Enterprise Payment Solutions™

JHA EPS SmartPay Express℠ September 2016

SmartPay Express for the Merchant

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Contents

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 Business℠ for you to manage on a day-to-day basis.

Based on the privileges and roles provided to them, users within your organization can perform end user management tasks. 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.

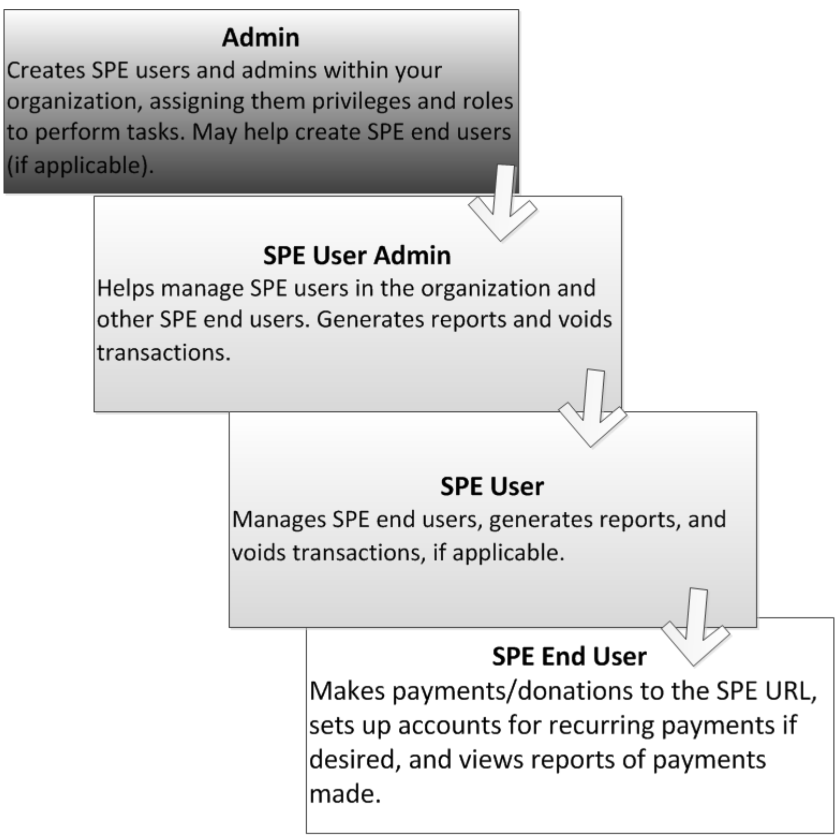


FIGURE 1 - SPE WORKFLOW

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**.

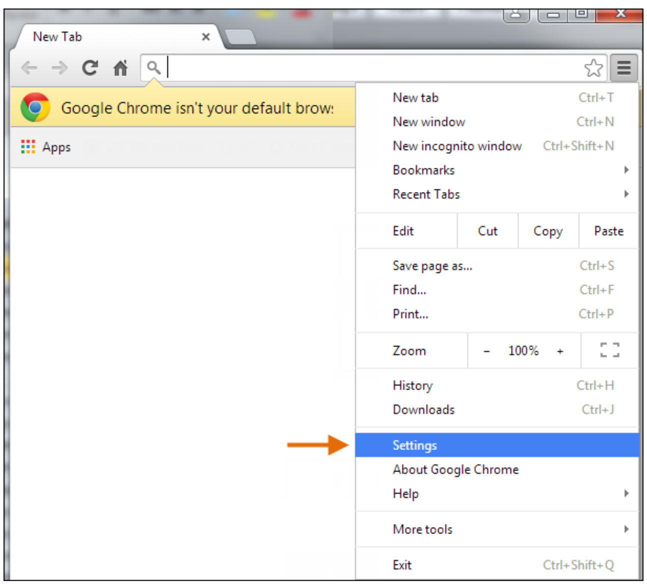


FIGURE 2 - SETTINGS

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

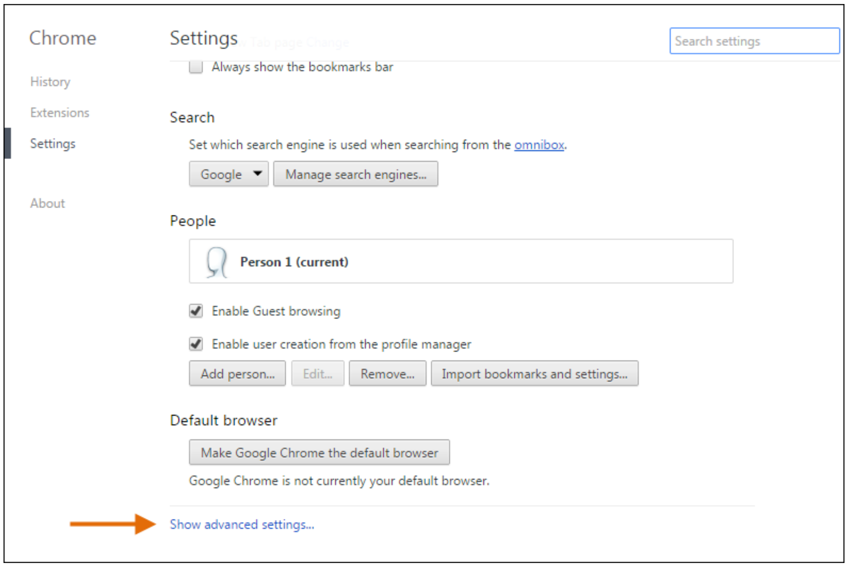
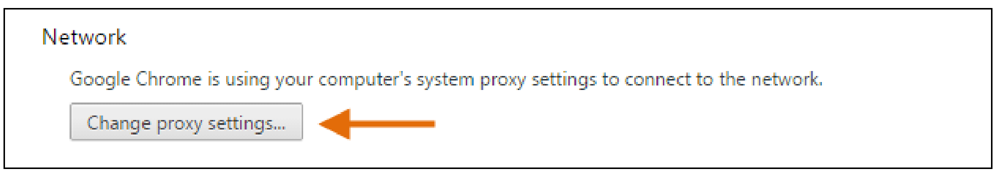


FIGURE 3 - SHOW ADVANCED SETTINGS

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.

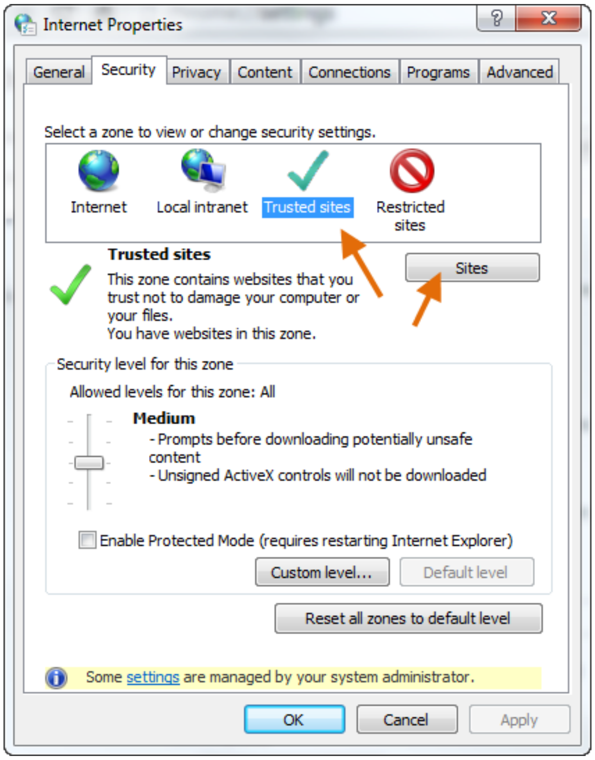


FIGURE 4 - TRUSTED SITES, SITES OPTIONS

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**.

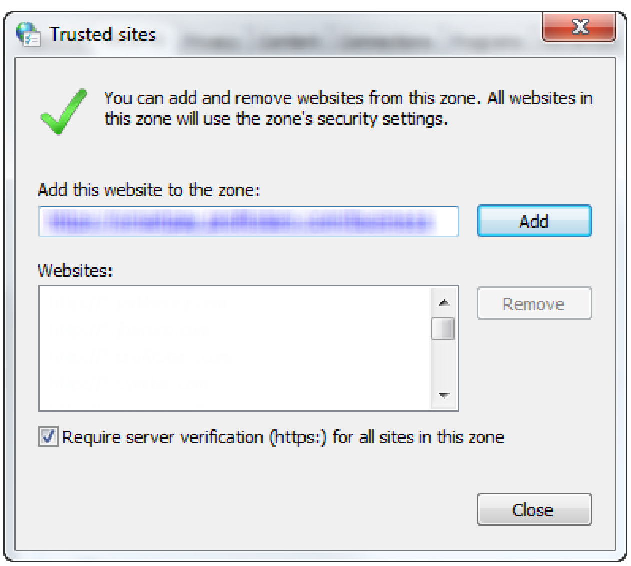


FIGURE 5 - TRUSTED SITES URL

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.

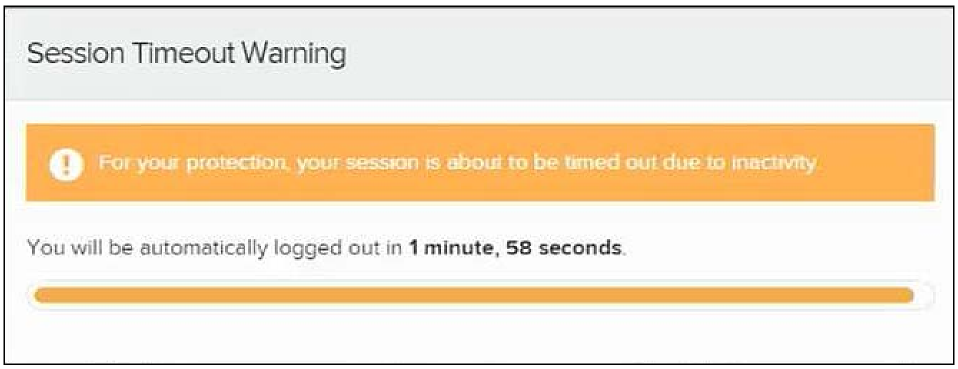


FIGURE 6 - SESSION TIMEOUT WARNING

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.

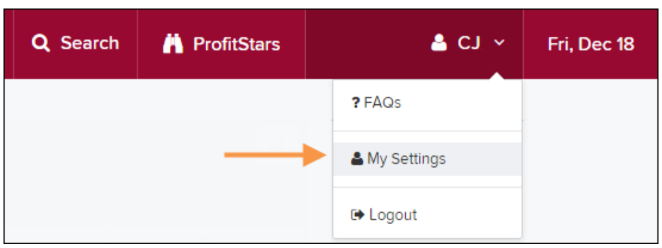


FIGURE 7 - MY SETTINGS

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.

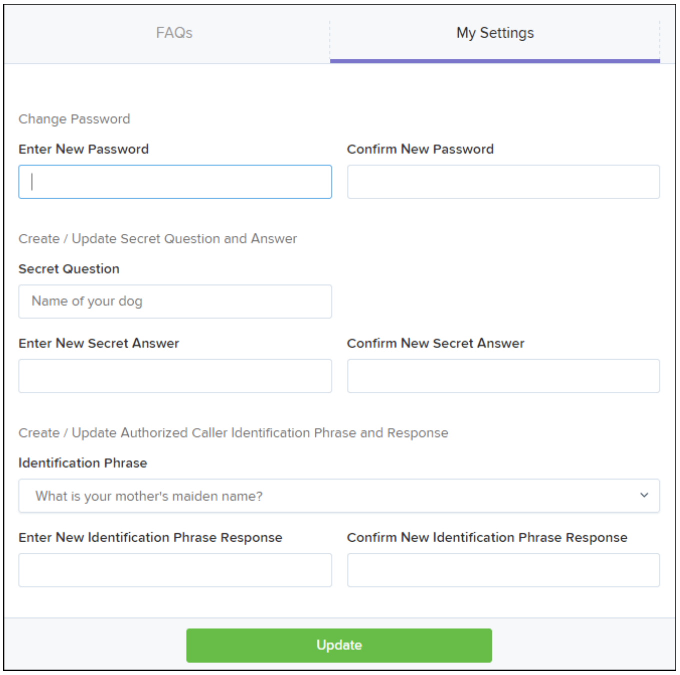


FIGURE 8 - MY SETTINGS PAGE

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**.

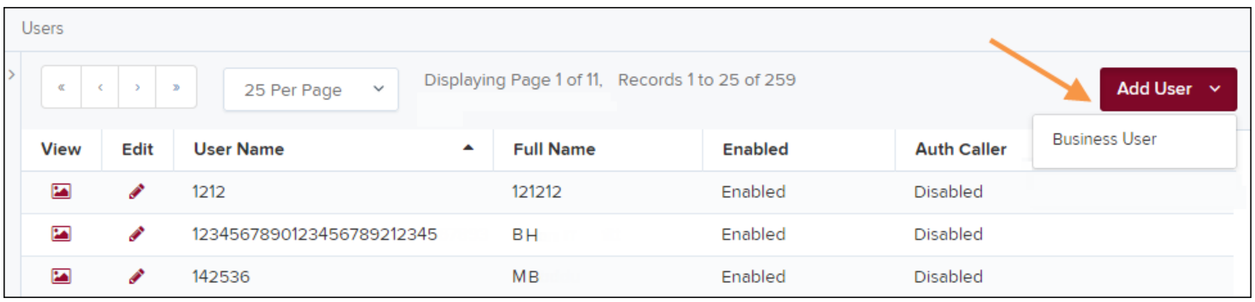


FIGURE 9 - ADD USER OPTION

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.

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

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

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

Unlocking a User Account

1. Log in and select **Admin | Users** from the left main menu.
2. Under the *Locked* column, select the **Unlock** option for that user. The *Unlock* text will disappear, and the user profile will be unlocked.

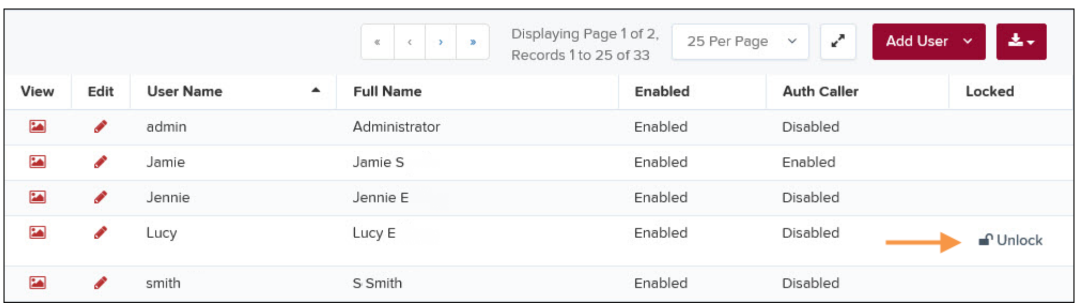


FIGURE 10 - UNLOCK OPTION

NOTE: If the user needs a new password, you will need to reset the password (detailed below).

Resetting a Password

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

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

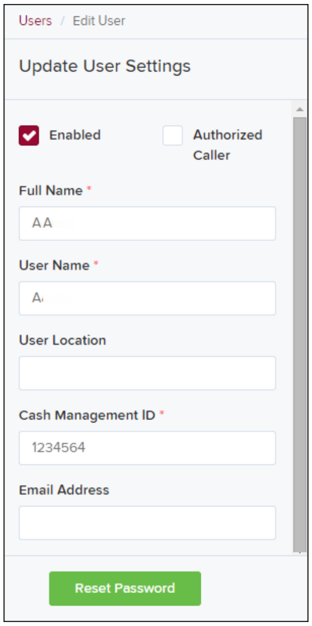


FIGURE 11 - RESET PASSWORD BUTTON

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.

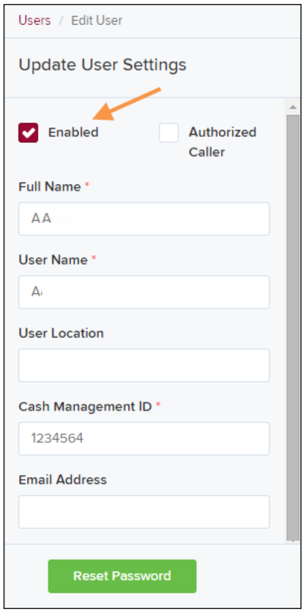


FIGURE 12 – UNCHECK THE ENABLED OPTION

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**.

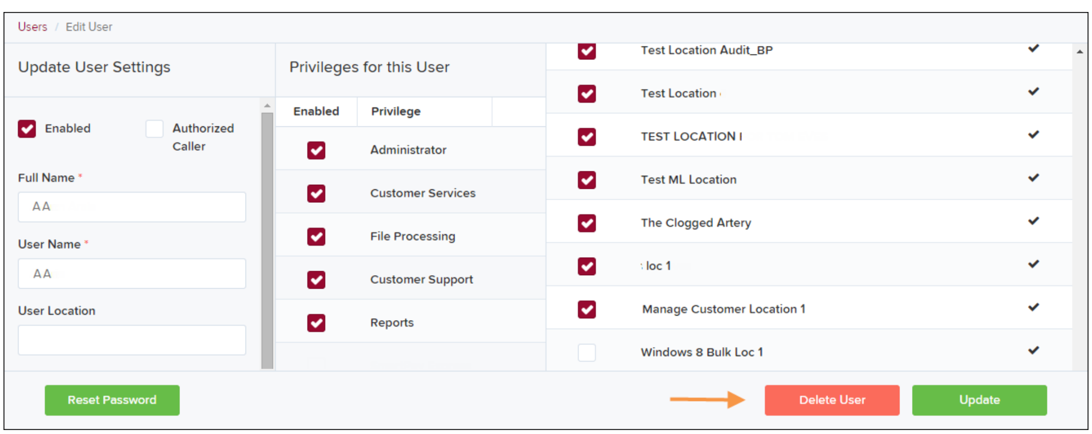


FIGURE 13 - DELETE USER OPTION

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

FIGURE 14 - DELETE USER CONFIRMATION

Listing Deleted Profiles

A list of the user profiles that you have deleted is available if you 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.

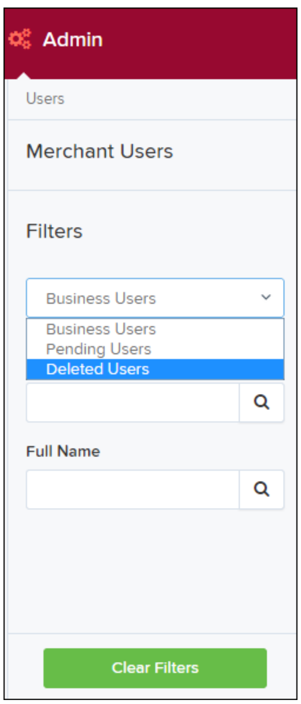


FIGURE 15 - DELETED USERS FILTER

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**.

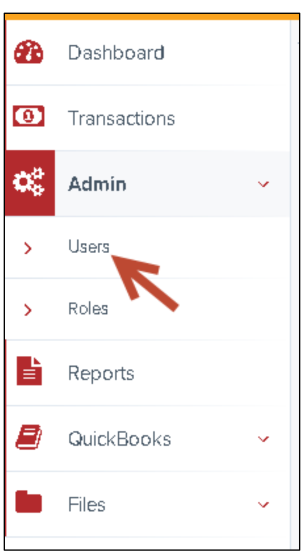


FIGURE 16 - USERS OPTION

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

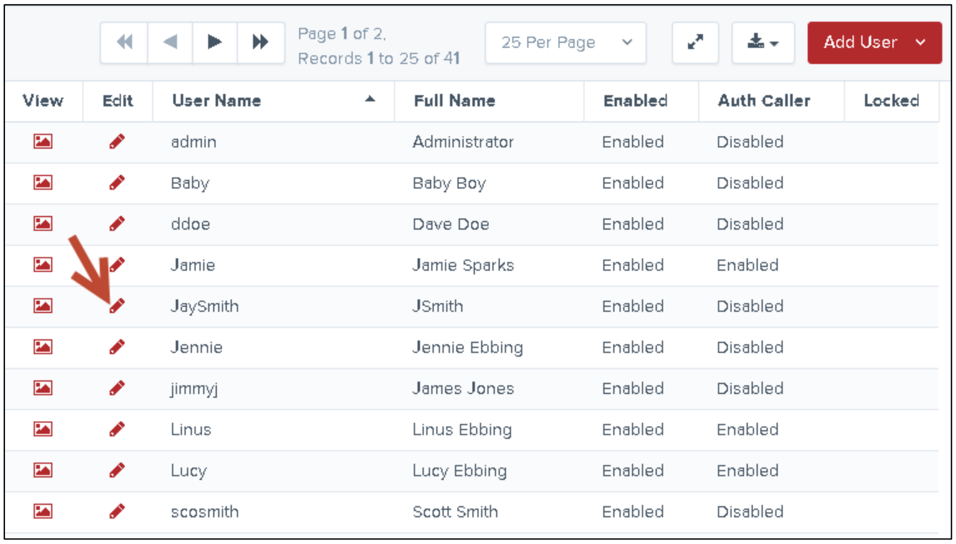


FIGURE 17 - EDIT ICON

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

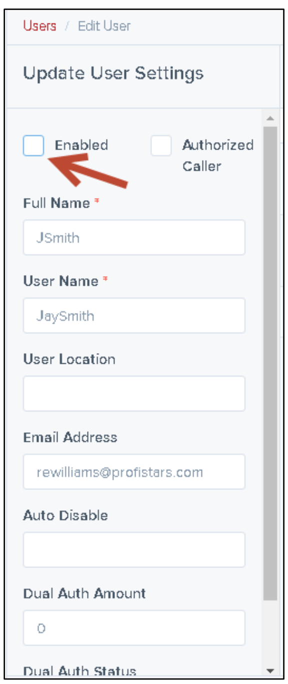


FIGURE 18 - ENABLED OPTION

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.

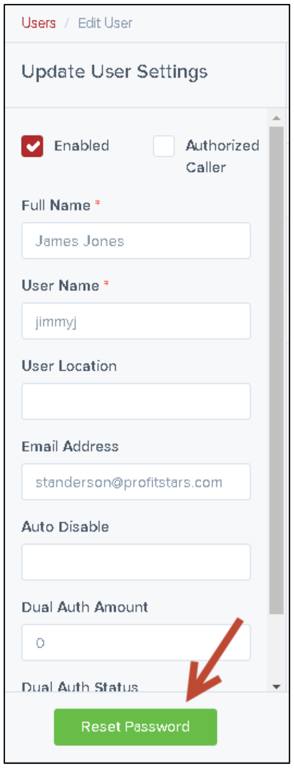


FIGURE 19 - RESET PASSWORD BUTTON

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.

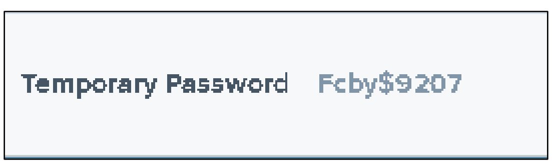


FIGURE 20 - RESET PASSWORD WINDOW

7. 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.

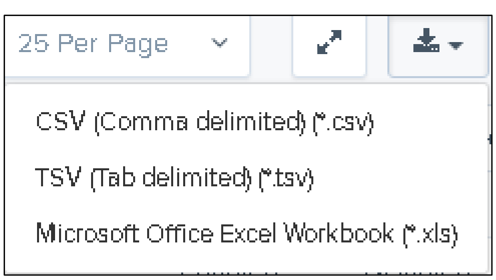


FIGURE 21 - EXPORT MENU

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.

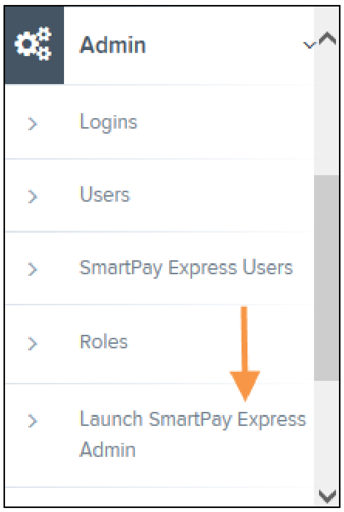


FIGURE 22 - LAUNCH SPE ADMIN

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.

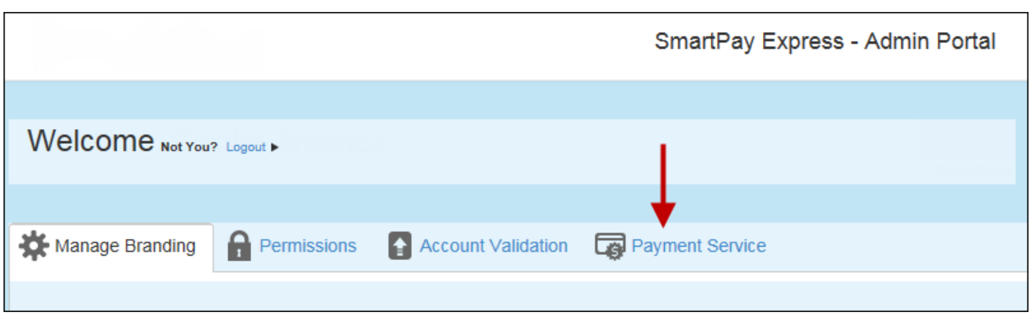


FIGURE 23 - PAYMENT SERVICE TAB

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.

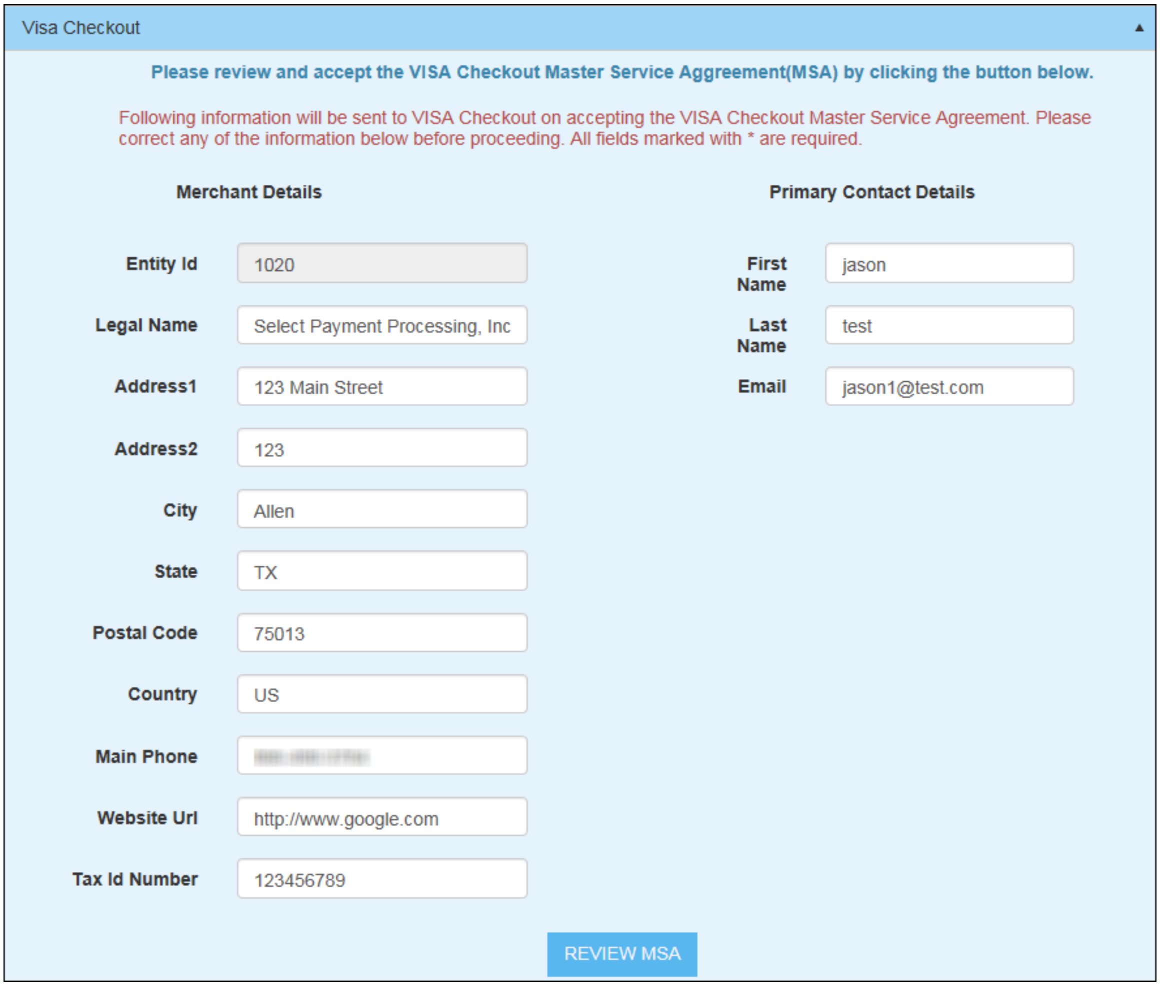


FIGURE 24 - EXAMPLE MERCHANT DETAILS

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.

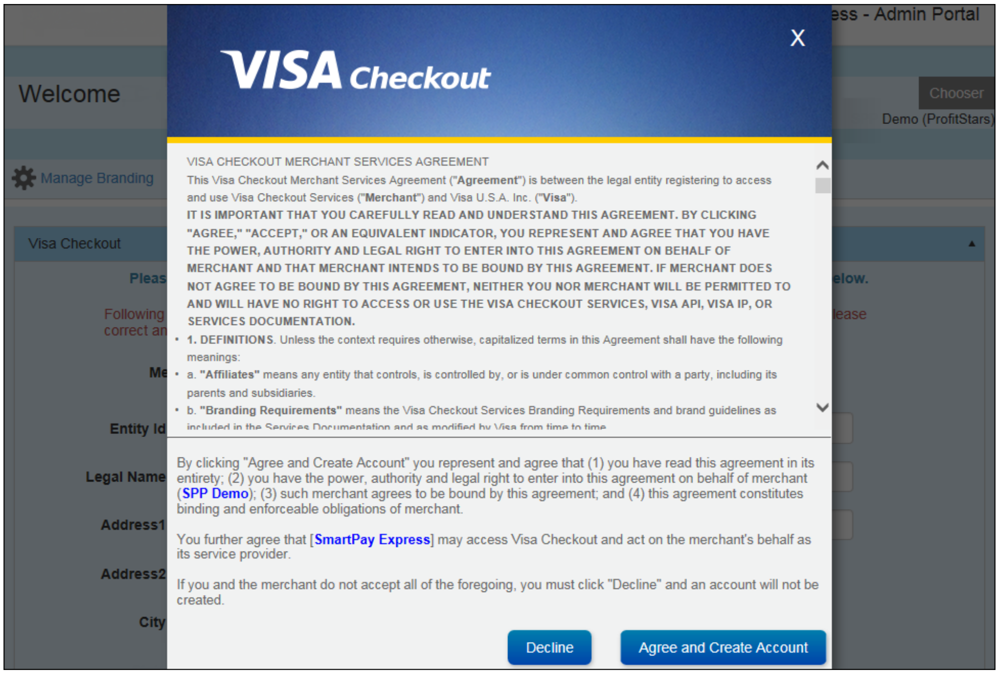


FIGURE 25 - VISA CHECKOUT MSA

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.

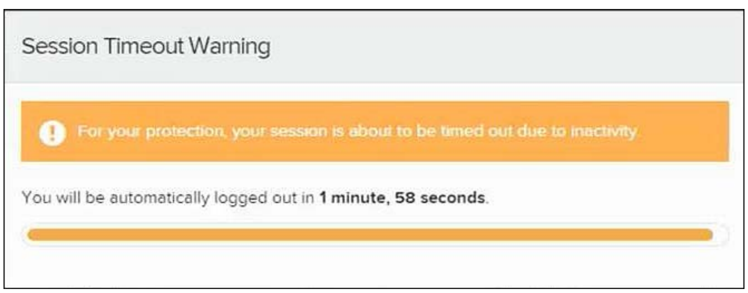


FIGURE 26 - SESSION TIMEOUT WARNING

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**.

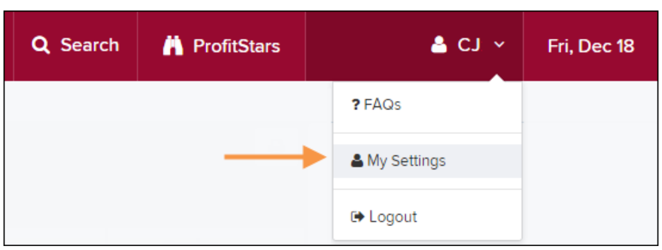


FIGURE 27 - MY SETTINGS OPTION

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.

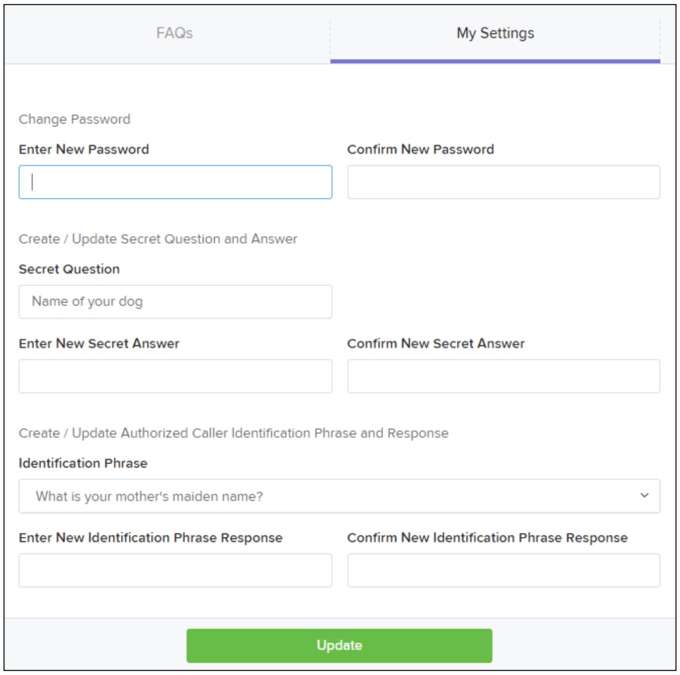


FIGURE 28 - MY SETTINGS PAGE

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
Approved	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 *all* transactions in the approved state.
Awaiting Approval	Payment information has been verified, but a secondary individual within the organization must approve the transaction before processing can occur.
Awaiting Capture	A credit card transaction has been authorized, but a secondary individual within the organization must capture the transaction before processing.
Collected	The collection system has recovered funds for an NSF check.
Declined	A transaction has been declined by the system. The transaction will not be processed.
Disputed	An account holder has disputed a transaction. The transaction will be charged back.
Error	An internal error has occurred in the system. Please contact customer service.
In Collection	An NSF transaction has occurred in the system. Additional attempts are being made to recover funds, plus any applicable fees.
In Research	A transaction has been returned, and further research is required to determine the reason for the return.
Invalid/Closed Account	A transaction has been returned because the bank account number was not valid or the account was closed. The transaction will be charged back.
Processed	A transaction has been transmitted to the applicable network. Changes cannot be made to the transaction. PayPal transactions will automatically be placed in the *Processed* status.
Resolved	An individual within the organization has marked the item as *Resolved*. No further processing will occur.

Status	Definition
Suspended	The system has suspended a transaction because the dollar amount or number of transactions exceeds the present limit.
Uncollected NSF	The collection system was not able to recover the NSF transaction. The transaction will be charged back.
Voided	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.

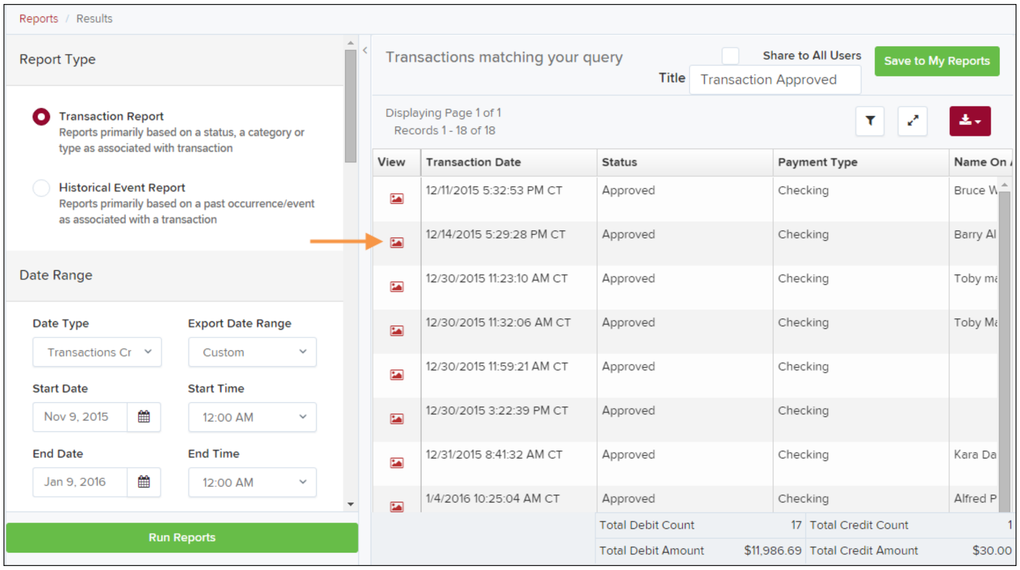


FIGURE 30 – VIEW COLUMN FOR APPROVED STATUS TRANSACTIONS

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

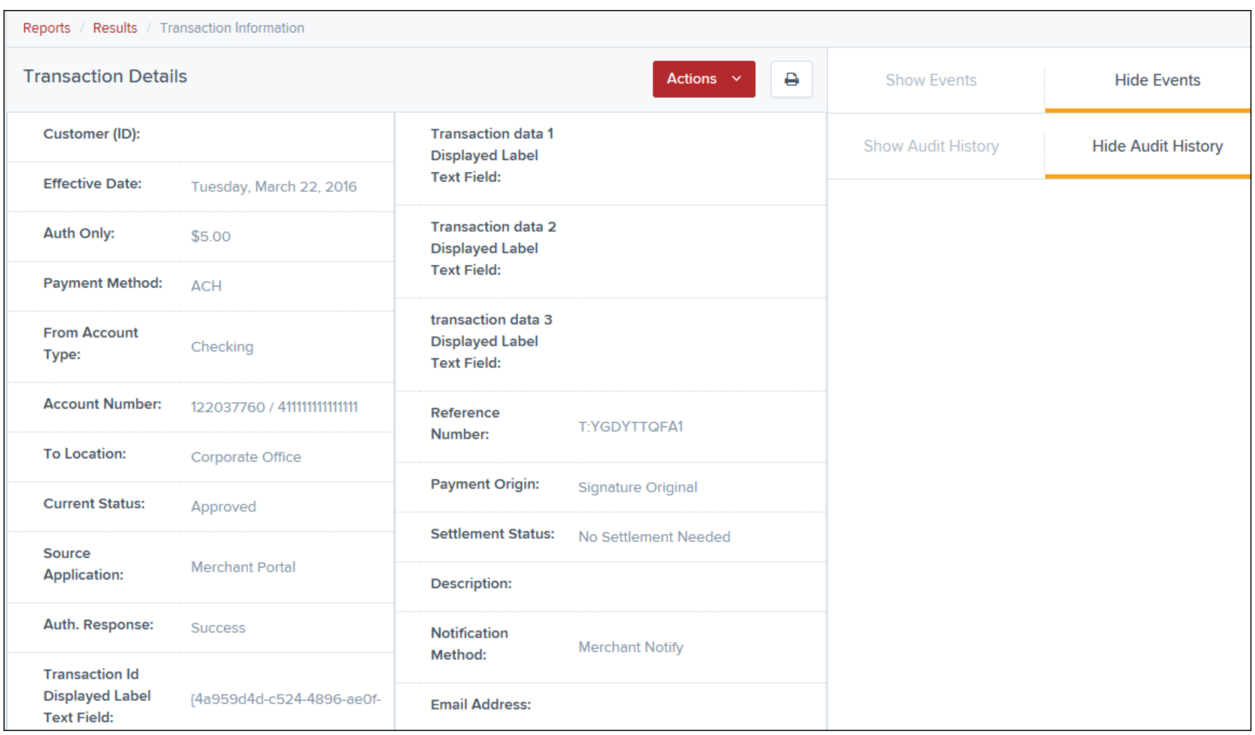


FIGURE 31 - TRANSACTION DETAILS PAGE

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**.

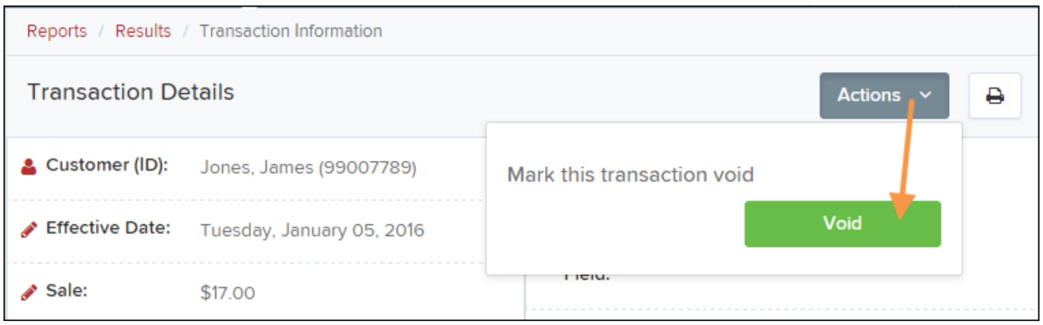


FIGURE 32 - VOIDING A TRANSACTION

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.

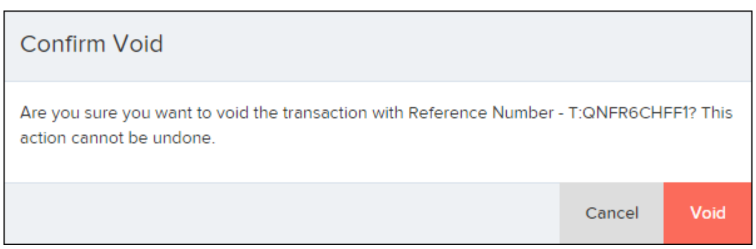


FIGURE 33 - CONFIRMING VOIDING A TRANSACTION

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.

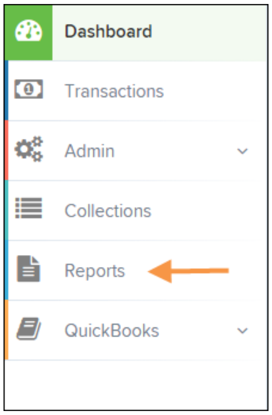


FIGURE 34 - REPORTS TAB

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

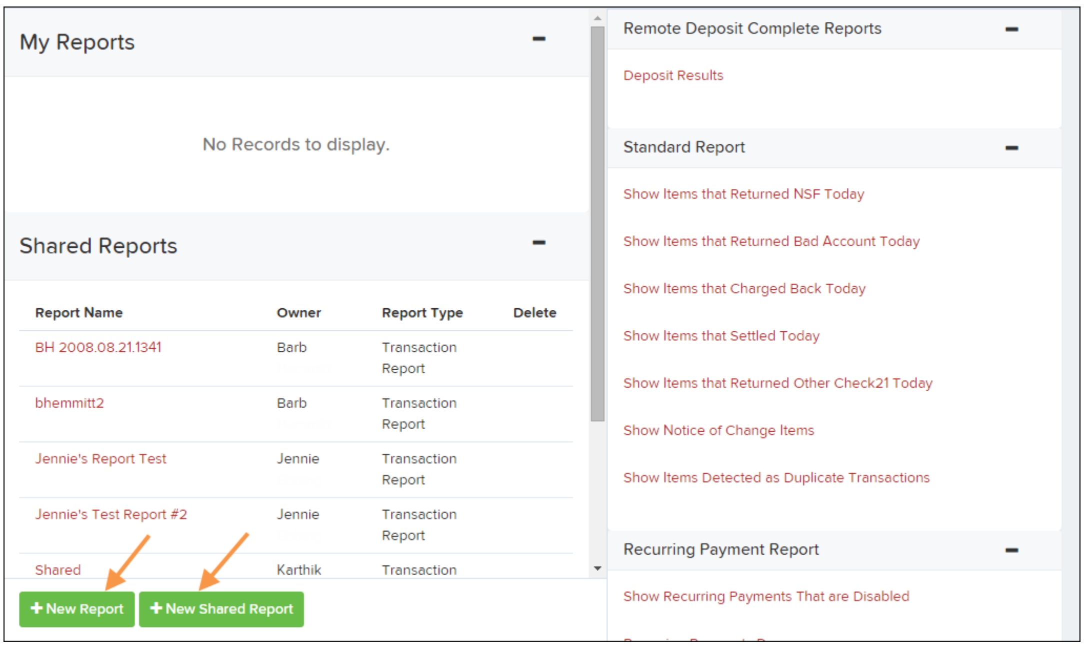


FIGURE 35 - REPORT BUILDER OPTIONS FOR NEW REPORTS

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.

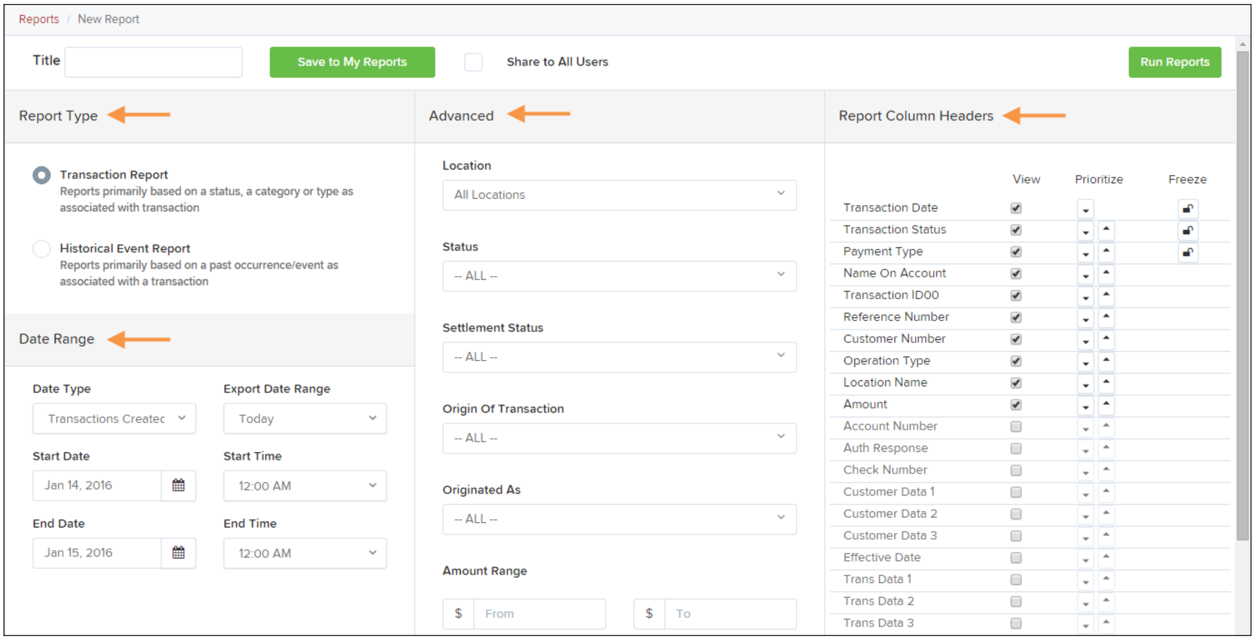


FIGURE 36 – FOUR SECTIONS IN REPORT BUILDING

- *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.

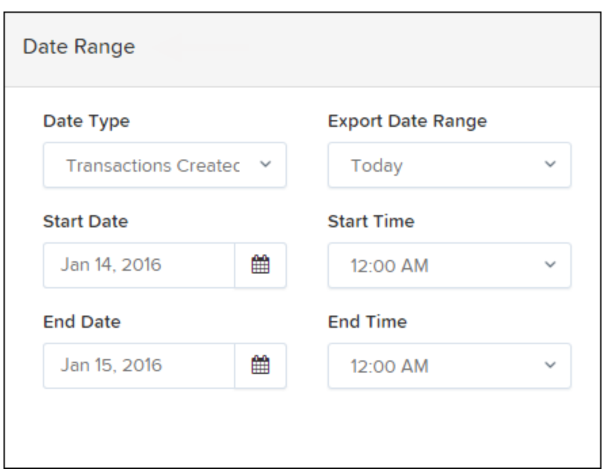


FIGURE 37 - DATE RANGE SECTION

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.

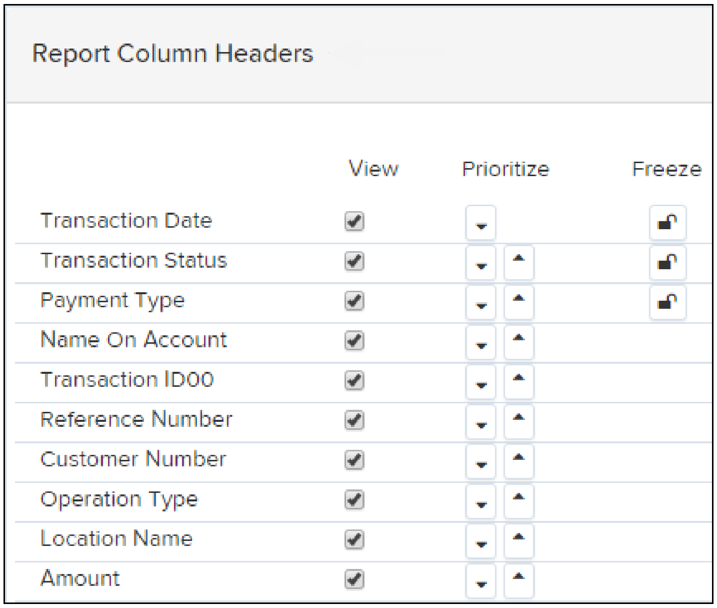


FIGURE 38 - REPORT COLUMN HEADERS SECTION

4. 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.

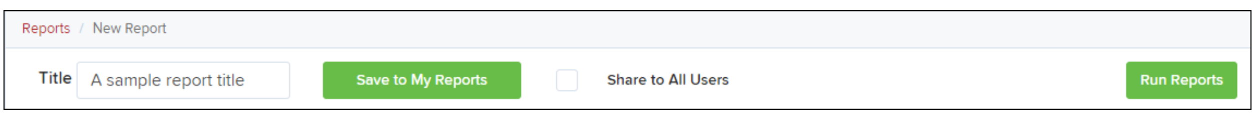


FIGURE 39 - SAVE AND RUN REPORT OPTIONS

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.

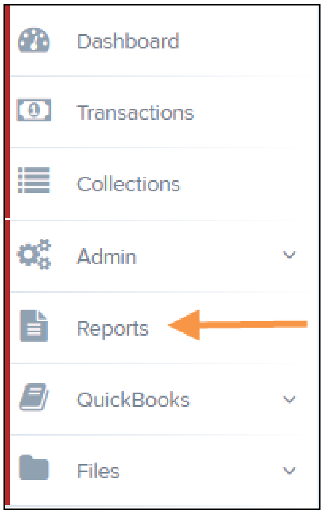


FIGURE 40 - REPORTS TAB

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

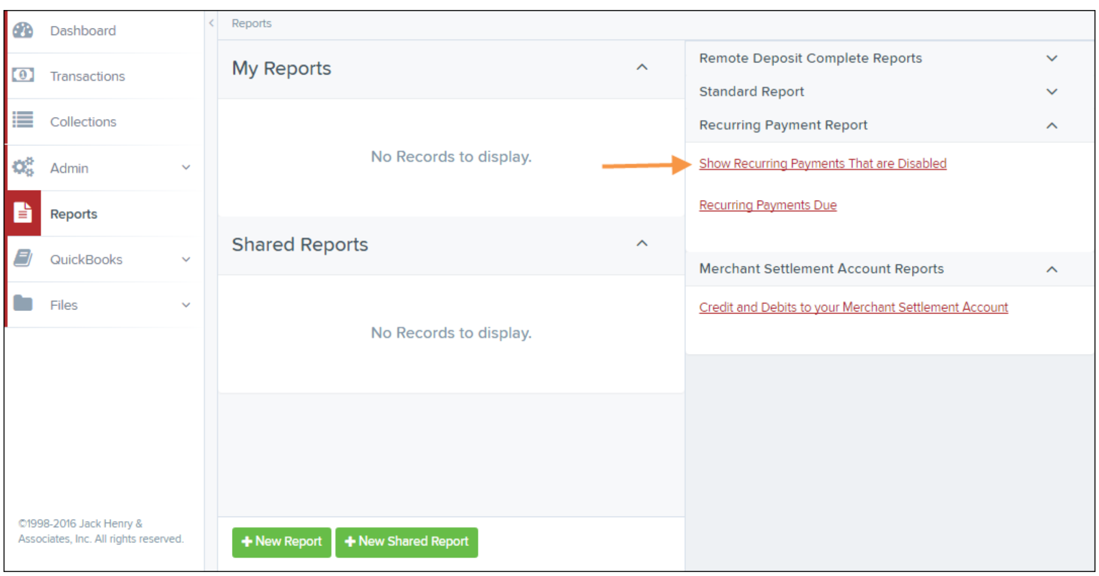


FIGURE 41 - SHOW RECURRING PAYMENTS THAT ARE DISABLED

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.

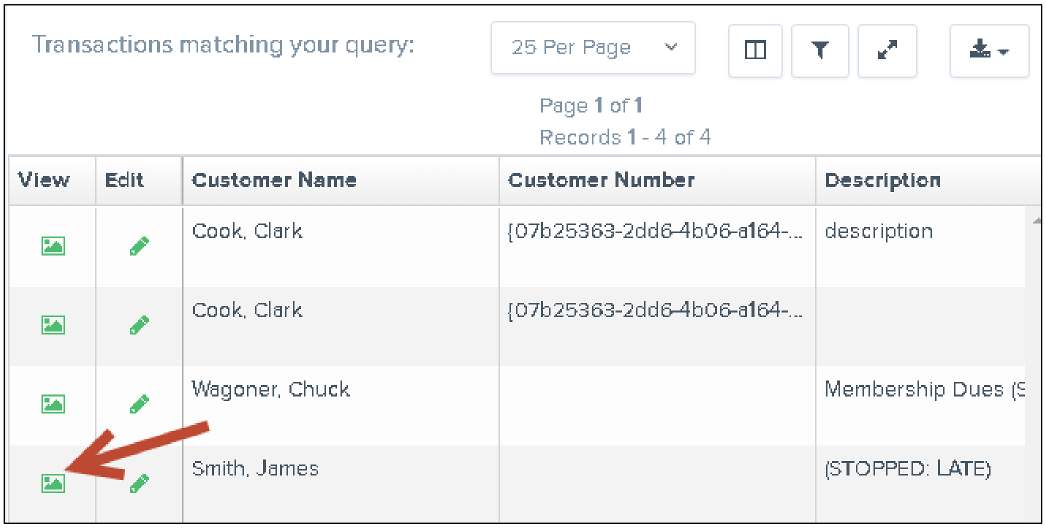


FIGURE 42 - DISABLED RECURRING PAYMENTS REPORT WITH VIEW OPTION

6. The *Recurring Payment Information* page appears.

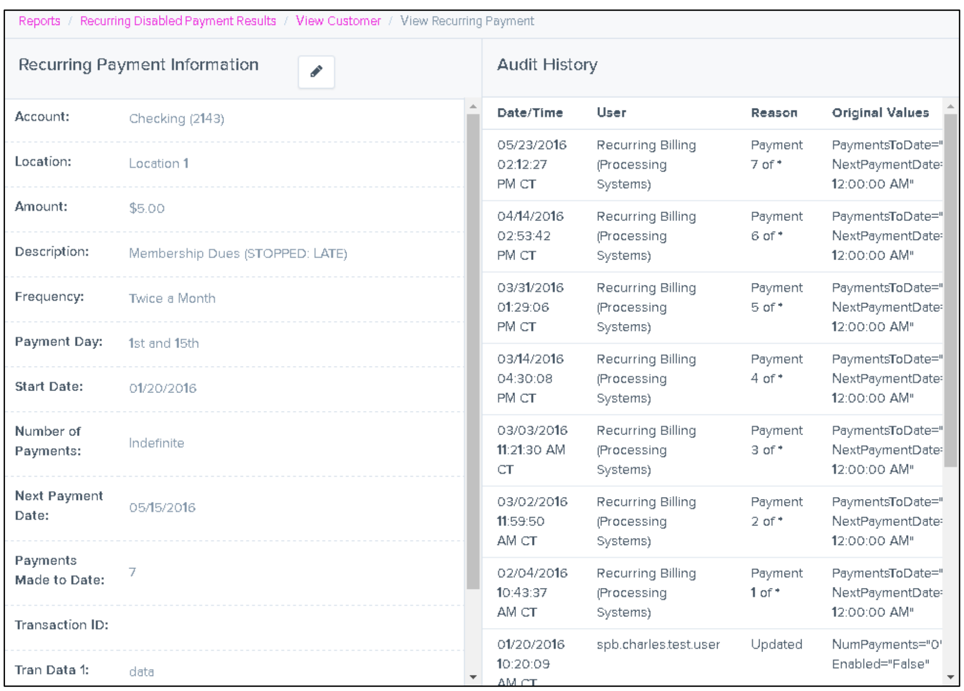


FIGURE 43 - RECURRING PAYMENT INFORMATION PAGE

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**.

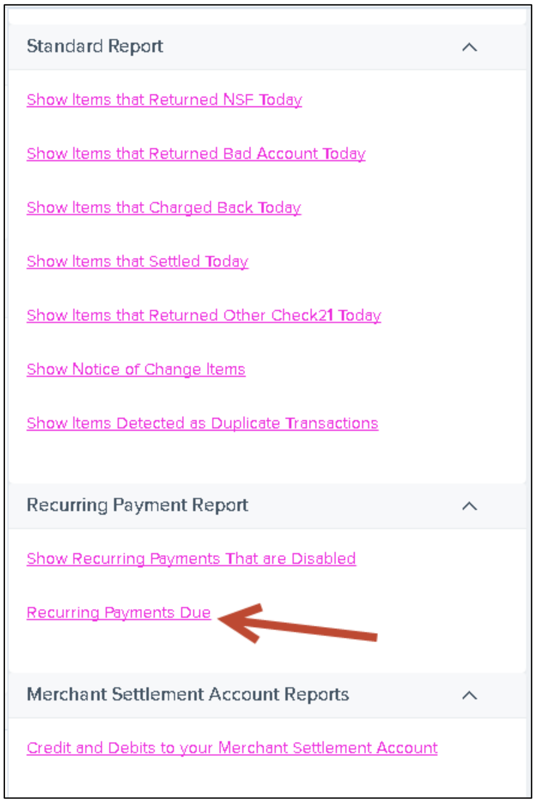


FIGURE 44 - RECURRING PAYMENTS DUE REPORT

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

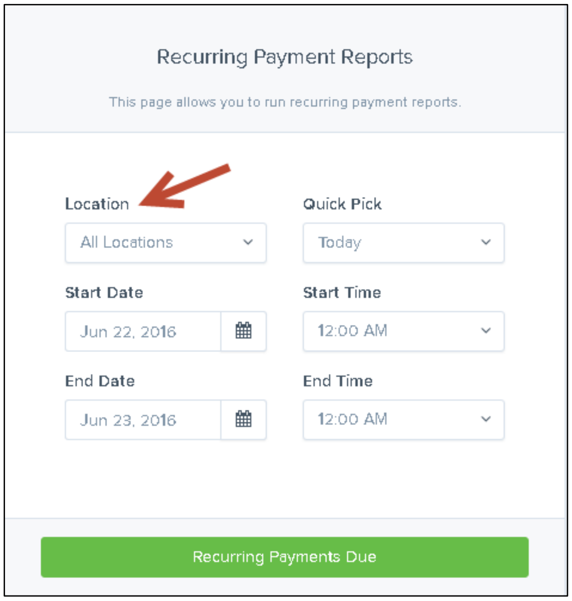


FIGURE 45 - LOCATION OPTION FOR RECURRING PAYMENT REPORT

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.

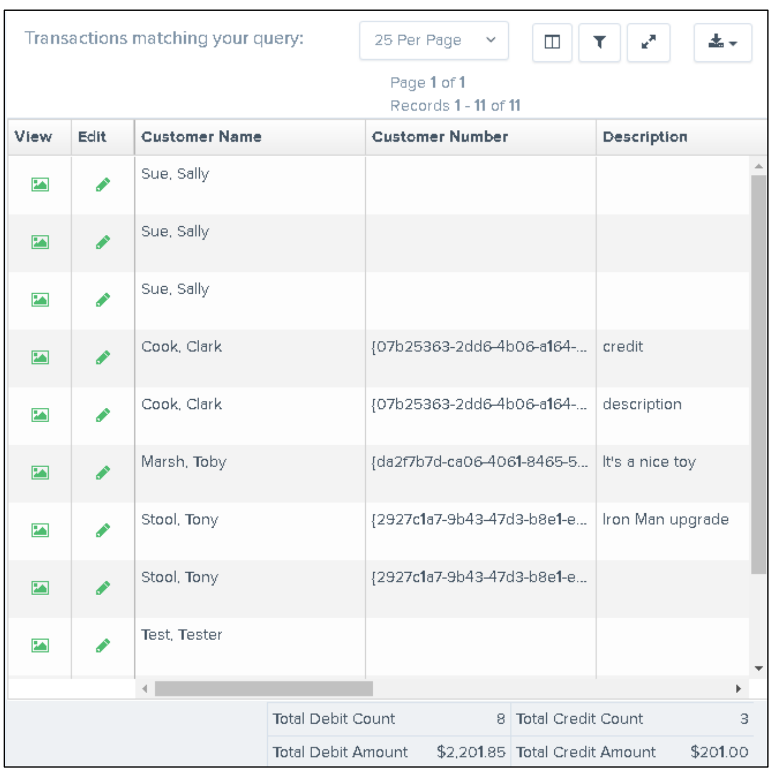


FIGURE 46 - RECURRING PAYMENTS DUE REPORT

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.

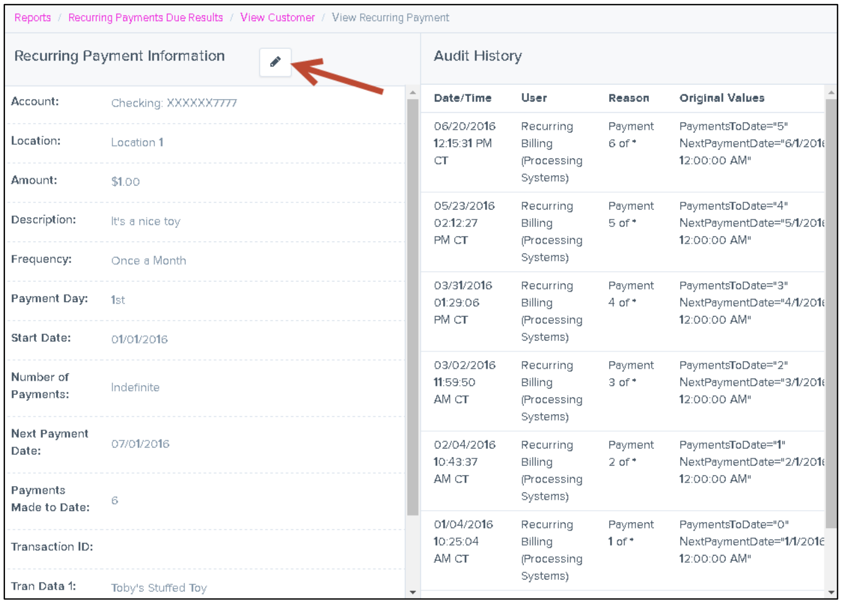


FIGURE 47 - EDIT ICON

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.

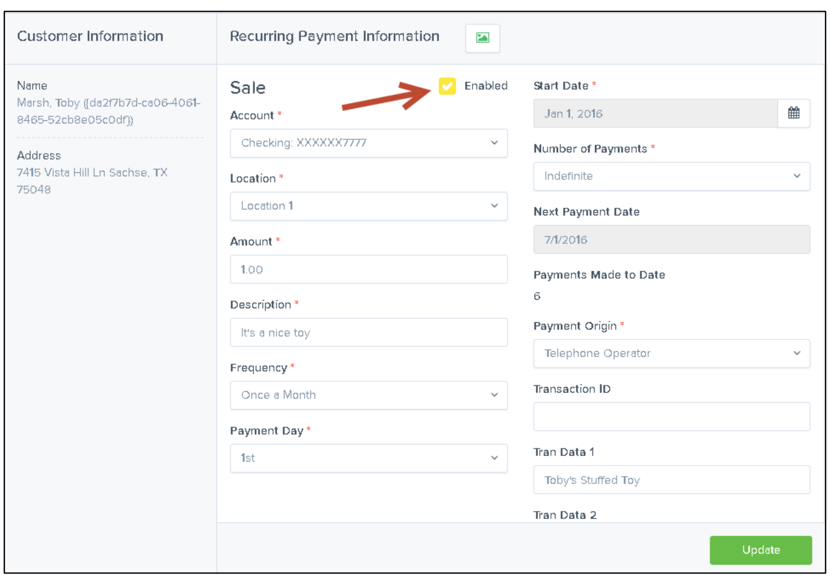


FIGURE 48 – ENABLED CONTROL

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.

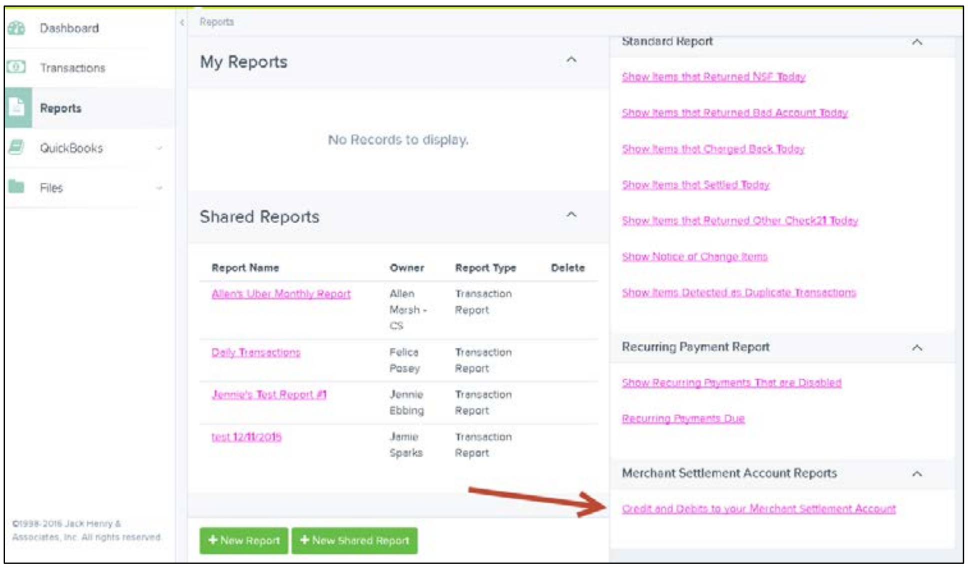


FIGURE 49 - CREDITS AND DEBITS TO YOUR MERCHANT SETTLEMENT ACCOUNT

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

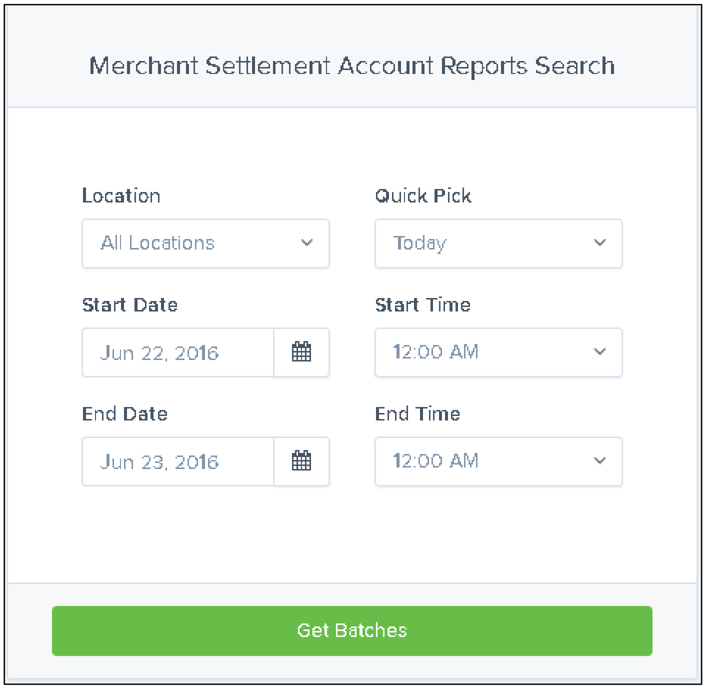


FIGURE 50 - MERCHANT SETTLEMENT ACCOUNT REPORTS PAGE

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.

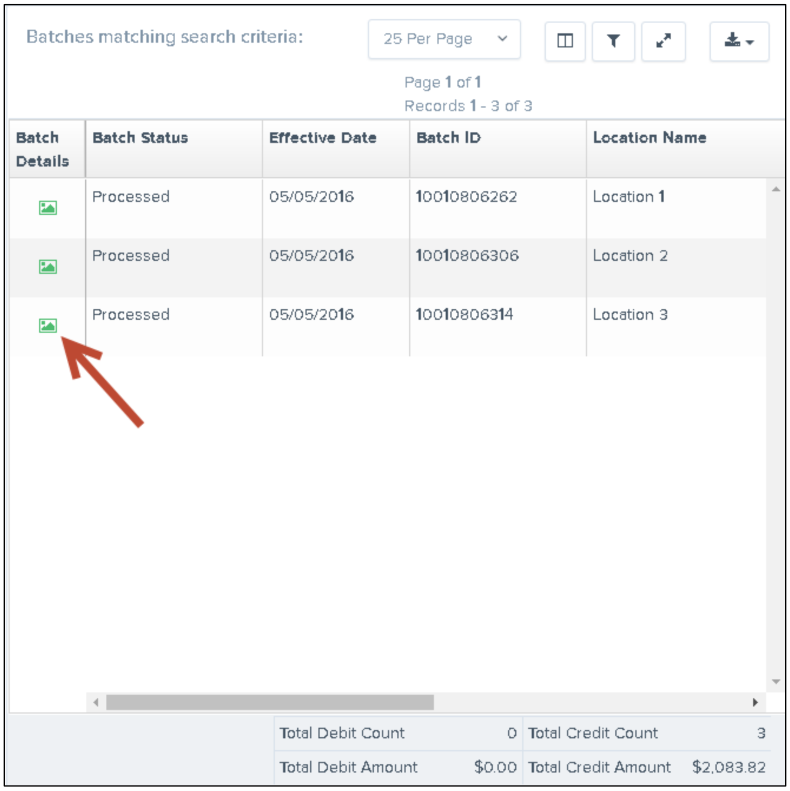


FIGURE 51 - REPORT RESULT WITH VIEW DETAILS OPTION

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

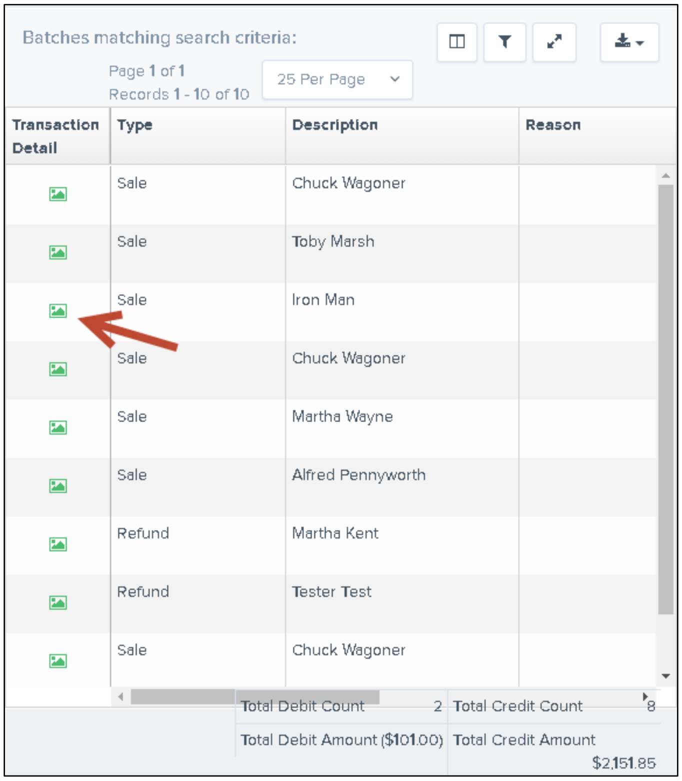


FIGURE 52 - BATCH DETAILS WITH TRANSACTION DETAIL OPTION

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.

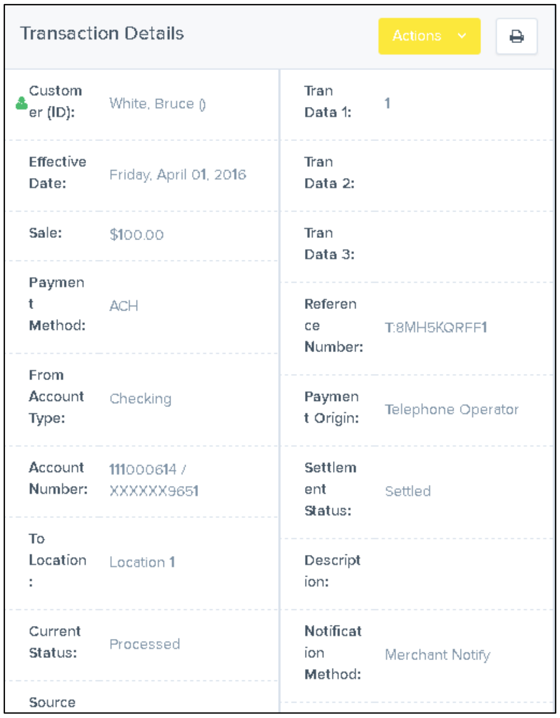


FIGURE 53 - TRANSACTION DETAILS PAGE

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**.

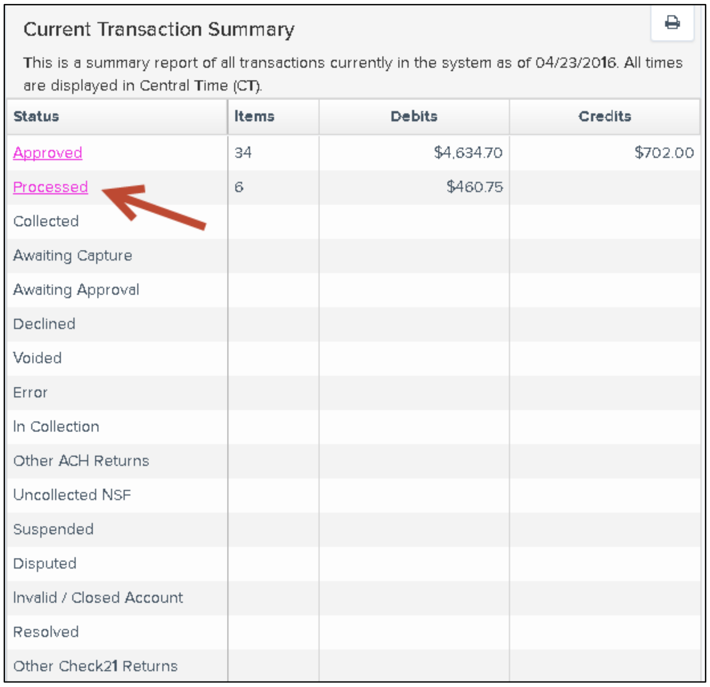


FIGURE 54 - PROCESSED STATUS

2. 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.

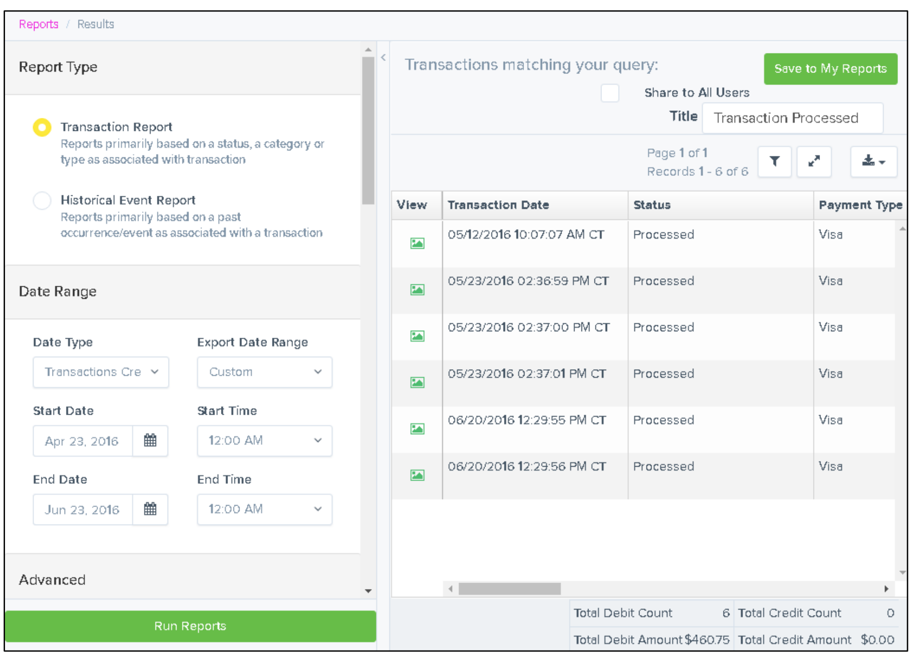


FIGURE 55 - PROCESSED TRANSACTIONS REPORT

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**.

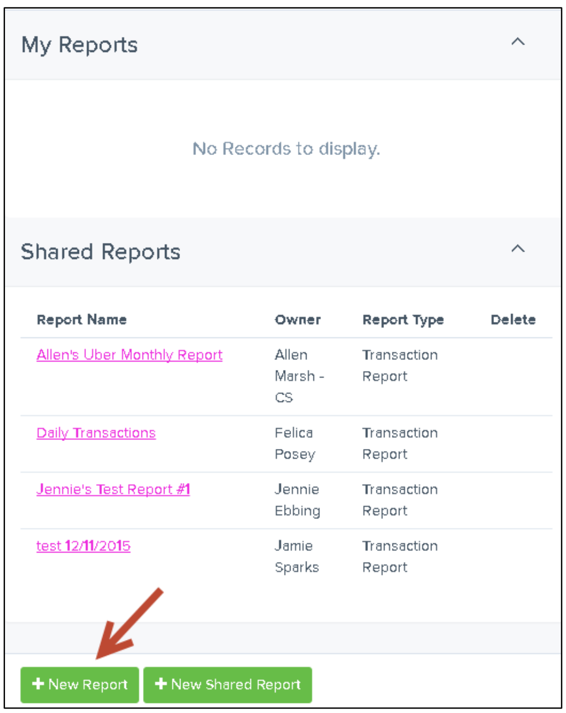


FIGURE 56 – NEW REPORT

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

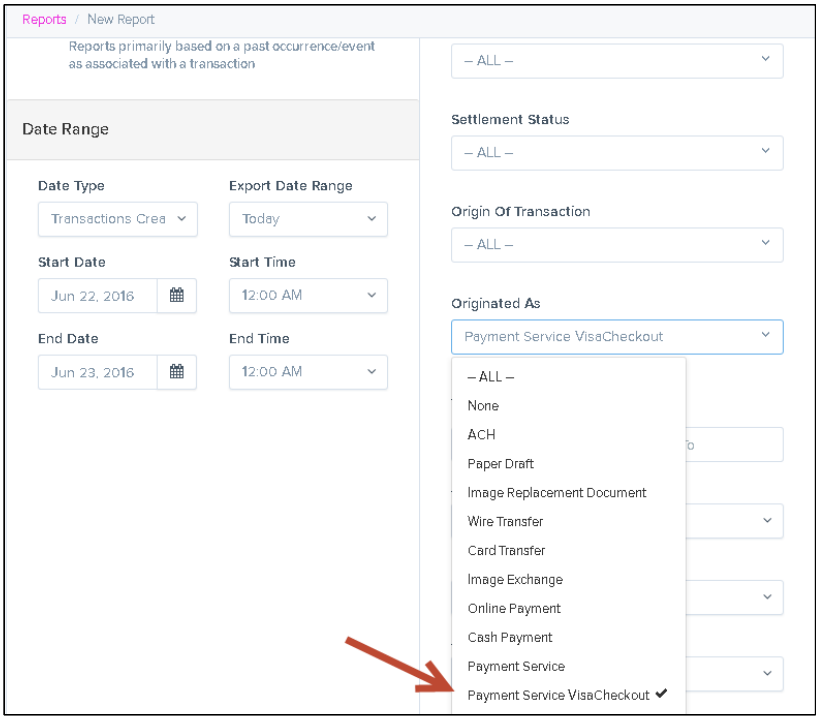


FIGURE 57 - PAYMENT SERVICE VISA CHECKOUT OPTION

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.*

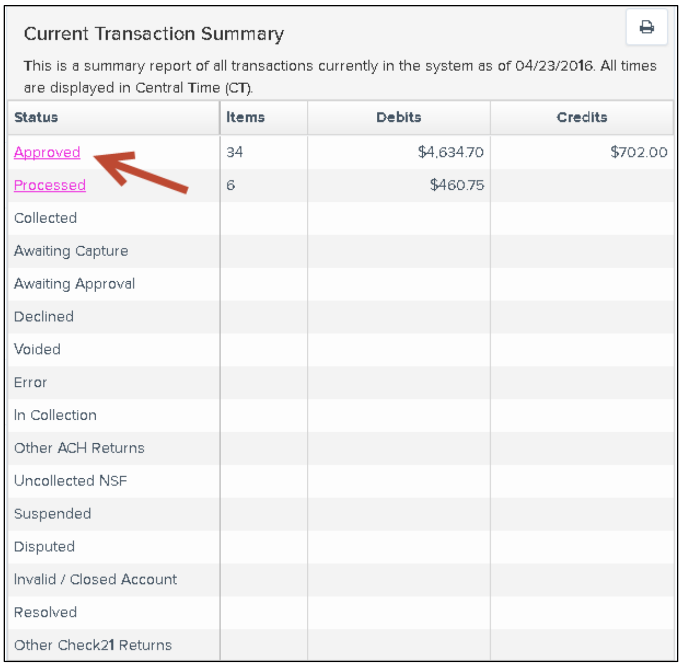
Log in to SmartPay Business, and the *Home* page appears. The *Current Transaction Summary* will be featured on the page, which is a list of all transactions in the system within the past 60 days.

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
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	(*ACH Only*) The transaction, originally returned NSF, has been re-presented to the Fed by ProfitStars, and funds were recovered.
Awaiting Capture	Status for credit card transactions only.
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the *Dual Authorization* limit of the user who created it. An authorized approver must review and either approve or void the transaction.
Declined	The transaction has been declined by the EPS system and will not be processed. The transaction exceeded either *Dual Authorization* or *Velocity* (risk-management) limits.
Voided	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the *Processed* status.
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Collection	(*ACH Only*) The transaction, returned NSF, is in the process of being re-presented to the Fed by ProfitStars.
In Research	May be used by your support group.
Uncollected NSF	(*ACH Only*) The transaction was returned to ProfitStars NSF by the Fed, and funds could not be recovered.
Suspended	The transaction has been verified but has exceeded *Velocity* limits. An FI user must take further action on whether to approve or void the suspended transaction.
Disputed	(*ACH Only*) The transaction was returned to ProfitStars by the Fed because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).
Invalid/Closed Account	(*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
Resolved	The transaction has been moved into a *Resolved* status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a *Resolved* status from a status of *Declined*, *Voided*, *Invalid/Closed Account*, *Disputed*, *Uncollected NSF*, *Error*, or *In Research*.

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



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.

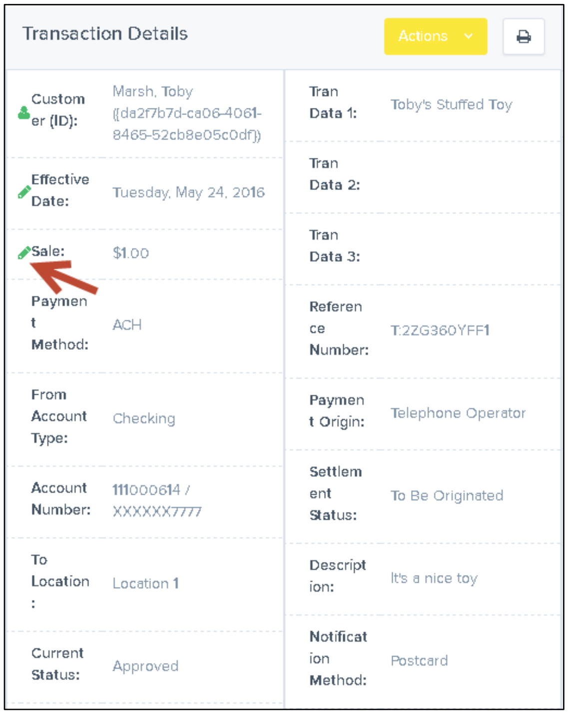


FIGURE 59 - EDIT OPTION FOR SALE FIELD

4. 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.

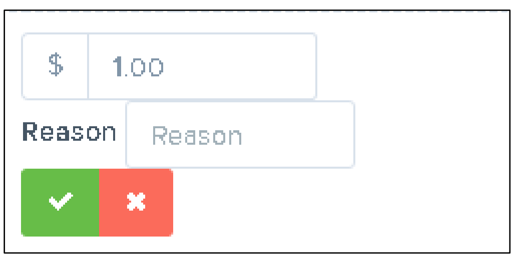


FIGURE 60 - SAVE OPTION FOR EDITED AMOUNT

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

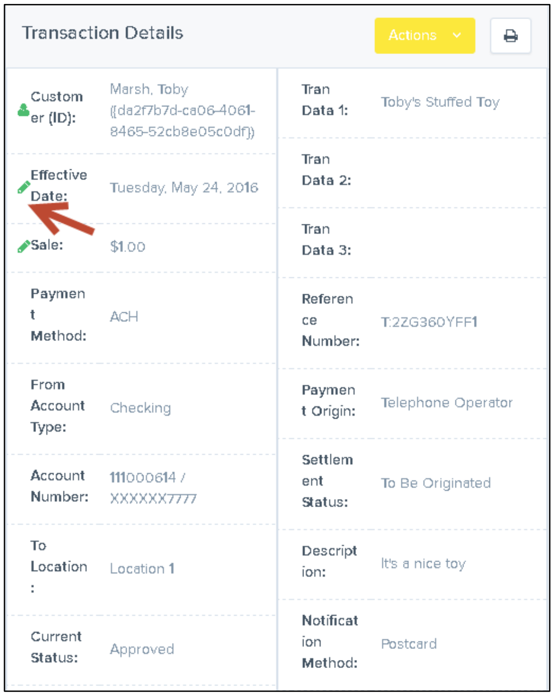


FIGURE 61 - EDIT OPTION FOR EFFECTIVE DATE

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.

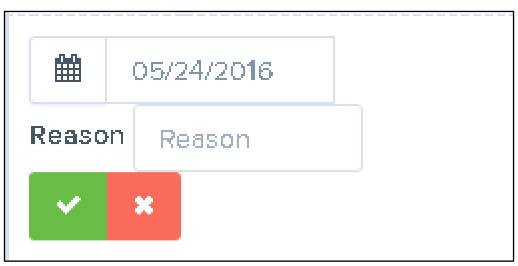


FIGURE 62 - EDITING THE EFFECTIVE DATE

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)

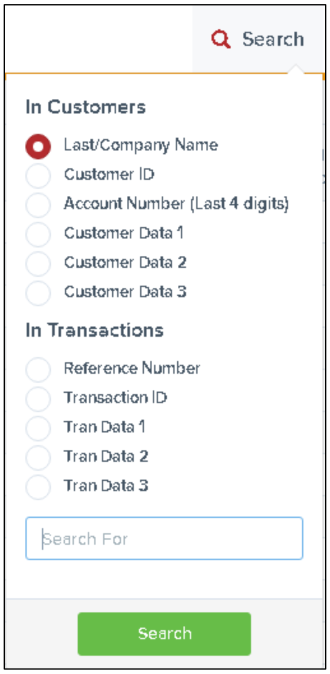
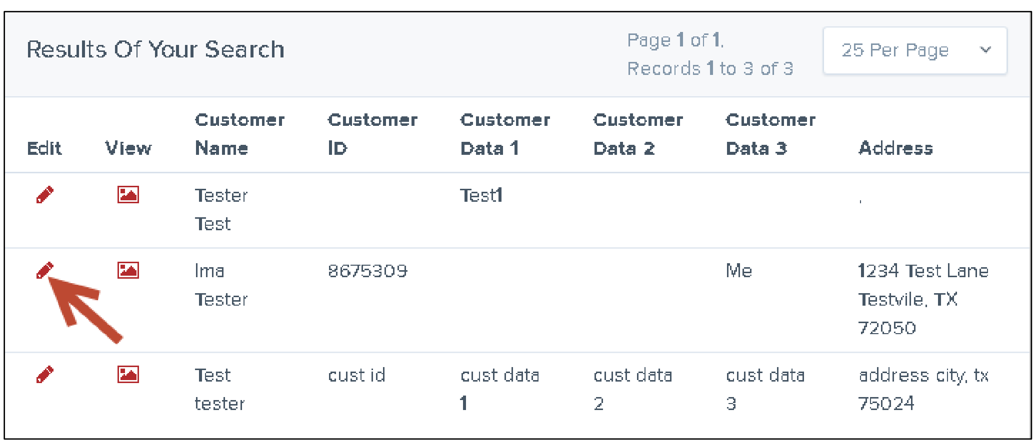


FIGURE 63 - SEARCH TOOL

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 Testvile, 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.

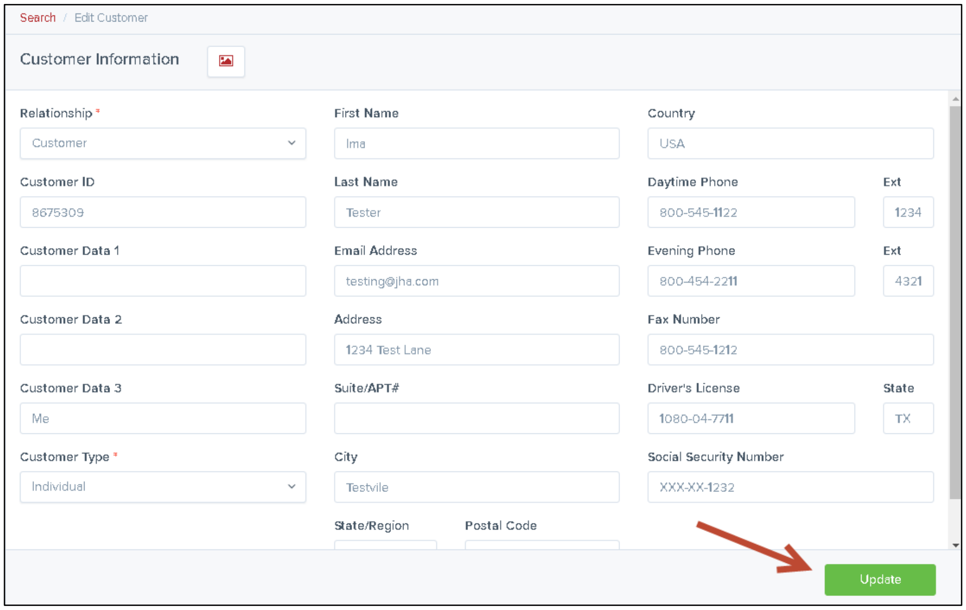


FIGURE 65 – CUSTOMER INFORMATION PAGE

Viewing Customer Account Information and Payment Settings

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

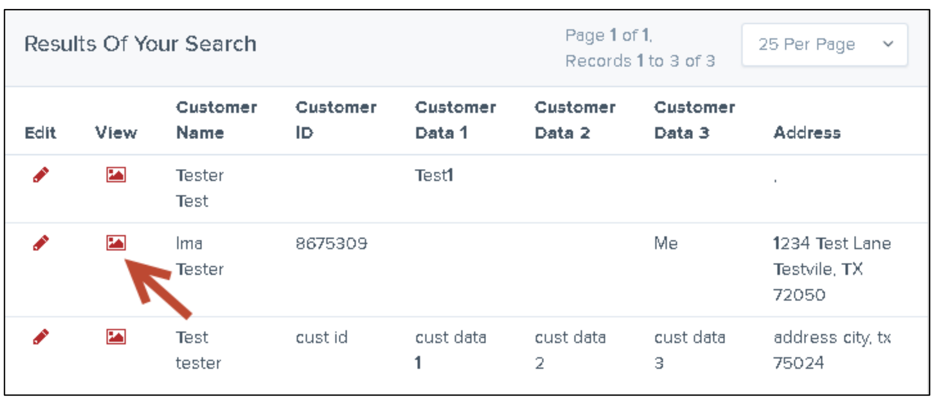


FIGURE 66 - VIEW OPTION FOR CUSTOMER SEARCH RESULTS

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

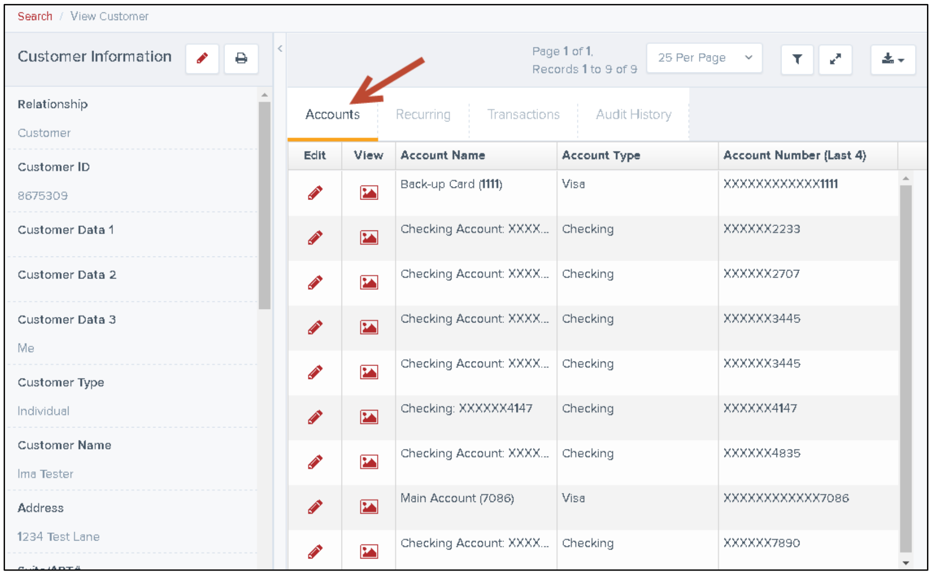


FIGURE 67 - CUSTOMER INFORMATION PAGE

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

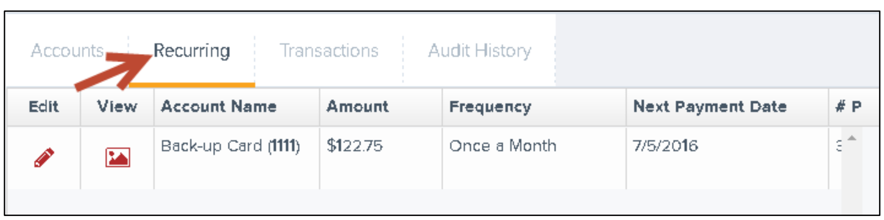


FIGURE 68 - RECURRING PAYMENTS OPTION

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

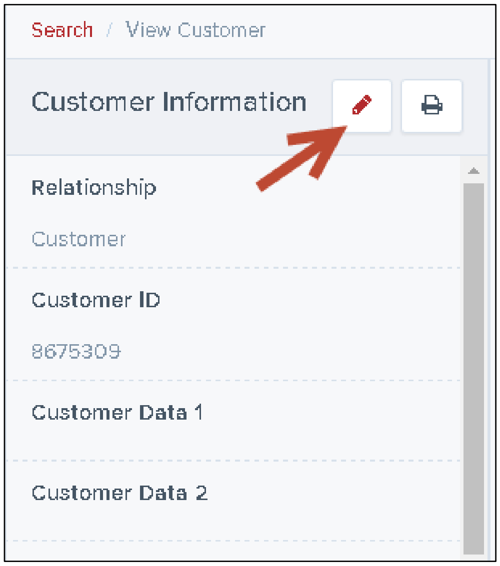


FIGURE 69 - EDIT CUSTOMER INFORMATION ICON

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.

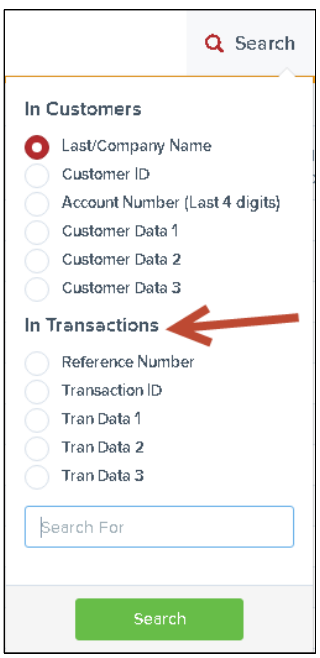


FIGURE 70 - SEARCH FIELD FOR FINDING A TRANSACTION

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

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

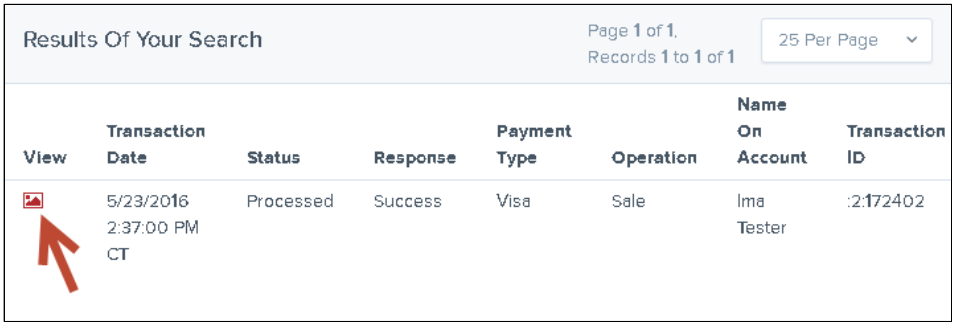


FIGURE 71 - SEARCH RESULTS WITH VIEW OPTION

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

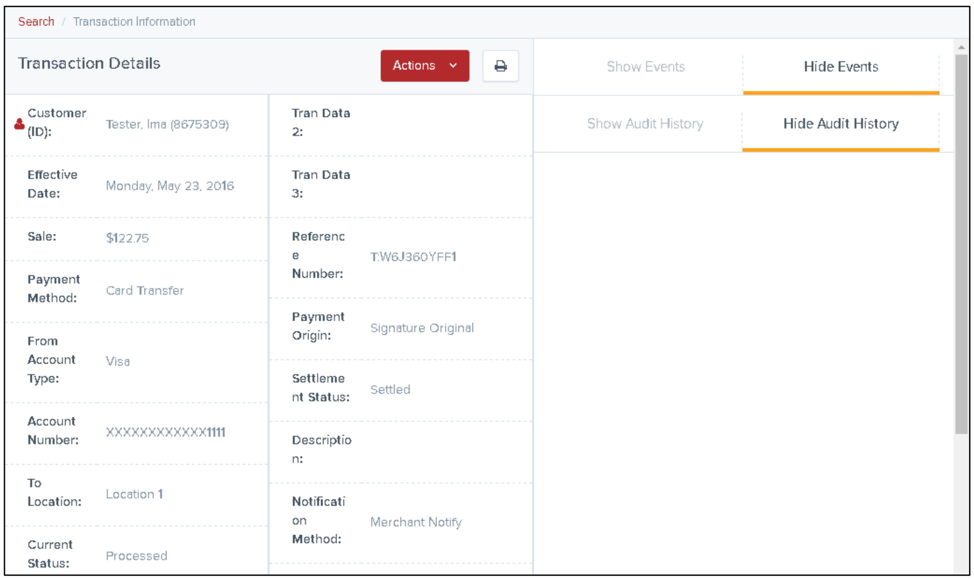


FIGURE 72 - TRANSACTION DETAILS PAGE

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.

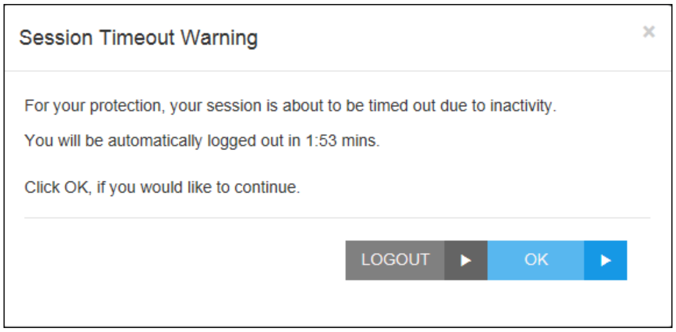


FIGURE 73 - SESSION TIMEOUT WARNING

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.

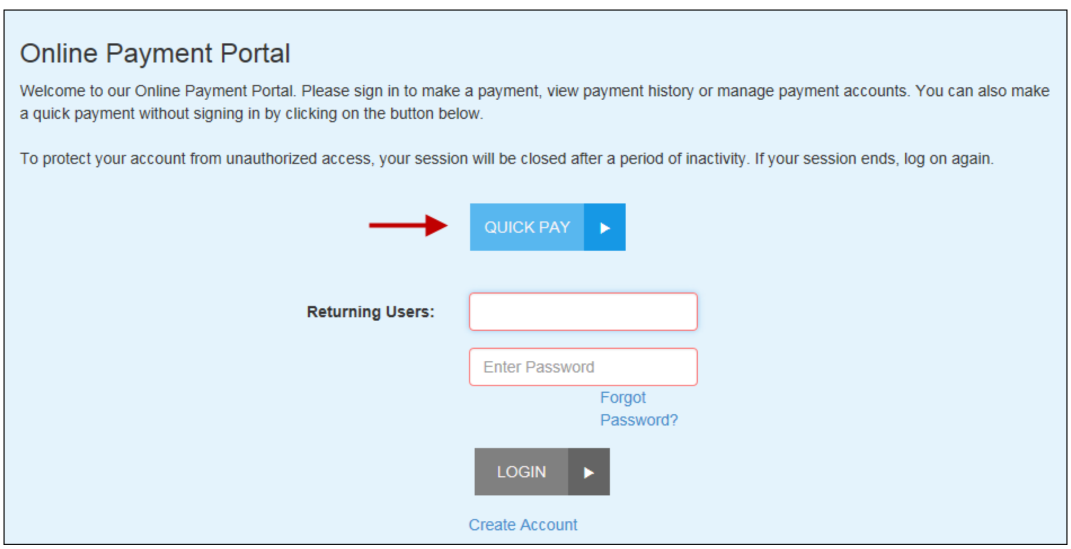


FIGURE 1 - EXAMPLE QUICK PAY OPTION

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.

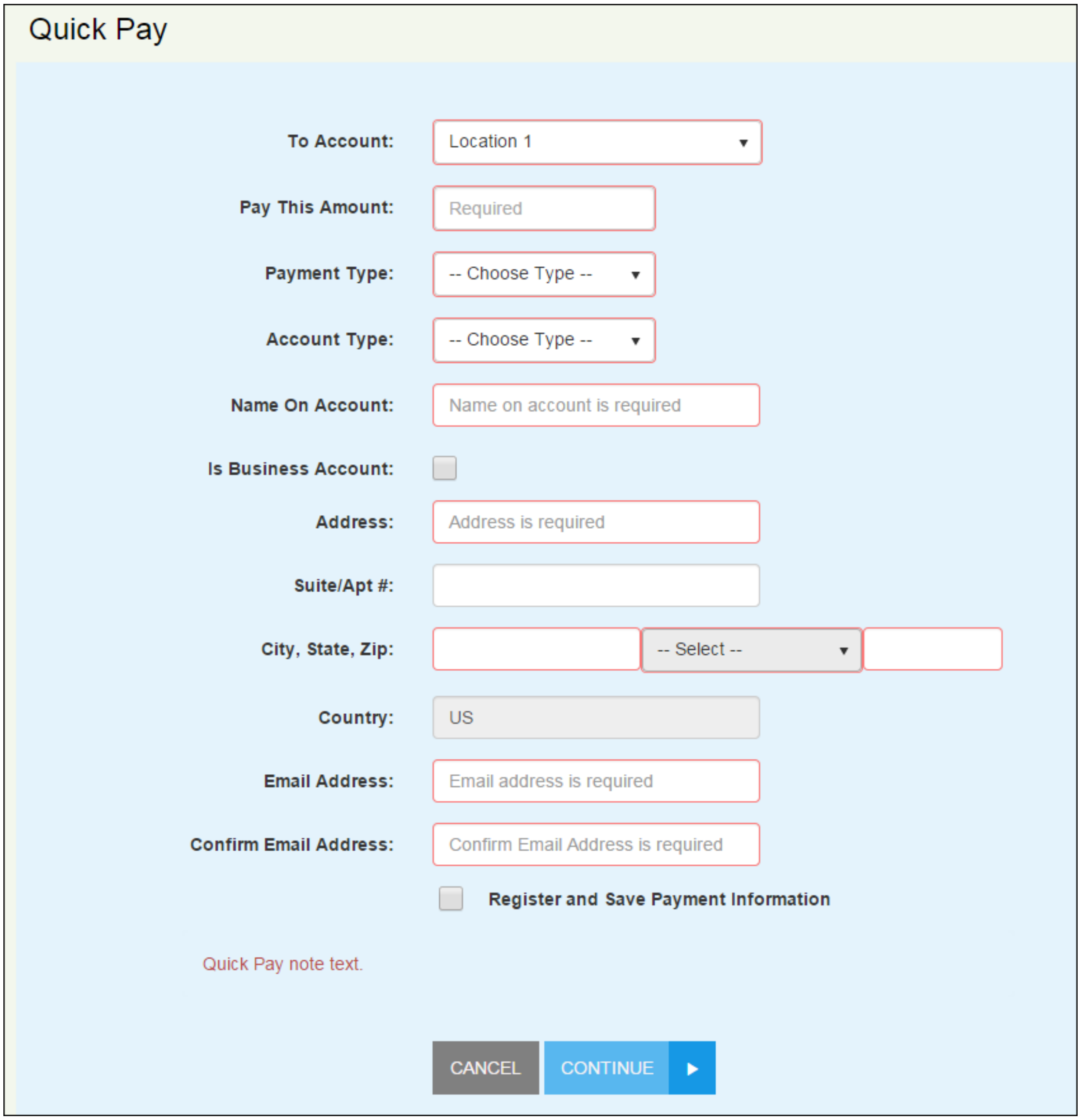


FIGURE 2 - QUICK PAY PAGE

- **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.

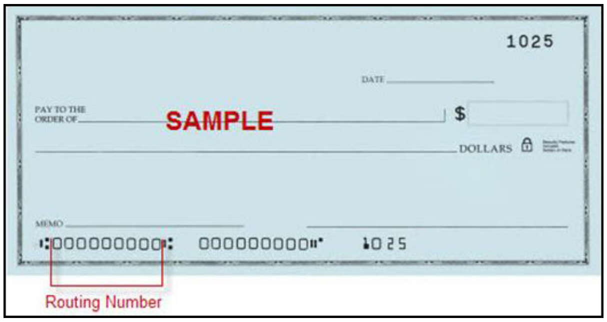


FIGURE 3 - EXAMPLE CHECK WITH INDICATED ROUTING NUMBER

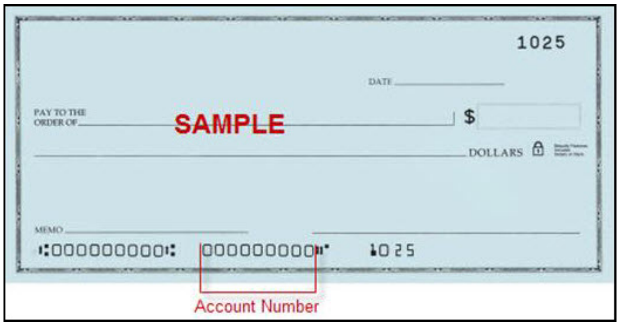


FIGURE 4 - EXAMPLE CHECK WITH INDICATED ACCOUNT NUMBER

- 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.

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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.

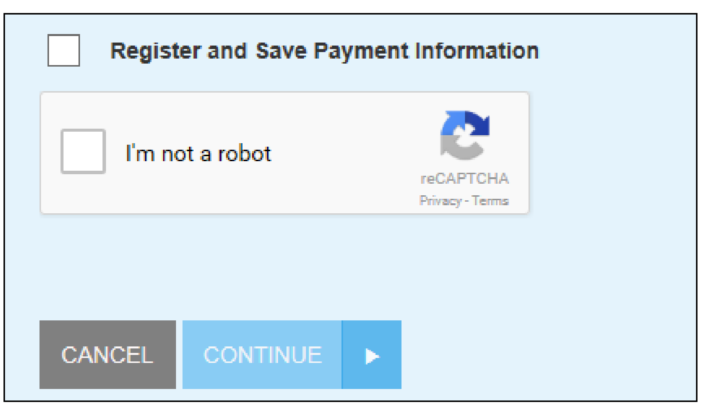

FIGURE 8 - CAPTCHA ADDED SECURITY

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.

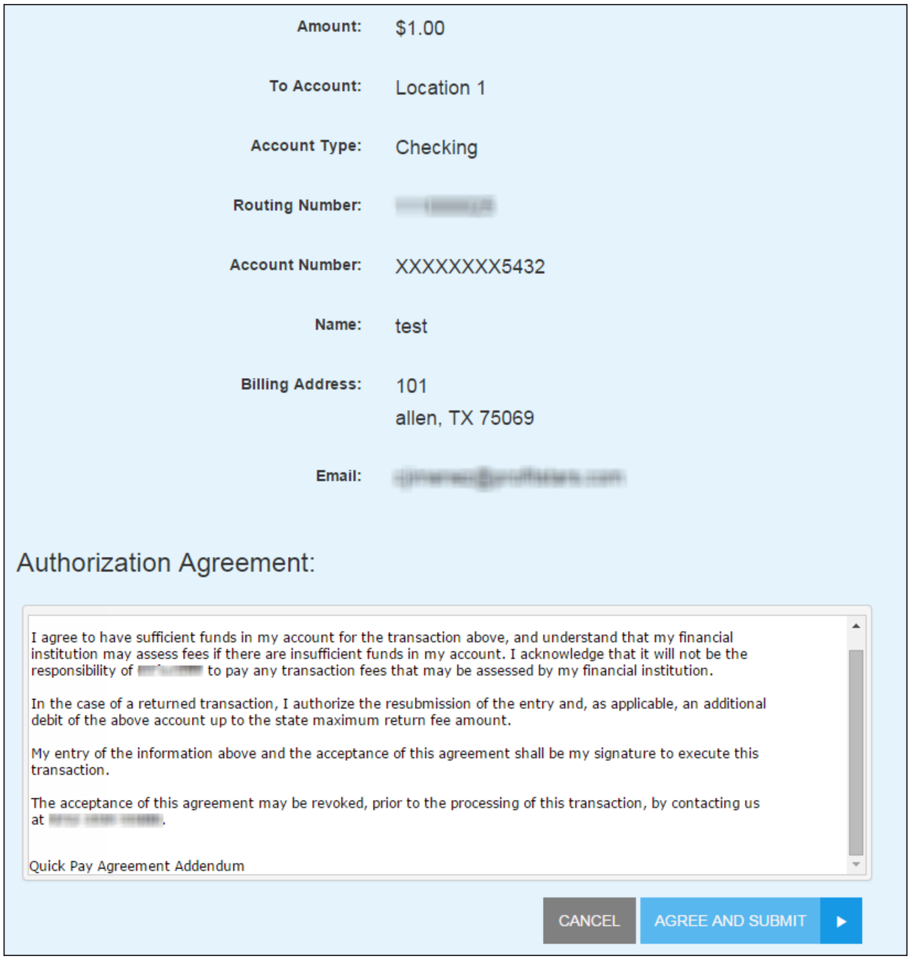

FIGURE 9 - PAYMENT CONFIRMATION PAGE WITH SUBMIT OPTION

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.

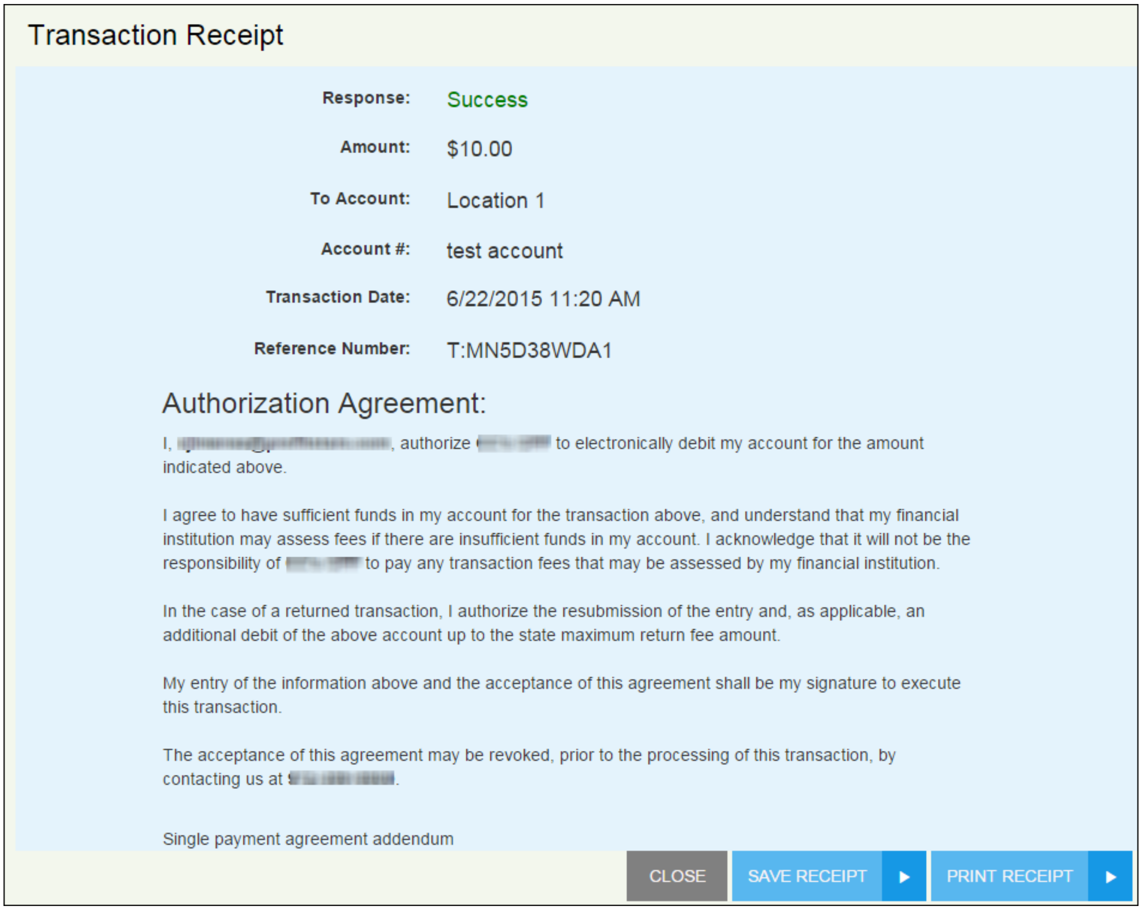

FIGURE 10 - TRANSACTION RECEIPT WITH PRINT OPTION

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.

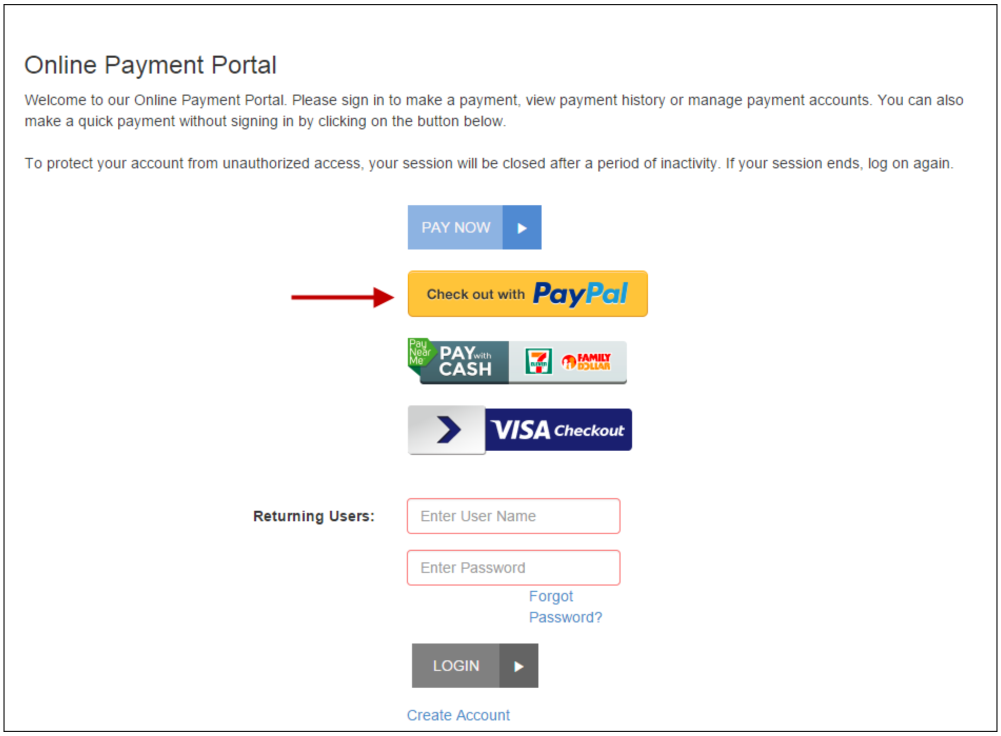

FIGURE 11 - PAYPAL OPTION

2. 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.

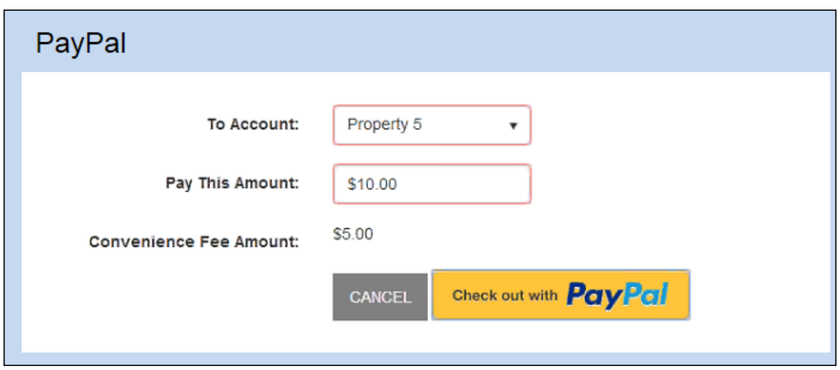

FIGURE 12 - PAYPAL PAYMENT PAGE

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

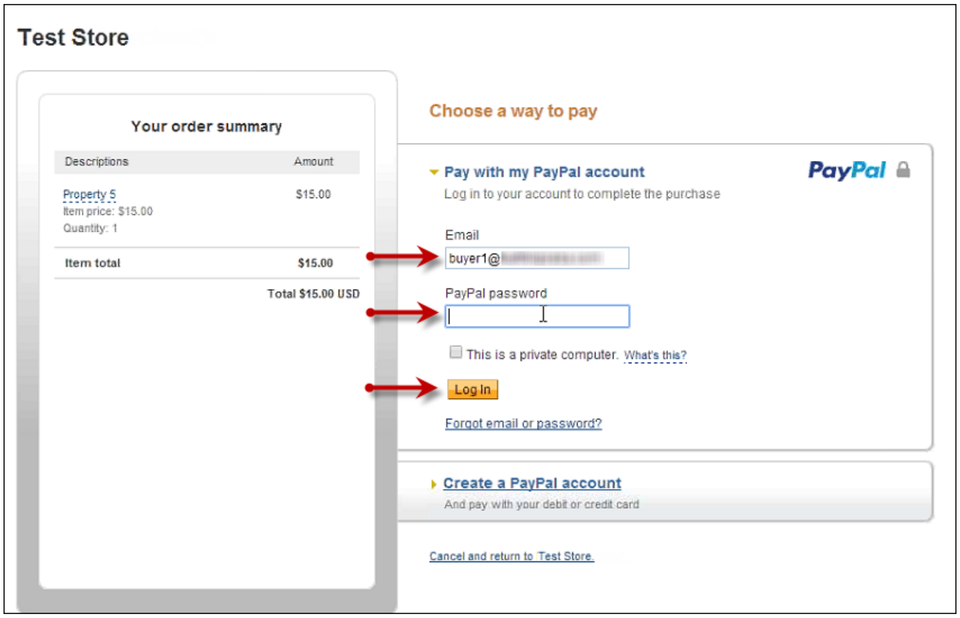

FIGURE 13 - ENTERING PAYPAL CREDENTIALS

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.

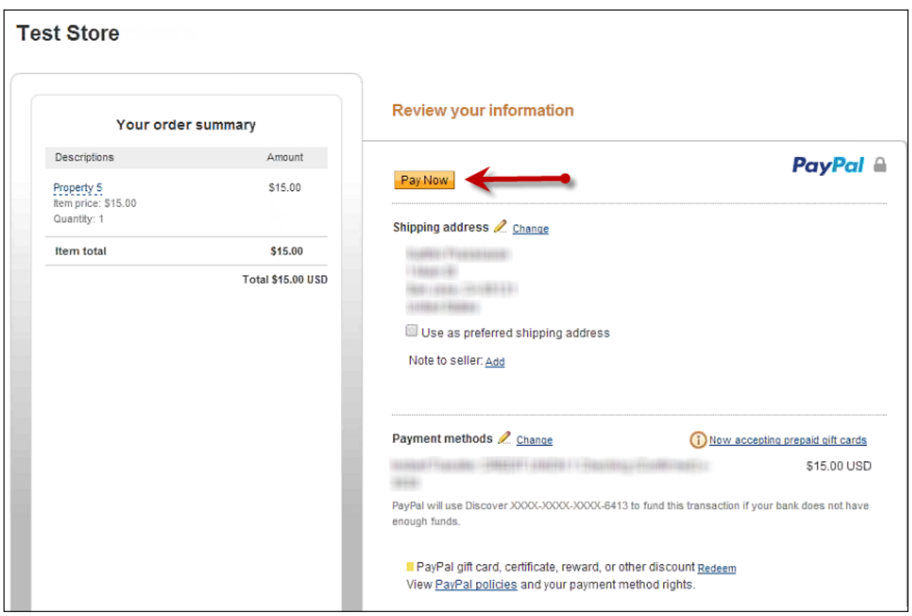

FIGURE 14 - PAY NOW OPTION

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.

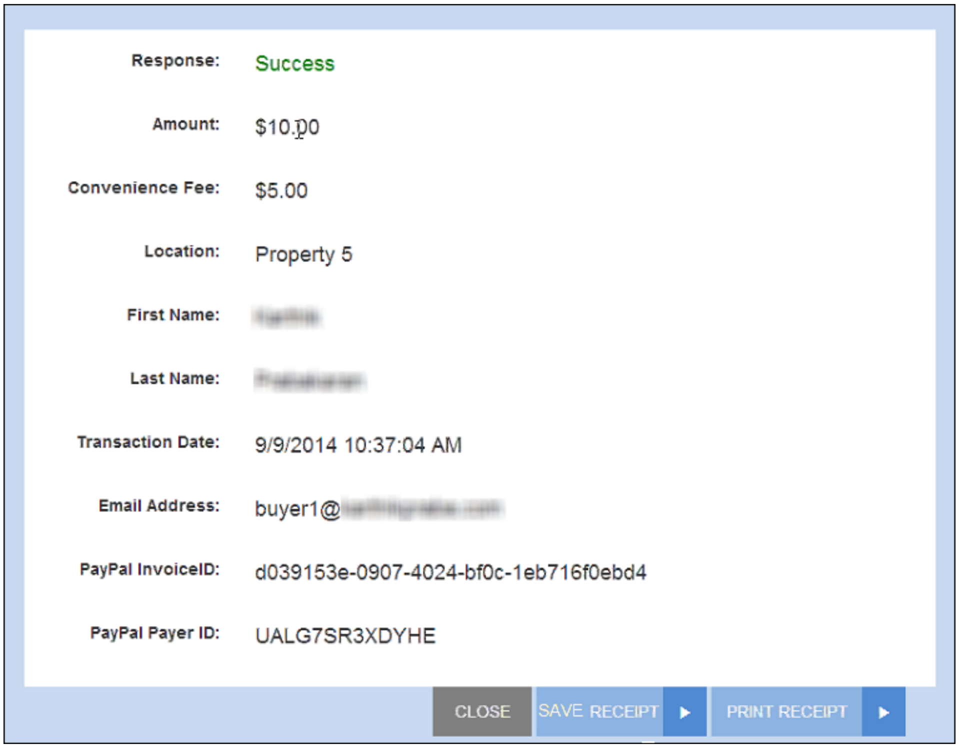

FIGURE 15 - TRANSACTION SUBMITTED SUCCESSFULLY

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**.

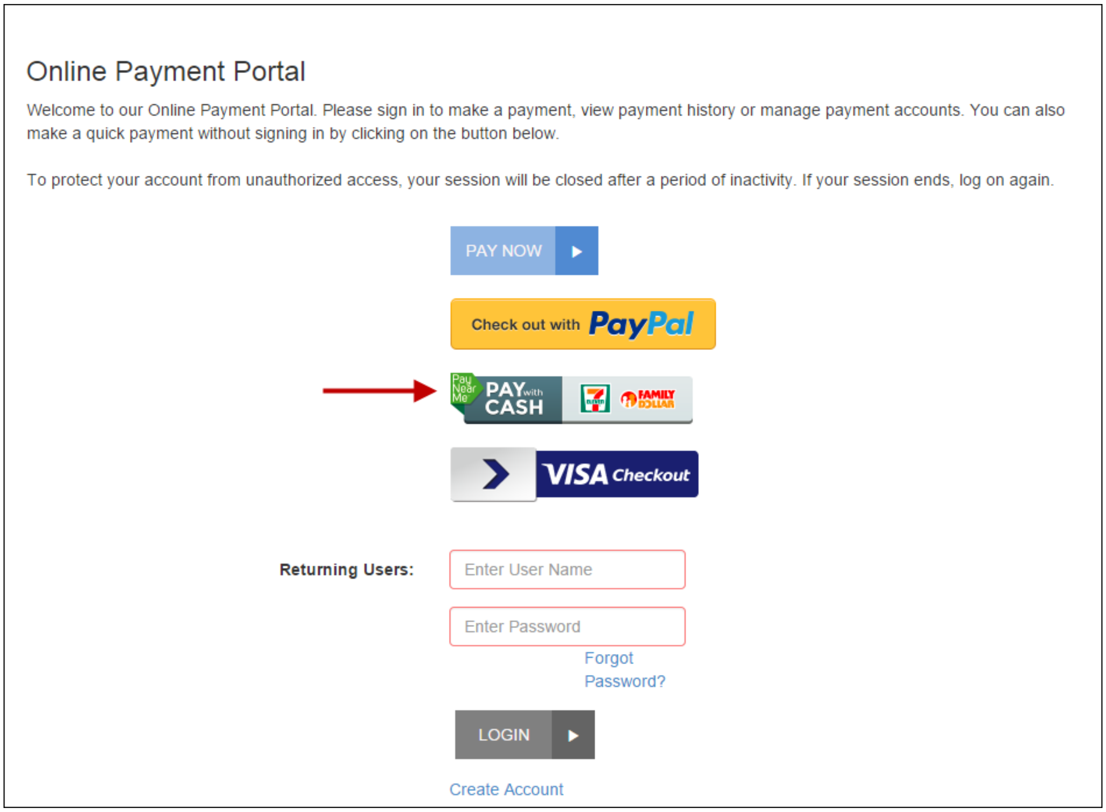

FIGURE 16 - SPE URL PAGE, PAYNEARME INDICATED

2. 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.

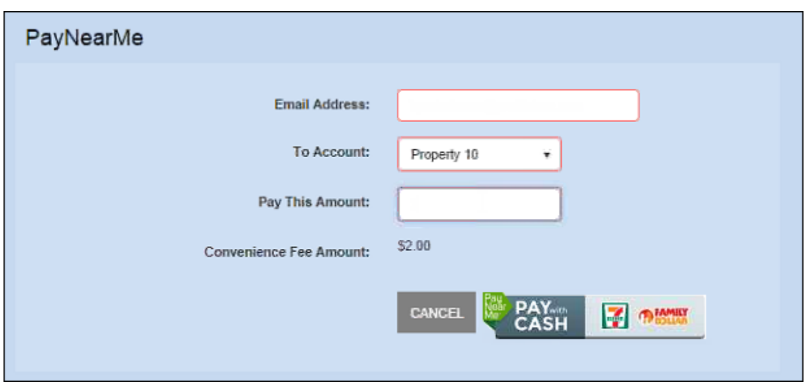

FIGURE 17 - PAYNEARME PAGE

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

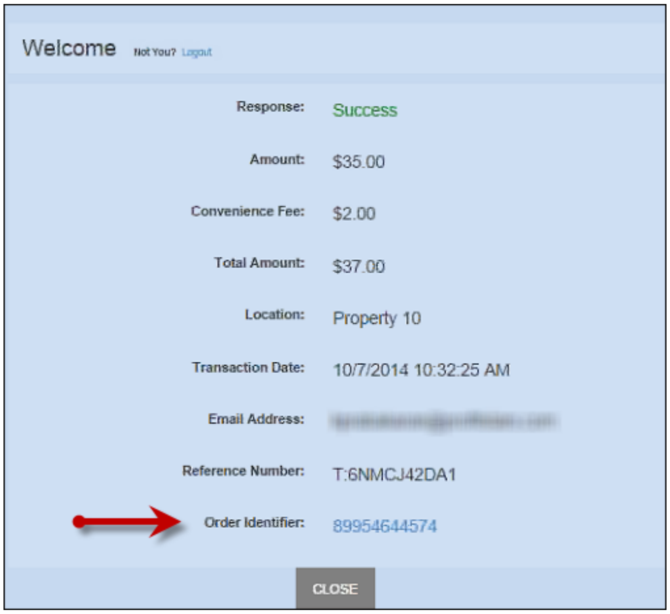

FIGURE 18 - ORDER IDENTIFIER OPTION

4. 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.

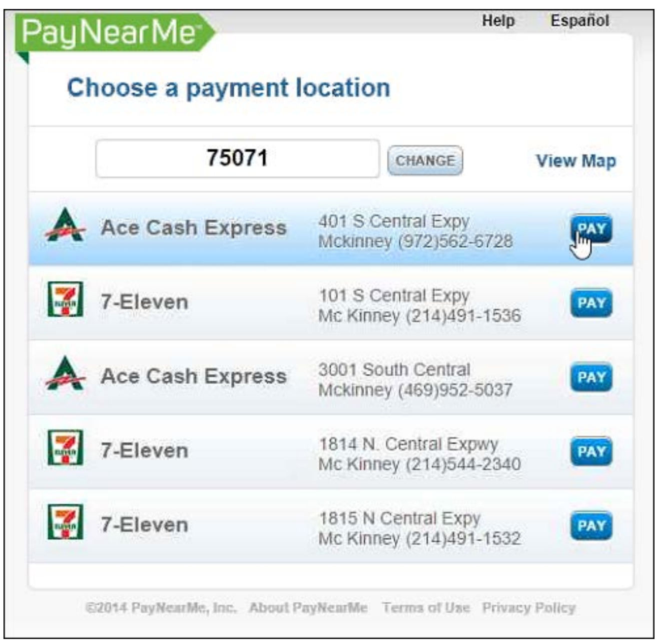

FIGURE 19 - PAYNEARME PAYMENT LOCATIONS

5. 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.

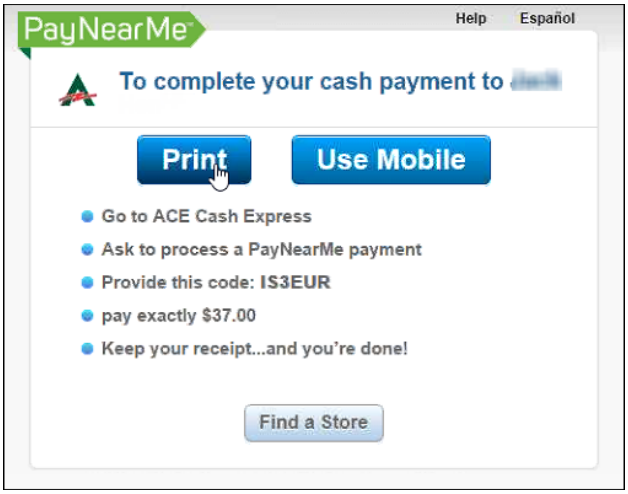

FIGURE 20 - PRINT OR USE MOBILE FOR PAYSLIP

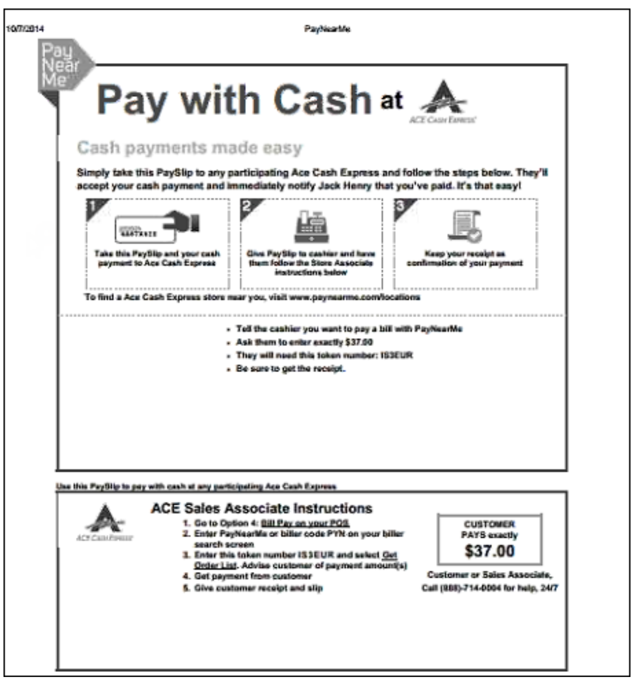

FIGURE 21 - PRINTABLE PAYSLIP

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.

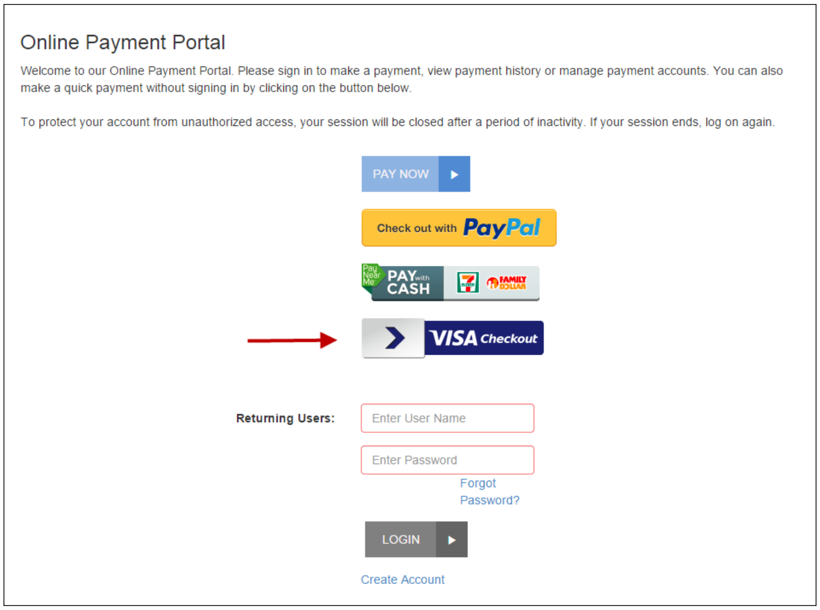

FIGURE 22 - VISA CHECKOUT BUTTON

2. 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**.

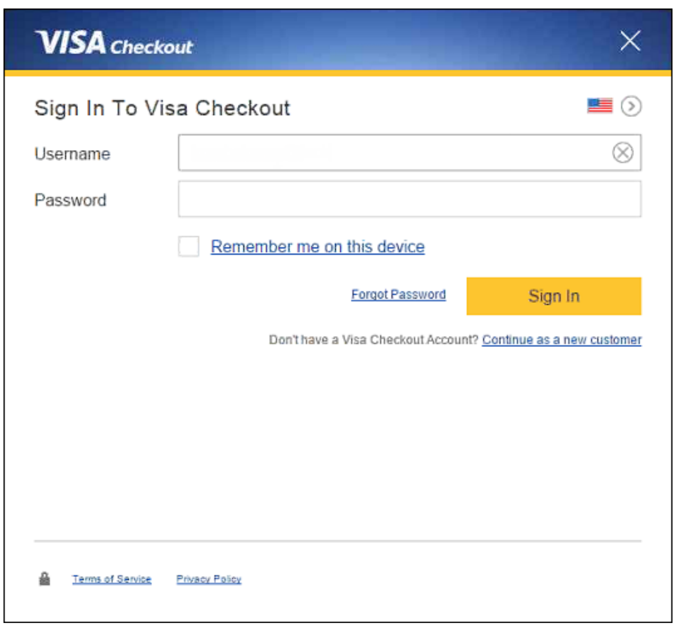

FIGURE 23 - VISA CHECKOUT LIGHTBOX, SIGN IN

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

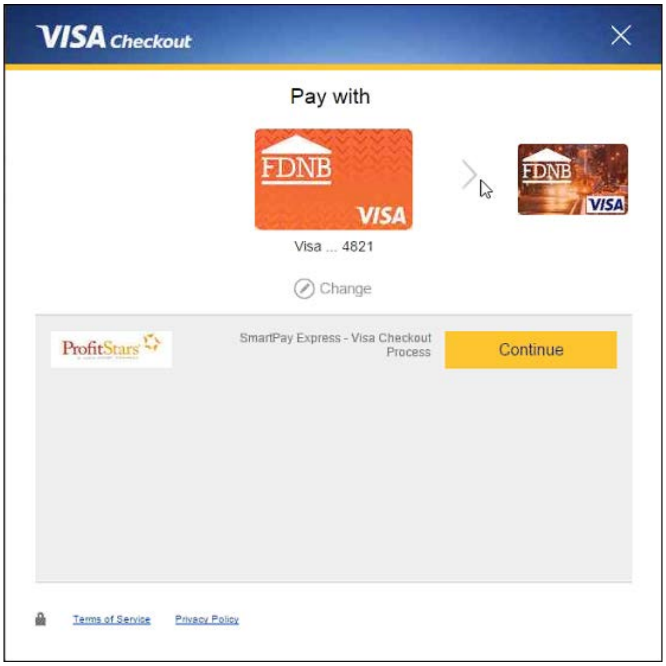

FIGURE 24 - VISA CHECKOUT LIGHTBOX, PAYMENT SELECTION

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.

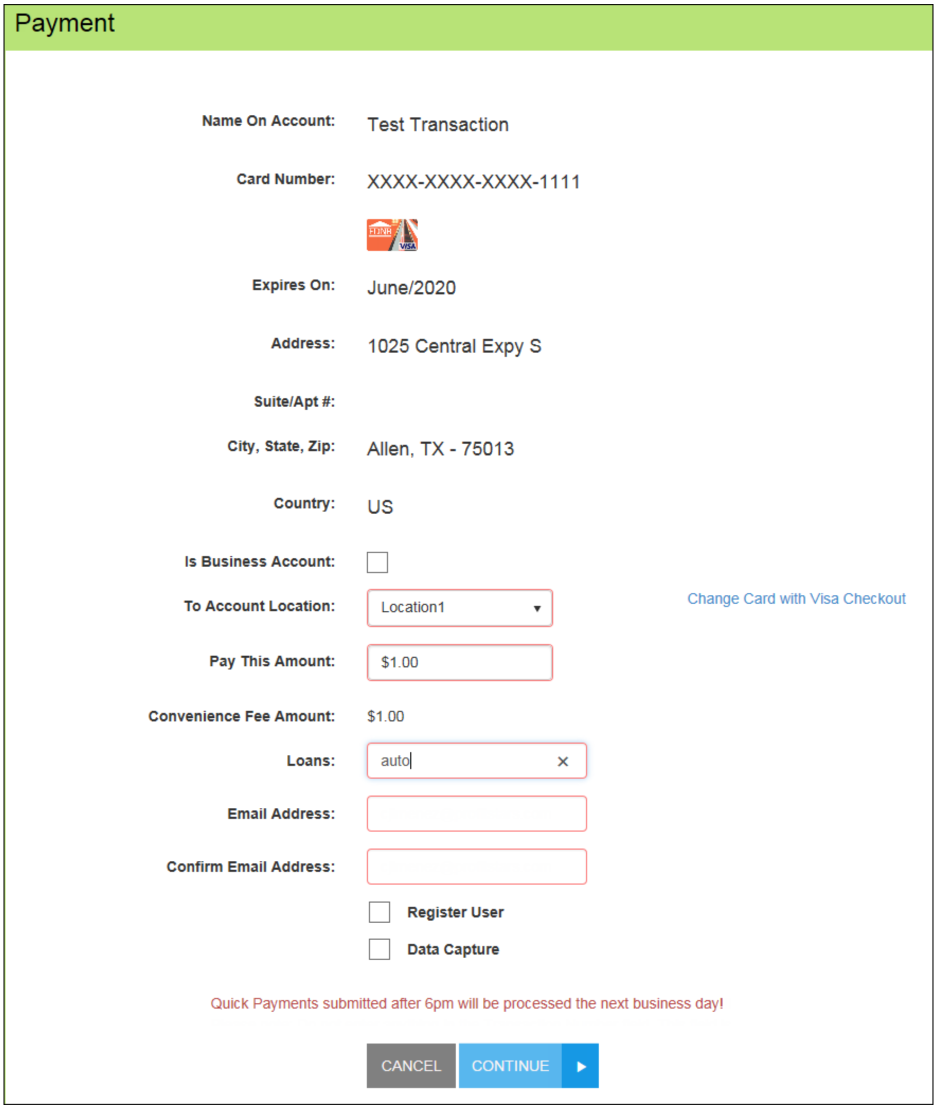

FIGURE 25 - ENTERING REQUIRED INFORMATION

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.

FIGURE 26 - OPTIONS TO CHANGE CREDIT CARDS WITH VISA CHECKOUT

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

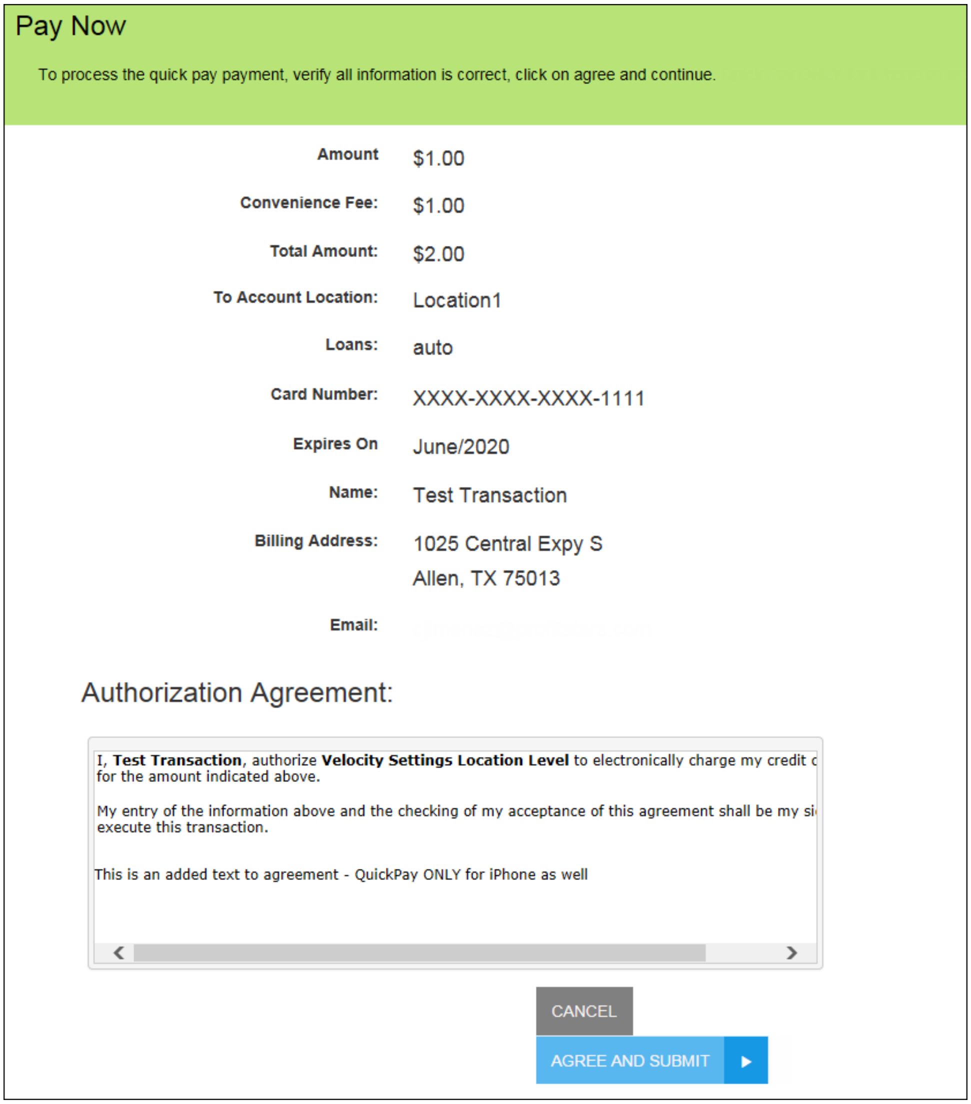

FIGURE 27 - AGREE AND SUBMIT

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.

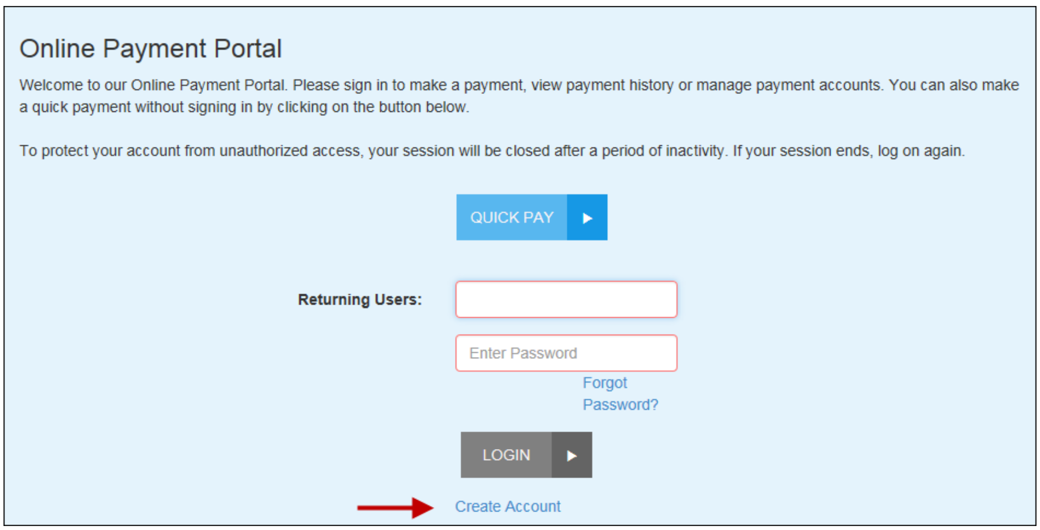

FIGURE 28 - CREATE ACCOUNT OPTION

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**.

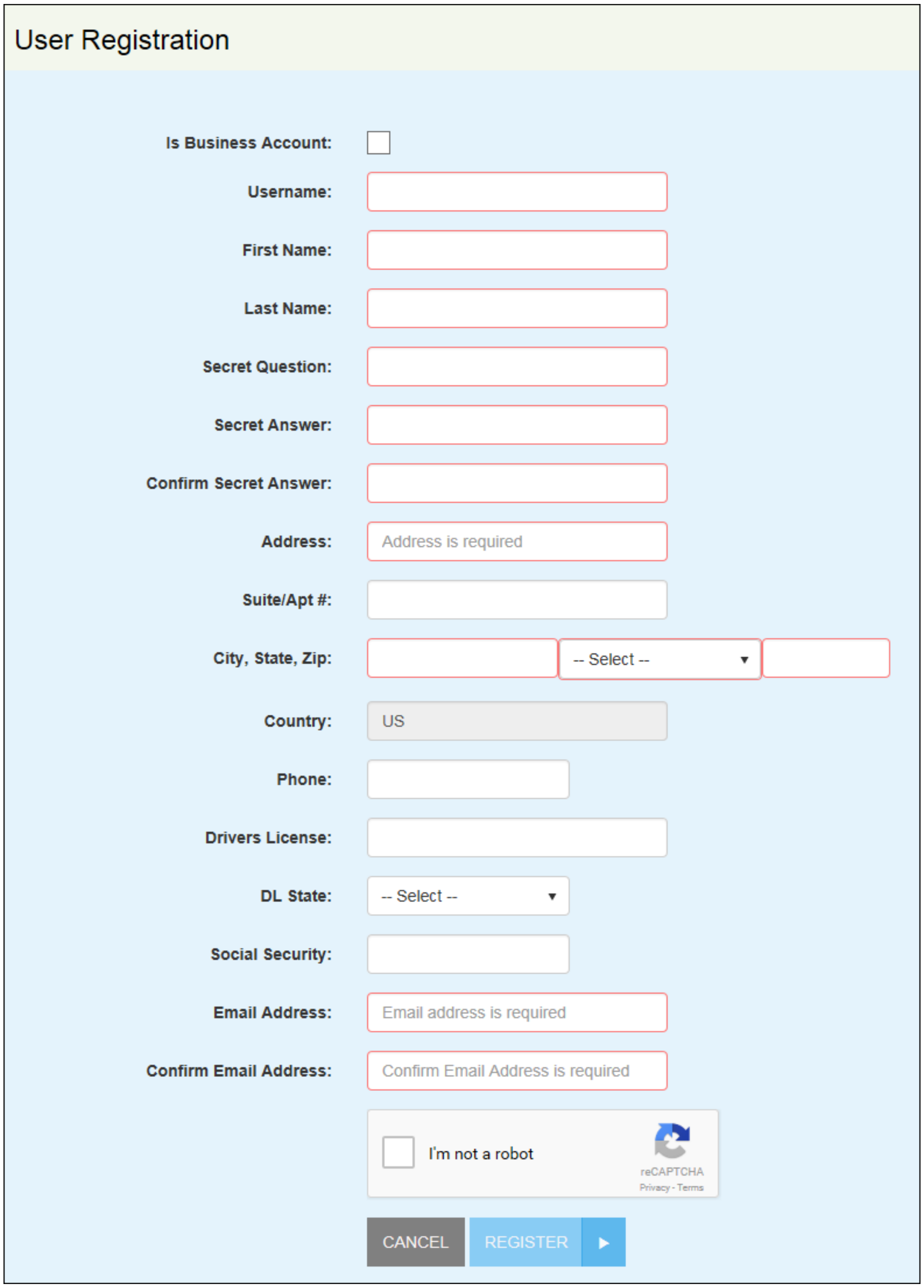

FIGURE 29 - USER REGISTRATION PAGE

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.

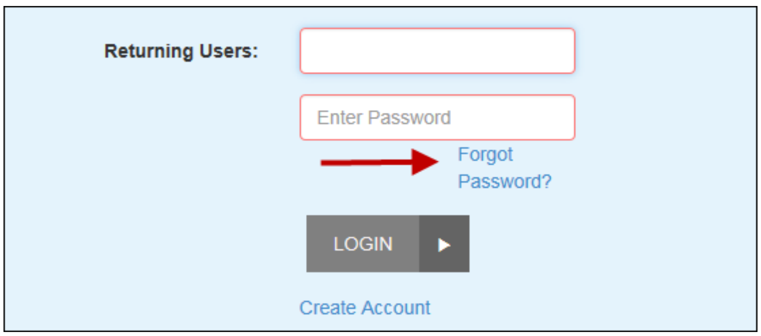

FIGURE 30 – FORGOT PASSWORD? LINK

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**.

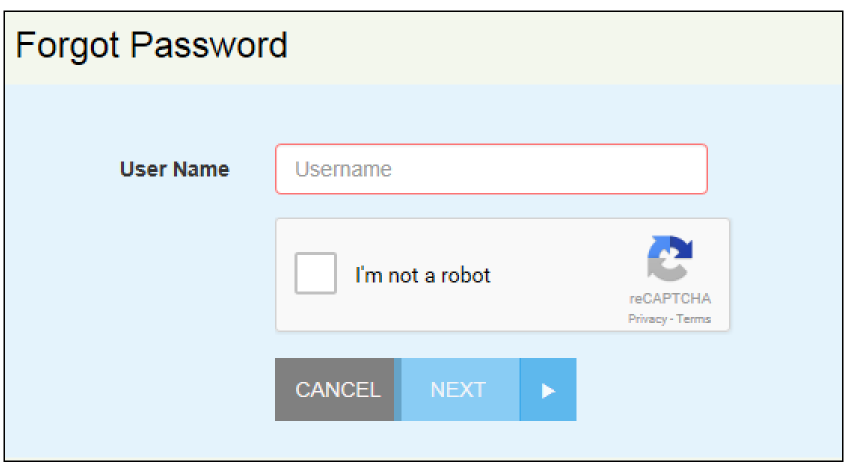

FIGURE 31 – USER NAME/PASSWORD RETRIEVAL PAGE

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

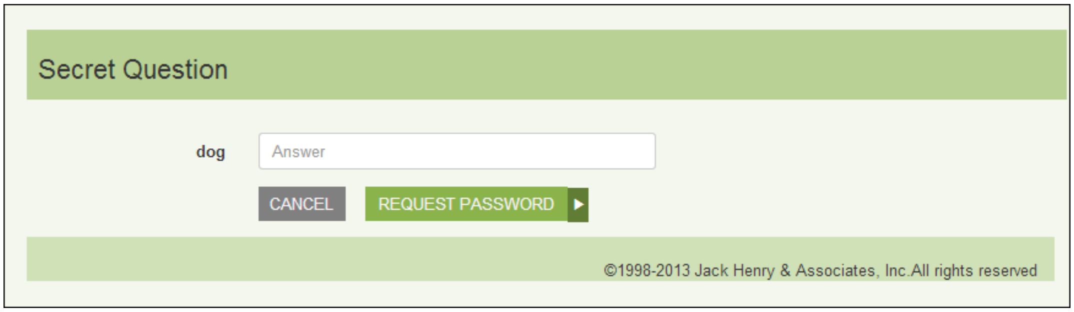

FIGURE 32 - SECRET QUESTION PROMPT

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

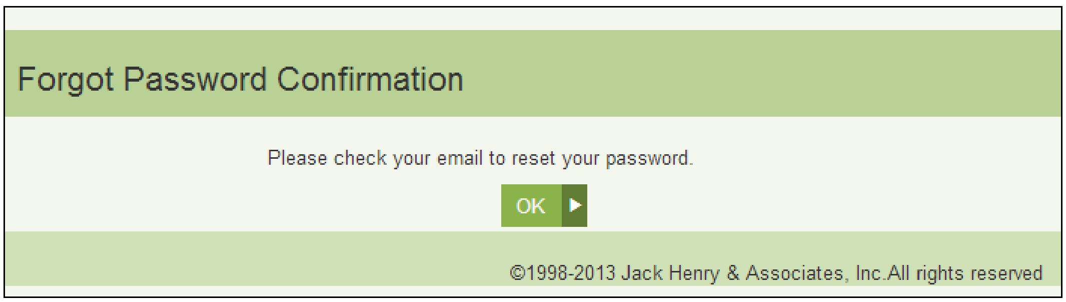

FIGURE 33 - NEW TEMPORARY PASSWORD SENT

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**.

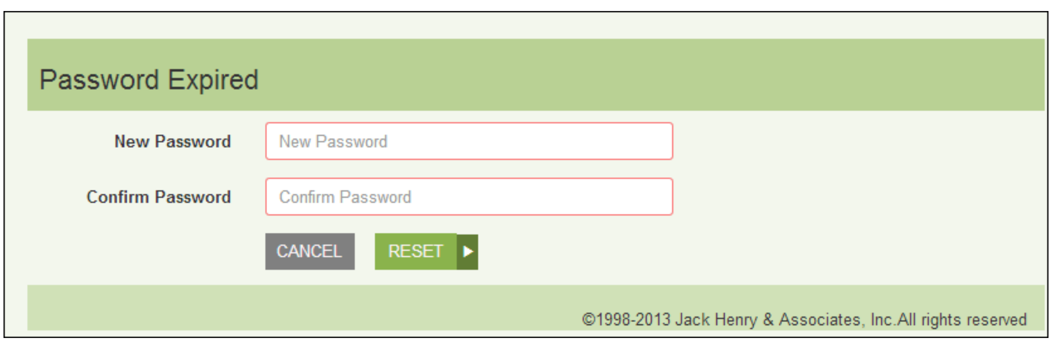

FIGURE 34 - PASSWORD EXPIRED PAGE WITH RESET OPTION

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

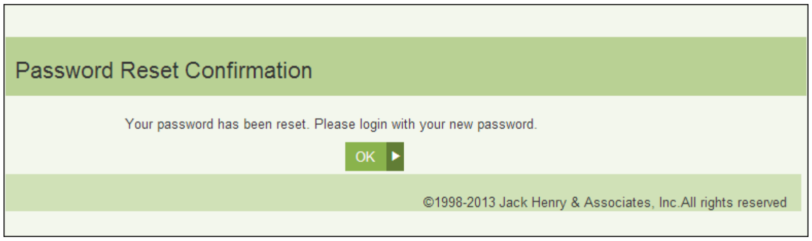

FIGURE 35 - PASSWORD RESET CONFIRMATION

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**.

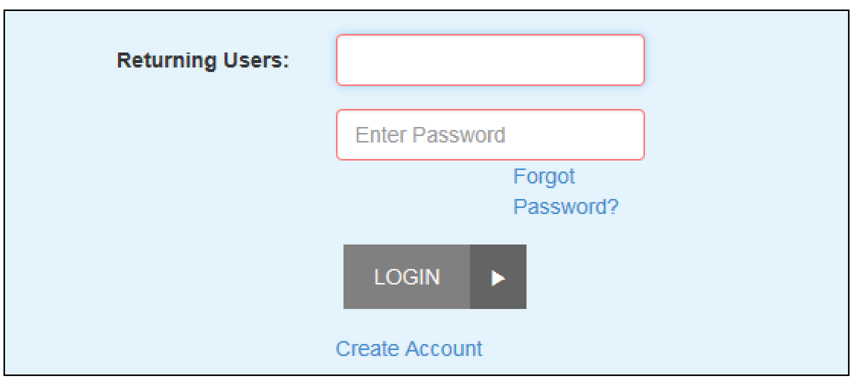

FIGURE 36 - LOGIN

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

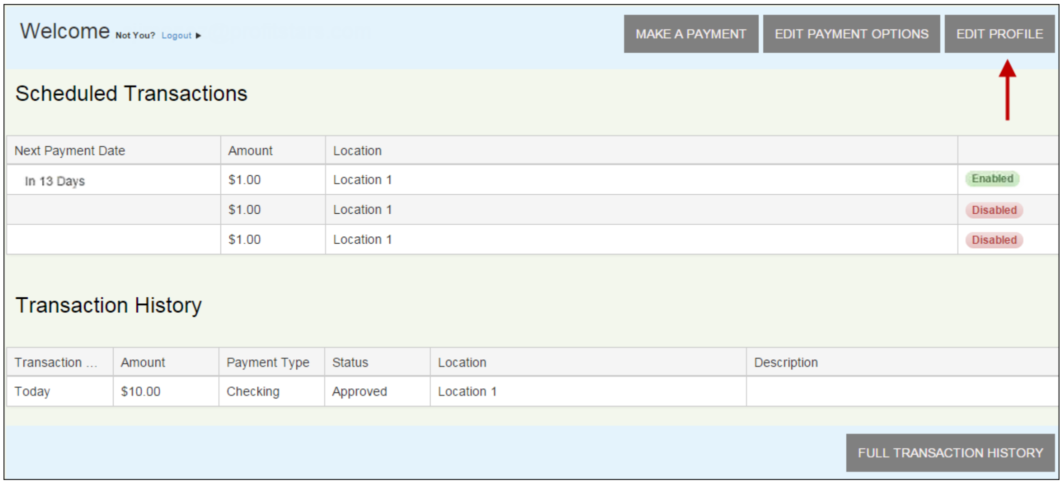

FIGURE 37 - EDIT PROFILE OPTION

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

- Select whether this is an **Individual** account or **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.

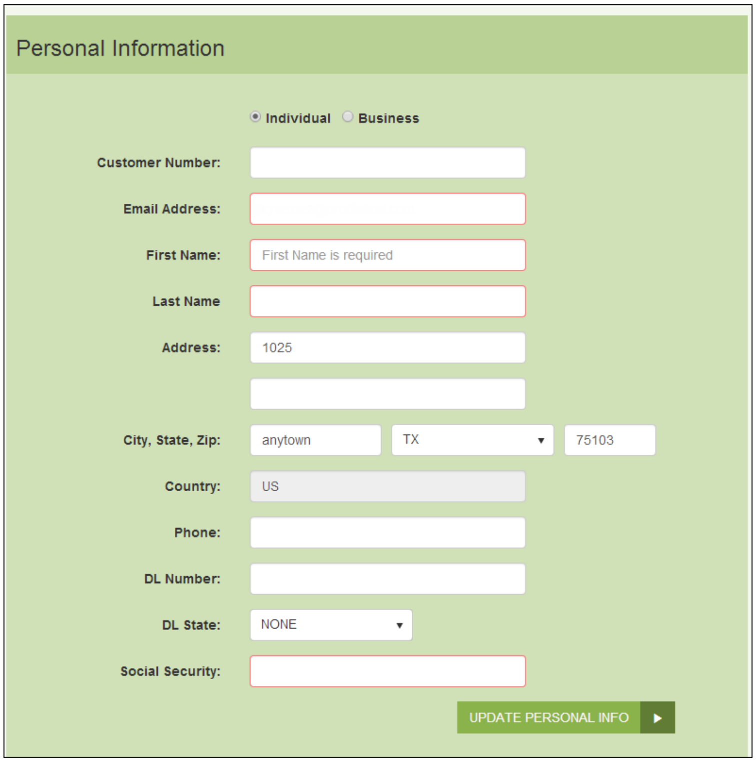

FIGURE 38 - PERSONAL INFORMATION FIELDS, EDITING A PROFILE

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.

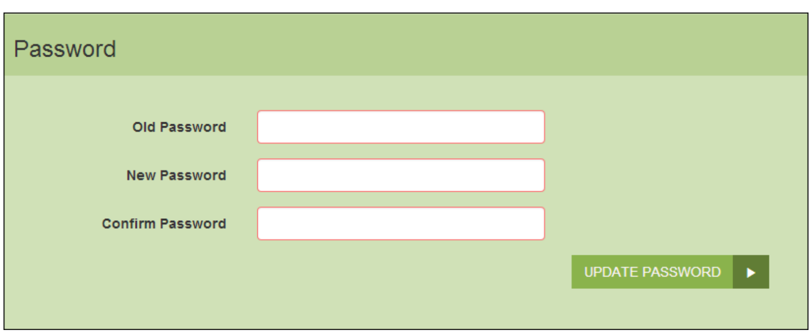

FIGURE 39 - PASSWORD INFORMATION

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.

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.

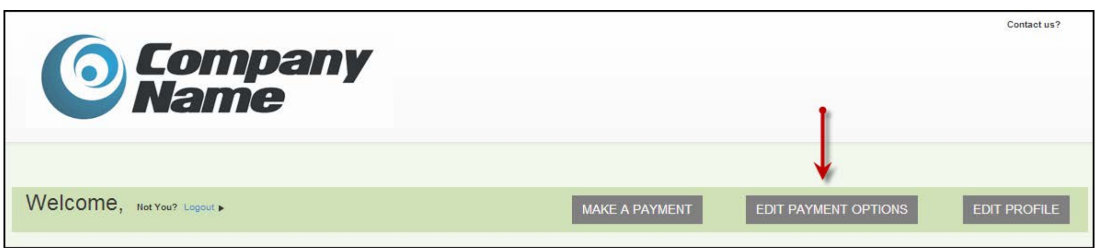

FIGURE 41 - EDIT PAYMENT OPTIONS

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*.

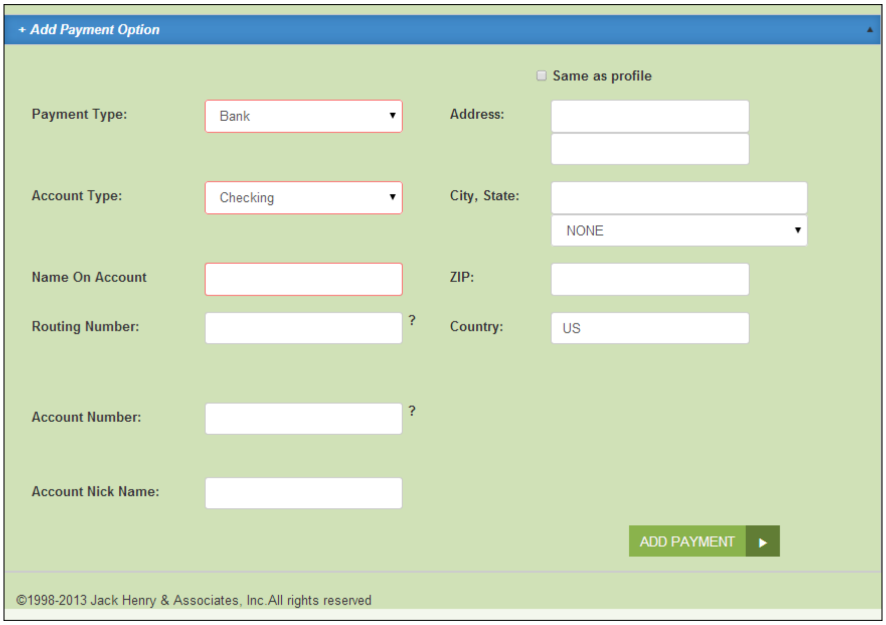

FIGURE 42 - ADDING A PAYMENT OPTION

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.

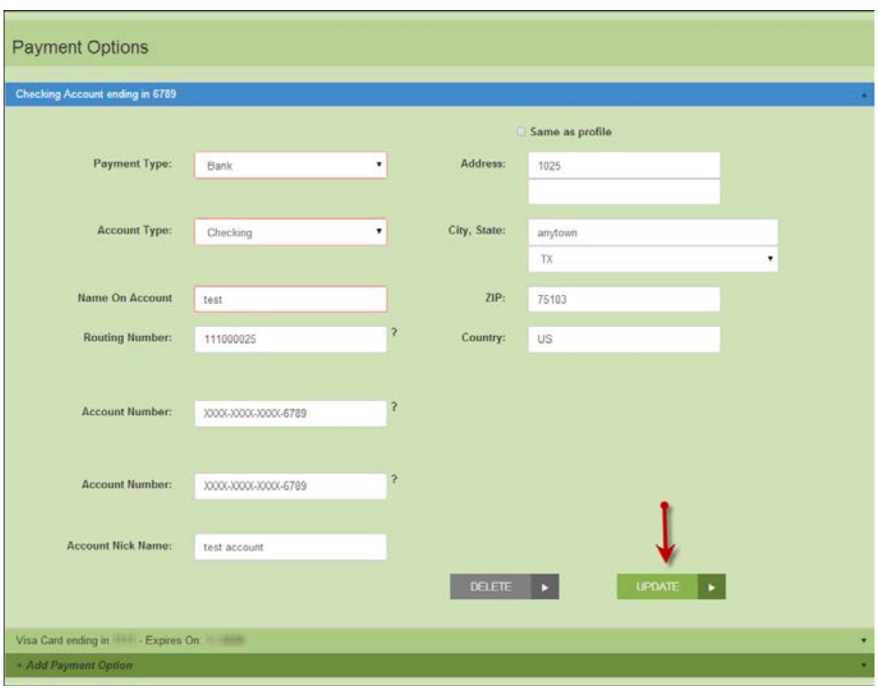

FIGURE 43 - UPDATE OPTION

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.

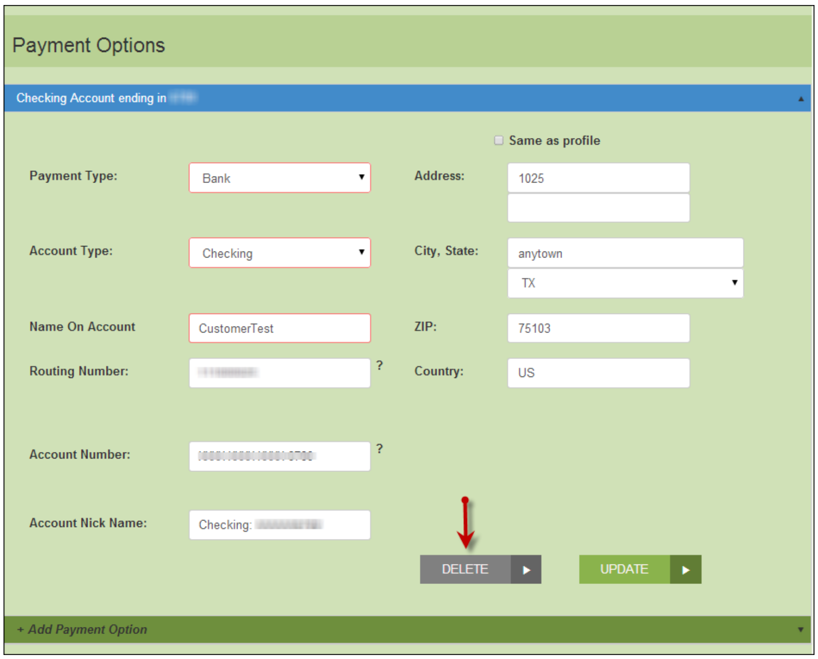

FIGURE 44 - DELETING A PAYMENT OPTION

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.

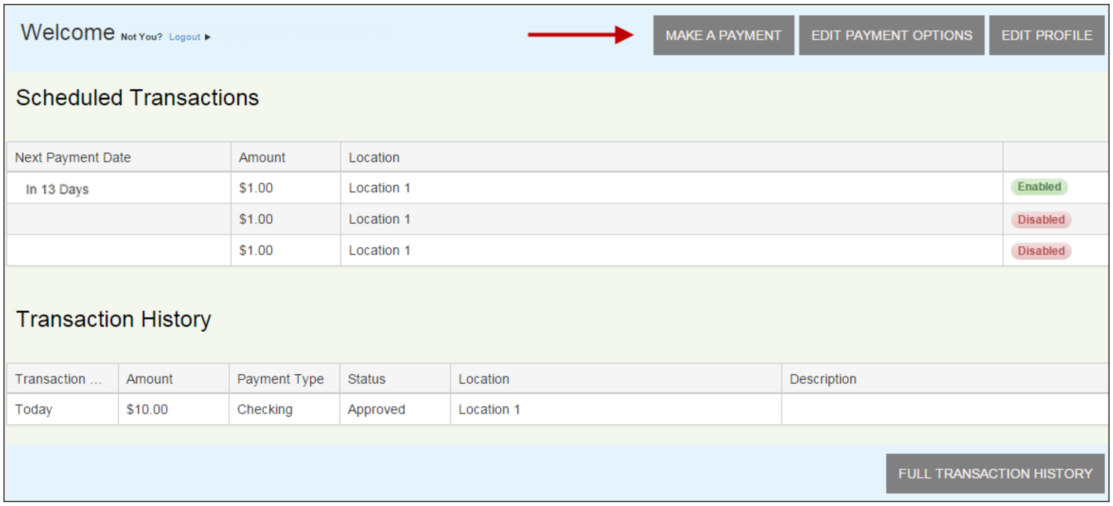

FIGURE 45 - MAKE A PAYMENT OPTION

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

   - **Pay This Amount** – Enter the amount to be paid as a numerical value with two decimal places. For example, XX.XX.
   - **Location** – Select where the funds 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).

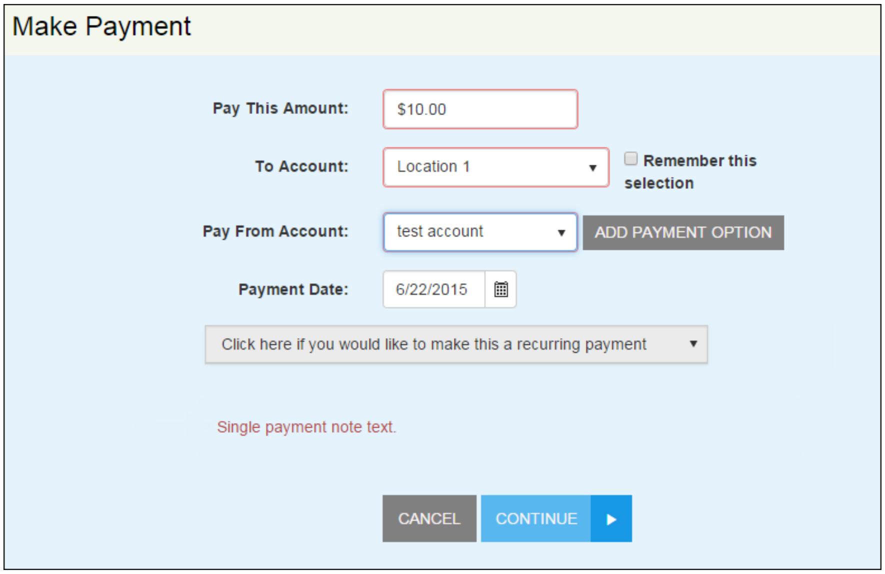

FIGURE 46 - MAKING A SINGLE PAYMENT

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.

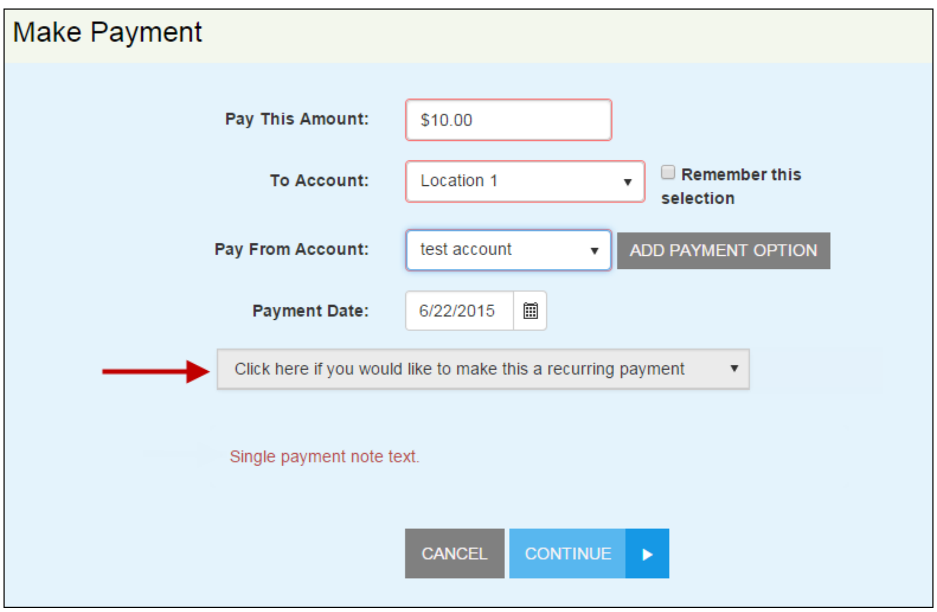

FIGURE 47 - MAKE RECURRING OPTION

   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.

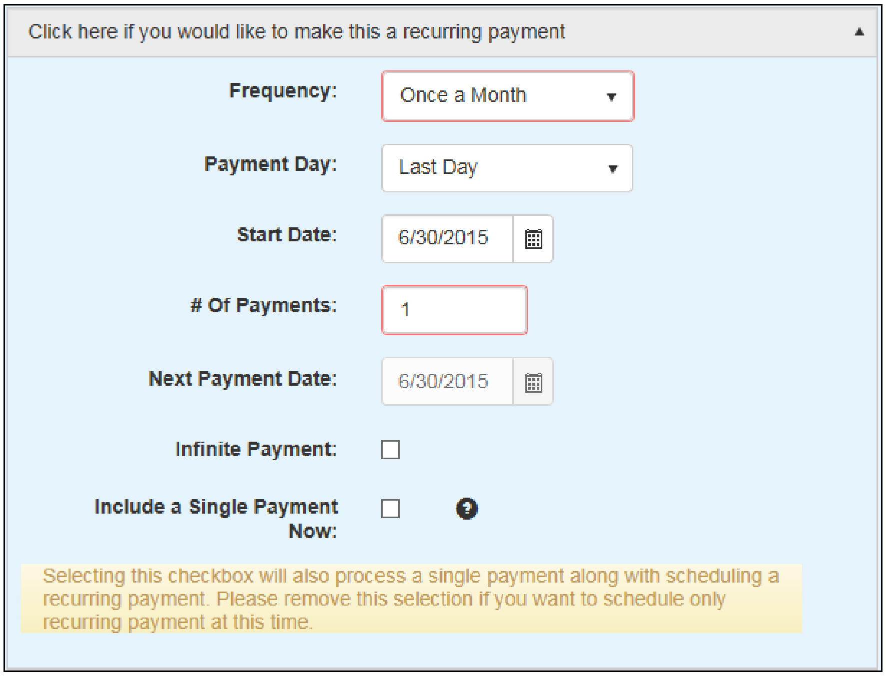

FIGURE 48 - MAKE RECURRING PAYMENT OPTIONS

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.

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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**.

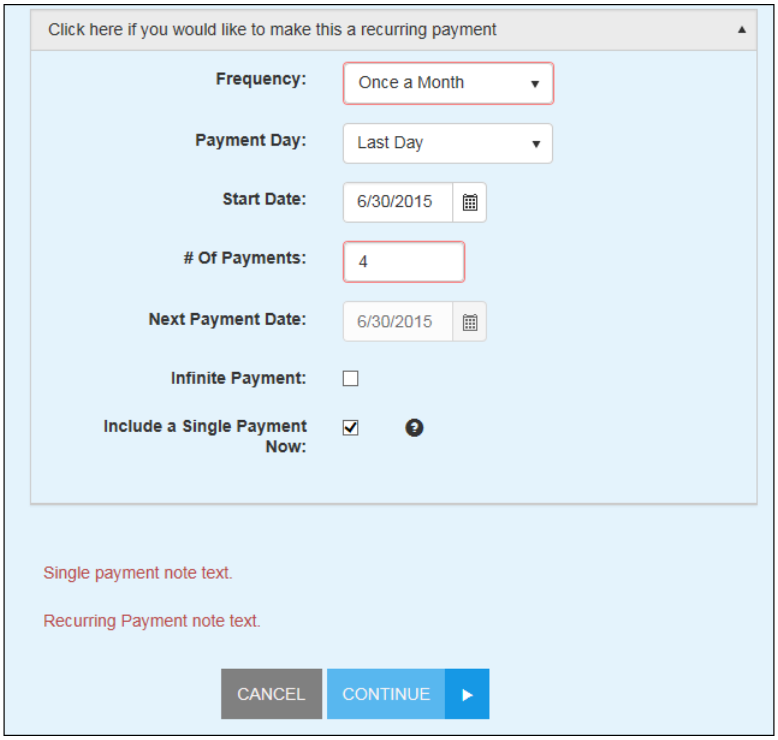


FIGURE 49 - PAY OPTION

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

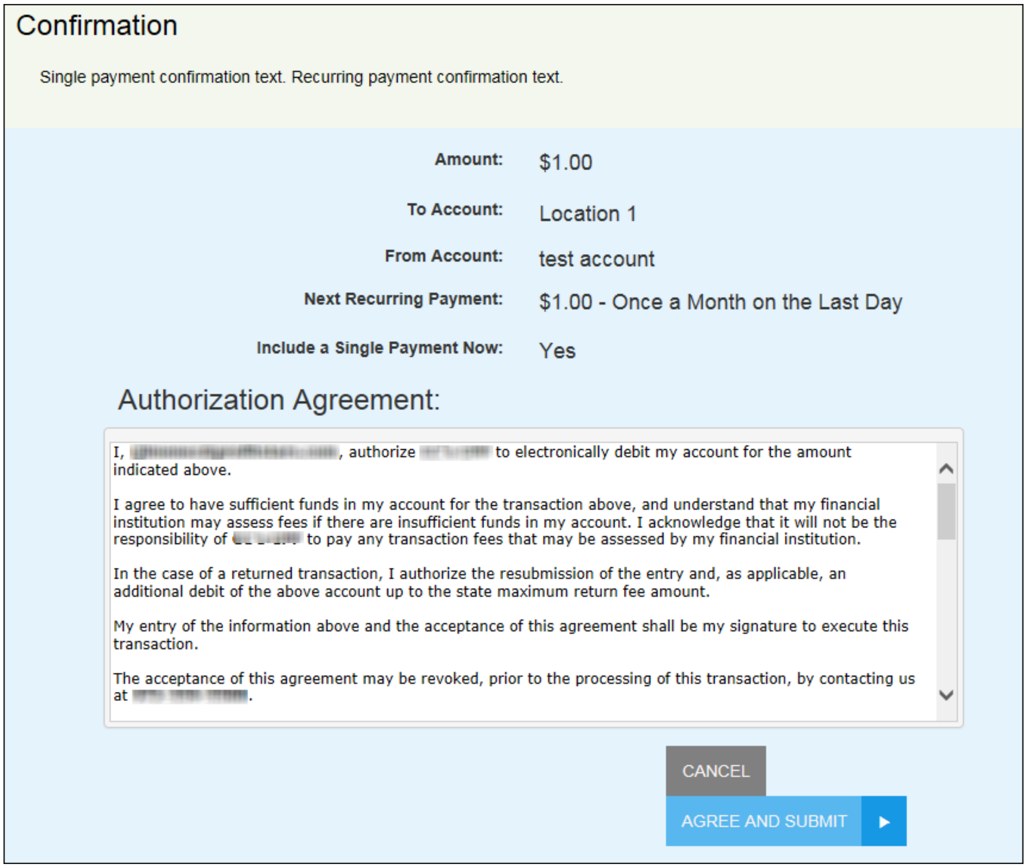
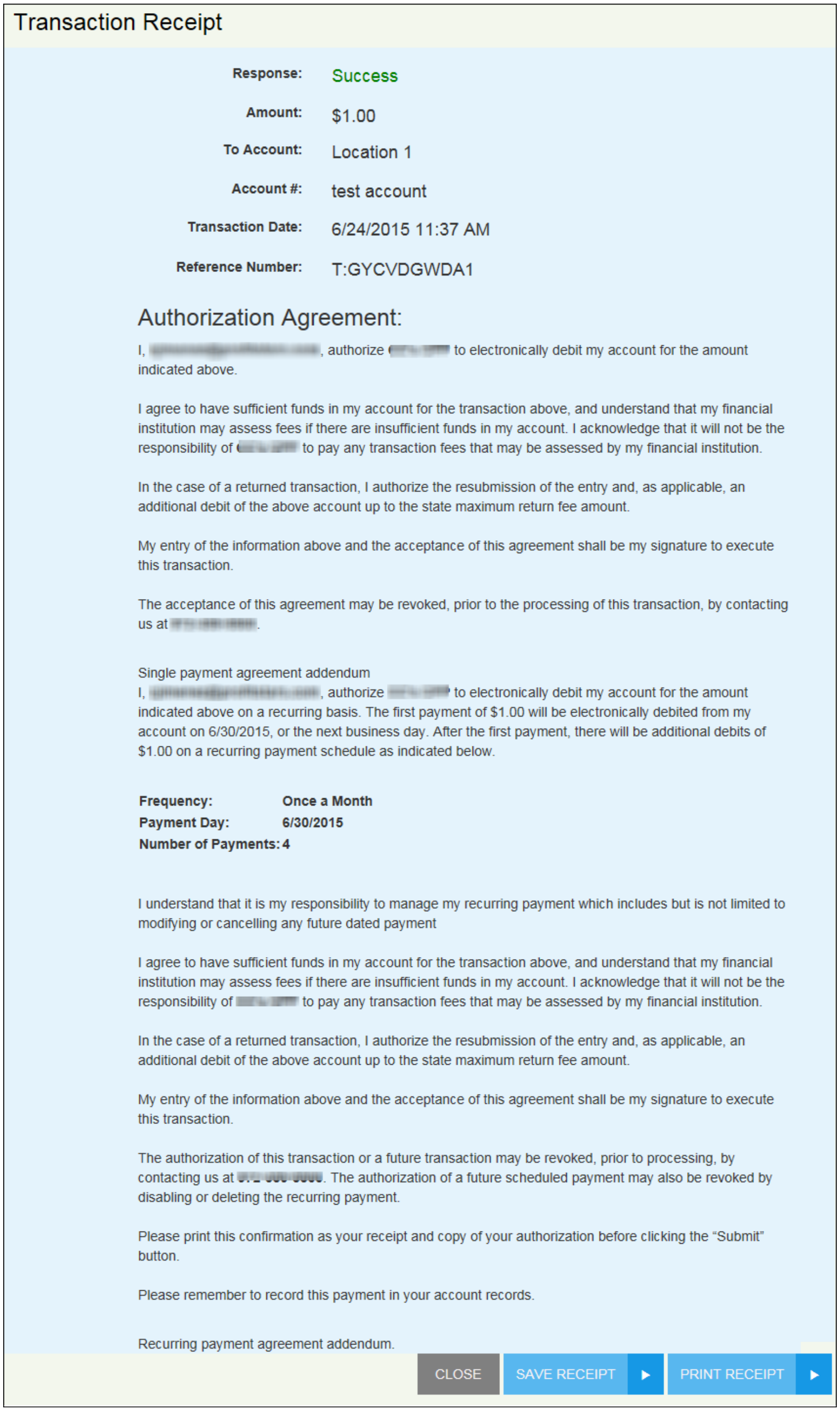


FIGURE 50 - CONFIRMATION PAGE

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



Transaction Receipt

Response:	Success
Amount:	$1.00
To Account:	Location 1
Account #:	test account
Transaction Date:	6/24/2015 11:37 AM
Reference Number:	T:GYCVDGWDA1

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.

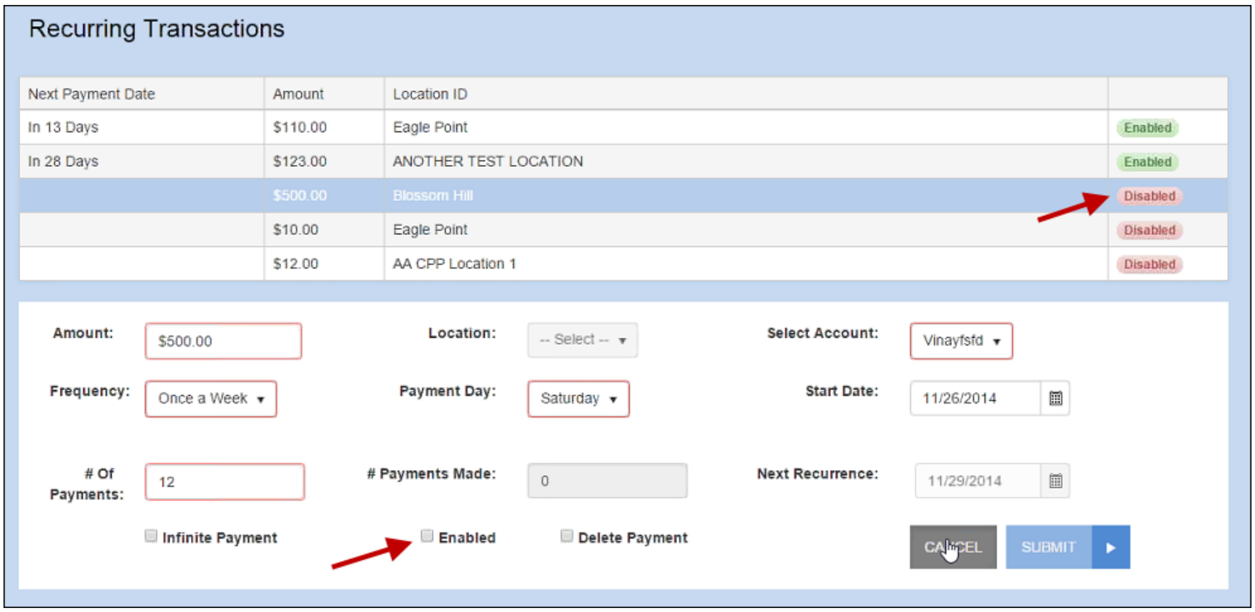


FIGURE 52 - ENABLE/DISABLE RECURRING PAYMENT

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.

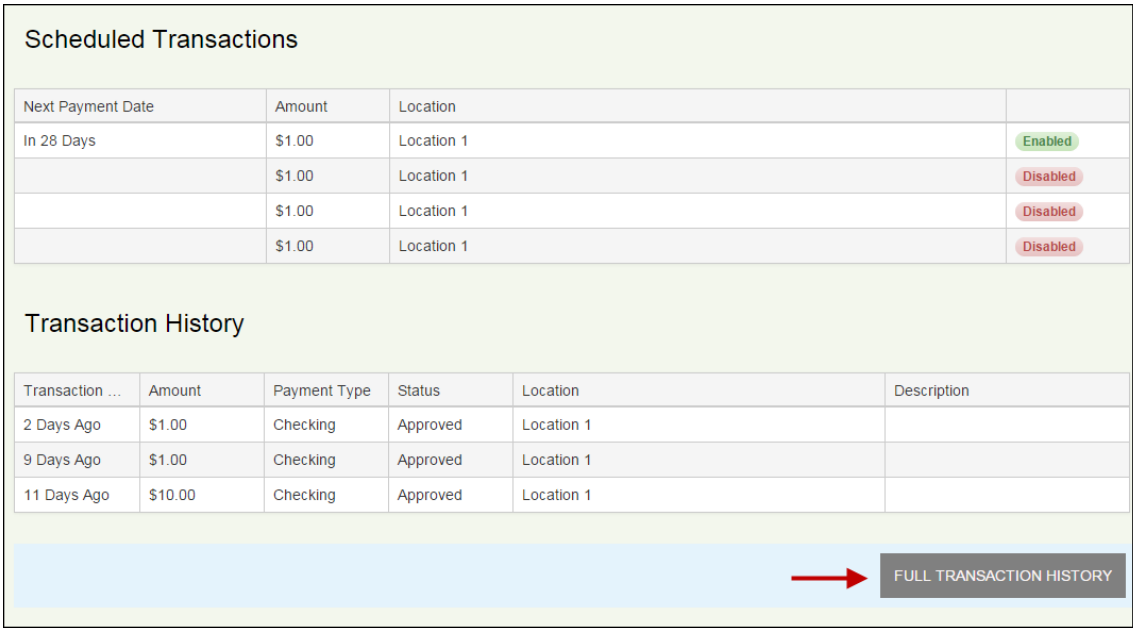


FIGURE 53 - FULL TRANSACTION HISTORY OPTION

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

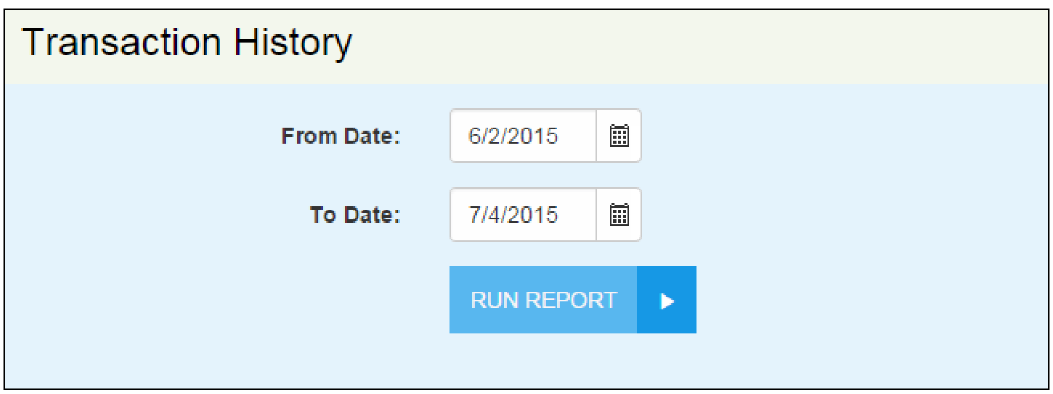
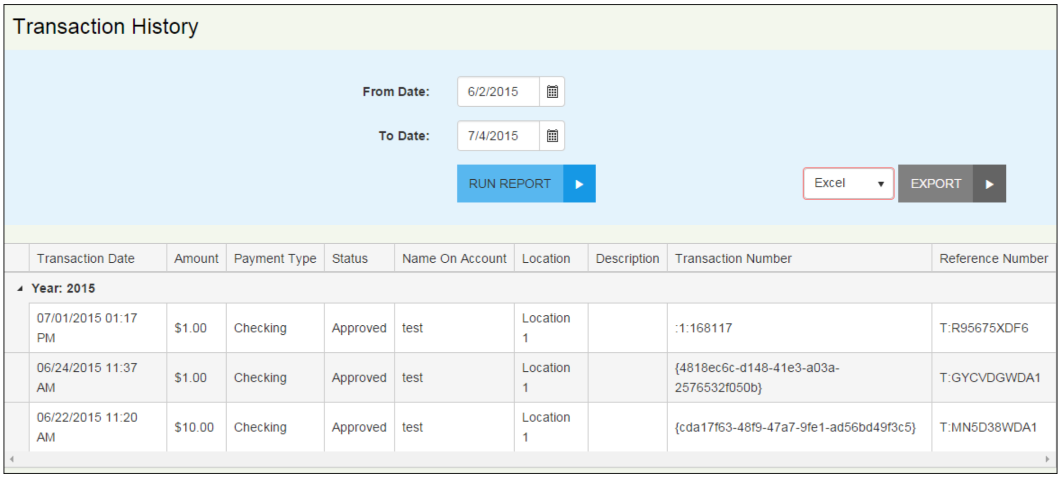


FIGURE 54 - TRANSACTION HISTORY PAGE



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**.

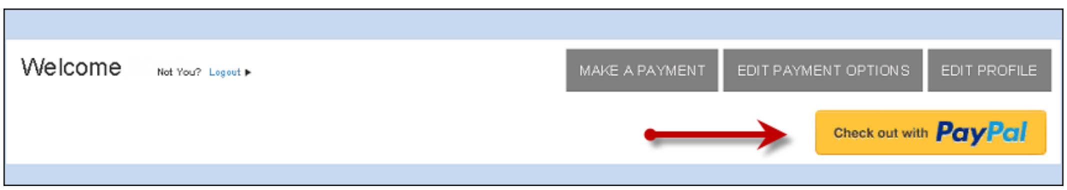


FIGURE 55 - REGISTERED USER, PAYPAL OPTION

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**.

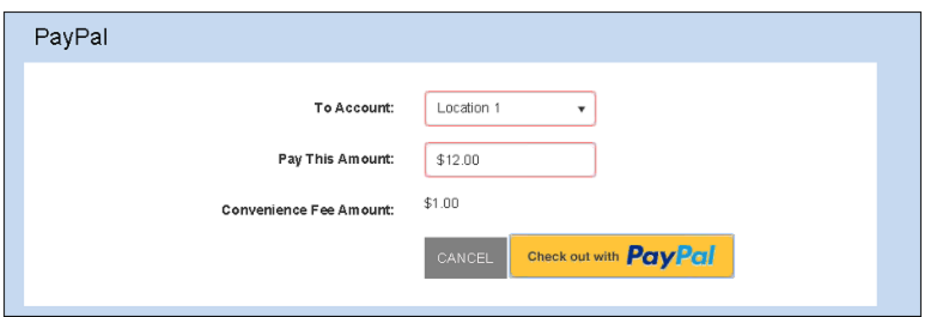


FIGURE 56 - PAYPAL PAGE

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

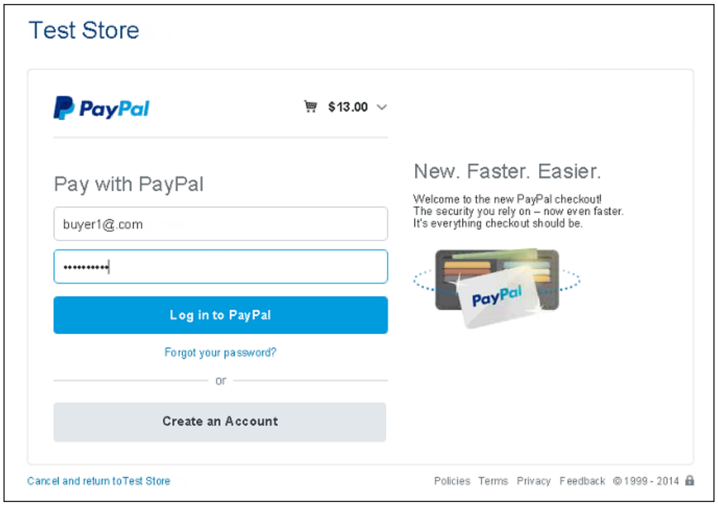


FIGURE 57 - PAYPAL LOGIN PAGE

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

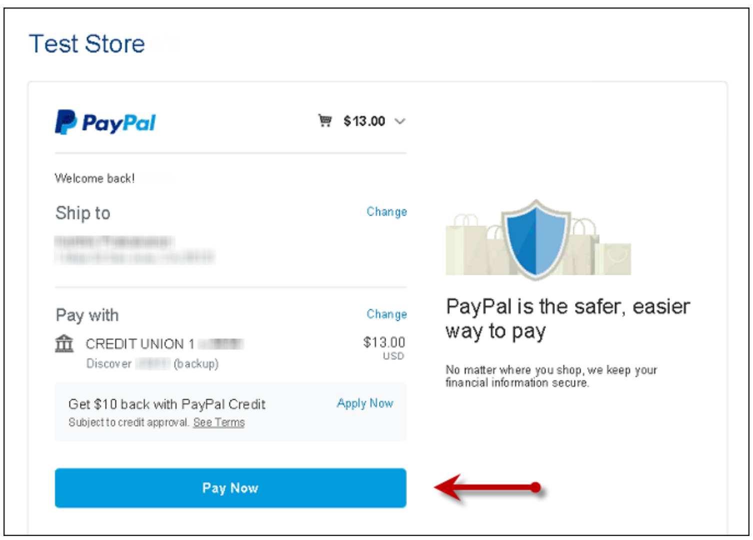


FIGURE 58 - PAY NOW OPTION

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.

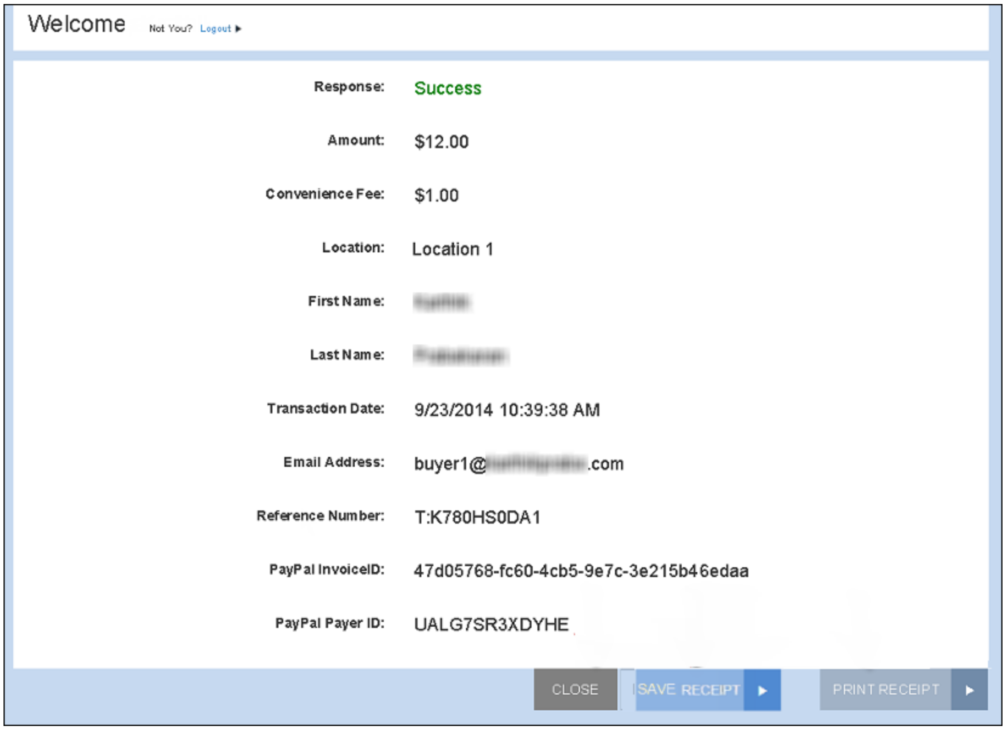


FIGURE 59 - SUCCESS RESPONSE FOR SUBMITTED TRANSACTION

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.

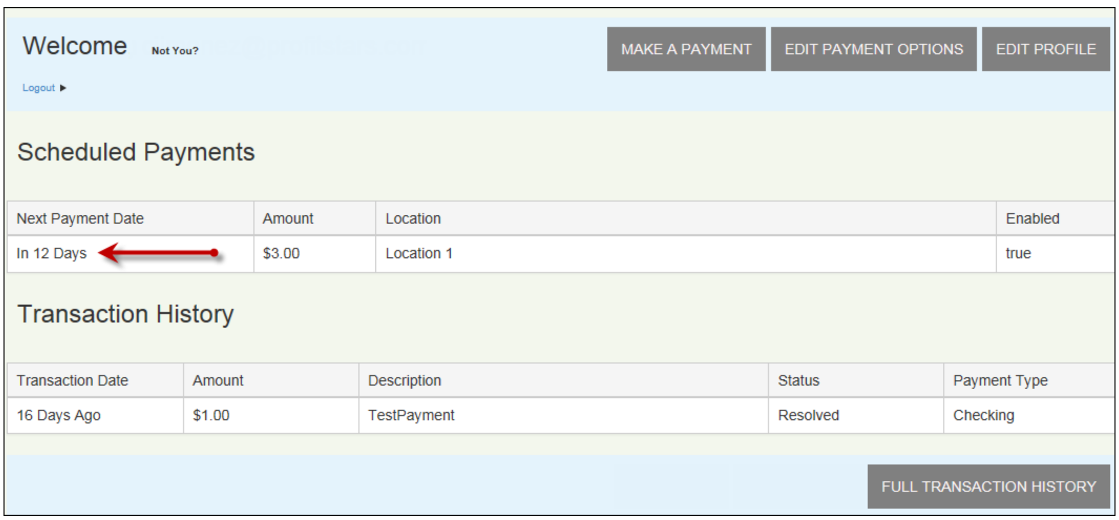


FIGURE 60 - SCHEDULED PAYMENT

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.

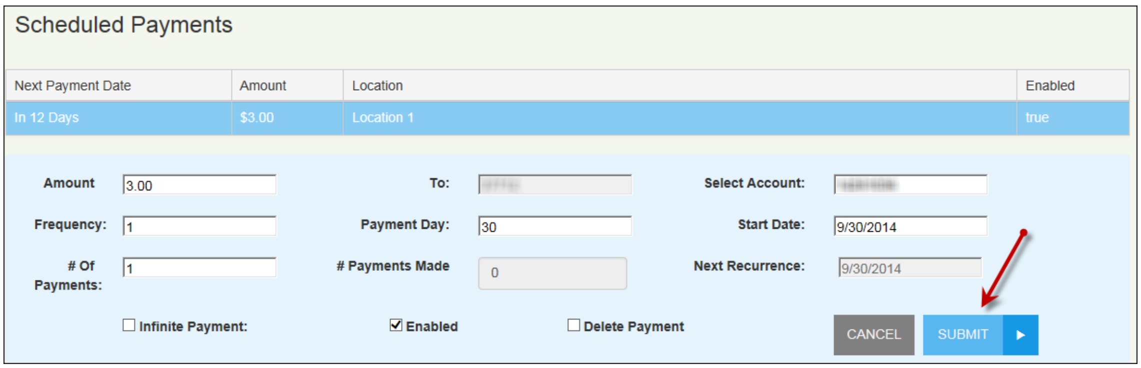


FIGURE 61 - EDITING A SCHEDULED PAYMENT

Creating a Transaction History Report

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

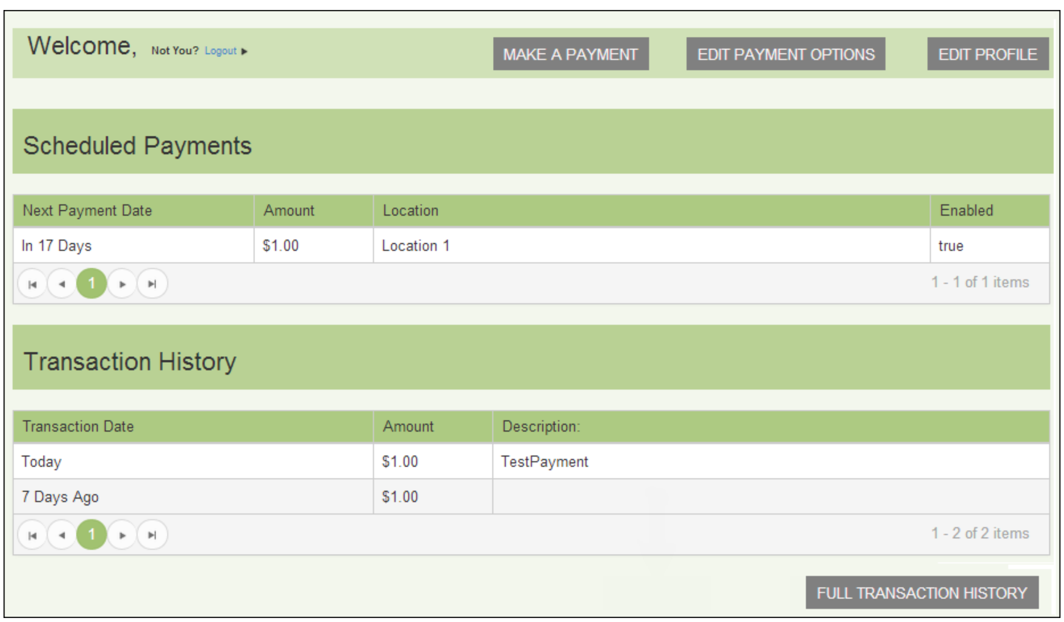
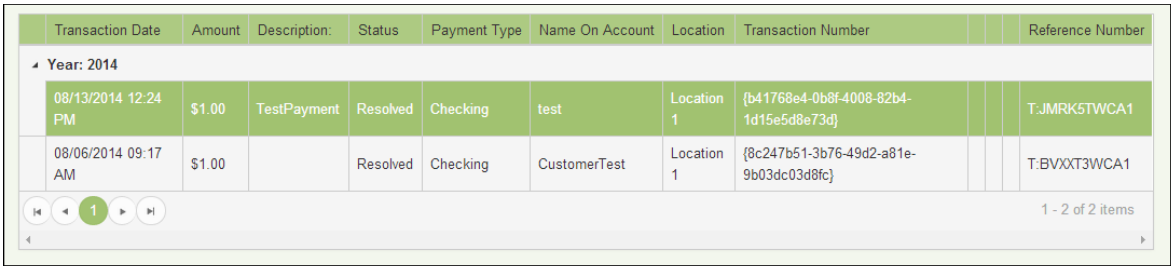


FIGURE 62 – FULL TRANSACTION HISTORY OPTION

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.

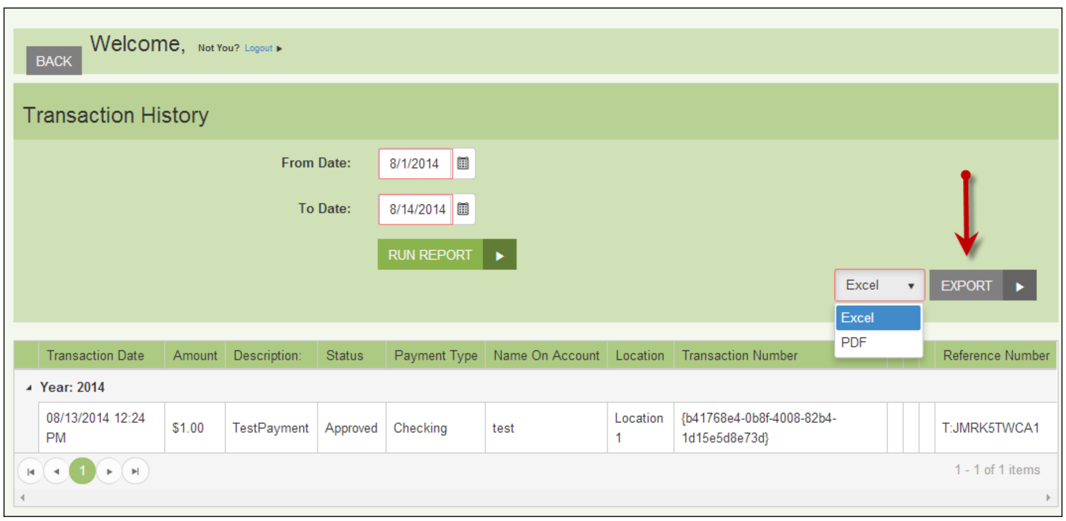


Transaction Date	Amount	Description:	Status	Payment Type	Name On Account	Location	Transaction Number	Reference Number
Year: 2014								
08/13/2014 12:24 PM	$1.00	TestPayment	Resolved	Checking	test	Location 1	{b41768e4-0b8f-4008-82b4-1d15e5d8e73d}	T:JMRK5TWCA1
08/06/2014 09:17 AM	$1.00		Resolved	Checking	CustomerTest	Location 1	{8c247b51-3b76-49d2-a81e-9b03dc03d8fc}	T:BVXXT3WCA1

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.



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

FIGURE 64 - EXPORT OPTION