



eaPay™ Installation and Configuration Guide

eaPay™ is a member of the eaSuite™ product line

**Sun Solaris Operating Environment™ Software
and the BEA WebLogic® Server**

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Preface

About Online Account Management and the eaSuite™

What is Online Account Management?

Online Account Management solutions provide organizations and their business and consumer customers with the capability to service every aspect of their account relationship over the Internet. The account encapsulates all pertinent customer information, along with the activity and charges associated with the exchange of goods or services between a customer and an organization, and as such serves as the foundation for the relationship.

Whether an organization provides physical goods or services, the account relationship is one-time or recurring; or the customer is a large business with a global presence or is an individual consumer, the needs remain the same. Today, both organizations and their customers are demanding the ability to efficiently and conveniently manage, analyze accounts and have visibility into account initiations and modifications, detailed account history, orders, disputes and payments.

eaSuite – the Proven Platform for Online Account Management

edocs has developed the most comprehensive and sophisticated software platform and services for Online Account Management. Organizations that deploy edocs Online Account Management solutions increase productivity and improve profitability by:

- Reducing support and processing costs
- Improving operational effectiveness

- Increasing customer satisfaction
- Enhancing marketing effectiveness

The eaSuite has been deployed at organizations worldwide in some of the most complex business and rigorous technical environments, and has proven to be the industry's most scalable, standards-based platform with a total cost of ownership lower than any competing packaged or custom developed solution.



eaDirect™ is the platform product of the eaSuite that creates the core infrastructure of enterprise Online Account Management solutions. Organizations use eaDirect to access customer account data and develop ways of presenting the data for viewing, analysis and modification online. By providing business and consumer customers with online account information and self-service capabilities, eaDirect enables organizations to reduce support and processing costs, improve operational effectiveness, and increase customer satisfaction.

eaPay™ is the electronic payment solution that decreases payment processing costs, accelerates receivables, and improves operational efficiency. eaPay is a complete payment scheduling and warehousing system with real-time and batch connections to payment gateways for Automatic Clearing House (ACH) and credit card payments, and payments via various payment processing service providers.

eaService™ reduces call center management costs and increases customer satisfaction by providing critical account data access to customer service representatives (CSRs). With eaService, a contact center is able to provide better service by more efficiently resolving customer account inquiries at the point of customer contact. Through its intuitive browser interface, eaService allows CSRs to take advantage of what are generally thought of as customer-facing online capabilities of an Online Account Management system, to draw out account information.

eaMarket™ is the personalization, campaign and content management solution that enables organizations to increase revenue and improve customer satisfaction by weaving personalized marketing and customer service messages throughout the Online Account Management experience. eaMarket leverages the transactional account data that is the foundation of an Online Account Management system to present personalized relevant marketing and customer service messages to customers.

eaPost® is the account content distribution system that provides an organization's customers with the convenience of All Portals Addressable™ access to account information. eaPost handles all the complexities of securely distributing summary account information to any endpoint while also bringing customers back the organization's Website to manage and control their online experience.

About eaPay

Overview of eaPay

eaPay™ is the electronic payment solution that decreases payment processing costs, accelerates receivables and improves operational efficiency. eaPay is a complete payment scheduling and warehousing system with real-time and batch connections to payment gateways for Automated Clearing House (ACH) and credit card payments, and payments via various payment processing service providers.

eaPay Benefits

- Decreases payment processing costs and improves efficiency by providing complete electronic payment flexibility and low cost payment options to automate the payment process.
- Accelerates receivables and decreases float by automating payments online.
- Increases satisfaction and reduces customer support costs by allowing customers to easily and conveniently make payments on their accounts at the organization's Website.
- Minimizes IT costs by eliminating "hard wired" links to payment providers and having to support changing/emerging standards.
- Integrates with accounts receivables systems to automate electronic payment remittance postings.

eaPay Key Features

- Connections to payment networks

Real-time and batch interfaces to ACH, Credit Card, and proprietary networks, using a cartridge based approach that yields complete payment flexibility.

- Advanced warehousing and scheduling

Full payment warehousing to manage all of the scheduling, transaction, and business logic. Make one-time instant payments, schedule future payments, set up recurring and "auto-pay" payments, utilize threshold functionality, and cancel/change payments.

Supports ACH Notification of Changes (NOC), ACH addenda records, and multiple billers in one ACH file. Demand deposit account (DDA) verification before a payment is submitted via pre-notes.

Once eaPay retrieves an invoice from eaDirect, it keeps it in the payment database. That allows customers to view invoices to make payments and view payment history.

- Integration with your existing infrastructure

Updates Accounts Receivables systems with remittance info and supports reconciliation processes. Includes XML based API's for integration into backend systems.

- Front-end GUI's

Includes fully functional front-end web pages, which can also be used as templates, enabling you to fully brand and customize your front-end interface.

Account history and access to details of past payments, providing an integrated view of all transactions, regardless of payment type or who initiated them

Payment reminders and a variety of customizable email templates available to the administrator as well as the end-user. Examples of email notification include enrollment status, recurring payment scheduling, and bill payment status.

- Easy to use administration tools:

Web-based configuration

Integration with the eaDirect™ Command Center

Customer information management

Monitor system activities and generate reports

- Database optimization for high-performance and scalability
- Rich SDK enables you to fully extend the solution, including API's for two-way access and customizable front-end screens, jobs, and processes

About This Guide

This guide is intended for System Administrators and anyone who is responsible for the daily operation and supervision of an eaDirect environment. This Guide **does not** describe general UNIX system administration and other tasks such as:

- How to navigate the Sun Solaris system
- How to manipulate text files using various UNIX commands
- How to create files and directories
- How to use standard UNIX networking commands
- How to use standard UNIX text editors such as the vi text editor
- How to create UNIX groups and users using standard UNIX system administration tools and command line methods
- How to perform general installation and system administration tasks for third-party software that works with eaPost

To obtain information about these tasks and others, consult the UNIX system administration documentation.

Related Documentation

The *eaPay Production Guide* describes the tasks associated with administering an eaPay distributed environment. Among the tasks it describes are creating and configuring eaPay applications and jobs and viewing production log files. This guide is intended for system administrators who are responsible for the daily operation and supervision of an eaPay distributed environment.

The *eaDirect Production Guide* contains instructions for creating applications and jobs, publishing design files, and managing the production environment. It also provides sample enrollment procedures for enabling customers to view and pay bills online, as well as perform a number of other online-bill payment transactions.

The *eaSDK Module: Customizing and Extending eaPay* contains information about developing eaPay applications, and extending the functionality of eaPay command center jobs.

If you need help

Technical support is available to customers who have valid maintenance and support contracts with edocs. Technical support engineers can help you install, configure, and maintain your edocs application.

To reach the U.S. Service Center, located in Natick, MA (Monday through Friday 8:00am to 8:00pm EST):

Telephone: 508.652.8400

Toll Free: 877.336.3362

e-support: support.edocs.com. This requires a one time online registration.

E-mail: support@edocs.com

When you report a problem online, by email, or by telephone, please be prepared to provide us the following information:

- What is your name and role in your organization?
- What is your company's name?
- What is your phone number and best times to call you?
- What is your e-mail address?
- In which edocs product did a problem occur?
- What is your Operating System version?
- What were you doing when the problem occurred?
- How did the system respond to the error?

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- If the system generated a screen message, please send us that screen message.
- If the system wrote information to a log file, please send us that log file.
- If the system crashed or hung, please tell us.

Do you have an idea for something we could improve? Don't hesitate to send us e-mail at support@edocs.com

Preparing to Install eaPay



Installation Overview

Before you can install the payment package, you must install eaDirect and configure the eaDirect database to interact with eaPay (see the *Installing and Configuring eaDirect Guide* for information about these procedures).

This document assumes that you have the application server and database server on different systems.

The steps required to implement online bill payment are:

1. Install eaDirect along with the required software.

See the *eaDirect Installation and Configuration Guide* for more information about installing eaDirect.

2. Install eaPay and configure system wide options.

Install the eaPay application, first on the database server, then on the application server. Two application servers are supported for eaPay 3.1. Follow the instructions in the chapter for the type of application server you are using. Then follow the Post-Installation instructions to complete the installation.

If you are upgrading from a previous release, please see the section *Upgrading eaPay*.

3. Configure a payment gateway for online check and/or credit card processing.
4. Enroll customers for online bill viewing and payment.
5. Set up eaPay jobs to process payments and optionally send reminders.

See the *eaPay Production Guide* for information about configuring a payment gateway, enrolling customers and other operational issues.

System Prerequisites

Before installing eaPay, eaDirect 3.1 must be installed, along with its required software components. For information about eaDirect 3.1 and its requirements, see the *eaDirect Installation and Configuration Guide*.



Caution

Client browsers connecting to any eaSuite product must be enabled to run Javascript. To check whether Javascript is enabled for:

IE - Under Internet Options, on the Advanced tab, under Microsoft VM, make sure that "JIT Compiler for virtual machine enabled" is checked.

Netscape - Under Edit, then Preferences, click on **Advanced**, and make sure "Enable Javascript" is checked.

For the latest software and hardware requirements, see the release notes that came with your distribution.

Installing eaPay on the Database Server

Follow the steps below to install eaPay on the database server. Before you do, verify that the database server is started.

To Install the eaPay Database Components:

1. Log in as the root user on the database server.
2. Install eaPay using the InstallAnywhere image for eaPay. For example:
`/cdrom/Solaris/Payinst.bin`
3. On the Introduction screen, read the eaDirect introductory information. Click **Next** to continue.
4. On the License Agreement screen, carefully read the licensing agreement, select the acceptance button, and then click **Next**.
5. On the Enter Serial Number screen, enter your product serial number. It is stapled to the inside front cover of this guide (if your serial number has been misplaced, contact edocs Technical Support). Then click **Next**.
6. On the Owner of Web Application Server screen, enter the name of the application server owner (the same one you used when installing eaDirect). Then click **Next**.
5. On the Group of Web Application Server screen, enter the name of the group for the application server (the same one you used when installing eaDirect). Then click **Next**.

7. On the Choose Install Folder screen, accept the default installation folder or click **Choose** and enter the directory where you want to install the eaPay files and directories. This document will refer to that directory as \$EAPAY_HOME, and the examples given will use /opt/EDCSpay. Click the **Next** button to continue.
8. On the Choose Product Features screen, click **Database**. Then click **Next**.
9. On the Pre-Installation Summary screen, verify that the information is correct, and click on **Install**. To correct any entries, click **Previous**, and then return here.

At this point, the eaDirect database server components are copied to the designated installation folder. A status bar on the bottom of the screen shows each database server component being installed. No user intervention is required.

10. The Install Complete screen reports a successful installation and the directory that contains the database server components. Click **Done** to exit the installer.

If the installation fails, determine the cause of the problem and reinstall eaPay. If you need to contact edocs Technical Support, see the section *If you need help*.

To Run the Database Creation Script:

1. Log on as the Oracle user. For example:

```
su - oracle
```
2. You may have to set the environment variable for the Oracle SID to the eaDirect Oracle database instance before starting *sqlplus*. For example:

```
export ORACLE_SID=edx0
```
3. Change your working directory to the *db* directory under <\$EDCSpay_HOME>. For example:

```
cd /opt/EDCSpay/db/oracle
```

4. Run *sqlplus* and login as the eaDirect database user.

```
sqlplus
sqlplus edx_dba/edx@edx.db
```

5. Run the database creation script. For example:

```
@create_payment_db.sql
```

This script creates the payment tables and indexes, and adds payment information to some eaDirect tables. You may see some error messages about non-existent indexes, which you can ignore.

Installing eaPay on the Application Server

Follow the steps below to install eaPay on the Application server. Before you do, verify that the Database Server is started.

- Install the package for eaPay 3.1
- Update the eaPay configuration file
- Deploy the eaPay EAR files
- Choose the enrollment model



When installing eaDirect and eaPay, be sure to check that the eaDirect and eaPay directories use the Unix owner that matches the WebLogic owner. For a new installation, root is acceptable. But, if there are existing WebLogic applications, an owner will have already been assigned.

Note that the *db* and *db/oracle* sub-directories should be owned by the oracle user and group, usually oracle:install or oracle:dba.

To install the eaPay Application Components:

1. Log on as the root user on the application server.
2. Install eaPay using the InstallAnywhere image for eaPay. For example:

```
/cdrom/Solaris/Payinst.bin
```

3. On the Introduction screen, read the eaDirect introductory information. Click **Next** to continue.
4. On the License Agreement screen, carefully read the licensing agreement, select the acceptance button, and then click **Next**.
5. On the Enter Serial Number screen, enter your product serial number. It is stapled to the inside front cover of this guide (if your serial number has been misplaced, contact edocs Technical Support). Then click **Next**.
6. On the Owner of Web Application Server screen, enter the name of the application server owner (the same one you used when installing eaDirect). Then click **Next**.
7. On the Group of Web Application Server screen, enter the name of the group for the application server (the same one you used when installing eaDirect). Then click **Next**.
8. On the Choose Install Folder screen, accept the default installation folder or click **Choose** and enter the directory where you want to install the eaPay files and directories. This document will refer to that directory as \$EAPAY_HOME, and the examples given will use */opt/EDCSpay*. Click the **Next** button to continue.
9. On the Choose Product Features screen, select **App Server** and then the **Next** button to begin the installation of eaPay.
10. On the Pre-Installation Summary screen, verify that the information is correct, and click on **Install**. To correct any entries, click **Previous**, and then return here.

At this point, the eaDirect application server components are copied to the designated installation folder. A status bar on the bottom of the screen shows each database server component being installed. No user intervention is required.

11. The Install Complete screen reports a successful installation and the directory that contains the database server components. Click **Done** to exit the installer.

If the installation fails, determine the cause of the problem and reinstall eaPay. If you need to contact edocs Technical Support, see the section *If you need help*.

To Update the eaPay Configuration File:

1. Log on as the WebLogic server owner, and change your working directory to `$EAPAY_HOME/config`, for example:

```
cd /opt/EDCSpay/config
```
2. Edit the `edx_payment.config` file, and correct the entry that defines `EAPAY_HOME`, if necessary.
3. Copy the updated `edx_payment.config` file to `$EDX_HOME/config`.

To Update the eaDirect EAR Files:

The `ear-eadirect.ear` file must be updated for eaPay. eaPay installs a file called `ear-eapay.ear`, which must be merged into the `ear-eadirect.ear` file.

Before you start, please make a backup copy of the original `ear-eadirect.ear`.

1. Edit `$EAPAY_HOME/bin/merge_eapay_wl.sh` to update the locations for the home and source directories, if needed.
2. Run the edited shell script.
3. The batch file creates a new `ear-eadirect.ear` file in the `$EAPAY_HOME/J2EEApps/weblogic` directory.

To Deploy the eaPay EAR Files:

eaPay requires that the eaDirect EAR be re-deployed, since it was updated in the previous step. You must also deploy a sample payment application. You can deploy either the Simple (single-DDN) or Complex (multiple-DDN) application for testing purposes. You will also want to deploy your site's application, as created by edocs Professional Services, or by your development team.

The following steps describe how to deploy an EAR file.

1. Make sure the WebLogic server is running. If it is not running, start it. For example:

```
./startWebLogic.sh
```
2. Open a URL to the WebLogic console.
3. Select **Mydomain**, then **Deployments**, then **Applications**, and click on **Install New Application**.
4. Browse to a copy of the *ear-eadirect.ear* file for eaPay. If you are using a browser from a different system than the Solaris system that the files are on, you will have to copy the EAR from *\$EAPAY_HOME/J2EEApps* on the Unix host to the system where you are running the browser. Then click **Upload**. WebLogic will upload the *ear-eadirect.ear* file, install it over the existing *ear-eadirect.ear* file, and (usually) re-deploy the *ear* file and its components.



You should check to make sure all the EJB and WAR Deployments under the *ear-eadirect* application in WebLogic properly deployed. If not, check **Deployed**, and click on **Apply**. Also, check that the Targets tab for each EJB deployment shows that the server is chosen. If not, move the server into the Chosen column, and click **Apply**.

5. Click on the **ear-edirect** application, and check to make sure that WebLogic re-deployed the EAR file. If not, check the deployed box, and click on **Apply**. Also make sure that the Target is set on the Target tab.
6. Deploy the additional EAR files that are required by payment gateway type, following steps 1 through 5.

- Restart the WebLogic server by stopping it, and then restarting as described in step 1.

JTA Timeout Configuration

If pmtCheckSubmit will process a large number of checks, the JTA timeout value in WebLogic must be increased to keep the connection open long enough to process all the checks. For every 1500 checks to be processed, the timeout value should be increased by 30 seconds.

To configure the JTA Timeout setting:

- Enter the URL to log on to the WebLogic console
- Click on the **mydomain** in the left window
- Click on the JTA tab, and a screen similar to the following will appear:

Configuration	Notes	General	JTA	Logging	Applications
Timeout Seconds: 30 seconds					
Abandon Timeout Seconds: 86400 seconds					
Before Completion Iteration Limit: 10					
Max Transactions: 10000					
Max Unique Name Statistics: 1000					
☒ Forget Heuristics					

- Change the Timeout Seconds field to the multiple of 30 seconds that you require, and click the **Apply** button.

Post Installation Configuration

3

Choosing the Enrollment Model

The *eaPay Production Guide* describes the options for storing and retrieving enrollment information for eaDirect and eaPay. Please read that section before following these directions.

The User Enrollment Model

eaPay supports both single DDN and multiple DDN payments using two *.war* files. *war-eapay-simple.war* handles single DDN access, and *war-eapay-complex.war* handles multiple DDN access.

The Payment Account Enrollment Model

eaPay Settings for each gateway has a field that determines which class to use when storing and retrieving payment information. The field name is `Implementation of IPaymentAccountUserAccessor`, and the available option is `com.edocs.payment.payenroll.payacct.SSOPaymentAccountAccessor`, for when eaPay user information is stored in a table separate from the CDA tables (default eaPay enrollment)

Changing the Enrollment Model

The eaPay Default enrollment model supports single-DDN per user by default. The following sections describe how to switch from the default enrollment model to the other enrollment models. .

To Switch to Multiple-DDN

1. On the application server, use the URL prefix eaPayComplex to access eaPay, which accesses *war-eapay-complex.war*.
2. Change the eaPay Settings, by logging onto the Command Center and choosing **Settings**, then **eaPay Settings**.
3. Create or update the application you wish to switch. For the Implementation of IUserAccountAccessor parameter, select *com.edocs.payment.payenroll.usracct.JNDIMultipleDDNUserAccountAccess* or.
4. Click the **Update** button.

Preparing for a System Failure

The database for eaPay should be backed-up regularly, for example nightly, to maximize the recovery effort in the event of a system failure. For example, if the eaPay Database Server failed for some reason, the database administrator could restore from the latest backed-up version. A failure to the eaPay Database Server also requires that the database administrator restart the eaPay services in order to reestablish the database connection pool.

eaPay will automatically handle single transaction failures by rolling back to the transaction's original state. This happens because each eaPay operation is handled within its own transaction context.

Upgrading from 3.0

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Upgrading eaPay

To upgrade eaPay from version 3.0 to 3.1, perform the following tasks:

- Remove eaPay 3.0
- Remove eaDirect 3.0
- Install eaDirect 3.1
- Install eaPay 3.1
- Upgrade eaPay Settings and job parameters on the application server

To Upgrade the Application Server:

Follow the steps below to upgrade eaPay on the Application server. Before you do, verify that the Database Server is running.

1. Log in as the root user on the application server.
2. Remove eaPay 3.0 using the following command:
`# pkgrm EDCSpaya`
3. Manually remove any files not removed by **pkgrm**, but make sure you back up any files modified by edocs Professional Services.
4. Remove eaDirect 3.0 using the following command:
`# pkgrm EDCSbdapp`

5. Remove any files not removed by *pkgrm*, but make sure you back up any files modified by edocs Professional Services.
6. Install eaDirect 3.1. For information about installing eaDirect, see the *eaDirect Installation and Configuration Guide*.
7. Install eaPay using the steps described in Chapter 2, *Installation*.

If you are upgrading from the legacy flat enrollment model, contact edocs Professional Services to convert your existing database to support the new enrollment model.

8. Follow the instructions from the section *To Update the eaPay Configuration File* and *To Update the eaDirect EAR Files*.
9. When upgrading to a new version of eaPay, you must migrate your J2EE and Web applications to accommodate the changes in the new version. The sample applications provided with each version of eaPay provide examples of how to use the current features of eaPay. Your site must update the components in your application, and you must re-deploy your application.

You must also update your application to work with the new sample application. To accomplish that:

- Merge your custom code into the sample application (eaPaySimple or eaPayComplex), and rename it. For more information about how to do this, see the *eaSDK: Customizing and Deploying Applications* document.
- Re-deploy your custom application, as described in *To Deploy the eaPay EAR Files*.

See the release notes for information about new features in 3.1.

See the *eaSDK: Customizing and Extending eaPay* and *eaSDK: Customizing and Deploying Applications* documents for information about the components that make up the J2EE and Web applications, and the procedures for recreating EAR and WAR files.

10. You must reconfigure your payment gateways and eaPay jobs in the Command Center to accommodate new settings. See the *eaPay Production Guide* for information about eaPay Settings and eaPay job parameters.

To Upgrade the Database Server:

Follow the steps below to upgrade eaPay on the database server. Before you do, verify that the database server is running.

1. Log on as the root user on the database server.
2. Remove eaPay 3.0 using the following command:
`# pkgrm EDCSpayd`
3. Manually remove any files not removed by *pkgrm*, but make sure you back up any files modified by edocs Professional Services, and DO NOT remove the database.
4. Remove eaDirect 3.0 using the following command:
`# pkgrm EDCSbddb`
5. Remove any files not removed by *pkgrm*, but make sure you back up any files modified by edocs Professional Services.
6. Install eaDirect 3.1. For information about installing eaDirect, see the *eaDirect Installation and Configuration Guide*.
7. Install eaPay using the steps described in Chapter 2, *Installation*.

If the installation fails, determine the cause of the problem and reinstall eaPay.

Uninstalling eaPay

5

Removing the eaPay Database

Follow the steps below to remove the eaPay database tables and indexes. The process involves running an SQL script as the Oracle user in SQL Plus. You should be aware that this procedure **completely** removes the payment database elements and should be used with care.

To remove the database for the eaPay:

1. Log in as the Oracle user.
2. Change your working directory to *\$EAPAY_HOME/db/oracle*.
3. Start an **sqlplus** session on the eaPay database server.
4. Remove payment tables and stored procedures by running:
`@drop_payment_db.sql`
5. You should see the following message after running each stored procedure:
`PL/SQL procedure successfully completed.`

Uninstalling the Application

When uninstalling the eaPay, you must remove eaPay from each server that you installed it on.



Caution

If you wish to remove the eaPay database tables and indexes, you must do that before removing the eaPay database package.

Run this procedure on both the database and application server.

1. Run `$EAPAY_HOME/Uninstall/Uninstall_eaPay`. For example:

```
cd /opt/eaPay/Uninstall
./Uninstall_eaPay
```
2. Remove any directories not removed by the uninstall procedure. Be sure to save any files that you modified that you may want later.