

# Payments Reporter

## User Guide



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## TREASURY MANAGEMENT

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**First National Bank**

# Payments Reporter

## User Guide

### Service Overview

To notify you of ACH returns and Notices of Change (NOCs), First National Bank (FNB) utilizes **Payments Reporter**, a password-protected internet portal managed by the Federal Reserve. This User Guide provides details about:

- How the notification process works
- How to register, activate and maintain your account
- The notification emails you will receive
- Downloading, managing and deleting reports
- How to obtain assistance

As an FNB Treasury Management client, you will be automatically registered to receive alerts from **Payments Reporter when there is a return or NOC report awaiting your attention**. These alerts will come from an encrypted email with the domain name: **"encryptedmail.achedi.com."**

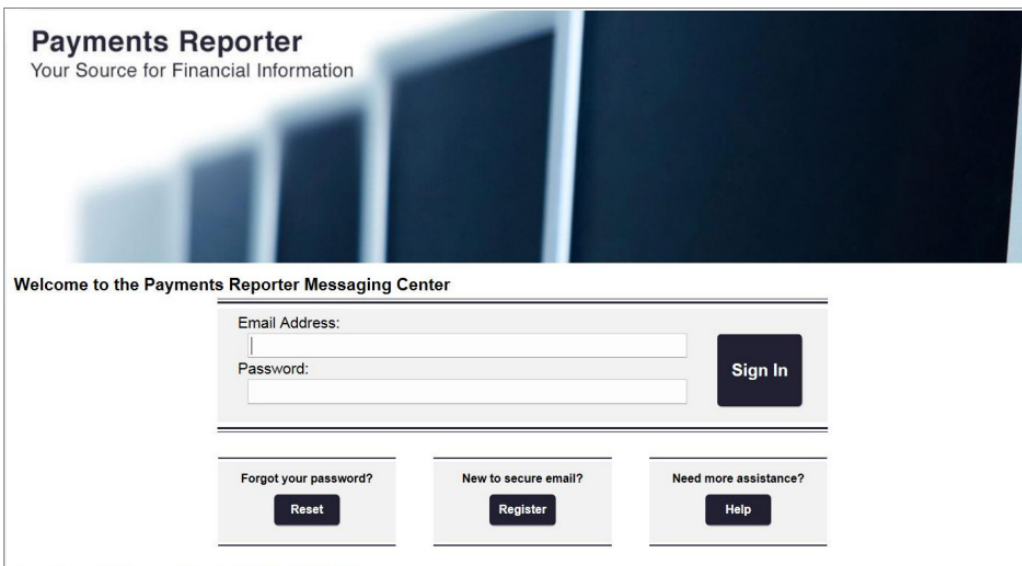
Once you begin to receive these alerts, you will need to register in order to access the secure, **Payments Reporter** web portal to view detailed reporting. Once registered, you will be able to view/download current ACH Returns and NOC reports. These reports are retained in the **Payments Reporter** portal for 60 days from the time you receive the related messages.

### Getting Started

#### Registering Your Account

When you receive your first alert from **Payments Reporter** (remember, the email will arrive from **"encryptedmail.achedi.com"**), visit **achedi.com** and complete the following steps:

The **Payments Reporter** Home Page will look like this:



The screenshot shows the Payments Reporter web portal. At the top, it says "Payments Reporter" and "Your Source for Financial Information". Below this is a header image showing computer monitors. The main content area is titled "Welcome to the Payments Reporter Messaging Center". It features a login form with fields for "Email Address:" and "Password:", and a "Sign In" button. Below the login form are three links: "Forgot your password?" with a "Reset" button, "New to secure email?" with a "Register" button, and "Need more assistance?" with a "Help" button.

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Please note that the appearance of your screen may differ depending on the browser you're using. **Payments Reporter** supports several desktop and mobile device browsers – just be sure that JavaScript is enabled on your device when accessing the portal.

Click the “Register” button to complete a one-time registration process to establish your password and confirm your email address.

Payments Reporter

Your Source for Financial Information

Welcome to the Payments Reporter Messaging Center

Email Address:

Password:

Sign In

Forgot your password?  
Reset

New to secure email?  
Register

Need more assistance?  
Help

Next, register your account by entering:

- Your email address
- Your password (following the “Password Rules” at the lower left of the screen)
- Your password a second time

Then click the “Register” button.

Payments Reporter

Your Source for Financial Information

Register Account

Register below for your mailbox to receive encrypted messages.

Email Address:

Password:

Re-enter Password:

Cancel Register

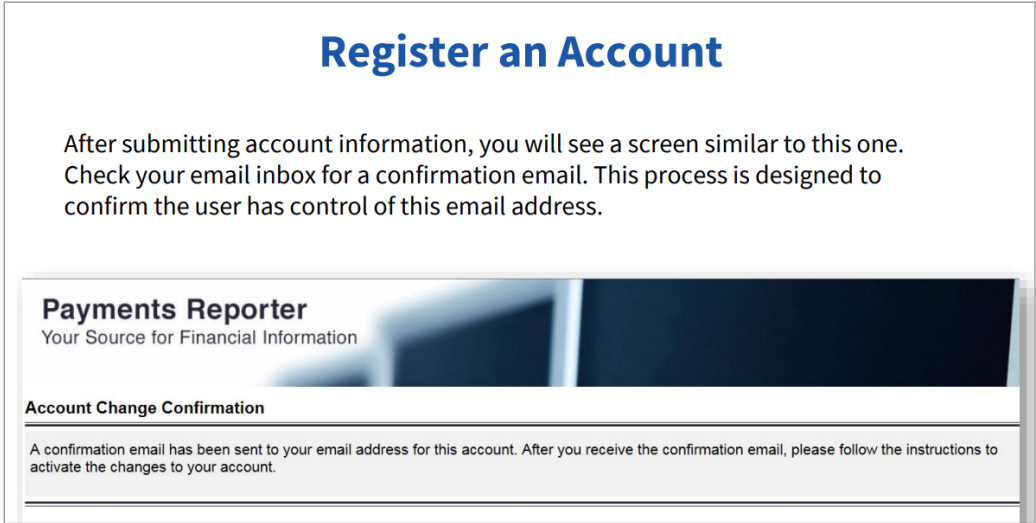
Password Rules

Passwords must be at least 8 characters in length, and meet all of the following conditions:

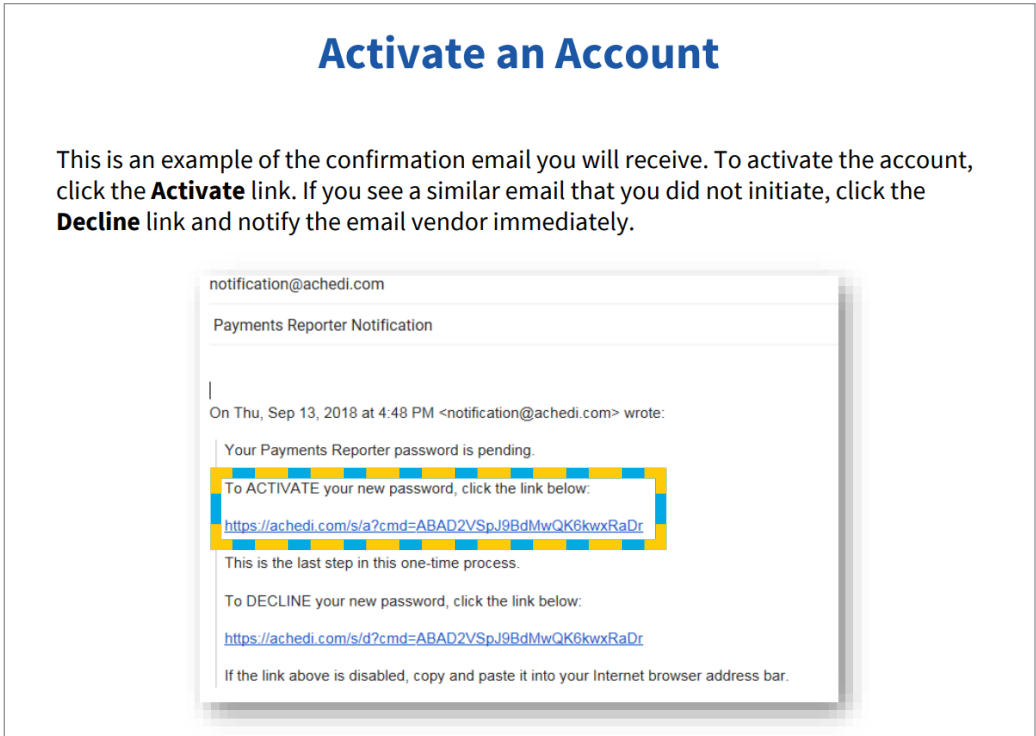
- Contain both alphabetic and numeric characters
- Contain both uppercase and lowercase characters
- Contain at least one special character, such as: ~!@#\$%^&
- Passwords will expire every 31 days

Passwords cannot match email address.

After submitting your account information, you will see a screen that looks similar to this:



This confirmation process is to verify your email address. Check your email and find a confirmation that looks similar to this:



Click on the link to activate your new password. You will then be returned to the portal where you will see an “Activation Successful” screen that appears similar to this:

## Activate an Account

After clicking the **Activate** link, you will be returned to the portal and presented with an “Activation Successful” screen. Click the **Continue** button to sign in to access the reports.



Click the “Continue” button and you are now able to access your reports.

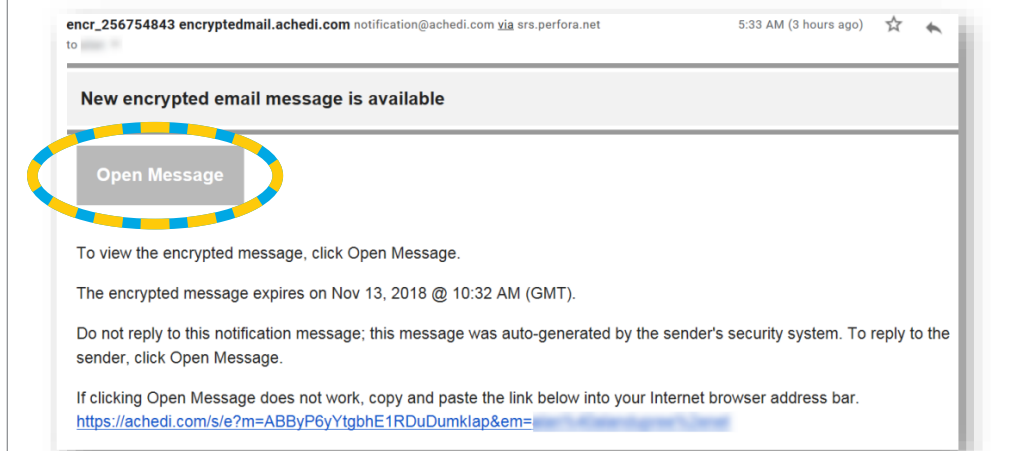
## Retrieving Your Reports

### Notification Emails

When a report is generated, you should receive an email notification that looks similar to this:

### Notification Emails

When a report is generated, you should receive a notification email from the domain name **encryptedmail.achedi.com**. The email will vary depending on your email software and provider. In the email, click the **Open Message** button or link, which will direct you to the **achedi.com** portal to access your report.



The email will arrive from the domain, **encryptedmail.achedi.com**. In the email, click the “Open Message” button/link, which will direct you to the **Payments Reporter** portal to access your report.

# TREASURY MANAGEMENT



## Important:

- It is considered a best practice to check the portal on a regular basis for new reports (rather than waiting for an email notification).
- If a report was generated but you did not receive a notification email, it's likely to have been trapped by a spam filter and sent to your "junk mail." If you discover this is the case, check with your email support team to ensure that [encryptedmail.achedi.com](mailto:encryptedmail.achedi.com) is not blocked.
- If you do rely on notification emails as an alert to check the portal, please ensure that the "Open Message" button directs you to the [achedi.com](https://www.achedi.com) site. Verifying this link could help you avoid phishing attempts that use similar-looking sites to trick you into revealing your password.

## Downloading Reports

To download a report, enter your email address and password and then click "Sign In."

**Payments Reporter**  
Your Source for Financial Information

Welcome to the Payments Reporter Messaging Center

Email Address:

Password:

**Sign In**

**Forgot your password?** **Reset**

**New to secure email?** **Register**

**Need more assistance?** **Help**

Once you've signed in, you will arrive at a page that looks like this:

**Payments Reporter**  
Your Source for Financial Information

**Inbox** **?**

**Refresh** **Delete** **Sign Out**

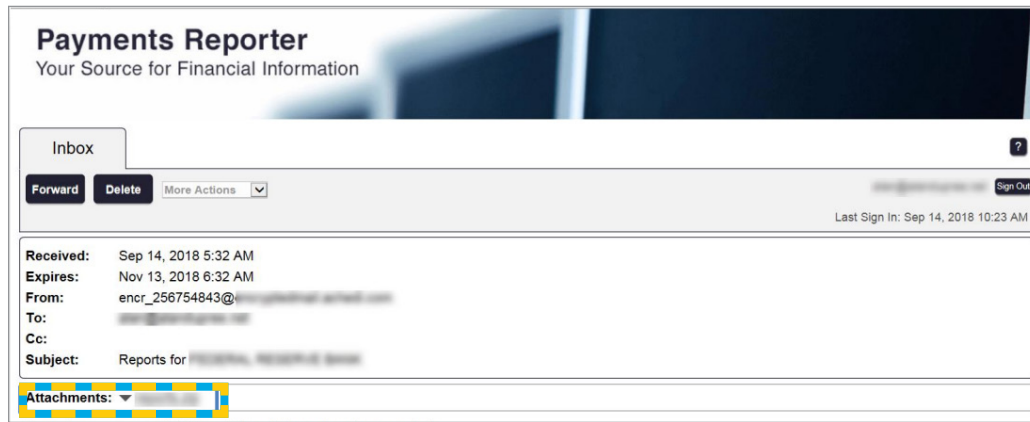
You have one new message. Last Sign In: Sep 14, 2018 10:23 AM

Select	From	Subject	Date
<input type="checkbox"/>	enchr_256754843@encrypt...	Reports for FEDERAL RESERVE BANK	Sep 14, 2018 5:32 AM

Click the "Inbox" tab and your screen will look similar to this. Locate the report you wish to download and click either the "From" email address or the "Subject" line of the report.

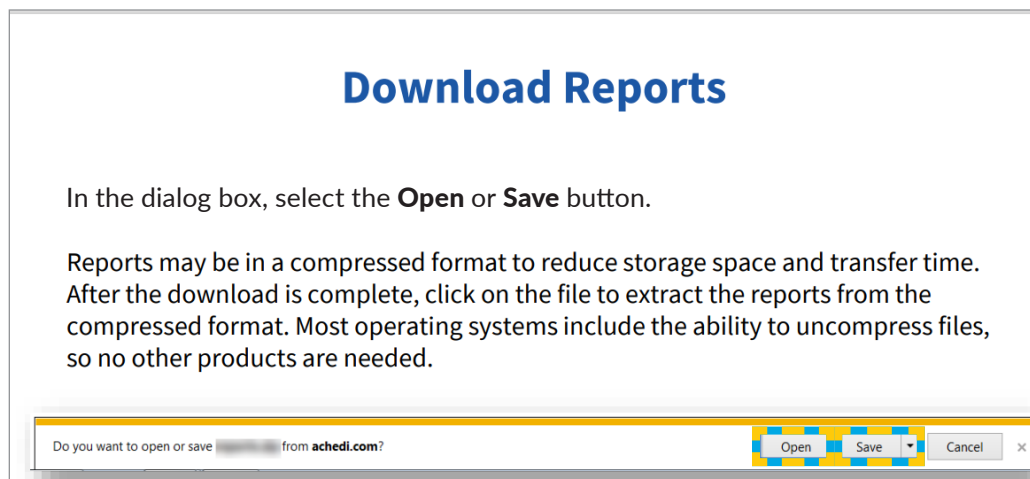


You will then see a screen that looks like this:



Click the “Attachments” link to download your report.

You will then see a dialogue box similar to this:



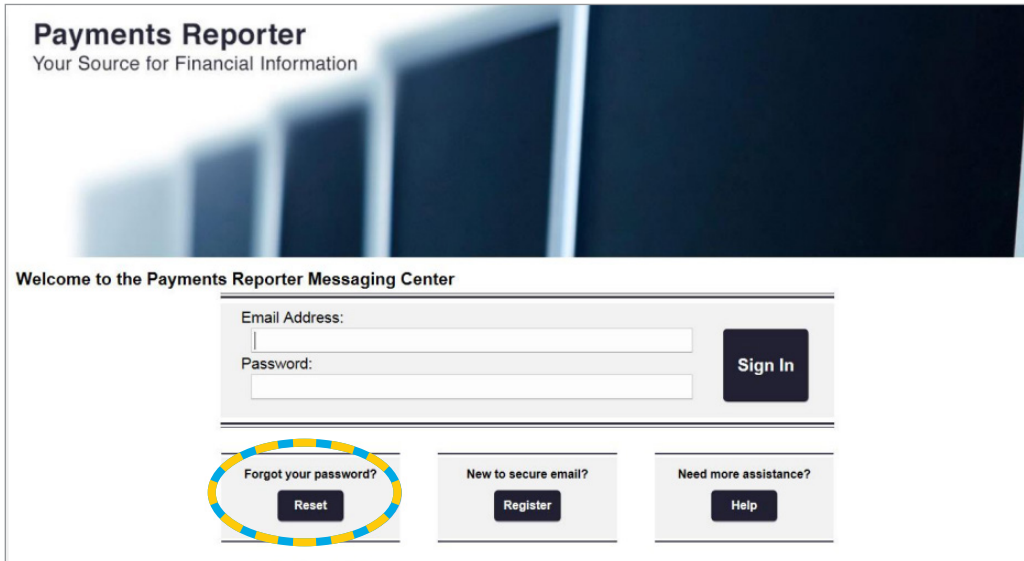
### Important:

- Once your download is complete you can “Open” to review the file or “Save” it to your device.
- Your report may arrive as a compressed file to reduce storage space and transfer time.
- Most operating systems include the ability to automatically uncompress files so no additional software is needed.

## Other Functionality

### Resetting Your Account

If you need to change your password – because it has expired, been compromised or you’ve simply forgotten it – click the Reset button on the **Payments Reporter** home page:

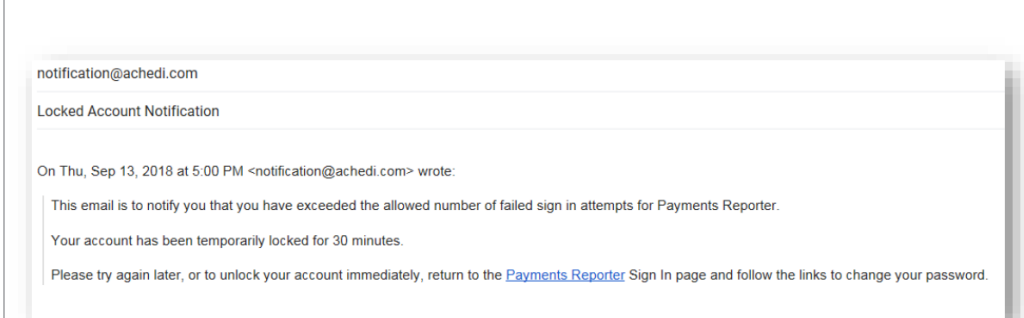


You’ll then repeat the password registration process.

## Unlocking Your Account

### If you receive an email similar to this:

If you receive an email similar to this one, return to the portal and use the **Reset** button to establish a new password. If you did not initiate the message by using invalid passwords while trying to access the portal, notify the email vendor immediately.



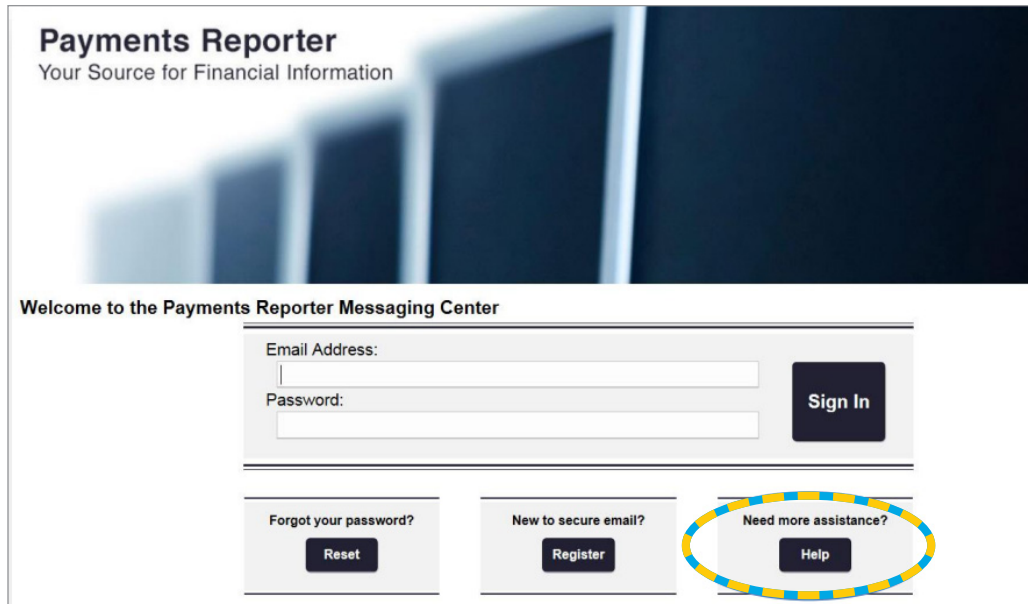
It means that your account has been locked as the result of multiple, failed login attempts. You then have two options:

- Wait for your portal access to unlock once the indicated time has expired; or
- If you need immediate access, click the “Reset” button on the portal Home Page to reset your password.



## Obtaining Help

On your Sign In page, you will see a “Help” button at the lower right of your screen:



The screenshot shows the 'Payments Reporter' login interface. At the top, it says 'Payments Reporter' and 'Your Source for Financial Information'. Below this is a header 'Welcome to the Payments Reporter Messaging Center'. The main area contains a sign-in form with fields for 'Email Address:' and 'Password:', followed by a 'Sign In' button. Below the form are three links: 'Forgot your password?' with a 'Reset' button, 'New to secure email?' with a 'Register' button, and 'Need more assistance?' with a 'Help' button. The 'Help' button is circled with a yellow and blue dashed line.

Click the “Help” button and you will be directed to user instructions that should resolve most issues. If not, you may either call **1-888-576-4949** or email **support@zixcorp.com**.