

Enterprise Payment Solutions™

JHA EPS SmartPay ExpressSM

September 2016



SmartPay Express for the Merchant

Printed in the United States of America.

No part of this document may be copied, reproduced, stored in a retrieval system, displayed, distributed or transmitted in any form or any means whatsoever (electronic, mechanical or otherwise), including by photocopying or recording for any purpose, without the prior written permission of Jack Henry & Associates, Inc. Making unauthorized copies of this document for any purpose other than your own personal use is a violation of United States copyright laws.

Any unauthorized use of Jack Henry & Associates, Inc.'s trademarks and service marks is strictly prohibited. The following marks are registered and unregistered trademarks and service marks of Jack Henry & Associates, Inc.:

3rd Party Sweep™; 4|sight™; Account Analysis™; Account Cross Sell™; Account Cross Sell Jumpstart™; Account Number Change™; ACH/Check Conversion Services™; ACH Client™; ACH Manager™; ACH Origination/Processing™; Advanced Card Processing Solutions Portal™; Advanced Reporting for Credit Unions™; AlertCenter™; AlertManager™; AllAccess™; Alogent®; Alogent® AWARE™; Alogent® Back Counter™; Alogent® Commercial Remote Deposit™; Alogent® Enterprise Duplicate Detection™; Alogent® Front Counter™; Alogent® Image ATM™; Alogent® Interactive Capture™; Alogent® Mobile Remote Deposit™; Alogent® Payment Web Services™; Alogent® Payments Gateway™; Alogent® Remote Deposit Interactive™; Alogent® Retail Remote Deposit™; Alogent® Review™; Andiamo™; Annual Disclosure Statement Online™; ArgoKeys®; ArgoKeys® Branch Sales Automation™; ArgoKeys® DepositKeys™; ArgoKeys® LendingKeys™; ArgoKeys® RelationshipKeys™; ATM Manager Pro®; ATM Manager Pro® – Asset & Site Management™; ATM Manager Pro® – Cash Management™; ATM Manager Pro® – Event Management™; ATM Manager Pro® – Financial Management™; AudioTel™; Banno Marketing™; Banno Mobile™; Banno Monitor™; Basel Report Pro™; BladeCenter™; BondMaster™; Branch Anywhere™; Branch Deposit Reporting Pro™; Brand Management Services™; BusinessManager®; Call Report Pro™; Call Report Pro CU™; Card Holder Controls and Alerts™; Card Processing Solutions™; Card Processing Solutions Companion App™; Card Processing Solutions Credit™; Card Processing Solutions Debit™; Cash Automation™; Cash Dispenser™; Cash Recycler™; Centurion Business Continuity Planning™; Centurion Business Recovery Consulting Group™; Centurion Co-Location™; Centurion Disaster Recovery®; Centurion Emergency Notification™; Centurion Enterprise-Level Recovery™; Centurion Episys Hosted Failover™; Centurion Hosted High Availability™; Centurion LiveVault™; Check 21 Cash Letter™; Check 21 Exception Processing™; CheckCollectPlus™; Check Collect Recovery Services™; CheckMaster™; CheckMaster Plus™; Check Writer for Core Director®; CIF 20/20®; CIF 20/20® Teller™; Co-Mingle™; Collateral and Document Tracking™; Commercial Lending Center™; Compliance Access™; Core Director®; Core Director® Teller™; Core Director® Teller Capture™; Cruise®; CruiseNet®; CruiseNet® Mobile CU™; CruiseNet® Mortgage Statement Extract™; CruiseNet® Relationship Pricing™; CTRMaster™; CUPRO® ALM™; CUPRO® ALM Express™; Customer Payment Portal™; Database Cleansing Package™; DataLink CU™; Demand Account Reconciliation™; DIME™ (Document Image Management Engagement); DirectLine International™; DirectLine OFX; DirectLine Wires™; Dynamic Content Modules™; ECS Capture Solutions™; ECS Digital Data Conversion™; ECS OneLook™; ECS Paper-to-Digital Conversion™; ECS RDC Conversion™; ECS Web™; eCTR™; Electronic Statements™; Electronic Statements – Interactive™; Enhanced Account Analysis™; Enhanced Loan Application™ (ELA); Enhanced Loan Collections™; Enhanced Member Application™ (EMA); Enterprise Backup and Tape Encryption™; Enterprise Capture Solutions™; Enterprise Conversion Solutions™; Enterprise Payment Solutions™; Episys®; Episys® Anywhere™; Episys® Collateral and Document Tracking™; Episys® Collection Toolkit™; Episys® Contact Event Manager™; Episys® Continuity Plan™ (ECP); Episys® Continuity Services™; Episys® Continuity Services Plus™; Episys® Data Store™; Episys® Dealer Reserve Accounting™; Episys® Escrow Module™; Episys® External Loan Processing Interface™; Episys® Failover Certification™; Episys® Failover Self-Certification™; Episys® ID Scanner Interface™; Episys® ID Scoring Integration™; Episys® Management Server™; Episys® Multihost™; Episys® OFAC Integration™; Episys® Overdraw Tolerance™; Episys® PowerCheckUp™; Episys® Quest™; Episys® Real Time External Loan Interface™; Episys® Replication Failover™; Episys® Skip Payment™; Episys® University™; Episys® Vaulting™; Episys® Virtualization™; EPS Remote Deposit Capture™; Extra Awards®; Failover™; Fed-File Pro™; FlexPass™; First PIN™; FormSmart™; Genesys Check Imaging Suite™; Gladiator®; Gladiator® Advanced Malware Protection™; Gladiator® Consulting Services™; Gladiator® CoreDEFENSE Managed Security Services™; Gladiator® eBanking Compliance Services™; Gladiator® eCommercial SAT™; Gladiator® Enterprise Network Design, Implementation & Support Services™; Gladiator® Enterprise Security Monitoring™; Gladiator® Enterprise Virtualization Services™; Gladiator® eSAT™; Gladiator® eShield™; Gladiator® Help Desk Service™; Gladiator® Hosted Network Solutions™; Gladiator® IT Regulatory Compliance/Policy Products™; Gladiator® Managed IT Services™; Gladiator® Managed Unified Communications Services™; Gladiator® NetTeller® Enterprise Security Monitoring™; Gladiator® Network Services™; Gladiator® Phishing Defense and Response Service™; Gladiator® Social Media Compliance Services™; Gladiator Technology®; Gladiator® Unified Communications Services™; Gladiator® Website Compliance Review™; goDough®; GoldPass™; Hosted Pay Page™; iBizManager™; Image ATM™; Image ATM Capture and Reconciliation™; ImageCenter™; ImageCenter ATM Deposit Management™; ImageCenter Image Capture™; ImageCenter Interactive Teller Capture™; Intellix CIF 20/20® OutLink Renewal Engagement™; Intellix Consulting™; InTouch Voice Response®; Investor Servicing™; iPay Business Bill Pay™; iPay Consumer Bill Pay™; iPay QuickPay™; iPay Solutions™; Isosceles™; iTalk™; Jack Henry & Associates, Inc.®; Jack Henry Banking®; JHA Client Services™; JHA Commercial Cash Management™; JHA Consumer Pieces™; JHA EMV™; JHA EPS SmartPay Biller Direct™; JHA EPS SmartPay Business™; JHA EPS SmartPay Express™; JHA Get Smart™; JHA Hosted ATM Driving™; JHA Merchant Services™; JHA Money Center™; JHA mRDC™; JHA OutLink Processing Services™; JHA Payment Solutions™; JHA Payment Processing Solutions®; JHA Program Management Services™; JHA Small Business Cash Management™; JHA Treasury Management™; jhaAddress Verify™; jhaCall Center™; jhaCall Center In-House™; jhaCall Center Outsourced Services™; jhaCall Center Outsourced Services After Hours™; jhaCall Center Outsourced Full Business Services™; jhaCall Center Outsourced Select Services™; jhaDirect®; jhaEnterprise Workflow™; jhaID Scan™; jhaKnow™; jhaKnow Express™; jhaPassPort Debit Optimizer™; jhaPassPort™; jhaPassPort.pro™; jhaPassPort Direct™; jhaPassPort Extra Awards™; jhaPassPort Fraud Center™; jhaPassPort Hot Card Center™; jhaPassPort Promotions and Consulting Services™; jhaPassPort Switch™; jhaArchive™; jVault®; jXchange™; Know-It-All Credit Programs™; Know-It-All Education™; Know-It-All Learning Management Portal™; Know-It-All Now™; Landlord/Tenant Security Deposit Tracking™; LendingNetwork®; Loan Collateral Tracking™; Margin Maximiser Interactive™; Margin Maximiser Interactive™; Margin Maximiser MaxConnect™; Margin Maximiser MaxConnect™; Margin Maximiser Pronto™; Margin Maximiser Pronto™; Margin Maximiser Suite®; Margin Maximiser Suite®; Masterlink™; MaxConnect Interactive™; MedCashManager®; Member Business Services™; Member Privilege™; Mobile Website™; Multifactor Authentication™; Mutual Fund Sweep™; Net.Check™; Net.Teller®; Net.Teller® Bill Pay™; Net.Teller® Cash Management™; Net.Teller® MemberConnect™; Net.Teller® Online Banking™; Net.Teller® Security Manager™; Net.Teller® Text Alerts™; Net.Teller® Vanity URL™; OFX Gateway™; OnBoard Deposits™; OnBoard Loans™; OnNet™; OnTarget™; OnX™; OpCon™; Opening Act™; Opening Act Express™; Optimizer™; Optimus Credit Union™; Participation Lending™; PassBook™; PIN Change Service™; Point™; PointMobility™; PowerOn®; PowerOn2™; PowerOn Marketplace™; PowerOn® Studio™; Prepaid Cards™; Professional Consulting Services™; PROFITability®; Organizational PROFITability® Analysis System™; Product PROFITability® Analysis System™; PROFITability® Budget™; PROFITability® Reporting Service™; PROFITstar®; PROFITstar® ALM Budgeting™; PROFITstar® Budget™; PROFITstar® Classic™; PROFITstar® Reporting Service™; ProfitStars®; ProfitStars® Direct™; ProfitStars® Financial Performance Suite™; ProfitStars Synergy®; Real Time™; Refi Analyzer™; Regulatory Reporting Solutions™; Relationship 360™; Relationship Profitability Management™ (RPM); RemitCentral™; RemitPlus®; RemitPlus® Express™; RemitPlus® HRCM™; RemitPlus® Remittance/Lockbox™; RemitWeb™; Remote Deposit Anywhere™; Remote Deposit Complete™; Remote Deposit Express™; Remote Deposit Now™; Remote Deposit Scan™; ReportHub™; RPM Reporting Service™; Shared Branch™; SigMaster™; Silhouette Document Imaging®; SilverLake Real Time™; SilverLake System®; SilverLake Teller™; Smart EIP™; Smart GL™; SmartSight®; smsGuardian™; Store & Forward™; StreamLine Platform Automation™; StreamLine Platform Automation – Deposits™; StreamLine Platform Automation – Loans™; Summit Support®; Sweep Account Processing™; SymAdvisor™; SymApp™; SymChoice Loan™; SymConnect™; SymForm™; SymForm PDF™; Symitar®; Symitar® ATM Services™; Symitar® eNotifications™; Symitar® Fraud Management™; Symitar® EASE™; SymX™; SymXchange™; Synapsys®; Synapsys® Lobby Tracking™; Synapsys® Member Relationship Management™; Synergy AdvancedPDF™; Synergy API Integration Toolkit™; Synergy AutoImport™; Synergy Automated Document Recognition™ (ADR); Synergy Batch Document Recognition™ (BDR); Synergy Check Archive™; Synergy DataMart™; Synergy Document Management™; Synergy Document Recognition™; Synergy Document Tracking™; Synergy eDistribution™; Synergy eMailAssist™; Synergy Enterprise Content Management™ (ECM); Synergy eSign™; Synergy eSignWeb™; Synergy eStorage™; Synergy Express™; Synergy ID Scan™; Synergy iSign™; Synergy Kofax Capture™; Synergy PowerSearch™; Synergy Reports™; Synergy Workflow Management™; TellerMaster™; TheWayiPay®; TimeTrack Human Resources™; TimeTrack Payroll System™; TimeTrack Time and Attendance™; Tokenization™; Transaction Logging and Vaulting Server™; Transaction Logging Server™; ValuePass™; Vehicle Pricing Interface™; Vertex Teller Automation System™; Vertex Teller Capture™; Virtual Transaction Logging Server™; WebEpisys™; Website Design & Hosting™; Website Security Services™; Wire Management™; Yellow Hammer™; Yellow Hammer ACH Origination™; Yellow Hammer BSA™; Yellow Hammer BSA Regulatory Consulting Service™; Yellow Hammer EFT Fraud Detective™; Yellow Hammer Fraud Detective™; Yellow Hammer SAR Center™; Yellow Hammer Wire Origination™; Xperience™

Slogans

Cutting-Edge IT Solutions for the Future of Credit Unions™; Know-It-All – Empowering Users Through Knowledge™; Leading through technology ... guiding through support™; Powering Actionable Insight™; Snap it Send it Spend it®; The Depth of Financial Intelligence™; We Are Looking Out For You™; Where Tradition Meets Technology™

Various other trademarks and service marks used or referenced in this document are the property of their respective companies/owners.

Portions of this software:

The MIT License (MIT)

Permission is hereby granted, free of charge, to any person obtaining a copy of this software and associated documentation files (the "Software"), to deal in the Software without restriction, including without limitation the rights to use, copy, modify, merge, publish, distribute, sublicense, and/or sell copies of the Software, and to permit persons to whom the Software is furnished to do so, subject to the following conditions:

The above copyright notice and this permission notice shall be included in all copies or substantial portions of the Software.

THE SOFTWARE IS PROVIDED "AS IS", WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. IN NO EVENT SHALL THE AUTHORS OR COPYRIGHT HOLDERS BE LIABLE FOR ANY CLAIM, DAMAGES OR OTHER LIABILITY, WHETHER IN AN ACTION OF CONTRACT, TORT OR OTHERWISE, ARISING FROM, OUT OF OR IN CONNECTION WITH THE SOFTWARE OR THE USE OR OTHER DEALINGS IN THE SOFTWARE.

AlaSQL

Copyright (c) 2014-2015 Andrey Gershun (agershun@gmail.com) & Mathias Rangel Wulff (mathiasrw@gmail.com)

Angular UI-Router

Copyright (c) 2013-2015 The AngularUI Team, Karsten Sperling

AngularJS

Copyright (c) 2010-2015 Google, Inc. <http://angularjs.org>

AngularJS UI Bootstrap

Copyright (c) 2012-2015 the AngularUI Team

angular-deferred-bootstrap

Copyright (c) 2014 philipd

angular-file-upload

Copyright (c) 2013 danialfarid

angular-growl

Copyright (c) 2013 Marco Rinck

angular-idle

Copyright (c) 2013 Mike Grabski

angular-mask

Copyright (c) 2014 Igor Rafael

angular-translate

Copyright (c) <2014> <pascal.precht@gmail.com>

angular-zeroclipboard

Copyright (C) 2014 lisposter(Leigh Zhu)

angularUtils

Copyright (c) 2014 Michael Bromley

Bootstrap

Copyright (c) 2011-2015 Twitter, Inc

jasmine.js

Copyright (c) 2008-2014 Pivotal Labs

jQuery

jQuery Foundation, Inc. and other contributors

Json.NET

Copyright (c) 2007 James Newton-King

Mordernizr

Generic MIT License

Moment.js

Copyright (c) 2011-2015 Tim Wood, Iskren Chernev, Moment.js contributors

Unity.MVC5

Copyright (c) 2013 FeedbackHound

ui-grid

Copyright (c) 2012-2015 the AngularUI Team

ZeroClipboard

Copyright (c) 2009-2014 Jon Rohan, James M. Greene

Apache License

Licensed under the Apache License, Version 2.0 (the "License"); you may not use this file except in compliance with the License. You may obtain a copy of the License at <http://www.apache.org/licenses/LICENSE-2.0>

Unless required by applicable law or agreed to in writing, software distributed under the License is distributed on an "AS IS" BASIS, WITHOUT WARRANTIES OR CONDITIONS OF ANY KIND, either express or implied. See the License for the specific language governing permissions and limitations under the License.

dotless

Copyright (c) 2009-2010 dotless project, <http://www.dotlesscss.com>

unity

Generic Apache License, Version 2.0

Microsoft EULA

Microsoft ASP.NET Identity Core
Microsoft ASP.NET MVC
Microsoft ASP.NET Razor
Microsoft ASP.NET Web Optimization Framework
Microsoft ASP.NET Web Pages
Microsoft Token Validation Extension for Microsoft .Net Framework 4.5
Microsoft.Web.Infrastructure
WebGrease

NUnit License

Copyright © 2002-2015 Charlie Poole
Copyright © 2002-2004 James W. Newkirk, Michael C. Two, Alexei A. Vorontsov
Copyright © 2000-2002 Philip A. Craig

Contents

Introduction	1
Workflow	2
Using SPE with Remote Deposit Complete and Remote Deposit Scan	3
Routes of Access	3
System Requirements	3
Trusted Sites.....	4
User Terminology	7
Additional Resources.....	8
The Admin: Overview.....	9
Session Timeout Warning.....	9
Logging In	9
Creating a Secret Question.....	10
Choosing an Identification Phrase.....	11
SPE User Management.....	12
Adding an SPE User	12
Unlocking a User Account.....	13
Resetting a Password	13
Disabling a User Profile.....	14
Deleting a User Profile	15
Listing Deleted Profiles	16
The SPE User Admin: Overview	17
Working with Your SmartPay Express Users in SmartPay Business	17
Accepting the Master Service Agreement for Visa Checkout.....	20
SmartPay Express for the Merchant User	23
Session Timeout Warning.....	23
Logging In	23

Creating a Secret Question	24
Choosing an Identification Phrase.....	25
Reporting Tools	26
Creating a Transaction Status Report	27
Voiding a Transaction	29
Using the Report Builder Utility	29
Recurring Payment Reports.....	34
Creating the <i>Credits and Debits to your Merchant Settlement Account</i> Report...	39
Viewing PayPal and PayNearMe Transactions in SmartPay Business.....	43
Viewing Visa Checkout Transactions	45
Editing SPE Transactions	46
Editing Customer Information	50
Viewing Customer Account Information and Payment Settings	52
Searching for Transaction Information	54
SmartPay Express: Overview.....	56
System Requirements	56
Session Timeout Warning	56
Making a One-Time (Quick Pay) Payment.....	57
Making a One-Time Payment with PayPal.....	63
Making a One-Time Payment with PayNearMe	66
Making a One-Time Payment with Visa Checkout	69
User Registration with SPE	74
Resetting Your Password.....	76
Regaining Access If You Are Locked Out	78
Updating Your Profile	78
Adding a Payment Option	81
Deleting a Payment Option	83
Making a Single Payment.....	83
Maintaining Recurring Payments	90

Viewing Payment History	90
Creating a Single Payment with Pay Pal.....	92
Reports	95
Viewing and Editing Scheduled Payments	95
Creating a Transaction History Report	96

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 has the ability to create additional user profiles in order to help you manage these payments/donations from end users. Transactions from end users on your SPE payments site will flow into the payments system in JHA EPS SmartPay BusinessSM 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. This includes 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 will have the option to 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 will also grant end users access to both historical and future scheduled (if applicable) payment reports.

End users can submit transactions using PayPal[®], PayNearMe[™], and Visa Checkout[®] in addition to the services within SPE.

Payment Services	Description
PayPal	This option allows an end user to make payments using a PayPal account. End users will initiate a payment and be navigated to the PayPal site, where they confirm account information, confirm payment information, and are navigated back to the SPE site.

Payment Services	Description
PayNearMe	This option allows an end user to initiate a cash payment with PayNearMe. End users will use this option to specify payment information and a location where cash funds for the payment can be rendered. End users print a system-generated voucher and submit this voucher with the cash funds to the specified location.
Visa Checkout	This option allows customers to select Visa Checkout on the SPE site to pay using a payment method they have stored in their Visa Checkout account.

Workflow

The following figure demonstrates how the users and components of SPE work together. Admins, SPE User Admins, and SPE users within the organization who in turn help manage SPE end users (customers/clients) wishing to make payments/donations to the merchant/member organization.

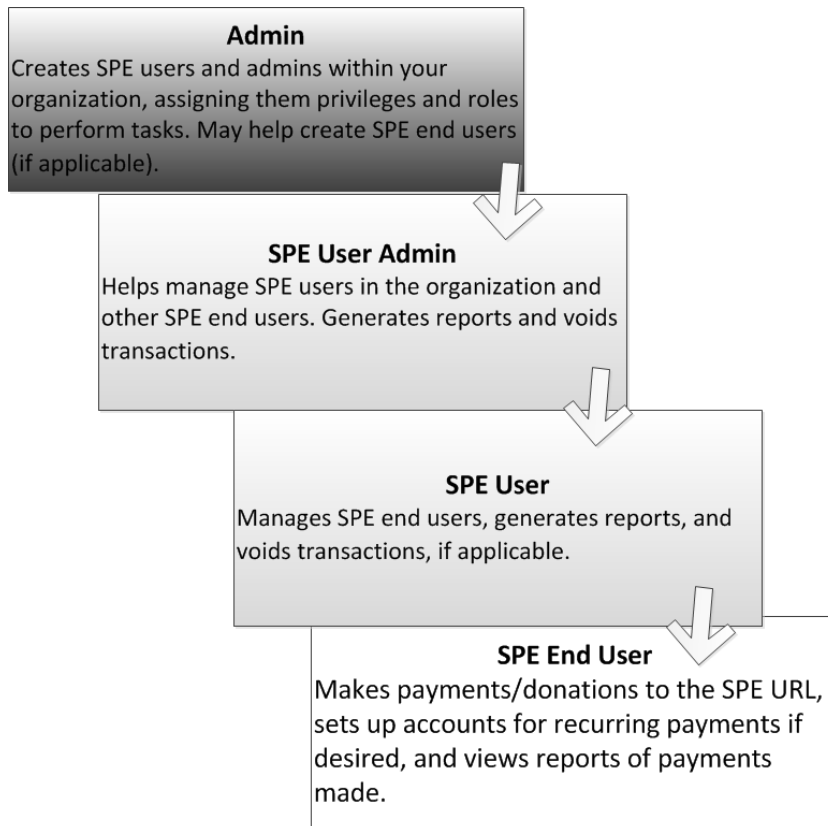


FIGURE 1 - SPE WORKFLOW

Using SPE with Remote Deposit Complete and Remote Deposit Scan

SPE is an application that can be joined with the Remote Deposit Complete™ (RDC) and/or Remote Deposit Scan™ (RDS) payments solutions. If you have SPE with RDC or RDS, you have a variety of functionality 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 in order 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, please 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 you will need to provide to your end users, who navigate to this URL to make payments/donations. Your financial institution can also give this URL to you.

System Requirements

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

SmartPay Express URL:

- Microsoft® Internet Explorer® 11
- Mozilla® Firefox® browser
- Google Chrome™ browser

SmartPay Express Admin:

- Microsoft Internet Explorer 11
- Firefox browser
- Google Chrome browser

NOTE: The current version of Chrome and its two previous versions are supported.

Trusted Sites

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

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

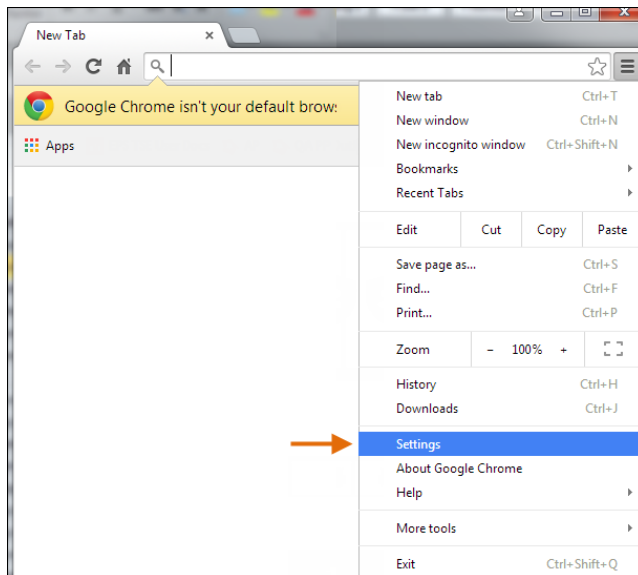


FIGURE 2 - SETTINGS

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

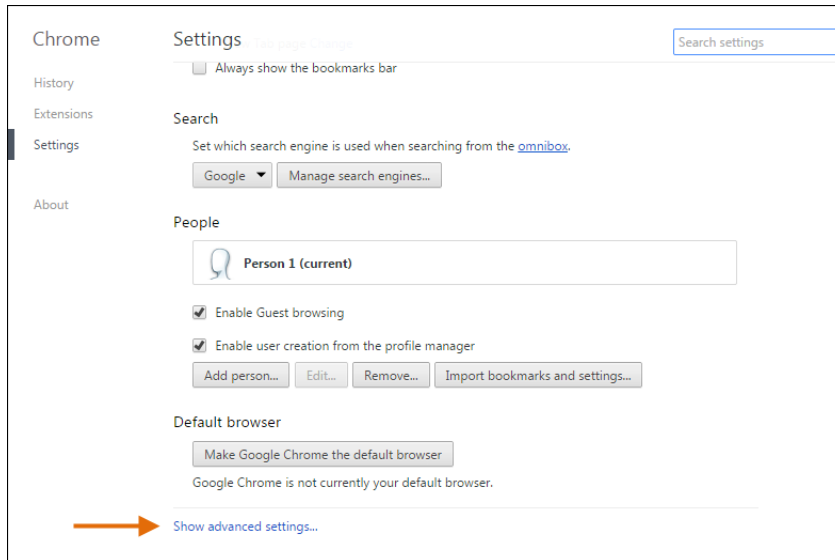
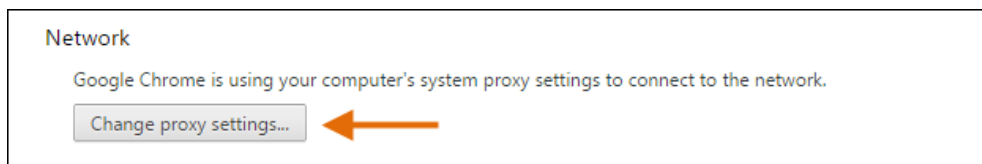


FIGURE 3 - SHOW ADVANCED SETTINGS

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



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

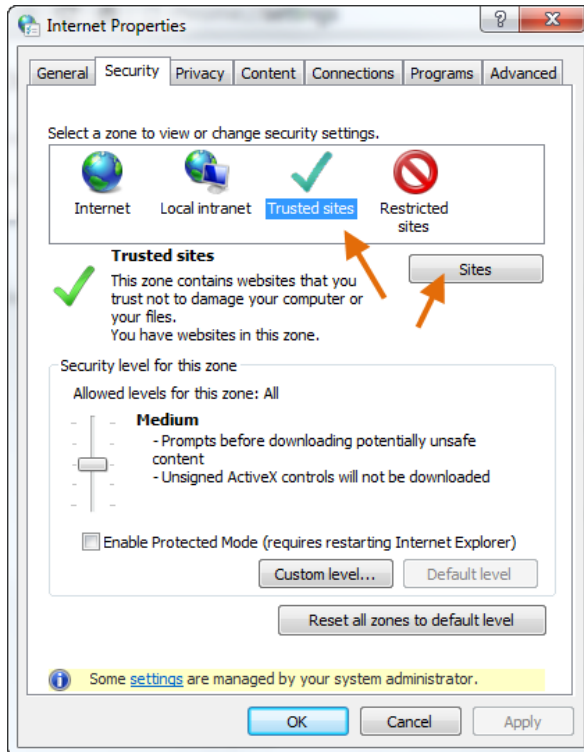


FIGURE 4 - TRUSTED SITES, SITES OPTIONS

5. In the *Trusted Sites* window, enter the URL <https://smartpay.profitstars.com/express.admin> and select **Add**.
 - a. Enter the URL for SmartPay Business and select **Add**.

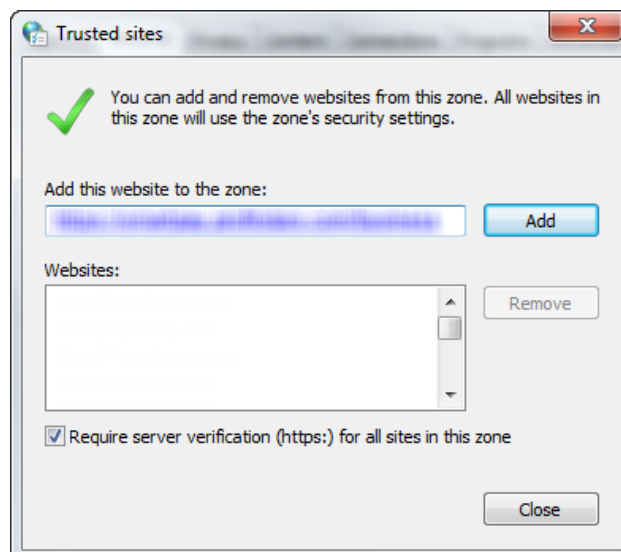


FIGURE 5 - TRUSTED SITES URL

6. From the *Trusted Sites* window, select **Close**.

7. From the *Internet Properties* window, select **OK**.

User Terminology

Throughout this document, the text will refer to certain parties and their responsibilities using the SPE application. The following terms will 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 will 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 (see above) in your organization will need to assign the SPE User Admin role to a user's profile in order 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)

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

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

- **SPE User** – A user profile within your organization with the ability to support SPE end users. An SPE user within your organization will 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 disable recurring payments
 - Generate a *Credits and Debits to Your Merchant Settlement Account* report
 - Contact support (if applicable)

- **End User** – Your customers have the ability to make a payment/donation in a single occurrence or set up multiple payments/donations for future dates. End users are capable of 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.

Additional Resources

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

- PayPal support – 855-477-5689
- PayNearMe support – 888-714-0004
- Visa Checkout support – 800-847-2911

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 will be provided with a URL address to SmartPay Business, as well as the URL to the SPE site, which you will 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 will automatically log 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.

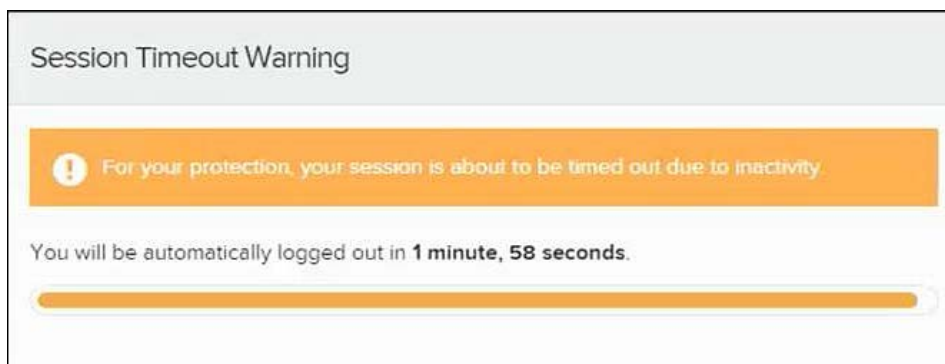


FIGURE 6 - SESSION TIMEOUT WARNING

NOTE: Your menu options may differ slightly from those pictured 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**.
2. The system will prompt you to change your password. Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a new password:
 - At least 1 uppercase letter
 - At least 1 lowercase letter

- At least 1 number
 - 8-15 characters long
3. Select **Update Password**.

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 will not be able to answer a secret question for a new password for access into the system. The merchant admin will need to manually edit/enter an email address for each merchant user, so that the merchant user has the option to 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 answer 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 will be 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, you will receive an email with a new temporary password.

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

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

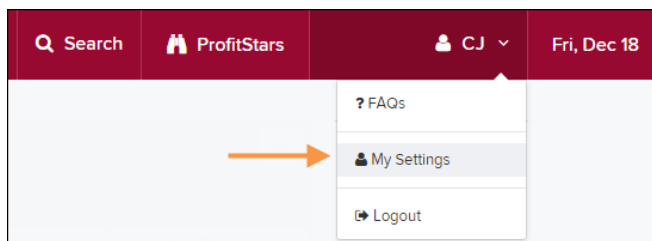


FIGURE 7 - MY SETTINGS

2. The system will prompt you for your current login password in order to reach the *My Settings* page. Once there, make changes to 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 in the event 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 will need to 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, please contact our support team at 877-542-2244 or at epssupport@profitstars.com

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

1. Log in to the application, and select the **user menu | My Settings**.
2. The system will prompt you for your current login password in order to reach the *My Settings* page. Make changes to 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 will verify this answer when you call. From this page, you can also make changes to 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 select **Admin | Users** from the left main menu.
2. Select **Add User** and then choose **Business User**.

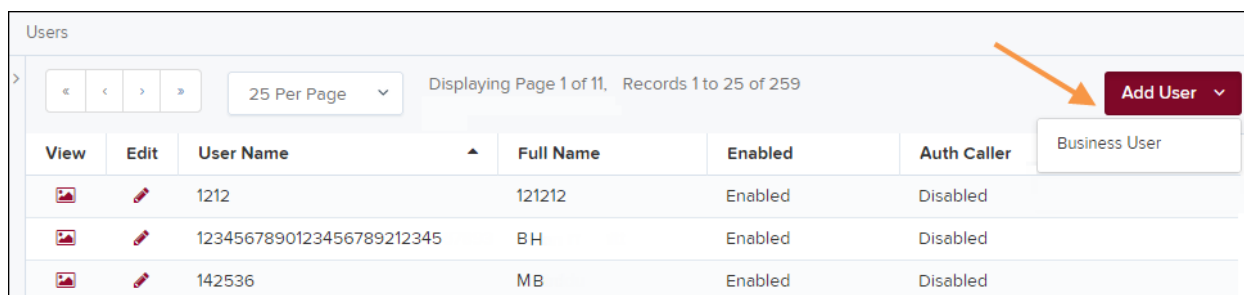


FIGURE 9 - ADD USER OPTION

3. Fill out the *Add User Settings* and the *Privileges for this User* sections. Note that a *Temporary Password* is displayed 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 will contact EPS for support, if necessary. Once enabled, the user will then be required to establish an *Authorized Caller Identification Phrase* that will be 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 will be 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 will be 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 role(s) 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.

- b. Select the check boxes next to each *Location* (account) this user will need to access.
6. Select **Update** from the bottom of the page. This user's profile is now equipped with privileges and roles.

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 will disappear, and the user profile will be unlocked.

FIGURE 10 - UNLOCK OPTION

Resetting a Password

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

Users / Edit User

Update User Settings

☒ Enabled ☐ Authorized Caller

Full Name *

AA

User Name *

A

User Location

Cash Management ID *

1234564

Email Address

Reset Password

FIGURE 11 - RESET PASSWORD BUTTON

Disabling a User Profile

Disabling a user keeps the profile intact until access is re-enabled by the Admin User. The Admin may want to disable a user if a user is on leave for an extended period of time before working with the application again.

1. Log in to the system, and select **Admin | Users** from the left main menu.
2. Select **Edit** for the user profile you wish to disable.
3. Uncheck the **Enabled** box in the *Update User Settings* section.
4. Select **Update** to save all changes, as shown below.

Users / Edit User

Update User Settings

☒ Enabled ☐ Authorized Caller

Full Name *

AA

User Name *

AA

User Location

Cash Management ID *

1234564

Email Address

Reset Password

FIGURE 12 – UNCHECK THE ENABLED OPTION

Deleting a User Profile

Deleting a user profile will remove it from the list of users and make it inaccessible. The *User Name* for that profile cannot be utilized again for a different user. The profile will be 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**.

Users / Edit User

Update User Settings

☒ Enabled ☐ Authorized Caller

Full Name *

AA

User Name *

AA

User Location

Reset Password

Privileges for this User

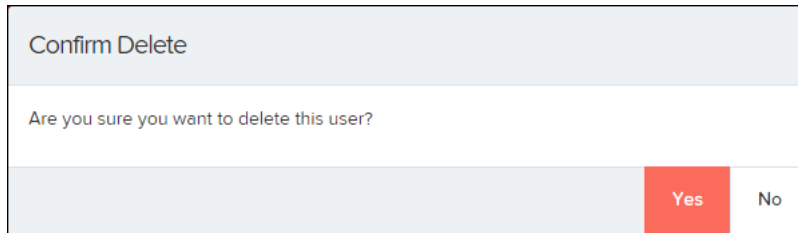
Enabled	Privilege	
<input checked="" type="checkbox"/>	Administrator	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Customer Services	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	File Processing	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Customer Support	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Reports	<input checked="" type="checkbox"/>

<input checked="" type="checkbox"/>	Test Location Audit_BP	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Test Location	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	TEST LOCATION I	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Test ML Location	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	The Clogged Artery	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	: loc 1	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Manage Customer Location 1	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Windows 8 Bulk Loc 1	<input checked="" type="checkbox"/>

Delete User Update

FIGURE 13 - DELETE USER OPTION

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



Confirm Delete

Are you sure you want to delete this user?

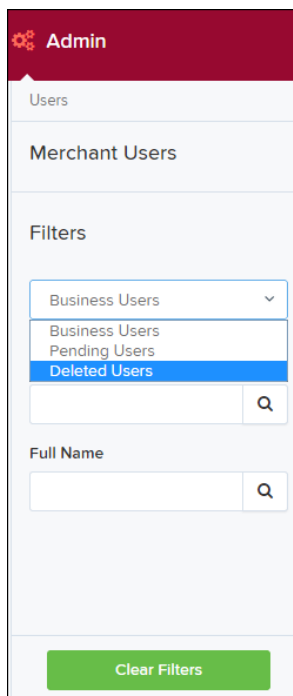
Yes No

FIGURE 14 - DELETE USER CONFIRMATION

Listing Deleted Profiles

A list of the user profiles that you have deleted is available if you need to refer back to a previous user's profile information. This list will also provide 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 will automatically update to display only deleted users.
3. Select **Clear Filters** to strip any filters from the list of users, as shown below.



Admin

Users

Merchant Users

Filters

Business Users

Business Users

Pending Users

Deleted Users

Full Name

Clear Filters

FIGURE 15 - DELETED USERS FILTER

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 will 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 those 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 will have the ability to list, enable/disable, 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**.

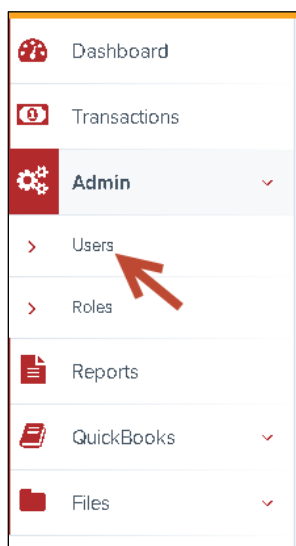


FIGURE 16 - USERS OPTION

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





















<div>⏪ ⏩</div>		Page 1 of 2, Records 1 to 25 of 41		25 Per Page ▾	<div>🔍</div>	<div>👤 ▾</div>	Add User ▾
View	Edit	User Name	Full Name	Enabled	Auth Caller	Locked	
		admin	Administrator	Enabled	Disabled		
		Baby	Baby Boy	Enabled	Disabled		
		ddoe	Dave Doe	Enabled	Disabled		
		Jamie	Jamie Sparks	Enabled	Enabled		
		JaySmith	JSmith	Enabled	Disabled		
		Jennie	Jennie Ebbing	Enabled	Disabled		
		jimmyj	James Jones	Enabled	Disabled		
		Linus	Linus Ebbing	Enabled	Enabled		
		Lucy	Lucy Ebbing	Enabled	Enabled		
		scosmith	Scott Smith	Enabled	Disabled		

FIGURE 17 - EDIT ICON

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

[Users](#) / [Edit User](#)

Update User Settings

☐ **Enabled** ☐ **Authorized Caller**

Full Name *

User Name *

User Location

Email Address

Auto Disable

Dual Auth Amount

Dual Auth Status

FIGURE 18 - ENABLED OPTION

5. To disable an active SPE end user, uncheck the **Enable** option.
6. To reset an end user's password, click the **Reset Password** button at the bottom of the user profile page.

Users / Edit User

Update User Settings

☒ Enabled ☐ Authorized Caller

Full Name *
James Jones

User Name *
jimmyj

User Location

Email Address
standerson@profitstars.com

Auto Disable

Dual Auth Amount
0

Dual Auth Status

[Reset Password](#)

FIGURE 19 - RESET PASSWORD BUTTON

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

Temporary Password Fcby\$9207

FIGURE 20 - RESET PASSWORD WINDOW

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

25 Per Page

CSV (Comma delimited) (*.csv)

TSV (Tab delimited) (*.tsv)

Microsoft Office Excel Workbook (*.xls)

FIGURE 21 - EXPORT MENU

Accepting the Master Service Agreement for Visa Checkout

If as an organization you are accepting the *Visa Checkout* option as a payment service, there are a few steps you must first complete before the *Visa Checkout* option becomes available on your SPE site for customers to use.

In order to activate Visa Checkout on your SPE site, you must accept the Master Service Agreement (MSA) presented in SPE Admin. You will need the *SmartPay Express* privilege and *SPE Admin Portal User* role assigned to your profile to complete this task. With this role, you must navigate to SPE Admin, where the MSA is housed.

1. Navigate to SPE Admin.

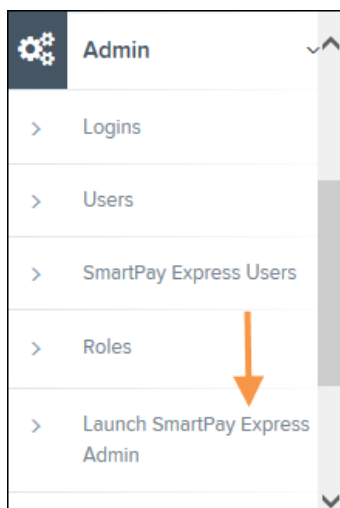


FIGURE 22 - LAUNCH SPE ADMIN

2. From the *Welcome* page, select the **Payment Service** tab.

NOTE: If as an organization you will be completing the branding and permissions settings for your SPE site, please refer to the *SmartPay Express Admin for Branding and Permissions* document.

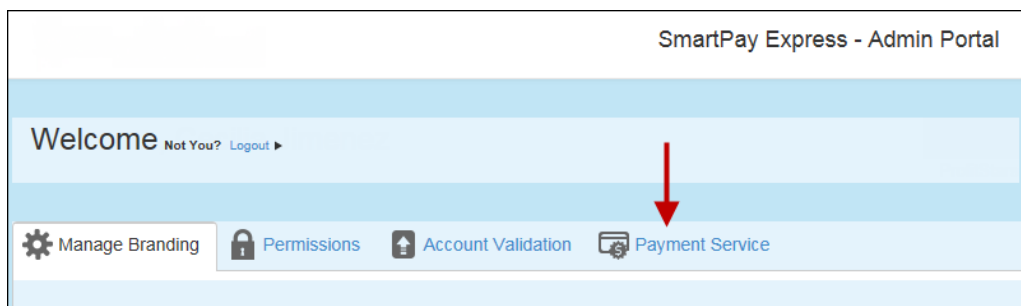


FIGURE 23 - PAYMENT SERVICE TAB

3. In the *Visa Checkout* banner, fill out any required fields of information for *Merchant Details* and *Primary Contact Details*. This information will be sent to Visa once you have accepted the MSA.

Visa Checkout

Please review and accept the VISA Checkout Master Service Agreement(MSA) by clicking the button below.

Following information will be sent to VISA Checkout on accepting the VISA Checkout Master Service Agreement. Please correct any of the information below before proceeding. All fields marked with * are required.

Merchant Details

Entity Id

1020

Legal Name

Select Payment Processing, Inc

Address1

123 Main Street

Address2

123

City

Allen

State

TX

Postal Code

75013

Country

US

Main Phone

Website Url

http://www.google.com

Tax Id Number

123456789

Primary Contact Details

First Name

jason

Last Name

test

Email

jason1@test.com

REVIEW MSA

FIGURE 24 - EXAMPLE MERCHANT DETAILS

4. Select the **Review MSA** option. A lightbox with the Visa MSA appears. Read the MSA carefully, and select **Agree and Create Account** to finish.

VISA Checkout

VISA CHECKOUT MERCHANT SERVICES AGREEMENT

This Visa Checkout Merchant Services Agreement ("Agreement") is between the legal entity registering to access and use Visa Checkout Services ("Merchant") and Visa U.S.A. Inc. ("Visa").

IT IS IMPORTANT THAT YOU CAREFULLY READ AND UNDERSTAND THIS AGREEMENT. BY CLICKING "AGREE," "ACCEPT," OR AN EQUIVALENT INDICATOR, YOU REPRESENT AND AGREE THAT YOU HAVE THE POWER, AUTHORITY AND LEGAL RIGHT TO ENTER INTO THIS AGREEMENT ON BEHALF OF MERCHANT AND THAT MERCHANT INTENDS TO BE BOUND BY THIS AGREEMENT. IF MERCHANT DOES NOT AGREE TO BE BOUND BY THIS AGREEMENT, NEITHER YOU NOR MERCHANT WILL BE PERMITTED TO AND WILL HAVE NO RIGHT TO ACCESS OR USE THE VISA CHECKOUT SERVICES, VISA API, VISA IP, OR SERVICES DOCUMENTATION.

1. DEFINITIONS. Unless the context requires otherwise, capitalized terms in this Agreement shall have the following meanings:

- a. "Affiliates" means any entity that controls, is controlled by, or is under common control with a party, including its parents and subsidiaries.
- b. "Branding Requirements" means the Visa Checkout Services Branding Requirements and brand guidelines as included in the Services Documentation and as modified by Visa from time to time.

By clicking "Agree and Create Account" you represent and agree that (1) you have read this agreement in its entirety; (2) you have the power, authority and legal right to enter into this agreement on behalf of merchant (SPP Demo); (3) such merchant agrees to be bound by this agreement; and (4) this agreement constitutes binding and enforceable obligations of merchant.

You further agree that [SmartPay Express] may access Visa Checkout and act on the merchant's behalf as its service provider.

If you and the merchant do not accept all of the foregoing, you must click "Decline" and an account will not be created.

[Decline](#) [Agree and Create Account](#)

FIGURE 25 - VISA CHECKOUT MSA

The *Visa Checkout* option will now be available for your SPE site. If at any time the financial institution will require you to review an updated MSA, you will need to navigate to the *Payment Service* tab in SPE and read/accept the new MSA in order to have the *Visa Checkout* option continue to appear on your site.

SmartPay Express for the Merchant User

As an SPB user, you have the ability to 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 disable 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 those pictured throughout this document.

Session Timeout Warning

The system will automatically log 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.

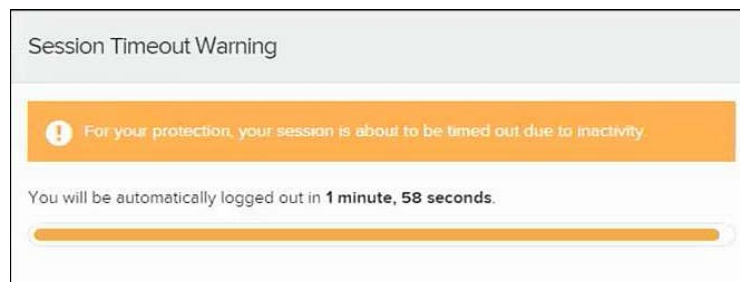


FIGURE 26 - SESSION TIMEOUT WARNING

Logging In

Your Admin will provide you with a URL address, user name, temporary password, and company name that you will 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.

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

2. The system will prompt you to change your password. Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a new password:
 - At least 1 uppercase letter
 - At least 1 lowercase letter
 - At least 1 number
 - 8-15 characters in length
3. Select **Update Password**.

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 will not be able to answer a secret question for a new password for access into the system. The Admin will need to manually edit/enter an email address for each merchant user, so that merchant user has the option to 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 answer 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 will be 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, you will receive an email with a new temporary password.

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

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

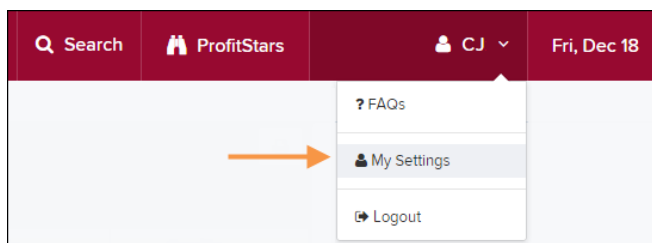


FIGURE 27 - MY SETTINGS OPTION

5. The system will prompt you for your current login password in order to reach the *My Settings* page. Once there, make changes to the *Change Password*, *Secret Question*, and/or *Authorized Caller* sections, as needed. Select **Update** when finished.

FIGURE 28 - MY SETTINGS PAGE

Choosing an Identification Phrase

The EPS Support team answers questions about EPS products in the event 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 will need to 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, please contact our support team at 877-542-2244 or at epssupport@profitstars.com

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

1. Log in to the application, and select the **user menu | My Settings**.
2. The system will prompt you for your current login password in order to reach the *My Settings* page. Make changes to 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 will verify this answer when you call. From this page, you can also make changes to your password or secret question and answer if needed. 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 will also be 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
<i>Approved</i>	Payment information has been verified, and a transaction will be processed. This is the only status that does not subscribe to the 60-day rule, but instead displays <i>all</i> transactions in the approved state.
<i>Awaiting Approval</i>	Payment information has been verified, but a secondary individual within the organization must approve the transaction before processing can occur.
<i>Awaiting Capture</i>	A credit card transaction has been authorized, but a secondary individual within the organization must capture the transaction before processing.
<i>Collected</i>	The collection system has recovered funds for an NSF check.
<i>Declined</i>	A transaction has been declined by the system. The transaction will not be processed.
<i>Disputed</i>	An account holder has disputed a transaction. The transaction will be charged back.
<i>Error</i>	An internal error has occurred in the system. Please contact customer service.
<i>In Collection</i>	An NSF transaction has occurred in the system. Additional attempts are being made to recover funds, plus any applicable fees.
<i>In Research</i>	A transaction has been returned, and further research is required to determine the reason for the return.
<i>Invalid/Closed Account</i>	A transaction has been returned because the bank account number was not valid or the account was closed. The transaction will be charged back.
<i>Processed</i>	A transaction has been transmitted to the applicable network. Changes cannot be made to the transaction. PayPal transactions will automatically be placed in the <i>Processed</i> status.
<i>Resolved</i>	An individual within the organization has marked the item as <i>Resolved</i> . No further processing will occur.

Status	Definition
<i>Suspended</i>	The system has suspended a transaction because the dollar amount or number of transactions exceeds the present limit.
<i>Uncollected NSF</i>	The collection system was not able to recover the NSF transaction. The transaction will be charged back.
<i>Voided</i>	An individual within the organization has marked a transaction as void, and the item will not be processed.

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* located on the *Dashboard* of the application.

The list will contain items that have been processed within the last 60 days and will give you access to individual transaction information. The report can be printed or saved (exported) into a Microsoft Office® 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 29 - 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.

The screenshot shows the 'Reports / Results' page. On the left, the 'Report Type' section has 'Transaction Report' selected. Below it, the 'Date Range' section shows 'Start Date' as Nov 9, 2015 and 'End Date' as Jan 9, 2016. A green 'Run Reports' button is at the bottom left. The main area displays 'Transactions matching your query' with a title of 'Transaction Approved'. It shows 'Displaying Page 1 of 1' and 'Records 1 - 18 of 18'. A table lists transactions with columns: View, Transaction Date, Status, Payment Type, and Name On Card. The second transaction, dated 12/14/2015 5:29:28 PM CT, is highlighted, and an orange arrow points to its 'View' link. The table also includes summary rows for 'Total Debit Count', 'Total Credit Count', 'Total Debit Amount', and 'Total Credit Amount'.

View	Transaction Date	Status	Payment Type	Name On Card
	12/11/2015 5:32:53 PM CT	Approved	Checking	Bruce W
	12/14/2015 5:29:28 PM CT	Approved	Checking	Barry Al
	12/30/2015 11:23:10 AM CT	Approved	Checking	Toby m
	12/30/2015 11:32:06 AM CT	Approved	Checking	Toby M
	12/30/2015 11:59:21 AM CT	Approved	Checking	
	12/30/2015 3:22:39 PM CT	Approved	Checking	
	12/31/2015 8:41:32 AM CT	Approved	Checking	Kara De
	1/4/2016 10:25:04 AM CT	Approved	Checking	Alfred P
Total Debit Count		17	Total Credit Count	1
Total Debit Amount		\$11,986.69	Total Credit Amount	\$30.00

FIGURE 30 – VIEW COLUMN FOR APPROVED STATUS TRANSACTIONS

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

The screenshot shows the 'Transaction Details' page. It has a breadcrumb trail 'Reports / Results / Transaction Information'. The page is divided into two main sections. The left section contains transaction details in a table format, including Customer (ID), Effective Date (Tuesday, March 22, 2016), Auth Only (\$5.00), Payment Method (ACH), From Account Type (Checking), Account Number (122037760 / 411111111111111), To Location (Corporate Office), Current Status (Approved), Source Application (Merchant Portal), Auth. Response (Success), Transaction Id (4a959d4d-c524-4896-ae0f-), and Transaction Id Displayed Label (4a959d4d-c524-4896-ae0f-). The right section contains options to 'Show Events', 'Hide Events', 'Show Audit History', and 'Hide Audit History'. There are also 'Actions' and 'Print' buttons at the top right.

Transaction Details		Actions	Print	Show Events	Hide Events
Customer (ID):	Transaction data 1 Displayed Label Text Field:			Show Audit History	Hide Audit History
Effective Date: Tuesday, March 22, 2016	Transaction data 2 Displayed Label Text Field:				
Auth Only: \$5.00	Transaction data 3 Displayed Label Text Field:				
Payment Method: ACH	Reference Number: T:YGDYTTQFA1				
From Account Type: Checking	Payment Origin: Signature Original				
Account Number: 122037760 / 411111111111111	Settlement Status: No Settlement Needed				
To Location: Corporate Office	Description:				
Current Status: Approved	Notification Method: Merchant Notify				
Source Application: Merchant Portal	Email Address:				
Auth. Response: Success					
Transaction Id Displayed Label Text Field: 4a959d4d-c524-4896-ae0f-					

FIGURE 31 - TRANSACTION DETAILS PAGE

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 will moved to the *Processed* status at the end of the closing day for your financial institution.

1. Log in to the application, and 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 displays. Select the **View** link next to the transaction you would like to void.
3. From the *Transaction Details* page, select **Actions | Void**.

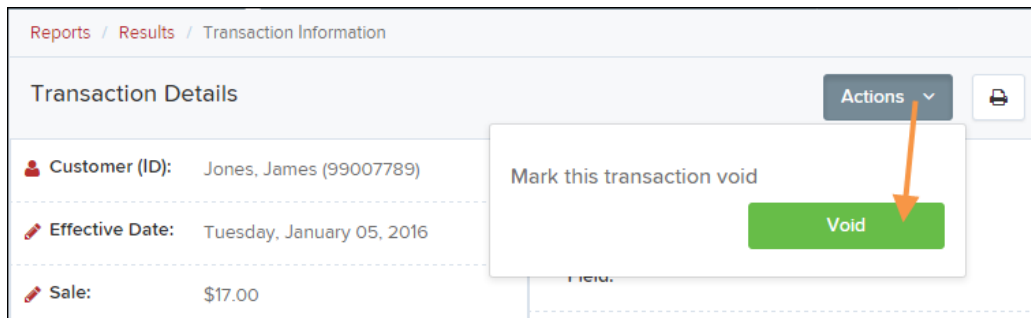


FIGURE 32 - VOIDING A TRANSACTION

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

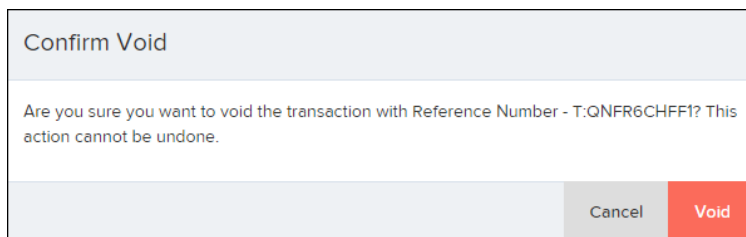


FIGURE 33 - CONFIRMING VOIDING A TRANSACTION

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.

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 will be able to 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 select **Reports** from the left main menu.

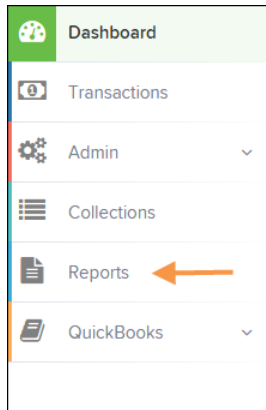


FIGURE 34 - REPORTS TAB

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

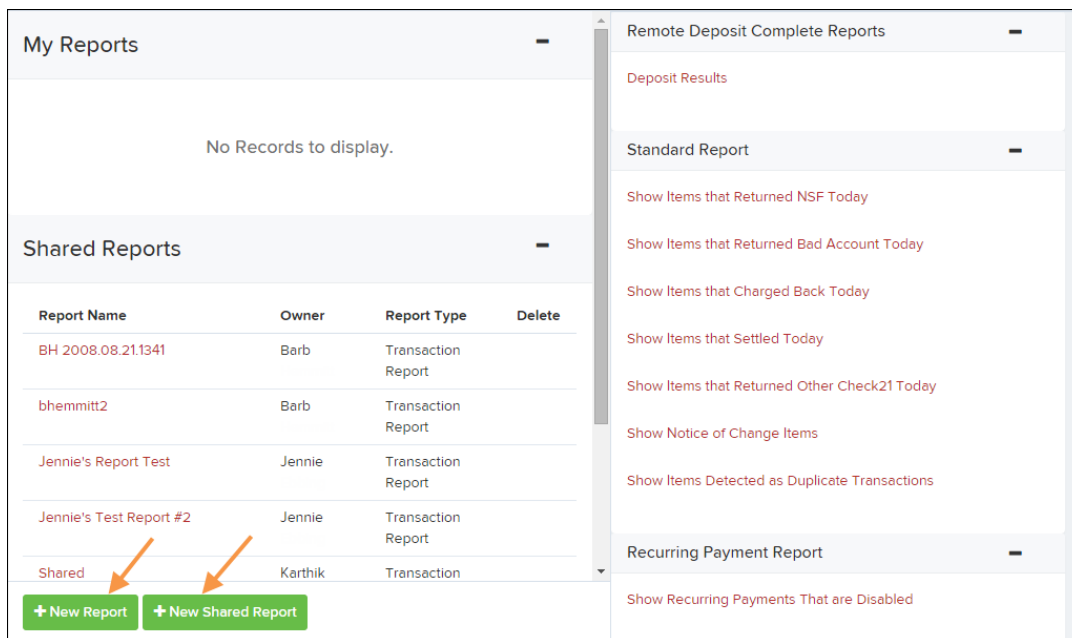


FIGURE 35 - REPORT BUILDER OPTIONS FOR NEW REPORTS

3. The *Report* 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.

Reports / New Report

Title Save to My Reports ☐ Share to All Users Run Reports

Report Type

☒ **Transaction Report**
Reports primarily based on a status, a category or type as associated with transaction

☐ **Historical Event Report**
Reports primarily based on a past occurrence/event as associated with a transaction

Date Range

Date Type
Transactions Createc

Export Date Range
Today

Start Date
Jan 14, 2016

Start Time
12:00 AM

End Date
Jan 15, 2016

End Time
12:00 AM

Advanced

Location
All Locations

Status
-- ALL --

Settlement Status
-- ALL --

Origin Of Transaction
-- ALL --

Originated As
-- ALL --

Amount Range
\$ From \$ To

Report Column Headers

	View	Prioritize	Freeze
Transaction Date	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transaction Status	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payment Type	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name On Account	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transaction ID00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reference Number	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer Number	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operation Type	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Location Name	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Amount	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Auth Response	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer Data 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer Data 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer Data 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Effective Date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trans Data 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trans Data 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trans Data 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FIGURE 36 – FOUR SECTIONS IN REPORT BUILDING

- **Report Type** - Designate if your report will be a *Transaction Report* based upon the current status of a transaction, or a *Historical Event Report* based upon 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, which will determine if the report displays transactions based upon the date they were 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 your own date range with the **Start Date** and **Start Time** and the **End Date** and **End Time** fields.

Date Range

Date Type
Transactions Createc

Export Date Range
Today

Start Date
Jan 14, 2016

Start Time
12:00 AM

End Date
Jan 15, 2016

End Time
12:00 AM

FIGURE 37 - DATE RANGE SECTION

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

- *Advanced Filters* section – Specify the **Location** and **Status** of the transaction 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 box(es).
 - **Origin of Transaction:** Determines how the transaction was received and will be 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 will be processed. You may designate a single type or multiple types.
 - **Account Type:** Determines the type of transaction the report will display. 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 displays.
 - 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 will hold certain fields in view while you explore the rest of the report information.

Report Column Headers				
	View	Prioritize	Freeze	
Transaction Date	<input checked="" type="checkbox"/>	<div><div></div></div>		<div><div></div></div>
Transaction Status	<input checked="" type="checkbox"/>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>
Payment Type	<input checked="" type="checkbox"/>	<div><div></div></div>	<div><div></div></div>	<div><div></div></div>
Name On Account	<input checked="" type="checkbox"/>	<div><div></div></div>	<div><div></div></div>	
Transaction ID00	<input checked="" type="checkbox"/>	<div><div></div></div>	<div><div></div></div>	
Reference Number	<input checked="" type="checkbox"/>	<div><div></div></div>	<div><div></div></div>	
Customer Number	<input checked="" type="checkbox"/>	<div><div></div></div>	<div><div></div></div>	
Operation Type	<input checked="" type="checkbox"/>	<div><div></div></div>	<div><div></div></div>	
Location Name	<input checked="" type="checkbox"/>	<div><div></div></div>	<div><div></div></div>	
Amount	<input checked="" type="checkbox"/>	<div><div></div></div>	<div><div></div></div>	

FIGURE 38 - REPORT COLUMN HEADERS SECTION

- At this time, you may choose to select the **Share to All Users** check box (as shown below) if you want to have this report available for other users to view. If you selected **New Shared Report** previously, this box will already be selected.

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

Reports / New Report

Title
A sample report title

Save to My Reports
☐ Share to All Users

Run Reports

FIGURE 39 - SAVE AND RUN REPORT OPTIONS

The report displays results.

- 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 will 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 a Disabled 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 **Reports** option from the top of the page.

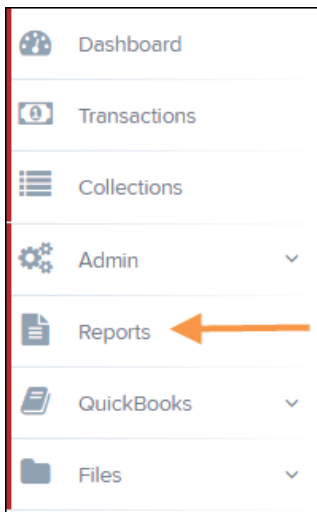


FIGURE 40 - REPORTS TAB

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

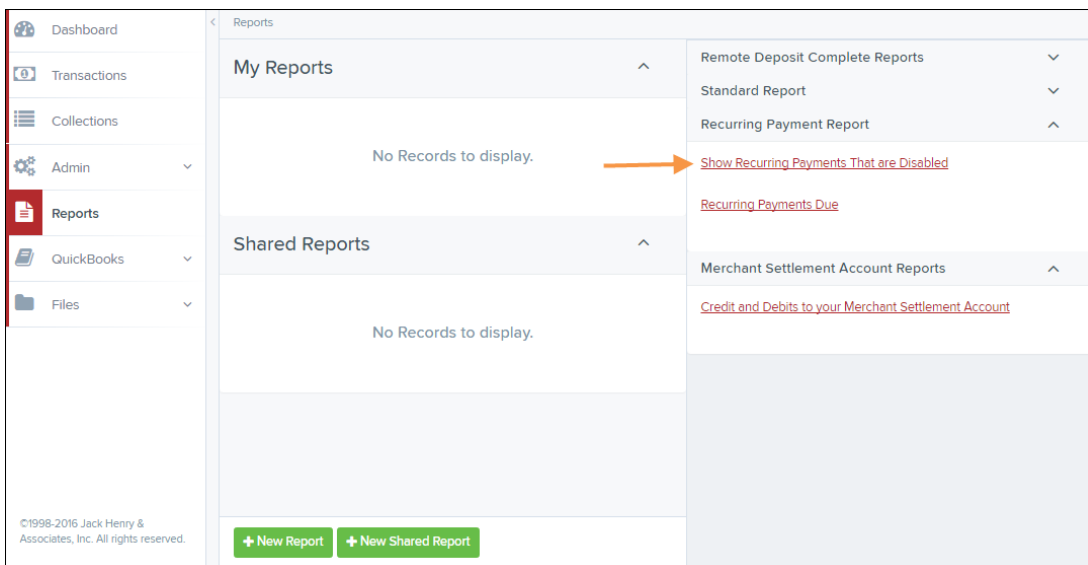


FIGURE 41 - SHOW RECURRING PAYMENTS THAT ARE DISABLED

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









Transactions matching your query:				
		25 Per Page		
Page 1 of 1 Records 1 - 4 of 4				
View	Edit	Customer Name	Customer Number	Description
		Cook, Clark	{07b25363-2dd6-4b06-a164-...	description
		Cook, Clark	{07b25363-2dd6-4b06-a164-...	
		Wagoner, Chuck		Membership Dues (\$
		Smith, James		(STOPPED: LATE)

FIGURE 42 - DISABLED RECURRING PAYMENTS REPORT WITH VIEW OPTION

6. The *Recurring Payment Information* page appears.

Reports / Recurring Disabled Payment Results / View Customer / View Recurring Payment				
Recurring Payment Information		Audit History		
Account:	Checking (2143)	Date/Time	User	Reason
Location:	Location 1	05/23/2016 02:12:27 PM CT	Recurring Billing (Processing Systems)	Payment 7 of *
Amount:	\$5.00	04/14/2016 02:53:42 PM CT	Recurring Billing (Processing Systems)	Payment 6 of *
Description:	Membership Dues (STOPPED: LATE)	03/31/2016 01:29:06 PM CT	Recurring Billing (Processing Systems)	Payment 5 of *
Frequency:	Twice a Month	03/14/2016 04:30:08 PM CT	Recurring Billing (Processing Systems)	Payment 4 of *
Payment Day:	1st and 15th	03/03/2016 11:21:30 AM CT	Recurring Billing (Processing Systems)	Payment 3 of *
Start Date:	01/20/2016	03/02/2016 11:59:50 AM CT	Recurring Billing (Processing Systems)	Payment 2 of *
Number of Payments:	Indefinite	02/04/2016 10:43:37 AM CT	Recurring Billing (Processing Systems)	Payment 1 of *
Next Payment Date:	05/15/2016	01/20/2016 10:20:09 AM CT	spb.charles.test.user	Updated
Payments Made to Date:	7			
Transaction ID:				
Tran Data 1:	data			

FIGURE 43 - 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 disable the settings for a recurring payment from this report.

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

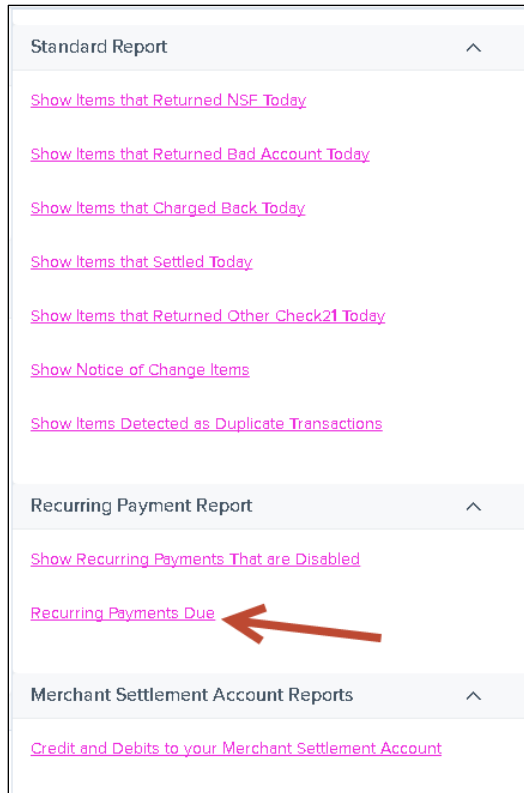


FIGURE 44 - RECURRING PAYMENTS DUE REPORT

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

Recurring Payment Reports

This page allows you to run recurring payment reports.

Location

All Locations
▼

Start Date

Jun 22, 2016

End Date

Jun 23, 2016

Quick Pick

Today
▼

Start Time

12:00 AM
▼

End Time

12:00 AM
▼

Recurring Payments Due

FIGURE 45 - LOCATION OPTION FOR RECURRING PAYMENT REPORT

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.

Transactions matching your query: 25 Per Page ▼

Page 1 of 1
Records 1 - 11 of 11

View	Edit	Customer Name	Customer Number	Description
		Sue, Sally		
		Sue, Sally		
		Sue, Sally		
		Cook, Clark	{07b25363-2dd6-4b06-a164-...	credit
		Cook, Clark	{07b25363-2dd6-4b06-a164-...	description
		Marsh, Toby	{da2f7b7d-ca06-4061-8465-5-...	It's a nice toy
		Stool, Tony	{2927c1a7-9b43-47d3-b8e1-e-...	Iron Man upgrade
		Stool, Tony	{2927c1a7-9b43-47d3-b8e1-e-...	
		Test, Tester		
		Total Debit Count	8	Total Credit Count 3
		Total Debit Amount	\$2,201.85	Total Credit Amount \$201.00

FIGURE 46 - 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.

Reports / Recurring Payments Due Results / View Customer / View Recurring Payment

Recurring Payment Information		Audit History			
Account:	Checking: XXXXXX7777	Date/Time	User	Reason	Original Values
Location:	Location 1	06/20/2016 12:15:31 PM CT	Recurring Billing (Processing Systems)	Payment 6 of *	PaymentsToDate="5" NextPaymentDate="6/1/2016 12:00:00 AM"
Amount:	\$1.00	05/23/2016 02:12:27 PM CT	Recurring Billing (Processing Systems)	Payment 5 of *	PaymentsToDate="4" NextPaymentDate="5/1/2016 12:00:00 AM"
Description:	It's a nice toy	03/31/2016 01:29:06 PM CT	Recurring Billing (Processing Systems)	Payment 4 of *	PaymentsToDate="3" NextPaymentDate="4/1/2016 12:00:00 AM"
Frequency:	Once a Month	03/02/2016 11:59:50 AM CT	Recurring Billing (Processing Systems)	Payment 3 of *	PaymentsToDate="2" NextPaymentDate="3/1/2016 12:00:00 AM"
Payment Day:	1st	02/04/2016 10:43:37 AM CT	Recurring Billing (Processing Systems)	Payment 2 of *	PaymentsToDate="1" NextPaymentDate="2/1/2016 12:00:00 AM"
Start Date:	01/01/2016	01/04/2016 10:25:04 AM CT	Recurring Billing (Processing Systems)	Payment 1 of *	PaymentsToDate="0" NextPaymentDate="1/1/2016 12:00:00 AM"
Number of Payments:	Indefinite				
Next Payment Date:	07/01/2016				
Payments Made to Date:	6				
Transaction ID:					
Tran Data 1:	Toby's Stuffed Toy				

FIGURE 47 - EDIT ICON

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

To disable the payment, uncheck the **Enabled** control.

Customer Information	Recurring Payment Information	
Name Marsh, Toby ((da2f7b7d-ca06-4061-8465-52cb8e05c0df)) Address 7415 Vista Hill Ln Sachse, TX 75048	Sale <input checked="" type="checkbox"/> Enabled	Start Date * Jan 1, 2016
	Account * Checking: XXXXXX7777	Number of Payments * Indefinite
	Location * Location 1	Next Payment Date 7/1/2016
	Amount * 1.00	Payments Made to Date 6
	Description * It's a nice toy	Payment Origin * Telephone Operator
	Frequency * Once a Month	Transaction ID
	Payment Day * 1st	Tran Data 1 Toby's Stuffed Toy
		Tran Data 2
	<input type="button" value="Update"/>	

FIGURE 48 – ENABLED CONTROL

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 date(s). The report will also display the individual transaction amounts that make up a deposit and specific details of a transaction.

1. Log in to the application, and 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.

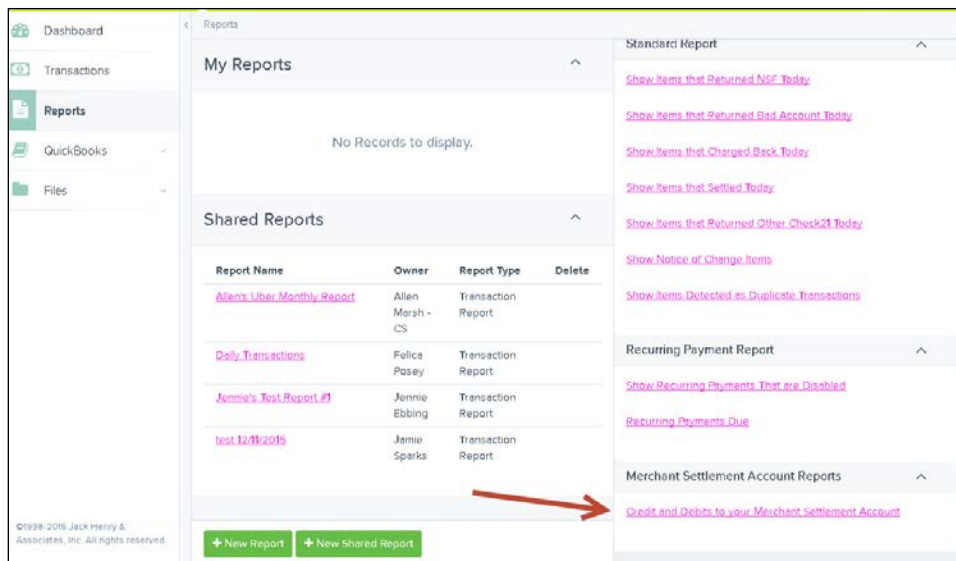


FIGURE 49 - CREDITS AND DEBITS TO YOUR MERCHANT SETTLEMENT ACCOUNT

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

Merchant Settlement Account Reports Search

Location

All Locations

Quick Pick

Today

Start Date

Jun 22, 2016

Start Time

12:00 AM

End Date

Jun 23, 2016

End Time

12:00 AM




Get Batches


FIGURE 50 - 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 transaction(s) that make up the deposit total displayed below the report.

Batches matching search criteria: 25 Per Page

Page 1 of 1
Records 1 - 3 of 3

Batch Details	Batch Status	Effective Date	Batch ID	Location Name
	Processed	05/05/2016	10010806262	Location 1
	Processed	05/05/2016	10010806306	Location 2
	Processed	05/05/2016	10010806314	Location 3



Total Debit Count	0	Total Credit Count	3
Total Debit Amount	\$0.00	Total Credit Amount	\$2,083.82










FIGURE 51 - REPORT RESULT WITH VIEW DETAILS OPTION

- The transaction(s) appear. Select the **View** link under the *Transaction Detail* column to see specific details about the transaction(s).

Batches matching search criteria:

Page 1 of 1
Records 1 - 10 of 10

25 Per Page

Transaction Detail	Type	Description	Reason
	Sale	Chuck Wagoner	
	Sale	Toby Marsh	
	Sale	Iron Man	
	Sale	Chuck Wagoner	
	Sale	Martha Wayne	
	Sale	Alfred Pennyworth	
	Refund	Martha Kent	
	Refund	Tester Test	
	Sale	Chuck Wagoner	

Total Debit Count: 2 Total Credit Count: 8

Total Debit Amount (\$101.00) Total Credit Amount: \$2,151.85

FIGURE 52 - BATCH DETAILS WITH TRANSACTION DETAIL OPTION

8. The *Transaction Details* page appears. From this page, you can select a number of 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 are displayed first and include the date/time the events took place in Central Time.
 - **Show Audit History:** The manual interaction of the transaction. Details are displayed with the most recent steps first and includes the date/time processes took place in Central Time.

Transaction Details		Actions	
Customer (ID):	White, Bruce ()	Transaction Data 1:	1
Effective Date:	Friday, April 01, 2016	Transaction Data 2:	
Sale:	\$100.00	Transaction Data 3:	
Payment Method:	ACH	Reference Number:	T8MH5KQRF1
From Account Type:	Checking	Payment Origin:	Telephone Operator
Account Number:	111000614 / XXXXXX9651	Settlement Status:	Settled
To Location :	Location 1	Description:	
Current Status:	Processed	Notification Method:	Merchant Notify
Source			

FIGURE 53 - TRANSACTION DETAILS PAGE

Viewing PayPal and PayNearMe Transactions in SmartPay Business

PayPal transactions appear in the *Processed* status of the *Transaction Status Report*. PayPal transactions will also have the *PayPal Invoice ID* and the *PayPal Payer ID* displayed for reference.

PayNearMe transactions appear in the *Awaiting Capture* status once an end user initiates a payment online. Once the end user has provided the cash payment to an authorized retailer, the transaction will appear in the *Processed* status. If the end user does not render cash payment, the transaction will remain in the *Awaiting Capture* status.

1. From the home page, in the *Transaction Status Summary* report, select **Processed**.



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 54 - PROCESSED STATUS

- A report listing the *Processed* status transactions appears. PayPal transactions will have *PayPal* listed in the *Payment Type* column of the report. Select the **View** option for the transaction you wish to view.

Reports / Results

Report Type

☒ Transaction Report
Reports primarily based on a status, a category or type as associated with transaction

☐ Historical Event Report
Reports primarily based on a past occurrence/event as associated with a transaction

Date Range

Date Type: Transactions Cre ▼ Export Date Range: Custom ▼

Start Date: Apr 23, 2016 📅 Start Time: 12:00 AM ▼

End Date: Jun 23, 2016 📅 End Time: 12:00 AM ▼

Advanced







Run Reports

Transactions matching your query: Save to My Reports

☐ Share to All Users

Title: Transaction Processed

Page 1 of 1
Records 1 - 6 of 6

View	Transaction Date	Status	Payment Type
	05/12/2016 10:07:07 AM CT	Processed	Visa
	05/23/2016 02:36:59 PM CT	Processed	Visa
	05/23/2016 02:37:00 PM CT	Processed	Visa
	05/23/2016 02:37:01 PM CT	Processed	Visa
	06/20/2016 12:29:55 PM CT	Processed	Visa
	06/20/2016 12:29:56 PM CT	Processed	Visa

Total Debit Count: 6 Total Credit Count: 0
Total Debit Amount: \$460.75 Total Credit Amount: \$0.00

FIGURE 55 - PROCESSED TRANSACTIONS REPORT

The *Transactions Details* page appears. If you've selected to view a PayPal transaction, the *Processor Ref.#* field and *PayPal Payer ID/PayPal Invoice ID* is listed.

- **PayPal Payer ID** – A unique number assigned by PayPal to this particular customer/member profile
- **PayPal Invoice ID** – A unique number assigned by PayPal to this particular customer's/member's transaction

Viewing Visa Checkout Transactions

Payments made using Visa Checkout can be filtered in your reports, so that you can view those specific transactions. When building a custom report, it is necessary to use the **Originated As** filter so that this column of information appears in your report.

1. On the *Reports* page, select **New Report**.

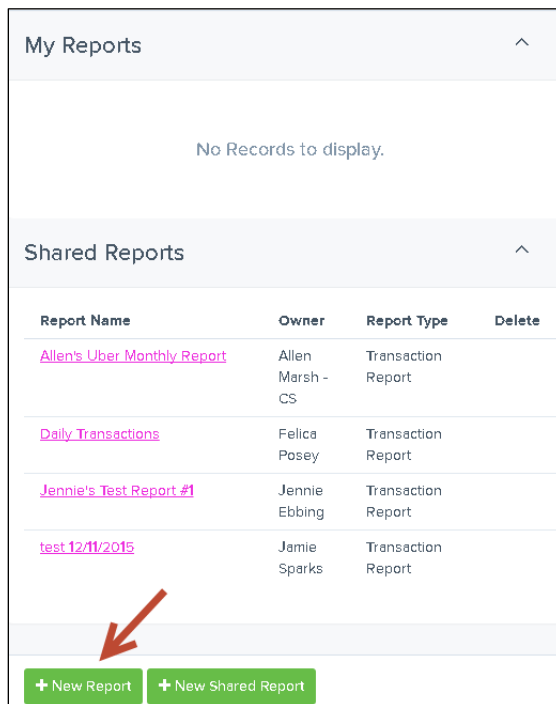


FIGURE 56 – NEW REPORT

2. Select **Payment_Service_Visa Checkout** from the *Originated As* section.

Reports / New Report

Reports primarily based on a past occurrence/event as associated with a transaction

Date Range

Date Type
Transactions Crea ▾

Export Date Range
Today ▾

Start Date
Jun 22, 2016 📅

Start Time
12:00 AM ▾

End Date
Jun 23, 2016 📅

End Time
12:00 AM ▾

Settlement Status
- ALL - ▾

Origin Of Transaction
- ALL - ▾

Originated As
Payment Service VisaCheckout ▾

- ALL -
None
ACH
Paper Draft
Image Replacement Document
Wire Transfer
Card Transfer
Image Exchange
Online Payment
Cash Payment
Payment Service
Payment Service VisaCheckout ✓

FIGURE 57 - PAYMENT SERVICE VISA CHECKOUT OPTION

Editing SPE Transactions

You have the ability to 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 users. The *Accounting* role must be assigned to your SPE users in order to 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, and the *Home* page appears. The *Current Transaction Summary* will be featured on the 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 table below 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.

Status	Definition
<i>Approved</i>	The transaction has been verified and will be processed at the designated cut-off time.
<i>Processed</i>	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.
<i>Collected</i>	(ACH Only) The transaction, originally returned NSF, has been re-presented to the Fed by ProfitStars, and funds were recovered.
<i>Awaiting Capture</i>	Status for credit card transactions only.
<i>Awaiting Approval</i>	The transaction has been verified, but the amount of the transaction exceeded the <i>Dual Authorization</i> limit of the user who created it. An authorized approver must review and either approve or void the transaction.
<i>Declined</i>	The transaction has been declined by the EPS system and will not be processed. The transaction exceeded either <i>Dual Authorization</i> or <i>Velocity</i> (risk-management) limits.
<i>Voided</i>	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the <i>Processed</i> status.
<i>Error</i>	An internal error has occurred within the EPS system. Contact your first line of support.
<i>In Collection</i>	(ACH Only) The transaction, returned NSF, is in the process of being re-presented to the Fed by ProfitStars.
<i>In Research</i>	May be used by your support group.
<i>Uncollected NSF</i>	(ACH Only) The transaction was returned to ProfitStars NSF by the Fed, and funds could not be recovered.
<i>Suspended</i>	The transaction has been verified but has exceeded <i>Velocity</i> limits. An FI user must take further action on whether to approve or void the suspended transaction.
<i>Disputed</i>	(ACH Only) The transaction was returned to ProfitStars by the Fed because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).
<i>Invalid/Closed Account</i>	(ACH Only) The transaction was returned to ProfitStars by the Fed because the account number at the receiving financial institution was invalid or because the account was closed.

Status	Definition
<i>Resolved</i>	The transaction has been moved into a <i>Resolved</i> status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a <i>Resolved</i> status from a status of <i>Declined</i> , <i>Voided</i> , <i>Invalid/Closed Account</i> , <i>Disputed</i> , <i>Uncollected NSF</i> , <i>Error</i> , or <i>In Research</i> .

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.


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 58 - CURRENT TRANSACTION SUMMARY, WITH APPROVED LINK INDICATED

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

Transaction Details		Actions	
Customer (ID):	Marsh, Toby (da2f7b7d-ca06-4061-8465-52cb8e05c0df)	Transaction Data 1:	Toby's Stuffed Toy
Effective Date:	Tuesday, May 24, 2016	Transaction Data 2:	
Sale:	\$1.00	Transaction Data 3:	
Payment Method:	ACH	Reference Number:	T:2ZG360YFF1
From Account Type:	Checking	Payment Origin:	Telephone Operator
Account Number:	111000614 / XXXXXX7777	Settlement Status:	To Be Originated
To Location:	Location 1	Description:	It's a nice toy
Current Status:	Approved	Notification Method:	Postcard

FIGURE 59 - EDIT OPTION FOR SALE FIELD

- The sale amount will become 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.

\$	1.00
Reason	Reason

FIGURE 60 - SAVE OPTION FOR EDITED AMOUNT

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

Transaction Details		Actions	
Customer (ID):	Marsh, Toby ({da2f7b7d-ca06-4061-8465-52cb8e05c0df})	Transaction Data 1:	Toby's Stuffed Toy
Effective Date:	Tuesday, May 24, 2016	Transaction Data 2:	
Sale:	\$1.00	Transaction Data 3:	
Payment Method:	ACH	Reference Number:	T2ZG360YFF1
From Account Type:	Checking	Payment Origin:	Telephone Operator
Account Number:	111000614 / XXXXXX7777	Settlement Status:	To Be Originated
To Location:	Location 1	Description:	It's a nice toy
Current Status:	Approved	Notification Method:	Postcard

FIGURE 61 - EDIT OPTION FOR EFFECTIVE DATE

6. The **Effective Date** field will become a workable 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.
7. Enter a new date and the **Reason** for changing the date.
8. Select the **Save** link next to the field.

05/24/2016

Reason

Reason

✓

✗

FIGURE 62 - EDITING THE EFFECTIVE DATE

Editing Customer Information

You have the ability to 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 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.

- Last/Company Name
- Customer Number (for customers with a home banking ID)
- Account Number (last 4 digits)

FIGURE 63 - SEARCH TOOL

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

Results Of Your Search

Page 1 of 1.
Records 1 to 3 of 3

25 Per Page








Edit	View	Customer Name	Customer ID	Customer Data 1	Customer Data 2	Customer Data 3	Address
		Tester Test		Test1			.
		Ima Tester	8675309			Me	1234 Test Lane Testville, TX 72050
		Test tester	cust id	cust data 1	cust data 2	cust data 3	address city, tx 75024

FIGURE 64 - 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; however, the more information you input about customers, the easier it will be to locate and keep track of them. Click **Update** when finished.

Search / Edit Customer

Customer Information 

Relationship *
Customer

First Name
Ima

Country
USA

Customer ID
8675309

Last Name
Tester

Daytime Phone
800-545-1122

Ext
1234

Customer Data 1
[Empty]

Email Address
testing@jhs.com

Evening Phone
800-454-2211

Ext
4321

Customer Data 2
[Empty]

Address
1234 Test Lane

Fax Number
800-545-1212

Customer Data 3
Me

Suite/APT#
[Empty]

Driver's License
1080-04-7711

State
TX

Customer Type *
Individual

City
Testville

Social Security Number
XXX-XX-1232

State/Region
[Empty]

Postal Code
[Empty]


 [Update](#)

FIGURE 65 – 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.

Results Of Your Search Page 1 of 1, Records 1 to 3 of 3 25 Per Page










Edit	View	Customer Name	Customer ID	Customer Data 1	Customer Data 2	Customer Data 3	Address
		Tester Test		Test1			.
	 	Ima Tester	8675309			Me	1234 Test Lane Testville, TX 72050
		Test tester	cust id	cust data 1	cust data 2	cust data 3	address city, tx 75024

FIGURE 66 - 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.

Search / View Customer

Customer Information  

Relationship: Customer

Customer ID: 8675309

Customer Data 1

Customer Data 2

Customer Data 3

Me

Customer Type: Individual

Customer Name: Irma Tester

Address: 1234 Test Lane

Page 1 of 1
Records 1 to 9 of 9

25 Per Page

Accounts Recurring Transactions Audit History





















Edit	View	Account Name	Account Type	Account Number (Last 4)
		Back-up Card (1111)	Visa	XXXXXXXXXXXX1111
		Checking Account: XXXX...	Checking	XXXXXX2233
		Checking Account: XXXX...	Checking	XXXXXX2707
		Checking Account: XXXX...	Checking	XXXXXX3445
		Checking Account: XXXX...	Checking	XXXXXX3445
		Checking: XXXXX4147	Checking	XXXXXX4147
		Checking Account: XXXX...	Checking	XXXXXX4835
		Main Account (7086)	Visa	XXXXXXXXXXXX7086
		Checking Account: XXXX...	Checking	XXXXXX7890

FIGURE 67 - CUSTOMER INFORMATION PAGE

- The account(s) for the customer appear. Select  **View** in the *View* column to see details about the customer's account.
- 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.
- From the *Customer Information* page, select **Recurring** to list any of the recurring payments for this end user.

Accounts Recurring Transactions Audit History






Edit	View	Account Name	Amount	Frequency	Next Payment Date	# P
		Back-up Card (1111)	\$122.75	Once a Month	7/5/2016	3

FIGURE 68 - RECURRING PAYMENTS OPTION

- 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 make alterations to the payment settings (such as disabling the payment).
- To edit customer information, select  **Edit** at the top of the *Customer Information* section.

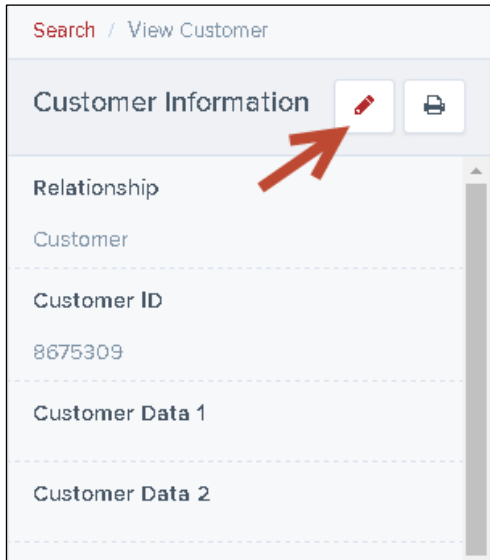


FIGURE 69 - EDIT CUSTOMER INFORMATION ICON

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.

 A screenshot of a search interface. At the top right is a 'Search' button with a magnifying glass icon. Below it, there's a dropdown menu. Under the dropdown, there are two sections: 'In Customers' and 'In Transactions'. The 'In Customers' section has six radio button options: 'Last/Company Name' (selected), 'Customer ID', 'Account Number (Last 4 digits)', 'Customer Data 1', 'Customer Data 2', and 'Customer Data 3'. The 'In Transactions' section has five radio button options: 'Reference Number', 'Transaction ID', 'Tran Data 1', 'Tran Data 2', and 'Tran Data 3'. A red arrow points to the 'In Transactions' section header. Below these options is a text input field labeled 'Search For' and a green 'Search' button at the bottom.

FIGURE 70 - SEARCH FIELD FOR FINDING A TRANSACTION

2. Enter the entire **Reference Number**, **Transaction Number**, or optional search field. Click the search option, indicated with a ?.

- The *Search Results* page appears. Select  **View** to see more information about a transaction.



Results Of Your Search						Page 1 of 1, Records 1 to 1 of 1		25 Per Page ▾
View	Transaction Date	Status	Response	Payment Type	Operation	Name On Account	Transaction ID	
 	5/23/2016 2:37:00 PM CT	Processed	Success	Visa	Sale	Ima Tester	:2.172402	

FIGURE 71 - SEARCH RESULTS WITH VIEW OPTION

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


Search / Transaction Information			
Transaction Details		Actions ▾	
		Show Events	Hide Events
Customer (ID):	Tester, Ima (8675309)	Tran Data 2:	Show Audit History
Effective Date:	Monday, May 23, 2016	Tran Data 3:	Hide Audit History
Sale:	\$122.75	Reference Number:	T:W6J360YFF1
Payment Method:	Card Transfer	Payment Origin:	Signature Original
From Account Type:	Visa	Settlement Status:	Settled
Account Number:	XXXXXXXXXXXX1111	Description:	
To Location:	Location 1	Notification Method:	Merchant Notify
Current Status:	Processed		

FIGURE 72 - TRANSACTION DETAILS PAGE

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 will need to sign in and register your personal user information such as name, address, phone number, etc.

Setting up a user registration will also allow 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 those that have already been debited. Once set up, you will receive an email registration confirmation with a temporary password you need the first time upon logging in.

System Requirements

The following browsers and platforms work with the SPE application. All options require a high-speed Internet connection.

- Microsoft Internet Explorer® 11
- Mozilla® Firefox® browser
- Google Chrome™ browser

NOTE: The SPE application allows for a number of customizable fields and labels according to the settings specified. Your menu options may differ slightly from those pictured throughout this document.

Session Timeout Warning

The system will automatically log 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.

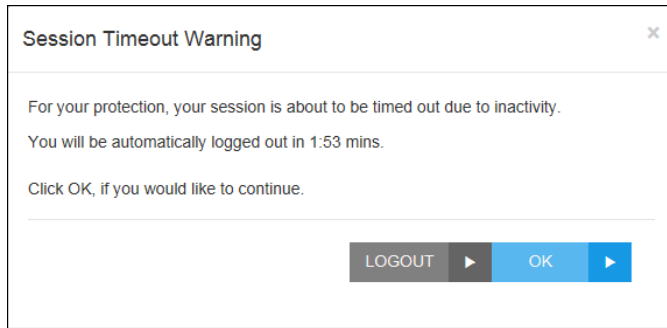


FIGURE 73 - SESSION TIMEOUT WARNING

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. This option is also advantageous if you have a yearly payment obligation which may change from year-to-year and a recurring payment is not ideal, or if you wish to refrain from storing your personal information in the system.

1. Navigate to the provided URL address. The business to you which you are making a donation/payment may also have a website with a link to the address.
2. Select the **Quick Pay** option. This may read differently for each website.

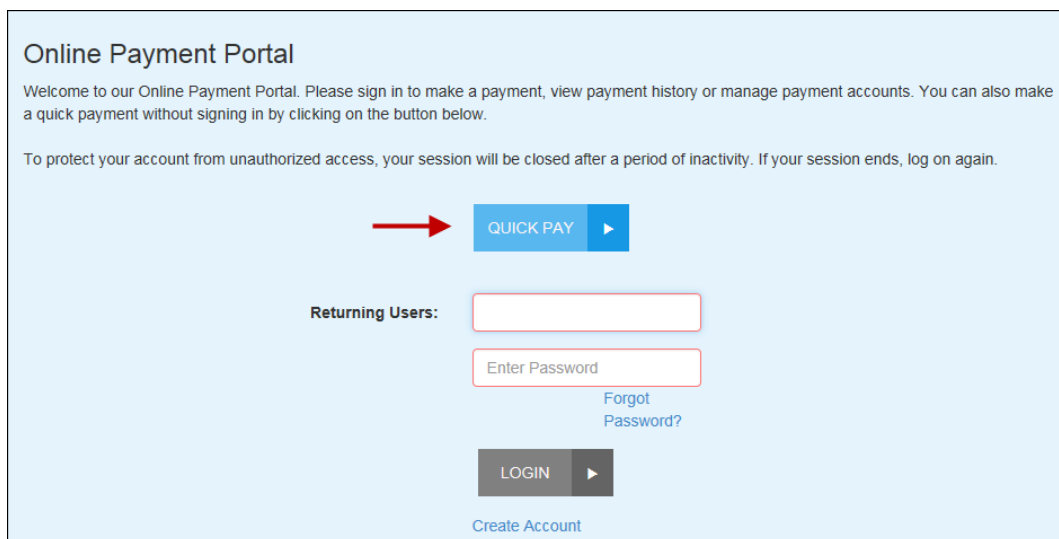


FIGURE 1 - EXAMPLE QUICK PAY OPTION

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

FIGURE 2 - QUICK PAY PAGE

- **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.
- **Pay This Amount** – The amount field is a value with two decimal places (XX.XX).
- **Payment Type** – Select either the **Bank** option or **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 figures below illustrate where a routing/transit number and account number can be located on a check.

FIGURE 3 - EXAMPLE CHECK WITH INDICATED ROUTING NUMBER

FIGURE 4 - 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 the credit card will expire.
- **Account/Card Type** – Select either **Checking** or **Savings** for a bank payment or one of the credit card processors provided for a card payment.
- **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.
- **Name On Account** – The name on the account to be debited. A value of all zeros is not valid.
- **Address** – Enter the street address associated with this account.
- **City, State, Zip** – Enter the city, two-character abbreviation of your state or region, and postal code 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 be displayed 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 must be unique for each transaction. If left blank, the application will automatically assign a value. It is strongly recommended you leave this field blank unless it is required by your merchant/vendor for you to fill out.
- **Check Number** – If the payment will be 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.

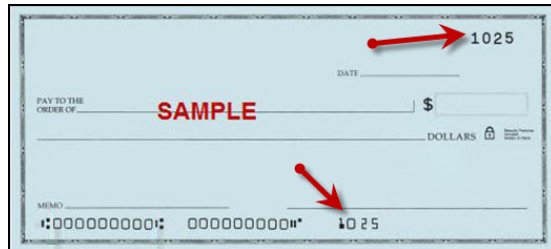


FIGURE 5 - CHECK NUMBER

- **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.
- **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 6 - 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 at this time, 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*.

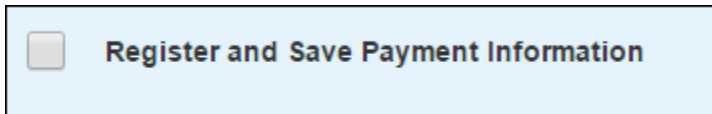


FIGURE 7 - OPTION FOR REGISTRATION

- 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 needs to be requested. This is not a case-sensitive field and does not need to be in the form of a question.
 - **Secret Answer** – Provide the answer to the secret question above.
 - **Confirm Secret Answer** – Re-type 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.
- 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, will be 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.

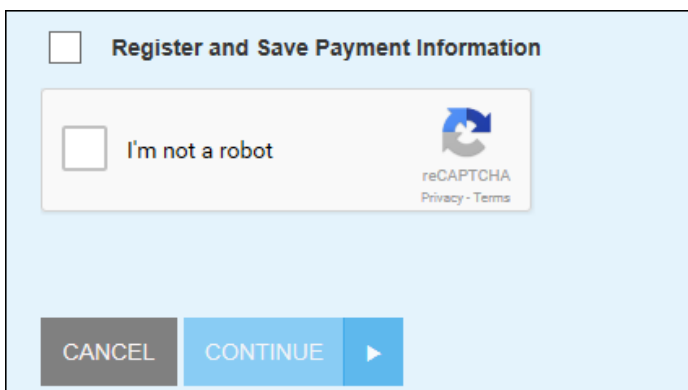


FIGURE 8 - CAPTCHA ADDED SECURITY

6. Select the **Continue** option at the bottom of the page.
7. The *Confirmation* page appears, providing you 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.

The screenshot displays a payment confirmation interface with a light blue background. At the top, transaction details are listed: Amount: \$1.00, To Account: Location 1, Account Type: Checking, Routing Number: (blurred), Account Number: XXXXXXXX5432, Name: test, Billing Address: 101 allen, TX 75069, and Email: (blurred). Below this is the 'Authorization Agreement' section, which contains a scrollable text box with the following text: '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 [blurred] 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 [blurred]. Quick Pay Agreement Addendum'. At the bottom right, there are two buttons: 'CANCEL' and 'AGREE AND SUBMIT' with a right-pointing arrow.

FIGURE 9 - PAYMENT CONFIRMATION PAGE WITH SUBMIT OPTION

8. Once you have confirmed the payment, a *Transaction Receipt* appears, which can be printed for your records. This receipt will include the authorization agreement and a transaction Response field (see figure below) 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.

Transaction Receipt

Response:
Success

Amount:
\$10.00

To Account:
Location 1

Account #:
test account

Transaction Date:
6/22/2015 11:20 AM

Reference Number:
T:MN5D38WDA1

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].

Single payment agreement addendum

CLOSE

SAVE RECEIPT ▶

PRINT RECEIPT ▶

FIGURE 10 - TRANSACTION RECEIPT WITH PRINT OPTION

9. 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.
10. Select **Close** to exit the page. If you opted to save your payment information and register as a user, an email will be automatically sent to the email address provided with your account password.

Making a One-Time Payment with PayPal

1. From the SPE URL, select the **Check out with PayPal** option.

Online Payment Portal

Welcome to our Online Payment Portal. Please sign in to make a payment, view payment history or manage payment accounts. You can also make a quick payment without signing in by clicking on the button below.

To protect your account from unauthorized access, your session will be closed after a period of inactivity. If your session ends, log on again.

[PAY NOW](#)

Check out with PayPal

PAY with CASH (Pay Me, 7-Eleven, FAMILY DOLLAR)

VISA Checkout

Returning Users:

Enter User Name

Enter Password

[Forgot Password?](#)

[LOGIN](#)

[Create Account](#)

FIGURE 11 - PAYPAL OPTION

- The SPE payment page for PayPal appears. Select a location next to the *To Account* field. Enter the amount of the transaction in the **Pay This Amount** field. If a *Convenience Fee Amount* applies, that amount displays, as well. Select the **Check out with PayPal** option to continue.

PayPal

To Account: Property 5 ▼

Pay This Amount: \$10.00

Convenience Fee Amount: \$5.00

[CANCEL](#) **Check out with PayPal**

FIGURE 12 - PAYPAL PAYMENT PAGE

- The system will navigate you to the PayPal login page. Enter your information in the **Email** and **PayPal password** fields and select **Log In**.

Test Store


Your order summary

Descriptions	Amount
Property 5 Item price: \$15.00 Quantity: 1	\$15.00
Item total	\$15.00
Total \$15.00 USD	

Choose a way to pay

Pay with my PayPal account

Log in to your account to complete the purchase



Email

PayPal password

☐ This is a private computer. [What's this?](#)

[Log In](#)

[Forgot email or password?](#)

Create a PayPal account

And pay with your debit or credit card

[Cancel and return to Test Store.](#)

4. Your transaction summary appears on the left side of the page. Review the shipping address and payment methods information. Any convenience fee will be added to the total payment amount. Select the **Pay Now** option to continue.

Your order summary

Descriptions	Amount
<u>Property 5</u>	\$15.00
Item price: \$15.00 Quantity: 1	
Item total	\$15.00
Total \$15.00 USD	

Review your information

PayPal

[Pay Now](#) ←

Shipping address [Change](#)

Address 1 (Preferred)
Address 2
 City - State - ZIP+4®
 Country - Region

☐ Use as preferred shipping address

Note to seller: [Add](#)

Payment methods [Change](#)

Now accepting prepaid gift cards

Discover Prepaid Card - 6011 2171 2339 1111 Discover Prepaid Gift Card \$15.00 USD

PayPal will use Discover XXXX-XXXX-XXXX-6413 to fund this transaction if your bank does not have enough funds.

PayPal gift card, certificate, reward, or other discount [Redeem](#)

View [PayPal policies](#) and your payment method rights.

5. The system will submit the transaction for processing and a receipt displays. Select **Print Receipt** or **Save Receipt** for a copy of the receipt.

Response:	Success
Amount:	\$10.00
Convenience Fee:	\$5.00
Location:	Property 5
First Name:	[Redacted]
Last Name:	[Redacted]
Transaction Date:	9/9/2014 10:37:04 AM
Email Address:	buyer1@[Redacted].com
PayPal InvoiceID:	d039153e-0907-4024-bf0c-1eb716f0ebd4
PayPal Payer ID:	UALG7SR3XDYHE

CLOSE SAVE RECEIPT PRINT RECEIPT

FIGURE 15 - TRANSACTION SUBMITTED SUCCESSFULLY

Making a One-Time Payment with PayNearMe

You have the option of using PayNearMe with the application to create a payment and render cash at an authorized establishment. An email address is required in order to instigate a cash payment within the system. You must be able to either print a voucher to provide to the authorized establishment with the payment funds, or have a mobile device with the ability to have a bar code for the payment scanned at the establishment. Once you have rendered payment to an authorized establishment, the system will update your payment status accordingly.

1. From the SPE URL, select **PayNearMe**.




Online Payment Portal


Welcome to our Online Payment Portal. Please sign in to make a payment, view payment history or manage payment accounts. You can also make a quick payment without signing in by clicking on the button below.

To protect your account from unauthorized access, your session will be closed after a period of inactivity. If your session ends, log on again.

[PAY NOW](#)

Check out with **PayPal**

 **PAY with CASH**  

 **VISA Checkout**

Returning Users:

Enter User Name

Enter Password

[Forgot Password?](#)

[LOGIN](#)

[Create Account](#)

FIGURE 16 - SPE URL PAGE, PAYNEARME INDICATED

- The *PayNearMe* page appears. Enter your information in the *Email Address* field where the payment confirmation from PayNearMe can be sent. Select a location where the payment will go toward in the *To Account* field. Enter a numerical value for the *Pay This Amount* field in XX.XX format. If this location extracts a *Convenience Fee Amount*, the amount will display. Select the **PayNearMe** option to continue.

PayNearMe

Email Address:

To Account:

Pay This Amount:

Convenience Fee Amount: \$2.00




[CANCEL](#)

PAY with CASH



FIGURE 17 - PAYNEARME PAGE

- A response page appears. The system will create an order for your payment. Select the **Order Identifier** option.

Welcome [Not You?](#) [Logout](#)

Response: **Success**

Amount: \$35.00

Convenience Fee: \$2.00

Total Amount: \$37.00

Location: Property 10

Transaction Date: 10/7/2014 10:32:25 AM

Email Address: [\[redacted\]](#)

Reference Number: T:6NMCJ42DA1

Order Identifier: **89954644574**

[CLOSE](#)

FIGURE 18 - ORDER IDENTIFIER OPTION

- The system will navigate you to a *PayNearMe* page. Enter a zip code to help identify eligible locations to make a cash payment. Select **Pay** to designate a payment location.

PayNearMe [Help](#) [Español](#)

Choose a payment location

75071 [CHANGE](#) [View Map](#)

	Ace Cash Express	401 S Central Expy Mckinney (972)562-6728	PAY
	7-Eleven	101 S Central Expy Mc Kinney (214)491-1536	PAY
	Ace Cash Express	3001 South Central Mckinney (469)952-5037	PAY
	7-Eleven	1814 N. Central Expwy Mc Kinney (214)544-2340	PAY
	7-Eleven	1815 N Central Expy Mc Kinney (214)491-1532	PAY

©2014 PayNearMe, Inc. [About PayNearMe](#) [Terms of Use](#) [Privacy Policy](#)

FIGURE 19 - PAYNEARME PAYMENT LOCATIONS

- The system will provide you with the option to print a PaySlip that you can provide to the retailer. It contains the token number (also displayed on the site page) needed to render the cash payment. You may also select **Use Mobile** and use your smart phone mobile device as the PaySlip when making the cash payment.

NOTE: You will need to render a cash payment to the retailer in order to complete your payment.

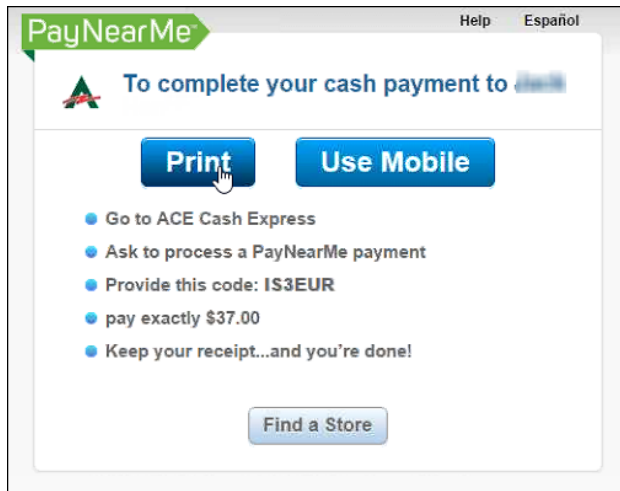


FIGURE 20 - PRINT OR USE MOBILE FOR PAYSリップ

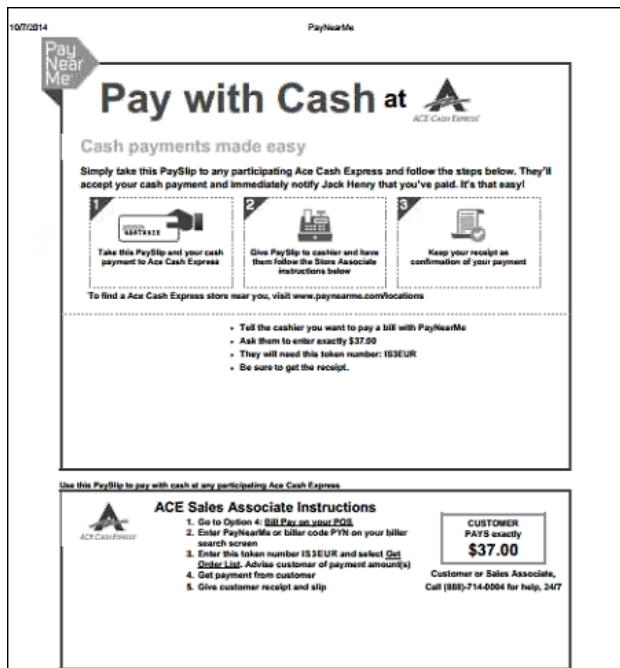


FIGURE 21 - PRINTABLE PAYSリップ

Making a One-Time Payment with Visa Checkout

You have the option to use your Visa Checkout account to facilitate making a payment on the site.

1. From the payment site, select the **Visa Checkout** button.


Online Payment Portal


Welcome to our Online Payment Portal. Please sign in to make a payment, view payment history or manage payment accounts. You can also make a quick payment without signing in by clicking on the button below.

To protect your account from unauthorized access, your session will be closed after a period of inactivity. If your session ends, log on again.

[PAY NOW](#)

Check out with **PayPal**

PAY with CASH 

 **VISA Checkout**

Returning Users:

Enter User Name

Enter Password

[Forgot Password?](#)

[LOGIN](#)

[Create Account](#)

FIGURE 22 - VISA CHECKOUT BUTTON

- The system displays the *Visa Checkout* lightbox to start a payment. Enter your **Username** and **Password** for your Visa Checkout account, and select **Sign In**.

VISA Checkout

Sign In To Visa Checkout

Username

Password

☐ [Remember me on this device](#)

[Forgot Password](#) [Sign In](#)

Don't have a Visa Checkout Account? [Continue as a new customer](#)

[Terms of Service](#) [Privacy Policy](#)

FIGURE 23 - VISA CHECKOUT LIGHTBOX, SIGN IN

- Select the credit card you would like to use for this payment, and choose **Continue**.

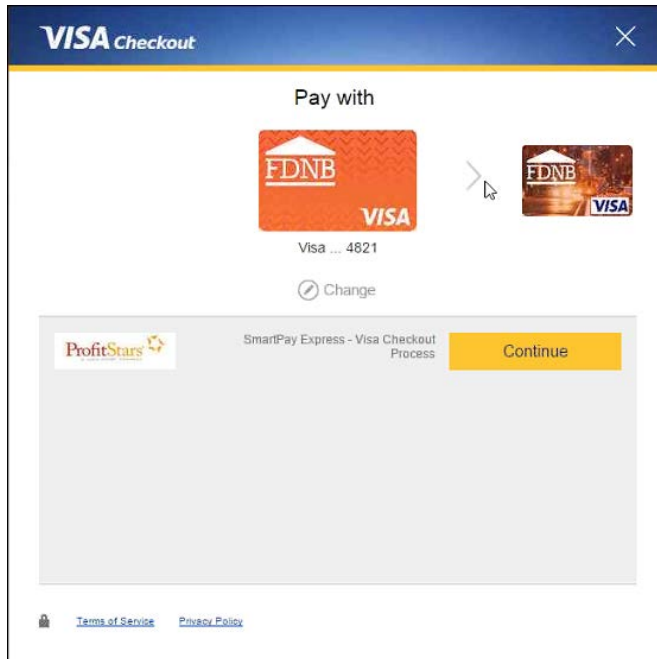



FIGURE 24 - VISA CHECKOUT LIGHTBOX, PAYMENT SELECTION

4. The system will direct you to a payment page. Complete any required fields, such as *Location, Amount, Email Address, and Confirm Email Address*.
5. Select **Continue**. You will be able to review the payment information next.

Payment

Name On Account: Test Transaction

Card Number: XXXX-XXXX-XXXX-1111



Expires On: June/2020

Address: 1025 Central Expy S

Suite/Apt #:

City, State, Zip: Allen, TX - 75013

Country: US

Is Business Account: ☐

To Account Location: Location1

Pay This Amount: \$1.00

Convenience Fee Amount: \$1.00

Loans: auto

Email Address:

Confirm Email Address:

☐ Register User
☐ Data Capture

Quick Payments submitted after 6pm will be processed the next business day!

CANCEL


CONTINUE

Change Card with Visa Checkout

FIGURE 25 - ENTERING REQUIRED INFORMATION

NOTE: If you selected a vendor location that does not support your card type, or would like to change which card to use for this payment, use the **Change Card with Visa Checkout** option to select another card you have registered with your Visa Checkout account.

To Account Location: Location 5


[Change Card with Visa Checkout](#)

Selected card type is not supported by this location. Please select another location or change card with VISA Checkout to continue.

FIGURE 26 - OPTIONS TO CHANGE CREDIT CARDS WITH VISA CHECKOUT

- Review your payment information and agreement before selecting **Agree and Submit** to finish the payment.

Pay Now

To process the quick pay payment, verify all information is correct, click on agree and continue.

Amount

\$1.00

Convenience Fee:

\$1.00

Total Amount:

\$2.00

To Account Location:

Location1

Loans:

auto

Card Number:

XXXX-XXXX-XXXX-1111

Expires On

June/2020

Name:

Test Transaction

Billing Address:

1025 Central Expy S
Allen, TX 75013

Email:

Authorization Agreement:

I, **Test Transaction**, authorize **Velocity Settings Location Level** to electronically charge my credit c
for the amount indicated above.

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

This is an added text to agreement - QuickPay ONLY for iPhone as well

<

>

CANCEL

AGREE AND SUBMIT ▶

FIGURE 27 - AGREE AND SUBMIT

User Registration with SPE

If you are not making a payment at this time 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 will be sent to the provided email address. Your email address and provided temporary password are the credentials needed to log in to SmartPay Express.

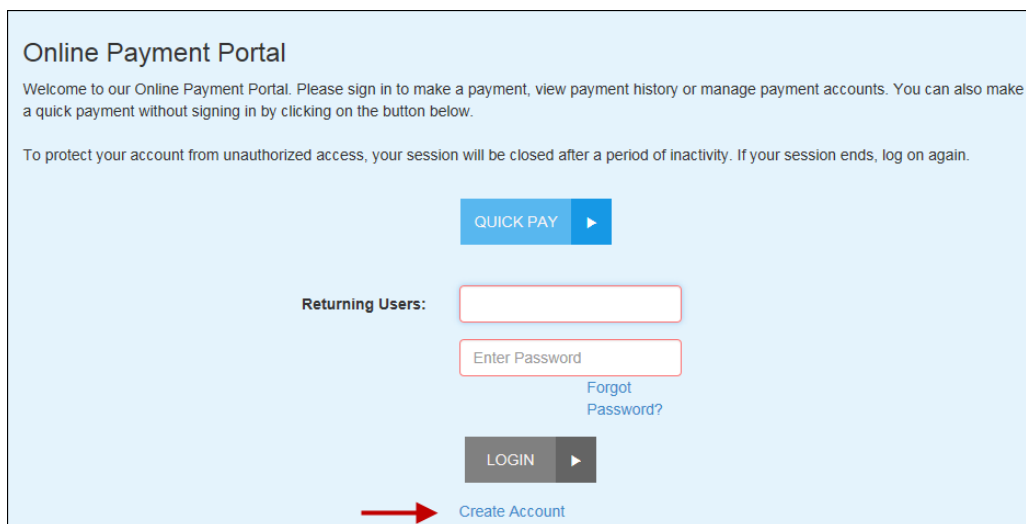
The image shows a screenshot of the 'Online Payment Portal' splash page. At the top, it says 'Online Payment Portal' and provides a welcome message. Below this, there is a 'QUICK PAY' button with a right arrow. Underneath, there is a section for 'Returning Users' with a text input field and a password input field labeled 'Enter Password'. A link for 'Forgot Password?' is next to the password field. Below these is a 'LOGIN' button with a right arrow. At the bottom, there is a red arrow pointing to a 'Create Account' link.

FIGURE 28 - 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. This will be the email address you will enter 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 needs to be requested. This is not a case-sensitive field and does not need to be in the form of a question.
 - **Secret Answer** – Provide the answer to the secret question above.
 - **Confirm Secret Answer** – Re-type the secret answer.
 - **Address** – Enter your physical address.
 - **City, State, Zip** – Enter the city, state, and zip code for the physical address.

- **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.
- **CAPTCHA** – As an added security, select the check box next to *I'm not a robot*.

Once you have finished entering information, select **Register**.

User Registration

Is Business Account: ☐

Username:

First Name:

Last Name:

Secret Question:

Secret Answer:

Confirm Secret Answer:

Address:

Suite/Apt #:

City, State, Zip: -- Select --

Country:

Phone:


Drivers License:

DL State:

Social Security:

Email Address:

Confirm Email Address:

☐ I'm not a robot
 

reCAPTCHA Privacy - Terms

CANCEL

REGISTER ▶

FIGURE 29 - 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 a new temporary password sent to you via email. Upon logging in with the temporary password, you will need to update your password.

NOTE: Please 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 Password?** link.

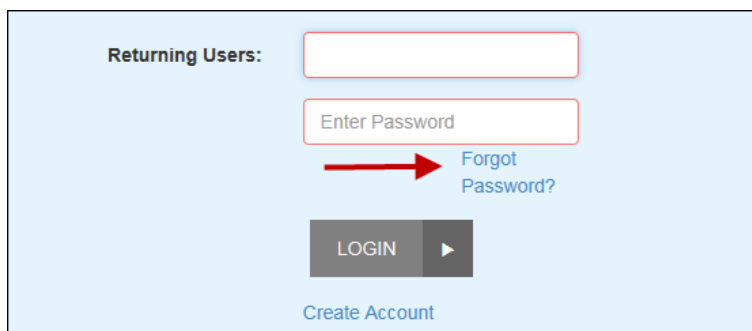
A screenshot of a login interface. At the top, it says "Returning Users:". Below this are two input fields: the first is empty, and the second is labeled "Enter Password". To the right of the "Enter Password" field is a blue link that says "Forgot Password?". A red arrow points from the "Enter Password" field to the "Forgot Password?" link. Below the input fields is a grey button labeled "LOGIN" with a right-pointing arrow. At the bottom, there is a blue link that says "Create Account".

FIGURE 30 – FORGOT PASSWORD? LINK

2. The *Forgot Password* 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. Select **Next**.

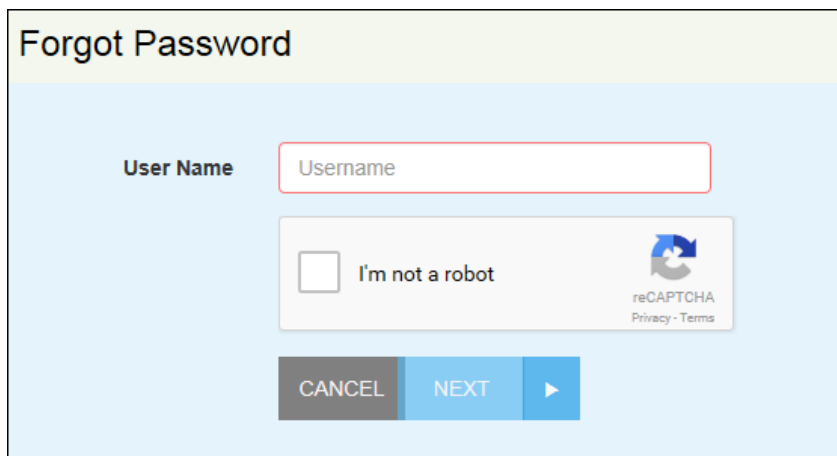
A screenshot of the "Forgot Password" page. The title "Forgot Password" is at the top in a green header. Below the title, there is a label "User Name" next to an input field containing the text "Username". Below the input field is a CAPTCHA section with a checkbox labeled "I'm not a robot" and a reCAPTCHA logo. At the bottom, there are three buttons: "CANCEL", "NEXT", and a right-pointing arrow button.

FIGURE 31 – USER NAME/PASSWORD RETRIEVAL PAGE

3. The *Secret Question* page appears. Enter the answer to the secret question for this profile, and select **Request Password**.

FIGURE 32 - SECRET QUESTION PROMPT

4. The *Forgot Password Confirmation* page appears. Select **OK**, and the system will send an email with a new temporary password for your use.

FIGURE 33 - NEW TEMPORARY PASSWORD SENT

5. Return to the SmartPay Express URL page, and enter your username (email) and new temporary password provided in the email. Select **Login**.
6. Your temporary password will expire immediately upon logging in. The *Password Expired* page appears. Enter information in the **New Password** and **Confirm Password** fields provided, and select **Reset**.

FIGURE 34 - PASSWORD EXPIRED PAGE WITH RESET OPTION

7. The *Password Reset Confirmation* page appears. Select **OK**. Your password has been reset, and you may now log in with your new password.

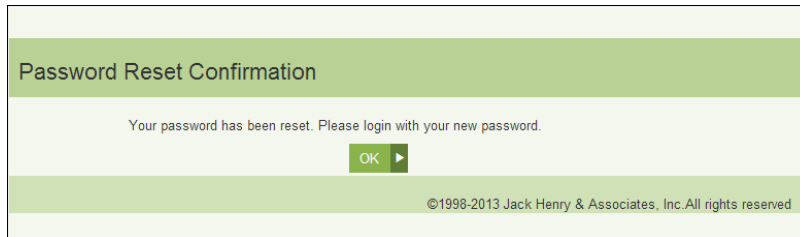


FIGURE 35 - PASSWORD RESET CONFIRMATION

Regaining Access If You Are Locked Out

If you enter your user name and password incorrectly five times, the system will lock your account for security purposes. Once locked, you will not be able to retrieve a forgotten user name or password with the *Forgot Password?* feature, and the system will display 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 complete the **User Name** and **Password** fields. Select **Login**.

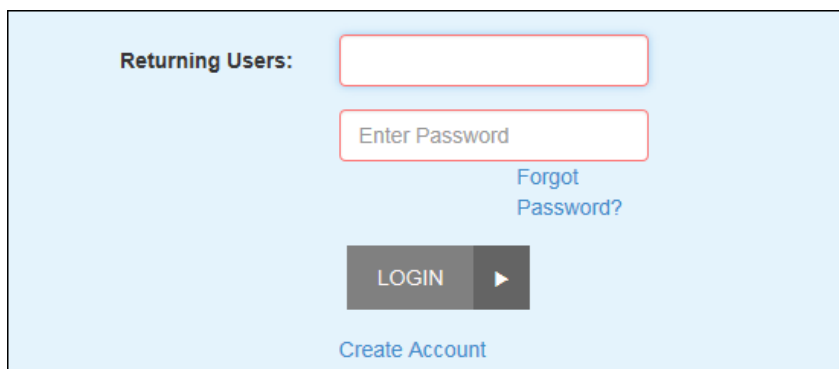


FIGURE 36 - LOGIN

2. From the top navigational bar, select the **Edit Profile** option to make any changes to your registered profile.

Welcome [Not You?](#) [Logout ▶](#)

[MAKE A PAYMENT](#) [EDIT PAYMENT OPTIONS](#) [EDIT PROFILE](#)

Scheduled Transactions

Next Payment Date	Amount	Location	
In 13 Days	\$1.00	Location 1	Enabled
	\$1.00	Location 1	Disabled
	\$1.00	Location 1	Disabled

Transaction History

Transaction ...	Amount	Payment Type	Status	Location	Description
Today	\$10.00	Checking	Approved	Location 1	

[FULL TRANSACTION HISTORY](#)

FIGURE 37 - EDIT PROFILE OPTION

- 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 **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, 2-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.

NOTE: Up to three additional informational fields may display, depending on the merchant/vendor's requirements. If required, enter the requested information accordingly.

Personal Information

☒ Individual ☐ Business

Customer Number:

Email Address:

First Name: First Name is required

Last Name:

Address: 1025

City, State, Zip: anytown TX 75103

Country: US

Phone:

DL Number:

DL State: NONE

Social Security:

UPDATE PERSONAL INFO ▶

FIGURE 38 - 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.
 - **New Password** – Enter the new password you would like to have for this profile.
 - **Confirm Password** – Confirm the new password for this profile.

Password

Old Password:

New Password:

Confirm Password:

UPDATE PASSWORD ▶

FIGURE 39 - 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, in order 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.

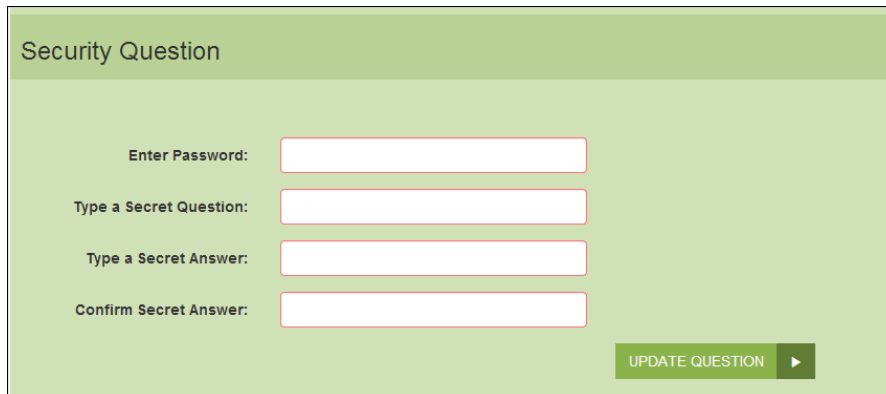
A screenshot of a 'Security Question' form. The form has a light green header with the title 'Security Question'. Below the header, there are four input fields with labels: 'Enter Password:', 'Type a Secret Question:', 'Type a Secret Answer:', and 'Confirm Secret Answer:'. Each label is followed by a white input box with a red border. At the bottom right of the form, there is a green button labeled 'UPDATE QUESTION' with a right-pointing arrow.

FIGURE 40 - SECURITY QUESTION INFORMATION

Adding a Payment Option

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

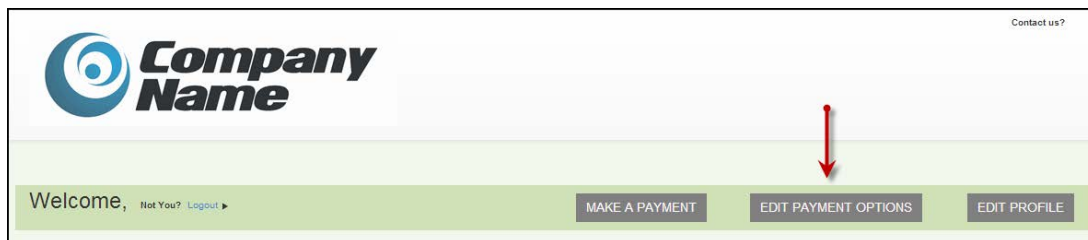


FIGURE 41 - EDIT PAYMENT OPTIONS

2. From the *Payment Options* section, select the **Add Payment Option** banner. A new section will expand, with fields available for you to enter new payment information. Enter information for all of the required fields. An *Account Nick Name* 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*.

FIGURE 42 - ADDING A PAYMENT OPTION

3. Select the **Add Payment Option** at the bottom of the page.

You may return to *Payment Options* and make any changes to a payment option as needed. Select the **Update** option at the bottom of the section to save changes.

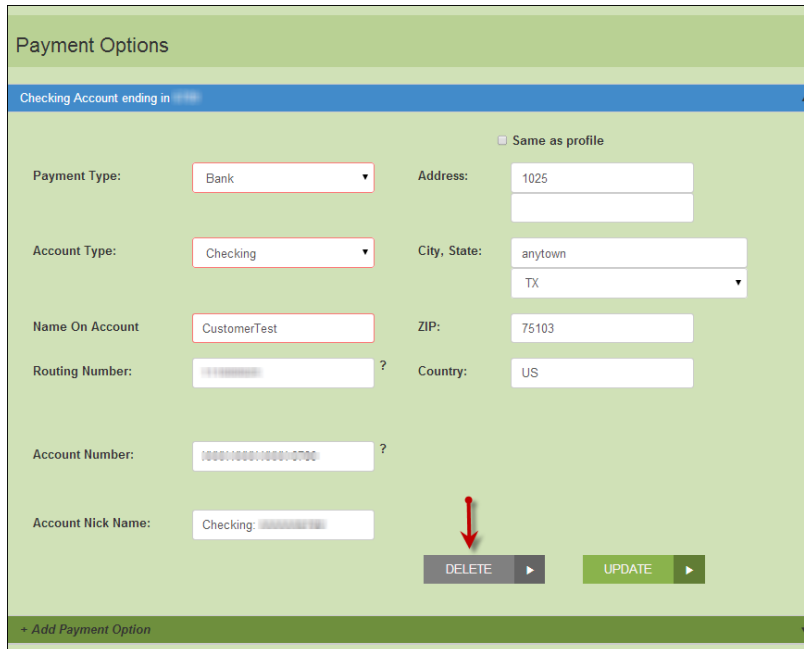
FIGURE 43 - UPDATE OPTION

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

will need to create a new payment option with updated information. It is recommended that you regularly maintain your payment options to avoid having expired information. Expired payment options will not be available for selection when making payments/donations.

Deleting a Payment Option

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



The screenshot shows the 'Payment Options' form. At the top, there's a header 'Payment Options' and a sub-header 'Checking Account ending in'. Below this, there's a checkbox 'Same as profile'. The form contains several input fields: 'Payment Type' (dropdown menu with 'Bank' selected), 'Address' (text input with '1025'), 'Account Type' (dropdown menu with 'Checking' selected), 'City, State' (text input with 'anytown' and a dropdown for 'TX'), 'Name On Account' (text input with 'CustomerTest'), 'ZIP' (text input with '75103'), 'Routing Number' (text input with a redacted number and a question mark), 'Country' (text input with 'US'), 'Account Number' (text input with a redacted number and a question mark), and 'Account Nick Name' (text input with 'Checking:'). At the bottom right, there are two buttons: 'DELETE' and 'UPDATE'. A red arrow points to the 'DELETE' button. At the bottom left, there's a link '+ Add Payment Option'.

FIGURE 44 - DELETING A PAYMENT OPTION

Making a Single 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 have the option to set up a recurring payment at periodic intervals.

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

Welcome [Not You?](#) [Logout](#) ►

[MAKE A PAYMENT](#) [EDIT PAYMENT OPTIONS](#) [EDIT PROFILE](#)

Scheduled Transactions

Next Payment Date	Amount	Location	
In 13 Days	\$1.00	Location 1	Enabled
	\$1.00	Location 1	Disabled
	\$1.00	Location 1	Disabled

Transaction History

Transaction ...	Amount	Payment Type	Status	Location	Description
Today	\$10.00	Checking	Approved	Location 1	

[FULL TRANSACTION HISTORY](#)

FIGURE 45 - MAKE A PAYMENT OPTION

- 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 will be sent. If only one location is available, it will become the default location for this payment.
 - Pay from Account** – Select a payment option you have where funds will be drawn. Expired accounts will not be listed. Please 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 will automatically assign a value for this field. It is strongly recommended that you leave this field blank unless it is required by your creditor or organization.
- CVV Code (card payment)** – Enter the CVV verification code found on the back of the card. For American Express cards, this is located on the front of the credit card. Depending on your merchant/vendor, this field may be required.
- Transaction Optional Fields** – Up to three optional fields may appear to capture additional information about the transaction. If required, fill in the appropriate field(s).

Make Payment

Pay This Amount:

To Account: ☐ Remember this selection

Pay From Account: **ADD PAYMENT OPTION**

Payment Date:

Single payment note text.

CANCEL **CONTINUE**

FIGURE 46 - 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.

Make Payment

Pay This Amount:

To Account: ☐ Remember this selection

Pay From Account: **ADD PAYMENT OPTION**

Payment Date:

Single payment note text.

CANCEL **CONTINUE**


FIGURE 47 - MAKE RECURRING OPTION

- a. 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 will be drawn.


Click here if you would like to make this a recurring payment ▲

Frequency: Once a Month ▼


Payment Day: Last Day ▼

Start Date: 6/30/2015 

Of Payments: 1

Next Payment Date: 6/30/2015 

Infinite Payment: ☐

Include a Single Payment Now: ☐ 

Selecting this checkbox will also process a single payment along with scheduling a recurring payment. Please remove this selection if you want to schedule only recurring payment at this time.

FIGURE 48 - MAKE RECURRING PAYMENT OPTIONS

- b. Enter the **Start Date** of the first recurrence in MM/DD/YYYY format, or use the calendar option to specify a date.
- c. Indicate the **# Of Payments** that will occur. Alternatively, you can select the check box next to *Infinite Payment*, which will set payments indefinitely until you decide to change the payment settings. The *Next Payment Date* field will display 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** will render three recurring payments beginning at the *Start Date* only.

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

Click here if you would like to make this a recurring payment ▲

Frequency: Once a Month ▼

Payment Day: Last Day ▼

Start Date: 6/30/2015

Of Payments: 4

Next Payment Date: 6/30/2015

Infinite Payment: ☐

Include a Single Payment Now: ☒

Single payment note text.

Recurring Payment note text.

CANCEL

CONTINUE

FIGURE 49 - PAY OPTION

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

Confirmation

Single payment confirmation text. Recurring payment confirmation text.

Amount:

\$1.00

To Account:

Location 1

From Account:

test account

Next Recurring Payment:

\$1.00 - Once a Month on the Last Day

Include a Single Payment Now:

Yes

Authorization Agreement:

I, , authorize 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 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 .

CANCEL

AGREE AND SUBMIT

FIGURE 50 - CONFIRMATION PAGE

- 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:
\$1.00

To Account:
Location 1

Account #:
test account

Transaction Date:
6/24/2015 11:37 AM

Reference Number:
T:GYCVDGWD1

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].

Single payment agreement addendum

I, [REDACTED], authorize [REDACTED] to electronically debit my account for the amount indicated above on a recurring basis. The first payment of \$1.00 will be electronically debited from my account on 6/30/2015, or the next business day. After the first payment, there will be additional debits of \$1.00 on a recurring payment schedule as indicated below.

Frequency:
Once a Month

Payment Day:
6/30/2015

Number of Payments:
4

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.

Recurring payment agreement addendum.

CLOSE

SAVE RECEIPT ▶

PRINT RECEIPT ▶

FIGURE 51 - TRANSACTION RECEIPT

Maintaining Recurring Payments

When you log in to the payments site, you can view recurring payments you have set up in the system. These can be adjusted as needed.

1. To enable or disable a recurring transaction, log in and select the payment from the *Recurring 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 at this time.

Recurring Transactions

Next Payment Date	Amount	Location ID	
In 13 Days	\$110.00	Eagle Point	Enabled
In 28 Days	\$123.00	ANOTHER TEST LOCATION	Enabled
	\$500.00	Blossom Hill	Disabled
	\$10.00	Eagle Point	Disabled
	\$12.00	AA CPP Location 1	Disabled

Amount: **Location:** **Select Account:**

Frequency: **Payment Day:** **Start Date:**

Of Payments: **# Payments Made:** **Next Recurrence:**

☐ Infinite Payment ☒ Enabled ☐ Delete Payment

FIGURE 52 - ENABLE/DISABLE 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.

Scheduled Transactions

Next Payment Date	Amount	Location	
In 28 Days	\$1.00	Location 1	Enabled
	\$1.00	Location 1	Disabled
	\$1.00	Location 1	Disabled
	\$1.00	Location 1	Disabled

Transaction History

Transaction ...	Amount	Payment Type	Status	Location	Description
2 Days Ago	\$1.00	Checking	Approved	Location 1	
9 Days Ago	\$1.00	Checking	Approved	Location 1	
11 Days Ago	\$10.00	Checking	Approved	Location 1	





[FULL TRANSACTION HISTORY](#)

FIGURE 53 - 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.

Transaction History

From Date: 

To Date: 


[RUN REPORT](#) 

FIGURE 54 - TRANSACTION HISTORY PAGE

Transaction History

From Date:

6/2/2015

To Date:

7/4/2015

RUN REPORT

Excel

EXPORT

Transaction Date	Amount	Payment Type	Status	Name On Account	Location	Description	Transaction Number	Reference Number
Year: 2015								
07/01/2015 01:17 PM	\$1.00	Checking	Approved	test	Location 1		:1:168117	T:R95675XDF6
06/24/2015 11:37 AM	\$1.00	Checking	Approved	test	Location 1		{4818ec6c-d148-41e3-a03a-2576532f050b}	T:GYCVDGWDA1
06/22/2015 11:20 AM	\$10.00	Checking	Approved	test	Location 1		{cda17f63-48f9-47a7-9fe1-ad56bd49f3c5}	T:MN5D38WDA1

Creating a Single Payment with Pay Pal

As a registered user, you have the ability to make a payment with Pay Pal when logged in to the system.

1. Log in to the application. From the *Welcome* page, select **Check out with PayPal**.



FIGURE 55 - REGISTERED USER, PAYPAL OPTION

2. The *PayPal* page appears. Select a value for the **To Account** field and enter a numerical value in the **Pay This Amount** field in XX.XX format. Select **Check out with PayPal**.

The screenshot shows the 'PayPal' payment page. It has a light blue header with the 'PayPal' logo. Below the header, there are three input fields: 'To Account' with a dropdown menu showing 'Location 1', 'Pay This Amount' with a text box containing '\$12.00', and 'Convenience Fee Amount' with a text box containing '\$1.00'. At the bottom, there are two buttons: 'CANCEL' and 'Check out with PayPal', which is highlighted in yellow.

FIGURE 56 - PAYPAL PAGE

3. The PayPal login page appears. Enter your PayPal credentials and select **Log in to PayPal** to continue making a payment.

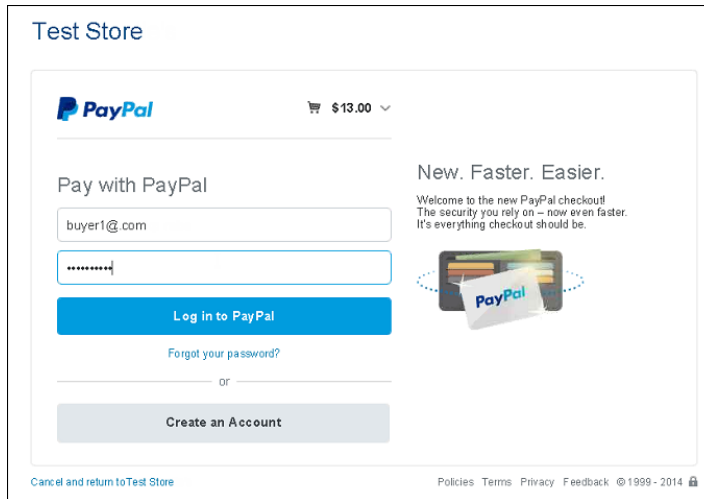


FIGURE 57 - PAYPAL LOGIN PAGE

4. Your PayPal store appears. Select the **Pay Now** option.

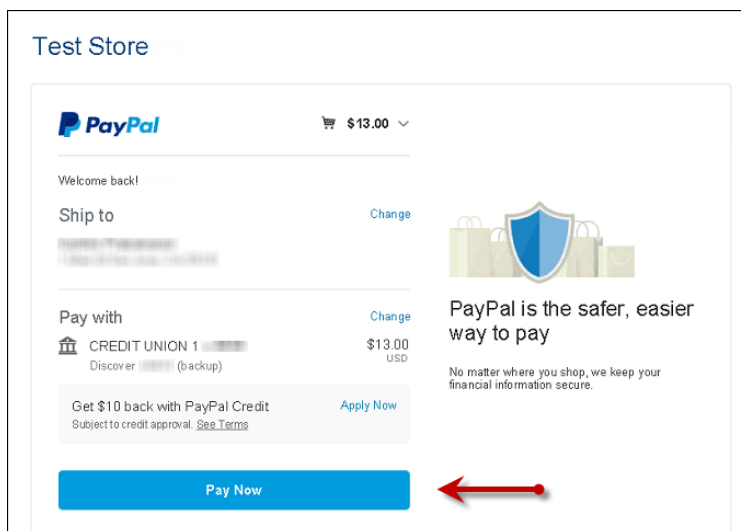


FIGURE 58 - PAY NOW OPTION

A response page for your transaction appears. Submitted transactions have *Success* displayed in the *Response* field. Once you select *Close*, the transaction will appear in the *Transaction History* section of the *Welcome* page. You may also select **Save Receipt** or **Print Receipt** for a print-friendly receipt.

Welcome [Not You?](#) [Logout](#)

Response: Success

Amount: \$12.00

Convenience Fee: \$1.00

Location: Location 1

First Name: [REDACTED]

Last Name: [REDACTED]

Transaction Date: 9/23/2014 10:39:38 AM

Email Address: buyer1@[REDACTED].com

Reference Number: T:K780HS0DA1

PayPal InvoiceID: 47d05768-fc60-4cb5-9e7c-3e215b46edaa

PayPal Payer ID: UALG7SR3XDYHE

CLOSE

SAVE RECEIPT ▶

PRINT RECEIPT ▶

FIGURE 59 - SUCCESS RESPONSE FOR SUBMITTED TRANSACTION

Reports

You have the ability to monitor and maintain your currently scheduled as well as historical payments by viewing the reports available. You may also choose to export reports into an Excel or PDF document.

Viewing and Editing Scheduled Payments

1. Log in to SmartPay Express. The *Welcome* page appears. Under the *Scheduled Payments* section, select a scheduled payment to view its details.

The screenshot shows the 'Welcome' page of SmartPay Express. At the top, there's a header with 'Welcome' and 'Not You?' on the left, and three buttons: 'MAKE A PAYMENT', 'EDIT PAYMENT OPTIONS', and 'EDIT PROFILE' on the right. Below the header is a 'Scheduled Payments' section with a table. The table has four columns: 'Next Payment Date', 'Amount', 'Location', and 'Enabled'. The first row shows 'In 12 Days' (with a red arrow pointing to it), '\$3.00', 'Location 1', and 'true'. Below this is a 'Transaction History' section with a table. The table has five columns: 'Transaction Date', 'Amount', 'Description', 'Status', and 'Payment Type'. The first row shows '16 Days Ago', '\$1.00', 'TestPayment', 'Resolved', and 'Checking'. At the bottom right of the transaction history section is a button labeled 'FULL TRANSACTION HISTORY'.

Next Payment Date	Amount	Location	Enabled
In 12 Days	\$3.00	Location 1	true

Transaction Date	Amount	Description	Status	Payment Type
16 Days Ago	\$1.00	TestPayment	Resolved	Checking

FIGURE 60 - SCHEDULED PAYMENT

2. The payment details for the scheduled payment appear. You may make changes to the following fields in a scheduled single or recurring payment.
 - **Amount** – The value of the payment in two-place decimal format (XX.XX).
 - **To** – The location selected and where the transaction funds will be deposited
 - **Select Account** – The account (bank or card) from where the transaction funds will be taken
 - **Frequency** – This value reflects the frequency option selected when the recurring payment was first created
 - **Payment Day** – This value reflects the frequency option originally selected when creating the recurring payment
 - **Start Date** – The date when the first scheduled payment will take place
 - **# Of Payments** – The total number of payments originally selected for this payment
 - **# Of Payments Made** – This is the number of payments that have already been collected from the account information provided

- **Next Recurrence** – The date on which the next payment will be drawn
 - **Infinite Payment** – Select the check box next to this option to make this recurring payment ongoing indefinitely
 - **Enabled** – Select the check box next to this option to designate the payment as active. If you deselect this checkbox (empty), the payment will become disabled.
 - **Delete Payment** – Select the check box next to this option to have the entire recurring payment deleted
3. Once you have made all changes as needed, select **Submit** to save changes.

FIGURE 61 - EDITING A SCHEDULED PAYMENT

Creating a Transaction History Report

1. Log in to the site, and select the **Full Transaction History** option at the bottom of the page.

FIGURE 62 – FULL TRANSACTION HISTORY OPTION

2. A *Transaction History* appears. Enter values for the **From Date** field and **To Date** field in MM/DD/YYYY format, or you may use the calendar option. Select **Run Report**. The results appear in a list, with navigational options for longer reports.

Transaction Date	Amount	Description	Status	Payment Type	Name On Account	Location	Transaction Number	Reference Number
Year: 2014								
08/13/2014 12:24 PM	\$1.00	TestPayment	Resolved	Checking	test	Location 1	{b41768e4-0b8f-4008-82b4-1d15e5d8e73d}	T:JMRK5TWCA1
08/06/2014 09:17 AM	\$1.00		Resolved	Checking	CustomerTest	Location 1	{8c247b51-3b76-49d2-a81e-9b03dc03d8fc}	T:BVVXT3WCA1
1 - 2 of 2 items								

FIGURE 63 – TRANSACTION HISTORY REPORT

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

Welcome, [Not You?](#) [Logout](#)

Transaction History

From Date: 8/1/2014
To Date: 8/14/2014

RUN REPORT

Excel
Excel
PDF
EXPORT

Transaction Date	Amount	Description	Status	Payment Type	Name On Account	Location	Transaction Number	Reference Number
Year: 2014								
08/13/2014 12:24 PM	\$1.00	TestPayment	Approved	Checking	test	Location 1	{b41768e4-0b8f-4008-82b4-1d15e5d8e73d}	T:JMRK5TWCA1
1 - 1 of 1 items								

FIGURE 64 - EXPORT OPTION