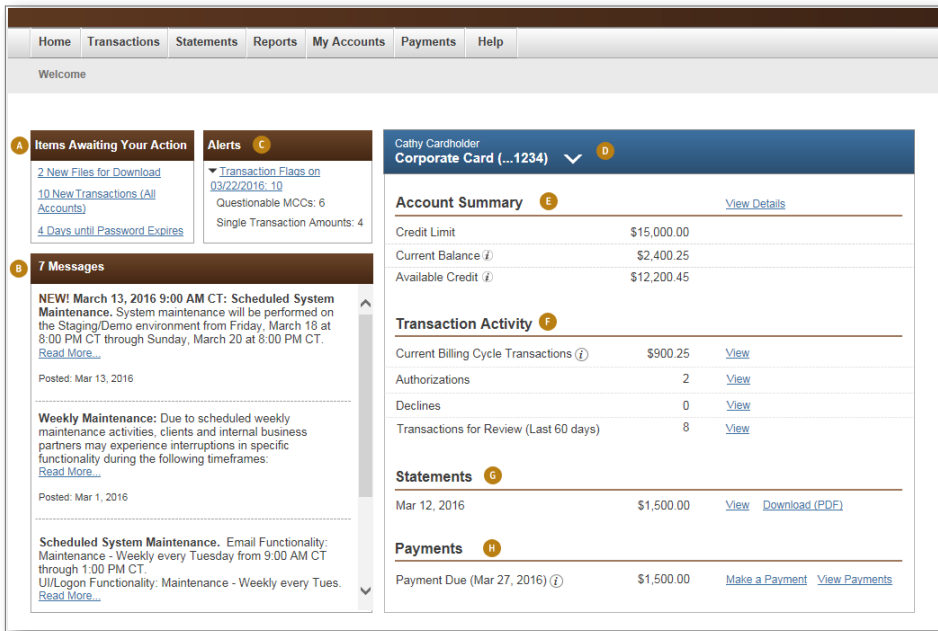


# PaymentNet®

## Cardholder Quick Reference Card

### Welcome to PaymentNet

The Welcome screen displays each time you log in to PaymentNet; it serves as your starting point or home screen. The Cardholder Dashboard, which displays on your Welcome screen by default, shows a current summary of your accounts and other important information.



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#### A. Items Awaiting Your Action

Includes quick links to key actions, such as reviewing transactions and downloading files. Also notifies you when your password will expire and provides a link that allows you to change it.

#### B. Messages

Displays important messages from your program administrator or J.P. Morgan.

#### C. Alerts

Displays compliance monitoring alerts for your review (only if your organization uses the Compliance Monitoring feature).

#### D. Account Selector

Displays your name, account number, and account status. If you have multiple accounts, you can use the drop-down list to select another account to view.

#### E. Account Summary

Shows the credit limit, current balance, and amount of available credit for the selected account.

#### F. Transaction Activity

Summarizes the current activity on the account, including the total amount of the transactions in the current billing cycle, the number of transactions that have been authorized and declined, and the number of transactions awaiting your review.

#### G. Statements

Displays the date and total amount of the most recent statement.

#### H. Payments

If your organization allows cardholders to view or make payments, shows the payment due amount and the due date for the current cycle. The Payments area is not included on the Dashboard if your organization does not allow electronic payments.

#### Notes:

- Depending on your organization and hierarchy settings, the Cardholder Dashboard, or some areas of it, may not be available to you. Contact your program administrator if you have questions.
- If you do not use the Dashboard, your Welcome screen will include only the Items Awaiting Your Action, Alerts (if applicable), and Messages panels.
- Click the Information icons to view brief explanations of how the corresponding fields are calculated.

## ▶ Logging In

This topic describes how to access PaymentNet after you have logged in for the first time. For instructions on how to log in for the first time, refer to the Log In Quick Reference Card.

- Using your Internet browser, go to the following address:  
<https://www.paymentnet.jpmorgan.com>

- Enter the following on the PaymentNet Log In screen:
  - Organization ID.** Enter your Organization ID.
  - User ID.** Enter your User ID.
  - Password.** Enter your Password.
- Select the **Remember my Organization ID** checkbox. PaymentNet saves your Organization ID so you do not have to enter it each time you log in.

**Note:** If you are unsure of your Organization ID, please contact your program administrator. Your password is case-sensitive.

**Note:** J.P. Morgan discourages selecting this option if you are accessing PaymentNet from a public computer.

- Click **Log In**.

## ▶ Changing Your Password

- Click the **My Profile** link.
- Click the **Change Password** link.

- Enter your **Current Password**.
- Enter and confirm the **New Password**. Passwords are case-sensitive and must conform to the password constraints that are on the screen.
- Click **Save**.

**Note:** If your password is due to expire within 30 days, you can change it directly from the Welcome screen. In the Items Awaiting Your Action panel, click the password expiration link to display the Change Password window.

## ▶ Setting a Statement Reminder

You can receive an email notification when your account statement is ready to view.

- Click the **My Accounts** option on the menu bar.
- On the My Account List screen, select the **Statement Reminder** check box for the account.
- Click **Save**.

## ▶ Updating Email Notification Preferences

You can configure PaymentNet to send you email notifications when action items are complete. For example, you might want to receive an email notification for completed reports.

- Click the **My Profile** link.
- Select the checkbox next to the email notifications you want to receive. You can elect to receive email notifications for different action items and modules.
- Click **Save**.

## ▶ Viewing Account Information

You can view summary information about your card accounts as well as detailed information about a specific account.

To view a list of your accounts, click the **My Accounts** option on the menu bar. From the My Account List screen, you can view the card status and other information about all of your accounts. You can also view payment information by clicking the icon in the Payment column or view a statement by clicking the icon in the Statement column.

**Note:** You can also view detailed information about an account by clicking the **View Details** link in the Account Summary panel on the Cardholder Dashboard.

To view detailed information about an account, click the account number to display the My Account Detail screen. If your program administrator has enabled the cardholder self-service options, you may also be able to take the actions described in "Managing Your Account" on page 3.

## ▶ Managing Your Account

If the cardholder self-service options are enabled for your organization, you may be able to perform some management functions on your accounts while viewing the account details.

The self-service options appear in the I'd Like To... list on the My Account Detail screen and may include one or more of the following, depending on the account status and the options that your program administrator has enabled for your hierarchy:

- Activate a new card
- Report a stolen card
- Report a lost or damaged card
- Temporarily suspend an account
- Reactivate a suspended account
- Permanently close an account


In addition, you may be able to edit the cardholder address, statement address, and contact information for your account.

The screenshot shows the 'My Account Detail' page. It includes sections for 'Required Fields' (Account Number, Current Balance, Available Credit, Hierarchy ID, Status, Open Date), 'Account Information' (Prefix, First Name, Middle Initial, Last Name, Suffix, Second Row of Embossing), 'Cardholder Address' (Country, Street Address Line 1, Street Address Line 2, City, State/Province, ZIP/Postal Code), and 'Contact Information' (Email Address, Business Phone, Mobile Phone). On the right, there is an 'I'd Like To...' section with options: Report a stolen card, Replace a damaged card, Replace a lost card, Temporarily suspend this account, and Permanently close this account. A note at the bottom of this section says: 'For assistance with other items, contact your program administrator or call the number on the back of your card.'

## ▶ Viewing Transactions

You can view summary information about your recent transactions as well as detailed information about a specific transaction.

To view a list of recent transactions, select **Transactions > Manage**. By default, the Transaction List screen includes your transactions for the last 30 days.

**Note:** If the vendor has attached an addendum to the transaction, you can display the addendum details by clicking one of the icons (for example, , , ).

To view detailed information about a single transaction, click the transaction amount to display the Transaction Detail screen. This screen includes the following tabs:

- **General Information.** Lets you manage transaction details such as reviewing transactions, entering tax information, and applying accounting codes.
- **Receipts.** Lets you view and attach receipts if your organization has Receipt Imaging enabled.

- **Addendum.** Displays details such as a tracking number associated with an order and the anticipated delivery date.
- **History.** Displays additional transaction audit data.

**Note:** You can also view transaction activity on the Cardholder Dashboard. In the Transaction Activity panel, click a **View** link to display a list of the transactions in the current billing cycle, transactions that have been authorized, transactions that have been declined, or transactions awaiting your review.

## ▶ Searching for Transactions

Quick queries let you perform a basic search using pre-selected fields and values.

1. Select **Transactions > Manage**.
2. Select a query field from the **New Query** drop-down list.
3. In the text box, enter your search criteria.
4. Click the **Go** button.

You can also create an advanced query by defining the search criteria to locate just those transactions you need.

1. Select **Transactions > Query**.

The screenshot shows the 'Transactions - Advanced Query' screen. It has tabs for 'Default' and 'Reset'. Under 'Required Fields', there is a 'Query (New Query)' dropdown. The 'Date Range' section has a table with columns 'Field', 'Operation', and 'Value'. The first row shows 'Post Date' with 'Is Relative' operation and 'Last Days' value of '30'. The 'Criteria' section has a table with columns 'Field', 'Operation', and 'Value'. The first row shows 'Account Number' with 'Begins With' operation. There is an 'Include Children' checkbox. The 'Order By' section has a table with columns 'Field' and 'Order Sequence'. There is an 'Add' button.

2. Enter your date range:
  - **Field.** Select **Post Date** or **Transaction Date** from the drop-down list.
  - **Operation.** Select the operation to measure the field value. You can select Cycle Is, Is Between, Is Equal To, or Is Relative. For example, Is Relative is a date range or a period of time relative to the current date; Last Week is a relative date range.
  - **Value.** Enter or select the value in the appropriate boxes. Dates should be in the MM/DD/YYYY format.
3. Enter your criteria:
  - **Field.** Select a field from the drop-down list. Available fields are listed in alphabetical order.
  - **Operation.** Select the operation to measure the field value. The available operations vary based on the selected Field.
  - **Value.** Enter or select the value in the appropriate boxes. Dates should be in the MM/DD/YYYY format.

**Note:** To improve query results, enter the minimum number of characters for the criteria value to identify text fields. For example: enter “Banana” instead of “Bananas,” “Banana’s,” “Bananas, Inc.” or “Banana Store #2342.”

- If you need additional rows of criteria, click the **Add** link and enter the criteria. To delete a row, click the **Delete** link.
- In the **Order By** section, specify the order in which you want the data columns to display in the results:
  - Click the **Add** link.
  - Select the **Field**.
  - Select the **Order Sequence**, either Ascending or Descending.
- Click the **Process** button to run the query. The results display on the Transaction List screen.

After running your query, you can save it so that it is available to run again any time you need it.

- Click the **Save Query** link located next to the query drop-down list on the Transaction List screen.
- Enter a name for the query in the text field.
- Click **Save**. The saved query is now available from the drop-down list.
- The results of the default query display every time you view the Transaction List screen. Click **Set as Default Query** to make the current query the default.

Transaction List	
Select All Pages	Clear All Pages
(New Query)	Save Query
Cardholder Last Name	Cardholder First
ACCOUNT	TEST
ACCOUNT	TEST
ACCOUNT	TEST

- Click the **Review** button. If approval is required, the transactions will be forwarded to the appropriate approver.

## ▶ Viewing Authorizations and Declines

You can view transaction authorizations and declines for your accounts in real time. For example, if several of your transactions are declined for insufficient credit, you might want to ask your program administrator to increase your credit limit.

**Note:** You can also view authorizations and declines directly from the Cardholder Dashboard. In the Transaction Activity panel, click the corresponding **View** link.

- Select **Transactions > Authorizations/Declines**.
- Click the account number you want to view.
- Review the fields that display. The Reason column shows you the reason the transaction was declined.

## ▶ Disputing a Transaction

You can dispute a charge to your card account. For example, if you have an incorrect charge or a billing error, or if the merchandise you received is not as described, you can dispute the charge.

**Note:** Before disputing a transaction, you must first attempt to resolve the issue directly with the merchant.

- Select **Transactions > Manage**.
- Click the transaction you want to dispute. The Transaction Detail - General Information screen displays.
- Click **Dispute**.
- Confirm your **E-mail Address**.
- Select the **Dispute Reason** from the drop-down list. The screen refreshes and may require additional input.
- Enter any additional information, if necessary.
- Click **Submit**.

**Note:** Track the status of your dispute online on the Transaction List screen.

- = Dispute in Process
- = Dispute Submitted
- = Dispute Resolved

Click the colored squares and follow the steps to cancel or resolve your dispute.

## ▶ Reviewing Transactions

Once your transactions have posted to PaymentNet, you can mark them as Reviewed.

**Note:** If there are transactions awaiting your review, a link displays in the Items Awaiting Your Action panel on the Welcome screen. Click this link to see a list of these transactions on the Transaction List screen. You can also view these transactions directly from the Cardholder Dashboard by clicking the corresponding **View** link in the Transaction Activity panel.

To review a single transaction:

- On the Transaction List screen, click the transaction to view details.
- On the Transaction Detail - General Information screen, make any necessary changes.
- Select the **Review** checkbox.
- Click **Save**. If approval is required, the transaction will be forwarded to the appropriate approver.

To review multiple transactions at once:

- On the Transaction List screen, select the transactions you want to review.

## ▶ Viewing and Printing a Statement

1. On the PaymentNet menu bar, click **Statements**.
2. If you have more than one account, use the **For Account** drop-down list to view an account other than the default.
3. To view the statement for a billing cycle other than the current cycle, select a date from the **Billing Date** drop-down list.

Post Date	Tran Date	Reference	Description	City	StateProv	MCC	Amount
03-02-2018	03-02-2018	00000000000000000000000000000000	CASH ADVANCE FEE		UN	6011	\$2.50
03-02-2018	03-02-2018	00000000000000000000000000000000	CASH ADVANCE FEE		UN	6011	\$2.50
03-02-2018	03-02-2018	00000000000000000000000000000000	PAYMENT RECEIVED - THANK YOU		0000		\$-527,029.38
03-02-2018	03-02-2018	00000000000000000000000000000000	AIRLINE: 00000000000000000000000000000000	800-000-0000	TX	3000	\$342.00

4. To download a copy of the statement, click **View Statement**. Then click **Download Statement** to open the statement in your Adobe® PDF viewer, from which you can save or print it.

**Note:** You can also view and download your statements directly from the Cardholder Dashboard. In the Statements panel, click **View** to view a statement or **Download (PDF)** to download a statement.

## ▶ Making a Payment

**Note:** The ability to make online payments may not be available to all users. If you have questions, contact your program administrator.

Before you can make a payment, you must have saved your bank account information in PaymentNet. This information specifies the bank account from which funds will be taken to make the payment.

To set up and save your bank account information:

1. Click the **My Profile** link.
2. Select the **Bank Information** tab.
3. Click the **Add Bank** button and complete all of the fields.
4. Click **Save**. Follow the steps below to make either a one-time or a recurring payment.

**Note:** You can also set up or edit your bank account information by clicking the **Manage Bank Account** link when you make a one-time payment or set up a recurring payment.

To set up a one-time payment:

1. Select **Payments > Create**.
2. Select the correct bank account.

3. Select or enter the **Payment Amount**.
4. Select the **Payment Date**.
5. Click **Submit**. A dialog box opens and verifies the payment information.
6. Click **Yes, Schedule Payment**.

To set up a recurring payment for an individual account:

1. Select **Payments > Manage**.
2. Click the **Recurring Schedules** tab.
3. Click the **Schedule New Recurring** button.
4. From the **Account Number** drop-down list, select the credit card account for which you want to make a payment.
5. Optionally, if more than one bank is configured, you can select a bank account from the **Bank Account Nickname** drop-down list.
6. Click the **Save** button.  
A message prompts you to confirm that you understand the terms of the Recurring Payment Program.
7. Click **Accept** to accept the agreement and set up the payment.

**Note:** You can also make payments and view past payments directly from the Cardholder Dashboard. In the Payments panel, click the **Make a Payment** link to make a payment or the **View** link to view a history of past payments.

## ▶ Running a Report

Follow these steps to run an existing report. Your program administrator determines which reports are available to you.

1. Select **Reports > Create**.
2. Click the name of the report you want to run.

**Note:** To view only one report category at a time, select the Report Type from the drop-down list.

3. Enter the following report information:
  - **Name.** Enter a name for your report.
  - **Report Format.** Select the output format: Adobe PDF, Microsoft® Excel®, or CSV (Comma Separated Value).
  - **Compress Output.** Select this option to compress the report data. Reports that contain sensitive data are automatically compressed and encrypted.
4. Enter your date range:
  - **Field.** Select **Post Date** or **Transaction Date** from the drop-down list.
  - **Operation.** Select the operation to measure the field value. You can select Cycle Is, Is Between, Is Equal To, or Is Relative. For example, Is Relative is a date range or a period of time relative to the current date; Last Week is a relative date range.
  - **Value.** Enter or select the value in the appropriate boxes. Dates should be in the MM/DD/YYYY format.

- To filter the report using criteria, click the **Add** link in the **Criteria** section and enter your criteria.

**Note:** Selecting at least one criterion when running reports ensures the report runs quickly and delivers targeted results.

- If you need additional rows of criteria, click the **Add** link. To delete a row, click the **Delete** link.
- In the **Order By** section, specify the order in which you want the data columns to display in the report:
  - Click the **Add** link.
  - Select the **Field**.
  - Select the **Order Sequence**, either Ascending or Descending.
- To save the report criteria, click **Save**. Saved reports will be available to select and run on the Report List screen.
- Click **Process Report**. Report results are displayed on the Available Downloads screen.

## Support

You can find answers to most of your questions by using PaymentNet online help. To access the online help, select Help > Help Index on the PaymentNet menu bar.

For assistance, please contact your program administrator or call J.P. Morgan Customer Service at the phone number on the back of your card.

If you do not have your card, please contact Customer Service at 1-800-270-7760 (TTY 1-800-955-8060).

J.P. Morgan Customer Service is available 24 hours a day, seven days a week.