

# Payment Center Accountholder

Logging On, Self-Registration

User Guide

Bank of America   
Merrill Lynch



This manual contains proprietary and confidential information of Bank of America Merrill Lynch and was prepared by the staff of Bank of America Merrill Lynch. "Bank of America Merrill Lynch" is the marketing name for the global banking and global markets businesses of Bank of America Corporation.

This user guide may not be reproduced or disclosed to others in whole or in part without the written permission of Bank of America Merrill Lynch. Permitted reproductions shall bear this notice and the Bank of America copyright notice. The user of this user guide acknowledges the rights of Bank of America Merrill Lynch in the contents and agrees to maintain this user guide and its contents in confidence.

Bank of America – Member FDIC

©2015 Bank of America Corporation

All rights reserved. None of the enclosed material may be reproduced or published without permission of Bank of America Merrill Lynch.

02-2015

# Table of Contents

Logging On .....	5
Self-Registering .....	7
To Edit Your Personal Information Profile .....	12
To Edit Your Password .....	13
To Get Information About a Lost Password .....	<b>Error! Bookmark not defined.</b>
To Unlock Your Account or Reset Your Password .....	15

# Introduction

The Home page displays when you first log on to the system. Unless otherwise noted, all tasks described in this guide begin from the *Home* page. Access the *Logon* page using the URL <http://www.baml.com/paymentcenter>, supply your user ID and password, and the *Home* page opens.

To use Payment Center you must have a user profile set up; or, if you are an account holder, you can self-register by clicking the **Not Registered?** link on the *Logon* page. If you are a new non cardholder user, see your administrator about setting up a user profile.

This guide provides instruction for completing the following tasks:

- Logging on to the card management system
- Self-registering to use the system
- Retrieving your password
- Changing your password
- Editing your user profile

# Logging On

From your organization's *Logon* page, you can log on to Payment Center, self-register to use the system, or have your password hint emailed to you.

Open your browser. Type the logon URL <http://www.baml.com/paymentcenter> in the Address bar and press **Enter**. The *Logon* page displays in the browser window.

**Tip:** Create a favorite or bookmark shortcut in your browser so that you can access the *Logon* page without entering the URL.

The screenshot shows a web form titled "Enter credentials". It contains three main input areas: "User ID" with a text box, "Password (Forgot your password?)" with a text box and a link, and "Language" with a dropdown menu currently showing "English (United States)". A "LOG ON" button is positioned below these fields. To the right, there are two sections: "Account Help" with links for "Forgot your password?" and "Reset Logon credentials?", and "Account Registration" with a link for "Not registered?". At the bottom center, there are links for "Terms & Conditions" and "Privacy Policy".

Type your user ID and password in the appropriate fields.

Click **Log on**. One of the following occurs:

- The application *Home* page displays.
- If this is the first time you are logging on to the application, you must provide additional security information used for further verification and security.
- The additional security page displays and you must verify your identity.

## Enter an answer to your security question.

What is your favorite sport or hobby? \*

What was your first school? \*

[Why am I being asked this?](#)

[Cancel](#)

During Self Registration, you must provide answers to four security questions. This multi-level security measure will help to ensure continued privacy of confidential information along with your user ID and password. To keep your account secure, one of these questions may be asked when you attempt to log on to the system.

Enter the answer to your security question, then click **Continue**. If the answer you entered is correct, the *Home* page displays and you can begin working in the card management application.

If you cannot remember the correct answer to your challenge question:

Contact your Payment Center program administrator. After confirming your identity, the program administrator can reset your security questions and password. After the questions are reset, you will need to pick a new set of four questions and specify the correct answers the next time you log on to the application. You may have to specify a new password as well.

**Note:** If you answer the question incorrectly on three attempts, your account is disabled and you must contact your program administrator to re-activate your logon and reset your security questions.

As an account holder, you can self-register to use the Payment Center system. You can view account statements, view transactions and add other accounts to manage.

You may already have a card account, but not yet be registered to manage your account through the Payment Center system. In this case, you can self-register by supplying personal and card information and creating a user ID and password.

1. Open your browser and access your organization's *Logon* page.

---

**Enter credentials**

User ID

Password [\(Forgot your password?\)](#)

Language  
English (United States) ▼

**LOG ON**

[Account Help](#)  
[Forgot your password?](#)  
[Reset Logon credentials?](#)

[Account Registration](#)  
[Not registered?](#)

[Terms & Conditions](#) and [Privacy Policy](#)

2. On the *Logon* page click the **Not registered?** link. The *Provide Account Number* page displays.

---

**Provide Account Number**

Account Number

**NEXT** [Cancel](#)

[Terms & Conditions](#) and [Privacy Policy](#)

3. Type the 16 digit account number embossed on your card and click **Next**. The *Create a user ID and password* page displays.

The screenshot shows a registration form with the following fields and layout:

- Progress bar: 1 Create a user ID and password (active), 2 Register Account, 3 Setup security information
- Title: Create a user ID and password
- Fields:
  - Your email address [?]
  - Confirm your email address
  - First name
  - Last name
  - Create a user ID [?]
  - Enter a password [?]
  - Re-enter password
  - Your password hint [?]
- Buttons: NEXT, Cancel
- Footer: Terms & Conditions and Privacy Policy, Supported Browsers: Microsoft Windows version of Internet Explorer 9.0 or 10.0

4. Create a user ID and password by populating the following fields:

- **Your email address**  
Enter your email address in the **Your email address** field. Email notification messages are sent to this address. You can specify more than one address. Separate multiple addresses with semicolons, for example: [jdoh@bigcompany.com;john\\_doh@myhome.org](mailto:jdoh@bigcompany.com;john_doh@myhome.org)
- **Confirm your email address**  
Enter your email address a second time exactly as you entered it in the **Your email address** field. If there is a difference between the **Your email address** and the **Confirm your email address** fields (including capitalization), an error message appears and you must re-enter the addresses.
- **First name**  
Enter your first name, without punctuation, in the **First Name** field.
- **Last name**  
Enter your last name, without punctuation, in the **Last Name** field.

- **Create a user ID**  
Create a user ID for yourself according to the user ID requirements for your organization. Hold your cursor over the Information icon to see the rules you need to follow when devising your user ID, or see your administrator. User IDs must be a minimum of 6 and maximum of 25 alpha-numeric characters.
- **Enter a password**  
Create a password for yourself according to the password requirements (8-25 characters long with at least 1 lower case letter, 1 upper case letter and 1 number). The password is case-sensitive. Hold your cursor over the Information icon to see the rules you need to follow when devising your password, or see your administrator. Password requirements are:
  - 8-25 characters long
  - At least 1 lower case letter
  - At least 1 upper case letter
  - At least 1 numeric value
- **Re-enter password**  
Retype the password. If there is a difference between this field and the Enter a Password field (including capitalization), an error message displays when you save, and you must specify the password again.
- **Your password hint**  
Type a hint that will help you remember your password. This hint can be emailed to you if you forget your password if your organization is set up for email notification.
- **Note:** Passwords expire every 90 days.

5. Register an existing account by populating the following fields:

---

✓ Create a user ID and password
2 Register Account
3 Additional Security Information

## Register an existing account

---

**Account Number \***  
440000\*\*\*\*\*1276

**Name on account [?] \***

**Account expiration date [?] \***  
 Month  Year

[Cancel](#)

- **Account number**  
The 16-digit number of your existing account. This number is embossed on the card.
- **Name on account**  
The name on your account, as it displays on the card.

- **Expiration Date**  
The expiration date displayed on the card.

6. Click **Next**. A confirmation window opens.

✓ Create a user ID and password 2 Register Account 3 Additional Security Information

### Account has been registered

Your login account has been created and account 111111\*\*\*\*\*1111 has been registered

Your email address  
cardholder@corp.com

Your name  
Cardholder User

Your User ID  
CardHolder

You have registered the following accounts

111111\*\*\*\*\*1111  ▼

[Register another account](#)

- Send by mail only
- Do not mail or send electronically
- Send electronically only
- Send by mail and electronically

NEXT

7. Select your statement delivery preference from the list. Depending on your organization's setup, this control may not display.

- Send by mail only
- Do not mail or send electronically
- Send electronically only
- Send by mail and electronically

8. Click **Next**. The *Additional Security Information* page displays.

## Additional Security Information

To help protect your logon account from fraudulent use, you need to set up personal security questions. You may be prompted in the future to answer two or more of these questions as part of the Self Unlock/Reset Password process to help verify your identity.

Select and answer one question from each of the five sets. Use only Uppercase or lower case letters (a-z, A-Z), numbers (0-9), and single spaces in your answers. Do not use punctuation or symbols.

[Help me with this task](#)

### Security Question #1

Which city was your oldest child born in? ▾

### Security Answer #1

### Confirm Security Answer #1

### Security Question #2

What was your first school? ▾

### Security Answer #2

### Confirm Security Answer #2

9. Select security questions from the Security Question list. Provide a Security Answer and Confirm Security Answer for each question. When you log on at some future date, these questions may be asked to verify your identity. Make sure your answers are accurate so you can remember them.
10. Click **Submit**. The End User License Agreement (EULA) page displays.

**Notices.** All notifications to Provider pertaining to this EULA or the provision or use of the Application(s) shall be communicated through the "Contact Us" link in the Application(s) with the phrase "EULA LEGAL NOTICE" in the subject line. All notifications to the End User shall be communicated using the email address on record in the Application(s). End User shall be responsible for maintaining accurate email contact information in the Application(s).

**Headings.** The headings referred to or used in this EULA are for reference and convenience purposes only and shall not in any way limit or affect the meaning or interpretation of any of the terms hereof.

**Survival.** To the extent applicable, the provisions of this EULA relating to the following rights or obligations shall survive the termination, cancellation, expiration, and/or rescission of this Agreement: Section 4 (Ownership of Proprietary Rights), Section 6 (Advertising and Links to Other Sites), Section 7 (Warranties), Section 8 (Allocation of Risk), Section 9 (Privacy & Confidentiality of Information), and any provision that: (i) expressly states its survival, (ii) is necessary for the enforcement of this EULA, including Governing Law and Jurisdiction, (iii) is necessary to interpret surviving provisions, or (iv) provides for a remedy available under this EULA.

**Entire Agreement.** This EULA and the Privacy Policy referenced herein represent the complete and exclusive statement of the agreement and understanding between you and Provider regarding your rights to access and use the Application(s) and the provision of Related Services and Information. This EULA supersedes all prior and contemporaneous agreements and representations regarding such subject matters, including any verbal representations or agreements that may have been reached.

BY CLICKING "I AGREE" BELOW, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND THIS END-USER LICENSE AGREEMENT AND EXPRESSLY AGREE TO BE BOUND BY ALL OF ITS TERMS AND CONDITIONS. IF YOU DO NOT AGREE TO ALL SUCH TERMS AND CONDITIONS, DO NOT ATTEMPT TO ACCESS OR USE THE APPLICATION(S).

[Print](#)

---

[Terms & Conditions](#) and [Privacy Policy](#)

Supported Browsers: Microsoft Windows version of Internet Explorer 9.0 or 10.0

ABOUT TRUST ONLINE

Scroll to the bottom of the license agreement, and click **I Agree**, **I Disagree**, or **Print**. When you click **I Agree**, your organization's *Home* page opens, and you can perform your online account management tasks. The End User License agreement does not appear again after you agree.

Your organization's *Welcome* page displays, and you can now perform your online account management tasks.

## To Edit Your Personal Information Profile

You can change your personal information from the *Home* page, including your name and email address.

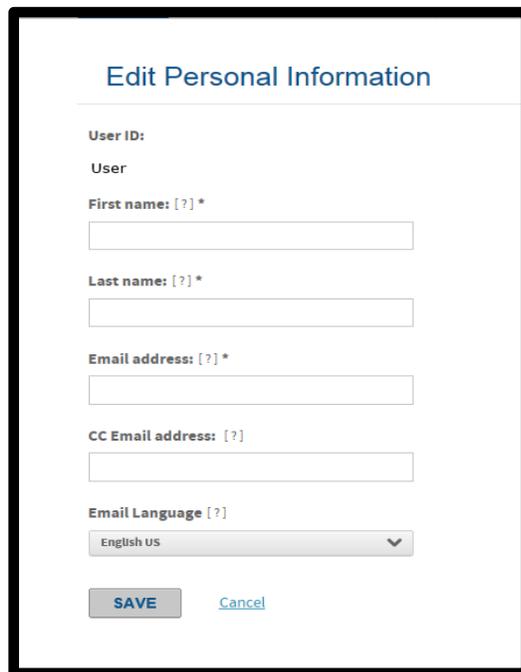
**Note:** All fields on this page are required.

1. Log on to the application. Your organization's *Home* page opens.

When you log on, your name (labeled as *User* in the example below) displays on the upper right of your home page. Click the arrow icon ( ▼ ) next to your name to display a drop-down list, click the Edit Personal Information link



2. The *Edit Personal Information* window displays, showing your existing personal information. (Your user ID is displayed, but you cannot change it in this window.)

A screenshot of the "Edit Personal Information" form. The form is titled "Edit Personal Information" and contains the following fields:

- User ID:** User
- First name: [?] \*** (text input field)
- Last name: [?] \*** (text input field)
- Email address: [?] \*** (text input field)
- CC Email address: [?]** (text input field)
- Email Language [?]** (dropdown menu with "English US" selected)

At the bottom of the form, there are two buttons: "SAVE" and "Cancel".

3. Enter your desired profile information as follows:

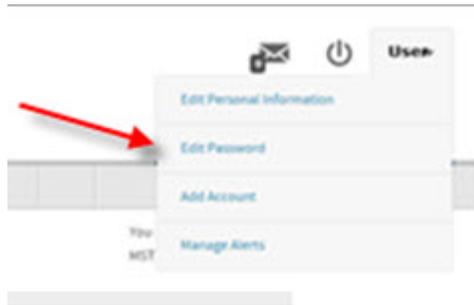
- Type the first name and last name you want to be displayed on the *Home* page when you log on.

- Enter the email address or addresses to which you want notifications sent. Separate multiple addresses with semicolons, for example: [jdoe@bigcompany.com](mailto:jdoe@bigcompany.com); [john\\_doe@myhome.org](mailto:john_doe@myhome.org)
- Click **Save** to save your new profile information.
- Choose **Home** from the menu to return to the *Home* page.

## To Edit Your Password

Log on to the application. Your organization's *Home* page displays.

1. You change your password from the Home page. When you log on, your name (labeled as User in the example below) displays on the upper right of your *Home* page. Click the arrow icon ( ▼ ) next to your name to display a drop-down list that has the Edit Password option. Select **Edit Password**.



2. The *Edit Password* window opens.

**Edit Password**

---

User ID:  
User

Old password:

New password: [?]

Confirm new password:

Password hint: [?]

3. Edit your password information as follows:
  - In the **Old Password** field, type your existing password.

- In the **New Password** field, type the new password you want to use according to the password requirements for your organization. The password is case-sensitive. Hold your cursor over the Information icon to see the rules you need to follow in devising your password, or see your administrator.
- In the **Confirm New Password** field, type the password exactly as in the **New Password** field. If you enter any different characters, including capitalization differences, the new password will not be accepted.
- In the **Password Hint** field, type a hint that will help you remember your password. This hint can be emailed to you if you forget your password.
- Click **Save** to save your new password, or **Cancel** to return to the *Home* page without changing the password.  
**Note:** Passwords expire every 90 days.

## To Get Information About a Lost Password

If you have forgotten your password:

1. Go to the *Logon* page and click on one of the two **Forgot your Password?** links.

2. The *Forgot your password?* window displays.

# To Unlock Your Account or Reset Your Password

3. Enter the following information to request your password hint via email:
  - In the **User ID** field, enter your user ID.
  - Type your email address in the **Email Address** field.
  - Click **Submit**. The password hint you specified when you set up your account is emailed to you.

## To Reset Your Logon Credentials

If three consecutive, unsuccessful attempts are made to log on to the card management system, your account is locked. You can unlock your user record and also reset your password using the following procedures.

To reset your Logon Credentials:

1. From the Logon page, click the **Reset Logon Credentials** link.

The screenshot shows a web form titled "Enter credentials". It includes the following elements:

- User ID**: A text input field with a cursor.
- Password**: A text input field with a link for "Forgot your password?".
- Language**: A dropdown menu currently showing "English (United States)".
- LOG ON**: A button to submit the credentials.
- Account Help**: A box containing links for "Forgot your password?" and "Reset Logon credentials?". A red arrow points to the "Reset Logon credentials?" link.
- Account Registration**: A box containing a link for "Not registered?".
- Footer**: Links for "Terms & Conditions" and "Privacy Policy".

The *Need to reset your logon credentials?* page displays.

## Need to reset your logon credentials?

Confirm and enter your user ID and email address information so that we may email the instructions to reset your password, PIN or unlock your account.

User ID [ ? ]

Email Address [ ? ]

SUBMIT

[Cancel](#)

2. Type your user identification and email address in the appropriate fields. Click **Submit**. The following message appears.

## Need to reset your logon credentials?

An email has been sent which will have instructions to complete the process.

CONTINUE

[Terms & Conditions](#) and [Privacy Policy](#)

3. You can then close your browser, since an email containing a link specifically for your account unlock/password reset will be sent to the email address designated in your profile.



- When the reset email arrives, open it and click the enclosed link to open a new browser/logon session. The reset/unlock confirmation page specific to your request opens.  
**Important:** When you select this link, you must complete the reset/unlock process as detailed below. The link is disabled after the first access and within 24 hours.

---

## Need to reset your logon credentials?

User ID [1]

  
 Unlock your account?  
 Reset your password?  
 [Cancel](#)

- Type your User ID and select **Unlock Account** and/or **Reset Password**. To verify your identity, you will be required to answer one of the security questions you created when you first logged on to the system. If you do not remember your security questions, contact your Administrator or the Technical Help Desk to have them reset.

---

## Enter an answer to your security question.

What is your favorite sport or hobby? \*

What was your first school? \*

  
[Why am I being asked this?](#)  
 [Cancel](#)

- Type the answer to the security question and click **Continue**. Depending on what you selected (**Unlock Your Account**, **Reset Your Password**, or both), you will see the screen below.
  - In the example below, you will see both items if you select both. If you select only **Unlock Your Account**, you would only see the second sentence.
  - If you select only **Reset your Password**, you would only see the first sentence.

---

## Need to reset your logon credentials?

---

Your temporary logon credentials have been emailed to you.

Account has been successfully unlocked.

OK

---

[Terms & Conditions](#) and [Privacy Policy](#)

7. Click **OK** to open your *Home* page.