JOHNSON FINANCIAL GROUP®

SMARTPAY EXPRESS

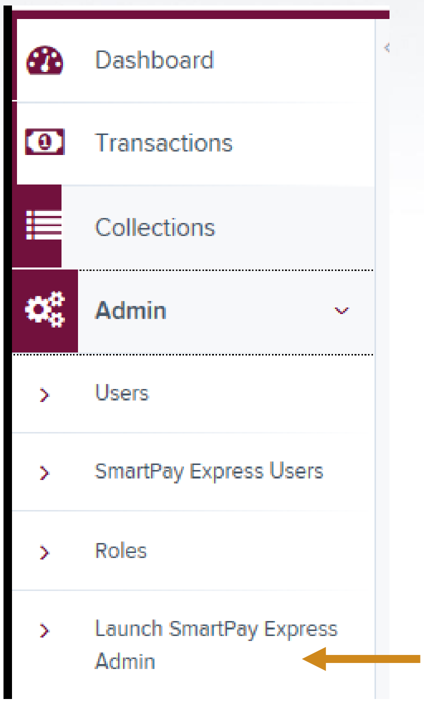
Account Validation

If you have contracted for Account Validation, this guide is where account validation can be enabled and where you may specify messaging for erroneous information customers might provide. Also available is a Merchant Return URL, which can be used to navigate customers to your payments site or another URL of your choice. This may be useful, for example, if customers have multiple payments within and organization and need to make a payment for an auto loan toward one location and mortgage loan toward another.

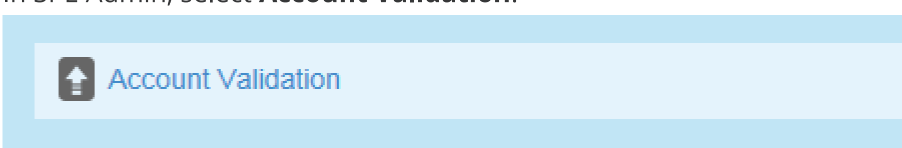
TABLE OF CONTENTS

ACCOUNT VALIDATION

1. In the left navigation menu, select Admin | SmartPay Express Admin.



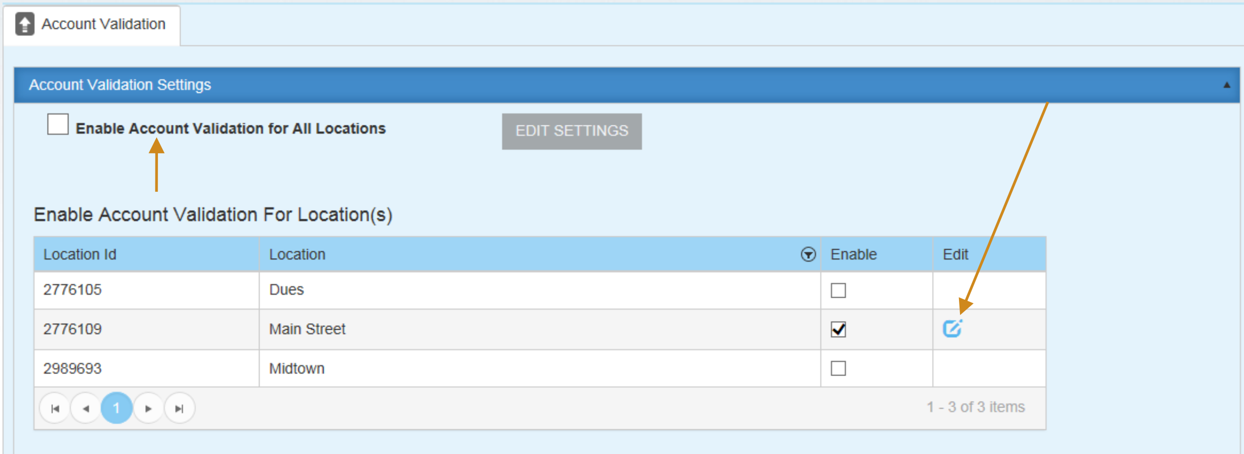
- In SPE Admin, select **Account Validation**.



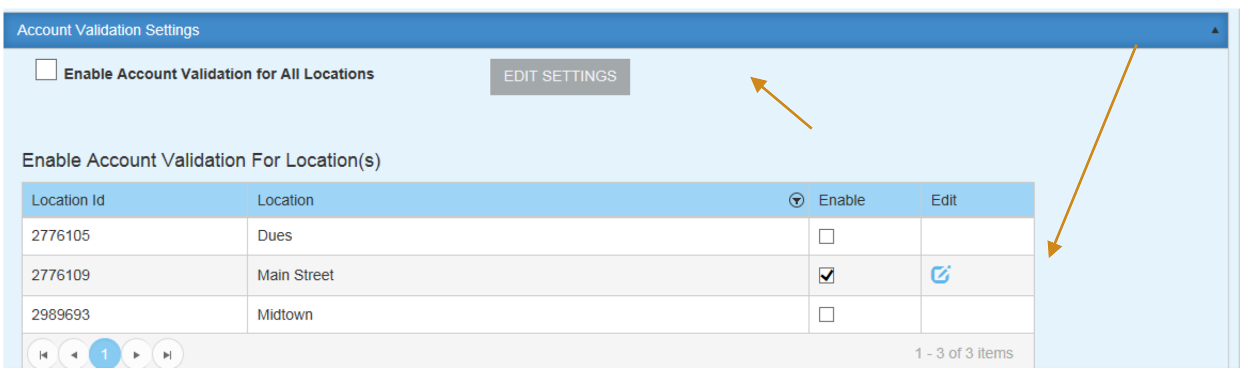
2. Select **Account Validation Settings** banner.

- To activate account validation for all of the locations, select the check box next to **Enable Account Validation for All Locations**.

3. To set account validation settings for only some locations, select the check box(es) in the **Enable** column for those particular locations.

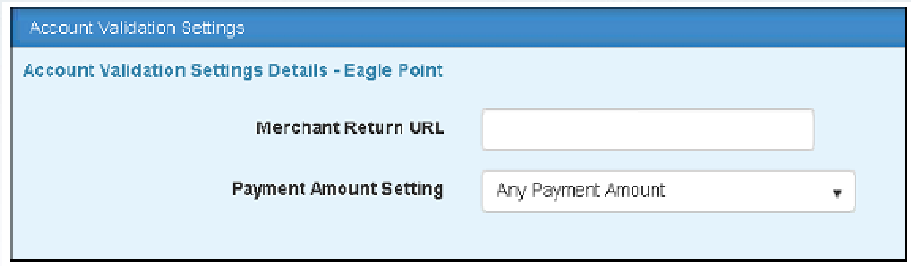


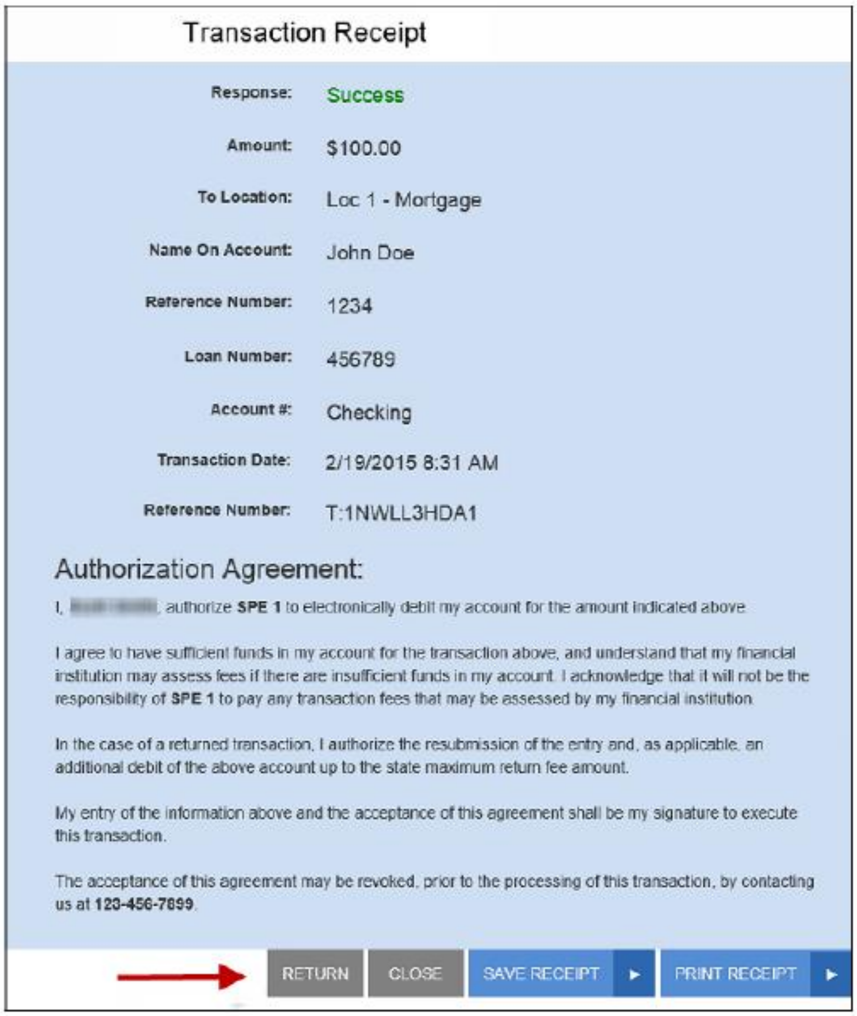
- If all location have been enabled, select the Edit Settings option to configure settings for all locations. You may also decide to configure location-specific settings. To configure location-specific settings, select the Edit icon to the right of each location.



<u>**NOTE:**</u> If you enable account validation for all locations and additionally configure location-specific settings, the Edit option still applies to those locations without location-specific settings (a default).

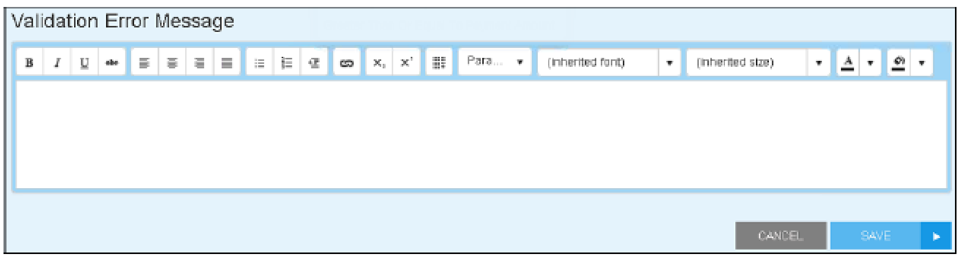
- The Account Validation Settings Detail section appears. Enter a URL in the Merchant Return URL Field, which provides the customer with an option of returning to the payments site or another URL of choice after making payment. When a customer makes a payment, the Transaction Receipt page (example below) will feature a Return option that navigates them to the respective URL. If you do not enter a valid URL in this field, the Return option will not display to customers.





- Next to the **Payment Account Setting** field, select one of the three options that will apply to customers who are making a payment toward a validated location.
- **Any Payment Amount** – Customers can alter the payment field to any amount

- **Exact Payment Only** – The system will determine what amount the customer will pay based on the value in the data file updated and maintained in the system. For more information about loading a data file, please see the **"Upload Account Validation Part 1."** section of this document.
- **Greater Than or Equal to Payment Amount** – The customer can opt to pay the amount due or enter an amount greater than the amount due.
- In the **Validation Error Message** field provided, enter a message that will appear to customers when the information entered is erroneous and cannot be validated for payment. For example, "No record could be found for the information given. Please check your account and/or loan number, and try again."

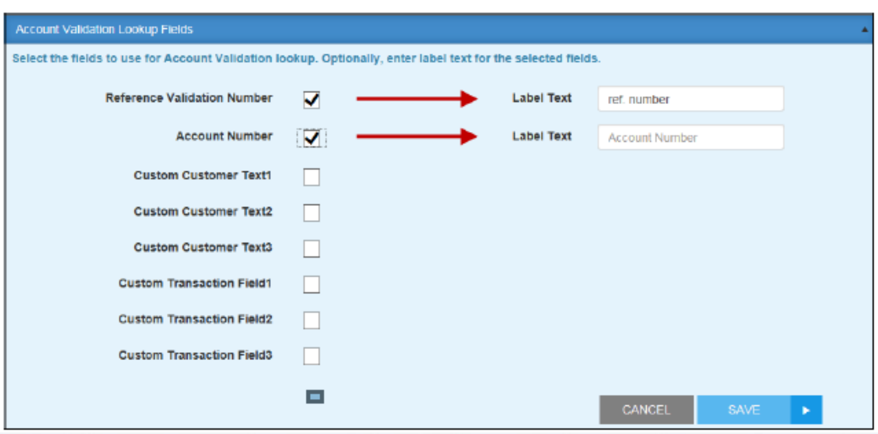


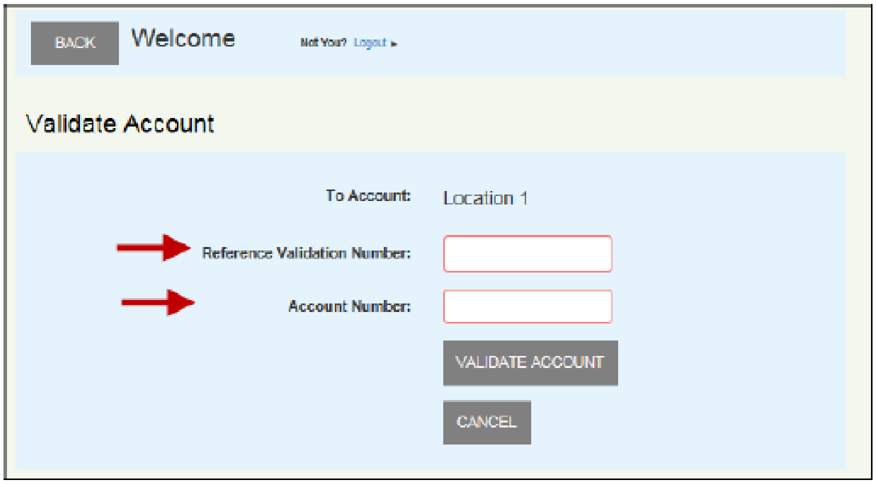
- Select **Save** to record your current progress.

Account Validation Lookup Fields

Account Validation lookup fields are the fields that are presented to customers as they navigate to the site to make a payment.

1. Select up to eight fields that customers will use to have their information validated. You may also opt to label them differently. For example, you may pick Reference Validation Number and Account Number, but label them Customer Number, Loan Number, or any other appropriate term for customers who visit the site.





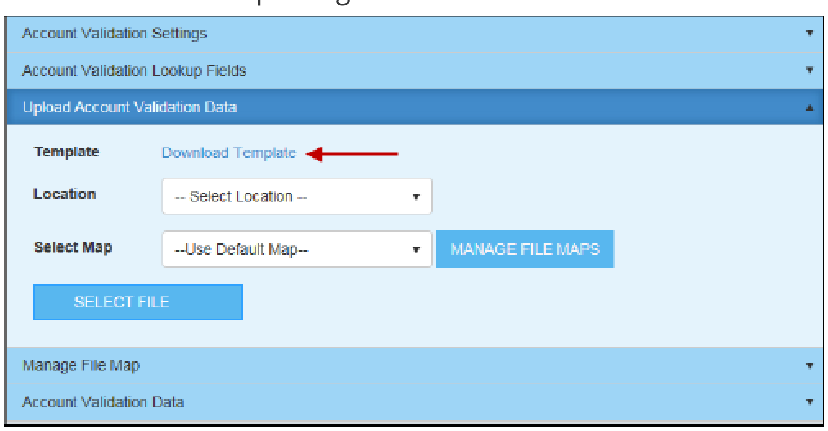
2. Select Save to record your current progress.

Upload Account Validation - Part 1

The *Upload Account Validation Data* banner is where you will upload a data file for each individual location with your organization. Each of these files can be mapped to accommodate how a user login can be validated.

1. Create a data file. This file must be in a comma delimited (.csv) format, with or without column headers. You may also decide to download the available template file posted in this banner and enter your customer information.
    a. To download the template, select **Download Template.** Save the file to your computer, and enter information as needed.

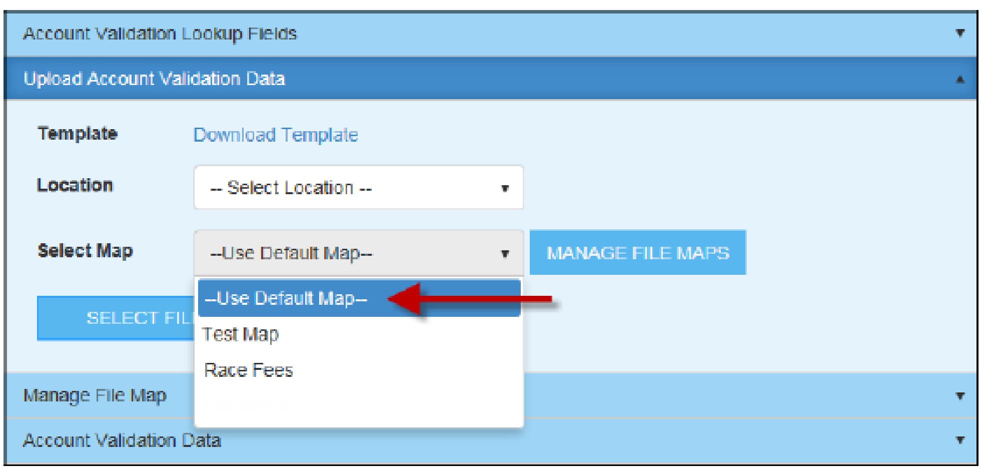
<u>**NOTE:**</u> As customers make payments, this data file will need to be updated and uploaded within this banner to reflect updated payment information. Please see, "Maintaining Customer Date" for more information about updating the customer data file.



ReferenceValidationNumber	Amount	NameOnAccount	Address1	Address2	City	State	Zip	Phone
1	11	Test	Test	Test	Test	TX	75023	343-343-1

Customer Number	Loan Num	Amount Due	NameOnAccount	Address1	City	State	Zip	Phone
934299	121	1023	Test	Test	Test	TX	75023	343-343-1232
7506825	123	754	John Doe	1025 N Central Exprsswy	Allen	TX	75023	555-555-5555
2678422	122	1253	Jane Doe	1025 N Central Exprsswy	Allen	TX	75023	555-555-5555

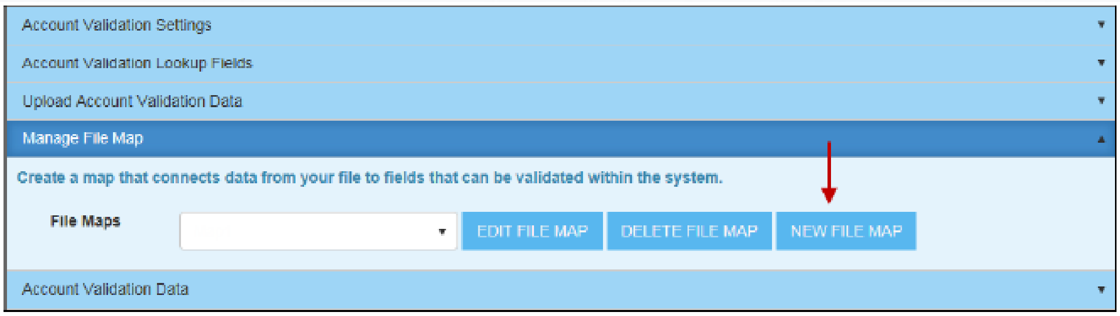
2. Once the data file is configured, you will need to select a map. The map will read the data file and allow you to configure validation settings to the fields in your data file, as desired.
    a. If you are using a template data file with your data, select **Use Default Map** to have the system map the file for you. See the section, "Account Validation Data, Pt. 2" to continue and finish the account validation process.
    b. If you are using a .csv data file you've created, select **Manage File Maps**. See the next section, "Manage a File Map", before returning to upload both the map and data file together in the "**Account Validation Data Part 2**" section.



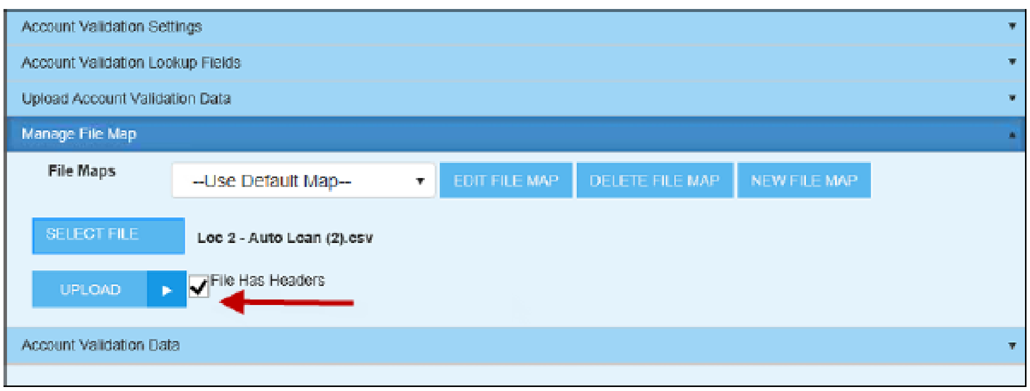
Mapping a File

The Manage File Map section allows you to map a data file to validation fields within the system.

1. To create a new map, select New File Map from the Manage File Map banner.



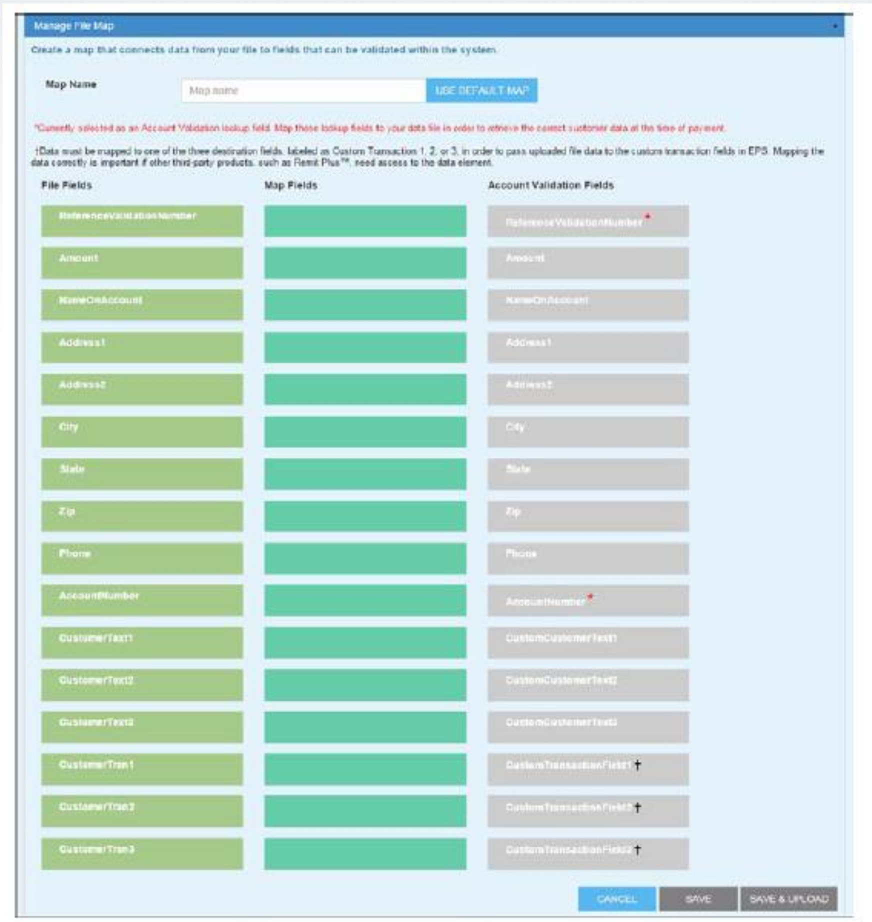
2. The system will prompt you to upload a .csv data file map with. Use **Select File** to specify a .csv file that you wish to map.
3. With a .csv file ready, select **Upload.**



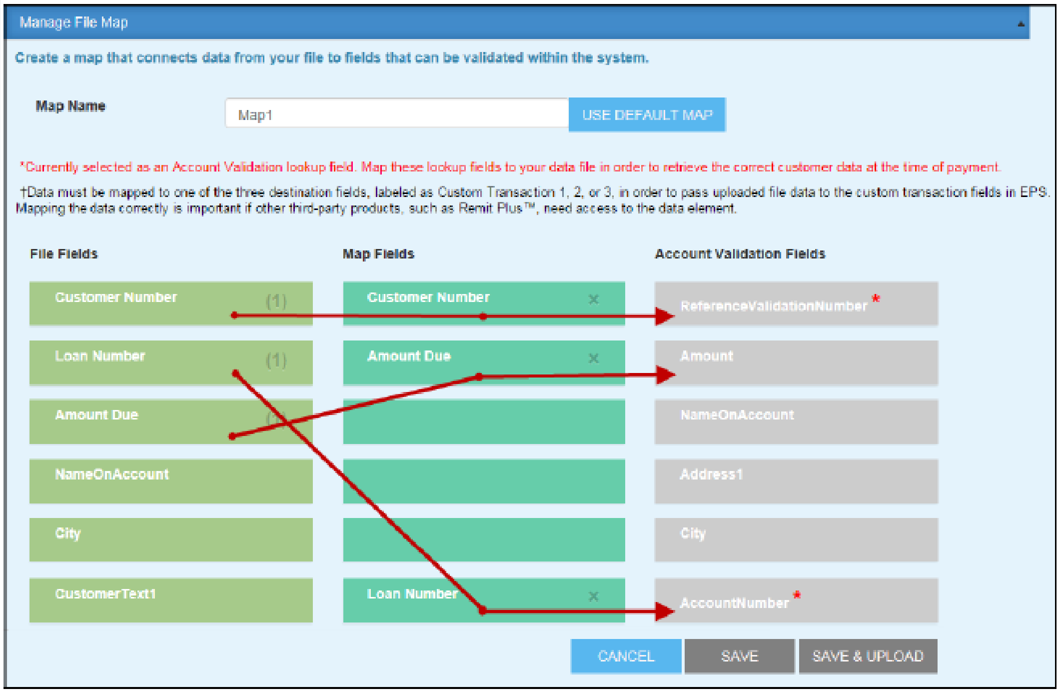
The system will incorporate the data file and present you with a map to configure.

- The left column lists the fields in your data file.
- The right column lists the fields available for validation
- Fields with red asterisks were designated as account lookup fields in the *Account Validation Lookup Fields* section previously and are required to be mapped. Map these fields in addition to any others as you see fit.
- Mapping the custom transaction fields designated with a black symbol will carry information with the transaction into the database for validated payments only.

<u>**NOTE:**</u> You have the option of selecting **Use Default Map** from the top of the page, which will automatically map the file for you, using the column headers based off the data file template. If you data file has column headers different from those in the data file template, you may want to refrain from this option, and continue mapping the file manually.



4. Drag a field from the left column into the middle column, as it lines up with the right column. For example, drag the Amount Due field listed from your file in the left column to the middle column, aligned next to the Amount field in the right column. This signifies the Amount Due field will be used as a validation reference, with the customer's amount as a key field in identifying that specific customer. You may wish to map a loan number to an account number, or any other appropriate relationship between your data file and the validation system.



In the example above, the **Customer Number** field from the data file has been mapped to be validated against the **Reference Validation Number**. The **Amount Due** field from the data file has been mapped to be validated against **Amount** field, and the **Loan Number** field from the data file has been mapped to be validated against an **Account Number** with the system.

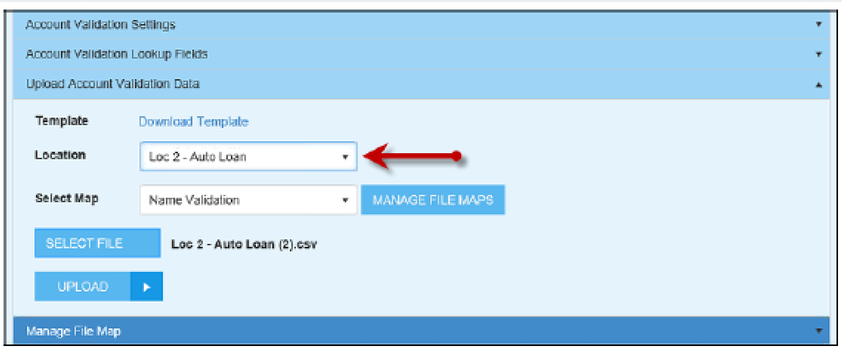
5. Provide a name for the map in the Map Name field.
   a. Select Save to record your current progress
   b. Select Save & Upload to save you progress and select this file map for assignment to an account location, featured in the next section.

With your data file uploaded and mapped, you are ready to assign a map to a specific account location within you organization in the next section.

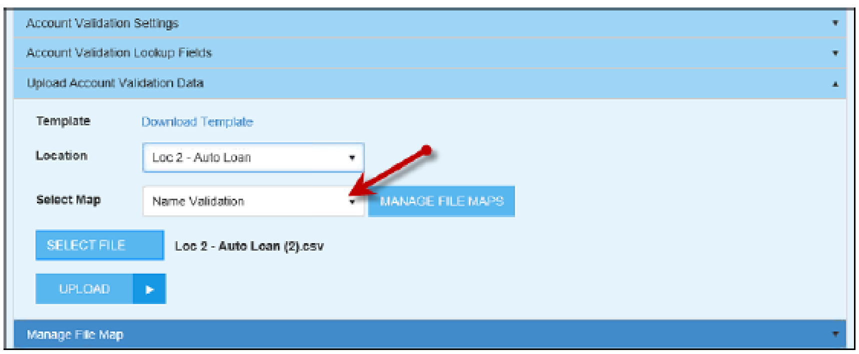
Account Validation Data - Part 2

With the mapped data file, you can assign a map to a location within your organization. Each location requires a mapped file. This could be useful, for example, if you wish to validate certain fields for an auto loan payment location versus a mortgage loan payment location.

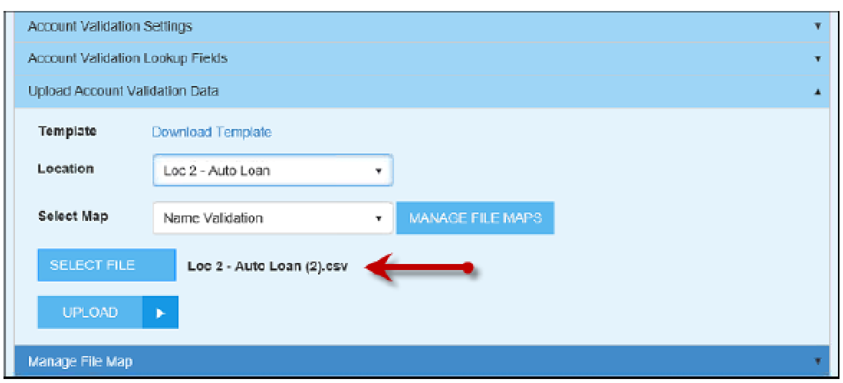
1. From the *Upload Account Validation Data* banner, select a **Location** where you will apply you map and data file.



2. From the **Select Map** field, designate a map that you will use for this location. If you have just mapped a file and selected **Save & Upload**, this field will automatically have a map selected.



3. If not already selected, the **Select File** option to designate the data file for use with the map.



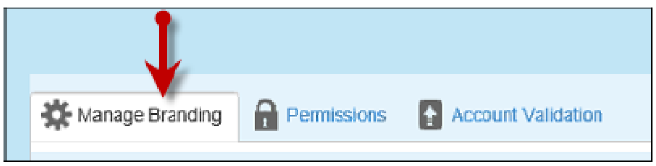
4. Select **Upload.** The system will list a preview of your data file. You must select **Save** to record your current progress.
   a. If you have erroneously uploaded an incorrect data file, select **Cancel**.

System-Generated URLs

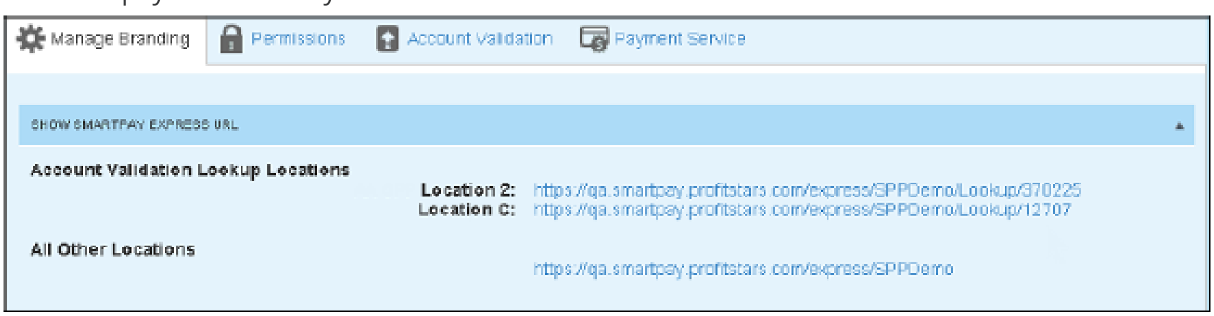
Once you have activated account validation and finished mapping files to locations, the system will generate URLs for customers to use. Each location with specific account validation settings will have a separate URL. A generic URL will also be generated for those locations without any account validation – only locations without account validation will appear on the generic URL's pages. Feel free to distribute URLs to your customers, as needed.

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

1. Navigate to the SPE Admin utility. Select Manage Branding tab.



The system lists a URL for each location with location-specific settings. A generic URL is also available for all those accounts not listed for validation. Copy and distribute the URLs into a web site or payment site as you see fit.



Maintaining Customer Data

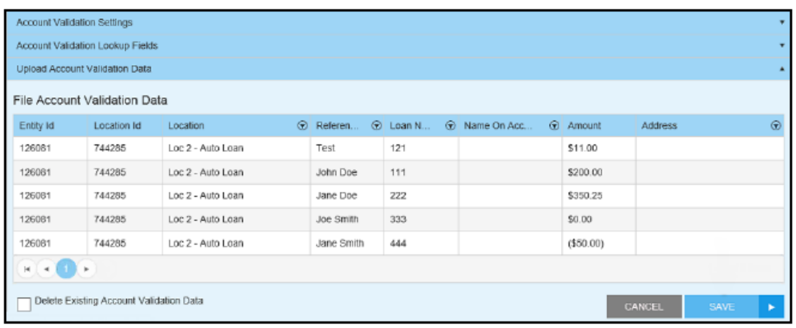
Once you have uploaded a data file and mapped it, the information will be saved in the database. You may need to update the data file as payments come in, or as customer information changes. Feel free to update the fields in you customer data file and upload it into the Account Validation utility as many times as needed. Please note the following when updating your customer data file.

- Updating individual fields (such as payment amounts, addresses, loan number, etc.) will require an updated file to be uploaded each time any changes occur in order to reflect new information to customers. For example, if a customer makes a payment or changes a physical address, you will need to change the payment amount in the data file, and upload the file into Account Validation for the new amount to reflect on the SPE site. Upload and save the file to reflect the updated fields. Data fields that have not new information will remain the same.

- Updating column headers in the data file (such as changing 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 for mapping, map the file, and upload the mapped file 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 (see below).

Deleting and Updating Customer Files

If you will be updating your data file with different or altered column headers, it is necessary to delete previous data from the system, and upload you updated data file.
When you are ready to upload an updated file and delete previous data, proceed to upload a data file and map it, as usual. Once you have uploaded a file and mapped it, selected a location, and uploaded the new file, the system will display the new data in the File Account Validation Data section under Upload Account Validation Data banner.



1. To delete previous, outdated data, select the check box next to Delete Existing Account Validation Data
2. Select Save. The current data will remain in the system, and the old data deleted.

Please contact the Treasury Management Support Center at **1-877-236-2739** or email at tmsupport@johnsonbank.com for assistance.