ALPINEREMOTE® ONLINE PAYMENT – MERCHANT USER GUIDE

Alpine Bank

This AlpineRemote Online Payment User Guide does not replace the *SmartPay Express for the Merchant User Manual*, and should only be used as a supplement.

CONTENTS

ALPINEREMOTE ONLINE PAYMENT: GETTING STARTED

The Administrator (admin) will receive login credentials in Alpine Bank's welcome email. These credentials will allow the admin to log into the AlpineRemote Merchant Portal, add additional users and manage the online payments submitted by End Users.

1. Go to the AlpineRemote Merchant Portal: https://smartpay.profitstars.com/business/login/alpinebank
2. Input your Username (one word) and Temporary Password and your Company Name
3. Select a new password
4. Select a security question and answer

VIEW ACH RETURNS (PAYMENTS THAT DO NOT SUCCESSFULLY PROCESS)

Note: The End User or your customers, will not be contacted by Alpine Bank if their payment returns. Alpine Bank does not provide direct service to End Users.

1. Log in to the AlpineRemote Merchant Portal
2. From the Current Transactions Summary on your Dashboard, click on <u>Other ACH Returns</u>, <u>Unauthorized</u>, <u>Uncollected NSF,</u> <u>Disputed</u>, <u>Invalid/Closed Account</u> if highlighted in red.
   Note: Returned payments are categorized by return reason i.e. Invalid/Closed Account - the End User's bank cannot identify the account number entered at time of payment, or it's a closed account <u>Uncollected NSF</u> – the *End User's* checking/savings account did not have enough funds to cover payment
3. ACH Returns will populate into a report. Use the scroll bar to review the return payment dollar amount(s)
4. Under the View column, click on the red picture icon for details for the returned item
5. The information listed will show:
   a. End User's Name
   b. Date
   c. Dollar Amount

Other ACH Returns	View...	Transaction Date	Status
Unauthorized			
Suspended	🖼	01/26/2018 05:12:06 PM CT	Invalid / Closed Account
Uncollected NSF			
Disputed	🖼	02/20/2018 02:17:05 PM CT	Invalid / Closed Account
Invalid / Closed Account			

Transaction Details — Actions ⌄

👤 Customer (ID):	Alpine Bank Test
Effective Date:	Wednesday, February 21, 2018
Sale:	$596.00
Payment Method:	ACH
From Account Type:	Checking
Account Number:	11300 xxx / XXXXX
To Location:	Alpine Bank
Current Status:	Invalid / Closed Account

Questions? Please feel free to contact Alpine Bank at 800-551-6098 | alpinebank.com | Member FDIC

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MANAGE ONLINE PAYMENT USERS

Note: Only Admins are able to review this information

Pull a Report of Registered Users (also called Returning Users)

1. Click on Admin
2. Click on **SmartPay Express Users**
3. The system will default to Registered Users and will automatically report each Registered User's information including:
   - Username, Address, Email Address, Registration Date, Enabled or Disabled, and a Reset Link to reset the password.

User Name	Full Name	Address	Phone	Email Address	Registration Date	Enable	Locked	Password
Alpine								
Alpine Test		225 N. 5th street Grand J...		Alpine Test	05/14/2018	⊘ Disable	Unlocked	↺ Reset

Pull a Report of Quick Pay Users

1. Select **Quick Pay Users** from the Filters dropdown
2. A report will populate with a list of users that made a One-Time payment without logging in as a Returning User

Filters	Name On Account	Address	Email Address	Transaction Date
Quick Pay Users				
	Alpine Test		Alpine Test	04/11/2018

RESET A USER'S PASSWORD

Note: Only Admins are able to reset a user's password.

1. Click on the Admin tab
2. Click on **SmartPay Express Users** and find the Returning User from the list
3. Scroll to the far right to view Locked and Password columns
4. Click on Reset
5. A Temporary Password populates into a pop-up window. Note: This Password is automatically emailed to the end user's email address on file.
6. When the end user types in the temporary password on the payment portal, the system will automatically prompt to reset their password. Password requirements:
   - At least 8 characters long
   - Contains upper and lower case characters
   - At least one symbol and cannot be the username

Registration Date	Enable	Locked	Password
09/27/2018	⊘ Disable	Unlocked	↺ Reset

Reset Password

The password has been reset for

User

Customer

Alpine Bank-Non Live Demo Account

Password

Xlmc$8927   ⧉ Copy Password

⚠ The temporary password has also been emailed to the SmartPay user.

Ok

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Alpine Bank

DISABLE RECURRING PAYMENTS

1. Log in to the AlpineRemote Merchant Portal
2. Click on the Search icon (top of the screen)
3. Type in the End User's last name, or Company Name
4. Click **Search**
5. All names assigned to the last name or company name will populate under Results of your Search
6. Click on the red icon under the **View** column
7. Click on **Recurring** tab to view the end users recurring payment
8. Click on the pencil icon under the **Edit** column

Q Search	🔍 Alpine Bank-Non Live Demo Account

Q Search

In Customers
- ● Last/Company Name
- ○ Customer Number
- ○ Account Number (Last 4 digits)

In Transactions
- ○ Reference Number
- ○ Transaction Number
- ○ Billed Amount
- ○ Description

Test

Search

Search

In Customers
- ● Last/Company Name
- ○ Customer Number
- ○ Account Number (Last 4 digits)

In Transactions
- ○ Reference Number
- ○ Transaction Number
- ○ Billed Amount
- ○ Description

Test

Results of Your Search

Edit	View	Customer Name	Customer Number
✏	🖼	(test)	1234
✏	🖼	Alpine Bank Test	
✏	🖼	Test	

Accounts	Recurring	Transactions	Audit History

Edit	View	Account Name	Amount	Frequency
✏	🖼	Checking: XXXXXX...	$0.01	Once a Year

9. Uncheck the Enabled box
10. In the required field labeled Description*, enter the reason for disabling the recurring payment
11. Under **Number of Payments** dropdown, then select **Stop Recurring**
12. Click Update
13. Verify your changes by clicking under the Recurring tab. Look for **disabled** under Next Payment Date

Recurring Payment Information

Sale ☑ Enabled

Account *
Checking: XXXXXX

Location *
Location 2

Amount *
0.01

Description *
enabling recurring payment

Frequency *
Once a Year

Payment Day *
Last Day

Start Date *
Oct 31, 2017

Number of Payments *
2

Next Payment Date
10/31/2018

Payments Made to Date
1

Payment Origin *
Internet

Transaction Number

Billed Amount
0.01

Update

Accounts	Recurring	Transactions	Audit History

Edit	View	Account Name	Amount	Frequency	Next Payment Date	# Payments	Payment Origin
✏	🖼	Checking: XXXXXX...	$0.01	Once a Year	disabled	1 of 0	Internet

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HOW TO PROCESS A CREDIT CARD TRANSACTION
(FOR MERCHANTS WITH CREDIT CARD PROCESSING)

Process a Credit Card Payment:

1. Log in to the AlpineRemote Merchant Portal
2. Click on Transactions
3. Click on Telephone Payment
4. Enter required information on the Card Processing screen
   Note: Leave the Transaction Number field blank. The system will automatically assign a unique transaction number
5. Click Continue

Transactions that process successfully will receive the green **Approved** message:

Transactions that did NOT successfully process will receive The transaction was NOT approved message. Please take note of the Response and Message listed:

Common errors include:

6. Wrong Card Verification Value Number
7. Wrong Expiration Number
8. Wrong Card Number

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RECONCILING TO THE DEPOSIT POSTED IN THE BANK ACCOUNT (RECOMMENDED REPORT)

1. From the AlpineRemote Merchant Portal
2. Click on the Reports tab
3. Click on <u>Credits and Debits to Your Merchant</u> <u>Settlement Account</u> (bottom right-hand corner)
4. Select the Date Range, then select Get Batches
5. Click on the PDF icon under the Report column
6. You will receive a pop-up at the bottom of your screen. Click Open
7. The report will list the number of transactions, Batch Effective Date, and the Batch Total (which will correspond to the Deposit Total)

Merchant Settlement Account Reports

Credits and Debits to Your Merchant Settlement Account

Batch Details	Report	s	Effective Date	Batch ID	Location Name	Description	Item Count	Debit	Credit
🖼	📄		10/01/2018	4735524458	Location 1	Deposit 2d86f737-f28e-45be...	1		$1.00
🖼	📄		10/02/2018	4758211693	Location 1	Deposit 3b856701-4943-40a...	1		$1.00

Alpine Bank-Non Live Demo Account (348590), Location 1
1 ACH TRANSACTIONS FOR CREDIT BATCH #4735524458

Batch Effective Date: 10/1/2018
Batch Total: $ 1.00

Date	Reference Number	Description	Payment Origin	Routing : Account Number		Debit $	Credit $
09/28/18 5:37 PM	T:GBGFC0MJLF1		Original Signature	102103407 : XXXXXX7890 John Smith (Checking)	sale		1.00

RECONCILING TO THE DEPOSIT POSTED IN THE BANK ACCOUNT (RECOMMENDED REPORT)

Pulling Reports from +New Report:

1. From the AlpineRemote Merchant Portal
2. Click on the Reports tab
3. Click on +New Report

   + New Report **+ New Shared Report**

4. Select your Date Range
5. Select your Report Layout
6. It's recommended to uncheck **Transaction Number, Reference Number and Customer Number** as these fields are bank assigned
7. Click on Run Reports (top right of screen)
8. The report will populate. It can be printed and exported to either a CSV file, or Excel
9. Deposits are broken down by payment type, for example e-check or credit cards

Report Layout

	View	Prioritize	Freeze
Transaction Date	☑	⌄	🔓
Transaction Status	☑	⌄ ︿	🔓
Payment Type	☑	⌄ ︿	🔓
Name On Account	☑	⌄ ︿	
Transaction Number	☐	⌄ ︿	
Reference Number	☐	⌄ ︿	
Customer Number	☐	⌄ ︿	
Operation Type	☑	⌄ ︿	
Location Name	☑	⌄ ︿	
Amount	☑	⌄ ︿	
Account Number	☐	⌄ ︿	
Auth Response	☐	⌄ ︿	
Check Number	☐	⌄ ︿	
Effective Date	☐	⌄ ︿	
Originated As	☐	⌄ ︿	
Payment Origin	☐	⌄ ︿	
Settlement Status	☐	⌄ ︿	
Third Party Reference Number	☐	⌄ ︿	
User	☐	︿	