

ProfitStars® EPS SmartPay Express™

Mapping for Account Validation

Account validation is a feature that ensures the appropriate customers make payments to the correct account with your organization. Customers navigating to your payment site enter data that will be verified against data you have uploaded into the system. The system validates information customers submit against your records. Any personal or payment information between you and your customers should be treated as a shared secret—customers can only make a payment if they submit the right information.

You may have several customers or clients making payments to one of several accounts. To start the validation process, build a file with all of the data used to verify a customer's identity or payment information.

- If you are able to export any data you're using, place it into a comma delimited file (.csv), which can have headers at the top, or not.
- If you cannot export data, download the .csv template in the **Account Validation** tab under the **Upload Account Validation Data** banner in SPE Admin. This file contains headers and suggestions for types of information that you can validate. You can also use this template for the default mapping option available later in the validation process, or choose to map your data manually.

Once you have a data file ready, upload and then map the file against two or more fields you will select. The system will “lookup” what customers submit against the fields you indicated. These lookup fields prompt customers to provide correct shared secret information (such as a loan number, customer number, or other piece of data) between your organization and customers. Customers supply information for these lookup fields each time they wish to make a payment on the web site, because the system uses lookup fields to identify that specific customer and payment information.

As customers make payments, their payment information may change (amount due, address, etc.) over time. You will need to manually update the .csv file to reflect the most current payment and customer information. Be sure to update the data file frequently, depending on how often your organization receives payments. Re-mapping the .csv file to validate certain lookup fields is not necessary unless you intend to change which fields are used to lookup all customers.

Before uploading and mapping any file, ensure that you have selected to **Enable Account Validation** under the **Account Validations Settings** banner in the **Account Validation** tab. This will allow you to move forward with the validation set up process, such as mapping and uploading data files.

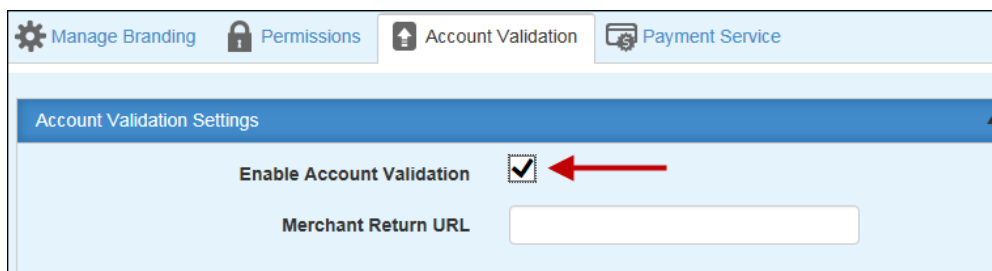


FIGURE 1 - ENABLE ACCOUNT VALIDATION OPTION

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You will also need to select and save two or more **Account Validation Lookup Fields**. The fields you select are the pieces of information each customer will need to provide every time they make a payment—please ensure these fields are a shared secret between you and your customer and are not easily accessible. Select two or more lookup fields under the **Account Validation Lookup Fields** banner in the **Account Validation** tab, and enter an appropriate label for this information (“Your Loan Number,” “Customer ID”). Be sure to save your progress.

The screenshot shows the 'Account Validation Settings' page with the 'Account Validation Lookup Fields' section active. Below the section title is a blue banner with the text: 'Select the fields to use for Account Validation lookup. Optionally, enter label text for the selected fields.' There are four rows of configuration options:

Field Name	Selected	Label Text
Reference Validation Number	<input checked="" type="checkbox"/>	Customer Loan Number
Account Number	<input checked="" type="checkbox"/>	Account Number
Custom Customer Text1	<input type="checkbox"/>	
Custom Customer Text2	<input type="checkbox"/>	

FIGURE 2 - ACCOUNT VALIDATION LOOKUP FIELDS

Creating a .csv file

If you are exporting your customer data into a .csv file, your export may contain (optional) column headers that identify what information it contains.

If you are entering customer data manually, you may download the .csv template provided. Access SPE Admin, and select the **Account Validation** tab.

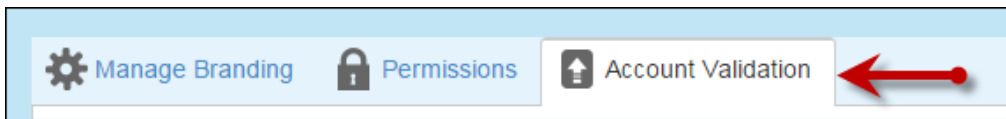


FIGURE 3 - ACCOUNT VALIDATION TAB

1. In the **Upload Account Validation Data** banner, select **Download Template**.

The screenshot shows the 'Upload Account Validation Data' banner in the 'Account Validation' tab. The banner has a blue header with the text 'Upload Account Validation Data'. Below the header are several options:

- Template:** A dropdown menu with 'Download Template' selected. A red arrow points to this option.
- Location:** A dropdown menu with '-- Select Location --' selected.
- Select Map:** A dropdown menu with '--Use a Map--' selected. To its right is a blue button labeled 'MANAGE FILE MAPS'.
- Below these options is a blue button labeled 'SELECT FILE'.

Below the banner are two more sections: 'Manage File Map' and 'Account Validation Data', both with dropdown arrows.

FIGURE 4 - DOWNLOAD TEMPLATE OPTION

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2. Enter your data in the file and save it in a secure location. Remember that this file will need to be updated as customers make payments. When the file is ready, upload it for mapping.

	A	B	C	D	E	F	G	H	I
1	ReferenceValidationNumber	Amount	NameOnAccount	Address1	Address2	City	State	Zip	Phone
2	1	11	Test	Test	Test	Test	TX	75023	343-343-1
3									
4									
5									
6									
7									
8									

FIGURE 5 - TEMPLATE FILE

Uploading a data file for mapping

Once you have a .csv data file, you're ready to upload the document for mapping. From the **Upload Account Validation Data** banner, choose the **Select File** option. Locate the .csv data file you wish to map. You may map a file for each of your account locations, if desired.

The screenshot shows a web interface for uploading account validation data. It features several sections: 'Account Validation Settings', 'Account Validation Lookup Fields', and 'Upload Account Validation Data'. The 'Upload Account Validation Data' section is expanded and contains a 'Template' dropdown set to 'Download Template', a 'Location' dropdown set to '-- Select Location --', and a 'Select Map' dropdown set to '--Use Default Map--'. A blue button labeled 'MANAGE FILE MAPS' is positioned to the right of the 'Select Map' dropdown. Below these fields is a blue button labeled 'SELECT FILE', which is pointed to by a red arrow. At the bottom of the interface, there are sections for 'Manage File Map' and 'Account Validation Data'.

FIGURE 6 - SELECT FILE OPTION

There two options available when preparing to map a file.

- If you downloaded the .csv template and made use of its pre-determined column headers and information types, you may choose the **Use Default Map** option to have the system automatically map the file for you. Column headers in your data file will translate into map-able fields.
 - If you do use the default map, choose **Use Default Map** next to the **Select Map** field, and continue to the section, "Applying your mapped file to a location." If you created your own .csv file, or used the template file and changed any column headers or information, you will need to map your file's fields to those available for validation in the system.
1. Designate an option in the **Select Map** field, and then choose **Manage File Maps**.

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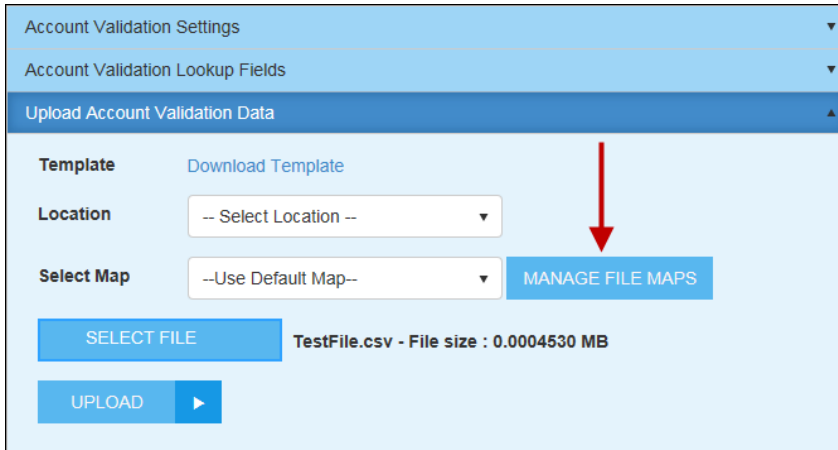


FIGURE 7 - MANAGE FILE MAPS

2. From the **Manage File Map** banner, select **New File Map**. Alternatively, if you have a previously created map that you would like to edit, select **Edit File Map**.

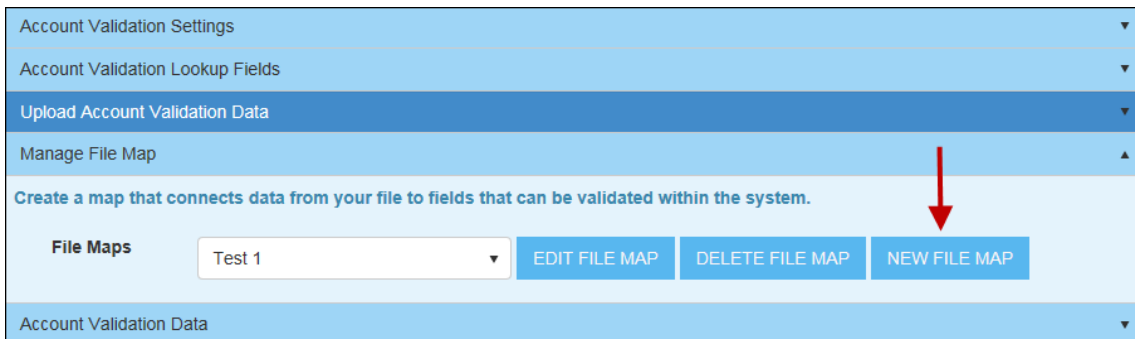


FIGURE 8 - NEW FILE MAP

- a. The **Select File** option appears. Select the data file you wish to map.

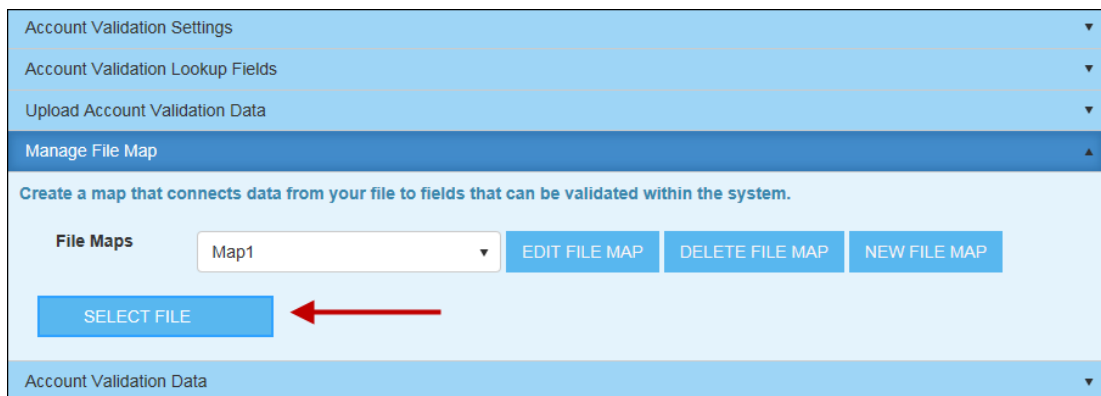


FIGURE 9 - SELECT FILE OPTION

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3. Select **Upload**. The system will read your file and present fields from your file that are available for mapping to fields that can be validated within the system. The left column lists fields that your file contains, and the right column lists fields that are available for validation in the system.

The screenshot shows the 'Manage File Map' interface. At the top, there is a 'Map Name' input field with a 'USE DEFAULT MAP' button. Below this is a red asterisk warning: '*Currently selected as an Account Validation lookup field. Map these lookup fields to your data file in order to retrieve the correct customer data at the time of payment.' The main area is a table with three columns: 'File Fields', 'Map Fields', and 'Account Validation Fields'. The 'File Fields' column contains: Customer Number, Loan Number, Amount Due, NameOnAccount, Address1, City, State, and CustomerText1. The 'Map Fields' column is currently empty. The 'Account Validation Fields' column contains: ReferenceValidationNumber*, Amount, NameOnAccount, Address1, Address2, City, State, AccountNumber*, and CustomTransactionField. At the bottom right are buttons for 'CANCEL', 'SAVE', and 'SAVE & UPLOAD'. A footer bar at the bottom left says 'Account Validation Data'.

File Fields	Map Fields	Account Validation Fields
Customer Number		ReferenceValidationNumber*
Loan Number		Amount
Amount Due		NameOnAccount
NameOnAccount		Address1
Address1		Address2
City		City
State		State
CustomerText1		AccountNumber*
		CustomTransactionField

FIGURE 10 - MANAGE FILE MAP, MAPPING

Mapping your data file

When mapping the data file, remember that the fields in the left column came from your data file, and will need to match up with a field in the right column, which are fields that the system can validate.

Fields in the right column with red asterisks are required to be mapped to a field from your data file—these were the fields you previously selected in the **Account Validation Lookup Fields** banner. Customers will need to provide information for these fields each time they wish to make a payment on the site.

1. To map your data file, drag a field from the left column over to the middle column, carefully noting where it lines up with the fields listed in the right column. For example, a **Customer Number** field from your data file can be mapped to the **ReferenceValidationNumber** field—drag your **Customer Number** field over to the middle column, as it lines up with **ReferenceValidationNumber**.

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Mapping for Account Validation

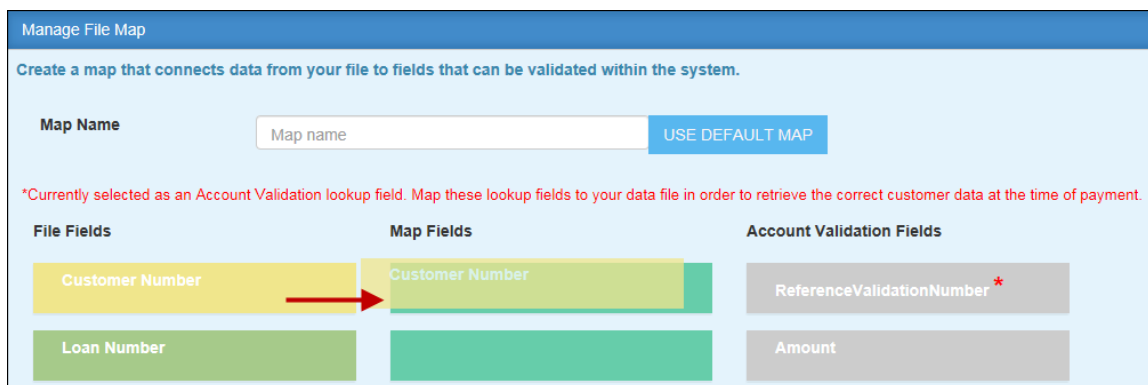


FIGURE 11 - DRAGGING A DATA FIELD TO ALIGN WITH REFERENCEVALIDATIONNUMBER

This links the two fields—a customer number will be validated within the system as though it were a reference number. Furthermore, because this field is a lookup field (contains a red asterisk), customers will be required to provide what is now labeled as a **Customer Number** to the web site every time they wish to make a payment.

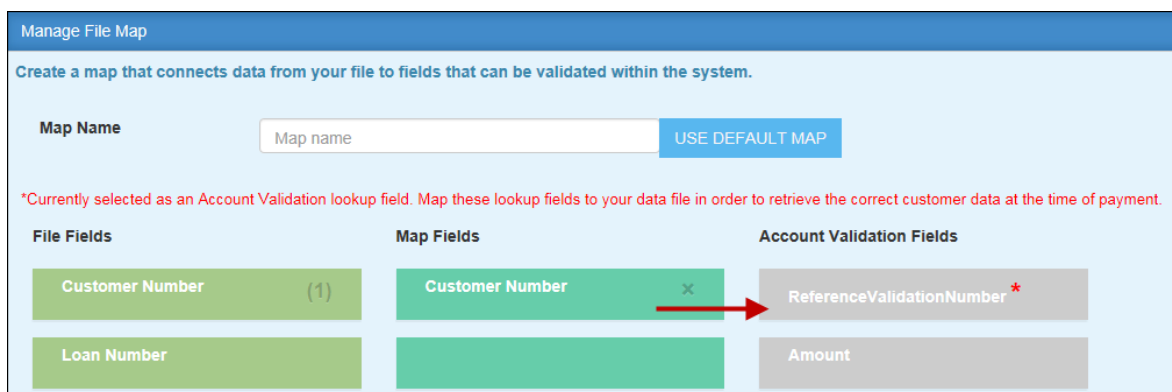


FIGURE 12 - CUSTOMER NUMBER LINKED TO REFERENCEVALIDATIONNUMBER

2. Continue to map the remaining data fields to available fields within the system for validation. Each time you place a field into the middle column, the left will display the number of instances it has been used in this map.

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Mapping for Account Validation

*Currently selected as an Account Validation lookup field. Map these lookup fields to your data file in order to retrieve the correct customer data at the time of payment.

File Fields	Map Fields	Account Validation Fields
Customer Number (1)	Customer Number ×	ReferenceValidationNumber*
Loan Number (1)	Amount Due ×	Amount
Amount Due (1)	NameOnAccount ×	NameOnAccount
NameOnAccount (1)	Address1 ×	Address1
Address1 (1)		Address2
City (1)	City ×	City
CustomerText1	Loan Number ×	AccountNumber*

FIGURE 13 - MAPPING A FILE

Common scenarios may include mapping **Amount Due** to represent **Amount**, the **NameOnAccount** to represent **NameOnAccount**, or even **Loan Number** to represent an **Account Number**. Select the **X** on a field in the middle column to remove it from the map—you will still be able to drag it again from the left column, if you wish. The more fields you map, the greater the amount of information the system can validate, retrieve, and present to customers when they make a payment.

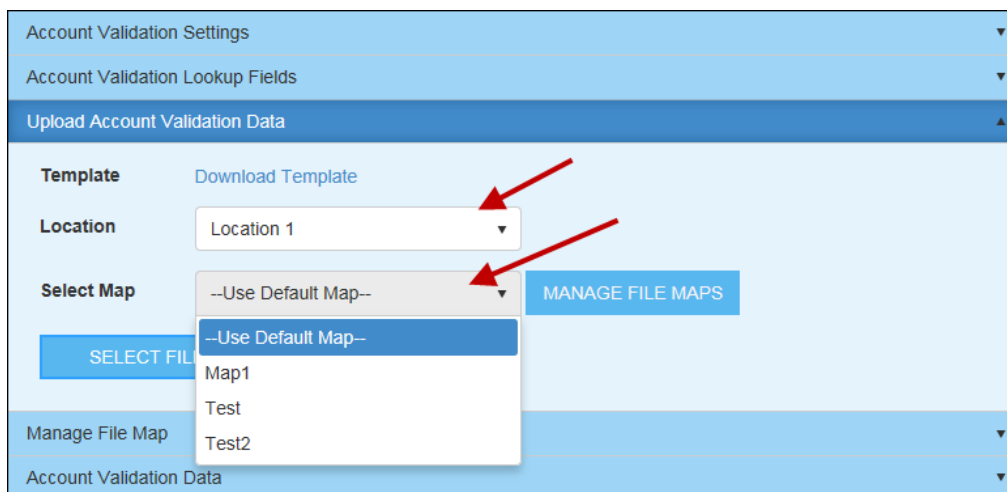
3. Provide a name for this particular map in the **Map Name** field. Select **Save** at the bottom of the page.

Applying your mapped file to a location

Once you have mapped your data file—either by creating a new map or selecting the default map, you are ready to specify a location where this mapped data file will apply. For example, a mapped data file with mortgage loan customers can be applied to a location that accepts mortgage loan payments. Remember that each of your locations can have a mapped data file for validation.

1. From the **Upload Account Validation Data** banner, select a **Location** where you will apply data file. Use **Select Map** to specify a map for this location, or leave it at the **Use Default Map** setting.

ProfitStars® EPS SmartPay Express™ Mapping for Account Validation



Account Validation Settings

Account Validation Lookup Fields

Upload Account Validation Data

Template [Download Template](#)

Location Location 1

Select Map --Use Default Map--

MANAGE FILE MAPS

SELECT FILE

Map1

Test

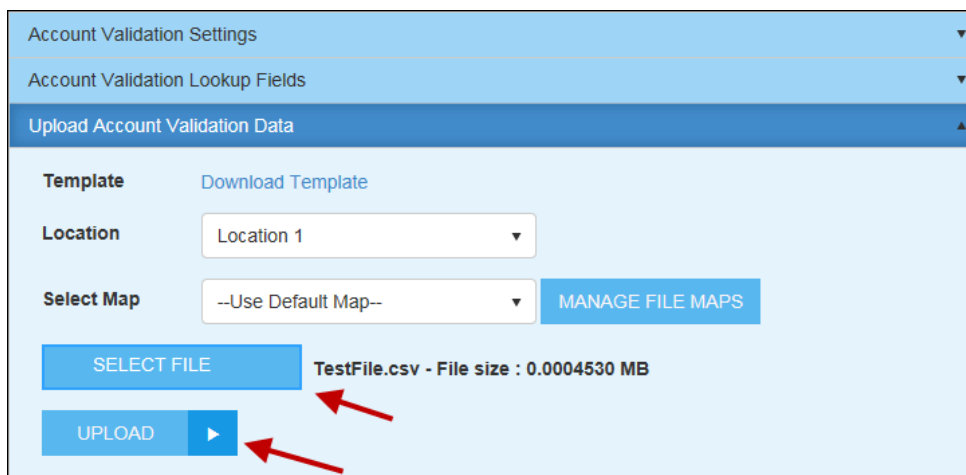
Test2

Manage File Map

Account Validation Data

FIGURE 14 - SELECTING A LOCATION AND MAP

2. Use the **Select File** option to specify which data file will be used for this location. Select **Upload**.



Account Validation Settings

Account Validation Lookup Fields

Upload Account Validation Data

Template [Download Template](#)

Location Location 1

Select Map --Use Default Map--

MANAGE FILE MAPS

SELECT FILE

TestFile.csv - File size : 0.0004530 MB

UPLOAD

FIGURE 15 - SELECTING A FILE AND UPLOADING

3. The system will upload your data file and map it according to the settings you provided in the map. Select **Save** in the **Upload Account Validation Data** banner to record your current progress.

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The screenshot shows the 'Account Validation Settings' interface. At the top, there are tabs for 'Account Validation Settings', 'Account Validation Lookup Fields', and 'Upload Account Validation Data'. Below these is a section titled 'File Account Validation Data' containing a table with the following data:

Entity Id	Location Id	Location	Custom...	Accoun...	Name On Acc...	Amount	Address
17576	37712	Location 1	1	Text1	11	\$121.00	Test, Test1, Test2, TX, 75023
17576	37712	Location 1	2	CT1	10	\$123.00	John Doe, 1025 N Central Exprsswy, Allen, TX, 75023
17576	37712	Location 1	3	CT1	100	\$122.00	Jane Doe, 1025 N Central Exprsswy, Allen, TX, 75023

Below the table is a pagination control showing '1 - 3 of 3 items'. At the bottom left, there is a checkbox labeled 'Delete Existing Account Validation Data'. At the bottom right, there are 'CANCEL' and 'SAVE' buttons. A red arrow points to the 'SAVE' button.

FIGURE 16 - SAVING MAPPED DATA

System-generated URLs per location

Once you have mapped a data file and applied it to a location, you may repeat these steps to accommodate for all of your locations. The system will generate a location-specific URL under the **Manage Branding** tab for you to provide to customers. For example, provide the mortgage location URL to your mortgage customers, utilities URL to your utilities customers, and so on.

Each location with specific account validation settings will have a separate URL. A generic URL will also be generated for those locations without any account validation--only locations without account validation will appear on the generic URL's pages. Feel free to distribute the URLs to your customers, as needed.

NOTE: If account validation is activated for all of your locations, a generic URL will not be generated. Instead, use the location-specific URLs for payments.

The screenshot shows the 'Manage Branding' interface. At the top, there are tabs for 'Manage Branding', 'Permissions', and 'Account Validation'. Below these is a section titled 'HIDE SMARTPAY EXPRESS URL'. A red arrow points to the following location-specific URLs:

- Loc 1 - Mortgage: <https://qa.smartpay.profitstars.com/express/SFS/Lookup/744281>
- Loc 2 - Auto Loan: <https://qa.smartpay.profitstars.com/express/SFS/Lookup/744285>
- Loc 3 - Personal Loan: <https://qa.smartpay.profitstars.com/express/SFS/Lookup/391057>

Below this is a section titled 'Finalized Branding' with a checkbox labeled 'Include Hidden Brandings'. Below that is a table with the following data:

Nick Name	Last Modified On	Last Modified By	Is Active	
Main Theme	02/19/2015 7:33:43 AM		<input checked="" type="checkbox"/>	
Default Merchant Settings	02/19/2015 7:33:02 AM		<input type="checkbox"/>	

At the bottom left, there is a pagination control showing '1 - 2 of 2 items'.

FIGURE 17 - LOCATION-SPECIFIC URLs

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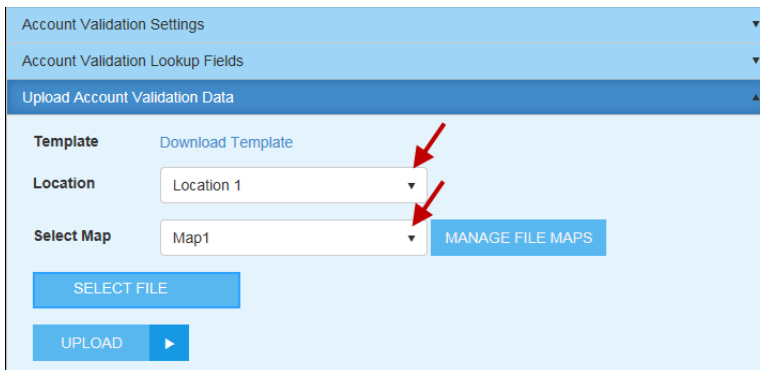
Mapping for Account Validation

What next? Updating your data file

Once you have uploaded a data file and mapped it, the information will be saved in the database. You may need to update the data file as payments come in, or as customer information changes. Feel free to update the fields in your customer data file, map it (if necessary), and upload it into the system as many times as needed.

Updating individual fields such as payment amounts, addresses, and loan numbers requires you to update the file and upload it each time changes occur—re-mapping the file is not necessary. For example, if a customer makes a payment, you will need to update your data file with the most recent payment information for this customer (and any others) and upload the most recent file for the new amount to reflect on the site. Information in your data file that was not updated at that time will remain the same in the system.

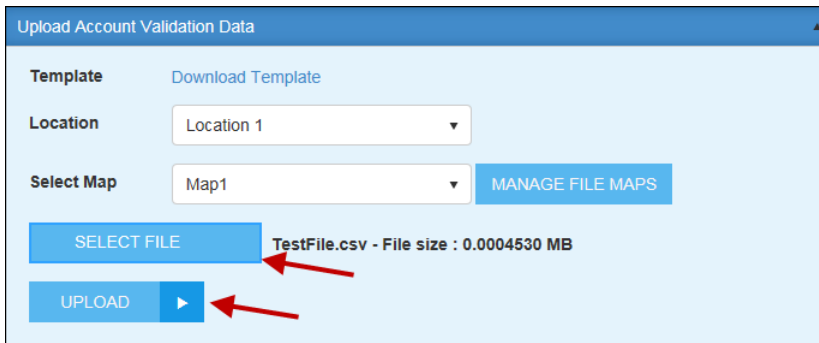
1. To update the system with your most recent file, navigate to the **Upload Account Validation Data** banner and select a **Location** where your updated data file will apply. Select a map for this file next to the **Select Map** field—select the same map the file had, before.



The screenshot shows the 'Upload Account Validation Data' section of a web interface. It includes a 'Template' dropdown set to 'Download Template', a 'Location' dropdown set to 'Location 1', and a 'Select Map' dropdown set to 'Map1'. A 'MANAGE FILE MAPS' button is located to the right of the 'Select Map' dropdown. Below these fields are two buttons: 'SELECT FILE' and 'UPLOAD'.

FIGURE 18 - SELECTING A LOCATION AND MAP

2. Use the **Select File** option to specify your updated data file. Select **Upload**.



The screenshot shows the same 'Upload Account Validation Data' section. The 'SELECT FILE' button is now highlighted in blue, and a file named 'TestFile.csv' with a size of 0.0004530 MB is displayed next to it. The 'UPLOAD' button is also highlighted in blue. Red arrows point to the 'SELECT FILE' button and the 'UPLOAD' button.

FIGURE 19 - SELECTING A FILE AND THE UPLOAD OPTION

3. The system displays your updated data file information. Select **Save** to record the updated information in the system. Any data in your file that was the same as before will remain the same.

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Mapping for Account Validation

The screenshot shows the 'Upload Account Validation Data' section of the ProfitStars interface. It features a table titled 'File Account Validation Data' with the following columns: Entity Id, Location Id, Location, Custom..., Accoun..., Name On Acc..., Amount, and Address. The table contains three rows of data. Below the table is a pagination control showing '1 - 3 of 3 items'. At the bottom of the interface, there is a checkbox labeled 'Delete Existing Account Validation Data' which is currently unchecked. To the right of the checkbox are two buttons: 'CANCEL' and 'SAVE'. A red arrow points to the 'SAVE' button.

Entity Id	Location Id	Location	Custom...	Accoun...	Name On Acc...	Amount	Address
17576	37712	Location 1	1	Text1	11	\$121.00	Test, Test1, Test2, TX, 75023
17576	37712	Location 1	2	CT1	10	\$123.00	John Doe, 1025 N Central Exprsswy, Allen, TX, 75023
17576	37712	Location 1	3	CT1	100	\$122.00	Jane Doe, 1025 N Central Exprsswy, Allen, TX, 75023

FIGURE 20 - SAVING MAPPED DATA

Updating a map for a file

Updating column headers in your data file such as header names, adding a new column, or changing the order of columns, will require you to re-map the data file. You will need to upload the new file, re-map it, and upload it to a specific location. It is recommended that you do not alter column headers or other file layout features unless you intend to re-map the data file for new purposes. Re-mapping a file also requires that you delete previous the data from the system at the time of upload.

When you are ready, upload your updated file and proceed to map it as detailed in the beginning sections of this document. Once you have created and saved a new map, follow the guidelines below.

1. Navigate to the **Upload Account Validation Data** banner, and select a **Location** where your updated data file will apply. Select the new map for this file in the **Select Map** field.
2. Select **Upload**. The system displays your updated data file information. At the bottom of the banner, select the check box next to **Delete Existing Account Validation Data**. This will ensure that your new map will not apply to your old data.

This screenshot is identical to Figure 20, showing the 'Upload Account Validation Data' interface. However, in this version, the checkbox labeled 'Delete Existing Account Validation Data' is now checked. A red arrow points to this checkbox.

FIGURE 21 – OPTING TO DELETE PREVIOUS DATA

3. Select **Save**. The current mapped data file will be reflected in the system.