



# User Guide:

## Automated Clearing House (ACH) Client—Site Access

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## ABOUT THIS USER GUIDE/MANUAL

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This user guide/manual, hereinafter referred to as **user guide, user manual, guide, or manual** describes the steps necessary for client use of (ACH Client) site provided by Bank of Saint Lucia Limited (BOSL). Clients are expected, unless otherwise directed by BOSL, to utilise this site exclusively to submit transactions to BOSL for processing. BOSL will in turn forward these transactions to the Automated Clearing House (ACH) associated with the Eastern Caribbean Automated Clearing House (ECACH) electronic funds transfer.

The following should be noted:

- 1) The following instructions were developed under the assumption that the intended user is familiar with basic computer use, computer language, and navigation through web pages.
- 2) **All** instructions herein apply exclusively an environment where the **Windows®** operating system and **Microsoft's Internet Explorer® (IE) version 11** and above are used.
- 3) BOSL recommends that Microsoft's Internet Explorer® (IE) version 11 and above should be used when interacting with BOSL's ACH Client site to ensure optimal performance. The following internet browsers are also supported by the site:
  - (i) Google Chrome™
  - (ii) Mozilla® Firefox®
- 4) In addition to this guide, BOSL will provide you with the user credentials (username and password), to interact with the site. You will be required to change the **password** upon successfully accessing the site for the first (1<sup>st</sup>) time.
- 5) Any requests for user support regarding access to or use of the ACH Client site must be communicated to BOSL in accordance with the agreement(s) established between BOSL and your organization.

This manual is intended for use exclusively by customers of BOSL. It therefore is, and shall remain the property of the BOSL. As such, none of the information in this document shall be reproduced and/or published in any form, including but not limited to: printing; photocopying; microfilm; and storage in any data retrieval system without explicit prior permission from the BOSL.



# GENERAL POLICY

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BOSL shall provide customers with literature regarding the proper operations of equipment and/or software where it is determined that the provision of such literature is necessary. Customers are to operate all electronic devices and the accompanying software in accordance to the usage instructions that cover them.

It is not intended that any part(s) of this user manual or its supporting operating procedures be directed at contravening or superseding any other legal and regulatory requirements placed upon customers of BOSL. Any protective measures contained herein should not impede other legally mandated processes such as records retention or subpoenas. Any conflicts should be immediately reported to BOSL fo

r further evaluation and/or subsequent submission to the Bank's legal counsel.

## ***Exceptions to This User Manual***

Requests for exceptions to this user manual must be very specific and may only be granted on specific items, rather than to entire sections. Users with exceptions are to communicate their requests in writing in accordance with their agreement(s) with BOSL, to BOSL for consideration in the first instance. BOSL shall make a determination regarding granting an exception, the result of which will then be communicated back to the users.



# USER GUIDE/MANUAL - AUTOMATED CLEARING HOUSE (ACH) CLIENT

## USING THE GUIDE/MANUAL

### *Using the Table of Contents*

The table of contents consists of hyperlinks which can be used to locate information about the topic of interest. To access the information via the hyperlinks, follow the instructions contained in the **“Using the Hyperlinks”** heading mentioned below:

### *Using the Hyperlinks*

The user may navigate through this manual by using the hyperlinks where they exist. Hyperlinks are used for cross reference purposes and are shown in blue, bold, or underlined text or permutations thereof.

To use the hyperlinks, place the cursor over the formatted part of the text. A dialogue box will open with instructions to click to follow the link. Follow the instructions and the document will move to the referenced section.

### *Using the Find Function*

The user may search for specific topics in the following ways:

1. Holding the “Ctrl” key on the keyboard down then pressing the “F” key will open a dialogue box. Clicking the binoculars button on the **tool bar** or **ribbon** will also prompt the dialogue box to open. In addition, the same result can be achieved by utilising the **‘Find’** function of your word processor.
2. Having initialised the ‘Find’ function, the topic or part of the topic you wish to locate and then click the **“Find Next”** button. The document will move to each occurrence of the topic every time **“Find Next”** is selected.



## CREATING OUTBOUND CLIENT-ORIGINATED FILES

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ACH Client is an Internet (web)-based software program used by BOSL to manage the **origination** of ACH files that ultimately are sent to the ACH Operator [Caribbean Credit Card Corporation (4Cs)], a third-party data processor, or to BOSL's core processing system.

An originated file in ACH Client may be considered as a file of transactions which are created or imported by you in the site and then submitted electronically by you to BOSL for processing and forwarding to the ACH Operator.

BOSL recommends processing files utilising the levels of user access outlined below based on your business size and needs. Please consult your account representative for assistance prior to deciding your user roles.

BUSINESS CATEGORY	USER TYPE	RECOMMENDATION
<b>Large</b>	Input/Entry Verification Authorisation	Required Required Required
<b>Medium</b>	Input/Entry Verification Authorisation	Required Required Optional
<b>Small</b>	Input/Entry Verification Full Access	Required Required Optional
<b>Sole Owner/Individual</b>	Full Access	Required



## ACCESSING THE ACH SITE

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### 1. USER ACCESS

#### 1.1. Accessing the ACH Site

Please ensure that you have received your user credentials from BOSL **prior** to attempting to log in to the site.

#### LOG INS

If you are logging in for the first time, please follow the instructions outlined in the **First-time Log in** subsection of this guide. Otherwise, please follow the instructions outlined in the **Regular Log in** subsection of this guide.

#### LOG OUTS

Please note that after **thirty (30)** minutes of not actively interacting with the site, the site will give you the option of continuing your session. If you do not respond within the allotted few seconds, the site will automatically log you out and redirect your session to the site's log in page.

Actively interacting with the site means requesting that the site perform any activity (e.g. search, save, edit, etc.). Thus, BOSL recommends that you save your progress within the site periodically (every 15–20 minutes), especially where you are preparing or editing transactions. Any progress that you make between your last saved progress and a forced log out will be **irretrievable**.

The forced log out is a global setting and affects **all** users. Forced log outs are an industry standard/practice and are a *security* and *user management* feature. Moreover, this setting cannot be customised.

Users who have been forcefully logged out of the site should expect:

- 1) To be redirected to the site's log in page as displayed in the image below.
- 2) To see a message on the log in page of the site indicating that the user has been logged out.

**You have been logged out of the system due to inactivity. (A1014)**

← Forced log out message(s).

User Name

Password

[Login](#) | [Reset](#)

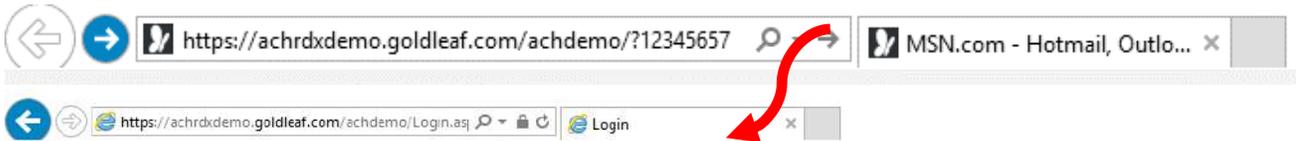
Instructions regarding how to exit the site are available in the **Exiting the Site (Logging Out)** subsection of this guide.



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## First-time Log in

1. Copy the link (web address) to the ACH Client site provided by BOSL.
2. Paste the copied address into the address bar of your browser and activate the link. This should open the log in credentials page of the site. BOSL recommends that you save the webpage for the site as a shortcut on your desktop to facilitate faster (one-click) access to the site.



User Name   
Password

[Login](#) | [Reset](#)

3. Enter your BOSL-issued **username** in the **User Name** field.

User Name   
Password

- a) If you have or believe that you have entered the **username** incorrectly:
  - (i) Use the appropriate keys (delete/backspace) on your keyboard or in combination with a mouse to clear the User Name field.
  - (ii) Retype the username in the **User Name** field.

4. Enter your BOSL-issued **password** in the **Password** field.

User Name   
Password

- a) If you have or believe that you have entered the **password** incorrectly:
  - (i) Use the appropriate keys (delete/backspace) on your keyboard or in combination with a mouse to clear the password field.
  - (ii) Retype the password in the Password field.

5. If you have or believe that you have entered both the username & password incorrectly:

- a) Clear both fields using either of the methods outlined below:



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## METHOD 1

(i) Click the **Reset** link located below the *Password* field.

User Name       User Name   
 Password       Password   
 Login | **Reset**

Click **Reset** to clear Password & User Name fields.

## METHOD 2

(i) Use the appropriate keys (delete/backspace) on your keyboard or in combination with a mouse to clear each field individually.

b) Retype the username and password in the respective fields.

6. Either click the **Login** link located below the **Password** field on the page or press the **<Enter>** key on your keyboard. One of the following should occur:

(1) An error message will be displayed indicating that you entered invalid user credentials. The *User Name* field will be populated but the *Password* field will be blank. In this case refer to **Outcome 1** below.

Invalid username/password error message generated by use of incorrect credentials. → **Invalid username and/or password. (A1002)**

User Name       User Name   
 Password       Password   
**Login** | Reset      Login | Reset

(2) The Change Password/Challenge Questions page is displayed. In this case refer to **Outcome 2** below.



## Change Password

Your password has expired. Please create a new one.

User Name   
 Old Password\*   
 New Password\*  ⓘ  
 Confirm Password\*

Continue | Cancel

## OUTCOME 1



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- a) Verify that you typed the correct username.
- b) If you entered the **username** incorrectly:
  - (i) Clear the *User Name* field using the appropriate keys (delete/backspace) on your keyboard or in combination with a mouse.
  - (ii) Re-type the username in the User Name field.
- c) Re-type the password in the *Password* field. If you believe that you have typed this password incorrectly:
  - (i) Either click the **Reset** link located below the *Password* field or use the appropriate keys (delete/backspace) on your keyboard or in combination with a mouse to clear the *Password* field.

**Invalid username and/or password. (A1002) Invalid username and/or password. (A1002)**

- (ii) Re-type the password in the *Password* field.
- d) Either click the **Login** link located below the Password field on the page or press the <Enter> key on your keyboard.
  - (i) If the invalid username message is displayed again, repeat step **a)** above. **Please note that if you fail to enter the correct credentials more than three (3) times, your user account will be locked and you will be required to contact BOSL to unlock the account.**

## OUTCOME 2

- a) The **Challenge Question** page will be displayed along with a message on that page requesting that you answer the questions in order to gain full access to the site. This is a **one-time** occurrence which, once completed successfully, will display the **Change Password** page.
- b) At the **Change Password** page:
  - (i) A message will be displayed requesting that you change your password.
  - (ii) Proceed to change your password as outlined in the **Mandatory Password Change** subsection of this guide. If you were not prompted to change your password, please contact BOSL prior to proceeding to interact further with the site.

Your password has expired. Please create a new one. ← Change password message.

User Name	imaclient
Old Password*	<input type="text"/>
New Password*	<input type="text"/> ?
Confirm Password*	<input type="text"/>

Continue | Cancel



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## **Mandatory Password Change**

BOSL requires that, as a mandated security measure, you change the password issued to you when you log in to the site for the **first time**. If you were not prompted to change your password after logging in to the site for the first time, please contact BOSL prior to proceeding to interact further with the site. The following instructions should guide you through successfully changing your BOSL-issued password to one you desire.

1. Log in to the site as outlined in the **First-time Log in** subsection of this guide. If you are already logged in and at the **Change Password** page proceed to the step below.

2. At the Change Password page:

a) Type your BOSL-issued password in the **Old Password\*** field.

Your password has expired. Please create a new one.

User Name	imaclient
Old Password*	<input type="password" value="....."/>
New Password*	<input type="password"/> ?
Confirm Password*	<input type="password"/>

b) Type your **desired** password in the **New Password\*** field. Please note that your new password **must** meet the criteria listed below:

Your password has expired. Please create a new one.

User Name	imaclient
Old Password*	<input type="password" value="....."/>
New Password*	<input type="password" value="....."/> ?
Confirm Password*	<input type="password"/>

- (i) Case sensitive – at least one character must be in UPPERCASE.
- (ii) At least nine (9) positions (characters) long.
- (iii) Alphanumeric – mixture of letters and numbers.
- (iv) Cannot be the same as your username.
- (v) At least include one special character limited as follows:

! " # % & ' ( ) \* + , - . / : ; = ? @ [ ] \ ^ \_ ` { } | ~

Additionally, the following apply to passwords:

- (i) Any new password created cannot be the same as your previous eight (8) passwords.
- (ii) You may mouseover the question mark (?) icon located on the right of the **Password** field to display the system's password requirements.



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Your password has expired. Please create a new one.

**User Name**            imaclient

**Old Password\***    

**New Password\***   

Mouseover to reveal password requirements.

Password must contain:

- At least 9 characters
- Both letters and numbers
- At least one uppercase and one lowercase character
- At least one special character:  
!"#\$%&'()\*+,-./:;=?@[ ]\^\_`{|}~

- c) Re-type your desired password in the **Confirm Password\*** field. This password must be the same as the one you typed in the **New Password\*** field.

Your password has expired. Please create a new one.

**User Name**            imaclient

**Old Password\***    

**New Password\***   

**Confirm Password\***

- d) Either press the **Enter** key on your keyboard or click the **Continue** link located below the **Confirm Password\*** field. One of the following should occur:

Your password has expired. Please create a new one.

**User Name**            imaclient

**Old Password\***    

**New Password\***   

**Confirm Password\***

**Continue** | Cancel

### OUTCOME 1

- (i) Error messages will be displayed if you have entered incorrect access credentials. In this case, refer to the **Addressing First-time Log in Issues** subsection below.

### OUTCOME 2

- (ii) The ACH Client site's main page (**Customer Management Page**) will be displayed if all the fields are populated correctly.

- 3. At the site's main page, utilize the site as outlined in the document(s) provided by BOSL as applicable or as instructed.

## Addressing First-time Log in Issues

This area of the guide seeks to address issues which can arise when a user logs in to the site for the first time. The issues covered in this subsection are strictly related to the site and **do not** relate to any issues that may arise at the users' end inclusive of but not limited to: utilising incompatible browsers; faulty



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computing devices; use of invalid devices such as mobiles (phones, tablets, etc.); and connectivity issues. Please contact BOSL if you experience an issue that is not covered/addressed in this section of the guide.

### ***Incorrect Old Passwords***

If the **old** password is typed **incorrectly** at the Change Password page during the first-time log in, the page will be displayed with:

- (i) All the password fields cleared out.
- (ii) An error message indicating the password is invalid.

**Invalid username and/or password. (1016)** ← Invalid old password message.

Your password has expired. Please create a new one.

<b>User Name</b>	imaclient
<b>Old Password*</b>	<input type="text"/>
<b>New Password*</b>	<input type="text"/> 
<b>Confirm Password*</b>	<input type="text"/>

The following steps should be used to rectify the issue.

1. Retype the passwords in the respective fields.
2. Either press the **Enter** key on your keyboard or click the **Continue** link located below the **Confirm Password\*** field. One of the following should occur:
  - a) The error message regarding the incorrect old password is repeated. In this case, repeat the steps above regarding **incorrect old passwords**.
  - b) An error message regarding the passwords in the New Password\* and Confirm Password\* fields not matching will be displayed. In this case, refer to the steps below regarding **inconsistent new passwords**.
  - c) An error message(s) regarding invalid new password will be displayed. In this case, refer to the steps below regarding **invalid new passwords**.
  - d) The ACH Client site's main page (**Customer Management Page**) will be displayed if all the fields are populated correctly.
3. At the site's main page, utilize the site as outlined in the document(s) provided by BOSL as applicable or as instructed.

### ***Inconsistent New Password***

If the new password is typed **incorrectly** in the **New Password\*** or **Confirm Password\*** fields at the Change Password page during the first-time log in, the page will be displayed with:

- (i) All the password fields cleared out.
- (ii) The New Password\* and Confirm Password\* fields highlighted in red.



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- (iii) An error message indicating the passwords in the New Password\* and Confirm Password\* fields do not match.

**New Password and Confirm Password fields do not match.**

Inconsistency in new password error message.

Your password has expired. Please create a new one.

User Name	imaclient
Old Password*	<input type="text"/>
New Password*	<input type="password"/>
Confirm Password*	<input type="password"/>

The following steps should be used to rectify the issue.

1. Type the password in the **Old Password\*** field.
2. Re-type your desired password in the **New Password\*** and **Confirm Password\*** fields.
3. Press the **Enter** key on your keyboard **or** click the **Continue** link located below the **Confirm Password\*** field. One of the following should occur:
  - a) The error message regarding the passwords in the New Password\* and Confirm Password\* fields not matching is repeated. In this case, repeat the steps above regarding **inconsistent new passwords**.
  - b) An error message indicating the old password is invalid will be displayed. In this case, refer to the steps above regarding **incorrect old passwords**.
  - c) An error message(s) indicating the new password is invalid will be displayed. In this case, refer to the steps below regarding **invalid new passwords**.
  - d) The ACH Client site's main page (**Customer Management Page**) will be displayed if all the fields are populated correctly.
4. At the site's main page, utilize the site as outlined in the document(s) provided by BOSL as applicable or as instructed.

### **Invalid New Passwords**

If the new password does not meet the system requirements for passwords (invalid password) at the Change Password page during the first-time log in, the page will be displayed with:

- (i) The violation(s) as an error message.
- (ii) An error message indicating the password is invalid.
- (iii) The New Password\* and Confirm Password\* fields highlighted in red.



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**Password must be at least 9 characters long and must contain both letters and numbers. (1012)**  
**Password must contain at least one special character. (1401)**

Your password has expired. Please create a new one.

New password violation error message(s).

**User Name**            imaclient

**Old Password\***    

**New Password\***     ⓘ

**Confirm Password\***

The following steps should be used to rectify the issue.

1. Take note of the violation and identify a revised password that satisfies the password requirement(s) identified in the error message. For example, if the violation message indicates that your new password is too short (less than 9 characters), identify a password that at least 9 characters long. Additionally, you may mouseover the ⓘ icon located on the right of the **Password** field to display the system's password requirements to assist you with identifying a compliant password.

**Password must be at least 9 characters long and must contain both letters and numbers. (1012)**  
**Password must contain at least one uppercase and one lowercase character. (1400)**  
**Password must contain at least one special character. (1401)**

Your password has expired. Please create a new one.

**User Name**            imaclient

**Old Password\***    

**New Password\***     ⓘ

**Confirm Password\***

Password must contain:

- At least 9 characters
- Both letters and numbers
- At least one uppercase and one lowercase character
- At least one special character:

! " # \$ % & ' ( ) \* + , - . / : ; = ? @ [ ] \ ^ \_ ` { } | ~

Mouseover to reveal password requirements.

2. Type the old password in the **Old Password\*** field.
3. Type the revised (new) password in the **New Password\*** and **Confirm Password\*** fields.
4. Either press the **Enter** key on your keyboard or click the **Continue** link located below the **Confirm Password\*** field. One of the following should occur:
  - a) The error message(s) regarding an invalid new password is repeated. In this case, repeat the steps above regarding **invalid new passwords**.
  - b) An error message indicating the old password is invalid will be displayed. In this case, refer to the steps above regarding **incorrect old passwords**.
  - c) An error message indicating the passwords in the New Password\* and Confirm Password\* fields not matching will be displayed. In this case, refer to the steps above regarding **inconsistent new passwords**.
  - d) The ACH Client site's main page (**Customer Management Page**) will be displayed if all the fields are populated correctly.



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2. At the site's main page (**Customer Management Page**), utilize the site as outlined in the document(s) provided by BOSL as applicable or as instructed.

## Regular Log ins

1. Open the ACH Client site using the link provided by BOSL.



2. Enter your BOSL-issued **username** in the **User Name** field

User Name

Password

3. Enter your **password** in the **Password** field.

User Name

Password

4. If you have or believe that you have entered:

- a) The **username** incorrectly:
  - (i) Use the appropriate keys (delete/backspace) on your keyboard or in combination with a mouse to clear the User Name field.
  - (ii) Retype the username in the User Name field.
- b) The **password** incorrectly:
  - (i) Use the appropriate keys (delete/backspace) on your keyboard or in combination with a mouse to clear the password field.
  - (ii) Retype the username in the User Name field.
- c) Both the **username & password** incorrectly:
  - (i) Either click the **Reset** link located below the **Password** field to or use the appropriate keys (delete/backspace) on your keyboard or in combination with a mouse to clear both fields.



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User Name  User Name

Password  Password

Login | **Reset** | Login | Reset

Click **Reset** to clear password field.

(ii) Retype the username and password in the respective fields.

5. Either click the **Login** link located below the *Password* field on the page **or** press the <Enter> key on your keyboard. One of the following should occur:

a) An error message will be displayed if you entered invalid user credentials. The *User Name* field will be populated but the *Password* field will be blank. In this case:

Invalid username/password error message generated by use of incorrect credentials.

**Invalid username and/or password. (A1002)**

User Name  User Name

Password  Password

**Login** | Reset | Login | Reset

(i) Verify that you typed the correct username and if changes are required:

(1) Clear the *User Name* field using the appropriate keys (delete/backspace) on your keyboard or in combination with a mouse.

(2) Re-type the username in the *User Name* field.

(ii) Re-type the password in the *Password* field. If you believe that you have typed the password incorrectly:

(1) Either click the **Reset** link located below the *Password* field or use the appropriate keys (delete/backspace) on your keyboard or in combination with a mouse to clear the *Password* field.

**Invalid username and/or password. (A1002)**      **Invalid username and/or password. (A1002)**

User Name  User Name

Password  Password

Login | **Reset** | Login | Reset

Click **Reset** to clear password field.

(2) Re-type the password in the *Password* field.

(iii) Either click the **Login** link located below the *Password* field on the page or press the <Enter> key on your keyboard. If the invalid username and password message is displayed again, repeat the steps above. **Please note that if you fail to enter the correct credentials within three (3) attempts, your user account will be locked and you will be required to contact BOSL to unlock the account.**

b) The ACH Client main page (**Customer Management Page**) will be displayed.



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- 6. At the main page (**Customer Management Page**), utilize the site as outlined in the document(s) provided by BOSL as applicable or as instructed.

## 1.2. Changing Access Credentials (Username & Password)

Users may change their **passwords** through the site **at any time** and are encouraged to change their passwords periodically. Passwords should be changed especially where users believe that the current password has been compromised. Further, password changes are mandated by the Bank within the ACH site. That is, the site will mandate that the user changes his/her password at predetermined intervals (e.g. every 90 days) set by the Bank. Notwithstanding the preceding, users may change their passwords at any time between the mandatory password change cycles. It should be noted that:

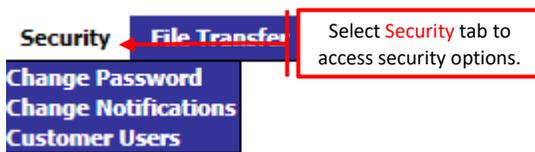
- A. BOSL forces periodic password changes in the site as part of its security measures.
- B. BOSL will facilitate requests for password changes/resets for users only in the case of forgotten passwords.
- C. All requests for password changes submitted to BOSL must conform to the standards set by BOSL regarding such requests.

### Changing Passwords

- 1. Log in to ACH Client as outlined in the **Accessing the ACH Site** subsection of this guide.
- 2. If you are not at the ACH Client site’s main page, click the **Home** link located at the top right of your current page and the main page will be displayed.



- 3. At the ACH Client site’s main page:
  - a) Select the **Security** tab. A list of options will be displayed.



- b) Click the **Change Password** option from the list. This will prompt the **Change Password** page to be displayed.



- 4. At the Change Password page:



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- a) Type your current password in the **Old Password\*** field.

**Old Password\***

**New Password\***  

**Confirm Password\***

- b) Type your desired password in the **New Password\*** field. Please note that your new password **must** meet the following criteria:

**Old Password\***

**New Password\***   Mouseover at any time to view password requirements.

**Confirm Password\***

- (i) Case sensitive – at least one character must be in UPPERCASE.
- (ii) At least eight (8) positions (characters) long.
- (iii) Alphanumeric – mixture of letters and numbers.
- (iv) Cannot be the same as your username.

Additionally, the following apply to passwords:

- (1) Any new password created cannot be the same as your previous eight (8) passwords.
- (2) For added security, you may choose to include mixed case and special characters limited as follows:  
**! " # % & ' ( ) \* + , - . / : ; = ? @ [ ] \ ^ \_ ` { } | ~**
- (3) Mouseover the  icon located on the right of the **Password** field to display the specific password requirements.

- c) Re-type your desired password in the **Confirm Password\*** field. This password must be the same as the one you typed in the **New Password\*** field.

**Old Password\***

**New Password\***  

**Confirm Password\***

5. If you want to discontinue the change password process:

- a) Click the **Cancel** link located at the upper right of the page. The site's main page will be displayed.
- b) At the main page, utilize the site as outlined in the document(s) provided by BOSL as applicable or as instructed.

6. To continue the change password process, click the **Update Password** link located at the upper right of the page. **Do not** use the <Enter> key on your keyboard. The one of following scenarios should occur:



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[Home](#) | [Contact Us](#) | [Help](#) | [Logout](#)

[Update Password](#) | [Cancel](#)

- a) Error messages will be displayed if you have typed incorrect credentials. In this case, refer to the [Addressing Change Password Issues](#) subsection below.
- b) A confirmation message will be displayed on the **Change Password** page. In this case, refer to [Successful Password Change](#) below in this sub-section of the guide.

## ***Addressing Change Password Issues***

### ***Incorrect Old Passwords***

If the **old** password is typed **incorrectly** and submitted for confirmation at the Change Password page, the page will be displayed with:

- (i) All the password fields cleared out.
- (ii) An error message indicating the old password is invalid.

**Password: Invalid username and/or password. (1016)**

User Name	imaclient
Old Password*	<input type="text"/>
New Password*	<input type="text"/> 
Confirm Password*	<input type="text"/>

The following steps should be used to rectify the issue:

1. Retype the correct passwords in the respective fields.
2. Click the **Continue** link located below the **Confirm Password\*** field. **Do not** use the **<Enter>** key on your keyboard. One of the following should occur:
  - a) The error message regarding an incorrect old password is repeated. In this case, repeat the steps above regarding [incorrect old passwords](#) in this sub-section of the guide.
  - b) An error message box indicating the passwords in the New Password\* and Confirm Password\* fields do not match will be displayed. In this case, refer to the steps below regarding [inconsistent new passwords](#) in this sub-section of the guide.
  - c) An error message(s) indicating the new password is invalid will be displayed. In this case, refer to the steps below regarding [invalid new passwords](#) in this sub-section of the guide.
  - d) A confirmation message will be displayed on the **Change Password** page. In this case, refer to [Successful Password Change](#) below in this sub-section of the guide.

### ***Inconsistent New Password***

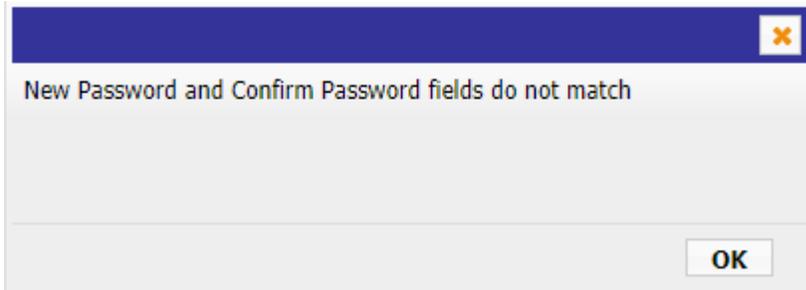
If the new password is typed **incorrectly** in the **New Password\*** or **Confirm Password\*** fields and



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submitted for confirmation at the Change Password page, the page will be displayed with:

- (i) An error message box indicating that the values in the two password fields are inconsistent will be displayed.



The following steps should be used to rectify the issue:

1. Click the **<OK>** button or close icon (**X**) on the message box. The message box will disappear and the Change Password page will be displayed.
2. Use the appropriate keys (delete/backspace) on your keyboard or in combination with a mouse to clear the **New Password\*** or **Confirm Password\*** fields.
3. Retype the correct password in the respective fields.
4. Click the **Update Password** link located at the upper right of the page. **Do not** use the **<Enter>** key on your keyboard. One of the following should occur:
  - a) The error message box indicating the passwords in the New Password\* and Confirm Password\* fields do not match reappears. In this case, repeat the steps regarding **inconsistent new passwords** above in this sub-section of the guide.
  - b) An error message indicating the old password is invalid will be displayed. In this case, refer to **incorrect old passwords** above in this sub-section of the guide.
  - c) An error message(s) indicating the new password is invalid will be displayed. In this case, refer to **invalid new passwords** below in this sub-section of the guide.
  - d) A confirmation message will be displayed on the **Change Password** page. In this case, refer to **Successful Password Change** below in this sub-section of the guide.

### ***Invalid New Passwords***

If the **new** password submitted for confirmation at the Change Password page does not meet the system requirements for passwords:

- (i) All the password fields cleared out.
- (ii) The violated password requirement(s) will be displayed as an error message on the Change Password page.



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## Change Password

Change password error message(s).

**Password: Password must be at least 9 characters long and must contain both letters and numbers. (1012)**  
**Password: Password must contain at least one special character. (1401)**

The following steps should be used to rectify the issue.

1. Re-type the old password in the **Old Password\*** field.
2. Take note of the password requirement(s) in the error message and identify a revised password that satisfies the password requirement(s). For example, if the error message indicates that your new password is too short (less than 9 characters), identify a password that is at least 9 characters long. Additionally, you may mouseover the  icon located on the right of the **Password** field to display the system's password requirements to assist you with identifying a compliant password.

**Password: Password must be at least 9 characters long**  
**Password: Password must contain at least one special c**

User Name	imaclient
Old Password*	<input type="password"/>
New Password*	<input type="password"/>
Confirm Password*	<input type="password"/>

Password must contain:

- At least 9 characters
- Both letters and numbers
- At least one uppercase and one lowercase character
- At least one special character:

!"#\$%&'()\*+,-./:;=?@[ ]\^\_`{|~

Mouseover to reveal password requirements.

3. Type the revised password in the **New Password\*** and **Confirm Password\*** fields.
4. Click the **Update Password** link located at the upper right of the page. **Do not** use the **<Enter>** key on your keyboard. One of the following should occur:
  - a) Error message(s) indicating violated password requirements will be repeated. In this case, repeat the steps regarding **invalid new passwords** above.
  - b) An error message indicating the old password is invalid will be displayed. In this case, refer to **incorrect old passwords** above in this sub-section of the guide.
  - c) An error message box indicating the passwords in the New Password\* and Confirm Password\* fields do not match will be displayed. In this case, refer to **inconsistent new passwords** above in this sub-section of the guide.
  - d) A confirmation message will be displayed on the **Change Password** page. In this case, refer to **Successful Password Change** below in this sub-section of the guide.

### Successful Password Change

If the new password that is submitted for confirmation at the Change Password page is accepted by the site, a confirmation message will be displayed on the **Change Password** page.

## Change Password

**Your password has been updated. (1032)**

Change password confirmation message.



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1. When the password change successful message is displayed on the **Change Password** page:
  - a) Click the **Home** link located at the top right of your current page and the ACH Client main page (**Customer Management Page**) will be displayed.



- b) Utilize the site as outlined in the document(s) provided by BOSL as applicable or as instructed.

## Changing Usernames

Users may change their **usernames** only through a request to BOSL in the manner outlined in the agreement between BOSL and the client associated with the user. The client must refer to BOSL for guidance regarding changes to usernames associated with the ACH site.

### 1.3. Exiting the Site (Logging Out)

You may exit the site at any time utilising the instructions below. It should be noted that exiting the site prior to completing any tasks in the site will result in lost progress. Therefore you are strongly advised to save your progress prior to exiting the site to avoid any data loss. BOSL will not be able to retrieve any data that is lost between the last time the user saved the data and exits the site. You may exit the site as outlined below.

1. Locate the Logout link (usually located at the top right of the page) on your current page.
2. Click the **Logout** link. The page should refresh and the site's log in page should be displayed.



Please note that the site will automatically log you out if you do not actively interact with the site within thirty (30) minutes. Actively interacting with the site means requesting that the site perform any activity (e.g. search, save, edit, etc.). Refer to the **Accessing the ACH Site (Log outs)** subsection of this guide for further information.