Enterprise Payment Solutions

JHA EPS SmartPay Business℠

May 2018

An Introduction to SmartPay Business for Merchants

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Contents

Introduction

Enterprise Payment Solutions is proud to present SmartPay Business (SPB), a payments platform designed to make daily tasks and information management easier. SPB includes the following features to promote a better payment experience.

- Streamlined navigation to simplify accessing key areas and provide direct links to frequently visited pages
- Modern design that uses customizable display
- Responsive web design to accommodate a variety of devices, screen sizes, and browsers
- Improved sorting and filtering options to make it easier to manage large-scale data displays
- Intelligent use of common colors to consistently represent repeated action types

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

For information about system requirements for SPB, please see the *SmartPay Business System Requirements* document published on the *Downloads* page of the Partner Portal and on the *For Clients* site.

NOTE: Your screenshots may differ from those pictured throughout this document.

Available Resources

The following resources are available for more information about EPS materials.

- **Documentation** – From the *Downloads* page in the Partner Portal, you can download release notes, documentation (including user handbooks), and supplemental materials. Updates to applications will be documented and provided with each release, as applicable. For documentation inquiries or comments, please contact epspublications@profitstars.com.
- **Education** – Learning classes are available through the Education department. Please contact epseducation@profitstars.com to learn more about working with EPS products and registering for classes.
- **Support** – For specific questions about an application, please contact our Customer Support team at 877-542-2244.

Getting Started: Logging In

Your administrator will provide you with a URL address as a route of accessing the application. Save this URL to your favorites, as it is a route of access into the system. A user name, temporary password, and company name will also be provided so that you may log in to the system. Only the password is case-sensitive.

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

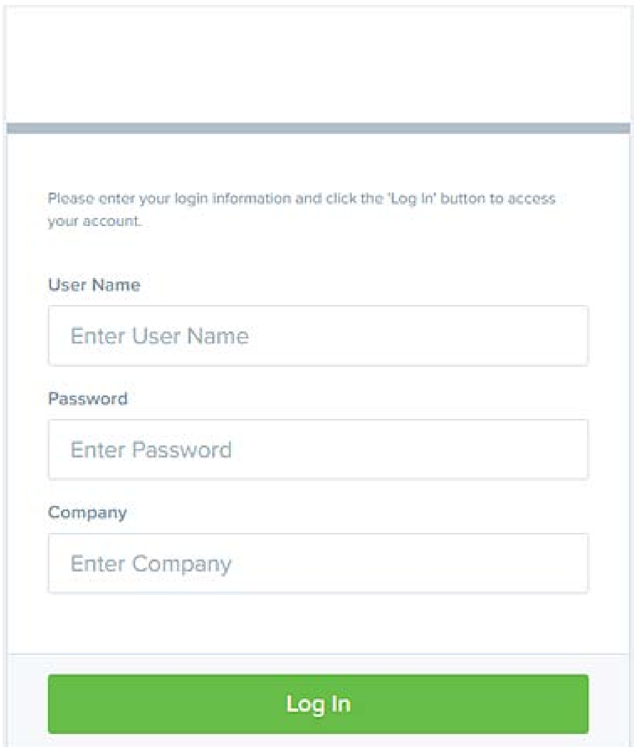

FIGURE 1 - CUSTOMER LOGIN PAGE

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
    - 8-50 characters in length
3. Select **Update Password**.

Password Security

To help protect users' authentication credentials, each user should have his or her own unique set of credentials. It's best to choose hard-to-guess passwords, including a mix of upper- and lowercase letters, numbers, and special characters. FI Admins should take steps to protect passwords. Never write down your password or share it with anyone. Don't store passwords where they might be found.

Passwords are reset every 90 days, and you cannot reuse any of the previous four passwords. If you suspect that your password has been compromised, change it immediately. Five unsuccessful login attempts will cause a user account to be temporarily locked. To unlock an account, see the "Unlocking a Customer/Member User" section.

Creating a Secret Question

As a user, you may have an email address associated with your profile where a new temporary password can be sent if you forget your password. If you do not have an email set up, your Admin user can update your user profile to add one. With the associated email address, you will be able to make changes to your password as long as you are not locked out.

A secret question will need to be set up as a security measure before a new password can be created.

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

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

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

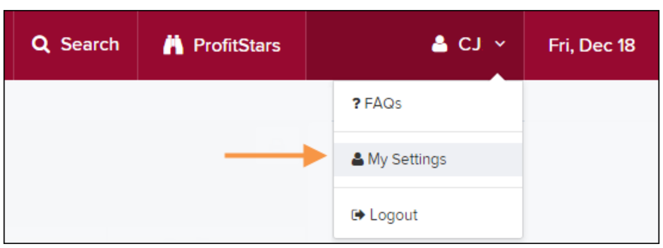

FIGURE 2 - MY SETTINGS

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 fields in the *Change Password*, *Secret Question*, and/or *Authorized Caller* sections, as needed.
3. Select **Update** when finished (as pictured below).

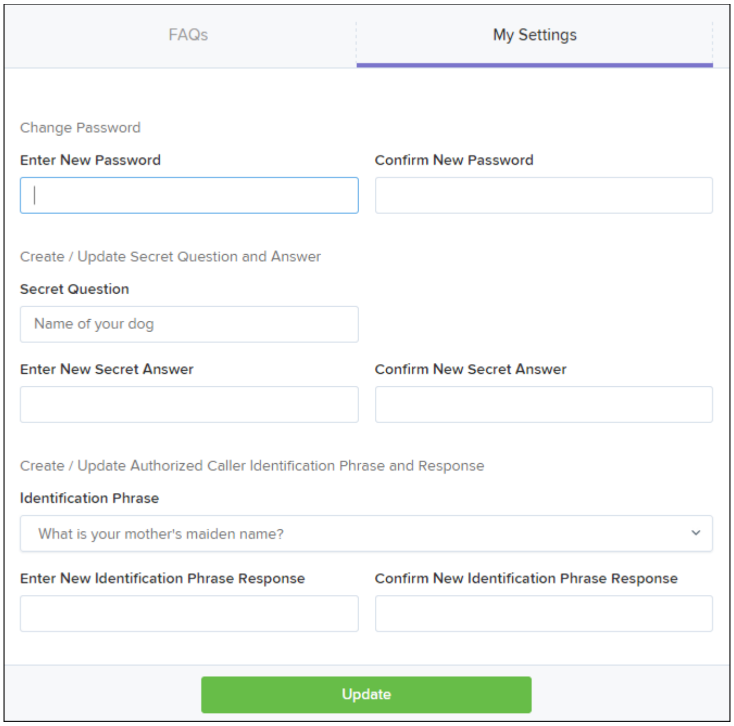

FIGURE 3 - MY SETTINGS PAGE

4. Enter an answer in the **Enter New Secret Answer** field and again in the **Confirm New Secret Answer** field. From this page, you can also make changes to your password if needed.
5. Select **Update** when finished.

Choosing an Identification Phrase

The Enterprise Payment Solutions (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.

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

1. Log in to the system, and navigate to the *My Settings* page.
2. Click the drop-down arrow under **Identification Phrase** and select a question to answer. This question will be the one asked of you by EPS Support when you call.

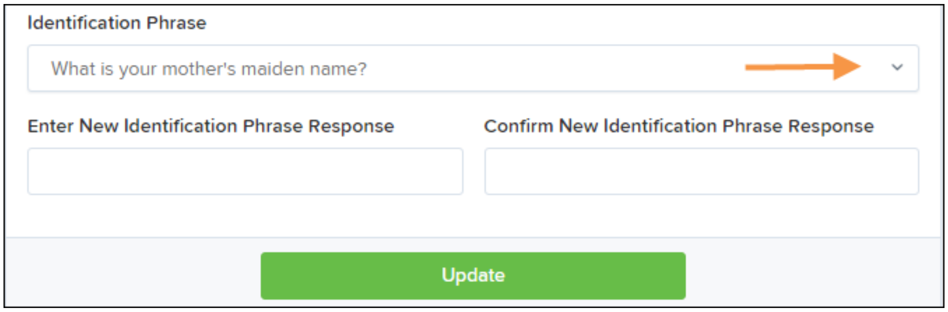

FIGURE 4 - IDENTIFICATION PHRASE DROP-DOWN ARROW

3. Type the answer to the question in the **Enter New Identification Phrase Response** field, and again in the **Confirm New Identification Phrase 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. Click **Update**.

Administrative User Tasks

Creating and Configuring Users

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

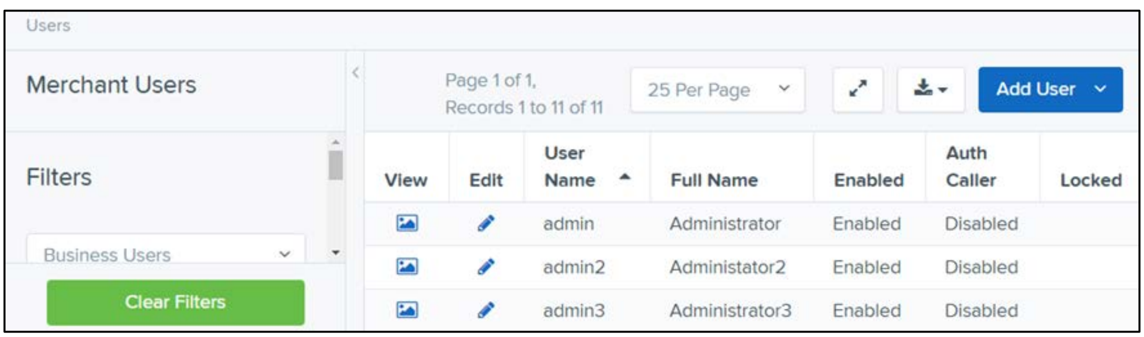

FIGURE 5 – USERS PAGE

Unlocking a User Profile

Users within your organization can be locked out of the system. As the Admin, you are responsible for unlocking SPB user profiles so that employees can access the system again. If the Admin is locked out, contact your first line of support for assistance.

View	Edit	User Name	Full Name	Enabled	Auth Caller	Locked
		admin	Administrator	Enabled	Disabled	
		admin2	Administator2	Enabled	Disabled	

FIGURE 6 – UNLOCKING A USER

Resetting a Password

Users may forget their password and ask you to provide them with a new, temporary one.

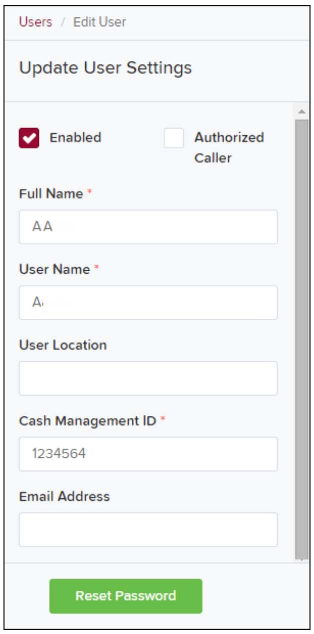

FIGURE 7 – RESET PASSWORD BUTTON

Navigational Features

Top Menu Bar

- Use the top menu bar to search for specific transactions, find a customer, or access user settings.

FIGURE 8 – TOP MENU BAR

- Your financial institution's logo will display at the top on the left.

FIGURE 9 – FINANCIAL INSTITUTION LOGO

- Use the **Search** button to search for customer information or transaction data.

FIGURE 10 – SEARCH BUTTON

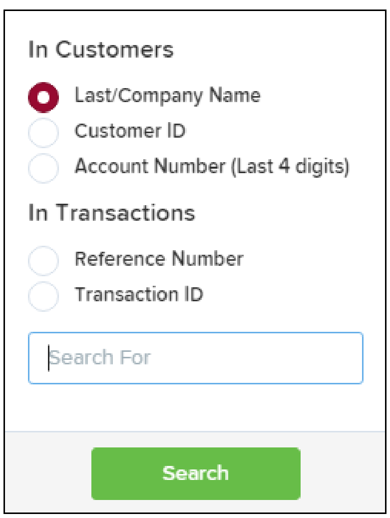

FIGURE 11 – SEARCH FILTER CRITERIA

- Select the **User drop-down** to access user settings, FAQs, videos, or to log out of the site.

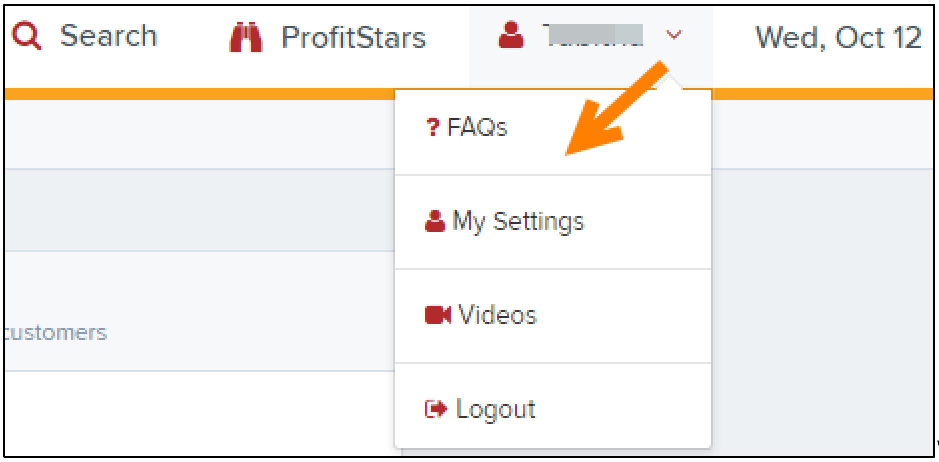

FIGURE 12 – USER DROP-DOWN

- The current date will display in the top right corner.

Left Main Menu

The left main menu contains primary options such as **Transactions** or **Reports** that allow you to navigate throughout major features in the system. Collapse this menu by selecting the vertical bar attached to the left main menu.

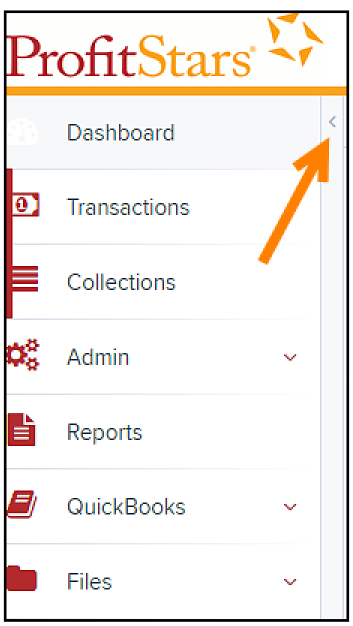

FIGURE 13 – MAIN MENU, EXPANDED

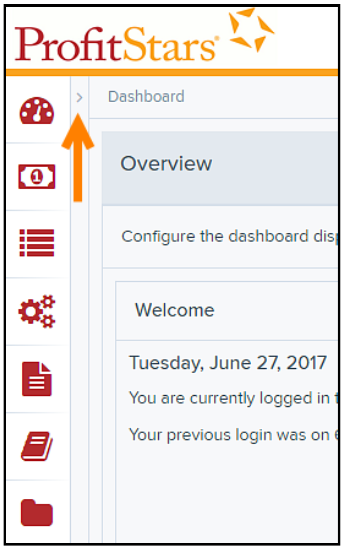

FIGURE 14 – MAIN MENU, COLLAPSED

Each primary category on the main menu may contain additional sub-options based on user permissions. All sub-options under primary categories will relate to that primary category. For example, all sub-options under the *Admin* tab relate to that topic.

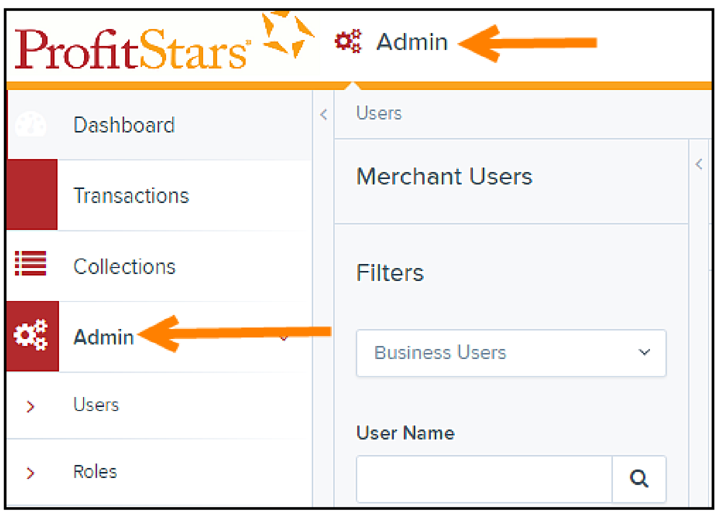

FIGURE 15 – TOP MENU HEADING

Collapsing/Expanding Panels

Other panels throughout the application are also collapsible. All panels appear expanded by default upon logging in to the system.

- To collapse an expanded area, select the  up arrow
- To expand a collapsed area, select the  down arrow

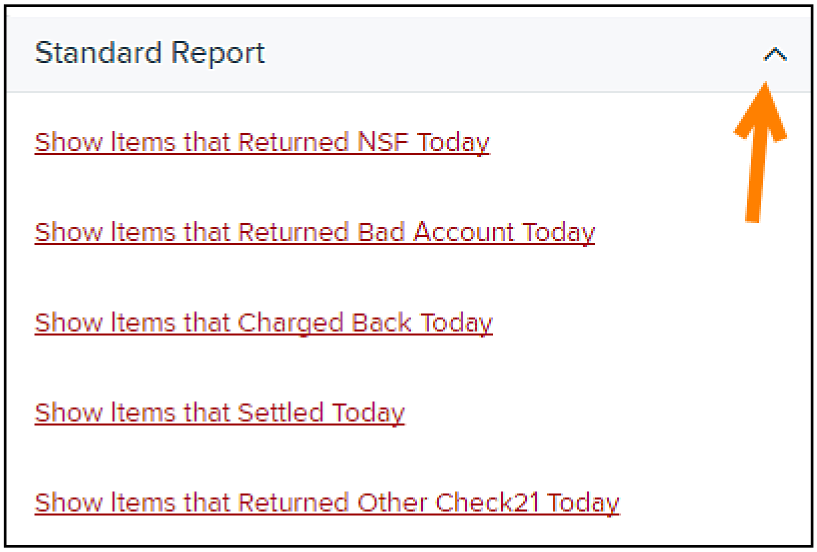

FIGURE 16 – COLLAPSIBLE PANELS IN APPLICATION

Customizable Dashboard

Overview Panel

The *Overview* panel contains a welcome message, a *News* pane and settings for the *Dashboard* page. The welcome message contains the current date, system information, the date of your last login, and any password change reminders.

The *News* pane features an expanded display pane where a financial institution can relay messages and alerts.

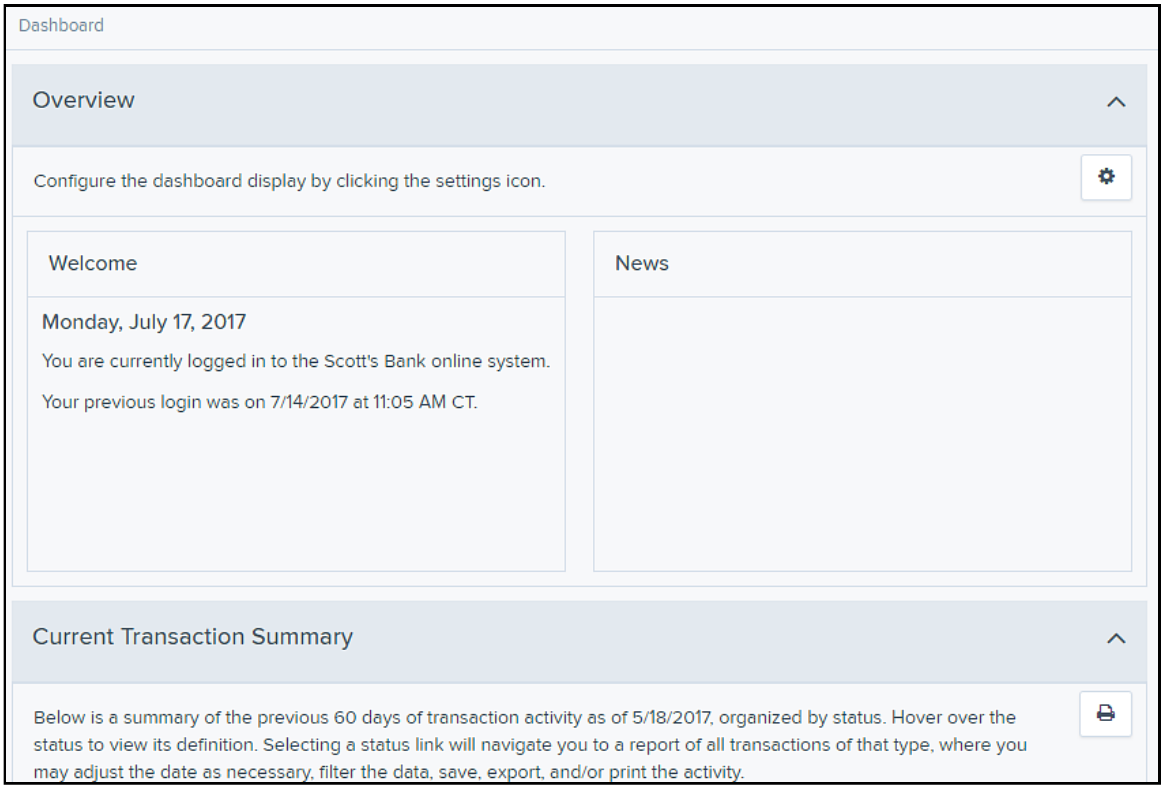

FIGURE 17 – OVERVIEW

Display Settings

Dashboard display settings allow you to decide how the page will appear. Settings are automatically updated and saved, and are remembered for each user.

To choose display settings:

5. Log in to SPB.
6. Click **Settings** at the top right in the *Overview* section.
7. To configure settings:
   a. Use the enable/disable buttons to in the *Settings* panel to:
      - Hide or show panels under *View*.
      - Expand or collapse panels under *Expand*.

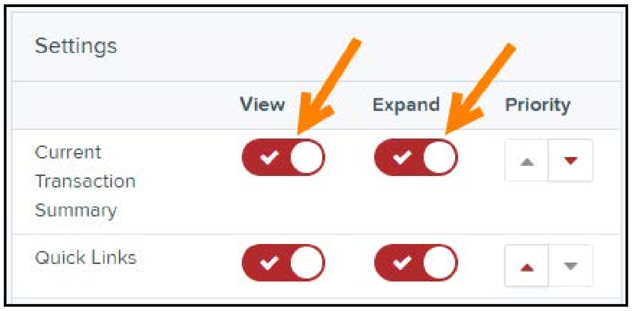

FIGURE 18 – HIDE/SHOW PANELS

b. Use the arrows to determine the order in which you see items on the *Dashboard* page under *Priority*.

FIGURE 19 – HIDE/SHOW PANELS

8. Click to close Settings and return to the *Dashboard* page.

Quick Links Panel

The *Quick Links* panel provides a quick and efficient way to access your most often used transactions and reports. Configuration options are automatically updated and saved, and are remembered for each user.

To access and set up *Quick Links* configuration options:

1. Log in to SPB.
2. Scroll down to the *Quick Links* panel. Click **Expand** if needed to open the panel.
3. Click **Settings**. The *Settings* panel opens, showing a list of available transactions and/or reports.

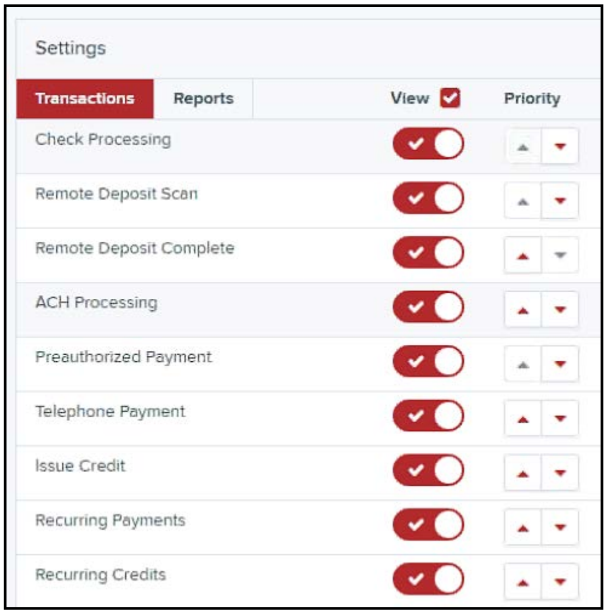

FIGURE 20 – OVERVIEW SETTINGS SCREEN

4. Select the tab you wish to configure, **Transactions** or **Reports**.
5. Choose whether to show/hide the items by selecting the **Enable/Disable** buttons under *View*. Checking or unchecking the **View** box allows you to simultaneously select/unselect all items on the tab you selected. You can also select the display order by using the **Priority** up and down arrows.

NOTE: Transactions are grouped according to type of transaction. Priority status is also grouped by type.

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6. Click ✖ to close Settings.

Helpful Hints – Current Transaction Summary

On the *Current Transaction Summary* page, you can hover over an item in the *Status* column to see a description of each status (shown below).

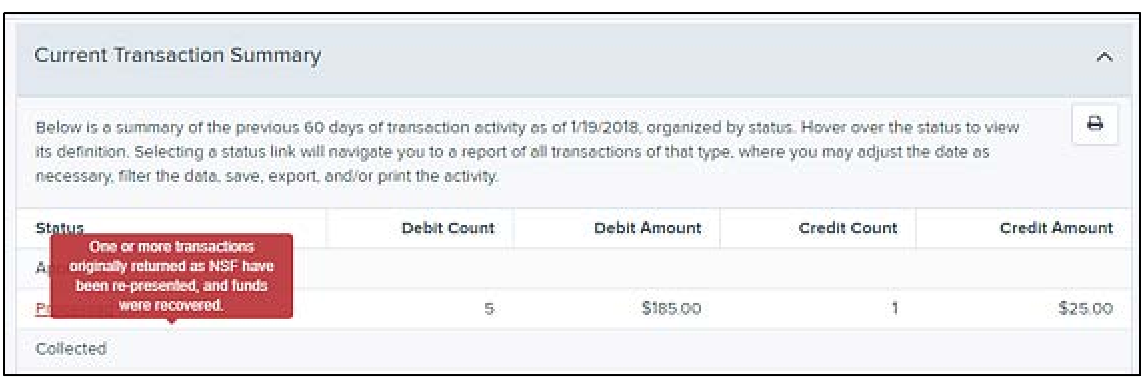

FIGURE 21 – HOVER HINT FOR CURRENT TRANSACTION SUMMARY

Reporting & Tools

Reports include some new features for customizing the information displayed in each report.

- **Pagination** – Use page arrows to navigate through multiple pages of records, or you may change the number of records that display per page (as shown below).

FIGURE 22 – PAGINATION

- **Report Layout** – Select **Report Layout** when viewing a report to determine which columns of information to view, prioritize how they appear on reports, or freeze a column in place on the page. Changes made to column view, column priority, or column freeze will be saved and presented to a user each time the report is accessed. For standard reports, these settings are remembered after the user saves the report to either *My Reports* or *Shared Reports*.

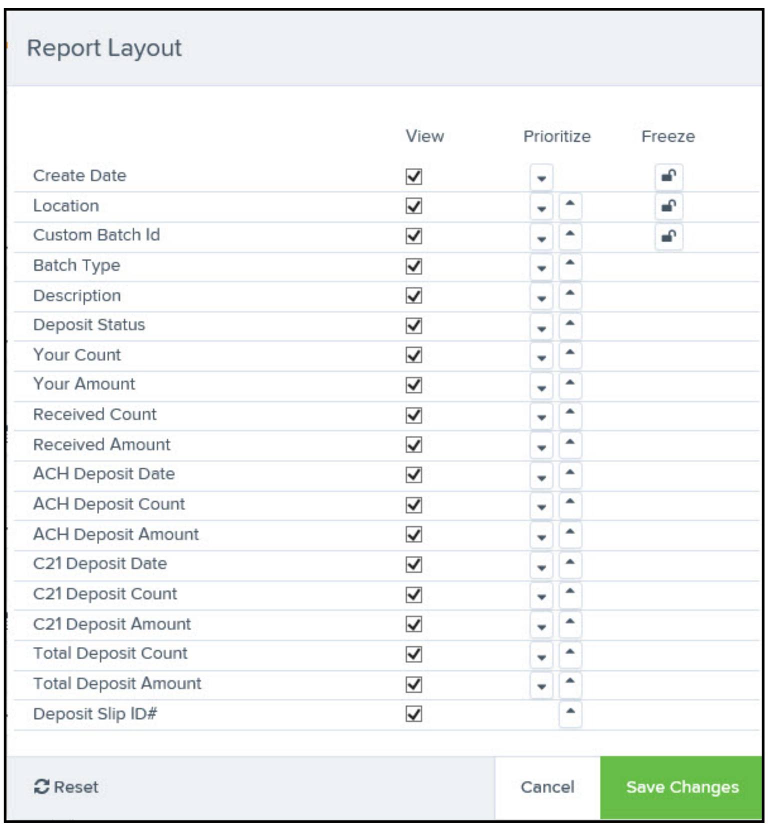

FIGURE 23 – REPORT LAYOUT

- Select **Filter** to display searchable fields that will filter report information based on the criteria entered.

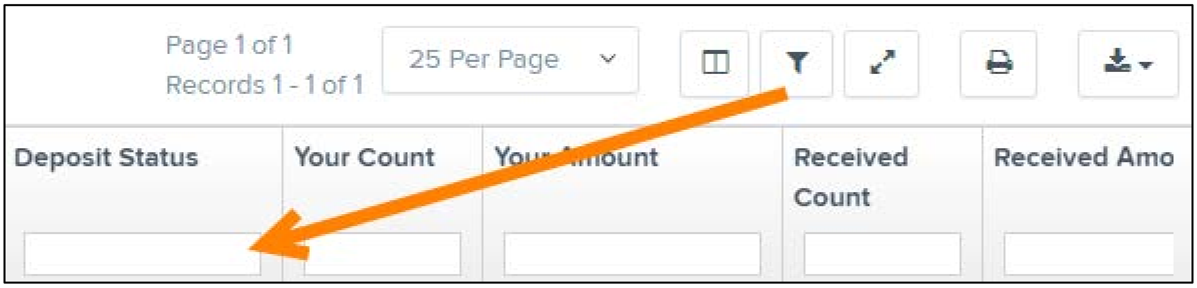

FIGURE 24 – FILTER BUTTON AND FILTER FIELD

- Use  **View mode** to expand the reporting results to a full page. Use the same button to revert to the normal view.
- Use  **Print** to produce paper copies of reports. Printing in landscape mode allows you to print more data columns per page than portrait mode.
- The  **Export** menu has options for exporting report results in several formats.

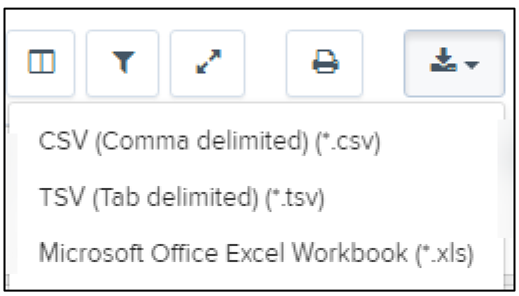

FIGURE 25 – EXPORT MENU OPTIONS

List of Reports

You may choose to run one of the following reports or to create your own with customized filters.

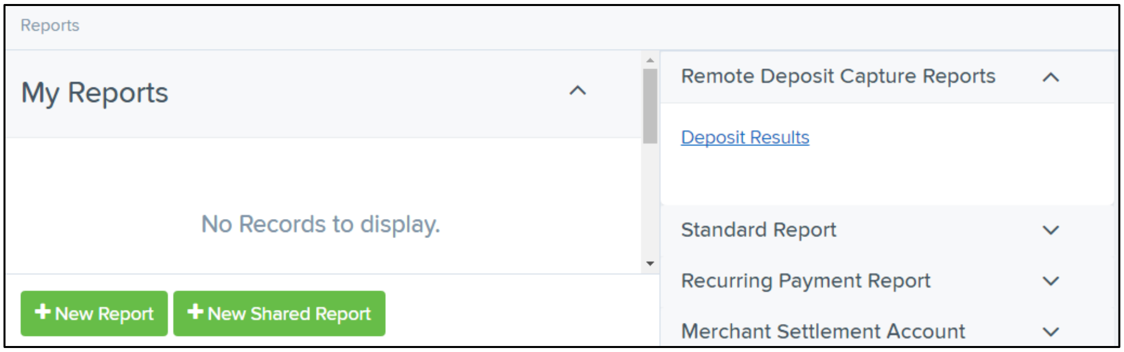

FIGURE 26 – REPORTS PAGE

Deposit Results Report

Under the *Remote Deposit Capture Reports* section, which includes deposit results from customers, is the *Deposit Results* report (shown in the image above). Depending on the timeframe requested, the report will be delivered for review either on-screen or via file export. For report requests within the past two years, the data will be available within SmartPay Business for review. For report requests older than two years, the data will be available in file download format and located on the *Reports* dashboard, under the *Download Reports* section.

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

Other Reports

- *Standard Reports* – Reports with preset filters.
    - *Show Notice of Change Items*
    - *Show Items that Returned NSF Today*
    - *Show Items that Returned Bad Account Today*
    - *Show Items that Charged Back Today*
    - *Show Items that Settled Today*
    - *Show Items that Returned Other Check21 Today*
    - *Show Items Detected as Duplicate Transactions*
- *Recurring Payment Report* – Recurring payment reports with preset filters.
    - *Show Recurring Payments That are Disabled*
    - *Recurring Payments Due*

The *Merchant Settlement Account Reports* section tracks credits and debits to your merchant settlement account with the *Credits and Debits to Your Merchant Settlement Account* report.

Tooltips and Other Features

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

- Tool tips include information that defines a field or tells more about that option. You may access them by hovering over the options, as shown below.

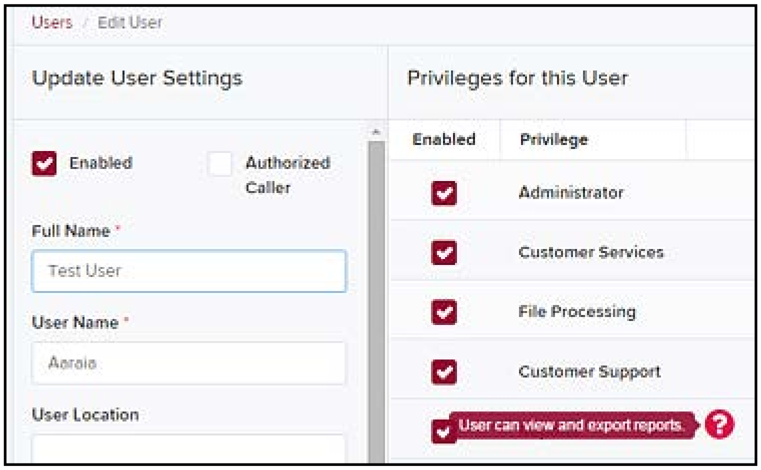

FIGURE 27 – TOOL TIP

- Print icons are available in the system for printing information. Use  **Print** to begin the printing process from within the application.
- Options to create, save changes, cancel, or clear filters are features inside specific buttons. Look for buttons and icons to perform actions in the system, as in the examples displayed below.

FIGURE 28 – ACTION BUTTONS

- As depicted in the following image, some action buttons contain a drop-down feature with an option(s).

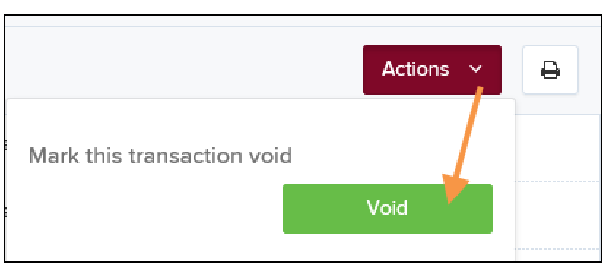

FIGURE 29 – DROP-DOWN ACTION BUTTON

- Other action buttons are set beside fields, such as editing a transaction or account.

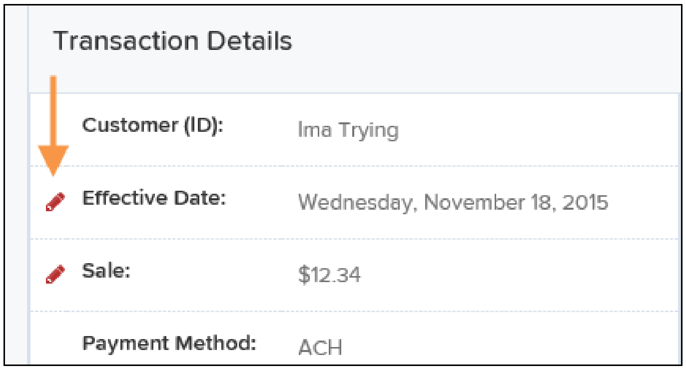

FIGURE 30 – ACTION BUTTON BESIDE INFORMATION FIELD

- Lastly, making changes to fields in the system will sometimes require a confirmation. For example, select the check box to confirm (or cancel) edits make to a transaction.

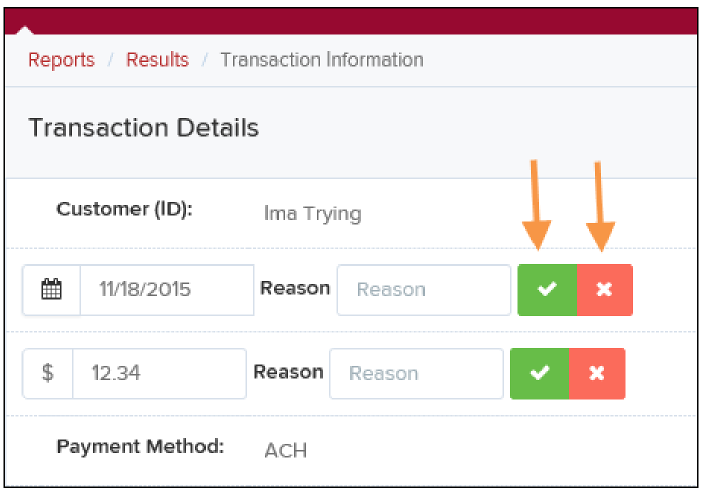

FIGURE 31 – CONFIRMATION BUTTONS FOR SAVING CHANGES/EDITS

