



Coordination of Benefits Agreement Electronic Billing Introductory Package



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A: Introduction

Welcome!

Thank you for participating in the Benefits Coordination & Recovery Center (BCRC) online payment system initiative db-eBills. This introduction package will provide a complete summary of this payment solution, how it works and how to get started.

Please read the enclosed information carefully, you will be contacted by a BCRC representative informing you when to complete all forms listed on the checklist (found in section L) and perform self-registration following the instructions found in section J.

Once you self-register, you will be given access to the db-eBills online service to access and pay your invoices.

B: What is db-eBills?

db-eBills is an Electronic Invoice Presentment and Payment (EIPP) System. The BCRC will present your invoices via db-eBills, notifying you of invoices due. You will access the invoices online to review, dispute and authorize payments for cross-over claims.

You can decide when to pay, how much to pay and which bank account and payment method to use. To ensure a high level of security and reliability, db-eBills incorporates the latest state-of-the-art technology and incorporates digital certificates and electronic identity verification mechanisms.

Payments can be made electronically via the Automated Clearing House (ACH) or via check issuance.

C: High Level Overview

Figure 1: The db-eBills Process

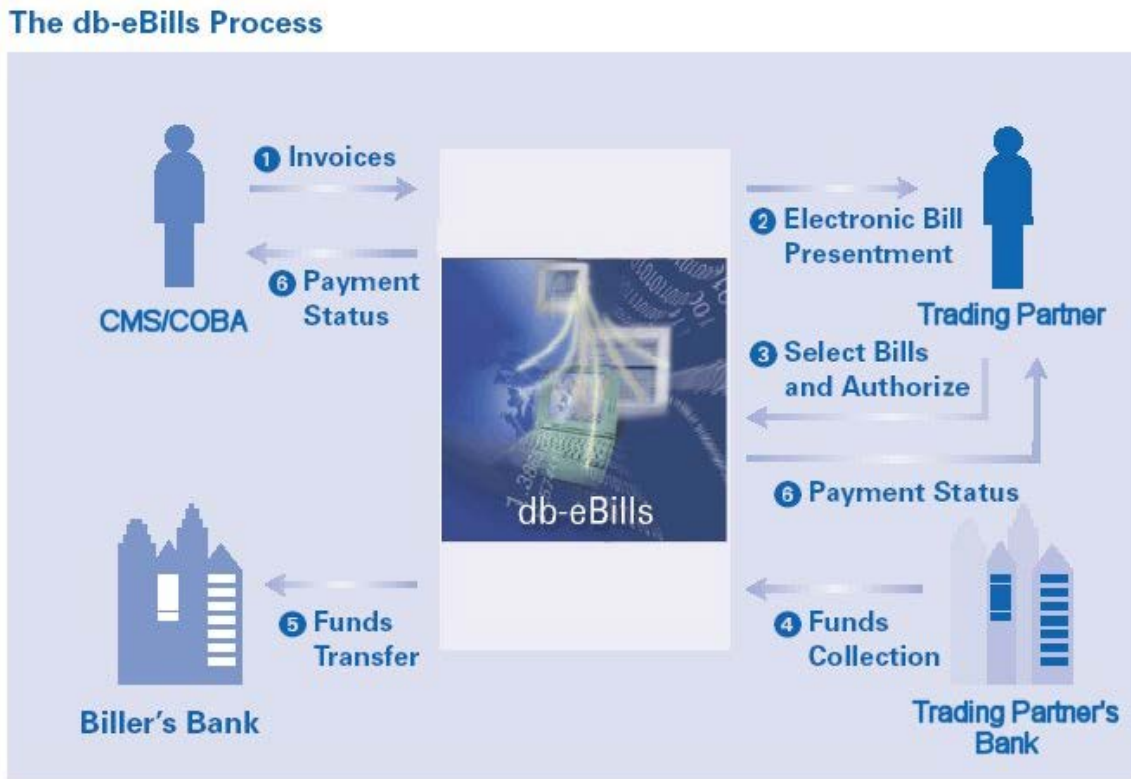


Table 1: Table 1 shows the Steps, Tasks, and Responsibilities on the High Level Overview of the (Deutsche Bank) db-eBills Process.

Step	Task	Responsibility
1	The EIPP process begins when the BCRC transmits an electronic file, containing invoice data to db-eBills.	BCRC
2	Once invoices are successfully loaded, db-eBills will generate an email notification to you, notifying you that the invoices are waiting for your review and approval.	db-eBills
3	When you access db-eBills, you can perform the following processing actions on these invoices: <ul style="list-style-type: none"> • View the BCRC invoice • Raise disputes on the invoice or line item level • Approve the invoice after checking for validity and accuracy • Perform payment preparation • Apply credit notes to the invoice, if available • Perform payment authorization 	Trading Partner

Step	Task	Responsibility
4	Once the payments have been authorized, db-eBills will direct debit your account, through an ACH transaction. You may also issue a check (please remember to include the payment advice, with the check number).	db-eBills
5	Once the funds have been received, db-eBills will credit the BCRC's account.	db-eBills
6	db-eBills will reconcile the payment information, and update the payment status, and inform both the BCRC and yourself that funds have been received and that the invoice has been successfully paid.	db-eBills

D: Features and Benefits

Online Access to Bills

With access to timely invoice information, as well as a consolidated view of invoices from different Medicare contractors on one screen, you can more efficiently manage and control all payments for claim cross-over activities.

Flexibility and Control for You

Using a web browser, you are able to review and verify invoice details and create payment instructions online. db-eBills is a multi-user system with flexible access rights that can be adapted to your existing invoice approval and payment process. This solution also provides the capability for routing invoice information to the responsible departments or individuals for non-financial approval. Furthermore, you can print bills or integrate the billing information into other accounts payable and Enterprise Resource Planning (ERP) systems.

Fast, Adaptable and Reliable Payments

You can authorize your payments electronically, eliminating the need to issue and send out traditional payments, e.g. checks, although check payments are certainly accepted. db-eBills supports both single and joint authorization of payments. Different limit categories may be established and managed by you, in accordance with your internal authorization mandates. For maximum flexibility, db-eBills enables you to use traditional payment methods or to load billing information into your ERP system.

Online Dispute Resolution

With db-eBills, dispute resolution can now be handled more efficiently online. You can dispute either whole invoices or specific line items. Standardized dispute codes simplify the process, enabling you to state the nature of the dispute (e.g. item count, claim type or fee) and identify a reason for the dispute (over-billed, records not received, claim type, etc.).

E: Sample Invoice

You will now have the ability to view your invoices online. The invoices can be viewed and printed by you. The invoice will look similar to the invoice below:

Figure 2: Sample Invoice

Reference Number	Trading Partner	COBRA ID	Claim Type	Transmission Date	Volume Serial / File ID	Type Key	Quantity	Rate	Charges
<input type="checkbox"/> 1523	HMO	0000 78999	PARTB	05/28/04	041450023	N	2	\$0.54	\$1.08
<input type="checkbox"/> 1522	HMO	0000 78999	PARTB	05/28/04	041450022	N	1	\$0.75	\$0.75
<input type="checkbox"/> 1497	REGENCE	0000 10011	PARTB	05/28/04	041450024	N	1	\$0.54	\$0.54
Invoice Total:									\$2.37

Payment Due by : 07/24/04

Remit Payment To: Group Health Incorporated
Group Health Incorporated
GHI
New York NY 12012

Phone: 001 111 111222

Comments :

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F: Payment Options

You will have two payment options (ACH or Check):

ACH Payments

Automated Clearing House (ACH) is the processing of electronic credit, debit and zero dollar remittance transactions to checking, savings, loan and general ledger accounts nationwide. Regardless of destination/endpoint, an ACH transaction can settle by the next business day. System flexibility and regulations allow for errors to be pulled back within a five day window, as well as returning received ACH transactions you do not want, within a specified time period. The network is fully automated, secure and reliable, since 1972. ACH is an efficient method of effecting payments to/from consumers, business partners, vendors and corporations in a very cost-effective way. Studies conducted by the Federal Reserve and the National Automated Clearing House Association (NACHA) show that processing payments via ACH can reduce payment processing costs by 80% or more.

Check payments

You will still be able to issue check payments off-line, as you normally do. However a db-eBills payment advice must be attached to the check and mailed to the BCRC.

Figure 3: Sample payment advice, which is printed from db-eBills.

GHI-PAYER-A
Washington Street 45
45th Floor
New York

To,
GHI-DEMO
2342343
Deutsche Bank Trust Company Americas
Westing Street 12
PO 1295712

May 25, 2004

Attention : Accounts Receivables Department

Dear Sir or Madam,

Please find attached a cheque for credit to GHI-DEMO , account : 23894723 as per the details below :

Amount : USD 1,836.00
Payment Date : May 24, 2004
Cheque Number : 136
Payment Reference : BPY041450004139
Payment Details :

Invoice#	Reference	Invoice Outstanding Amount	Payment Amount	Due Date
204004		USD 12,999.96	1,836.00	Apr 11, 2004

GHI-PAYER-A

ACH is the preferred method, as it is:

- **Automated** – You will initiate and authorize payments online. Your account will be debited automatically, no more paper.
- **Easier** – No need to have your Accounts Payable issue checks. You provide the authorization and your account will be debited.
- **Faster** – Once you are setup for ACH, you simply indicate how much you wish to pay (online), authorize the payment and your account is debited for the amount approved.
- **More efficient** – ACH will allow a very large amount of remittance information to be transmitted with the ACH payment, streamlining payable and receivables processing. It also supports large dollar transfers, up to \$99,999,999.99 per transaction.

- **Better cash management and forecasting** - Settlement date is specified on an ACH transaction.
- **Less expensive** – ACH is 80-90% cheaper than checks. You will also avoid the processing costs (i.e., insufficient funds fees for returned checks).

G: ACH setup form

In order to be setup on db-eBills, using the ACH payment option, you must complete and return the ACH Setup form (found in Appendix A).

H: Frequently Asked Questions

Q. Do we have to use db-eBills?

A. Yes, we encourage the use of db-eBills because it provides a more efficient and secure way of making payments.

Q. What is db-eBills?

A. db-eBills is an Electronic Invoice Presentment and Payment (EIPP) System. The BCRC will present your invoices via db-eBills, notifying you of payments due. You can access invoices online to review, dispute and approve transactions.

You can decide when to pay, how much to pay and which bank account and payment method to use. To ensure a high level of security and reliability, db-eBills incorporates digital certificates and electronic identity verification mechanisms.

Payments can be made electronically via ACH or via check issuance.

Q. What are the minimum hardware requirements to use db-eBills?

A. Minimum 20MB of available hard-disk space

Monitor capable of 800x600 resolution, though 1024x768 is recommended for better user experience.

Minimum of 256-colors, but 16 million colors are recommended for better resolution.

Internet Access – Dial-up modem (minimum recommended speed is 56 kbps)/Leased Line.

Q. What are the minimum software requirements for db-eBills?

A. Microsoft Windows 98 Second Edition, Windows NT 4.0 with Service Pack 4 or above, Windows ME, Windows 2000, Windows XP.

These OS platforms are supported as per Microsoft's support schedule.

In addition, you will need the following Helper applications: Microsoft Excel 97 or above and Adobe Acrobat Reader Version 4.0 or above. You can download Adobe's free Acrobat Reader at <http://www.adobe.com>.

Q. What are the web browser requirements?

A. The browser should support high encryption 128 bit SSL. It is recommended that all security patches recommended by IE and Netscape be applied as and when they are announced.

The minimum requirements are:

- Internet Explorer Version 5.5 and above.
- Netscape Navigator Version 6.0 and above.
- You may have to install and enable the latest Java plug-in, which can be downloaded from <http://java.sun.com/downloads/>.

Q. How much does db-eBills cost?

A. There is no charge for you to use db-eBills, as a Trading Partner. The BCRC will not charge you for this service; however, if you choose to make check payments, you will continue to pay the costs associated with that process. If you choose to make ACH payments, your Financial Institution may levy a per item charge for each debit to your account. However, the ACH fee should be much lower than the check charge, hence our recommendation to use ACH.

Q. Can db-eBills be accessed outside my office?

A. db-eBills is an Internet browser-based platform, and merely requires a previously issued user ID and password to access the system. Therefore, the system can be accessed outside the office. We advise users to clear the cache if the PC does not belong to the user, or the PC is accessible by another user.

Q. Who can access db-eBills?

A. The db-eBills system can differentiate between a system administrator, departmental approver, a payment preparer and authorizer. The specified roles are defined by you during the setup process and may be assigned to the same user, depending on the size of the organization or established company guidelines.

Table 2: Table 2 shows the Roles and Responsibilities of who could be allowed Access to the (Deutsche Bank) db-eBills?

Role:	Responsibility:
System Administrator	Responsible for creating and managing users. They are also responsible for maintaining the organization's business rules environment within db-eBills.
Departmental Approver	Approve, dispute or keep invoice items pending.

Role:	Responsibility:
Payment Preparer	Responsible for creating a payment once the invoice has been approved. Credit notes may also be used to offset against invoices or debit notes.
Payment Approver/Authorizer	Responsible for authorizing payments, which are created by the payment preparer. Only the respective authorizer with the sufficient authorization limits receives notification upon request of authorization.

Q. How does a user get access to the system?

A. The user ID and password are issued by your system administrator. The initial Trading Partner system administrator is set-up by yourselves. The passwords of the system administrators are delivered through email to the new users. In order to protect the users, the user would be forced to change the password on first login. In addition, the user is prompted a pre-agreed challenge question in the event that a user is unable to login.

Once your system administrators are setup, your users can be setup through the same procedure. If email is not readily available, the system administrator can print the user ID and password and pass it to the user directly.

Q. What are the password rules?

A. The system enforces the following rules for passwords:

- Minimum eight alphanumeric characters with at least one numeric character. A maximum of two characters can be repeated twice.
- Forced password change every 60 days (or) on request when a compromise is suspected.
- The new password on a password change cannot be any of the last 12 passwords used by the user.

The system automatically disables a user, if the user makes more than three invalid login attempts to login into the system.

Q. How does db-eBills ensure that my data cannot be seen by another organization?

A. db-eBills has incorporated a variety of measures that ensures all user information is kept confidential and secure, in order to detect and prevent unauthorized access and misuse of the system. We employ online user ID and password verification technology to authenticate that the correct user accesses the system. The data is partitioned by customer and filtered before it is presented to a user.

Q. Can we set-up levels of approval?

A. Yes, multiple levels of approval can be setup, to accommodate your internal authorization structure.

Q. How secure is the process of online payments in db-eBills?

A. db-eBills is configured so that online transactions involving value transfers (financial transactions) are authorized using two-factor authentication based on industry standard RSA private/public key technology based on cryptography standards. The length of the key is 1024 bits. The private key may be stored on an external portable device (a physical token) that can be removed from the PC when not in use. The authorizer must keep the physical token secure at all times and not disclose the password to prevent misuse. The physical token can only be used in conjunction with the login of the authorizer's user ID and password.

The payment authorization process is digitally signed to ensure non-repudiation. All actions performed in db-eBills are logged as part of the audit trail.

Q. What is a certificate?

A. Digital Certificates reflect credentials of the specific users and are stored electronically within the certificate, similar to a passport. The certificate in db-eBills is used to sign the payment authorization transactions in db-eBills. The digital certificates can be stored in floppy diskettes or harddrive, depending on the necessity within your organization.

Q. How do we add or delete new users?

A. The system administrator is responsible for adding and deleting users.

Q. Is there a limit on the number of users we can add to the system?

A. No.

Q. Are we able to view reports?

A. Yes, the following reports are available to you within db-eBills:

Transaction Reports:

Payer Cash Flow

Non-Financial Inquiry

Credit Notes

Financial Inquiry

Payer Disputes

Administrative Reports:

User Role and Function Report

Report of Blocked Users

Organization Role Report

Organization Access Failure Report

Q. Can we send db-eBills payments on weekends or on a public holiday?

A. Yes, you will have access to db-eBills during weekends and public holidays and you can initiate and approve transactions, however they will not be processed for payment until the next business day.

Q. Is there online training for db-eBills?

A. Online training is not available at this time.

Q: What is ACH and how does it work?

A. ACH is similar to direct deposit. With direct deposit, your payment is deposited into your bank account automatically. With ACH, your bills are paid from your bank account automatically.

Q: Is ACH new?

A. No, ACH has been a highly reliable and confidential payment method for more than 25 years and uses the same network as direct deposited is much more secure and confidential than checks.

Q: Who benefits from ACH?

A. Everyone benefits from ACH. Companies and individuals save time, hassle and money. ACH ensures that your payments are confidential and on time.

Since ACH is more efficient than checks, businesses and the nation's payment system benefit because they can operate more effectively with ACH. In addition, ACH saves companies an average of 11.5 cents per item (relative to checks) due to reduced processing costs. The country benefits by having fewer checks that can get lost or stolen. ACH also helps companies improve their cash flow, save time and enhance customer service.

Q: How many people use ACH?

A. According to the, *National Automated Clearinghouse Association*, 43 percent of all US households use ACH for at least one recurring payment.

Q: Will companies save money by using ACH?

A. Yes. ACH could save American companies many millions of dollars a year in postage costs. Companies also will save the cost of late fees incurred when checks are mailed or received a couple days late.

Q: What are the company protections with ACH?

A. Regulation E and the NACHA Operating Rules regulate direct deposit and ACH. Among other protections, these rules give companies 60 days to stop or reverse a payment if they believe there is a mistake. In addition, it is the obligation of the biller's bank to make certain that the biller is legitimate. Regulation E also requires companies to notify companies 10 days in advance if the amount of a bill varies from the previous bill. Additional rules pertain to government payments.

Q: If we use ACH, can the BCRC take extra money from our account?

A. No, Regulation E as outlined in the NACHA Operating Rules protects payers against unauthorized debits from a checking or savings account. It also outlines rules that prohibit a payee from taking money from an account before the date specified and requires the payee to inform the payer 10 days before changing the amount or date of the debit. If a payee mistakenly deducts extra money, Regulation E also provides action steps payers can take to correct the error.

Q: Can the BCRC see how much we have in our account?

A. No, with ACH, companies never have access to your bank accounts. ACH simply authorizes your bank to automatically release your payment to your biller's financial institution.

Q. Can I be setup to send ACH and check payments?

A. Yes.

Q. If we decide to make payments via check, who should we make the check out to?

A. The check should be made out to: GHI-Medicare/BCRC

Q. How do we get started?

A. Simply complete the attached ACH Electronic Coordination of Benefits Agreement (COBA) Credit Authorization Form, authorizing the BCRC to initiate payment directly from your bank account. The authorization will require your account number and the routing number of your bank. With your authorization, the BCRC will instruct its financial institution to debit your account on the due date of the bill. When that happens, the payment is automatically released from your bank account on the payment due date. This withdrawal is easy to track because it shows up on your monthly bank statement.

Q. How long does it take to setup?

A. Once you perform self-registration online and return your ACH setup form, it will take approximately 2 days before you receive your Welcome Package. You will be contacted shortly thereafter, to schedule training.

Q. Who can access to the system?

A. Only the users on an organization, using their logon id and password, will be able to access the system. It's important to remember that your password should not be shared and kept to yourself. This code is an important means of protection for you. Never write it on your PC or any computer materials.

Q. How can the password be delivered for new users?

A. The passwords for use can be delivered over email to new users. In order to protect the users, the user would be forced to change the password on first login. In addition, the user would be prompted a question (such as mother's maiden name) which has to be answered the same way as in the application form for getting a user id in the system. While email delivery of passwords are extremely efficient, password mailer option is also available on selective basis for an organizations that prefer mailers.

1. Password Rules

The system enforces the following rules for passwords -

- minimum 8 alphanumeric characters with at least one numeric character. A maximum of 2 characters can repeat twice.
- forced password change every 90 days (or) on request when a compromise is suspected

The new password on a password change cannot be any of the last 12 passwords used by the user

Easy to guess passwords (like word password, Deutsche Bank etc.) are blocked.

The system automatically disables a user, if the user makes more than 3 invalid login attempts to login into the system.

2. Password Storage

The passwords stored in the system are one way encrypted. If a password is forgotten, a new one needs to be issued. There is no means of decrypting the stored password to its clear text value.

3. Digital Certificates

The db-eBills system supports PKI infrastructure for ensuring transaction security. This ensures the following -

- Knowing with whom you are doing business (authentication)
- Knowing that the information is kept private during transmission over the public internet (privacy)
- Knowing that the information has not been changed during transmission over public internet (integrity)
- Knowing that only the parties involved have access to the information (authorization)
- Knowing that one party cannot deny having participated in the transaction (non-repudiation)
- Knowing that the transaction is actionable and legally valid (digital signature)

Digital Certificates can be used to sign the payment authorization transactions in db-eBills. The digital certificates are issued by Deutsche Bank and are compliant with open standards (X.509 v3). The entire PKI infrastructure adheres to PKCS standards. The digital certificates can be stored in floppy diskettes or smart cards, depending on the necessity within the organization.

While usage of digital certificates is recommended, it is not mandatory to use it within db-eBills. Organizations that require a low cost solution can use passwords for payment authorization.

4. Session Handling

To access db-eBills, the user requires to have a browser that supports 128 bit SSL connection. Secure Socket Layer (SSL) helps provide secure transmission of information along the Internet by encoding the transmitted data using a mathematical formula to scramble the data. Without a corresponding "decoder," the transmission would look like nonsense text and would be unusable. All information from the browser is encrypted before transmission and decrypted on the server (db-eBills system). Similarly the information from the server is encrypted before transmission and decrypted by the browser client before display.

The effectiveness (or level of security) for encryption is measured in terms of how long the key is -- the longer the key, the longer it would take for someone without the correct "decoder" to break the code. This is measured in bits (e.g., 40-bit encryption and the now increasing preferred 128-bit encryption, the level of encryption required to use db-eBills). A 128-bit encryption is trillions of times more powerful (stronger) than 40- bit encryption.

How can we verify that the pages belong to db-eBills from Deutsche Bank

In an SSL session, the browser verifies the digital certificate of the server. This digital certificate contains web server address information that is digitally signed (db-eBills certificate is signed by Verisign). The web browser compares and confirms that the website it connected to matches with the digital certificate information. This can be confirmed by the user clicking on the lock or key icon available in the status bar of the browser.

5. Usage of Cookies

A Cookie is a small piece of information that an Internet site sends to your browser to hold onto until it is time to read it. Cookies can contain expiration dates and specific instructions on which web sites can read them. db-eBills uses Cookie technology as a means to store only the user id you use to connect to db-eBills. This information is stored on your computer's hard drive. Under no circumstances does db-eBills store your password locally on your computer. Users need to enter the password each time they attempt to connect to db-eBills.

6. Inactivity Timeout

The user session is automatically timed out after 15 minutes of inactivity. This time limit can be reduced to a number between 1 and 15 for organizations that choose to have tighter security. db-eBills checks for any inactivity and prompts the users about the session time out 3 minutes before the actual expiry.

7. Concurrent Logins

A user is allowed to login in using the user id only from one terminal or browser. If the same user logs in from another machine, the first login session is automatically terminated and the new login session is activated.

8. Last Login Information

When a user logs into the system, the last login information (date and time) and the number of bad logins if any are displayed. This helps user to re-confirm that no other person has logged into the system with the user's id.

9. Periodic Penetration Testing

The Deutsche Bank data center infrastructure is continuously monitored for network "loop-holes". This testing is conducted by accredited external agencies such as Trusecure. Any network and other infrastructure "weaknesses" are managed and controlled.

10. Active Load Balancing and Disaster Recovery support

All critical components of the machine have active load balancing support whereby the second machine takes over the load of the first machine on failure of the first machine.

A separate exclusive Disaster Recovery site (in a different data center location) is available for take over. Deutsche Bank's stringent business continuity guidelines ensure that business down time on disaster is as minimal as possible.

11. Access to our URL

When a user accesses the db-eBills website, the internet session is restricted to secure SSL 128-bit strength encryption and is applied to secure data transmitted between the user's PC and Deutsche Bank.

12. Access to information (status invoice, etc.)

The bank has incorporated a variety of measures into db-eBills that ensures all user information is kept confidential and secure, as well as to detect and prevent unauthorized access and misuse of the system. We employ online user ID and password verification technology to authenticate that the correct user accesses the system. The data is partitioned by customer and filtered before it is presented to a user.

At the organization level, a biller can only view information pertaining to bills which have been issued by that organization. However, a payer can view bills from various biller which been invoiced to that payer organization only. Furthermore, at the user level, access to invoice information is based on roles. Roles are assigned to a user when the user is created by the administrator.

13. Storage of the information

db-eBills is a browser based application which does not store confidential information in the local PC. All information is stored in the db-eBills database. The database is located in a secure server within the data center. The database does not have any direct connection to the internet.

All connections to the database are audited and periodically reviewed. The database access is restricted to only the system administrators and there is an extensive data center security and policy guideline that needs to be adhered to before a database administrator can have access to the database. Some of the sensitive information such as passwords are hashed and encrypted - and therefore cannot be directly read.

14. Should the payer choose to use debit on demand (direct debit), what is the authorization process and security features in terms of authorization?

db-eBills is configured so that online transactions involving value transfers (financial transactions) are authorized using two factor authentication based on industry standard RSA private/public key technology based on public key cryptography standards. The length of the key is 1024 bits. The private key may be stored on an external portable device (a physical token) that can be removed from the PC when not in use. The authorizer must keep the physical token secure at all times and not disclose the password to prevent misuse. The physical token can only be used in conjunction with the login of the authorizer's User ID and Password.

The payment authorization process is digitally signed to ensure non-repudiation. All actions performed in db-eBills are logged as part of the audit trail.

15. How safe is debit on demand? Can anyone go into the e-bill system and make payments to anyone else other than Biller?

db-eBills only allows payments to pre-determined customer accounts which is set-up by the bank administrator based on biller's instructions. Payers cannot modify or change the beneficiary information. Therefore they cannot pay any one else other than Biller.

Before the payer can select a debit on demand as a payment option within db-eBills, proper direct debit documentation must be submitted and the relevant account information and direct debit mandate needs to be set-up in the system.

16. Access to db-eBills, information, and transmission of data

To access db-eBills, the user requires to have a browser that supports 128 bit Secure Socket Layer (SSL) connection. SSL helps to provide secure transmission of information along the Internet by encoding the transmitted data using a mathematical formula to scramble the data. Without a corresponding "decoder," the transmission would be unreadable and unusable. All information from the browser is encrypted before transmission and decrypted on the server (db-eBills system). Similarly the information from the server is encrypted before transmission and decrypted by the browser client before display.

The effectiveness (or level of security) for encryption is measured in terms of how long the key is -- the longer the key, the longer it would take for someone without the correct "decoder" to break the code. This is measured in bits (e.g., 40-bit encryption and the now increasing preferred 128-bit encryption, the level of encryption required to use db-eBills). A 128-bit encryption is trillions of times more powerful (stronger) than 40-bit encryption.

I: How do we get started?

1. Complete ACH setup form if you prefer to send payments via ACH – this can be found in your COBA Implementation User Guide
2. Perform self-registration online by completing the Financial Profile form
 - Log onto the DB website at dbebills@bd.com
 - Enter your registration code provided within your COBA profile package
3. Once the registration information has been received by the BCRC, you will be setup on db-eBills within two days
4. A Welcome Package will be sent to you which will include all user IDs and passwords
5. The BCRC will contact you to schedule a training appointment
6. Participate in training
7. Begin to receive invoices electronically
8. Begin to make payments via db-eBills

J: Self Registration Process

Checklist

- Have you received your db-eBills Registration Code (Provided by the BCRC)?
- Do you have a workstation with internet connectivity and browser installed (follow the guidelines defined in the Frequently Asked Questions (FAQ) section)?

Register Organization

If your answer to the above is YES, proceed to do db-eBills Self Registration.

1. Access the db-eBills system, by entering the following URL: <https://dbebills.db.com/> on your browser.

2. Click on the "Register" hyperlink.

The Register Organization window will pop-up.

3. Enter your db-eBills Registration Code

(which is your XXX ID provided in your COBA Introduction Package)

You are not required to enter the Customer A/C No.

Click "Next" to continue.

Please contact the BCRC, if you receive an error message

Deutsche Bank

User ID

Password

Remember my ID on this computer

ENTER

Register | Forgot my Password

Printing and payment settlement of paper invoices is no longer a time-consuming and expensive process thanks to the new opportunities that the Internet provides.

db-eBills is Deutsche Bank's new internet-based Electronic Bill Presentation and Payment service for your company and your customers. Your customer's retrieval and payment of bills can be facilitated at anytime and from anywhere.

[Notes to Users](#)

Register Organisation - Microsoft Internet Explorer

Register Organisation

Registration Code*

Customer A/C No.

Next Cancel

4. When you entered the correct Registration Code, the Detailed registration screen will appear.
This is where you can register your organization in db eBills.
You must first enter information about your company.

Mandatory Fields to register your Organization:

1. Customer A/C No.
2. Organization ID - alpha/numeric field with XX max field length
3. Organization Short Name – alpha/numeric field with XX max length
4. Language – select English
5. Address - Street address
6. Postal Code = Zip code
7. City
8. State
9. Country – Select United States
10. Additional Details

Mandatory Fields for User Details are:

11. User ID
12. Email ID
13. User Last Name
14. User Short Name
15. Contact No.
16. Challenge
17. Response
18. Click **'Print'**, to print the information entered, for your records.
19. Click **'Submit'** to pass the registration request to the BCRC for approval.

As soon as the BCRC completes the approval process, an email notification will be sent to the Security Administrator email address, informing them that setup is complete.

The screenshot shows a web browser window titled "Register Organisation - Microsoft Internet Explorer". The form itself is titled "Register Organisation" and is divided into several sections:

- Customer A/C No.:** A text input field with a blue circle labeled "1" around it.
- Organisation Details:**
 - Organisation ID*:** A text input field with a blue circle labeled "2" around it.
 - Short Name*:** A text input field with a blue circle labeled "3" around it.
 - Language*:** A dropdown menu currently set to "English" with a blue circle labeled "4" around it.
 - Address*:** A text input field with a blue circle labeled "5" around it.
 - Postal Code*:** A text input field with a blue circle labeled "6" around it.
 - City:** A text input field with a blue circle labeled "7" around it.
 - State:** A text input field with a blue circle labeled "8" around it.
 - Country*:** A dropdown menu currently set to "United States" with a blue circle labeled "9" around it.
 - Additional Details:** A large text area with a blue circle labeled "10" around it.
- User Details:**
 - User ID*:** A text input field with a blue circle labeled "11" around it.
 - Email ID*:** A text input field with a blue circle labeled "12" around it.
 - Name:** A section with a "Title" dropdown and three text input fields for "First Name", "Middle Name", and "Last Name*". The "Last Name*" field has a blue circle labeled "13" around it.
 - Short Name*:** A text input field with a blue circle labeled "14" around it.
 - Contact No.:** A text input field with a blue circle labeled "15" around it.
 - Challenge*:** A dropdown menu currently set to "Select a Challenge" with a blue circle labeled "16" around it.
 - Response*:** A text input field with a blue circle labeled "17" around it.

At the bottom of the form, there are three buttons: "Submit", "Print", and "Cancel".

Figure 4: Example screen shot of the Organization and User Details Field Descriptions.

Organization Details - Field Description:		
2	Organizational ID	This Organization ID will be used in the system
3	Short Name	Short name of your organization
4	Language	Select English for your organization
5	Address	Enter your street address
6	Postal Code	Enter your zip code
7	City	Enter your city
8	State	Enter your state
9	Country	Select your country
10	Additional Details	You may enter additional information, which will be sent to COBC
User Details – Enter the name of the Security Administrator for your company		
11	User ID	This is the log-in ID for the Security Administrator
12	Email ID	Enter the email address for the Security Administrator. The initial password and email notification will be sent to this address
13	Name	Enter the full name of the administrator
14	Short Name	Enter the short name
15	Contact Number	Enter the telephone number of the Security Administrator
16	Challenge	Select the challenge you would to use
17	Response	Follow the prompts to enter the response to the challenge

Important Note: The information provided is only intended to be an example. Please keep your Challenge and your Respond to challenge private and confidential.

K: Contact Information

If you have any questions or experience any problems during the setup process, you can contact the BCRC:

BCRC EDI Help Desk

Phone: 646-458-6740

Email: COBVA@ghimedicare.com

" This User Guide is for information purposes only and is designed to serve as a detailed overview regarding Deutsche Bank's db-eBills product. The description in this User Guide relates to the db-eBills services offered to customers as of the date of this document (June 2004), which may be subject to change in the future. This User Guide and the general description of the db-eBills services are in their nature only illustrative and do not therefore contain or cannot result in any contractual or non-contractual obligation of Deutsche Bank AG or any of its affiliates.

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COBA ACH Electronic Payment Authorization Form

Thank you for choosing to make your claims crossover payments electronically via ACH. ACH allows you to make COBA payments electronically. Here is how the program works:

- o Each month, the Benefits Coordination & Recovery Center's (BCRC) financial institution will automatically debit your designated bank account for the balance due on your invoice.
- o Payment is automatically released from your bank account on the payment due date.
- o The withdrawal will appear on your monthly bank statement.

To begin the ACH payment program, complete the information requested below and fax to the COBA Accounting Department at 646-458-6761

ACH is regulated by Regulation E and the National Automated Clearinghouse Association's (NACHA) Operating Rules.

Trading Partner's Name _____ COBA ID _____

Address _____

City, State, Zip code _____

Name of Contact _____

Contact's E-mail Address _____

Contact's Telephone Number _____

For ACH Payments

Receiving Bank _____

ABA Routing Number _____

SWIFT Address (if applicable) _____

Your Bank Account Number _____

Bank Contact Name and Number _____

What is your preference to receive ACH advice (i.e. electronic or by mail)? _____