

Merchant  
Reference  
Guide

# Paymentech Online Enhanced User Authentication

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**CHASE** ™  
Paymentech

**CHASE** ™  
Paymentech

4 Northeastern Blvd.  
Salem, NH 03079-1952  
603.896.6000

[www.chasepaymentech.com](http://www.chasepaymentech.com)

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# Paymentech Online Enhanced User Authentication

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## *A Merchant Reference Guide*



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14221 Dallas Parkway  
Dallas, TX 75254  
[www.chasepaymentech.com](http://www.chasepaymentech.com)

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## Revision History

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Date	Revision Summary	Page(s)
7.1.13	Guide Created	All
8.20.13	Corrected Merchant Services Phone Number	9 & 12
8.27.13	<b>Number of Security Questions Revised</b>	<b>3 &amp; 7</b>
9.12.13	<b>Updated for additional properties</b>	<b>throughout</b>

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**A Note about Screenshots:**

The images included in this manual are illustrative, designed to represent your approximate **Paymentech Online Enhanced User Authentication** experience. The actual screens you view may appear slightly different. In addition, screens may change over time as product detail is added.

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# Introduction

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Adaptive Authentication is an application that enhances traditional user name and password security methods by adding layers of protection to Chase Paymentech's vigilant security processes. The purpose of this document is to assist users in navigating the Adaptive Authentication account setup and ongoing administration processes.

## First Time login

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The first time you log in to the Secure Login page you will see a user name field only.

1. Enter your assigned **user name**
2. Click **Login**

The screenshot shows the Chase Paymentech Secure Login page. At the top is the Chase Paymentech logo. Below it, the text reads "Secure Login" and "Enter your user name. You will enter your password on the next page." A yellow box titled "Enhanced Security" contains the message: "Your Login Process is Changing starting August 21st. To further protect your online account, we are enhancing the user authentication to Chase Paymentech applications. The next time your password expires, you will be required to replace your existing three security questions and select three new security questions and answers. This is a one-time event." Below this is a form with the label "Enter your user name" and a text input field. A "Login" button with a lock icon and the text "Secure Site" is positioned below the input field. At the bottom of the form, there are links for "Forgot your password?", "Where do I enter my password?", and "Need assistance logging in?". A note states: "Please be aware that after 15 minutes of inactivity, you will be required to login again. Note: All passwords expire every 90 days and accounts that are inactive for an extended period may be deleted." The footer contains the text: "Chase Paymentech Solutions | Privacy Policy | Terms of Use © Copyright 2013, Chase Paymentech, LLC All Rights Reserved."

If the user name is valid, you will be brought to a new window where you find the Password field.

3. Enter the password into the **Password** field
4. Click **Submit**

The screenshot shows the Chase Paymentech Secure Login page at the password entry step. The text reads "Secure Login" and "Enter your password." Below this is a form with the label "Password" and a text input field containing seven black dots. A "Submit" button with a lock icon and the text "Secure Site" is positioned below the input field. At the bottom of the form, there are links for "Forgot your password?" and "Need assistance logging in?". A note states: "Please be aware that after 15 minutes of inactivity, you will be required to login again. Note: All passwords expire every 90 days and accounts that are inactive for an extended period may be deleted."

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*Continued on next page*

## First Time login, Continued

You will then be informed that your password has expired. You will need to re-enter the expired password and create a new one.

The new password must follow the following guidelines:

- Between 8 & 40 characters in length
- Contain at least 1 upper case letter
- Contain at least 1 lower case letter
- Contain at least 1 number
- Cannot have been previously used

### Password Expired

Your existing password has expired

Please create a new secure password to access your account.

User Name

Expired Password

New Password

Verify New Password

### Helpful Tips

For your security, new passwords must meet the following requirements:

- must be between 8 and 40 characters in length
- must contain at least one upper case character, one lower case character and one number
- cannot be a previously used password

For enhanced security, do not use proper names, words commonly found in the dictionary or repeating sequences of numbers.

Click on the Save button and you will be brought back to the first screen and informed that your password has been changed correctly. You will then be required to enter your user name in again.

### Secure Login

Enter your user name. You will enter your password on the next page.

### Enhanced Security

Your Login Process is Changing starting August 21st

To further protect your online account, we are enhancing the user authentication to Chase Paymentech applications. The next time your password expires, you will be required to replace your existing three security questions and select three new security questions and answers. This is a one-time event.

You have successfully updated your account. Please log in with your user name and new password.

Enter your user name

 Secure Site

[Forgot your password?](#)  
[Where do I enter my password?](#)  
[Need assistance logging in?](#)

Please be aware that after 15 minutes of inactivity, you will be required to login again.

Note: All passwords expire every 90 days and accounts that are inactive for an extended period may be deleted.

*Continued on next page*

## First Time login, Continued

Next enter your new password.

Then click the  
Submit button.

### Secure Login

Enter your password.

Password

Submit



Secure Site

[Forgot your password?](#)  
[Need assistance logging in?](#)

Please be aware that after 15 minutes of inactivity, you will be required to login again.

Note: All passwords expire every 90 days and accounts that are inactive for an extended period may be deleted.

# Enrollment

Now that you have logged in for the first time, you will need to Enroll your login.

The Authentication Set Up page will be displayed. This is where you will enroll in Adaptive Authentication.

You will be asked to define security attributes that will display when you login.

## Authentication Set Up

You will be enrolling in the Chase Paymentech secure system. Please complete the prompts below to personalize your account. This information will be used to identify you when logging in.

### User Account Information

User Name:

First Name:

Last Name:

Email Address:

Phone:

Select a challenge question from each dropdown menu and provide an answer. You will be asked to answer these questions when you login from a new device.

Select a question...

Select a question...

Select a question...

Select and answer three sets of challenge questions via a drop down list. You can choose any of the questions provided, and then provide an answer to the selected question in the text box provided.

Make sure that each answer is unique and remember the answers to the questions.

Choose a personal image and enter a security phrase. You will be asked to confirm your personal image and security phrase each time you log in.



Select a personal image

Security Phrase

Enter a security phrase

Remember this computer (Choose this option only when logging into a trusted device/computer)

Submit

Determine if this computer should be recognized or not.

### Challenge Questions

- Select questions you can easily remember but others would find difficult.
- Your answers can be between 4 and 50 characters.
- You can use letters, numbers, spaces, periods and commas.

### Personal Image and Security Phrase

- Choose an image that's easy for you to remember.
- Your security phrase can be between 3 and 30 characters.
- Your personal image and security phrase may be completely unrelated.
- If you log in and do not see your personal image, do not enter your password. Contact your Account Executive or customer service at 603-896-8333.

# Security Image

The personal image you select appears during the login process and provides assurance that you are interacting with the Chase Paymentech Web site that you intended.

Choose a personal image and enter a security phrase. You will be asked to confirm your personal image and security phrase each time you log in.

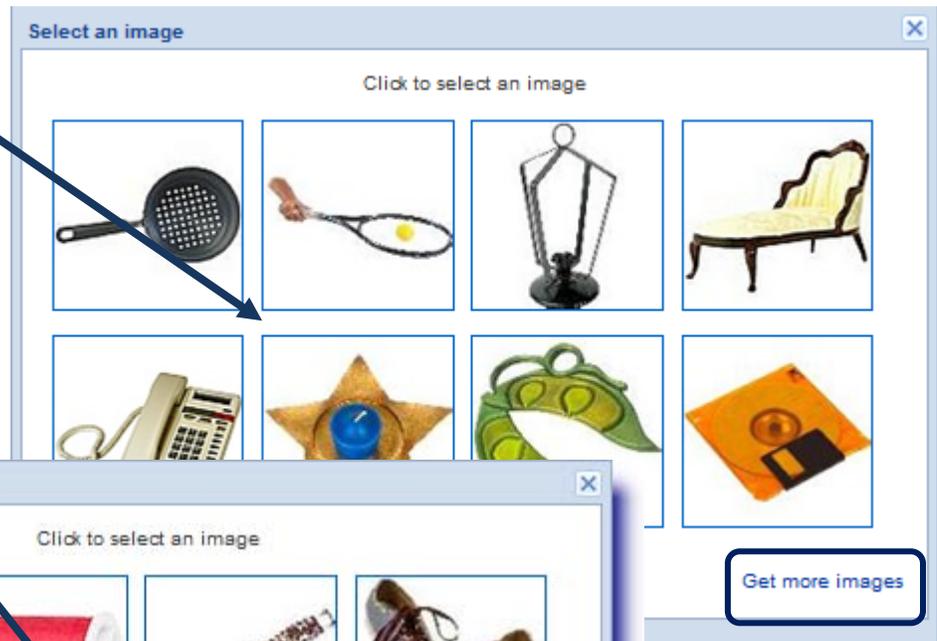
To choose a new image, select **Change Image**

Personal Image

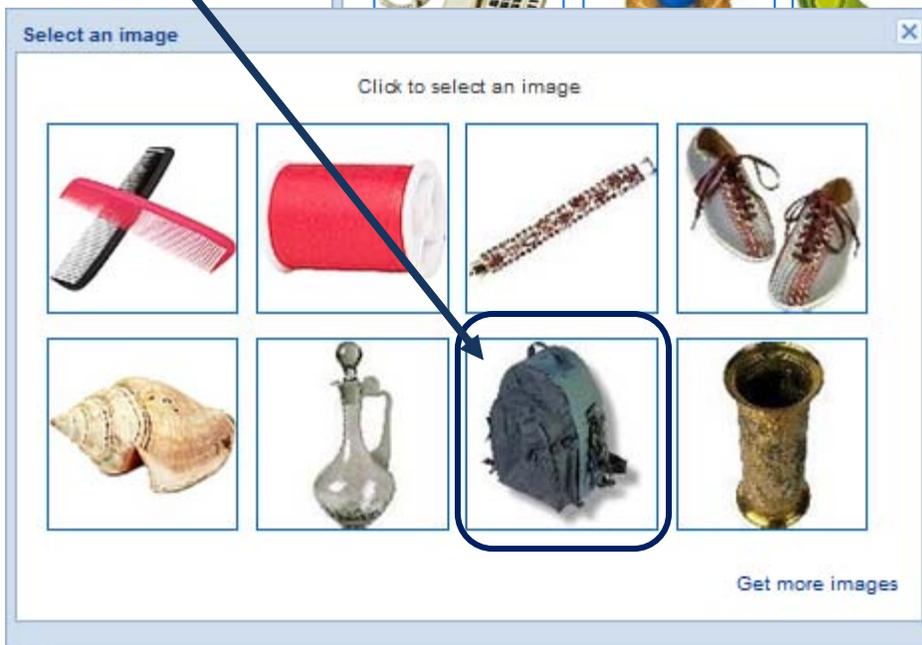


Change Image

Click **Get More Images** to view additional images



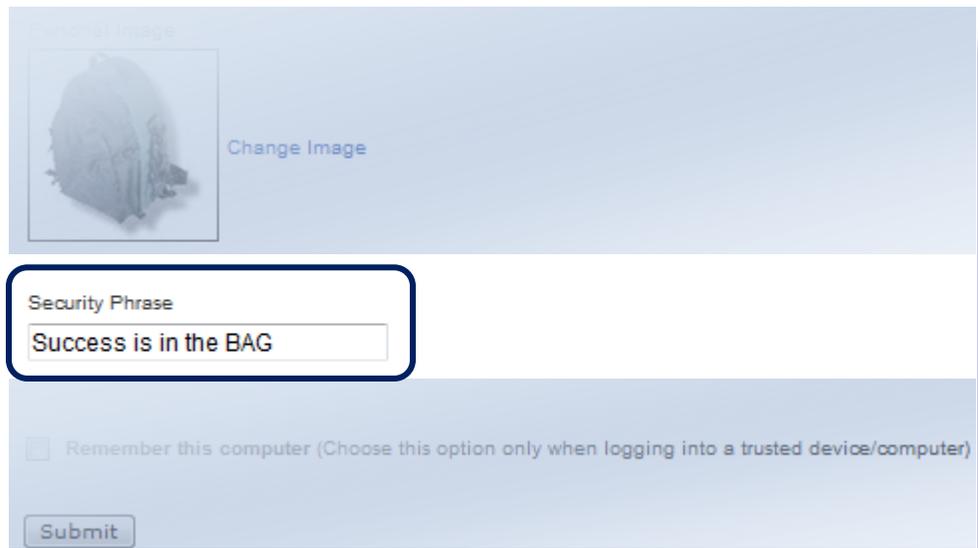
Then select an image by clicking on it.



## Security Phrase

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This phrase will appear under the image that you've selected. The phrase you enter should be something that you will recall but it does NOT need to be related to the image you selected.



Select Image

Change Image

Security Phrase

Success is in the BAG

Remember this computer (Choose this option only when logging into a trusted device/computer)

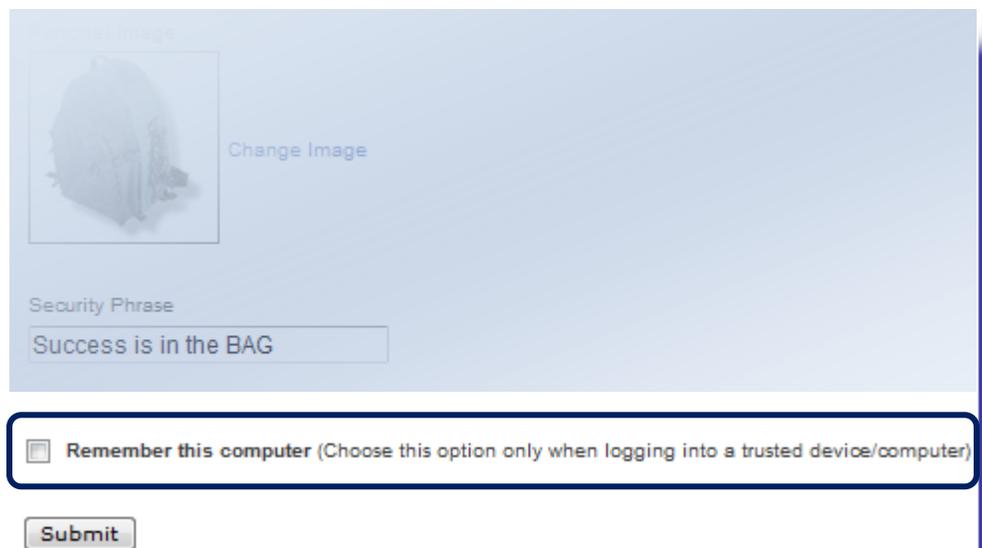
Submit

## Computer Recognition

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Select the applicable radio button to designate if the computer you are using should be recognized by the Adaptive Authentication or not.

If you select the box, a device token will be generated and stored for future identification. If you do not, there will be no token generated and the next time you log in from that computer, you will be asked to answer the security questions you chose.



Select Image

Change Image

Security Phrase

Success is in the BAG

Remember this computer (Choose this option only when logging into a trusted device/computer)

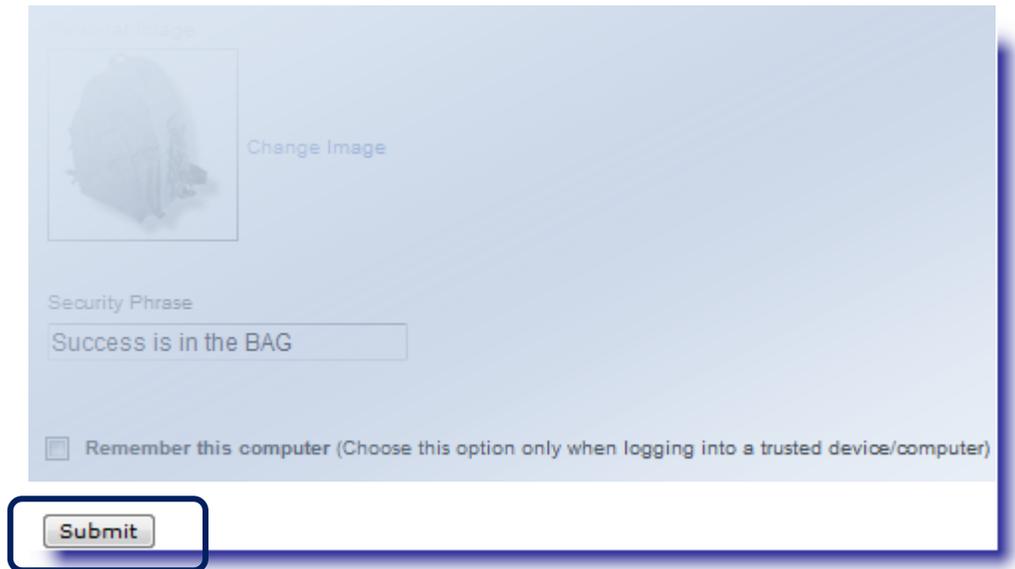
Submit

## Complete Enrollment Process

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When you have entered all the security information required, click **Submit** to complete the enrollment process.

You will now be logged in to the application.



The screenshot shows a light blue form with the following elements:

- A profile picture placeholder with a "Change Image" link to its right.
- A "Security Phrase" label above a text input field containing the text "Success is in the BAG".
- A checkbox labeled "Remember this computer (Choose this option only when logging into a trusted device/computer)".
- A "Submit" button at the bottom left, which is highlighted with a dark blue border.

# Accessing from a Recognized Computer

When logging into an application after you have already enrolled, you will follow the steps outlined below.

Enter assigned user name in the **user name** field

Click **Login**

Enter your user name

 [Secure Site](#)

[Forgot your password?](#)  
[Where do I enter my password?](#)  
[Need assistance logging in?](#)

Please be aware that after 15 minutes of inactivity, you will be required to login again.

Note: All passwords expire every 90 days and accounts that are inactive for an extended period may be deleted.

Verify the personal image and security phrase displayed

Enter the password in the **Password** field

Click **Submit**

## Secure Login

Confirm your personal image and security phrase.

Your Personal Image



Success is in the BAG

If this is not your personal image or security phrase, **do not log in.**  
Contact your Account Executive or customer service at 603-896-8333.

Password

Change challenge questions or personal image.

 [Secure Site](#)

[Forgot your password?](#)  
[Personal image doesn't match?](#)  
[Need assistance logging in?](#)

Please be aware that after 15 minutes of inactivity, you will be required to login again.

Note: All passwords expire every 90 days and accounts that are inactive for an extended period may be deleted.

### IMPORTANT

- If this is not your personal image or security phrase, contact your Account Executive or customer service at 603-896-8333.
- To change your challenge questions, personal image or security phrase, check the box to the left and log in with your password.

**IMPORTANT:** If the security image or phrase is incorrect, please do not continue the login process and contact your Account Executive or the Help Desk at 866-428-4962.

# Changing Enrollment Information

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You can change your challenge question, personal image or phrase at any time from the Secure Login page.

## Secure Login

Confirm your personal image and security phrase.

**Your Personal Image**



Success is in the BAG

If this is not your personal image or security phrase, do not log in.  
Contact your Account Executive or customer service at 803-896-8333.

**IMPORTANT**

- If this is not your personal image or security phrase, contact your Account Executive or customer service at 803-896-8333.
- To change your challenge questions, personal image or security phrase, check the box to the left and log in with your password.

Password

Change challenge questions or personal image.

 Secure Site

Forgot your password?  
Personal image doesn't match?  
Need assistance logging in?

Please be aware that after 15 minutes of inactivity, you will be required to login again.

Note: All passwords expire every 90 days and accounts that are inactive for an extended period may be deleted.

**Annotations:**

- Enter valid password (points to Password field)
- Select the Change challenge questions or personal image check box (points to checkbox)
- Click Submit (points to Submit button)

You will then be brought to the Set Up page where you can edit all security settings you established during the enrollment process.

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# Accessing from an Unrecognized Computer

When you log in from an unrecognized computer or device (and are enrolled) you will be required to authenticate by either your registered email address or via text message to a registered cell phone number. Follow the steps below:

Enter your user name in the **user name** field

Enter your user name

Click **Login**

Login



Secure Site

[Forgot your password?](#)  
[Where do I enter my password?](#)  
[Need assistance logging in?](#)

Please be aware that after 15 minutes of inactivity, you will be required to login again.

Note: All passwords expire every 90 days and accounts that are inactive for an extended period may be deleted.

## Authentication

We need to send you an Identification Code

We need to confirm your identity to ensure your accounts are secure. We do this by sending a temporary Identification Code to one of the telephone numbers or email addresses you provided us in the past.

Choose how you'd like to receive this Identification Code and click 'Submit.' On the next page you'll enter the Identification Code you receive.



Email

j\*\*\*\*\*@email.com



Phone

XXX-XXX-5555  Text

Note: We don't charge for text messages sent to your mobile device; however, standard message and data rates may apply.

Remember this computer (Choose this option only when logging into a trusted device/computer)

Submit



Secure Site

[Need assistance logging in?](#)

You will be asked which method you would like to use to receive an identification code that authenticates you as the owner of the account. This information is taken from the email or text number that we have in our system and thus insures your security.

*Continued on next page*

## Accessing from an Unrecognized Computer, Continued

Once you have received your message you may enter the single-use code in the available screen.

### Identification Code

Please identify yourself by answering the question below

Click **Submit**

Please enter the Identification Code that you have received.

Do you want to remember this computer?

**Remember this computer** (Choose this option only when logging into a trusted device/computer)

**Submit**



Secure Site

If the information provided on the Authentication page is valid, the Secure Login page containing the password field will be displayed.

### Secure Login

Confirm your personal image and security phrase.

#### Your Personal Image



Success is in the BAG

If this is not your personal image or security phrase, **do not log in**.  
Contact your Account Executive or customer service at 603-896-8333.

#### Password

Change challenge questions or personal image.

**Submit**



Secure Site

[Forgot your password?](#)  
[Personal image doesn't match?](#)  
[Need assistance logging in?](#)

Please be aware that after 15 minutes of inactivity, you will be required to login again.

Note: All passwords expire every 90 days and accounts that are inactive for an extended period may be deleted.

#### IMPORTANT

- If this is not your personal image or security phrase, contact your Account Executive or customer service at 603-896-8333.
- To change your challenge questions, personal image or security phrase, check the box to the left and log in with your password.

Enter your password in the **Password** field

Click **Submit**

# Login Help

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If you have issues logging in, there are several help links available to assist you.

## Secure Login

Enter your user name. You will enter your password on the next page.

Enter your user name

Login



Secure Site

The “**Need assistance logging in?**” link will let you reset your password or contact customer service

[Forgot your password?](#)  
[Where do I enter my password?](#)  
[Need assistance logging in?](#)

Please be aware that after 15 minutes of inactivity, you will be required to login again.

Note: All passwords expire every 90 days and accounts that are inactive for an extended period may be deleted.

## Need Assistance?

Helpful tips and contact information for accessing your account services

## Forgotten Password

The most common reason login fails is due to an incorrect or forgotten password. Resetting your password will send an immediate email containing a temporary password to your account's email address.

[Reset your Password](#)

## Contact Us

Please contact your Chase Paymentech Account Executive, [e-mail us](#) or call customer service at 800-254-9556 if:

- You have forgotten your user name
- Do not recognize your personal image
- Need to establish new user name(s) or delete a user name
- Have questions

[<< Return to the Login Page](#)

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*Continued on next page*

## Login Help, Continued

If you click the “**Reset your password**” link you will be brought to the a page where you can authenticate your identity

Enter your username and the email address that is on file with Chase Paymentech

Click **Submit**

### Reset your Password

Reset a forgotten or compromised password

Enter your user name and account email address. A new temporary password will be sent to you.

User Name	<input type="text"/>
Email Address	<input type="text"/>

Submit

[<< Return to the Login Page](#)

Chase Paymentech does not distribute your email address to any third party without your direct consent. Please review the Privacy Policy for more information.

 Help

The email a  
the user ac

A temporar  
matching en  
password,  
password e

Your password has been reset. You will receive an email shortly with your new temporary password.

Enter your user name

Login



Secure Site

You will be brought back to the page asking for your user name and letting you know that an email has been sent.

You will receive an email similar to the one shown with a new, system generated, single-use password.

From:  donotreply  
To:   
Cc:

Subject: Chase Paymentech Password Reset

Dear ,

Per your request, your password has been changed. Please use the single use password below to log onto Chase Paymentech. As an additional security measure, after you log in using your current user name and this password, you will be prompted to create a new password.

Single Use Password: f36B4626

If you have any questions regarding this information, please contact us by email at [Merchant\\_Services@ChasePaymentech.com](mailto:Merchant_Services@ChasePaymentech.com)

Sincerely,

Chase Paymentech

*Continued on next page*

# Login Help, Continued

1. Login using the system generated password

## Secure Login

Confirm your personal image and security phrase.

2. Click **Submit**

### Your Personal Image



Success is in the BAG

If this is not your personal image or security phrase, **do not log in.** Contact your Account Executive or customer service at 800-254-9556.

### Password

Change challenge questions or personal image.

 Secure Site

[Forgot your password?](#)  
[Personal image doesn't match?](#)  
[Need assistance logging in?](#)

Please be aware that after 15 minutes of inactivity, you will be required to login again.

Note: All passwords expire every 90 days and accounts that are inactive for an extended period may be deleted.

**IMPORTANT**

- If this is not your personal image or security phrase, contact your account executive or customer service at 800-254-9556.
- To change your challenge questions, personal image or security phrase, click on the "Change challenge questions or personal image" link on the left and log in with your new information.

## Authentication

Please identify yourself by answering the question below

What is the middle name of your maternal grandmother?

 Secure Site

[Need assistance logging in?](#)

You will then be brought to the Authentication Page where you will be asked to answer one of the Challenge Questions from your original authentication (from your first login).

## Password Expired

Your existing password has expired

Please create a new secure password to access your account.

User Name

Expired Password

New Password

Verify New Password

Once you have successfully answered this question, you will have to change the single-use password.

*Continued on next page*

## Login Help, Continued

If your Personal Image is different from the one you had selected:

Click the **“Personal image doesn’t match?”** link and contact us immediately.

### Secure Login

Confirm your personal image and security phrase.

#### Your Personal Image



clear

If this is not your personal image or security phrase, **do not log in.** Contact your Account Executive or customer service at 800-254-9556.

#### Password

Change challenge questions or personal image.

 Secure Site

[Forgot your password?](#)  
[Personal image doesn't match?](#)  
[Need assistance logging in?](#)

### Need Assistance?

Helpful tips and contact information for accessing your account services

#### Forgotten Password

The most common reason login fails is due to an incorrect or forgotten password. Resetting your password will send an immediate email containing a temporary password to your account's email address.

[Reset your Password](#)

#### Contact Us

Please contact your Chase Paymentech Account Executive, [e-mail us](#) or call customer service at 866-428-4962 if:

- You have forgotten your user name
- Do not recognize your personal image
- Need to establish new user name(s) or delete a user name
- Have questions

[<< Return to the Login Page](#)