User Manual

PAYMENTNET

TABLE OF CONTENTS 3

PAYMENTNET ACCESS ROLES 5

SYSTEM CONFIGURATION 6

CARDHOLDER EXPERIENCE 8

ADMINISTRATIVE FUNCTIONS AND CONFIGURATION 20

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INTRODUCTION TO PAYMENTNET

This User Manual provides a quick tour of the PaymentNet® user interface, basic functionality, and gives an idea of why cardholders, managers, and administrators find PaymentNet so robust, helpful, and easy-to-use.

This User Manual is suitable for cardholders, managers, and Administrators and covers the following topics:

- Logging into PaymentNet and the Welcome Screen
- Navigating within PaymentNet
- Viewing Transactions
- Creating Queries
- Creating Reports
- Displaying and Editing Employee Profiles
- Merchant Profiles
- Editing Accounting Codes and MCC Profiles
- Administrative Functions and Configuration

Other PaymentNet Materials

JPMorgan Chase Commercial Card Solutions provides the following materials for PaymentNet:

- PaymentNet User Manual—This guide.
- PaymentNet "How to…" Help Guide—Step-by-step instructions for Program Administrators.

If you are missing any of the above items, please contact your Account Manager.

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PAYMENTNET USER MANUAL TABLE OF CONTENTS

PaymentNet Access Roles

System Configuration

Log Into PaymentNet

Navigating within PaymentNet

Cardholder Experience

View Transactions

Assign Accounting Codes

Split Transactions

Review/Approve Transactions

Disputes

Resolving a Dispute

Enhanced Transaction Detail

Display Credit Card Number in Transaction List

Create Queries

Create Reports

Display and Edit Employee Profiles

Merchant Profiles

Administrative Functions and Configuration

Accounting Code List

Merchant Category List

Accounting Code Setup

Accounting Cycle

Accounting Export File

Auto Accounting Export Setup

Approval Level/E-Mail

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Billing Cycle
Compliance Monitor
Screen View Setup
Edit E-Mail Message
Fleet Purchase Exception
General Information Setup
Hierarchy Setup
Hierarchy Management
Import File
Import List
Summary Statistics
Merchant Classification Setup
Reports
Transaction Edit/Viewable
Feedback

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PAYMENTNET ACCESS ROLES

There are five different access roles that control the amount of access a user has within PaymentNet. Keep in mind that differing access roles can be assigned to users placed throughout the various hierarchy levels to ensure appropriate and secure access to relevant data. This means that a Program Administrator (Role 4) may be low on the *hierarchy level* but for access reasons has a higher User Role.

Cardholder

Role 0 **Cardholder**—Users can view their own transactions, profile, and reports specified by the Program Administrator.

Manager

Role 1 **Manager**— Users can view their department's transactions (any transactions within their Hierarchy ID), profiles, and reports specified by the Program Administrator.

Division

Role 2 **Division**—Users can view transactions within their Hierarchy ID and all Hierarchy levels below them, including transactions, profiles, and reports specified by the Program Administrator.

CFO

Role 3 **CFO**— Users have universal access to transactions, profiles, and reports. They do not have access to any configuration functions.

Administrator

Role 4 **Administrator**—Program Administrators have universal access to all functions.

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SYSTEM CONFIGURATION

Log Into PaymentNet

1. Open your Internet Browser.
2. Enter the following in your address bar: http://www.paymentnet.com.
3. Enter your Organization ID, User ID, and Pass Phrase.
4. Press [Enter] or click Login Now >.
5. On the left side of the Welcome Screen, select PaymentNet.

Navigating within PaymentNet

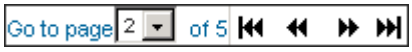
The menu drop-down list (see below) navigates throughout all PaymentNet pages. When you initially open PaymentNet, the menu drop-down list defaults to "Transaction". Click on the menu to see all of the options available. For now, we'll talk about the Transaction List page.

Navigation Tools

To better navigate on the Transaction List, Employee/User List, and Merchant Profile List screens here are a few navigation tools:

- **"Select a View" Drop-Down Box:** Displays queries that have been created and saved. If no queries have been created, this will show only the Default View option.

- **Page Navigator:** The "Go to page __ of __" displays the number of pages of transactions that are available for viewing. By clicking on the arrows on the upper right part of the screen, you can display the first page, previous page, next page, or last page. The options available are dependant on the current page. The drop-down feature allows you to go to a specific page number. If more than 100 pages exist, a text box will allow you to type in the desired page number.



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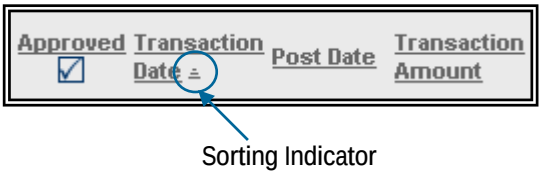
- **Sorting Columns:** To sort data by category, click on one of the underlined column headings. This will sort the information in ascending order. To sort in descending order, click on the underlined category again. An upward or downward triangle indicator ( ) will appear next to the column that is being sorted, depending on if it is sorted in ascending or descending order.



- **The Transaction Identifier (Trans ID):** This number is a unique reference number assigned to each transaction in PaymentNet. As new transactions are posted, the row numbers will become sequentially higher.
- **Icons:** A variety of icons are visible in the Trans ID column. Clicking on each of these icons will allow the user to view additional detail pertaining to that transaction.

Note Icon	Purchase Addendum Icon
Airline Addendum Icon	Shipping Services Addendum Icon
Car Rental Addendum Icon	Temporary Services Addendum Icon
Fuel Addendum Icon	Dispute Initiated Icon
Lodging Addendum Icon	Dispute in Process Icon

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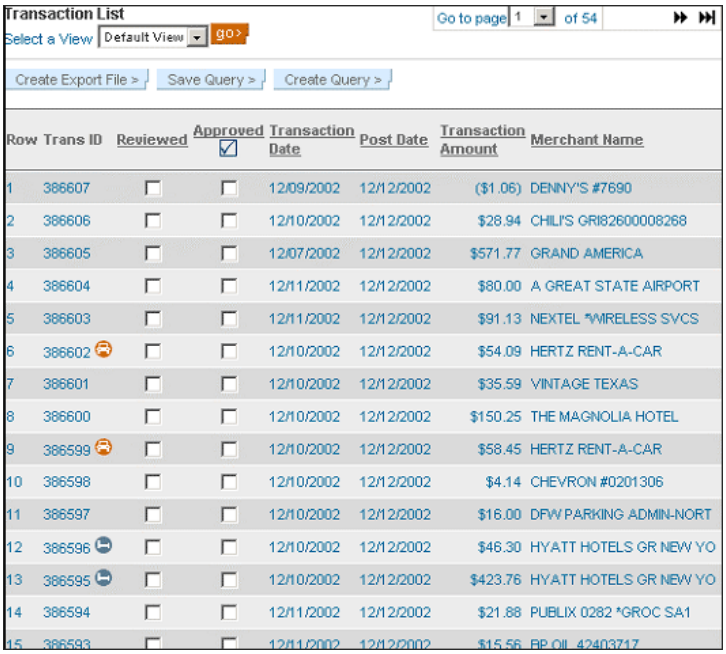
CARDHOLDER EXPERIENCE

View Transactions

The Transaction List screen enables users to review transactions that have been posted. The transaction information shown includes general transaction data, as well as account code information. The Program Administrator determines what information is shown and the order in which information will appear, including accounting codes, on the Screen View Setup screen (see page 23).



Row	Trans ID	Reviewed	Approved	Transaction Date	Post Date	Transaction Amount	Merchant Name
1	386607			12/09/2002	12/12/2002	($1.06)	DENNY'S #7690
2	386606			12/10/2002	12/12/2002	$28.94	CHILI'S GRI82600008268
3	386605			12/07/2002	12/12/2002	$571.77	GRAND AMERICA
4	386604			12/11/2002	12/12/2002	$80.00	A GREAT STATE AIRPORT
5	386603			12/11/2002	12/12/2002	$91.13	NEXTEL *WIRELESS SVCS
6	386602			12/10/2002	12/12/2002	$54.09	HERTZ RENT-A-CAR
7	386601			12/10/2002	12/12/2002	$35.59	VINTAGE TEXAS
8	386600			12/10/2002	12/12/2002	$150.25	THE MAGNOLIA HOTEL
9	386599			12/10/2002	12/12/2002	$58.45	HERTZ RENT-A-CAR
10	386598			12/10/2002	12/12/2002	$4.14	CHEVRON #0201306
11	386597			12/10/2002	12/12/2002	$16.00	DFW PARKING ADMIN-NORT
12	386596			12/10/2002	12/12/2002	$46.30	HYATT HOTELS GR NEW YO
13	386595			12/10/2002	12/12/2002	$423.76	HYATT HOTELS GR NEW YO
14	386594			12/11/2002	12/12/2002	$21.88	PUBLIX 0282 *GROC SA1
15	386593			12/11/2002	12/12/2002	$15.56	BP OIL 42403717

Access to transactions depends on the user role access levels and corporate hierarchy levels. From the Transaction List page all user roles can complete many functions:

- **Role 0 (Cardholders)—**Match transactions with receipts, reassign accounting codes, split transactions, and dispute transactions.
- **Roles 1-2 (Managers)—**View transactions for users within their hierarchy, approve transactions, and create queries.
- **Role 3-4 (CFO/Program Administrator)—**View transactions for all users as well as perform functions of all roles.

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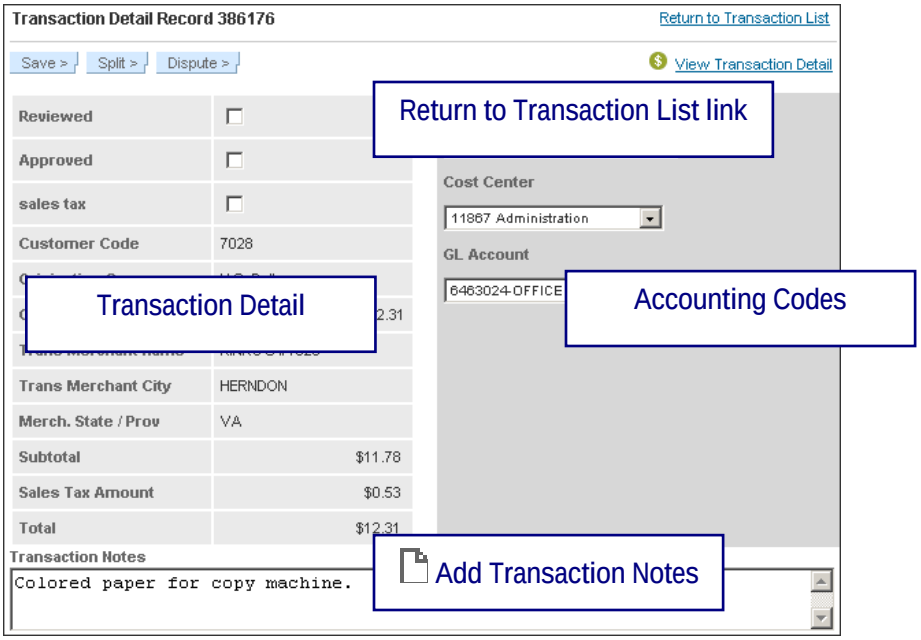
Note All transactions on this screen have not been downloaded into the General Ledger. Once that has been done, transactions cannot be edited, although they can still be viewed or used for reporting.

Transaction Detail Screen

To view the detail an individual transaction, **click on the blue text of any transaction.** We will learn what functions can be performed on this screen.

Users may assign accounting codes to each transaction, split transaction to multiple accounting codes, dispute transactions, and review or approve transactions from the Transaction Detail page.



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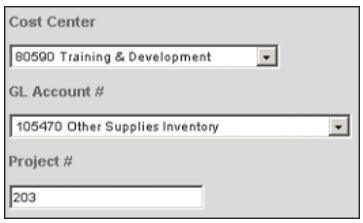
Assign Accounting Codes



From the Transaction Detail page, you can assign Accounting Codes with a drop-down list box, a free-form input text box, or a combination of the two.

Later we'll learn how Administrators set *default* accounting codes for employees, merchants and Merchant Category Codes (MCCs). This will help with accounting by automatically assigning accounting codes to merchants.

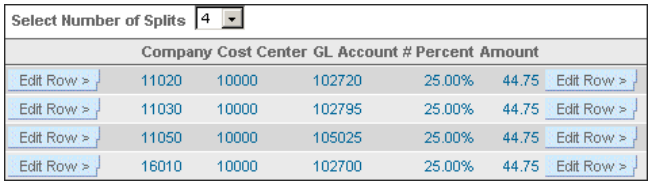
However, if a transaction does not have a default cost center or the code is incorrect, users can modify this and automatically update it.

> **Note** To assist the accurate selection of data, PaymentNet combines the accounting code description with the code. This feature is available both when assigning accounting codes to transactions and splitting transactions.

Split Transactions

Up to 99 splits can be made on a single transaction; this helps allocate certain parts of the dollar amount to different accounting centers.

1. Click on the Split > button to begin dividing the total amount of the transaction it into multiple accounting codes.
2. Select the number of splits from the drop-down list.
3. To edit a particular row, click Edit Row >. This enables the user to edit accounting codes and allocate the billing amount by either percentage or by dollar amount.



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4. When you are finished allocating a row, click Save Row >. This will refresh the screen and enable you to edit any additional rows.
5. When you have finished the entire split, click Save Split >. If you would like to cancel the changes you have made, click the Undo/Cancel Split > button.

Note For tax calculating purposes, in split transactions, the parent transaction will retain the total amount, or estimated tax amount due.

Review/Approve Transactions

Using the checkboxes (which are also viewable on the Transaction List page), cardholders can match transactions with receipts and click "Review." Managers can click "Approve" and so on.

From Transaction List

From Transaction Detail Screen

Note to Program Administrators: The review and approval process is entirely dependent upon your company's internal procedures and therefore will differ from company to company.

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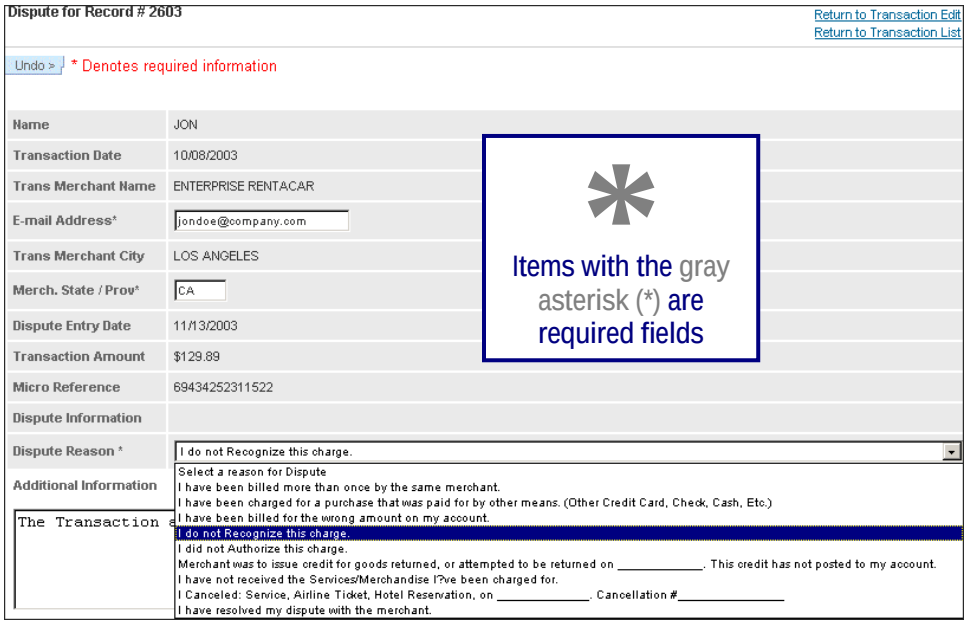
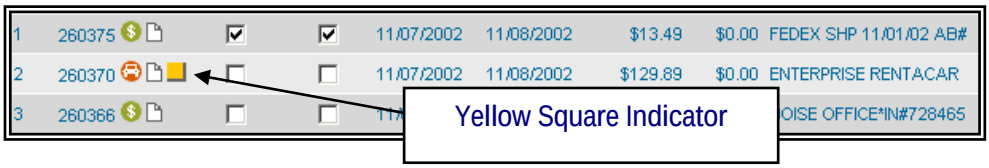
Disputes

Cardholders can initiate disputed transactions on-line. By choosing the appropriate reason, PaymentNet will automatically supply you with any further information fields that are required to complete the dispute.

1. When a cardholder wishes to dispute a transaction, they select the transaction, access the detail, and click the Dispute > button.



2. The cardholder then enters the required information and clicks Submit. A yellow square immediately appears next to the transaction on the Transaction List screen, indicating that the dispute has been initiated (see below).



3. The cardholder can cancel the dispute at this point by clicking the Undo > button on the Transaction Detail screen. The yellow square indicator will be removed and the dispute will be dropped.

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4. Once the JPMorgan Chase Dispute department has processed all required information, the yellow square indicator next to the transaction will be replaced with a red square (■), indicating that the transaction is currently in the dispute process.

Resolving a Dispute

Cardholders can resolve disputed transactions online with the Mark as Resolved > button. This option will appear for transactions already displaying the red square indicator.

After the **Mark as Resolved** button is clicked, PaymentNet displays the following message:

This record has been sent to the dispute department for resolution

Once the resolution has been processed, the red square indicator will automatically be removed.

Enhanced Transaction Detail

Depending on a merchant's enhanced data capture abilities, PaymentNet can display Level I, II, and III information. If Level III information is available from the merchant, a green dollar icon appears next to the Trans ID on the Transaction List screen. By clicking on the icon, the Purchase Detail, including sales tax amounts and, if transmitted, line item details are displayed (see the graphic below).

Purchase Detail for Record # 401180 — Return to Transaction List

Trans Merchant Name	STAPLES #573
Trans Merchant City	CEDAR GROVE
Transaction Date	09/08/2003
Post Date	09/10/2003
Customer Code	000621764
Merchant Tax Registration Number	
Customer Tax Registration Number	
Sales Tax Amount	$3.81
Transaction Amount	$67.30

Shipping Information	
VAT Invoice #	
Order Date	09/08/2003
Purchase Time	00:00
Shipping ZIP/Postal Code	
Destination ZIP/Postal Code	
Destination Country Code	
VAT Tax Amount	$0.00
VAT Tax Rate	0
Discount Amount	$2.90
Freight Amount	$0.00
Duty Amount	$0.00

Row	Commodity Code	Product Code	Description	Quantity	Unit of Measure	Price Each	VAT Tax Rate	VAT Tax Amount	Discount Per Line	Extension
2	513604		STAPLES VELCRO STRAPS 25PK	1.00		$12.98	0	$0.00	$0.00	$12.98
3	477147		AVERY 5TAB WRITEON DIV WHT	1.00		$3.74	0	$0.00	$0.00	$3.74

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Display Credit Card Number in Transaction List

Administrators can configure whether or not the credit card numbers appear in the Transaction List and Employee/User List pages.

If this field is utilized, reports and queried export files can be generated with the credit card number, allowing more specific and tailored information.

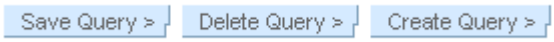
For security purposes, most clients mask the first 8 – 10 characters of the account number on the display. The export file, created from the Transaction List page will not mask the account number.

Create Queries

The Query function enables you to view the transactions that meet user-specified criteria. Queries are available on the Transaction List page as well as many other pages. This feature is available to all user roles.

Create a Query

1. In order to create a query, click on the **Create Query** button.



2. Determine if the query is to:
   a. Meet **All** questions asked within the query.
   b. Meet **Any** questions asked within the query (meaning that a transaction only has to meet one of the criteria to appear in the query).
3. Select your choice of All or Any from the drop-down box.

4. In the first drop-down box, select the field to query.
5. In the second drop-down box, select the variable of the query:
   a. **Is between** will create a range between two dates or two amounts.
   b. **Contains** is recommended for all text field searches.

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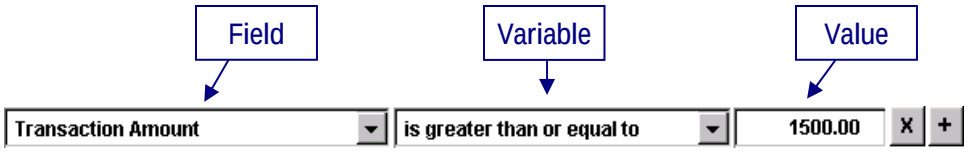
6. Fill in the last box with the appropriate value.



7. To add additional criteria rows, click the plus button (+). Click the delete (x) button to remove one row of criteria. Click Reset Wizard > to clear all information and begin a new query. Click Reset Query > to revert to your previous query. Repeat Steps 4-7 until your query is completed.
8. Click Process Query >.
9. Your results will now display on the Transaction List page.

Save a Query

If you need to run this query often, you can now save the query by clicking on the Save Query > button. You will be prompted to type in a name for the query. This saved query will then appear in the "Select a View" drop-down box.

Delete a Query

In order to delete a query, first select that query from the "Select a View" drop-down box and click go>. Once the information has populated on the Transaction List page, click the Delete Query > button.

Create Reports

Now that we've seen the Transaction List page, as well as the functions available for individual transactions, we are going to create reports from transaction data.

Select All Reporting from the menu drop-down list. There are five different categories of reports:

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Selecting each option next to the category will display a different set of reports.

> **Note** The Program Administrator can restrict which reports are available to different Roles. However, should anyone between Roles 1-2 (Manager Roles) have access to *cardholder* reports, they will only see transactions within their department.

Submit Criteria and Create a Report

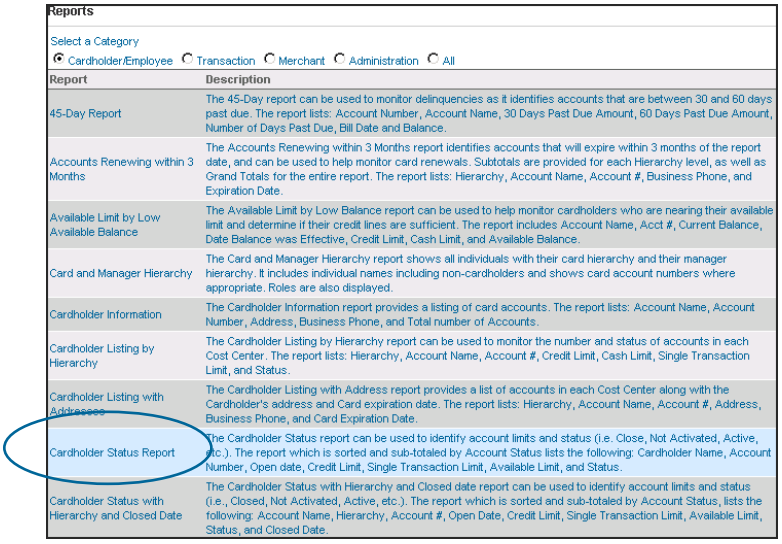
There are three steps to creating a report. Each step will help narrow your report criteria down and make reports more informative:

1. Input or Bypass Report Criteria
2. Narrow Hierarchy
3. Generate the Report
4. Access the Report

> CASE STUDY—As a Program Administrator, you need to run a report showing cardholders with **available limits over** $3500. *Follow the steps below and run the report yourself.*

1. Input or Bypass Report Criteria

First, click on the "Cardholder Status Report" from the **Cardholder/Employee** category of reports.



Reports

Select a Category

◉ Cardholder/Employee ○ Transaction ○ Merchant ○ Administration ○ All

Report	Description
45-Day Report	The 45-Day report can be used to monitor delinquencies as it identifies accounts that are between 30 and 60 days past due. The report lists: Account Number, Account Name, 30 Days Past Due Amount, 60 Days Past Due Amount, Number of Days Past Due, Bill Date and Balance.
Accounts Renewing within 3 Months	The Accounts Renewing within 3 Months report identifies accounts that will expire within 3 months of the report date, and can be used to help monitor card renewals. Subtotals are provided for each Hierarchy level, as well as Grand Totals for the entire report. The report lists: Hierarchy, Account Name, Account #, Business Phone, and Expiration Date.
Available Limit by Low Available Balance	The Available Limit by Low Balance report can be used to help monitor cardholders who are nearing their available limit and determine if their credit lines are sufficient. The report includes Account Name, Acct #, Current Balance, Date Balance was Effective, Credit Limit, Cash Limit, and Available Balance.
Card and Manager Hierarchy	The Card and Manager Hierarchy report shows all individuals with their card hierarchy and their manager hierarchy. It includes individual names including non-cardholders and shows card account numbers where appropriate. Roles are also displayed.
Cardholder Information	The Cardholder Information report provides a listing of card accounts. The report lists: Account Name, Account Number, Address, Business Phone, and Total number of Accounts.
Cardholder Listing by Hierarchy	The Cardholder Listing by Hierarchy report can be used to monitor the number and status of accounts in each Cost Center. The report lists: Hierarchy, Account Name, Account #, Credit Limit, Cash Limit, Single Transaction Limit, and Status.
Cardholder Listing with Addresses	The Cardholder Listing with Address report provides a list of accounts in each Cost Center along with the Cardholder's address and Card expiration date. The report lists: Hierarchy, Account Name, Account #, Address, Business Phone, and Card Expiration Date.
Cardholder Status Report	The Cardholder Status report can be used to identify account limits and status (i.e. Close, Not Activated, Active, etc.). The report which is sorted and sub-totaled by Account Status lists the following: Cardholder Name, Account Number, Open date, Credit Limit, Single Transaction Limit, Available Limit, and Status.
Cardholder Status with Hierarchy and Closed Date	The Cardholder Status with Hierarchy and Closed date report can be used to identify account limits and status (i.e., Closed, Not Activated, Active, etc.). The report which is sorted and sub-totaled by Account Status, lists the following: Account Name, Hierarchy, Account #, Open Date, Credit Limit, Single Transaction Limit, Available Limit, Status, and Closed Date.

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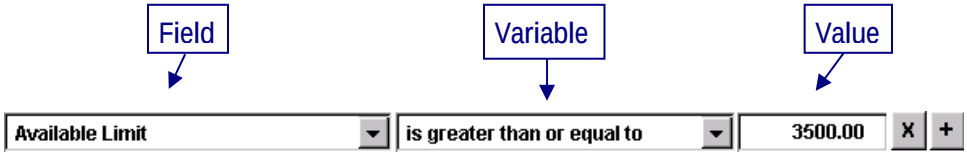
The report description will show fields that can be used as criteria for narrowing down your report's focus.

The next screen allows you to input criteria that will help limit the results of the report. However, you can click on Bypass Criteria > and run a report without any restrictions.

For our case study, we want to restrict the Available Limit report to only show cardholders who have an available limit over $3,500.00. The criteria are restricted by three values: Field, Variable, and Value.

- Change the **Field** to show "Available Limit."
- Change the **Variable** to show "is greater than or equal to."
- Type "3500.00" in the **Value**.



When finished, click the Process Criteria > button.

2. Narrow Hierarchy

The hierarchy will closely match your company's hierarchy (up to nine levels) and will help you focus the report on a certain department. Hierarchies are created during implementation. Role 2-4 users can input the desired hierarchy level and ID, instead of clicking on the various drop-down folders and sub-folders to select your hierarchy. For this case study, we'll go ahead and click the Proceed With Report > button.

3. Generate the Report

If you want to regularly run this report, you can click Save Report Criteria > at this point.

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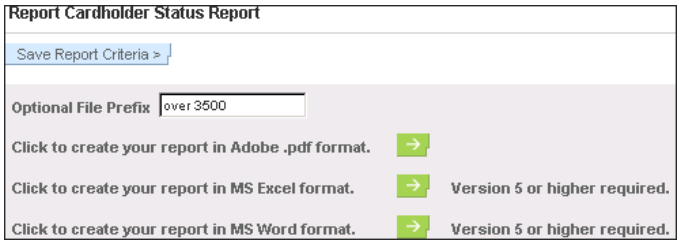


If desired, enter a file prefix to help identify the report. Now, select the format you want the report generated in: Adobe PDF, Microsoft Excel, or Microsoft Word by clicking on the green arrow next to the format type.

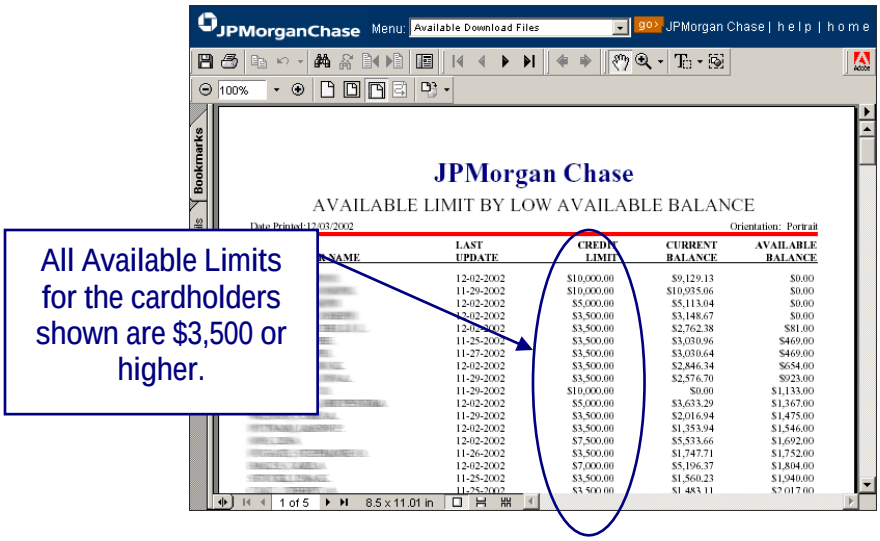
4. Access the Report

PaymentNet automatically loads the Available Download Files page. As soon as the report is ready, it appears on this page. You may click Refresh > until your report appears. You may also continue using PaymentNet and return to the Available Download Files page at a later time.

> Note Users may select the "Notify me by e-mail when files become available" box. Choosing this option will send a message to the users e-mail account when the file is ready to view.

When the file name appears, click on the desired report name. The report will generate in selected format.

The report should look similar to the following:



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When you are ready to download the report, return to the **Available Download Files** page and right mouse-click over the **blue text of the report title.** Select "Save Target As" and save the file on your system.

> Note If you know you will be using a particular report often, new reports may also be added directly in the Schedule Auto Reports page. This functionality is especially helpful for larger reports that may take longer to generate. Auto Reports are scheduled for generation during off hours and can be accessed at a later time.

Display and Edit Employee Profiles

Using the menu drop-down list, select Employee/User List to see a summary of cardholder information, such as accounting code assignments, cardholder status, etc.

Employee/User Profiles will help:

- Assign default accounting codes and cost centers
- Edit e-mail addresses for notification that transactions have not been reviewed or approved
- Resynchronize transactions for specific cardholders

Click on an employee to view individual details, including hierarchy, credit limits and current available balance.

Merchant Profiles

Next, select Merchant Profile List from the menu drop-down list. This section of PaymentNet will enable you to:

- Modify merchant information, including 1099/TIN data (however, with enhanced data reporting, some of this information may be automatically filled out, depending on the merchant's capabilities.)
- Assign default accounting codes and cost centers to merchants
- Export merchant file for other accounting purposes

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- Topic title (for online Help)
- Page number (for printed material)
- Brief description of content (for example, are you reviewing step-by-step instructions that are inaccurate, grammatical errors in a specific paragraph, information that requires clarification or more details, etc.)
- Your suggestion for how to correct/improve documentation

Please send e-mail messages to: SLC.Training@jpmchase.com.

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