

PaymentNet®

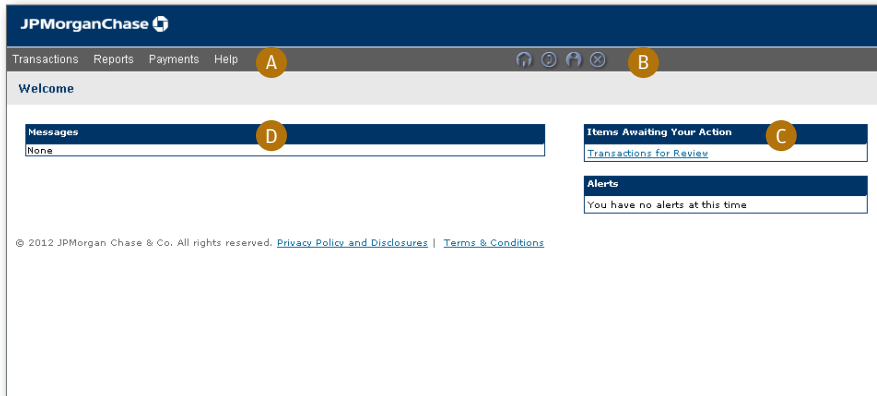
Cardholder Quick Reference Card

Corporate Card

Welcome to PaymentNet

The Welcome screen displays each time you log on to PaymentNet; it serves as your starting point or home screen.

PaymentNet is comprised of four navigation areas. These areas, and detailed descriptions of each navigation option, are shown below.



The PaymentNet Welcome screen is shown above.

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A. Menu Bar

The menu bar, located at the top of the screen, lists the PaymentNet features you are authorized to access. The menu items that display depend on your role and permissions. The online help menu is available on every screen; this menu provides resources to answer your questions.

B. Icons

The icons list shortcuts to basic navigation options. These icons can be accessed from all PaymentNet screens:

- 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.

C. Items Awaiting Your Action

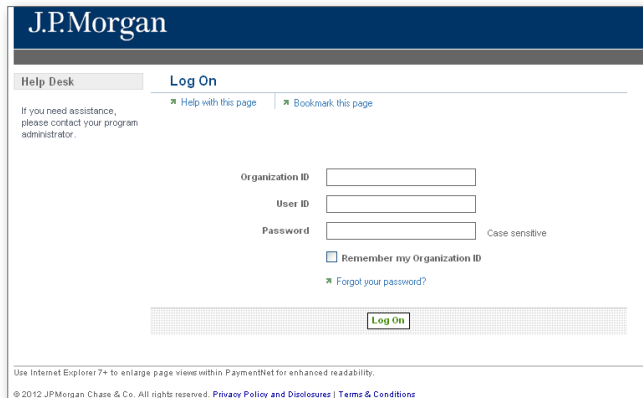
Provides you with quick links to key actions, such as transactions to be reviewed as well as files available for download.

D. Messages

Important messages from your organization's program administrator or J.P. Morgan. This might include an important update from J.P. Morgan to all PaymentNet users.

▶ Logging On

1. Open your Internet browser and enter the following in your address bar: www.paymentnet.jpmorgan.com.



The PaymentNet Log On screen.

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

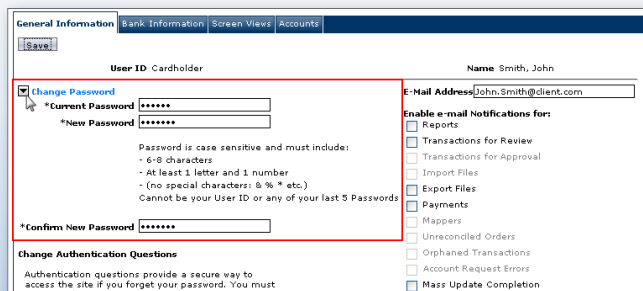
3. Select the **Remember my Organization ID** checkbox. PaymentNet saves your Organization ID so you do not have to enter it each time you log on.

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

4. Click **Log On**.

▶ Changing Your Password

1. Select the **My Profile** icon from the main menu.
2. Click **Change Password** to expand content and show the details.

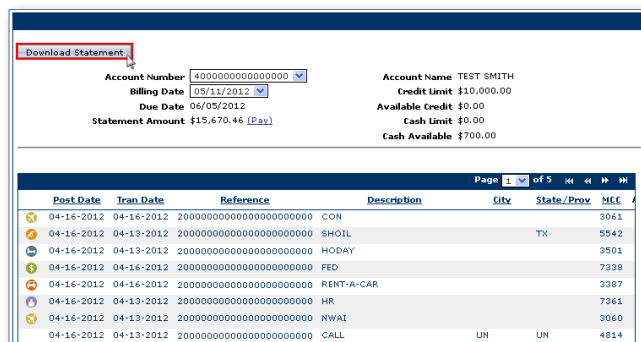


3. Enter your **Current Password**.

4. Enter and confirm the **New Password**. Passwords are case sensitive and must conform to the password constraints that display on the screen between the **New Password** and **Confirm New Password** fields.
5. Click **Save**.

▶ Viewing and Printing a Statement

1. Select **Transactions > Statement**.
2. If you have more than one account number, use the **Account Number** drop-down to view other statements.
3. Select a date from the **Billing Date** drop-down list.
4. Click **Download Statement**.



5. After the Adobe PDF file opens, save or print the statement.

▶ Selecting a Statement Delivery Method

1. From the main menu, select the **My Profile** icon.
2. Select the **Accounts** tab.
3. Select the preferred delivery method from the **Statement Delivery** drop-down list.
4. Click **Save**.

▶ Making a Payment

To make any payment, you must first have your bank account information saved in PaymentNet; the bank account information is where monies will come from to make the payment.

You can make a one-time payment, or set up a recurring payment.

To set up and save your bank account information:

1. Select the **My Profile** icon.
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 payment or a recurring payment.

To set up a one-time payment:

1. Select **Payments > Create** to display the **Payment Detail** screen.
2. Select the correct bank account.
3. Enter the **Payment** amount.
4. Select the **Payment Date**.
5. Click **Submit**. A dialog box opens and verifies the payment information.
6. Click **OK**.

To set up a recurring payment:

1. Select **Payments > Manage**. The **Payment List** screen displays.
2. Click the **Recurring** tab.
3. Click the **Schedule New Recurring** button. The **Payment Recurring Detail** screen displays.
4. From the **Account Number** drop-down list, select the account for which you want to make a payment.
5. Optionally, if more than one bank is configured, you must select a bank description from the **Bank Description** drop-down list.
6. Select one of these options:
 - **Pay in full on due date:** If you want to make the full payment on the payment due date, select this option.
 - **Pay on last day of:** If you want to make the full payment outside of the payment due date, select this option and then select the payment cycle from the drop-down list. Payment cycles are configured specifically for your organization.
7. Click the **Save** button.
8. A message prompts you to verify that payments will be made on an ongoing basis. Click the **OK** button to save the recurring payment settings.

▶ Viewing Transactions

There are three ways to find and review transactions.

Locate transactions from the transaction list: select **Transactions > Manage**. The Transaction List screen displays transactions for the last 30 days.


You can also find transactions using an existing (saved) query: select **Transactions > Manage**, and select an existing query from the drop-down list next to the Set as Default Query link.

A more specific way is to locate transactions based on the criteria you define by creating a new query. Finding a transaction this way locates just those transactions you need.

Follow the steps below to create a new query to view transactions.


1. Perform a new query to locate the specific transactions. Select **Transactions > Query**.
2. Enter your date range:
 - **Field:** You can select **Post Date** or **Transaction Date** from the drop-down list.
 - **Operation:** Select the criteria to measure the field value. The operations that display vary based on the selected Field. For example, **Is Relative** is a relative date range or a period of time that is relative to the current date, e.g., 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:** Available fields are listed in alphabetical order. Select a field from the drop-down.
 - **Operation:** Select the criteria to measure the field value. The operations that display 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.

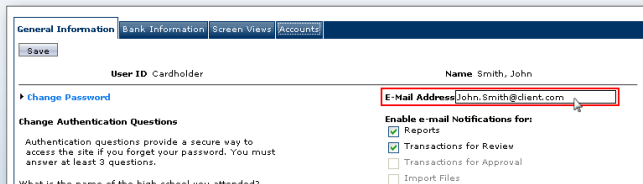
Note: To improve query results, enter the minimum amount of characters for the criteria value to identify text fields. For example: enter "Banana" instead of "Bananas," "Banana's," "Bananas, Inc." or "Banana Store #2342."

4. If additional rows of criteria are needed, click the **Plus**  icon. To delete a row of criteria, click the **Trash Can** icon.

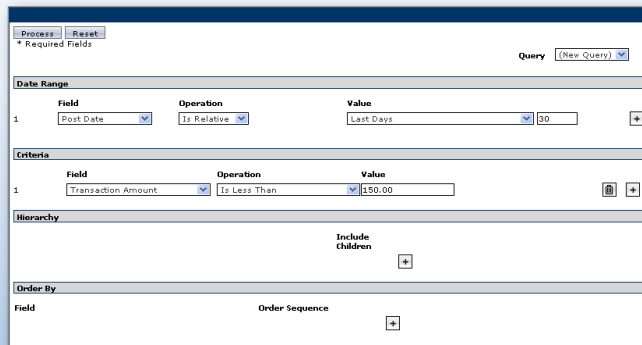
▶ Updating Email Notification Preferences

PaymentNet can send you notification email messages. For example, you can add your email address so you get notified when your statement is available.


1. Select the **My Profile**  icon from the main menu.
2. From the **General Information** tab, enter the email address in the **E-mail Address** field.

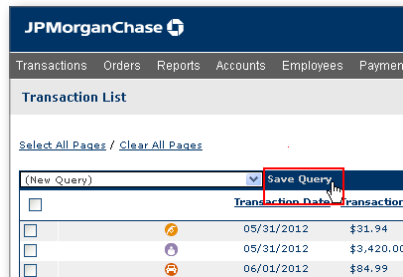





3. Select the checkbox next to the email notifications you want to receive. You can elect to receive email notifications for different action items and modules.
4. Click **Save**.



An example of a Transaction Query screen.

5. In the **Order By** section, set the data columns in a specific order:
 - a. Click the **Plus**  icon.
 - b. Select the **Field**.
 - c. Select the **Order Sequence**.
6. Click the **Process** button to run the query. Query results display on the **Transaction List** screen.
7. Click the **Save Query** link located next to the default query drop-down list.
8. Enter the name you want for this query in the text field.
9. Click **Save**. The saved query is now available from the **Save Query** drop-down list.
10. Click the transaction you want to view.
11. On the **Transaction Detail** screen, select the appropriate tab to view additional information:
 - **General Information.** Manage transaction details such as approving transactions, and applying accounting codes.
 - **Receipts.** Attach or fax receipts if your organization has Receipt Imaging enabled.
 - **Addendum.** Review details such as a tracking number associated with an order and the anticipated delivery date.
 - **History.** Review additional transaction audit data.



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




▶ Disputing Transactions

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

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

1. Select **Transactions > Manage**.
2. On the **Transaction List** screen, click the transaction 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 cancel or resolve your dispute.

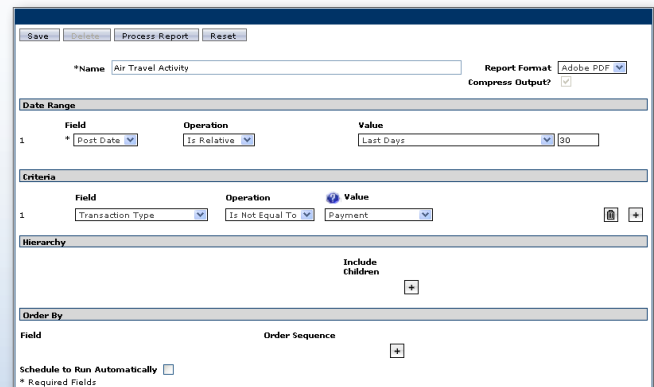
▶ Running a Report


Follow these steps to run an existing report. For example, use these procedures to run the Transaction type Statement of Account Report.

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 Report 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 (Comma Separated Value).
 - **Compress Output.** Reports that contain sensitive data are automatically compressed and encrypted.
4. Enter your date range:
 - **Field:** You can select **Post Date** or **Transaction Date** from the drop-down list.
 - **Operation:** Select the criteria to measure the field value. The operations that display vary based on the selected Field. For example, **Is Relative** is a relative date range or a period of time that is relative to the current date, e.g., Last Month is a relative date range.
 - **Value:** Enter or select the value in the appropriate boxes. Dates should be in the MM/DD/YYYY format.



5. 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.

6. If additional rows of criteria are needed, click the **Plus**  icon. To delete rows of criteria, click the **Trash Can** icon.
7. In the **Order By** section, set the data columns to display in the report in a specific order:
 - a. Click the **Plus**  icon.
 - b. Select the **Field**.
 - c. 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.

▶ Additional Support

You can find answers to most of your questions by using PaymentNet online help. Access online help by clicking Help at the top of any screen in PaymentNet, and then clicking Help Index.

If you need further assistance, please contact your company's program administrator or contact J.P. Morgan Cardholder Services by calling the phone number on the back of your J.P. Morgan card. If you don't have a card, please contact J.P. Morgan Cardholder Services at 1-800-270-7760.