Payment Center Accountholder

Logging On, Self-Registration

User Guide
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Introduction

The Home page displays when you first logon 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. See your administrator for information about your user ID and password.

Because this is an Internet browser-based application, you should have Microsoft Internet Explorer 7.0, 8.0, 9.0 or 10.0 installed on your computer. Payment Center has not been certified with other browsers. You use the browser to access the Home page and all Payment Center functions.

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 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
- Adding an account
- Retrieving your password
- Changing your password
- Editing your user profile
Logging On

From your organization 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. Payment Center is certified for Microsoft Internet Explorer versions 7.0, 8.0, 9.0 and 10.0.

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.

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 (or if your Administrator recently reset your password), you must provide additional security information used for further verification and security.
- The additional security page displays and you must verify your identity.
**Providing additional security information**

Before you can log on to the application for the first time, 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.

To compile your set of security questions, select one question from each grouping that you can answer without difficulty.

**Important:** Do not make up a false answer to the question, as you might not be challenged to answer the question for a long period of time. This is why it is important that you choose questions to which you will always remember the answer.

To specify your additional security questions and answers:

1. From the first question list, select the question to which you can most readily remember the answer.

   **Note:** The questions in each list have been selected so that the answer is only known to you. If other people can easily answer a question for you, select a different question from the list to maximize your security.

2. In the **Enter your answer** field, enter the correct answer to your selected question.

   **Note:** Valid answers can contain any combination of capital or lower case letters (a-z or A-Z), numbers (0-9), and single spaces. Answers cannot contain special characters (such as $, %, or &), punctuation, or consecutive spaces. Your answer
cannot start with a space, end with a space, or cannot consist of only spaces. If your answer starts or ends with a space, the leading or ending space is automatically removed from your answer.

3. In the **Re-enter your answer** field, enter the answer to the selected question exactly as you entered it in the **Enter your answer** field.

4. Repeat steps 1 through 3 for the remaining three questions.

5. Click **Save and Continue**. The Payment Center system saves your additional security questions and answers for use when your logon attempt is seen as a risk.

**Verifying your identity**

To log on to the application, you must confirm your identity beyond your user ID and password by answering an additional security question. You previously established a set of security questions for this purpose. You may be challenged to answer an additional security question for a number of reasons. For example, if you are using a different computer than usual to access the system, the system will challenge your logon attempt.

**To answer the security challenge question:**

1. Enter the answer to the question you are being asked in the field provided.
   
   **Note:** The question rotates through the four questions you have specified. Every time you are challenged to complete multifactor authentication, a different question displays.
   
   **Important:** The answer must match the answer you provided when you set up your multifactor authentication questions and answers.

2. 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.
Self-Registering
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 Logon page.

2. On the Logon page click the Not registered? link. The Registration window displays.
3. Complete the following fields in the Registration window:

Create a user ID and password

- **Your name**
  Type your first name, without punctuation, in the **First** field, and your last name in the **Last** field.

- **Your email address**
  Type your email address. Email notification messages are sent to this address. You can specify more than one address. Separate multiple addresses with semicolons, for example:
  jdoe@bigcompany.com;john_doe@myhome.org

- **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

- **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.
Register an existing account

- **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.

Click Register Account. You are now registered to use the Payment Center system. A confirmation window opens, and lets you register another account or finish the registration process.

To register another account, complete all fields in the Register Another Account section, and click Register Account. The account is added, and the confirmation window re-opens. Continue registering accounts, or click Finish Registration. The End User License agreement displays.

Scroll to the bottom of the license agreement, and click I Agree, I Disagree, or Print. When you click I Agree, your organization 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.

Log on to the application. Your organization Home page opens.

1. In the Update User Information section, 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.)

3. Type the first name and last name you want to be displayed on the Home page when you log on.
4. Enter the email address or addresses to which you want notifications sent. Separate multiple addresses with semicolons, for example: 
   jdoe@bigcompany.com;john_doe@myhome.org

5. Click **Save** to save your new profile information.

6. Choose *HOME* from the menu to return to the Home page.
To Add Another Account

Log on to the application. Your organization Home page displays.

1. In the Update User Information section, click the Add Accounts link.

2. The Add Accounts window opens, showing your current account information. Depending on your site settings and user access, you will be required to provide additional information other than shown below. Contact your organization administrator for the information required for your site.

3. Supply the required information in the Add Account fields.

4. Click Add. The account is added, and the new information displays in the My Accounts section.
5. When you finish adding accounts, select HOME from the menu. The Home page re-opens.

To Change Your Password

Log on to the application. Your organization Home page displays.

1. In the Update User Information section, click the Edit Password link.

2. The Edit Password window opens.

3. In the Old Password field, type your existing password.

4. 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.

5. 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.

6. 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.

7. 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, on the Logon page, click the Forgot your password? link.
The Forgot your password? window displays.

1. In the User ID field, enter your user ID.
2. Click Submit. The password hint you specified when you set up your account is emailed to you.

To Unlock Your Account or Reset Your Password

1. 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.
2. Access the logon page.
3. Click the Unlock/Reset Password? link. The Confirm your account information page appears.
4. Type your user name and email address in the appropriate fields. Once your account information is confirmed, you will receive an email at the email address on file for your user ID.

5. If you click Continue you will return to the logon page. 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. This link will expire 24 hours after the email is sent.

6. 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.

7. Type your User ID and click **Reset Password** or **Unlock Account**. 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, always select **Reset Password**.

8. Type the answer to the security question and click **Continue**. If you originally selected **Unlock Account**, a page appears confirming that your account has been unlocked. Click **Continue**, on that page, to open the logon page. If you selected **Reset Password**, the reset password page appears displaying your temporary reset password.

9. Highlight the temporary password onscreen, press Ctrl + C (hold the Ctrl key down while simultaneously pressing the "C" key) to copy the temporary password into your computer's clipboard. Then click **Continue** to open the logon page.

10. Type your **User ID** and then place your cursor in the **Password** field. Press Ctrl + V to paste the temporary password into the **Password** field and click **Log On**. You will be required to answer another one of your security questions like you did in step 6.
11. After answering the security question, click **Continue**. The Enter a new password page appears.

12. Again, paste (Ctrl + V) your temporary password in the **Old password** field.

13. Type and re-type your new password in the **New password** and **Confirm new password** fields. These fields are case-sensitive and must match exactly.

14. Type a phrase that will allow you to remember your password in the **Password hint** field. You cannot type the password itself. This entry will be emailed to you if you require a password hint.

15. Click **Submit**. A password change confirmation page appears.

16. Click **OK** to open your home page.