

A screenshot of the Qpay Online Payment Center login page. The page has a blue header with the Qpay logo. Below the header, it says "Welcome Online Payment Center". The main content area contains a login form with three input fields: "Branch:", "User Name:", and "Password:". Below these fields is a green "Login" button with a right-pointing arrow. At the bottom of the page, there are links for "Terms of Use" and "Need Paper?", and a copyright notice: "Copyright © Qpay Inc. All rights reserved."/>


Qpay®

Welcome
Online Payment Center

Branch:

User Name:

Password:

Login 

[Terms of Use](#) | [Need Paper?](#)

Copyright © Qpay Inc. All rights reserved.

Qpay Online Payment Center

Introduction to the New User
and Security Features

Table of Contents

Section 1: Welcome Login Process.....	3
The Welcome Page Login Page.....	3
Authentication - All Users.....	3
Change Temporary Password – New Users.....	4
P/W Expiration Date - 90-Day Rule.....	4
Personal User Data – All Users.....	4
Successful Authentication.....	5
Section 2: “Forgot Password?” link.....	5
Section 3: Personal User Data Process.....	8
The Personal User Data Page.....	8
New Users.....	8
The Process.....	9
The Clear All Button.....	9
On-Page Field Validations.....	11
The Next Button.....	11
Section 3: Verify Personal User Data Process.....	12
The Verify Personal User Data Page.....	12
Section 4: Change Password Process.....	13
First Time Users.....	13
Legacy Users.....	13
The Change Password Page.....	14
Password Syntax Rule.....	14
Section 5: Manage Users Process.....	15
The Manage Users Page.....	16
Section 6: Add New User Process.....	16
The Add New Users Page.....	17
Buttons.....	17
Field Validation.....	17
Confirmation.....	17
Unique User Name.....	17
Section 7: Preferences Page.....	18
Personal User Data Link.....	18
Change Password Link.....	19

Section 1: Welcome Login Process

The user first connects to the application by entering the following Qpay URL.

<https://www.qpay123.com/wqgps/mainapp.aspx>

The Welcome Login page appears on the browser of the user machine.

If this is the first time the user is entering the system (or after the cache has been cleared), the user will be required to enter the branch number.

Otherwise, the default view will appear (as displayed below).

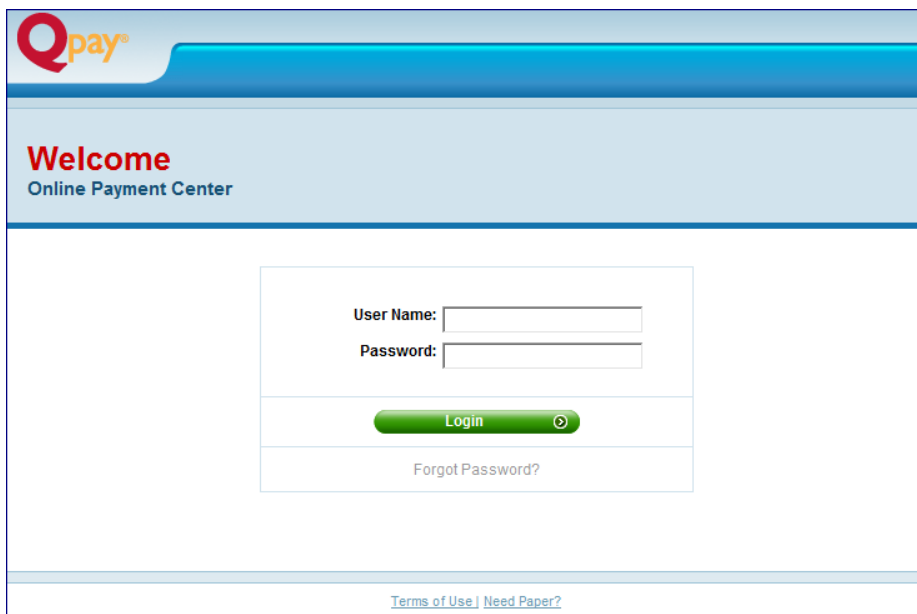


Figure 1: Qpay Online Payment Center Login Page

The Welcome Page Login Page

In order to log in to the Qpay payment system at a branch, the user must provide a User Name and Password (for the first time, the branch #) in the required fields on the Welcome Login page, before clicking the [Login] button. All users, including Master Users, will be subject to the new security requirements outlined below:

Authentication - All Users

At the Welcome Login page, the user enters his/her user name and password and clicks the [Login] button. If the user name and/or password entered are not successfully authenticated (password is case sensitive), an alert will be presented to the user:

- Alert: “DB0035: The username or password is incorrect. Please verify and re-enter. This is your 1 attempt to login. After 5 retries you will be locked. If you forgot your password, please try to reset your password using the ‘forgot password ‘link. If the issue persists, please contact your Master User immediately”

Change Temporary Password – New Users

New users will be issued temporary passwords by their Master Users. The new user will be provided a password with an expired password date. On first login, since the new user has an expired password, the system will display an alert to the new user to change the temporary password.

- Alert: “Your password has expired. Please update your password.”

The user should click the OK button to view the Change Password page. The user should next change the temporary password provided by the Master User by entering (and confirming by re-typing) and submitting a new password.

Pass Word Expiration Date - 90-Day Rule

For all users at the Welcome Login page, the system will check the password expiration date. If the password expiration date is less than 90 days from the current date, the user will be prompted to change the password. However, during the last 10 days before the password expiration date, the user will be shown a count-down alert with an option to change password prior to expiry.

- Alert: “Your password will expire in 10 days. Would you like to change your password now?”
YES/NO

If the user clicks the YES button, the Change Password page will be presented to the user. The user should then submit a new password to replace the current password. Any password with an

Expiry date of 90 days or more MUST be changed immediately to allow the user access to the application in the future.

Personal User Data – All Users

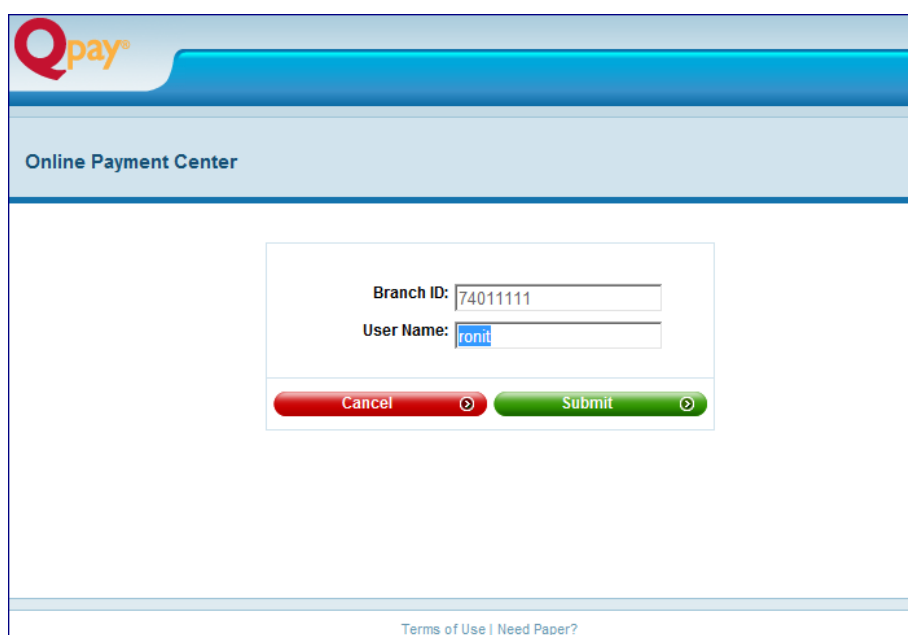
If the preceding security checks are satisfied, the system will then check the user’s Personal User Data (PUD) for completion. If the PUD is not complete, the system will automatically present the PUD page to the user. The user should complete the page, verify the entries, and submit the information to the database. New users must complete the PUD immediately. However, existing users will have a 30-day grace period after release during which to comply.

Successful Authentication

At the Welcome Login page, if the user name and password are authenticated and all security checks are successful, no alert will be presented and the user will be redirected immediately to the transaction screen.

Section 2: “Forgot Password?” link

The ‘Forgot Password’ will enable users to setup a new password in the event that they have lost their password or wish to modify their current password. Once a user clicks on the ‘Forgot Password?’ link the user can access the ‘Change Password’ process. There are 2 authentication steps in the process. In the first step, the user and the branch are being authenticated. In the second step, the user’s security questions are being authenticated. Once the authentication is completed, the user will be able to change its password.



The screenshot shows the Qpay Online Payment Center interface. At the top left is the Qpay logo. Below it is the text "Online Payment Center". The main content area contains a form with two input fields: "Branch ID" with the value "74011111" and "User Name" with the value "ronit". Below the fields are two buttons: a red "Cancel" button and a green "Submit" button. At the bottom of the form, there are links for "Terms of Use" and "Need Paper?".

Figure 2: Example of the Branch ID and user name in the ‘Forgot Password’ link

In the first authentication step, the user must enter its branch ID and user name so that the change password process can be initiated.

The user should input his branch ID and user name, then click the [Submit] button. When the user clicks on the [Submit], the system authenticates the user. If the authentication of the user is successful, then the user will be prompted to enter his / her personal security questions.

Figure 3: Example for the security questions

The user should complete the answers to his/her Personal security questions, and then click the [Submit] button to move to the Create new password page. When the user clicks on the [Submit] button the system will validate presented security questions. If the validation is successful, the user is promoted to the Create new password page. The user can abort at any time from the 'change password' process by clicking the [Cancel] button.

Figure 4: Create new password example

The Create new password popup page will be displayed with [Cancel] and [Submit] buttons. The user must enter the new password and then, confirm the new password by re-typing the new password correctly in the Re-Type Password field. When the user clicks the [Submit] button, the system will check the authenticity of the new password syntax to ensure it meets security standards before allowing the old password to be changed.

The syntax requirements are:

- New password must be different from current password. - The password must contain a minimum of 8 Alphanumeric characters - At least 1 upper case character - At least 1 lower case character - At least 1 number - And must not contain special characters.

A confirmation will be sent to the user's email address on record and to the store owner's e-mail address on record (per Qpay's portal records), after the change.

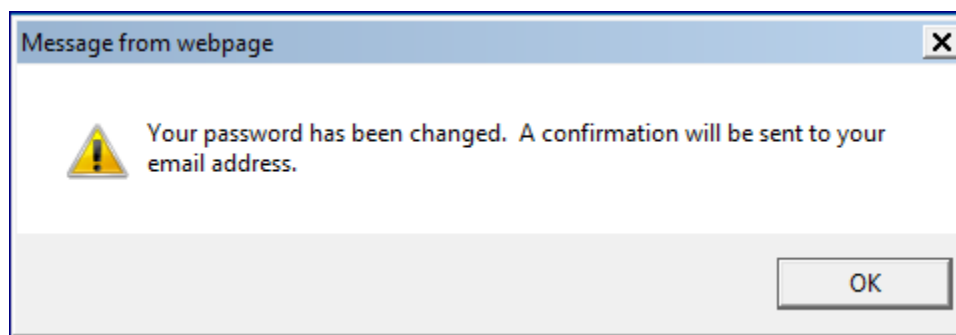
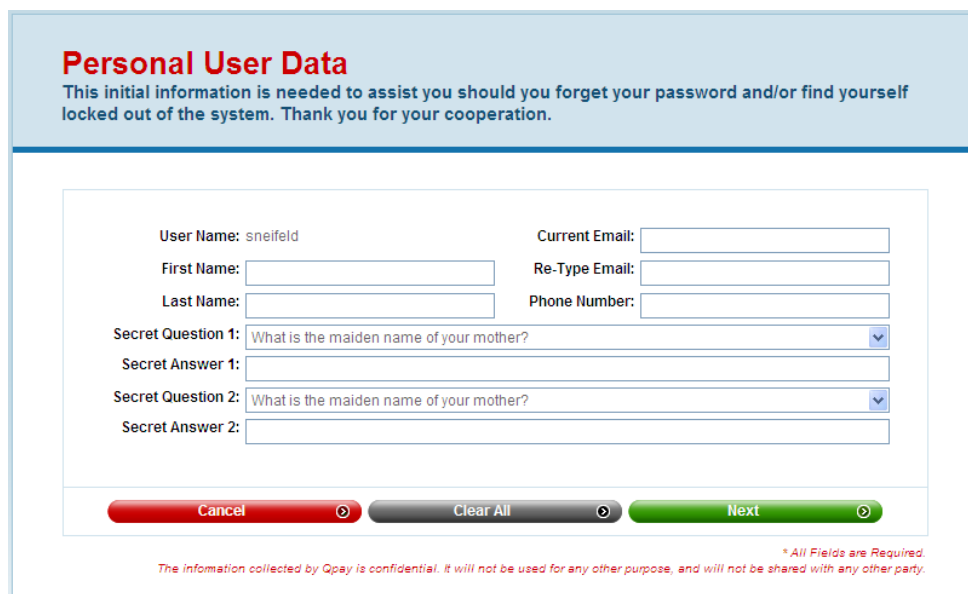


Figure 5: Confirmation of a password popup

The user will receive a confirmation popup page once the password is changed. Upon clicking the [OK] button the user will be redirected to the WQVPS login page. The user can now login using his/her new password.

Section 3: Personal User Data Process

The personal user data is very important for the security of the system, and to assist users in the event they lose their password, or inadvertently lock themselves out of the system.



Personal User Data
 This initial information is needed to assist you should you forget your password and/or find yourself locked out of the system. Thank you for your cooperation.

User Name: sneifeld Current Email:

First Name: Re-Type Email:

Last Name: Phone Number:

Secret Question 1: What is the maiden name of your mother?

Secret Answer 1:

Secret Question 2: What is the maiden name of your mother?

Secret Answer 2:

* All Fields are Required.
 The information collected by Qpay is confidential. It will not be used for any other purpose, and will not be shared with any other party.

Figure 6: Example of an existing user’s PUD view during the grace period

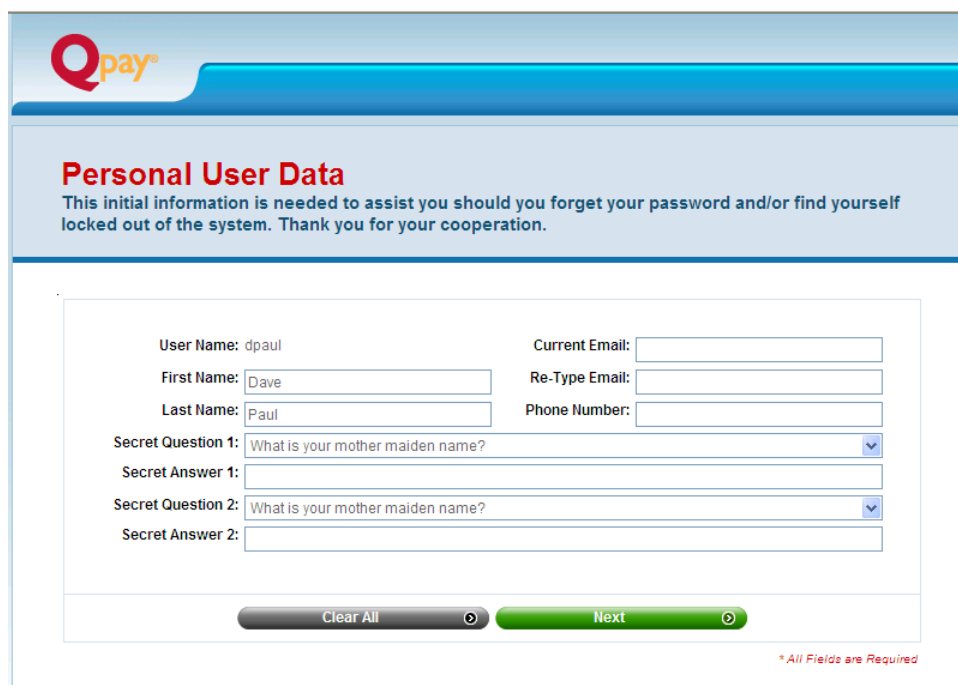
The Personal User Data Page

Legacy Users

All legacy (existing) users with incomplete personal user data will be presented with the Personal User Data page. During the 30-days grace period after release, legacy users will have the option to “Skip” or complete the Personal User Data page. If the [Skip] button is clicked, the user will be directed to the main branch page. However, after the grace period, legacy users with incomplete profiles will no longer have the ‘Skip’ option and will be required to complete their personal user data immediately, before gaining access to the application.

New Users

New users must complete the information required on the **Personal User Data** page when accessing the application for the first time, after successful login and changing the temporary passwords received from their Master Users. There is no ‘Skip’ option for first time users.



Personal User Data
This initial information is needed to assist you should you forget your password and/or find yourself locked out of the system. Thank you for your cooperation.

User Name: dpaul Current Email:

First Name: Dave Re-Type Email:

Last Name: Paul Phone Number:

Secret Question 1: What is your mother maiden name?

Secret Answer 1:

Secret Question 2: What is your mother maiden name?

Secret Answer 2:

* All Fields are Required

Figure 7: Example of the Personal User Data view for first time users

The Process

All the fields on the Personal User Data page are required fields. The user will not be allowed to move to the next page if any field remains blank. When the page is first accessed, the *User Name* will always be pre-populated from the database as a read-only field. If the user has partial information in the database such as first and last name, they will be also be pre-populated in the corresponding fields on the page. Otherwise, the user must enter these required values,

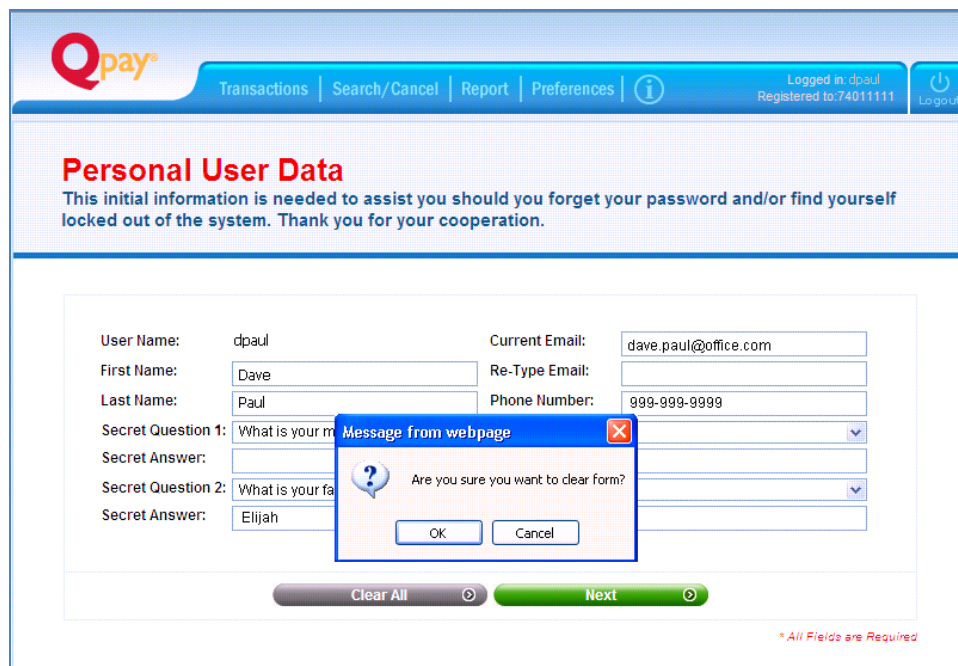
The user must enter a valid email address and then re-type the email address to confirm its accuracy. The user must also select two different secret questions, and provide secret answers for these questions. These answers should be easily remembered by the user as they are crucial to the security process. Qpay customer service representatives will ask the user for the answers to specific questions from this page, in case of an emergency.

The Clear All Button

The user may use the [Clear All] button if there is a need to remove the information entered on screen. Clicking this button will erase all the data entered by the user prior to clicking [Next] button.

This action will not remove any data stored in the database. An alert will confirm that the user intends to clear the data prior to executing the action.

Alert: “Are you sure you want to clear form?”



The screenshot shows the Qpay web interface. At the top, there is a navigation bar with the Qpay logo, links for Transactions, Search/Cancel, Report, and Preferences, and a user status area showing 'Logged in: dpaul' and 'Registered to: 74011111' with a Logout button. The main heading is 'Personal User Data' with a sub-heading: 'This initial information is needed to assist you should you forget your password and/or find yourself locked out of the system. Thank you for your cooperation.' Below this is a form with the following fields: User Name (dpaul), Current Email (dave.paul@office.com), First Name (Dave), Re-Type Email, Last Name (Paul), Phone Number (999-999-9999), Secret Question 1 (What is your m...), Secret Answer, Secret Question 2 (What is your fa...), and Secret Answer (Elijah). At the bottom of the form are 'Clear All' and 'Next' buttons. A confirmation dialog box titled 'Message from webpage' is overlaid on the form, asking 'Are you sure you want to clear form?' with 'OK' and 'Cancel' buttons. A red asterisk at the bottom right of the form indicates '* All Fields are Required'.

Figure 8: The confirmation box appears when the user clicks the [Clear All] button

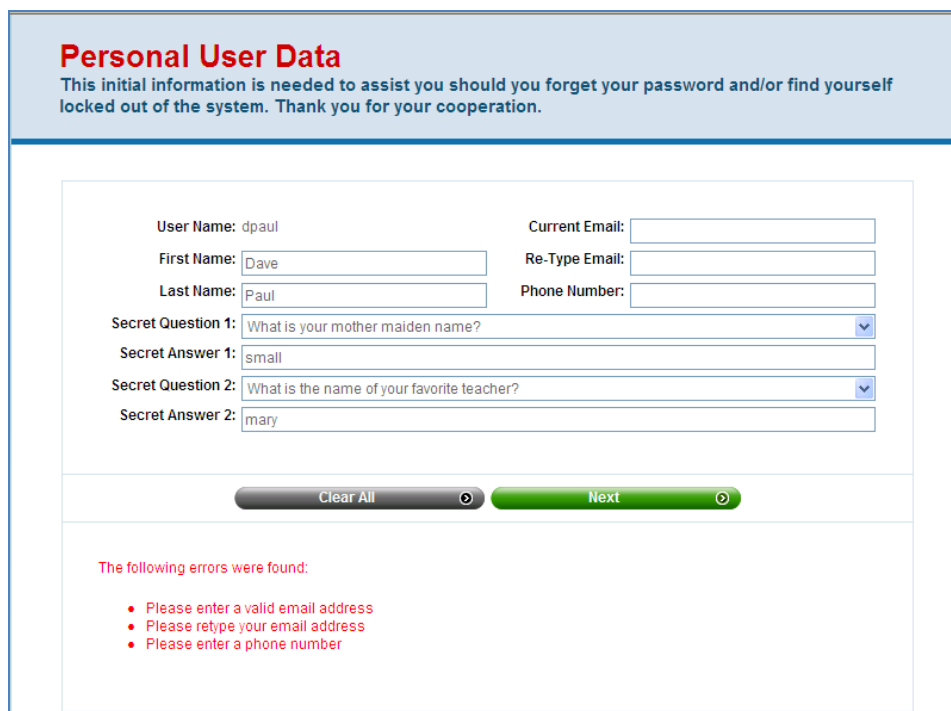
The user may select [OK] or [Cancel]. If the [OK] button is clicked, all the data fields on the screen except the read-only field “User Name” will be erased.

The drop-down “Secret Question” list boxes will display their original default values.

If the [Cancel] button is clicked, the Clear All action will be aborted and the user may continue to edit the page.

On-Page Field Validations

The user is required to complete all the fields on this page. If the user clicks the [NEXT] button without completing all the fields, field validation notice(s) will appear on the page to indicate which fields are required to be entered by the user. This ensures that the user cannot move to the next page without first completing all the required information on the Personal User Data page.



Personal User Data
 This initial information is needed to assist you should you forget your password and/or find yourself locked out of the system. Thank you for your cooperation.

User Name: dpaul Current Email:

First Name: Dave Re-Type Email:

Last Name: Paul Phone Number:

Secret Question 1: What is your mother maiden name?

Secret Answer 1: small

Secret Question 2: What is the name of your favorite teacher?

Secret Answer 2: mary

Clear All Next

The following errors were found:

- Please enter a valid email address
- Please retype your email address
- Please enter a phone number

Figure 9: Field validations for incomplete fields

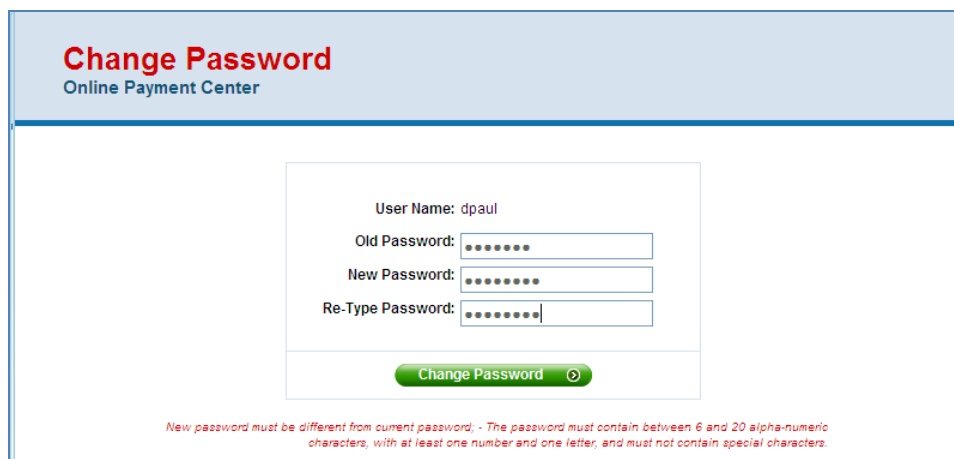
The Next Button

The user should complete all the fields on the Personal User Data page, and then click the [Next] button to move to the Verify Personal User Data page. The data is stored to the database when the [Next] button is clicked. However, the user has the opportunity to edit this information after reviewing it on the Verify Personal User Data page.

Please see Preferences Page for more information.

Section 4: Change Password Process

First Time Users



Change Password
Online Payment Center

User Name: dpaul

Old Password:

New Password:

Re-Type Password:

Change Password

* New password must be different from current password; - The password must contain between 6 and 20 alpha-numeric characters, with at least one number and one letter, and must not contain special characters.

Figure 11: Change Password page for all users with expired password

Upon login, all new users will immediately receive an alert requiring them to change their temporary passwords to a more private and secure password. Alert: “Your password has expired. Please change your password now!”

Legacy Users



Change Password
Online Payment Center

User Name: sneifeld

Old Password:

New Password:

Re-Type Password:

Cancel **Change Password**

* New password must be different from current password. The password must contain between 6 and 20 alpha-numeric characters, with at least one number and one letter, and must not contain special characters.

Figure 12: Change Password page for all legacy users

Before the password expiration date, all legacy users will be presented a “Skip” option to the Change Password requirement, should the user decides not to change password after entering the page. After the password expiration date, users will not be given this option as the [Skip] button will not be presented.

The Change Password Page

The Change Password page allows users to change their passwords. During the Welcome Login process, the system may alert a user to change his/her password. Alternatively, at any given time after the user has logged on to the system, the user may desire to change their password. The Change Password page may be accessed by clicking the Change Password link under General Preferences on the Preferences page*

All the fields on the Change Password page are required. The user name will be pre-populated by the system but the current password, as well as a new password must be provided by the user, and the user must confirm the new password by re-typing the new password correctly in the Re-Type Password field.

Upon clicking the [Change Password] button, if any of the required fields remain blank, the user will be presented with field validation alert(s) indicating the required fields that are not in compliance. The user must enter the required information before clicking the [Change Password] button again.

During the change password process, the system will check the authenticity of the user name and password, the password syntax, and the new password to ensure they all meet security standard before allowing the old password to be changed. A confirmation will be sent to the user's email address on record after the change.

Password Syntax Rule

The user should enter a password which conforms to the established conventional syntax rule. The password must have a minimum of 8 alpha-numeric characters, a maximum of 20, with at least 1 number and 1 letter.

Special characters are not allowed. If this syntax is not followed, an alert will be raised.

New password must be different from current password. - The password must contain a minimum of 8 Alphanumeric characters - At least 1 upper case character - At least 1 lower case character - At least 1 number - And must not contain special characters.

Change Password

Online Payment Center

User Name: dpaul

Old Password:

New Password:

Re-Type Password:

[Change Password](#)

The following errors were found:

- The password must contain between 6 and 20 alpha-numeric characters, with at least one number and one letter, and must not contain special characters!

Figure 13: Password Requirements Explained

If the user successfully changes the password via the link on the Preferences page; in the future, the user must present the new password at login in order to obtain authorized access to the application.

*Please see Preferences Page for more information.

Section 5: Manage Users Process

[Transactions](#) | [Search/Cancel](#) | [Report](#) | [Preferences](#) | [Info](#)

Logged in: ronit
 Registered to: 74011111

[Logout](#)

Manage Users

#	USER NAME	FULL NAME	EMAIL ADDRESS	PHONE #	USER STATUS	USER TYPE	P/W STATUS	
1	123				Inactive	Advanced	Unlocked	Edit
2	alba				Inactive	Advanced	Unlocked	Edit
3	b2b	b2bfirst b2b	b2b@b2b.cor	8765432345	Active	Master	Unlocked	Edit
4	B2BSoft				Active	Master	Unlocked	Edit
5	bernie				Active	Master	Locked	Unlock Edit
6	Charlie	Charlie Pfeif	charlie.pfeiffe	9545551212	Active	Master	Unlocked	Edit
7	CharlieP				Active	Master	Unlocked	Edit
8	Chris				Active	Master	Unlocked	Edit
9	clizentest				Inactive	Regular	Unlocked	Edit
10	Clearwire				Active	Master	Unlocked	Edit

Page 1 of 5

1
2
3
4
5

[Add New User](#)

Figure 14: Manage Users Page in Edit mode

The Manage Users Page

The Manage Users page is accessed by clicking the Preferences tab on the upper menu of any page.

- Under General Preferences click the Manage Users link and the Manage Users page will appear.

Only Master Users should have permission to access this page. Here, the Master User can change User Type and User Status by selecting the desired values from the drop-down list boxes provided.

- After modifying the user data, the Master User clicks the [Save] button to submit the changes.
- The Master User may cancel the changes before saving the record by clicking the [Cancel] button.

The Master User can unlock a user's password status by clicking the [Unlock] button. However, the Master User cannot lock a user's password status.

(Locking is done automatically if the user fails 5 times consecutively to provide the correct password for access to the system)

To allow new users to access the application, the Master User must add the new user to the process via the Add New Users process. The Add New Users page is accessed by clicking the [Add New User] button.

Section 6: Add New User Process

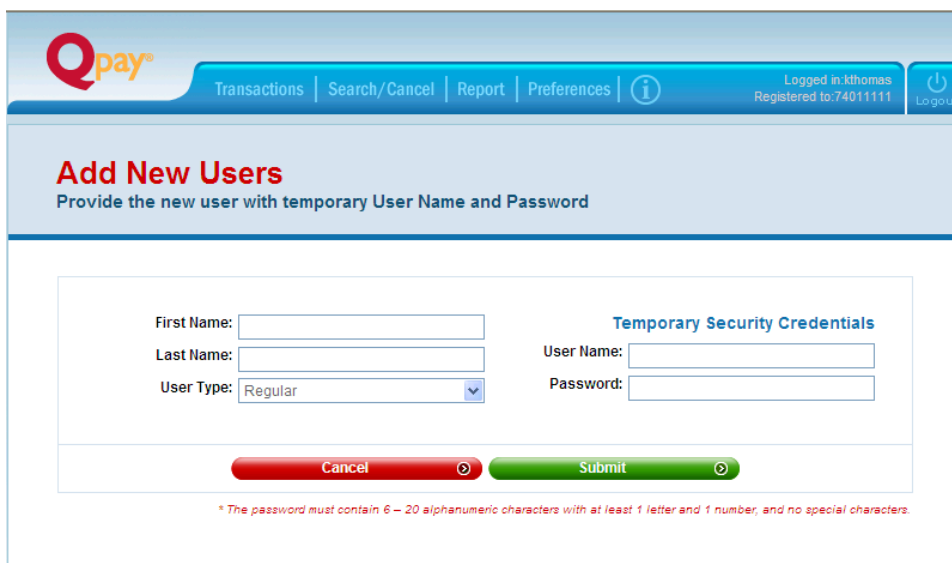


Figure 15: Add New Users Page

The Add New Users Page

The Add New Users page appears when the Master User clicks the [Add New User] button on the Manage Users page. While it is recommended to enter all fields, only three (3) of following fields are required in order to successfully set up a new user with temporary credentials for access to the application:

- First Name: The user's first name
- Last Name: The user's last name
- User Type: The user's user type – Advanced or Regular (required)
- User Name: A user name provided to the user (required)
- Password: A temporary password provided to the user (required)

Buttons

The [Cancel] button allows the Master User to clear all fields and re-enter the data prior to saving the information. The [Submit] button sends the new user's credentials to be saved in the database.

Field Validation

All required fields will be validated by the on-page field validation logic. There will be an alert on the page if any required field is not entered after the [Submit] button is clicked.

Alert: "The User Name is required."

Confirmation

An online confirmation alert is provided to the Master User when a new user is submitted successfully. Alert: "New user set up successfully".

Unique User Name

Every user name must be unique in the system. If not, the following alert will appear when the [Submit] button is clicked:

Alert: "User name already exists. Enter a different user name!"

Section 7: Preferences Page

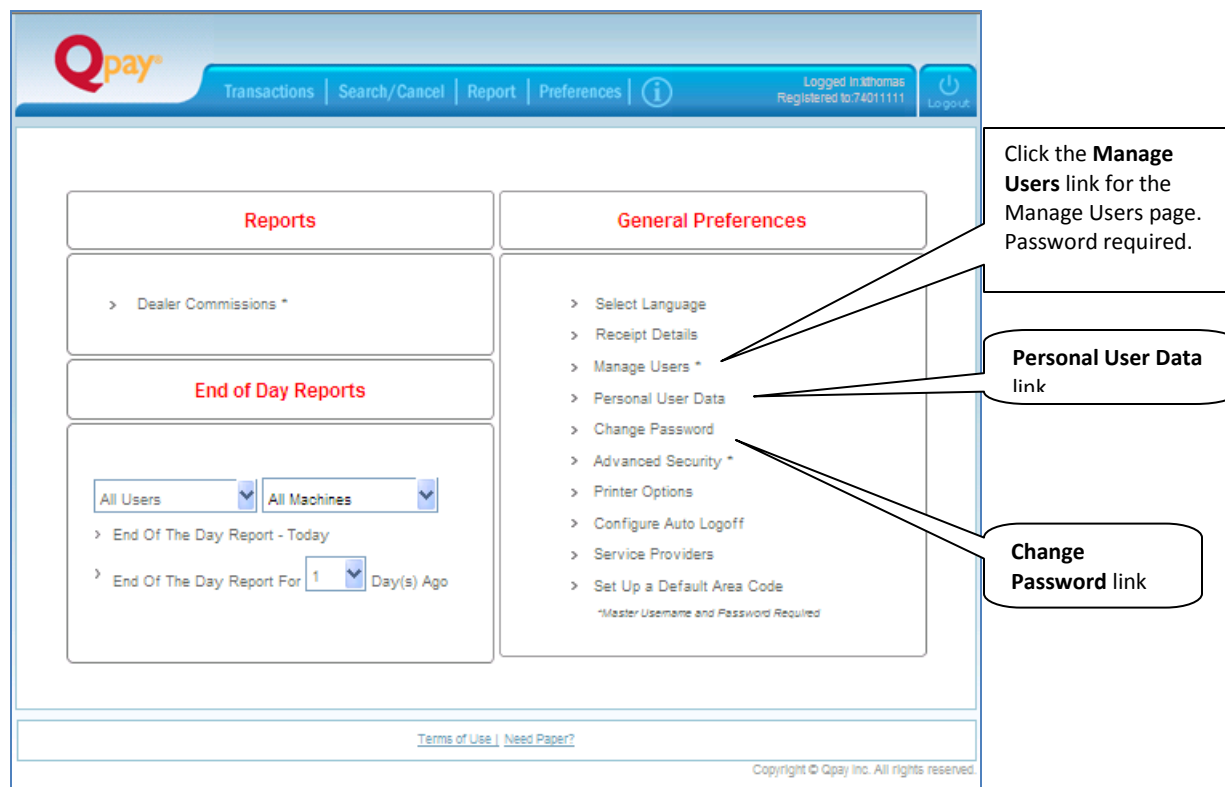


Figure 16: The General Preferences page accessed from the Preferences Tab

The Preferences page conveniently provides links to various application features and pages including the Manage Users, Personal User Data, and Change Password pages.

Personal User Data Link

While already logged into the system, a user may wish to update his/her personal user data. To do so, the user clicks on the Personal User Data link on the General Preferences page of the Preferences tab to access the Personal User Data page. The popup version of the page will appear with a [Cancel] instead of a [Skip] button. Please note that a user cannot select the same question twice.

Personal User Data

This initial information is needed to assist you should you forget your password and/or find yourself locked out of the system. Thank you for your cooperation.

User Name:	<input type="text" value="jdoe"/>	Current Email:	<input type="text" value="john.doe@office.com"/>
First Name:	<input type="text" value="John"/>	Re-Type Email:	<input type="text" value="john.doe@office.com"/>
Last Name:	<input type="text" value="Doe"/>	Phone Number:	<input type="text" value="999-999-9999"/>
Secret Question 1:	<input type="text" value="What is your mother's maiden name?"/>		
Secret Answer:	<input type="text" value="McGregor"/>		
Secret Question 2:	<input type="text" value="What is your father's middle name?"/>		
Secret Answer:	<input type="text" value="Elijah"/>		

Cancel
Clear All
Next

* All Fields are Required

Figure 17: Notice the [Skip] button has been replaced by the [Cancel] button

After the update is done, the user clicks the [Next] button to review the Verify Personal User Data page.

Change Password Link

While already logged into the system, a user may wish to change his/her password. To do so, the user may click the Change Password link on the General Preferences page of the Preferences tab to access the Change Password page. This popup version of the page will be displayed with a [Cancel] instead of a [Skip] button.

Change Password

Online Payment Center

User Name: Jdoe

Old Password:

New Password:

Re-Type Password:

Cancel
Change Password

*New password must be different from current password. The password must contain between 6 and 20 alphanumeric characters with at least one number and one letter and must not contain special characters.

Figure 18: Change Password Screen

When the [Change Password] button is clicked and the change confirmed, the user will be redirected to the General Preferences page. (Please refer to page 8 for more details on the Change Password process.)