

PaymentNet®

Federal Card Solutions Cardholder FAQs

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It's easy to find the answers to your questions about PaymentNet!

Frequently Asked Questions

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 First Time Login **How do I obtain my login information?**

To obtain your Organization ID or User ID, call J.P. Morgan Customer Service at 1-888-297-0781.

 **How do I log in?**

1. Open your Internet browser and enter the following in your address bar: <https://gov1.paymentnet.com>
2. Enter the following on the **PaymentNet Login** screen:
 - **Organization ID.** Enter your organization ID (e.g., us12345). The organization ID is assigned by J.P. Morgan and is unique to your organization.
 - **User ID.** Enter your user ID. The user ID is assigned by your program administrator and uniquely identifies you within your organization.
 - **Pass Phrase.** Enter your case-sensitive pass phrase. The pass phrase is a security feature that prohibits unauthorized access to PaymentNet.
3. Click **Go**.
4. Enter your the registration code sent to the email address in your PaymentNet profile. If you need a new code, click the **Request a new registration code** link. If you do not receive the code, or do not have an email in your PaymentNet profile, call J.P. Morgan Customer Service at 1-888-297-0781.
5. Select one of these options:
 - **Yes.** Select this option if you are using a private computer or other device.
 - **No.** Select this option if you are using a public computer.
6. Click **Submit**.
7. Enter the following on the **Change Pass Phrase** screen:
 - **Old Pass Phrase.** Enter your current pass phrase.
 - **New Pass Phrase.** Enter a new pass phrase. Pass phrases are case sensitive and must conform to your organization's restrictions. The pass phrase must be at least eight characters and contain a lowercase letter, an uppercase letter, a number, and a special character.
 - **Confirm New Pass Phrase.** Enter the same new pass phrase again. The New Pass Phrase and Confirm New Pass Phrase fields must be identical.
8. Click **Change Pass Phrase**.

9. Answer a minimum of three security questions on the **Security Questions Setup** screen. Responses must meet these requirements:
 - Each answer must be unique.
 - You can enter up to 25 characters, including spaces, for each response.
 - You can enter spaces; however, when you answer security questions in the future, remember to include those spaces. Also, spaces may not be used as the first or last character in a response.
 - You can enter numbers, special characters, and lowercase and uppercase letters; responses are not case sensitive. Special characters can be any character from a standard keyboard, with and without using the Shift key. Don't use either of these specific combinations of special characters: An ampersand and hash mark in this order, **&#**, and the less-than symbol [<] followed by any character except a space and the greater-than symbol [>].
10. Click **Continue**. Your responses are displayed. If you need to change any of your responses, click **Edit**.
11. Click **Submit**. The PaymentNet Welcome screen displays.

▶ **Why do I need to register my device?**

For security purposes, your user ID must be registered to each device used to log in to your account. This helps prevent access by unauthorized users and helps guard your identity against misuse.

Generally, device registration is a one-time process. There are events that may require you to register your device again, including using a different browser, and software or hardware profile changes.

▶ **What are the security questions used for?**

Security questions, and your responses, are used when resetting your pass phrase. PaymentNet prompts you to answer the security questions the first time you log in to your account.

▶ **PaymentNet Login**

▶ **My User ID is not functioning. What should I do?**

If your User ID is not functioning, please verify that your Organization ID, User ID, and Pass Phrase are correct and try logging in again. If your account is disabled, contact J.P. Morgan Customer Service at 1-888-297-0781 to reactivate your PaymentNet user access.

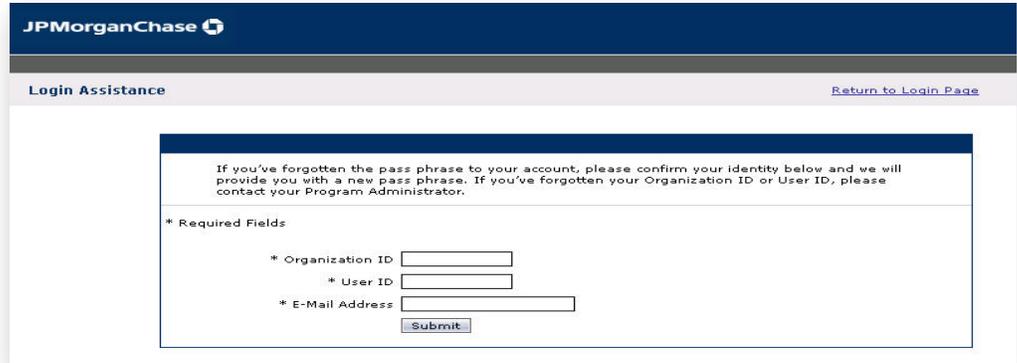
▶ **I forgot my pass phrase. How do I reset it?**

1. On the PaymentNet login screen, click the **Forgot your Pass Phrase** link.
2. On the **Login Assistance** screen, enter your **Organization ID**, **User ID**, and **E-Mail Address**.
3. Click **Submit**.

4. Do one of the following:
 - If you have not set up answers to the security questions, click **Submit**.
 - If you have set up answers to the security questions, select two of the questions you've answered and enter your responses to confirm your identity and click **OK**.
5. An email with a new temporary pass phrase is sent to the email address associated with your PaymentNet profile. If the email address is incorrect, or does not match the email address in your PaymentNet profile, contact J.P. Morgan Customer Service at 1-888-297-0781 to unlock and reset your PaymentNet account.

Login Assistance

In order to reset your own pass phrase, you must enter the email address that is associated with your profile.



- ▶ **What are the pass phrase requirements?**
 Your pass phrase must be at least 8 characters in length, include an upper and lower case letter, a number, and a special character.
 Special characters for pass phrases include: !, @, #, \$, %, ^, &, *, +, =, -, and ?.
- ▶ **How often will I need to change my pass phrase?**
 By default, PaymentNet requires you to change your pass phrase every 90 days. However, your organization may require you to change your pass phrase more frequently.

Statements & Payments

How do I view my current balance?

To view your current balance, select **Transactions > Statement**. Your current balance displays in the **New Balance** field on the **Statement Detail** screen.

Current Balance

The **Statement Detail** screen provides detail of the transactions that display on your statement.

Statement Detail [Return to Account](#)

*Required Fields

[Download Statement](#)

Account Number *****9999 Account Name FIRST LAST
 Statement Date 5/15/2014 Credit Limit \$15,000.00
 Payment Due Date 6/9/2014 Available Credit Limit \$0.00
New Balance \$68,889.86 (Pay)
 Current Transactions [View Transactions](#)

Post	Tran	Reference	Description	City	State/Prov	MCC	A
5/14/2014	5/13/2014	0000000000000000029453	TEMPORARY SERVICES	ANY CITY	NY	7361	
5/14/2014	5/13/2014	0000000000000000029449	SHIPPING SERVICES	800-555-5555	GA	4214	
5/14/2014	5/13/2014	0000000000000000029450	ONLINE RETAILER	.COM/BILL	WA	5942	
5/14/2014	5/14/2014	0000000000000000029452	INTERNATIONAL TRANSACTION FEE		N/A	0000	

How do I access my statement?

1. Select **Transactions > Statement**.
2. On the **Statement Detail** screen, click **Download Statement**.
3. Enter the **Password**. This password is used only to download the statement and protect sensitive information.
4. Enter the same password again in the **Confirm Password** field.
5. Click **OK**. You are be directed to the **Available Downloads** screen.
6. Once the status of the submitted statement is successful, click the statement name.
7. On the **File Download** window, click **Open**.
8. Enter the **Password** and click **OK**. The downloaded statement is identical to a mailed statement.

How do I add my bank information?

In order to make a payment using PaymentNet, your bank information must first be configured.

1. Click the **My Profile** () icon in the menu bar at the top of your screen.
2. On the **My Profile** screen, select the **Bank Information** tab.
3. Click **Add Bank**.

4. Enter the following fields:
 - ABA Routing Number
 - Bank Account Type (Checking or Savings)
 - Bank Account Number
 - Description (between 4-50 characters)
5. Click **Save**.

▶ **My payment information is incorrect. How do I change my bank information?**

1. Click the **My Profile** () icon in the menu bar at the top of your screen.
2. On the **My Profile** screen, select the **Bank Information** tab.
3. Select the existing bank from the list.
4. Update the bank information as necessary:
 - ABA Routing Number
 - Bank Account Type (Checking or Savings)
 - Bank Account Number
 - Description (between 4-50 characters)
5. Click **Save**.

▶ **How do I make a one-time payment?**

In order to make a one-time payment using PaymentNet, your bank information must first be configured. See [How do I add my bank information?](#) for instructions.

1. Select **Create** from the **Payments** menu.
2. On the **Payment Detail** screen, select the **Account Number** for which you are making the payment.
3. If more than one bank is set up, select the **Bank Description** from the drop-down list.
4. Select the payment option you want to use. Options include:
 - **New Balance**. Select this option if you want to pay the most recent statement balance. The amount to be paid displays in the Payment Amount field. This option is not available if the amount is a credit amount.
 - **New Balance + Recent Activity**. Select this option if you want to pay the most recent statement balance plus any additional account charges incurred after the account last cycled. This option accounts for debits and credits to the card account. The amount to be paid displays in the Payment Amount field. This option is unavailable if the amount is a credit amount.
 - **Other**. Select this option if you want to elect the amount to be paid. You cannot enter a negative number or leave this field blank.
5. Enter the **Payment Date** (MM/DD/YYYY format).
6. Click **Submit**. A dialog box displays verifying the payment information.

- Click **OK** to continue with the one-time payment. PaymentNet displays a confirmation message containing a reference number for your payment.

One-Time Payments
Use the amount on your statement when making one-time payments.

Payment Detail [List](#)

Account Number *****9999	Payment Type One-Time
Account Name LAST, FIRST	
New Balance \$68,889.86	Payment Options
New Balance + Recent Activity As of 05/20/2014 \$79,488.30	<input checked="" type="radio"/> New Balance
Payment Due Date 6/9/2014	<input type="radio"/> New Balance + Recent Activity
Past Due Balance \$0.00	<input type="radio"/> Other
	Payment Amount 68,889.86
	Payment Date 5/20/2014
Bank Description Business Checking	Reference Number
ABA Routing Number 585830675	
Account Number *****4321	
Account Type Checking	
Bank Name Hello Bank	

▶ How do I schedule a recurring payment?

You can automatically pay your individual card account balance in full each month, on the due date, by scheduling a recurring payment.

- Select **Manage** from the **Payments** menu.
- Click the **Recurring** tab.
- Click the **Schedule New Recurring** button.
- From the **Account Number** drop-down list, select the account for which you want to schedule a recurring payment. If there is only one account associated with your User ID, the account number displays automatically.
- If more than one bank is set up, select the **Bank Description** from the drop-down list.
- Verify that your **E-Mail Address** is correct. If your email address is either missing or incorrect, enter or update it now.
- Click **Submit**. A dialog box displays verifying the payment information.
- Click **OK** to continue with the recurring payment.

▶ How do I make a payment by phone?

To make a payment by phone, call 1-888-297-0781. J.P. Morgan Customer Service is available 24 hours a day. Payments made by the phone are listed on the **Transaction List**. To access the **Transaction List**, select **Manage** from the **Transactions** menu.

▶ How can I see if my payment was submitted?

Payments made via PaymentNet are listed on the **Payment List**. To view payments submitted via PaymentNet, select **Manage** from the **Payments** menu. The status of the payment is displayed on the **Payment List**.

► **I already submitted my payment, can I make changes to it now?**

If the payment is pending, changes to the amount, date, and bank may be made. If the payment is complete, you may call J.P. Morgan Customer Service at 1-888-297-0781 with questions.

1. Select **Manage** from the **Payments** menu.
2. If the payment is pending, select the payment from the **Payment List**.
3. On the **Payment Detail** screen the **Payment Amount**, **Payment Date**, and **Bank Description** can be edited.
4. Click **Submit** to save the changes to the pending payment. A dialog box displays verifying the payment information.
5. Click **OK** to continue.
6. Click **Delete** to cancel the payment.

- **NOTE:** Payments cannot be canceled less than 48 hours from the effective date of the payment.

*Changing a
Payment*

*The amount, date,
or bank may be
changed on pending
payments.*

The screenshot shows the 'Payment Detail' screen with the following information:

- Buttons:** Submit, Delete
- Account Information:** Account Number *****9999, Account Name LAST, FIRST
- Payment Type:** One-Time
- Payment Options:**
 - New Balance
 - New Balance + Recent Activity
 - Other
- Payment Amount:** 10,000.00
- Payment Date:** 5/20/2014
- Account Summary:**
 - 05/15/2014 New Balance: \$68,889.86
 - New Balance + Recent Activity As of 05/20/2014: \$79,488.30
 - Payment Due Date: 6/9/2014
 - Past Due Balance: \$0.00
- Bank Information:**
 - Bank Description: Business Checking
 - ABA Routing Number: 585830675
 - Account Number: *****4321
 - Account Type: Checking
 - Bank Name: Hello Bank
- Reference Number:** 47c558c4-4f1d-45e8-ae30-5e8927b04731

► **Transactions**

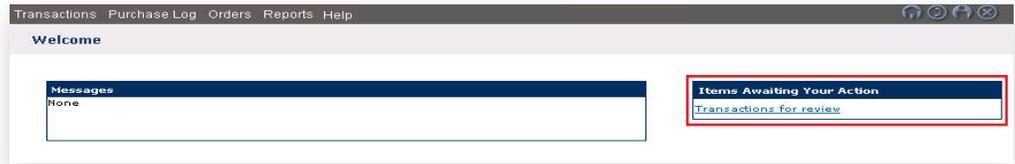
► **How do I view transactions that are awaiting my review?**

1. On the **Welcome** screen, select **Transactions for review** in the **Items Awaiting Your Action** section.
2. On the **Transaction List**, select a transaction.
3. Compare the transaction details (e.g., amounts) with your receipts.
4. Review accounting code allocations (default codes display) and make any changes.
5. Add any details to the **Transaction Notes** field, if needed.
6. Select the **Reviewed** check box, if applicable.

7. Click **Save**.

Transactions for Review

To find a specific transaction, a link is available on the Welcome Screen.



▶ **How do I view my transactions?**

To view your transactions, select **Manage** from the **Transactions** menu. The **Transaction List** displays the last 30 days of all your transactions by default.

A query can be used to search for a specific transaction. To search for a transaction:

1. Select the **Advanced** link on the **Transaction List**.
2. On the **Advanced Query - Transactions** screen, enter the criteria for the search.
 - **Field.** Available fields are listed in alphabetical order.
 - **Operation.** Options depend on the field selected.
 - **Value.** Enter or select the value in the appropriate field boxes. Dates should be in the MM/DD/YYYY format.
3. Click **Process** to run the query. Results are displayed on the **Transaction List**.

Searching for a Transaction

To find a specific transaction, you can perform a query.



▶ **Other Questions**

▶ **How do I change the email address associated with my PaymentNet Profile?**

Your email address is used when recovering your pass phrase on the login screen. It is also used to receive email notifications.

1. Click the **My Profile** (👤) icon in the menu bar at the top of your screen.

2. On the **General Information** tab of the **My Profile** screen, update your email address in the **E-Mail Address** field.
3. Enter your current PaymentNet **Login Pass Phrase**.
4. Click **Save**.

▶ **How do I view and enable email notifications?**

Email notifications are available in PaymentNet. For example, you can choose to receive an email when a report is available.

1. Click the **My Profile** () icon in the menu bar at the top of your screen.
2. In the **Enable E-mail notification for** section of the **My Profile** screen, select the checkbox(es) next to the desired email notifications. Available options vary based on your permissions.
3. Click **Save**.

▶ **How can I find my account information?**

Information about your card account, such as the account number, contact information, and card limits are available on the My Profile - Account Detail screen.

1. Click the **My Profile** () icon in the menu bar at the top of your screen.
2. Click the **Accounts** tab.
3. Click the **Account Number** link.

▶ **Where can I find additional information about PaymentNet?**

Each screen in PaymentNet has a help section. Select **Help > Help For This Page** from the menu bar at the top of your screen.