cardholder USER GUIDE

Travel

J.P.Morgan

Published by: J.P. Morgan

© 2008 JPMorgan Chase & Co. All rights reserved.

PaymentNet is a registered trademark of
JPMorgan Chase & Co.,
registered in the United States.

Table of Contents

Introduction 4
Roles and Responsibilities 5
- Cardholder Responsibilities 5
- A/OPC Responsibilities 7
- Approving Official Responsibilities 8
- J.P. Morgan Cardholder Customer Service 9

Card Activation and Security Information 10
- Card Activation 10
- Security Information 11

Authorized Uses 13
- Training 13

Statement of Account 14
Individual Liability 16
Reconciliation Procedures 17
- Expense Management 17
- Reconciliation 18
- Record Retention 19

Dispute Procedures 20
- How to Initiate a Dispute 20
- Time Frames 21

Payment Requirements 23
- Electronically 23
- Phone 24
- Check 24

Account Suspension 25
- Time Frames 25

Salary Offset Procedures 27
International Transactions 27
ATM Procedures 28
Travelers Checks (if applicable) 29
Lost or Stolen Cards 30
Replacement Cards 31
Emergency Use Procedures 32
Using the Electronic Access System (PaymentNet) 33
- To Log In 33
- To View Transactions 33
- To Review a Transaction 34
- To Dispute a Transaction 34
- To View a Statement 35
- To Print a Statement 36
- To Make a Payment 36

Contacts 38

Introduction

This guide provides you with an overview of the GSA SmartPay® 2 (also referred to as the Government Card) program including:

- Cardholder responsibilities
- How to use your card
- Features of the card program
- Information about the process
- Types of purchases that can and cannot be made
- Records that must be maintained and reconciled for each cycle
- Points of contact

You are encouraged to use the card for all allowable transactions.

Roles and Responsibilities

Outlined in the section below is a description of the following:

- Cardholder responsibilities
- When to contact your A/OPC
- When to contact J.P. Morgan Customer Service

Cardholder Responsibilities

Cardholder responsibilities typically include:

- Ensuring physical security of the following:
  - Your card
  - Account number
  - Expiration date
  - PIN (if applicable)
  - Any documents displaying the account number and expiration date
- Providing prompt notification to the A/OPC when changes occur (e.g., name, address, phone number, employment status)

- Providing prompt notification of lost or stolen cards
- Reconciling original receipts with the monthly statement and resolving any discrepancies
- Maintaining accurate records of all transactions
- Forwarding statements and receipts for approval
- Remitting payment for individual bill transactions (if applicable)
- Maintaining (copies of) statements and receipts according to agency/organization policy

You should follow the policies and procedures instituted by your specific agency/organization.

A/OPC Responsibilities

A/OPC responsibilities typically include:

- Managing the Government Card program overall
- Answering general program inquiries
- Issuing and canceling cards
- Monitoring account activity, including cardholder statements and receipts to ensure spending is in compliance with established policies and procedures
- Updating account information when notified by the cardholder, including:
  - Name change
  - Address
  - Telephone or fax number
  - Email address
  - Change in spending or transaction limits
  - Transfer to another department, cost center
  - Change of employment status
  - Lost or stolen card
- Only your A/OPC or his or her designee is authorized to make changes to cardholder accounts

Approving Official Responsibilities

Approving Official responsibilities typically include:

- Monitoring account activity, including cardholder statements and receipts to ensure spending is in compliance with established policies and procedures

J.P. Morgan Cardholder Customer Service

Domestic and international cardholders may seek live help from our Customer Service at two U.S.-based dedicated card call centers. Customer Service is available 24 hours a day, seven days a week, 365 days a year.

Customer Service provides support for a wide range of services including:

- Lost/Stolen card reports
- Transaction authorizations
- Specific charge inquiries
- Card activation
- Returns and credits
- Replacement cards
- Account closures
- Statement questions
- Balance inquiries
- Emergency services

Some of the above services may not apply to your agency's/organization's program.

Refer to the Contacts section for telephone and address information.

Card Activation and Security Information

Card Activation

Each Government Card issued by J.P. Morgan is shipped with a card receipt verification (CRV) block. This block is a control that helps maintain card security and helps to prevent theft and fraudulent activity on new accounts. Cardholders are required to confirm receipt of the card with J.P. Morgan Customer Service. Each card will have a sticker on the face of the card that advises you to contact J.P. Morgan and verify card receipt prior to first use.

To activate and begin using your card:

1. Call the number provided on the card activation sticker.
2. When prompted, provide the security information using the criteria established by your agency/organization (refer to the Security Information section).
3. Remove the sticker once the card is activated.
4. Sign the back of the card (if applicable).
5. Review your agency's/organization's policies and complete training (if applicable) before using the card.

Security Information

For card activation and security purposes, J.P. Morgan requires two unique identifiers for each cardholder.

You may provide alternate information for security code options (i.e., a unique verification number versus a Social Security Number).

To complete the card activation process through the VRU, you will be prompted for your 16-digit account number and the last four digits of your Social Security Number or alternate unique verification number.

If during the card activation process you elect to speak with J.P. Morgan Customer Service directly, you will be asked to provide additional account information to verify your identity. This may include date of birth (DOB) or another security identifier as defined by your A/OPC.

Protecting Proprietary Information

Providing security information is designed to prevent identity theft and to ensure your proprietary information is protected.

You will need to remember your security code information when contacting J.P. Morgan to properly identify you as an authorized cardholder.

Helpful Hint

Your A/OPC is responsible for communicating security code information.

Authorized Uses

The Government Card assigned to you is only to be used for authorized, official government purchases and travel. Charges for personal or non-government-related items should never be placed on the card.

Review your agency's/organization's policies before using the card.

Training

We recommended each cardholder participate in training before a card is used. Training topics include but are not limited to:

- Card policy and procedures
- Reconciliation processes
- Payment requirements
- Record keeping

Card Use Responsibilities

Agency/organization funds are committed each time the card is used, a responsibility that should not be taken lightly. You are responsible for all charges made to the card(s) in your control. Intentional misuse or fraudulent abuse may result in disciplinary action.

Statement of Account

At the end of each cycle, you will receive a cardholder statement via the postal service or via electronic means. The statement resembles a personal credit card statement.

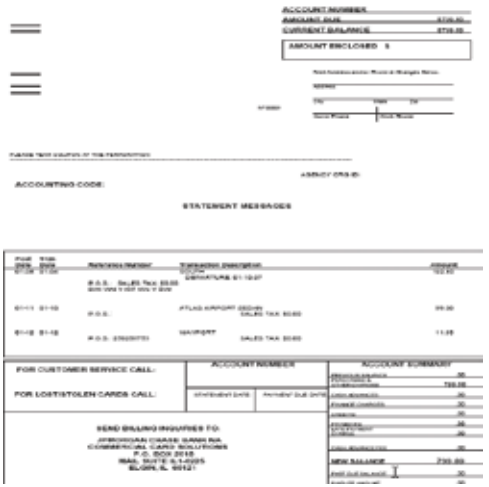
The statement lists:

- Your name
- Address
- All transaction information for the cycle

The account statement includes the following:

- "PLEASE PAY THIS AMOUNT" appears on the statement
- Balance amount due

Sample Statement



Refer to the Electronic Access System section for more information on using the online system to view your statement.

Individual Liability

On Individual Bill Travel accounts the cardholder is ultimately responsible for reconciliation and payment of all transactions. The Government Card should only be used for official government travel-related expenses.

Refer to the Payment Requirements section for more information.

Reconciliation Procedures

Expense Management

- If you have a posted transaction in the prior cycle you will receive an online or paper statement from J.P. Morgan.
- You should review the transaction detail on the statement and verify that all transactions are valid and match the amount on the receipt.
- You should investigate any transactions on the statement that you do not recognize. You will need to determine if the charge should be disputed with the merchant or if it is a fraudulent charge.
- If you suspect a charge to be fraudulent, you will need to contact J.P. Morgan immediately and follow any internal procedures.

Reconciliation

- Individual Bill Travel cardholders should complete the travel voucher process in accordance with Federal Regulations and agency/organization policies.
- Cardholders should remit payment in full upon receipt of the statement. If your agency/organization uses split disbursement, please check your agency's/organization's policies and procedures regarding payment remittance.

Record Retention

Merchants are required to provide a transaction record (receipt) that details the items purchased, the dollar amount of each item and the total amount of the transaction for each charge placed on the card. Phone, fax and Internet orders should provide the receipt with the order shipment.

If you misplace a receipt, contact the merchant to request a duplicate. Records, including receipts, should be reviewed and stored by either the Approving Official, A/OPC or Accounts Payable.

Refer to your agency's/organization's internal procedures for retention requirements.

Dispute Procedures

How to Initiate a Dispute

The following outlines the process for submitting a dispute through the J.P. Morgan Electronic Access System:

1. Complete the online dispute process through the J.P. Morgan Electronic Access System.
2. The cardholder will receive a confirmation email immediately upon submission.
3. The dispute is automatically routed to the J.P. Morgan Dispute Department for processing. The cardholder will be notified if additional documentation is needed.
4. Once the dispute is resolved, an additional notification email is sent to the cardholder.

Cardholders can also opt to complete a hard copy dispute form and submit it to J.P. Morgan.

Refer to the Contacts section for the dispute form address and fax information.

Time Frames

The following are key time frames and aspects of the dispute process:

- Cardholders have 90 days from the date the transaction was processed to notify J.P. Morgan of a disputed transaction.
- J.P. Morgan will post a temporary credit to the cardholder's account while the dispute is processed.
  - If the dispute is resolved in the merchant's favor, a debit transaction that reverses the temporary credit will be posted to the account. The amount of the dispute will be added back into the balance due on subsequent statements.
  - If the dispute is settled in the cardholder's favor, the temporary credit will remain on the account.
- Cardholders will receive a written communication stating the resolution of the dispute (i.e., resolved in favor of the merchant or cardholder).
- A cardholder can look at his or her J.P. Morgan billing statement to identify the total dollar amount of the transactions in dispute status.

If you suspect that an unrecognized transaction on your statement is fraudulent, contact J.P. Morgan Customer Service immediately.

Information on using the online system to submit a dispute is provided in the Electronic Access System section of this guide.

Refer to the Contacts section for telephone and address information.

Online Dispute Form

Using the dispute form available through the J.P. Morgan Electronic Access System will help expedite the dispute process.

Contacting the Merchant

Most billing discrepancies can be easily and quickly resolved by the cardholder contacting the merchant directly.

Payment Requirements

All J.P. Morgan card programs are "charge card" programs and require payment in full at the close of each billing cycle or sooner based on the terms outlined by your agency/organization.

If you are responsible for making the payment, you should remit payment in full upon receipt of the monthly statement or invoice. Payment is due no later than the payment due date shown on your statement.

Please check with your A/OPC for more details on your agency's/organization's payment requirements.

Outlined below is an overview of payment options:

Electronically

You can pay online using the Electronic Access System.

Refer to the Electronic Access System section for more information on using the online system to make a payment.

Electronic Access System login information is provided in the Contacts section of this guide.

Phone

You can initiate a payment on Individual Bill Travel accounts by calling J.P. Morgan Customer Service and following the instructions to make a payment via the Voice Response Unit.

J.P. Morgan general Customer Service information is provided in the Contacts section of this guide.

Check

All checks should include the full 16-digit account number and account name and should be submitted with the payment coupon included with the statement. If multiple accounts are being paid with one check, please be sure to include in the payment details the full 16-digit number of each account and the amount to be applied.

Please make the check payable to: J.P. Morgan Chase Bank, N.A.

The remittance address for payment by check is provided in the Contacts section of this guide.

Refer to the Electronic Access System section for more information on using the online system to make a payment.

Account Suspension

Time Frames

Unless specified otherwise, the following table outlines the general collection procedures and time frames for **Individual Bill** accounts only.

Check with your A/OPC if you need to verify the policies and procedures that pertain to your agency/organization.

Statement	Account Status	Action
First Statement	Current	■ None.
Second Statement	Account 31 days past statement date	■ A late notice is sent to the cardholder advising that charging privileges may be suspended unless full payment is received.
Third Statement	Account 61 days past statement date	■ Account is suspended for charging privileges. ■ The account can be reopened if full payment is received for the past-due amount. ■ A second late notice is sent to the cardholder advising that charging privileges have been suspended and payment in full is required to reopen the account. ■ Collection calls are placed.

Statement	Account Status	Action
Fourth Statement	Account 91 days past statement date	■ Collection efforts continue.
Fifth Statement	Account 121 days past statement date	■ Collection efforts continue. ■ Account is canceled at 126 days. The account may be reinstated through reinstatement procedures.
Sixth Statement	Account 151 days past statement date	■ Collection efforts continue.
Seventh Statement	Account 181 days past statement date	■ Collection efforts continue. ■ Any outstanding balance is charged off according to regulatory guidelines. ■ Cardholder can be reported to credit bureaus. Salary offset may occur. ■ Account referred to outside collection agency.

Any payment received by J.P. Morgan for a past-due statement shall be applied first to the oldest past-due amount.

Salary Offset Procedures

Salary Offset is a process used to collect payment on undisputed amounts that have not been paid within the outlined time frames and have, therefore, become delinquent.

If necessary, please contact your A/OPC for more information on this process.

International Transactions

If an international transaction is made in a currency other than U.S. dollars, the Card Association will convert the transaction into U.S. dollars using its respective currency conversion procedures.

J.P. Morgan will pass through the Card Association's international transaction conversion fee applied to international transactions. These fees will be shown as a separate transaction on the statement.

ATM Procedures

If allowed by your agency/organization, you can obtain cash at ATMs that accept your card brand (e.g., MasterCard, Visa).

When using the ATM, you will need to correctly enter your PIN in order to obtain cash. You can also obtain cash in bank branches that accept your card brand (e.g., MasterCard, Visa).

ATM locations can be found by using the Card Association Web sites.

ATM location Web site information is provided in the Contacts section of this guide.

Travelers Checks (if applicable)

Given the worldwide acceptance of the J.P. Morgan Government Card, the need for Travelers Checks should be rare.

If you encounter situations where you must pay merchants who do not accept the Government Card, then the cash advance option should be considered.

If you are traveling internationally, you can also obtain foreign currency from local ATMs in most countries.

If you do have a real need for Travelers Checks and if your agency/organization allows, you can purchase Travelers Checks using your Government Card. Airports usually have retail stores or kiosks that sell Travelers Checks. You can purchase what you need prior to your trip.

Local bank branches will also typically sell Travelers Checks. You should check in advance if a particular retailer or bank branch sells Traveler Checks and if they accept cards. You may need to obtain a cash advance at an ATM, then use that cash advance to buy Travelers Checks.

Check with your A/OPC to verify the policies and procedures that pertain to your agency/organization regarding the use of Travelers Checks.

Lost or Stolen Cards

In the event your card is lost or stolen or the account number and expiration date is compromised:

1. Immediately contact J.P. Morgan Customer Service.
2. Identify yourself to the representative.
3. Inform the representative that your call concerns your Government Card.
4. Notify your A/OPC that your card has been reported lost/stolen.

Upon completion of the call, the card will be blocked to guard against unauthorized usage. Prompt action will reduce fraudulent charges. A new card with a new account number will be ordered within 24 hours. If you are located outside of the United States, a new card will be ordered within 48 hours. Any previous authorized activity, disputed and undisputed, will be transferred to the new account number.

Domestic and international cardholders may seek live help from our Customer Service at two U.S.-based dedicated card call centers. Customer Service is available 24 hours a day, seven days a week, 365 days a year.

Refer to the Contacts section for telephone and address information.

Replacement Cards

To obtain a replacement card if your card is damaged or the magnetic strip becomes unusable:

1. Contact J.P. Morgan Customer Service.
2. Confirm that the card replacement is due to the card being damaged not as a result of the card being lost or stolen, or that the account number has been compromised.
3. Verify that the card is still in your possession.

A new card will be ordered within 24 hours. If you are located outside of the United States, a new card will be ordered within 48 hours.

Domestic and international cardholders may seek live help from our Customer Service at two U.S.-based dedicated card call centers. Customer Service is available 24 hours a day, seven days a week, 365 days a year.

Refer to the Contacts section for telephone and address information.

Emergency Use Procedures

J.P. Morgan Customer Service may be able to assist in cases where travelers may be stranded or when merchants are unable to obtain transaction authorizations.

In cases where an emergency situation exists that necessitates a credit limit increase or other card limit change, please contact your A/OPC for further information.

Refer to the Contacts section for telephone and address information.

Using the Electronic Access System (PaymentNet)

To Log In

1. Open your Internet Browser.
2. Enter the following in your address bar: https://gov1.paymentnet.com
3. Enter the following on the **Login** screen:
   - **Organization ID**: <Enter ID>
   - **User ID**: <Enter ID>
   - **Pass Phrase**: < Pass Phrase>
4. Click **Go**.

To View Transactions

1. From the **Transactions** menu, select **Manage**.
2. You will see the **Transaction List** displaying the **Last 30 Days** of all of your transactions.

To Review a Transaction

1. From the **Transaction List**, click on a transaction.
2. Compare the transaction details (e.g., amounts) with your receipts.
3. Review accounting code allocations (defaulted codes will appear) and make any changes.
4. Add any information to the **Transaction Notes** field, if needed.
5. Check the **Reviewed** box (if applicable).
6. Click **Save**.

To Dispute a Transaction

1. From the **Transaction List**, click on a transaction.
2. On **Transaction Detail**, click **Dispute**.
3. Confirm your email address.
4. Choose the **Dispute Reason** from the drop-down list. The system will refresh and may require additional field input.
5. Click **Submit**.

Helpful Hint

Before you dispute a transaction, you should first attempt to resolve the issue directly with the merchant.

Dispute Status Indicator

After submitting a dispute, a yellow square indicator appears by the transaction on the **Transaction List**. A red square indicator signifies the dispute is in process. When the dispute has been resolved, a green square indicator appears.

To View a Statement

1. From the **Transactions** menu, select **Statement**. Your most recent statement will appear. If you have more than one account number, use the **Account Number** drop-down box to view other statements.
2. To view historical statements, select a date from the **Billing Date** drop-down box.

To Print a Statement

1. From the **Transactions** menu, select **Statement.**
2. On **Statement Detail**, click **Submit Print Request.**
3. On the **Print Request - Statements**, select the **File Format.**
4. Select the **Compress Output File** check box, enter and confirm the password to encrypt the statement output, if desired.
5. Click **Continue**. You will be directed to the **Available Downloads** screen.
6. To view, click on the statement name.

To Make a Payment

Add Bank Information

The following steps only apply the first time you use the system to make your payment online or any time you make a change to your bank information.

1. From the main menu bar, select **My Profile.**
2. Select the **Bank Information** tab.
3. Click **Add Bank.**
4. Enter all bank information detail.
5. Click **Save.**

Payment

1. From the **Payments** menu, select **Create**. The **Payment Detail** page will be displayed.
2. Select the **Account Number** from the drop-down list.
3. Select the **Bank Description.** Banks can be created or modified on the **Bank Information** tab of **My Profile.**
4. Enter the **Payment Amount.**
5. Enter the **Payment Date.**
6. Click **Submit.**
7. A dialog box appears verifying the payment. Click **OK** to submit payment.

Contacts

J.P. Morgan Customer Service

For cardholders, J.P. Morgan Customer Service is available to answer inquiries 24 hours a day, seven days a week, 365 days a year.

Telephone	888-297-0781 847-488-4442 (International)

Payments

To remit payment by phone, call the following number and follow the prompts.

Telephone	888-297-0781 847-488-4442 (International)

Electronic Access System (PaymentNet) Login

Contact your A/OPC for Electronic Access System (PaymentNet) login information.

ATM Locations

ATM locations can be accessed via the applicable Card Association Web site:

Visa	www.visa.com (Click on "ATM Locator" then complete the fields to find ATM locations.)
MasterCard	www.mastercard.com (Click on "ATM Locations" under "Card Benefits and Services," then click on "Find an ATM Near You" and complete the fields to find ATM locations.)

Merchant Network Locator

Merchant Network locations can be accessed via the applicable Card Association Web site:

Visa	http://visa.via.infonow.net/locator/usa/supplier/
MasterCard	https://cps.mastercardbusiness.com/cps/SignInServlet (The user then self-registers to access the fuel merchant locator.)