of the invoice (e.g. "Contact Barbie at 555-1212 if you have any questions").

Main Scenario:

- SBU adds invoice display items to system

Alternate Scenarios:

- SBU enters invalid Display Items data

- Others TBD

1.10 SBU Manages Invoice Display Items (Logo, Tag Line, Notes)

This use case details the SBU managing the invoice display items—new logos, deleting or changing information, etc.

Main Scenarios:

- SBU views invoice display items

Alternate Scenarios:

- SBU modifies invoice display items
- SBU deletes invoice display item
- SBU enters invalid Display Items data
- Others TBD

1.11 Do Not Use

SBU Manages Receivable Payment History – Combined with 1.12 as of 01/12/2007.
Do Not Use

1.12 SBU Views Invoice

The purpose of this use case is to enable the Small Business User (SBU) to view, modify, and delete an invoice. (Print, Send, Resend, Delete, Modify, Archive).

Main Scenarios:

- M.1. SBU Views Invoice

Alternate Scenarios:

- A.1. SBU Modifies Invoice
- A.2. SBU Prints Invoice
- A.3. SBU Deletes an Invoice
- A.4. SBU Archives an invoice
- A.5. No invoices found based on search criteria
- A.6. Invalid invoice data has been entered for A.1 SBU Modifies Invoice
- A.7. SBU adds out-of-band payment to invoice
- A.8. SBU modifies out-of-band payment to invoice
- A.9. SBU moves payment to a different invoice
- A.10. SBU views invoice audit history
- A.11. SBU sends invoice
- A.12. SBU re-sends invoice
- A.13. SBU deletes out-of-band payment from invoice
- A.14. SBU views payment details
- A.15. SBU submits payment Inquiry
- Others TBD

1.13 SBU is enrolled in Atlas

In order for the SBU to create invoices, they must have a profile in Atlas' system.

Main Scenarios:

- M.1. SBU is enrolled into Atlas

Alternate Scenarios:

- A.1. Enrollment into Atlas Fails

1.14 SBU is authenticated in Atlas

When the System interacts with Atlas, there will be some form of "system validation" into the Atlas system.

Main Scenarios:

- M.1. SBU Authenticates in Atlas

Alternate Scenarios:

- A.1. System fails Atlas Authentication

1.15 SBU Schedules Payment

This scenario handles changes to Scheduling a Payment, in support of electronic extended remittance and limiting access to funding accounts.

Main Scenarios:

- SBU schedules a payment

Alternate Scenarios:

- Schedule Payment with extended remittance
- Schedule multiple payments with extended remittance
- Business Rules for funding account limits based on authority levels
- Others TBD

1.16 SBU Manages Payment

This scenario handles changes to viewing/modifying/canceling a Payment, in support of electronic extended remittance and limiting access to funding accounts.

Main Scenarios:

- SBU manages a payment

Alternate Scenarios:

- Manage Payment with extended remittance
- Business Rules for funding account limits based on authority levels
- Others TBD

1.17 SBU Adds Funding Account

This scenario handles changes to Adding a Funding Account, in support of limiting access to funding accounts.

Main Scenarios:

- SBU Adds a Funding Account

Alternate Scenarios:

- Business Rules for funding account limits based on authority levels
- Others TBD

1.18 SBU Schedules Transfer

This scenario handles changes to Scheduling a Transfer, in support of limiting access to funding accounts and controlling access to Transfers by Authority Level.

Main Scenarios:

- SBU Schedules a Transfer

Alternate Scenarios:

- SBU Schedules a Recurring Transfer
- Business Rules for funding account limits based on authority levels
- Business Rules for scheduling transfers based on authority levels
- Others TBD

1.19 SBU Manages Transfers

This scenario handles changes to viewing/modifying/canceling a Transfer, in support of limiting access to funding accounts and controlling access to Transfers by Authority Level.

Main Scenarios:

- SBU Manages a Transfer

Alternate Scenarios:

- SBU Manages a Recurring Transfer
- Business Rules for funding account limits based on authority levels
- Business Rules for scheduling transfers based on authority levels
- Others TBD

1.20 SBU Enrolls

This scenario handles changes to enrollment based on Interoperability impacts.

Main Scenarios:

- SBU Enrolls with multiple interoperable products

Alternate Scenarios:

- Others TBD

1.21 SBU Manages Products

This scenario handles changes to the subscriber's profile as it relates to which products he/she can use.

Main Scenarios:

- SBU Manages Products

Alternate Scenarios:

- SBU adds Financial View to CFSB 4.0 enrollment
- SBU adds CFSB 4.0 to Financial View enrollment (? Applicable here?)
- SBU adds CFSB 4.0 to Interoperable Suite (applicable?)
- SBU de-activates CFSB 4.0 from interoperable suite
- SBU de-activates Financial View from an Interoperable Suite containing CFSB 4.0
- Others TBD

1.22 SBU Manages Profile

Description TBD.

Main Scenarios:

- SBU Manages Profiles

Alternate Scenarios:

- SBU cancels account
- Others TBD

2. Small Business User Customer (SBUC) Related Use Cases

This set of use cases is from the Small Business User Customer's perspective.

Note: the following diagram represents Infosys use cases in blue, and CheckFree use cases in black.

<DIAGRAM HERE>

2.01 SBUC View Invoice

Small Business User Customer views invoice.

Main Scenarios:

- M.1. SBUC Views the Invoice Using IVE

Alternate Scenarios:

- A.1. SBUC is not Registered
- A.2. Invoice Number entered is not in System
- A.3. SBUC Views Invoice Without Using IVE
- A.4. SBU is Not Active
- A.5. SBUC Prints Invoice
- A.6. SBUC Pays Invoice
- A.7. SBUC Enrolls (What about just registering?)

2.02 SBUC Enrolls

Small Business User Customer enrolls.

Main Scenarios:

- M.1. SBUC Enrolls

Alternate Scenarios:

- A.1. Invalid Enrollment data has been entered
- A.2. SBU is not Active

2.03 SBUC Authenticates

Once an SBUC is enrolled, they must authenticate before accessing the Direct site, where they can review all received invoices, payments made to those invoices, schedule new payments, etc—anything above and beyond just viewing the invoice will require authentication.

Main Scenarios:

- M.1. SBUC authenticates

Alternate Scenarios:

- A.1. SBUC navigates to authentication page by way of paying invoice

- A.2. SBUC enters invalid authentication data
- A.3. SBUC resets password online
- A.4. SBUC enters invalid "verification" data during reset
- A.5. SBUC exceeds authentication attempts
- A.6. SBUC exceeds online reset attempts
- A.7. SBUC is no longer active
- A.8. SBUC retrieves user id and password

2.04 SBUC Pays Invoice

This use case describes the process of the Small Business User Customer attempting to schedule a payment for an invoice electronically.

Main Scenarios:

- M.1. SBUC pays "in-system" Invoice

Alternate Scenarios:

- A.1. SBUC pays "out of band" Invoice
- A.2. Funding Account exceeds un-confirmed account limits
- A.3. SBUC pays "in-system" invoice late (i.e. scheduled after invoice due date)
- A.4. Payment Amount is not within Sponsor Limits
- A.5. Duplicate Payment Entered
- A.6. Payment Date in Past
- A.7. Payment Date Too Far in Future
- A.8. Not a Payment Date
- A.9. Next Available Payment Cut Off Time Passes
- A.10. CheckFree updates SBU's Financial View
- A.11. "Out of Band" Invoice Number exists for Customer
-
- SBUC does not provide enough information

2.05 Do Not Use

SBUC Manages Payment to Invoice - Combined with 2.08

2.06 SBUC Adds Funding Accounts

In order to make a payment, the SBUC must have at least one active bank account. The SBUC will add a bank account in this use case.

Main Scenarios:

- SBUC adds Funding Account

Alternate Scenarios:

- SBUC enters invalid Funding Account data
- Others TBD

2.07 SBUC Manages Funding Accounts

The SBUC can modify existing bank accounts, or delete them from the system.

Main Scenarios:

- SBUC views active Funding Accounts

Alternate Scenarios:

- SBUC modifies Funding Account
- SBUC deletes Funding Account
- SBUC enters invalid Funding Account data
- Others TBD

2.08 SBUC Manages Receivable Payment History

This use case details displaying payments, payment details, modifying payments, and canceling payments.

Main Scenarios:

- SBUC Views Payment List

Alternate Scenarios:

- SBUC views payment details
- SBUC searches payments
- SBUC Cancels Pending Payment
- SBUC Edits Pending Payment
- SBUC edits payment which results in creating "Duplicate" payment
- SBUC submits payment Inquiry
- No payments found based on search criteria
- Others TBD

Question: Can the SBUC change the invoice number associated with a payment after it has been added to the system?

2.09 SBUC Manages Profile

This use case details how the SBUC manages their subscriber profile and password.

Main Scenarios:

- SBUC manages his profile (i.e. subscriber data)

Alternate Scenarios:

- SBUC changes his password
- SBUC fails to change his password
- SBUC does not provide required information
- SBUC cancels account
- Others TBD

3. Customer Care Related Use Cases

This set of use cases represents the expected support functions that will be provided by internal and/or external Customer Service Representative's (CSR's).

Not every use case or scenario will require changes to the Customer Care systems. Some scenarios may be supported procedurally.

Customer Care already supports varying SBU authority levels for the existing Small Business product. Although there may be changes to how these authority levels are supported by the system for the new product, a separate or stand-alone use case for CSR management of SBU authority levels will not be developed. Instead, business rules pertaining to authority level support in Customer Care will be defined within the use cases below wherever they are applicable.

Support for SBU – Invoicing and Receivables

3.01 CSR Views SBU Invoice and Related Audit Information

This use case describes the information related to an SBU invoice that will be viewable by a CSR. The CSR must also have the ability, like the SBU, to determine when users have performed actions in the product that impact the state or status of the invoice.

Main Scenarios:

- CSR views invoice and audit data

Alternate Scenarios:

- No invoices found based on search criteria
- Invalid invoice data has been entered

3.02 CSR Views SBU's Received Payment Information

This use case details how the CSR will support receivable payment information from the SBU perspective (credit side).

Main Scenarios:

- TBD

Alternate Scenarios:

- TBD

3.11 CSR Views SBU's Customer Information

This use case details how Customer Care will support inquiries about the SBU's customer records. The SBU's customer records are created and maintained by the SBU in the product. (In order to send an invoice, the SBU must first create a customer).

Main Scenarios:

- TBD

Alternate Scenarios:

- TBD

3.12 CSR Manages SBU's Receivable Bank Account

This use case details how the CSR will manage the bank account that the SBU uses for receiving payments from the SBUC

Main Scenarios:

- TBD

Alternate Scenarios:

- TBD

Support for SBUC

3.03 CSR Manages Password Reset for SBUC

This use case details how a CSR will support password reset requests from a SBUC. (New functionality)

Main Scenarios:

- TBD

Alternate Scenarios:

- TBD

3.04 CSR Manages SBUC Payment

*This use case details how the CSR will support payments from the SBUC perspective (debit side). This **may*** include viewing, adding, modifying, and canceling SBUC payments; and viewing associated invoice information.*

Main Scenarios:

- CSR views SBUC payment

Alternate Scenarios:

- CSR adds SBUC payment and associates payment to an SBU invoice
- CSR adds SBUC payment not related to an invoice
- CSR modifies SBUC payment that is associated with an invoice
- CSR modifies SBUC payment that is not associated with an invoice
- CSR cancels SBUC payment that is associated with an invoice
- CSR cancels SBUC payment that is not associated with an invoice
- CSR views invoice information related to SBUC payment

*** - level of support (view-only or full support) still TBD**

3.05 CSR Manages General Inquiry Related to SBUC

This use case details the support the CSR will provide for inquiries from (or about) an SBUC that are not related to a payment to the SBU. No Customer Care system impacts are expected to be generated from this use case; but these inquiries will need to be considered

in preparing Training and/or Operational Readiness plans.

Main Scenarios:

- TBD

Alternate Scenarios:

- TBD

3.06 CSR Views SBUC Messaging

This use case details what SBUC-specific messages/correspondence will be viewable by the CSR.

Main Scenarios:

- TBD

Alternate Scenarios:

- TBD

Support for SBU – Functions Not Related to Invoicing or Receivables

3.07 CSR Manages SBU Accounts Payable

This use case details how the CSR will support the components of the product that are not related to invoicing and receivables. For the most part, these components are already supported by Customer Care, but there are some modifications to existing support processes and/or Customer Care systems that may be required in the new version of the product.

Main Scenarios:

- TBD

Alternate Scenarios:

- TBD

3.08 CSR Manages Password Reset for SBU

This use case details how a CSR will support password reset requests from a SBU. (This is existing functionality that may be impacted by technical changes).

Main Scenarios:

- TBD

Alternate Scenarios:

- TBD

3.09 CSR Views SBU Messaging

This use case details what SBU-specific messages/correspondence will be viewable by the CSR.

Main Scenarios:

- TBD

Alternate Scenarios:

- TBD

3.10 CSR Manages Subscriber Billing

This use case details how a CSR will support inquiries about subscriber billing. The use case only applies when CheckFree bills the SBU on behalf of the sponsor. Existing customer care support may need to be modified to accommodate billing-related changes in the new version of the product.

Main Scenarios:

- TBD

Alternate Scenarios:

- TBD

4. CheckFree/CSP Related Use Cases

This set of use cases is from the Consumer Service Provider's (CSP) perspective. This primarily includes functions for billing the CSP and reporting information to the CSP.

Note: the following diagram represents Infosys use cases in blue, and CheckFree use cases in black.

<DIAGRAM HERE>

4.01 CheckFree bills CSP for Small Business Product

This use case represents the act of CheckFree billing the CSP for the small business product, including billing for extended remittance payments, receivables, etc.

Main Scenarios:

- M.1. CheckFree Bills CSP for Product

Alternate Scenarios:

- A.1. CheckFree performs Subscriber Billing
-
- CheckFree generates SAF file for billing cycle (Reporting UC scenario???)

4.02 Do Not Use

4.03 CheckFree Bills SBU for Small Business Product

CheckFree must bill the SBU for multiple extended functions, including creating invoices and billing for extended remittance.

Main Scenarios:

- M.1. CF Bills SBU for Product

Alternate Scenarios:

- A.1. CheckFree manages debit return
- A.2. Monthly service fee is waived
-

4.04 CheckFree Processes Payment

This use case represents how CheckFree will manage payments with extended remittance, including the provision for still sending the payments electronically when they include extended remittance information.

Main Scenarios:

- CheckFree Processes Payment

Alternate Scenarios:

- CheckFree Remits Payment with Extended Remittance
- 10 digit check number implications if any
- Others TBD

4.05 CheckFree Purges Invoices

This use case represents how CheckFree will purge invoices after 15 months, and need to e-mail the consumer when his invoice information is being purged from our system (i.e. user can no longer view it in the system—not equivalent to the “SBU archive” functionality”).

Main Scenarios:

- M.1. CheckFree Purges Invoice

Alternate Scenarios:

- A.1. Correspondence returns to CheckFree (“ bounces”)

4.06 CheckFree manages Invoice Status

This use case represents how CheckFree update the necessary invoice data as actions are performed by the SBU and SBUC. Examples include updating the invoice when the SBUC views the invoice for the first time, pays the invoice, etc.

Main Scenarios:

- CheckFree updates invoice data

Alternate Scenarios:

- IVE Returned by SMTP
- Others TBD

4.07 CheckFree de-activates SBU Accounts Receivables site

This use case represents how CheckFree will manage the activities triggered as a result of the SBU either canceling their Bill Pay account OR de-activating the Accounts Receivable functionality, or the CSP disabling the AR module for the CF SB product.

Main Scenarios:

- CF de-activates AR functionality

Alternate Scenarios:

- CSP disables Accounts Receivables module in CF Small Business product
- Others TBD

4.08 CheckFree Processes Receivable

CheckFree processes the SBUC payment.

Main Scenarios:

- M.1. CheckFree process receivable

Alternate Scenarios:

- A.1. CheckFree receives debit return
- A.2. CheckFree receives credit return

4.09 Sponsor upgrades to Interoperability

Description TBD

Main Scenarios:

- TBD

Alternate Scenarios:

- Others TBD

4.10 Interoperable Sponsor upgrades from CFSB 3.2 to CFSB 4.0

Description TBD

Main Scenarios:

- TBD

Alternate Scenarios:

- Others TBD

4.11 Interoperable Sponsor adds CFSB 4.0 to existing Interoperable Suite

Description TBD

Main Scenarios:

- TBD

Alternate Scenarios:

- Others TBD

4.12 Interoperable Sponsor using CFSB 4.0 adds Financial View to Interoperable Suite

Description TBD

Main Scenarios:

- TBD

Alternate Scenarios:

- Others TBD

4.13 CheckFree Manages Debit Exceptions

This use case details the management of debit exceptions and adjustment information for accurate billing and invoicing amendments..

Main Scenarios:

- M.1. Process Debit Exceptions

Alternate Scenarios:

- A.1. Unable to Match Returned Debit With Original Payment
- A.2. Debit Return is Dishonored
- A.3. Correct Debit Data Before Resubmitting
- A.4. Uncorrectable Debit is Sent to Collections when Biller is Not Reversible
- A.5. Debit Return is Reversed from the biller
- A.6. Debit is Charged Back to the Guaranteed Funds Sponsor
- A.7. Consumer is Frozen
- A.8. Consumer Risk is Reevaluated
- A.9. Debit Return is for an Emergency Payment Fee
- A.10. CheckFree reverses receivable payment from SBU's funding account
- Others TBD

4.14 CheckFree Manages Credit Exceptions

This use case details the management of credit exceptions and adjustment information for accurate billing and invoicing amendments.

Main Scenarios:

- M.1. Biller Returns Credit to Genesis via File
- M.2. Biller Returns Credit to Genesis via Method Other Than File
- M.3. Biller Returns Credit to CheckFree Pay

Alternate Scenarios:

- A.1. Unable to Match Returned Credit With Original Payment
- A.2. Credit Returned Via File is for CheckFree Pay
- A.3. Credit Returned Via Other Method is for CheckFree Pay
- A.4. Credit Returned Is Not Correctable
- A.5. Credit Return and Debit Return Offset Each Other
- Others TBD

4.15 Do Not Use

CheckFree Sets Receivable Transaction Fee for Sponsor Implementation – Combined with 4.16

4.16 Sponsor manages invoices and receivables settings

Description TBD

Main Scenarios:

- CSP enables Accounts Receivables module

Alternate Scenarios:

- CSP disables Accounts Receivables module
- CheckFree/CSP sets Receivable Transaction Fees
- Others TBD

5. Information Deliverable Related Use Cases

This set of use cases is from the perspective of delivering information (reports). These use cases focus on how the user will interact with the data, and what information is needed to make decisions and/or take action.

5.01 Product Management determines effectiveness of marketing campaigns

This use case represents the act of a product manager reviewing information and determining which marketing campaign is most effective, or if a new marketing campaign is needed. This use case can be traced back to PRD-RPT-3.

Main Scenarios:

- Product Management monitors the Account Receivable Module Usage by reviewing how many sponsors have implemented or migrated to this module, how many subscribers use Accounts Receivable, and how many invoices are generated from the Accounts Receivable module.

Alternate Scenarios:

-

5.02 Product Management determines effectiveness of the Small Business 4.0 pricing model

This use case represents the act of a product manager reviewing information and determining if the existing pricing model is effective, or if it needs adjustment. This use case can be traced back to PRD-RPT-3.

Main Scenarios:

- Product Management monitors the number and dollar amount of invoices sent by SBUs each month, along with the number of payments and dollar amount of payments received per invoice.

Alternate Scenarios:

- Product Management determines a change in the pricing model is needed.

5.03 Product Manager Monitors IVE (electronic invoice) Bounce-back Volume

This use case represents the act of the product manager reviewing information related to the usage of the extended remittance feature.

Main Scenarios:

- Product Manager reviews the usage Extended Remittance usage metrics.

Alternate Scenarios:

-

5.04 Product Management Determines Adoption and Usage of the Extended Remittance Feature.

This use case represents the act of product manager reviewing information and determining if the product changes are needed to reduce the volume of Customer Care calls and/or claims. This use case can be traced back to PRD-RPT-4.

Main Scenarios:

- Product Manager monitors the number of bounce-back emails that are generated from the e-Invoice functionality.
- Product Manager monitors the number of bounce-back emails that are generated from the Extended Remittance functionality.

Alternate Scenarios:

-

5.05 Product Management determines if the new Extended Remittance Functionality is increasing the electronic rate.

This use case represents the act of a product manager reviewing information about the usage of the Extended Remittance functionality and validating that its usage is as expected. CSP evaluates if the product changes are needed to increase the electronic rate of payments that are made which use the Extended Remittance functionality. Today, all Extended Remittance payments are sent out as paper. The business goal is to have 70% of all Extended Remittance payments sent out as electronic. This use case can be traced back to PRD-RPT-4.

Main Scenarios:

- Product Management monitors the relationship of invoices and payments – the number of invoices that are being consolidated into one payment, and the number of payments per invoice.
- Product Management monitors the electronic rate for Extended Remittance payments.

Alternate Scenarios:

-

5.06 Product Management monitors the conversion of sponsors from prior versions of Small Business to the 4.0 version.

This use case represents the act of a product manager reviewing the monthly activity for Small Business sponsors. Product Management is expecting to see a decrease in usage in version 3.2 and increase in 4.0. This use case can be traced back to PRD-RPT-5 and PRD-RPT-1.

Main Scenarios:

- Product Management monitors the electronic rate, subscriber activity, and e-bill rates, for all Small Business payments by the product version, by Sponsor parent.
- ~~Product Management monitors subscriber activity for Small Business sponsors, by the product version.~~

Alternate Scenarios:

- ~~If the electronic rate is decreasing, a product manager reviews the breakout of the paper and electronic volume for Small Business 4.0.~~

5.07 ~~Product Management determines if e-bill activity is increasing.~~

~~This use case represents the act of CSP reviewing the e-Bill activity to verify an increase in e-Bill activity for Small Business sponsors. This use case can be traced back to PRD-RPT-5.~~

~~Main Scenarios:~~

- ~~CSP monitors the e-Bill activity for Small Business 4.0.~~

~~Alternate Scenarios:~~

- ~~If the electronic rate is decreasing, CSP investigates if Billers stopped distributing e-Bills.~~
- ~~If no Billers have stopped distributing e-Bills, then CSP reviews the deactivation rate of e-Bills.~~

5.08 Product Management determines if SBUs are using the Account Transfer functionality.

This use case represents the act of CSP gaining an understanding of the how account transfer functionality is used by SBUs. This use case can be traced back to PRD-RPT-2.

Main Scenarios:

- CSP compares the inter-routing transfers with the intra-routing transfers for Small Business 4.0 sponsors.

Alternate Scenarios:

- If CSP notices a decreasing trend, then CSP will investigate why this is occurring.

5.09 Clients receive data about invoices sent to the SBUC, and payments made to the SBU, to load into their system.

This use case represents the act of a sponsor using the SAF file to load information into their systems. This use case can be traced back to PRD-RPT-7.

Main Scenarios:

- Sponsors bills each SBU for the number of invoices sent.

Alternate Scenarios:

- Sponsors bills each SBU for the number of payments that are made to the SBU from the SBUC. – This is tied to the Billing Use cases and may or may not happen. Depending upon the billing model used, this use may not be required. **Follow-up after billing use cases are realized.**

5.10 Product Management monitors SBU behavior when attaching Extended Remittance

information to a payment to validate product design.

This use case represents the act of a product manager using web analytics to monitor the consumer behavior with regards to the Extended Remittance functionality. Product Management needs to validate that what is implemented is easily usable by the SBU. Product Management seeks to understand if the SBU gets to successfully adding Extended Remittance information, or if dropped out during the process. If the SBU dropped out, then need to know where in the process this occurred. This could then be used to make future product design changes. Product Management is looking to having the data available, not a new process flow completion report. The person(s) who review the web analytics data will require training on how to interpret the data and create customized reports. This use case can be traced back to PRD-RPT-6.

Main Scenarios:

- Product Management establishes a baseline for Extended Remittance usage.
- Web Analytics data is used to establish product functionality goals for Extended Remittance.

Alternate Scenarios:

- Product Management determines a product design changes is needed for Extended Remittance.

5.11 Product Management monitors SBU behavior when managing receivables bank account.

This use case represents the act of a product manager using web analytics to monitor the consumer behavior with regards to the managing receivables bank account. CSP needs to validate that what is implemented is easily usable by the SBU. This could then be used to make future product design changes. Product Management is looking to having the data available, not a new process flow completion report. The person(s) who review the web analytics data will require training on how to interpret the data and create customized reports. This use case can be traced back to PRD-RPT-6.

Main Scenarios:

- Product Management establishes a baseline for SBU usage of managing receivables bank accounts.
- Web Analytics data is used to establish product functionality goals for managing receivables bank accounts.

Alternate Scenarios:

- Product Management determines a product design changes is needed for managing receivables bank accounts.

5.12 Product Management monitors SBU behavior when activating Accounts Receivable.

This use case represents the act of a product manager using web analytics to monitor the consumer behavior with regards to activating accounts receivable. Product Management needs to validate that what is implemented is easily usable by the SBU. This could then be used to make future product design changes. Product Management is looking to having the data available, not a new process flow completion report. The person(s) who review the web analytics data will require training on how to interpret the data and create customized reports. This use case can be traced back to PRD-RPT-6.

Main Scenarios:

- Product Management establishes a baseline for SBU usage for activating accounts receivable.
- Web Analytics data is used to establish product functionality goals for activating accounts receivable.

Alternate Scenarios:

- Product Management determines a product design changes is needed for activating accounts receivable.

5.13 Product Management monitors SBU behavior when activating Financial View.

This use case represents the act of a product manager using web analytics to monitor the consumer behavior with regards to activating Financial View. Product Management needs to validate that what is implemented is easily usable by the SBU. This could then be used to make future product design changes. Product Management is looking to having the data available, not a new process flow completion report. The person(s) who review the web analytics data will require training on how to interpret the data and create customized reports. This use case can be traced back to PRD-RPT-6.

Main Scenarios:

- Product Management establishes a baseline for SBU usage for activating Financial View.
- Web Analytics data is used to establish product functionality goals for activating Financial View.

Alternate Scenarios:

- CSP determines a product design changes is needed for Financial View.

5.14 Product Management monitors SBUC behavior during enrollment.

This use case represents the act of a product manager using web analytics to monitor the consumer behavior during the enrollment process. Product Management needs to validate that what is implemented is easily usable by the SBUC. This could then be used to make future product design changes. Product Management is looking to having the data available, not a new process flow completion report. The person(s) who review the web analytics data will require training on how to interpret the data and create customized reports. This use case can be traced back to PRD-RPT-6.

Main Scenarios:

- Product Management establishes a baseline for SBUC using the enrollment process.
- Web Analytics data is used to establish product functionality goals for SBUC enrollment.

Alternate Scenarios:

- Product Management determines a product design changes is needed for SBUC enrollment.

5.15 Product Management monitors SBUC behavior when making payments.

This use case represents the act of a product manager using web analytics to monitor the consumer behavior when making payments. Product Management needs to validate that what is implemented is easily usable by the SBUC. This could then be used to make future product design changes. Product Management is looking to having the data available, not a new process flow completion report. The person(s) who review the web analytics data will require training on how to interpret the data and create customized reports. This use case can be traced back to PRD-RPT-6.

Main Scenarios:

- Product Management establishes a baseline for SBUCs making payments.
- Web Analytics data is used to establish product functionality goals for SBUCs making payments.

Alternate Scenarios:

- Product Management determines a product design changes is needed for SBUCs making payments.

5.16 Product Management monitors authorized users behavior with regards to the SBU's restricted bank accounts.

This use case represents the act of a product manager using web analytics to monitor the consumer behavior with regards to the SBU's restricted bank accounts. Product Management needs to validate that what is implemented is easily usable by the SBU. This could then be used to make future product design changes. Product Management is looking to having the data available, not a new process flow completion report. The person(s) who review the web analytics data will require training on how to interpret the data and create customized reports. This use case can be traced back to PRD-RPT-6.

Main Scenarios:

- Product Management establishes a baseline for an authorized users behavior when the SBU's bank account is restricted.
- Web Analytics data is used to establish product functionality goals around authorized users and usage of restricted bank accounts.

Alternate Scenarios:

- Product Management determines a product design changes is needed for authorized users behavior with regards to the SBU's restricted bank account.

5.17 Product Management monitors SBU usage of invoice logo capability.

This use case represents the act of a product manager using web analytics to monitor the consumer behavior when using the invoice logo capability. Product Management needs to validate that what is implemented is easily usable by the SBU. This could then be used to make future product design changes. Product Management is looking to having the data available, not a new process flow completion report. The person(s) who review the web analytics data will require training on how to interpret the data and create customized reports. This use case can be traced back to PRD-RPT-6.

Main Scenarios:

- Product Management establishes a baseline for SBU usage of invoice logo capability.
- Web Analytics data is used to establish product functionality goals around usage of invoice logo capability.

Alternate Scenarios:

- Product Management determines a product design changes is needed for usage of invoice logo capability.

5.18 Product Management monitors SBU behavior when managing payments against an invoice.

This use case represents the act of a product manager using web analytics to monitor the consumer behavior when using managing payments against an invoice. Product Management needs to validate that what is implemented is easily usable by the SBU. This could then be used to make future product design changes. Product Management is looking to having the data available, not a new process flow completion report. The person(s) who review the web analytics data will require training on how to interpret the data and create customized reports. This use case can be traced back to PRD-RPT-6.

Main Scenarios:

- Product Management establishes a baseline for SBU managing payments against an invoice.
- Web Analytics data is used to establish product functionality goals around managing payments against an invoice.

Alternate Scenarios:

- Product Management determines a product design changes is needed for managing payments against an invoice.