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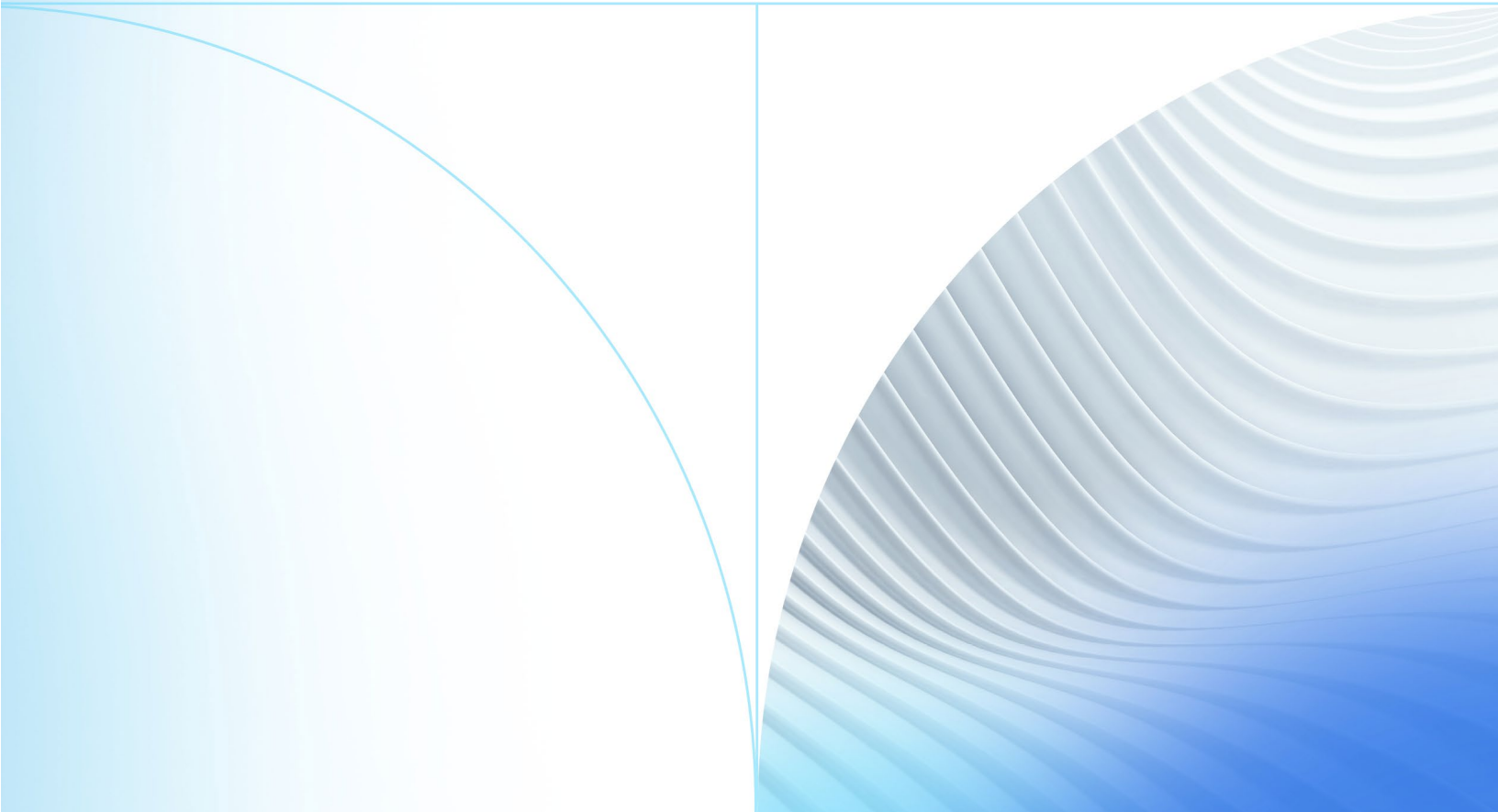
Enterprise Payment Solutions (EPS)

JHA SmartPay Business℠

December 2024

SmartPay Business (SPB) - User Administrator Handbook



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Introduction

An administrator creates and maintains user profiles for employees within an organization and grants certain privileges and roles allowing users to perform tasks in the system.

An admin performs the following:

- Setting up employee user profiles
- Activating or deactivating users
- Editing user profiles
- Unlocking user profiles
- Deleting user profiles
- Resetting passwords and providing new temporary passwords
- Assigning specific roles or functions
- Designating certain users as authorized callers for support-related questions
- Allowing access to any and all accounts (locations) for employees to process

Based on roles assigned by an admin, users process transactions, generate reports, research historical transactions, edit transactions, and contact support.

For questions about the application, contact your first line of support. For a complete guide on how to run reports, see the *User Reports Handbook.*

IMPORTANT: Screenshots are provided for general orientation. Your screens and menu options may differ from the examples pictured in this document.

User Terminology

This manual refers to certain parties and their responsibilities when managing your customers with this application. The following terms define who perform tasks in the system.

User Admin and FI/Partner Admin – Responsible for setting up user profiles. User Admins establish privileges and roles for users, allowing them to complete tasks within the application. These administrators have the ability to:

- Creating, deleting, activating, or deactivating a user.
- Resetting a password and providing a temporary password to a user.

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- Unlocking a user.
- Assigning specific privileges and roles to a user.

NOTE: If the User Admin needs to perform tasks in managing customers or transactions, it is strongly recommended a separate user profile is created with the appropriate privileges and roles. Using a user profile helps specify which users are performing tasks and prevents miscommunication.

User – A person within your organization who is responsible for completing tasks within the application, as designated by the User Admin. Responsibilities for a user include:

- Setting up customer profile information.
- Editing transaction details.
- Generating reports.
- Processing transactions.

Customer – A client within your organization wishing to make deposits/donations.

Session Timeouts & Maintenance

The system automatically logs off users who are inactive for at least 15 minutes. You receive a two-minute *Session Timeout Warning*. Click anywhere on the screen to remain logged in.

When the system shuts down for maintenance, find the notice at the top of your page. It appears as a bar. This notice indicates the time and date of the shutdown.

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Admin: Getting Started

You are provided with your site's URL address, an admin user name, a temporary password, and a company name to enter the first time you log in to the system. Save the URL for future use, as it is a route of access into the system.

1. Once at the provided URL address, complete the **User Name**, **Password**, and **Company** fields. Select **Log In**.

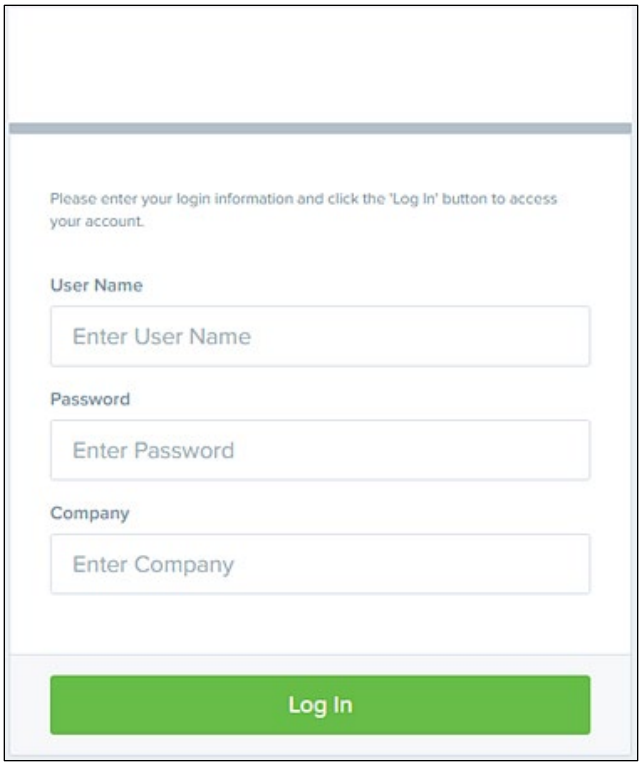

FIGURE 1: LOGIN PAGE

2. The system prompts you to change your password. Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a new password:
   - At least one uppercase letter
   - At least one lowercase letter
   - At least one numeric digit
   - At least one special character
   - 12–50 characters in length
3. Click **Update Password**.

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Password Security

To help protect users' authentication credentials, each user needs a unique set of credentials. It is best to choose hard-to-guess passwords. The minimum character length for a user password is 12 characters, and upper and lowercase letters, numbers, and a special character are also required. If the password requirements are not met, the following message appears: Passwords must be a minimum of twelve characters in length, include both uppercase and lowercase letters, at least one special character, and at least one numeric digit. Passwords must not include your user name.

FI Admins should take steps to protect their passwords. Never write down your password or share it with anyone. Do not store passwords where they may be found.

Passwords are reset every 90 days, and you cannot reuse the previous four passwords. If you suspect that your password has been compromised, change it immediately. Five unsuccessful login attempts temporarily locks a user account. To unlock an account, see the Unlocking a User Profile section.

Creating a Secret Question

Your profile must include an email address where a new temporary password is sent if you forget your password. The email also allows you to make changes to your password unless you are locked out of your profile.

You must set up a secret question as a security measure before you can create a new password.

If you answer the secret question correctly, you receive an email with a new temporary password. Secret questions do not need to be a complete question or contain a question mark. The secret question and answer are not case-sensitive.

NOTE: Single sign-on users do not need to set up a secret question, but they do need to set up an authorized caller question.

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1. Log in to the system.
2. Select **User menu | My Settings**.

IMPORTANT: Screenshots are provided for general orientation. Your screens and menu options may differ from the examples pictured in this document.

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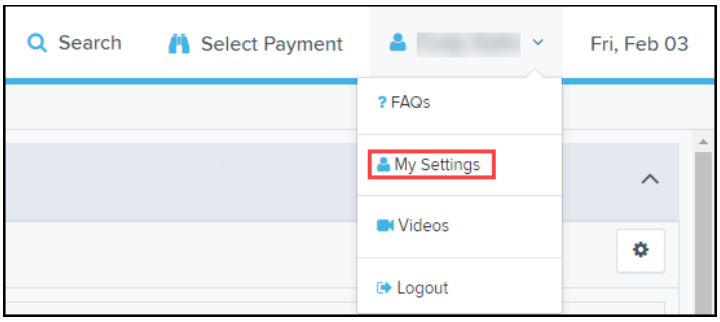

FIGURE 2: MY SETTINGS

The system prompts you for your current login password to reach the *My Settings* page. Once there, make changes to the sections regarding passwords, secret question and answer, and authorized caller, as needed.

3. Select **Update** when finished.

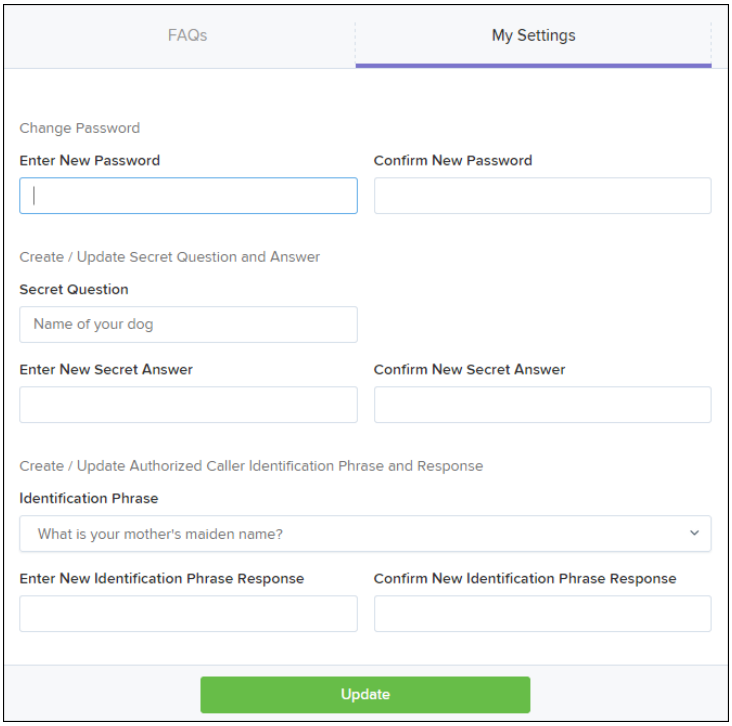

FIGURE 3: MY SETTINGS PAGE

4. Enter an answer in the **Enter New Secret Answer** field and again in the **Confirm New Secret Answer** field. Make changes to your password if needed.
5. Click **Update** when finished.

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Self-Service Password Reset

Users reset passwords using the password rest link. To reset a password:

1. Click **Request Password**.
2. Answer the security question.
3. Click **Request Password**. A notification window appears, to confirm that a password is being emailed to you.

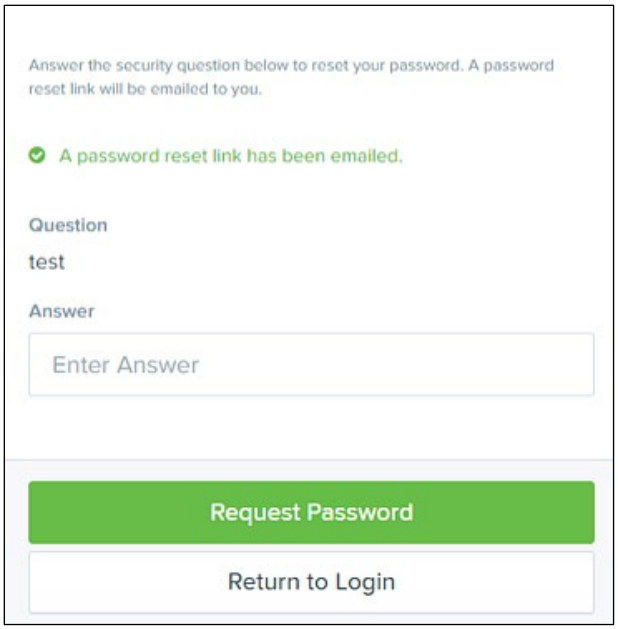

FIGURE 4:RESETTING PASSWORD LINK NOTIFICATION

4. From your email, click the provided link. Existing users have one hour to use the link. New users have one day.
5. After the *Security Challenge* page opens in your browser, answer the security question a second time.
6. Click **Submit Answer**.
7. On the next page, complete the **New Password** and **Confirm Password** fields.

NOTE: Remember to follow the password security requirements.

8. Click **Update Password**. A *Password Update Complete* notification appears.
9. Return to the *Login* page to submit your updated password.

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Updating a User Profile

As the User Admin, you need to update your profile with an email address where a new temporary password can be sent.

1. Log in to the system.
2. Select **Admin | Users** from the left main menu.

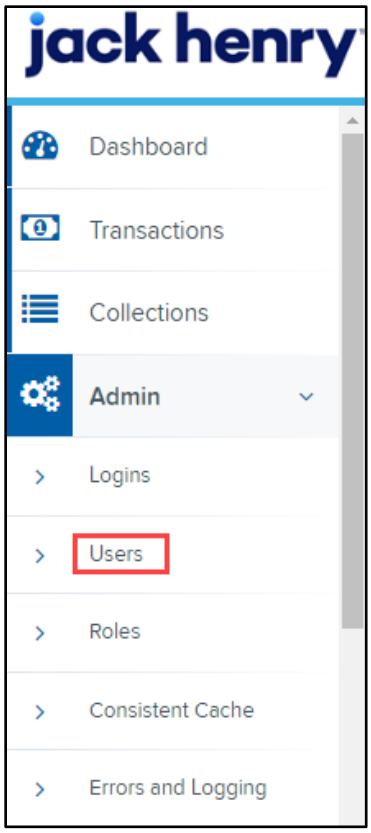

FIGURE 5: ADMIN TAB, USERS SUB-OPTIONS

3. Select **Edit** to choose the user profile to update.

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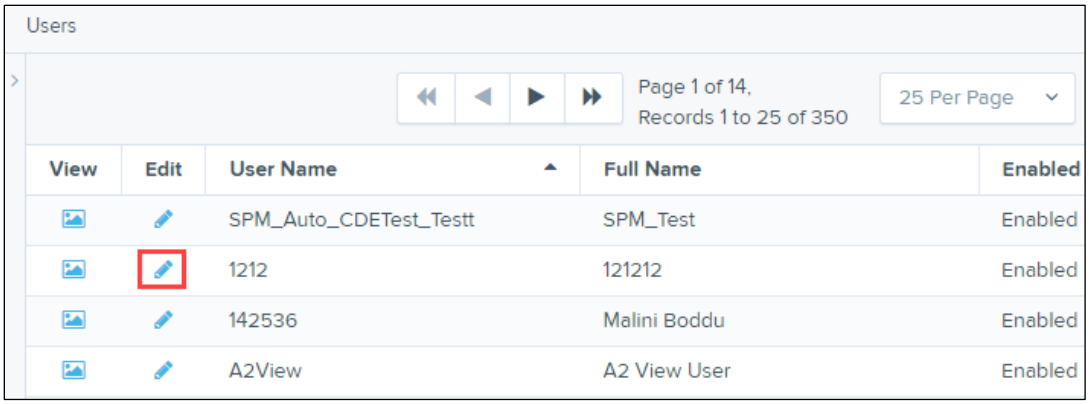

FIGURE 6: EDIT USER OPTION

4. Change any of the *Update User Settings*, *Privileges for this User, Roles,* and *Locations for this User* sections.

NOTE: The **Email Address** field is in the *Update User Settings* section.

5. Click **Update** to save all changes.

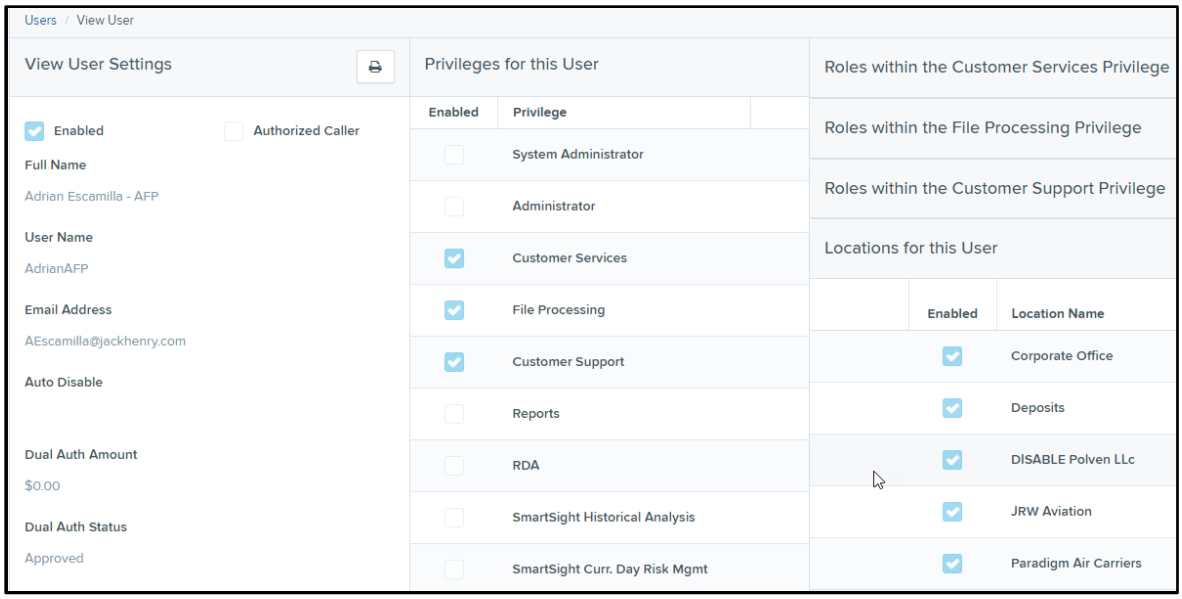

FIGURE 7: EMAIL ADDRESS ON UPDATE USER SETTINGS PAGE

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Creating a User

Administrators create users who work with transactions, reports, or other tasks within the system on a daily basis. The Admin also updates a user's profile, provides new passwords, unlocks a user's profile, and deletes a user's profile.

1. Log in to the system.
2. Select **Admin | Users** from the left main menu.
3. From the left navigational bar, under the *User Admin* heading, select **Add User**.

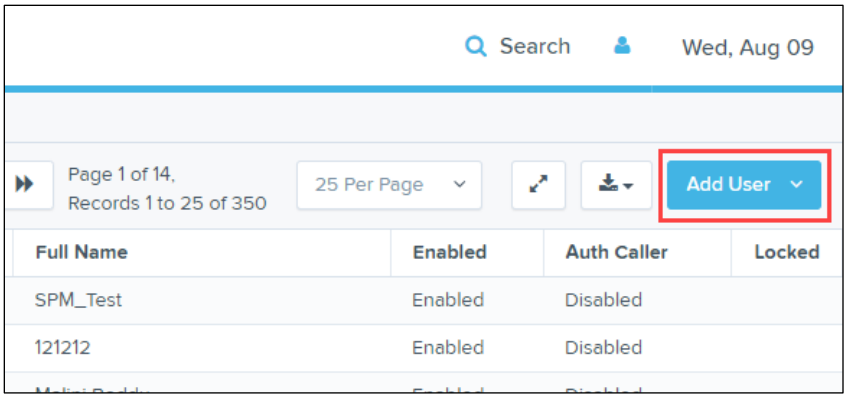

FIGURE 8: ADD USER OPTION

4. Fill out the *Add User Settings* and the *Privileges for this User* sections. Note that a temporary password appears at the bottom of the page. Provide this password to the user you create.
5. Select the **Authorized Caller** check box to allow a user to contact EPS for support. Once selected, the user must establish an **Authorized Caller Identification Phrase** the EPS Customer Support representative uses to verify authorization. Callers who cannot answer their identification phrase are directed to their financial institution for further assistance.
6. After you select privileges for this user, click **Add**.

The system creates the user and allows you to select roles underneath each of the privileges assigned to them. For a complete list, see *Appendix A: Privileges and Roles*.

7. Select roles for this user
8. Select the locations for this user.
9. Click **Update** to finish assigning privileges and roles for this user.

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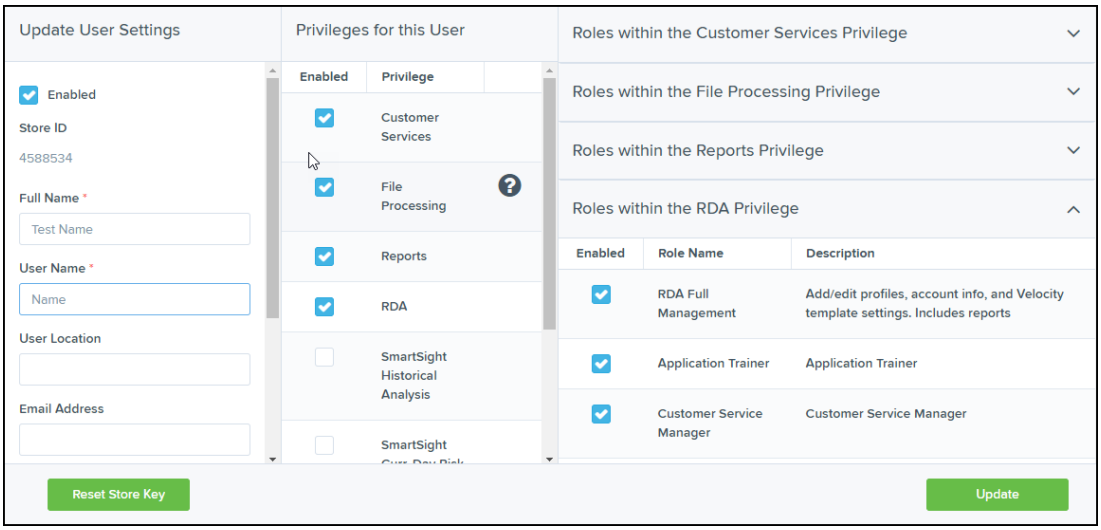

FIGURE 9: UPDATING A USER

Assigning Privileges and Roles

The administrator assigns the appropriate privileges and subsequent roles to users' profiles. Users must be given a privilege before roles under that privilege are assigned.

The following table lists the most common roles associated with the *Customer Services* privilege.

Role	Definition
Accounting	Allows a user to run reports, balance all checking and credit card transactions, look at transaction details, edit transactions, view check images, and monitor and research transactions.
Accounting – Approve Check Only	In conjunction with the Dual Authorization feature within a user's profile, this role designates the user as the second person who approves a transaction in the *Awaiting Approval* status. The different user made the transaction.
Accounting – User Role	A user with this role cannot access the *Transaction Status Summary* on the home page of the application.
Credit Card	Allows a user to process scanned and card-not-present transactions.

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Credit Card View Only	Allows a user to view payment screens concerning credit card information but not to process a payment.
Edit ACH Opt Out	Allows a user to edit the ACH Opt Out list.
Preauthorized Recurring Credit	Allows a user to set up recurring ACH credits that customers use to pay creditors. **NOTE:** This feature is not used for payroll.
Preauthorized Single Credits	When selected, a user creates a one-time manual ACH credit or partial refund. Alternatively, the customer creates a payment to their creditor.
Preauthorized Single Debits	Allows a user to create a one-time customer-authorized ACH debit transaction.
QB Admin	Allows a user to set up the link to the QuickBooks® account and export transaction files to QuickBooks®.
Refund	Allows a user to create refunds (complete reversals) of already-processed ACH transactions.
RDC Admin	Allows a user to create, scan, and submit items as a transaction.
RDC User	Allows a user to create and scan items, but not submit them as a transaction.
RDS User	Allows a user to create, scan, and submit an item as a transaction.
RTG User	If selected, third-party vendor files are sent through Real Time Gateway.
Telephone Payment	Allows a user to create a customer-authorized ACH payment received via the telephone.
View ACH Opt Out	Allows a user to view a list of customers who have opted not to have their transactions processed as ACH items.
View ACH Opt Out Account	Allows a user to view, add to, and edit the ACH Opt Out list, and view a customer's complete account number instead of just the last four digits.

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View Batch Images (Debits & Credit Report)	Allows a user to access to the batch image file to print, save, or view.

After selecting the roles you wish to allow for the user, select **Update** to save all changes.

Unlocking a User

The system locks out users who key a password incorrectly at least five times or fail to answer the secret question correctly when requesting a temporary password.

As the Admin, you are responsible for unlocking FI user profiles to allow access to the system again. If the Admin user is locked out, contact your first line of support for assistance. To unlock a user:

1. Log in to the system.
2. Select **Admin | Users** from the left main menu.
3. Under the *Locked* column, select the **Unlock** option for that user. The **Unlock** text disappears, and the user profile unlocks.

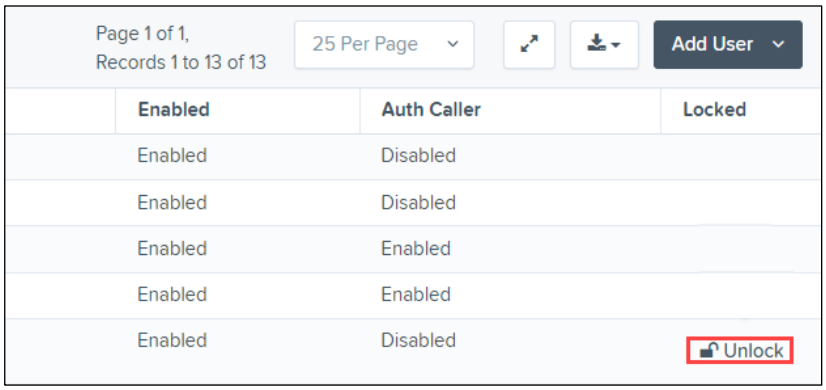

FIGURE 10: UNLOCK OPTION

NOTE: If the user needs a new password, reset the password following the steps in the *Resetting a Password* section.

Resetting a Password

1. Log in to the system.
2. Select **Admin** | **Users** from the left menu.
3. Select **Edit** to display the *Edit User* page.

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4. Select **Reset Password** at the bottom of the page. The user's profile generates a case-sensitive, temporary password.
5. Click **Copy Password** to manually send the temporary password to a user or click **Copy Password Reset Link** to manually send the user a link.

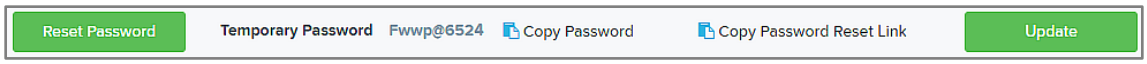

FIGURE 11: SPB RESET PASSWORD BUTTON WITH COPY PASSWORD/COPY PASSWORD RESET LINK

Deactivating a User

Deactivating a user keeps the profile intact until the Admin re-allows the account. The Admin deactivates users who are on leave for an extended period of time before working with the application again.

1. Log in to the system.
2. Select **Admin | Users** from the left main menu.
3. Select **Edit** for the user profile you wish to deactivate.
4. Uncheck the **Enabled** box in the *Update User Settings* section.

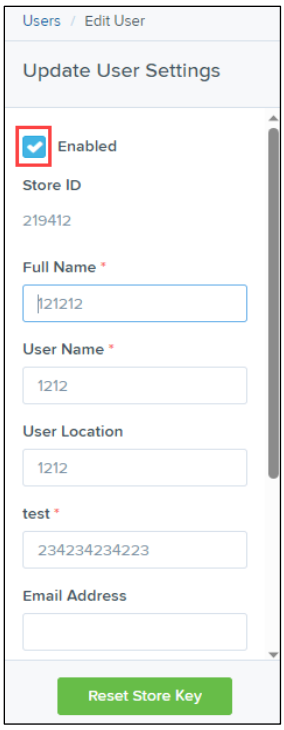

FIGURE 12: DESELECTING THE ENABLED CHECK BOX

5. Click **Update** to save all changes.

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Deleting a User's Profile

Deleting a user profile removes it from the list of users and makes it inaccessible. The user name for that profile cannot be used again. The profile is categorized as a deleted user.

To delete an admin, you must first remove the *Administrator* role from the user's profile. Then:

1. Log in to the system.
2. Select **Admin | Users** from the left main menu.
3. Select **Edit** for the user profile to delete.
4. Select **Delete User**.

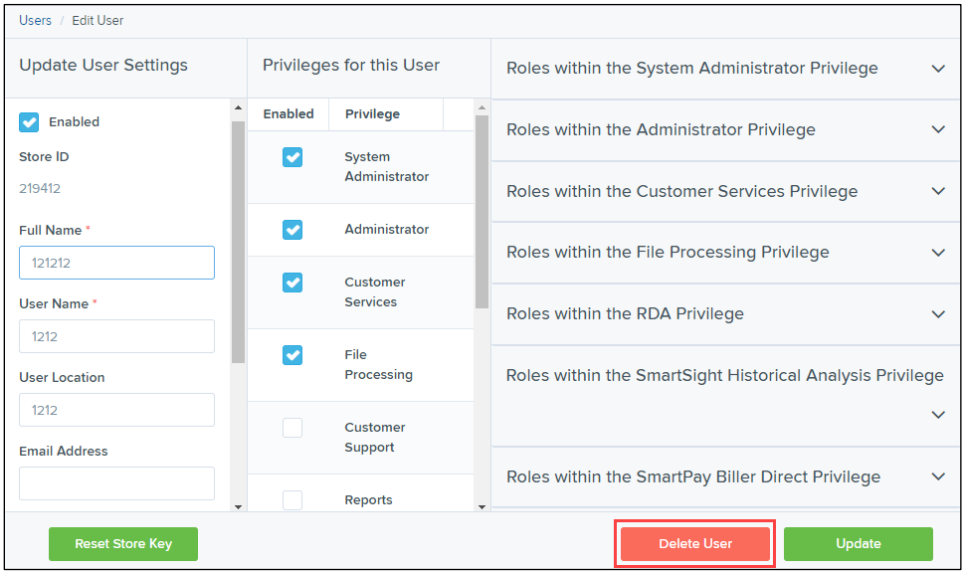

FIGURE 13: DELETE USER OPTION

5. When the confirmation prompt appears, select **Yes**.

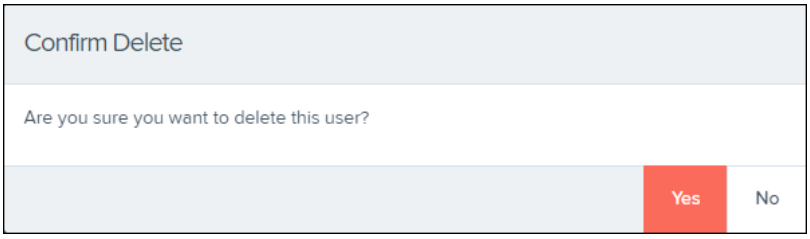

FIGURE 14: DELETE USER CONFIRMATION

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Listing Deleted User Profiles

A list of the user profiles that you have deleted is available if you need to refer to a previous user's profile information. This list also provides the profile's audit history and any updates made to it.

1. Log in to the system.
2. Select **Admin | Users** from the left main menu.
3. In the *Merchant Users* section, select the **Deleted Users** option under *Filters*. The list of users automatically updates to display only deleted users.

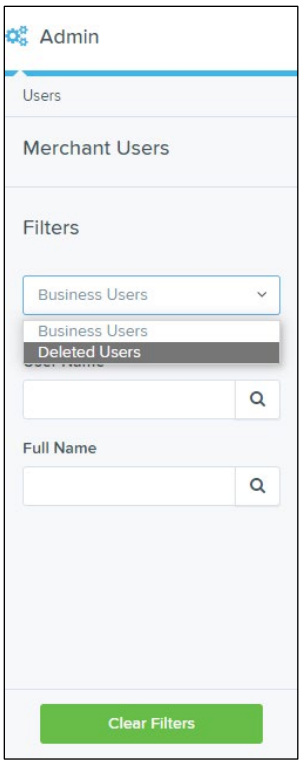

FIGURE 15: DELETED USERS FILTER

4. Click **Clear Filters** to remove any filters from the list of users.

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