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Enterprise Payment Solutions (EPS)

JHA SmartPay Business™

October 2023

SmartPay Express for the Merchant

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Introduction

SmartPay Express (SPE) is an application that allows your clients/customers or tenants (referred to here as end users) to make checking account and/or credit card (if applicable) payments or donations online. The Admin user in your organization can create additional user profiles to help you manage these payments/donations from end users. Transactions from end users on your SPE payments site flow into the payments system in SmartPay Business for you to manage on a day-to-day basis.

Based on the privileges and roles provided to them, users within your organization can perform end-user management tasks. These tasks include the ability to manage account information, transactions, and reporting. The ability to view, print, and export a list of end users is also available. Depending on your established settings, there are several payment methods available within the application.

Payment Method in SPE	**Description**
Quick Pay	A one-time payment from end users that does not require registration and does not maintain any contact, account, or password information. End users can register in the system if they wish, but registration is not required.
Single Payment	A payment by a registered end user to a specific account/location.
Recurring Payment	Similar to a payment plan, a registered end user can set up regularly scheduled payments, for the same amount, to be deducted from the end user's account.

NOTE: The single and recurring payment options require end users to register and maintain contact and account information with the SPE site. This information includes an email address, password, and secret (security) question in case an end user forgets the password. Registration also grants end-users access to both historical and future scheduled (if applicable) payment reports.

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Using SPE with Remote Deposit Complete™ and JHA SmartPay Remote Deposit Scan™

SPE is an application that can be joined with the JHA SmartPay Remote Deposit Complete (RDC) and/or JHA SmartPay Remote Deposit Scan (RDS) payments solutions. If you have SPE with RDC or RDS, you have various functions available, including:

- Editing customer/end user records.
- Editing customer/end user transactions.
- Listing and viewing transactions made with SPE in SmartPay Business.

DISCLAIMER: The ability to edit customer records and transactions created in SPE is provided through the *Accounting* role, which is created by default when adding SPE to RDC or RDS. The *Accounting* role can be found under the *Customer Services* privilege and must be assigned to users within your organization to edit SPE transactions. *It is the responsibility of the merchant to obtain and retain the appropriate authorizations from SPE customers before saving changes to approved transactions.*

For more information on all the additional features available to you with SPE and RDC/RDS, including reporting capabilities, refer to the *Remote Deposit Complete Handbook* or *Remote Deposit Scan Handbook.*

Routes of Access

For SPE, there are two main routes of access to the system, each providing different functions according to which user is accessing the system and what responsibilities a user has. The following is a brief description of the ways to access the system, and who typically uses each route.

- **SmartPay Business**: Admins use this portal to set up employees within your organization (referred to as SPE users) using the application and to assign them privileges and roles for specific tasks. SPE users access this portal to generate reports about end-user transactions and to view transaction histories.
- **SmartPay Express URL**: A custom-branded URL that you must provide to your end users, who navigate to this URL to make payments/donations. Your financial institution can also give this URL to you.

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System Requirements

In addition to a high-speed internet connection, the application runs optimally on certain browsers. The following browsers have been certified for SPE use.

SmartPay Express URL:

- Microsoft® Windows® 11
- Windows: Microsoft Edge™ or Google Chrome™

SmartPay Express Admin:

- Microsoft® Windows® 11
- Windows: Microsoft Edge™ or Google Chrome

Trusted Sites

You may need to add certain URL addresses to your list of trusted sites for SPE to run optimally with Google Chrome.

1. Open Google Chrome. On the far right of the address bar, select the menu icon and then choose **Settings**.

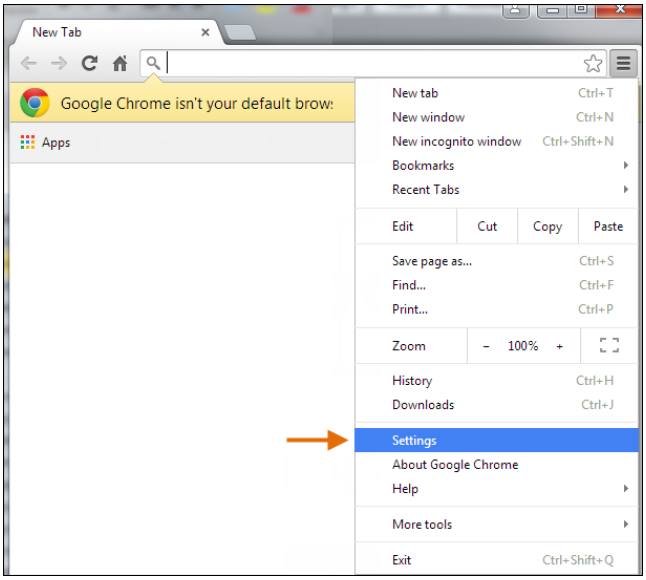

FIGURE 1: SETTINGS

2. Scroll to the bottom of the page and select **Show Advanced Settings**.

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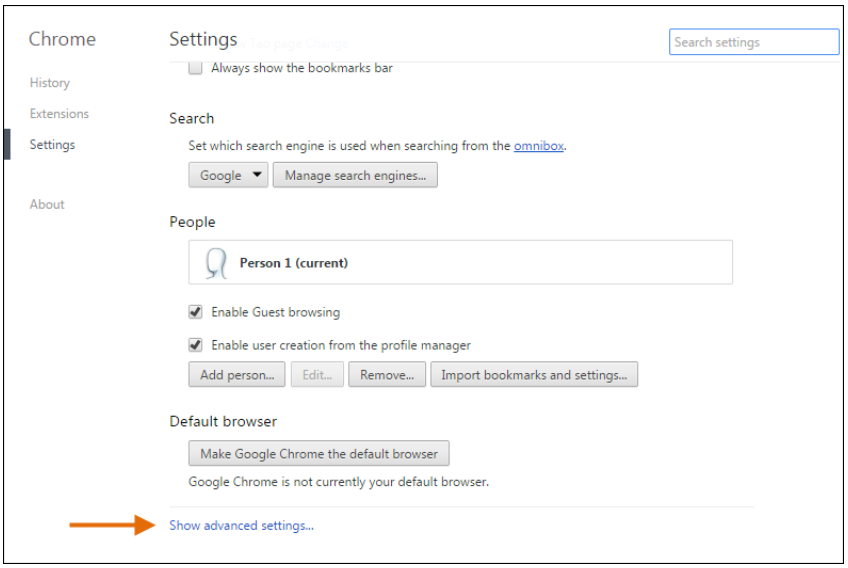

FIGURE 2: SHOW ADVANCED SETTINGS

3. Under the *Network* heading, select **Change proxy settings**.

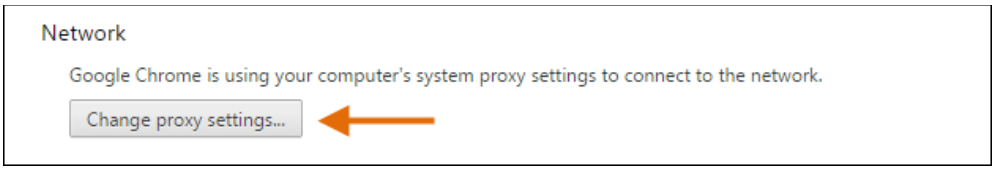

FIGURE 3: CHANGE PROXY SETTINGS

4. From the *Internet Properties* window, under the *Security* tab, select the **Trust Sites** icon to highlight it.
5. Select the **Sites** option.

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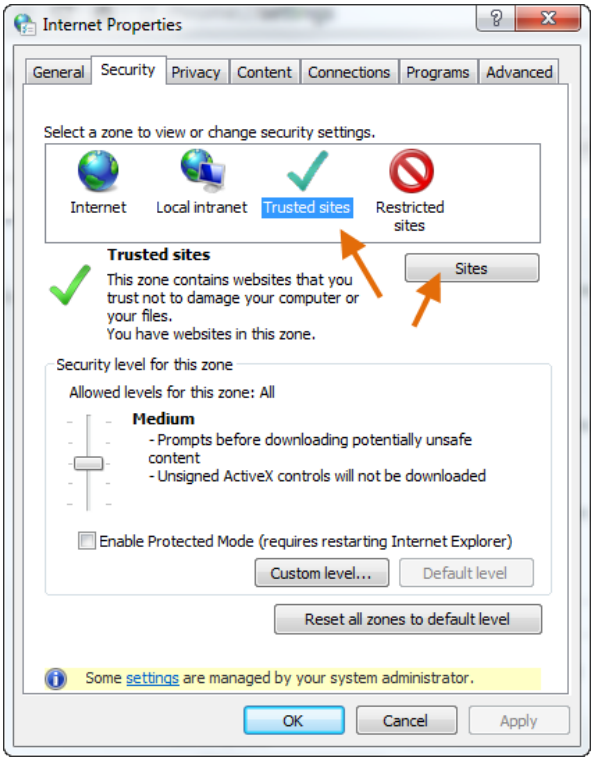

FIGURE 4: TRUSTED SITES, SITES OPTIONS

6. In the *Trusted sites* window, enter the URL https://smartpay.profitstars.com/express.admin and then select **Add**.
7. Enter the URL for SmartPay Business and then select **Add**.

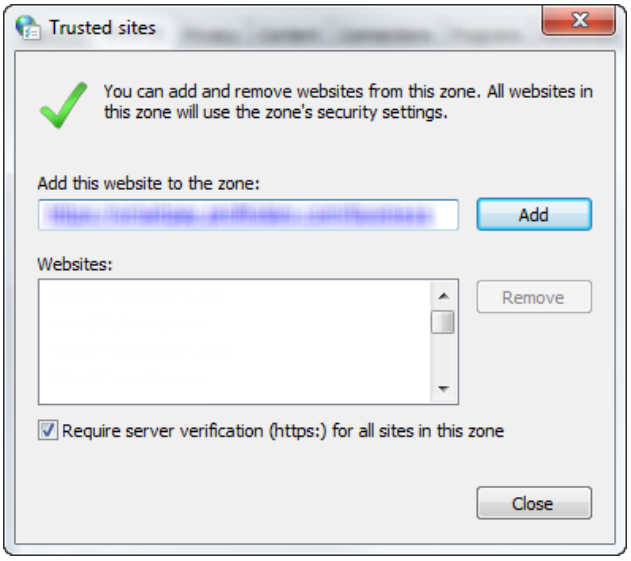

FIGURE 5: TRUSTED SITES URL

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8. From the *Trusted sites* window, select **Close**. From the *Internet Properties* window, select **OK**.

Additional Resources

A section entitled "SmartPay Express: Overview" is available at the end of this document as supplemental material directed toward SPE end users, if you choose to provide it. It features directions on how to log in, make payments/donations, and create reports.

User Terminology

Throughout this document, the text refers to certain parties and their responsibilities using the SPE application. The following terms help define all the parties involved and the roles they play in relation to the SPE application.

- **Admin User** – A user profile with complete administrative responsibility to manage SPE User Admins and SPE users. An Admin Is be able to perform the following tasks: Create, delete, enable, or disable additional SPE User Admins and SPE users within your organization.
- **SPE User Admin** – A user profile within your organization with limited administrative responsibility meant for assisting additional users within your organization as well as end users. The Admin in your organization must assign the SPE User Admin role to a user's profile to perform the following tasks.
    - List all SPE end users. Print and/or save (export) a list of SPE end users.
    - Reset an end user's password and provide a temporary one.
    - Generate transaction and event reports (current and historical).
    - Research transactions (current and historical).
    - Void transactions.
    - Contact support (if applicable).

See the section, "Assigning an SPE User Admin," for more information.

NOTE: Your Admin must assign the SPE User Admin role to a user's profile. See the section "Assigning an SPE User Admin" for more information. If you do not have access to this role, send a request to your financial institution for the role to be enabled for your user profile.

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- **SPE User** – A user profile within your organization with the ability to support SPE end users. An SPE user within your organization Is be able to perform the following.
  - Generate transaction reports (current and historical).
  - Research transactions (current and historical).
  - Generate a list of recurring payments, whether historical, current, or deactivated.
  - Void transactions.
  - Edit and/or deactivate recurring payments.
  - Generate a *Credits and Debits to Your Merchant Settlement Account* report.
  - Contact support (if applicable).
- **End User** – Your customers can make a payment/donation in a single occurrence or set up multiple payments/donations for future dates. End users can perform the following.
  - Make payments/donations as a one-time payment without registering in the system (Quick pay).
  - Make a single payment/donation or schedule recurring payments/donations as a registered user. Create an account for checking account payments and/or credit card payments.
  - List all accounts under the end-user profile, which are available for export.

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The Admin: Overview

As the Admin, you have the responsibility to support users within your organization (referred to here as SPE users) as well as the capability of supporting your SPE end users. You are provided with a URL address to SmartPay Business, as well as the URL to the SPE site, which you provide to end users for them to make payments/donations.

The following sections outline how to log in and set up SPE users within your organization.

Session Timeout Warning

The system automatically logs users off who have been inactive for 30 minutes. A *Session Timeout Warning* page appears two minutes before a user is logged out and provides an opportunity to remain logged in. Select anywhere in the application to remain logged in.

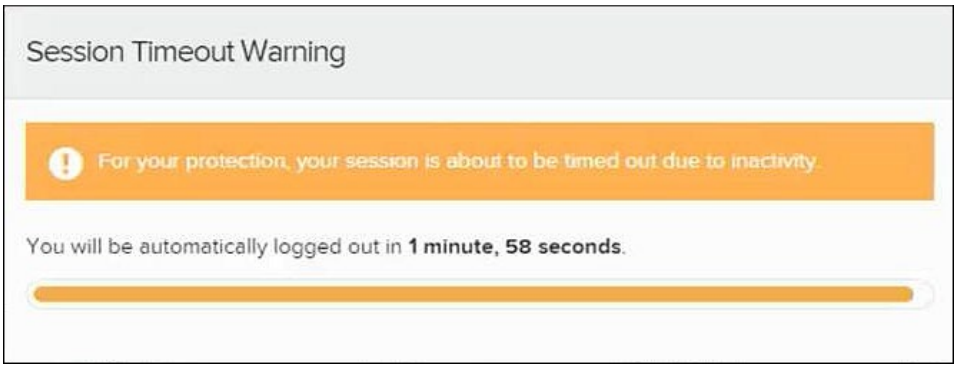

FIGURE 6: SESSION TIMEOUT WARNING

NOTE: Your menu options may differ slightly from the images throughout this document.

Logging In

Once provided with your URL address, a user name, a temporary password, and the company name, you are ready to log in to the system. Save the URL to your favorites, as it is a route of access to the system.

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

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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 password:
    - At least one uppercase letter
    - At least one lowercase letter
    - At least five numbers
    - 8–15 characters long
3. Select **Update Password**.

NOTE: If you forget your password, you can request a new one, as long as your current email address is in your user profile. Your administrator can update your user profile.

Creating a Secret Question

A secret question is a tool used when you forget your password and can have another temporary password generated and sent to an email address. Without an email address in a user's profile, that user Is not able to answer a secret question for a new password for access into the system. The merchant admin must manually edit/enter an email address for each merchant user, so that the merchant user can request a new password by answering a secret question in the application. Secret questions do not need to be a complete question or contain a question mark. Secret questions and answers are not case-sensitive fields.

Once an admin has entered an email address for the merchant user profile:

- Use the following steps to configure the secret question that is asked of the user, before a new password can be generated and sent to the applicable email address.
- If the secret question is answered correctly, an email with a new temporary password is sent.

NOTE: Single sign-on users do not need to establish a secret question.

1. Log in to the application and select **the user menu** | **My Settings**.

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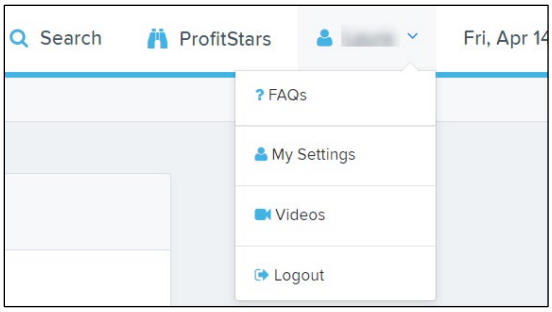

FIGURE 7: MY SETTINGS

2. The system prompts you for your current login password to reach the *My Settings* page. Once there, change the *Change Password*, *Secret Question*, and/or *Authorized Caller* sections, as needed. Select **Update** when finished.

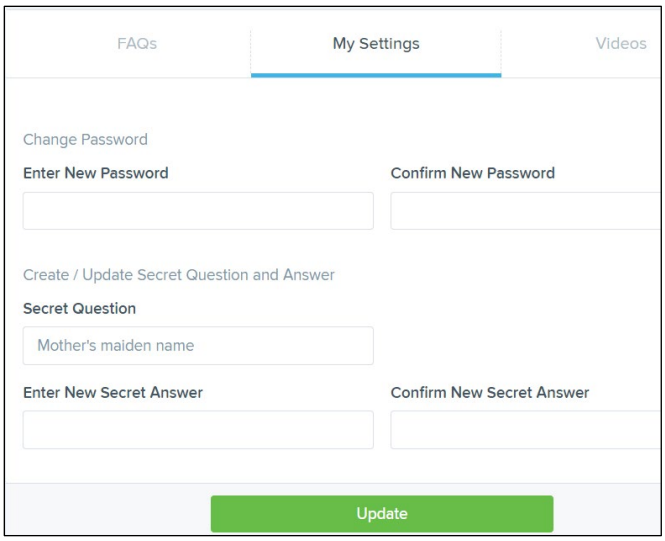

FIGURE 8: MY SETTINGS PAGE

Choosing an Identification Phrase

The EPS Support team answers questions about EPS products if you need additional help with an application. EPS takes support-related calls from users who have been designated as an authorized caller by the Admin user. If you have been designated as an authorized caller, you must set up an identification phrase and answer to verify your status when calling EPS Support for assistance.

Authorized callers: For specific questions about an application, contact our support team at 877-542-2244.

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NOTE: Non-authorized callers who contact EPS Support are referred to their first line of support.

1. Log in to the application, and then select **the user menu | My Settings**.
2. The system prompts you for your current login password to reach the *My Settings* page. Change the *Identification Phrase* sections, as needed.
3. Type the answer to the question in the **Enter New Identification Response** field, and again in the **Confirm New Identification Response** field. EPS Support verifies this answer when you call. From this page, you can also change your password or secret question and answer if needed.
4. Select **Update** when finished.

SPE User Management

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

NOTE: You may decide to create an SPE User Admin to help you manage other SPE users within your organization. To do so, you must first create an SPE user and assign the SPE User Admin role to that profile.

Adding an SPE User

1. Log in to the system, and then select **Admin | Users** from the left main menu.
2. Select **Add User** and choose **Business User**.

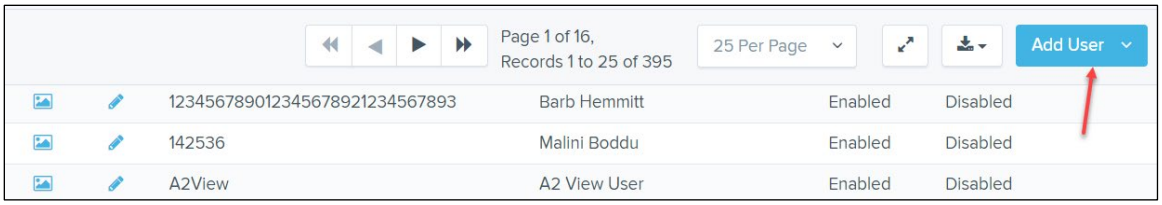

FIGURE 9: ADD USER OPTION

3. Fill out the *Add User Settings* and the *Privileges for this User* sections. A **Temporary Password** appears at the bottom of the page—provide this password to the user you are creating.
   a. Select the **Authorized Caller** check box if this FI user contacts EPS for support, if necessary. Once enabled, the user is then required to establish

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an **Authorized Caller Identification Phrase** that Is used by the EPS Customer Support representative to verify that the user is authorized before providing support. Callers who are not able to answer their identification phrase or are not an authorized user Is directed to their financial institution for further assistance.

b. Under *Privileges for this User*, select the *Customer Services* privilege for this user to access information in the SPE application.

c. If this user is working with branding and permission settings, payment services settings, or account validation, select the *SmartPay Express* privilege.

4. Select **Update** from the bottom of the page.

5. The roles within each of the privileges you selected appear. *The Locations for this User* section also appears. Select the appropriate roles under each privilege.

a. For example, enable the *Accounting* role under the *Customer Services* privilege and the *SPE User Admin role* under the *SmartPay Express* privilege by selecting the check box next to each.

NOTE: As the SPB Admin, you may determine which of your users have the role of SPE User Admin. The SPE User Admin can reset end-user passwords, generate reports, edit or deactivate recurring payments, and view transaction details. Additionally, this role also allows the management of additional SPE users within your organization, including editing user profile information (including privileges/roles), deleting a profile, changing passwords, and unlocking profiles. The SPE User Admin role is available to assign to a user's profile. You may also remove the role from a profile, if needed.

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b. Select the check boxes next to each **Location** (account) this user must access.

6. Select **Update** from the bottom of the page. This user's profile is now equipped with privileges and roles.

Unlocking a User Account

1. Log in and select **Admin** | **Users** from the left main menu.

2. Under the *Locked* column, select the **Unlock** option for that user. The *Unlock* text disappears, and the user profile Is unlocked.

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FIGURE 10: UNLOCK OPTION

NOTE: If the user needs a new password, you must reset the password (detailed in the following section).

Resetting a Password

Users may forget their password and ask you to provide them with a new, temporary one. The following steps explain how to reset a user's password.

1. Log in and select **Admin** | **Users** from the left main menu.
2. Select **Edit** for the user profile to update.
3. Select the **Reset Password** button from the bottom of the page. The user's profile has a case-sensitive temporary password generated. Carefully record this password and provide it to the user.

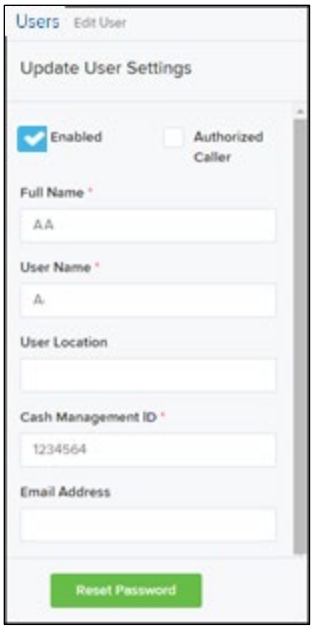

FIGURE 11: RESET PASSWORD BUTTON

Disabling a User Profile

Disabling a user keeps the profile intact until the Admin User re-enables access.

1. Log in to the system, and then select **Admin** | **Users** from the left main menu.

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2. Select **Edit** for the user profile that you wish to deactivate.
3. Clear the **Enabled** box in the *Update User Settings* section.
4. Select **Update** to save all changes.

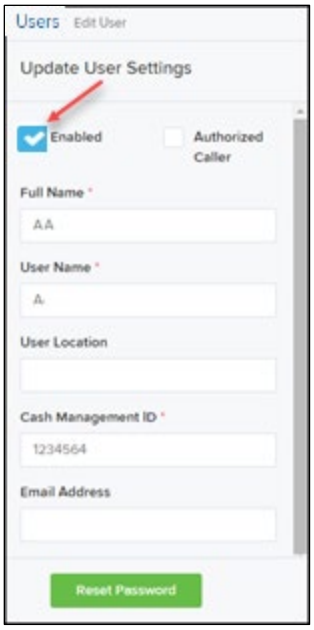

FIGURE 12: CLEAR THE ENABLED OPTION

Deleting a User Profile

Deleting a user profile removes it from the list of users and make it inaccessible. The **User Name** for that profile cannot be used again for a different user. The profile Is categorized as a deleted user.

To delete an FI admin, you must first remove the *Administrator* role from the user's profile before completing the following steps.

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

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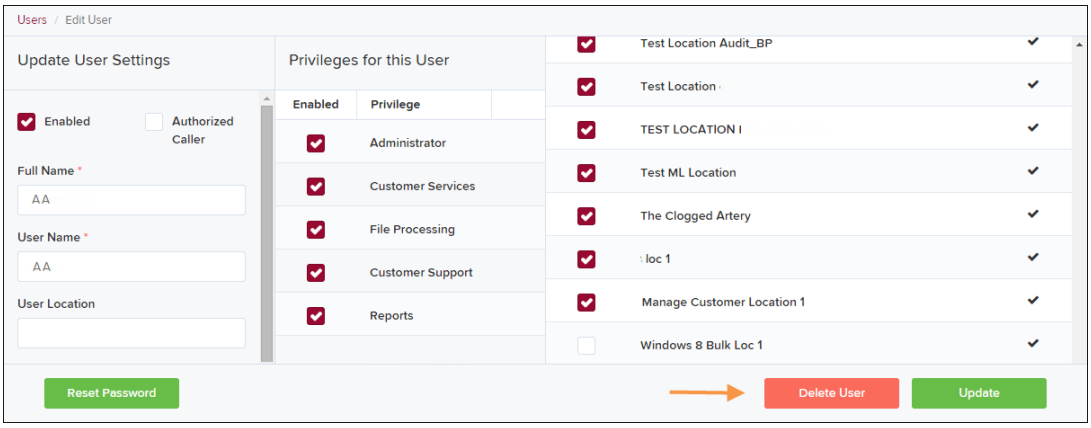

FIGURE 13: DELETE USER OPTION

4. A prompt asks you to confirm deleting the user. Select **Yes**.

FIGURE 14: DELETE USER CONFIRMATION

Listing Deleted Profiles

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

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

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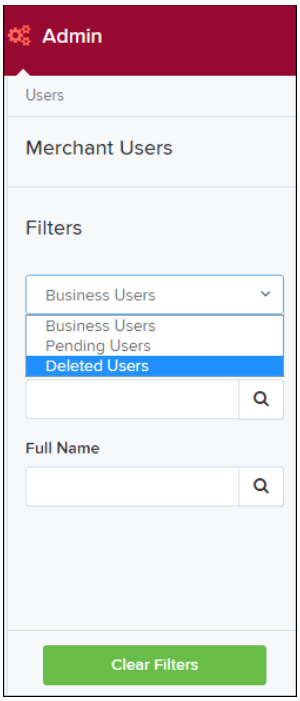

FIGURE 15: DELETED USERS FILTER

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The SPE User Admin: Overview

Users that have the SPE User Admin role have limited administrative responsibility to other members within your organization, who in turn assist end users. A user with the SPE User Admin role Is be able to perform the following tasks.

- Generate transaction and event reports, current and historical
- Research transactions, current and historical
- Contact support (if applicable)
- List all SPE end users.
- Reset an end user's password and provide a temporary one.
- Print and/or save (export) a list of SPE end users.

NOTE: Your menu options may differ slightly from the examples pictured in this document.

Working with Your SmartPay Express Users in SmartPay Business

This section explains how to obtain a list of your customers, clients, or members (referred to as end users) that have set up account and user profiles through SPE. As the SPE User Admin, you can list, enable/deactivate, and unlock any of your end-user profiles, if necessary.

1. Log in to SmartPay Business and select the **Admin** tab from the left navigational bar.
2. Select **Users**.

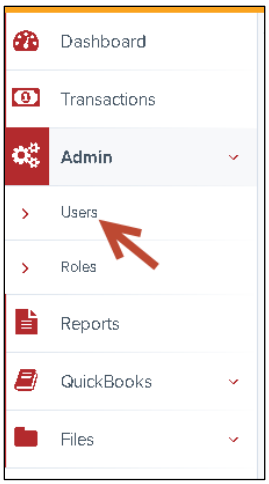

FIGURE 16: USERS OPTION

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3. To reactivate a deactivated end user, select **Edit** for the user profile you wish to update.

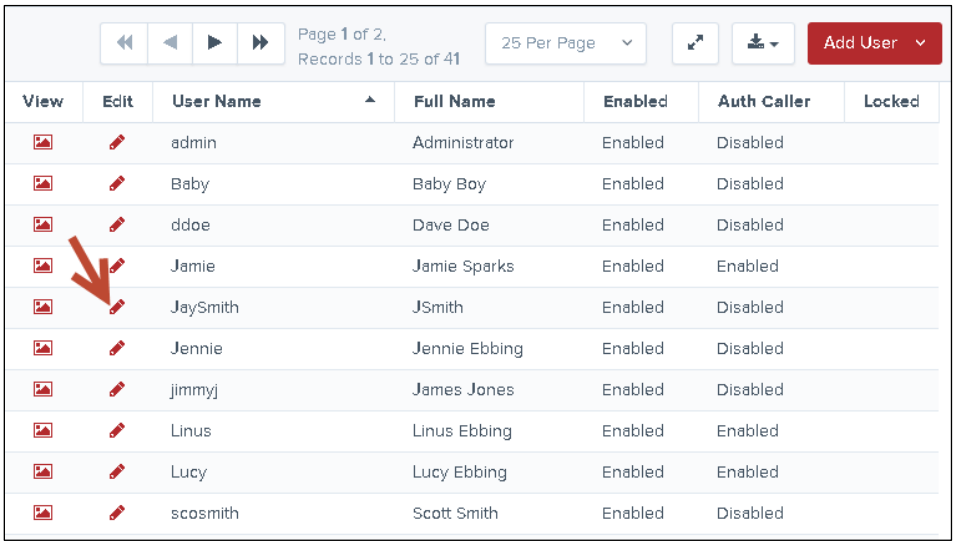

FIGURE 17: EDIT ICON

4. Check the **Enabled** option under *Update User Settings*.

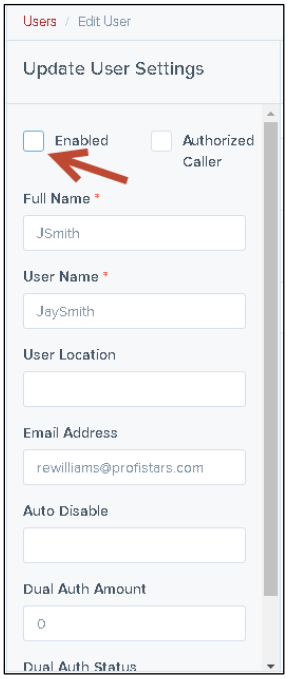

FIGURE 18: ENABLED OPTION

5. To deactivate an active SPE end user, clear the **Enable** option.

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6. To reset an end user's password, click the **Reset Password** button at the bottom of the user profile page.

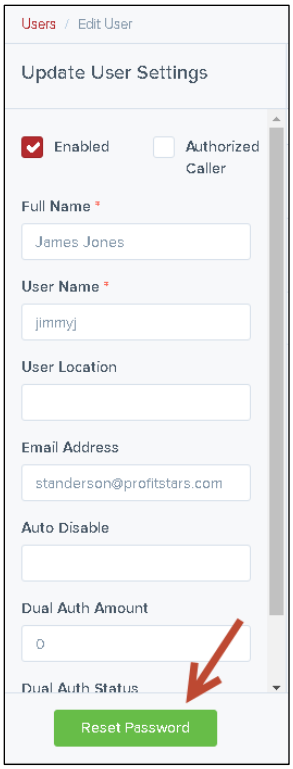

FIGURE 19: RESET PASSWORD BUTTON

An email is sent to both you and the SPE end user, confirming the request. A temporary password appears at the bottom of the screen. Record the temporary password in case the user must refer to it in the future.

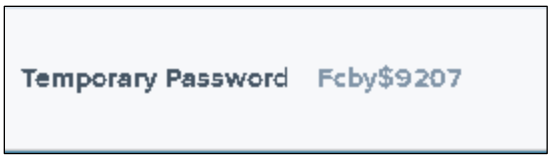

FIGURE 20: RESET PASSWORD WINDOW

7. To save a copy of the listed SPE end users, select either the Microsoft Excel® Workbook (.xls), comma-delimited file (.csv), or tab-delimited file (.tsv) format from the **Export** icon at the top of the page.

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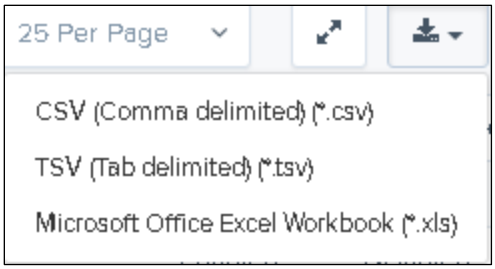

FIGURE 21: EXPORT MENU

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SmartPay Express for the Merchant User

As an SPB user, you can support SPE based on the privileges and roles assigned to your profile, including one or more of the following tasks.

- Generate transaction reports (current and historical)
- Research transactions (current and historical)
- Generate a list of recurring payments, whether past payments, current payments, or deactivated payments
- Edit and/or deactivate settings for recurring payments
- Void transactions
- Generate a *Credits and Debits to Your Merchant Settlement Account* report
- Contact support (if applicable)

NOTE: Your menu options may differ slightly from the images pictured throughout this document.

Session Timeout Warning

The system automatically logs users off who have been inactive for 30 minutes. A *Session Timeout Warning* page appears two minutes before a user is logged out and provides an opportunity to remain logged in. Click anywhere in the application to remain logged in.

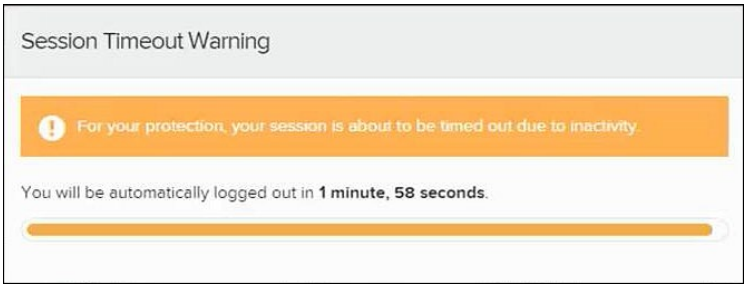

FIGURE 22: SESSION TIMEOUT WARNING

Logging In

Your Admin provides you with a URL address, user name, temporary password, and company name that you need the first time you log in to the system. Save the URL to your favorites, as it is a route of access into the system.

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1. Once at the provided URL, complete the **User Name**, **Password**, and **Company** fields. Select **Login**.
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 password:
    - At least one uppercase letter
    - At least one lowercase letter
    - At least one number
    - 8–15 characters in length
3. Select **Update Password**.

NOTE: If you forget your password, you can request a new one, if your current email address is in your user profile. Your administrator can update your user profile.

Creating a Secret Question

A secret question is a tool used when you forget your password and can have another temporary password generated and sent to an email address. Without an email address in a user's profile, that user is not able to answer a secret question for a new password for access into the system. The Admin must manually edit/enter an email address for each merchant user, so that merchant user can request a new password by answering a secret question in the application. Secret questions do not need to be a complete question or contain a question mark. Secret questions and answers are not case-sensitive fields.

Once an admin has entered an email address for the merchant user profile, use the following steps to configure the secret question. This question is asked of the user, before a new password can be generated and sent to the applicable email address.

NOTE: If the secret question is answered correctly, an email with a new temporary password is sent. Single sign-on users do not need to set up a secret question.

1. Log in to the application, and then select **the user menu** | **My Settings**.

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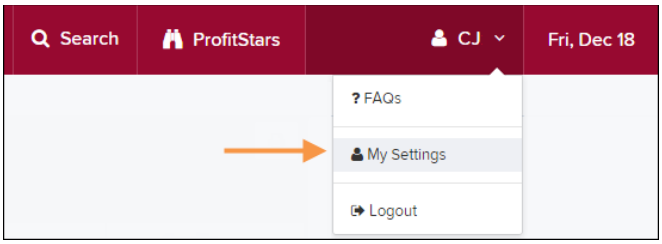

FIGURE 23: MY SETTINGS OPTION

2. The system prompts you for your current login password to reach the *My Settings* page. Once there, change the *Change Password, Secret Question*, and/or *Authorized Caller* sections, as needed. Select **Update** when finished.

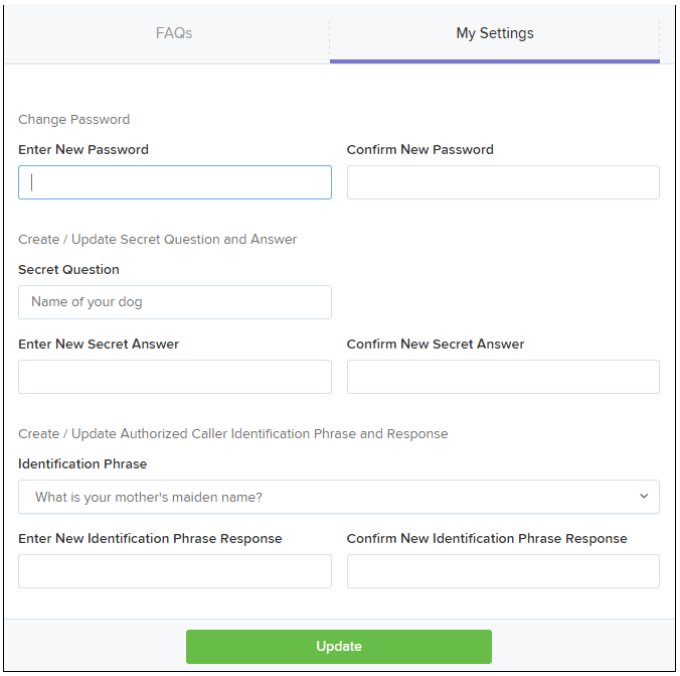

FIGURE 24: MY SETTINGS PAGE

Choosing an Identification Phrase

The EPS Support team answers questions about EPS products if you need additional help with an application. EPS takes support-related calls from users who have been designated as an authorized caller by the Admin user. If you have been designated as an authorized caller, you must set up an identification phrase and answer to verify your status when calling EPS Support for assistance.

Authorized callers: For specific questions about an application, contact our support team at 877-542-2244.

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NOTE: Non-authorized callers who contact EPS Support are referred to their first line of support.

1. Log in to the application, and then select **the user menu** | **My Settings**.
2. The system prompts you for your current login password to reach the *My Settings* page. Change the *Identification Phrase* sections, as needed.
3. Type the answer to the question in the **Enter New Identification Response** field, and again in the **Confirm New Identification Response** field. EPS Support verifies this answer when you call. From this page, you can also change your password or secret question and answer if needed.
4. Select **Update** when finished.

Reporting Tools

You can search for a specific user, a list of users, a specific transaction, or a list of transactions within the system. You are able to view transaction details, event history, and audit history. The capability to void and resolve transactions is also available to you.

The following table lists the potential statuses for a transaction within the system.

Status	Definition
Approved	Payment information has been verified, and a transaction is processed. "Approved" is the only status that does not subscribe to the 60-day rule, but instead displays *all* transactions in the approved state.
Awaiting Approval	Payment information has been verified, but a secondary individual within the organization must approve the transaction before processing can occur.
Awaiting Capture	A credit card transaction has been authorized, but a secondary individual within the organization must capture the transaction before processing.
Collected	The collection system has recovered funds for an NSF check.

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Status	Definition
Declined	The system declined the transaction. The transaction is not processed.
Disputed	An account holder has disputed a transaction. The transaction is charged back.
Error	An internal error has occurred in the system. Contact customer service.
In Collection	An NSF transaction has occurred in the system. Additional attempts are being made to recover the funds, plus any applicable fees.
In Research	A transaction has been returned, and further research is required to determine the reason for the return.
Invalid/Closed Account	A transaction has been returned because the bank account number was not valid, or the account was closed. The transaction is charged back.
Processed	A transaction has been transmitted to the applicable network. Changes cannot be made to the transaction. .
Resolved	An individual within the organization has marked the item as *Resolved*. No further processing occurs.
Suspended	The system has suspended a transaction because the dollar amount or number of transactions exceeds the present limit.
Uncollected NSF	The collection system was not able to recover the NSF transaction. The transaction is charged back.
Voided	An individual within the organization has marked a transaction as void, and the item is not processed.

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Creating a Transaction Status Report

A *Transaction Status* report is a pre-defined report listing all transactions within a specific status. It automatically generates when you click a status link from the *Current Transaction Summary* on the *Dashboard* of the application.

The list contains items that have been processed within the last 60 days and gives you access to individual transaction information. The report can be printed or saved (exported) into a Microsoft Excel spreadsheet (.xls), a tab-delimited file (.TSV), or a comma-delimited file (.CSV).

1. From the *Dashboard page*, select a status that appears as a link and contains values in the *Current Transaction Summary*. For example, select **Approved**.

Current Transaction Summary

This is a summary report of all transactions currently in the system as of 03/18/2016. All times are displayed in Central Time (CT).

Status	Items	Debits	Credits
Approved	34	$142.00	$287.00
Processed	428	$15,961.96	$1,846.45
Collected			
Awaiting Capture	4	$59.00	
Awaiting Approval			
Declined	15	$123.22	
Voided	14	$281.75	
Error			
In Collection			
Other ACH Returns			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved			
Other Check21 Returns			

FIGURE 25: CURRENT TRANSACTION SUMMARY

2. A list of the first 25 (default value) transactions appears. To view details for a transaction, select the **View** link in the far-left column for that transaction.

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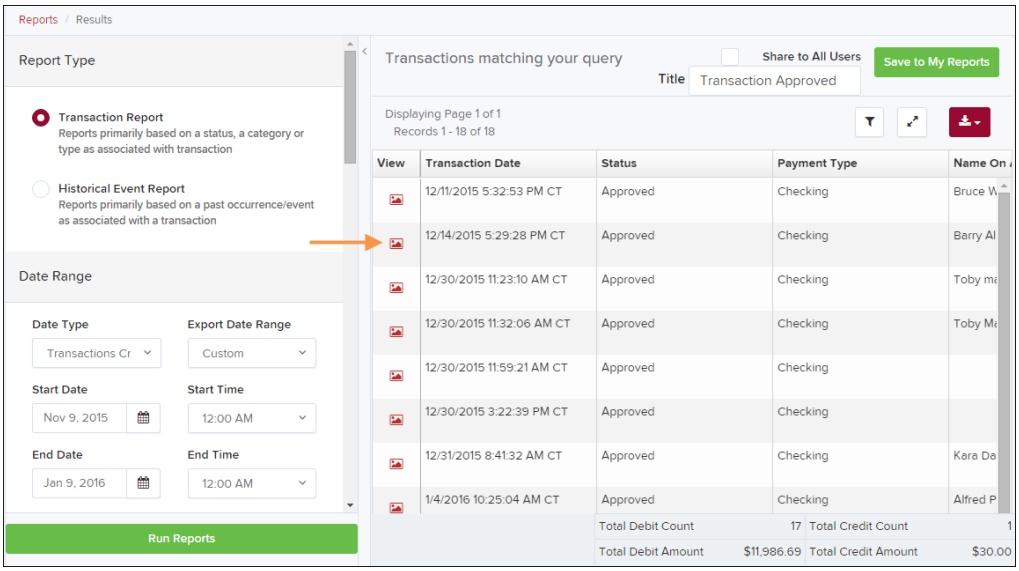

FIGURE 26: VIEW COLUMN FOR APPROVED STATUS TRANSACTIONS

3. The *Transaction Details* page appears, including the **Show Events** and **Show Audit History** options.

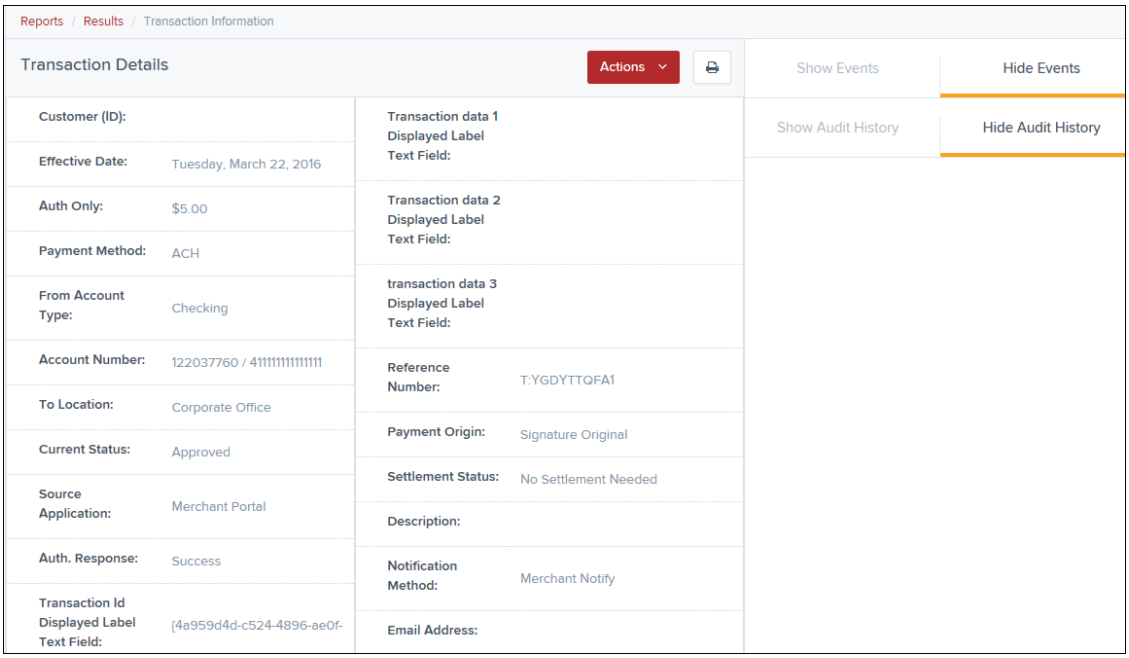

FIGURE 27: TRANSACTION DETAILS PAGE

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Voiding a Transaction

A transaction can be voided as long as it is still in a status of *Approved*, *Awaiting Approval*, or *Suspended*. Recall that an approved transaction moves to the *Processed* status at the end of the closing day for your financial institution.

1. Log in to the application, and then select a status from the *Current Transaction Summary* page that has not yet been processed. For example, click the *Approved* status link.
2. A report of approved transactions appears. Select the **View** link next to the transaction that you would like to void.
3. From the *Transaction Details* page, select **Actions** | **Void**.

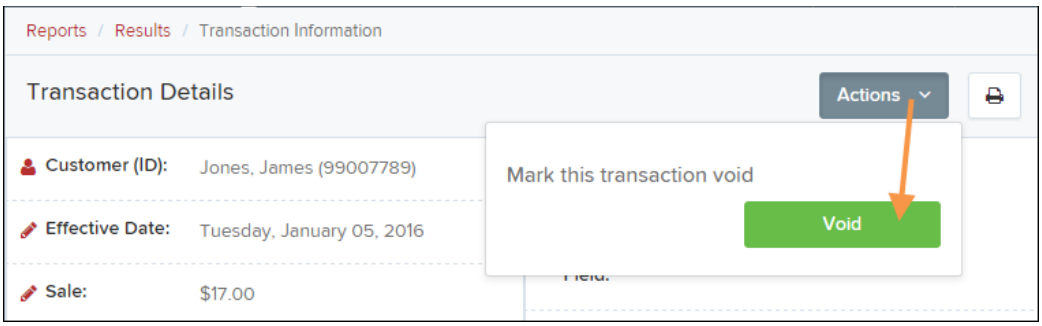

FIGURE 28: VOIDING A TRANSACTION

4. The system asks you to confirm voiding the transaction. Select **Void**. The transaction Is voided and appears as a *Voided* status on the *Current Transaction Summary* page until it is resolved.

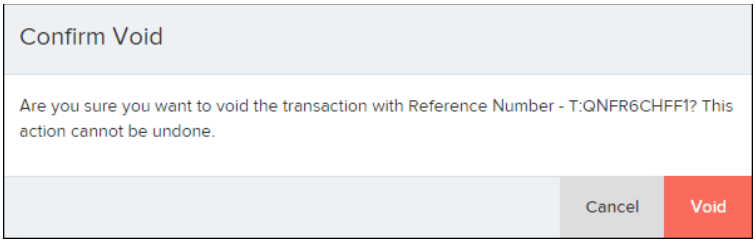

FIGURE 29: CONFIRMING VOIDING A TRANSACTION

Using the Report Builder Utility

The report builder utility can be used to create one-time queries and custom recurring daily, weekly, and monthly reports for bookkeeping, historical research, and problem solving.

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There are two options when creating a customized report: *New Report* and *New Shared Report*. While both are customizable, the shared report is available to other users who have access to the system. Other users can pull the shared report and use its settings to generate information. Only the user who created the shared report can delete it.

1. Log in to the application, and then select **Reports** from the left main menu.

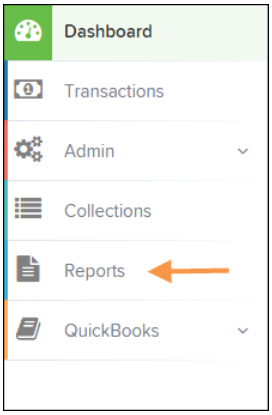

FIGURE 30: REPORTS TAB

2. Click **New Report** or **New Shared Report**, if it is available to others.

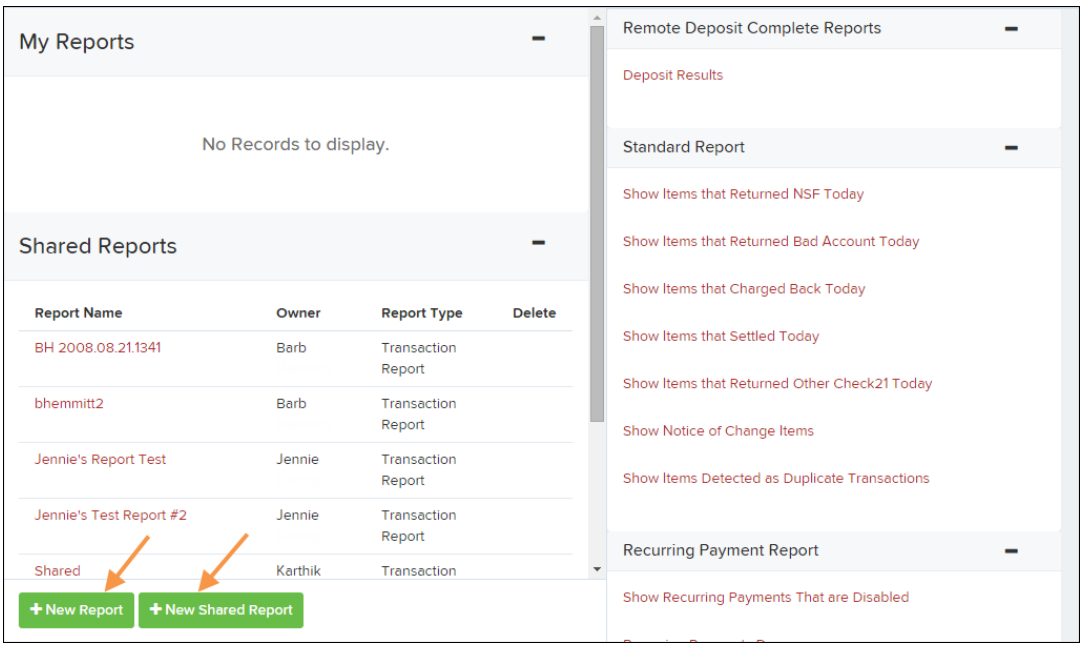

FIGURE 31: REPORT BUILDER OPTIONS FOR NEW REPORTS

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3. The *Reports* page appears. In the top bar, enter a **Title** for the report. Fill in the report criteria in each of the four sections: *Report Type*, *Date Range*, *Advanced*, and *Report Column* headers.

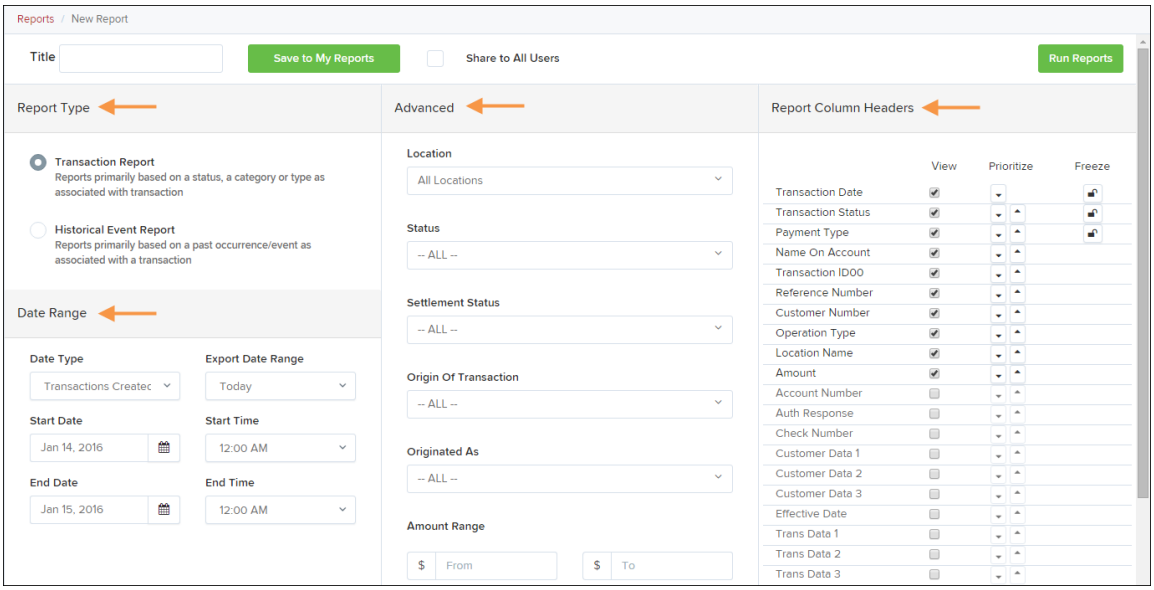

FIGURE 32: FOUR SECTIONS IN REPORT BUILDING

- *Report Type* - Designate if your report is a *Transaction Report* based on the status of a transaction, or a *Historical Event Report* based on past events a transaction has been through in the system.
- *Date Range* - In the **Date Type** field, select either **Transactions Created** or **Effective Dates** for the report. These actions determine if the report displays transactions based on the date created versus the date they took effect.
    - Select a pre-specified date range using the **Export Date Range** option (ideal for recurring reports) or specify a date range with the **Start Date** and **Start Time** and the **End Date** and **End Time** fields.

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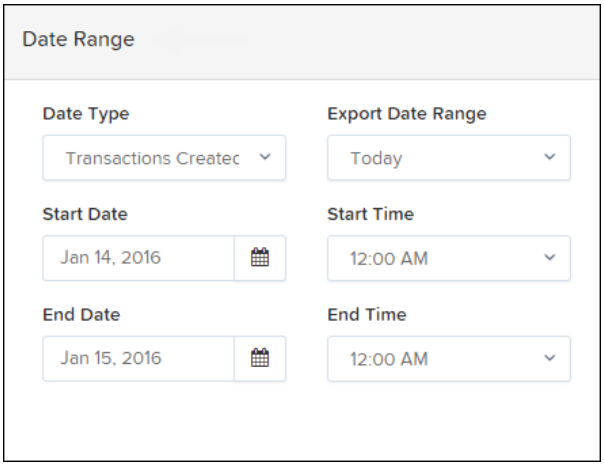

FIGURE 33: DATE RANGE SECTION

NOTE: If you are creating a Historical Event Report, a custom date range is unavailable.

- *Advanced Filters* section – Specify the **Location** and **Status** of the transaction that you wish to have in your report.
  - **Settlement Status**: Whether a transaction has been deposited. Designate a single status or multiple statuses by selecting the appropriate check boxes.
  - **Origin of Transaction**: Determines how the transaction was received and coded. You may designate a single origin for the report or multiple origins by selecting the check box next to each option.
  - **Originated As**: Specifies how the transaction is processed. You may designate a single type or multiple types.
  - **Account Type**: Determines the transaction types that the report shows. You can select a specific account type or select **ALL**.
  - **Operation**: This option specifies what process a transaction has been through. You may designate one process or select **ALL**.
  - **Authority Response Code**: This option represents the types of return responses that can be received for a transaction. Select a specific response code or select **ALL**.
  - **Amount Range**: The **From** and **To** options allow you to look for transactions with a specific amount or between amount values in decimal format (XX.XX).
- *Report Column Headers* – This section allows you to organize how the report appears.

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- Select the **View** check box next to any fields to have them show on the report.
- Under *Prioritize*, use the arrows to change the order in which information appears. For example, select the upward arrow to have a field listed before others, or the select the downward arrow to have other fields listed before it.
- Use **Freeze** to lock fields when viewing a report. This option holds certain fields in view while you explore the rest of the report information.

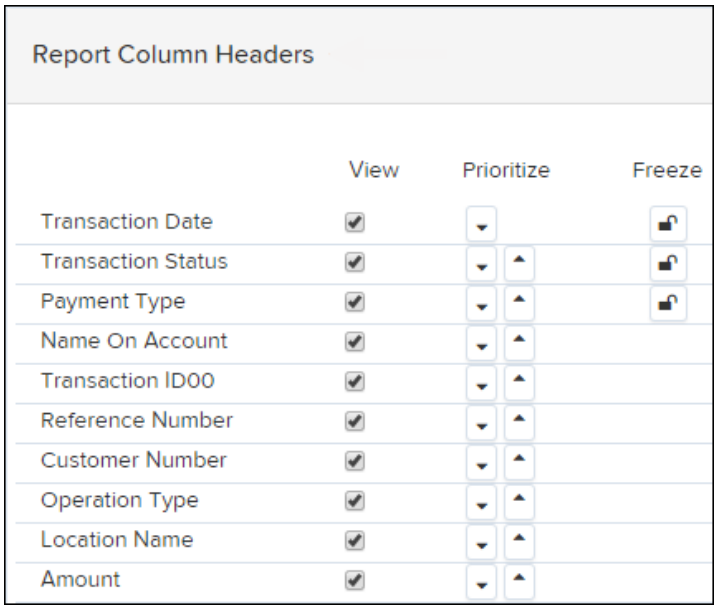

FIGURE 34: REPORT COLUMN HEADERS SECTION

4. Currently, you may choose to select the **Share to All Users** check box if you want to have this report available for other users to view. If you selected **New Shared Report** previously, this box is already selected.

Alternatively, you may wish to save the report for your own use later by selecting **Save to My Reports**. This option both saves the report and generates a report to view.

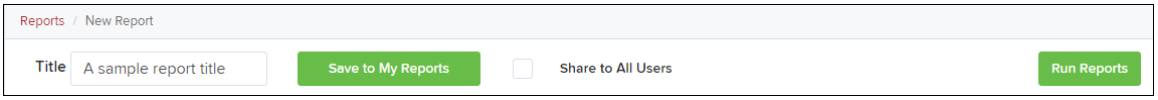

FIGURE 35: SAVE AND RUN REPORT OPTIONS

The report results appear.

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- Use the filters to change the report and then select **Run Reports** again, or you can print/export the report, as needed.
- Column headers in the report are selectable by organization. Select a column header to organize the report based on that column's information, in either ascending order (designated by an upward arrow) or descending order (designated by a downward arrow).
- Select **View** to the left of an item to view more details about the transaction.
- To change the report template, adjust the report filters as desired, and then select **Save to My Reports, which save** the filter options as a template for later use.

NOTE: Be sure to select the **Share to All Users** check box if you wish to save the report for others to use.

Recurring Payment Reports

Two available reports list information regarding recurring/planned payments set up by SPE end users.

Creating an Inactive Recurring Payments Report

This report lists the recurring payments that are no longer active. It includes how many payments were made, the amount of each payment, and how often a payment occurred.

1. Log in and select the **Reports** option from the top of the page.

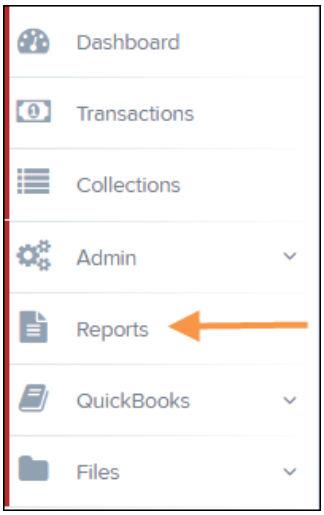

FIGURE 36: REPORTS TAB

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2. The *Reports* page appears. Select the **Show Recurring Payments That Are Disabled** option.

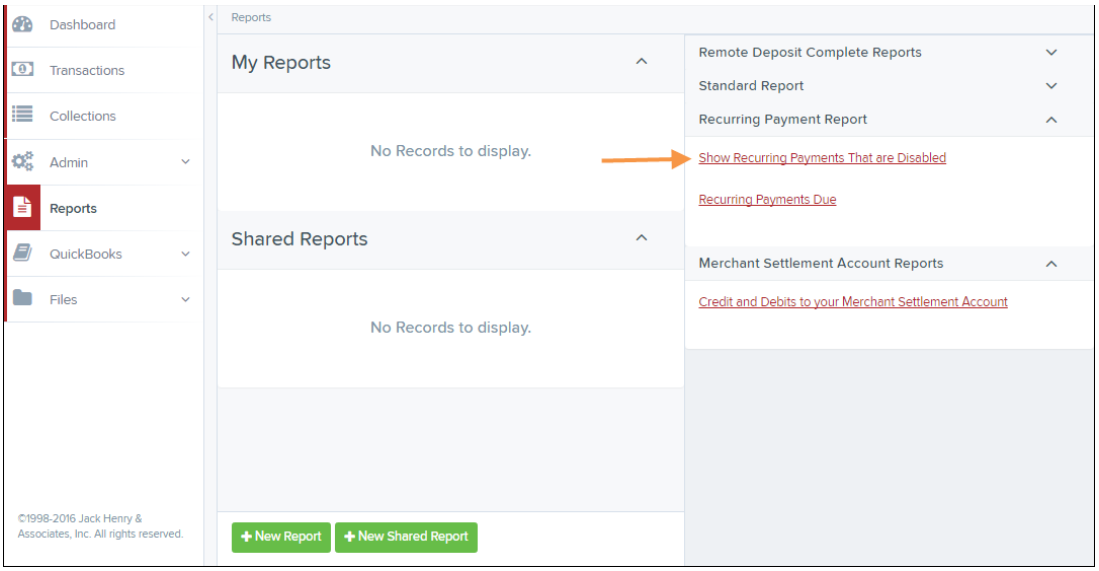

FIGURE 37: SHOW RECURRING PAYMENTS THAT ARE INACTIVE

3. The *Recurring Payment Reports* page appears. From the **Location** field, select from which location the report pulls information.
4. Select the **Show Recurring Payments That Are Disabled** link. The inactive recurring payments appear.
5. Select **View** to see audit history information about a specific recurring payment.

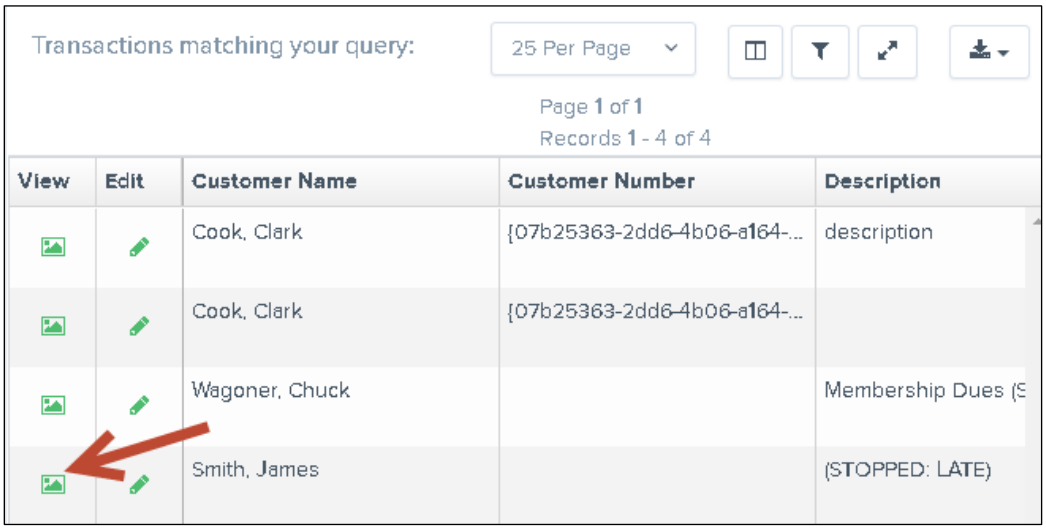

FIGURE 38: DISABLED RECURRING PAYMENTS REPORT WITH VIEW OPTION

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The *Recurring Payment Information* page appears.

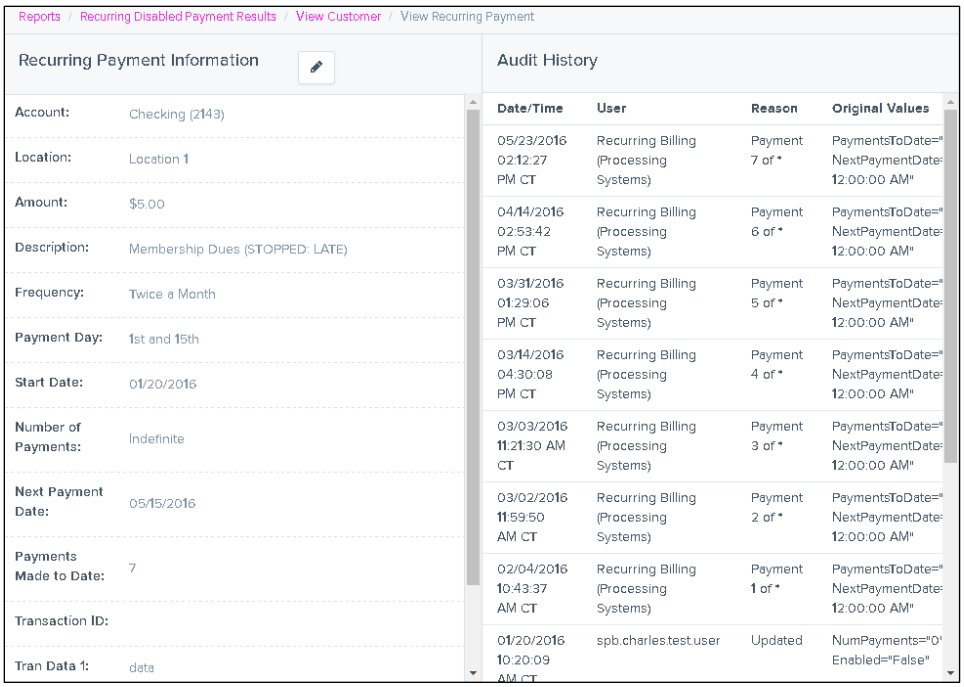

FIGURE 39: RECURRING PAYMENT INFORMATION PAGE

Creating a Recurring Payments Due Report and Editing a Recurring Payment

This report lists those payments that are scheduled to take place or that have taken place already within the date range selected. This report includes the amount of each payment, payment frequency, next payment due date, number of payments made to date, and total number of payments to be made. If applicable, you may edit or deactivate the settings for a recurring payment from this report.

1. From the *Reports* page, select **Recurring Payments Due**.

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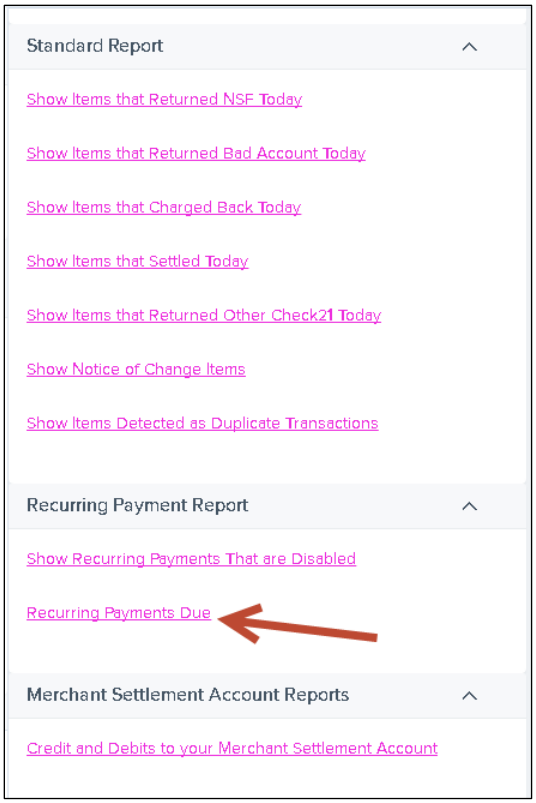

FIGURE 40: RECURRING PAYMENTS DUE REPORT

2. The *Recurring Payment Reports* page appears. From the **Location** field, select from which location the report pulls information.

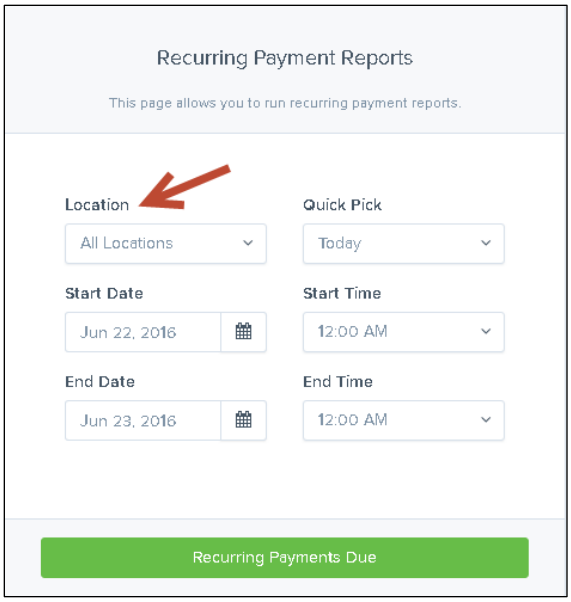

FIGURE 41: LOCATION OPTION FOR RECURRING PAYMENT REPORT

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3. Select a date range for the report from the pre-set dates in the *Quick Pick* option or designate a **Start Date** and **End Date** in MM/DD/YYYY format. You may also use the calendar option to designate a date.
4. Select the **Recurring Payments Due** link. The *Recurring Payments* page appears.

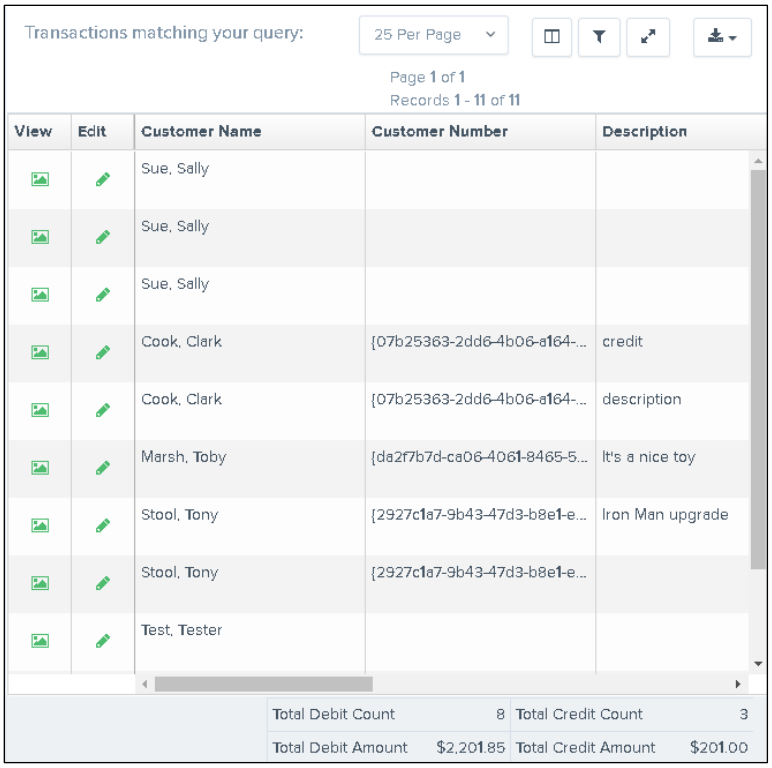

FIGURE 42: RECURRING PAYMENTS DUE REPORT

5. To see an audit history for a specific payment, select **View** to the left of the payment.
6. The *View Recurring Payment* page appears. Select the **Edit** icon.

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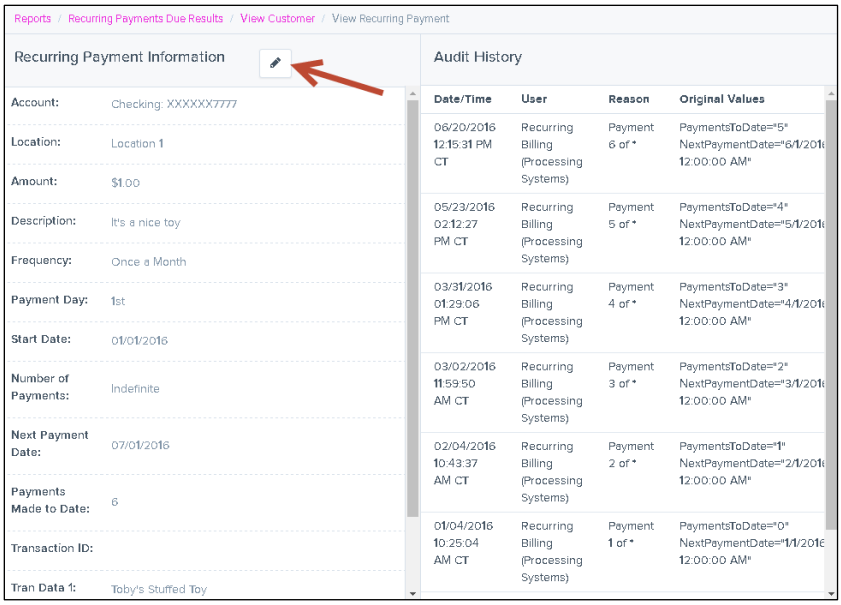

FIGURE 43: EDIT ICON

7. The *Recurring Payment Information* page appears. Make changes as needed, ensuring all required fields designated by an asterisk are completed.

To deactivate the payment, clear the **Enabled** control.

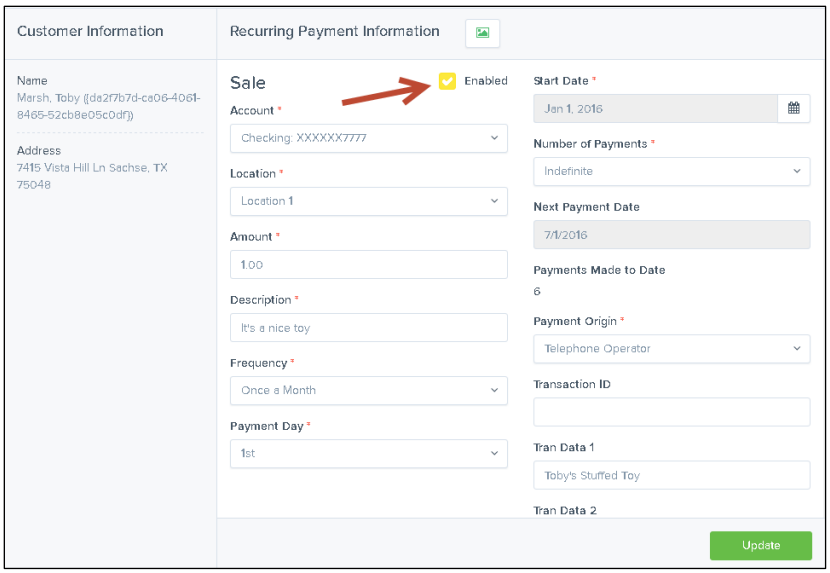

FIGURE 44: ENABLED CONTROL

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Creating the *Credits and Debits to Your Merchant Settlement Account* Report

The *Credits and Debits to Your Merchant Settlement Account* report is a date range report that identifies the deposits made on the indicated dates. The report also displays the individual transaction amounts that make up a deposit and specific details of a transaction.

1. Log in to the application, and then select **Reports** from the left-hand panel.
2. Select **Credits and Debits to Your Merchant Settlement Account** in the *Merchant Settlement Account Reports* section of the right-hand panel.

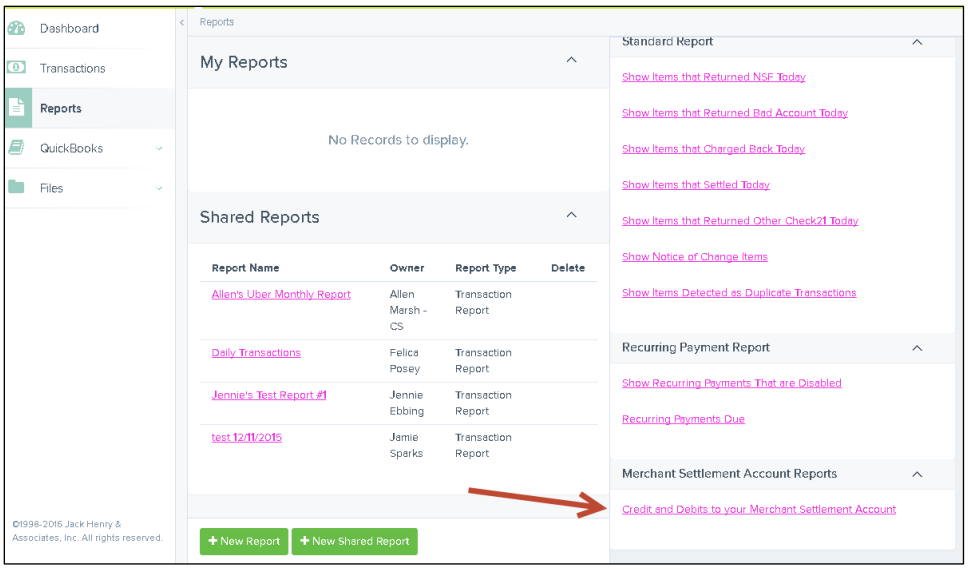

FIGURE 45: CREDITS AND DEBITS TO YOUR MERCHANT SETTLEMENT ACCOUNT

3. The *Merchant Settlement Account Reports* page appears. Select a **Location** to pull report information from.

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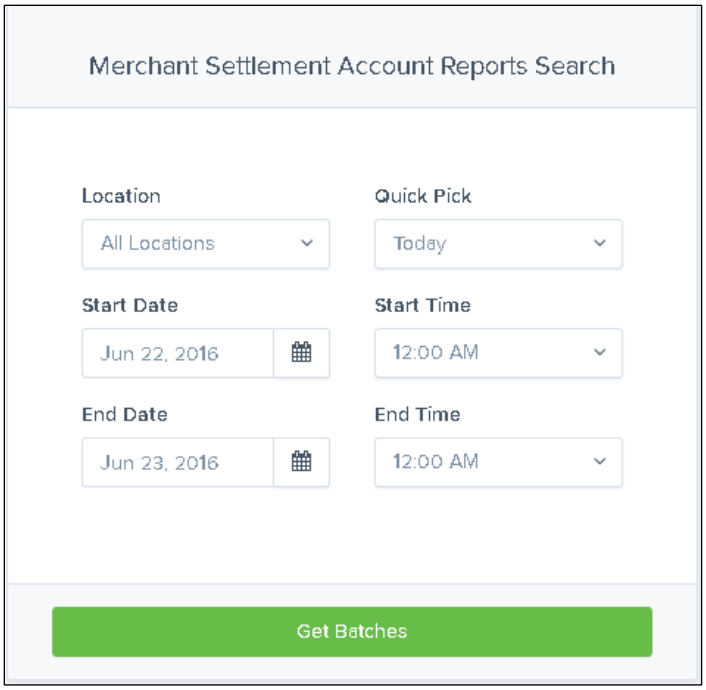

FIGURE 46: MERCHANT SETTLEMENT ACCOUNT REPORTS PAGE

4. Select a date range using either the **Quick Pick** option with a list of pre-set date ranges or the custom option by entering a **Start Date** and **End Date** in MM/DD/YYYY format. You may also use the calendar option to designate a date.
5. Select **Credits and Debits to Your Merchant Settlement Account**. The deposit batches matching your search criteria appear.
6. Select the **View Details** link to see the transactions that make up the deposit total displayed below the report.

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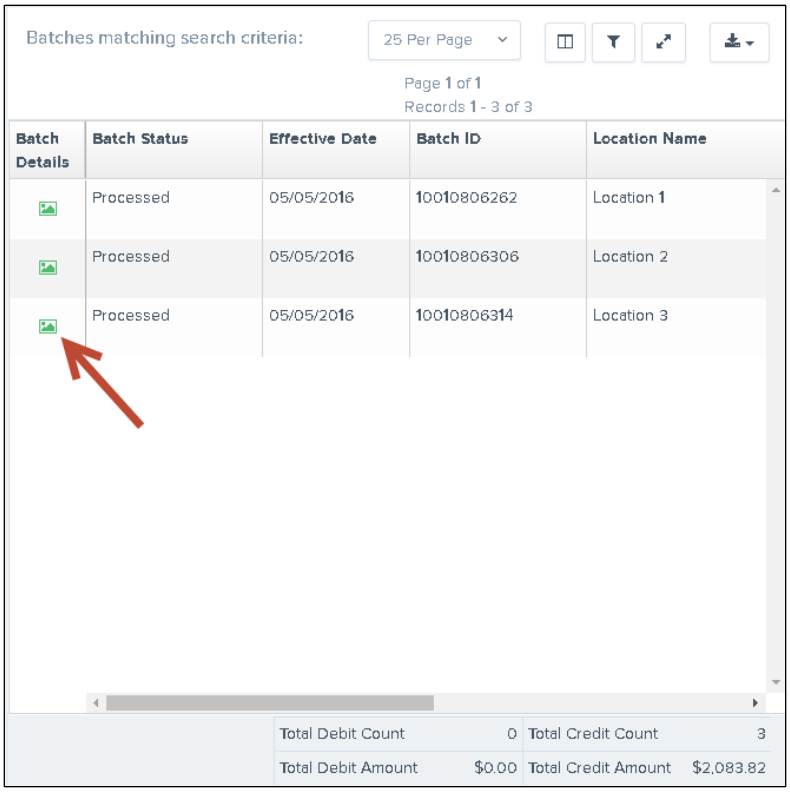

FIGURE 47: REPORT RESULT WITH VIEW DETAILS OPTION

7. The transactions appear. Select the **View** link under the *Transaction Detail* column to see specific details about the transactions.

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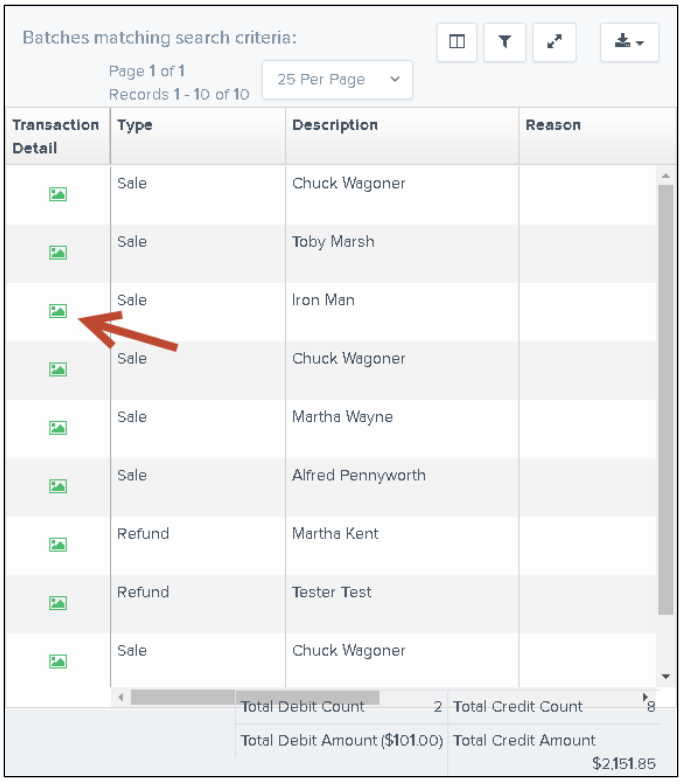

FIGURE 48: BATCH DETAILS WITH TRANSACTION DETAIL OPTION

8. The *Transaction Details* page appears. From this page, you can select various options to view more details about this transaction.

- **Customer (ID)**: This link directs you to the *Customer Information* page, where details about the customer and an option to edit customer information are located.
- **Show Events**: The automated steps/processes a transaction has gone through. The most recent steps appear first and include the date/time the events took place in Central Time.
- **Show Audit History**: The manual interaction of the transaction. Details appear with the most recent steps first and include the date/time processes took place in Central Time.

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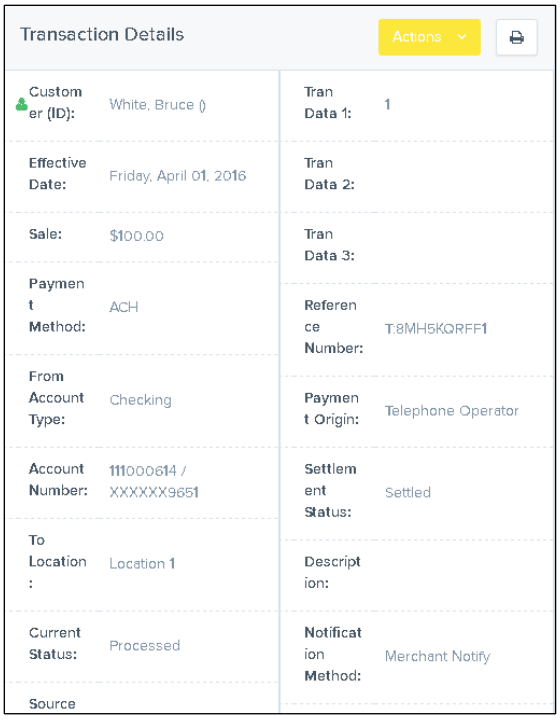

FIGURE 49: TRANSACTION DETAILS PAGE

Editing SPE Transactions

You can edit customer transactions in SmartPay Business that have been made via SPE. A transaction's amount and/or effective date can be altered if you have been assigned the correct roles and privileges. Editing capabilities for payments made via SPE require the *Accounting* role under the *Customer Services* privilege.

> **DISCLAIMER:** The ability to edit customer records and transactions created by SPE users can be provided to Merchant Portal users. The *Accounting* role must be assigned to your SPE Merchant Portal users in edit SPE transactions. *It is the responsibility of the merchant to obtain and retain the appropriate authorizations from SPE customers before saving any changes made to approved transactions.*

Log in to SmartPay Business. The *Current Transaction Summary* Is featured on the home page, which is a list of all transactions in the system within the past 60 days.

A transaction can be in any number of statuses when it enters the system. The following table lists the potential status of any one transaction within the system. A transaction can only be edited when it has been placed in the *Approved* status.

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Status	Definition
Approved	The transaction has been verified and processed at the designated cutoff time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	(*ACH Only*) The transaction, originally returned NSF, has been re-presented to the Federal Reserve by the EPS system, and funds were recovered.
Awaiting Capture	Status for credit card transactions only.
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the *Dual Authorization* limit of the user who created it. An authorized approver must review and either approve or void the transaction.
Declined	The EPS system declined the transaction and it was not processed. The transaction exceeded either *Dual Authorization* or *Velocity* (risk-management) limits.
Voided	The transaction has been voided and not processed. A transaction may not be voided once the item is in the *Processed* status.
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Collection	(*ACH Only*) The transaction, returned NSF, is in the process of being re-presented to the Federal Reserve by the EPS system.
In Research	May be used by your support group.

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Status	Definition
Uncollected NSF	(*ACH Only*) The transaction was returned to the EPS system NSF by the Federal Reserve, and funds could not be recovered.
Suspended	The transaction has been verified but has exceeded *Velocity* limits. An FI user must take further action on whether to approve or void the suspended transaction.
Disputed	(*ACH Only*) The transaction was returned to the EPS system by the Federal Reserve because the account holder at the receiving financial institution has disputed its validity. The transaction Is charged back (reversed).
Invalid/Closed Account	(*ACH Only*) The transaction was returned to the EPS system by the Federal Reserve because the account number at the receiving financial institution was invalid or because the account was closed.
Resolved	A user moved the transaction into a *Resolved* status to indicate that no further action related to the transaction is required. Transactions can be moved into a *Resolved* status from a status of *Declined*, *Voided*, *Invalid/Closed Account*, *Disputed*, *Uncollected NSF*, *Error*, or *In Research*.

1. From the *Home* page, select the **Approved** link to view the transactions that have been approved for processing, but have not yet been processed through the system.

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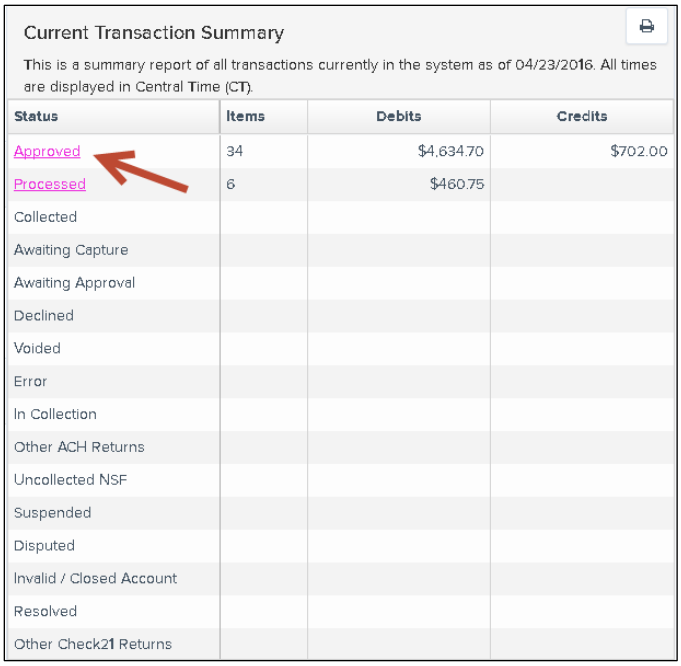

Current Transaction Summary

This is a summary report of all transactions currently in the system as of 04/23/2016. All times are displayed in Central Time (CT).

Status	Items	Debits	Credits
Approved	34	$4,634.70	$702.00
Processed	6	$460.75	
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
Voided			
Error			
In Collection			
Other ACH Returns			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved			
Other Check21 Returns			

FIGURE 50: CURRENT TRANSACTION SUMMARY, WITH APPROVED LINK INDICATED

2. A report with all the approved transactions appears. Notice the indication, *Approved*, under the *Status* column. Select the **View** link to the left of the transaction that you wish to edit.
3. The *Transaction Details* page appears for that specific transaction. Select the **Edit** option next to the **Sale** field.

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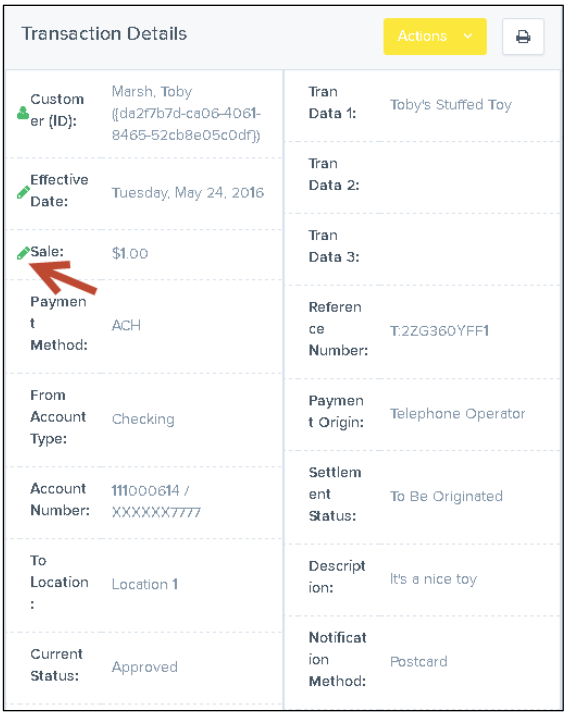

FIGURE 51: EDIT OPTION FOR SALE FIELD

4. The **Sale** amount is an editable field where you can enter a new amount. Enter a new sales amount and a reason for changing the amount. Select the **Save** link.

FIGURE 52: SAVE OPTION FOR EDITED AMOUNT

5. To edit the **Effective Date** of the transactions, select the **Edit** option to the right of the date field.

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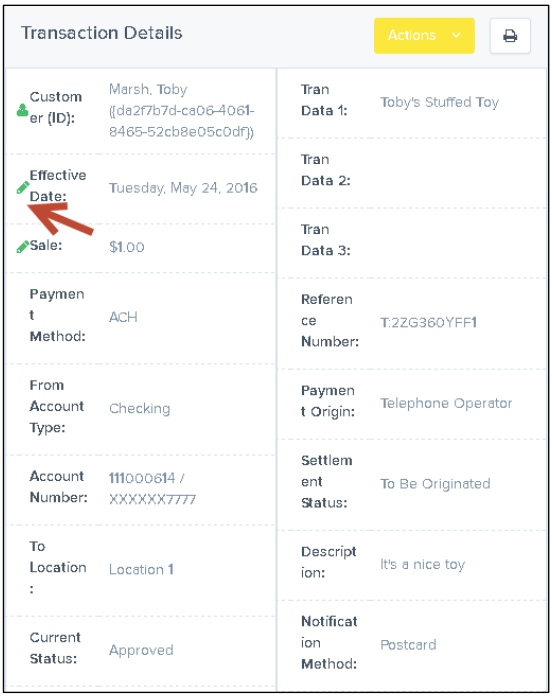

FIGURE 53: EDIT OPTION FOR EFFECTIVE DATE

6. The **Effective Date** field Is an editable field where you can enter a new date. A calendar option appears for date selection, or you may type in a date in MM/DD/YYYY format. Enter a new date and the **Reason** for changing the date.
7. Select the **Save** link next to the field.

FIGURE 54: EDITING THE EFFECTIVE DATE

Editing Customer Information

You can edit customer information, including name, contact information, account information, and whether the customer is an individual or business.

1. Log in to the application, and then locate the **Search** tool at the top of the page. Designate a search filter to locate a customer using the drop-down arrow. You may search for customers with one of the following filters.

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- Last/Company Name
- Customer Number (for customers with a home banking ID)
- Account Number (last four digits)

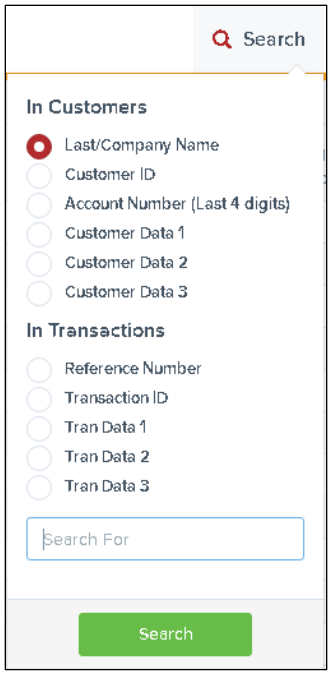

FIGURE 55: SEARCH TOOL

2. The *Search Results* page appears. Select **Edit** for the customer that you wish to change.

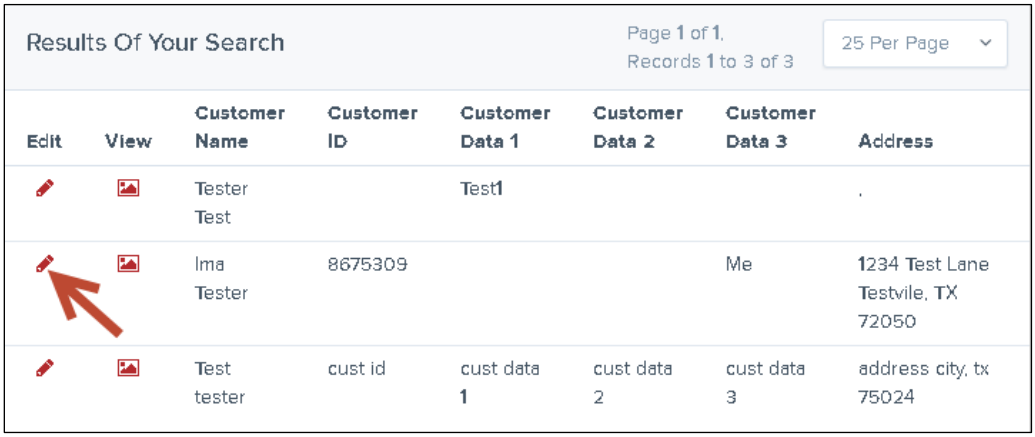

FIGURE 56: SEARCH RESULTS, WITH EDIT OPTION INDICATED

3. The *Customer Information* page appears. Change any information as needed. The **Relationship** and **Customer Type** fields are the only required fields;

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however, the more information you input about customers, the easier it is to locate and understand them.

4. Select **Update** when finished.

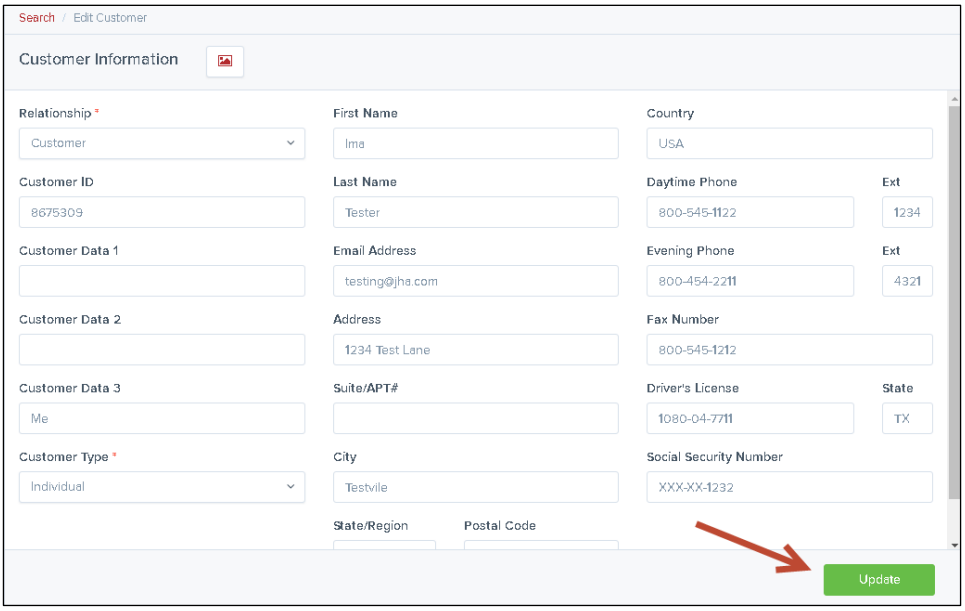

FIGURE 57: CUSTOMER INFORMATION PAGE

Viewing Customer Account Information and Payment Settings

1. From the *Search Results* page, select the **View** link for the customer you wish to view.

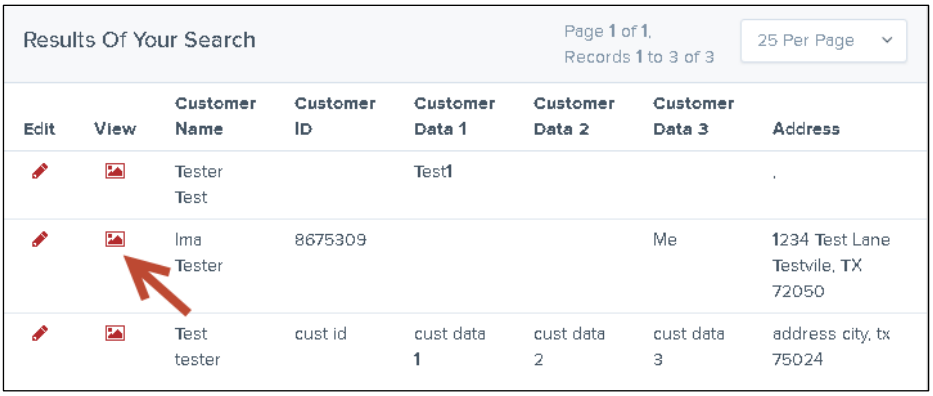

FIGURE 58: VIEW OPTION FOR CUSTOMER SEARCH RESULTS

2. The *Customer Information* page appears, with basic information about the customer. Select **Accounts** from the top of the page to view account information.

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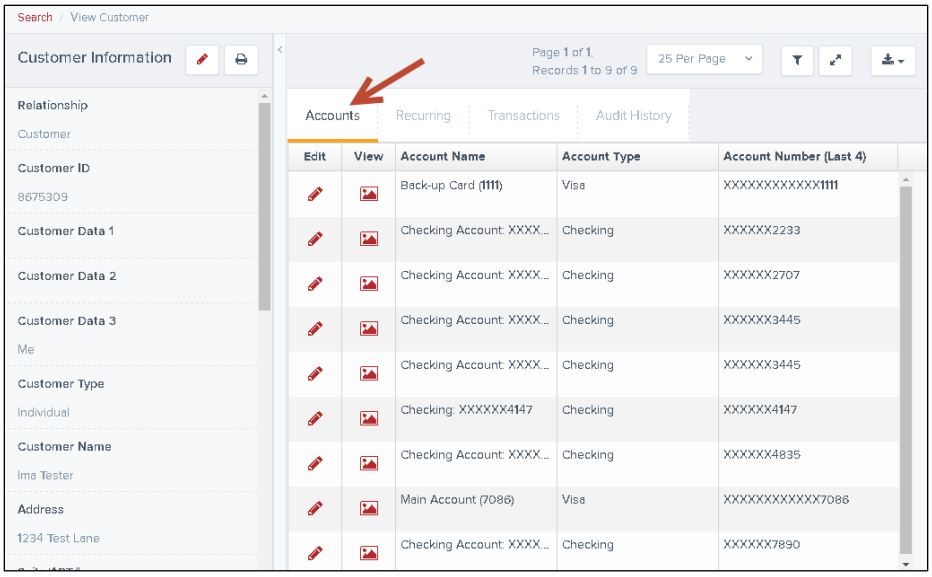

FIGURE 59: CUSTOMER INFORMATION PAGE

3. The accounts for the customer appear. Select **View** in the *View* column to see details about the customer's account.
4. The *View Account Information* page appears. As a shortcut, you can edit account information from this page by selecting **Edit** at the top of the page.
5. From the *Customer Information page*, select **Recurring** to list any of the recurring payments for this end user.

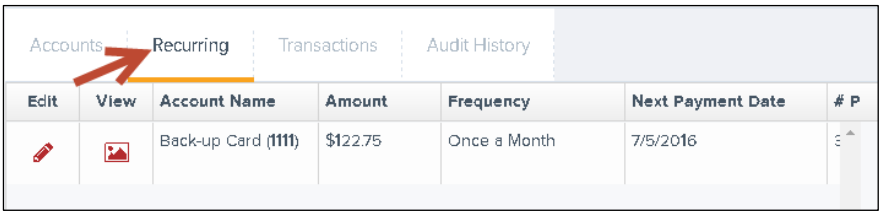

FIGURE 60: RECURRING PAYMENTS OPTION

6. A list of recurring payments appears. Select **View** to see the details of the payment on the *Recurring Payment Information* page, or select **Edit** to change the payment settings (such as disabling the payment).
7. To edit customer information, select **Edit** at the top of the *Customer Information* section.

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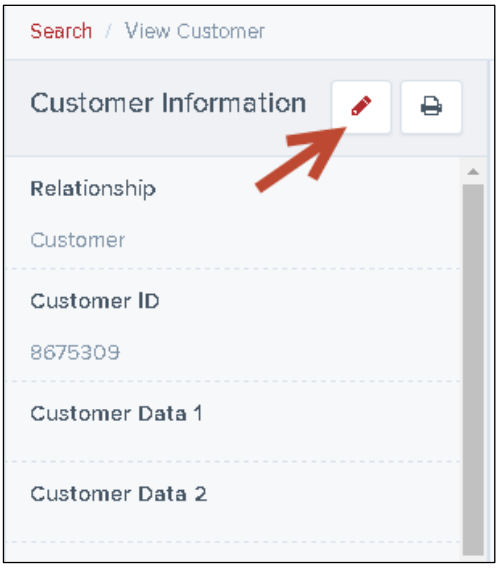

FIGURE 61: EDIT CUSTOMER INFORMATION ICON

Searching for Transaction Information

1. From the top of the page in the **Search** field, click the drop-down arrow and select which filter to search with under *Find Transactions*. Your settings may allow additional search filters.

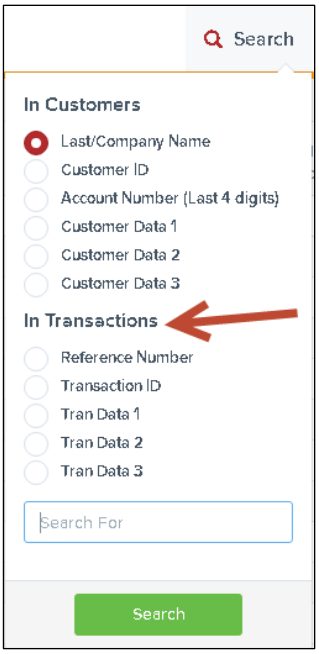

FIGURE 62: SEARCH FIELD FOR FINDING A TRANSACTION

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2. Enter the entire **Reference Number**, **Transaction Number**, or optional search field. Click the search option, indicated with a **?**.
3. The *Search Results* page appears. Select **View** to see more information about a transaction.

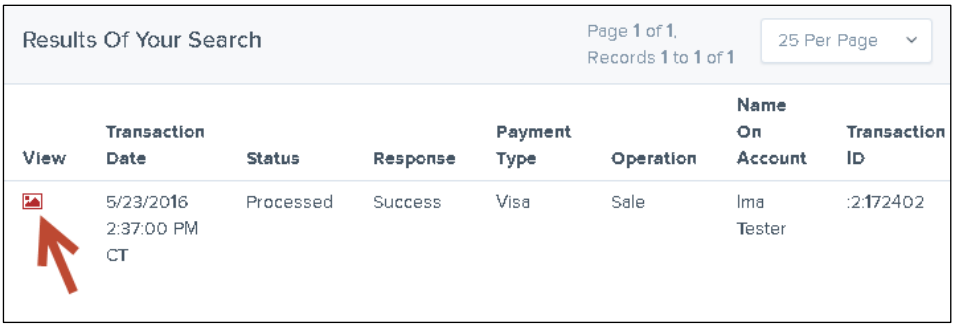

FIGURE 63: SEARCH RESULTS WITH VIEW OPTION

The *Transaction Details* page appears, with *Events* and *Audit History* options.

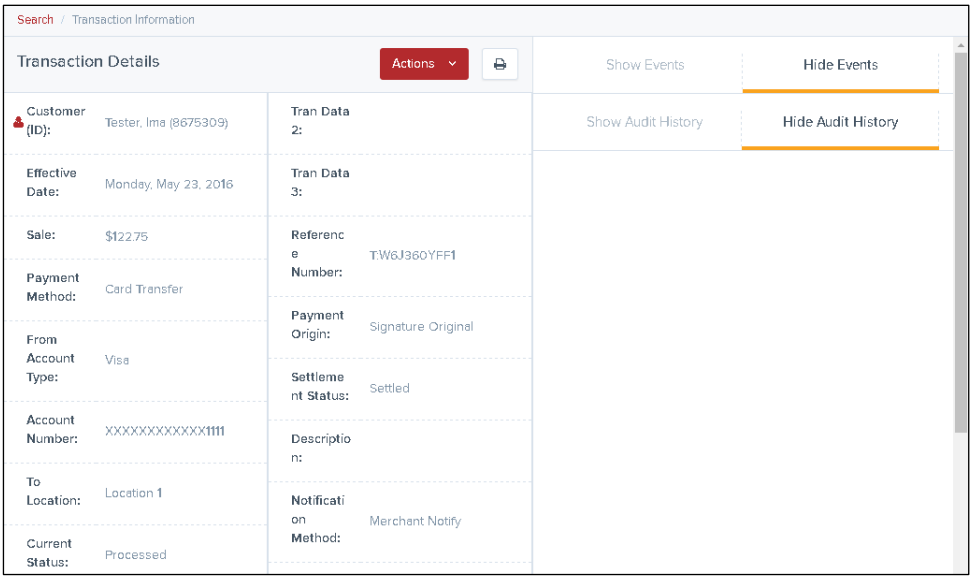

FIGURE 64: TRANSACTION DETAILS PAGE

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SmartPay Express: Overview

SmartPay Express gives you the ability to make payments or donations to any of your merchant/vendor's accounts. These payments/donations can be in the form of a one-time (Quick Pay), single, and/or recurring transaction to be debited from either your checking account or charged to your credit card.

One-time payments/donations can be created one of two ways:

- A Quick Pay transaction without signing in or registering as a user
- As an existing user with a login user name and password

To set up a recurring payment, you must sign in and register your personal user information such as name, address, phone number, etc.

Setting up a user registration also allows you to identify the accounts you want to debit or charge for your payments/donations. You may also create single or recurring payments and view upcoming payments or payments that have already been debited. Once set up, you receive an email registration confirmation with a temporary password you need the first time upon logging in.

Session Timeout Warning

The system automatically logs off users who have been inactive for 10 minutes. A *Session Timeout Warning* page appears two minutes before a user is logged out and provides an opportunity to remain logged in. Select **OK** to remain logged in.

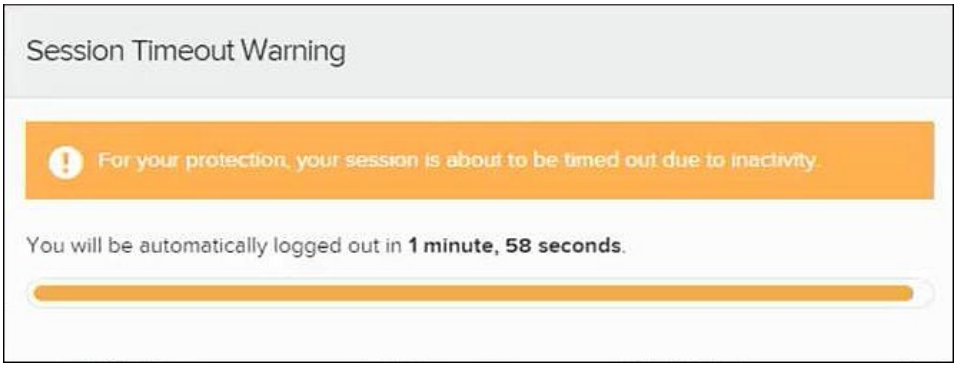

FIGURE 65: SESSION TIMEOUT WARNING

Making a One-Time (Quick Pay) Payment

A Quick Pay or one-time payment allows you to make a payment without setting up and maintaining your account information. You may want to use this feature to pay a bill in its entirety at one time or make a one-time donation. Use this option for a

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yearly payment obligation which may change from year-to-year, or if you wish to refrain from storing your personal information in the system.

Customers using Elavon™ services need specific market segments based on the following types of transactions:

- For SPB: Internet
- For telephone payments: Mail Order Telephone Order (MOTO)
- For preauthorized payments: Retail/POS

1. Navigate to the provided URL address. The business to you which you make a donation/payment may also have a website with a link to the address.
2. Select the **Quick Pay** option. (This button may read differently if the settings have been modified.).

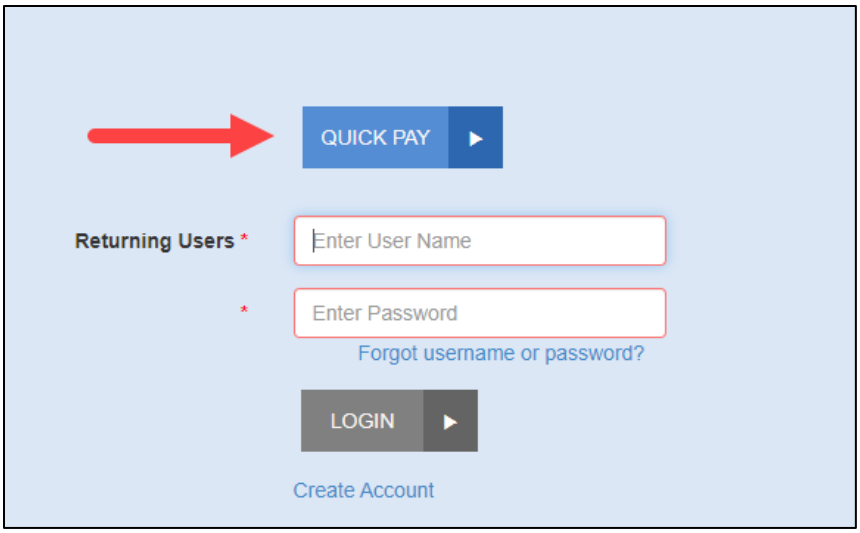

FIGURE 66: EXAMPLE QUICK PAY OPTION

3. The *Quick Pay* page appears. Enter information in the required fields to create a debit transaction to a checking account. You may also opt to pay with a credit card. If at any time you wish to exit this page, select the **Cancel** option.

NOTE: All the following fields may or may not appear, depending on your vendor's established settings for accepting payments/donations.

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Pick a Location -1 *	-- Select --
Amount to Pay -1 *	Required
Test Tran 1	
Payment Type *	-- Choose Type --
Account Type *	-- Choose Type --
Name On Account *	Name on account is required
Business Account	☐
Address *	Address is required
Suite/APT#	
City *	City is required
State/Region *	-- Select --
Postal Code *	Required
Country *	USA
Email Address *	
Confirm Email Address *	someone@example.com

☐ Register and Save Payment Information

CANCEL CONTINUE ▶

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FIGURE 67: QUICK PAY PAGE

- **Station Number (Location)** – The account and/or purpose for which the payment/donation is to be sent. Select the correct account from the drop-down list. For example, the location may be "Leasing office" or something related to your reason for payment.
- **What amount would you like to pay?** – This amount field is a value with two decimal places (XX.XX).
- **Payment Type** – Select either the **Bank** option or the **Card** option.
  - The **Bank** option requires the **Routing Number**, the ABA (Transit) number of the financial institution from which the funds are being debited. The **Account Number** from which the funds are to be debited is also required. The following figures illustrate where a routing/transit number and account number appear on a check.

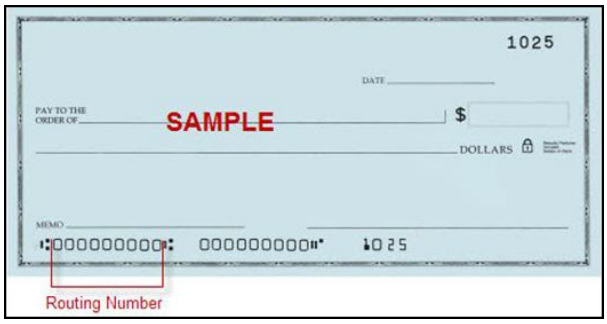

FIGURE 68: EXAMPLE CHECK WITH INDICATED ROUTING NUMBER

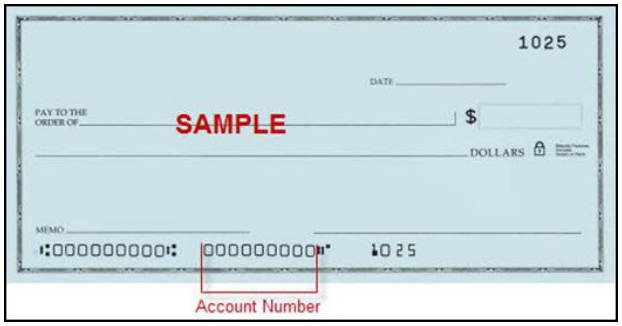

FIGURE 69: EXAMPLE CHECK WITH INDICATED ACCOUNT NUMBER

  - The **Card** option requires information in the **Card Number** field, which is the account number that appears on the credit card. Card payments also require information for the **Expires On** field. Select the month and year that the credit card expires.

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- **Account/Card Type** – Select either **Checking** or **Savings** for a bank payment or one of the credit card processors provided for a card payment.
- **Name On Account** – The name on the account to be debited. A value of all zeros is not valid.
- **Is Business Account** – Select this check box if the account to be debited is a business account. Do not select this check box if the account is an individual or personal account.
- **Address** – Enter the street address associated with this account.
- **City, State/Region, Postal Code, Country** – Enter the city, state or region, postal code, and country associated with this account.
- **Email** – Enter an email address associated with this account to which a payment confirmation can be sent.
- **Confirm Email Address** – Re-enter the email address associated with this payment.

Fill in any optional fields that may appear for the payment type you have selected, if desired.

- **Description** -– This field is alphanumeric and can hold up to 50 characters. It is used as a memo field to identify the transaction's purpose or any transaction-related information, such as "June rent," or "water bill".
- **Transaction Number** – An alphanumeric field that can hold up to 50 characters and <u>must</u> be unique for each transaction. If left blank, the application automatically assigns a value. We recommend that you leave this field blank unless your merchant/vendor requires it.
- **Check Number** – If the payment is produced from a check, enter the serial number of the check located either on the top right corner of the check or next to the routing and account information.

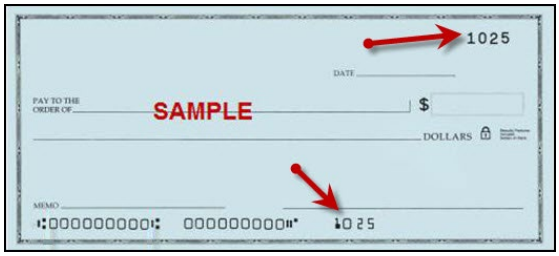

FIGURE 70: CHECK NUMBER

- **Transaction Optional Fields** – Up to three optional fields may be available to capture additional information about the transaction. These fields may be required according to your creditor/organization/business.

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- **CVV Code** – If you are making a payment with a credit card, enter the customer validation code that appears on the card. Depending on your merchant/vendor, this field may be required.

Figure 71: CVV Code

- **Suite/Apt #** – Enter an apartment number associated with this account, if applicable.
- **Country** – Enter if other than U.S.

4. If you do not wish to register currently, continue to step 5. If you wish to save your payment information and register as a user, select the check box next to **Register and Save Payment Information**.

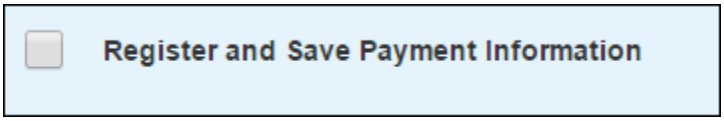

FIGURE 72: OPTION FOR REGISTRATION

a. When you select to register as a user, additional information fields appear. Enter the appropriate information for the following required fields.

- **Secret Question** – Create a phrase, word, or question that can be used for identification purposes if a new temporary password must be requested. This field is not case sensitive and does not need to be in the form of a question.
- **Secret Answer** – Provide the answer to the secret question.
- **Confirm Secret Answer** – Retype the secret answer.
- **Username** – If this field is not automatically populated with the *Email Address* information provided earlier on the page, enter your email address.

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b. Enter any optional information, if desired.

- **Customer Number** – An optional, numeric field that must be unique for each user registration. This field may be provided to you by your creditor/organization.
- **Phone** – Enter a telephone number in XXX-XXX-XXXX format.
- **Driver's License** – Enter your driver's license number.
- **DL State** – Enter the abbreviation of the state in which the driver's license was issued.
- **Social Security** – Enter your Social Security Number.

NOTE: This payment, once submitted, Is available for your viewing as a registered user.

5. If your merchant/vendor has enabled an added security, select the check box in the **CAPTCHA** field to verify that you are making a payment.

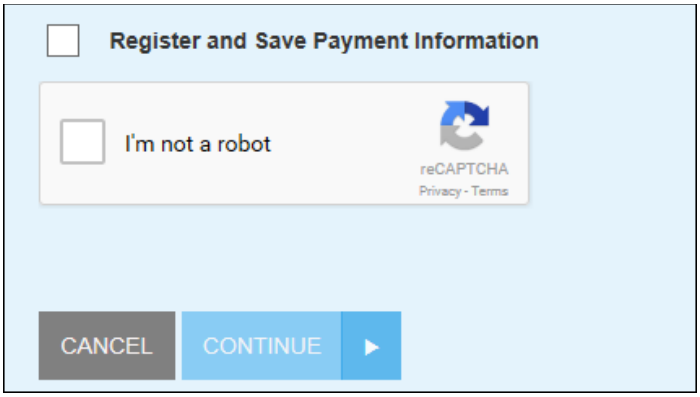

FIGURE 73: CAPTCHA ADDED SECURITY

6. Select the **Continue** option at the bottom of the page.
7. The *Confirmation* page appears, providing you with the opportunity to verify the data and authorize the transaction. Read the *Authorization Agreement* provided, and, if acceptable, select the **Agree and Submit** option at the bottom of the page.

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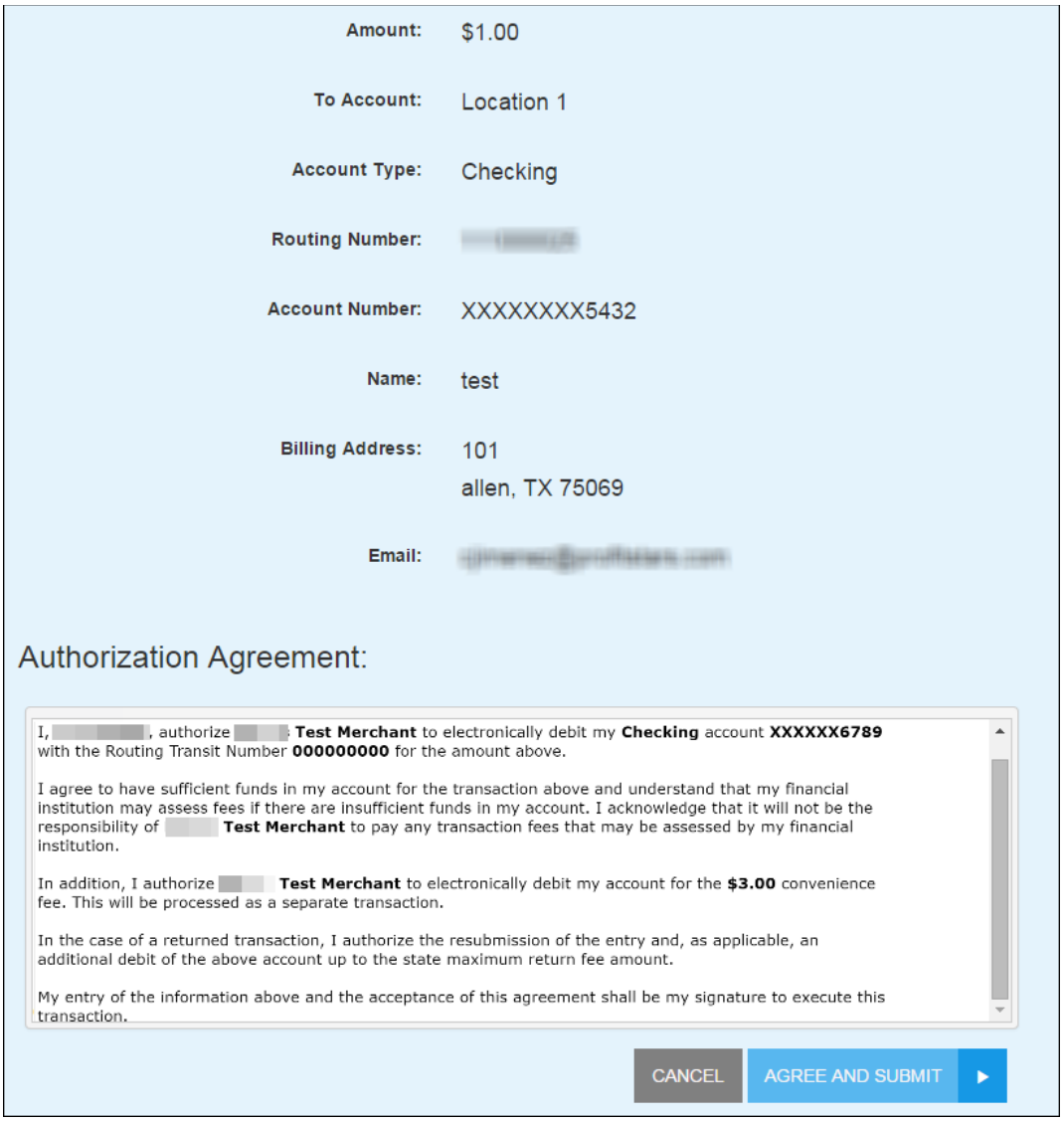

FIGURE 74: PAYMENT CONFIRMATION PAGE WITH SUBMIT OPTION

Once you have confirmed the payment, a *Transaction Receipt* appears, which can be printed for your records. This receipt includes the authorization agreement and a transaction **Response** field that indicates the status of the transaction. The following are potential responses that can appear.

- **Success** – The transaction was approved to be sent for processing.
- **Error Internal** – Contact your first line of customer support.

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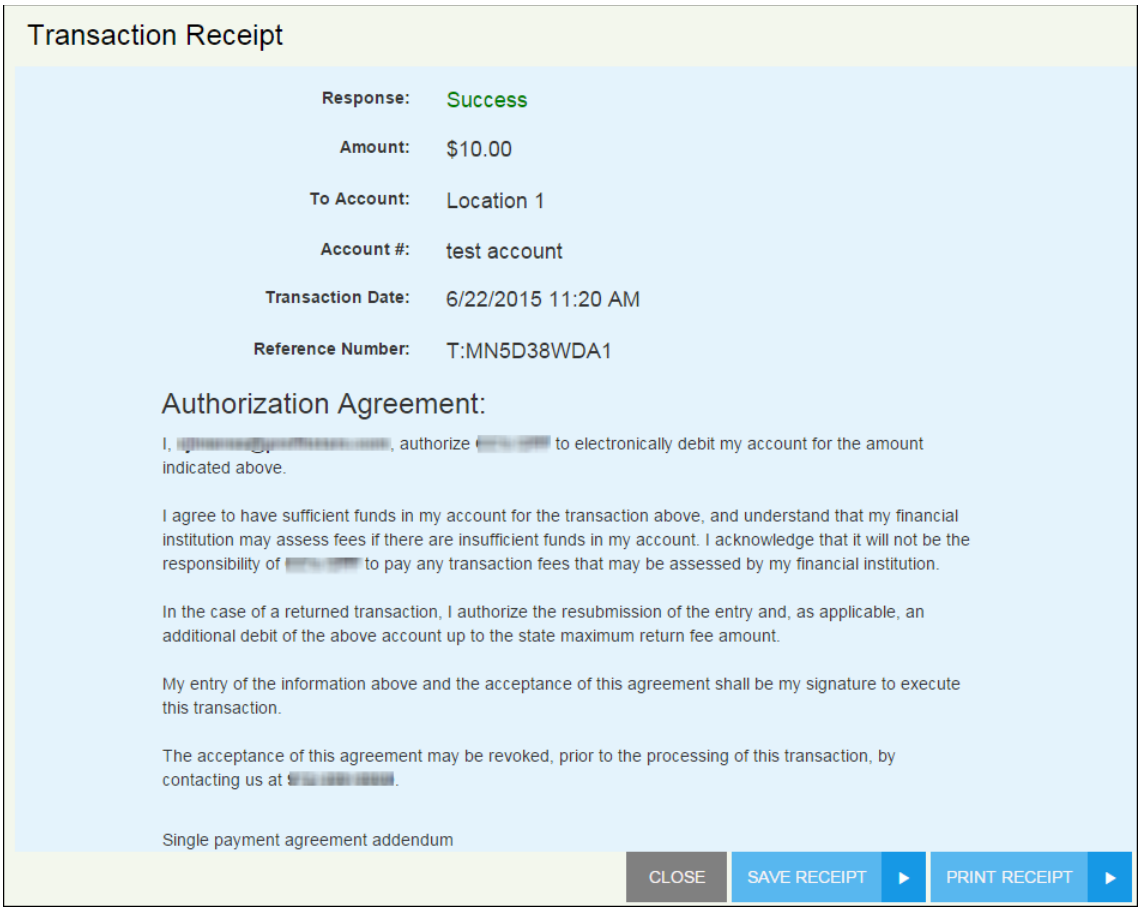

FIGURE 75: TRANSACTION RECEIPT WITH PRINT OPTION

8. Select **Print Receipt** for a printable copy of the transaction, or you may also select **Save Receipt** for a copy to save on your computer.
9. Select **Close** to exit the page. If you opted to save your payment information and register as a user, an email Is automatically sent to the email address provided with your account password.

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User Registration with SPE

If you are not making a payment currently but wish to register your information in the system for future use, select the **Create Account** option from the splash page of the site.

As a registered user, you may create single and/or recurring payments, maintain several accounts from which to create payments, draw reports on previous and/or scheduled payments, and maintain your user account information. Once you have registered, an email with your password Is sent to the provided email address. Your email address and provided temporary password are the credentials needed to log in to SmartPay Express.

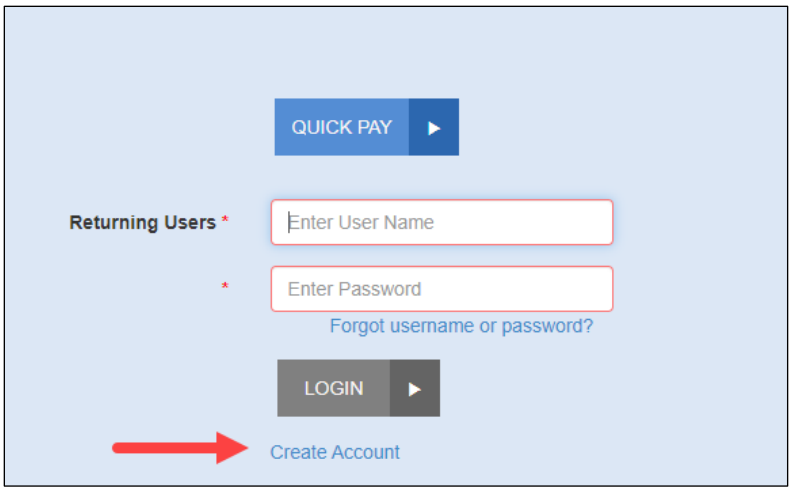

FIGURE 76: CREATE ACCOUNT OPTION

1. The *User Registration* page appears. Fill in the required fields designated with a red outline and any optional fields, as desired. The following fields are required for user registration.
   - **Username** – Enter an email address to have as a username when logging in to the system.
   - **First Name** – Enter your first name.
   - **Last Name** – Enter your last name.
   - **Secret Question** – Create a phrase, word, or question that can be used for identification purposes if a new temporary password must be requested. This field is not case sensitive and does not need to be in the form of a question.
   - **Secret Answer** – Provide the answer to the secret question.

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- **Confirm Secret Answer** – Retype the secret answer.
- **Address** – Enter your physical address.
- **City, State/Region, Postal Code, Country** – Enter the city, state or region, postal code, and country associated with this account.
- **Email Address** – If this field is not automatically populated with the **Username** information provided earlier on the page, enter your email address.
- **Confirm Email Address** – Confirm your email address.
- Once you have finished entering your information, select **Register**.

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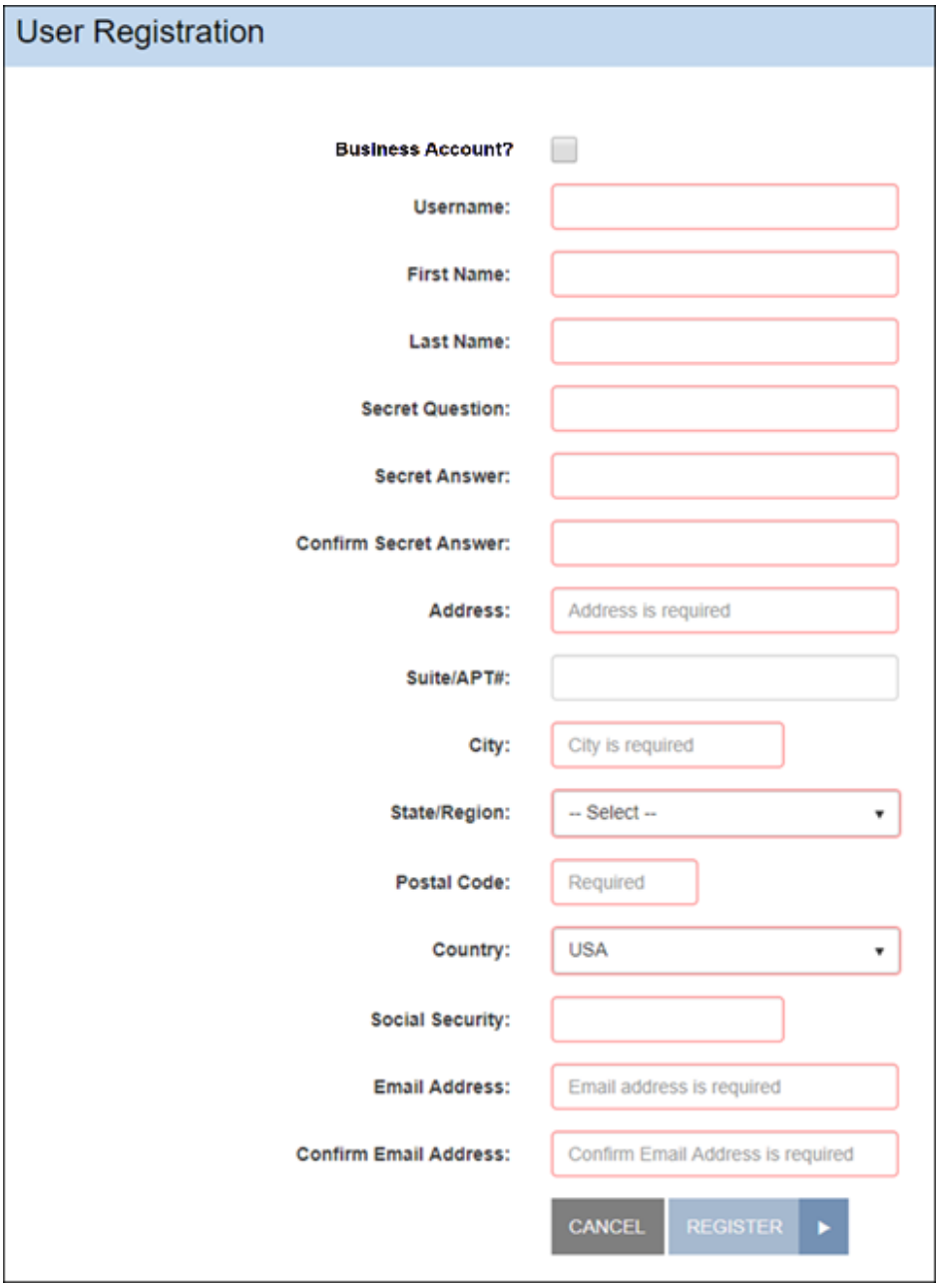

FIGURE 63: USER REGISTRATION PAGE

Resetting Your Password

If you have forgotten your password to log in, but you are *not* locked out of the system, use the following steps to have reset and change your password.

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NOTE: See the next section, "Regaining Access If You Are Locked Out" for more information if you have entered your login credentials incorrectly at least five times.

1. Navigate to the payment site and select the **Forgot username or password?** link.

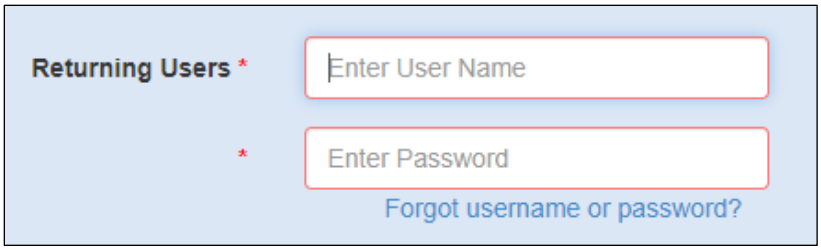

FIGURE 64: FORGOT USERNAME OR PASSWORD? LINK

2. When the *Username / Password Retrieval* page appears, enter the **User Name** associated with your profile. If your vendor has enabled an added security, answer the question in the **CAPTCHA** field.

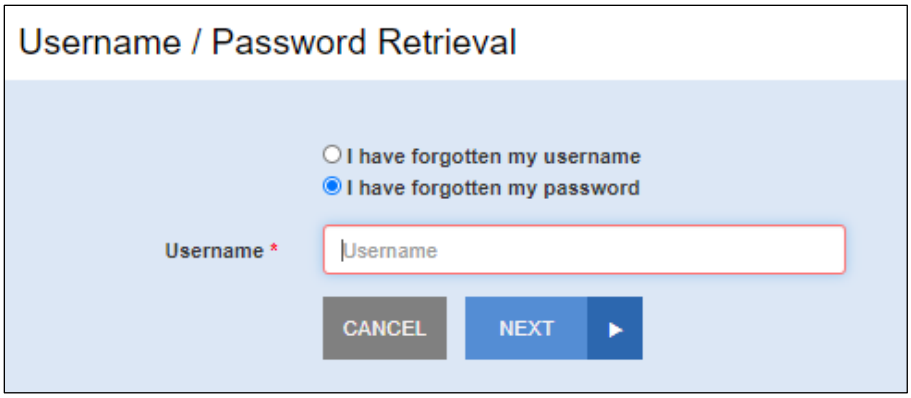

FIGURE 78 – USER NAME/PASSWORD RETRIEVAL PAGE

3. Select **Next**.
4. When the *Secret Question* page appears, enter the answer to the secret question for this profile, and then select **Request Password**.

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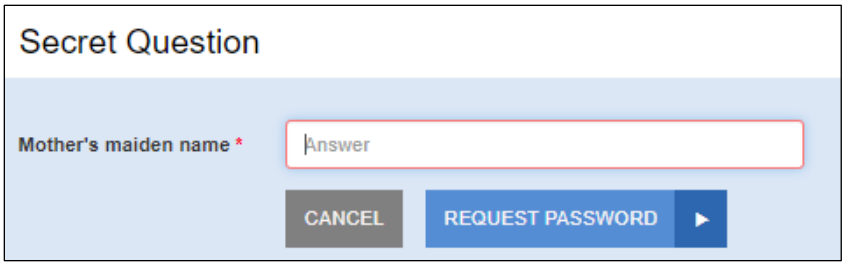

FIGURE 79: SECRET QUESTION PROMPT

5. When the *Forgot Password Confirmation* page appears, select **OK**.

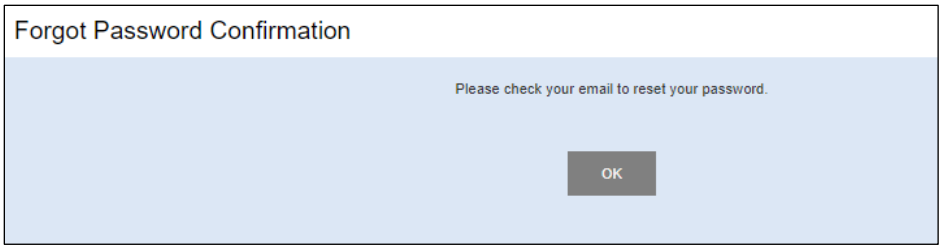

FIGURE 80 – FORGOT PASSWORD CONFIRMATION

6. Go to your email and open the message with "Password Reset Request" in the title.
7. Click the link in the email.
8. When the *Security Challenge* screen appears in a web browser, enter the answer for your security challenge.
9. Click **Submit Answer**.
10. When the *Update Password* screen appears, enter and confirm your new password.

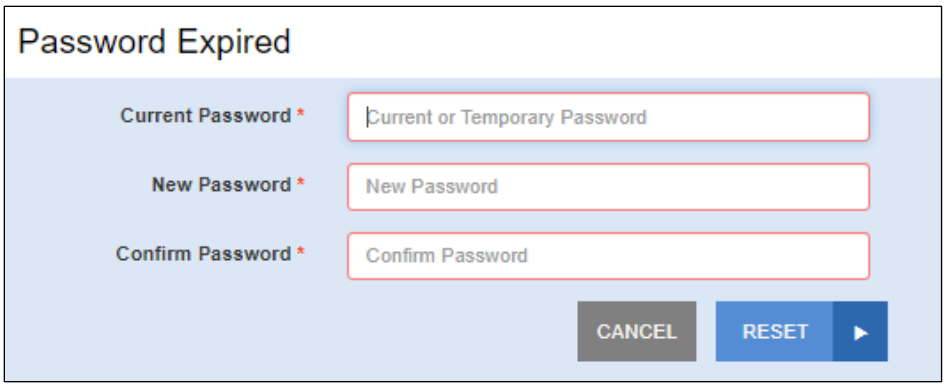

FIGURE 81 – UPDATE PASSWORD SCREEN

11. Select **Update Password**.

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When the *Password Update Complete* screen appears, your password has been reset.

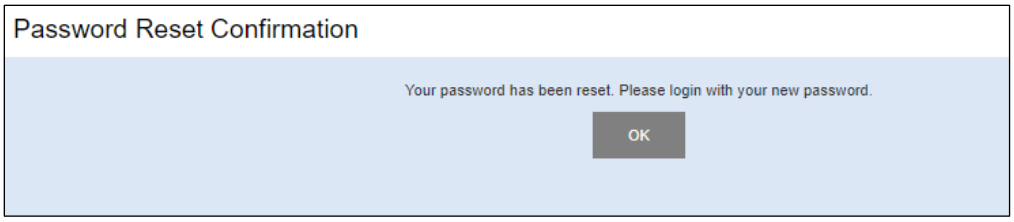

FIGURE 82: PASSWORD RESET CONFIRMATION

12. Close the browser tab.
13. Return to the login page and then log in with your new password.

Regaining Access If You Are Locked Out

If you enter your user name and password incorrectly five times, the system locks your account for security purposes. Once locked, you are not able to retrieve a forgotten user name or password with the *Forgot Password?* Feature, and the system displayS either an *Invalid Login* or *Account Locked* prompt. To have your profile unlocked, contact your merchant/vendor's customer support group. Once your profile is unlocked, a new temporary password can be sent to you via email.

Updating Your Profile

You can update any of your user information in your profile, including your password. Use the following steps to log in and make changes or update the information for your profile.

1. Navigate to the URL address provided to you and then complete the **User Name** and **Password** fields. Select **Login**.

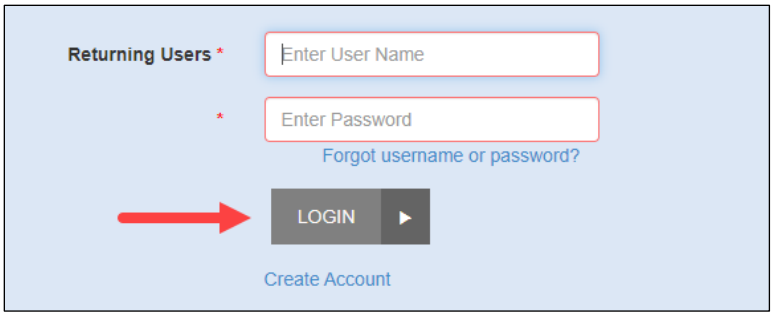

FIGURE 83: LOGIN

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2. From the top navigational bar, select the **Edit Profile** option if changes to your registered profile are needed.

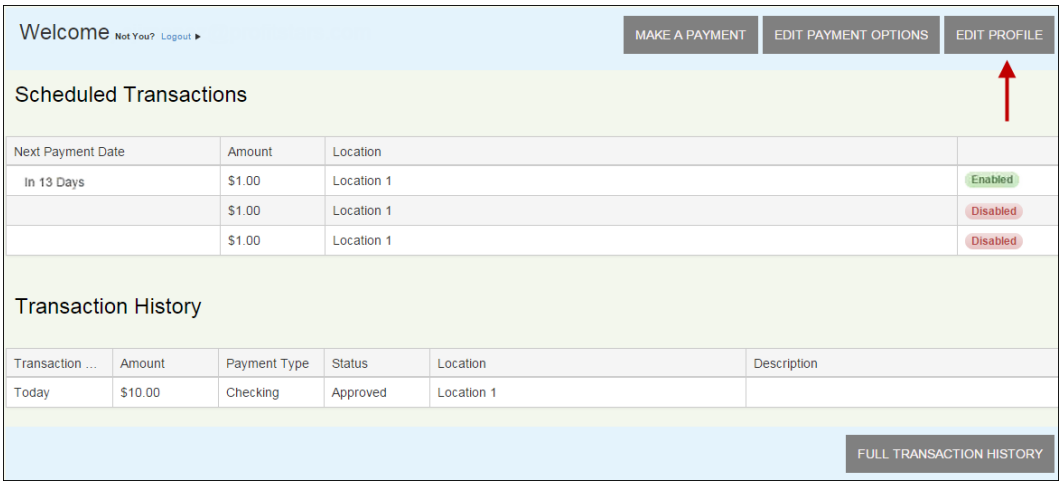

FIGURE 84: EDIT PROFILE OPTION

3. The *User Profile* page appears. This page contains four sections of information to update. Enter information for all required fields, indicated by a red outline. The first section is *Personal Information*, which contains contact information for the profile. Before moving on to the next section, select **Update Personal Info** at the bottom of this section.

    - Select whether this is an **Individual** account or a **Business** account.
    - **Email Address** – Enter the email address associated with this profile.
    - **First Name** – Enter the first name of the point of contact for the profile.
    - **Last Name** – Enter the last name of the point of contact for the profile.
    - **Address** (optional) – Enter the physical address for this profile.
    - **City, State, Zip** (optional) – Enter information for the city, two-character abbreviation of the state or region associated with the physical address, and postal ZIP code.
    - **Country** – Specify the country associated with the profile.
    - **Phone** – Enter the telephone number associated with the profile.
    - **DL Number** – Enter your driver's license number.
    - **DL State** – Specify the state in which the driver's license is valid.
    - **Social Security** – Enter your Social Security Number.

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NOTE: Up to three additional informational fields may appear, depending on the merchant/vendor's requirements. Enter all required information.

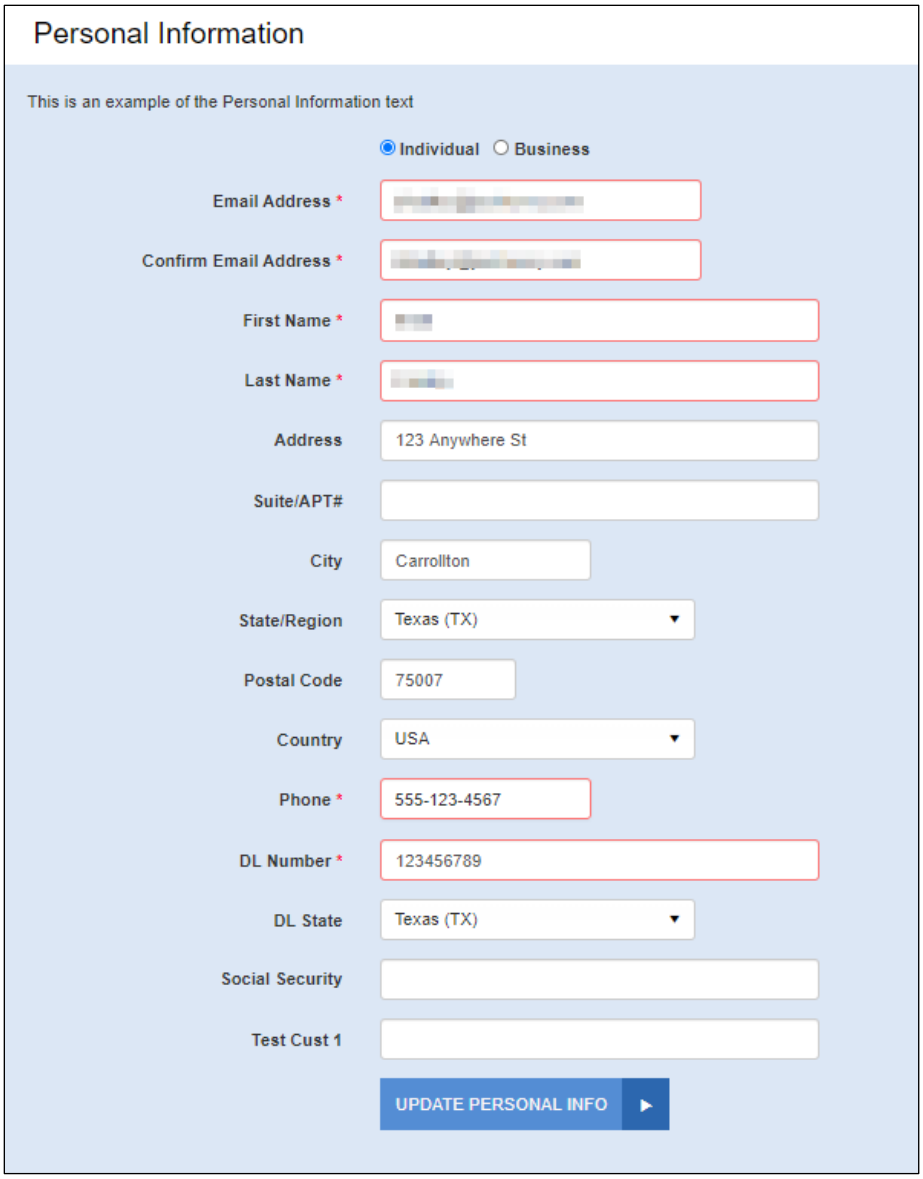

FIGURE 85: PERSONAL INFORMATION FIELDS, EDITING A PROFILE

4. Select **Update Personal Info** to save changes to the personal information for this profile.
5. The second section is the password information for the profile. When you have finished entering information, select **Update Password** at the bottom of this section before moving on to the next section.
    - **Old Password** – Enter the currently active password for this profile.

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- **New Password** – Enter the new password that you would like to have for this profile.
- **Confirm Password** – Confirm the new password for this profile.

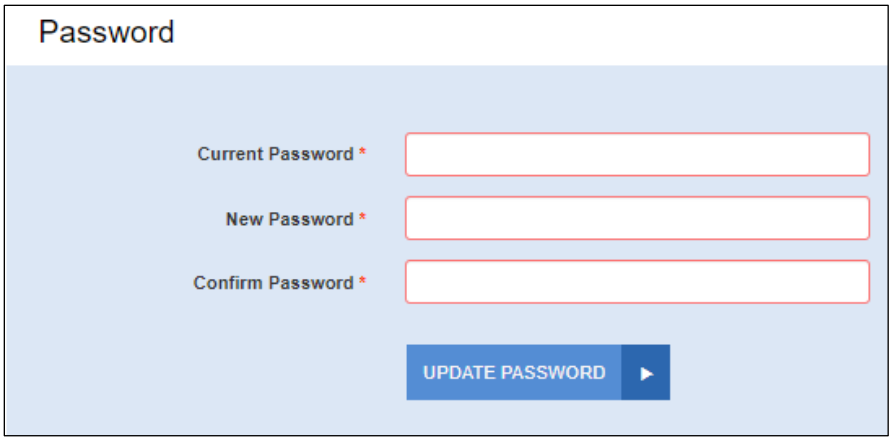

FIGURE 86: PASSWORD INFORMATION

6. The next section is *Security Question*. In the event your login credentials are entered incorrectly at least five times, you may be asked to answer the secret question, set up here, to have your profile's password reset. Before moving on to the next section, select **Update Question**.

   - **Enter Password** – Enter the answer to your current secret question.
   - **Type a Secret Question** – Enter a new secret question. This does not have to be in a question format but can contain a phrase or clues for determining the answer.
   - **Type a Secret Answer** – Enter an answer to the new secret question.
   - **Confirm Secret Answer** – Confirm the answer to the new secret question.

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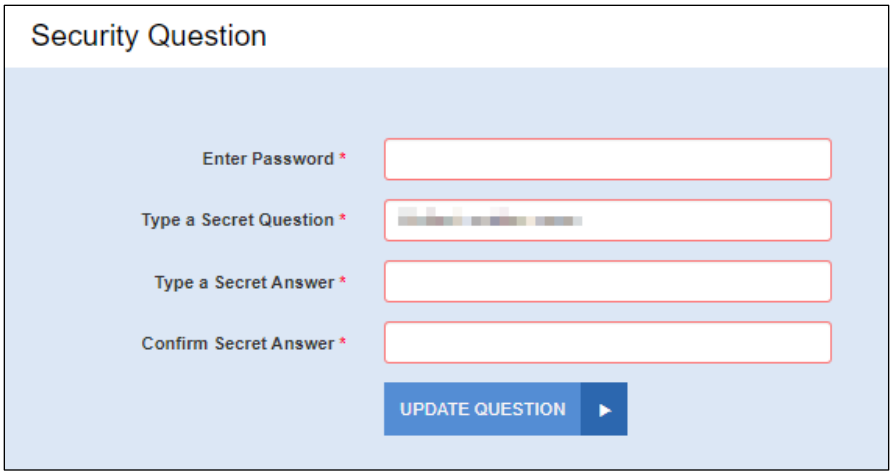

FIGURE 87: SECURITY QUESTION INFORMATION

Adding a Payment Option

1. Log in to the payment site, and then select the **Edit Payment Options**. The system navigates you to the *Payment Options* section of your user profile.

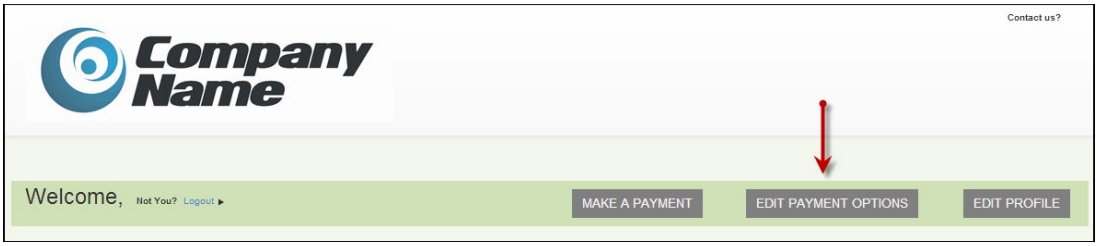

FIGURE 88: EDIT PAYMENT OPTIONS

2. From the *Payment Options* section, select the **Add Payment Option** banner. A new section expands, with fields available for you to enter new payment information. Enter information for all the required fields. An **Account Nickname** field is available as a reference when you make future payments and can be named, "My Checking," or another appropriate term.

   To have the payment address mirror your profile address, select the check box next to **Same as profile**.

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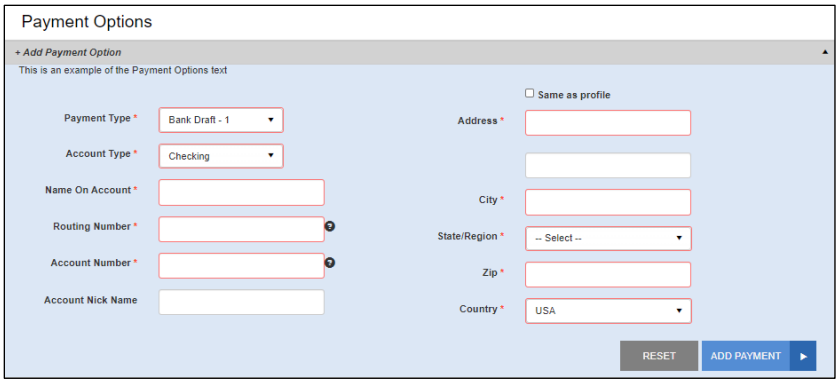

FIGURE 89: ADDING A PAYMENT OPTION

3. Select the **Add Payment Option** at the bottom of the page.
4. You may return to *Payment Options* and change your payment options as needed. Select the **Update** option at the bottom of the section to save changes.

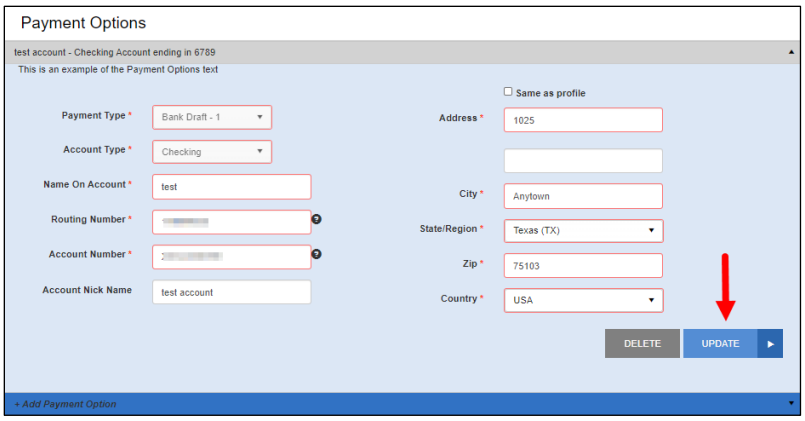

FIGURE 90: UPDATE OPTION

NOTE: Changes cannot be made to a payment option once it has expired. For example, if a credit card has expired, you cannot update the expired payment option, but you must create a payment option with updated information. We recommend that you regularly maintain your payment options to avoid having expired information. Expired payment options are not available for selection when making payments/donations.

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Deleting a Payment Option

1. To delete a payment option, navigate to the *Payment Options* section of your user profile.
2. Select the **Delete** option.

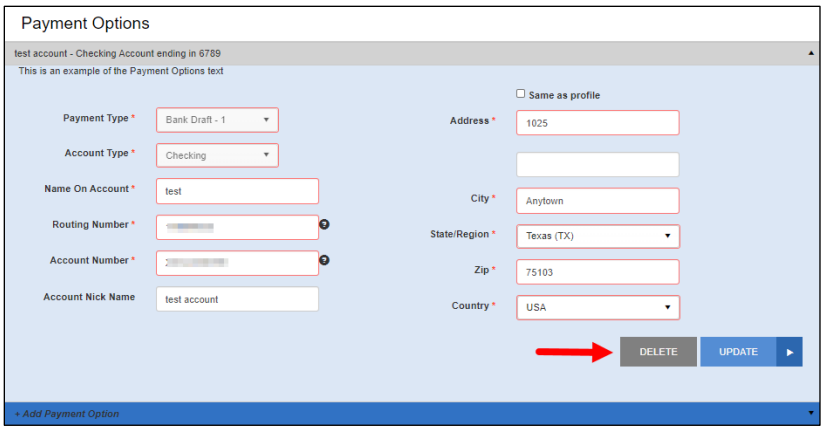

FIGURE 91: DELETING A PAYMENT OPTION

Making a Payment

Payments and donations can be created individually or set up to reoccur at periodic intervals. They can be charged to either a credit card or taken from a checking or savings account. For any single payments dated for today's date, you can set up a recurring payment at periodic intervals.

Customers using Elavon services need specific market segments based on the type of transaction:

- For SPB: Internet
- For telephone payments: Mail Order Telephone Order (MOTO)
- For preauthorized payments: Retail/POS

1. Log in to SmartPay Express, and then select **Make a Payment** from the top of the page.

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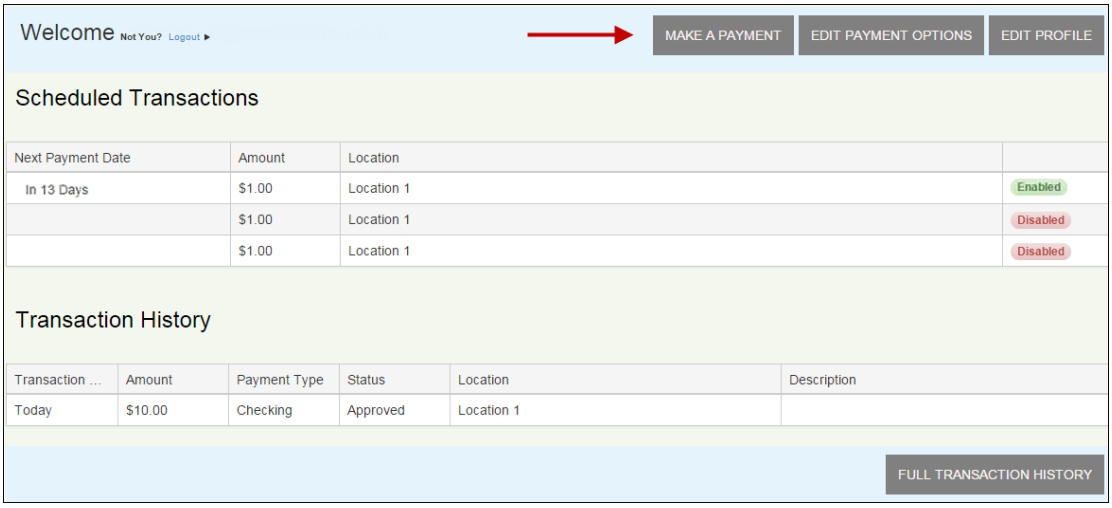

FIGURE 92: MAKE A PAYMENT OPTION

2. The *Make Payment* page appears. Enter the appropriate information in all the required fields outlined in red. Not all merchants/vendors require the same information.

   - **Pay This Amount** – Enter the amount to be paid as a numerical value with two decimal places. For example, XX.XX.
   - **Location** – Select where the funds are sent. If only one location is available, it becomes the default location for this payment.
   - **Pay from Account** – Select a payment option you have where funds are drawn. Expired accounts are not listed. Refer to the *Edit Payment Options* feature on the SPE site to maintain your account information regularly.
   - **Payment Date** – Select the day of payment.

You may also enter the following optional information, depending on the type of payment.

- **Description** – Enter a description for the payment.
- **Check Number** – If you are using a check for this particular account payment, enter the check number.
- **Transaction Number** – An alphanumeric field that *must* be unique for each transaction. If left blank, the system automatically assigns a value for this field. We recommend that you leave this field blank unless your creditor or organization requires it.
- **CVV Code (card payment)** – Enter the CVV verification code found on the back of the card. It appears on the front of American Express cards. Depending on your merchant/vendor, this field may be required.

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- **Transaction Optional Fields** – Up to three optional fields may appear to capture additional information about the transaction. Fill in all required fields.

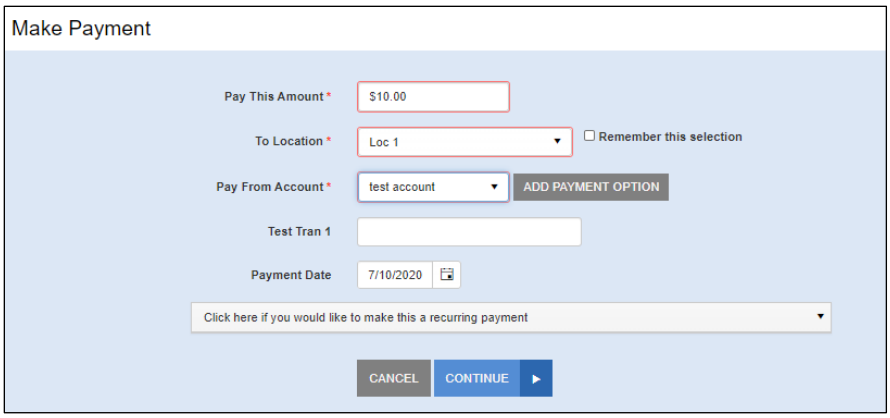

FIGURE 93: MAKING A SINGLE PAYMENT

3. If you have scheduled a single payment to be made for the current date (today), you have the option of making this payment a series of recurring payments for the same amount. On the *Make Payment* page, select the recurring option. If not, proceed to the next step.

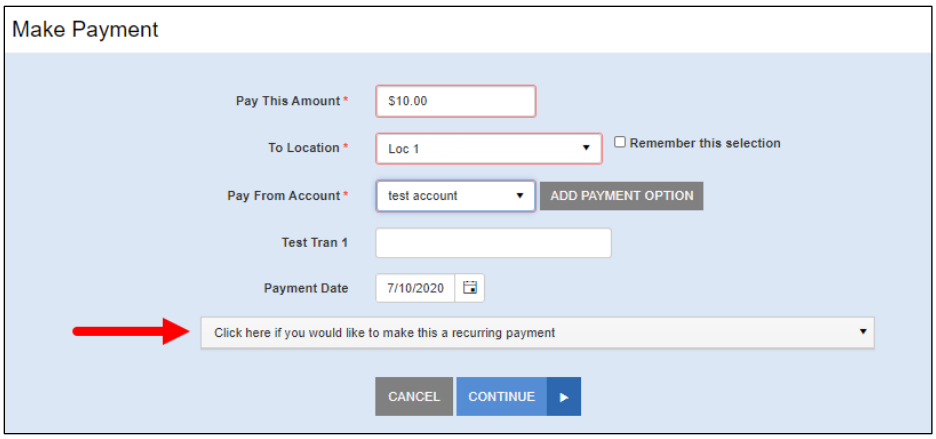

FIGURE 94: MAKE RECURRING OPTION

c. Additional fields for the recurring payment process appear. Select values for the **Frequency** (once a month, every two weeks, etc.) of the recurring payment and the **Payment Day** (numerical calendar date) on which the funds are drawn.

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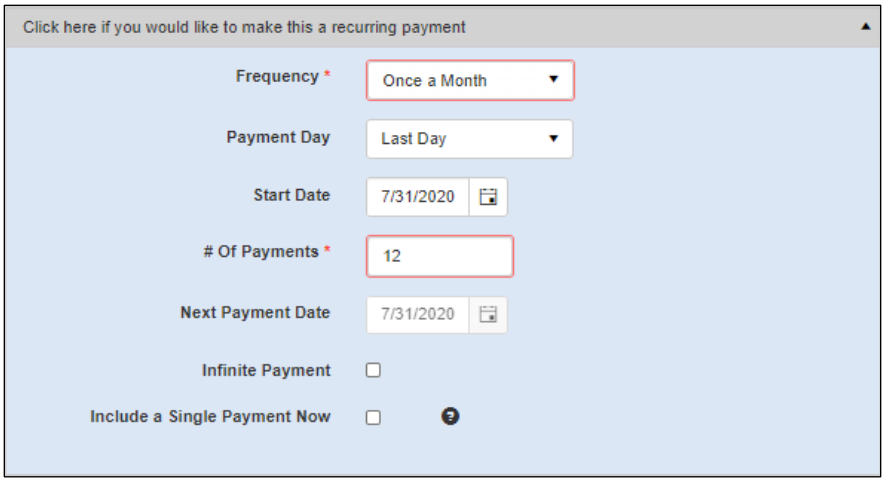

FIGURE 95: MAKE RECURRING PAYMENT OPTIONS

d. Enter the **Start Date** of the first recurrence in MM/DD/YYYY format or use the calendar option to specify a date.

e. Indicate the **# Of Payments** that occur. Alternatively, you can select the check box next to **Infinite Payment**, which sets payments indefinitely until you decide to change the payment settings. The **Next Payment Date** field displays the day when the next payment will be taken.

NOTE: The value in the **# Of Payments** field indicates the number of recurring payments, not a single payment immediately. For example, a value of **3** renders three recurring payments beginning at the **Start Date** only.

---

4. If you also wish to include a single payment currently in addition to setting up the recurring payments, select the check box next to **Include a Single Payment Now**.

5. Select **Continue**.

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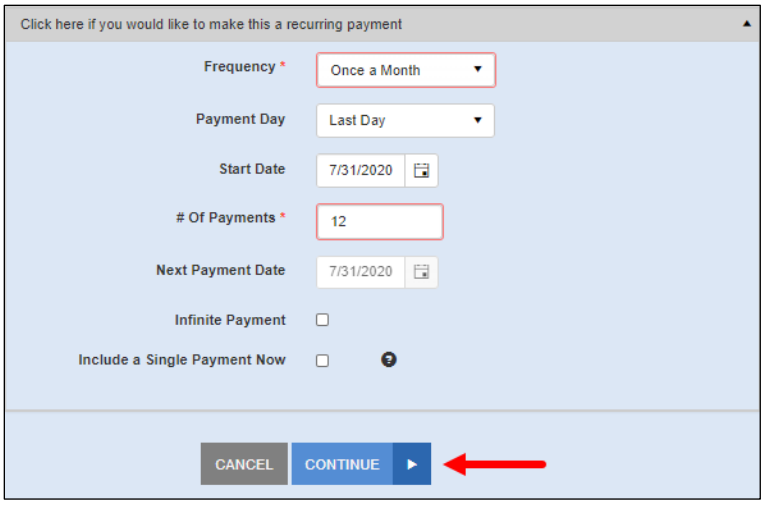

FIGURE 96: PAY OPTION

6. The *Confirm Payment* page appears, with the opportunity to verify the data and authorize the payment. Read the *Authorization Agreement* provided, and then select **Agree And Submit**.

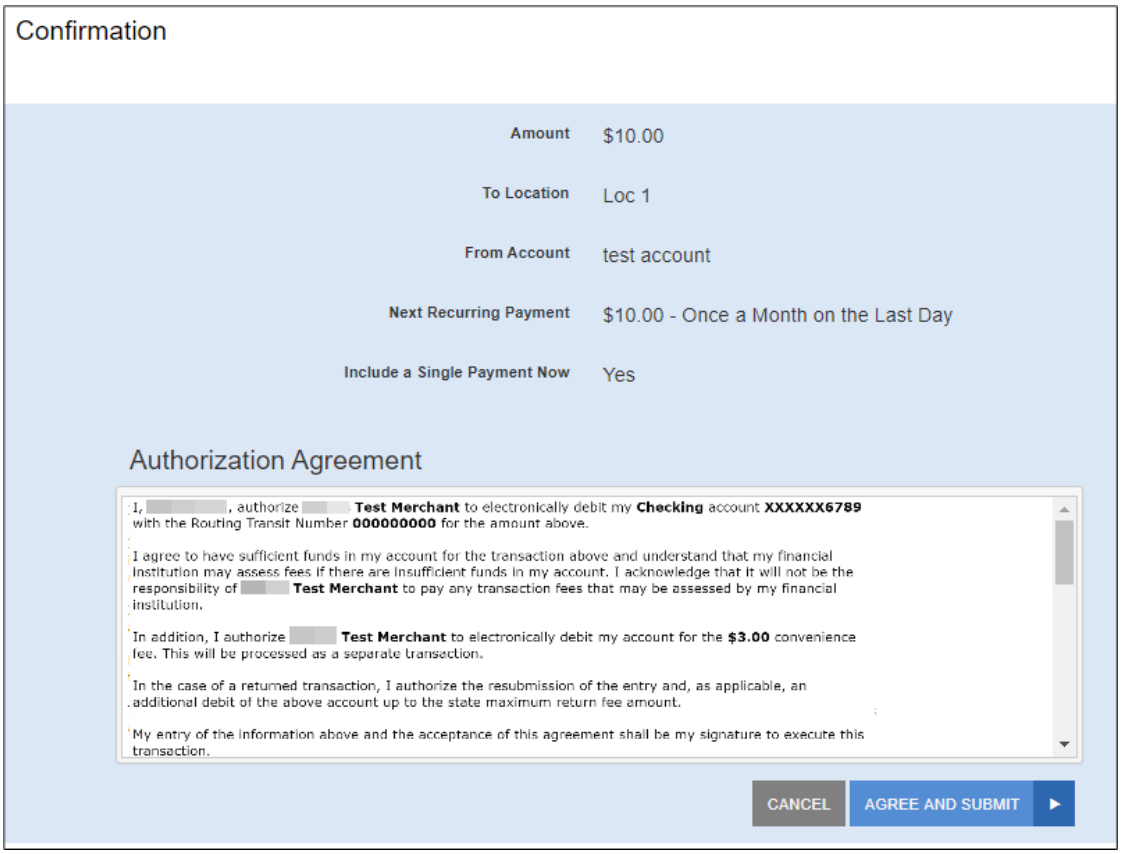

FIGURE 97: CONFIRMATION PAGE

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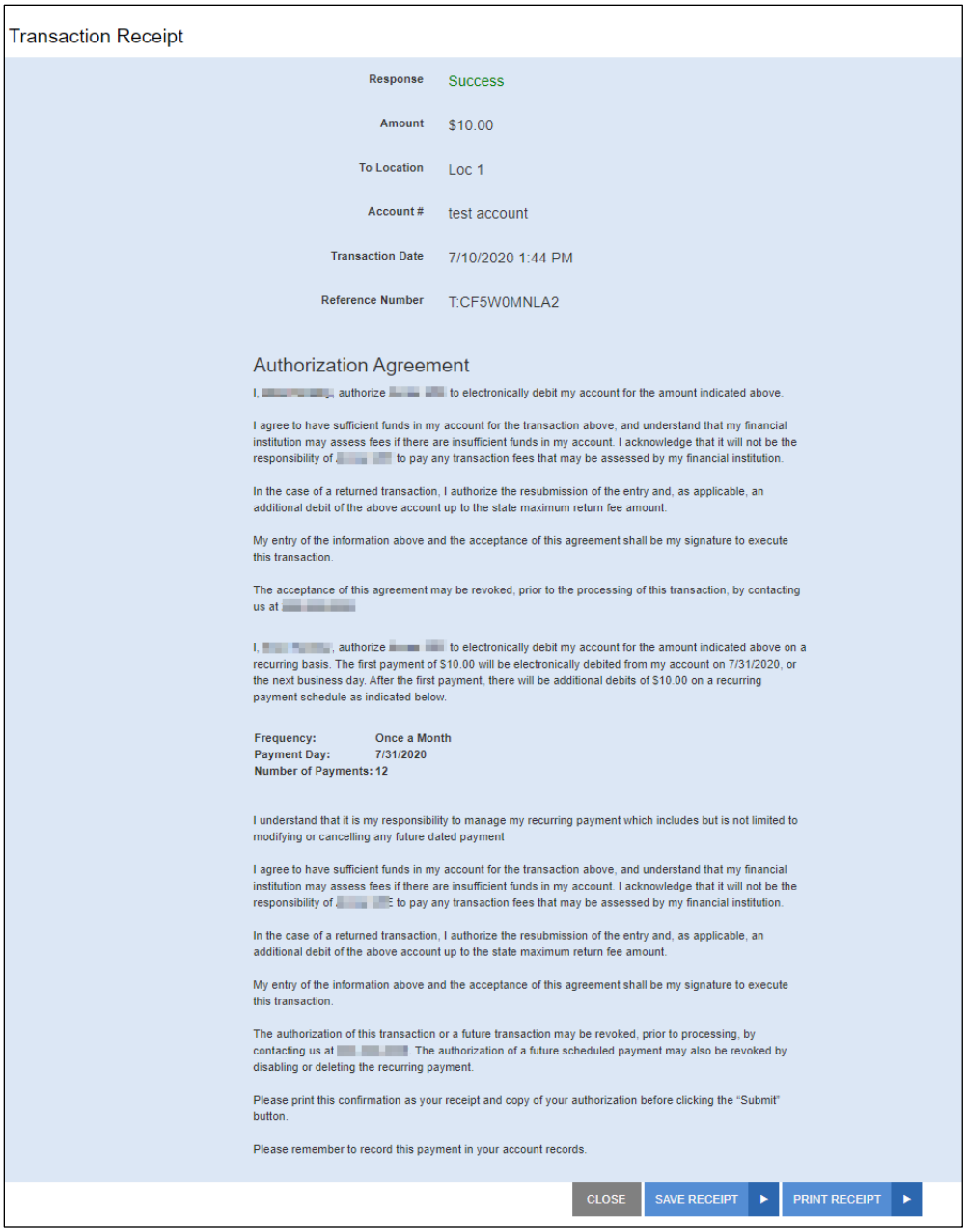
7. The *Transaction Receipt* appears. Select **Print Receipt** to print a copy for your records. You may also select **Save Receipt** to save a PDF version of the receipt on your computer.



Transaction Receipt

Response	Success
Amount	$10.00
To Location	Loc 1
Account #	test account
Transaction Date	7/10/2020 1:44 PM
Reference Number	T:CF5W0MNLA2

Authorization Agreement

I, [redacted], authorize [redacted] to electronically debit my account for the amount indicated above.

I agree to have sufficient funds in my account for the transaction above, and understand that my financial institution may assess fees if there are insufficient funds in my account. I acknowledge that it will not be the responsibility of [redacted] to pay any transaction fees that may be assessed by my financial institution.

In the case of a returned transaction, I authorize the resubmission of the entry and, as applicable, an additional debit of the above account up to the state maximum return fee amount.

My entry of the information above and the acceptance of this agreement shall be my signature to execute this transaction.

The acceptance of this agreement may be revoked, prior to the processing of this transaction, by contacting us at [redacted]

I, [redacted], authorize [redacted] to electronically debit my account for the amount indicated above on a recurring basis. The first payment of $10.00 will be electronically debited from my account on 7/31/2020, or the next business day. After the first payment, there will be additional debits of $10.00 on a recurring payment schedule as indicated below.

Frequency: Once a Month
Payment Day: 7/31/2020
Number of Payments: 12

I understand that it is my responsibility to manage my recurring payment which includes but is not limited to modifying or cancelling any future dated payment

I agree to have sufficient funds in my account for the transaction above, and understand that my financial institution may assess fees if there are insufficient funds in my account. I acknowledge that it will not be the responsibility of [redacted] to pay any transaction fees that may be assessed by my financial institution.

In the case of a returned transaction, I authorize the resubmission of the entry and, as applicable, an additional debit of the above account up to the state maximum return fee amount.

My entry of the information above and the acceptance of this agreement shall be my signature to execute this transaction.

The authorization of this transaction or a future transaction may be revoked, prior to processing, by contacting us at [redacted]. The authorization of a future scheduled payment may also be revoked by disabling or deleting the recurring payment.

Please print this confirmation as your receipt and copy of your authorization before clicking the "Submit" button.

Please remember to record this payment in your account records.

CLOSE | SAVE RECEIPT | PRINT RECEIPT

FIGURE 98: TRANSACTION RECEIPT

Maintaining Scheduled Payments

When you log in to the payments site, you can modify payments you have set up in the system.

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1. To modify a scheduled transaction, log in and select **Edit** next to the payment (from the *Scheduled Transactions* section on the home page).
2. Alter the details of the payment as needed, including amount, frequency of payment, and so on. Ensure that the check box next to the **Enabled** field is selected or deselected, depending on whether you wish to activate the payment currently.

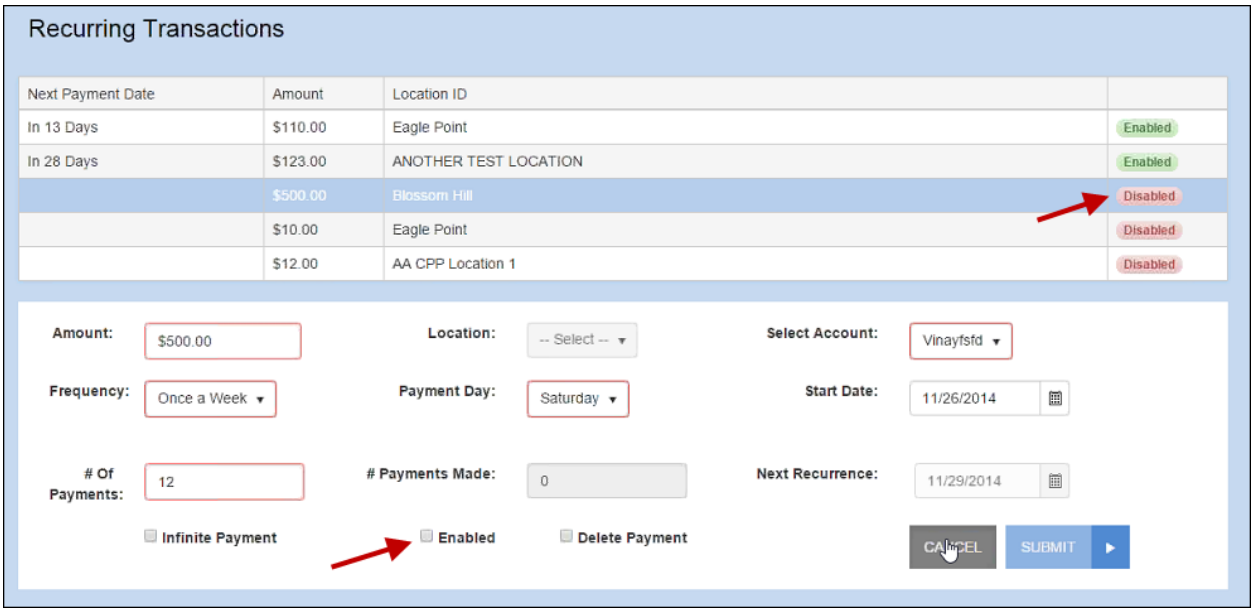

FIGURE 99: ENABLE/DEACTIVATE RECURRING PAYMENT

3. Select **Submit** to save all changes for this payment.

Viewing Payment History

When you log in to the payments site, you can view past payments/transactions that you have made. For a custom report of payment history, select the **Full Transaction History** option.

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October 2023

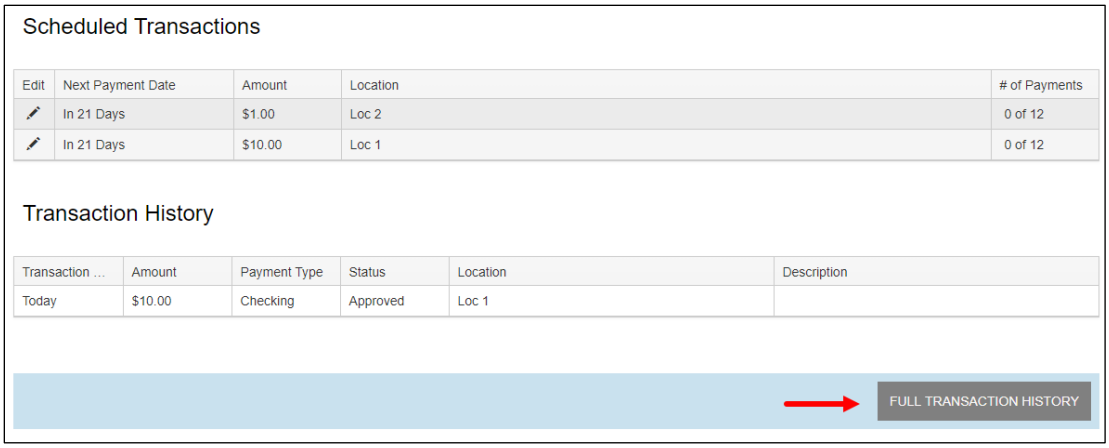

FIGURE 100: FULL TRANSACTION HISTORY OPTION

The *Transaction History* page appears. Complete the **From Date** and **To Date** values and select **Run Report** for a list of payment records.

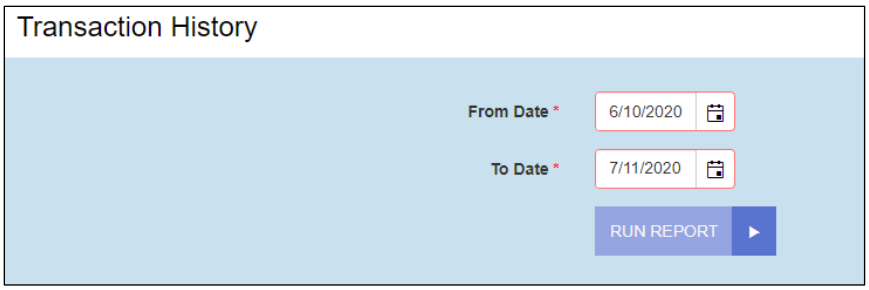

FIGURE 101: TRANSACTION HISTORY PAGE

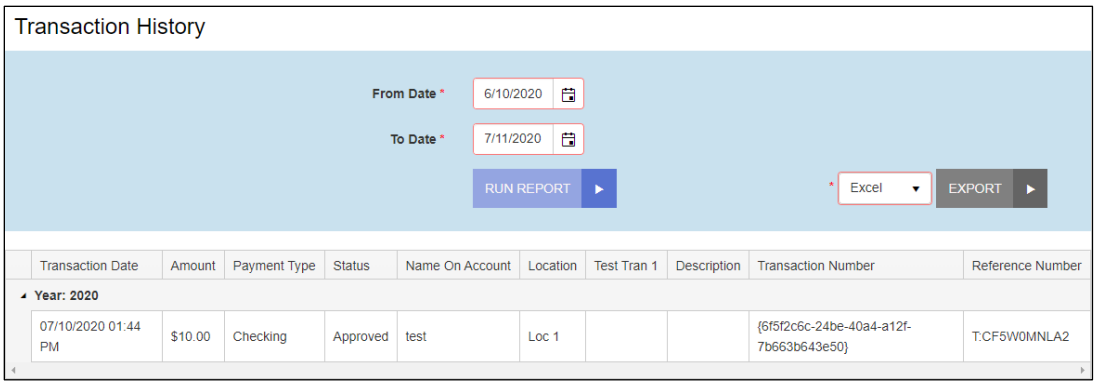

FIGURE 102: TRANSACTION HISTORY PAGE

NOTE: If you wish to export this report's information, select a file type (Excel® or PDF), and select **Export**. The document generates with transaction information for the dates provided.

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