

Encrypted Email Users' Guide

Revised 11/16/2023

Contents

- **Encrypted email service overview**
- Registering, activating and maintaining an account
- Online Help
- Accessing the encrypted email portal screens
- Downloading reports

Encrypted email Service Overview



- Automated Clearing House (ACH) and Check financial reports are available via an encrypted email service.
- The financial reports are created, encrypted and sent to a password protected Internet portal for retrieval (pull option).
- Email notifications are automatically generated to alert recipients that there are reports at the portal awaiting retrieval.
- An Internet browser-based portal **pull** option is the default manner for accessing the reports. The encrypted portal can be accessed at <https://achedi.com>.

Encrypted email Service Overview



- The notification emails have a specific domain name. Check with technical support for the exact name and ensure that this domain is not blocked by your company email policy or by your Internet service provider.
- These notification emails might be filtered out before they reach the recipients (e.g. by spam filters). A **best practice** is to access the encrypted Internet portal directly each day to check for reports.

Encrypted email Portal



- For portal (pull) customers, the ACH financial reports can be accessed at <https://achedi.com>.
- Ensure that this site is not blocked by your company Internet policy or by your Internet service provider.
- Initial account setup and ongoing maintenance associated with the portal is self-service by the owner of the email address.
- The portal requires an account (email address) and password for access.
- The reports are retained in the encrypted Internet portal for 60 calendar days.

Encrypted email Portal



- Other optional products available from the vendor enable the reports to be automatically **pushed** directly to the recipient's usual email inbox in an encrypted manner.
- Additional information about the encrypted email vendor and the other separately-priced options can be located at the link below. Refer to the best method of delivery area at <https://zixcorp.com/>

Internet Portal Screens

Payments Reporter

Your Source for Financial Information

Welcome to the Payments Reporter Messaging Center

Email Address:	<input type="text"/>	Sign In
Password:	<input type="password"/>	

Forgot your password?	New to secure email?	Need more assistance?
Reset	Register	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.**

This is the home page 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.

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Register an account (email address)

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Forgot your password? Reset	New to secure email? Register	Need more assistance? Help
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Your Source for Financial Information

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The first time the portal is accessed, the user will need to complete a one-time registration process to establish a password and confirm control of the email address.

Register an account (email address)

Payments Reporter
Your Source for Financial Information

Register Account

Register below for your mailbox to receive encrypted messages.

Email Address:

Password:

Re-enter Password:

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

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When the user initially registers an account, they will need to setup a password following the rules on the screen.

Register an account (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

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After submitting account information, the user will see a screen similar to this one. The next step is to check their normal email inbox for a confirmation email. This process is designed to confirm the user has control of this email address.

Activating an Account

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.

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

Activating an Account

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.**

After selecting the activate link, the user will be returned to the portal and presented with an “Activation Successful” screen. The user should click on the **Continue** button to sign in to access the reports.

Resetting an Account

Payments Reporter

Your Source for Financial Information

Welcome to the Payments Reporter Messaging Center

Email Address:	<input type="text"/>	Sign In
Password:	<input type="password"/>	

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.**

If a password is forgotten, the user should click the **Reset** button and establish a new password. Access to the portal is self-service by the owner of the email address.

Resetting an Account

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:	<input type="text"/>
New Password:	<input type="password"/>
Re-enter New Password:	<input type="password"/>
	<input type="button" value="Cancel"/> <input type="button" value="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.**

At anytime the user can click the **Reset** button to establish a new password. This **Reset** button can be used to establish a new password if the user cannot remember their current password or if a password has expired. Users must follow the password rules on the screen. If the user suspects that a password has been compromised, they should change it immediately.

Account Locked

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.

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

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Need more assistance?

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Your Source for Financial Information

Encrypted by **zixcorp.**

If the user experiences problems or has questions about using the portal, click the **Help** button to access the vendor's online help. There is also a users' guide available for assistance. JavaScript must be enabled to access the portal and online help.

Encrypted Email Portal Online Help

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Encrypted by **zixcorp.**

The vast majority of issues can be resolved by reviewing the online help and users' guide. If issues remain, see the last page of this presentation for additional contact information.

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Notification Email

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])

When reports are generated, portal users should receive a notification email alerting them that they have new reports awaiting retrieval from the portal. The notification email will vary depending on the email software and provider. Locate the **Open Message** button or link in the notification email and click on it. That will direct the user to the achedi.com portal where the user can sign in and access their reports via the portal.

Notification Email

encr_256754843 encryptedmail.achedi.com notification@achedi.com via srs.perfora.net
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, click Open Message.

If clicking Open Message does not work, copy and paste the link below into your browser:
[https://achedi.com/s/e?m=ABByP6yYtgbhE1RDuDumklap&em=\[REDACTED\]](https://achedi.com/s/e?m=ABByP6yYtgbhE1RDuDumklap&em=[REDACTED])

If a report was generated but the notification email is not received, it has likely been trapped by a spam filter, been directed to a junk mail area or encountered similar delivery problems. The user will need to work with their email support area to resolve the issue.

Remember, it is a **best practice** not to rely on these notification emails but rather to access the portal directly every day to check for reports.

Notification Email

encr_256754843 encryptedmail.achedi.com notification@achedi.com via srs.perfora.net
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, click Open Message.

If clicking Open Message does not work, copy and paste the link below into your browser:
[https://achedi.com/s/e?m=ABByP6yYtgbhE1RDuDumklap&em=\[REDACTED\]](https://achedi.com/s/e?m=ABByP6yYtgbhE1RDuDumklap&em=[REDACTED])

If the user does rely on the notification email, please be diligent to assure that the link directs them to the valid **achedi.com** Internet site.

There could be a phishing attempt where an email directs the user to similar looking but different Internet site from which a hacker tries to discover the user's password.

Again, it is a **best practice** not to rely on these notification emails but rather to access the portal directly every day to check for reports.

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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.**

After the one-time setup and activation process is complete, the user will enter their email address and password then click the **Sign In** button to access reports.

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.**

After the user has signed in to the encrypted Internet portal and clicked on the Inbox tab, they should see an inbox view similar to this. Locate the report to download and click on the from email address or subject line of the report.

Payments Reporter

Your Source for Financial Information

Inbox



Forward

Delete

More Actions



Sign Out

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

Received: Sep 14, 2018 5:32
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. ***

Next, the user will see a screen similar to this. Click on the attachments link to download the report.

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



encr_256754843@encryptedm...

Message from webpage



Are you sure you want to permanently delete the messages?

OK

Cancel



Sep 14, 2018 5:32 AM

Your Source for Financial Information

Encrypted by **zixcorp.**

The reports are retained in the portal for 60 calendar days then automatically deleted. There is no need to manually delete the reports, but they can be manually deleted if the user wishes. If there is a need to retain the reports longer than 60 calendar days, the reports will need to be downloaded and stored elsewhere.



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