Secure Email Recipient Guide

Bank of America
Merrill Lynch

Contents

How to open your first Encrypted Message....

Before you can open secure messages, you need to set up a user account with the Bank of America Secure Email Service.

This process will allow you to create a personal password as well a challenge question and response that you can use to reset your password in case it has been forgotten.

Note: The file attachment includes software to decrypt the encrypted message when you enter the password for your user account. In some cases, the included software cannot decrypt the message. For best results, ensure current version of Java is installed and Java Script enable. For more information, see, "**How do I Install/Update Java**?" in the "Configuring Your Web Browser" section.

Step-by-Step Guide to Opening Your First Envelope

NOTE: These steps apply to first-time recipients only. After you enroll with the Bank of America Secure Email Service, you can use your password to open envelopes from any sender.

Step One:

When you receive a Secure Email, open the message so that you see the notification message and the **securedoc.html** file. Depending on the sender, the notification message may vary.

Note: Your experience will vary depending on your chosen Email program and operating system. If using a webmail provider like Gmail, Hotmail, or Yahoo – do not attempt to open a "preview" version of the message. For best results, <u>download</u> the attachment using the appropriate link and open.

Figure 1: Secure Email Envelope Notification Message

Step Two:

Note: For Mobile Device Recipients, See **"How do I open a secure message using a mobile device?".**

Open the **securedoc.html** file to view the Secure Email Envelope.

Depending on your security settings or email program you may also see the following dialog box as shown in **Figure 2** and may vary in appearance.
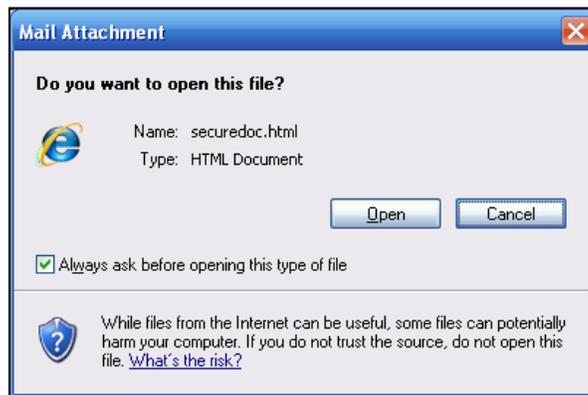
Figure 2: The SecureDoc.html Mail Attachment Security Window

Please select **Open** in order to display the Secure Email Envelope as shown in **Figure 4.**

Depending on your browser and Java version, you may receive "Do you want to run this application?" message as shown in **Figure 3**.
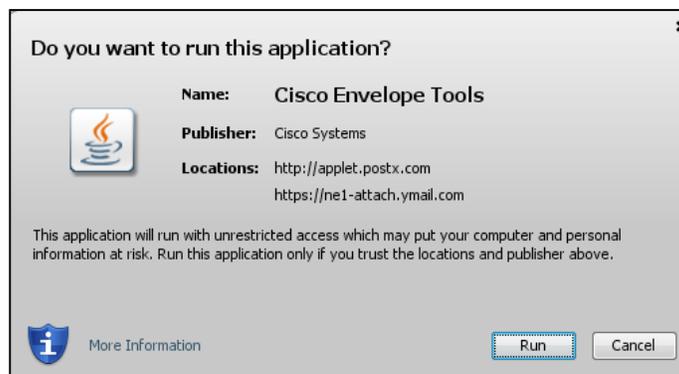
Figure 3: Do you wan to run this application? Security Window

Click Run to continue.

Step Three:

Click the **REGISTER** button on the Secure Email Envelope to enroll with the Bank of America Secure Email service**.**

Figure 4: The Secure Email Envelope

Since this is the first time opening a Secure Email message, you will be taken directly to the registration page shown in **Figure 5.**

Step Four:

Complete the online registration form and click the **REGISTER** button at the bottom of the page to create a user account.

Note: When registering a shared email account, ensure all authorized users are informed of the credentials for accessing the secure email and Challenge Question response used to reset the password.
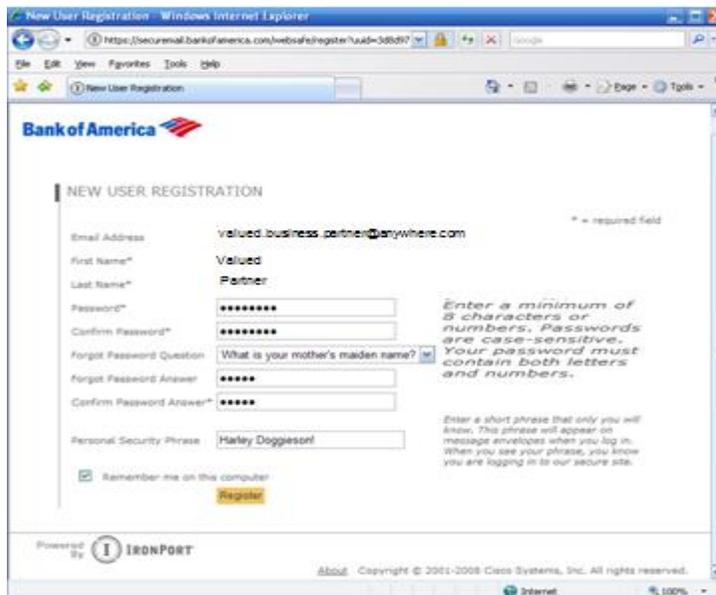
Figure 5: The Secure Email New User Registration page
After you complete the NEW USER REGISTRATION form and click **Register**, the following confirmation page, **Figure 6,** displays. Follow instructions to exit.

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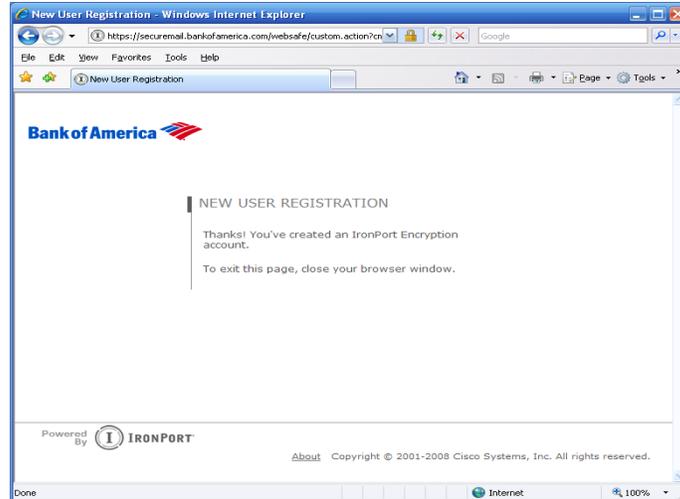
Figure 6: The Secure Email New User Registration Confirmation page

Step Five:

To View the Secure Email Message:

1. Return to Secure Message Envelope displayed in your browser or return to email message and Open the **securedoc.html** file attachment to view the Secure Email Envelope as in Step One above.
2. Enter your newly created **Password**.
3. **Click OPEN.**

The decrypted message is displayed in the browser window.

You have completed your registration and opened your first Secure Email Message!

Once registered, you can now open any Secure Email message from Bank of America using just your password.

After you open a Secure Email Envelope, you can click Reply to send a Secure Reply message back to the original sender. When available, clicking ReplyAll sends a Secure Reply message to the sender and other recipients on the original email.

Note: All Secure Emails do not provide the Reply or ReplyAll option.

How do I send a Secure Reply?

Step One:

When you receive a Secure Email, download and open the attached securedoc.html file: Enter your password and then click **OPEN**.

Step Two:

Read the message as usual, and when ready to reply – click **Reply** or **ReplyAll**
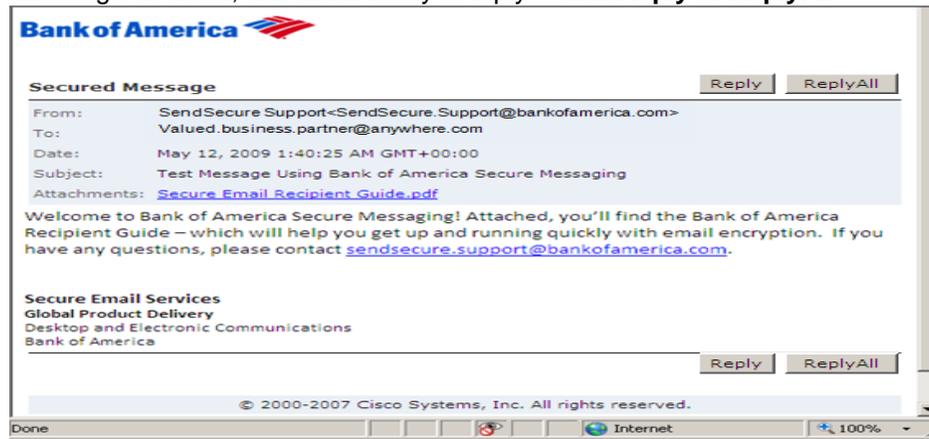
Step Three:

Compose your response in the resulting window. Add attachments using the **Attachments** button if appropriate. When ready to send, click the **Send** button.
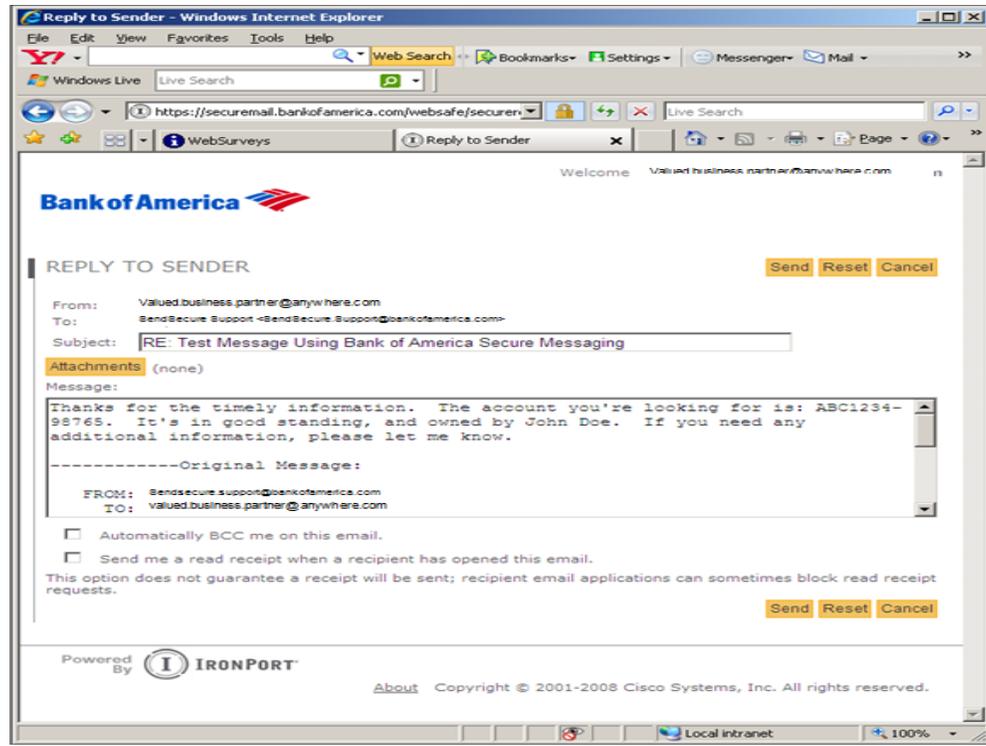
Step Four:

Once you see the following window, your response will have been sent securely (using encryption) back to your correspondent.

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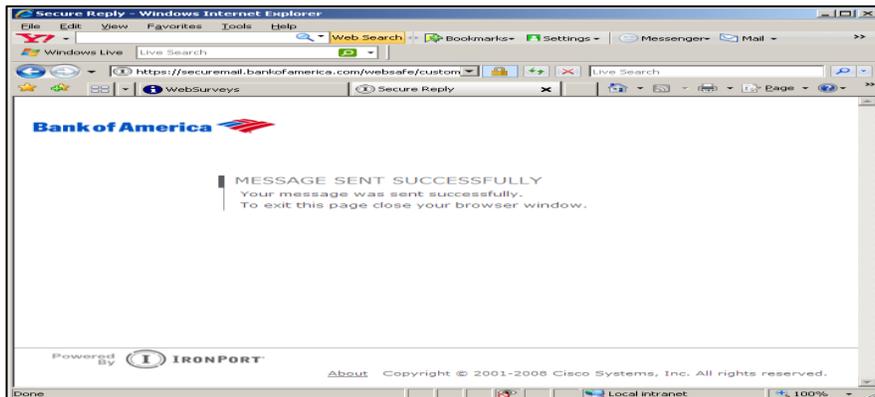
How do I initiate a secure message to Bank of America?

Step One:

Point your web browser at https://securemail.bankofamerica.com/websafe (**Note**: Save to Favorites). Fill in your Email Address and Password, then click **Login**.
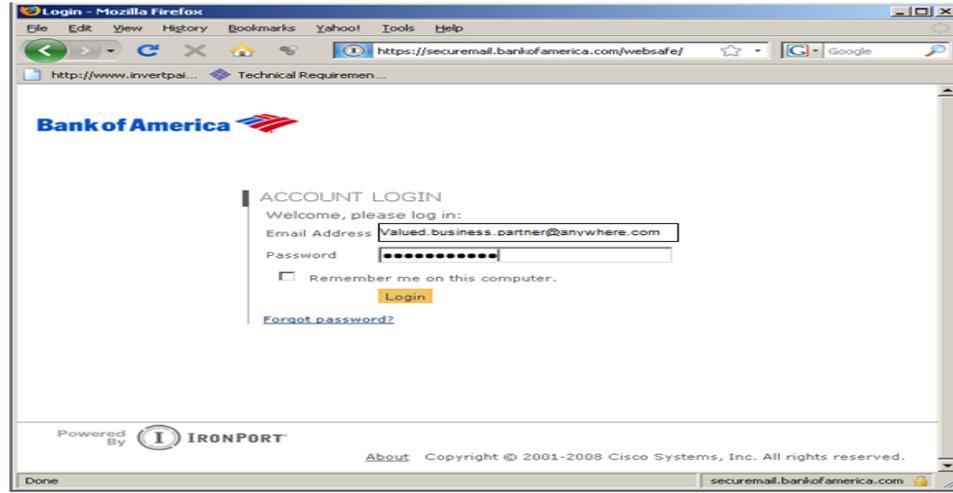
Step Two:

Compose your message using the Compose Message window, entering recipients, a subject, and message body. Include attachments if appropriate. Click **Send** when ready, and your message will be sent securely (using encryption).
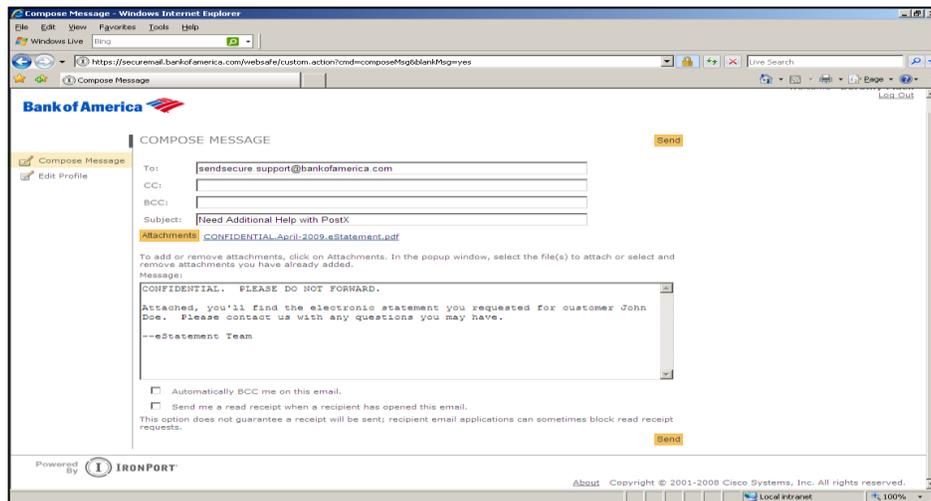
How do I open a secure message using a Mobile Device?

Step One:

To open a secure message using a mobile device (Smartphone, Tablet) requires forwarding the message, including the securedoc.html file, to mds@bankofamerica.com.

Step Two:

Receive and open the Reply email from mds@bankofamerica.com. Link within email is active for eight (8) hours.
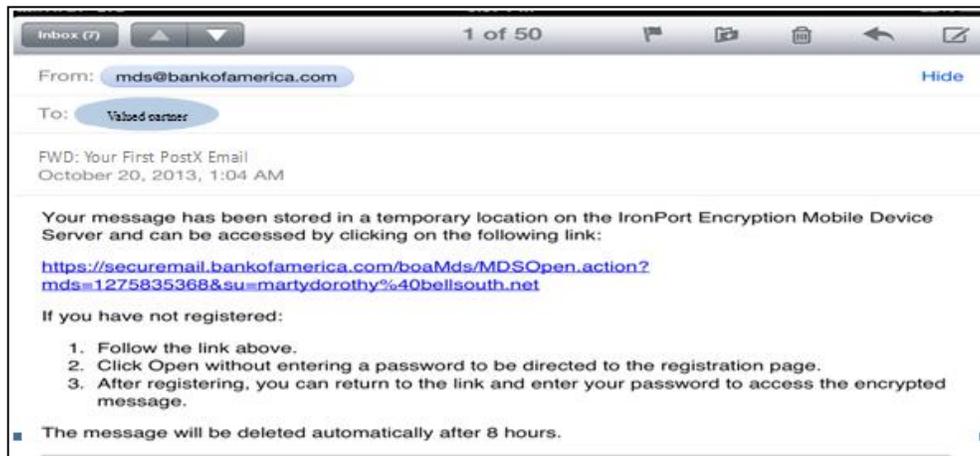
Step Three:

Click on link provided in the reply email as show in Step Two to open the Mobile Device Service For Secure Email in a browser and follow instructions.

Note: If you are not already registered, click **Open,** follow instructions to access the NEW USER REGISTRATION site. Complete registration as shown in **Figure 5** and return to above page.

Step Four:

On the Mobile Device Service For Secure Email page, enter your password and click Open button to display the Secure Message.

Frequently Asked Questions

What is a Secure Email Envelope?

A Secure Email Envelope is a type of encrypted Email message. To ensure privacy, you should never send sensitive information through standard Email, where it is susceptible to unauthorized access. Secure Email Envelopes use encryption to protect sensitive Email messages so that you can send and receive them safely across the Internet.

The Bank of America Secure Email Service delivers Secure Email Envelopes directly to the recipient's Email inbox in any standard Email system. Then, the recipient can use a web browser to open the envelope. No special software is required.

Why do I have to register to open a Secure Email?

Every Secure Email Envelope is password-protected. When you register, you create the password that you use to open the Secure Email messages that you receive.
Note — When you register, you create a user account for a single Email address. If you have multiple Email addresses, you need to register each address separately.

Which password do I enter on a Secure Email?

The first time you receive a Secure Email, you are asked to register with the Bank of America Secure Email Service to create a user account. Use the password that you create during registration to open all Registered Envelopes that you receive.

What happens if I forget my password?

If you forget your password:
1. Click the Forgot Password link on a Secure Email or got to, https://securemail.bankofamerica.com/websafe/pswdForgot.action, to reset your password.
2. On the FORGOT PASSWORD page, enter your email address and click Continue
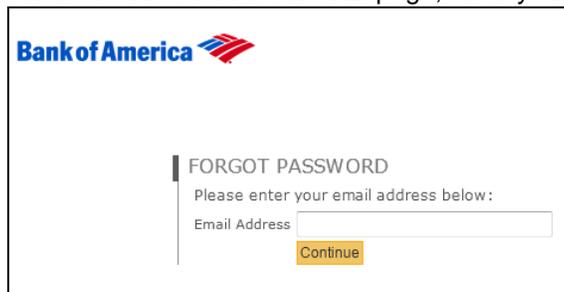
3. On the PASSWORD CHALLENGE QUESTION page, enter the answer *(not case sensitive)* to the Password Challenge Question created during registration and click Continue
4. On the ENTER NEW PASSWORD page, enter the new password (*between 8 and 40 letters and numbers*) in New Password and Confirm Password fields and click Continue
5. PASSWORD SUCCESSFULLY UPDATED message displays
6. Your new password is now active and available to open secure messages

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Why do I see an OPEN ONLINE button instead of an OPEN button on the envelope?

When Java is not enabled for some browsers, the OPEN ONLINE button replaces the OPEN button. To open the secure message, enter your password and click the OPEN ONLINE button to access the secure message.

Why can't I open a Secure Email forwarded to me by someone else?

Only those recipients originally included in the To:, CC: or BCC: fields can open a Secure Email.

What is the securedoc.html file that is attached to the notification Email message, and is it safe to open that file?

The attached file named securedoc.html contains the encrypted message that you have received. It also includes the information necessary to decrypt the message after your password has been verified.

To read the encrypted message, complete the following steps:

1. Double-click securedoc.html to download the file to your computer.
2. Select whether to open the file or save it to your hard drive. Opening the file displays the attachment in a new browser window.
3. When you are finished reading the attached file, close the browser window.

To protect your computer from viruses, it is recommended that you install an antivirus software program from a reputable company, and use the program to scan all Email attachments. Download files only from known senders. If you have questions about the validity of the message, contact the sender before opening an attachment.

What is a Personal Security Phrase?

A Personal Security Phrase helps protects you from password phishing threats. When you register with Cisco Registered Envelope Service, you specify a short Personal Security Phrase that is known only to you and the service. The Personal Security Phrase appears on Registered Envelopes that you receive. The phrase appears when you click the password field. If you do not see your Personal Security Phrase, click the link for more information.

Note — If you have not selected "Remember me on this computer," then the Personal Security Phrase will not be displayed.

If you have received a message unexpectedly and you think the message might be fraudulent, contact the sender before opening the attachment.

Can an outside party initiate a secure message before enrolling with Secure Email?

No. Part of keeping Bank of America's Secure Email solution secure involves controlling who has access to the system. The system is "closed" to the outside world, and only by being invited to register (by someone inside Bank of America) and completing enrollment, can you begin using Secure Email.

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How long will my Bank of America Secure Email account remain active?

Your account will remain active for the duration that you continue to do business with Bank of America.

How long will my message remain available for viewing?

Bank of America Secure Emails will remain available for you to decrypt for a period of 90 days. If you require access to the encrypted content for longer than that period, you will need to locally save the message content before the 90 days is up.

Configuring Your Web Browser

How do I stop a pop-up blocker from blocking a secure message?

To disable the pop-up blocker in Internet Explorer:

Enter your password in the Registered Envelope, and click Open.
1. After decryption, the following pop-up blocker message appears in the browser: "Pop-up blocked. To see this pop-up or additional options, click here..."
2. Click the pop-up blocker message.
3. Click the option to temporarily allow pop-ups.
4. Re-enter your password in the envelope, and click Open.
5. A new browser window displays the content of the secure message.

To disable the pop-up blocker in Firefox:

1. Enter your password into the Registered Envelope, and click Open.
2. After decryption, the following pop-up blocker message appears in the browser: "Firefox prevented this site from opening a pop-up window. Click here for options..."
3. Click the pop-up blocker message.
4. Select the "Allow pop-ups for" option to allow pop-ups for the Secure Envelope.
5. Re-enter your password in the envelope, and click Open.
6. A new browser window displays the content of the secure message.

How do I enable cookies in my web browser?

To use some features of Cisco Registered Envelope Service, including the Personal Security Phrase, you may need to enable cookies in your web browser.

To enable cookies in Internet Explorer:

1. On the menu bar, select Tools > Internet Options.
2. Click the Privacy tab. Verify that the privacy level is set to medium or lower. If the privacy level is set to custom, click the Default button and then set the privacy level to medium or lower.
3. Click OK, and refresh the page where the Registered Envelope is displayed.

To enable cookies in Firefox:

1. For Windows, on the menu bar, select Tools > Options. (For Macintosh, select Firefox > Preferences.)
2. Click the Privacy icon.
3. Select the check box labeled "Accept cookies from sites."
4. Select the option to keep cookies until they expire.
5. Click OK, and refresh the page where the Registered Envelope is displayed.

How do I Install/Update Java?

To install/update Java for Windows:

1. Go to Java.com and click Free Java Download button
2. Click Agree and Start Fee Download button
3. When the Java installation completes and for best results **restart your browser** (close all browser windows and re-open) to enable the Java installation.

To install/update Java for All Operating Systems:

1. Go to Java.com and select Operating System
2. Click Instructions link for more information

How do I enable JavaScript in my web browser?

To get the richest user experience, you may want to enable JavaScript in your web browser.

To enable JavaScript in Internet Explorer:

3. On the menu bar, select Tools > Internet Options.
4. Click the Security tab. Changing the security level to medium or lower enables JavaScript. To enable JavaScript without changing other security settings, click the Custom Level button. Under Scripting, select the Enable option for Active Scripting.
5. Click OK, and refresh the page where the Registered Envelope is displayed.

To enable JavaScript in Firefox:

1. For Windows, on the menu bar, select Tools > Options. (For Macintosh, select Firefox > Preferences.)
2. Click the Content icon.
3. Select the Enable JavaScript check box.
4. Click OK, and refresh the page where the Registered Envelope is displayed.

How do I enable Java in my browser?

To open messages that have attachments, you may need to enable Java in your web browser.

To enable Java in Internet Explorer:

On the menu bar, select Tools > Internet Options.
1. Click the Security tab. Changing the security level to medium or lower enables Java. To enable Java without changing other security settings, click the Custom Level button. Under Scripting, select the Enable option for scripting of Java applets.
2. Click the Advanced tab, and search for the Java (Sun) section.
3. If the section called Java (Sun) exists, verify that the Use Java check box is selected.

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4. If the section called Java (Sun) does not exist, download and install Sun Java on your computer. Then verify that the Use Java check box is selected in the Advanced options.
5. Click OK, and close all Internet Explorer windows.
6. Restart the web browser to implement your changes.

To enable Java in Firefox:

1. For Windows, on the menu bar, select Tools menu > Options. (For Macintosh, select Firefox > Preferences.)
2. Click the Content icon.
3. Select the Enable Java check box.
4. Click OK, and close all Firefox windows.
5. Restart the web browser to implement your changes.

Troubleshooting

What should I do after opening the securedoc.html file displays "Reasons you may be seeing this text:" message and the Password field or OPEN field is not available?

1. Contact your technical support team to confirm your company's spam filter and/or anti-virus software is not "stripping" HTML code associated with secure emails. Your technical support team may need to contact the Spam and/or Anti-virus software company for assistance.
2. If the spam filter and/or anti-virus software is not "stripping" HTML code associated with secure emails, forward the original secure message, including the securedoc.html file, to mds@bankofamerica.com and follow instructions provided.

What should I do if the Registered Envelope is not properly displayed when I open the securedoc.html file? For example, file contains garbage text or HTML markup (such as <!-- or -->), or the OPEN button is missing from the envelope?

If you have a problem viewing the Registered Envelope after opening the securedoc.html file:
1. Forward the message, including the securedoc.html file, to mds@bankofamerica.com and follow instructions provided.
2. Contact Customer Support and a support representative will contact you and work to resolve the issue.

How to open a Secure Message using Microsoft Outlook Web Access (OWA)?

To open a secure message using Outlook Web Access (OWA), forwarding the message, including the securedoc.html file, to mds@bankofamerica.com and follow instructions provided.

For more information how to enable the server side administrative option to disable the HTML/XML filter, contact Microsoft Customer Service and Support at http://support.microsoft.com/kb/295539.

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Error Message: "To open this message, your account must first be activated."

Troubleshooting tip: Check your inbox for an activation Email message. Note that the activation message may have been caught by a spam filter or sent to a junk Email folder.

Error Message: "Incorrect password. Please try again."

Troubleshooting tip #1: The password you entered does not match the password for your Bank of America Secure Email Service account. Note that passwords are case-sensitive. Verify that you did not accidentally press the Caps Lock key before entering the password. If you forgot your password, click the Forgot Password link on the envelope.

Troubleshooting tip #2: If the password you entered is correct, click the Open Online link.

Error Message: "UNKNOWN COMMAND" during registration.

Receiving the UNKNOWN COMMAND during registration is due to the connection has been broken during the registration process. Return to the Registration page and try again.

Error Message: "System Unavailable".

If you receive System Unavailable error message:
1. Ensure you have the current version of Java installed and enabled.
2. If you are unable to open the Help link, https://securemail.bankofamerica.com/websafe/help?topic=Envelope, contact your local IT support to ensure your firewall is not blocking access to secure messages from Bank of America. Our Customer Support Team is available to work with your local IT support contact.
3. If you are able to access the Help link:
   - Left Click on Start – All Programs – Accessories – System Tools – Internet Explorer – No Addons.
   - Click on the File Tab – Open – Browse – Select Desktop – Select the securedoc.html – Open.
   - Click on Ok
   - Type the password in and click on Open online link.

Tips for Opening Envelopes

If you cannot open an envelope because your name does not appear in the To field, see "Opening Envelopes When You Are a BCC Recipient."

If you encounter other issues when opening a Secure Email Envelope (and the preceding error messages do not apply), complete the following troubleshooting steps:

1. Enter your password, and try using the Open Online feature.
2. Instead of opening a Secure Email Envelope directly, you can use the Open Online feature. To open a Registered Envelope online, enter your password and click on the Open Online link in the lower right corner. When you use the Open Online feature, you send the message back to the Bank of America Secure Email Service for decryption rather than decrypting it locally. You may need to use the Open Online feature if browser

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settings or Email system restrictions prevent you from opening a Registered Envelope. Opening an envelope online is slower than decrypting it locally.

Opening Envelopes When You Are a BCC Recipient

If you are a BCC recipient of a Secure Email Envelope, your Email address is not listed in the To field.

To open the envelope, complete the following steps:

1. Click the option labeled "Select a different address."
2. In the drop-down list, select "Address not listed."
3. Enter your address manually.

If you are not a registered user with the Bank of America Secure Email Service, you are redirected to a page where you can register with the service. For more information, see "Why do I have to register to open a Registered Envelope?"

Contacting Customer Support

External Website to Secure Messaging IronPort/PostX Recipient Guides, Support Phone Numbers and Hour of Operations

http://securemsg.bankofamerica.com/

Contacting Customer Support by Email

SendSecure.Support@bankofamerica.com