

MTAC Work Group #140: Enterprise Payment Recommendations

Website Security and User Access Levels

- Self-service user name and password creation, followed by approval and access reviews by the administrator.
- User ID and password recovery features
- High security; feature tiered password access
- Visibility across enterprise, but with complete control on user access for transactions and views within each company. Some users to have transactional authority for their facility (CRID), others to have view-only access. Each account has the equivalent to a BSA in the Business Customer Gateway, who could manage users and their access.
- Have parent/child relationship for a Master BSA to look over the business process if needed, but allow others to have different access roles based on their responsibility for their given area
- Redirect the email from the Requestor Inbox of the Business Customer Gateway to the BSA/Delegate and Payment Admin/Delegate personal email identified in the Customer Registration system
- Provide different user access levels:
 - Payment Account Administrator – to manage the payment account and grant/control access levels and dollar limits to other users to be available for the following accounts:
 - A Corporate Account where they can grant/control access to other users across multiple accounts under one corporate umbrella. They can assign corporate access to different people at different locations, and have multiple login usernames associated to the account.
 - An Individual Account for a single account and has just one login username associated to the account.
 - Access Levels granted by the Payment Account Administrator
 - Purchaser – Manages transactions within dollar limits set by the Payment Account Administrator and purchase products/services from USPS
 - Reports – Query and view reports
 - Product Profile Manager (TBD)– Manages and assigns products and services to a customer's payment account
 - Mail Owner
 - Multi-account corporate owner – access to all levels, but does not control other user access
 - Individual Account owner
 - Mail Service Provider (“By”)
- Users with view only access that can not exchange files, strictly review, print and/or download with no external inputs allowed
- Define who is accountable for revenue and lost information in the case of a security breach

Mail Service Provider Access

- Mail Service Provider and Mail Owner access can be different. Contractor access restrictions available for submission of mail and lookups for permit numbers.
- Visibility across enterprise, but with option to set transaction limits on users within each company. Some users to have transactional authority for their facility (CRID), others to have view-only access.

- Allow permit holders the option to limit who can submit mailings against their permit; ability to block or allow outside vendors.
- Mail service providers who produce commingled (or other combined) mailings need the ability to verify availability of funds in a Trust Account, so that a mailing composed of multiple mail owners is not delayed due to one owner not adequately funding its Trust Account.
- Control to grant Mailing Reports access to for specified permits (a means for mail owners to give different preparers access to review transactions and check available balances for upcoming mailings only for the work that they submit). Provide the question Do I have enough funds to cover transactions? Yes or no. The Yes or No option would eliminate the need to “reserve” funds
- If the ability to reserve funds is needed, we would need the ability to “reserve” funds online with visibility to all that have permission, instead of going through BMU. Controls (TBD – estimated/preliminary mail.dat file?) on reserving funds would be needed. Reserve amounts vs. actual amounts submitted can be reportable, to monitor and minimize “over-reserving” of funds. Automatic notification to Mail Owner (or system administrator) of reserve funds activity. Possibly require Mail Owner to acknowledge or approve reserve request.

Payment Methods

- Maintain Trust (funded via ACH Credit or Online Bill Pay) and ACH Debit payment system options, in addition to PayPal and Credit
- Infrastructure to support Electronic Data Interchange (EDI) invoicing compatibility
- Have some type of control for the payment method for each department but have a hierarchy of the payment that can roll up to the corporate level.
- Allow Mail Owners the ability to enable Mail Service Providers (MSPs) who enter mail on their behalf to use the Mail Owner’s payment account
- Automatically send an Account Balance Alert to the customer, either via e-mail or text, whenever their account balance gets to a certain dollar amount.

Reporting and Data Reconciliation

- All payment transaction reports in one system, with adequate detail and tools for reconciliation
- “Pull” reporting capabilities to retrieve specified content, sort and download (similar to Microstrategy reports, where customers are able to select from the drop down windows, filter and sort what they need); Or the following report versions (see Attachment A).
 - Basic
 - Detail
- Capability to download to excel or CSV for internal data sorting, reporting; Capability to use the file to direct bill internal departments and not have to re-enter information again in other systems
- Ensure data is consistent with other reporting, especially Mail.xml
- Separate lines for fines charged, refunds with detail, reversals, and a separate line for daily postage; Reversals are probably the most important, credits are a close second
- Add an optional, permission-based, free form text field for a user or Mail Owner to enter notes with individual transactions; this field would be included in detail report and query output.
- Ability to auto-send or schedule report distribution (email weekly/monthly transactions)
- Report Query
 - Should be available for 31 days (same rules as *PostalOne!*)
 - Should be able to query reports for at least 4 years (same rules as *PostalOne!*)
 - Link all relevant reports to Centralized Payment System

Website Functionality

- Allow multiple Internet Browser Windows to be opened at the same time

- Keep search query by Permit/EMCA
- Increase available query date range >31 days
- Ability to access and view all activity by hierarchy, product, payment type and transaction history online
- Educate users on system capabilities

Submitting Mail

- Align multiple locations under one corporate National Permit Account; Improve flexibility in mailing from alternate locations; Centralize ability to open permits; Site multiple payment opportunities for various caller services locations—in other words, if a company has 500 caller “boxes,” then a company can pay for all 500 at one time
- Require “comments” when a past transaction is entered; Force original date and reason
- Ability to check for various weights if postage is metered

Products/Services Included in Centralized Payment Process

- Business Mail Permits (#1 priority)
- Business Reply Mail Permits
- Address Element Correction (AEC)
- Address Correction Service (ACS)
- Licensing
- Express Mail Corporate Accounts
- Express Mail Parcels
- Mailing Services Parcels
- Postage Meters
- Parcel Return Service
- Electronic Verification Service (eVS)
- Post Office Boxes (opening and renewal)
- Pre-Cancelled Stamps
- Caller Service Boxes (opening and renewal)
- Confirm subscription
- Postage Due
- Periodicals
- Product and Fulfillment out of Memphis (Licensing Fee)
- Global Mail International
- Retail Products (POS)
- The Postal Store
- Click-N-Ship
- Mail Piece Design Professional and other certification fees
- All services listed in Notice 123 – both domestic and international

Online Payment Method Options

- ACH Debit
- Credit Card
- Trust Account (ACH Credit, Online Bill Pay)
- Pay Pal
- Bill Me Later
- Check
- Fed Wire
- Official Mail Accounting (OMAS)
- Mobile (Smart Pay)
- Signature Debit Card
- Branded Prepaid Card

Attachment A

Reconciliation and internal expense allocation

Data analysis

Basic Report

Detail Report

Account Number	Account Number
Company (Mail Owner) Name	Company (Mail Owner) Name
Company Permit # / EMCA #	Company Permit # / EMCA #
Company Permit Type	Company Permit Type
Nonprofit Authorization Number	Nonprofit Authorization Number
Preparer Name	Preparer Name
Location	Location
Form Number / Class	Form Number / Class
Line Type (incl. Full Service qualified pieces and discount)	Line Type (incl. Full Service qualified pieces and discount)
Processing Category / Shape	Processing Category / Shape
User License Code	User License Code
Mailer Group ID	Mailer Group ID
Mailer Job ID	Mailer Job ID
Customer Reference ID	Customer Reference ID
Transaction Number	Transaction Number
Transaction Date	Transaction Date
Postage Statement Number	Postage Statement Number
Transaction Amount	Transaction Amount
Balance	Balance
Pieces or Copies	Pieces or Copies
Spoil / Damage	Spoil / Damage
Average Cost per Piece	Line Price
	Line Postage
	Item Weight
	Statement Line Number
	Number of Containers
	Company Address
	Company Contact Name
	Company Phone Number
	Company CRID
	Preparer Permit Number
	Preparer Permit Type
	Preparer CRID
	Preparer Address
	Preparer Contact Name
	Preparer Phone Number
	Mailer Provided Mailing Date
	Statement Certification Date
	Clerk Initials
	PO Box Number (BRM or postage due)