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$^®$ 9, 10, and 11

- 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.
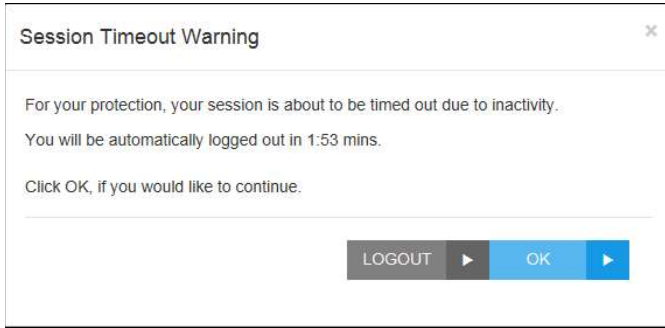
FIGURE 108 - SESSION TIMEOUT WARNING

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.

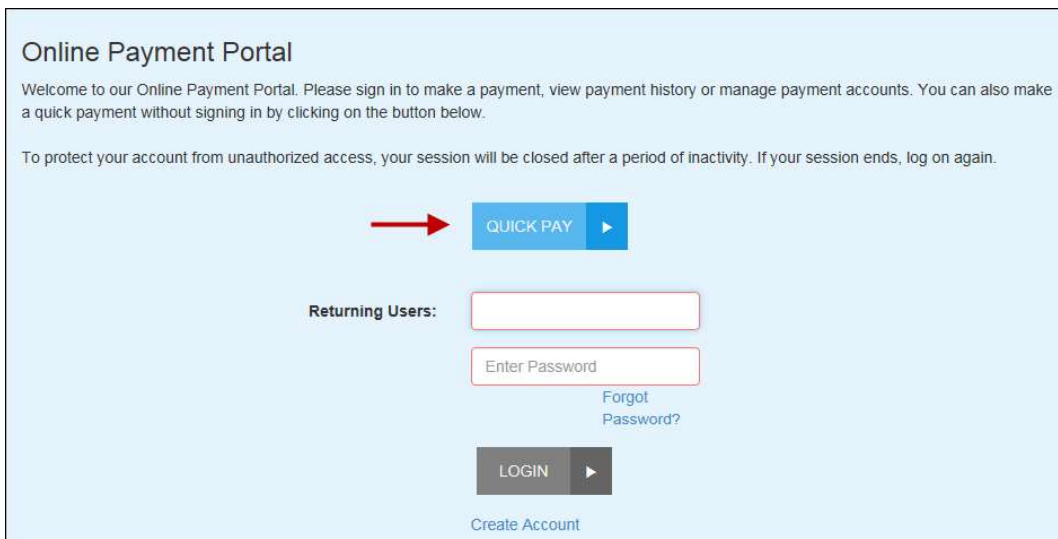2. Select the **Quick Pay** option. This may read differently for each website.

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.

Quick Pay

To Account:	Location 1 ▾
Pay This Amount:	Required
Payment Type:	-- Choose Type -- ▾
Account Type:	-- Choose Type -- ▾
Name On Account:	Name on account is required
Is Business Account:	☐
Address:	Address is required
Suite/Apt #:	
City, State, Zip:	-- Select -- ▾
Country:	US
Email Address:	Email address is required
Confirm Email Address:	Confirm Email Address is required
	☐ Register and Save Payment Information

Quick Pay note text.

CANCEL   CONTINUE ▶

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.
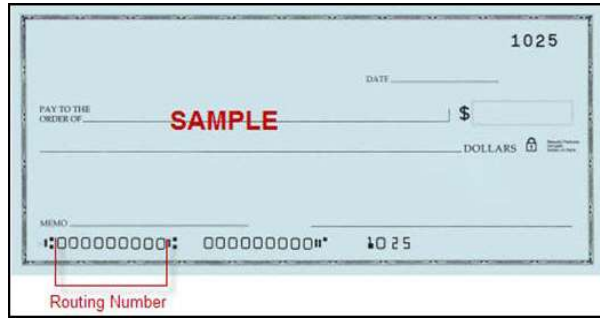
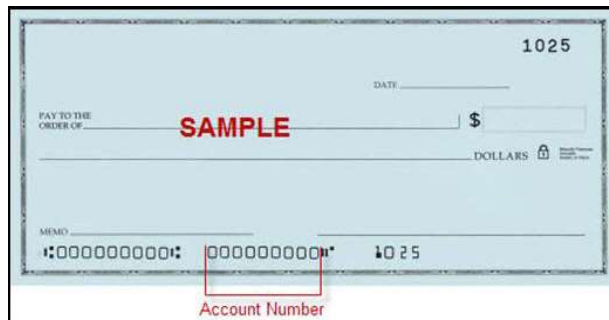FIGURE 3 - EXAMPLE CHECK WITH INDICATED ROUTING NUMBER

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 <u>must</u> 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.
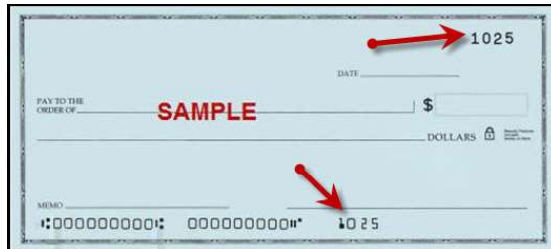
FIGURE 5 - CHECK NUMBER

- **Transaction Optional Fields** – Up to 3 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 at this time you wish to save your payment information and register as a user, select the check box next to **Register and Save Payment Information**. If you do not wish to register at this time, continue to step 5.

FIGURE 7 - OPTION FOR REGISTRATION

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

- **Secret Question** – Create a phrase, word, or question that can be used for identification purposes if a new temporary password needs to be requested. This is not a case-sensitive field and does not need to be in the form of a question.

- **Secret Answer** – Provide the answer to the secret question above.

- **Confirm Secret Answer** – Re-type the secret answer.

- **Username** – If this field is not automatically populated with the **Email Address** information provided earlier on the page, enter your email address.

b. Enter any optional information, if desired.

- **Customer Number** – An optional, numeric field that must be unique for each user registration. This field may be provided to you by your creditor/organization.

- **Phone** – Enter a telephone number in XXX-XXX-XXXX format.

- **Driver's License** – Enter your driver's license number.

- **DL State** – Enter the abbreviation of the state in which the driver's license was issued.

- **Social Security** – Enter your Social Security number.

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

5. If your merchant/vendor has enabled an added security, select the check box in the CAPTCHA field to verify that you are making a payment.
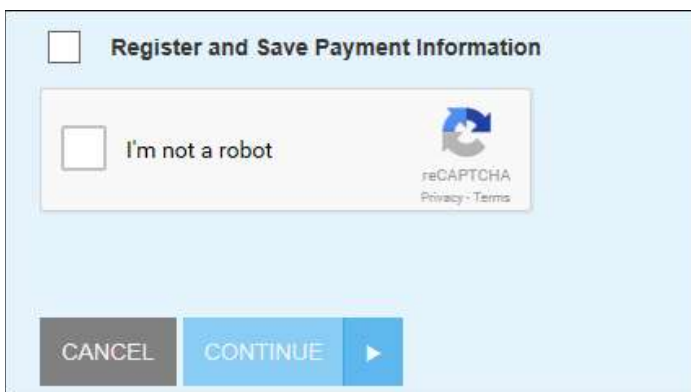
FIGURE 8 - CAPTCHA ADDED SECURITY

6. Select the **Continue** option at the bottom of the page.

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

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.

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.
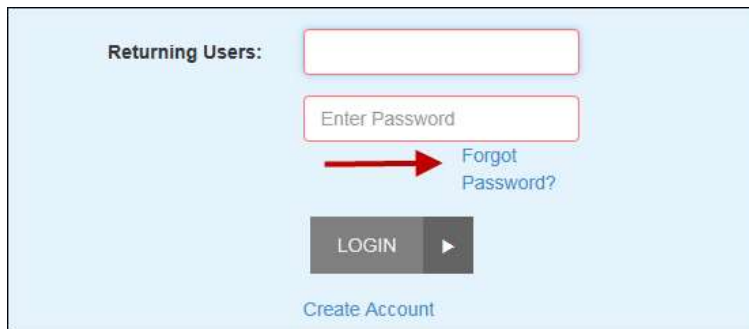
FIGURE 30 – FORGOT PASSWORD? LINK

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**.
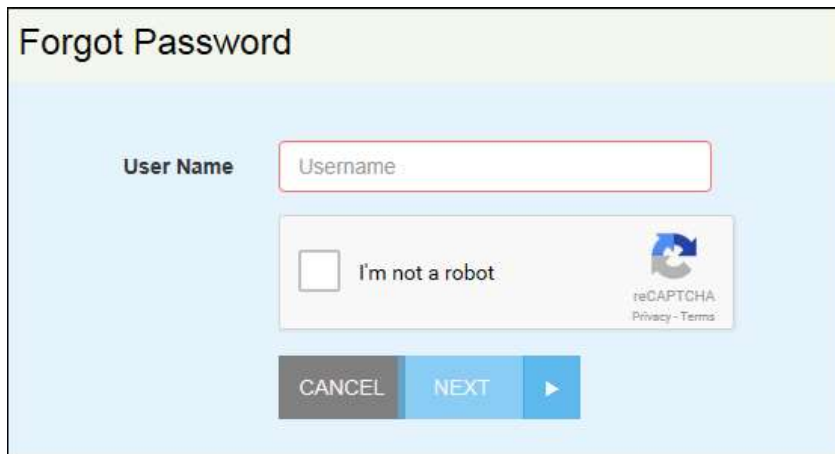
FIGURE 31 – USER NAME/PASSWORD RETRIEVAL PAGE

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.
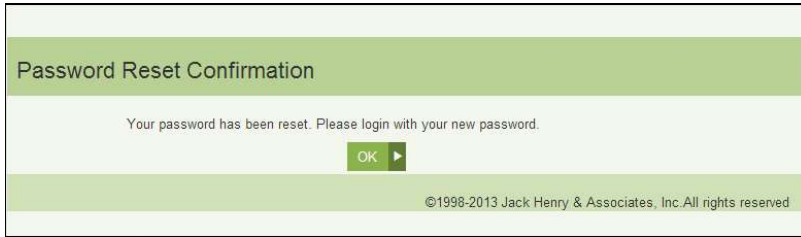
FIGURE 35 - PASSWORD RESET CONFIRMATION

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**.
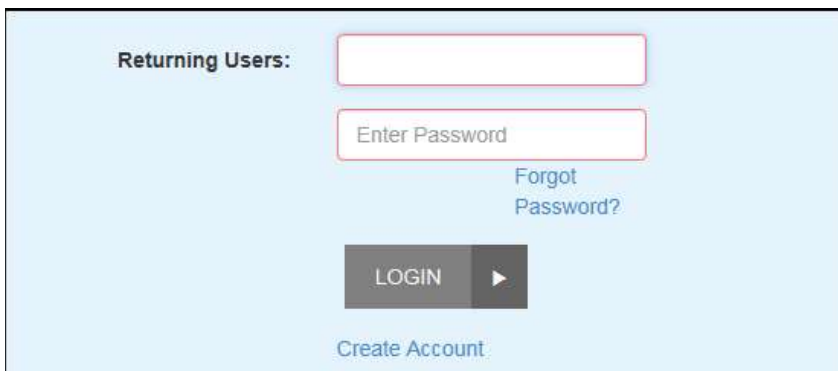
FIGURE 36 - LOGIN

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 3 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 **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.

a. 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.
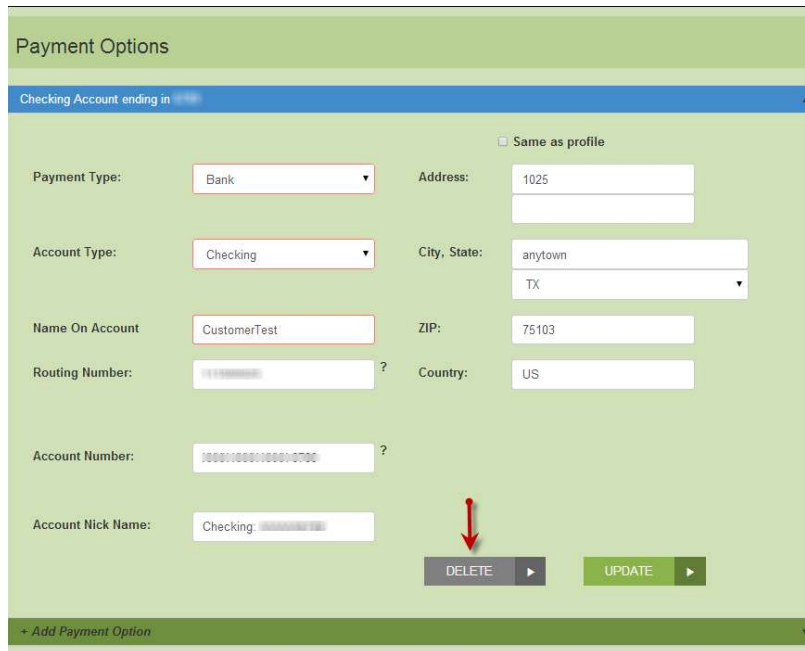

FIGURE 43 - UPDATE OPTION

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.

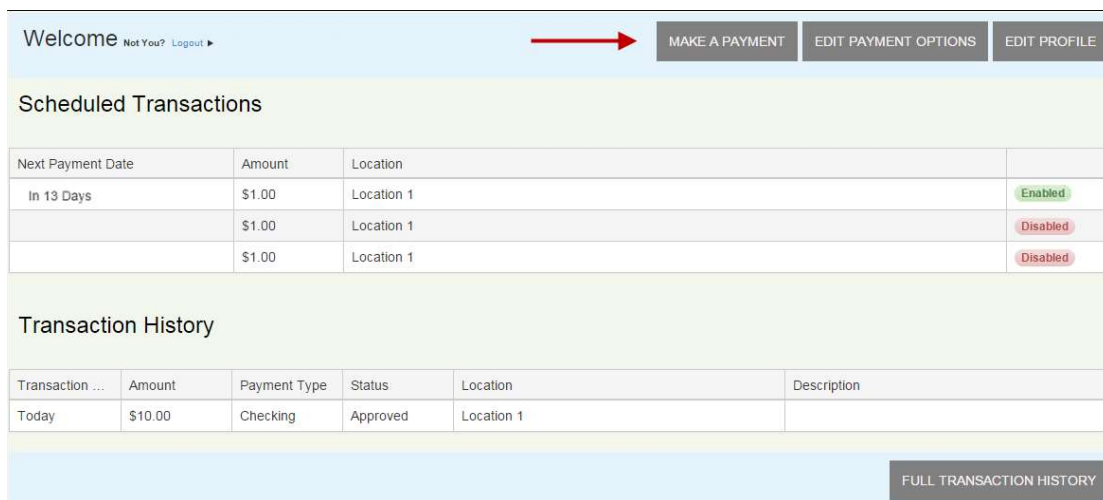1. Log in to SmartPay Express, and select **Make a Payment** from the top of the page.

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 3 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 three (3) will render three (3) recurring payments beginning at the **Start Date** only.

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

5. Select **Continue**.

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, ▓▓▓▓▓▓, authorize ▓▓▓ to electronically debit my account for the amount indicated above.

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

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

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

The acceptance of this agreement may be revoked, prior to the processing of this transaction, by contacting us at ▓▓▓.

Single payment agreement addendum
I, ▓▓▓▓▓▓, authorize ▓▓▓ 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 ▓▓▓ 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 ▓▓▓. 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
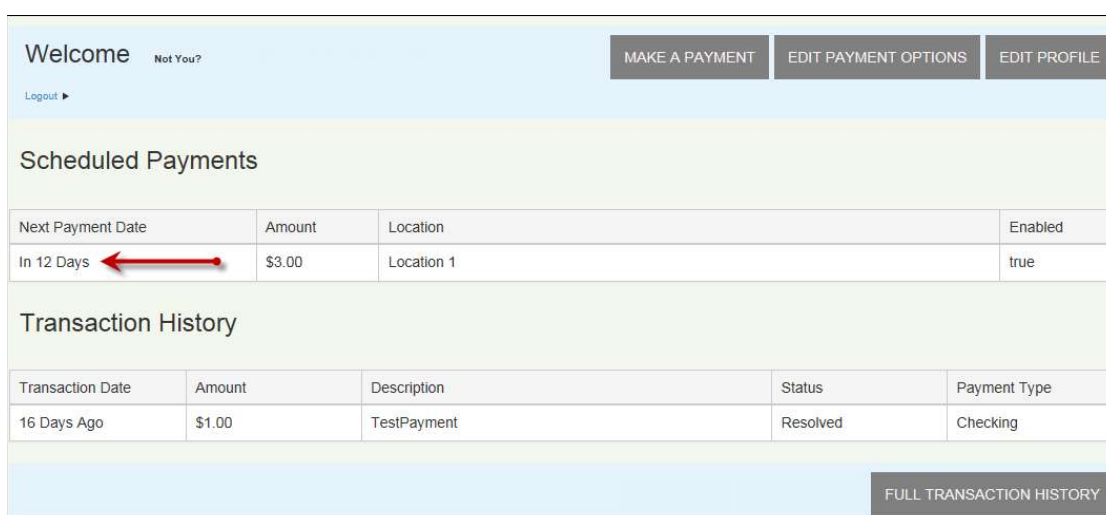
Transaction History

From Date: 6/2/2015 🗓

To Date: 7/4/2015 🗓

RUN REPORT ▶   Excel ▼ EXPORT ▶

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

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.

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.

FIGURE 64 - EXPORT OPTION