

Enterprise Payment Solutions

JHA SmartPay Biller ExpressSM

July 2020



SmartPay Biller Direct for the End User

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Note

Contents

Change Log	1
Overview	2
Making a Quick Pay Payment	3
Registering for an End User Account	8
Resetting Your Password	13
Set Up a Single Payment	17
Set Up a Recurring Payment	21
Cancelling a Scheduled Payment	26
Editing a Scheduled Recurring Payment	28
Editing Payment Options	30
Viewing Transaction History	32

Change Log

Modification Date	Revision
July 2020	Updated screens for ADA compliance/July release changes.

Overview

Once set up by your financial institution (FI), end users can make payments and be presented with their appropriate billing information.

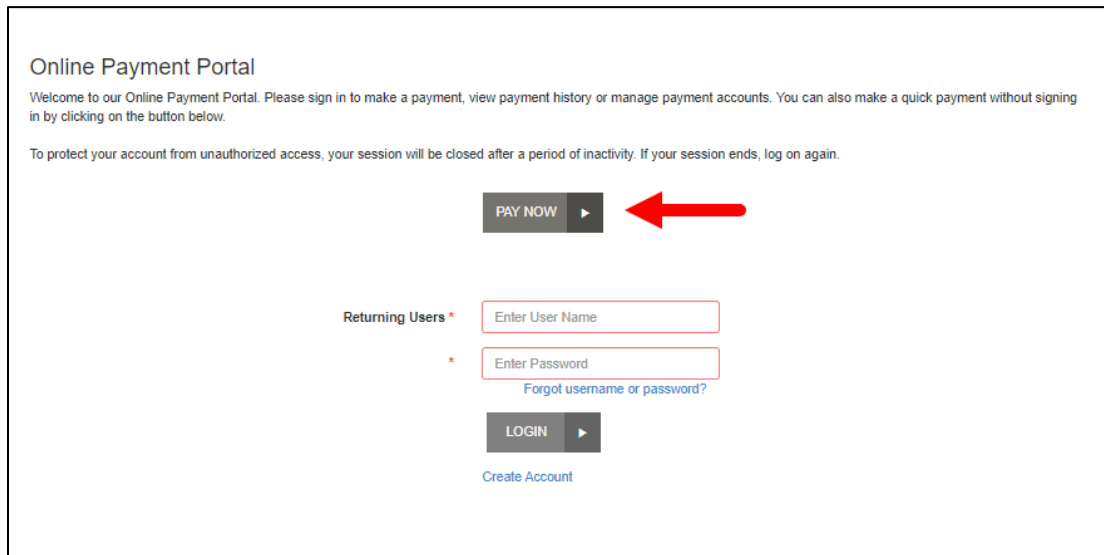
This document provides guidelines on registering for an end user account and making, viewing, and editing payments.

NOTE: Biller Direct screen colors are customizable by your FI and may appear different from the images in this manual.

Making a Quick Pay Payment

If the Quick Pay payment option is enabled, you can make one-time payments without having to register for an end user account.

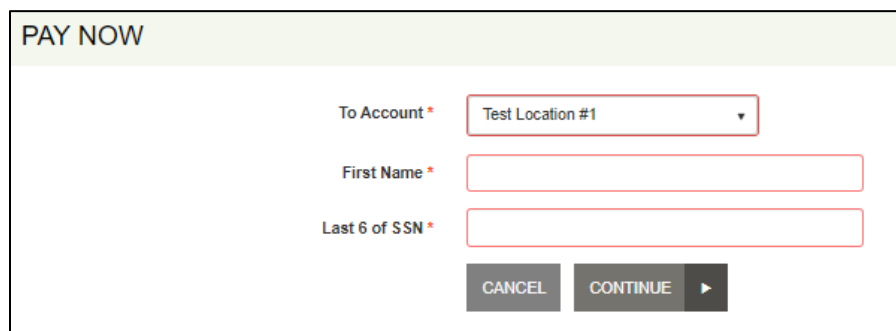
1. From the Biller Direct *Online Payment Portal* URL, click **Pay Now**.



The screenshot shows the 'Online Payment Portal' interface. At the top, it says 'Welcome to our Online Payment Portal. Please sign in to make a payment, view payment history or manage payment accounts. You can also make a quick payment without signing in by clicking on the button below.' Below this, a 'PAY NOW' button is highlighted with a red arrow. Underneath, there are login fields for 'Returning Users' with 'Enter User Name' and 'Enter Password' inputs, a 'LOGIN' button, and a 'Create Account' link.

FIGURE 1 – PAY NOW BUTTON (ON THE ONLINE PAYMENT PORTAL SCREEN)

2. When the *PAY NOW* screen appears:
 - a. If multiple accounts are available, select the account where the funds will be sent (from the **To Account** drop-down list).
 - b. Enter the validation criteria into the remaining fields on the screen. (Validation criteria is specified by your merchant.)
 - c. Click **Continue**.



The screenshot shows the 'PAY NOW' screen. It has a green header with the text 'PAY NOW'. Below the header, there are three fields: 'To Account' with a dropdown menu showing 'Test Location #1', 'First Name' with a text input field, and 'Last 6 of SSN' with a text input field. At the bottom, there are two buttons: 'CANCEL' and 'CONTINUE'.

FIGURE 2 – PAY NOW SCREEN

3. When the next screen appears, click the **Pay** button for the bill you wish to pay.

PAY NOW

Click on 'Pay' in the Action column to make a payment.

Name	Description	Total Amount Due	Due Date	Payment Date	Status	Action
Jack Henry	Auto Loan	\$100.00	04/01/2020		New	Pay

FIGURE 3 – PAY BUTTON (ON PAY NOW SCREEN)

4. Select a payment option for your selected bill.

NOTE: Your payment options will vary, depending on how your merchant sets them up.

PAY NOW

Click on 'Pay' in the Action column to make a payment.

Name	Description	Total Amount Due	Due Date	Payment Date	Status	Action
Jack Henry	Auto Loan	\$100.00	04/01/2020		New	Pay

☒ Total Amount Due \$100.00

☐ Other Amount

CONTINUE ▶

FIGURE 4 – PAYMENT OPTIONS (ON PAY NOW SCREEN)

5. If there is a payment amount required for your selection, key your desired amount into the empty field.
6. Click **Continue**.
7. When the next screen appears:
 - a. If the **Description** and **Transaction Number** fields appear, they are optional.
 - b. Select a **Payment Type**. The payment types available are set up by the merchant.
 - c. Select an **Account Type**.

NOTE: The **Review Payment Options** button (shown below) will return you to the previous screen.

The screenshot shows a payment form with the following elements:

- To Account:** Test Location #1
- Pay This Amount *:** \$100.00 (with a red border) and a **REVIEW PAYMENT OPTIONS** button.
- Description:** An empty text input field.
- Transaction Number:** An empty text input field.
- Payment Type *:** A dropdown menu showing "-- Choose Type --".
- Account Type *:** A dropdown menu showing "-- Choose Type --".

FIGURE 5 – QUICK PAY OPTIONS (ON PAY NOW SCREEN)

8. Depending on the payment type selected, you will either enter a valid routing number and account number or a credit card number. (For this example, a checking account was selected, so the **Routing Number** and **Account Number** fields appear.)

The screenshot shows the 'Routing Number' and 'Account Number' fields with the following details:

- Routing Number *:** A text input field with a red border containing the text "Routing is required". A help icon (?) is to its right.
- Account Number *:** A text input field with a red border containing the text "Account number is required". A help icon (?) is to its right.

FIGURE 6 – QUICK PAY OPTIONS (ROUTING AND ACCOUNT NUMBERS)

9. The information that appears on the remaining part of the screen comes from the billing file.
 - a. Confirm that the correct information appears for all fields.
 - b. If this is a business account, select the **Is Business Account** check box.
 - c. Type the email address into the **Confirm Email Address** field.
 - d. If **Register and Save Payment Information** has been enabled by the merchant, you can register your information (save your information and create an end user account) for future payment convenience.

NOTE: Depending on how your financial institution has set up Biller Direct, fields may be optional, required, or hidden.

- e. If CAPTCHA has been enabled by your financial institution during setup, select the **I'm not a robot** check box and then follow the prompts. (CAPTCHA is an added security measure to prevent bots from registering in the system.)

FIGURE 7 – QUICK PAY OPTIONS 2 (ON PAY NOW SCREEN)

10. To finalize the transaction, click **Continue**.

11. When the confirmation screen appears:

- a. Verify that all information on the screen is correct.
- b. Scroll down to the *Authorization Agreement* portion of the screen and select **Agree and Submit**.

FIGURE 8 – AUTHORIZATION AGREEMENT (ON CONFIRMATION SCREEN)

12. When the next screen appears, if the transaction was successful, the following will appear:

- a. A response status of *Success*
- b. A transaction date and time
- c. A reference number for the payment

PAY NOW

Response:	Success
Amount:	\$100.00
To Account:	Test Location #1
Description:	Auto Loan
Account Type:	Checking
Routing Number:	[REDACTED]
Account Number:	XXXXXXXX5678
Transaction Date:	1/31/2020 5:09:53 PM
Name:	[REDACTED]
Billing Address:	123 Main St APT # 103 Mckinney, TX 75070
Email:	[REDACTED]
Reference Number:	T:R8K9N65LA1

FIGURE 9 – SUCCESSFUL PAYMENT INFORMATION (ON PAY NOW SCREEN)

13. Scroll down to view the following options:

- a. **Close** closes the current window.
- b. **Save Receipt** gives you the option of saving the electronic copy of the receipt.
- c. **Print Receipt** allows you to print a paper copy of the receipt.
- d. **View Bills** returns you to the payment portal URL.

CLOSE **SAVE RECEIPT** **PRINT RECEIPT** **VIEW BILLS**

FIGURE 10 – FINAL SCREEN OPTIONS (ON PAY NOW SCREEN)

Registering for an End User Account

If enabled for the site, end users can register for an account in the SmartPay Biller Direct payment portal to view their bills, manage payment methods, and run reports of past transactions.

1. From the Biller Direct *Online Payment Portal* URL, click **Create Account**.

Online Payment Portal

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

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

PAY NOW ▶

Returning Users *

*

[Forgot username or password?](#)

LOGIN ▶

[Create Account](#) ←

FIGURE 11 – CREATE ACCOUNT OPTION (ON THE ONLINE PAYMENT PORTAL SCREEN)

2. When the *User Registration* screen appears:
 - a. Select an account from the **To Account** drop-down menu.
 - b. Enter the validation criteria in the fields that appear. The required criteria are set up by the merchant and may differ from the image below.

User Registration

To Account *

First Name *

Last 6 of SSN *

CANCEL CONTINUE ▶

FIGURE 12 – VALIDATION FIELDS (ON THE USER REGISTRATION SCREEN)

3. Click **Continue**.
4. When the *User Registration* screen appears, required fields are identified with an asterisk (*) beside the entry field name. Prefilled data is imported from the billing file:

NOTE: Depending on how the financial institution has set up Biller Direct, fields may be optional, required, or hidden.

- a. If this is a business account, select the **Is Business Account** check box.
- b. In this example, the **Customer Number** field is optional.
- c. Enter a **Username** that is easy to remember. This **Username** is used to access the payment portal.

NOTE: EPS recommends using your email address for the username.

- d. The **First Name** and **Last Name** values are prefilled.
- e. The **Secret Question** will be used if you forget your password and need to have it reset. The answer to the **Secret Question** is case sensitive.

User Registration

Is Business Account ☐

Customer Number

Username *

First Name *

Last Name *

Secret Question *

Secret Answer *

Confirm Secret Answer *

FIGURE 13 – USER REGISTRATION INFORMATION SCREEN (TOP PORTION)

5. In the middle portion of the *User Registration* screen, verify that the information in the required fields is accurate.
 - Additional fields may be added by the merchant (for example, social security number, phone number, driver's license, or customer number).
 - In this example, **Suite/APT#** and **Phone** are both optional.

Address *	<input type="text" value="123 Main St"/>
Suite/APT#	<input type="text" value="APT # 104"/>
City *	<input type="text" value="Mckinney"/>
State/Region *	<input type="text" value="Texas (TX)"/>
Postal Code *	<input type="text" value="75070"/>
Country *	<input type="text" value="USA"/>
Phone	<input type="text"/>

FIGURE 14 – USER REGISTRATION INFORMATION SCREEN (MIDDLE PORTION)

6. In the bottom portion of the *User Registration* screen, verify the address by entering it once and then confirm the email address by entering it again.
 - a. In this example, **Drivers License**, **DL State**, and **Social Security** are optional.
 - b. If CAPTCHA has been enabled by the financial institution during setup, select the **I'm not a robot** check box and the follow the prompts. CAPTCHA is an added security measure to prevent bots from registering in the system.


Drivers License	<input type="text"/>
DL State	<input type="text" value="-- Select --"/>
Social Security	<input type="text"/>
Email Address *	<input type="text"/>
Confirm Email Address *	<input type="text" value="Confirm Email Address is required"/>
<input type="checkbox"/> I'm not a robot 	
<input type="button" value="CANCEL"/> <input type="button" value="REGISTER"/> <input type="button" value="▶"/>	

FIGURE 15 – USER REGISTRATION INFORMATION SCREEN (BOTTOM PORTION)

7. Click **Register**.
8. When the *User Registration Confirmation* screen appears, open your email inbox for the account you used to register on the payment portal.
 - a. Open the account registration email message from your financial institution.
 - b. Click the URL link to proceed with creating your new password.

NOTE: Because this link is temporary and will expire in 24 hours, you must perform this step immediately.

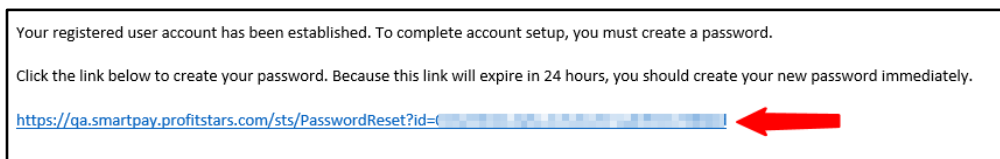


FIGURE 16 –REGISTRATION CONFIRMATION EMAIL TEXT

9. When the *Security Challenge* screen appears (in your web browser):
 - a. Enter the secret answer that you used for your security question previously during registration. The answer is case sensitive.
 - b. Click **Submit Answer**.

A screenshot of a web browser showing a "Security Challenge" screen. The title "Security Challenge" is at the top. Below it is a blue horizontal bar. The text "Answer the security question below to reset your password." is displayed. Under "Question", it says "Favorite vacation spot?". Under "Answer", there is a text input field with the placeholder text "Enter Answer". At the bottom, there is a large green button labeled "Submit Answer".

FIGURE 17 – SECURITY CHALLENGE SCREEN

10. When the *Update Password* screen appears:

- a. Enter a new password for your payment portal access into the **New Password** field.
- b. Enter the same password into the **Confirm Password** field.
- c. Click **Update Password**.

NOTE: Passwords must contain numbers and upper- and lowercase characters, be at least eight characters long, and must not contain the user name.

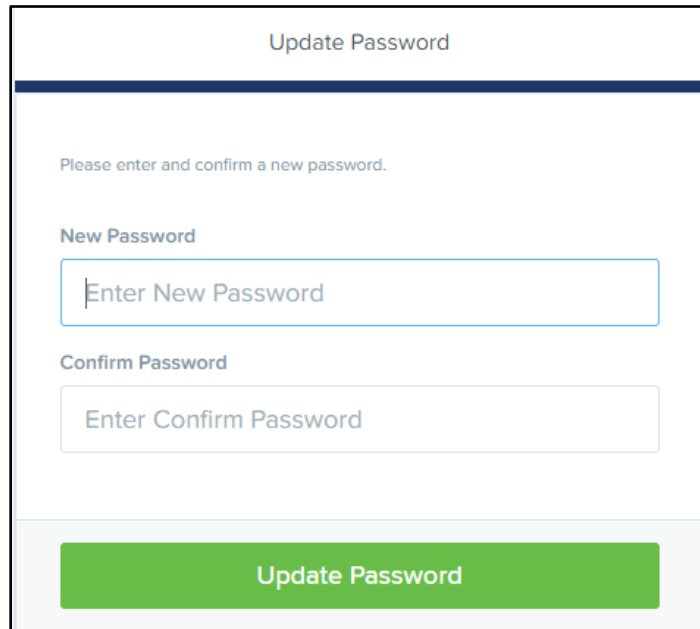


FIGURE 18 – UPDATE PASSWORD SCREEN

11. When the *Password Update Complete* screen appears, the registration process is complete. You may go to the payment portal URL and log in normally using your new username and password.

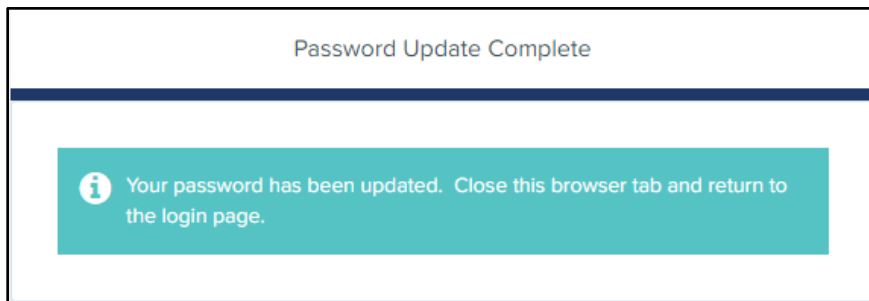


FIGURE 19 – PASSWORD UPDATE COMPLETE SCREEN

Resetting Your Password

If you forget your password, you can reset it through the payment portal.

1. From the payment portal URL, click **Forgot username or password**.

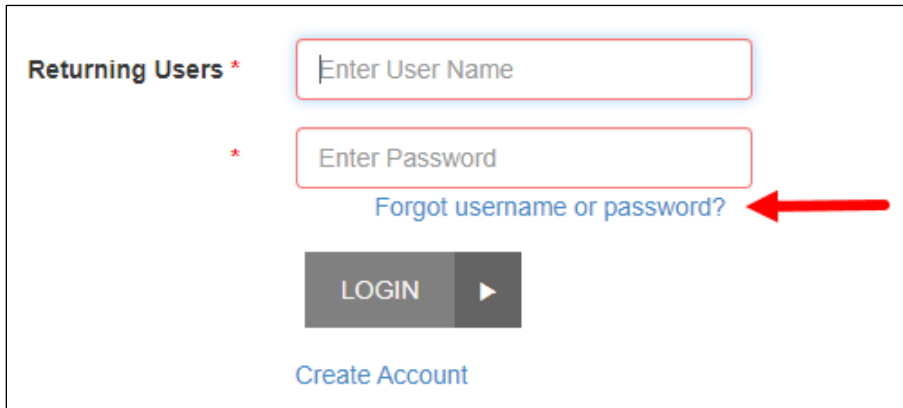
A screenshot of a login page titled "Returning Users *". It features two input fields: "Enter User Name" and "Enter Password", both outlined in red. Below the password field is a blue link "Forgot username or password?" with a red arrow pointing to it from the right. At the bottom, there is a grey "LOGIN" button with a right-pointing arrow, and a blue "Create Account" link.

FIGURE 20 – PAYMENT PORTAL SCREEN (FORGOT USERNAME OR PASSWORD)

2. When the *Username / Password Retrieval* screen appears:
 - a. Verify that the **I have forgotten my password** option is selected.
 - b. Enter your username into the **Username** field.
 - c. If CAPTCHA has been enabled by the financial institution during setup, select the **I'm not a robot** check box and then follow the prompts. (CAPTCHA is an added security measure to prevent bots from registering in the system.)
 - d. Click **Next**.

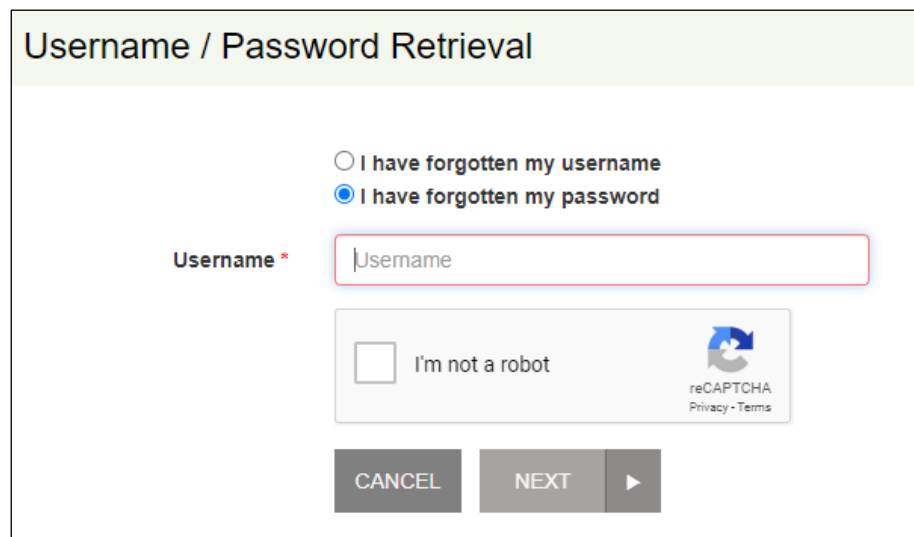
A screenshot of the "Username / Password Retrieval" screen. It has a light green header. Below the header, there are two radio button options: "I have forgotten my username" and "I have forgotten my password", with the second one selected. Below these is a "Username *" label and a text input field containing "Username". Underneath the input field is a checkbox labeled "I'm not a robot" and a reCAPTCHA logo with "reCAPTCHA Privacy - Terms" text. At the bottom, there are three buttons: "CANCEL", "NEXT", and a right-pointing arrow.

FIGURE 21 – USERNAME / PASSWORD RETRIEVAL SCREEN

3. When the *Secret Question* screen appears:
 - a. Enter the answer to the secret question. (You set this up during account registration.)
 - b. Click **Request Password**.

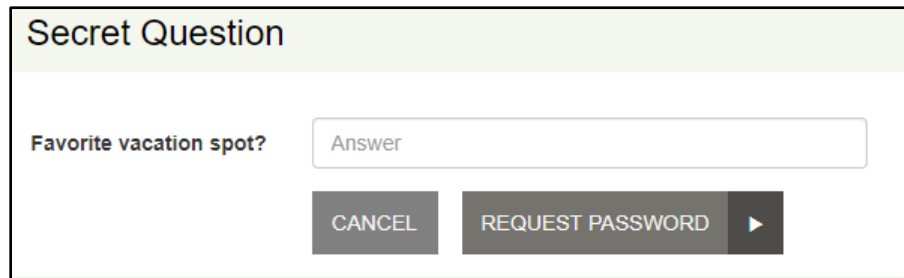


FIGURE 22 – SECRET QUESTION SCREEN

4. When the *Forgot Password Confirmation* screen appears, go to your email inbox for the account you used to register on the payment portal.
 - a. Open the *Password Reset Request* email message from your FI.
 - b. Click the URL link to proceed with creating your new password.

NOTE: Because this link is temporary and will expire in one hour, you must perform this step immediately.

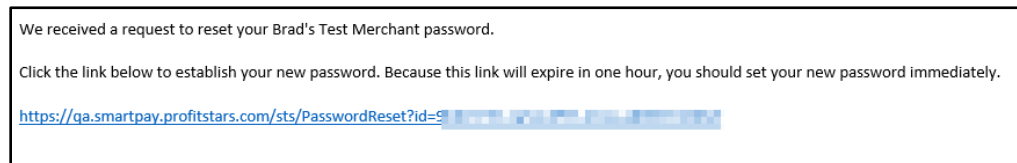


FIGURE 23 – PASSWORD RESET LINK EMAIL

5. When the *Security Challenge* screen appears (in your web browser):
 - a. Enter the secret answer that you used for your security question previously during registration. The answer is case sensitive.
 - b. Click **Submit Answer**.

The image shows a 'Security Challenge' screen. At the top, the title 'Security Challenge' is centered. Below it, a dark blue horizontal bar separates the header from the main content. The main content area has a light gray background. It contains the instruction 'Answer the security question below to reset your password.' followed by a 'Question' section with the text 'Favorite vacation spot?'. Below the question is an 'Answer' section with a text input field containing the placeholder 'Enter Answer'. At the bottom of the screen is a green button labeled 'Submit Answer'.

FIGURE 24 – SECURITY CHALLENGE SCREEN

6. When the *Update Password* screen appears:
 - a. Enter a new password for your payment portal access into the **New Password** field.
 - b. Enter the same password into the **Confirm Password** field.
 - c. Click **Update Password**.

NOTE: Passwords must contain upper- and lowercase characters and numbers, be at least eight characters long, and must not contain the user name.

Update Password

Please enter and confirm a new password.

New Password

Enter New Password

Confirm Password

Enter Confirm Password

Update Password

FIGURE 25 – UPDATE PASSWORD SCREEN

7. When the *Password Update Complete* screen appears, you may go to the payment portal URL and log in normally using your new password.

Password Update Complete

i Your password has been updated. Close this browser tab and return to the login page.

FIGURE 26 – PASSWORD UPDATE COMPLETE SCREEN

Set Up a Single Payment

1. From the payment portal URL, enter your user name and password and then click **Login**.

The image shows a login form for returning users. It includes a label 'Returning Users *' with a red asterisk. Below it are two input fields: 'Enter User Name' and 'Enter Password', both with red asterisks. A link 'Forgot username or password?' is positioned below the password field. A 'LOGIN' button with a right-pointing arrow is located below the input fields. At the bottom, there is a link 'Create Account'.

FIGURE 27 – PAYMENT PORTAL SCREEN (RETURNING USER OPTION)

2. When the *Welcome* screen appears, select **Make A Payment**.

The image shows a welcome screen for a user named John. At the top, it says 'Welcome, John' with links for 'Not You?' and 'Logout'. A red arrow points to the 'MAKE A PAYMENT' button, which is highlighted. Other buttons include 'EDIT PAYMENT OPTIONS' and 'EDIT PROFILE'. Below the buttons, there is a section for 'Scheduled Transactions' with a table showing one transaction: '01/31/2020', 'Variable', 'Test Location #1', and '0 of 12' payments. Below this is a 'Transaction History' section for the last 30 days, which is currently empty with the message 'No records found'. A 'DETAIL TRANSACTION HISTORY' button is at the bottom right.

Edit	Next Payment Date	Amount	Location	# of Payments
	01/31/2020	Variable	Test Location #1	0 of 12

Transaction Date	Amount	Payment Type	Status	Location	Description	Bill Count
No records found						

FIGURE 28 – WELCOME SCREEN (MAKE A PAYMENT OPTION)

3. When the *Make a Payment* screen appears:
 - a. Select an account from the drop-down list.
 - b. If additional validation fields appear, complete the validation criteria. (This is set up by the merchant and may be different from the image below.)
 - c. Click **Continue**.

MAKE A PAYMENT

To Account *

First Name *

Last 6 of SSN *

FIGURE 29 – MAKE A PAYMENT SCREEN (ACCOUNT VALIDATION OPTIONS)

4. As shown below, select the **Pay** button for the bill you want to set up with a single payment.

MAKE A PAYMENT

[Click on 'Pay' in the Action column to make a payment.](#)

Name	Description	Total Amount Due	Due Date	Payment Date	Status	Action
John Smith	Auto Loan	\$100.00	04/01/2020		New	<input type="button" value="Pay"/>

FIGURE 30 – MAKE A PAYMENT SCREEN (PAY BUTTON)

5. Select the amount you want to make recurring. If you select **Other Amount**, you must key the desired dollar amount.

☒ **Total Amount Due** \$100.00

☐ **Other Amount**

FIGURE 31 – MAKE A PAYMENT SCREEN (PAYMENT AMOUNT)

6. Click **Continue**.
7. When the next screen appears:
 - a. Verify the desired payment amount is correct.
 - b. Select an account from the **Pay from Account** drop-down list.
 - c. If **Description** and **Transaction Number** appear, they are both optional.
 - d. Depending on the payment method, additional fields may appear.
(Example: If you select a checking account as your account type, the optional **Check Number** field appears.)

Make Payment

Pay This Amount *

\$100.00

REVIEW PAYMENT OPTIONS

To Account

Test Location #1

Pay From Account *


-- Select --

ADD PAYMENT OPTION

Description

Transaction Number

Occurrence

☒ One-Time
 7/13/2020
 

☐ Recurring

Payments submitted after 6pm will be processed the next business day!!! Please note: Do not enter anything in the Transaction Number field. This field is reserved for internal use only.

CANCEL

CONTINUE

▶

FIGURE 32 – MAKE A PAYMENT SCREEN (PAYMENT AMOUNT)

8. Click **Continue**.
9. When the *Confirmation* screen appears, verify all information on the screen is accurate and then click **Agree And Submit**.

Confirmation

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

Amount:

\$100.00

To Account:

Test Location #1

Description:

Auto Loan

From Account:

Checking: XXXXXX9999

Next Recurring Payment:

\$100.00 - Once a Month on the Last Day

Include a Single Payment Now:

No

Authorization Agreement:

I, [redacted], authorize [redacted] to electronically debit my account for the amount indicated above on a recurring basis. The first payment of \$100.00 will be electronically debited from my account on 2/29/2020, or the next business day. After the first payment, there will be additional debits of \$100.00 on a recurring payment schedule as indicated below.

Frequency:	Once a Month
Payment Day:	2/29/2020
Number of Payments:	12

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

CANCEL

AGREE AND SUBMIT

FIGURE 33 – PAYMENT CONFIRMATION SCREEN (AGREE AND SUBMIT BUTTON)

10. When the *Transaction Receipt* screen appears, scroll down to view the following options:
- Close** closes the current window.
 - Save Receipt** gives you the option of saving the electronic copy of the receipt.
 - Print Receipt** allows you to print a paper copy of the receipt.
 - View Bills** returns you to the payment portal URL.

CLOSE

SAVE RECEIPT

PRINT RECEIPT

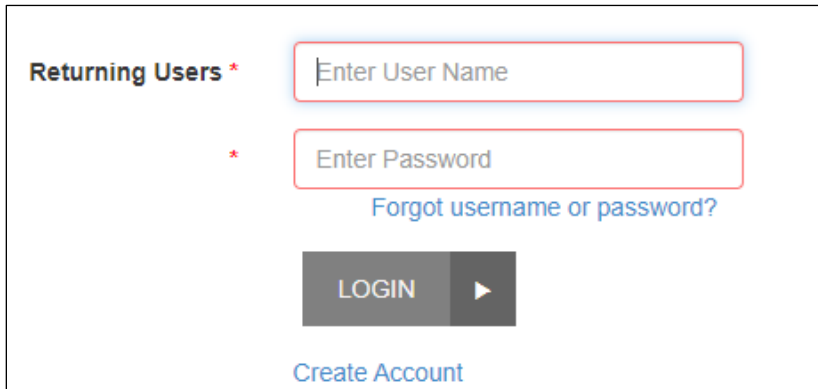
VIEW BILLS

FIGURE 34 – FINAL SCREEN OPTIONS (ON PAY NOW SCREEN)

Set Up a Recurring Payment

If enabled by the financial institution, registered users can set up a recurring payment.

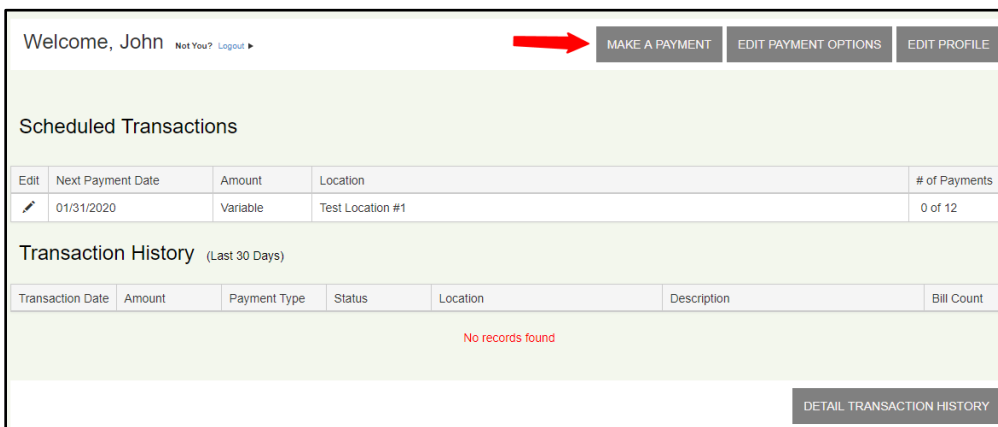
1. From the payment portal URL, enter your user name and password and then click **Login**.



The screenshot shows a login interface for returning users. It includes a heading "Returning Users *", two input fields for "Enter User Name" and "Enter Password" (the latter has a red asterisk to its left), a link "Forgot username or password?", a "LOGIN" button with a right-pointing arrow, and a "Create Account" link at the bottom.

FIGURE 35 – PAYMENT PORTAL SCREEN (RETURNING USER OPTION)

2. When the *Welcome* screen appears, select **Make A Payment**.



The screenshot shows a user's welcome screen. At the top, it says "Welcome, John" with links for "Not You?" and "Logout". A red arrow points to the "MAKE A PAYMENT" button, which is part of a row containing "EDIT PAYMENT OPTIONS" and "EDIT PROFILE". Below this is a section for "Scheduled Transactions" with a table showing one transaction: "Test Location #1" with a variable amount and 0 of 12 payments. Underneath is a "Transaction History" section for the last 30 days, which currently shows "No records found". A "DETAIL TRANSACTION HISTORY" button is at the bottom right.

Edit	Next Payment Date	Amount	Location	# of Payments
	01/31/2020	Variable	Test Location #1	0 of 12

Transaction Date	Amount	Payment Type	Status	Location	Description	Bill Count
No records found						

FIGURE 36 – WELCOME SCREEN (MAKE A PAYMENT OPTION)

3. When the *Make a Payment* screen appears:
 - a. Select an account from the drop-down list.
 - b. If additional validation fields appear, complete the validation criteria. (This is set up by the merchant and may be different from the image below.)
 - c. Click **Continue**.

MAKE A PAYMENT

To Account *

First Name *

Last 6 of SSN *

FIGURE 37 – MAKE A PAYMENT SCREEN (ACCOUNT VALIDATION OPTIONS)

4. As shown below, select the **Pay** button for the bill you want to set up with a recurring payment.

MAKE A PAYMENT

[Click on 'Pay' in the Action column to make a payment.](#)

Name	Description	Total Amount Due	Due Date	Payment Date	Status	Action
John Smith	Auto Loan	\$100.00	04/01/2020		New	<input type="button" value="Pay"/>

FIGURE 38 – MAKE A PAYMENT SCREEN (PAY BUTTON)

5. Select the amount you want to make recurring. If you select **Other Amount**, you must key the desired dollar amount.

☒ **Total Amount Due** \$100.00

☐ **Other Amount**

FIGURE 39 – MAKE A PAYMENT SCREEN (PAYMENT AMOUNT)

6. Click **Continue**.
7. When the next screen appears:
 - d. Verify the desired payment amount is correct.
 - e. Select an account from the **Pay from Account** drop-down list.
 - f. If **Description** and **Transaction Number** appear, they are both optional.
 - g. Depending on the payment method, additional fields may appear.
(Example: If you select a checking account as your account type, the optional **Check Number** field appears.)

Make Payment

Pay This Amount * \$100.00 REVIEW PAYMENT OPTIONS

To Account Test Location #1

Pay From Account * -- Select -- ADD PAYMENT OPTION

Description

Transaction Number

Occurrence ☒ One-Time 7/13/2020 ☐ Recurring

Payments submitted after 6pm will be processed the next business day!!! Please note: Do not enter anything in the Transaction Number field. This field is reserved for internal use only.

CANCEL CONTINUE ▶

FIGURE 40 – MAKE A PAYMENT SCREEN (PAYMENT AMOUNT)

8. Select **Recurring** to reveal the recurring schedule and amount fields.
9. For the *Schedule* fields:
 - a. You can make a single payment at the same time you set up the recurring payment. If you choose to make a payment now, the recurring schedule will still process on the next payment date.
 - b. Choose a **Frequency** from the drop-down list. This determines what **Payment Day** and **Start Day** options appear.
 - c. Select a **Payment Day**. This is the day of the month to process the transaction.
 - d. The **Start Date** changes to align with the frequency and payment day selected.
 - e. If you want the payments to continue indefinitely, select **Infinite Payment**.
 - f. If a limited number of payments is desired, key the number of payments into the **# Of Payments** field.

NOTE: The default number of payments is 12.

The 'Schedule' form includes the following fields and options:

- Include a Single Payment Now** ☐ **For \$100.00** (with a help icon)
- Frequency ***: A dropdown menu set to 'Once a Month'.
- Payment Day**: A dropdown menu set to 'Last Day'.
- Start Date**: A date field set to '7/31/2020' with a calendar icon. Below it, text reads 'Next Payment will occur 07/31/2020'.
- Infinite Payment** ☐
- # Of Payments ***: A text field set to '12'.

FIGURE 41 – SCHEDULE FIELDS

10. For the *Recurring Amount* fields:

- a. The *Recurring Amount* section only appears when variable recurring payments have been enabled by the financial institution.
- b. If **Variable Amount** option is selected, the transaction amount depends on the merchant's billing file (with up to three payment amounts presented).
- c. The **Maximum Amount** option allows you to limit the amount that can be processed, regardless of the amount that appears in the billing file.

The 'Recurring Amount' form includes the following fields and options:

- Fixed Amount For \$100.00** (selected with a radio button)
- Variable Amount** (with a help icon)
- Total Amount Due** (with a radio button)
- Maximum Amount:** A text field set to '\$0.00' with a help icon.

FIGURE 42 – RECURRING AMOUNT FIELDS

11. Click **Continue**.

- 12.** When the *Confirmation* screen appears, verify all information on the screen is accurate and then click **Agree And Submit**.

Confirmation

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

Amount:

\$100.00

To Account:

Test Location #1

Description:

Auto Loan

From Account:

Checking: XXXXXX9999

Next Recurring Payment:

\$100.00 - Once a Month on the Last Day

Include a Single Payment Now:

No

Authorization Agreement:

I, [redacted], authorize [redacted] to electronically debit my account for the amount indicated above on a recurring basis. The first payment of \$100.00 will be electronically debited from my account on 2/29/2020, or the next business day. After the first payment, there will be additional debits of \$100.00 on a recurring payment schedule as indicated below.

Frequency:	Once a Month
Payment Day:	2/29/2020
Number of Payments:	12

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

CANCEL

AGREE AND SUBMIT ▶

FIGURE 43 – PAYMENT CONFIRMATION SCREEN (AGREE AND SUBMIT BUTTON)

13. When the *Transaction Receipt* screen appears, scroll down to view the following options:

- d. **Close** closes the current window.
- e. **Save Receipt** gives you the option of saving the electronic copy of the receipt.
- f. **Print Receipt** allows you to print a paper copy of the receipt.
- g. **View Bills** returns you to the payment portal URL.

CLOSE

SAVE RECEIPT ▶

PRINT RECEIPT ▶

VIEW BILLS ▶

FIGURE 44 – FINAL SCREEN OPTIONS (ON PAY NOW SCREEN)

SmartPay Biller Direct for the End User

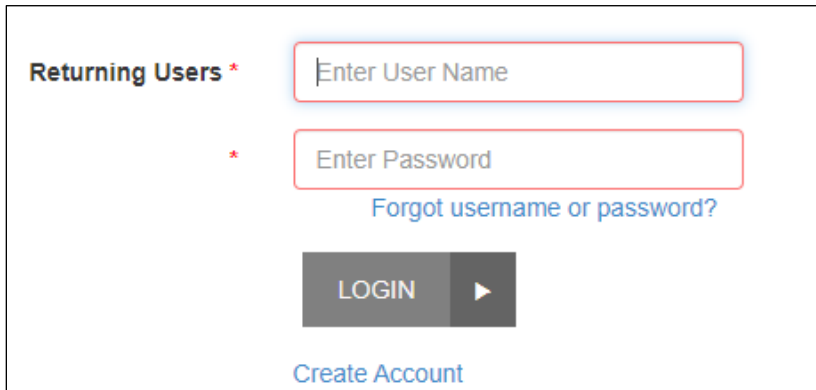
25

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July 2020

Cancelling a Scheduled Payment


Follow the steps below to cancel a recurring payment.

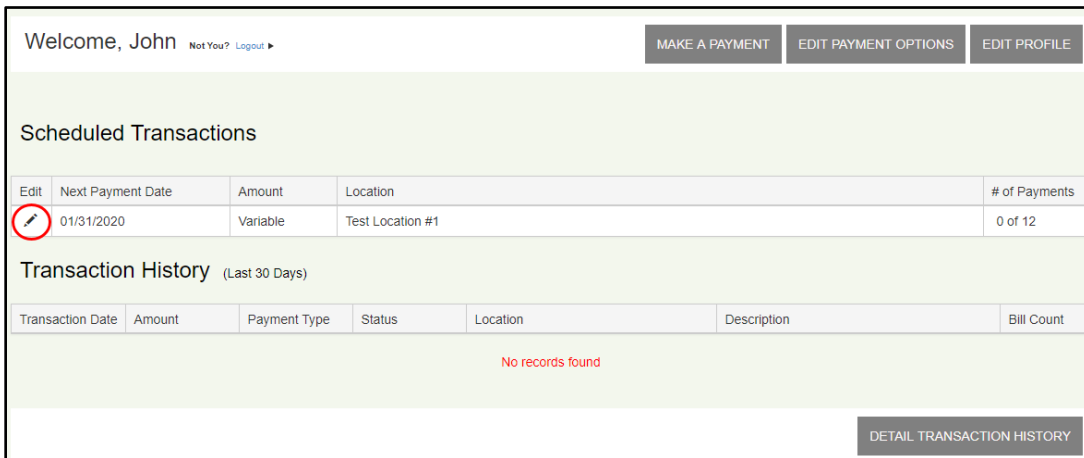
1. From the payment portal URL, key your user name and password and then click **Login**.




The screenshot shows a login interface for returning users. It includes a heading "Returning Users *", two input fields labeled "Enter User Name" and "Enter Password" (with a red asterisk next to it), a link "Forgot username or password?", a "LOGIN" button with a play icon, and a "Create Account" link at the bottom.

FIGURE 45 – PAYMENT PORTAL SCREEN (RETURNING USER OPTION)

2. In the *Scheduled Transactions* section, click  **Edit** for the transaction you want to cancel.



The screenshot shows a user dashboard for "John". At the top, there are links for "Welcome, John", "Not You?", and "Logout". Below this are buttons for "MAKE A PAYMENT", "EDIT PAYMENT OPTIONS", and "EDIT PROFILE". The main section is titled "Scheduled Transactions" and contains a table with the following data:

Edit	Next Payment Date	Amount	Location	# of Payments
	01/31/2020	Variable	Test Location #1	0 of 12

Below the table is a section titled "Transaction History (Last 30 Days)" with a table that has columns for Transaction Date, Amount, Payment Type, Status, Location, Description, and Bill Count. The message "No records found" is displayed in the table area. A "DETAIL TRANSACTION HISTORY" button is located at the bottom right.

FIGURE 46 – PAYMENT PORTAL SCREEN (EDIT SCHEDULED TRANSACTIONS USER OPTION)

3. In the *Scheduled Transactions* section, click the **Delete Payment** check box for the transaction you want to cancel.

Scheduled Transactions

Edit	Next Payment Date	Amount	Location	# of Payments
	Disabled	\$100.00	Test Location #1	0 of 6

Amount

\$100.00

To Account

Test Location #1

Select Account *

Checking: XXXXXX9999

Frequency *

Once a Month

Payment Day *

Last Day

Start Date

2/29/2020

☐ Infinite Payment

Of Payments *

6

Payments Made

0

☐ Delete Payment

CANCEL

SUBMIT

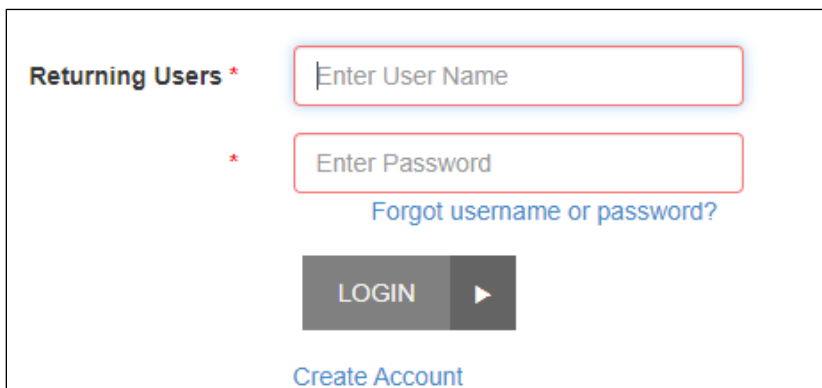
FIGURE 47 –SCHEDULED TRANSACTIONS (DELETE PAYMENT OPTION)

- Click **Submit**. The modified transaction will now appear on the screen.

Editing a Scheduled Recurring Payment


Scheduled recurring payments can be edited using the steps below:

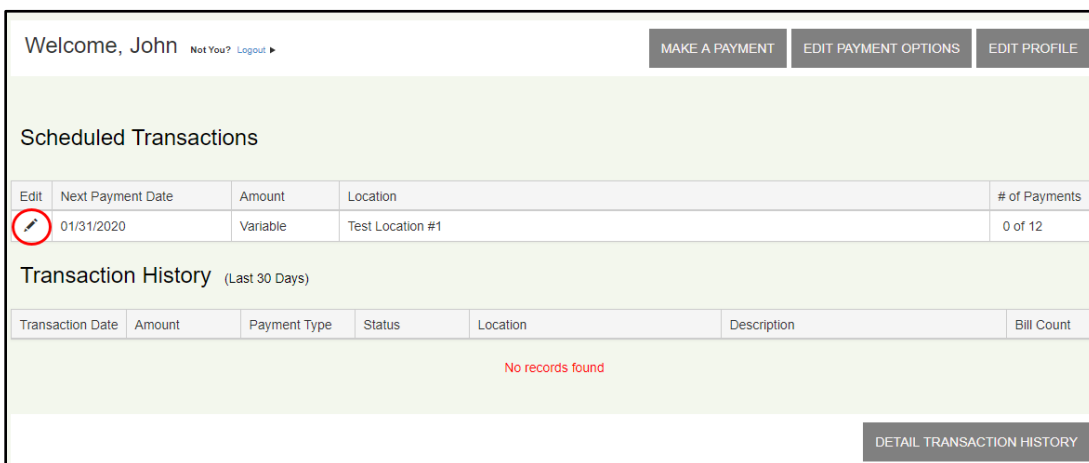
1. From the payment portal URL, enter your user name and password and then click **Login**.




The screenshot shows a login interface for returning users. It includes a label "Returning Users" with an asterisk, followed by two input fields: "Enter User Name" and "Enter Password", each with a red asterisk to its left. Below the password field is a link "Forgot username or password?". A "LOGIN" button with a right-pointing arrow is positioned below the input fields. At the bottom, there is a link "Create Account".

FIGURE 48 –PAYMENT PORTAL SCREEN (RETURNING USER OPTION)

2. In the *Scheduled Transactions* section, click  **Edit** for the transaction you want to modify.



The screenshot displays the user's dashboard. At the top, it says "Welcome, John" with links for "Not You?", "Logout", "MAKE A PAYMENT", "EDIT PAYMENT OPTIONS", and "EDIT PROFILE". The "Scheduled Transactions" section contains a table with one transaction: "01/31/2020", "Variable", "Test Location #1", and "0 of 12" payments. An edit icon (pencil) is circled in red next to the first transaction. Below this is the "Transaction History (Last 30 Days)" section, which is currently empty with the message "No records found". A "DETAIL TRANSACTION HISTORY" button is at the bottom right.

Edit	Next Payment Date	Amount	Location	# of Payments
	01/31/2020	Variable	Test Location #1	0 of 12

Transaction Date	Amount	Payment Type	Status	Location	Description	Bill Count
No records found						

FIGURE 49 – PAYMENT PORTAL SCREEN (EDIT SCHEDULED TRANSACTIONS USER OPTION)

3. In the *Scheduled Transactions* section that appears, make your needed changes and then click **Submit**.

Scheduled Transactions

Edit	Next Payment Date	Amount	Location	# of Payments
	Disabled	\$100.00	Test Location #1	0 of 6

Amount

\$100.00

To Account

Test Location #1

Select Account *

Checking: XXXXXX9999

Frequency *

Once a Month

Payment Day *

Last Day

Start Date

2/29/2020

☐ Infinite Payment

Of Payments *

6

Payments Made

0

☐ Delete Payment

CANCEL

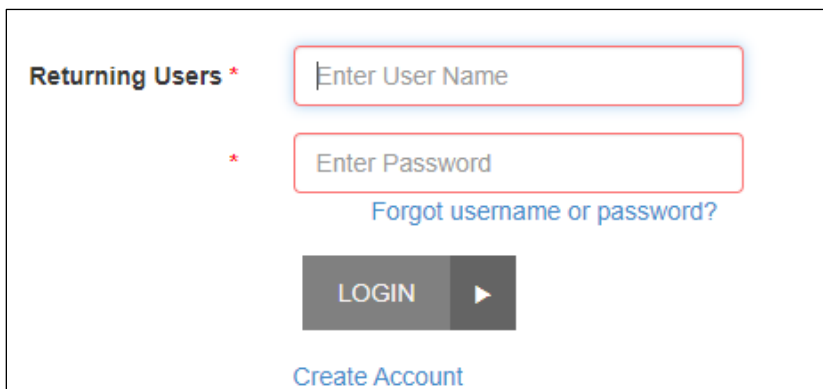
SUBMIT

FIGURE 50 – SCHEDULED TRANSACTIONS (SUBMIT PAYMENT OPTION)

Editing Payment Options

If enabled by the merchant, payment options can be edited using the steps below:

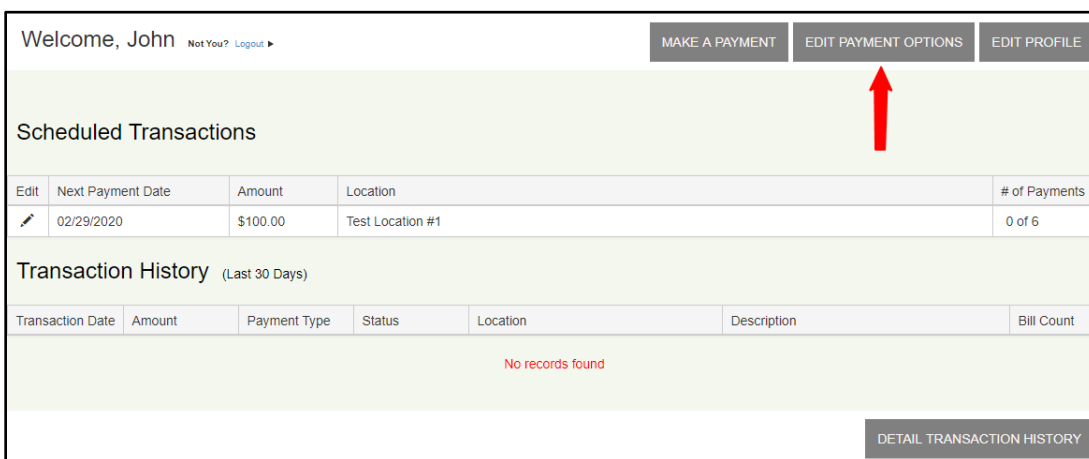
1. From the payment portal URL, enter your user name and password and then click **Login**.



The screenshot shows a login form for returning users. It includes a header "Returning Users *", two input fields for "Enter User Name" and "Enter Password", a link "Forgot username or password?", a "LOGIN" button with a play icon, and a "Create Account" link at the bottom.

FIGURE 51 –PAYMENT PORTAL SCREEN (RETURNING USER OPTION)

2. Click **Edit Payment Options** at the top of the screen.



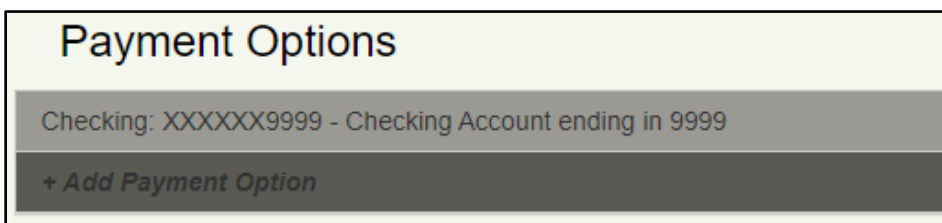
The screenshot shows the payment portal interface. At the top, there is a "Welcome, John" message with a "Not You? Logout" link. To the right are three buttons: "MAKE A PAYMENT", "EDIT PAYMENT OPTIONS", and "EDIT PROFILE". A red arrow points to the "EDIT PAYMENT OPTIONS" button. Below the buttons is a section for "Scheduled Transactions" with a table showing one transaction. Below that is a "Transaction History" section with a table showing no records found. A "DETAIL TRANSACTION HISTORY" button is at the bottom right.

Edit	Next Payment Date	Amount	Location	# of Payments
	02/29/2020	\$100.00	Test Location #1	0 of 6

Transaction Date	Amount	Payment Type	Status	Location	Description	Bill Count
No records found						

FIGURE 52 –PAYMENT PORTAL SCREEN (EDIT PAYMENT OPTIONS)

3. When the next screen appears, scroll down to the *Payment Options* section.



The screenshot shows the "Payment Options" section. It includes a header "Payment Options", a text field "Checking: XXXXXX9999 - Checking Account ending in 9999", and a button "+ Add Payment Option".

FIGURE 53 –PAYMENT OPTIONS SECTION

4. To modify existing payment options:
 - a. Click anywhere on the row of the existing payment method.
 - b. Make the necessary changes.
 - c. Click **Update**. Required fields are identified with an asterisk (*).

Checking: XXXXXX9999 - Checking Account ending in 9999

☐ Same as profile

Payment Type * SPPDEMO Bank

Account Type * Checking

Name On Account *

Routing Number *

Account Number *

Account Nickname Checking: XXXXXX9999

Address * 123 Main St

APT # 102

City * Mckinney

State/Region * Texas (TX)

Postal Code * 75070

Country * USA

DELETE UPDATE

FIGURE 54 –PAYMENT OPTION EXAMPLE

5. To add a new payment option:
 - a. Click **Add Payment Option**.
 - b. Select a **Payment Type** from the drop-down list.
 - c. Select an **Account Type** from the drop-down list.
 - d. Fill in all required fields (identified with an asterisk (*) beside the field name).
 - e. Click **Add Payment**.

+ Add Payment Option

☐ Same as profile

Payment Type * SPPDEMO Bank

Account Type * Checking

Name On Account *

Routing Number *

Account Number *

Account Nickname

Address *

City *

State/Region * -- Select --

Postal Code *

Country * USA

RESET ADD PAYMENT

FIGURE 55 – ADD PAYMENT OPTION

Viewing Transaction History

View the payment history using the steps below:

1. From the payment portal URL, enter your user name and password and then click **Login**.

The screenshot shows a login interface for returning users. It includes a header 'Returning Users *' with a red asterisk. Below this are two input fields: 'Enter User Name' and 'Enter Password', both with red asterisks. A link 'Forgot username or password?' is positioned below the password field. A 'LOGIN' button with a right-pointing arrow is located below the password field. At the bottom, there is a link 'Create Account'.

FIGURE 56 – PAYMENT PORTAL SCREEN (RETURNING USER OPTION)

2. When the *Welcome* screen appears, the *Transaction History* for the last 30 days appears.

The screenshot shows a 'Welcome, Jack' message with links 'Not You?' and 'Logout ►'. There are three buttons: 'MAKE A PAYMENT', 'EDIT PAYMENT OPTIONS', and 'EDIT PROFILE'. Below this is a section for 'Scheduled Transactions' with a table that has columns: Edit, Next Payment Date, Amount, Location, and # of Payments. A message 'No records found' is displayed. Below this is a section for 'Transaction History (Last 30 Days)' with a table that has columns: Transaction Date, Amount, Payment Type, Status, Location, Description, and Bill Count. A single transaction is listed: 01/31/2020 05:09 PM, \$100.00, Checking, Approved, Test Location #1, and Bill Count 1. A 'DETAIL TRANSACTION HISTORY' button is at the bottom right.

Transaction Date	Amount	Payment Type	Status	Location	Description	Bill Count
01/31/2020 05:09 PM	\$100.00	Checking	Approved	Test Location #1		1

FIGURE 57 –TRANSACTION HISTORY (LAST 30 DAYS)

3. To view transactions from a wider range than 30 days:
 - a. Click **Detail Transaction History**.
 - b. Choose your new date range using the **From Date** and **To Date** fields.
 - c. Click **Run Report**.

Transaction History

From Date:
2/6/2020

To Date:
2/7/2020

RUN REPORT

	Transaction Date	Amount	Payment Type	Status	Name On Account	Location	Description	Transaction Number	Reference Number	Bill Count
No records found for your search criteria										

FIGURE 58 –TRANSACTION HISTORY (REPORT SCREEN)

4. When the transaction results appear on the screen, you can save the results by selecting a format from the drop-down list and then clicking **Export** (shown below).

Transaction History

From Date:
12/1/2019

To Date:
2/8/2020

RUN REPORT

Excel
EXPORT

	Transaction Date	Amount	Payment Type	Status	Name On Account	Location	Description	Transaction Number	Reference Number	Bill Count
Year: 2020										
	01/31/2020 05:09 PM	\$100.00	Checking	Approved	Jack Smith	Test Location #1		{45f8abe0-a774-47b2-9a50-592cec1d8f1b}	T:R8K9N65LA1	1

FIGURE 59 –TRANSACTION HISTORY (EXPORT REPORT OPTION)