

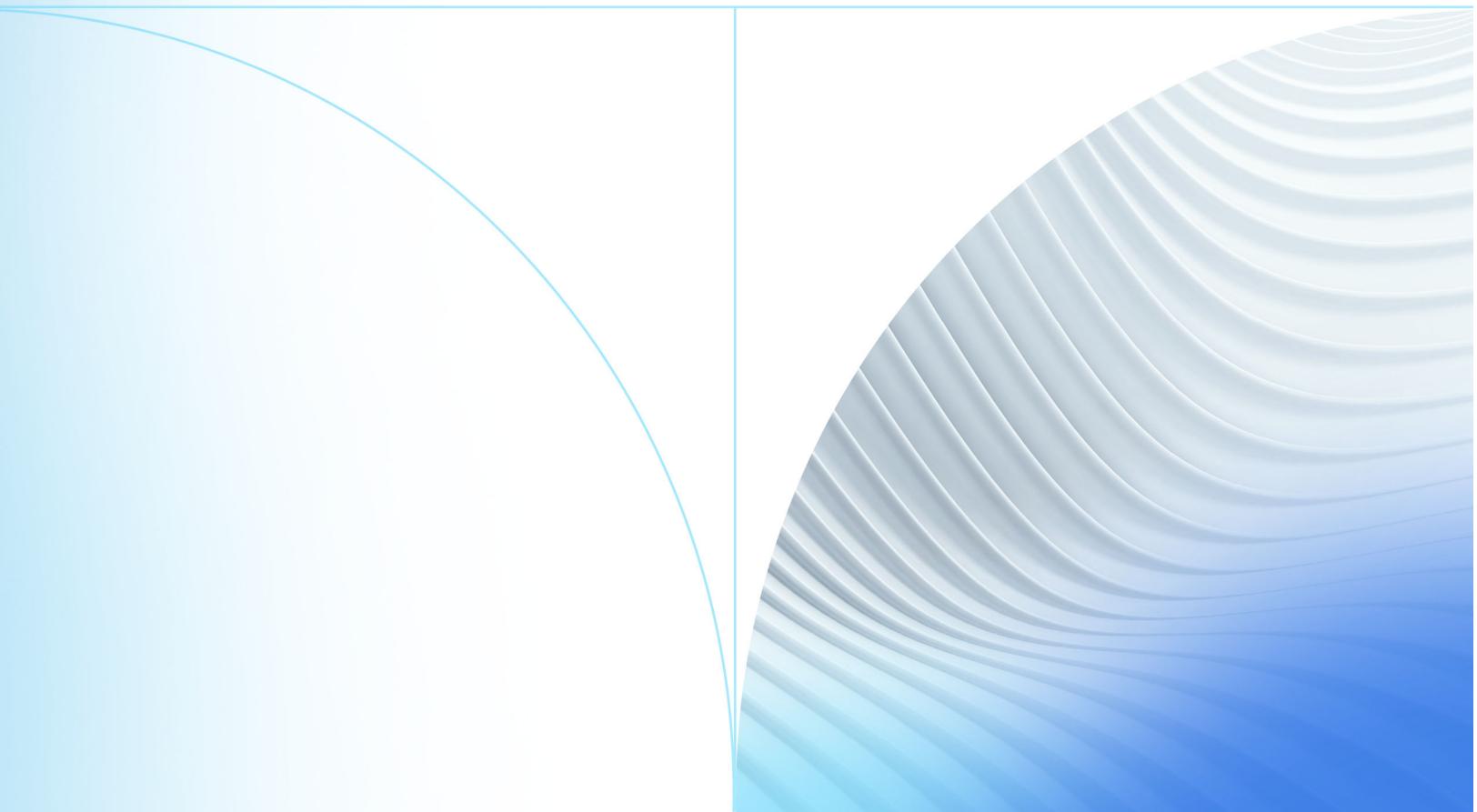


**JHA Payment Solutions™**  
Enterprise Payment Solutions, JHA  
SmartPay Business™

# Introduction to SmartPay Business

For Merchants

12/18/2024



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# About SmartPay Business

SmartPay Business (SPB) is a payments platform designed to make daily tasks and information management easier.

Some SPB features include:

- Streamlined navigation.
- Customizable display.
- Links to frequently visited pages
- Improved sorting and filtering options.
- Intelligent use of common colors to represent repeated action types consistently.

This document highlights ways to use the features in SPB and includes a list of available reports.

For information about system requirements, see the *SmartPay System Requirements* document published on the *Resources* page of SmartPay Manager and on the *For Clients* site.

## **NOTE**

Screen images are provided for general orientation. Your screens and menu options may differ from the examples pictured in this guide.

# Logging In to the System

The following is a walk-through that details how to log in to the SmartPay system.

After your administrator provides you with a URL address to access the application, save this URL to your favorites. A user name, temporary password, and company name are also provided. Only the password is case-sensitive.

1. Open a web browser and enter the URL address provided by your administrator.
2. From the login screen, enter the **User Name**, **Password**, and **Company**.
3. Select **Log In**.
4. If necessary, change your password.

## NOTE

The new password must meet the password requirements.

5. Select **Update Password**.

## 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, including upper and lowercase letters, numbers, and special characters. FI/Partner Admins must take steps to protect their 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.

## NOTE

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.*

Never write down your password or share it with anyone. Do not store passwords where they can 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, seek assistance from an administrator or support.

## Creating a Secret Question

Set up a secret question as a security measure so a new password can be created.

Make sure you are logged into the system.

As a user, you need an email address associated with your profile so a new temporary password link can be sent to you if you forget your 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 establish a secret question.

1. Select **My Settings** from the user drop-down menu at the top right of the page. The system prompts you for your current password before displaying the *My Settings* page.
2. Enter the necessary changes in the **Change Password, Secret Question, and Authorized Caller** fields.
3. Select **Update**.
4. Enter an answer in the **Enter New Secret Answer** and **Confirm New Secret Answer** fields.
5. Select **Update**.

## Choosing an Identification Phrase

If you are designated an authorized caller, you must have an identification phrase and answer. EPS Support verifies this information when you contact them.

Make sure you are logged into the system.

The Support team only accepts calls from users who are designated as authorized callers. Your administrator grants you this user role.

1. Navigate to the *My Settings* page.
2. Select the **Identification Phrase** drop-down arrow and select a question.
3. Type the answer to the question in the **Enter New Identification Phrase Response** and the **Confirm New Identification Phrase** fields.
4. Select **Update**.

Your identification phrase is set. When you contact EPS Support, you are asked to confirm this information and it will be verified.

## SmartPay Business Administrative User Tasks

Administrators set up new users, assign roles to users, and reset, delete, and unlock users.

Administrators are responsible for creating profiles within your organization for users who are responsible for completing tasks within the application daily. The Admin user is also responsible for updating user profiles, providing new passwords, unlocking users if they become locked out of the system, and deleting a user's profile.

### Unlock a User Profile

Users within your organization can be locked out of the system. An administrator can unlock SPB user profiles.

If the Admin is locked out, contact your first line of support for assistance or use the self-reset steps in the *Self-Service Password Reset* topic.

### Resetting a Password in SmartPay

You can reset a password in SmartPay by requesting a password reset link.

If you forget your password, you can reset it if you correctly filled out the other fields.

1. From the login page, select the **Request Password** button.
2. Answer the security question when prompted.
3. Select **Request Password**.
4. In your email, select the provided link.

#### NOTE

Existing users have one hour to select the reset link. New users have one day.

The *Security Challenge* page opens in your browser.

5. Answer the security question a second time to confirm your answer.
6. Select **Submit Answer**.  
The system prompts you to change your password.
7. Complete the **New Password** and **Confirm Password** fields.
8. Select **Update Password**.  
A *Password Update Complete* notification appears.

Return to the *Login* page to submit your updated password.

## SPB – Self-Service Password Request

Users can reset passwords using the password reset link.

1. Select **Request Password**.
2. Answer the security question.
3. Select **Request Password**.  
A notification window indicating that a password reset link has been emailed to you appears.
4. Select the provided link in your email.

### NOTE

An existing user has one hour to use the link. A new user has one day.

The *Security Challenge* page opens in your browser.

5. Answer the security question a second time.
6. Select **Submit Answer**.  
A new page opens.
7. Complete the **New Password** and **Confirm Password** fields.
8. Select **Update Password**.  
A **Password Update Complete** notification appears.
9. Return to the *Login* page to submit your updated password.

# SmartPay User Interface

The SmartPay interface allows you to access quick information while in the system, and configure how the application looks to you.

## Top Menu Bar

### Search

**Search** allows you to find a customer or a transaction. The search filter criteria dialog helps to narrow search results.

### Entity Chooser

The **Entity Chooser** allows you to select a customer to work with in the system at the customer level. This option allows you to return to the financial institution level.

### User Drop-Down Menu

The menu allows you to access user settings and FAQs. It also lets you log out or change your password.

## Other Navigational Features

### Collapsible Sections

Some page sections in the application, such as menus and panels, are collapsible and expandable. These sections are expanded by default.

### Tooltip

These short comments in the interface include information that defines a field or tells more about that option and can be accessed by hovering over the options.

### Print

You can print information from the application by clicking  **Print**.

### Action Buttons

These buttons include options to create, save changes, cancel, or clear filters. Some of these buttons contain a drop-down menu with more options.

#### Action Button Examples



### Confirmation Buttons

These buttons contain a check mark or an x and are used to confirm or cancel edits in the application.

### Icons

Icons are small, clickable buttons often set next to fields that allow you to perform actions in the system.

### Session Timeouts

The system displays a *Session Timeout Warning* window two minutes before automatically logging off users who have been inactive for 15 minutes. Clicking anywhere in the application allows users to remain logged in.

## Dashboard

The customizable *Dashboard* page is made up of a series of panels that provide users with quick information.

An *Overview* panel contains a welcome message and user-related information such as password expiration warnings or last login date, a *News* panel for messages, and customization options for how to display the *Dashboard* page. This page is also where a warning appears if EPS does not support your operating system.

#### NOTE

Other panels are viewable from the *Dashboard* page as permissions allow.

## Display Settings

Display settings allow you to determine how the *Dashboard* page looks.

SmartPay display settings let you decide how the *Dashboard* page appears. Settings are updated, saved automatically, and remembered for each user.

You can use the **View** and **Expand** buttons to determine what panels you see after logging in to the system. You can also use the **Priority** arrows to decide the order of the panels.

## Customizing the Quick Links Panel

The *Quick Links* panel gives you a customizable list of commonly used transactions and reporting tools.

Make sure you are logged in to the system.

1. From the *Dashboard* page, select  **Settings**.  
The *Settings* pane opens, showing a list of available transactions and reports.
2. Select the column that you want to configure, **Transactions** or **Reports**.
3. Turn on any of the items that you want to appear on the **Quick Links** panel.

#### TIP

Select the **View** check box to select all items in a column. For the *Transactions* column, select items with a light gray background to select all items in that group.

4. Select  **Settings** to close the pane.

## Session Timeout

The system automatically logs off users who are inactive for at least 15 minutes.

You receive a two-minute **Session Timeout Warning**. Select anywhere on the screen to remain logged in.

# Data Privacy

SmartPay Business allows financial institutions and customers to delete data at the request of a verified customer.

A requester submits a data disclosure and a link containing information about their data privacy policy from any EPS web page that contains personal information collected from a consumer.

This is done by "forgetting" a customer. Deleted, or forgotten, customers cannot access EPS products. After you forget a customer, you cannot:

- Reverse the process
- Edit the forgotten customer
- Use the forgotten customer for transactions

To forget a customer, you need the *Customer Data Privacy* role, with the *Customer Services* privilege, assigned to you.

## Forgetting a Customer

You can delete, or forget, customer information by using the **Forget Customer** option.

Ensure that you are logged in to the system and are assigned the *Customer Services* privilege and the *Customer Data Privacy* role.

Forgetting a customer permanently removes the customer data from the system. Use this feature with caution.

1. Select the customer to navigate to the **View Customer** page.
2. Select **Data Privacy** on the top right of the page.  
The *Data Privacy* page appears.

3. Select **Generate Disclosure** to automatically download a disclosure notice.

### Data Privacy Page

Data Privacy	
User Information	Accounts ^
Customer Name [Redacted]	<b>No accounts</b>
User Name	Transactions ^
Address	<b>No transactions for previous 12 months</b>
City	
State/Region	
Postal Code	
Country	
<b>Generate Disclosure</b> <b>Forget Customer</b>	

#### CAUTION

Customer data loss will occur! Proceeding means you are no longer able to edit customer information, nor are you able to select this customer for any transaction. Selecting **Forget Customer** is not reversible.

4. Select **Forget Customer**.  
A confirmation window appears.
5. Read the confirmation notice carefully.
6. Select **OK**.

## Generating a Disclosure via User Settings

You can generate a disclosure notice and delete a site user via the *User Settings* page.

Ensure that you are logged in to the system and have the *Administrator* privilege with the *Merchant Administrator* role.

Users who have administrative privileges can generate a data disclosure and can delete site users. Users with the administrative privilege cannot be deleted.

1. Select the **Admin** tab.
2. Select **Users**.
3. Select  **View** next to the user that you wish to generate a disclosure for.  
The *View User Settings* page appears.
4. Select the **Data Privacy** button on the bottom left.  
The *Data Privacy* page appears with the user's information: full name, user name, and email address.
5. Select the **Generate Disclosure** button to print or download a disclosure.  
After the disclosure is generated, the **Delete User** button appears.
6. Select **Delete User**.
7. Select **OK** to confirm the deletion and return to the *Users* page.

**NOTE**

If you do not click **OK**, no changes are made.

The user you deleted appears on the *Deleted Users* page.

# About SmartPay Business Reports

SmartPay Business (SPB) offers several ways to retrieve batch, deposit, and transaction information via reports.

In SmartPay Business, you can generate preset reports or create custom reports on a daily, weekly, and monthly basis, or within specific date ranges you choose.

Reports allow you to perform various tasks, including balancing batches and deposits, viewing transaction details, monitoring various items, and reconciling bank statements. Reports may be printed or exported into a Microsoft® Office Excel® spreadsheet, a tab-delimited file (.tsv), or a comma delimited file (.csv).

## SmartPay Reports Interface

There are several tools available for you to decide how to view and print reports, which always generate in Central Time.

### Pagination

These arrows at the top of the page allow you to navigate pages of records. You may change the number of records that appear per page.

### Filter



The **Filter** button allows you to display searchable fields that filter report information based on criteria you enter in the fields.

### Report Layout



The **Report Layout** button allows you to choose the columns on display in a report and in which order the columns appear. The application remembers changes made to view, freeze, or prioritize a report for each user.

### View Mode



The **View Mode** button allows you to expand report results to a full page. Use the same button to revert to a normal view.

### Print Reports

The **Print** button allows you to output the report to a printer. Printing in landscape mode allows you to print more data columns per page than portrait mode.

### Export



The **Export** button contains a menu with options for exporting report results in three formats: CSV, TSV, and Microsoft® Office Excel® Workbook.

# Available Reports

There are several preset reports available in SmartPay Business (SPB).

## Standard Reports

These reports have preset filters.

- *Show Notice of Change Items*
- *Show Items that Returned NSF Today*
- *Show Items that Returned Bad Account Today*
- *Show Items that Charged Back Today*
- *Show Items that Settled Today*
- *Show Items that Returned Other Check21 Today*
- *Show Items Detected as Duplicate Transactions*

## Recurring Payment Reports

These are recurring payment reports with preset filters.

- *Show Recurring Payments That are Disabled*
- *Recurring Payments Due*

## Remote Deposit Capture Reports

The preset report in this section is the *Deposit Results* report.

Depending on the time frame requested, the report is delivered for review either on-screen or via file export. For report requests within the past two years, the data is available within SPB for review. For report requests older than two years, the data is available in file download format and located on the *Reports* dashboard, under the *Download Reports* section.

### NOTE

To request *Deposit Results* reports that are older than two years, the start and end dates must both be older than two years. Report results only include up to the previous seven years.

## Merchant Settlement Account Reports

Under this section, the *Credits and Debits to Your Merchant Settlement Account* report tracks credits and debits to your merchant settlement account.

# Tooltips and Other Features

Additional features, such as tooltips, provide quick information while you work in the system.

Tooltips include information that defines a field or tells more about that option. You can access them by hovering over the options.

- Print icons are available in the system for printing information. Use  **Print** to begin the printing process from within the application.
- Options to create, save changes, cancel, or clear filters are features inside specific drop-down menus. Look for buttons and icons to perform actions in the system.
- Some action buttons contain a drop-down menu feature with one or more option.
- Other action buttons appear next to fields, such as editing a transaction or account.
- Changing fields in the system sometimes requires a confirmation. For example, select the check box to confirm (or cancel) edits made to a transaction.

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