

HOW FAR IN ADVANCE DOES A RECURRING PAYMENT NEED TO BE CANCELLED?

Before 2:00 pm Central 2 days prior to settlement.

WHAT IS THE TIMEFRAME FOR THE MERCHANT VOIDING A TRANSACTION IN THE SMART PAY BUSINESS PORTAL?

- ACH transactions can be voided until 7:00 pm Central
- Credit card transactions can be credited in the Smart Pay Business Portal at least a month or longer after the transaction posted. Go to Transactions>Issue Credit. The credit takes approximately 2 days to post to the credit card account.
- PayPal transactions cannot be voided in Smart Pay Express - the merchant would need to use their PayPal account to void.

WHAT LENGTH OF TIME IS HISTORY AVAILABLE IN THE SMART PAY BUSINESS PORTAL?

History appears on the Home screen for 60 days, but transactional data is available within the Smart Pay Business Portal reporting tool indefinitely.

WHEN DO PAYMENTS SETTLE?

- ACH- next day
- Credit card- 2 day
- PayPal- Merchant receives notices from PayPal next day. Then merchant transfers to their bank account.

CAN A CLIENT EDIT TRANSACTIONS IN THE SMART PAY BUSINESS PORTAL?

Yes, for ACH transactions the dollar amount and effective date can be edited until 7:00 pm Central.

I UNDERSTAND LIMITS ARE PUT IN PLACE FOR ACH TRANSACTIONS, BUT CAN SMART PAY EXPRESS PUT A LIMIT IN PLACE FOR CREDIT CARD TRANSACTIONS?

No, Smart Pay Express does not allow for credit card transaction limits. If a merchant is looking to limit the dollar amount of a credit card transaction we could put a note on the welcome page of their online payment portal indicating that payments over XXXX should not be made using a credit card.

IS IT POSSIBLE FOR MERCHANTS TO RECEIVE AN EMAIL NOTICE EACH TIME A PAYMENT IS MADE?

Yes, a bank representative can assist with setting up email notifications for the merchant for ACH payments, but not for credit card or PayPal. Smart Pay Express only processes ACH payments and is just a pass through for credit/debit card payments and Pay Pal, thus notices cannot be generated.

WILL THE PERSON MAKING A PAYMENT RECEIVE AN EMAIL CONFIRMATION?

If they are using a checking or a savings account an email receipt will be automatically generated. If they are using a credit/debit card they would have to print or save the confirmation prior to closing the screen. If our client will have a technician out in the field accepting the payment, the technician could save the confirmation on their tablet and email it to their customer.

CAN MERCHANTS ADD A CONVENIENCE FEE FOR CREDIT CARD PAYMENTS?

Yes, however the system only allows for a convenience fee to be charged upon set-up of the payment. For recurring payments a convenience fee will not be charged on each payment. The convenience fee applies to all transactions (ACH, credit/debit card and PayPal). The convenience fee must be a flat dollar amount (cannot be a % of the transaction).

HOW DOES A MERCHANT INTEGRATE THEIR PAYPAL ACCOUNT TO SMART PAY EXPRESS?

The merchant must have a PayPal account to accept PayPal payments through Smart Pay Express. Once the merchant has a Pay Pal account a Bank representative will gather the necessary information to get the interface setup.

HOW CAN RECURRING CREDIT CARD PAYMENTS BE PROCESSED?

In the Smart Pay Business Portal merchants can create a customer record including storage of the credit card number. When they receive notification to put through a charge, they would simply do a search using that customer's name and it would bring up their record. Then you would process the payment for the appropriate dollar amount and include information about the payment such as the invoice number. This functionality is only available for credit card/debit card payments, not debits to checking, savings or PayPal payments. You would not need a separate Login ID or Password for each company you are scheduling recurring payments for.

IF A CUSTOMER CALLS IMMEDIATELY AFTER THEY MAKE A PAYMENT WILL THE MERCHANT BE ABLE TO SEE THE PAYMENT IN THE SMART PAY BUSINESS PORTAL?

Yes.

CAN SMART PAY EXPRESS ACCEPT INTERNATIONAL ACH PAYMENTS?

No, only domestic.

IF THE DEBIT TO A CHECKING ACCOUNT COMES BACK NSF WILL THE CUSTOMER RECEIVE AN ACH RETURN NOTIFICATION JUST LIKE THEY DO IF THEY WERE ORIGINATING ACH COLLECTION ITEMS?

Yes

WOULD THE CLIENT RECEIVE CONFIRMATION THE ACH PAYMENT WAS GOOD?

No, they would only be notified of a return.

COULD THE CLIENT RECEIVE AN NOTIFICATION OF CHANGE IF AN ACCOUNT NUMBER WAS ENTERED INCORRECTLY?

It is possible that a Notification of Change could be received if the account information is incorrect.

COULD A CLIENT BE SETUP WITH SMART PAY EXPRESS TO ONLY ACCEPT DEBIT AND CREDIT CARD TRANSACTIONS AND NOT INCLUDE DEBIT TO A CHECKING, SAVINGS OR PAYPAL?

Smart Pay Express always has to include ACH but PayPal and credit card are optional.

CAN INVOICE NUMBER BE REQUIRED?

Yes, this can be a required custom field.

CAN WE REQUIRE AN INVOICE NUMBER OF A CERTAIN LENGTH IN CHARACTERS AND IF SOMEONE TRIES TO ENTER FEWER CHARACTERS IT WOULDN'T PROCESS?

No

CAN THE CLIENT REQUIRE A PHONE NUMBER?

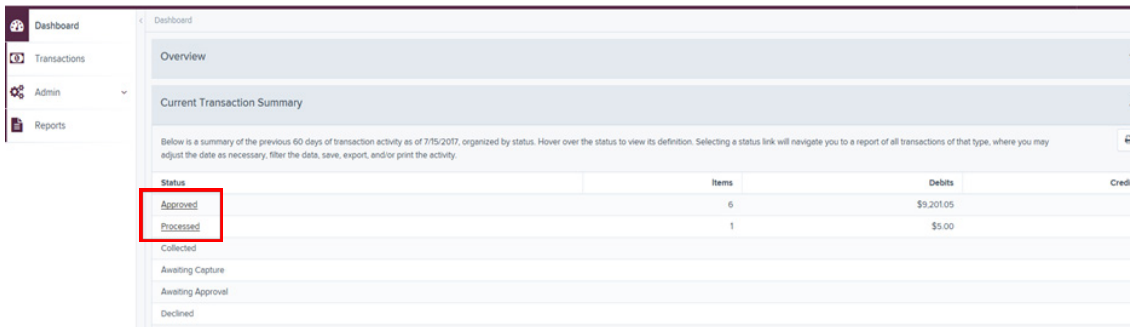
The phone number can be a required field for registered users, however, it is not an option for Quick Pay. As an alternative, the Bank could set it up so the phone number is a required custom field. Please note that users would be required to enter the phone number twice when registering.

WANT TO LEARN MORE?

Please contact Treasury Management Support at TMSupport@firstbusiness.bank or by phone in Wisconsin at 608-232-5938 or in Kansas at 913-717-6464.

DASHBOARD/"HOME" TAB:

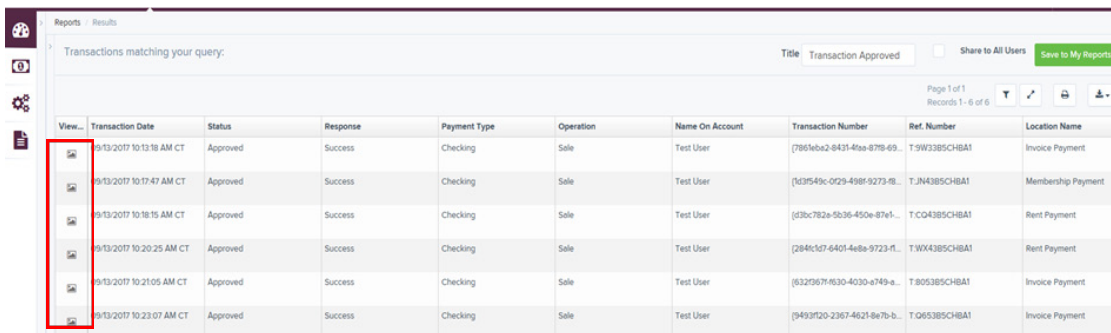
- Displays 60 days of transaction history
- Can click on links to see details.



Status	Items	Debits	Credits
Approved	6	\$9,201.05	
Processed	1	\$5.00	
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			

DETAIL SCREEN:

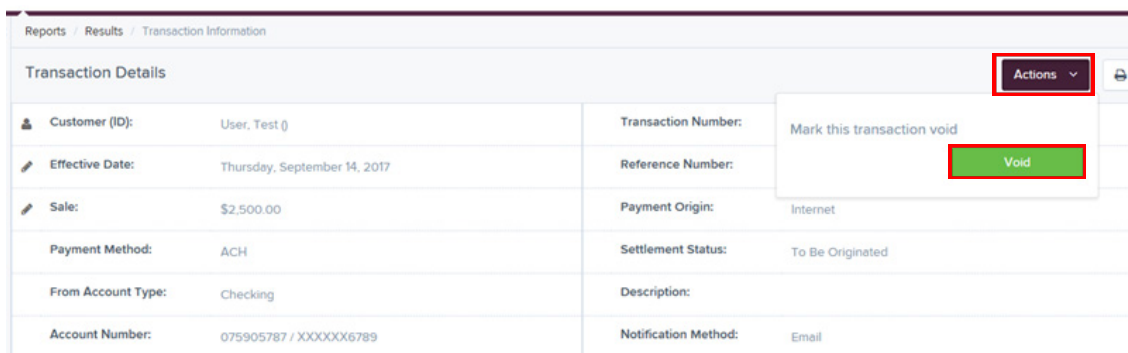
- Can click "View" to see even more payment details. Can export/print from this screen.



View...	Transaction Date	Status	Response	Payment Type	Operation	Name On Account	Transaction Number	Ref. Number	Location Name
	09/13/2017 10:13:18 AM CT	Approved	Success	Checking	Sale	Test User	7861eba2-8431-4f5a-8799-69...	T.9W338SCHBA1	Invoice Payment
	09/13/2017 10:17:47 AM CT	Approved	Success	Checking	Sale	Test User	1d3f549c-0f29-498f-9273-8b...	T.JN438SCHBA1	Membership Payment
	09/13/2017 10:18:15 AM CT	Approved	Success	Checking	Sale	Test User	d3bc782e-5b36-450e-87e1-...	T.CO438SCHBA1	Rent Payment
	09/13/2017 10:20:25 AM CT	Approved	Success	Checking	Sale	Test User	284fc1d7-6401-4e8a-9723-f1...	T.WX438SCHBA1	Rent Payment
	09/13/2017 10:21:05 AM CT	Approved	Success	Checking	Sale	Test User	632f967f-6630-4030-e749-a...	T.80538SCHBA1	Invoice Payment
	09/13/2017 10:23:07 AM CT	Approved	Success	Checking	Sale	Test User	f493f20-2367-4621-8a7b-b...	T.O6538SCHBA1	Invoice Payment

VOID AN ACH TRANSACTION:

- Can void an ACH transaction if it is still in "Approved" status.
 - Click the "Approved" link on the Dashboard > click the "view" link next to the appropriate transaction > Click on "Actions" > Void > Confirm Void



Transaction Details		Actions
Customer (ID):	User, Test ()	Mark this transaction void Void
Effective Date:	Thursday, September 14, 2017	
Sale:	\$2,500.00	
Payment Method:	ACH	
From Account Type:	Checking	
Account Number:	075905787 / XXXXXX6789	
Transaction Number:		
Reference Number:		
Payment Origin:	Internet	
Settlement Status:	To Be Originated	
Description:		
Notification Method:	Email	

TRANSACTIONS

QUICK PAY PREAUTHORIZED PAYMENT, TELEPHONE PAYMENT, MAILED-IN PAYMENT:

- With appropriate and prior authorization allows the merchant to accept and process a credit card payment for a customer.

Transactions:

The screenshot shows a web interface for 'Transactions'. On the left, under 'Quick Links', there is a 'Card Processing' section with a list of links: [Preauthorized Payment](#), [Telephone Payment](#), [Mailed-In Payment](#), [Issue Credit](#), and [Recurring Payments](#). On the right, under 'Guided Payments', there is a 'Payment Method' dialog box. The dialog box contains the question 'How will the customer be paying?' and a radio button labeled 'Card'.

ISSUE CREDIT (CREDIT CARD):

- With appropriate and prior authorization allows the merchant to issue a credit card credit to a customer. Transactions > Issue Credit:

The screenshot shows the 'Issue Credit' form in the Transactions section. The form is divided into three main columns: 'Transaction Information', 'Card Information', and 'Billing Address'.
- **Transaction Information:** Includes fields for 'Location' (with a dropdown menu and a red error message 'Location is required'), 'Description', 'Credit/Refund Amount' (with a '\$' symbol), 'Transaction Number', 'Invoice Number', and 'Phone Number'.
- **Card Information:** Includes fields for 'Name On Account', 'Card Type' (with a dropdown menu), 'Card Account Number', 'Card Verification Number', and 'Expires On' (with 'Month' and 'Year' dropdown menus).
- **Billing Address:** Includes fields for 'Address', 'Suite/APT#', 'City', 'State/Region', 'Postal Code', 'Country' (with a dropdown menu), and 'Email Address'.
At the top right of the form, there are two buttons: 'Add/Search Customer' and 'Quick Pay'.

ADMIN:

- Allows the Administrator to view, add and delete Smart Pay Business users at their company. Admin > Users > Add User > Business User:

< Users / Add User

Add User Settings

Enabled Authorized Caller

Full Name *

Full Name is required

User Name *

User Location

Email Address

Auto Disable

Dual Auth Amount

Dual Auth Status

Privileges for this User

Enabled	Privilege
<input type="checkbox"/>	Customer Services
<input type="checkbox"/>	Reports
<input type="checkbox"/>	SmartPay Express

[Reset Password](#) **Temporary Password** Dkbc#9236

PRIVILEGES:

- Select appropriate privileges and locations.

Privileges for this User			Roles within the Customer Services Privilege ^		
Enabled	Privilege		Enabled	Role Name	Description
<input checked="" type="checkbox"/>	Customer Services		<input type="checkbox"/>	Accounting - Corporate	All Reporting Functionality
<input checked="" type="checkbox"/>	Reports		<input type="checkbox"/>	RTG User / SERVER ONLY	Real Time Gateway User, server to server activity only
<input type="checkbox"/>	SmartPay Express		<input type="checkbox"/>	Credit Card	Allows the user to process Credit Card payments
			<input type="checkbox"/>	Accounting - User	Limited Reporting Functionality
			Roles within the Reports Privilege v		
			Locations for this User v		
Enabled	Location Name		Location Enabled		
<input type="checkbox"/>	Invoice Payment		<input checked="" type="checkbox"/>		
<input type="checkbox"/>	Membership Payment		<input checked="" type="checkbox"/>		
<input type="checkbox"/>	Rent Payment		<input checked="" type="checkbox"/>		

REPORTS:

- Create a new report, run standard reports, save a report template for future use Reports > New Report:

Report Name	Report Type	Delete
Demo Report	Transaction Report	<input type="checkbox"/>
Previous Day	Transaction Report	<input type="checkbox"/>
Today's Transactions	Transaction Report	<input type="checkbox"/>

Report Name	Report Type	Delete
No Records to display.		

Report Name	Report Type	Delete
Remote Deposit Capture Reports		
Deposit Results		
Standard Report		
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		
Show Recurring Payments That are Disabled		
Recurring Payments Due		
Merchant Settlement Account Reports		
Credits and Debits to Your Merchant Settlement Account		

CHANGE REPORT FILTERS AND RUN A REPORT:

EXPORT:

Transactions matching your query: Title Share to All Users

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Records 1 - 6 of 6

View...	Transaction Date	Status	Payment Type	Name on Account	Transaction Number	Ref. Number
	09/13/2017 10:13:18 AM CT	Approved	Checking	Test User	{7861eba2-8431-4faa-87f8-69...}	T:9W33B5CHBA1

EXCEL:

	A	B	C	D	E	F	G	H	I	J	K
1	Transaction Date	Status	Payment Type	Name on Account	Transaction Number	Ref. Number	Customer Number	Operation	Location Name	Amount	
2	4/1/2016 8:23:34 AM CT	Processed	Savings	Alton	{152c2f24-5730-4e03-8544-52fccbf0057b}	T:VXNYVQQFBA3		Sale	Membership Payment	200.00	
3	4/6/2016 2:52:27 PM CT	Processed	Checking	Billy Banker	{aaacfc7a-8014-4feb-adf3-351d5f4cdcfc0}	T:BNF4WQQFBA2		Sale	Invoice Payment	1000.00	
4	4/29/2016 5:45:06 PM CT	Processed	Checking	Alan McAfee	:2:1567094	T:0SCYV4VFL1		Sale	Membership Payment	10.00	

COMMA DELIMITED (CSV):

	A	B	C	D	E	F	H	I	J
1	Transaction Date	Status	Payment Type	Name on Account	Transaction Number	Ref. Number	Operation	Location Name	Amount
2	4/1/2016 8:23:34 AM CT	Processed	Savings	Alton	{152c2f24-5730-4e03-8544-52fccbf0057b}	T:VXNYVQQFBA3	Sale	Membership Payment	\$200.00
3	4/6/2016 2:52:27 PM CT	Processed	Checking	Billy Banker	{aaacfc7a-8014-4feb-adf3-351d5f4cdcfc0}	T:BNF4WQQFBA2	Sale	Invoice Payment	\$1,000.00
4	4/29/2016 5:45:06 PM CT	Processed	Checking	Alan McAfee	:2:1567094	T:0SCYV4VFL1	Sale	Membership Payment	\$10.00

TAB DELIMITED (TSV):

Transaction Date	Status	Payment Type	Name on Account	Transaction Number	Ref. Number	Customer Number	Operation	Location Name	Amount
4/1/2016 8:23:34 AM CT	Processed	Savings	Alton	{152c2f24-5730-4e03-8544-52fccbf0057b}	T:VXNYVQQFBA3		Sale	Membership Payment	\$200.00
4/6/2016 2:52:27 PM CT	Processed	Checking	Billy Banker	{aaacfc7a-8014-4feb-adf3-351d5f4cdcfc0}	T:BNF4WQQFBA2		Sale	Invoice Payment	\$1,000.00
4/29/2016 5:45:06 PM CT	Processed	Checking	Alan McAfee	:2:1567094	T:0SCYV4VFL1		Sale	Membership Payment	\$10.00

Questions?

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