kliknPay
A CheckAlt solution

KliknPay User Manual

Version 3.3

Table of Contents:

Welcome to KliknPay!

I.   What is KliknPay

KliknPay (KNP) is an electronic bill presentment and payment service (commonly referred to in the payment industry as EBPP). KNP utilizes both the Automated Clearing House (ACH) payment network and Card networks to move authorized funds from a payer to a biller's bank account.

KNP is ideal for migrating recurring consumer to business payments from paper based processing to electronic settlement. KNP is easy to use, flexible, and convenient, delivering a variety of benefits to billers, including reduced operational costs, reduced days sales outstanding (DSO), more predictable cash flows, fewer service inquiries, and higher customer (payer) satisfaction.

Once a biller has implemented the service, payers can begin to immediately initiate online ACH and debit/credit card payments as a guest, or can enroll as a registered user, the latter which provides the additional convenience of stored payment methods, the ability to set up recurring transactions and view transaction history…all through the KNP web portal. Recurring payments can be established as a fixed amount or as a varying amount based on the billers "bill file" (a periodic file that lists the amount due for that period for each payer).

In addition, KNP offers an optional service for those payers who prefer not to initiate online payments, called PPD, where payers can enroll offline (via a form) for preauthorized recurring debits to their bank account via the ACH network.

II.   How does KliknPay work?

There are two types of KliknPay users: Web Users and Paper-Based Users.

Web Users

Web users who utilize the KliknPay website have four ways to pay:

- **Unregistered User**: One-Time payment via ACH or Debit/Credit Card (Pay as Guest)
- **Registered User**:
    - One-Time Payment via ACH or Debit/Credit Card (user schedules a single payment as needed).
    - Registered Amount Due - Recurring Payment via ACH or Debit/Credit Card (payment will recur monthly on a set date based on the amount owed to the Biller)

      o   Registered Fixed Amount - Recurring Payment (payment will recur monthly based on an exact amount the user selects)

Web users have the ability to access their accounts and view their payment history on a 24/7 basis.

Paper-Based Users

For those payers who prefer not to initiate online payments, KNP offers an optional service called PPD, where payers can enroll offline via a paper application provided by the biller. KNP provides a sample form to each biller which can be modified to meet the biller's unique needs. This form is used to gain authorization from the payer to debit their account, and to validate important customer and banking information before setting up a recurring transaction via the ACH network.

The applications are to be completed and signed by the payer and reviewed by the biller before submission to KNP.

The biller will retain the original PPD application and submit a copy to Klik. All applications must be accompanied by a copy of a voided check and must be returned to Klik per the KliknPay schedule (which can be found at www.checkalt-klik.com). Paper applicants do not have the option of making one-time payments. If a subscriber wishes to cancel his PPD service, the biller must notify KNP by sending a written notice to cancel the account. This notice can also be sent to customercare@checkalt-klik.com

III.   Pay as Guest

Pay as Guest
The end user has the ability to make a one-time payment via ACH or Debit/Credit Card by logging into the web portal as an un-enrolled user ("pay as guest").
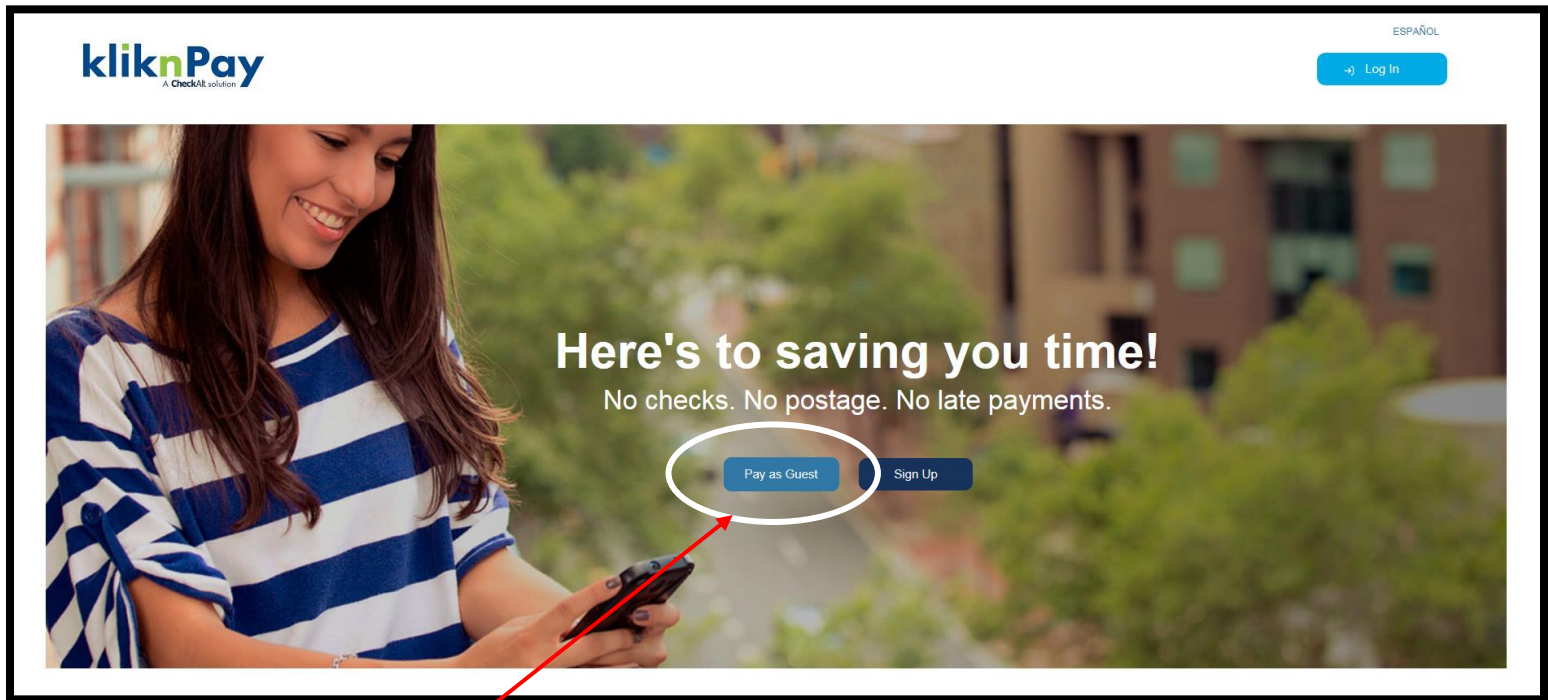
➢   Select Pay As Guest

➢   Select your Payment Method
  o   Please note the important details related to processing fees and settlement timeframes displayed below each option.

- We offer billers a variety of different fee options for KNP. Please contact your KNP relationship manager to discuss the options available to you.

- Enter the validation fields with the correct information provided by the biller.
    - Validation fields are customizable by biller, and are determined during the implementation process
- If the payer needs assistance or further explanation of the validation fields, they can select the question mark next to one of the fields to show the image of your statement/coupon.

Payment to Klik Properties(Test)

Account ID 600

Your current balance as of 7/1/2017: $125.00

First Name* [   ]

Last Name* [   ]

E-mail Receipt To* [   ]

Confirm E-mail* [   ]

Payment Send Date* [   ] 🔲

Payment Amount* [   ]

Payment Method

Type of Account*

- ⦿ Checking
- ◯ Savings

Route Transit Number (9-digit)* [   ] ⑦

Bank Account Number* [   ] ⑦

Confirm Bank Account Number* [   ]

Your name as it appears on your bank account* [   ] ⑦

☐ I have read and understand all of the Authorization Agreement for this transaction.

Clicking the Confirm button will take you to the final confirmation page. No payment will be submitted until you have reviewed the Authorize Payment Page

* Required Fields

IMPORTANT: Payments scheduled to initiate on weekends or holidays will be initiated on the next business day. Additionally please allow 3 business days for your payment to be credited to your account.

[Confirm]

➢ Payer fills in all required fields to setup the one-time payment and to provide authorization to facilitate the payment on their behalf.

- ➢ Select the calendar icon to show available dates to choose for setting up the payment
- ➢ If the payer needs assistance in determining where to locate the Routing Number and Bank Account number, they can select the question mark next to the the corresponding fields.
- ➢ Please note the Important Message shown below in red regarding the timing of the payment process.

➤ You will need to review the Authorization Agreement and select the check mark box indicating you agree to the terms in order to continue.
➤ Select Confirm

Payment to Klik Properties(Test)

Account ID 600

Payment Send Date	3/22/2018
Payment Settlement Date	3/27/2018
Customer Name	Test Account
E-mail Receipt To	Test.Account@Checkalt-klik.com
Payment Amount	$100.00
Processing Fee	$0.00
Pay By	Bank Account
Account Type	Checking
Routing Number	021000021
Bank Account Number	123456
Customer Name on Account	Test Account

[Back]   [Submit]

➤ KNP displays a confirmation screen to the payer.
➤ The payer has the option to either select 'Back' if there are any modifications to be made, or to select submit to proceed with payment. '

Payment Submitted

Thank your for submitting your payment.

you will receive an e-mail confirmation shortly

Click below to register OR create an account

[Finish]   [Register]

➢ After selecting 'Submit', the following message will appear on the screen. You may choose to 'Finish' the process at this time or select 'Register' to setup an account for future onetime and/or recurring payments.

IV.Payer Enrollment

Payers have two options for enrolling in KNP
1) The payer can register after initiating a guest payment
2) The payer can register on the home screen by selecting "sign up"

Registering After a Guest Payment:

➢ After initiating a guest payment, if the payer selects "Register", KNP will prompt the payer to type in their First Name and Last Name (both are required fields). Phone Number is not required. After entering the information, the payer selects Next.

- ➢ Payer enters a valid E-Mail address and creates a secure password. Payer will need to read and agree to the "Terms and Privacy Policy" and the "Electronic Disclosures".
- ➢ Payer selects Submit

- ➢ Payer then sets up a valid payment method.

- ➢ If the payer selects a "bank account", they will have the option to select Checking or Savings and enter in the valid information.

- ➢ If the payer needs assistance finding the Routing Number or their Bank Account Number, they may select the question mark next to the corresponding field.

- ➢ Select Continue

Welcome Test.

Confirm Bank Account Number

Payor Information	Test Account
Account Type	Checking
Routing Number	021000021
Bank Account Number	123456
Customer Name on Account	Test Account

Back   Submit

➢ Payer confirms all information
➢ If the payer would like to edit the information, they may select "back" or they would like to proceed they may select "submit"

➢ Payer is then brought to the My Payments tab. From here, they can setup a one time or recurring payment or choose to log out. NO payment history will show at this time as you have just made a one-time un-registered payment only.

Registering on the KNP Homepage:

The payer has the ability to sign up (register) without making any payments. The site does encourage you to set up a payment method, as one time and recurring payment cannot be established without a payment method on record.
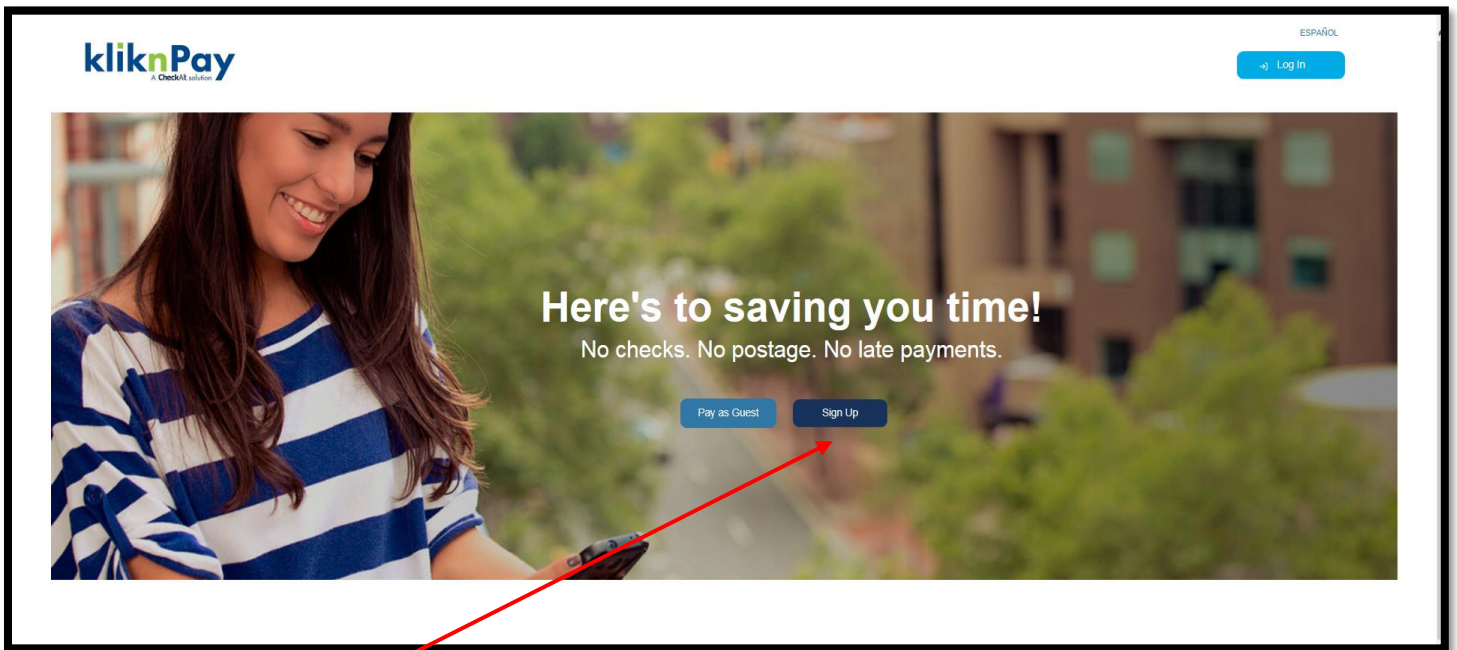
➢ Select Sign Up

- ➤ Payer enters the validation fields with the information provided by the biller, typically found on the bill.
    - ○ Validation fields are customizable by biller, and are determined during the implementation process
- ➤ If the payer needs assistance or further explanation of the validation fields, they can select the question mark next to one of the fields to show the image of your statement/coupon.

➢ The screen will prompt you to type in your First Name and Last Name (both are required fields). Phone Number is not required. After you enter the information, select Next.

➢ The next step is to establish your user ID and password. The email address serves as both a user ID as well as the address to which electronic communications will be sent
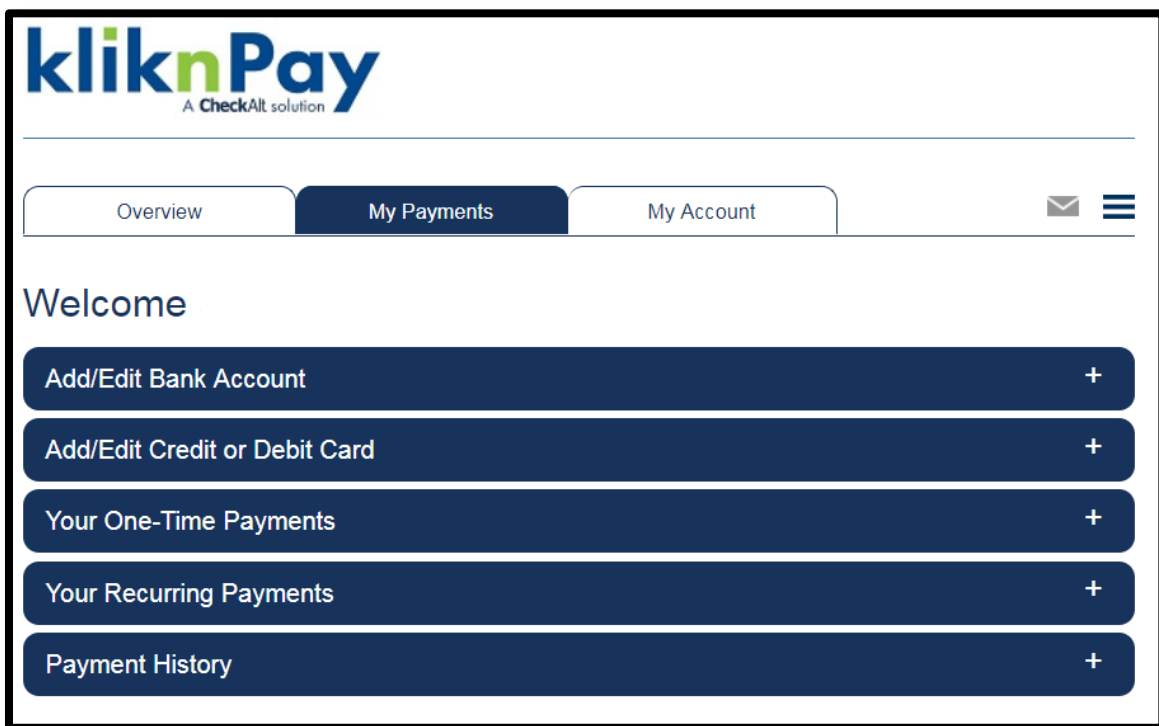
➢ Enter in a valid E-Mail address and create a secure password. You will need to read and agree to the "Terms and Privacy Policy" and the "Electronic Disclosures". Select Submit.

V.   My Payments Tab

The My Payments Tab allows the payer to perform a variety of functions:

a. Add/Edit/Delete a Bank Account
b. Add/Edit/Delete a Debit/Credit Card
c. Set up a One-Time Payment
d. Set up/Edit/Delete a Recurring Payment
e. View Payment History

VI.   Store A Payment Method

Add a Checking/Savings Account

> ➢ From the My Payments tab, Select Checking or Savings and enter in the valid information. If you need assistance findings the Routing Number or your Bank Account Number, please select the question mark next to the field.
> ➢ Select Continue

Welcome Test.

Confirm Bank Account Number	
Payor Information	Test Account
Account Type	Checking
Routing Number	021000021
Bank Account Number	123456
Customer Name on Account	Test Account

Back   Submit

➢ Confirm all information
➢ Select Submit

Welcome

Add/Edit Bank Account −

Your current methods of payment			
Account Description	Account	Route Transit	
Bank Account 1	***4567	*****0021	View/Edit Delete
Bank Account 2	******6789	*****0021	View/Edit Delete

Add New Bank Account

Add/Edit Credit or Debit Card +
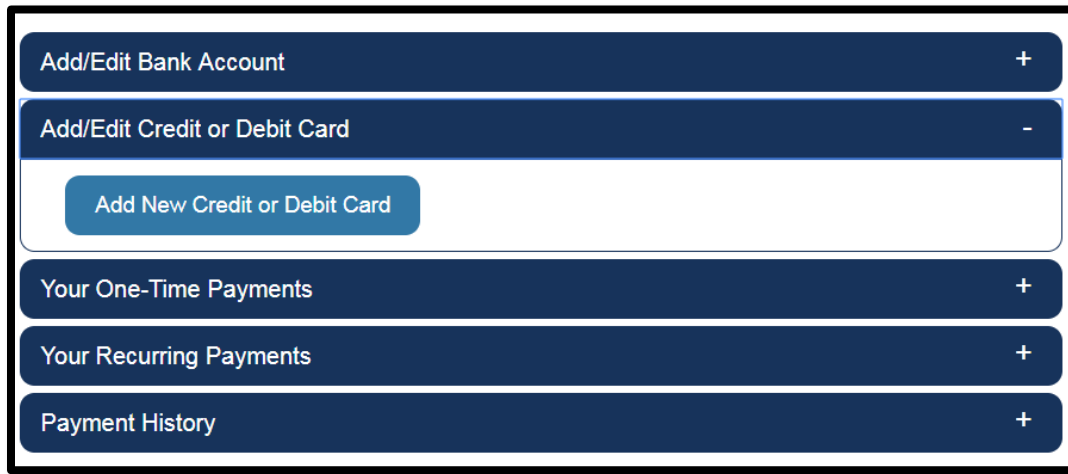
Your One-Time Payments +

Your Recurring Payments +

Payment History +

➢ To add additional bank accounts, the payer can navigate to the My Payments tab, then select "Add/Edit Bank Account", and then select the "Add New Bank Account" button.

Add a Credit or Debit Card

> ➢ To add a Credit or Debit Card, the payer can navigate to the My Payments tab, then select "Add/Edit Credit Card", and then select the "Add New Credit Card" button.
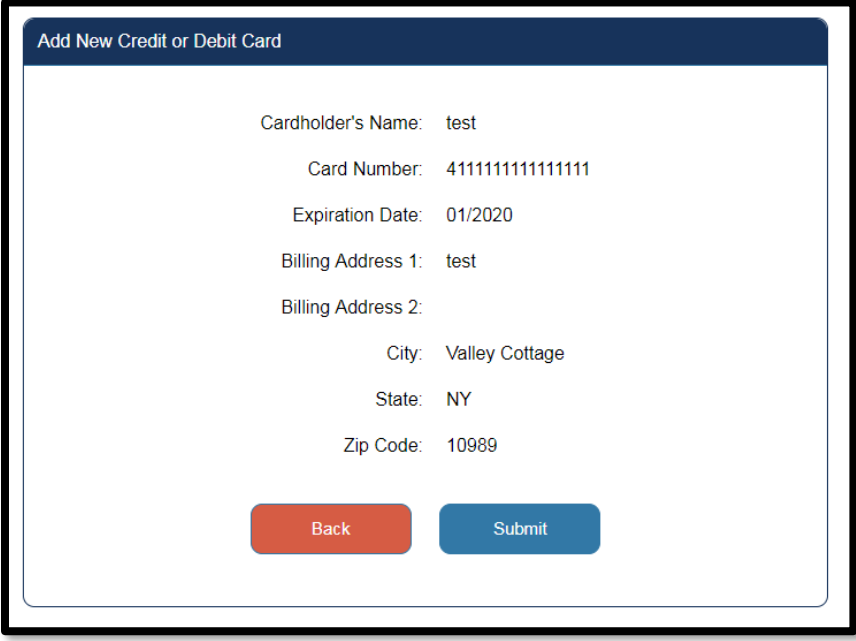
> ➢ Fill in all fields and correct card details
> ➢ Select Continue to submit the account

➢ Click "Submit" to save the card, or "Back" to return to the prior screen and edit the card details

VII.   Edit/Delete a Payment Method

➢ You have the ability to View/Edit your existing Bank Account or Credit/Debit card information or Delete a Bank/Card Account

Delete Account

➢ To Delete an Account:
  o Navigate to the My Payments Tab and select either Add/Edit Bank Account or Add/Edit Card
  o Select the Account you wish to Delete by selecting "Delete"

> ➢ Review the information and make sure you want to Delete the account
>> o If you want to officially delete the account, select Continue
>> o If you do NOT want to delete the account, select Cancel
>> o Note: for card accounts you will be asked to provide the card verification code in order to delete the account

Edit Account
> ➢ To Edit an Account:
>> o Navigate to the My Payments Tab and select either Add/Edit Bank Account or Add/Edit Card
>> o Select the Account you wish to Edit by selecting "View/Edit"

- ➢ Modify fields that require editing
- ➢ Select Continue to successfully Edit the account
- ➢ Note: if you are editing a card account, you may be required to submit your card verification code in order to complete the edit

VIII. Pay as an Enrolled User

One-Time Payment

- ➢ Select "Your One-Time Payments" if you are setting up a one-time payment

➢ Complete all fields on the screen including payment date (which can be input manually or selected from a calendar by clicking the calendar icon to the right), $ amount, and select a payment method and click continue
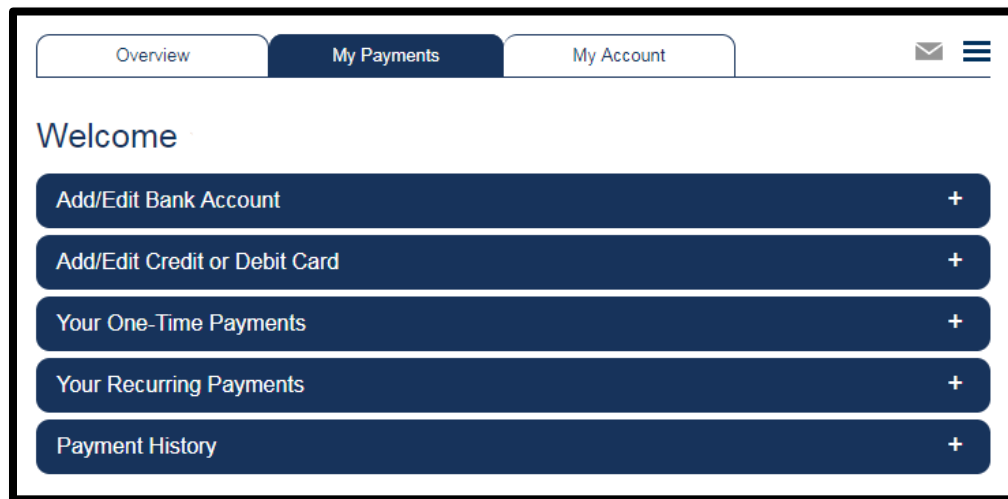
➢ The confirmation screen will display both the date that the transaction is initiated ("Payment Send Date") and the date the transaction will be deposited into the biller's account ("Payment Settlement Date")

➢ If there is a convenience fee for the transaction, it will be calculated and displayed to the user at this time

➢ To officially submit the transaction for processing, click "Submit"
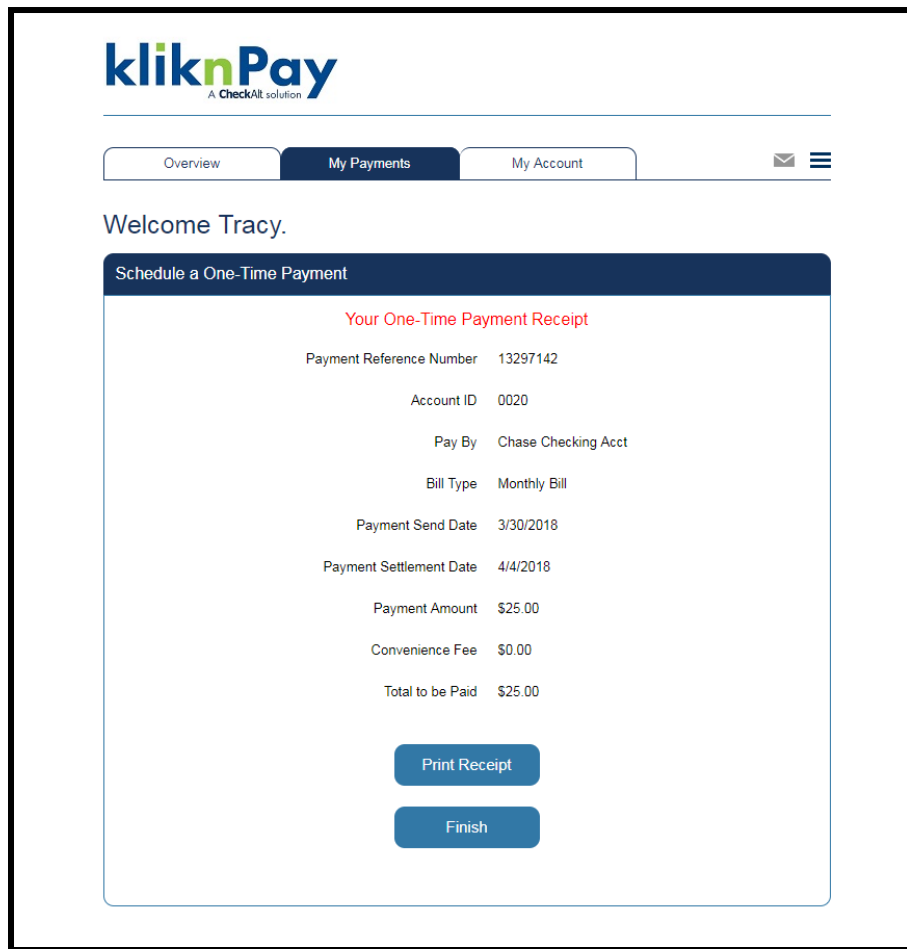
> ➤ Upon submission, the user is presented with a receipt, which includes a payment reference number, and the convenience fee, if applicable.

Recurring Payments
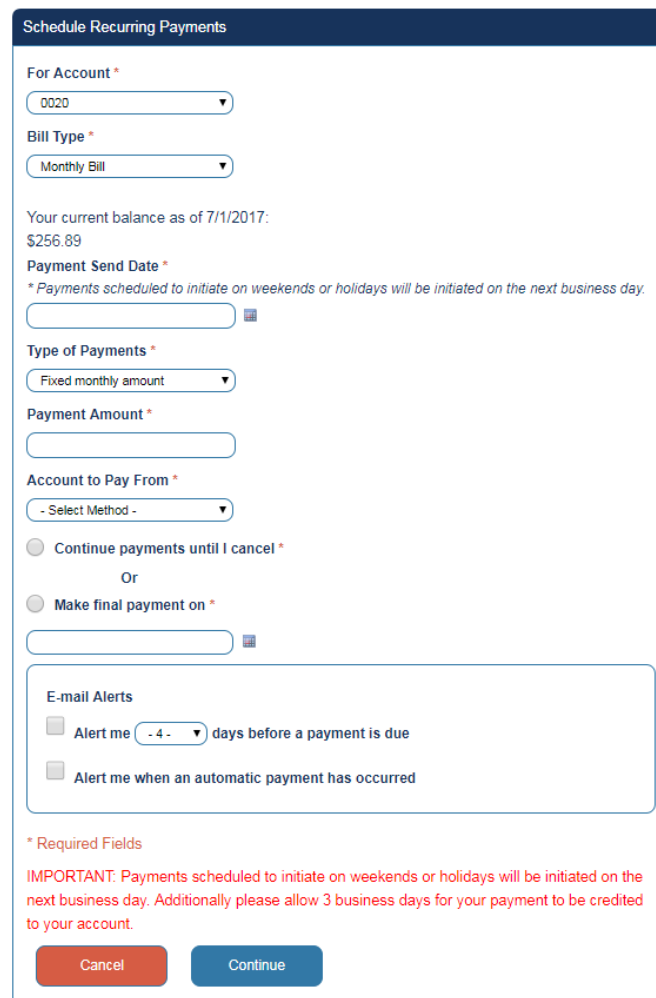
> On the My Payments tab, select Your Recurring Payments if you would like to setup a recurring payment
> Then click the "Set Up New Recurring Payment" button

➢ The recurring payment fields are the same as the one-time payment fields, but include several additional fields:
  - o Type of Payment:
    - ▪ If Fixed Monthly or Fixed Quarterly Amount is selected- the user can input a fixed amount that will be paid every month or quarter
    - ▪ If Current Monthly Amount Due or Current Quarterly Amount Due is selected- the user can input the maximum amount they will permit to be automatically debited from their account. The amount to be debited is determined by a bill file supplied by the biller
  - o Continue Payments Until I Cancel, or, Make Final Payment On- user can have a recurring payment continue on in perpetuity or can select a date upon which the last recurring payment will be made
  - o Email alerts- the payer can be automatically notified:
    - ▪ Anywhere from 4 to 10 days prior to a payment being due
    - ▪ After a payment has been initiated

IX.   View Bill

➢ Click on the "Overview" Tab, which provides the Biller Details (e.g. Property Name and Address) the Customer # associated with that biller (e.g. Account #), and the amount due.
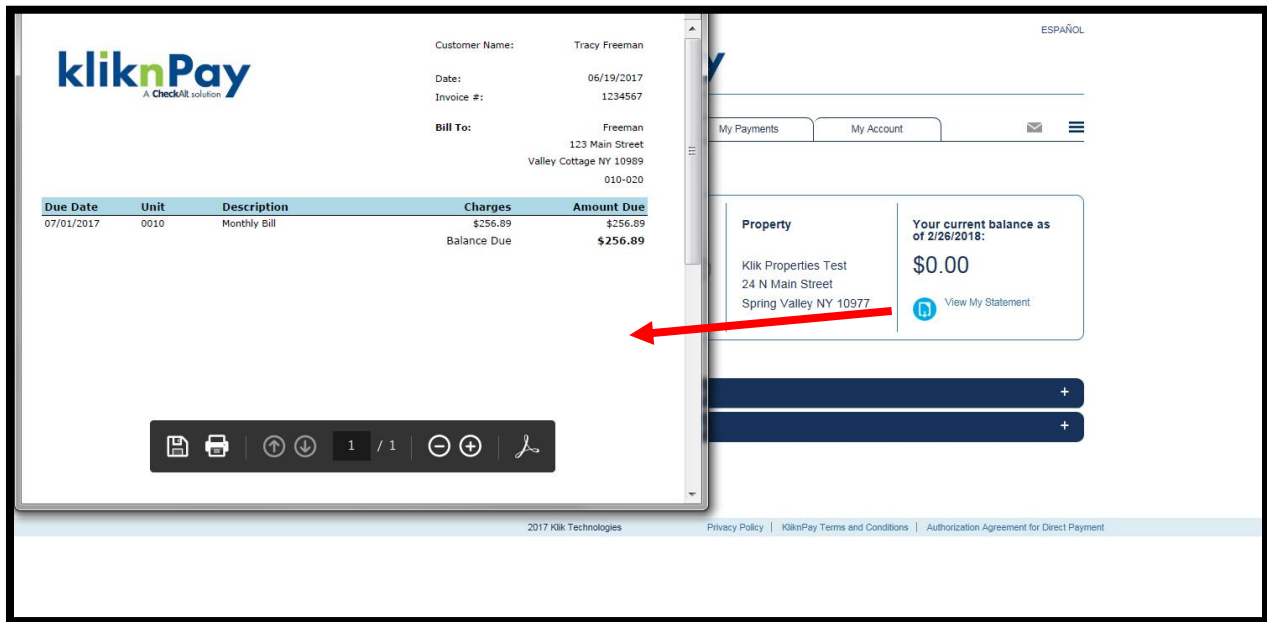
- If the user would like to see additional details about the amount due, they may select "View My Statement"
- Upon selection of "View My Statement", a pop-up window will display the statement
- The statement can be downloaded as a .pdf or printed

X.   View Payment History
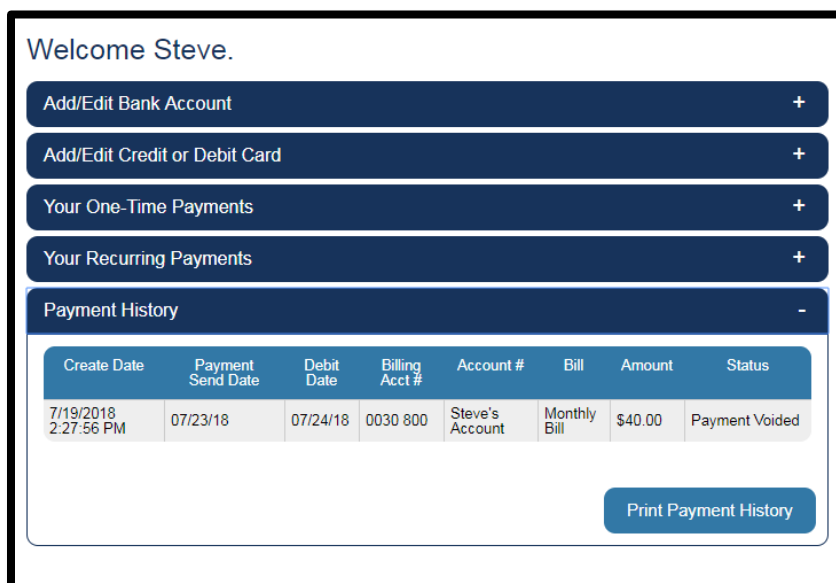
➢ Note: If the user is attempting to view payment history during their initial enrollment after having just initiated a <u>guest</u> payment, NO payment history will show at this time as the payer

initiated this payment just prior to having registered. All subsequent payments as an enrolled customer will display in history.

XI. Change User Profile Info/Contacting KNP Customer Service

Within the My Account Tab, users can modify their profile information, modify their login information, and add or delete billing accounts to/from their profile
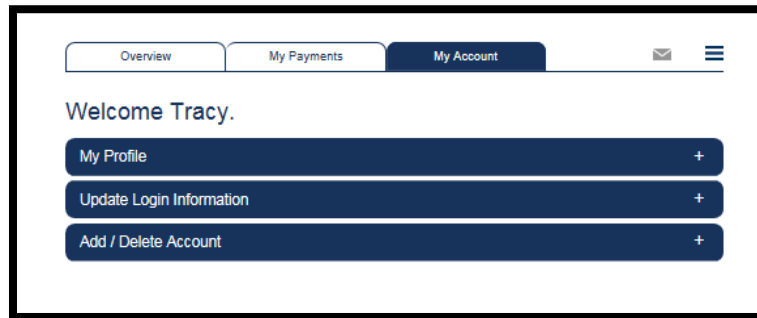
➤ Click on the "My Profile" bar to modify your profile information

➤ Within the My Profile page, the user can modify their name, email, land/mobile phone, and address information

➢ Within the "Update Login Information" page, the user can update their Username, security question/answer, and change their login password

➢ Within the "Add/Delete Account" page, the user can delete a billing profile associated with their Username, or can add an account by clicking the "Add Account" button

➢ When adding a new billing account, the user is asked to supply the new account number, plus a second piece of information supplied by the biller (in this case the last name of the official owner)

Where can users go for help with KNP?

➢ At the top right corner of every page are images of an envelope and 3 bars ✉ ≡
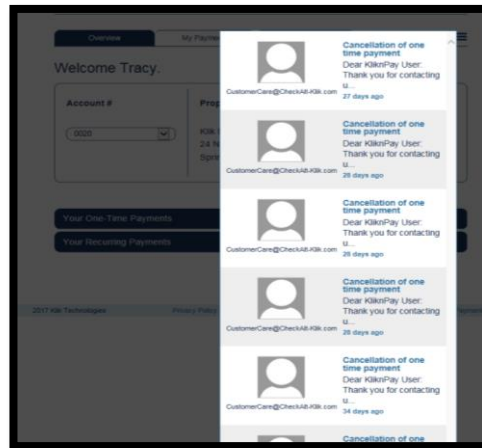
o **Envelope icon-** When clicked, the envelope icon provides you with all email notifications received from the application. These emails will consist of notifications such as:
  - Thank you for setting up your Account
  - You have added a Debit/Credit Card to your Account
  - You have setup a Recurring Payment
  - A payment has been cancelled
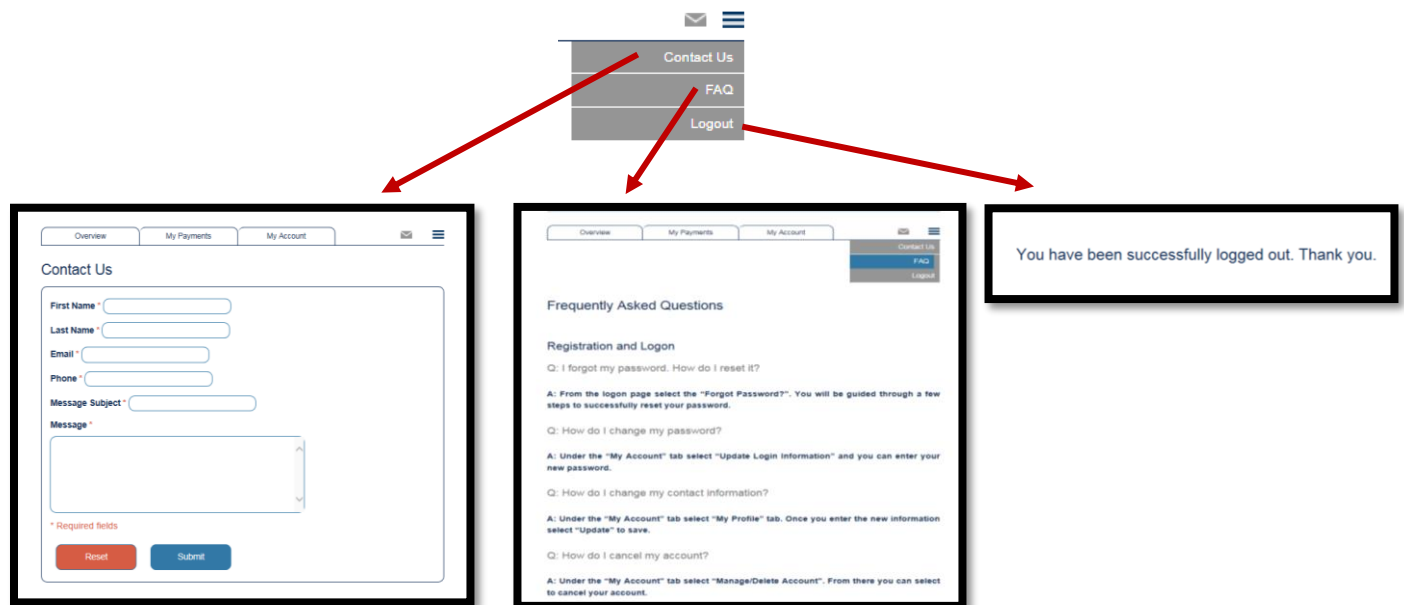
➢ **Three bar icon**- this represents a drop-down menu of options. When clicked, the user can:
  o Contact KNP customer support- A case will be submitted to Customer Service on your behalf and a Customer Service Representative will respond to assist.
  o Review Frequently Asked Questions
  o Log Out of the application

XII. Client Reporting

➢ Up to this point, all material has been focused on how the payer uses the KNP system. This section focuses on the biller, and the various reports accessible online
➢ Client reporting is accessible via https://www.klik.com which provides the user with access to MembersHub
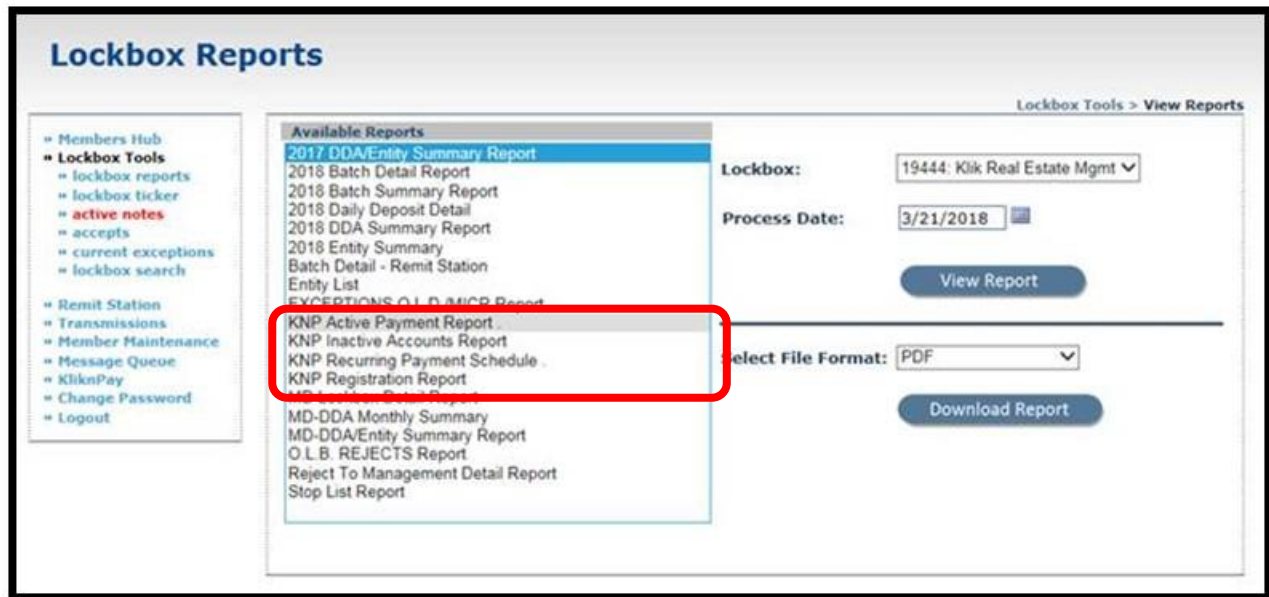
➢ On the left hand side, select "Lockbox Tools", and then "Lockbox Reports"
➢ There are 4 KNP Reports Available:
   o KNP Active Payments Report
   o KNP Inactive Accounts Report
   o KNP Recurring Payment Schedule
   o KNP Registration Report
➢ If the biller manages more than one biller profile, the biller can be selected in the top right corner from the "Lockbox" drop down
➢ Reports can be selected for each individual processing date
➢ Reports can be either viewed or downloaded
➢ Download options include: PDF, Word, CSV, Excel, or MHTML (web archive)
➢ Samples of each report are found on the subsequent pages

KliknPay Active Payment Report

999999 - Test for Guest

Payments and Scheduled Payments Since: 02/21/2018

0010 - ABC Building

Name	Account	Type	Basis	Debit Date	Amount	Status	
	0026	WEB	1-time	03/07/18	1.00	Payment Voided	Unit has been deleted
Freeman, Tracy	0020	WEB	1-time	03/01/18	300.00	Payment Cancelled	No ODFI specified for Lockbox
Freeman, Tracy	0020	WEB	1-time	03/23/18	300.00	Payment Voided	Customer Service Adjustment
Freeman, Tracy	0020	WEB	1-time	03/30/18	300.00	Scheduled	
Freeman, Tracy	0020	WEB	1-time	04/02/18	500.00	Scheduled	

Count: 5

0030 - Building 30

Name	Account	Type	Basis	Debit Date	Amount	Status	
	600	WEB	1-time	03/23/18	100.00	Scheduled	
	900	WEB	1-time	04/02/18	500.00	Scheduled	
Demo, checkalt	900	WEB	Recur	02/23/18	0.01	Payment Cancelled	No ODFI specified for Lockbox
Freeman, Tracy	700	WEB	Recur	03/15/18	77.89	Payment Cancelled	No ODFI specified for Lockbox
Michlin, Stephen	500	WEB	Recur	02/22/18	100.00	Payment Cancelled	No ODFI specified for Lockbox

Count: 5

0050 - Building 50

KliknPay Inactive Account List

19444 - Test for Guest

0000 - Check Only

Name	Account	Type	Register Date	Status	
Fan, Xiaoming M.	ABC543	WEB	03/14/2001	Inactive	As Of 01/26/2005

Inactive Count: 1

0010 - ABC Building

Name	Account	Type	Register Date	Status	
	0026	WEB	03/05/2018	Inactive	As Of 03/06/2018
	0026	WEB	03/05/2018	Inactive	As Of 03/06/2018
	0026	WEB	03/05/2018	Inactive	As Of 03/06/2018
., .	0022	WEB	01/25/2005	Inactive	As Of 01/25/2005
Alt, Check	0022	WEB	08/06/2016	Inactive	As Of 08/07/2016
B, J	0022	WEB	02/16/2012	Inactive	As Of 02/17/2012
Cidral, Isadora	0022	WEB	06/28/2016	Inactive	As Of 06/29/2016
Cidral, Isadora	0022	WEB	06/29/2016	Inactive	As Of 06/30/2016
Demo, checkalt	0022	WEB	04/02/2002	Active	
Demo, checkalt	0022	WEB	04/02/2002	Active	
Demo, checkalt	0020	WEB	04/02/2002	Active	
Dept1, Sales	0026	WEB	12/31/2010	Inactive	As Of 01/01/2011
Fan, Xiao	00200	WEB	12/07/2003	Inactive	As Of 12/07/2003
Fan, Xiaoming	00200	WEB	02/10/2004	Inactive	As Of 02/10/2004
Fan, Xiaoming M.	ABC	WEB	03/14/2001	Inactive	As Of 01/26/2005
Fan, Xiaoming M.	ABC543	WEB	03/14/2001	Inactive	As Of 01/26/2005
Freeman, Tracy	0020	WEB	07/20/2016	Active	

KliknPay Recurring Payment Schedule
19444 - Test for Guest

0010 -ABC Building

Name	Account	Type	Start Date	Recur Day	Upper Limit
Damato, Ray	112233	WEB	04/06/2005	06	2141
ddddd, yma	999999	WEB	10/09/2001	09	500
Freeman, Tracy	0020	WEB	03/23/2018	23	
Gustave, Jon	235-235	WEB	03/06/2002	06	400
test, test1	ABC123	WEB	12/28/2001	28	100
walsh, brenda	999999	WEB	11/06/2001	06	235
Woznick, Richard J.	87-34A	WEB	01/09/2008	09	100

Count: 7

0030 -Building 30

Name	Account	Type	Start Date	Recur Day	Upper Limit
Demo, checkalt	900	WEB	02/27/2018	27	
Freeman, Tracy	700	WEB	07/12/2017	12	100
Michlin, Stephen	500	WEB	07/21/2017	21	

Count: 3

0050 -Building 50

Name	Account	Type	Start Date	Recur Day	Upper Limit
McGahan, Thomas	400	WEB	11/26/2010	26	1000

Count: 1

KliknPay Registration List
19444 - Test for Guest

0010 - ABC Building

Name	Account	Type	Register Date	Status
andrews, andrews	123456	WEB	08/22/2001	Active
Brownell, Robert B.	0620	WEB	01/31/2002	Active
butter, better	sfasdfasdfasdfa	WEB	08/28/2001	Active
Center, Union	123456	WEB	05/30/2002	Active
conover, amy	9999999999	WEB	08/20/2001	Active
corp, kamson	123456	WEB	07/19/2001	Active
Cummings, Robert F.	677999-0	WEB	01/16/2003	Active
d, dsdsdsd	11111	WEB	09/10/2001	Active
Damato, Ray	112233	WEB	12/23/2002	Active
ddddd, yma	999999	WEB	08/21/2001	Active
dfaf, sdfdsf	123123	WEB	09/12/2001	Active
dixon, juan	002002	WEB	04/03/2002	Active
freeman, tracy	123	WEB	08/21/2001	Active
freeman, Tracy	123456	WEB	07/26/2002	Active
Freeman, Tracy	123456	WEB	08/13/2002	Active
Freeman, Tracy	0020	WEB	07/20/2016	Active
freeman, tracy s.	1111111	WEB	06/13/2001	Active
freeman, tracy s.	1234	WEB	01/29/2002	Active
Freeman, Tracy S.	123456	WEB	12/14/2001	Active
Gerardi, Lorraine	12345	WEB	06/13/2001	Active

This concludes the KliknPay User Manual