

The background of the slide is a deep blue with a complex geometric pattern of overlapping triangles and lines. Faint binary code (0s and 1s) is scattered throughout, and a large, stylized dollar sign (\$) is visible in the bottom right corner. The title text is centered in a large, white, sans-serif font.

Payments Reporter Encrypted Email User Guide

Revised 06/26/24



Contents

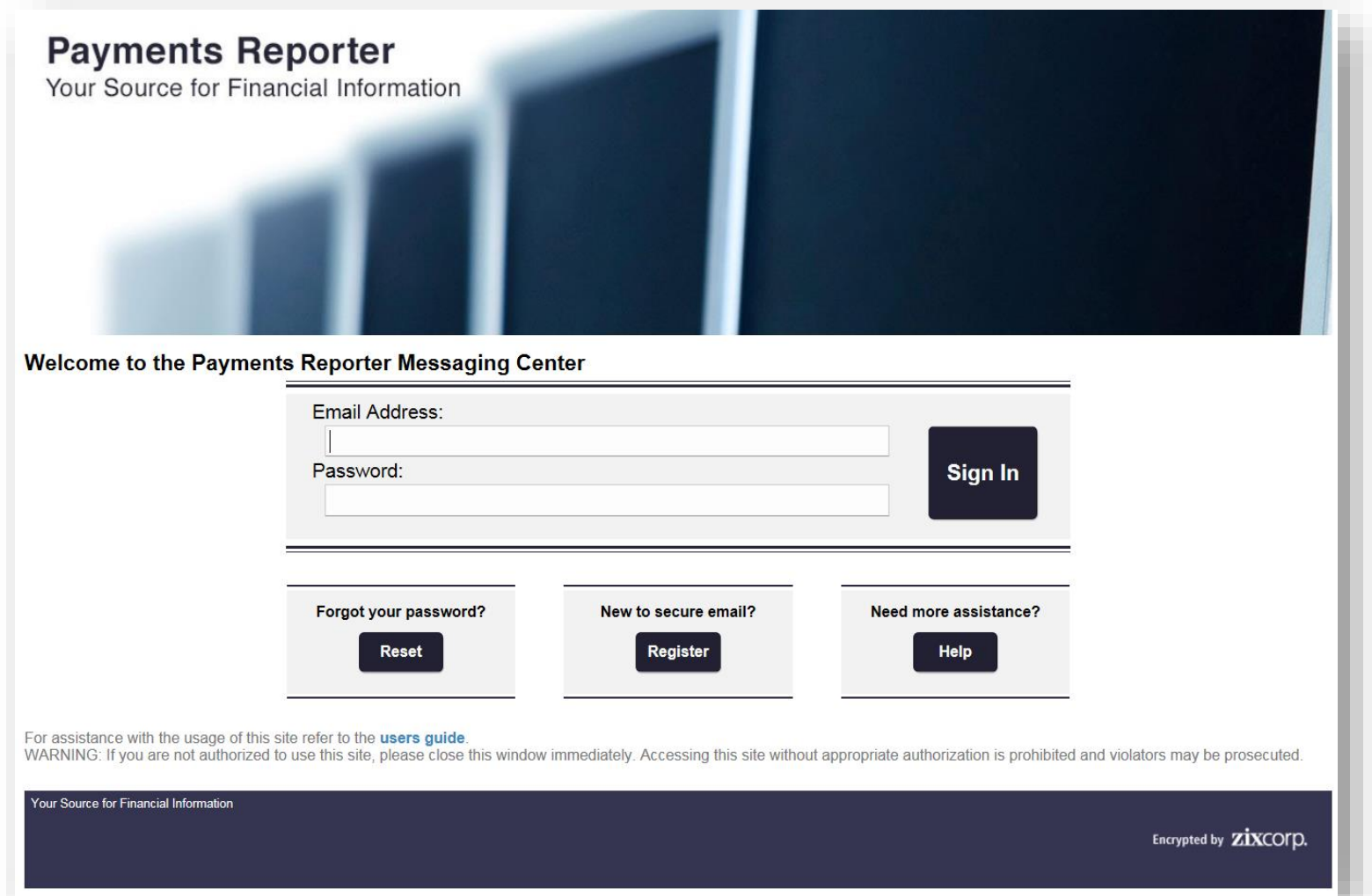
- Encrypted email service overview
- Registering, activating and maintaining an account
- Online help
- Notification emails
- Downloading and deleting reports

Encrypted Email Service Overview

- ACH and Check reports are available via an encrypted email service.
- The reports are created, encrypted and sent to a password-protected internet portal, where they are retained for 60 calendar days.
- Email notifications are automatically generated to alert you when there are reports awaiting retrieval. In case any notification emails are blocked, a **best practice** is to access the encrypted internet portal directly each day to check for reports.
- **Pulling** the reports from the portal is the default way to access them. The encrypted portal can be accessed at achedi.com, where you will need to set up an account with an email address and password.
- Other optional products enable the reports to be automatically **pushed** directly to your email inbox in an encrypted manner. Learn more at Zix.com.

Internet Portal Homepage

This is the homepage of the encrypted internet portal (achedi.com). The appearance of the screen may differ depending on the browser used. Several desktop and mobile device browsers are supported. JavaScript must be enabled to use the portal.

The image is a screenshot of the 'Payments Reporter' website. At the top, there is a header with the title 'Payments Reporter' and the tagline 'Your Source for Financial Information' over a blurred background of computer monitors. Below the header, a welcome message reads 'Welcome to the Payments Reporter Messaging Center'. The main section contains 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. At the bottom, there is a footer with the tagline 'Your Source for Financial Information' on the left and 'Encrypted by zixcorp.' on the right. A warning message is also present above the footer.

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

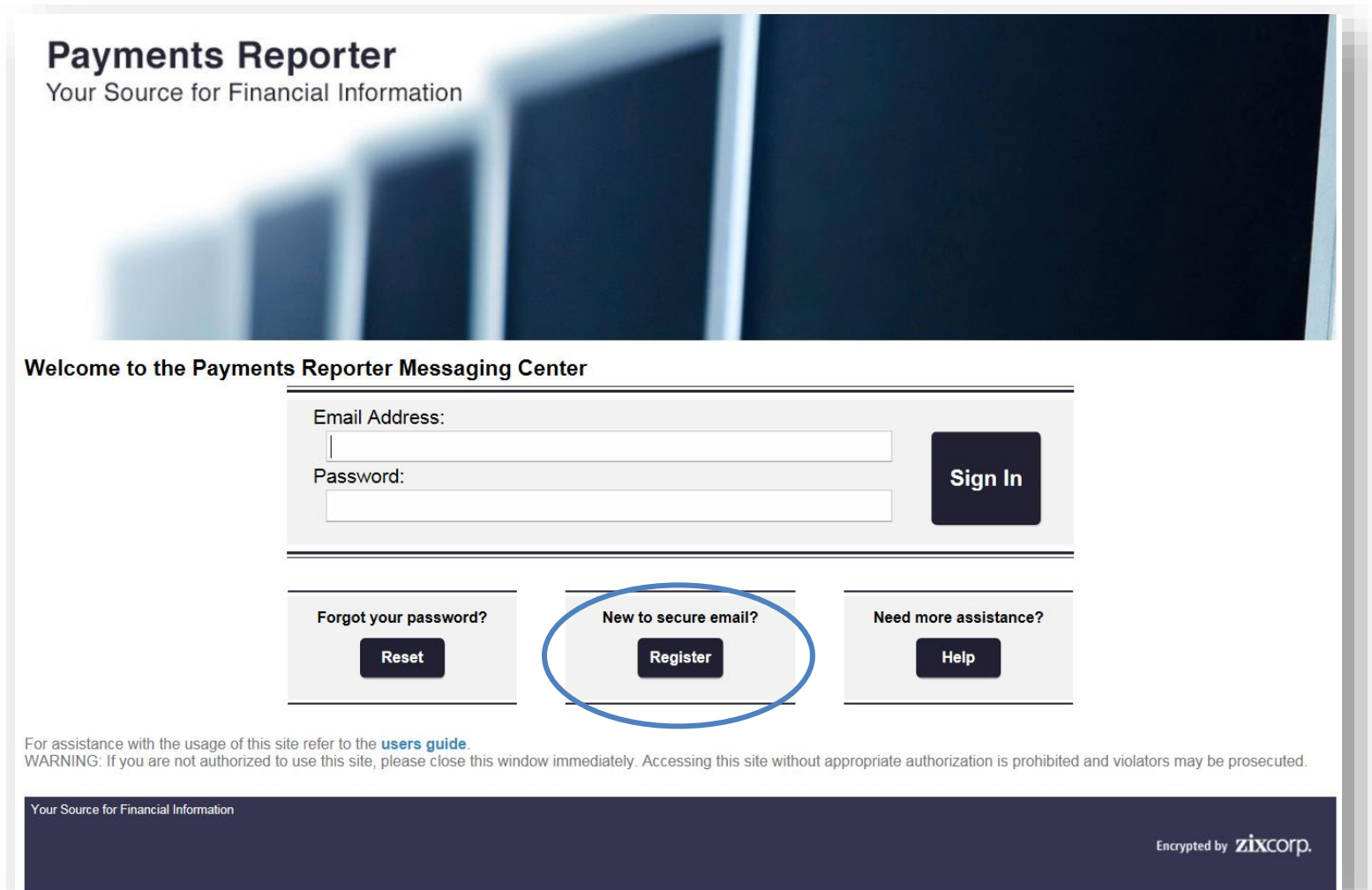
For assistance with the usage of this site refer to the [users guide](#).
WARNING: If you are not authorized to use this site, please close this window immediately. Accessing this site without appropriate authorization is prohibited and violators may be prosecuted.

Your Source for Financial Information

Encrypted by **zixcorp.**

Register an Account

When accessing the portal for the first time, complete a one-time registration process to establish a password and confirm control of the 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**

For assistance with the usage of this site refer to the [users guide](#).
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Your Source for Financial Information

Encrypted by **zixcorp.**

Register an Account

Set up a password following the rules on the screen.

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.

For assistance with the usage of this site refer to the [users guide](#).

Your Source for Financial Information

Encrypted by **zixcorp.**

Register an Account

After submitting account information, you will see a screen similar to this one. Check your email inbox for a confirmation email. This process is designed to confirm the user has control of this email address.

Payments Reporter

Your Source for Financial Information

Account Change Confirmation

A confirmation email has been sent to your email address for this account. After you receive the confirmation email, please follow the instructions to activate the changes to your account.

Your Source for Financial Information

Encrypted by **zixcorp.**

Activate an Account

This is an example of the confirmation email you will receive. To activate the account, click the **Activate** link. If you see a similar email that you did not initiate, click the **Decline** link and notify the email vendor immediately.

notification@achedi.com

Payments Reporter Notification

|
On Thu, Sep 13, 2018 at 4:48 PM <notification@achedi.com> wrote:

Your Payments Reporter password is pending.

To ACTIVATE your new password, click the link below:

<https://achedi.com/s/a?cmd=ABAD2VSpJ9BdMwQK6kwxRaDr>

This is the last step in this one-time process.

To DECLINE your new password, click the link below:

<https://achedi.com/s/d?cmd=ABAD2VSpJ9BdMwQK6kwxRaDr>

If the link above is disabled, copy and paste it into your Internet browser address bar.

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.

Payments Reporter

Your Source for Financial Information

Activation Successful

You have successfully activated your new password. Click Continue to return to the Sign In page.

Continue

Note: Your password is important. Please store it in a safe place.

Your Source for Financial Information

Encrypted by **zixcorp.**

Reset an Account

If you forget your password, or it has expired or been compromised, click the **Reset** button from the homepage to establish a new password.

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

For assistance with the usage of this site refer to the [users guide](#).
WARNING: If you are not authorized to use this site, please close this window immediately. Accessing this site without appropriate authorization is prohibited and violators may be prosecuted.

Your Source for Financial Information

Encrypted by **zixcorp.**

Reset an Account

Follow the password rules on the screen to create your new password.

Payments Reporter

Your Source for Financial Information

Reset Password

Enter the email address you registered with and a new password to receive a reset verification email.

Email Address:

New Password:

Re-enter New Password:

Cancel

Reset

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

In addition, your new password cannot match the previous 24 password.

Passwords cannot match email address.

For assistance with the usage of this site refer to the [users guide](#).

Your Source for Financial Information

Encrypted by **zixcorp.**

Account Locked

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.

notification@achedi.com

Locked Account Notification

On Thu, Sep 13, 2018 at 5:00 PM <notification@achedi.com> wrote:

This email is to notify you that you have exceeded the allowed number of failed sign in attempts for Payments Reporter.

Your account has been temporarily locked for 30 minutes.

Please try again later, or to unlock your account immediately, return to the [Payments Reporter](#) Sign In page and follow the links to change your password.

Online Help

If you experience problems or have questions about using the portal, click the **Help** button or reference this user guide, which can help resolve most issues. If issues remain, see the last page of this guide for additional contact information.

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

For assistance with the usage of this site refer to the [users guide](#).

WARNING: If you are not authorized to use this site, please close this window immediately. Accessing this site without appropriate authorization is prohibited and violators may be prosecuted.

Your Source for Financial Information

Encrypted by **zixcorp.**

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.

encr_256754843 encryptedmail.achedi.com notification@achedi.com via srs.perfora.net

5:33 AM (3 hours ago)



to [redacted]

New encrypted email message is available

Open Message

To view the encrypted message, click Open Message.

The encrypted message expires on Nov 13, 2018 @ 10:32 AM (GMT).

Do not reply to this notification message; this message was auto-generated by the sender's security system. To reply to the sender, click Open Message.

If clicking Open Message does not work, copy and paste the link below into your Internet browser address bar.

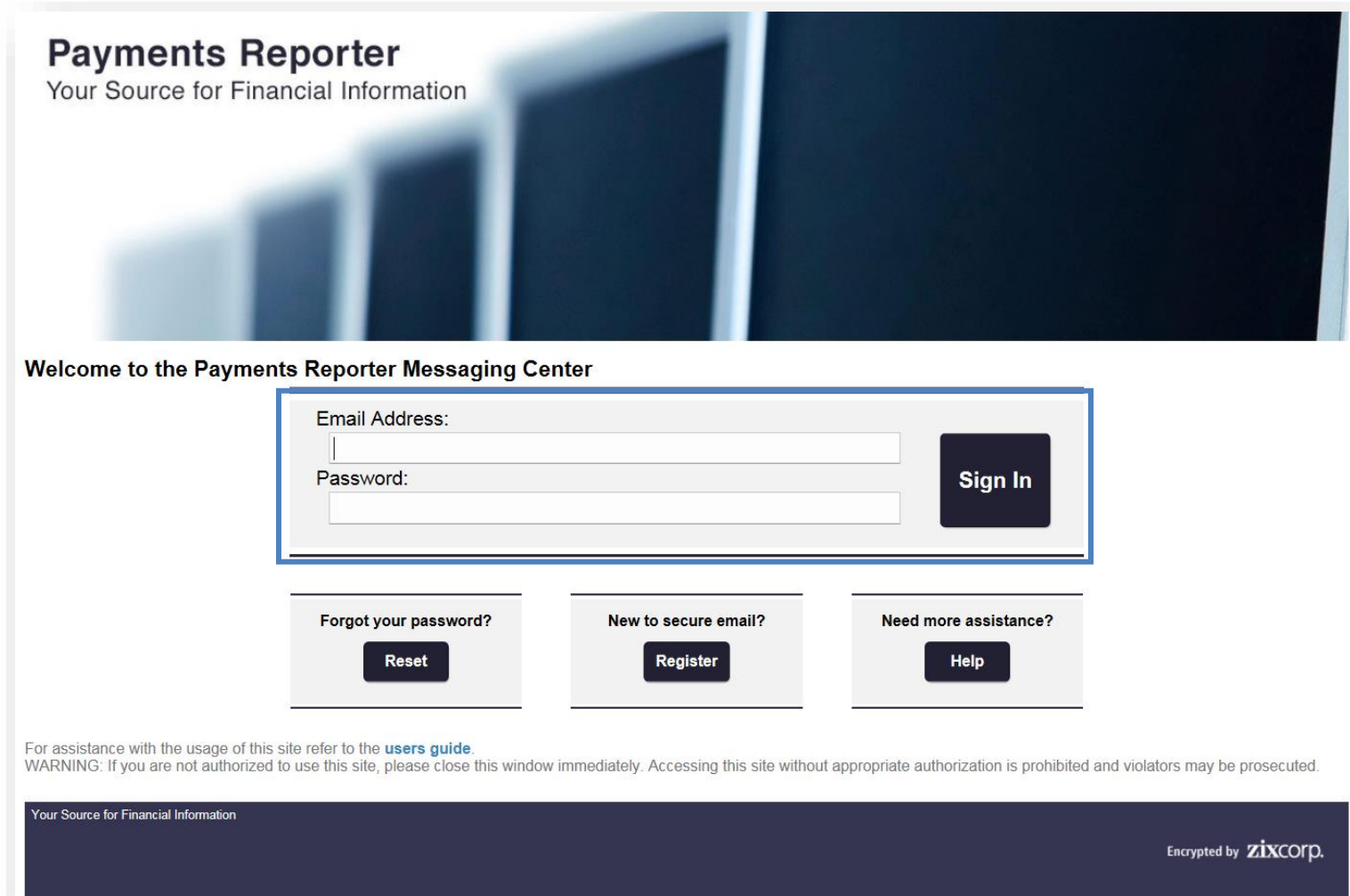
[https://achedi.com/s/e?m=ABByP6yYtgbhE1RDuDumklap&em=\[redacted\]](https://achedi.com/s/e?m=ABByP6yYtgbhE1RDuDumklap&em=[redacted])

Notification Emails

- If a report was generated but you do not receive a notification email, it has likely been trapped by a spam filter or directed to a junk mail area. Work with your email support area to ensure the domain name **encryptedmail.achedi.com** is not blocked.
- Remember, it is a **best practice** not to rely on these notification emails but rather to access the portal directly to check for reports.
- If you do rely on the notification emails, please ensure that the **Open Message** link directs you to the valid **achedi.com** site. Checking the link could help you avoid phishing attempts that use similar-looking sites to trick users into revealing their passwords.

Download Reports

To download a report, enter your email address and password. Then click **Sign In**.



The screenshot shows the login interface for the Payments Reporter. At the top, the header reads "Payments Reporter" with the tagline "Your Source for Financial Information" below it. The background of the header is a blurred image of server racks. Below the header, a welcome message states "Welcome to the Payments Reporter Messaging Center". The main login area is a light gray box containing two input fields: "Email Address:" and "Password:". To the right of these fields is a dark blue "Sign In" button. Below the login fields are three separate boxes for user assistance: "Forgot your password?" with a "Reset" button, "New to secure email?" with a "Register" button, and "Need more assistance?" with a "Help" button. At the bottom of the page, there is a dark blue footer bar. On the left side of the footer, it says "Your Source for Financial Information". On the right side, it says "Encrypted by zixcorp."

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

For assistance with the usage of this site refer to the [users guide](#).
WARNING: If you are not authorized to use this site, please close this window immediately. Accessing this site without appropriate authorization is prohibited and violators may be prosecuted.

Your Source for Financial Information

Encrypted by **zixcorp.**

Download Reports

Click the **Inbox** tab, where you should see a view similar to this. Locate the report to download and click either the **From** email address or the **Subject** line of the report.

Payments Reporter

Your Source for Financial Information

Inbox

Refresh


Delete

You have one new message.

?

Sign Out

Last Sign In: Sep 14, 2018 10:23 AM

Select	From	Subject	Date
<input type="checkbox"/>	encr_256754843@encrypt...	Reports for FEDERAL RESERVE BANK	 Sep 14, 2018 5:32 AM

Your Source for Financial Information

Encrypted by **zixcorp.**

Download Reports

You will then see a screen similar to this. Click on the **Attachments** link to download the report.

Payments Reporter

Your Source for Financial Information

Inbox

ForwardDeleteMore Actions

Sign Out

Last Sign In: Sep 14, 2018 10:23 AM

Received: Sep 14, 2018 5:32 AM
Expires: Nov 13, 2018 6:32 AM
From: encr_256754843@
To:
Cc:
Subject: Reports for

Attachments:

Attached are your report(s). For additional information please contact:

Message Generated: 09/14/2018 05:28 EDT
Process Date: 2018-09-13

*** Do Not Reply To This Email. This is an Auto-Generated Message and Responses are Automatically Deleted. ***

Download Reports

You will then see a dialog box like the one below. Select the **Open** or **Save** button.

Reports may be in a compressed format to reduce storage space and transfer time. After the download is complete, click on the file to extract the reports from the compressed format. Most operating systems include the ability to uncompress files, so no other products are needed.



Delete Reports

Reports are retained in the portal for 60 calendar days and then automatically deleted. There is no need to manually delete reports, but you can if needed. If you need to retain reports longer than 60 calendar days, you will need to download and store them elsewhere.

Payments Reporter

Your Source for Financial Information

Inbox


Refresh

Delete

You have no new messages.

Sign Out

Last Sign In: Sep 14, 2018 10:23 AM

Select	From	Subject	Date
<input checked="" type="checkbox"/>	encr_256754843@encryptedm...	Message from webpage	 Sep 14, 2018 5:32 AM

Your Source for Financial Information

Encrypted by **zixcorp.**

?

Are you sure you want to permanently delete the messages?

OK

Cancel

Additional Support

If you **are not** a financial institution, contact your bank or credit union.

If you **are** a financial institution, call (833) 377-7827.

