

Payment Center Quick Start Guide

Self Enrollment, Online Statements and Online Payments

Bank of America Merrill Lynch

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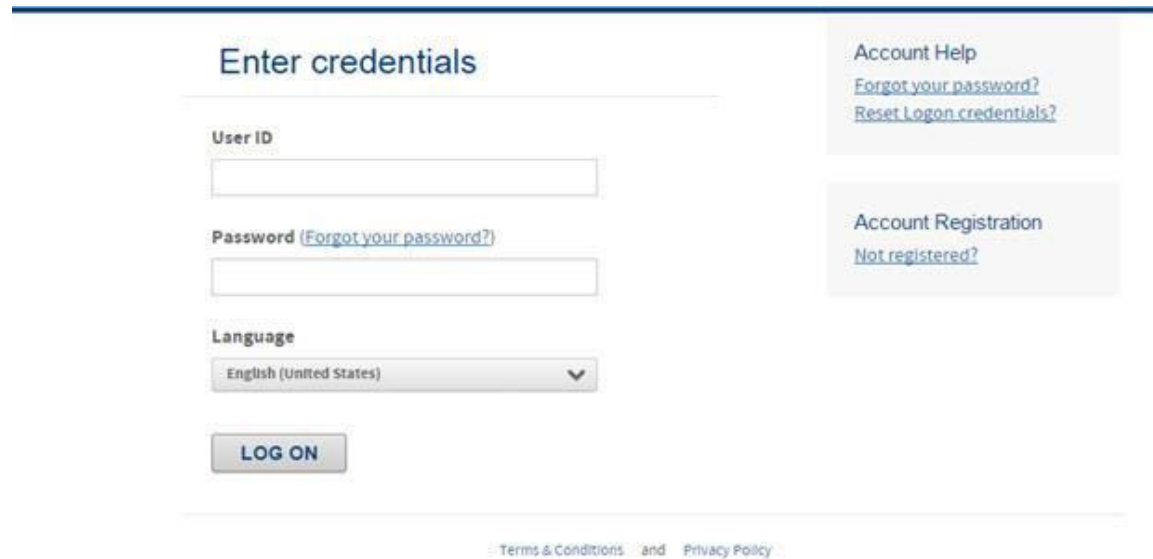
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Getting Started and Self Enrollment

Cardholders can access Payment Center via the following URL. We recommend bookmarking the URL for future reference.

www.baml.com/paymentcenter

The first time Payment Center is accessed, users must click on '**Not registered?**' to begin the setup process.



The screenshot shows the 'Enter credentials' login page for Bank of America Payment Center. It features a central form with three input fields: 'User ID', 'Password' (with a 'Forgot your password?' link), and a 'Language' dropdown menu currently set to 'English (United States)'. Below these fields is a 'LOG ON' button. To the right of the form, there are two sections: 'Account Help' with links for 'Forgot your password?' and 'Reset Logon credentials?', and 'Account Registration' with a 'Not registered?' link. At the bottom of the page, there are links for 'Terms & Conditions' and 'Privacy Policy'.

Note: Login credentials for other Bank of America applications will not work as your Payment Center login.

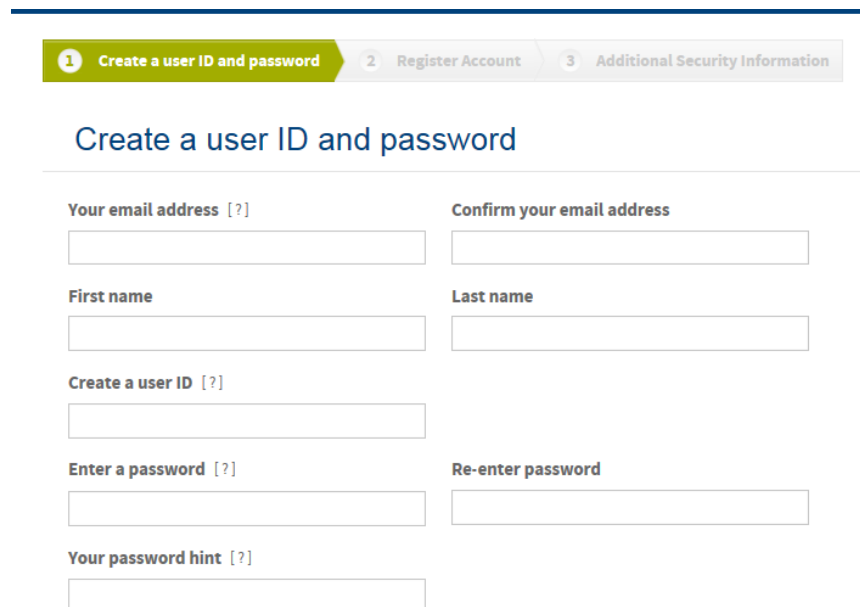
Getting Started and Self Enrollment

Type the 16 digit account number embossed on your card and click **Next**.



The screenshot shows a web form titled "Provide Account Number". Below the title is a label "Account Number" followed by a text input field. At the bottom of the form are two buttons: "NEXT" and "Cancel". Below the buttons, there are links for "Terms & Conditions" and "Privacy Policy".

The *Create a user ID and password* page displays. Create a user id and password by completing the fields.



The screenshot shows a multi-step registration form. At the top, there is a progress bar with three steps: "1 Create a user ID and password" (highlighted in green), "2 Register Account", and "3 Additional Security Information". Below the progress bar is the title "Create a user ID and password". The form contains several input fields arranged in two columns:

- Left column:
 - "Your email address [?]" with a text input field.
 - "First name" with a text input field.
 - "Create a user ID [?]" with a text input field.
 - "Enter a password [?]" with a text input field.
 - "Your password hint [?]" with a text input field.
- Right column:
 - "Confirm your email address" with a text input field.
 - "Last name" with a text input field.
 - "Re-enter password" with a text input field.

Getting Started and Self Enrollment

Register your account by populating the fields below.

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

Register an existing account

Account Number *

402441*****0093

Name on account

Enter your name exactly as it appears on your card, including any spaces or special characters

Account expiration date [?] *

Month ▼ Year ▼

NEXT

[Cancel](#)

Click Next and a confirmation window will appear.

✓ 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 402441*****0093 has been registered

Your email address

cristina.arce_evans@baml.com

Your name

US LC

Your User ID

Cert19

You have registered the following accounts

402441*****0093 Select Option ▼

[Register another account](#)

NEXT

Security Information

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.

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

Terms and Conditions

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

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](#)

Helpful Hints

Passwords expire every 90 days.

Note: if a cardholder is enrolled and his/her card is reported lost or stolen, the system will automatically add access to the replacement account as well as linking the account to the user id.

If you are unable to successfully enroll or if you receive an error when trying to log in, please make sure to have the error details available and call the number on the back of your card.

For assistance with password resets, please call 888.449.2273.

Payment Center General Information

Based upon your company-level permissions, Payment Center enables cardholders to:

- View Account Summary information
- View posted transactions
- View authorization requests
- View and download historical statements (beginning the cycle after enrollment)
- Receive statement email alerts for enrolled accounts
- Maintain paying accounts
- Make a payment towards your account balance
- Review payment history

Any upgrades or program maintenance outages or enhancements for Bank of America Merrill Lynch clients will be announced in advance via the message board that is displayed for clients upon signing in to Payment Center.

Statements and Authorization Requests

Viewing Statement and Authorization Request Information:


From the *Statements* menu, select *Account Activity*. The Account Activity page appears, displaying the following tabs

Tab	Information Displayed
Summary	<ul style="list-style-type: none">•Activity since last statement•Summary of last statement•Balance, credit limit, minimum payment due, payments received, etc.
Transactions	Information for current statement cycle: dates, merchant, billing amount, etc.
Authorization Requests (depending upon company setup)	Location, authorization code, reason, etc.
Statements	Statements available to view, download and/or print

Statements

To view statements

From the *Statements* menu, select *Account Activity*. Select the *Statements* Tab. Your available statements will display. Click on the PDF icon to view or download the statement.

 REXFORD ▾

HOMESTATEMENTSHELP

Account Details for REXFORD M WORKMAN III (440000*****8331)

SummaryTransactionsAuthorization RequestsStatements

Friday, January 04, 2013

Tuesday, December 04, 2012

Sunday, November 04, 2012

Thursday, October 04, 2012

Tuesday, September 04, 2012

Saturday, August 04, 2012

Page 1 of 1 (Items 1 to 6 of 6)


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 Adobe Acrobat Reader

To view a statement, you must first have Adobe Acrobat Reader installed. You can download Acrobat Reader for free from Adobe's web site.

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Statement Notification


Statements usually generate within two business days after the account cycles.

Statements are only produced if the account has a balance or debit/credit transactions posted during that cycle. The only other time you may receive a statement is when regulatory changes take place and Bank of America Merrill Lynch is required to send notification.

You need to register prior to month-end close in order to receive an electronic statement for that month.

Statement Notification

Notifications of statement availability will be sent from notifications@centresuite.com.


Send

From ▾

notifications@centresuite.com

To...


John Cardholder

Cc...

Subject

Your Bank of America Merrill Lynch Corporate Statement is ready for review

Bank of America
Merrill Lynch



Payment Center®

Dear John Cardholder

Your latest Bank of America Merrill Lynch Corporate statement is now available for you at Payment Center (WWW.BAML.COM/PAYMENTCENTER). Please log on to the application to view your statement.

If you have issues accessing Payment Center, please call the number on the back of your card.

****PLEASE DO NOT REPLY TO THIS EMAIL MESSAGE. THIS E-MAIL IS USED BY AN AUTOMATED SYSTEM AND RESPONSES ARE NOT MONITORED. FOR ASSISTANCE, PLEASE CLICK ON THE "HELP" LINK CONTAINED WITHIN THE APPLICATION.****

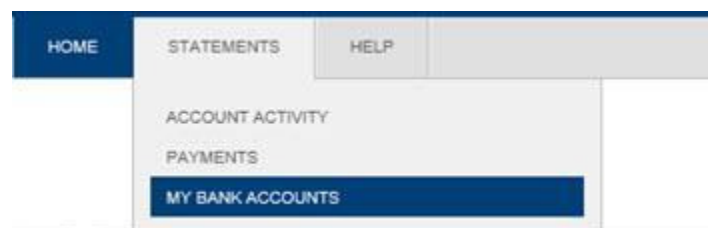
Payments

Managing paying accounts:

From the *Statements* menu, select *My Bank Accounts*.

From this menu you can:

- Add a new bank account
- Edit an existing paying account



Setting up, viewing and cancelling payments:

From the *Statements* menu, select *Payments*. From this menu you can:

- Make a first time payment
- Set up a future payment. You can schedule a payment 60 days in advance.
- View payment log
- Cancel a pending payment



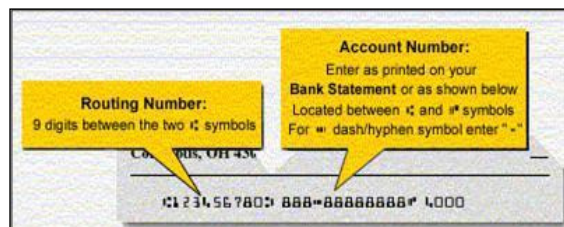
Payments

When making a payment, the payment date, amount and bank information is required. To complete the payment request, click the **'Confirm Payment'** button at the bottom of the page. After setting up your first payment it is suggested you make note of its due date and check to ensure that the debit amount and scheduling has been set up properly.

As Payment Center draws funds as an ACH Debit, you need to determine if you/your organization uses blocks/filters on your bank account. If so, you will need to complete any paperwork unique to your bank to add 3001190310 to allow Bank of America Merrill Lynch to ACH debit from that account.

Please ensure you've entered your banking information correctly as incorrect information can result in no payment received/late fees (which are non-refundable).

Important: Make sure the account number you enter is valid. When you save the new paying account, only the **transit** routing number is verified. The account number is not verified until you make the payment.



After confirming your payment you will have the opportunity to print your payment receipt with confirmation number.