Online Loan Payment Portal

End User Guide

GLACIER
FAMILY OF BANKS

Contents

Overview

Welcome to our Online Loan Payment Portal. You can make payments to your loans and be presented with your appropriate billing information within the payment portal.

This document provides guidelines on registering for an end user account and making, viewing, and editing payments.

Making a Quick Pay Payment

The Quick Pay payment option allows you to make one-time payments without having to register for an end user account.

1. From the *Online Payment Portal* URL, click **Pay Now**.

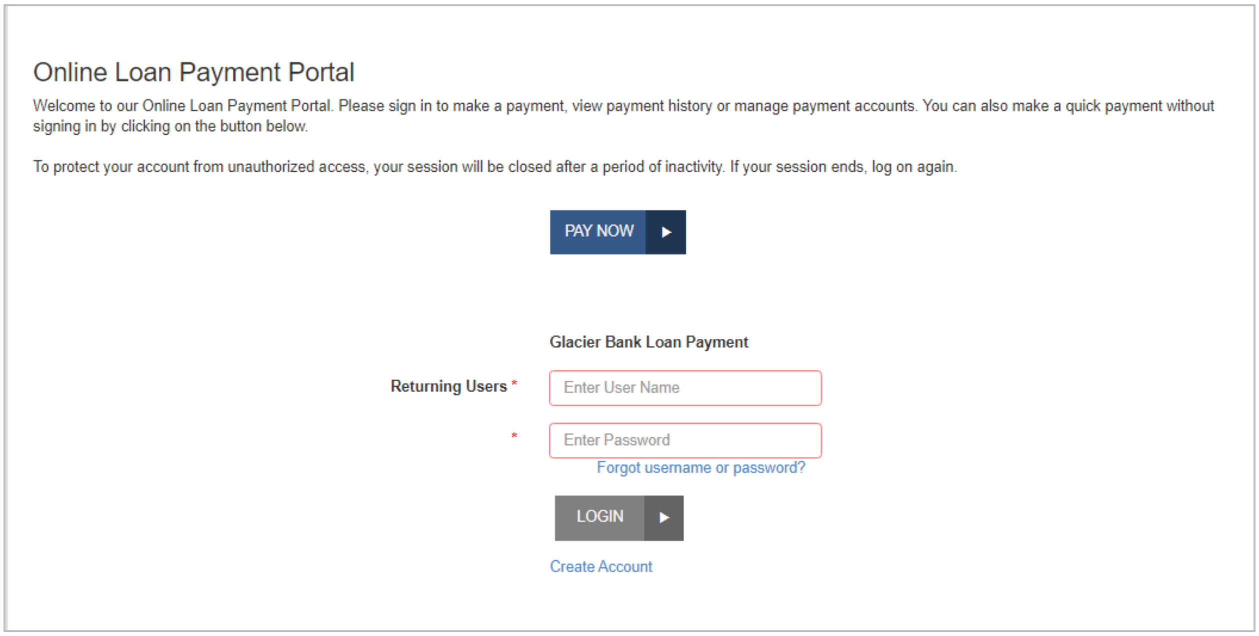


FIGURE 1 – PAY NOW BUTTON (ON THE ONLINE PAYMENT PORTAL SCREEN)

2. When the *PAY NOW* screen appears:

   a. If multiple accounts are available, select the account where the funds will be sent (from the **To Account** drop-down list).

   b. Enter the validation criteria into the remaining fields on the screen. (Validation criteria is the Last 6 digits of the Social Security Number or Tax ID Number of the primary borrower, and the First 4 Characters of the First Name or Company Name of the primary borrower.)

   c. Click **Continue**.

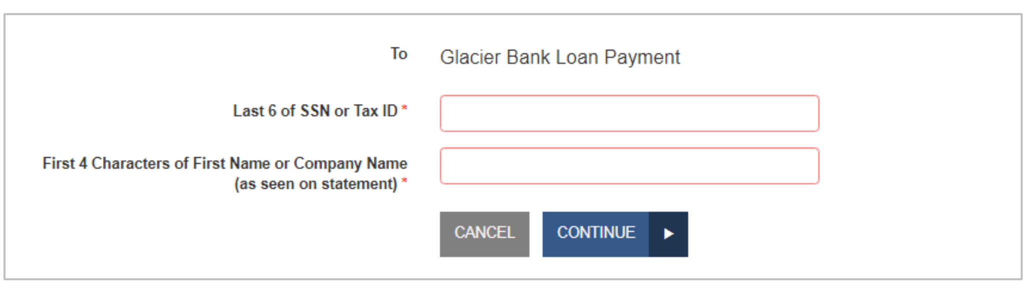


FIGURE 2 – PAY NOW SCREEN

3. When the next screen appears, click the **Pay** button for the bill you wish to pay.

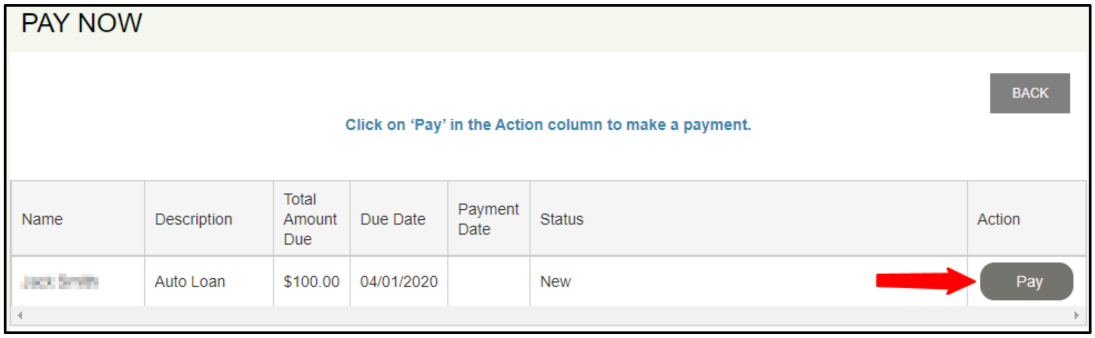


FIGURE 3 – PAY BUTTON (ON PAY NOW SCREEN)

4. Select a payment option for your selected bill.

NOTE: Your payment options may vary, depending on your loan.

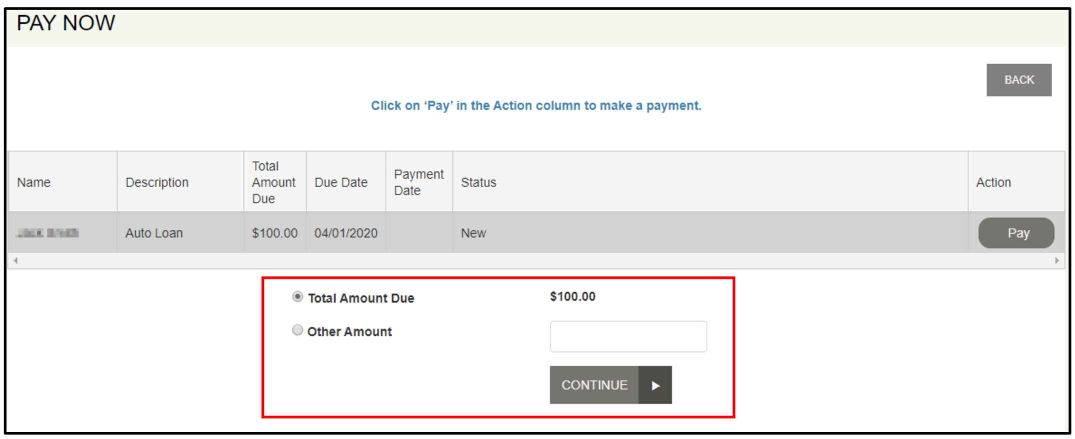


FIGURE 4 – PAYMENT OPTIONS (ON PAY NOW SCREEN)

5. If there is a payment amount required for your selection, key your desired amount into the empty field.
6. Click **Continue**.
7. When the next screen appears:
    a. If the **Description** and **Transaction Number** fields appear, they are optional.
    b. Select **Payment Type "Bank Account"**.
    c. Select an **Account Type**.

    NOTE: The **Review Payment Options** button (shown below) will return you to the previous screen.

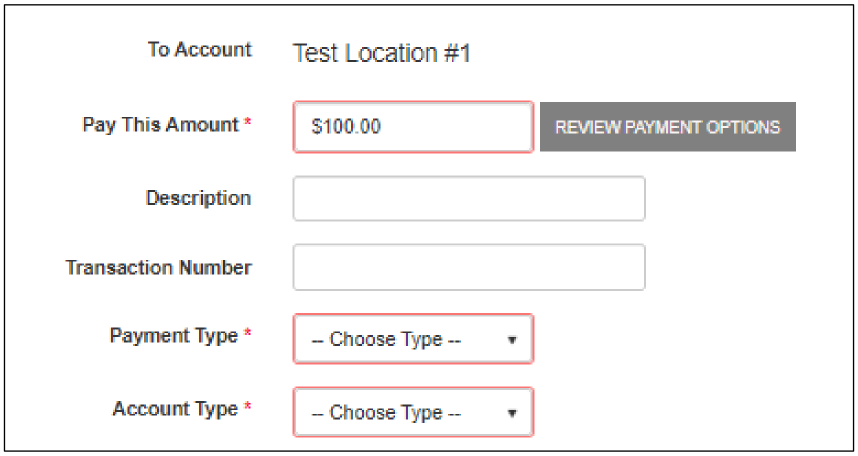
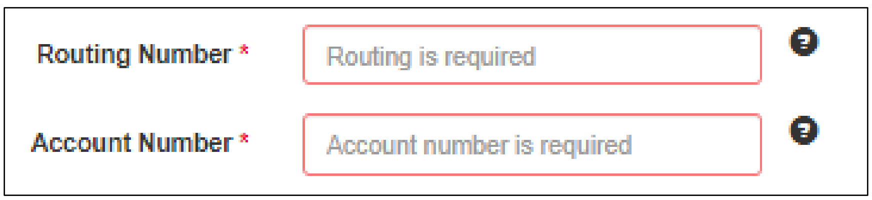


FIGURE 5 – QUICK PAY OPTIONS (ON PAY NOW SCREEN)

8. Enter a valid routing number and account number.



9.

FIGURE 6 – QUICK PAY OPTIONS (ROUTING AND ACCOUNT NUMBERS)

10. The information that appears on the remaining part of the screen comes from your billing information.
    a. Confirm that the correct information appears for all fields.
    b. If this is a business account, select the **Is Business Account** check box.
    c. Type the email address into the **Confirm Email Address** field.
    d. Select **Register and Save Payment Information** if you wish to register your information (save your information and create an end user account) for future payment convenience.
    e. CAPTCHA - Select the **I'm not a robot** check box and then follow the prompts. (CAPTCHA is an added security measure to prevent bots from registering in the system.)

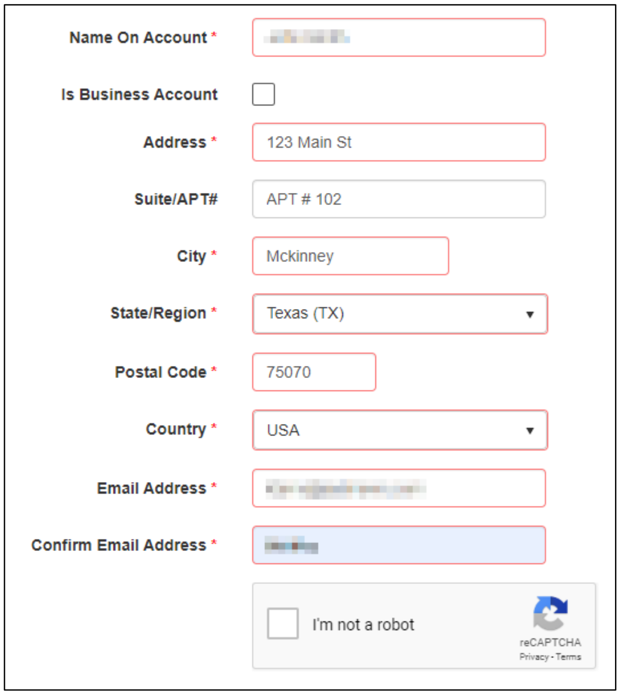


FIGURE 7 – QUICK PAY OPTIONS 2 (ON PAY NOW SCREEN)

11. To finalize the transaction, click **Continue**.

12. When the confirmation screen appears:

- **a.** Verify that all information on the screen is correct.
- **b.** Scroll down to the *Authorization Agreement* portion of the screen and select **Agree and Submit**.

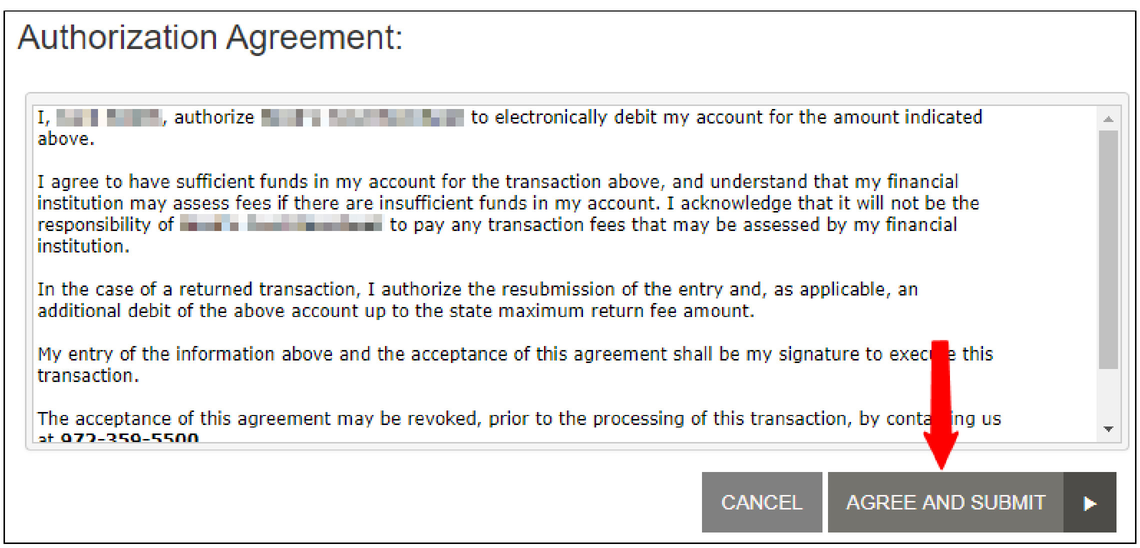


FIGURE 8 – AUTHORIZATION AGREEMENT (ON CONFIRMATION SCREEN)

13. When the next screen appears, if the transaction was successful, the following will appear:
    a. A response status of *Success*
    b. A transaction date and time
    c. A reference number for the payment

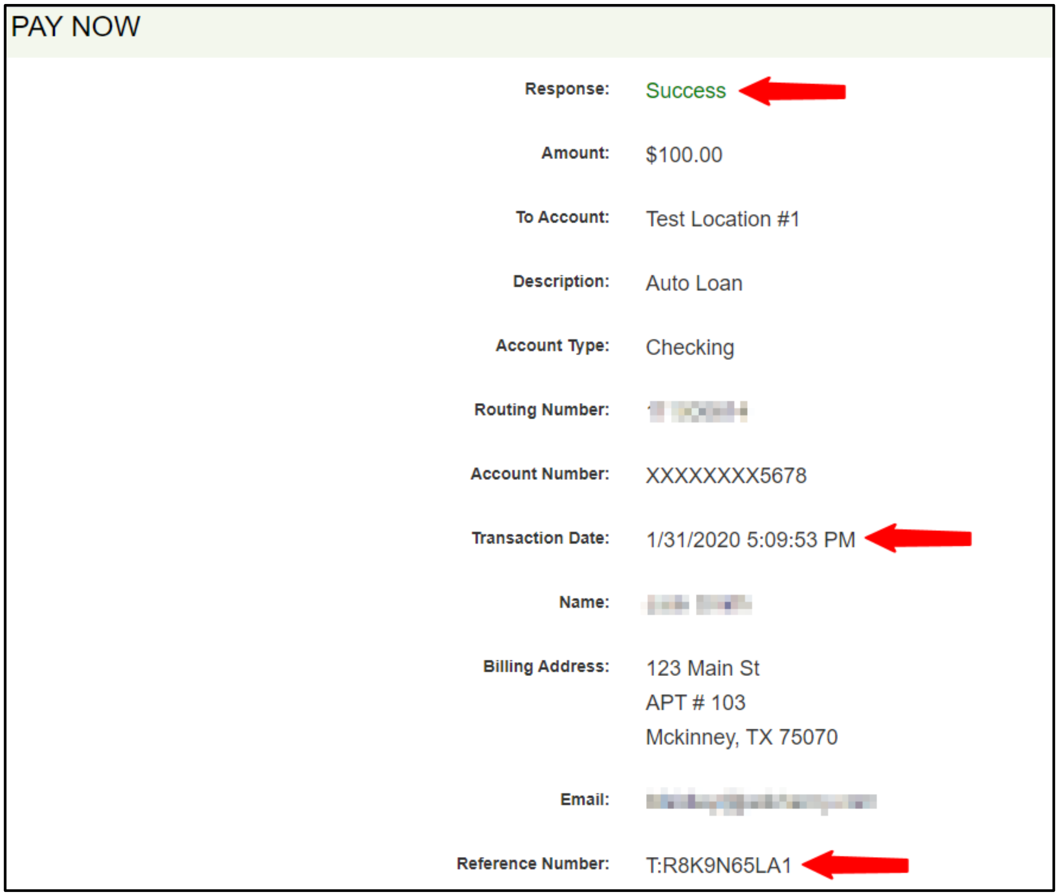


FIGURE 9 – SUCCESSFUL PAYMENT INFORMATION (ON PAY NOW SCREEN)

14. Scroll down to view the following options:
    a. **Close** closes the current window.
    b. **Save Receipt** gives you the option of saving the electronic copy of the receipt.
    c. **Print Receipt** allows you to print a paper copy of the receipt.
    d. **View Bills** returns you to the payment portal URL.

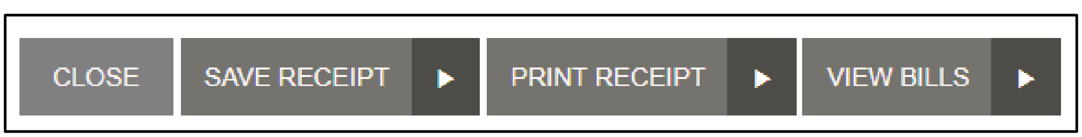


FIGURE 10 – FINAL SCREEN OPTIONS (ON PAY NOW SCREEN)

Registering for an End User Account

You can register for an account in the payment portal to view your bills, manage payment methods, and run reports of past transactions.

1. From the *Online Payment Portal* URL, click **Create Account**.

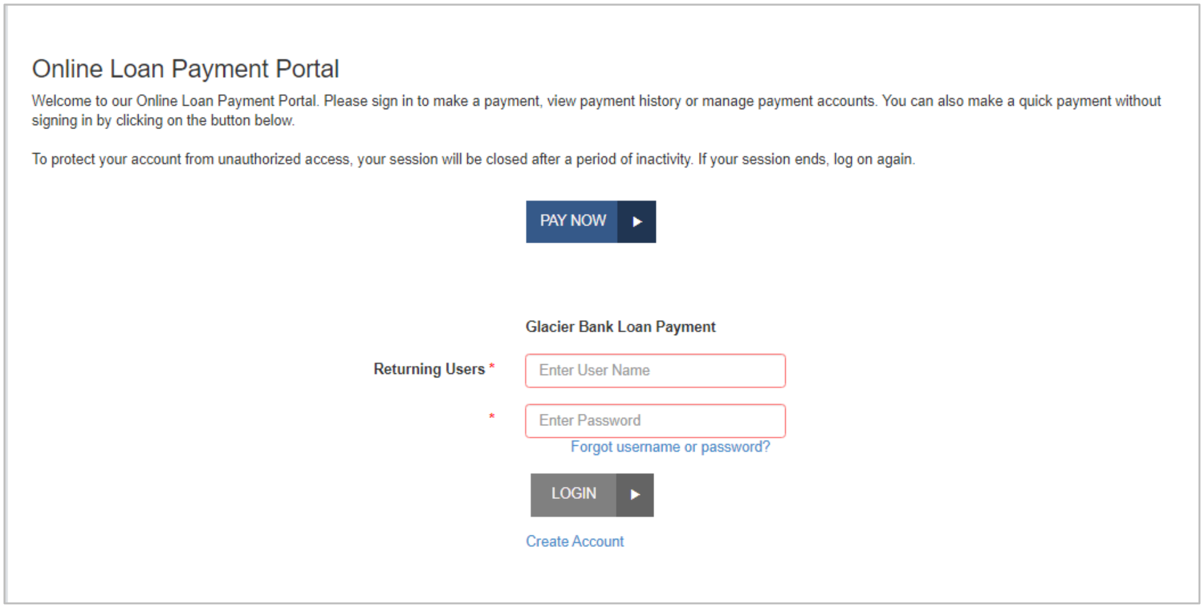


FIGURE 11 – CREATE ACCOUNT OPTION (ON THE ONLINE PAYMENT PORTAL SCREEN)

2. When the *User Registration* screen appears:
   a. Select an account from the **To Account** drop-down menu.
   b. Enter the validation criteria in the fields that appear.

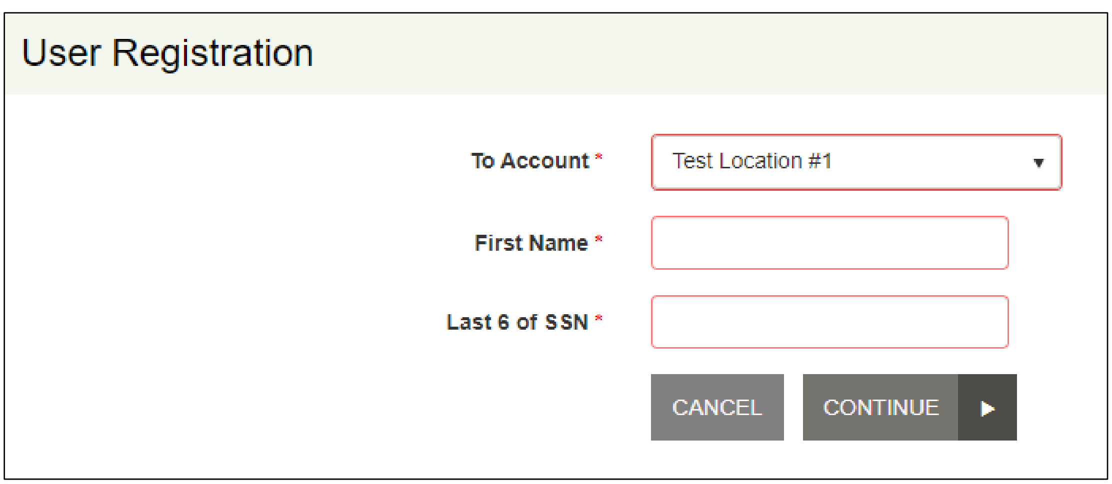


FIGURE 12 – VALIDATION FIELDS (ON THE USER REGISTRATION SCREEN)

3. Click **Continue**.

4. When the *User Registration* screen appears, required fields are identified with an asterisk (*) beside the entry field name. Prefilled data is imported from your billing information:

   a. If this is a business account, select the **Is Business Account** check box.

   b. In this example, the **Customer Number** field is optional.

   c. Enter a **Username** that is easy to remember. This **Username** is used to access the payment portal.

   NOTE: Using your email address for the username is recommended.

   d. The **First Name** and **Last Name** values are prefilled.

   e. The **Secret Question** will be used if you forget your password and need to have it reset. The answer to the **Secret Question** is case sensitive.

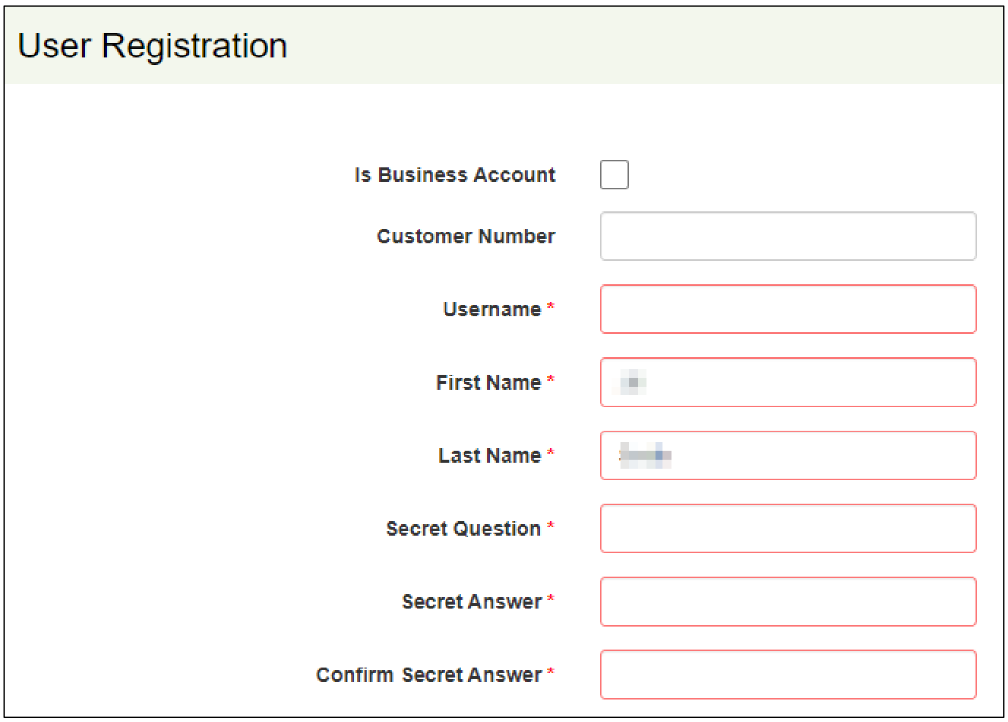


FIGURE 13 – USER REGISTRATION INFORMATION SCREEN (TOP PORTION)

5. In the middle portion of the *User Registration* screen, verify that the information in the required fields is accurate.

   - In this example, **Suite/APT#** and **Phone** are both optional.

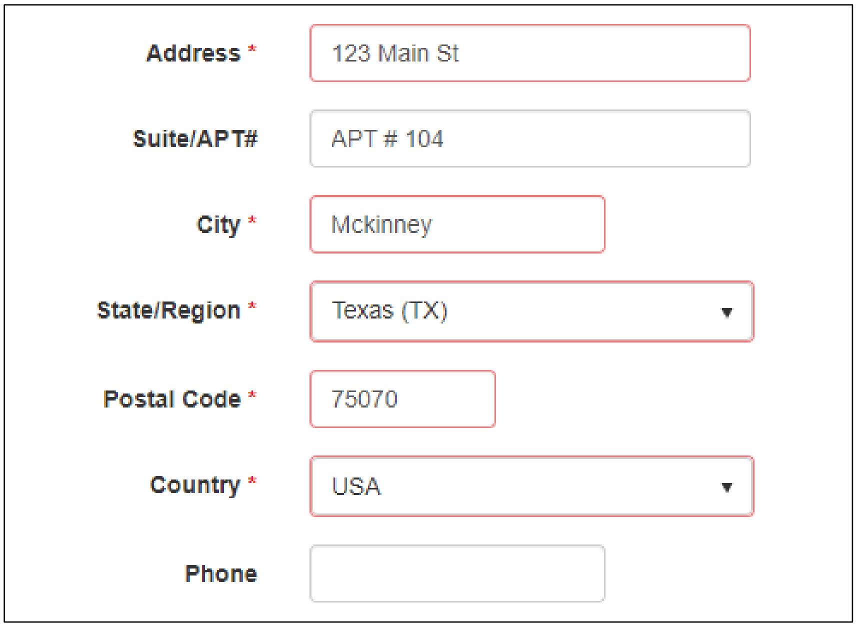


FIGURE 14 – USER REGISTRATION INFORMATION SCREEN (MIDDLE PORTION)

6. In the bottom portion of the *User Registration* screen, verify the address by entering it once and then confirm the email address by entering it again.
    a. In this example, **Drivers License**, **DL State**, and **Social Security** are optional.
    b. CAPTCHA - Select the **I'm not a robot** check box and the follow the prompts. CAPTCHA is an added security measure to prevent bots from registering in the system.

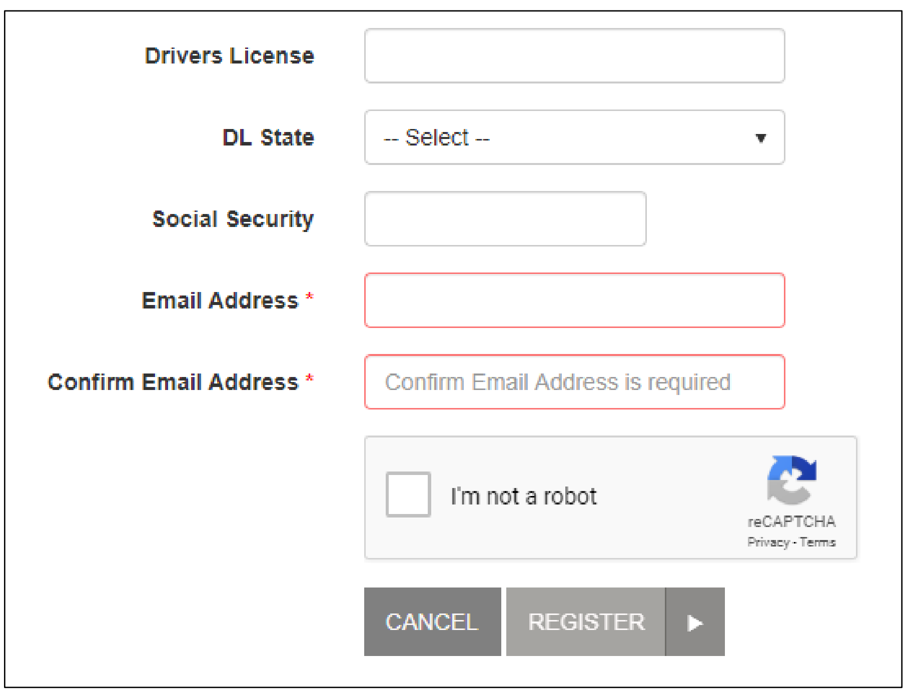
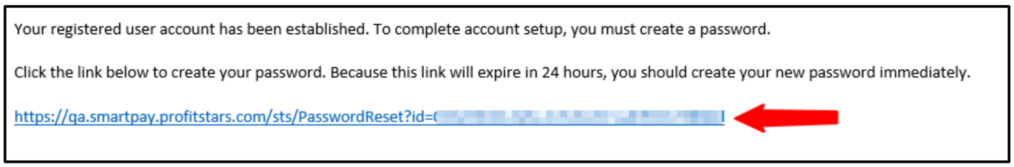


FIGURE 15 – USER REGISTRATION INFORMATION SCREEN (BOTTOM PORTION)

7. Click **Register**.
8. When the *User Registration Confirmation* screen appears, open your email inbox for the account you used to register on the payment portal.
    a. Open the account registration email message from the bank.
    b. Click the URL link to proceed with creating your new password.

NOTE: Because this link is temporary and will expire in 24 hours, you must perform this step immediately.


Your registered user account has been established. To complete account setup, you must create a password.

Click the link below to create your password. Because this link will expire in 24 hours, you should create your new password immediately.

https://qa.smartpay.profitstars.com/sts/PasswordReset?id=[redacted]

FIGURE 16 –REGISTRATION CONFIRMATION EMAIL TEXT

9. When the *Security Challenge* screen appears (in your web browser):
    a. Enter the secret answer that you used for your security question previously during registration. The answer is case sensitive.
    b. Click **Submit Answer**.

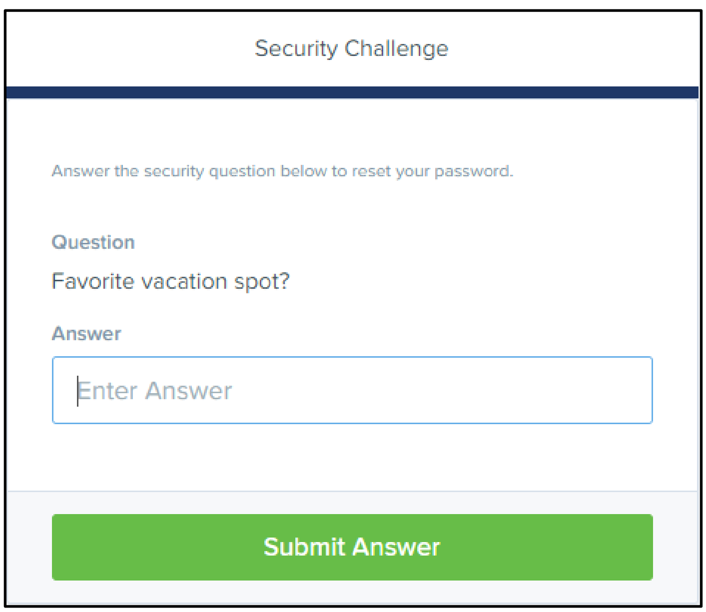


FIGURE 17 – SECURITY CHALLENGE SCREEN

10. When the *Update Password* screen appears:
    a. Enter a new password for your payment portal access into the **New Password** field.

b. Enter the same password into the **Confirm Password** field.

c. Click **Update Password**.

NOTE: Passwords must contain numbers and upper- and lowercase characters, be at least eight characters long, and must not contain the user name.

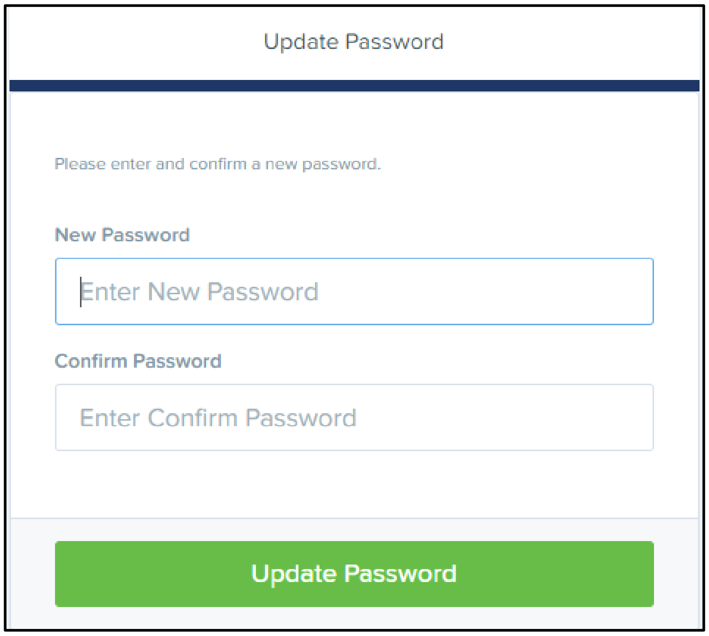


FIGURE 18 – UPDATE PASSWORD SCREEN

11. When the *Password Update Complete* screen appears, the registration process is complete. You may go to the payment portal URL and log in normally using your new username and password.

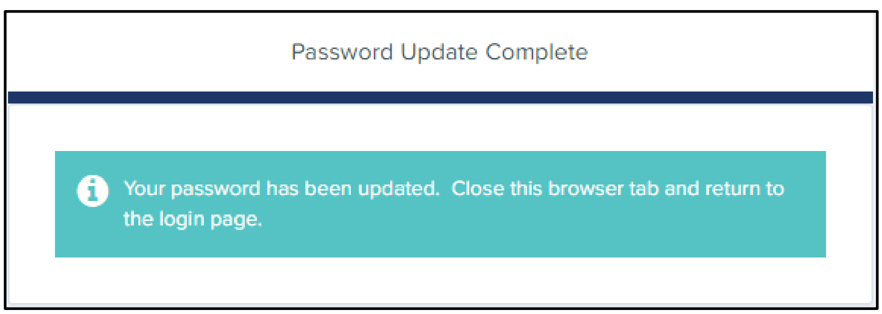


FIGURE 19 – PASSWORD UPDATE COMPLETE SCREEN

Resetting Your Password

If you forget your password, you can reset it through the payment portal.

1. From the payment portal URL, click **Forgot username or password**.

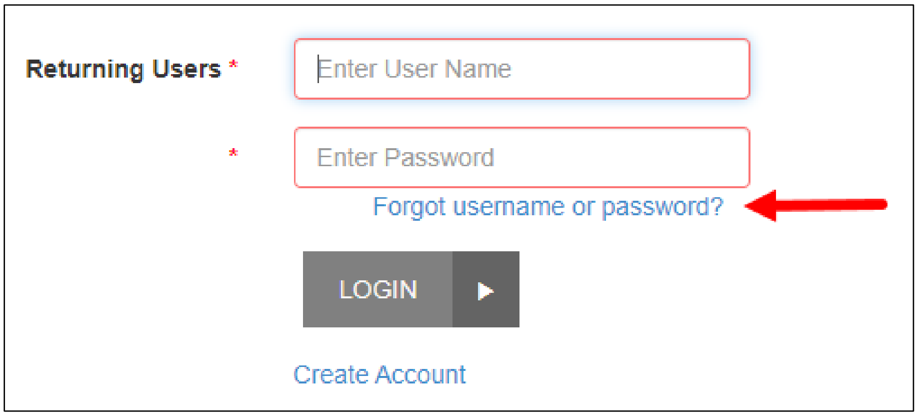


FIGURE 20 – PAYMENT PORTAL SCREEN (FORGOT USERNAME OR PASSWORD)

2. When the *Username / Password Retrieval* screen appears:
    a. Verify that the **I have forgotten my password** option is selected.
    b. Enter your username into the **Username** field.
    c. CAPTCHA - Select the **I'm not a robot** check box and then follow the prompts. (CAPTCHA is an added security measure to prevent bots from registering in the system.)
    d. Click **Next**.

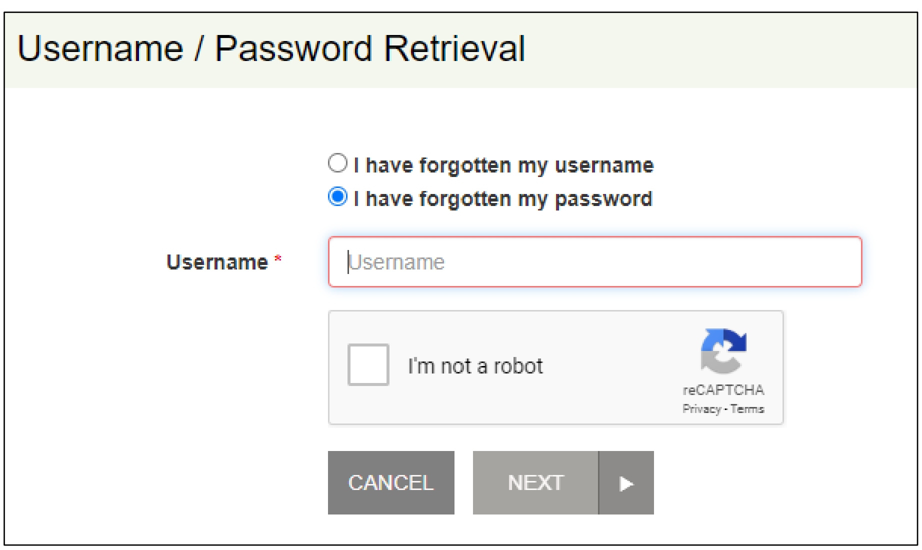


FIGURE 21 – USERNAME / PASSWORD RETRIEVAL SCREEN

3. When the *Secret Question* screen appears:
    a. Enter the answer to the secret question. (You set this up during account registration.)
    b. Click **Request Password**.

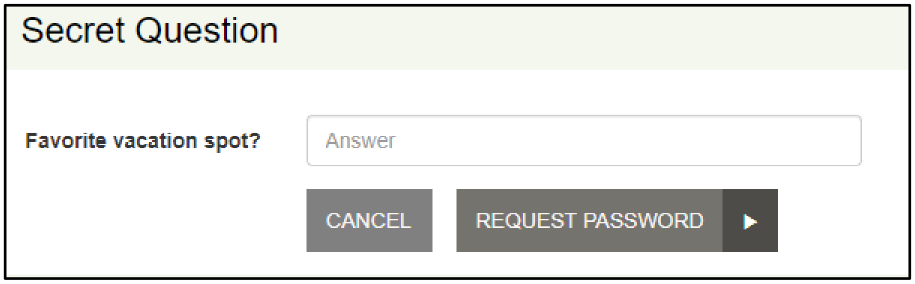


FIGURE 22 – SECRET QUESTION SCREEN

4. When the *Forgot Password Confirmation* screen appears, go to your email inbox for the account you used to register on the payment portal.
    a. Open the *Password Reset Request* email message from the bank.
    b. Click the URL link to proceed with creating your new password.

NOTE: Because this link is temporary and will expire in one hour, you must perform this step immediately.

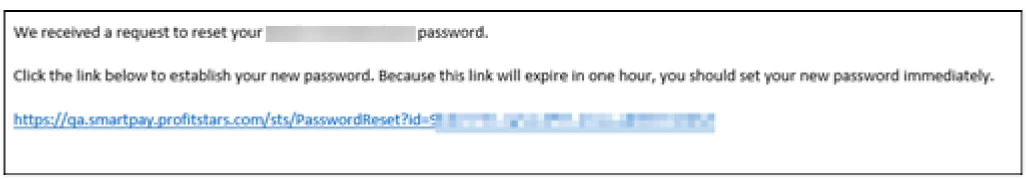


FIGURE 23 – PASSWORD RESET LINK EMAIL

5. When the *Security Challenge* screen appears (in your web browser):
    a. Enter the secret answer that you used for your security question previously during registration. The answer is case sensitive.
    b. Click **Submit Answer**.

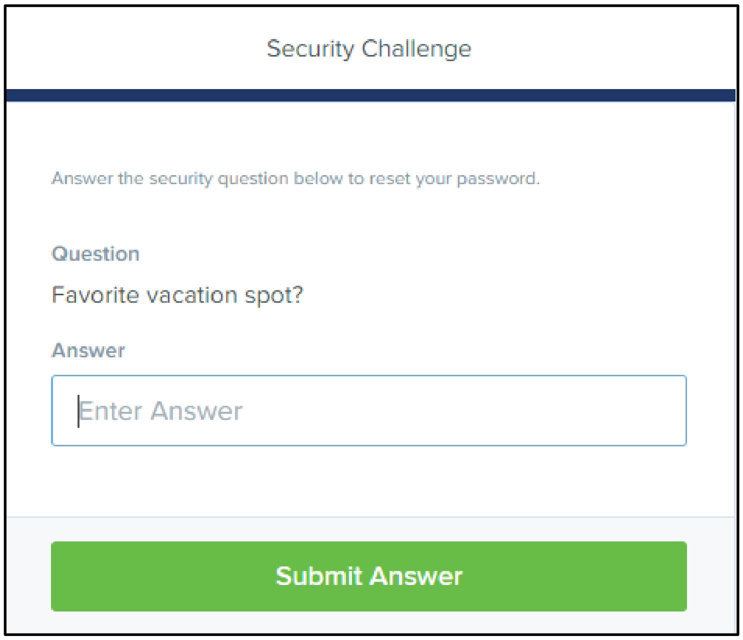


FIGURE 24 – SECURITY CHALLENGE SCREEN

6. When the *Update Password* screen appears:

   a. Enter a new password for your payment portal access into the **New Password** field.

   b. Enter the same password into the **Confirm Password** field.

   c. Click **Update Password**.

NOTE: Passwords must contain upper- and lowercase characters and numbers, be at least eight characters long, and must not contain the user name.

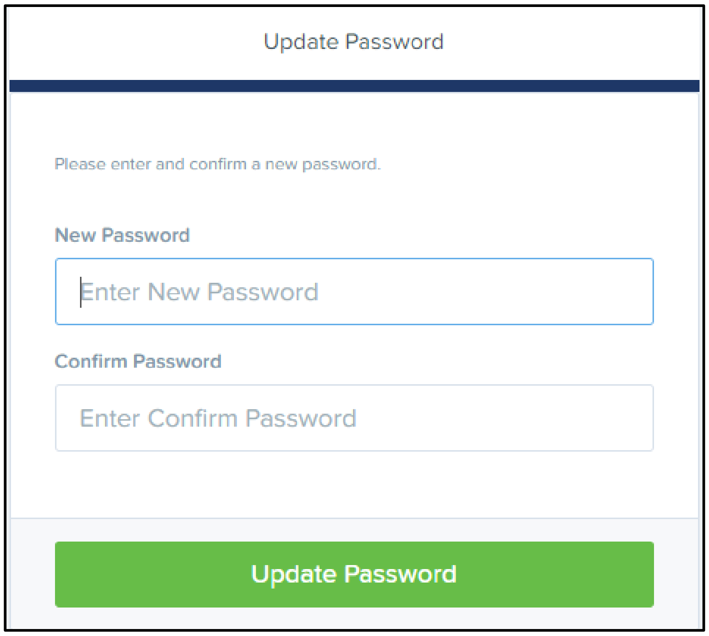


FIGURE 25 – UPDATE PASSWORD SCREEN

7. When the *Password Update Complete* screen appears, you may go to the payment portal URL and log in normally using your new password.

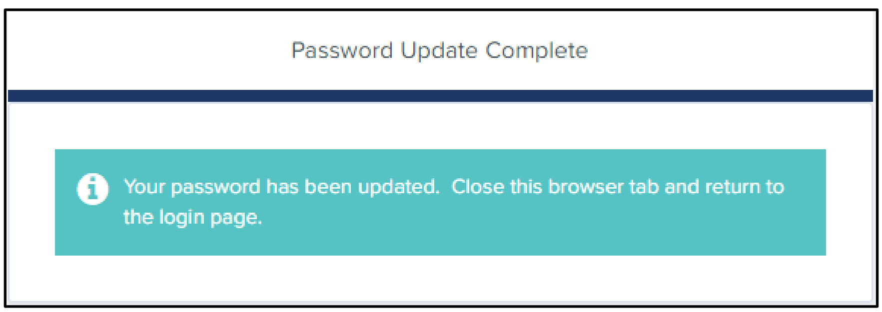


FIGURE 26 – PASSWORD UPDATE COMPLETE SCREEN

Set Up a Single Payment

1. From the payment portal URL, enter your user name and password and then click **Login**.

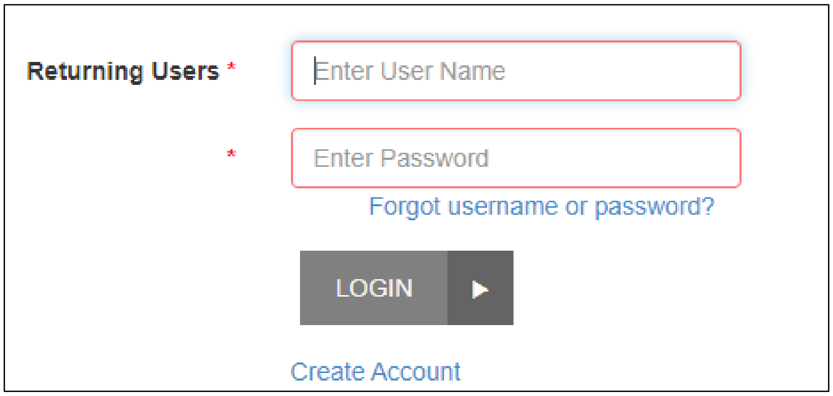


FIGURE 27 – PAYMENT PORTAL SCREEN (RETURNING USER OPTION)

2. When the *Welcome* screen appears, select **Make A Payment**.

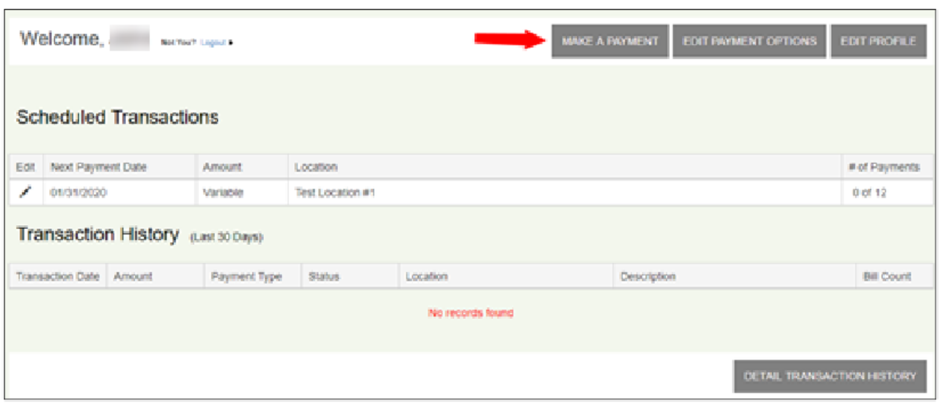


FIGURE 28 – WELCOME SCREEN (MAKE A PAYMENT OPTION)

3. When the *Make a Payment* screen appears:
    a. Select an account from the drop-down list.
    b. If additional validation fields appear, complete the validation criteria.
    c. Click **Continue**.

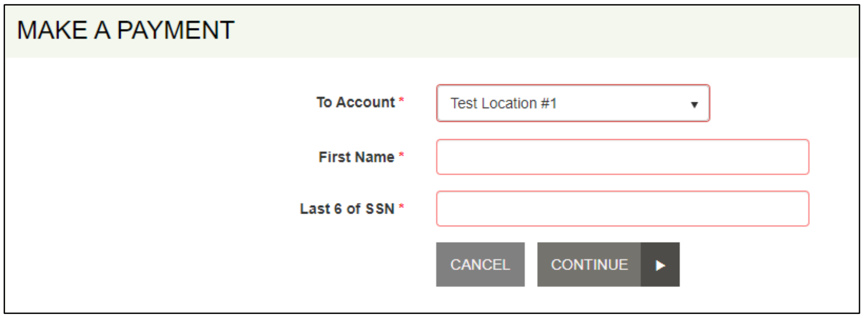


FIGURE 29 – MAKE A PAYMENT SCREEN (ACCOUNT VALIDATION OPTIONS)

4. As shown below, select the **Pay** button for the bill you want to set up with a single payment.

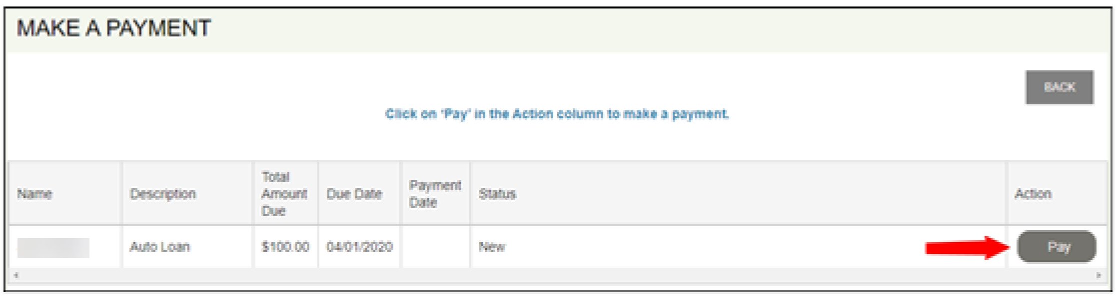


FIGURE 30 – MAKE A PAYMENT SCREEN (PAY BUTTON)

5. Select the amount you want to make recurring. If you select **Other Amount**, you must key the desired dollar amount.

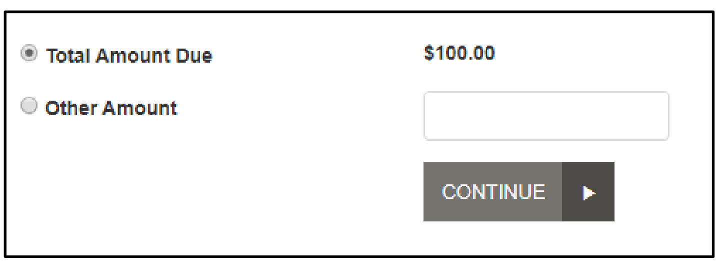


FIGURE 31 – MAKE A PAYMENT SCREEN (PAYMENT AMOUNT)

6. Click **Continue**.
7. When the next screen appears:
   a. Verify the desired payment amount is correct.
   b. Select an account from the **Pay from Account** drop-down list.
   c. If **Description** and **Transaction Number** appear, they are both are optional.
   d. Depending on the payment method, additional fields may appear. (Example: If you select a checking account as your account type, the optional **Check Number** field appears.)

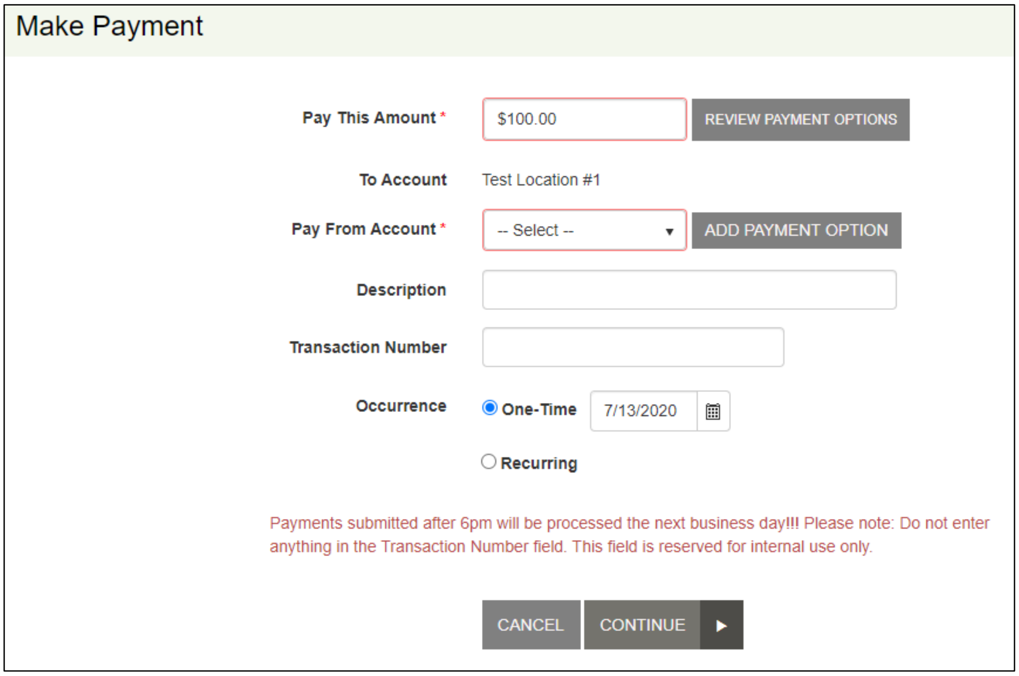


FIGURE 32 – MAKE A PAYMENT SCREEN (PAYMENT AMOUNT)

8. Click **Continue**.
9. When the *Confirmation* screen appears, verify all information on the screen is accurate and then click **Agree And Submit**.

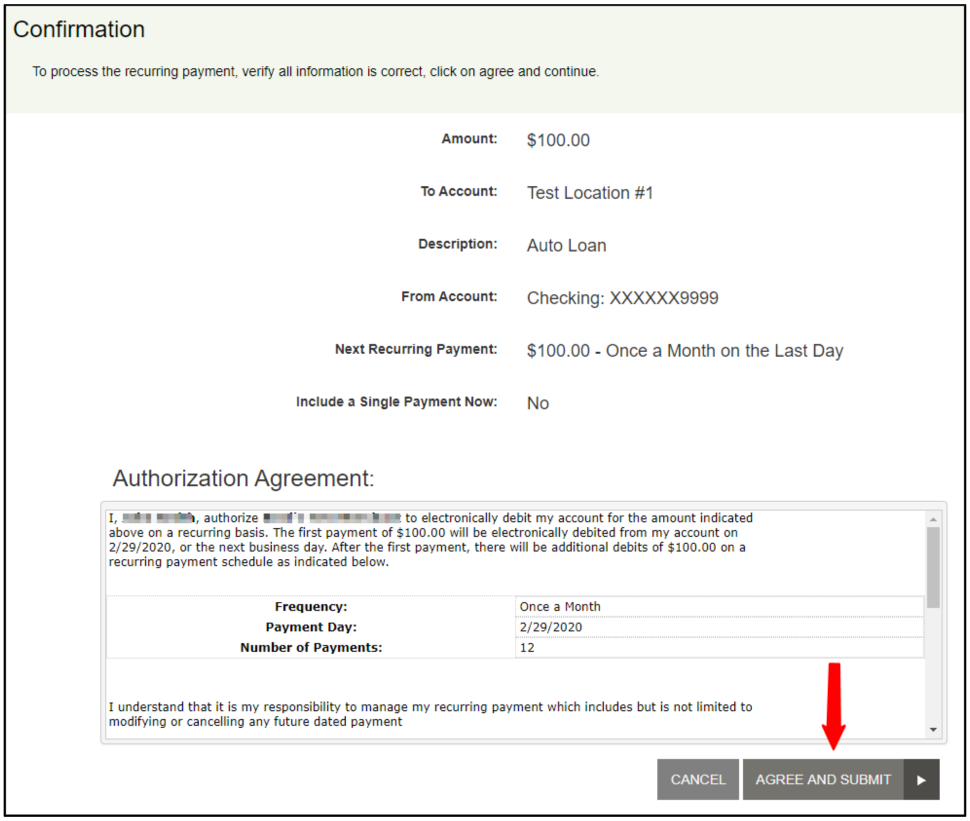


FIGURE 33 – PAYMENT CONFIRMATION SCREEN (AGREE AND SUBMIT BUTTON)

10. When the *Transaction Receipt* screen appears, scroll down to view the following options:

   a. **Close** closes the current window.
   b. **Save Receipt** gives you the option of saving the electronic copy of the receipt.
   c. **Print Receipt** allows you to print a paper copy of the receipt.
   d. **View Bills** returns you to the payment portal URL.

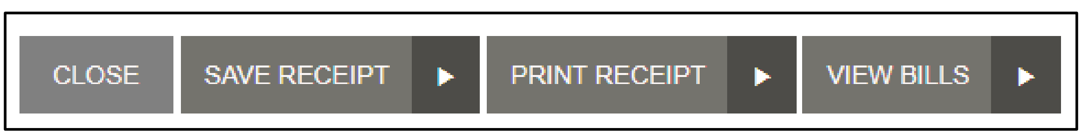


FIGURE 34 – FINAL SCREEN OPTIONS (ON PAY NOW SCREEN)

Set Up a Recurring Payment

Registered users can set up a recurring payment.

1. From the payment portal URL, enter your user name and password and then click **Login**.

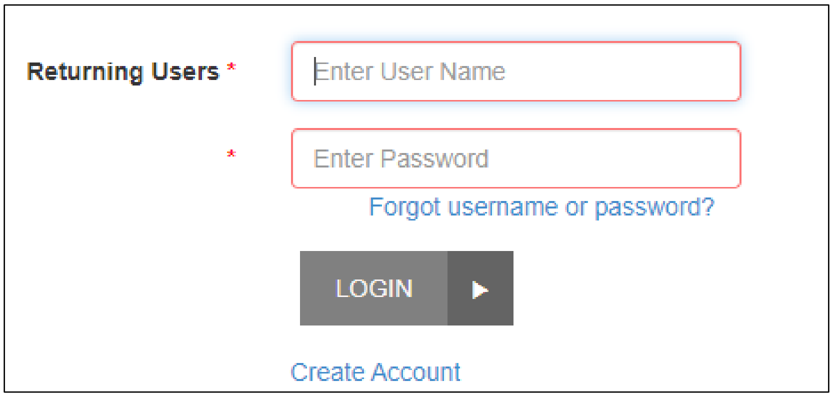


FIGURE 35 – PAYMENT PORTAL SCREEN (RETURNING USER OPTION)

2. When the *Welcome* screen appears, select **Make A Payment**.

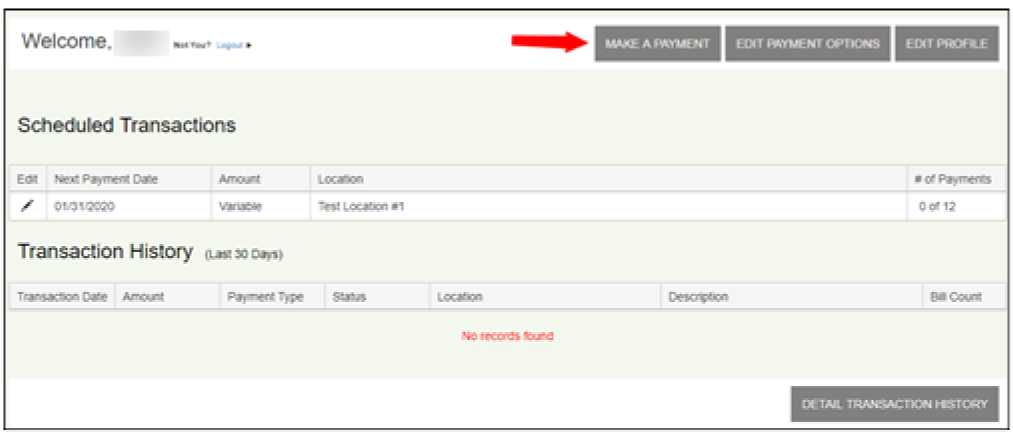


FIGURE 36 – WELCOME SCREEN (MAKE A PAYMENT OPTION)

3. When the *Make a Payment* screen appears:
   a. Select an account from the drop-down list.
   b. If additional validation fields appear, complete the validation criteria.
   c. Click **Continue**.

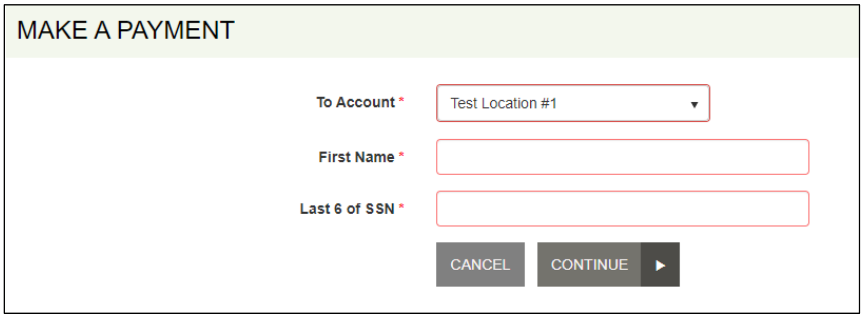


FIGURE 37 – MAKE A PAYMENT SCREEN (ACCOUNT VALIDATION OPTIONS)

4. As shown below, select the **Pay** button for the bill you want to set up with a recurring payment.

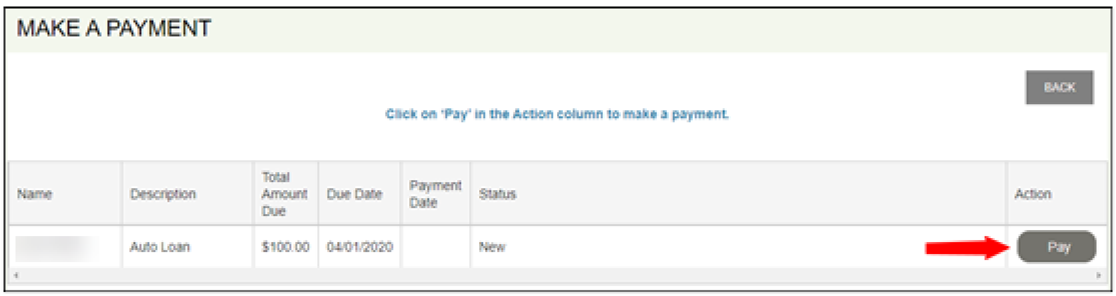


FIGURE 38 – MAKE A PAYMENT SCREEN (PAY BUTTON)

5. Select the amount you want to make recurring. If you select **Other Amount**, you must key the desired dollar amount.

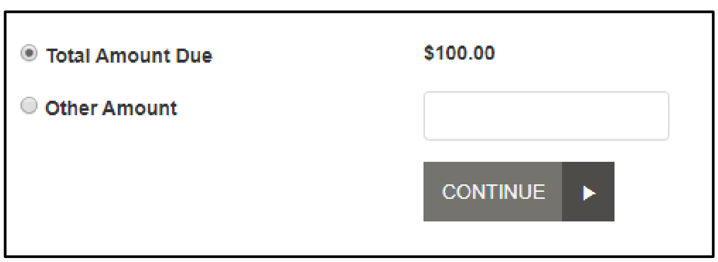


FIGURE 39 – MAKE A PAYMENT SCREEN (PAYMENT AMOUNT)

6. Click **Continue**.
7. When the next screen appears:
    d. Verify the desired payment amount is correct.
    e. Select an account from the **Pay from Account** drop-down list.
    f. If **Description** and **Transaction Number** appear, they are both are optional.
    g. Depending on the payment method, additional fields may appear. (Example: If you select a checking account as your account type, the optional **Check Number** field appears.)

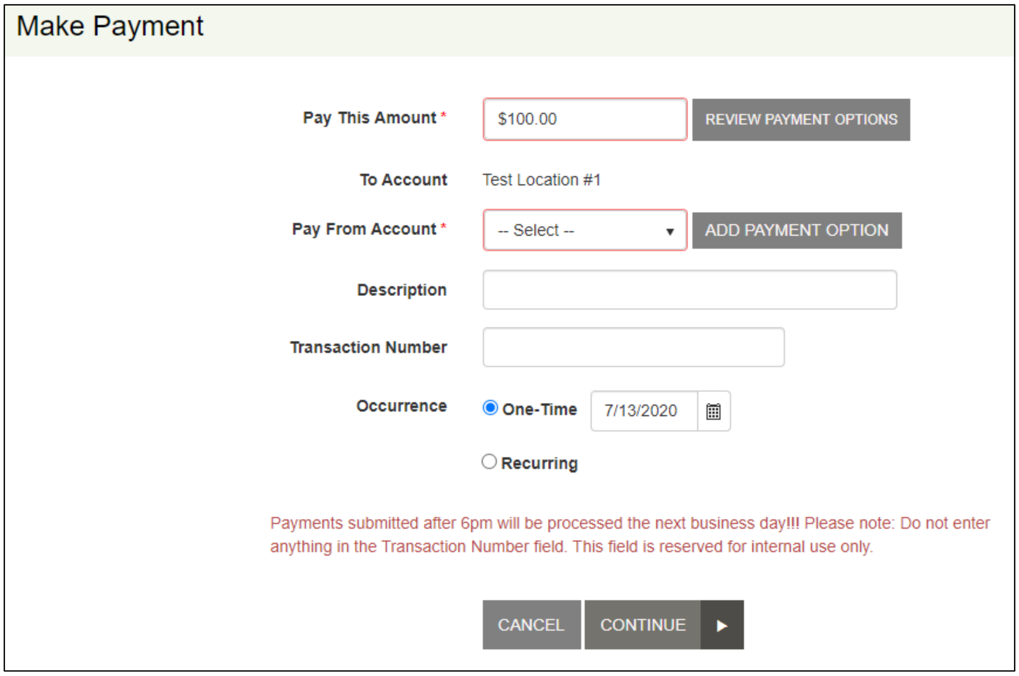


FIGURE 40 – MAKE A PAYMENT SCREEN (PAYMENT AMOUNT)

8. Select **Recurring** to reveal the recurring schedule and amount fields.
9. For the *Schedule* fields:
    a. You can make a single payment at the same time you set up the recurring payment. If you choose to make a payment now, the recurring schedule will still process on the next payment date.
    b. Choose a **Frequency** from the drop-down list. This determines what **Payment Day** and **Start Day** options appear.
    c. Select a **Payment Day**. This is the day of the month to process the transaction.
    d. The **Start Date** changes to align with the frequency and payment day selected.
    e. If you want the payments to continue indefinitely, select **Infinite Payment**.
    f. If a limited number of payments is desired, key the number of payments into the **# Of Payments** field.

NOTE: The default number of payments is 12.

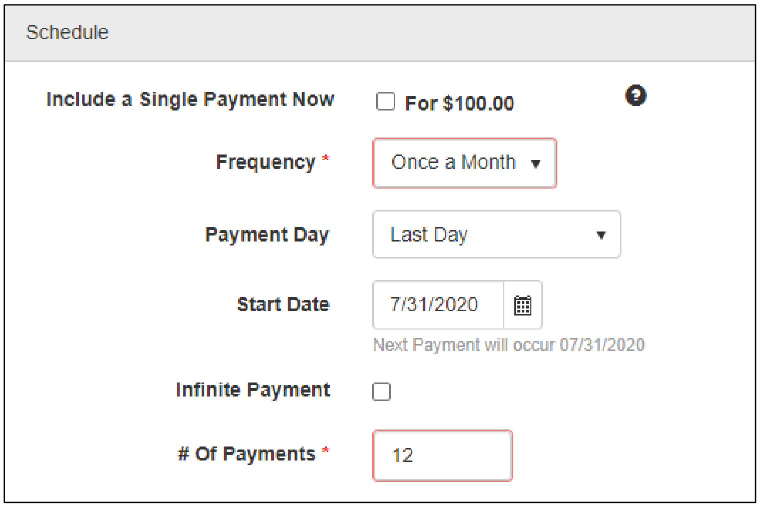


FIGURE 41 – SCHEDULE FIELDS

10. For the *Recurring Amount* fields:
    a. If **Variable Amount** option is selected, the transaction amount depends on your billing information (with up to three payment amounts presented).
    b. The **Maximum Amount** option allows you to limit the amount that can be processed, regardless of the amount that appears in the billing file.

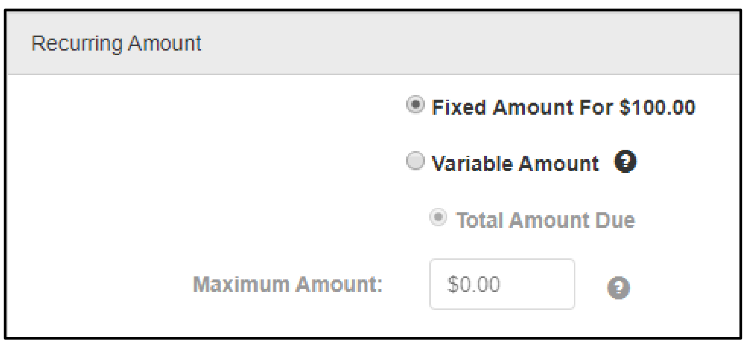


FIGURE 42 – RECURRING AMOUNT FIELDS

11. Click **Continue**.
12. When the *Confirmation* screen appears, verify all information on the screen is accurate and then click **Agree And Submit**.

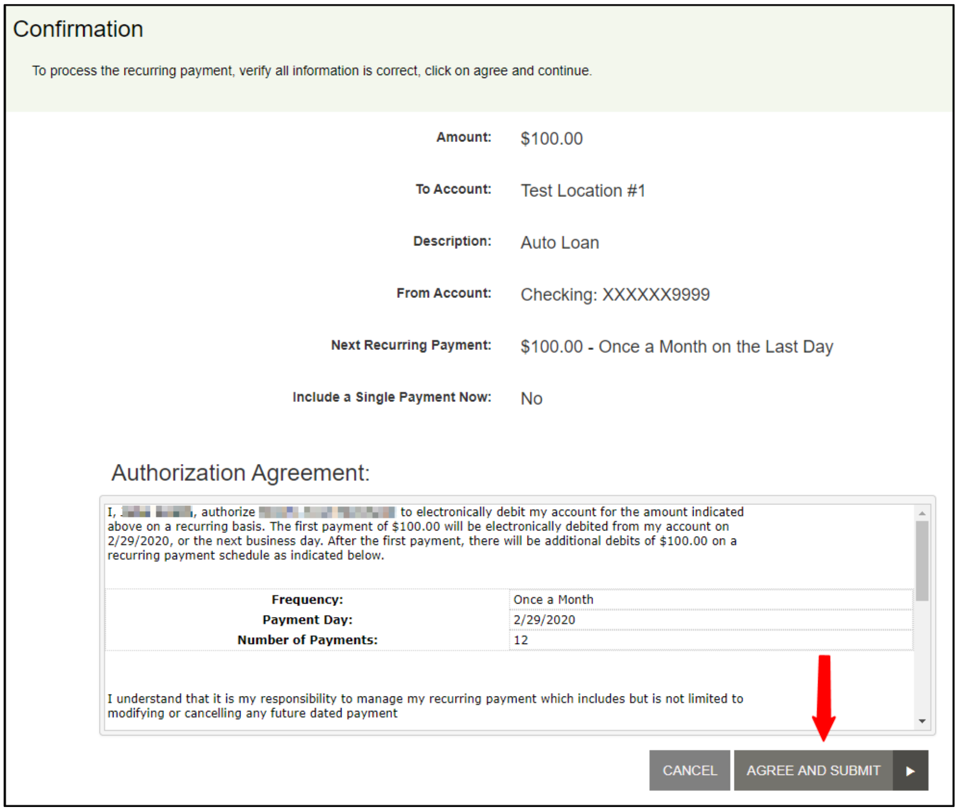


FIGURE 43 – PAYMENT CONFIRMATION SCREEN (AGREE AND SUBMIT BUTTON)

13. When the *Transaction Receipt* screen appears, scroll down to view the following options:

- **c. Close** closes the current window.
- **d. Save Receipt** gives you the option of saving the electronic copy of the receipt.
- **e. Print Receipt** allows you to print a paper copy of the receipt.
- **f. View Bills** returns you to the payment portal URL.

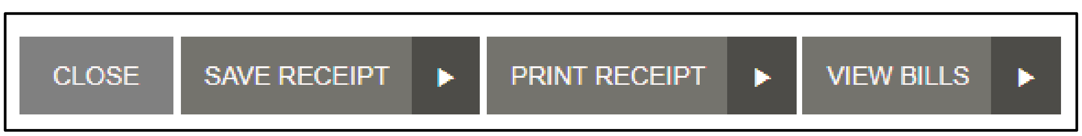


FIGURE 44 – FINAL SCREEN OPTIONS (ON PAY NOW SCREEN)

Cancelling a Scheduled Payment

Follow the steps below to cancel a recurring payment.

1. From the payment portal URL, key your user name and password and then click **Login**.

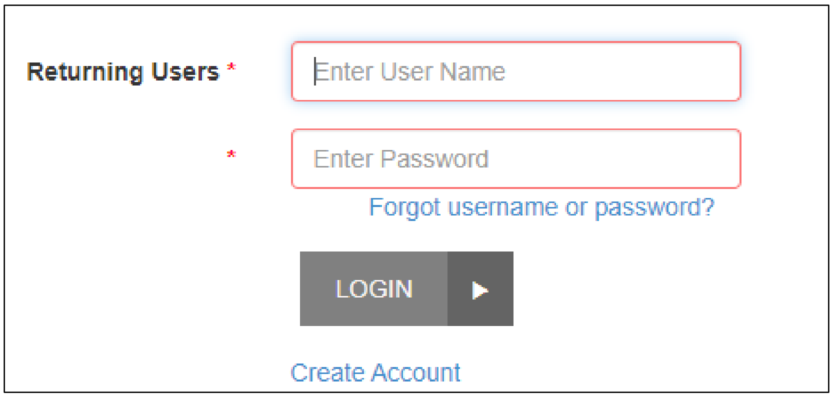


FIGURE 45 – PAYMENT PORTAL SCREEN (RETURNING USER OPTION)

2. In the *Scheduled Transactions* section, click **Edit** for the transaction you want to cancel.

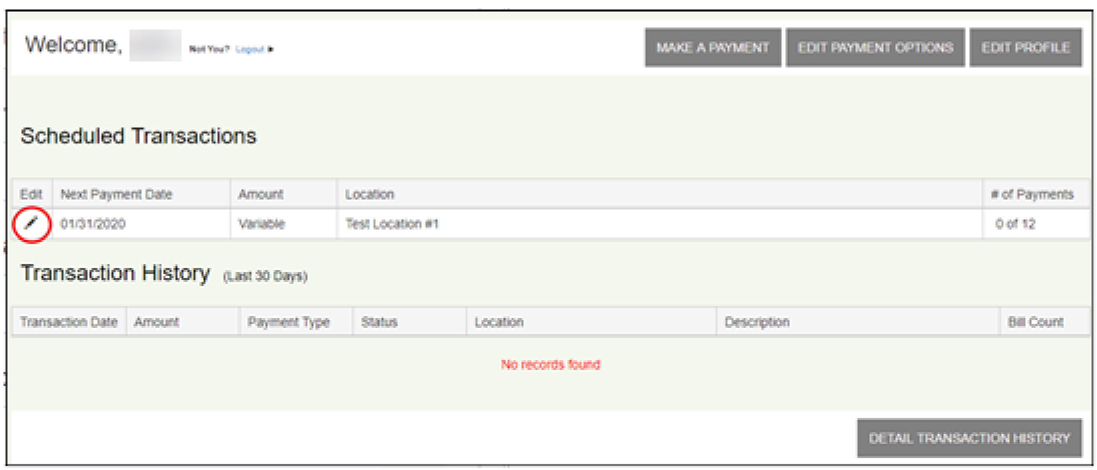


FIGURE 46 – PAYMENT PORTAL SCREEN (EDIT SCHEDULED TRANSACTIONS USER OPTION)

3. In the *Scheduled Transactions* section, click the **Delete Payment** check box for the transaction you want to cancel.

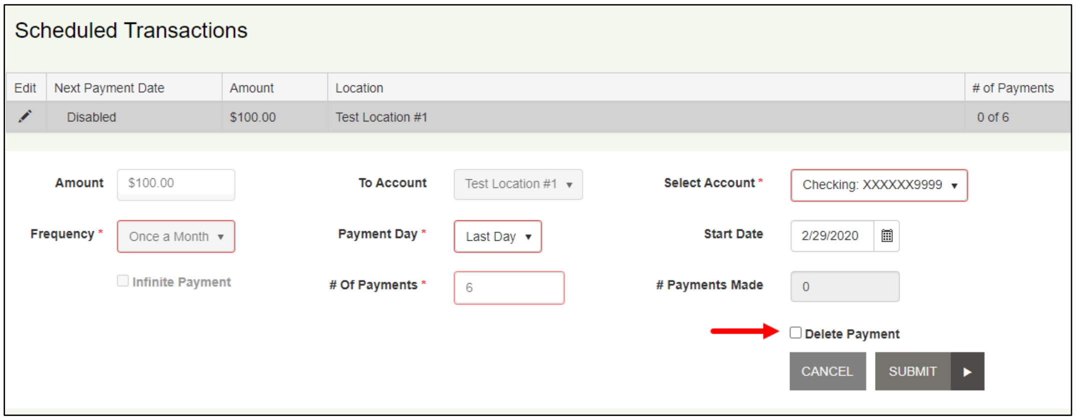


FIGURE 47 –SCHEDULED TRANSACTIONS (DELETE PAYMENT OPTION)

4. Click **Submit**. The modified transaction will now appear on the screen.

Editing a Scheduled Recurring Payment

Scheduled recurring payments can be edited using the steps below:

1. From the payment portal URL, enter your user name and password and then click **Login**.

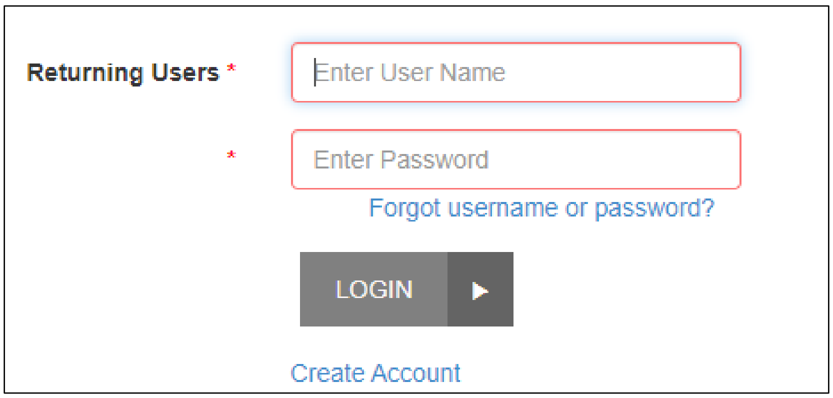


FIGURE 48 –PAYMENT PORTAL SCREEN (RETURNING USER OPTION)

2. In the *Scheduled Transactions* section, click **Edit** for the transaction you want to modify.

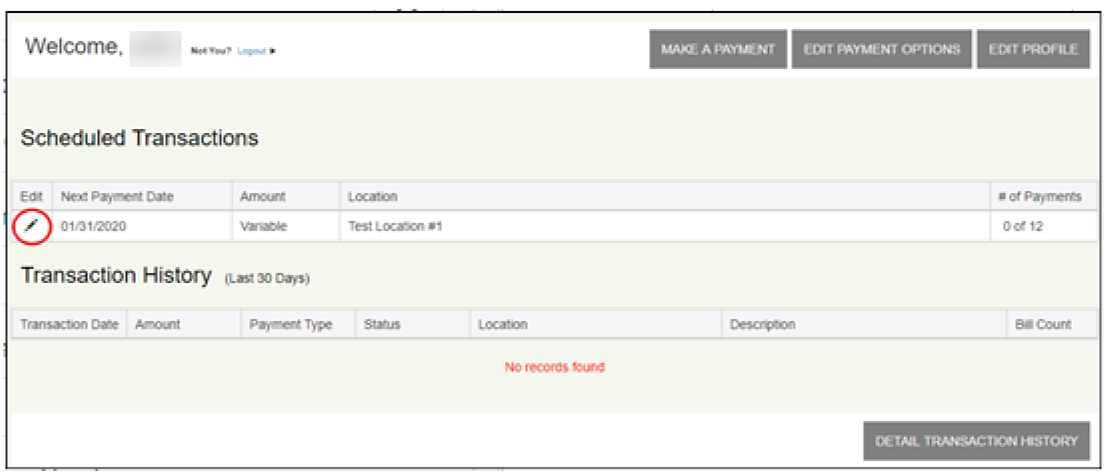


FIGURE 49 – PAYMENT PORTAL SCREEN (EDIT SCHEDULED TRANSACTIONS USER OPTION)

3. In the *Scheduled Transactions* section that appears, make your needed changes and then click **Submit**.

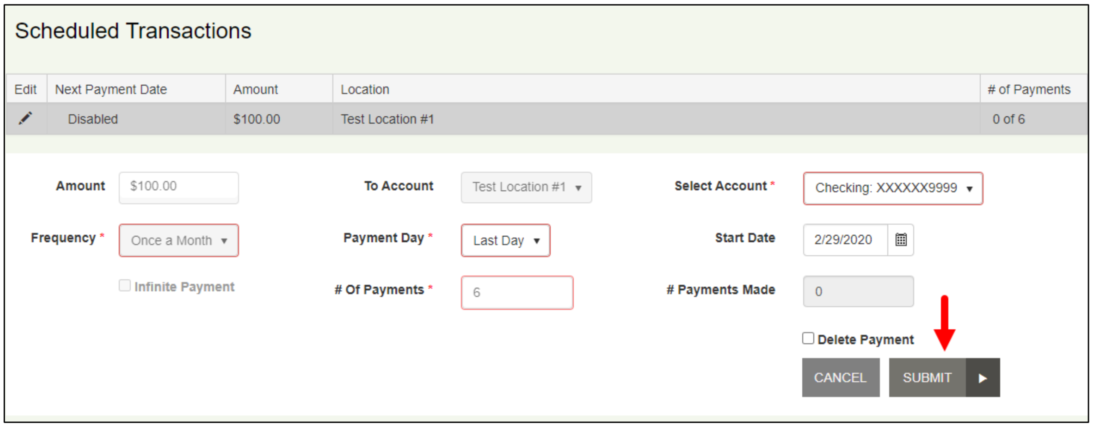


FIGURE 50 – SCHEDULED TRANSACTIONS (SUBMIT PAYMENT OPTION)

Editing Payment Options

Payment options can be edited using the steps below:

1. From the payment portal URL, enter your user name and password and then click **Login**.

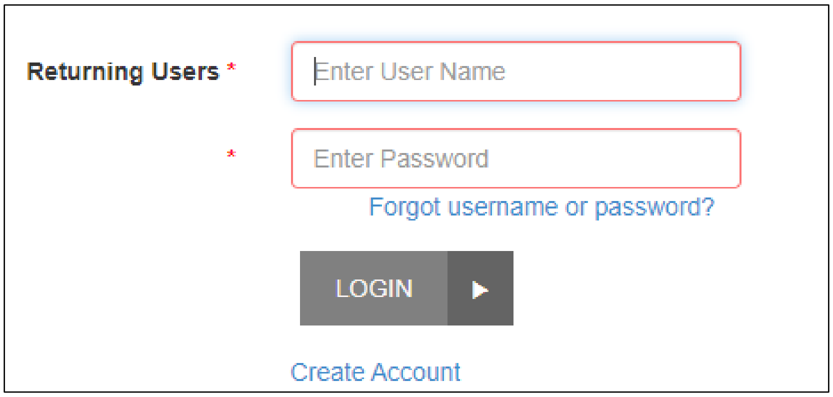


FIGURE 51 –PAYMENT PORTAL SCREEN (RETURNING USER OPTION)

2. Click **Edit Payment Options** at the top of the screen**.**

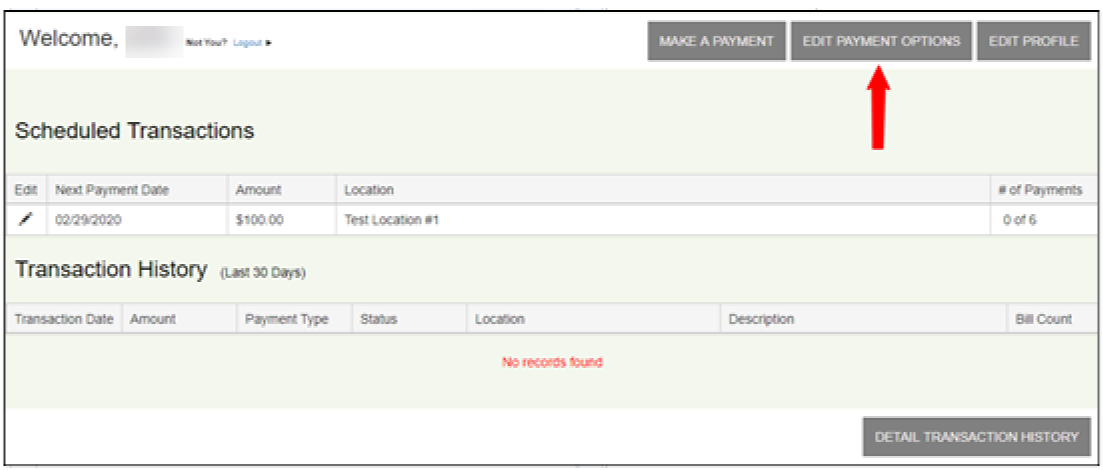


FIGURE 52 –PAYMENT PORTAL SCREEN (EDIT PAYMENT OPTIONS)

3. When the next screen appears, scroll down to the *Payment Options* section.

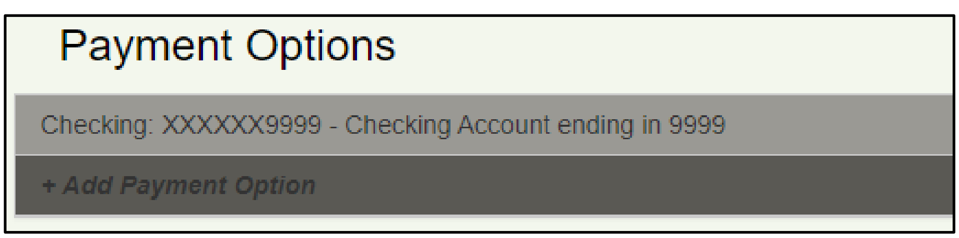


FIGURE 53 –PAYMENT OPTIONS SECTION

4. To modify existing payment options:
    a. Click anywhere on the row of the existing payment method.
    b. Make the necessary changes.
    c. Click **Update**. Required fields are identified with an asterisk (*).

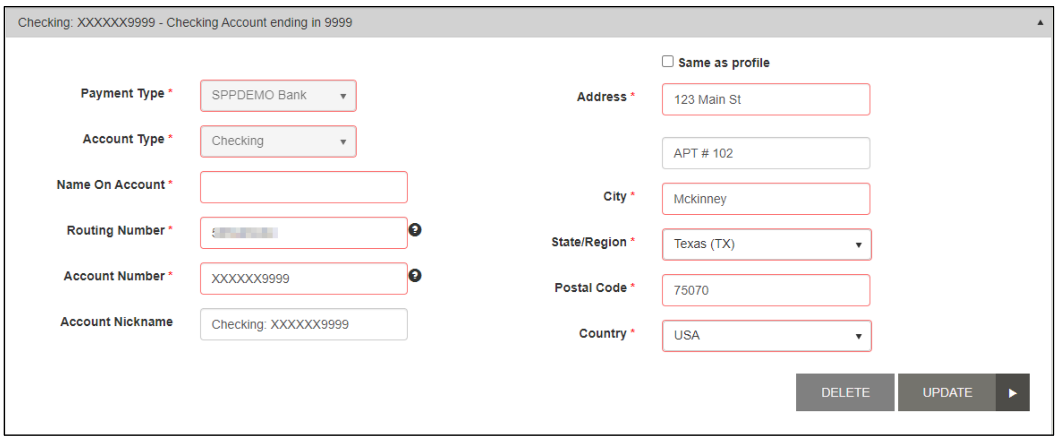


FIGURE 54 –PAYMENT OPTION EXAMPLE

5. To add a new payment option:
    a. Click **Add Payment Option**.
    b. Select a **Payment Type** from the drop-down list.
    c. Select an **Account Type** from the drop-down list.
    d. Fill in all required fields (identified with an asterisk (*) beside the field name).
    e. Click **Add Payment**.

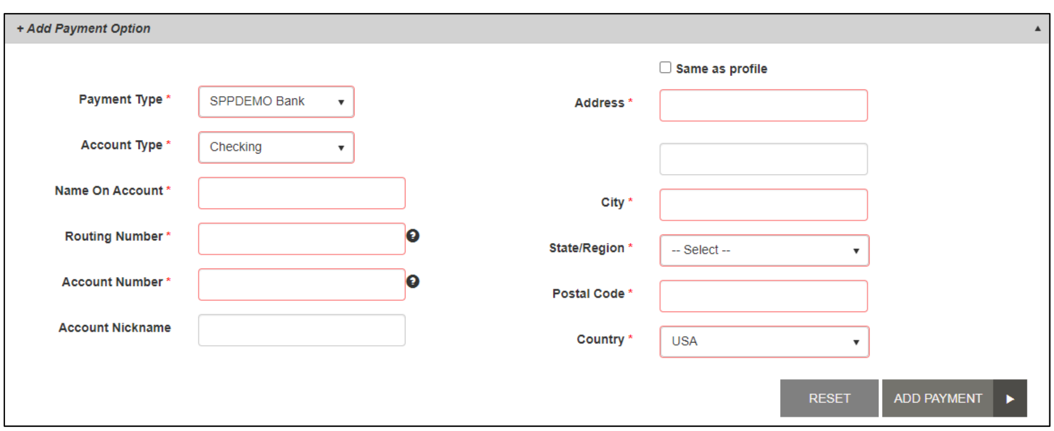


FIGURE 55 – ADD PAYMENT OPTION

Viewing Transaction History

View the payment history using the steps below:

1. From the payment portal URL, enter your user name and password and then click **Login**.

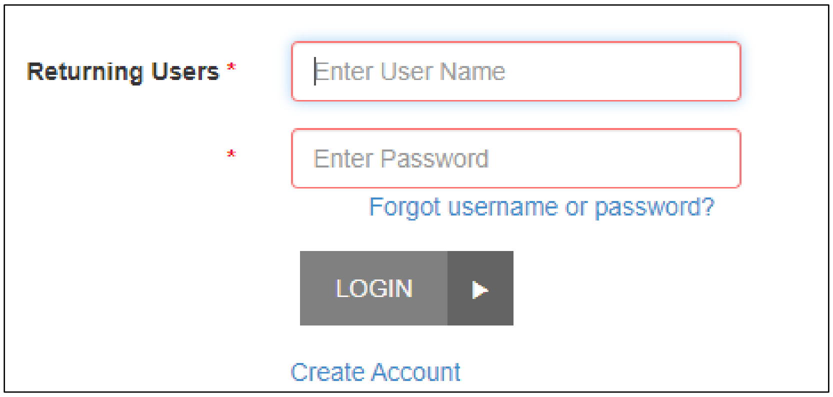


FIGURE 56 – PAYMENT PORTAL SCREEN (RETURNING USER OPTION)

2. When the *Welcome* screen appears, the *Transaction History* for the last 30 days appears.

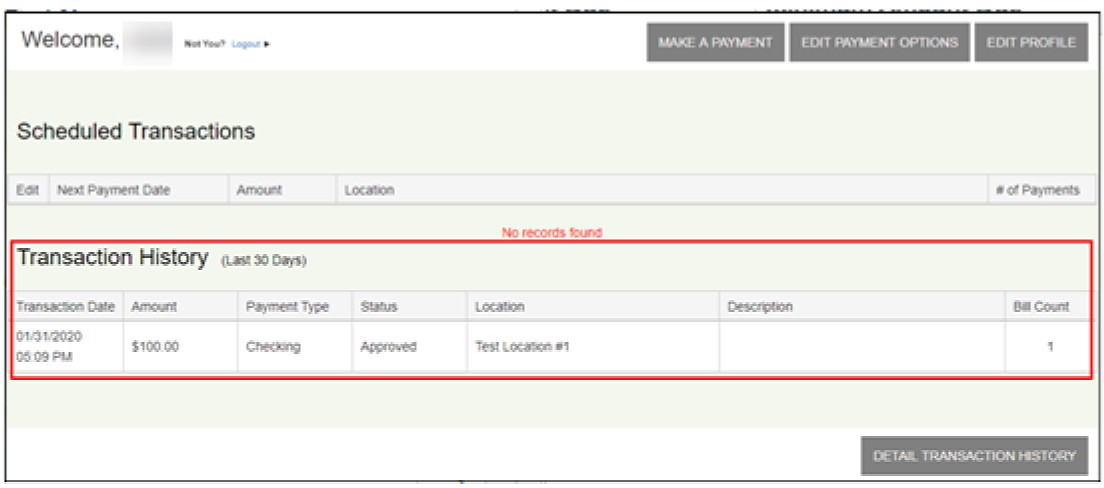


FIGURE 57 –TRANSACTION HISTORY (LAST 30 DAYS)

3. To view transactions from a wider range than 30 days:
    a. Click **Detail Transaction History**.
    b. Choose your new date range using the **From Date** and **To Date** fields.
    c. Click **Run Report**.

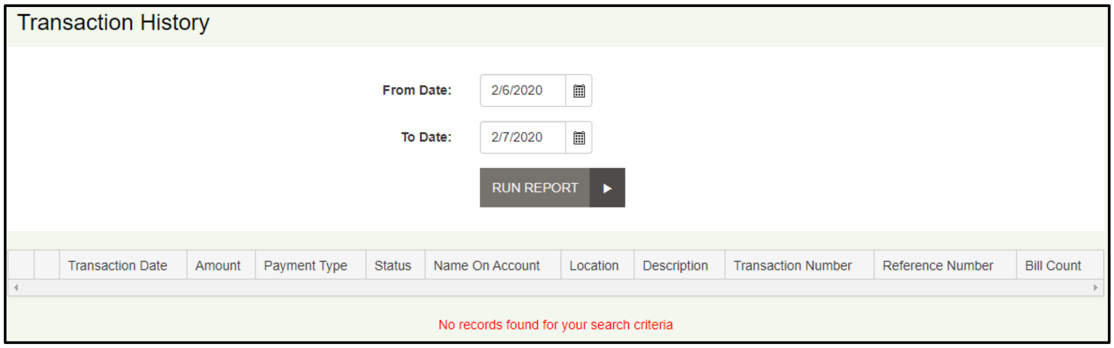


FIGURE 58 –TRANSACTION HISTORY (REPORT SCREEN)

4. When the transaction results appear on the screen, you can save the results by selecting a format from the drop-down list and then clicking **Export** (shown below).

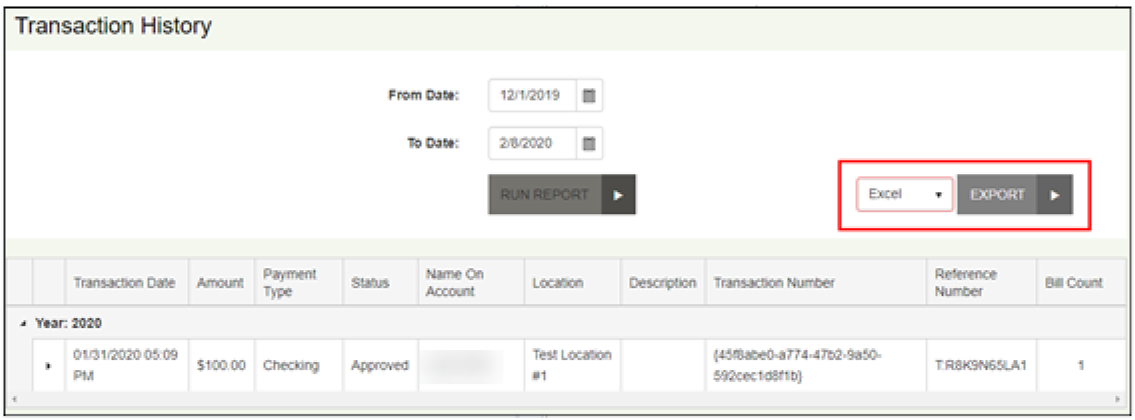


FIGURE 59 –TRANSACTION HISTORY (EXPORT REPORT OPTION)