

CARDHOLDER QUICK REFERENCE CARD

Overview

This Quick Reference Card is intended for users who are assigned a Card Holder role in PaymentNet. It explains how to perform the tasks that are typically the responsibility of cardholders, including reviewing transactions, viewing account information, viewing your statement, and customizing your user profile.

PaymentNet Welcome Screen

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 the Welcome screen, shows a current summary of your accounts and other important information. It also provides quick links that let you view your recent activity, view and download a PDF copy of your current statement

Figure 1: Welcome Screen

Table 1: Welcome Screen Areas

| Area | Description |
|-----------------------------------|---|
| Menu Bar | Lists the PaymentNet features you are authorized to access. The available menu items depend on your role and permissions. The online help menu is available on every screen; this menu provides resources to answer your questions. |
| Toolbar | <p>Provides shortcuts to basic navigation options. The toolbar can be accessed from all PaymentNet screens and includes the following options:</p> <p>Role Selector Allows you to choose a role (if you have more than one) and complete tasks related to that role. An exclamation point icon displays when items await your action.</p> <p>Contact Lists important contact information for your card program.</p> <p>My Profile Gives you access to your PaymentNet profile information.</p> <p>Log Out Allows you to securely end your PaymentNet session.</p> |
| 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. |
| Alerts | Displays compliance monitoring alerts for your review (only if your organization uses the Compliance Monitoring feature). |
| Messages | Displays important messages from your program administrator or J.P. Morgan. |
| 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. |
| Account Summary | Shows the credit limit, current balance, and amount of available credit for the selected account. Click View Details to view detailed information about the selected account. |
| Transaction Activity | Summarizes the current activity on the account, including transactions in the current billing cycle, transactions that have been authorized or declined, and transactions awaiting your review. Click the View links to view your transaction activity. |
| Statements | Displays the date and total amount of your most recent statement. Click View to view your statement or click Download (PDF) to download a PDF copy. |

Viewing Transactions

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

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.

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, attach, update, download, and delete receipts (if your organization uses the Receipt Imaging feature).
- **Addendum.** Displays details such as a tracking number associated with an order and the anticipated delivery date.
- **History.** Displays additional transaction audit data.

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.

1. Select **Transactions > Authorizations/Declines**.
2. Click the account number you want to view.
3. Review the displayed information. The Reason column explains why the transaction was declined.

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

Reviewing Transactions

Once your transactions have posted to PaymentNet, you can mark them as Reviewed. If approval is required, the transactions will be forwarded to the appropriate approver.

To review a single transaction:

1. On the Transaction List screen, click the transaction amount to view the details.
2. Make any necessary changes on the Transaction Detail - General Information screen.
3. Select the **Review** check box.
4. Click **Save**.

To review multiple transactions at once:

1. On the Transaction List screen, select the transactions you want to mark as Reviewed.
2. Click **Review**.

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.




Disputing a Transaction

Note: Before disputing a transaction, you must first attempt to resolve the issue directly with the merchant. Disputes must be made within 60 days of the transaction.

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

1. Select **Transactions > Manage** to display the Transaction List screen.
2. Click the transaction you want to dispute. The Transaction Detail - General Information screen displays.
3. Click **Dispute**.
4. Confirm your **E-mail Address**.
5. Select a reason from the **Dispute Reason** list and provide any additional information as requested.
6. Click **Submit**.

Note: The colored squares shown below identify the status of your dispute on the Transaction List screen. Click the square and follow the steps to cancel or resolve your dispute.

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

Searching for Transactions

Quick queries let you perform a basic search for transactions using system-defined fields such as Account Number, Approval Status, Cardholder Last Name, Merchant Name, Post Date, and Transaction ID.

To perform a quick query:

1. Select **Transactions > Manage**.
2. Select a query field from the **New Query** list.
3. Enter your search criteria in the text box.
4. Click **Go**.

System queries allow you to search for transactions using predetermined criteria, such as new transactions in the last 60 days or transactions posted in the last 30 days.

To perform a system query:

1. Select **Transactions > Manage**.
2. Select a query from the drop-down list.

Advanced queries let you set up complex filters by defining the search criteria to locate just the transactions you need. You can also save advanced queries for future use. Detailed information about how to construct advanced queries, save them for future use, and run them on demand can be found in the PaymentNet Online Help.

Viewing Account Information

To view a list of your accounts, click the **My Accounts** option on the PaymentNet 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.

To view detailed information about an account, click the account number on the My Account List screen.

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

If the cardholder self-service options are enabled for your organization, you may be able to perform some management functions on your accounts. For example, depending on your account status and the available options, you may be able to activate a new card, set or change the PIN for your card, edit your contact information, report a lost card, suspend or reactivate your account, or close your account. Refer to the PaymentNet Online Help for detailed instructions.

Setting up a Statement to Run Automatically (once)

1. Click the **Reports - Reports List** option on the PaymentNet menu bar.
2. Find **Statement of Account-Portrait**
3. Open Statement and rename (take the word portrait out)
4. Under Filter Rows click on Post date is last month and change to:
Post date is relative to prior period billing cycle
5. Under **Scheduling tab**
6. Schedule for **Self**
7. Frequency is **monthly**
8. Days is **28**
9. Click **Save**

Specify Filter

Select a report field to filter on. Not all fields are available to use for filtering. Then select an operator and specify the appropriate values.

*** Required Fields**

| | | | |
|----------------------|--|---|--|
| Field to Filter On * | Operation | Duration | Cycle |
| Post Date | Is Relative <input type="button" value="v"/> | prior period <input type="button" value="v"/> | Billing Cycle <input type="button" value="v"/> |

Report Name *
71 characters remaining.

Report Category * * Indicates Required Field

Filter Rows | Sort | Report Options | **Scheduling**

You can schedule a report to run a single time or as a recurrence by clicking the **Save** button, or run automatically by clicking the **Run** button. Click the radio buttons to the right to move between scheduling a single occurrence and a recurrence.

| | |
|---|--|
| Schedule For | <input type="button" value="Self"/> <input type="button" value="v"/> |
| <input checked="" type="radio"/> Recurrence <input type="radio"/> Single Occurrence | |
| Frequency | Days |
| Monthly <input type="button" value="v"/> | 28 <input type="button" value="v"/> |

You can also set up a Email reminder so that you receive an email notification when your account statement is ready to view and when you have a transaction to review.

- 1 Click the My Profile option on the PaymentNet menu bar.
2. On the General Information screen, select the Reports and Transactions for review check box for Email notifications.
3. Click Save.

Running a Report

To run a report:

1. Select **Reports > Report List**.
2. Find the report you want to run. You can use the filters and keyword search on the Report List screen to locate a report. You can also click the Plus icon to display detailed information about a specific report.
3. Click the name of the report you want to run.
4. Use the tabs on the Report Detail screen to view and change the report settings as desired.
5. If you want to be able to run the report again with the same criteria, enter a new name for the report and click **Save**. Saved reports are available to run from the Report List screen.
6. To run the report, click **Run**.

Report results are displayed on the Available Downloads screen. To view this screen, select **Reports > Downloads**. When the report has finished running, the **Status** column on this screen changes to Successful and a link to the report output appears in the **Output** column. Click the link to download the output to your local machine.

Editing Your Profile

You can use the My Profile screen to manage your user settings. For example, you can change your password or email address, specify the events for which you want to receive email notifications, and manage your bank account information. To access this screen, click the **My Profile** link on the PaymentNet toolbar.

Figure 2: My Profile Screen

My Profile - General Information

General Information | Screen Views | Bank Information

[Save](#)

User ID: psmith Name: Smith, Peter

E-Mail Address: psmith@company.com

Options for E-mail notifications:

- Reports
- Transactions for Review (New)
- Transactions for Review (Rejected)
- Transactions for Approval
- Import Files
- Export Files
- Payments
- Mappers
- SUA Overview Summary
- Account Request Errors
- Mass Update Completion
- Receipt Images Attached
- Compliance Monitoring
- Critical E-Mail Failures

[Save](#)

Edit User Information

- [Change Password](#)
- [Change Security Questions](#)
- [Change E-Mail Address](#)

User Defaults

Default Role: Card Holder

Show Cardholder Dashboard on Home Page

To change your password:

1. Click **Change Password**.
2. Enter your **Current Password**.
3. Enter your **New Password**, then enter it again in exactly the same way in the **Confirm Password** field. Passwords are case-sensitive and must conform to the requirements displayed on the screen.
4. Click **Save**.

Note: If your password is due to expire within 30 days, you can change it directly from the Welcome screen. Click the password expiration link in the Items Awaiting Your Action panel.

To change your email address:

1. Click **Change E-mail Address**.
2. Enter your **Current Password**.
3. Enter your new **E-mail Address**.
4. Click **Save**.

To set your email notification preferences:

1. Select the check box next to each type of email notification you want to receive. For example, you might want to receive notifications when you have transactions to review or when reports are completed.
2. Click **Save**.

Support

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

If you need assistance, 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, 7 days a week.