

Payment Center Accountholder

Statements

User Guide

Bank of America 
Merrill Lynch



This manual contains proprietary and confidential information of Bank of America Merrill Lynch and was prepared by the staff of Bank of America Merrill Lynch. "Bank of America Merrill Lynch" is the marketing name for the global banking and global markets businesses of Bank of America Corporation.

This user guide may not be reproduced or disclosed to others in whole or in part without the written permission of Bank of America Merrill Lynch. Permitted reproductions shall bear this notice and the Bank of America copyright notice. The user of this user guide acknowledges the rights of Bank of America Merrill Lynch in the contents and agrees to maintain this user guide and its contents in confidence.

Bank of America – Member FDIC

©2014 Bank of America Corporation

All rights reserved. None of the enclosed material may be reproduced or published without permission of Bank of America.

00-35-4564NSB 04-2014

Table of Contents

Using Online Statements	4
Managing your account	4
To view the account summary for your account	4
To view the transaction list.....	6
Viewing authorization requests	7
Viewing account statements.....	8

Using Online Statements

This section describes how to view, download, and print online statements.

This chapter contains the following sections

- Viewing an account summary
- Viewing a transaction list
- Viewing authorization requests
- Viewing account statements

Managing your account

As an account holder, depending upon your permissions, you can perform the following tasks.

- View account summary
- View transaction list
- View authorization requests
- View account statements

Viewing an account summary

Use the Account Activity menu to view the account summary information for your accounts or the accounts that you manage in Payment Center.

To view the account summary for your account

1. From the Statements menu, select Account Activity. The Account Activity page appears displaying a combination of the following tabs:
 - Summary
 - Transactions
 - Authorization Requests
 - Statement

Summary

The Summary tab shows the Activity since the last statement as well as a Summary of the last statement.

Payment Center

HOME STATEMENTS HELP LOG OFF

ACCOUNT ACTIVITY
PAYMENTS
MY BANK ACCOUNTS

Account Details for JOHN CLAUS (440000***1337)**

Summary Transactions Authorization Requests Statements

Activity Since Last Statement		Summary of Last Statement (11/30/2013)	
Current balance:	\$3,000.00	Statement balance:	\$4,000.00
Available to spend:	\$7,000.00	Past due amount:	\$0.00
Credit limit:	\$10,000.00	Minimum payment due:	\$1,000.00
EXPAND DETAILS [-]		Payment due date:	10/30/2013
<small>The current balance amount includes last payment received and cash advances.</small>		EXPAND DETAILS [-]	

[MAKE PAYMENT](#)

Users can view additional account information by clicking on Expand Details.

Account Details for JOHN CLAUS (440000*****1337)

Summary Transactions Authorization Requests Statements

Activity Since Last Statement		Summary of Last Statement (11/30/2013)	
Current balance:	\$3,000.00	Statement balance:	\$4,000.00
Available to spend:	\$7,000.00	Past due amount:	\$0.00
Credit limit:	\$10,000.00	Minimum payment due:	\$1,000.00
HIDE DETAILS [-]		Payment due date:	10/30/2013
<small>The current balance amount includes last payment received and cash advances.</small>		HIDE DETAILS [-]	
Previous balance:	\$4,000.00	Previous balance:	\$3,500.00
Last payment received:	-\$3,000.00	Payments received:	-\$3,000.00
Purchases:	\$2,000.00	Purchases:	\$2,500.00
Cash advances:	\$0.00	Cash advances:	\$800.00
Adjustments:	\$0.00	Finance charges:	\$100.00
Cash advance fees:	\$0.00	Adjustments:	\$50.00
Other fees:	\$0.00	Cash advance fees:	\$50.00

Viewing transactions

You can view a list of individual transactions for this account for the current month or previous months.

To view the transaction list

1. From the Statements menu, select Account Activity. The Account Activity page appears displaying a combination of the following tabs:
 - Summary
 - Transactions
 - Authorization Requests
 - Statements
2. Select the Transactions tab.
3. The transaction list displays the following information for the current statement cycle:
 - Transaction post date and transaction date
 - Merchant and location
 - Merchant category code (MCC)
 - Transaction amount, in local currency
 - Currency code and conversion rate
 - Billed amount, in statement billing currency
 - Memo (indicates the amount of the transaction that is posted to another account)

Payment Center

HOME STATEMENTS HELP LOG OFF

Account Details for JOHN CLAUS (440000*****1337)

Summary Transactions Authorization Requests Statements

Statement cycle: 12/16/2013 Download format: Select DOWNLOAD PRINT THIS PAGE

Merchant	Post#	Transaction Date	Location	Original Account Name	Original Account Number	Original Amount	Currency Desc	Conversion Rate	Billed Amount
OPTIMIST ATLANTA GA	12/16/2013	12/16/2013	Atlanta GA 30318	JOHN TABLES	440000*****4321	152.79	US Dollar (84)	1.0	152.79
HANKOOK	12/16/2013	12/13/2013		JOHN TABLES	440000*****4321	3.00	US Dollar (84)	1.0	

Users can click on the Statement cycle drop down to view historical statement cycles.

Viewing authorization requests

You can view Authorization information from the Statements menu.

From the Statements menu, select Account Activity. The Account Activity page appears displaying a combination of the following tabs based upon your permissions:

- Summary
- Transactions
- Authorization Requests
- Statements

The screenshot shows the 'Payment Center' interface. At the top, there is a navigation bar with 'HOME', 'STATEMENTS', 'HELP', and 'LOG OFF'. Below this, the page title is 'Account Details for JOHN CLAUS (440000*****1337)'. There are four tabs: 'Summary', 'Transactions', 'Authorization Requests', and 'Statements'. Under the 'Authorization Requests' tab, there are radio buttons for 'All', 'Approved', 'Declined', 'Referred', 'Fraud', and 'Pickup'. Below these are date pickers for 'From' (01/01/2014) and 'To' (01/24/2014), and a 'SEARCH' button. The search results are displayed in a table with columns: Date / Time, Status, Auth Code, Merch MCC, Amount, Type, Reason, and Individual Account #. A single result is shown for '01/01/2014 1:00 PM' with status 'A', auth code '013579', MCC '0000', amount '\$10.00', type 'Purchase', reason 'Approved', and account number '440000*****3333'. A 'DETAILS' button is next to the result.

Date / Time	Status	Auth Code	Merch MCC	Amount	Type	Reason	Individual Account #	
01/01/2014 1:00 PM	A	013579	0000	\$10.00	Purchase	Approved	440000*****3333	DETAILS

Select the type of authorization request along with search dates. Select **Search**.

To view authorization detail

To view more detail for any authorization in the list in the View Authorization Requests page, click the **Detail** icon for that item. The Authorization Detail page appears.

Account Details for **JOHN CLAUS** (423331*****1608)

Summary Transactions **Authorization Requests** Statements

[← Back to results](#) PREVIOUS AUTHORIZATION NEXT AUTHORIZATION

Authorization Details

Authorization Details	
Date:	2/26/2014 3:17:59 PM
Merchant name:	
Merchant location:	GA
Amount:	1.00
Authorization Type:	Purchase
Authorization Code:	000000
Response:	Declined
Reason:	OVERLIMIT 101 + PE

To return to the list of authorizations, click **Back to Results**. You can click **Next Authorization** to cycle through the authorizations. From any authorization after the first, you can click **Previous Authorization** to cycle backwards in the list of transactions.

Viewing account statements

The previous tasks let you view summary information and individual transaction information for an account. You can also view and download the complete account statement, in Adobe® Acrobat® Portable Document Format (PDF) format.

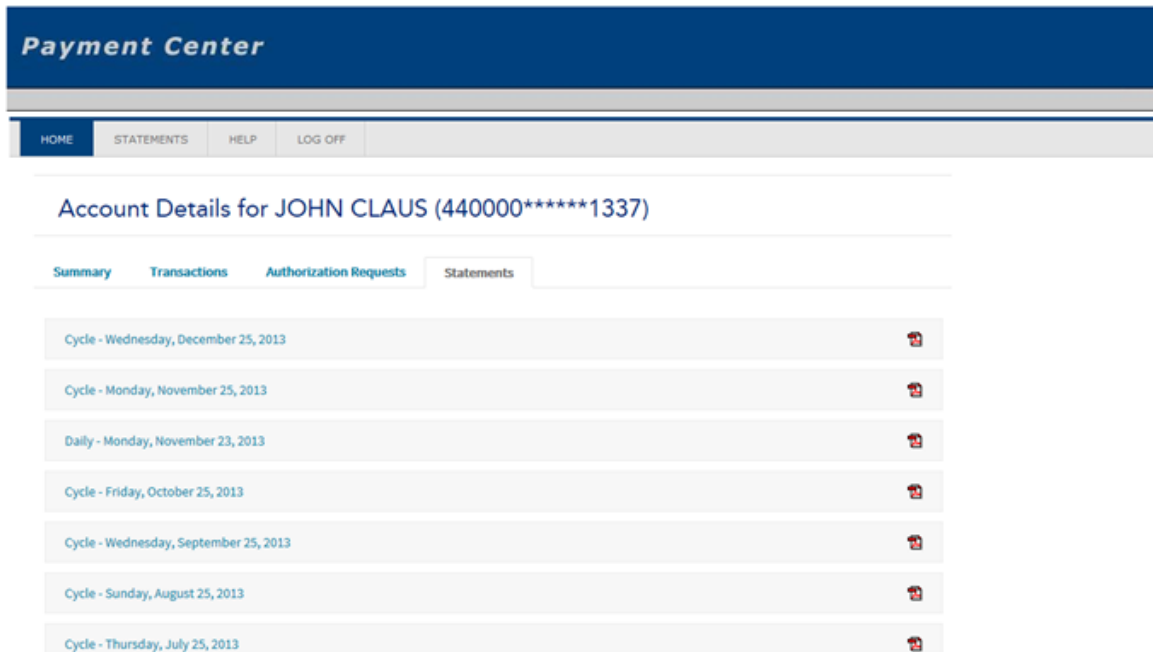
Note: The Adobe Acrobat Reader software must be installed on your computer to view a statement. Visit <http://www.adobe.com> to download this free software.


To view statements

1. From the Statements menu, select Account Activity. The Account Activity page appears displaying a combination of the following tabs based upon your permissions :


- Summary
- Transactions
- Authorization Requests
- Statements

2. Select the Statements tab



3. Click the PDF icon () and download the statement you want to view

To view, print, and download the statement

Click the  icon next to the statement you want to view. The File Download dialog opens

To view the statement:

1. Select **Open** to open this file from its current location. The statement opens in the Adobe Acrobat Reader.
2. To print the file, choose *File > Print* from the Acrobat Reader menu.
3. When you finish viewing the statement, close the Adobe Acrobat Reader.

To download the statement file:

1. Click **Save** from the file download dialog
2. Enter the location where you want to save the file and click **Save**. You can open the PDF file from the location where you saved it
3. Click **Close** to close the Download Complete dialog

Statement Available Notification Email:

Each month when your statement is available on Payment Center, you will receive a notification from *notifications@centresuite.com*. You can access Payment Center by clicking on the URL within the email, logging in and following the steps to access your statement.



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.

** WWW.BAML.COM/PAYMENTCENTER IS A URL THAT MAY REDIRECT USERS TO THE HOST SITE WWW.CENTRESUITE.COM**

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