precisely

EngageOne Smart Pay
Product Overview

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1 Introduction

EngageOne Smart Pay is an advanced online payment services solution (for both small and large businesses) that allows you to access account information and make payments. Reliable, convenient, and easily customizable, this solution provides an intuitive digital experience.

EngageOne Smart Pay consists of several primary components:

- Customer Portal
  - The online location where customers can pay bills, establish one-time and automatic payments, view account information, manage notifications, and modify personal profile settings.
- Agent Portal
  - The application that allows agents to both search for customer records and provide customers with troubleshooting assistance. This assistance includes *impersonation* which allows an agent to view customer information in the Customer portal, exactly as that customer would view it.
- Core Platform
  - The primary environment on which EngageOne Smart Pay resides, where batch jobs run and monitoring software exists to ensure the site is up, running, and operational.
- Payment Platform
  - This platform protects credit card and bank account information, implements payment gateway interactions, and ensures PCI compliance of the entire application. With the Payment platform in place, the Customer and Agent portals can implement rich, flexible payment business logic without directly handling sensitive payment information.

Meticulously planned and developed, the design of the EngageOne Smart Pay user interface (like all Smart Suite solutions) facilitates the ease by which you can navigate this software. Simple and clean, the layout of each page contains a well-evaluated placement of buttons, drop-down list boxes, and fields along with relevant content and images that allow you to use the application with efficiency.

EngageOne Smart Pay fits easily into your existing online environment. It runs in a standard Java server environment, supports a variety of database platforms, and is easily branded to your online standards; in addition, it provides secure access through your existing authenticated portal or on its own as a secure, stand-alone solution. You can integrate EngageOne Smart Pay with the EngageOne Smart View and EngageOne Smart Bill solutions.

1.1 Audience and Manual Design

The *Product Overview* provides business executives, marketing executives, IT executives, and solution architects with a glimpse of EngageOne Smart Pay with emphasis on its attributes, system requirements, and installation process. It bridges the gap between the product brief and the actual product documentation, serving as a guide to understanding the solution without the clutter of details of a deep dive technical manual.

The communications approach is a blend of informational text and images, making the *Product Overview* an easy and informative read. Enjoy!

2 Customer Portal Features and Highlights

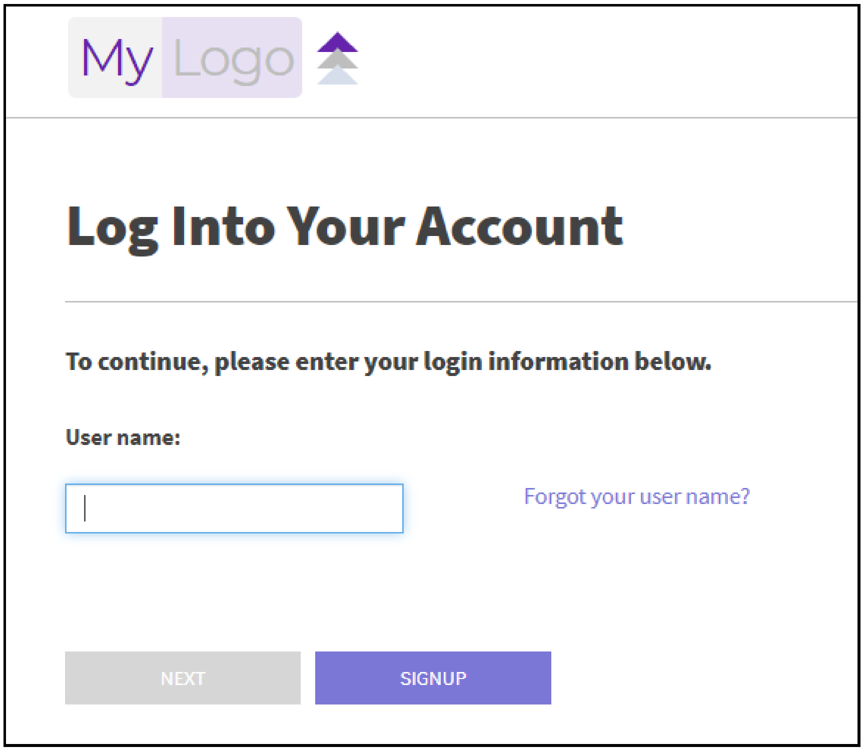
The Customer portal includes several useful features:

Key Benefits
✓ Maintains PCI compliance and, as such, adheres to security standards that help protect credit card and banking information.
✓ Provides a secure environment which helps prevent phishing and listening attacks.
✓ Integrates with existing enrollment and authentication solution OR operates in a stand-alone environment.
✓ Provides flexible customization - enabling you to maintain your brand, mission, values, and infrastructure. Equally as important, you can have EngageOne Smart Pay up and running before your next month's payment cycle.
✓ Allows you to make one-time and automatic payments with ease.
✓ Allows you to view your payment status and establish a payment wallet – a designation which allows you to enter credit card and bank account details that may serve as default payment methods.
✓ Allows you to designate e-mail alerts to include payment reminders and payment confirmations.
✓ Provides mobile and tablet optimization.

2.1 Enrollment and Authentication

As a user, the Enrollment and Authentication feature is the first feature you will encounter when EngageOne Smart Pay is configured for stand-alone operation. This feature allows you to enroll and log into the EngageOne Smart Pay portal.

Note: You also can configure EngageOne Smart Pay to integrate with your existing enrollment and authentication solution and, as such, disable the product's enrollment and authentication features.



Customer Portal Login Page

Each window displays a link at the bottom of the page that, upon selection, designates the language that will appear throughout the application; the link will be visible if there is more than one language available. If you are a new user, you must enroll before using the portal. You will click the **SIGNUP** button to begin a multi-step registration process. During this process, you first will view and accept terms and conditions. Next, you will enter specific document information. You will create a user name and password; in addition, you will provide responses to secret questions and choose a personal image. You also will enter an e-mail address and telephone numbers. Finally, before you can gain application access, the system will send you a validation e-mail. This e-mail contains a validation code that you must enter during your first login. These steps comprise (and complete) the enrollment process.

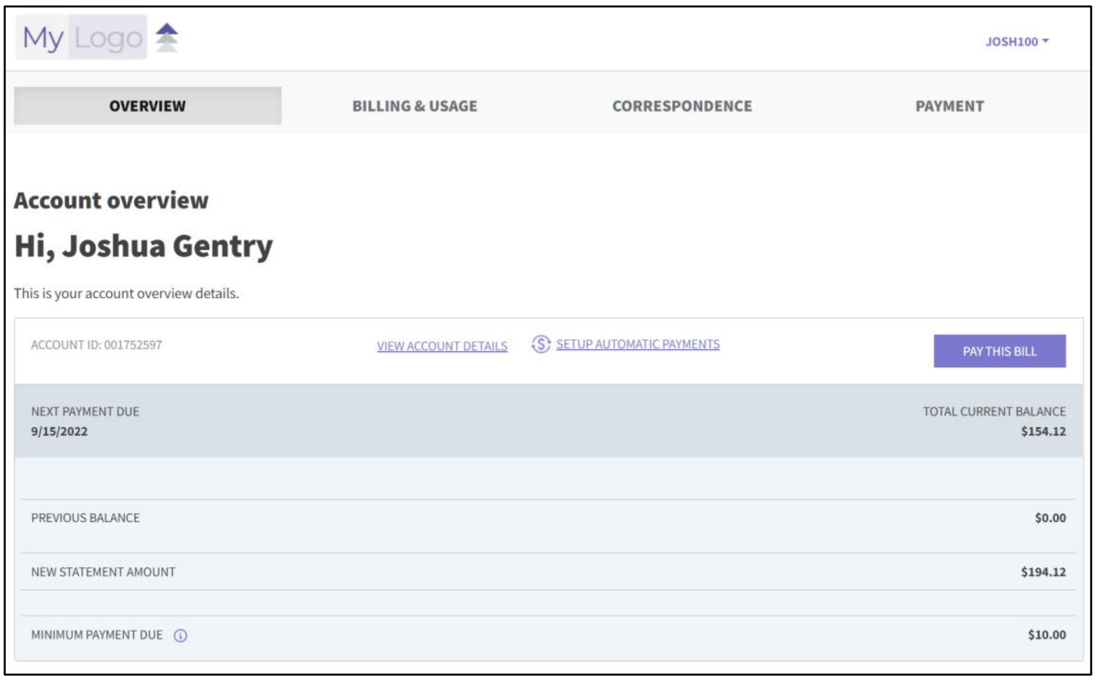
After you complete the enrollment process, you will log into (and authenticate with) the EngageOne Smart Pay portal. EngageOne Smart Pay implements a multi-factor authentication process that helps prevent fraudulent activities such as phishing and listening attacks. Through this process:

- User name and password entry are on separate pages as part of a multi-factor security flow.
- You will encounter a secret question challenge that yields additional security on machines that are not known to the application.
- Your personalized image is shown on the password entry page, providing assurance that you are connected to the correct server and not a victim of a phishing attack.
- Your account is locked for 5 minutes after 3 failed login attempts to prevent brute force attacks.

- You can invoke a flow that allows you to recover a forgotten user name or reset a forgotten password without calling an agent administrator.

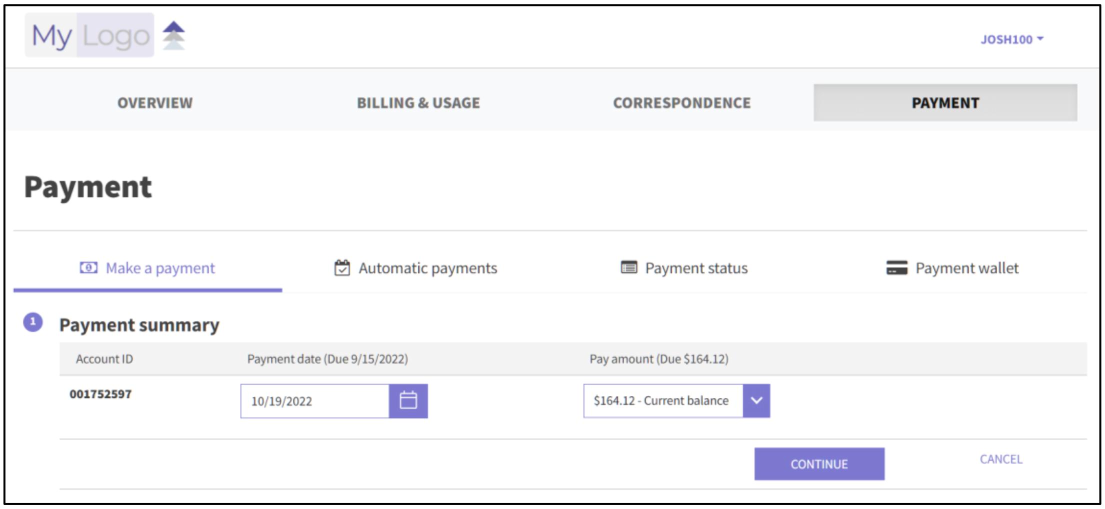
Once you have been authenticated, the EngageOne Smart Pay default page appears. This page includes the **Payment**, **Profile**, and **Notifications** tabs.

Note: If you purchased Smart Bill, you also will have access to the **Billing & Usage** tab. If you purchased Smart View, you also will have access to the **Correspondence** tab. The **Overview** tab – available and visible with Smart Bill, Smart Pay, and Smart View – provides high-level billing details to include the **Total Current Balance**, **Next Payment Due**, **Previous Balance**, **New Statement Amount**, and **Minimum Payment Due**; in addition, this tab includes the **SetUp Automatic Payments** link and **View Account Details** link for billing when Smart Bill is purchased.



Overview

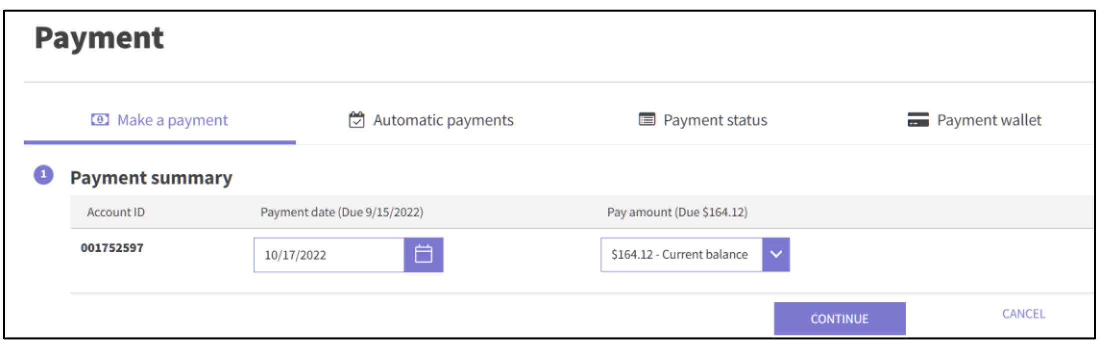
2.2 Payment



Payment

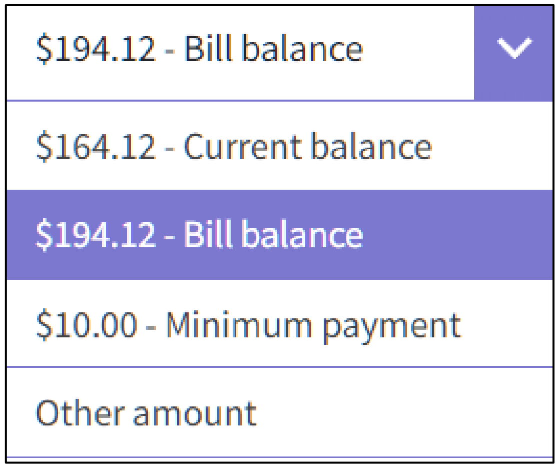
The **Payment** tab is inclusive of the **Make a payment**, **Automatic payments**, **Payment status**, and **Payment wallet** subtabs.

2.2.1 Make A Payment



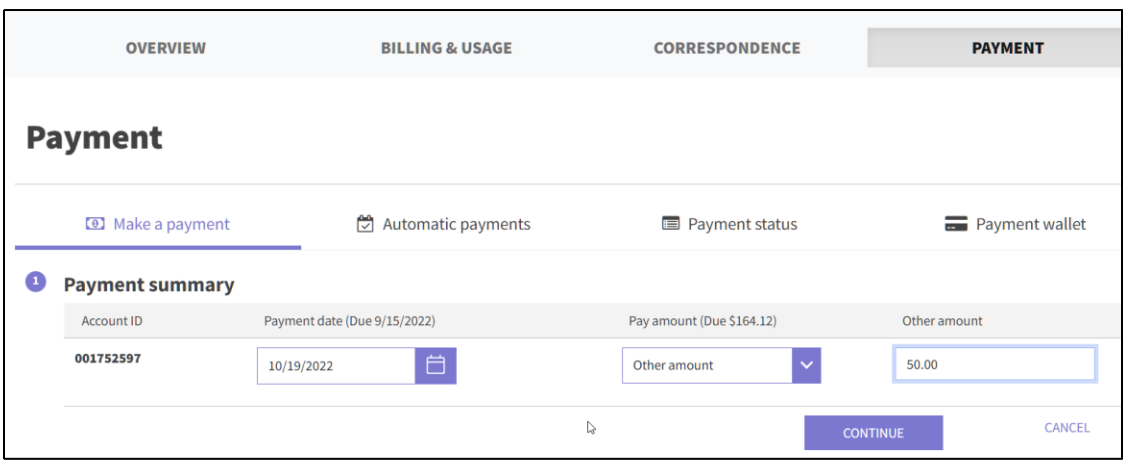
Make A Payment

The **Make a payment** subtab allows you to view and/or update **Payment summary** information. Specifically, you can view your **Account ID**, and you can view and/or update the **Payment date** and **Pay amount**. For example, you can click the **Calendar** icon at the end of the **Payment date** field to modify the default entry (which is the current date). Likewise, you can click the arrow at the end of the **Pay amount** drop-down list box to select from a list of **Payment amount** options and, hence, change the default value (which is the current balance).



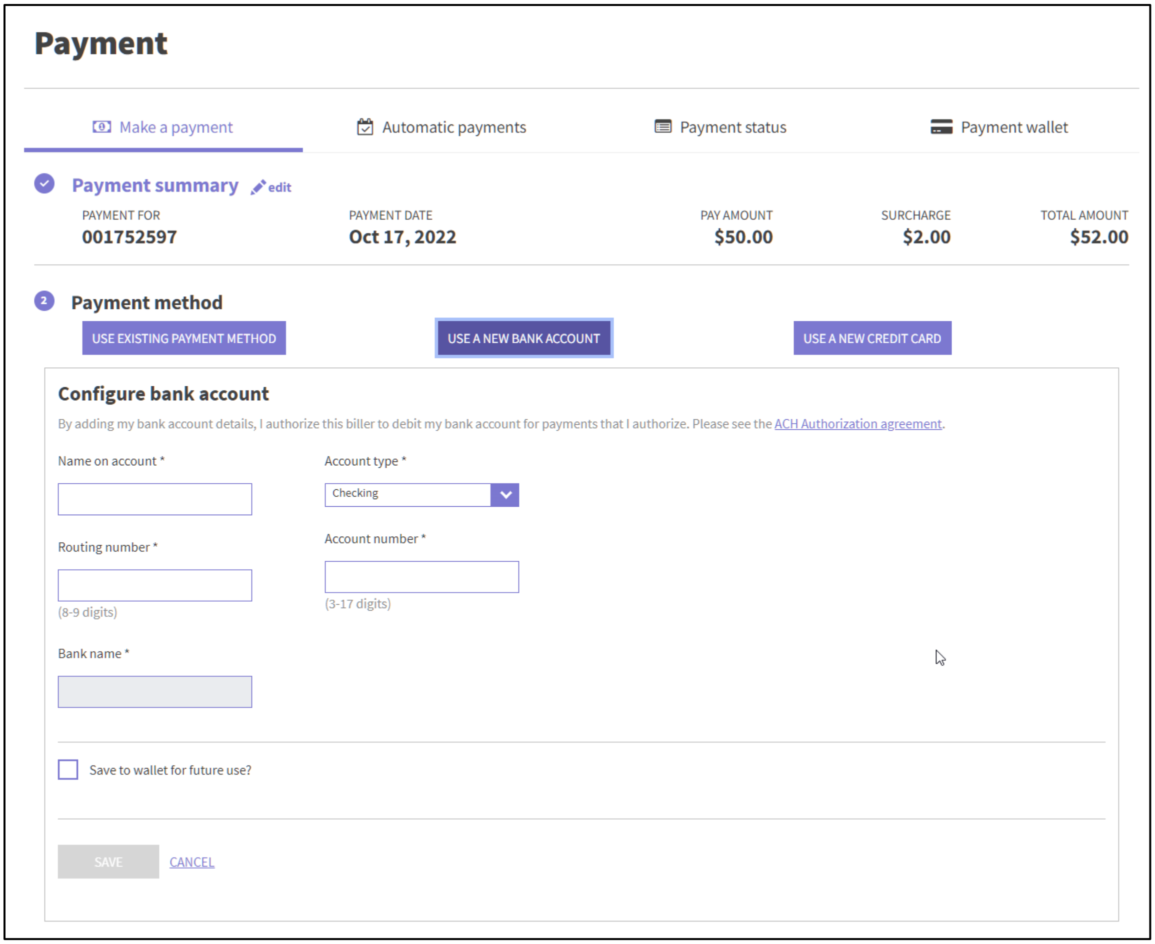
Payment Amount Options

If you choose **Bill balance** or **Minimum payment**, this value will appear in the **Pay amount** field. If you choose **Other amount**, an additional field appears in the **Make a payment** window (to the right of the **Pay amount** field) – allowing you to enter a different payment amount. If you enter a value that triggers display of the text, NaN (Not a Number), you must return to this field to enter a valid payment amount.



Addition of Other Amount Field

You can view and/or update **Payment summary** information before clicking the **Continue** button to proceed with the payment process by designating a payment method.

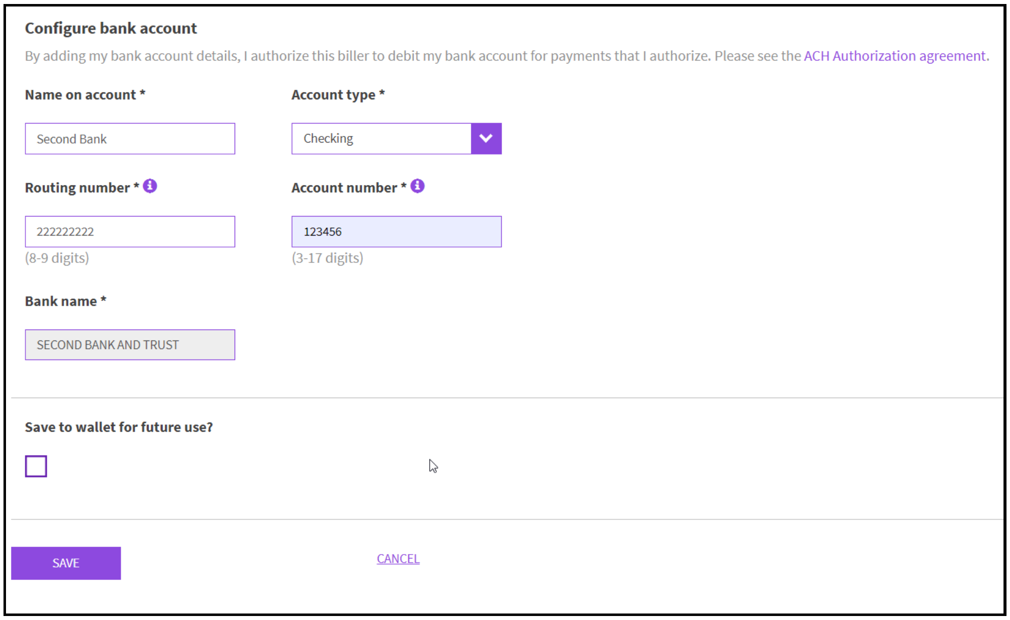


Payment Summary / Payment Method

This window contains the **Payment summary** and **Payment method** sections.

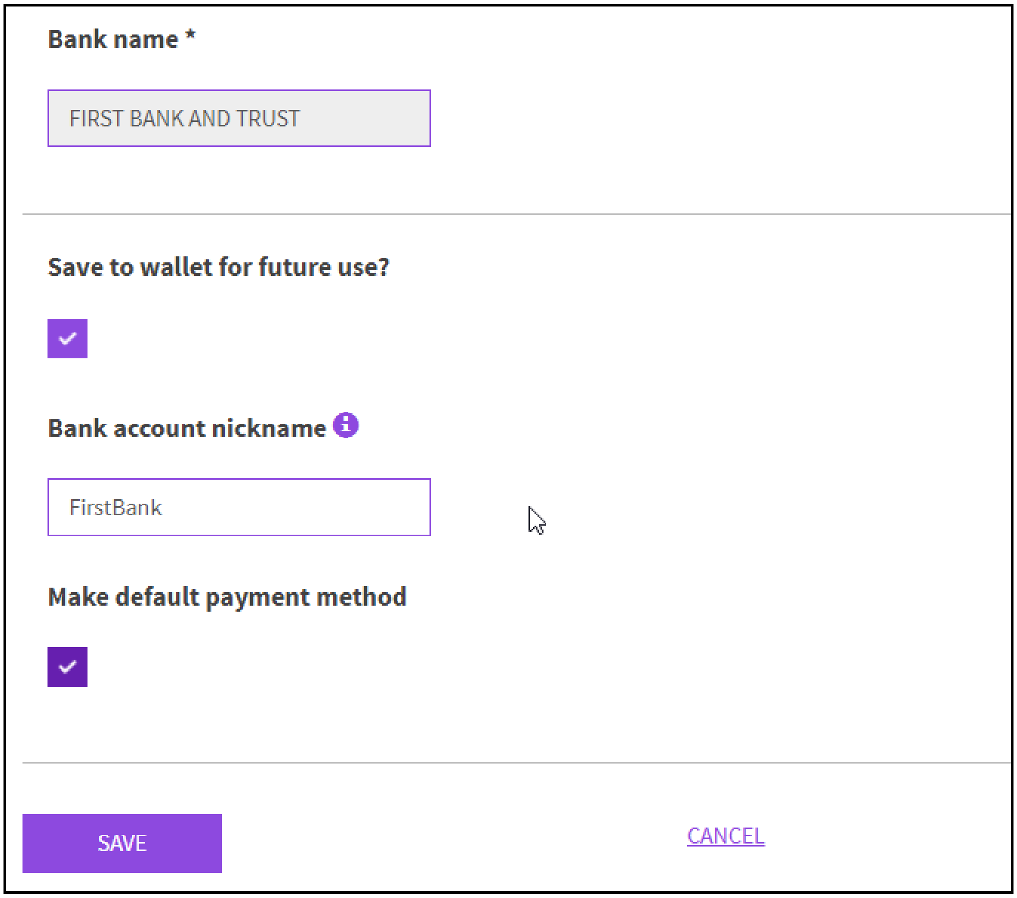
The **Payment summary** section allows you to view the payment details visible from the **Make a Payment** subtab on the previous page. A checkmark appears to the left of **Payment summary**, indicating completion of the fields associated with this section. An **Edit** icon appears to the right of **Payment summary** which, upon selection, allows you to modify this information.

The **Payment method** section displays the **Use a New Bank Account**, **Use a New Debit Card**, and **Use a New Credit Card** buttons. Each button is associated with a corresponding group box, which appears directly below these buttons and allows you to enter account details specific to that payment method. The **Configure bank account** group box (associated with the **Use a New Bank Account** button) is the default group box; however, if this is not your preferred payment method, you can click the **Use a New Debit Card** or **Use a New Credit Card** button to trigger display of its corresponding group box where you can enter payment account details specific to that payment method.



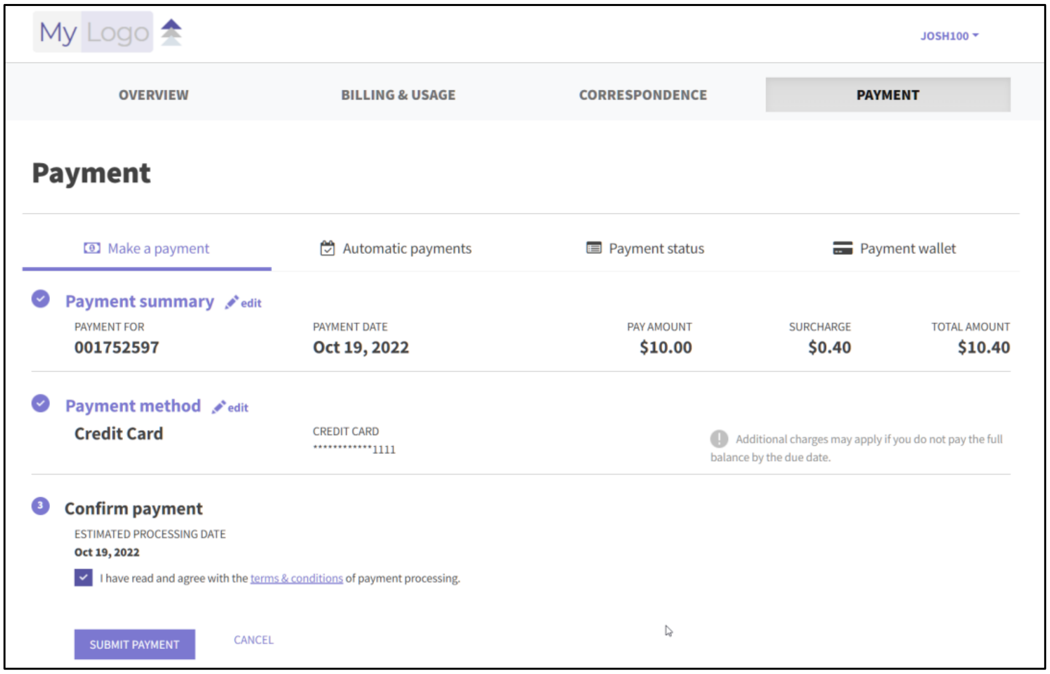
Configure Bank Account

The **Configure bank account** group box contains the **Name on account**, **Account type**, **Routing number**, **Account number**, and **Bank name** fields.



Configure Bank Account (Bottom of Group Box)

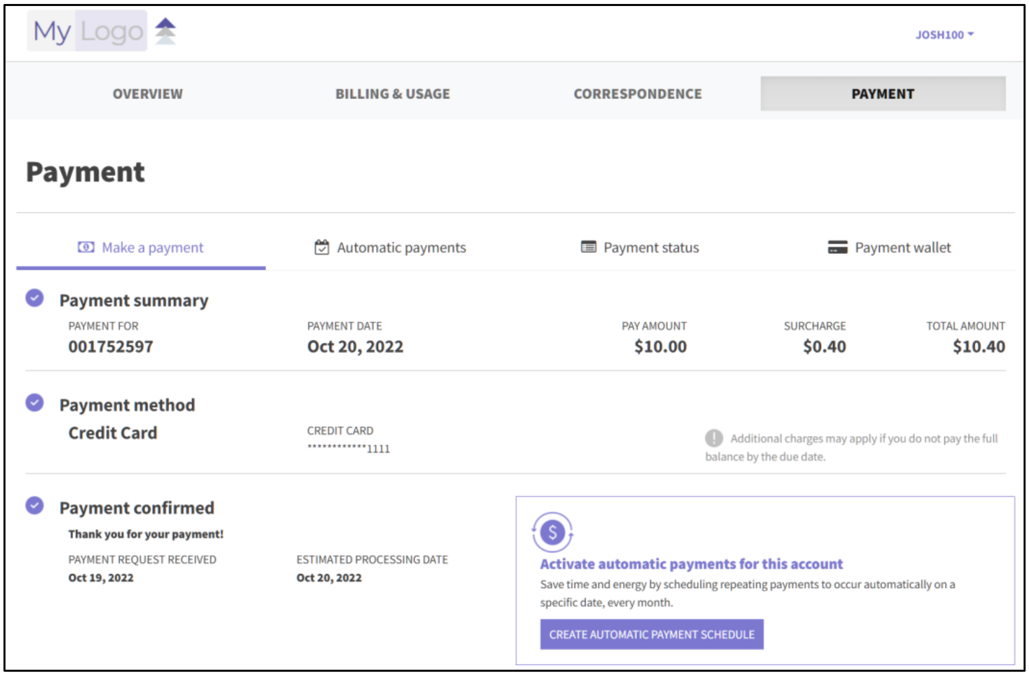
In addition, if you scroll to the end of this group box, you can view the **Save to wallet for future use** and **Make default payment method** checkboxes along with the **Bank account nickname** field. Selecting both checkboxes allows you to store these bank details for subsequent use. The **Bank account nickname** field allows you to enter an alternate – and sometimes abbreviated – bank name. Upon completion of the fields in this group box, the **Save** button becomes enabled. You must click the **Save** button to store these payment method details and proceed with payment confirmation.



Confirm Payment

Like **Payment summary**, a checkmark appears to the left of **Payment method**, indicating completion of the fields associated with this section. An **Edit** icon appears to the right of **Payment method** which, upon selection, allows you to modify this information.

The **Confirm payment** section contains a **Terms & Conditions** link and associated checkbox. You must click the link to review these terms. If you are agreeable to the **Terms & Conditions**, you must select the checkbox to accept these terms. Selecting this checkbox also enables the **Submit Payment** button, which you must click to send your payment.



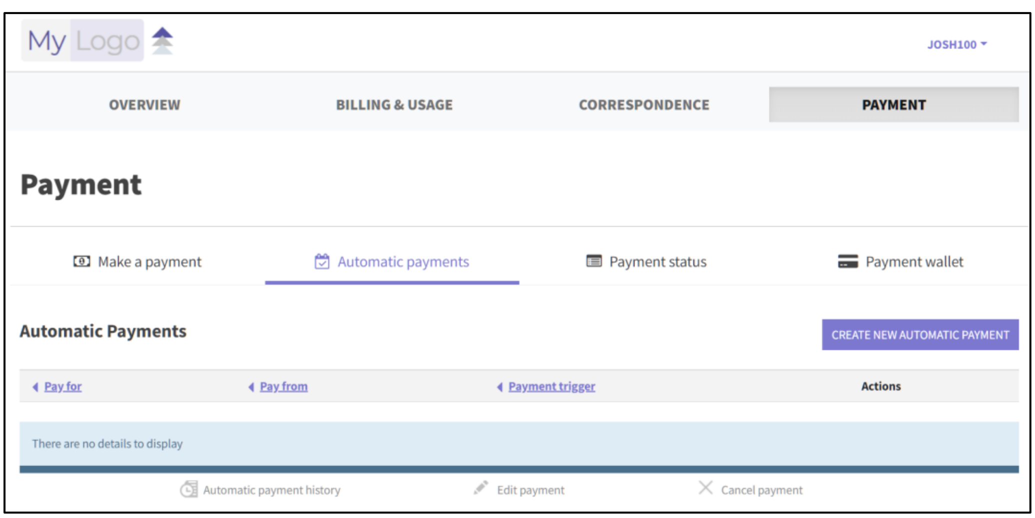
Payment Confirmed

Like **Payment summary** and **Payment method**, a checkmark appears to the left of **Payment confirmed**, indicating completion of the fields associated with this section (and payment confirmation).

You can click the **Create Automatic Payment Schedule** button (in the **Payment confirmed** section or, more specifically, the box titled **Activate automatic payments for this account**) to access the **Automatic payments** section (or you can click the **Automatic payments** subtab directly).

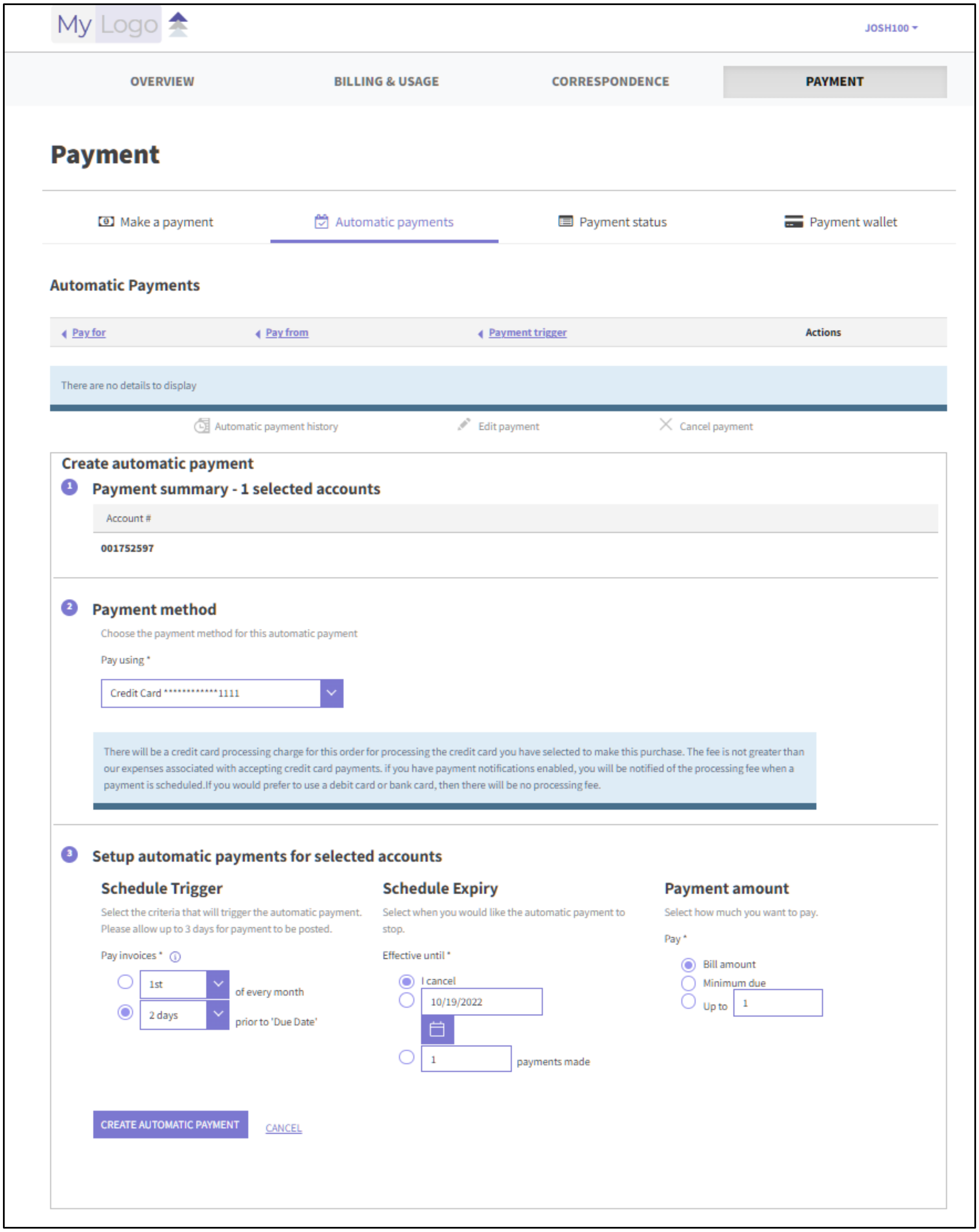
2.2.2 Automatic Payments

The **Automatic payments** subtab – as its name suggests – allows you to establish payment dates which designate when your bill is paid electronically (or automatically and without manual intervention).



Automatic Payments

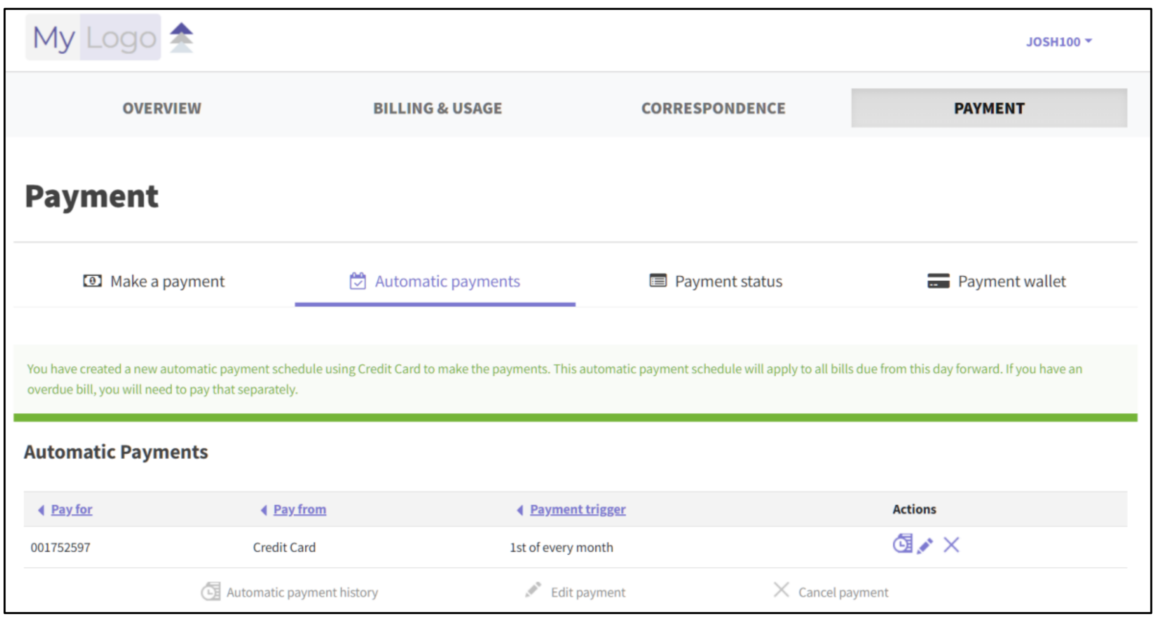
Upon accessing this page, you can view any existing automatic payment information previously designated. Specifically, you can view the **Pay for**, **Pay from**, **Payment trigger**, and **Actions** headings. Just below these headings, informational messages (details) may appear. You can click the **Create New Automatic Payment** button – which triggers display of the **Create Automatic Payment** group box – to create an automatic payment.



Create Automatic Payment

The **Create Automatic Payment** group box contains the **Schedule Trigger**, **Schedule Expiry**, **Payment Amount**, and **Payment Method** sections – allowing you to designate automatic payment specifications.

The **Schedule Trigger** section allows you to determine the action that will initiate your payments. The associated **Pay invoices** subsection contains the **of every month** and **prior to 'Due Date'** radio buttons. You can click the **of every month** drop-down list box to choose a specific day of the month (**1st** is the default). Alternatively, you can click the **prior to 'Due Date'** drop-down list box to choose the number of days before the due date (**2 days** is the default). Clicking the arrow associated with the **of every month** or **prior to 'Due Date'** drop-down list box triggers selection of the corresponding radio button. Next, the **Schedule Expiry** section allows you to determine the automatic payment termination preference. The associated **Effective until** subsection contains the **I cancel** (default), **Calendar**, and **payments made** radio buttons. Your selection here determines when the automatic payments will end. The **Payment Amount** section, as its name implies, allows you to designate the invoice amount that you will pay. The associated **Pay** subsection contains the **Invoice amount**, **Minimum due**, and **Up to** (default) radio buttons from which you must select to specify the payment amount. Finally, the **Payment method** section contains the **Pay using** drop-down list box which allows you to designate your credit card, debit card, or bank account preference – payment information that you previously established during **Payment method** setup. If you previously selected the **Make default payment method** checkbox, this payment information will appear in this field. Upon completion of the fields in this window, you must click **Create Automatic Payment** which inserts this information into a new row and, simultaneously, displays a message indicating that your automatic payment was added successfully.

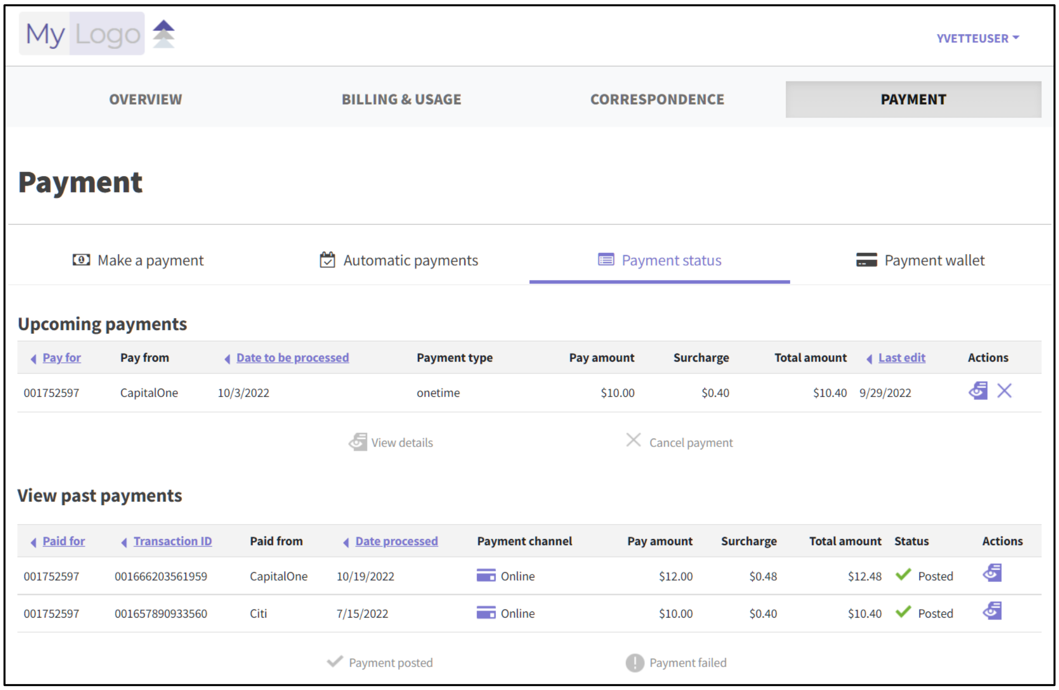


Automatic Payment Creation

If you establish an automatic payment but need to modify this information, you can click the **Edit payment** or **Cancel payment** icon in the **Actions** column (or click the corresponding icons at the bottom of the page). In addition, you can click the **Recurring payment history** icon/option to view your past recurring payment information.

2.2.3 Payment Status

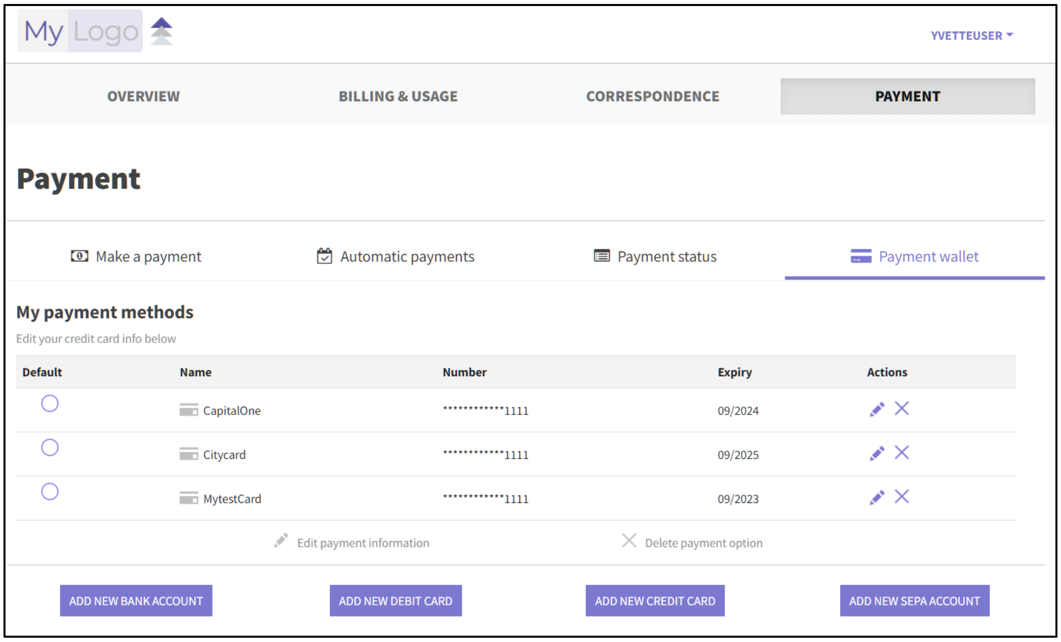
The **Payment Status** subtab allows you to view upcoming payments and past monthly payment amounts. You also can view the **Status** column to determine if a previous payment posted or failed.



Payment Status

2.2.4 Payment Wallet

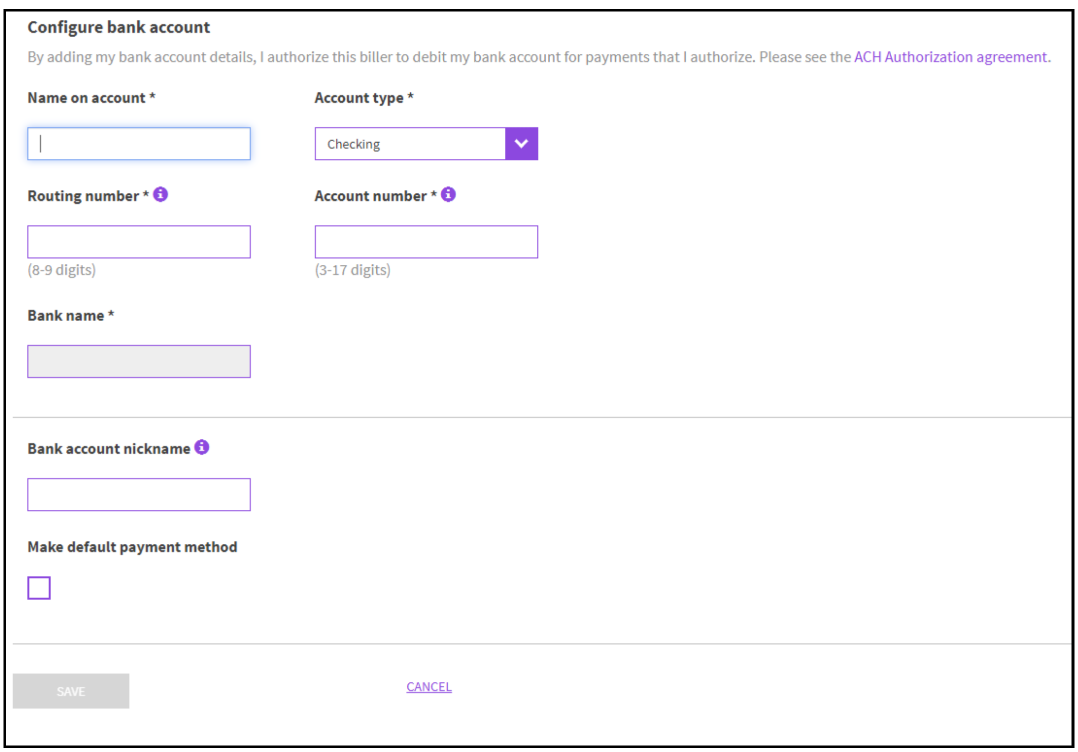
The **Payment Wallet** subtab allows you to enter/store credit card and banking details online. Storing this information facilitates the ease by which you can make payments, as you simply can designate the payment method before proceeding with payment submission. Once you establish credit card, debit card, or bank account information – for example – this information appears in your payment wallet – allowing you to make payments using this payment method information (without having to re-enter bank account, debit card, or credit card details each time you make a payment).



Payment Wallet

The **Payment Wallet** subtab displays the **Add New Bank Account, Add New Debit Card**, **Add New Credit Card** buttons. Clicking each button triggers display of a corresponding group box, which allows you to enter payment account details.

2.2.4.1 Add New Bank Account

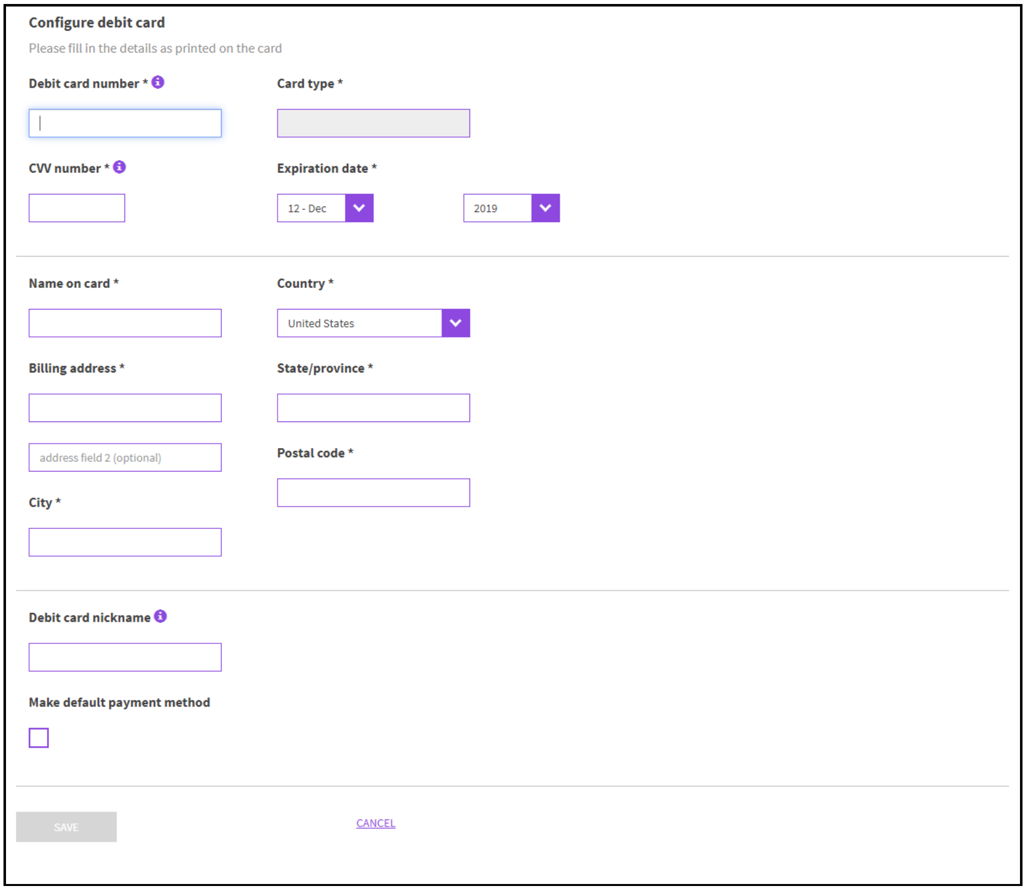


Add New Bank Account

The **Add New Bank Account** button allows you to enter bank account information for your payment. Upon selection of this button, the **Configure bank account** group box appears. You must enter values in all the required fields (and save this information) to store these details in your **Payment wallet**.

Note: For member states in the European Union, the Single Euro Payments Area (SEPA) functionality is also available.

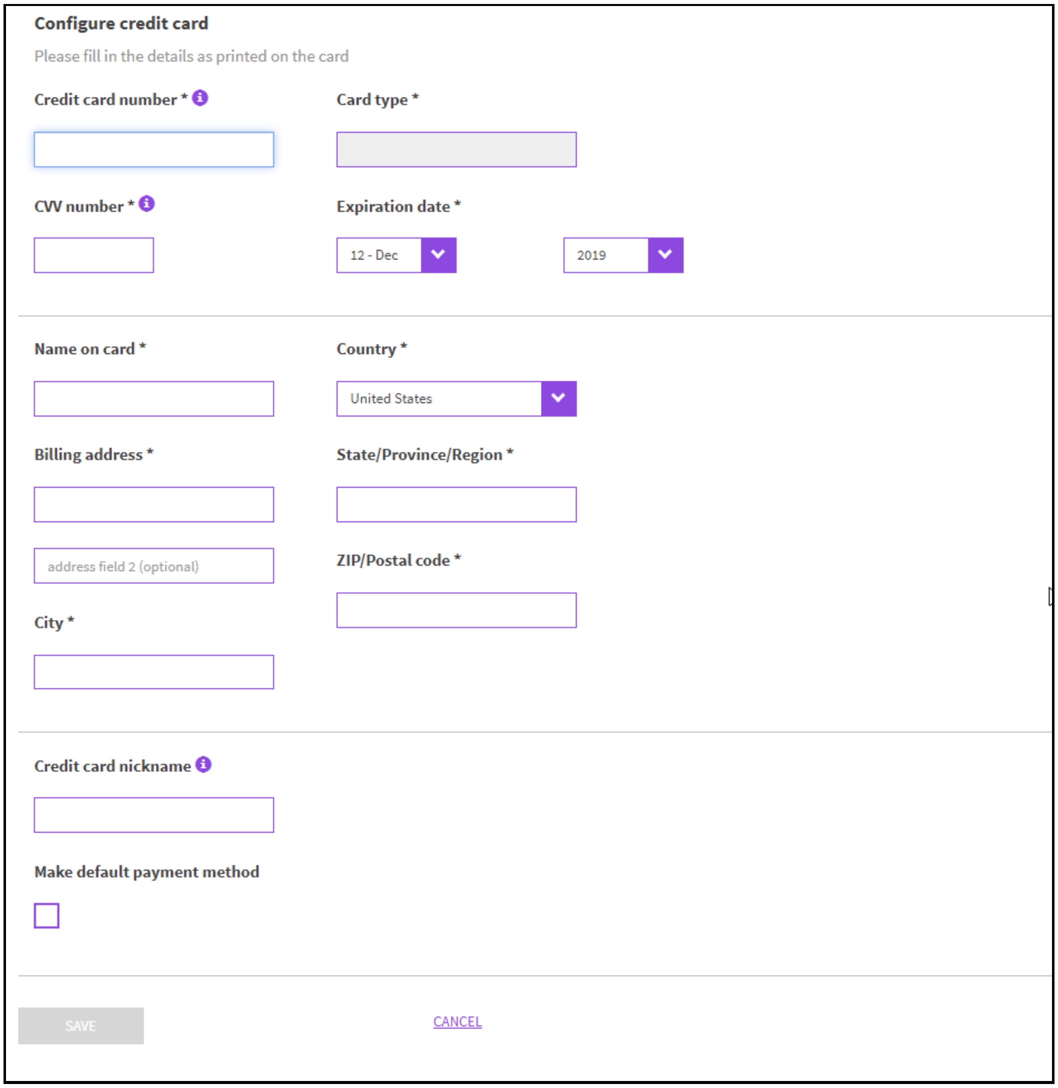
2.2.4.2 Add New Debit Card



Add New Debit Card

The **Add New Debit Card** button allows you to enter debit card information for your payment. Upon selection of this button, the **Configure debit card** group box appears. You must enter values in all the required fields (and save this information) to store these details in your **Payment wallet**.

2.2.4.3 Add New Credit Card

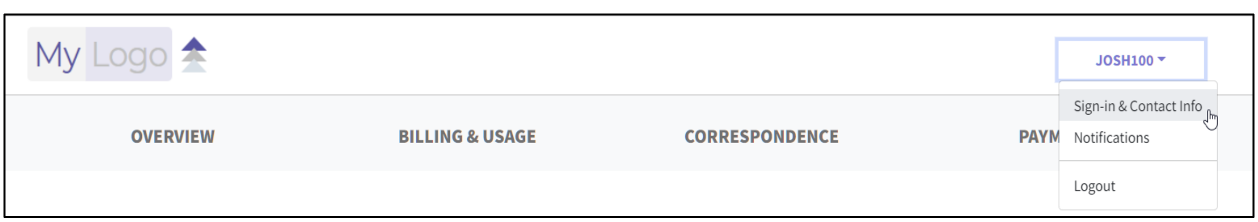


Add New Credit Card

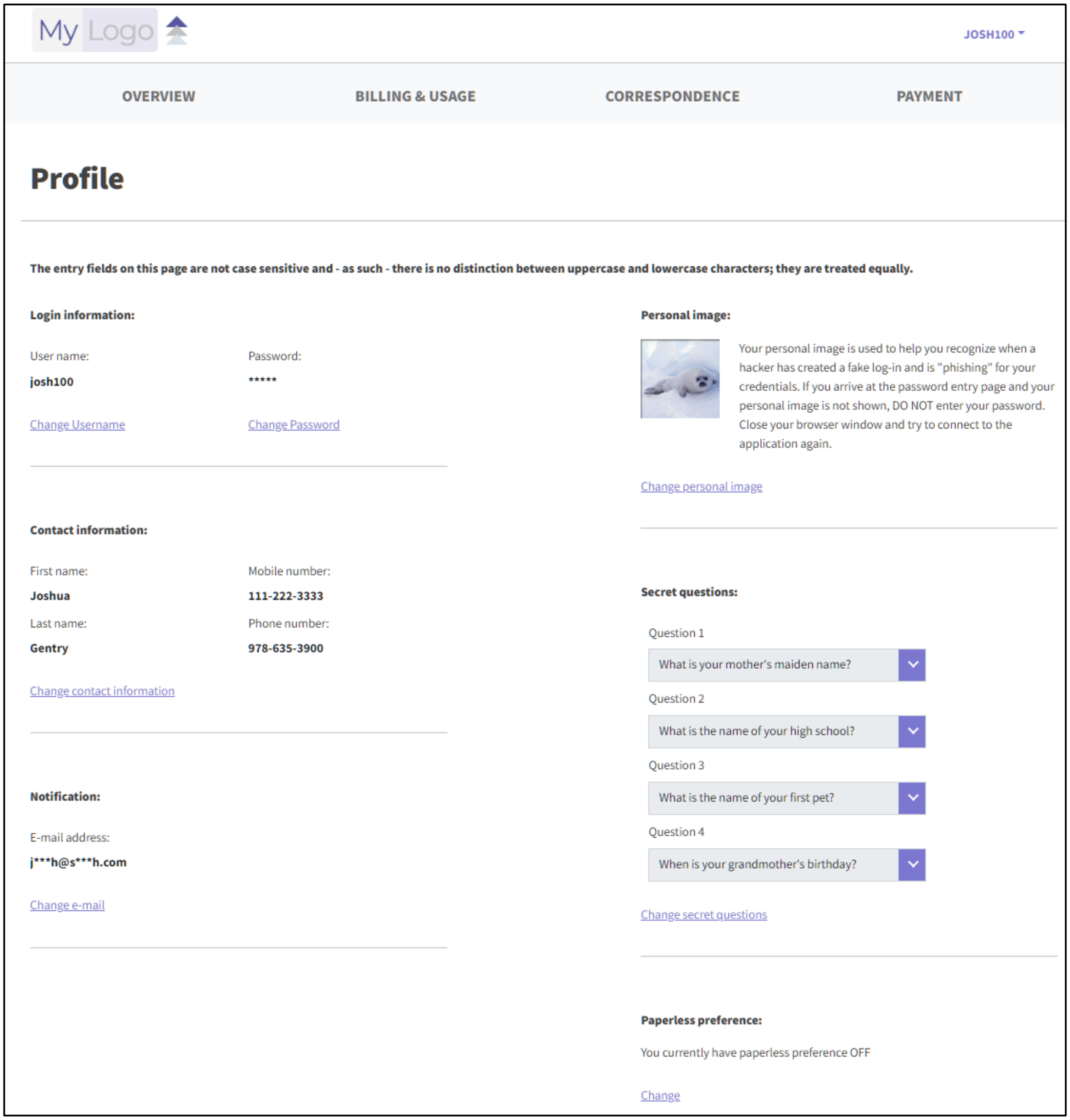
The **Add New Credit Card** button allows you to enter new credit card information for your payment. Upon selection of this button, the **Configure credit card** group box appears. You must enter values in all the required fields (and save this information) to store these details in your **Payment wallet**.

2.3 Profile

The **Profile** page is inclusive of the **Sign-in & Contact Info** Subtab, visible via a drop-down list box.



Click on the Sign-in & Contact Info will display the profile page, where it allows you to view and edit personal preference settings.



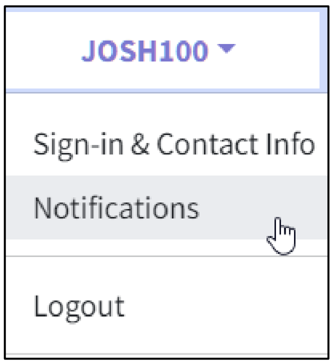
Sign-in & Contact Info

Specifically, the **Profile** page allows you to view and edit **Login information**, which includes entering information in the **User name** and **Password** fields. This page also allows you to update **Contact information** to include completion of the **First name**, **Last name**, **Mobile number**, and **Phone number** fields. Next, the **Notification** section allows you to update your e-mail address. The **Profile** page also allows you to change the **Personal image** and create or modify **Secret questions**. For validation purposes (and after you have established responses to all your secret questions), you may be required – during the login process, for example – to enter a response to one or more secret questions before gaining application access.

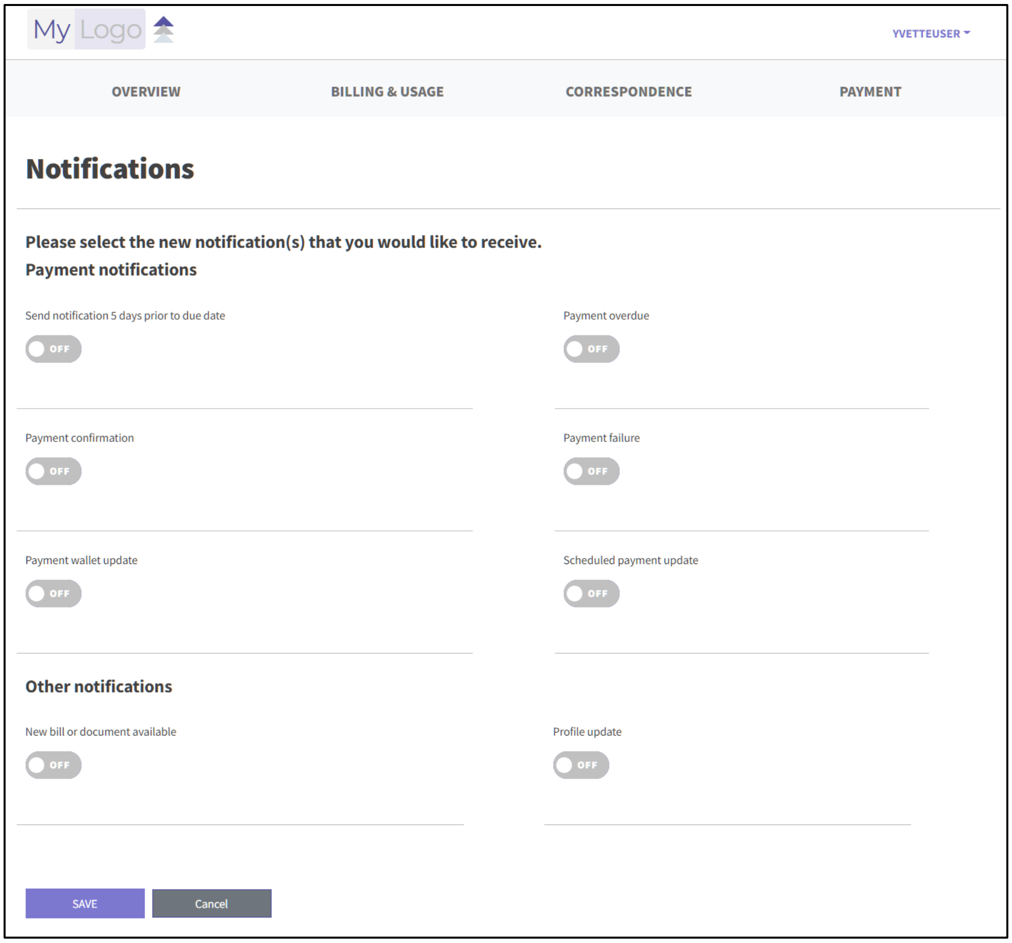
EngageOne Smart Bill manages the profile data, sending e-mail messages to alert you of individual account information updates and event transactions.

2.4 Notifications

The **Notifications** is accessible via **Notifications** Subtab, visible via a drop-down list box.



Click on Notifications Subtab will bring you to the Notifications page, where it allows you to set payment alerts and other notifications such as profile update and new statement or document available.



Notifications

The **Notifications** Subtab includes the following notifications option:

- Profile update

If you purchased Smart Pay, additional notifications options will be available:

- Send notification 5 days prior to due date
- Payment overdue
- Payment confirmation
- Payment failure
- Payment wallet update
- Scheduled payment update

If you purchased Smart View, an additional notifications option will be available:

- New statement or document available

Sliding a notification button to the *ON* position allows you to receive an e-mail alert for the associated option.

Note: Other communications alert options (Short Message Service or WhatsApp, for example) may be available in a future release.

3 Agent Portal Features and Highlights

The Agent portal includes several useful features:

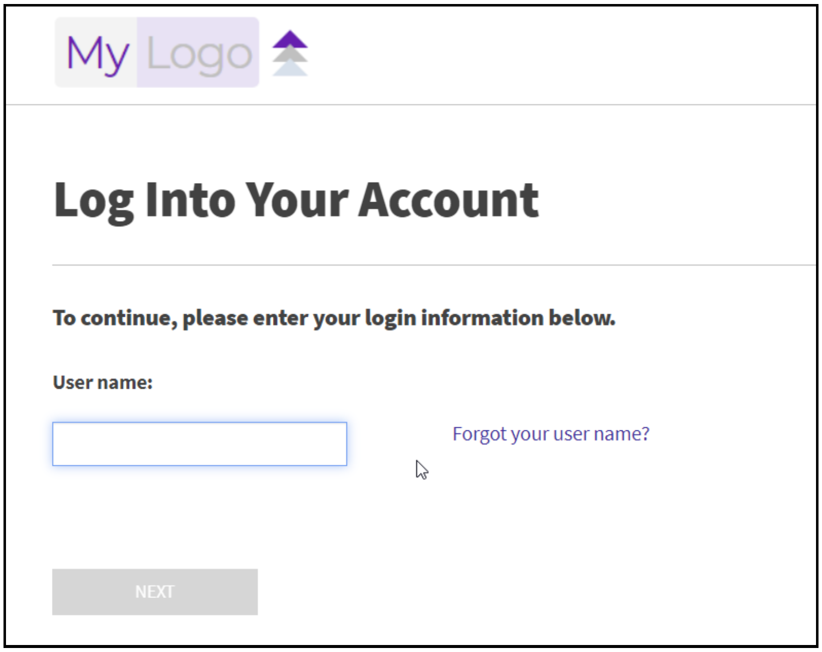
Key Benefits
✓ Maintains PCI compliance and, as such, adheres to security standards that help protect credit card and banking information.
✓ Integrates with existing enrollment and authentication solution OR operates in a stand-alone environment.
✓ Provides quick and efficient customer record search and record access.
✓ Allows agent to use *impersonation* to access Customer portal (as customer) to respond to specific inquiries, provide clarifications, and render troubleshooting assistance.
✓ Provides customer login reset.
✓ Includes agent profile management.
✓ Provides an audit capability, which tracks events of users in **every** application.

The Agent portal allows agent administrators to support users and manage agent profiles. Agents can search for and view customer documents, troubleshoot customer application issues, and reset customer login credentials. Specially designated agent administrators can create and manage all agent profiles.

3.1 Authentication

As an agent, the authentication feature (Login page) is the first feature you will encounter when EngageOne Smart Pay is configured for stand-alone operation.

Note: You also can configure the EngageOne Smart Pay Agent portal to integrate with your existing internal authentication solution and, as such, disable the product's authentication features. The integration of the Agent portal and the Customer portal are separate, so it is possible to implement a different authentication model for the Agent portal than you implement for the Customer portal.

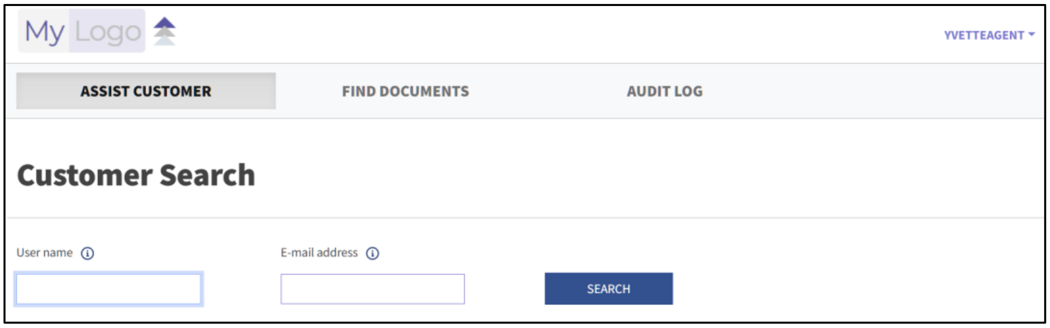


Agent Portal Login Page

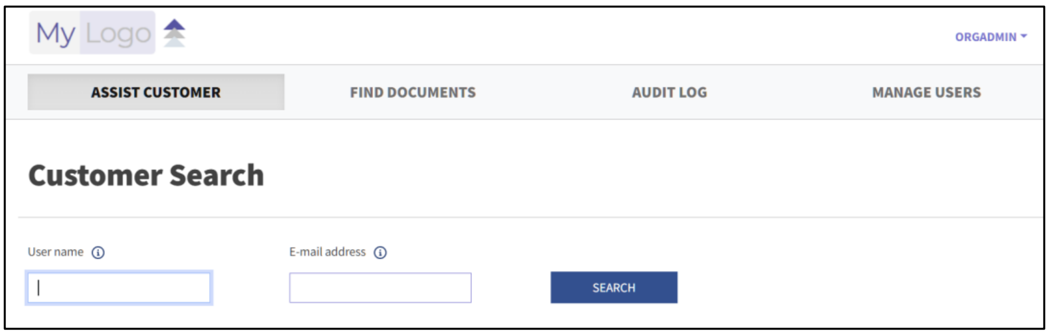
The agent authentication process operates in the same manner as the user authentication process described above. Through this process:

- User name and password entry are on separate pages as part of a multi-factor security flow.
- You will encounter a secret question challenge that yields additional security on machines that are not known to the application.
- Your personalized image is shown on the password entry page, providing assurance that you are connected to the correct server and not a victim of a phishing attack.
- Your account is locked for 5 minutes after 3 failed login attempts to prevent brute force attacks.
- You can invoke a flow that allows you to recover your user name or reset a forgotten password without calling an agent administrator.

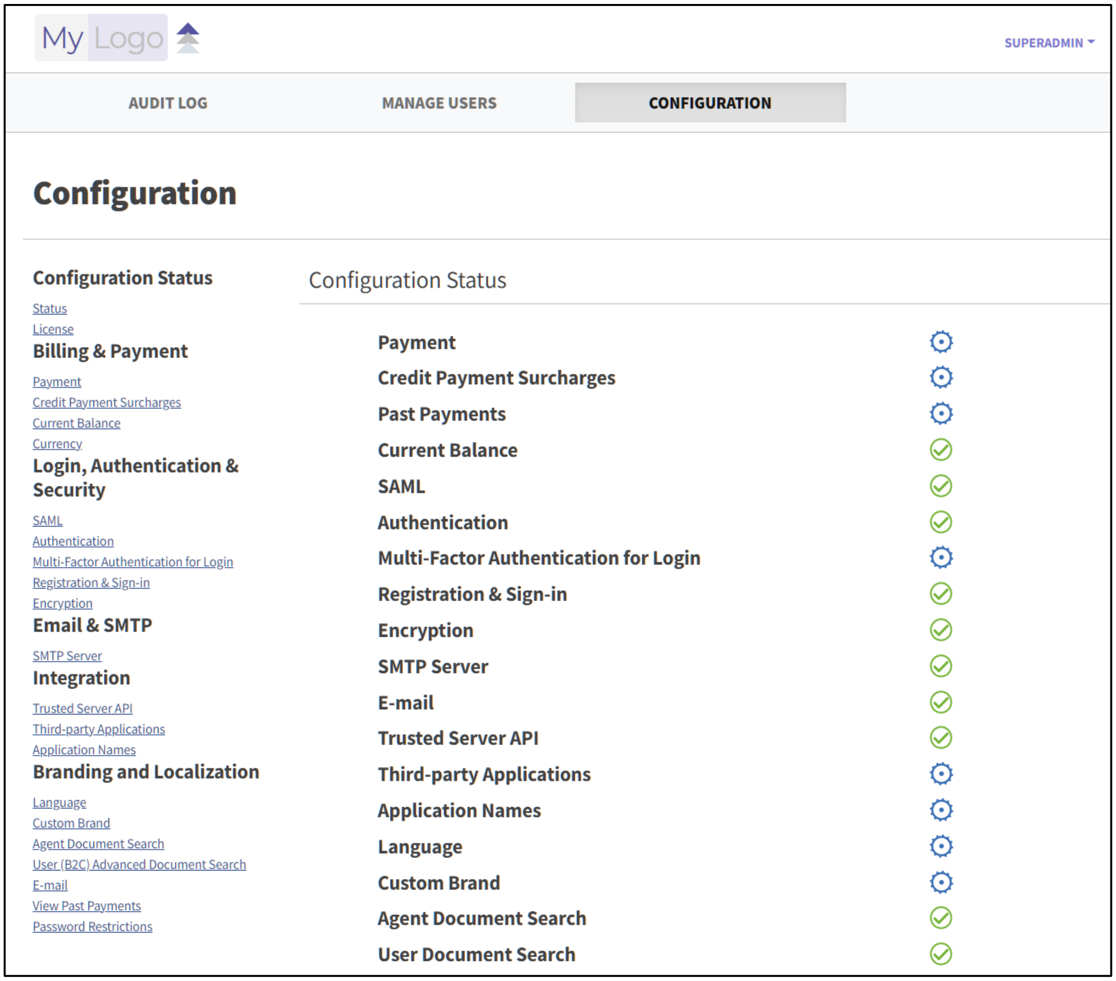
Once you have been authenticated, the EngageOne Smart Pay Agent portal default page appears. If you are simply an agent, you will see the **Assist Customers**, **Audit Log**, and **Edit Profile** tabs. If you are an agent administrator, you also will see the **Manage Users** tab. If you are a system administrator, you will see the **Manage Users**, **Audit Log**, **Edit Profile**, and **Configure Application** tabs.



Agent Portal Default Page (for Agents)



Agent Portal Default Page (for Agent Administrators)



Agent Portal Default Page (for System Administrators)

The Agent portal provides three role designations:

Role	Responsibility	Enrollment Ability
Agent	Role designation for individuals who support customers.	Agents cannot manage other user roles; therefore, they can neither enroll other Agent portal users nor view the record information of other Agent portal users. As such, agents do not have access to the **Manage Users** tab.
Agent Administrator	Role designation for individuals assigned to manage other agents in addition to supporting customers.	Agent administrators can enroll agents and agent administrators but cannot enroll system administrators (or view system administrator record information via the **Manage Users** tab). In addition, they can upgrade roles to agent administrators, or downgrade them to agents.

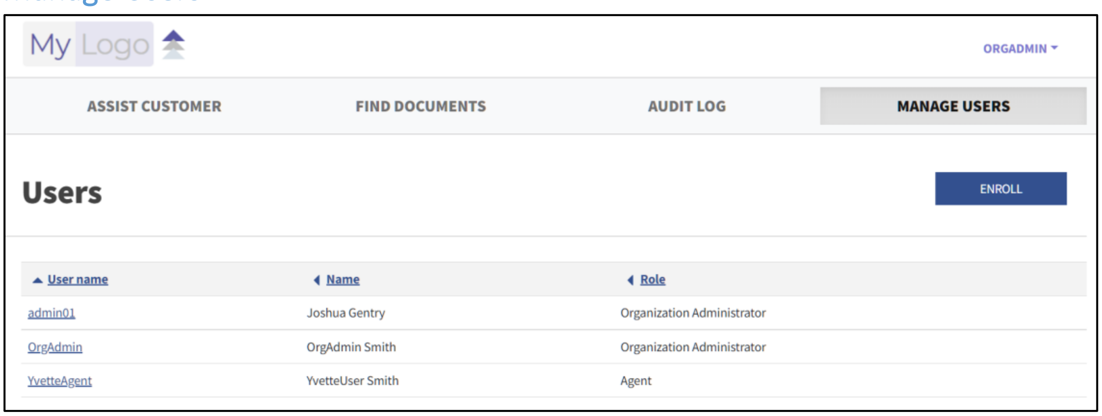
Role	Responsibility	Enrollment Ability
System Administrator	An IT person assigned to configure the solution and create the first agent administrator (and system administrator).	System administrators can enroll new users (system administrators or agent administrators) but cannot enroll agents (or view their record information via the **Manage Users** tab). Additionally, system administrators cannot change the role designations assigned to agent administrators.

Agent Portal Role Designations

The Agent portal contains several tabs and - contingent upon the role designation - different tabs are available/visible:

- Manage Users - Tab that allows agent administrators to manage existing users (agents and agent administrators), and create new users (agents and agent administrators). System administrators also have access to this tab.
- Assist Customers - Tab that allows agents and agent administrators to both search for customer records and perform actions to support customers. This tab is not available to system administrators.
- Audit Log - Tab that presents a searchable view of events of users in **every** application. This tab is available to agents, agent administrators, and system administrators.
- Edit Profile - Tab that allows agents, agent administrators, and system administrators to edit their own user profiles.
- Configure Application - Tab that allows system administrators to establish application and connection settings. This tab is only available to system administrators.

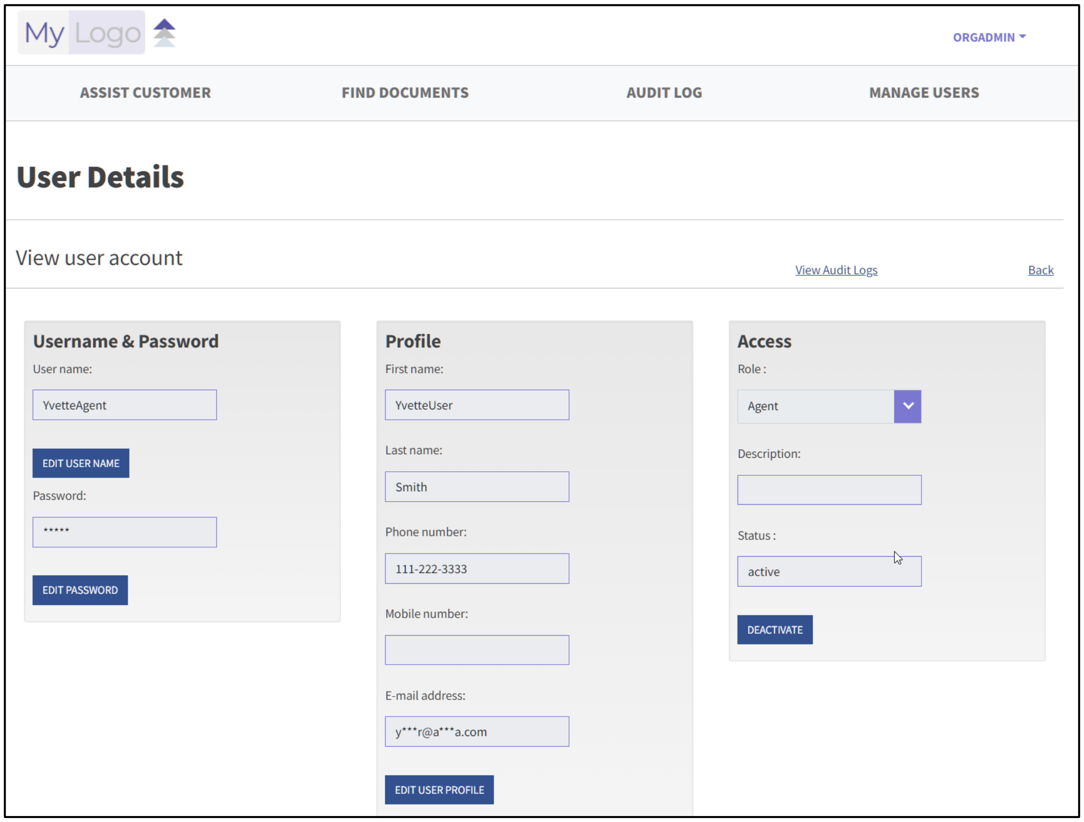
3.2 Manage Users



Agent Manage Users Page (for Agent Administrators)

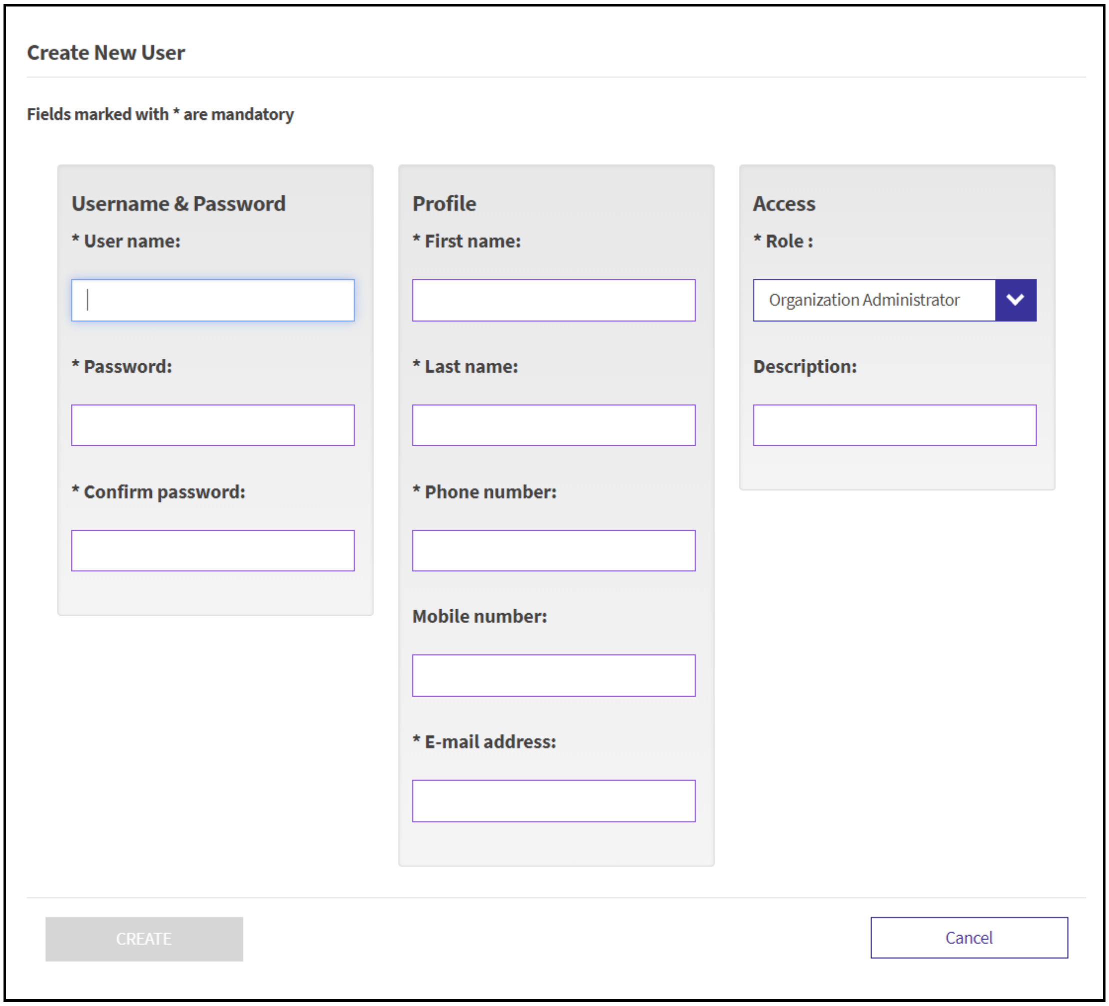
Agent administrators can manage existing users and create new users. To manage existing users, agent administrators may choose the agent from the **User name** column in the **Manage Users** tab. This tab also allows agent administrators to click the **User name**, **Name**, **Role**, **Status**, and **E-mail** column headings to sort the data on this page.

As an agent administrator, you can manage existing agent profiles by clicking an entry (or user) in the **User name** column to access the **User Details** page. Here, you can view and edit user profile properties (to include activating and deactivating users). The **User Details** page also includes the **Edit User Name**, **Edit Password**, and **Edit User Profile** buttons which - as their names imply - allow you to modify agent account or profile information. The **View Audit Logs** link, upon selection, takes you to the **Audit Log** page where you can view the events of the selected (or targeted) user.



User Details

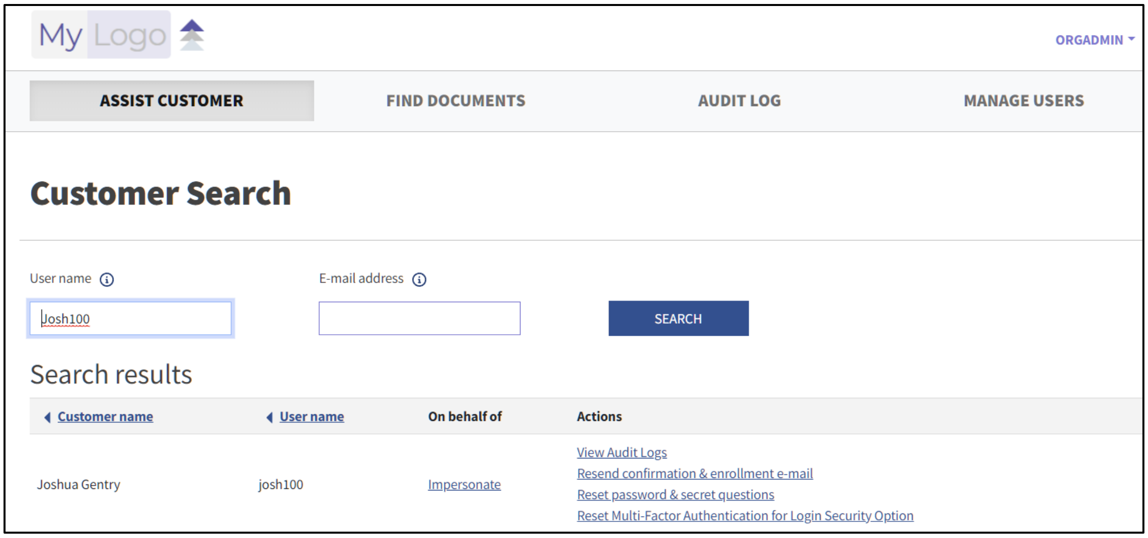
The **Manage Users** tab also includes the **Enroll** button, which allows you to create new users.



Enroll - Create New User

3.3 Assist Customers

The **Assist Customers** tab allows agents to look for customer records by entering valid information in the **User name** and/or **E-mail address** field.



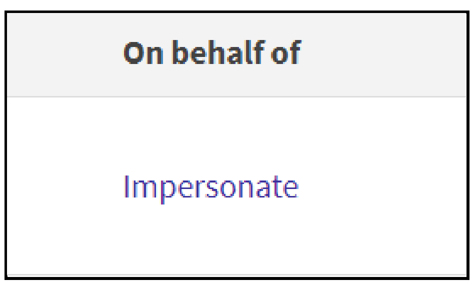
Customer Search

Upon entering valid information in the **User name** or **E-mail Address** field, you can click the **Search** button to retrieve records aligned with the specified criterion. The output, if any, provides information in the **Customer name**, **User name**, and **E-mail address** columns. If valid record information exists, the output appears under the **Search Results** heading and can be sorted alphabetically using the link associated with the **Customer name**, **User name**, or **E-mail address** column heading.

The **On behalf of** and **Actions** column headings provide links to additional Customer portal data.

3.3.1 On behalf of

Once you have located the requested user account, you can use **Impersonate** link under **On behalf of** (sometimes called user impersonation) to mimic customers - viewing pages with their account information, exactly as they would view this information. Impersonation allows you to investigate customer issues and provide online assistance.



Impersonation Links

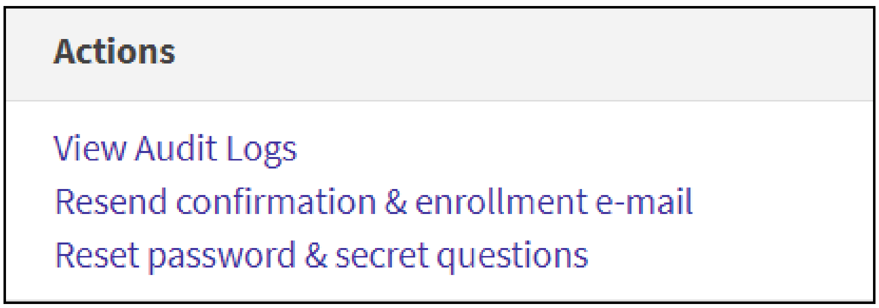
This application allows you to begin providing customer support at specific pages in the Customer portal. Upon Customer portal access, you can navigate to any page that the customer you are impersonating can view. The **Notifications** and **Profile** links associated with the **Impersonate** link under **On behalf of** column immediately direct you to the corresponding page in the Customer portal, where you can begin providing customer support.

If, for example, a customer requests that you review a particular line of an account statement that requires clarification or – perhaps – needs assistance with a document download, you can access the exact and precise Customer portal page (impersonating the customer) to view this information and provide assistance.

While impersonation (at a high level) provides agents with a customer view of data (and allows general access to non-specific pages in the Customer portal), the **Impersonate** link provide specificity – allowing you to navigate to precise and exact Customer portal pages.

3.3.2 Actions

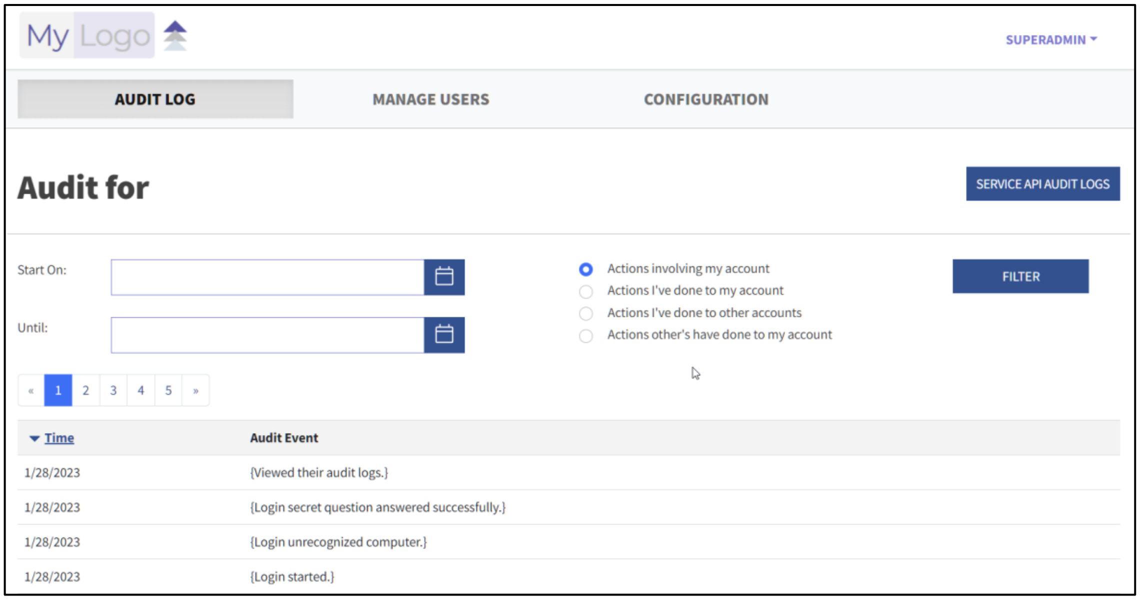
Similar to **On behalf of**, once you have located a customer account, you can perform actions to provide customer assistance.



Actions Links

You can click **View Audit Logs** to access a searchable view of the events of the targeted customer (for **every** application). In this circumstance, the system navigates to the **Audit Log** menu and the customer's name appears in the window header. The customer events that appear might include login, logout, and profile updates. Next, if a customer is locked out of the system based on failed login attempts, cannot recall his user name or password information, or cannot recall the responses to the secret questions, you can – first – use the **Reset password & secret questions** link to reset the customer enrollment and login information. Next, you can use the **Resend confirmation & enrollment e-mail** link to notify the customers of their ability to re-enter password and secret questions information to re-gain application access.

3.4 Audit Log



Audit Log

The audit log tracks events of users in **every** application. This tab displays the **Start On** and **Until** calendar options along with the following radio buttons:

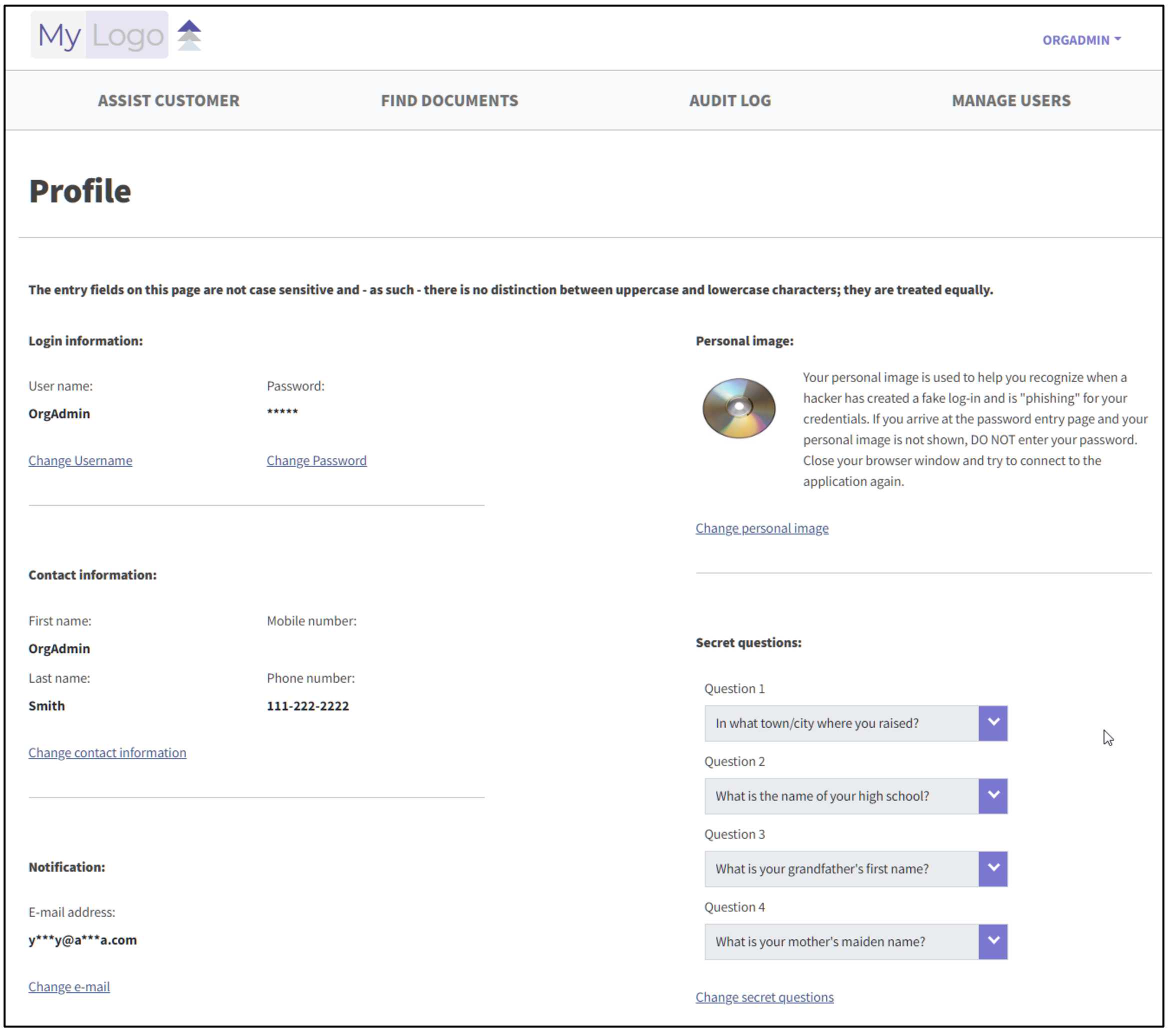
- Actions involving my account.
- Actions I've done to my account.
- Actions I've done to other accounts.
- Actions others have done to my account.

After you enter your search criteria (to include date and radio button designations), the output aligned with your request appears on the lower half of the page. You can click the **Filter** button to further narrow (or expand) your search.

If agents access their own accounts from the **Audit Log** tab on the main menu, they can view actions they, themselves, have performed to their own accounts. They also can view the actions other agents have performed to their accounts. In addition, they can view the actions the agents, themselves, have performed to other agent or customer accounts. Similarly, when an agent clicks the **View Audit Log** link to access another agent's account activities, the name of the "searched for agent" appears in the header. The agent who initiated this search can view the actions the "searched for agent" has performed to his own account, actions other agents have performed on this "searched for agent" account, and the actions this "searched for agent" has performed to the accounts of other agents or customers.

3.5 Edit Profile

The Personal Profile Management feature allows agents to view and edit their own profile information. From the **Sign-in & Contact Info** link, you can access your profile page where you can make modifications and updates.



Edit Profile

The **Edit Profile** page allows you to view and edit **Login information**, which includes entering information in the **User name** and **Password** fields. This page also allows you to update **Contact information** to include completion of the **First name**, **Last name**, **Mobile number**, and **Phone number** fields. Next, the **Notification** section allows you to update your e-mail address. The **Edit Profile** page also allows you to change the **Personal image** and create or modify **Secret questions**. For validation purposes (and after you have established responses to all your secret questions), you may be required – during the login process, for example – to enter a response to one or more secret questions before gaining application access.

EngageOne Smart Pay manages the profile data, sending e-mail messages to alert you of individual account information updates and event transactions.

4 IT Functions

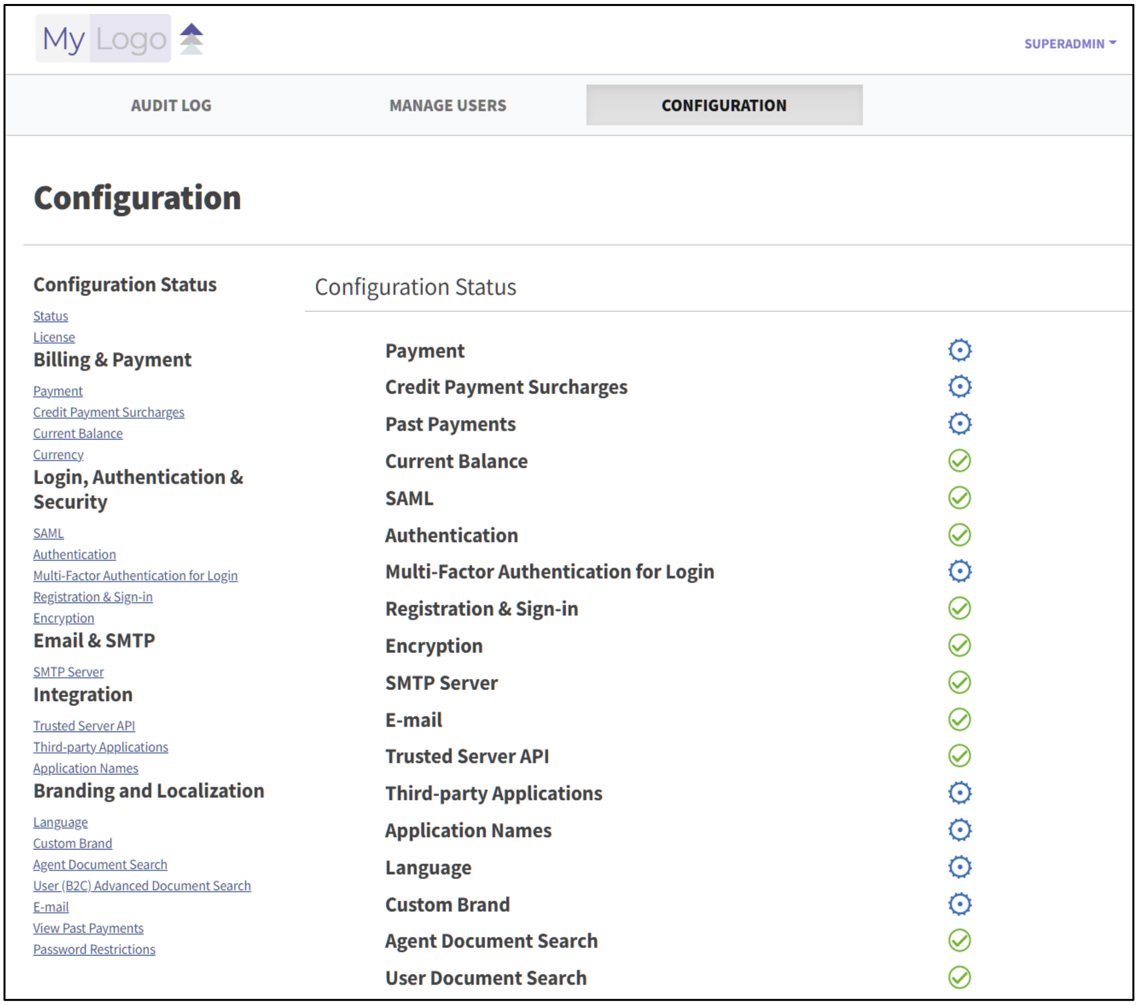
The IT component allows system administrators to:

- Configure the application.
- Monitor and control background (batch) processing.
- Ensure payment handling and tokenization.

4.1 Configuring the Application

As previously mentioned, the Agent portal includes the system administrator role designation. In this role, you have access to the **Configure Application** tab. As a system administrator, you are tasked with configuring the Customer portal to meet your business requirements. From this role, you can:

1. Configure payment
2. Configure credit payment surcharge
3. Configure current balance
4. Configure currency
5. Configure SAML
6. Configure Authentication Authorization Accounting API
7. Configure multi-factor authentication for login
8. Configure password restrictions
9. Configure registration and sign-in
10. Configure encryption
11. Connect to SMTP server
12. Configure Trusted Server API
13. Configure third-party application
14. Configure application name
15. Configure language support
16. Load custom brand
17. Configure agent document search (available with Sorriso Smart View)
18. Configure User (B2C) advanced document search (available with Sorriso Smart View)
19. Configure e-mail
20. Configure past payment



Configure Application

The **Configure Application** tab allows you to establish application and connection settings. The links on the left side of each window in this process, upon selection, trigger a configuration wizard for that specific option (or selection). The text in the center of the window provides the status of each configuration step. For example, a checkmark (✓) denotes that the status is complete, and a gear symbol denotes an incomplete status. As you complete the configuration process (and, therefore, successfully execute and complete each of the six wizards as indicated by its status), you must test the application to ensure it is working properly, upload custom brands and templates and – ultimately – enable the site via the web portal to make it active.

As you complete each step in the configuration process, all data saves to the Digital Self-Service database - as multiple servers must access this information. In addition, as you upload data (such as custom brands, e-mail templates, localization/property files, and registration files), you previously must have tested and validated this information on a non-production system. All configuration uploads into the production environment exclude testing, as testing exceeds the scope of this document. (The **Configure Application** process is explained in detail in the *EngageOne Smart Pay Installation Guide*.)

4.2 Monitoring and Controlling Background Processing

IT also can monitor and control the batch jobs and other background processes that EngageOne Smart Pay uses to load information into the system, send e-mails, and purge old files.

EngageOne Smart Pay comes with the open-source Jenkins job scheduler, pre-configured and accessible through a web URL. As a system administrator, you can use Jenkins to select specific jobs (such as file purges, software updates, and utility loads) and determine when (and how often) they run. When a job runs, you can monitor the job status (by viewing a progress bar) and – contingent upon exactly when and how long the job runs (daily, nightly, every 5 minutes) – observe its completion. You also can configure Jenkins to notify you if a job fails for any reason.

Since many IT organizations have a preferred enterprise job scheduler, EngageOne Smart Pay batch and background processes are configured through shell scripts that you can implement as part of your preferred scheduler. If you choose this option, you can configure your scheduler in an approximately 2-day timeframe.

4.3 Ensuring Payment Handling and Tokenization

The Payment platform protects credit card and bank account information, implements payment gateway interactions, and ensures PCI compliance of the entire application. With the Payment platform in place, the Customer and Agent portals can implement rich, flexible payment business logic without directly handling sensitive payment information.

More specifically, the Payment platform consists of the payment handler and encryption server; both created specifically to handle customer payment information, such as the Payment Account Number (PAN). The encryption server provides *tokenization* – a process that takes the actual credit card number, encrypts it, stores it, and assigns a token identifier before returning the token to the application. The application can then use the token to reference the credit card information without knowing the credit card details. When the credit card number is needed, there is secure communication – using Secure Socket Layer (SSL) keys, HTTPS, and RSA (along with the application, encryption, and payment servers) – to send token information to the payment server and, ultimately, clear-text (unencrypted) payment information to the payment service provider. The Payment platform, therefore, is the vehicle used to help protect credit card and bank account data, while ensuring PCI compliance.

5 EngageOne Smart Pay Solution Architecture

This section describes EngageOne Smart Pay as a two-part architecture:

- Software Structure
- Infrastructure Design

5.1 Software Structure

As one of several modular components that comprise the EngageOne Digital Self Service suite of self-service applications, EngageOne Smart Pay is a deployment-ready solution – requiring no programming or integration. Each module follows a common design and implementation architecture aligned with a Java servlet-based platform.

A patented use case engine forms the foundation of all EngageOne Digital Self Service solutions. This use case engine, which emphasizes user and system interactions, is at the heart of the application suite. This engine uses system and data resources, formulates web pages in real time, and drives the application flow. The platform lets developers express a web application as a set of formalized, goal-oriented use cases. The EngageOne Digital Self Service use cases are declarative (less procedural), allowing developers to focus more on describing *what* needs to happen rather than being consumed with the coding details specific to *how* it happens. The roots of this style - describing business use cases - were pioneered by Computer Scientist Alistair Cockburn.

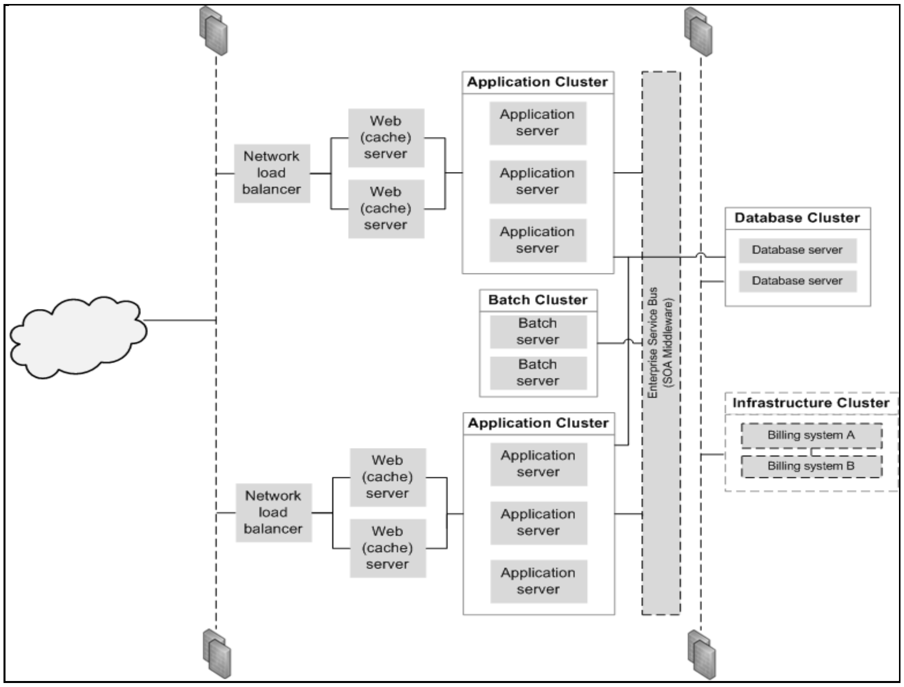
Use Case-Based Benefits
✓ A clear delineation of software components allows you to brand, localize, and configure the solution without code modifications. ✓ A unified modular design allows you to add other EngageOne Digital Self Service modules (such as Smart Bill and Smart View) without additional coding. ✓ An architecture that allows you to move to a fully configurable enterprise solution where you can develop use cases that meet your specific business needs. Style, brand, and localization all fit the architecture; likewise, your custom-configured modules fit seamlessly with existing product modules. ✓ A structured software architecture shields you from most technology changes by allowing control and maintenance of platform changes, web technology changes, and enhancements to rest solely in the hands of Precisely – a product company committed to the platform.

Key technical components include:

- A standard platform web archive (WAR) – File that contains the use case engine and core platform services. Use case applications are stored outside the WAR, so platform upgrades are straightforward. The standard WAR runs in a variety of Java application servers including Apache Tomcat, JBoss, Oracle WebLogic, and IBM Websphere.
- Spring Framework-based database queries – Queries that allow the product to support a variety of databases without affecting other components. Supported databases include MySQL, PostgreSQL, and Oracle.
- Jenkins-based background and batch services platform – Open-source scheduler with all jobs written in a manner that allows easy integration into your enterprise job scheduler.
- Bootstrap 3 Cascading Style Sheet (CSS) – This popular package allows EngageOne Smart Pay to implement a responsive web design. You can apply any Bootstrap template, or you can create your own when branding EngageOne Smart Pay for your business. The result is an application that works equally well on smartphones, tablets, and computers.
- Angular JavaScript (JS) framework – Framework that allows EngageOne Smart Pay to implement advanced client-side user interactions across all modern browsers. The result is a sophisticated, modern user experience that provides fast and dynamic user interaction without numerous screen refreshes.

5.2 Infrastructure Design

EngageOne Smart Pay's proven n-tier deployment model supports configurations with millions of user visits per month. Based on capacity requirements, your installation can reside on a single server or clustered across servers that specialize in managing web access, application functions, database functions, and batch/background operations. EngageOne Smart Pay runs appropriately on realized hardware as well as virtualized systems. The image below depicts the structure of this n-tier architecture.



n-Tier Architecture

EngageOne Smart Pay follows best practices in implementing an n-tier architecture. The tiers are as follows:

- Web Tier – Web servers with caching for frequently accessed static information and images. External access is via HTTPs.
- Application Tier – Application servers running a Java servlet application server. The standard WAR platform and all applications reside on these servers.
- Database Tier – Database servers running your selected database system. Servers can be configured in any fail-over scenario supported by your selected database server.
- Batch and Background Tier – Typically one or two servers that load data, manage application-specific information, and provide e-mail services.

6 System Requirements

This section includes the system requirements for the EngageOne Smart Pay payment processing solution. In addition to the system requirements referenced below, you must have reviewed the sizing sheets (specifications provided with this software) to ensure you configure hardware that is sufficient to support your needs. Next, ensure that you have a mail server installed. (Sites such as https://mailtrap.io allow you to create an SMTP server for testing purposes.) Finally, you must have installed Java 21 along with the JDK 21.

6.1 Operating System, Production Server Installation

- Redhat Enterprise Linux Versions 8.3 and 9.0
- Ubuntu (LTS) 20.04 and 22.04 versions
- Windows Server 2019 and Windows Server 2022

8GB RAM (minimum, additional allocation based on sizing)

ANT installation (required)

100 GB local storage (data storage will base on sizing)

Java JDK 21

6.2 Database

- Oracle 19c
    - ***Please refer to the install guides for the updated instructions to set-up Oracle 19c.***
- MySQL 8.0 (**Note:** Our B2B Digital Self-Service products cannot be installed with MySQL**.**)

This version of the digital self-service software supports MySQL 8.0 only. MySQL changed their authentication protocol for Version 8.0 and beyond and we've adjusted our product to support this new protocol. As a result, we can no longer support 5.x releases of MySQL.

- PostgreSQL 14 and 15 (if running in AWS, Amazon RDS with PostgreSQL interface)

Database Storage - 100 GB (typical this is local storage, data storage will be based on sizing)

16GB RAM minimum

6.3 Application Server

- Apache Tomcat: Version 9.0.x and 10.0.x
- Oracle WebLogic Server (Standard Edition or Enterprise Edition): Version 14c

Note:
Be advised we endeavor to use the latest version of all libraries and/or third-party software as appropriate in our products.

6.4 Browser Support

EngageOne Smart Pay is compatible with current and previous versions of major browsers for desktops, mobile devices, and tablets. Since all modern browsers implement an *auto update* feature, these versions are generally sufficient. Browser and OS support are summarized below:

- Chrome – Current version and previous version; OS includes Android, IOS, Mac OS X, Linux, and Windows.
- Microsoft Edge – Current version; OS includes Windows.
- Firefox – Current version and previous version; OS includes Android, Mac OS X, Linux, and Windows.
- Safari – Current version and previous version; OS includes IOS and Mac OS X.

7 Installation and Configuration

You install the EngageOne Smart Pay product using the product installer and documentation provided with the release. Prior to EngageOne Smart Pay installation, you must have the prerequisite operating system, application server, and database software installed and configured.

The process for installing and configuring the software is as follows:

- Install the EngageOne Smart Pay software.
    - During the installation process, you run an executable file that will install the solution and run the required scripts.
- Load custom branding for your EngageOne Smart Pay portal.
    - Branding updates the site's CSS with new styles, icons, and images.
- Localize your EngageOne Smart Pay portal.
    - Change text and input validation for each language and locale that you want to support.
- Modify e-mail templates.
    - Template modification allows you to alter the brand and text associated with each type of e-mail that the system can send.

8 A Growing Investment

EngageOne Smart Pay is one solution in a range of EngageOne self-service products. Other products include:

- EngageOne Smart View – Portal that provides an online view of documents stored in the client repository. Through EngageOne Smart View, end customers and business support personnel can search for, retrieve, and view a variety of documents including account statements, contracts, policy materials, and other correspondence – both recent and historical. EngageOne Smart View operates as a stand-alone solution or as part of your existing portal. In addition, EngageOne Smart Pay can be combined with EngageOne

Smart View to provide a comprehensive view of a customer's bills and documents to include dynamic data and PDFs along with current and historical documents.

- EngageOne Smart Bill – An online billing solution that operates as a stand-alone solution or as part of your existing portal. It can be added to an EngageOne Smart View or EngageOne Smart Pay solution to provide a comprehensive view of a customer's bills and documents to include dynamic data and PDFs along with current and historical documents.
- EngageOne Digital Self Service – The technology that allows Precisely, Inc. to build EngageOne Digital Self Service solutions. EngageOne Digital Self Service bundles Smart Bill, Smart Pay, and Smart View into an open solution that you can freely extend to meet your business needs.

All products are built on the same base platform; therefore, they combine seamlessly using the same branding, templates, and database schema.