Logging On

1. Open your Internet browser and enter the following in your address bar: www.paymentnet.jpmorgan.com
2. Enter the following on the PaymentNet **Log On** screen:
   - **Organization ID:** Enter your Organization ID
   - **User ID:** Enter your User ID
   - **Password:** Enter your Password

> Note: Your password is case-sensitive.

3. Select the **Remember my Organization ID** checkbox. PaymentNet saves your Organization ID so you do not have to enter it each time you log on.

> Note: If you are accessing PaymentNet from a public computer, J.P. Morgan discourages selecting this option.

4. Click **Log On**.

Navigating PaymentNet

PaymentNet is comprised of four navigation areas. These areas, and detailed descriptions of each navigation option, include the following:

- Menu Bar: The menu bar, located at the top of the screen, lists the PaymentNet modules you are authorized to access.
- Icons: The icons, located at the top right of the screen next to the menu options, lists shortcuts to basic navigation options. These icons can be accessed from all PaymentNet screens. Icon options include:
  - **Home ( ).** Returns you to the **Welcome** screen.
  - **Contact Information ( ).** Lists important contact information for your program.
  - **My Profile ( ).** Directs you to your PaymentNet profile information.
  - **Logout ( ).** Allows you to securely end your PaymentNet session.
- Items Awaiting Your Action: Located on the right side of the **Welcome** screen, it provides you with quick links to such key actions as; transactions to be reviewed, or approved, as well as files available for download. This section displays the word *none* if there are no items awaiting your attention.
- Customizable Messages: Located on the **Welcome** screen in the **Messages** section are the following types of messages:
  - **Message from Program Administrators to their users** - Important messages from you to your users.
  - **Message from J.P. Morgan to Program Administrators** - Includes upcoming enhancements, training documents and other key information.
  - **Message from J.P. Morgan to all users** - Important updates from J.P. Morgan to all PaymentNet users.

Performing a Query

1. Select one of the following:
   - **Transactions > Query**
   - **Accounts > Query**
   - **Employees > Query**
2. Enter your criteria:
   - **Field** - Available fields are listed in alphabetical order. Select a field from the drop-down.
   - **Operation** - Options depend on the field selected.
   - **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 amount 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.”

3. If additional rows of criteria are desired, click the **Plus** (+) icon. To delete a row of criteria, click the **Trash Can** icon.
4. To limit the search by hierarchy level:
   - Click the **Plus** (+) icon in the **Hierarchy** section.
   - Enter the Hierarchy ID.
   - Select the **Include Children** checkbox to include all levels of hierarchy below the entered hierarchy ID.
5. To view the data in a specific order:
   - Click the **Plus** (+) icon in the **Order By** section.
   - Select the **Field**.
   - Select the **Order Sequence**.
6. Click **Process** to run the query. Query results display on the list screen.
7. Click **Reset** to clear all query settings and begin again.

Saving a Query

1. Perform a query. The results display on the appropriate list screen.
2. Click the **Save Query** link located next to the default query drop-down list. A text field appears.
3. Enter the name for the new advanced query in the text field.
4. Click **Save**. The saved advanced query is now available from the default query drop-down list.

Creating a New Account

1. Select **Accounts > Manage**.
2. Click the account number you wish to use as a template. The **Account Detail** screen displays.

> Note: For purchasing card accounts, verify that the account you select as a template is on the same central bill.

3. Click the **Create New Account** button on the **General Information** tab.

> Note: The ability to create a new account is also available from the **Controls** and the **MCC Group Controls** tabs.

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4. If you need to change the inherited **Hierarchy ID**, do one of the following:
   - Click the **Hierarchy ID** link and select the Hierarchy ID from the **Hierarchy** window.
   - Enter the Hierarchy ID in the **Hierarchy ID** field.
5. Select one of the following options from the drop-down list located above the **User ID** field:
   - **New Employee**. Enter a unique User ID for the new employee in the **User ID** field.
   - **Existing Employee**. Enter the existing employee User ID in the **User ID** field.
   - **Same Employee**. The **User ID** field is completed automatically from the template account.
   - **No Employee**. Do not enter a User ID in the **User ID** field. An employee will not be created for the new account in PaymentNet.
6. If you selected **New Employee**, and that user will be logging on to PaymentNet, select the **Generate Login Information** option to automatically create a system user for the new account. Selecting this option will assign the new user:
   - To the Cardholder role
   - The same User ID associated with their account
   - An automatically generated password (first four letters of the last name + last four digits of SSN). They will be prompted to change it the first time they log on.
   - To the same Hierarchy ID as their account
   - A “Self” scope of view
7. Enter the appropriate Cardholder information. Cardholder information fields include:
   - Prefix
   - First Name
   - Middle Initial
   - Last Name
   - Suffix
   - Second Row of Embossing
   - Birth Date
   - SSN/ID
   - Employee ID
8. Enter the Cardholder Address information.
9. If appropriate, select the **Statement Address is the same as Cardholder Address** checkbox. Otherwise, enter the Statement Address information.
10. Complete the remaining Cardholder information fields below the Statement Address fields:
    - E-mail Address. This field is required only when a new employee is created while creating a new account.
    - Business Phone
    - Mother’s Maiden Name

> Note: Email addresses must contain a single @, one or more periods, and cannot contain spaces or any of the following characters: \|/,;<>

11. Enter comments in the **Notes** field, if needed.
12. Enter **Transaction Defaults** information.

> Note: Depending on your selection, PaymentNet may display other accounts options for you to define.

13. Click **Continue**. The **Controls** tab displays.
14. Select or enter the appropriate data.
15. Click **Continue**. The **MCC Group Controls** tab displays.
16. Select or enter the appropriate data.
17. Click **Save**.

> Note: To validate the creation of an account, after submitting the card application, perform a quick query for the name of the account holder on the **Account List** If the account request status displays *Pending*, the account was created successfully. If the status displays *Failed* or *Partial Complete*, reference the **Account Request List** to view and fix the errors.

Updating Account Information

1. Select **Accounts > Manage**.
2. Do one of the following:
   - Click the account you want to update.
   - Mark the checkbox next to each account you want to update and click the **Mass Update** button.
3. Enter the new information in the appropriate fields.
4. Click **Save**.

Managing Card Status

1. Select **Accounts > Manage**.
2. Click the desired account number.
3. From the **General Information** tab, select the card account status from the **Status** drop-down list.

> Note: The New status displays until the card is activated by the cardholder.

- To set status to Active:
  - Select **Active** from the **Status** drop-down list.
- To set status to Closed:
  - Select **Closed** from the **Status** drop-down list.
  - From the **Status Reason** drop-down list located under the **Status** drop-down field, select one of the following status reasons:
    - Account Not Needed
    - Cardholder No Longer Employed
- To set the status to Suspended:
  - Select **Suspended** from the **Status** drop-down list.
  - Select date from the **Suspend Begin Date** field, if desired.
  - Select date from the **Suspend End Date** field, if desired.

> Note: If the **Suspend Begin Date** or **Suspend End Date** are not entered, the account will be immediately suspended.

- To set the status to Lost or Stolen:
  - Select **Lost or Stolen** from the **Status** drop-down list.
  - Select date from the **Date Last Seen** field.

4. Click **Save**.

> Note: The ability to change the card account status is also available from the **Controls** and **MCC Group Controls** tabs.

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Issuing a Replacement Card

1. Select **Accounts** > **Manage**.
2. Click the desired account number.
3. From the **General Information** tab, select the **Rush Card Delivery** checkbox to expedite the delivery of the replacement card.

> Note: A fee may apply when selecting this option.

4. Click the **Issue New Card** button.
5. If you selected the rush delivery option, enter the address to where the card should be delivered and click the **Send Rush Delivery** button. A new copy of the card is mailed to either the address on file or to the entered alternate address.

Changing a User Hierarchy ID

1. Select **Employees** > **Manage**.
2. Click the desired user account.
3. From the **General Information** tab, Select the **Hierarchy ID** by doing one of the following:
   - Click the **Hierarchy ID** link and select the Hierarchy ID from the **Hierarchy** window.
   - Enter the Hierarchy ID in the **Hierarchy ID** field.
4. Click **Save**.

> Note: The ability to change Hierarchy ID is also available on the **User Access** and **Accounts** tabs.

Changing User Passwords

1. Select **Employees** > **Manage**.
2. Click the desired user account.
3. Select the **User Access** tab.
4. Click the **Change Password** link.
5. Enter the new password in the **New Password** field. Passwords are case-sensitive, must be at least six but no more than eight characters in length, and contain at least one alpha and one numeric character.
6. Confirm the new password in the **Confirm New Password** field.
7. Click **Save**. PaymentNet changes the password and "PASSWORDEXPIRED" displays in the User Status field until the user changes their password.

Viewing Transactions

1. Select **Transactions** > **Manage**. The **Transaction List** screen displays transactions for the last 30 days.

> Note: Additional information on transactions may be available if icons (e.g.,) are displayed on the Transaction List. Click the icon to view the line item detail.

2. If necessary, perform a query to locate the desired transaction.
3. Click the desired transaction.
4. On the **Transaction Detail** screen, select the appropriate tab to view additional information:
   - General Information
   - Receipts
   - Addendum

Updating Transactions

1. Select **Transactions** > **Manage**.
2. Do one of the following:
   - Click the transaction you want to update.
   - Mark the checkbox next to each transaction you want to update and click the **Mass Update** button.
3. Update the **Accounting Codes** information.

> Note: Depending on your selection, PaymentNet may display other accounts options for you to define.

4. Update **Transaction Custom Fields** as necessary.
5. Click **Save**.

Reviewing Transactions

1. Select **Transactions** > **Manage**.
2. Click the transaction you want to review.
3. Compare the transaction details (e.g., amounts) with your receipts.
4. Split the transaction as necessary.
5. Reallocate accounting codes as needed.
6. Select the approver, if appropriate.
7. Select the **Reviewed** checkbox.
8. Click **Save**. The transaction is marked as **Reviewed** and, if applicable, sent to the selected approver.

> Note: You can review multiple transactions at the same time from the Transactions List. Mark the checkbox next to each transaction you want to review and click the Review button.

Approving Transactions

1. Select **Transactions** > **Approve**.
2. Click the transaction you want to review.
3. Review the transaction and make any needed changes.
4. On the **Transaction Detail: General Information** tab, select the **Approval** checkbox.
5. If additional levels of approval are required, select the next approver from the drop-down list.
6. Click **Save**. The transaction is marked as **Approved** and locked from further editing.

> Note: You can approve multiple transactions at the same time from the Transactions List. Mark the checkbox next to each transaction you want to approve and click the Approve button.

Disputing Transactions

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

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1. Select **Transactions > Manage**.
2. On the **Transaction List** screen, click the transaction you want to dispute.
3. On the **Transaction Detail** screen, click **Dispute**.
4. Confirm your **E-mail Address**.
5. Select the **Dispute Reason** from the drop-down list. The system refreshes and might require additional field input.
6. Enter any additional information, if necessary.
7. Click **Submit**.

Note: Track the status of your dispute online on the Transaction List.
■ = Dispute in Process
■ = Dispute Submitted
■ = Dispute Resolved
Click the colored squares and follow the steps to Undo or Resolve your dispute.

Viewing Statements

1. Select **Transactions > Statement**. The current billing cycle statement displays.
2. If you have more than one account number, use the **Account Number** drop-down box to view other statements.

Note: To view historical statements, select a date from the **Billing Date** drop-down list.

Downloading and Printing Statements

1. Select **Transactions** > **Statement** to display the **Statement Detail** screen.
2. From the **Statement Detail** screen, click **Download Statement**.
3. Once the Adobe PDF file is open, you can save or print the statement.

Making a Payment

1. Select **Payments** > **Create** to display the **Payments Detail** screen.
2. From the drop-down list, select the account for which you want to make a payment.
3. Select the correct bank account.
   - To modify or create a bank account:
     1. Select the **My Profile** icon
     2. Select the **Bank Information** tab.
4. Enter the **Payment** amount.
5. Select the **Payment Date**.
6. Click **Submit**. A dialog box opens and verifies the payment information.
7. Click **OK**.

Running Reports

1. Select **Reports > Create**.
2. On the **Report List**, select the report you want to run.

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

3. On the **Report Detail** screen, enter the following report information:
   - **Name**. Enter a name for your report.
   - **Report Format**. Output formats include Adobe® PDF, Microsoft® Excel® and CSV.
   - **Compress Output.** Reports that contain sensitive data are automatically compressed and encrypted.
4. To filter the report using criteria, click the **Plus** (+) icon in the **Criteria** section. Enter your criteria.

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

5. If additional rows of criteria are needed, click the **Plus** (+) icon. To delete rows of criteria, click the **Trash Can** icon.
6. To limit the report by hierarchy level:
   - Click the **Plus** (+) icon in the **Hierarchy** section.
   - Enter the desired Hierarchy ID or use the **Hierarchy ID** link to select the hierarchy level from the Hierarchy list.
   - Select the **Include Children** checkbox to include all levels of hierarchy below the entered Hierarchy ID.
7. To view the report in a specific order:
   - Click the **Plus** (+) icon in the **Order By** section.
   - Select the **Field**.
   - Select the **Order Sequence**.
8. To save the report criteria, click **Save**.
9. Click **Process Report**. Report results are displayed on the **Available Downloads** screen.

Cardholder Support

To contact the Cardholder Support Team, call the phone number on the back of your card. The Cardholder Support Team is available 24 hours a day.

If you do not have your card, contact your program administrator.

Possible inquiries include:
- Reporting Lost/Stolen Cards
- Balance Inquiry
- Disputes Assistance
- Fraud Inquiry
- Declined Cards

Note: Cardholder Support cannot assist with questions specific to PaymentNet.

PaymentNet Support

For company-specific program inquiries, information or for help with navigating in PaymentNet, contact your J.P. Morgan program coordinator.

Your session will automatically “time out” after 15 minutes of inactivity.

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