

HOW TO MAKE PAYMENTS IN SMART HUB

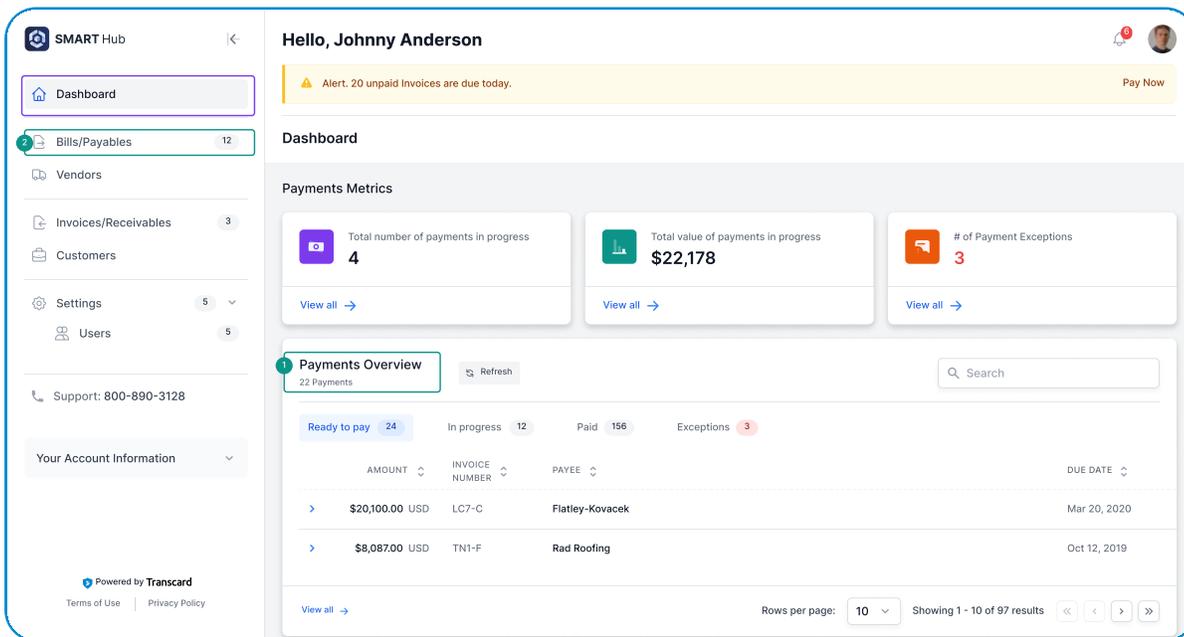
VERSION 1

SMART Hub Dashboard

On the SMART Hub dashboard, you can make a payment in two ways:

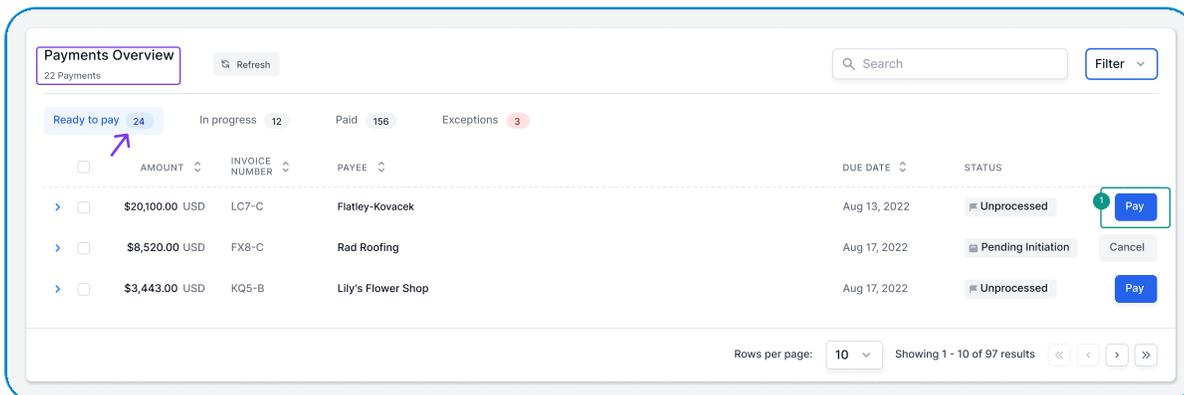
1. Click on 'Payments Overview' under 'Payment Metrics.'
2. Click on the 'Bills/Payables' tab on the left panel.

After clicking the 'Pay' button, you'll automatically be redirected to the 'Payable Details' tab.

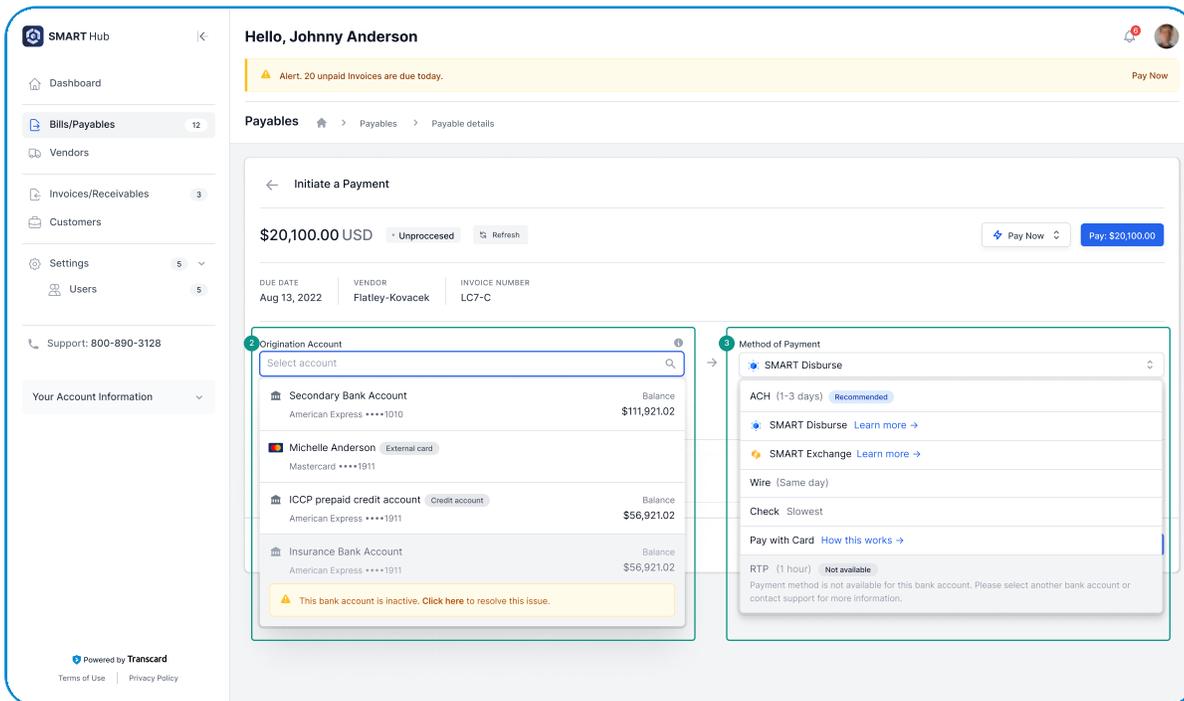


Payments Overview

In the 'Payments Overview' page, you'll see all bills that are ready to pay. After clicking the 'Pay' button, you'll be redirected to the 'Payable Details' tab.

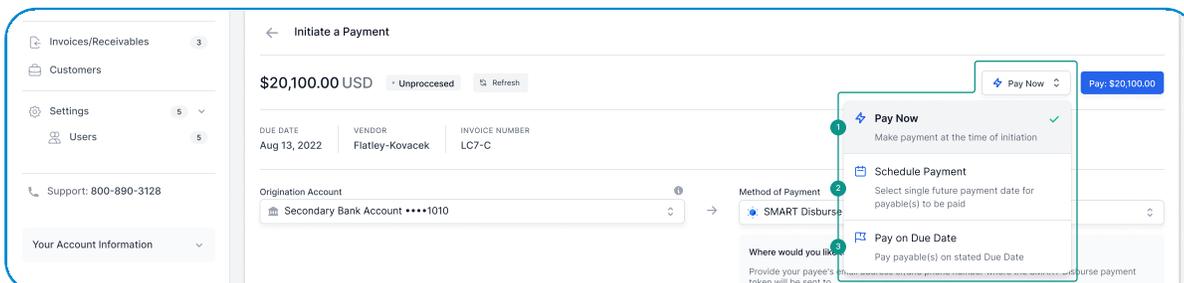


1. Click on the 'Pay' button.
2. Select the 'Origination Account.' (You can add multiple bank accounts during the SMART Enroll application/onboarding process.)
3. Select the 'Method of Payment' (MOP).
 - All Transcard methods of payment will appear in the dropdown menu. However, you can only select a method that is compatible with the chosen bank. If a method is not available, 'Not Available' will appear next to MOP. The recommended MOP will be listed first.



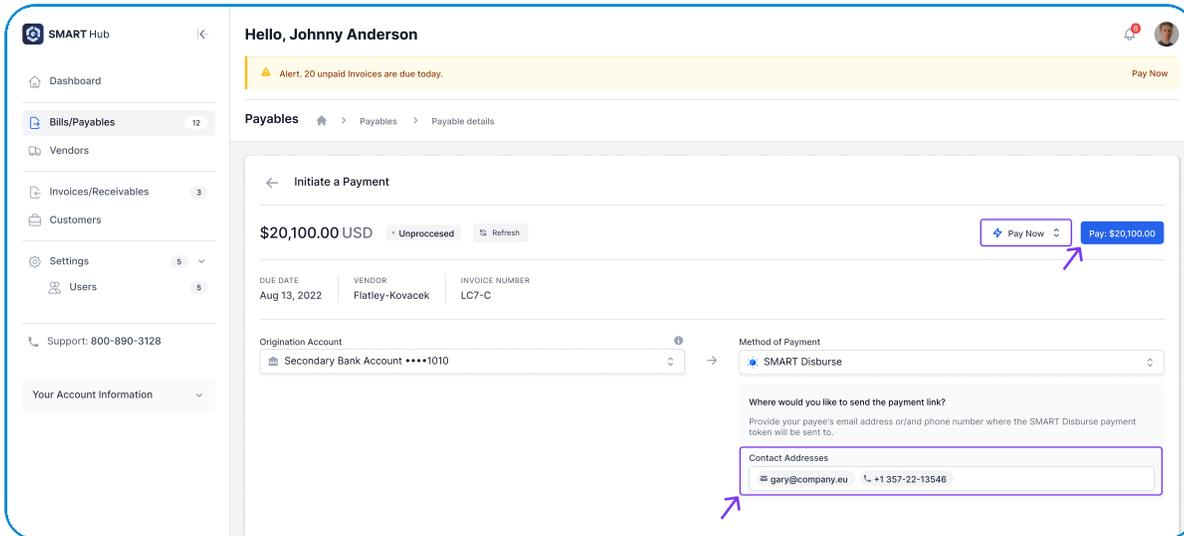
After selecting the origination account and method of payment, you can choose to:

1. Pay the bill now.
2. Schedule the payment.
3. Pay the bill on the due date.

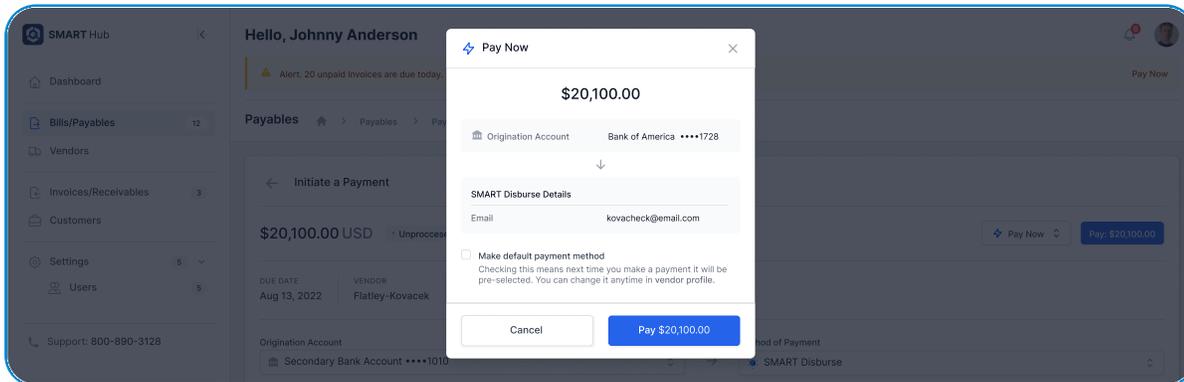


Pay Now

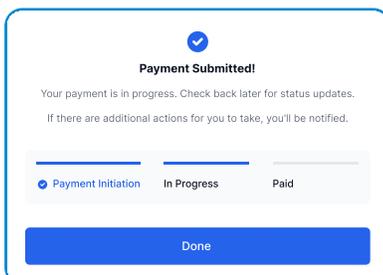
After selecting the method of payment and entering the required data, click the blue 'Pay' button.



A pop-up window will appear to confirm the payment details. Confirm the details and click the 'Pay' button.



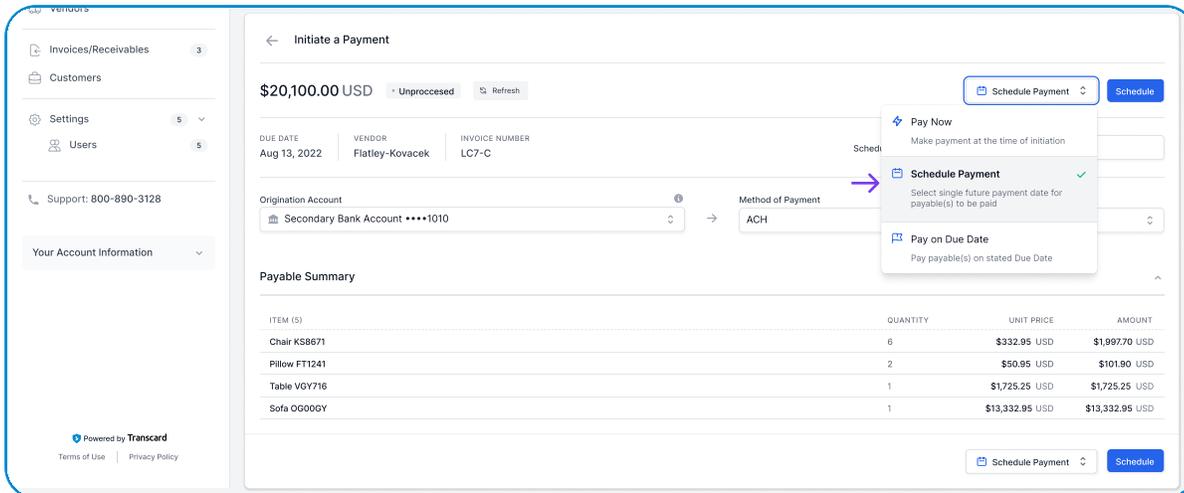
A pop-up window will appear to confirm the payment details. Confirm the details and click the blue 'Pay' button. A 'Payment Submitted!' pop-up will appear. Click 'Done' to return to the SMART Hub dashboard.



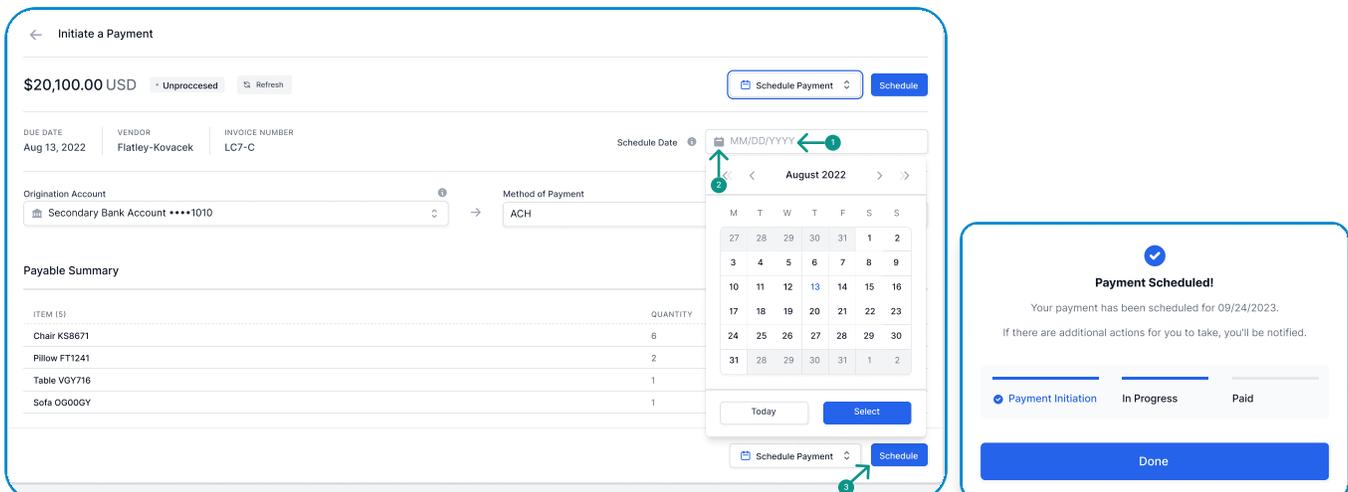
Schedule a Payment (for a Future Date)

If you prefer to schedule a future payment:

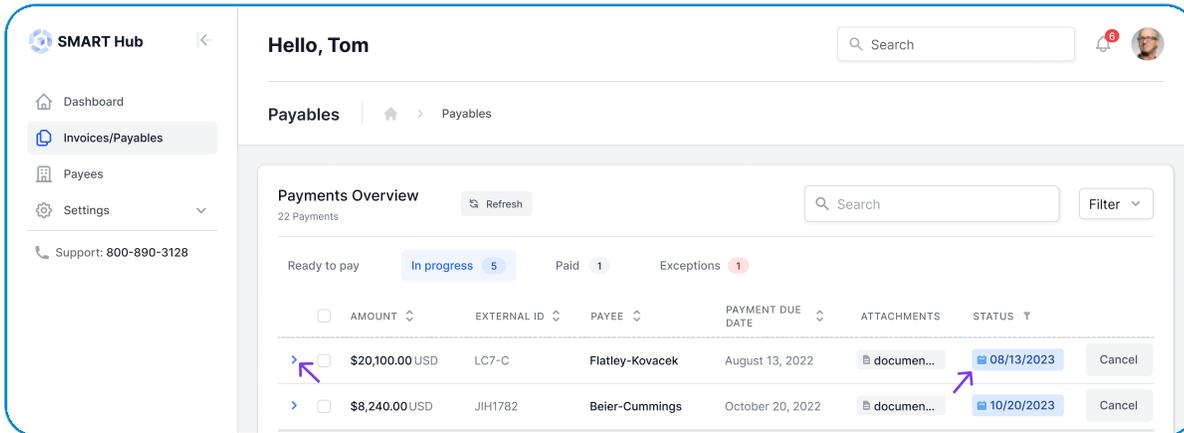
1. Select the 'Origination Account.'
2. Select the 'Method of Payment.'
 - Enter all required data.
3. Click the arrow next to the blue 'Pay' button.
4. Select 'Schedule Payment.'
5. Enter or select a future date.
6. Click the blue 'Schedule' button at the bottom of the page.



You can manually enter the date or use the calendar date picker to select a future date. After clicking 'Pay,' a pop-up will appear to confirm that the payment has been scheduled.



On the SMART Hub dashboard the user will be able to see the scheduled payment, under the ‘Status’ column the date that the payment is scheduled to process will display. The user can also click the arrow on the left to expand the details and see the activity log for the bill. On the date the scheduled bill will move from the “Ready to pay’ tab to the ‘In progress’ tab.

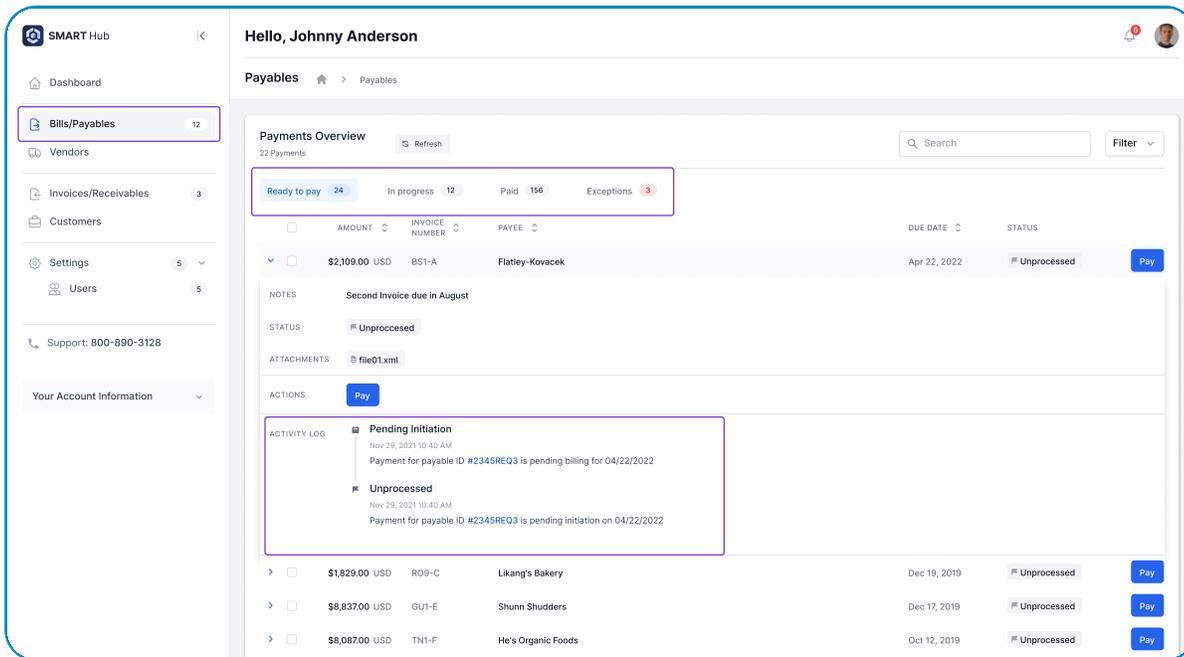


Activity Log

On the SMART Hub Dashboard, you can view the activity for each bill by clicking the arrow to expand the details on the left. The activity log is found under the 'Bills/Payables' tab and covers 'Ready to Pay', 'In Progress', 'Paid' bills, and those with 'Exceptions'. In the activity log, you'll find:

- Date and time the payment was initiated.
- Individual or entity that initiated the payment.
- Last four digits of the bank account used.
- Selected method of payment for the bill.
- Timestamp of the bill initiation.
- Payment status: whether it's in process, failed (with an error message), or completed.

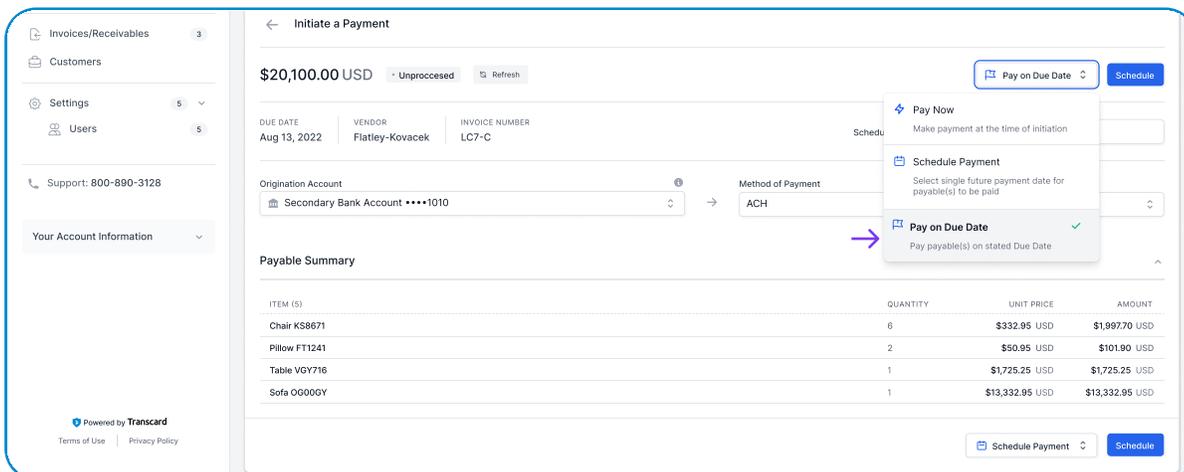
For completed payments, you'll also see the payment method details and timestamp.



Pay on Due Date

Pay a bill on its due date:

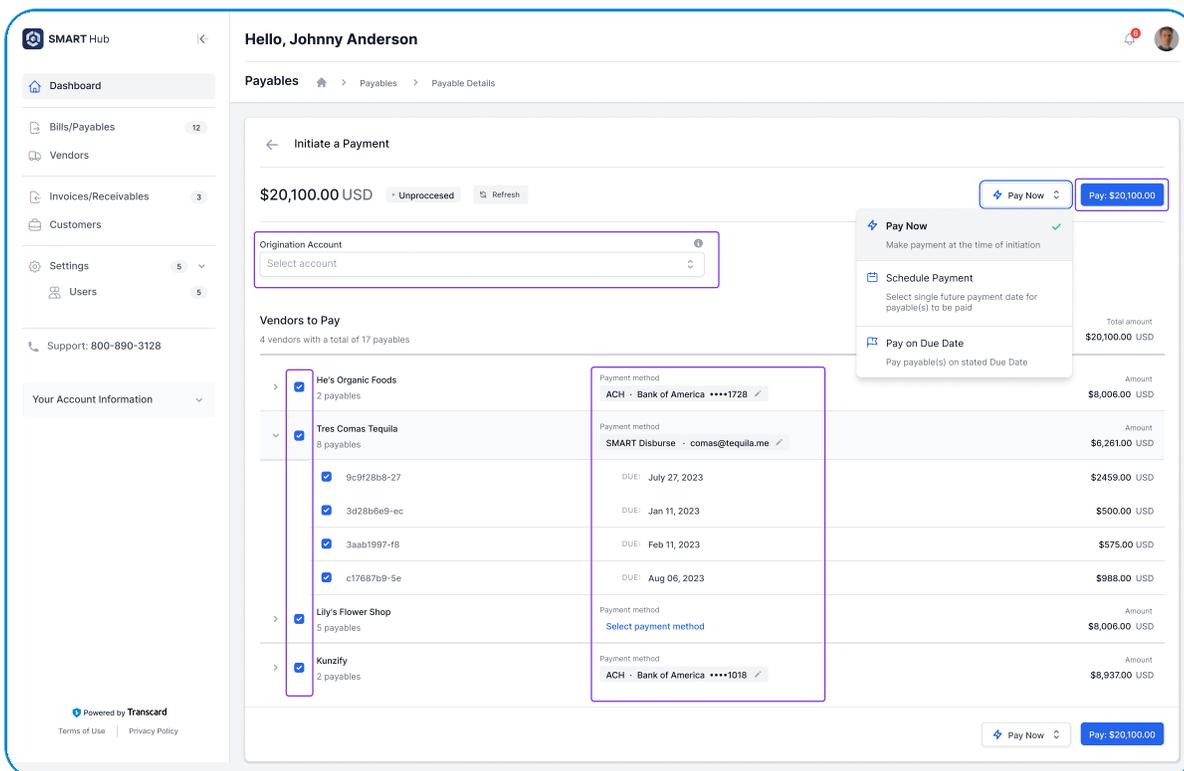
1. Select the 'Origination Account.'
2. Select the 'Method of Payment.'
 - Enter all required data.
3. Click the arrow next to the blue 'Pay' button.
4. Select 'Pay on Due Date.'
5. Click the blue 'Pay' button.



Pay Multiple Bills

To pay multiple bills at once:

1. Click on the 'Bills/Payables' tab on the left panel.
2. In the 'Ready to Pay' tab, use the checkboxes to select the bills you wish to pay.
3. To select all payable bills, click the checkbox under the 'Ready to Pay' column. When selected, the box will display a checkmark and turn blue.



After selecting the desired bills, click the blue 'Pay' button to proceed to the 'Payable Details' page:

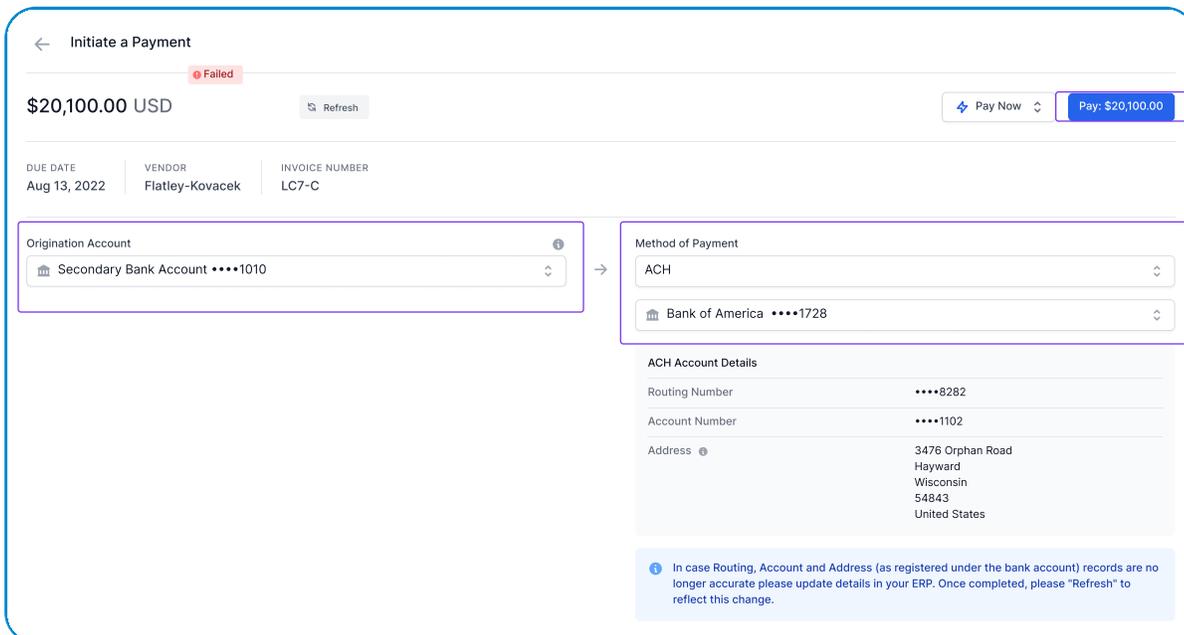
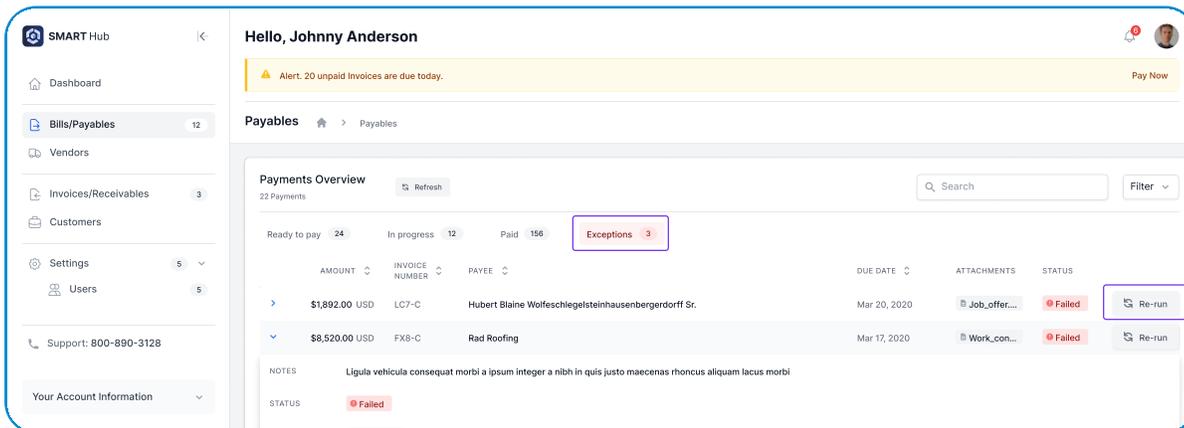
1. Choose the 'Origination Account'.
2. For each bill, the available payment methods compatible with the selected bank will be displayed.
3. Select the preferred method of payment for each bill.
4. Fill in the required information.
5. Decide on a payment option: 'Pay Now', 'Schedule Payment', or 'Pay on Due Date' (if the due date hasn't passed).

After making your selection, click the 'Pay' button. The previously mentioned steps will then apply. If any selected bill can be paid on its due date, that option will be available. Bills with past due dates will be processed immediately, while those with future due dates will be paid on the specified date.

Re-run Failed Payment

If a payment doesn't process in SMART Hub, or if a SMART Disburse payment isn't completed by the recipient, follow these steps to re-run the payment:

1. Navigate to the 'Exceptions' tab.
2. Find the bill you wish to re-run.
3. Click the 'Re-run Payment' button.
4. You'll be directed to the 'Initiate a Payment' screen.
5. Choose the 'Origination Account' (you can change from the original selection if needed).
6. Select the 'Method of Payment' and provide the necessary details.
7. Click the blue 'Pay' button.



Methods of Payment in SMART Hub

Several payment methods are available, depending on your bank:

1. ACH
2. SMART Disburse
3. Wire
4. RTP
5. Check
6. SMART Exchange
7. Virtual Card

If the vendor possesses several bank accounts, they can choose a specific account for ACH, RTP, or Wire payment methods.

If SMART Disburse is chosen, the recipient will be able to choose the method in which they receive the disbursed funds.