PaymentNet®

Department of Homeland Security

Cardholder Quick Reference Guide for Travel Program

J.P.Morgan

PaymentNet DHS Cardholder Quick Reference Guide for Travel Program

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i Introduction

Welcome to the *PaymentNet® Department of Homeland Security Cardholder Quick Reference Guide for Travel Program*. This guide provides you with an overview of tasks commonly performed within PaymentNet. The content in this guide is written for cardholders using the travel program.

The introduction provides contact information for obtaining support. It also explains how to find and use information in this guide and provides instructions for sending documentation feedback to J.P. Morgan.

To get started using PaymentNet, first time users should read this introduction and then read Chapter 1, "Getting Started" on page 8.

The introduction explains the following sections:

- Obtaining Additional Support
- Documentation Conventions
- Sending Feedback to J.P. Morgan

Obtaining Additional Support

Use the following information for additional support.

Table 1: Support Contact Information

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)
TTY/TDD	800-955-8060
Payments	
To remit payment by phone, call the following number and follow the prompts.	
Telephone	888-297-0781 847-488-4442 (International)
TTY/TDD	800-955-8060
Electronic Access System (PaymentNet) Login	
For log in assistance, call the number on the back of your card.	
PaymentNet	https://gov1.paymentnet.com
ATM Locations	
ATM locations can be accessed using the Visa® website. Click ATM Locator and complete the fields to find ATM locations.	
Visa	http://www.visa.com
Merchant Network Locator	
Merchant Network locations can be accessed from the Visa website.	
Visa	http://visa.via.infonow.net/locator/usa/supplier/

Documentation Conventions

This guide uses specific typographical conventions to describe how to use J.P. Morgan products. Please be aware of the following conventions when reading this guide.

Table 2: Typographic Conventions

Convention	Example	Description
Bold Text	Click **Submit** or press **Enter**.	In step-by-step instructions, the names of menus, buttons, and fields in the user interface, or keys on the keyboard, display in bold typeface.
Greater Than (>)	Select **File > New** from the menu.	In step-by-step instructions, the menu path and menu selection display in bold typeface with embedded greater than symbols.

Sending Feedback to J.P. Morgan

It is the goal of J.P. Morgan to provide you with accurate and useful documentation. We welcome your feedback and will use it to improve future versions of this guide.

To provide documentation feedback, send an email message with your comments to: wcp.business.communications@jpmchase.com

Please include the J.P. Morgan product name and version number, documentation topic title, publication date, and a brief description and context of the suggestion.

1 Getting Started

This chapter provides information to help new PaymentNet users get started. This chapter covers logging in, including how to register your device and set security questions, and explains the quick links on the Welcome screen.

PaymentNet is available 24 hours a day, seven days a week except during scheduled maintenance.

This chapter explains the following sections:

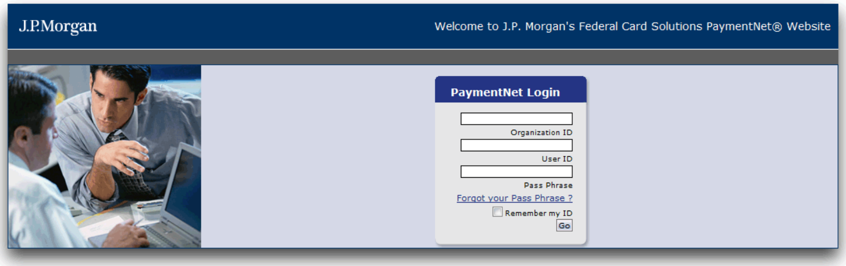
- Logging In
- Registering Your Device
- Setting Your Security Questions
- Using Quick Links

Logging In

The Log In screen displays each time you access PaymentNet.

To log in:

1. Using your Internet browser, go to the following address:
   https://gov1.paymentnet.com
   Your browser displays the PaymentNet Login screen.



2. Enter the following information:

Organization ID	DHS0001
User ID	Enter your user ID. Your user ID is assigned by your agency.
Pass Phrase	Enter your case-sensitive temporary pass phrase. Your initial pass phrase is assigned by your agency. If you cannot remember your pass phrase, reset it by clicking the Forgot your Pass Phrase? link.

3. Click the **Go** button.
   The PaymentNet Welcome screen displays.

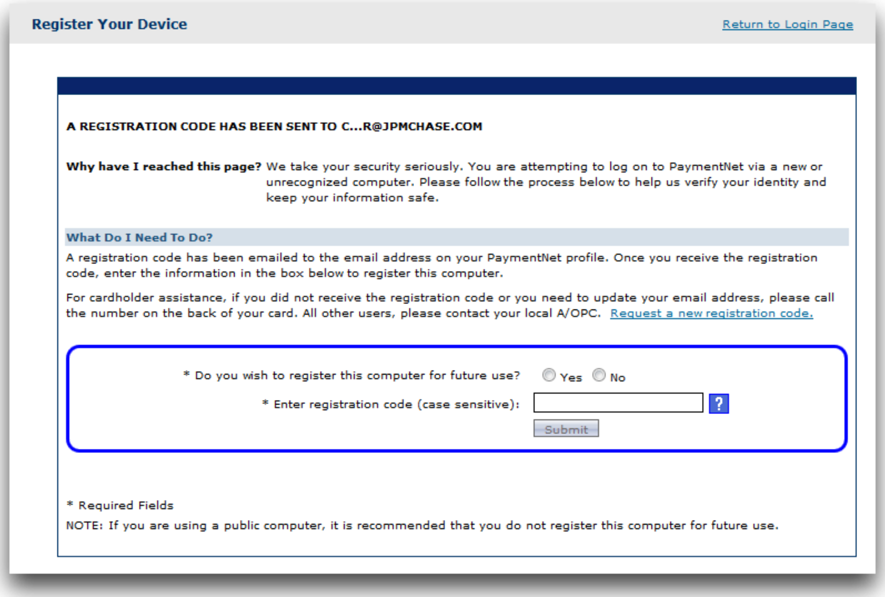
Registering Your Device

For security purposes, your user ID must be registered to each device you use to log in to PaymentNet. This improves security by ensuring that only you are accessing your account.

If you log in from an unregistered device, the following occurs:

- A registration code is sent to the email address in your PaymentNet profile.
- PaymentNet displays the Register Your Device screen which guides you through a quick process to verify your identity and register the device to your user ID.

Figure 1: Register Your Device Screen



To register your device:

1. From the **Register Your Device** screen, enter the registration code that was emailed to you.

   If you do not have an email address entered in your PaymentNet profile, follow the on-screen instructions.

2. If you need a new code sent to you, click the **Request a new registration code** link.

3. 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.

4. Click **Submit**.
   The validation process completes and you will either be prompted to answer security questions or the Welcome screen displays.

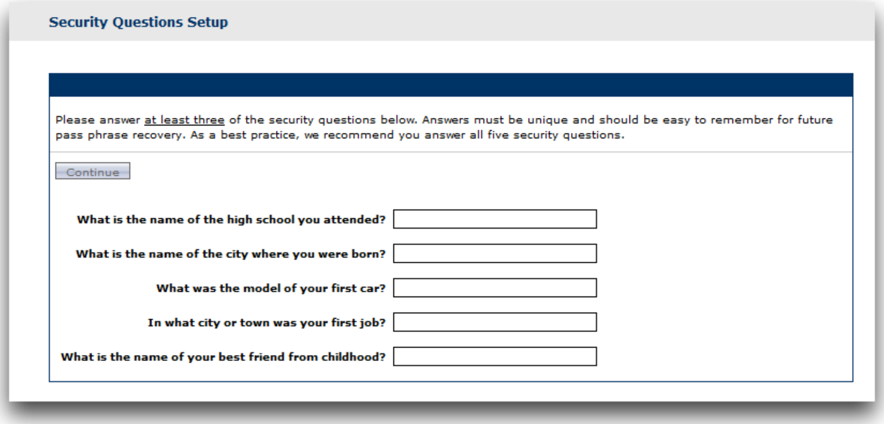
Setting Your Security Questions

When you log in to PaymentNet for the first time, you are guided through a process to set up your security questions.

If you forget your pass phrase, these security questions help confirm your identity and allow you to reset your pass phrase.

This section explains how to set up your security questions when logging in for the first time. After this initial setup, you can edit your security questions at any time from the Security Questions tab on the My Profile screen.

Figure 2: Security Questions Setup Screen



To set your security questions:

1. On the **Security Questions Setup** screen, answer at least three security questions.

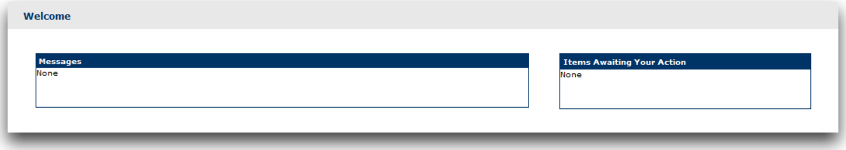
   Responses are not case sensitive and must meet these requirements:

   - 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.

   Note: Do not 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 (>).

2. Click **Continue**.
   A message indicates if answers are confirmed.
   If you need to make any changes, click the **Edit** button.

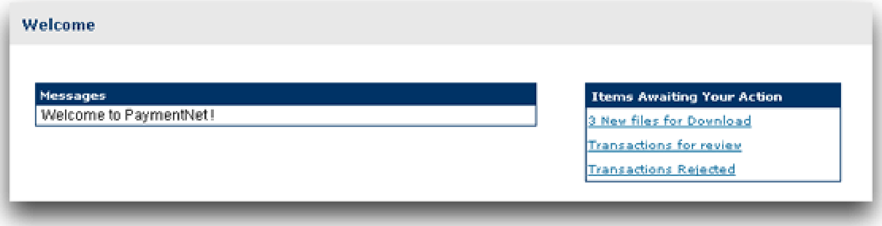
3. Click **Submit**.
   The PaymentNet Welcome screen displays.



Using Quick Links

Links in the Items Awaiting Your Action panel on the Welcome screen take you directly to a task, if applicable. For example, clicking the Transactions for review link displays the Transaction List showing transactions that have not been reconciled.

Figure 3: Quick Links on the Welcome Screen



2 User Settings

You can manage your user settings on the My Profile screen. For example, you can change your pass phrase, change your email address, view your account information, and set your statement delivery preferences.

This chapter explains the following sections:

- Changing Your Pass Phrase
- Verifying Your Email Address
- Viewing Your Account Information
- Setting Your Statement Delivery Preference

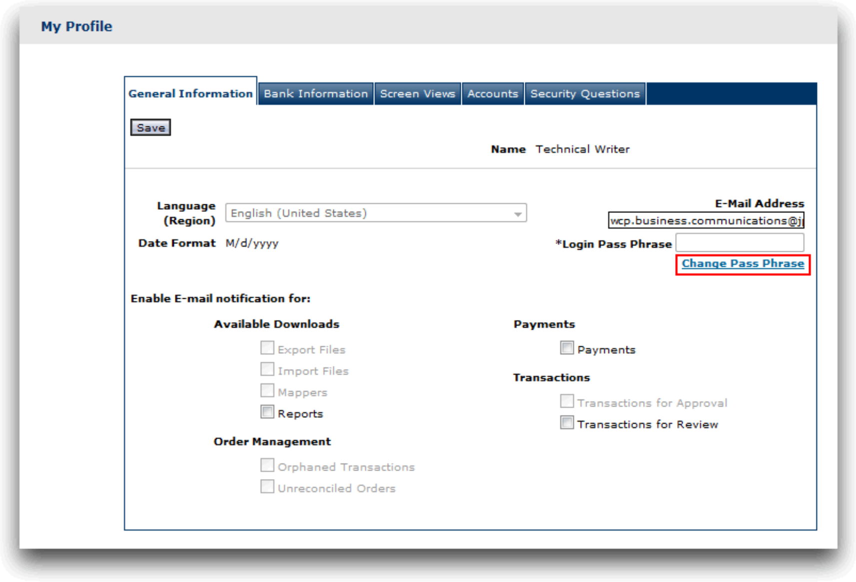
Changing Your Pass Phrase

When you log in for the first time, you will be prompted to change your agency assigned pass phrase. During future log ins, the site will require you to change your pass phrase when it expires. Generally it is set to expire every 90 days. However, you can change your pass phrase at any time by accessing My Profile.

When you manually update your pass phrase in My Profile, the next expiration date will be reset. For example, if your pass phrase expires every 90 days and it is set to expire on August 1, and you reset it on July 18, then 90 days from July 18 is its next expiration date.

To change your pass phrase:

1. Click the **My Profile** ( ) icon.
   PaymentNet displays the General Information tab on the My Profile screen.



2. Click the **Change Pass Phrase** link.
   PaymentNet displays the pass phrase fields.

3. Complete the following fields:

Login Pass Phrase	Enter your current login pass phrase.
New Pass Phrase	Enter your new pass phrase.
Confirm New Pass Phrase	Confirm your new pass phrase.

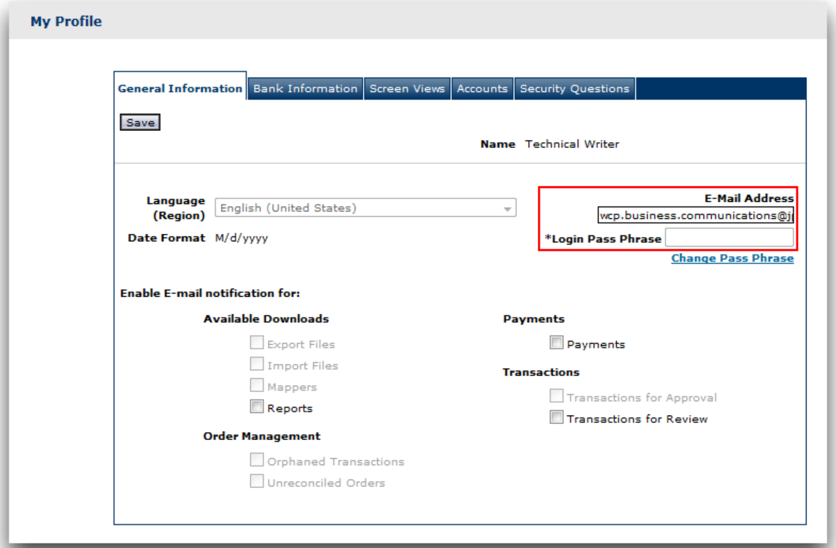
4. Click the **Save** button.
   PaymentNet saves the pass phrase settings.
   Your new pass phrase takes effect immediately.

Verifying Your Email Address

It is important to verify that your email address is correct. PaymentNet uses this address to send you email notifications, such as alerts when transactions are ready for your review. If your email address is not correct, you can update it.

To verify your email address:

1. Click the **My Profile** ( ) icon.
   PaymentNet displays the General Information tab on the My Profile screen.



2. Review the **E-Mail Address** field.
   The E-Mail Address field should contain your official government email address.

3. If you need to update your address, do the following:

   a. Complete the following fields:

E-Mail Address	Enter your official government email address. Email address must contain a single @, one or more periods, and any standard characters with the exception of spaces or the following special characters: \\| / ,;<>
Login Pass Phrase	Enter your current login pass phrase.

   b. Click the **Save** button.
   PaymentNet saves your email address changes.

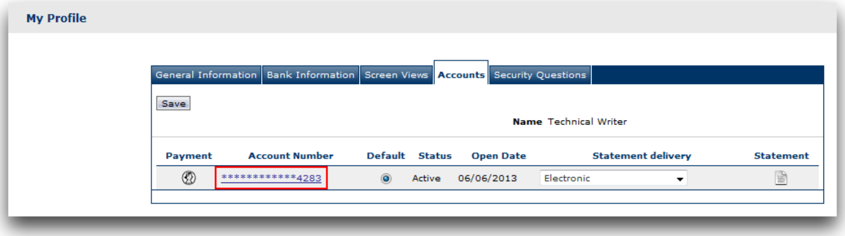
Viewing Your Account Information

You can review your account information data such as credit limits, account status, and hierarchy level, within PaymentNet.

To view your account information:

1. Click the **My Profile** ( ) icon.
   PaymentNet displays the General Information tab on the My Profile screen.

2. Click the **Accounts** tab.
   PaymentNet displays a list of your accounts on the Accounts tab of the My Profile screen.



3. Click the **Account Number** link to review account details.
   PaymentNet displays the My Profile - Account Detail screen.

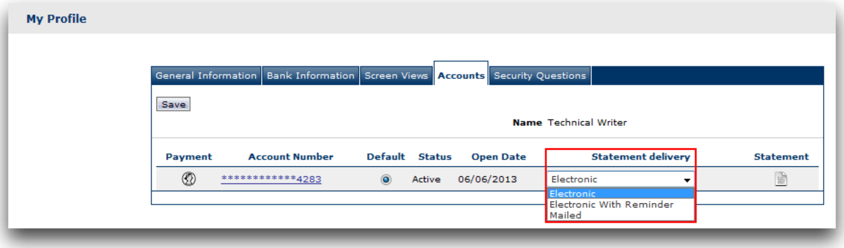
Setting Your Statement Delivery Preference

Depending how your organization configured statement delivery, you can select your statement delivery preference.

To set your statement delivery preference:

1. Click the **My Profile** ( ) icon.
   PaymentNet displays the General Information tab on the My Profile screen.

2. Click the **Accounts** tab.
   PaymentNet displays a list of your accounts on the Accounts tab of the My Profile screen.



3. Set your statement delivery preference by selecting an option in the **Statement delivery** drop-down list.
   Options depend on the Organization and Hierarchy level settings. The available statement delivery options include:
   - **Electronic:** You can access your statement of account within PaymentNet.
   - **Electronic With Reminder:** Notifies you via email that the statement of account is available for download.
   - **Mailed:** A hard copy is mailed to you.

4. Click the **Save** button.
   PaymentNet saves your statement delivery preference.

3 Queries

This chapter explains how to perform an advanced transaction query. It also explains how to save the query for future use.

This chapter explains the following sections:

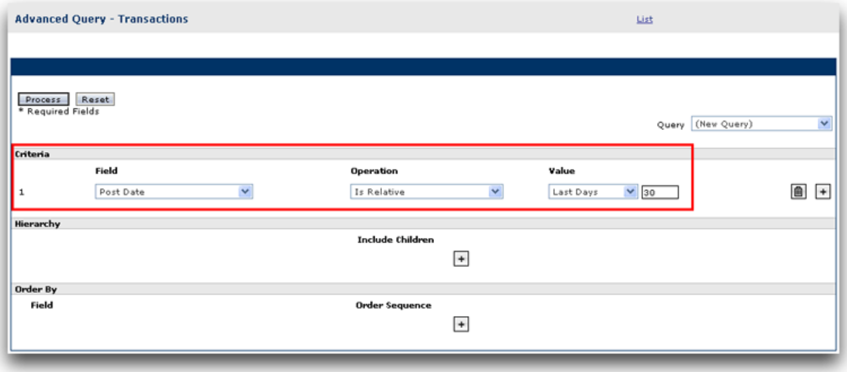
- Performing an Advanced Query
- Saving a Query

Performing an Advanced Query

Use the advanced query functionality to filter for specific transactions using criteria. You can create an advanced query to quickly display only those transactions you want. For example, you can create a query that will only display transactions within the last 30 days by selecting Is Relative in the Operation field and setting Last Days to 30 in the Value field. This allows you to look at those specific transactions and mark them as Reviewed.

To perform an advanced query:

1. Select **Transactions > Query.**
   PaymentNet displays the Advanced Query - Transactions screen.



2. Enter your **Criteria**.
   For each row of Criteria needed, click the **Add Criteria** (+) icon. To delete a row of criteria, click the **Delete Criteria** ( ) icon.
   Options for each of the criteria fields vary based on the report selected:
   - **Field:** Available fields are listed in alphabetical order. Select a field from the drop-down.
   - **Operation:** Select an operation.
   - **Value:** Enter or select the value in the appropriate boxes. Dates should be in the MM/DD/YYYY format.

Note: To identify text fields and broaden query results, consider using the Contain option in the Operation drop-down menu. For example: Type “Banana” instead of one of these spellings: “Bananas,” “Banana’s,” “Bananas, Inc.” or “Banana Store #2342.” The results will display all of these spellings in your query.

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3. Click the **Process** button to run the query.
   PaymentNet displays the query results on the Transaction List screen.

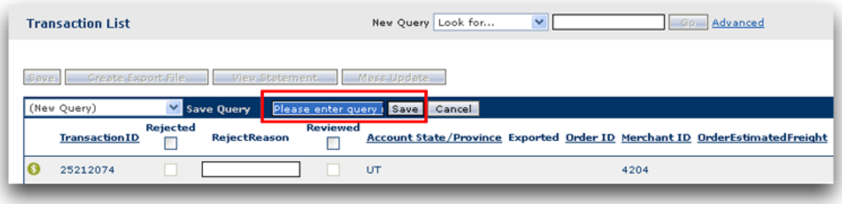
4. If you want to use this query for future use, see “Saving a Query” on page 21.

Saving a Query

You can save a query for future use. This way, you can avoid the task of creating a new query each time you want to find specific PaymentNet data. Once you save a query, you can access the query from the Query drop-down list.

To save a query:

1. Create an advanced query.
   For instructions, see “Performing an Advanced Query” on page 19.
2. Click the **Save Query** link on the **Transaction List** screen.
   PaymentNet displays a text field next to the query drop-down list.



3. Enter a unique name for the query.
4. Click the **Save** button.
   PaymentNet saves the query and displays it in the query drop-down list.

4 Transactions

The sections in this chapter explain how to view a list of your transactions, review a transaction, attach a receipt to a transaction, view a transaction receipt, delete a transaction receipt, and dispute a transaction.

To effectively manage a New transaction status, you must review each transaction. Review actions may include checking the accounting code allocation, adding transaction notes, and uploading receipts. When your review is complete, mark the transaction as Reviewed. Select the individual responsible for approving the transaction and save the transaction. After the approving official approves the transaction, the transaction status will be updated to Approved.

This chapter explains the following sections:

- Viewing Your Transactions
- Reviewing a Transaction
- Attaching a Receipt to a Transaction
- Viewing a Transaction Receipt
- Deleting a Transaction Receipt
- Disputing a Transaction

Viewing Your Transactions

You can view a list of your transactions on the Transaction List screen.

To view your transactions:

1. Select **Transactions** > **Manage**.
   PaymentNet displays the Transaction List screen. By default, transactions for the last 30 days display.

Note: Additional information on transactions may be available if icons (e.g.,) display on the Transaction List. Click the icon to view the line item detail. For example, you can view purchase, airline, and lodging details.

2. Optionally, select a saved query from the drop-down to display only the transactions you want to see.
   For instructions on how to create and save a query, see "Performing an Advanced Query" on page 19 and "Saving a Query" on page 21.

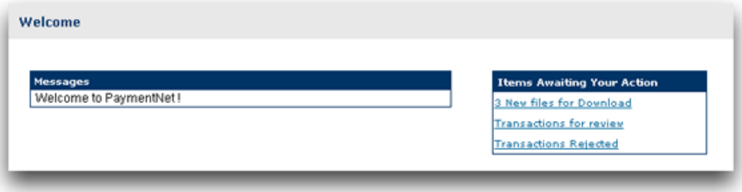
Reviewing a Transaction

You can access transactions awaiting your review from either the quick links in Items Awaiting Your Action on the Welcome screen, or from the Transaction Detail screen.

To review a transaction:

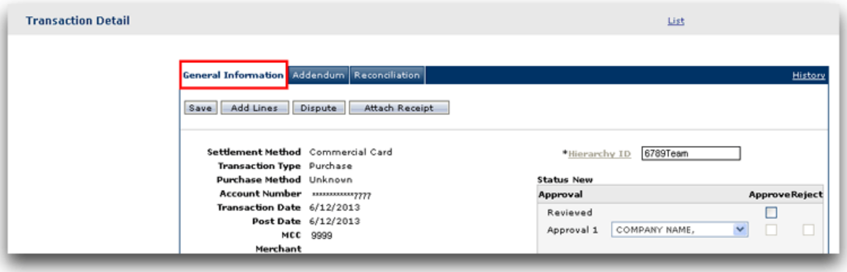
1. Do one of the following:
   - To access transactions using quick links:

     a. From the **Welcome** screen, locate the **Items Awaiting Your Action** panel.

     b. Click the **Transactions for review** link.
     PaymentNet displays the transactions that require your review on the Transaction List screen.
   - To access transactions using the **Transaction Detail** screen:

     a. Select **Transactions > Manage**.
     PaymentNet displays the Transaction List screen.
2. Click the transaction you want to review.
   PaymentNet displays the General Information tab on the Transaction Detail screen.

3. Compare the transaction details, such as amounts, with your receipts.

4. Review the accounting code allocations and make any necessary changes.
   To make a change to the indicated accounting code, select a value from the drop-down options.

5. If needed, add information to the **Transaction Notes** field.

6. Once the transaction is validated, select the **Reviewed** checkbox.
   You must review transactions for them to be approved.

7. Choose an approver from the **Approval** drop-down list or select **Any**.
   Selecting Any sends the transaction to all approvers so any approver can approve the transaction.

8. Click the **Save** button.
   PaymentNet displays a confirmation message.

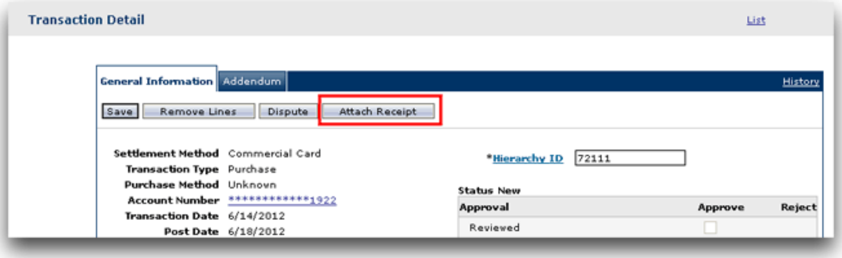
Attaching a Receipt to a Transaction

You can attach receipts, or other important supporting documentation, to a transaction to facilitate the review and approval process.

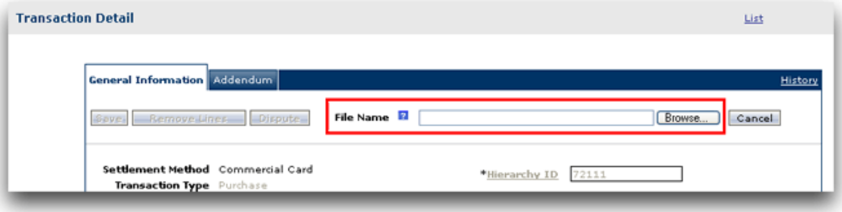
To attach a receipt to a transaction:

1. Select **Transactions > Manage**.
   PaymentNet displays the Transaction List screen.

2. Click the transaction to which you want to attach a receipt.
   PaymentNet displays the General Information tab on the Transaction Detail screen.



3. Click the **Attach Receipt** button.
   PaymentNet displays the File Name field and Browse button.



Note: The Attach Receipt button does not display for transactions that already have a receipt attached.

4. Click the **Browse** button.
   PaymentNet displays the Choose File window.

5. Locate and select the receipt file you want to upload.

Note: PaymentNet supports .gif, .jpg, .tif, .pdf file formats. You can upload one receipt for each transaction; the receipt file can be up to 10 MB.

6. Click the **Open** button.
   The Choose File window closes.

7. Click the **Upload** button.
   PaymentNet displays a confirmation message and the receipt download link displays in the Receipt section.

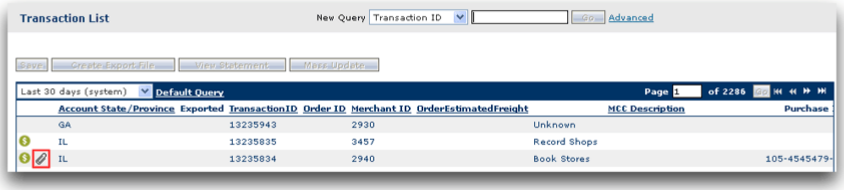
Viewing a Transaction Receipt

This topic explains the two ways you can view a receipt that is attached to a transaction.

Note: You can review receipts that have been attached to a transaction. When you download a transaction receipt, the receipt displays in .pdf format.

To view a transaction receipt:

1. Select **Transactions > Manage**.
   PaymentNet displays the Transaction List screen.

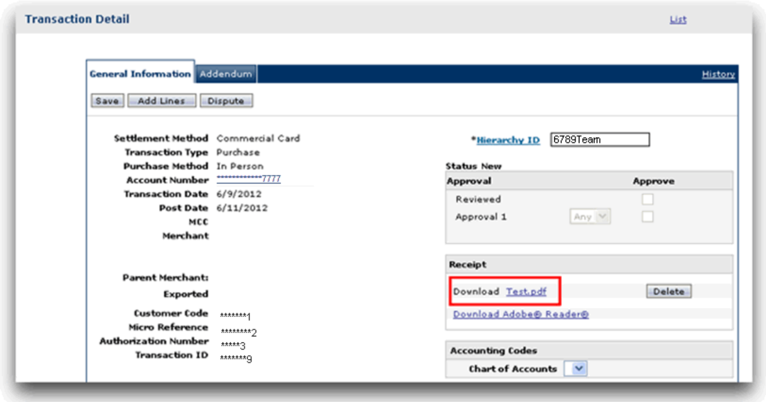


2. Do one of the following:
   - To view a receipt from the **Transaction List** screen:

     a. Click the **paperclip** ( ) icon for the receipt you want to view.
     PaymentNet displays a File Download window that prompts you to confirm if you want to open or save the receipt file.
   - To view a receipt from the **Transaction Detail** screen:

     a. Find the transaction with an attached receipt you want to view.

     b. Click the transaction link.
     PaymentNet displays the General Information tab on the Transaction Detail screen.



c. In the **Receipts** section, click the receipt file name.
PaymentNet displays a File Download window that prompts you to confirm if you want to open or save the receipt file.

3. Click the **Open** button.
PaymentNet displays the receipt in .pdf format.

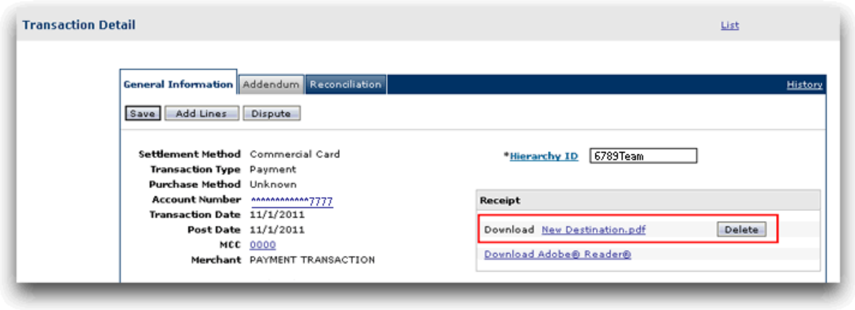
Deleting a Transaction Receipt

You can delete a receipt attached to a transaction. For example, you might mistakenly attach the wrong receipt. In this instance, you can delete the receipt associated with the transaction and then attach the correct receipt.

To delete a transaction receipt:

1. Select **Transactions > Manage**.
PaymentNet displays the Transaction List screen.

2. Click the transaction with an attached receipt you want to delete.
PaymentNet displays the General Information tab on the Transaction Detail screen.



3. In the **Receipt** section, click the **Delete** button.
PaymentNet displays a confirmation window.

4. Click the **OK** button to confirm that you want to delete the receipt.
PaymentNet deletes the receipt and the Attach Receipt button displays.

Disputing a Transaction

It is a best practice to contact the merchant in an attempt to resolve any issues before initiating a dispute through J.P. Morgan and PaymentNet.

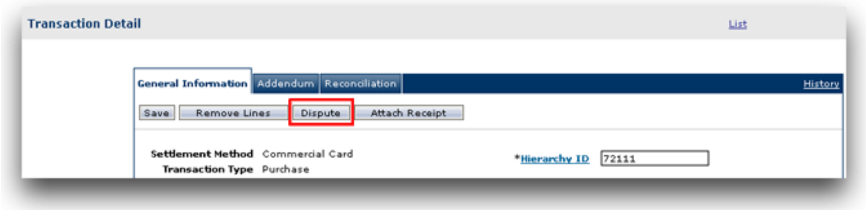
The Transaction List screen indicates the dispute status with these color indicators: A red square ( ) signifies the dispute is in process. When the dispute is resolved, a green square ( ) displays.

On the Transaction Detail screen, the Dispute Status field indicates the status of a dispute: Canceled, Disputed, or Resolved. To cancel a Disputed transaction, click the Cancel Dispute button.

To dispute a transaction:

1. Select **Transactions > Manage**.
   PaymentNet displays the Transaction List screen.

2. Click the transaction you want to dispute.
   PaymentNet displays the Transaction Detail screen.



3. Click the **Dispute** button.
   PaymentNet displays the Transaction Dispute screen.

4. Select the reason for the dispute from the **Dispute Reason** drop-down list.
   The screen refreshes and additional fields may display.

5. Enter any additional information required for the dispute.

6. Click the **Submit** button.
   The dispute is submitted to the J.P. Morgan Dispute Department for processing and the Transaction Dispute Confirmation screen displays.

7. Click the **Return to Transaction Detail** link to continue.
   PaymentNet displays the Transaction Detail screen.

5 Statements and Payments

The sections in this chapter explain how to view, download, and print your statement directly from PaymentNet. In addition, for Individually Billed Account holders who are responsible for making payments on their own account, this chapter explains how to manage payments.

This chapter explains the following sections:

- Viewing Your Statement
- Downloading and Printing Your Statement
- Managing Payments

Viewing Your Statement

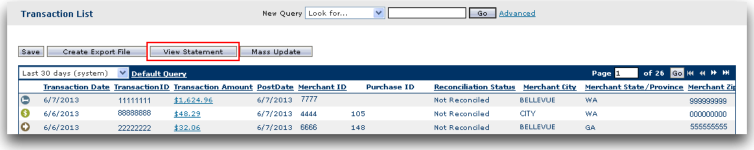
You can view your account statement in PaymentNet on the Statement Detail screen. This screen is accessed directly from the Transactions menu or through either the Transaction List or My Profile screens.

To view your statement:

1. Do one of the following:
   - To access your statement from the **Statement Detail** screen:

     a. Select **Transactions > Statement**.
     PaymentNet displays the Statement Detail screen listing the current billing cycle statement information.
   - To access your statement from the **Transaction List** screen:

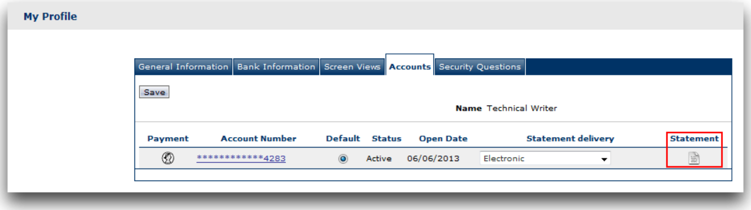
     a. Select **Transactions > Manage**.
     PaymentNet displays the Transaction List screen.



     b. Click the **View Statement** button.
     PaymentNet displays the Statement Detail screen listing the current billing cycle statement information.
   - To access your statement from **My Profile** screen:

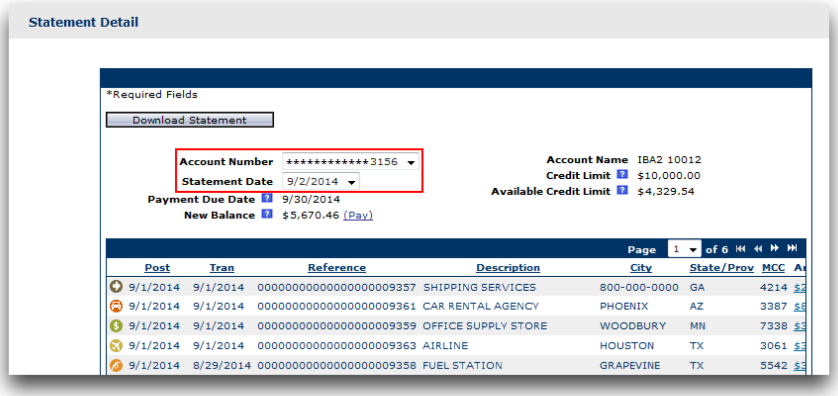
     a. Click the **My Profile** ( ) icon.
     PaymentNet displays the General Information tab on the My Profile screen.

     b. Click the **Accounts** tab.
     PaymentNet displays a list of your accounts on the Accounts tab of the My Profile screen.



   c. In the **Statement** column, click the icon that corresponds to the statement you want to view.
   PaymentNet displays the Statement Detail screen listing the current billing cycle statement information.

2. If you have more than one account, use the **Account Number** drop-down list to view the statement for a different account.



3. Optionally, select a different date from the **Statement Date** drop-down list to view the statement for another billing cycle.
   PaymentNet displays the statement that corresponds to the selected billing date.

4. To download and printing a statement, see “Downloading and Printing Your Statement” on page 32.

Downloading and Printing Your Statement

You can download and print a statement for your card account.

Statements are created in PDF format and are available for download as a compressed, or zipped, file. Use decompression software, such as WinZip®, to open the compressed statement file.

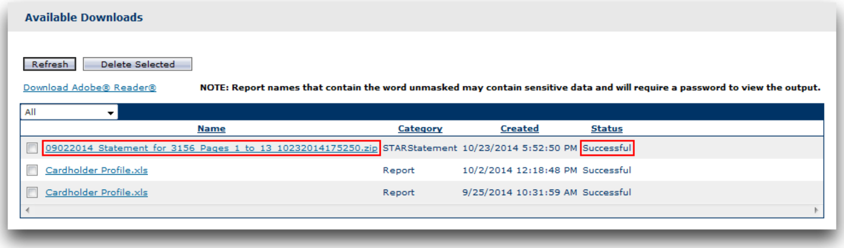
To download and print your statement:

1. Navigate to the **Statement Detail** screen.
   For instructions, see “Viewing Your Statement” on page 30.

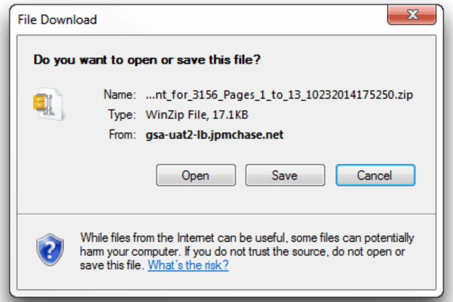
2. Click the **Download Statement** button.
   PaymentNet displays the Password and Confirm Password fields.

3. Complete the **Password** and **Confirm Password** fields.
   This password is used to open the compressed statement file after it is downloaded. The password is unique to this compressed file and can be different than your PaymentNet login pass phrase.

4. Click the **OK** button.
   PaymentNet displays the Available Downloads screen.



5. Click the statement file **Name** link.
   The file status must be Successful before the name link is active.
   PaymentNet displays the File Download window.



6. Click the **Open** button.
   Your compression software displays a password field.

7. Enter the statement file password and follow the prompts to open the file.
   Your statement opens in your default PDF viewer.

8. Using your PDF viewer, print or save your statement.

Managing Payments

To simplify the payment process, set up your bank account in PaymentNet to make payments online. Once completed, you can make a one-time payment or schedule a recurring payment. If you need to cancel a payment, refer to the cancelling a one-time payment or cancelling a recurring payment. This section also explains how to view your payment history.

This section explains the following topics:

- Setting Up Your Bank Information
- Making a One-Time Payment
- Cancelling a One-Time Payment
- Scheduling a Recurring Payment
- Cancelling a Recurring Payment
- Viewing Your Payment History

Setting Up Your Bank Information

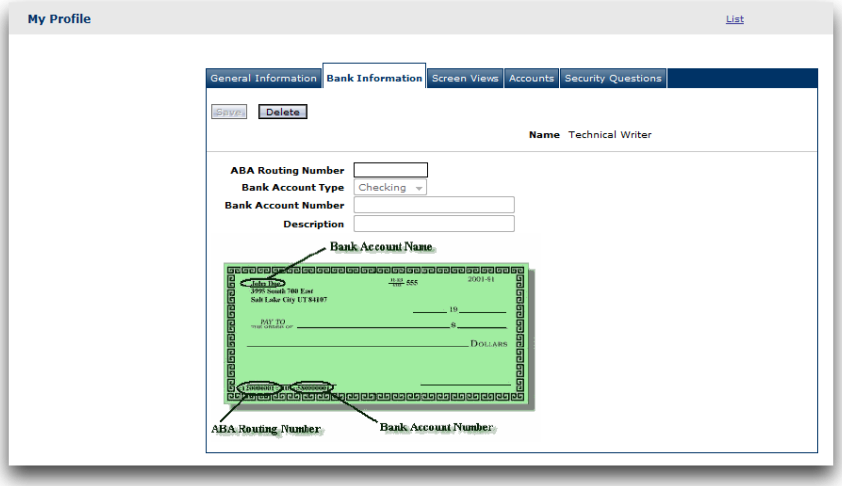
In order to create and manage online payments through PaymentNet, you must first provide the bank account from which to withdraw funds.

To set up your bank information:

1. Click the **My Profile** ( ) icon.
   PaymentNet displays the General Information tab on the My Profile screen.

2. Click the **Bank Information** tab.
   PaymentNet displays the Bank Information tab on the My Profile screen.

3. Click the **Add Bank** button.
   PaymentNet displays the bank account information fields.



4. Complete the following fields:

ABA Routing Number	Enter your ABA Routing Number. This is a nine digit bank code that appears on the bottom of a deposit slip or a check. The ABA Routing Number identifies your financial institution.
Bank Account Type	Select your bank account type from the drop-down list. You can select Checking or Savings.
Bank Account Number	Enter your bank account number. Your bank account number is your complete account number that appears at the bottom of a deposit slip or a check, next to the ABA Routing Number. Do not include the check number when entering your bank account number.
Description	Enter a description of the account. You can enter between 4-50 characters.

5. Click the **Save** button.
   A confirmation message verifies the bank information is saved.

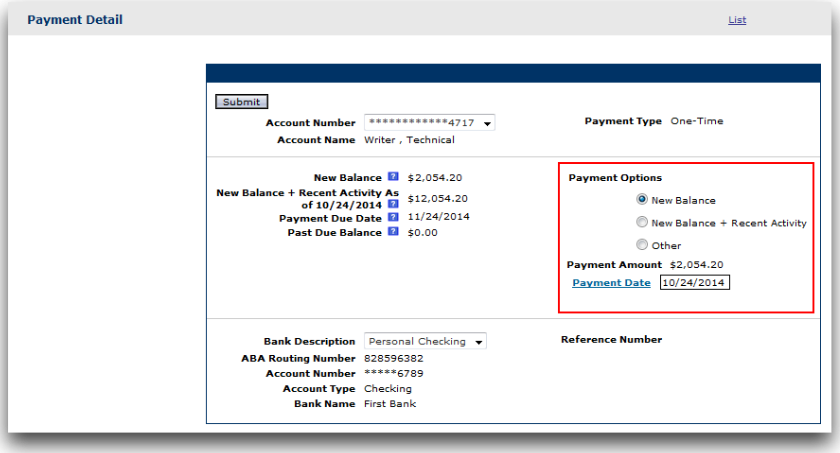
Making a One-Time Payment

To make a one-time payment, you need to have your bank account information set up in PaymentNet. For instructions, see "Setting Up Your Bank Information" on page 34.

After submitting your payment, it is in a pending status. You can edit or cancel a pending payment until 4 p.m. CST on the day for which the payment is scheduled. Once a pending payment is submitted for processing, the payment status is complete and cannot be edited or canceled.

To make a one-time payment:

1. Select **Payments > Create**.
   PaymentNet displays the Payment Detail screen.



2. From the **Account Number** drop-down list, select the account for which you would like to schedule a recurring payment.
   If there is only one account associated with your User ID, the account number displays automatically.

3. Select the bank account you want to use to make this payment by selecting the corresponding bank description from the **Bank Description** drop-down list.
   PaymentNet completes the bank fields based on the selected bank.

4. Select one of the following payment options:

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. The Payment Amount automatically displays the New Balance amount.
New Balance + Recent Activity	Select this option if you want to pay the most recent statement balance plus any additional account charges or credits incurred after the close of the last cycle. This option accounts for debits and credits to the card account. The payment amount automatically displays with the New Balance + Recent Activity. This option is unavailable if the amount is a credit amount.
Other	Select this option if you want to pay a custom amount. If you select this option, you must enter an amount in the Payment Amount field. You cannot enter a negative number or leave this field blank.

5. Enter the **Payment Date** in the MM/DD/YYYY format.

6. Click the **Submit** button.
   A confirmation message verifies the payment information.

7. Click the **OK** button.
   PaymentNet processes the payment and displays a confirmation message.

Cancelling a One-Time Payment

You can cancel a scheduled one-time payment that has not been processed. You can cancel a pending payment until 4 p.m. CST on the day for which the payment is scheduled. Once a pending payment is submitted for processing, the payment status is complete and cannot be canceled.

To cancel a one-time payment:

1. Select **Payments > Manage**.
   PaymentNet displays the Payment List screen.

2. In the **Number** column, click the name of the account for which you want to cancel a one-time payment.
   PaymentNet displays the Payment Detail screen.

3. Click the **Delete** button.
   PaymentNet displays a confirmation message.

4. Click the **OK** button.
   PaymentNet cancels the scheduled one-time payment and displays the Payment List screen.

Scheduling 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.

After submitting your payment, it is in a pending status. You can edit or cancel a pending payment until 4 p.m. CST on the day for which the payment is scheduled. Once a pending payment is submitted for processing, the payment status is complete and cannot be edited or canceled. If the date of the scheduled payment falls on a weekend or holiday, PaymentNet automatically adjusts the payment to occur the next business day.

To schedule a recurring payment:

1. Select **Payments > Manage**.
   PaymentNet displays the Payments List screen.

2. Click the **Recurring** tab.
   The Recurring tab on the Payment List screen displays any recurring payments set up for the account.

3. Click the **Schedule New Recurring** button.
   PaymentNet displays the Payment Recurring Detail screen.

4. From the **Account Number** drop-down list, select the account for which you would like to schedule a recurring payment.

   If there is only one account associated with your User ID, the account number displays automatically.

5. Select the bank account you want to use to make this payment by selecting the corresponding bank description from the **Bank Description** drop-down list.
   PaymentNet completes the bank fields based on the selected bank.

6. Click the **Save** button.
   PaymentNet displays a prompt to verify payments will be made on an ongoing basis.

7. Click the **OK** button.
   PaymentNet processes the recurring payment settings and displays the payment on the Recurring tab of the Payment Detail screen.

Cancelling a Recurring Payment

Cardholders can cancel their scheduled recurring payment. For a canceled recurring payment to take immediate effect, cardholders must cancel a recurring payment 48 hours (two days) after the scheduled date, not the date the payment was submitted.

Note: If you have set up a recurring payment and you need to delete the bank account associated to that recurring payment. Follow this process: First, delete the existing recurring payment. Then, add your new bank account and save it. Finally, set up a new recurring payment, associating it with your new bank account.

To cancel a recurring payment:

1. Select **Payments > Manage**.
   PaymentNet displays the Payment List screen.
2. Click the **Recurring** tab.
   The Recurring tab on the Payment List screen displays any recurring payments set up for the account.
3. Click the recurring payment you want to cancel.
   PaymentNet displays the Payment Recurring Detail screen.
4. Click the **Delete** button.
   A confirmation message verifies that the pending payments associated with the recurring payment may not be impacted by cancelling the recurring payment.
5. Click the **OK** button.
   PaymentNet cancels the recurring payment and displays the Recurring tab on the Payment List screen.

   Note: Please be aware that the next scheduled payment using recurring payments may still be processed. If this occurs and you need to reverse the payment, please contact J.P. Morgan Customer Service.

Viewing Your Payment History

You can view your payment history on the History tab of the Payment List screen.

To view your payment history:

1. Select **Payments > Manage**.
   PaymentNet displays the History tab on the Payment List screen.
2. Click a payment to view more information.
   PaymentNet displays the Payment Detail screen.

6 Reports

The sections in this chapter explain how to create a report and schedule it to run automatically.

Refer to the report samples in the *PaymentNet Online Help* system for examples of the reports you can generate and a list of the fields in each report. To access the report samples in online help, click Contents then select Report > Reporting Reference > Report Samples.

This chapter explains the following sections:

- Creating a Report
- Scheduling a Report to Run Automatically

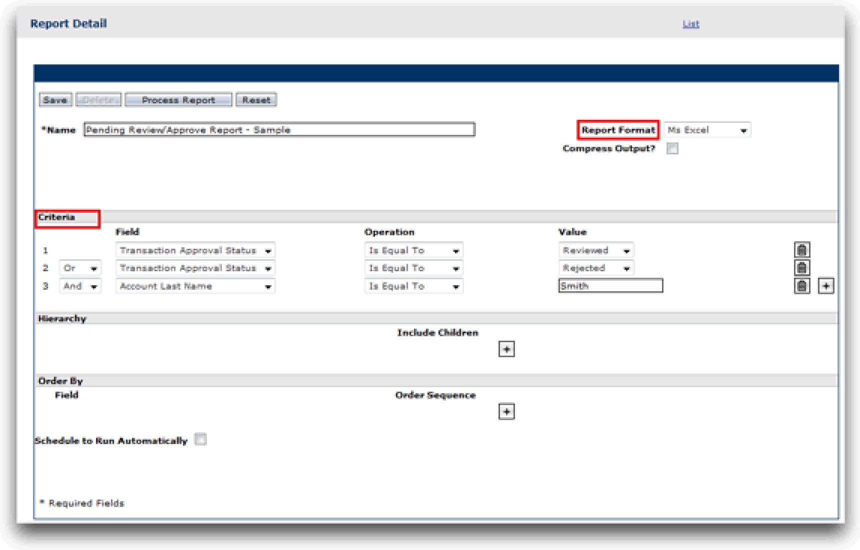
Creating a Report

All PaymentNet reports can be customized based on the report criteria.

To create a report:

1. Select **Reports > Create**.
   PaymentNet displays the Report List screen.

2. Click the report name you want to create.
PaymentNet displays the Report Detail screen.



3. From the **Report Format** drop-down list, select one of the following options:
   - Adobe PDF
   - Text
   - MS Excel
   - XML

4. Enter your **Criteria**.
   For each row of Criteria needed, click the **Add Criteria** (+) icon. To delete a row of criteria, click the **Delete Criteria** ( ) icon.
   Options for each of the criteria fields vary based on the report selected:
   - **Field:** Available fields are listed in alphabetical order. Select a field from the drop-down.
   - **Operation:** Select an operation.
   - **Value:** Enter or select the value in the appropriate boxes. Dates should be in the MM/DD/YYYY format.

5. To run multiple queries that are separate but related in one search, as opposed to performing multiple queries one at a time, select the **Add** or **Or** operator from the additional row.

   The And operator joins the search criteria and provides more targeted results. The Or operator separates the search criteria from the preceding fields and broadens the search results.

6. Optionally, select the **Schedule to Run Automatically** checkbox to process the report Frequency by Weekly, Monthly, Daily or by Cycle, and related frequency options.

   See “Scheduling a Report to Run Automatically” on page 43 for steps on setting the frequency.

7. Click the **Process Report** button to create and submit it to run.
   PaymentNet displays the Available Downloads screen.

8. When the status is Successful, click the report name to open the completed report.

   To open the report at a later time, select Reports > Download. The report will display on the Available Download screen.

   Note: For security purposes, some reports require you to enter a password to open and view the report. The password used when setting up the report will be required to open the report. This password does not need to be the same as your PaymentNet login pass phrase.

Scheduling a Report to Run Automatically

The Schedule to Run Automatically option is a checkbox on the Report Detail screen. For best results when scheduling a report to run, ensure to include a date range using the Is Relative Operation in the Criteria section.

To schedule a report to run automatically:

1. Select the report from **Reports > Create**.
   PaymentNet displays the Report Detail screen.

2. Select the **Schedule to Run Automatically** checkbox.
   The Frequency and Day fields display.

3. Set to process the report Weekly, Monthly, Daily or by Cycle, and then specify the related option for the frequency.

4. Enter a unique report name in the **Name** field.

5. Click the **Save** button to save the schedule for the report.
   The report displays in the Report List and will run automatically according to your settings.

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