Welcome To Cardholder Readiness

PaymentNet® Migration

PaymentNet Cardholder Training

FEBRUARY 17, 2014 "LIVE DATE"

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What Cardholders Need to Know to Result in a Successful Migration

Global Commercial Card – Legacy Migrations Training R9 201308

J.P.Morgan

Why Change to a New Platform?

What is happening to Legacy PaymentNet?
- It is being replaced after almost15 years

Why?
- Technical Advances
- Increased Functionalities

Who is impacted?
- Everyone who logs on to PaymentNet

What's replacing Legacy PaymentNet?
- An updated platform

When is this happening?
- February 17, 2014

…and then what happens?

- Similar Processes
- Easier Navigation
- Enhanced Support Options
- Increased Functionality and Features

What Needs to be Understood?

Identify the "What's"

- Processes
- Procedures
- Tasks
- Roles

What is New in PaymentNet?

NEW for CARDHOLDERS

Feature	Notes
Register Computer	Each computer must be registered
Log Off	System will log off after 15 minutes of non-activity and/or 8 hours of activity
Message Pane	Items Awaiting Your Action
Multi-select	Checkboxes allow for selection of specific transactions
Splitting Transactions	New Add and Delete functionality when editing splits

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This chart highlights some of the **new** features you will notice in PaymentNet.

Let's go through each of these items now. We will then go to the next slide to finish up our discussion.

1. **Register Computer**: Each computer you use to access PaymentNet must now be registered. The first computer you will log on with, will be automatically registered. Any additional computers you use will need to go through an outlined registration process which we will cover later on.
2. **Log Off**: PaymentNet will now log you off after 15 minutes of non-activity and/or 8 straight hours of activity. Cardholders will receive a warning message just prior to being logged off at 12 minutes and can select to stay connected.
3. **Message Pane**: **Items Awaiting Your Action** is an internal reminder system that lets you know that there are tasks that require your attention. It is found on the Welcome Screen.
4. **Multi-select**: Cardholders can now use checkboxes to select specific transactions from a Transaction List to review, edit or update.
5. **Splitting Transactions**: There is new Add and Delete functionality when editing lines. Cardholders no longer have to start over if they decide to add or delete a line when they have already started to split a transaction.

Let's move to the next slide to review the rest of the new features.

NEW for CARDHOLDERS

Feature	Notes
Email Notifications	Selected Reports and Documents
Reports	Reports can only be generated in PDF, Excel or CSV
Report Message	If "No Data Found" an email notification will be sent
Report Status	'Submitted' or 'Processing' or 'Successful' or 'No Data Found' statuses are displayed on Available Downloads screen
Quick Query	Uses one criteria within 30 days
Advanced Query Link	Uses multiple criteria that can be named and saved
Help for This Page	Information option for each screen
Help Index	Online and offline availability

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6. Email Notifications: You can now select reports and system events you would like to receive email notifications about. You will continue to receive email notification for transactions available for review/approval.

7. Reports: Reports can be generated in PDF, Excel or CSV. The Word option, is no longer available.

8. Report Message: An email notification will now be sent to the Cardholder if no data is found.

9. Report Status: A Submitted, Processing, Successful or No Data Found status will now be displayed on the **Available Downloads** screen so you will be able to check the current status of reports you are waiting for.

10. Queries: There are now two types of queries:

- **Quick Query:** You may now conduct a quick query using one criteria within the past 30 days.
- **Advanced Query (Link):** You may select a link to conduct a query based on date range, criteria and hierarchy – then name it and save it for future use.

11. Help Module: There are two submenus available:

- **Help for This Page**: Immediate resource option for each screen that you are on.
- **Help Index:** Online resource option for cardholders while in PaymentNet.

NOTE: You can also have access to the online Help Index without being logged in.

Now let's review what actually has **CHANGED** in PaymentNet.

What has Changed in PaymentNet?

CHANGES for CARDHOLDER

Feature	Notes
Welcome Page (Home Page)	Modularized with Icons
Addendum Detail	Level II and III automatically populate
Splitting Transactions	Can be further divided by number of units, percentage or dollar amount
Line Item Detail Icons	Only Addendum Details and Dispute Status Icons
Date Formats	Displays in mm/dd/yyyy
Statements	Available 48 hours after billing cycle ends
Statements	Maximum 40 pages per PDF file
Report Format	Optimized Excel format is available for some reports

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This slide contains some features that have changed for Cardholders. We will show you the impact of each of these changes later on in this training session.

1. **Welcome Page** (Home Page): It is now modularized; contains icons to new functionality which we will review in detail shortly.
2. **Addendum Detail:** Level II and III data will automatically populate for you.
3. **Splitting Transactions**: Transactions can now be split by number of units, percentage or dollar amount.
4. **Line Item Detail Icons:** Only **Addendum Details** and Dispute Status will display on the **Transaction List** page – The Notes Icon will not appear, however we will show you how to add Notes to each transaction on the details page. (this is still a required field)
5. **Date Formats**: The date always displays in the mm/dd/yyyy format.
6. **Statements** have had several changes:
   - Statements will not be available up to 48 hours after the cycle has ended (this does not impact reconciling the transactions)
   - Maximum of 40 pages of statement data per downloaded PDF file
   - You will now be able to view your own statement whenever you want
7. **Report Formats**: Optimized Excel format is now available for many reports along with regular Excel formats whenever you are downloading a report. Make note that in the optimized version you will not see any totals.

Also you need to be aware of a few functions that are **no** longer available in the new platform.

What is NO Longer Available in PaymentNet?

So, what is no longer available to you? Let's take a look. We believe the impact will be minimal to our organization.

NO LONGER AVAILABLE for CARDHOLDERS

Feature	Notes
Reports	No MS Word Option
Notes Icon	No longer Visible on Transaction List
Diverted Transactions	No visibility or Editing

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This slide contains a short list of features that are **No Longer Available** to you as a Cardholder. Let's just go through them one by one.

As we just covered, for those few Cardholders who downloaded their reports into MS Word, that option is no longer available. Using Excel will still provide a valuable report.

As we also just mentioned, the **Notes** icon will no longer be visible on the Transaction List. We still require notes and will review that process with you later on.

For diverted transactions, they will no longer be visible. However, you can run a report to view this information.

Now let's move to the next part of our training so that we can demonstrate the changes we just reviewed.

You will see some changes to process and procedure but the majority of what we

are showing should be somewhat intuitive and easy to grasp.

Navigating within PaymentNet ®

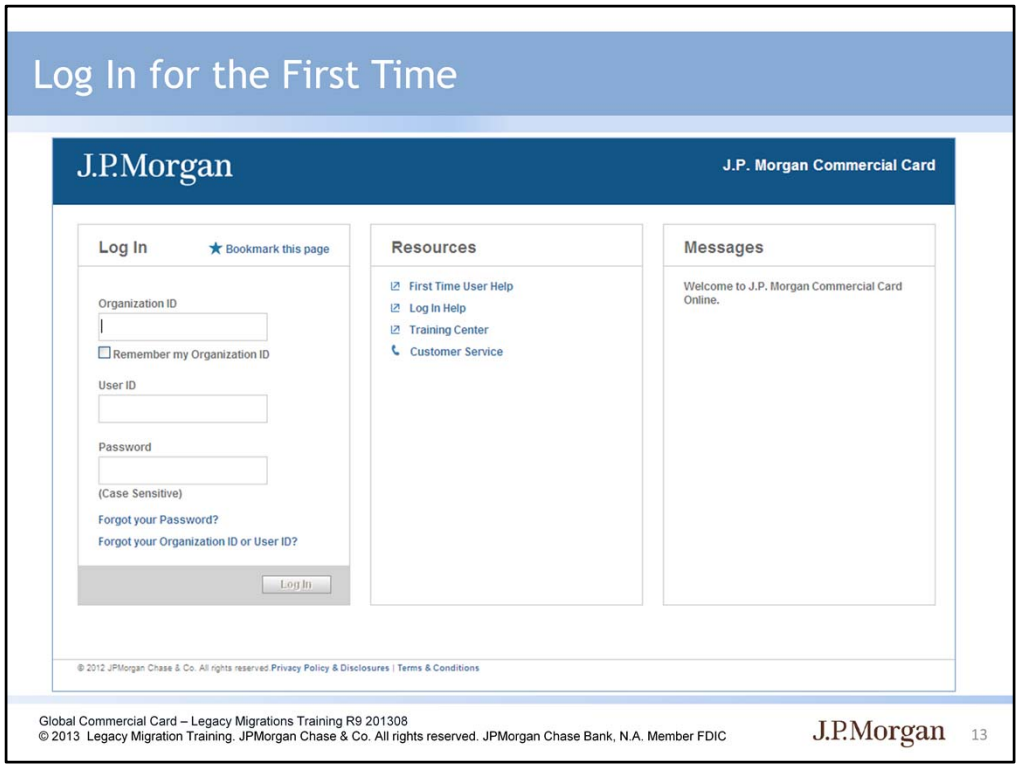
Log In – Passwords – Machine Registration

The first place where you will notice some of the biggest changes is when you begin to Navigate within PaymentNet. You will have to learn a few new processes for logging in and registration due to enhanced security measures.

I/We will show you how to maneuver through the new processes, steps and procedures.

Again, at any time you can go to the **HELP** Module for further clarification. There is also the **Log In Quick Reference Card** that will provide you with even more support.

Let's start with what has changed with the logging in process in PaymentNet.



This is the new **Log In** Screen. Anytime you launch a PaymentNet session, you will be taken here.

The first time you log in, you will need to sign in using three pieces of information you will receive directly from JP Morgan via two emails:

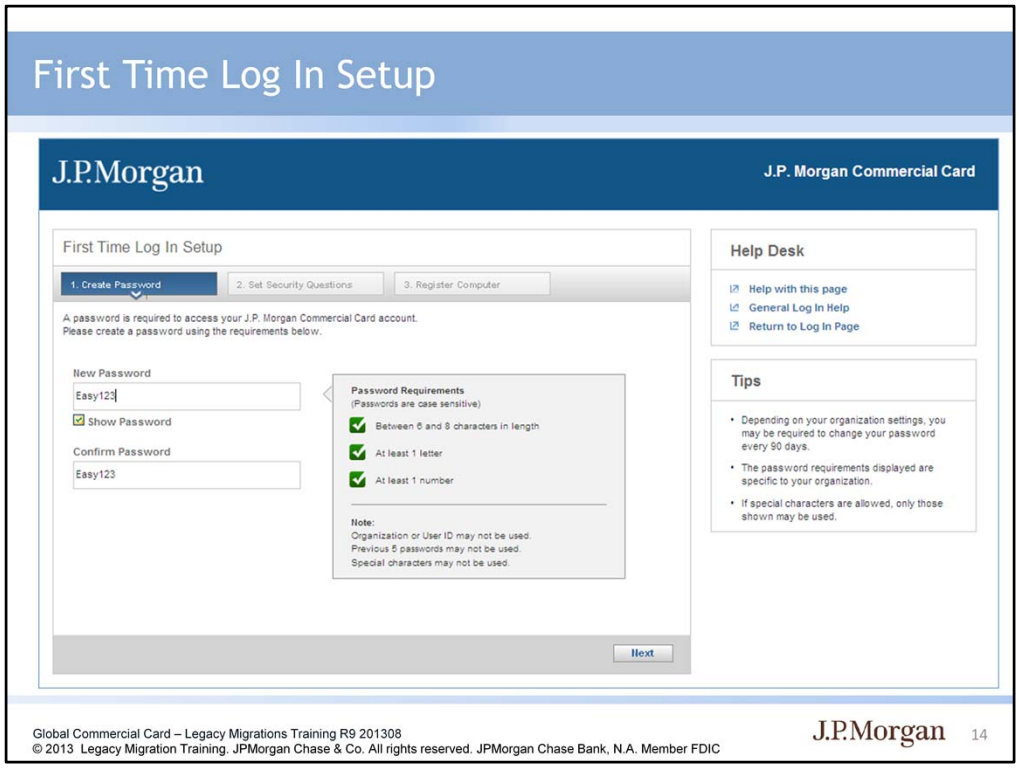
- The first email will contain your **Organization ID** and your **User ID**
- The second email will contain your temporary **Password**

To simplify your log in process going forward, check the box next to **Remember my Organization ID** to prompt the system to automatically populate it for you every time. **Note**: if you are accessing PaymentNet from a public computer, please do **not** select this option.

The **Forgot my Password** link allows you to reset your own password by clicking on it. You will no longer have to contact me for a password reset.

There is also a link to **Log In Help** which you can click on to get immediate answers to any questions you have about this Log In process.

Once you have successfully entered your **Organization ID**, **User ID** and **Password**, you will be taken to the next screen where you will be begin the **First Time Log In Setup.**



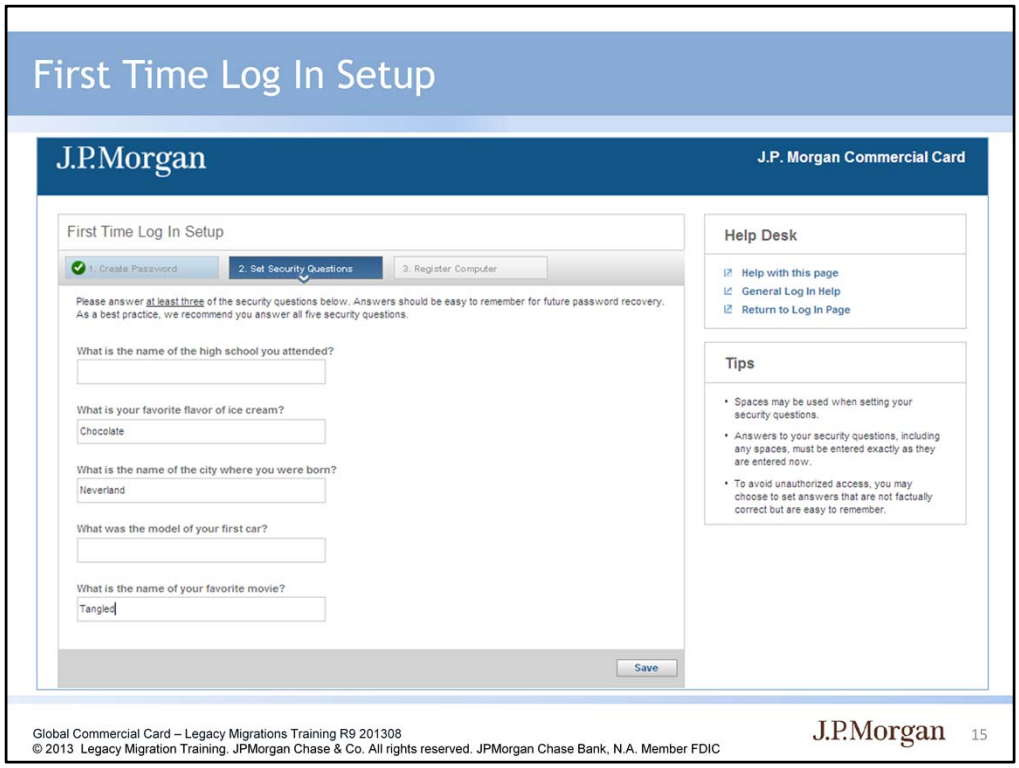
After entering your credentials, you will land on the **First Time Log In Setup** screen. In order to set up your PaymentNet profile, you must complete three steps.

The first step is to create and confirm your new day to day password. As you are creating your new password, keep in the mind the **Password Requirements.**

There are new standards for creating passwords as indicated on the screen itself. All passwords must contain:

- 8 Characters
- Be Alphanumeric (at least one letter and one number)
- No Special Characters
- Different from your **User ID** and **Org ID**
- Different from your previous five (5) passwords

Once you are finished creating your new password, click on **Next** to submit and complete the first step.



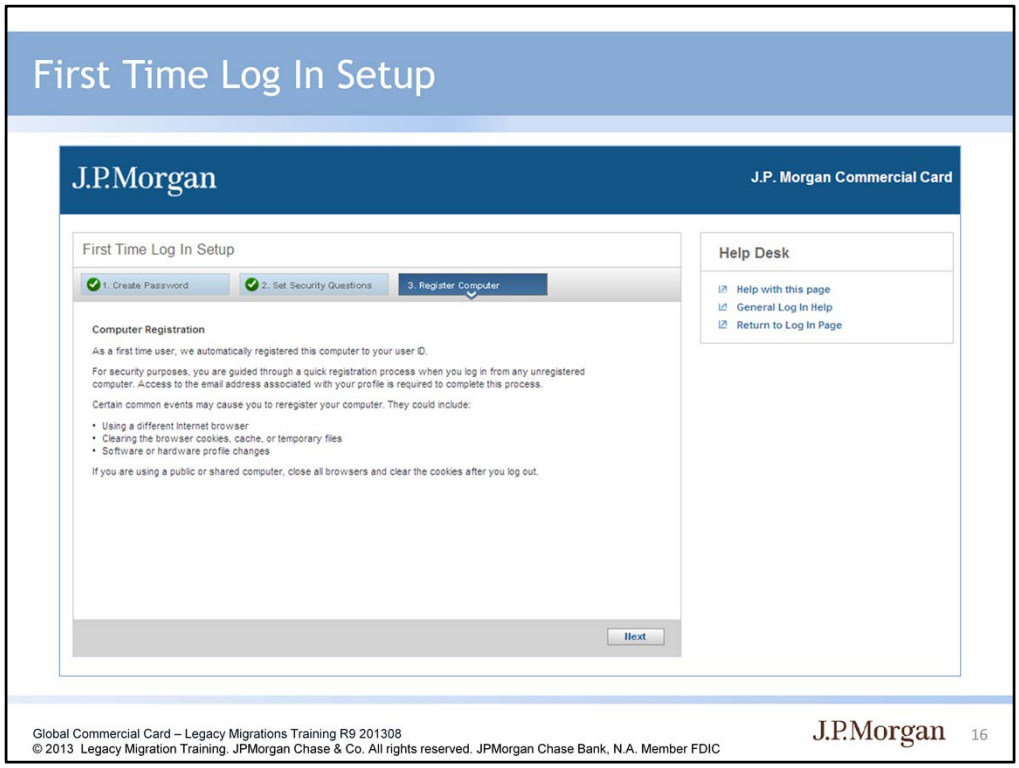
Step two for the **First Time Log In Setup** is **Setting your Security Questions.** The answers to these questions will be used when you go through the **Forgot your Password** process.

You must answer at least three of the following questions when setting up your profile - although it is recommended that you answer all five.

Responses to **Security Questions** are not case sensitive. If you ever want to change your answers to these questions, you can easily do that by clicking on the **My Profile** icon located on the upper right hand of the Home Screen. We will review that shortly.

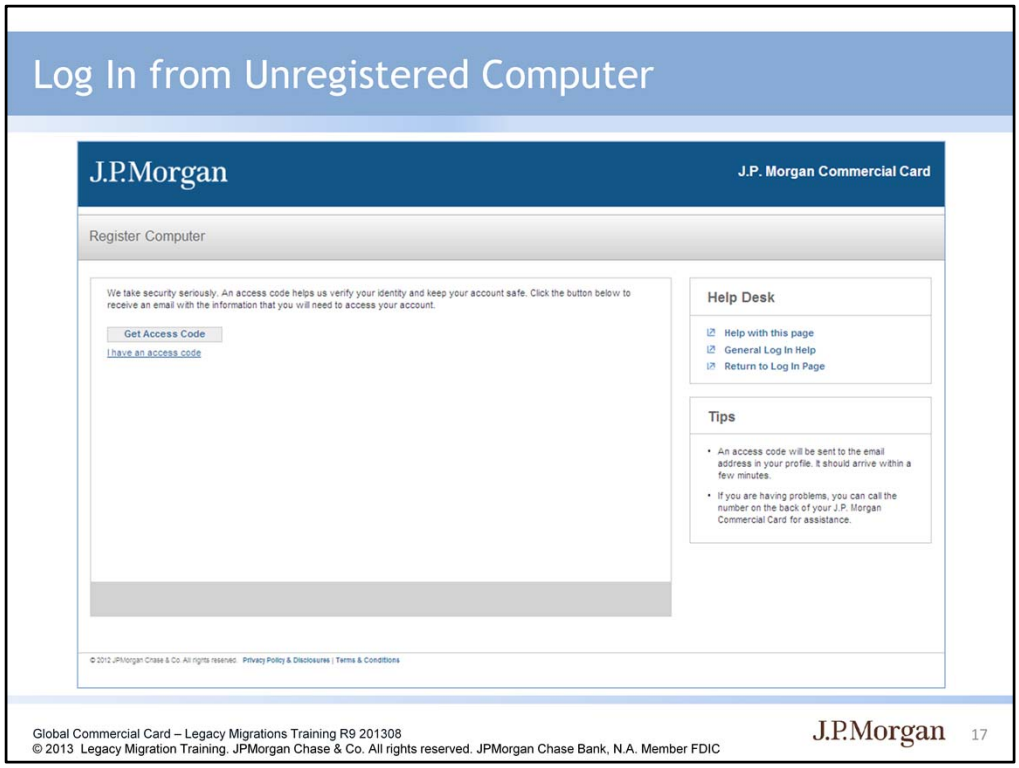
When going through the **Forgot your Password** process, you have to accurately answer at least two of your security questions. If you are successful, you will then be sent, via email, a temporary password to log into PaymentNet. If you cannot answer two of the security questions correctly, then you will need to contact me to reset your password manually.

Note that after you've been set up the first time, this screen will never trigger again.



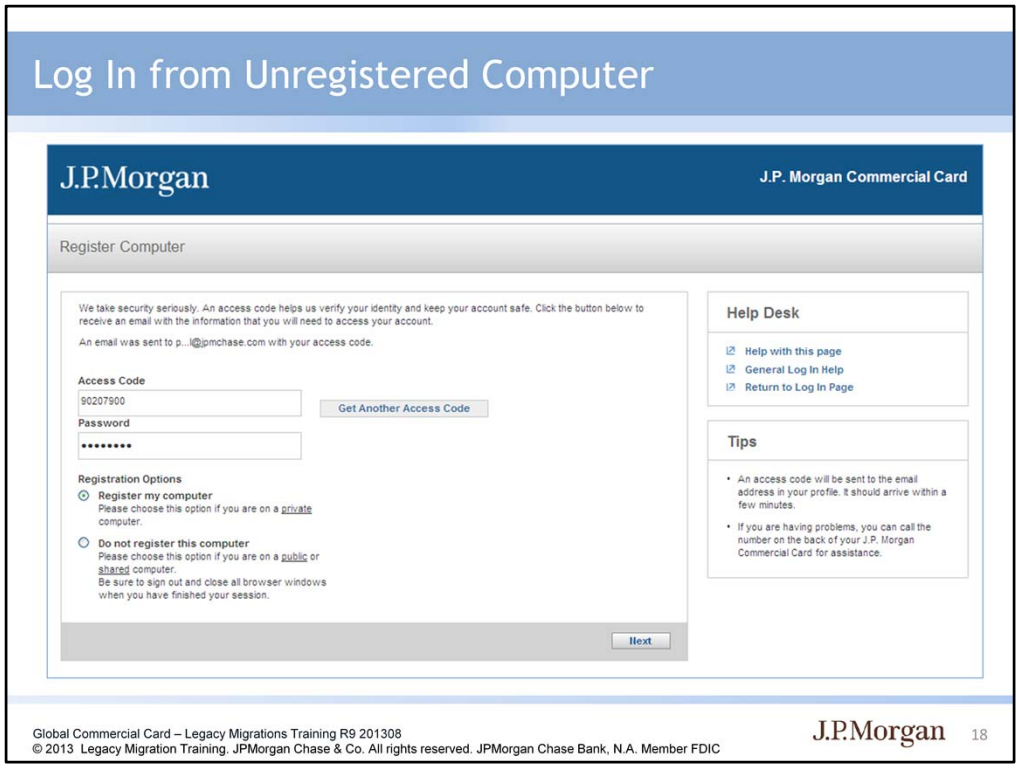
Step three is **Register Computer**. As a first time user, your computer will automatically be registered to your user ID. At this point just click on **Next** to complete the process.

The next slide is an example of manually registering your computer.



If on a subsequent visit to PaymentNet, you are logging in with an unregistered computer, you will be guided through a quick registration process.

In order to register your computer, you need to request an **Access Code** by clicking on **Get Access Code.** The **Access Code** will be sent to the email that is on file in PaymentNet.



The **Access Code** you receive will be entered in the **Access Code** field. You will also enter your password in the **Password** field.

You will then need to choose one of the Registration Options located on the bottom left. Once you have chosen one, click **Next** to complete the registration.

Certain common events may also cause you to reregister your computer. They include:

- Using a different Internet browser
- Clearing the browser cookies, cache, or temporary files
- Software or hardware profile changes

Now that you have registered your computer, let's take a look at what happens when you launch PaymentNet.

Welcome

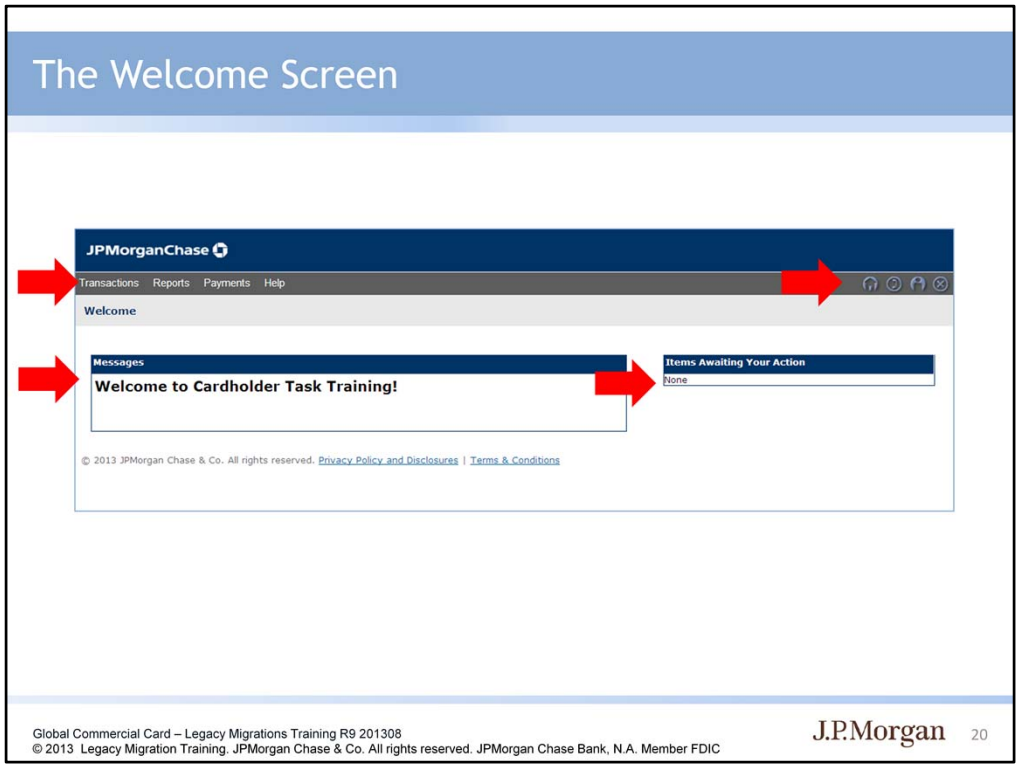
Home Page

The **Welcome Screen,** which is your Home Page, is launched after each successful log on.

It is an enhanced screen which provides the Cardholder with immediate valuable information.

This is one of the new features we briefly discussed.

Let's take a look at your new Home Page.



The **Welcome Screen** populates as your Home page whenever you click on the Home Icon found at the top right of the page (the icon looks like a little house).

There are some new features that you will want to become very familiar with:

Menu Bar contains the Modules you will need to access to complete your tasks. In Legacy PaymentNet, many functions were accessed through one menu. All user actions are now accessed and grouped into several modules which may include:

- **Transactions**
- **Reports**
- **Help**

Messages - This is where any messages from either myself or JP Morgan will be displayed. An example message is shown above 'Welcome to Cardholder Task Training!'

Items Awaiting Your Action – This provides you with immediate awareness about key actions you need to take care of such as transactions for you to review, and access to reports that are now available for you to download.

Icons (Upper Right Corner)

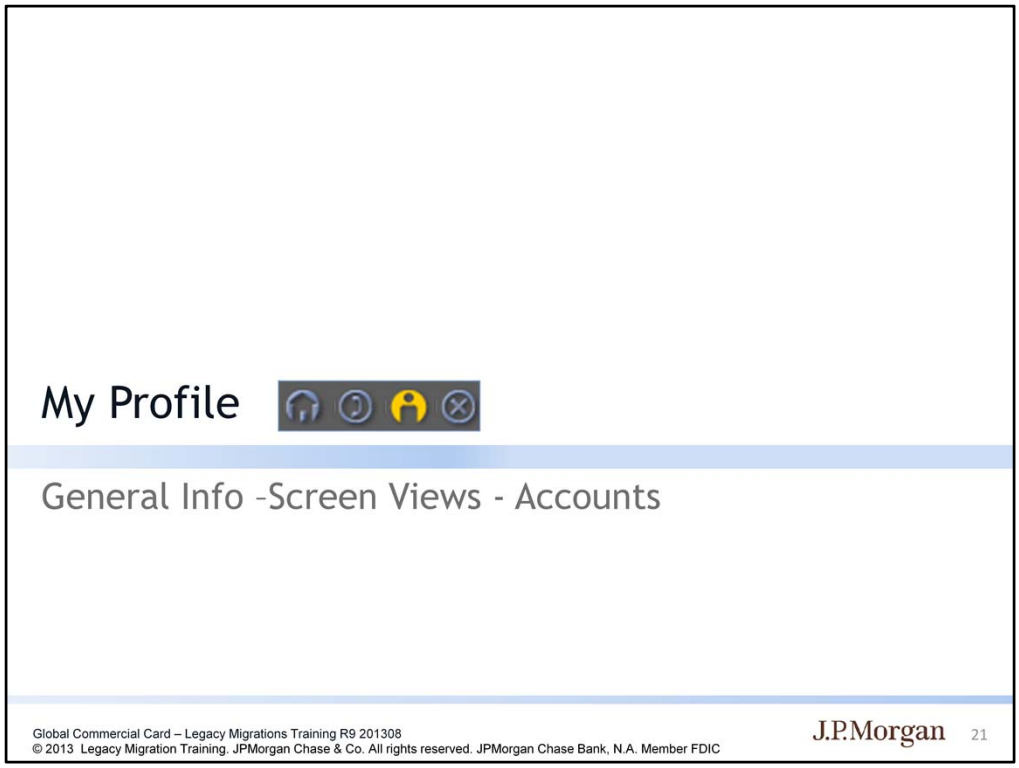
a) **Home Page** – Clicking on this Icon at any time will bring you back to this **Welcome Screen**.

b) **Contact Information** – This icon contains the name and number of the person(s) in our organization that will act as your point of contact regarding any questions with PaymentNet.

c) **My Profile** – This icon allows you access to your personal settings which you will maintain the information on. We will review this in detail next.

d) **Log Out** - It is recommended that you always use this icon when logging out.

Let us begin by reviewing the **My Profile** Icon found on the upper right hand of the Menu bar.

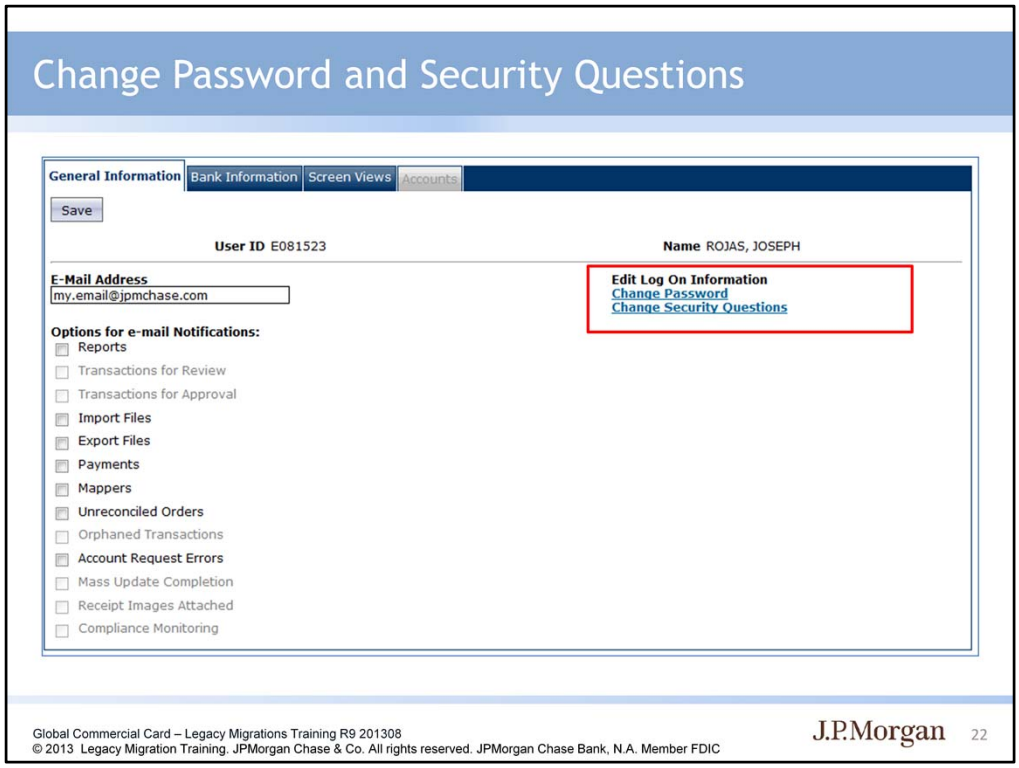


The **My Profile** Icon is used to enter general information about yourself, your screen view preferences and provides you with a view of your credit card account.

The **My Profile** information displayed applies only to the logged in user. Changes made here will not be applied system-wide.

Once you click on the **My Profile** Icon, you will notice four tabs that lead to screens that you will need to complete and keep updated.

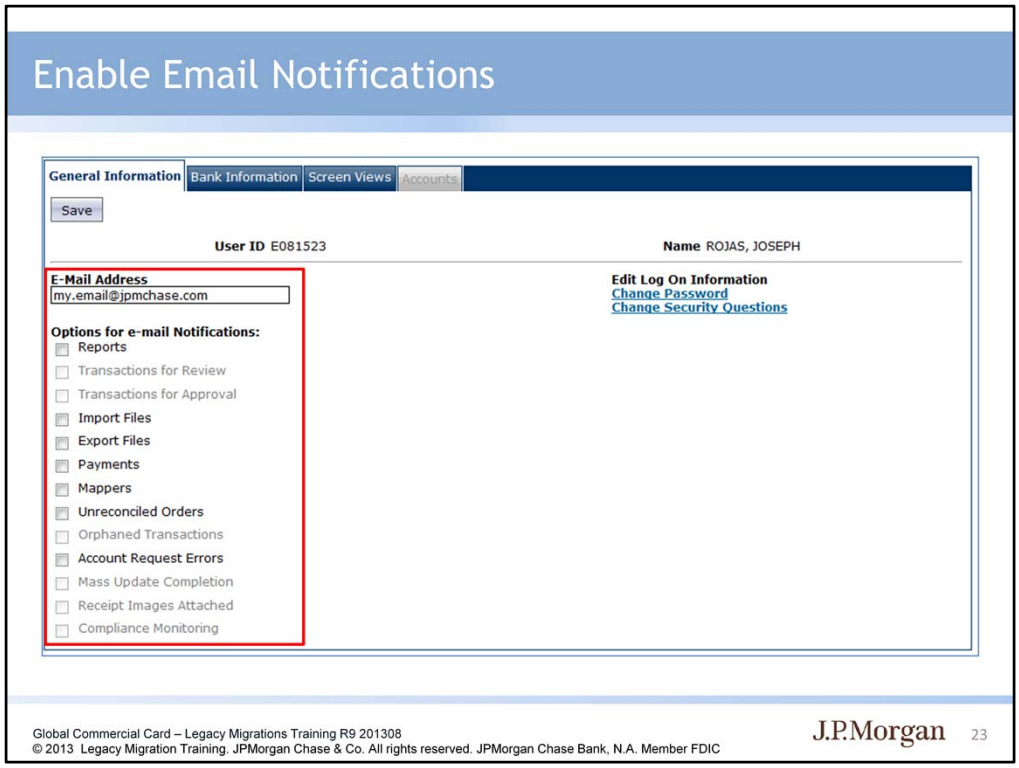
Let's take a look into each of the four tabs located within the **My Profile** Section.



The first tab is labeled **General Information** and allows you to complete the following tasks found on the right-hand side of this screen:

- **Change Password** – you can click here to change your password at any time.
- **Change Security Questions** – this is where you would change your answers to any of the security questions you originally answered when setting up your password and computer for the first time.

Let's move over to the left-side of this screen.



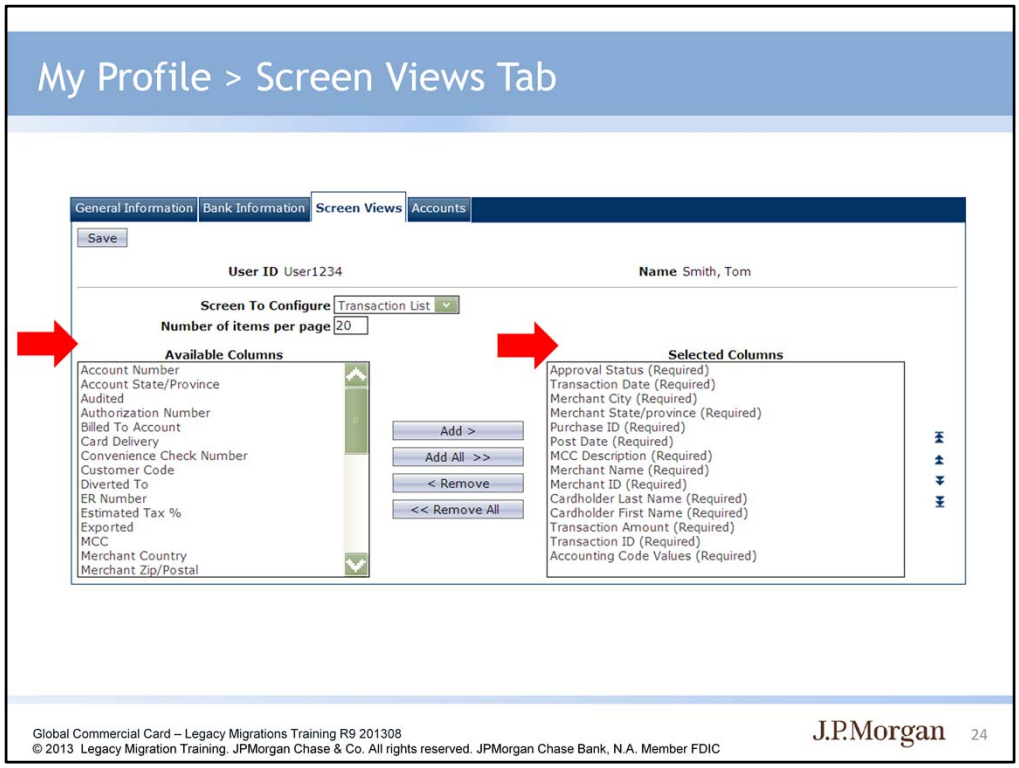
On the left-side of the screen you will find the following:

- **E-mail Address**: Every user will have an assigned valid e-mail address and will be able update their email address here if needed. This email will be used for all internal messages prompted within PaymentNet. It is your responsibility to keep it current.

- **Enable e-mail Notification**: This is a new feature that allows you to select which reports, files or information you would like to be notified about. **NOTE: The Transaction for Review and Approval will default with your current access settings.** Any grayed out items will not be able to be chosen so disregard.

Don't forget to select the **Save** button when you are done making any changes.

The next tab entitled **Bank Information** will not be available. This is used for programs that require cardholders to pay their bill and are then reimbursed.



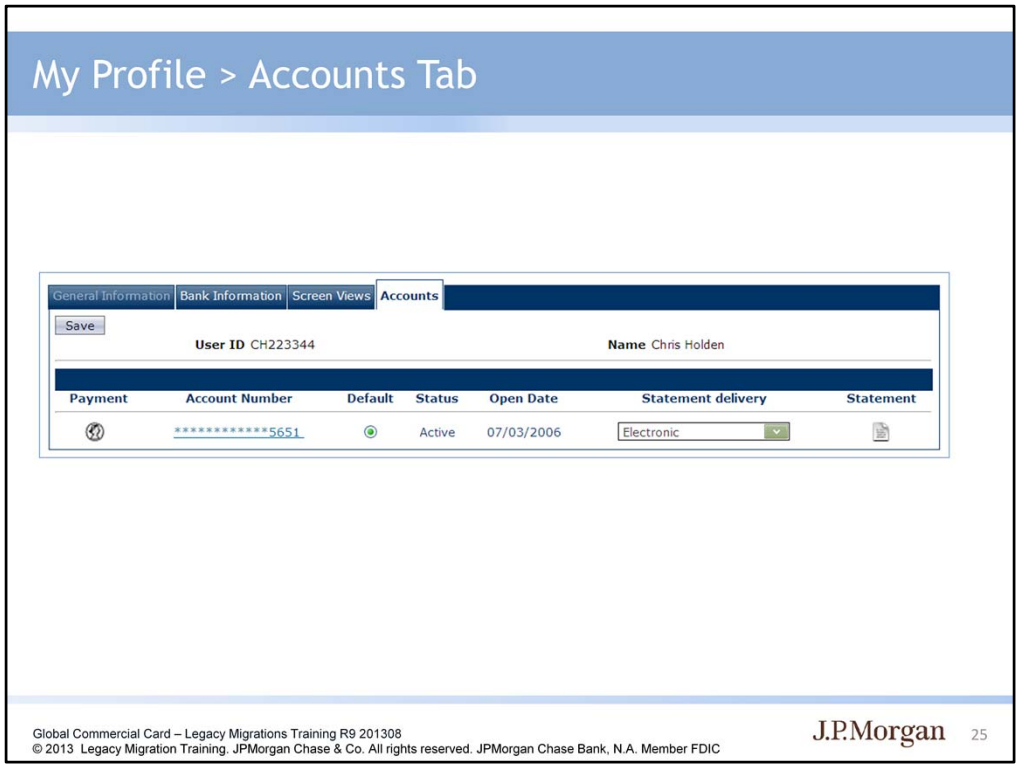
As a Cardholder/User you will be familiar with the **Transaction List**. The updated platform is very similar to what you saw in Legacy.

The **Screen Views** tab is where you may set your preferences for your **Transaction List**. This includes the option to configure and choose viewable columns, column order, and number of items to be displayed on the list screen. You do not need to change this. Strictly personal preference.

Note that if the word **Required** is listed after the column name, that item cannot be removed, however you can change the column order according to your viewing preference.

REMEMBER: Make sure to always click on **Save** whenever you change anything on any screen. A green confirmation message will appear after the **Save** button has been clicked if it has been successful. If not, a red-printed message will appear indicating where an error occurred.

Let's move to our last tab under the **My Profile** page entitled **Accounts**.



The **Accounts** tab lists all of the Credit Card Accounts that are associated with you. This screen gives you visibility to do the following at any time:

- View Payments
- View account details (only your account)
- Choose your Default account if you have more than one
- View card status
- Make sure the statement delivery option has defaulted as electronic
- View your Statement

The review of the **My Profile** tabs is now complete.

Remember that these tabs allow you to set preferences and are easily edited by you when needed. No one else can change these details.

Transactions Module

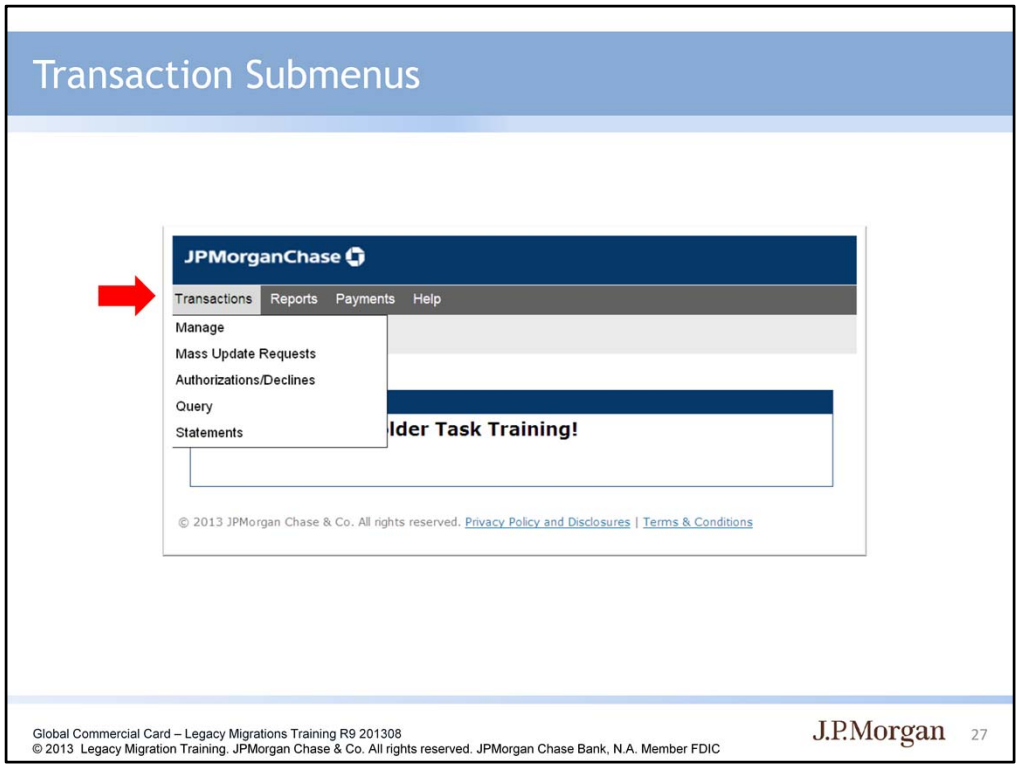
Manage –Auth/Declines – Query - Statements

The **Transactions** Module in PaymentNet allows you to manage transaction details and settings and make real-time updates.

From the **Transactions** Module you will be able to complete the following tasks:

- Manage and Update Transactions
- View Transaction **Authorization** and **Decline** reasons (NEW – com)
- Create an **Advanced Query**
- Download Monthly **Statements**

Let's review what you will need to know when completing these tasks in the **Transaction** Module.



When you select the **Transactions Module** you will find several submenu options:

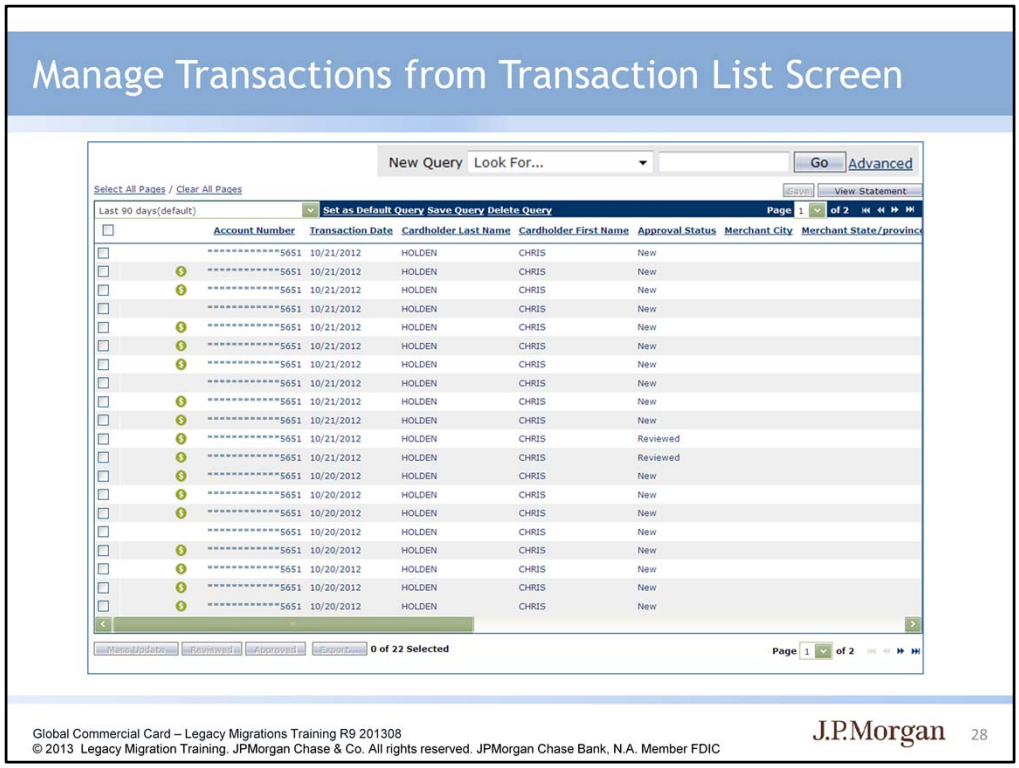
- **Manage**: The Manage submenu takes you to the **Transaction List** Screen which is the starting point for most of the work to be done in the Transaction area.

- **Mass Update Requests**: The **Mass Update Request** will not be used at this time due to the transaction notes being required.

- **Authorizations/Declines**: The **Authorization/Declines** submenu lists any declined transactions and pending authorizations for a given account. This screen displays real-time information. Account data is live and displays activity for the last 7 days. You willl be able to see why a transaction was declined.

- **Query**: The **Query** Submenu takes you to the **Advanced Query** screen to conduct specific queries for transactions.

- **Statements**: The **Statement** submenu takes you to the **Statement Details** screen where current and past statements can be viewed by you.



When selecting the **Manage** submenu, the **Transaction List** screen will populate.

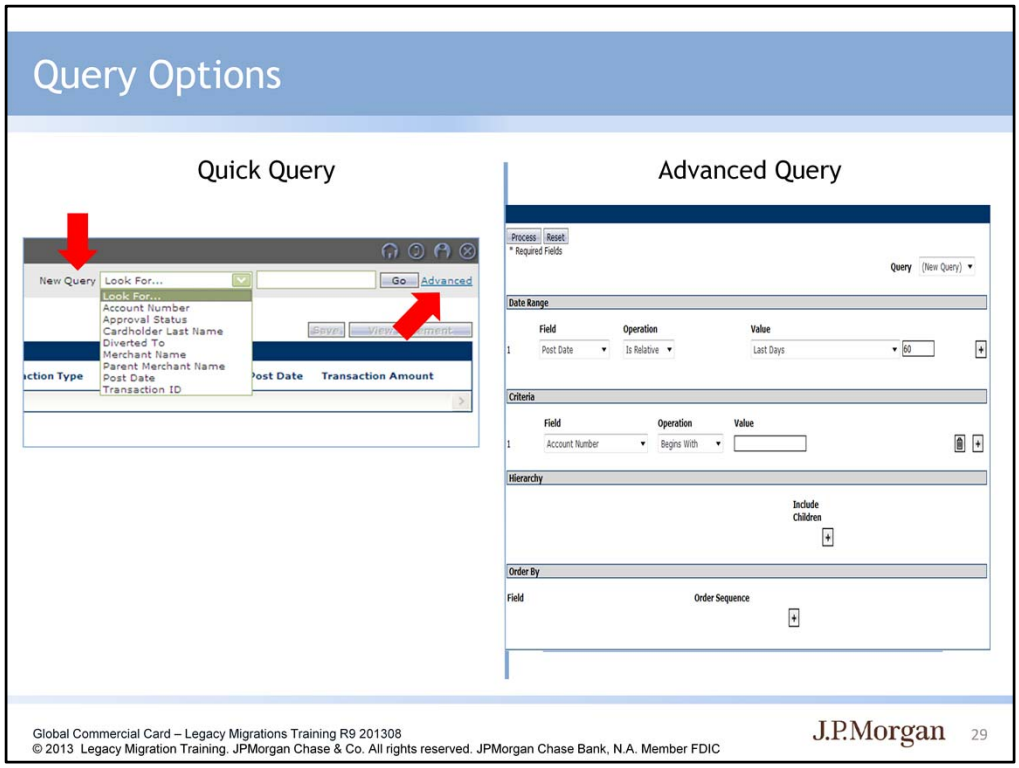
The **Transaction List** screen displays transactions which have posted to your account.

NOTE: If you have created, saved and defaulted a query, your **Transaction List** screen would display according to that query.

The **Transaction List** screen is your starting point to complete many of your key cardholder tasks:

- View Transaction Details
- View Statements
- View Addendum Information
- Review Transactions

This screen would also be used to set up additional queries that you would like to save for future use. Let's take a closer look at **Advanced Queries.** To get there, we would click on the **Advanced** link found in the upper right corner of the screen.



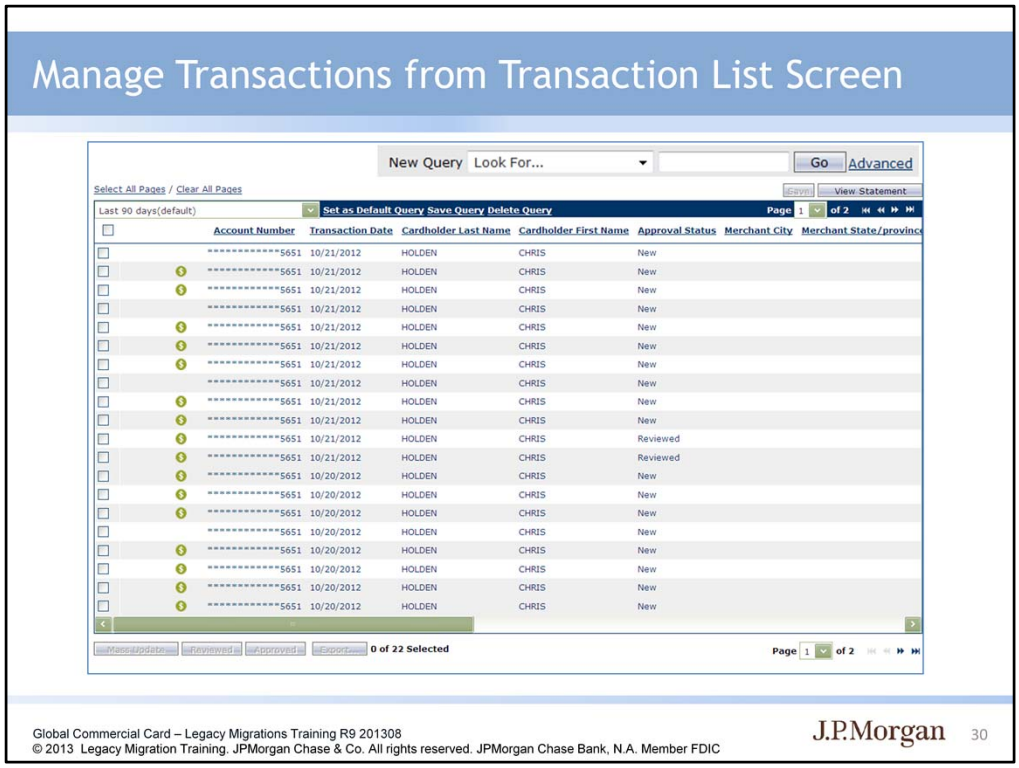
NOTE: Data older than 30 days is available only by performing an **Advanced Query**.

The **Advanced** link found on the screen is where you will go to conduct more specific queries for the transactions you are searching for.

You can also save a query for future use by following these steps:

1. Select **New Query** from Query dropdown in upper right hand corner
2. Enter a required date range – (60 days)
    a. Set criteria (delete)
    b. Limit by hierarchy (optional)
3. **Process** the query
4. **Save** query
5. **Name** the query (Last 60 days)
6. Set as **Default**

Let's look at a full **Transaction List** again to learn how to work with multiple transactions.

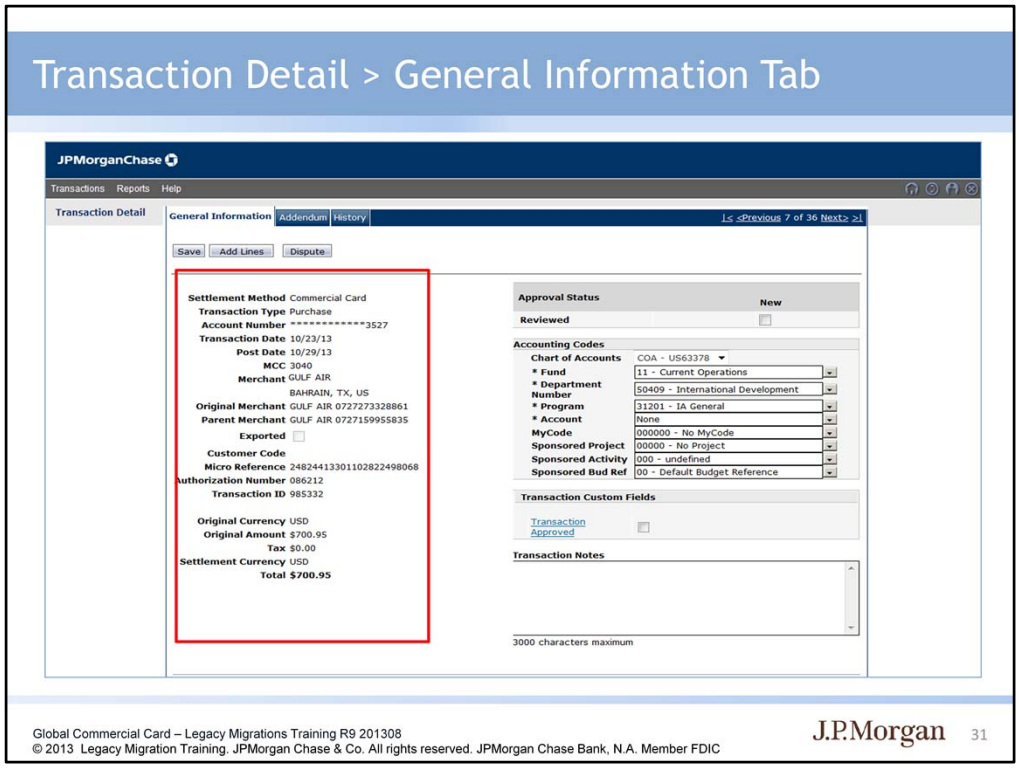


Again, when selecting the **Manage** submenu, the **Transaction List** screen will populate.

The **Transaction List** screen displays transactions which have posted to your account.

NOTE: If you have created, saved and defaulted a query, your **Transaction List** screen would display according to that query. (You will need to create the query "Last 60 days" to capture the complete list of transactions for the monthly statement cycle)

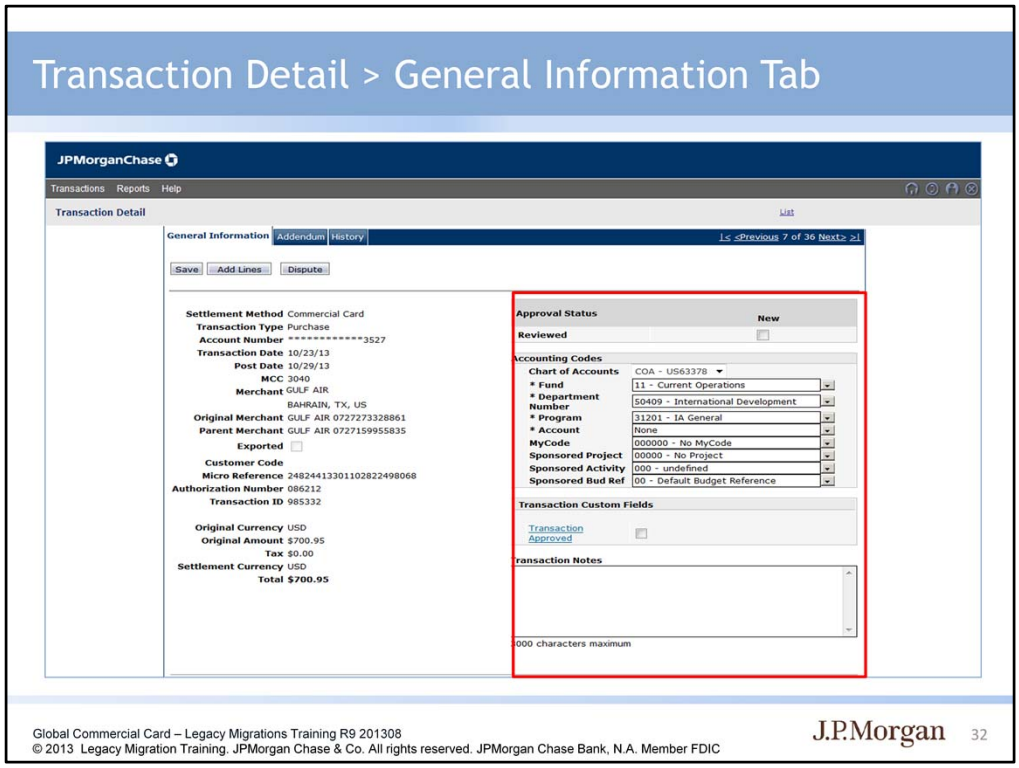
From the **Transaction List**, you can click on a specific transaction to view the specific details of that transaction. By selecting it, the **Transaction Detail** screen is populated.



The first tab is called **General Information** which provides an immediate summary of some of the information about that transaction.

Let's take a look at it by reading down the items listed.

Now, let's move over to the information found on the right side of this tab.

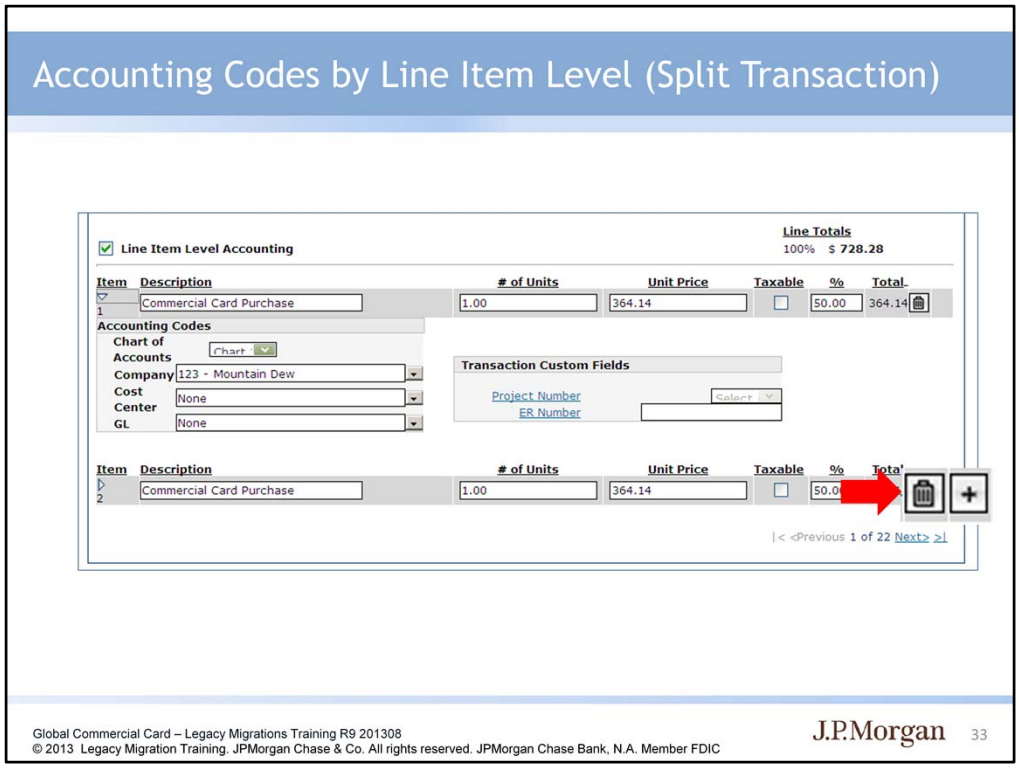


From this part of the tab, a Cardholder/Reconciler must select the correct account code, enter the transactions notes, and click the **Review** checkbox after reviewing a transaction .

If you are splitting the transaction, you will select the “Add Lines” tab to the left. We will explain split transactions on the next screen.

The **Transaction Notes** field as well as the account code must be added as they are required fields.

Make sure to save your entry. (If you are also the Approver, you may select the Transaction Approved box below in the “Transaction Custom Fields”)



Cardholders can split their transactions from the **General Information** tab into different lines of accounting by following these steps:

1. Click the **Add Lines** button
2. Enter the number of lines to add to the transaction
3. Click the **Add** button
4. Complete the fields that display for each split or line
5. Click **Save**

You would edit each line.

When splitting a transaction, the **Accounting Codes** can be accessed for each line item by selecting the drop-down arrow.

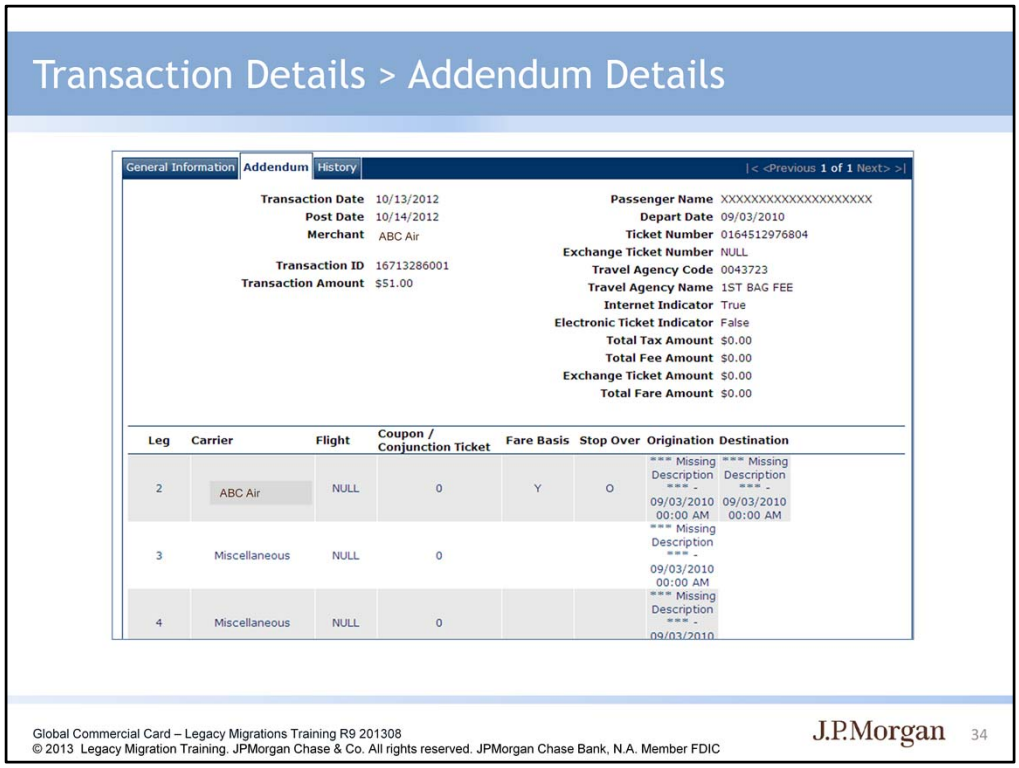
In this example, sample accounting fields such as **Company** and **Cost Center** and **GL** are available to be populated.

A new and enhanced feature allows the Cardholder to easily add additional lines or delete incorrect lines without having to begin the splitting all over again. So if you need to add another split or delete an extra line, it is now an easy and quick process. After adding or deleting an accounting line, be sure to check the % field for each line, especially the last line since it will always be effected by any changes.

By clicking on the ***plus sign*** you can easily add additional splits. By clicking on the ***trash can*** icon, you can easily delete any lines entered in error.

There is a second tab of the **Transaction Detail** screen where you will find **Addendum Detail**. (level 2/3 detail)

Let's look at that next.



The **Addendum** tab will show any Level 2 or Level 3 data sent by the Merchant.

If a merchant, attaches addendum details to a transaction, then you can view the addendum details here. For example, an airline ticket purchase will include details about the flight including, Flight number, Depart Date, Travel Agency Codes and legs of the trip.

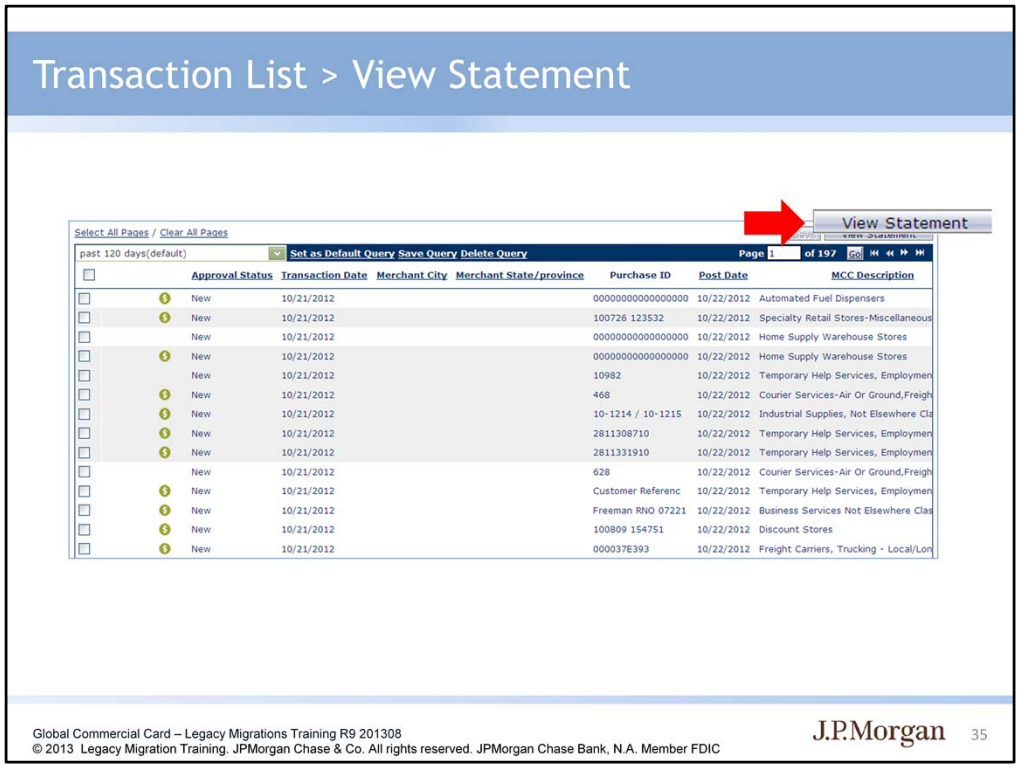
If a merchant does not provide addendum details, then the **Addendum** tab is inactive and cannot be accessed.

If addendum detail is available, a small icon displays in the **Transaction ID** column on the **Transaction List** screen.

For Level 3 data, there are several types of addendum data including Airline, Hotel, Car Rentals, Purchases, etc., from which addendum data will populate. Each type of merchant will display different information on this tab.

The **History** tab will show transaction date, post date, merchant name, transaction id, and

the amount.



One last area to cover regarding Transactions includes viewing and printing your **Statement.**

From the **Transaction Detail** list you can select the **View Statement** link at the upper right top and you will be taken directly to your current statement. Please note that you will may find links to your statements from other screens as well.

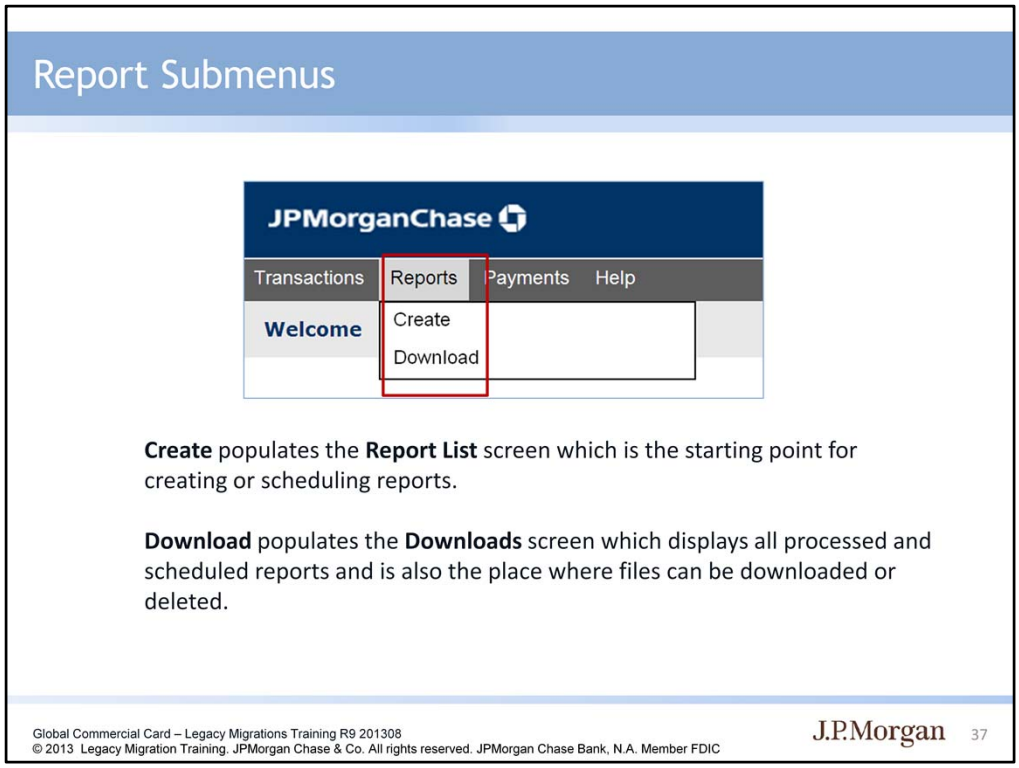
Remember: The current statement will not be available until up to 48 hours after the billing cycle is closed.

Now that the review of the **Transaction** Modules is complete, let's take a look at **Reports** and highlight any additional information you may need to know about the PaymentNet platform update.

Reports Module

Create - Download

The **Reports** Module provides two submenu options for you to choose from. Let's discuss them now.



The submenus found under the **Reports** Module are:

- **Create**: The **Create** menu takes you to the **Report List** screen. The Report List screen is also the starting point for creating or scheduling reports.

- **Download** - The **Available Downloads** screen displays all processed reports. From this screen you can download or delete reports. Once reports are processed, you will see a message on your **Home Page** in the **Items Awaiting Your Action** section indicating that you have **Available Download** Files for your review.

Remember that reports can be generated in Adobe PDF, Microsoft Excel, or CSV. Reports can no longer be generated in MS Word.

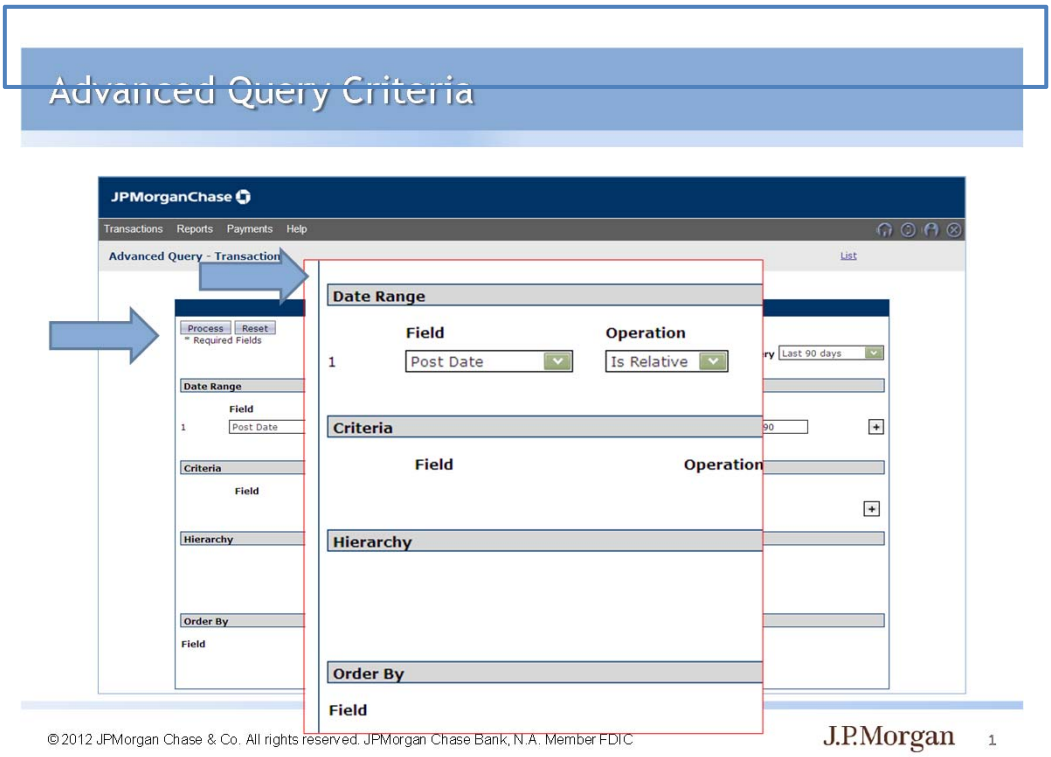
Let's review the **Report List** in the next slide which is accessed by clicking on **Create.**

The **Report List** screen displays a comprehensive list of reports that you as a Cardholder have access to as designated by your organization.

You can filter your report list by clicking on the **Report Type** drop-down menu. In the next slide, we will discuss saving your report criteria for future use. That report criteria becomes available under **My Saved Reports** which is also found in the **Report Type** drop-down menu.

Click on the **Report** that you would like to process. You will be taken to a screen where you will be able to choose criteria which will determine which transactions will be pulled into your report.

Let’s move to the next slide to see how to choose criteria.



As you may have noticed, running a report is almost identical to running an advanced query. The fields available are:

Name - You can name your report if you wish to saved the criteria for future use.

Report Format - You have a choice of Adobe PDF, Excel and CSV. (Monthly reconciliation Report must be run in Adobe PDF)

Date Range – A Date Range is required to filter transactions to be included.

Criteria – Adding Criteria will help further filter transactions to be included. (Optional)

Hierarchy - Adding a Hierarchy will help further filter transactions to be included. (Optional)

Order by – Adding Order By fields will sort transactions included in the report. (Optional)

Additionally, you can schedule a report to be run automatically.

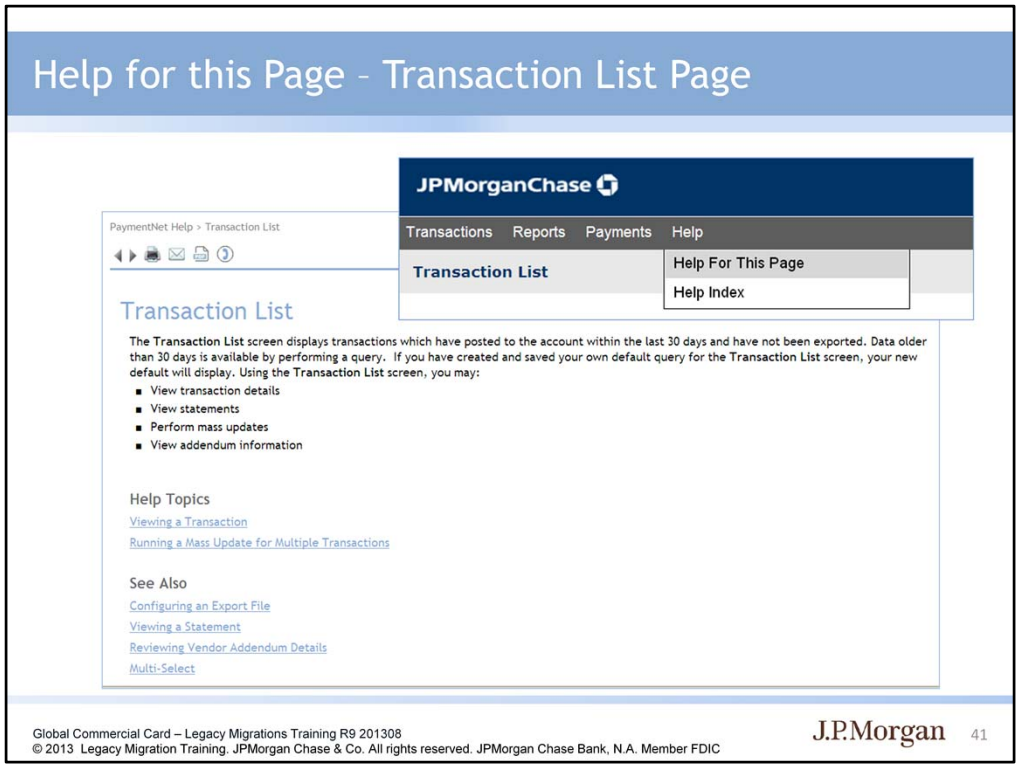
To schedule a report, check the **Schedule to Run Automatically** box and then choose the frequency schedule of the report. Frequency options include: daily, weekly, monthly or cycles.

Once the report has been processed, it will be available for download via **Reports > Downloads.**

Help Module

Help for this Page – Help Index

The **Help Module** allows all users to access and search for information in many different ways.

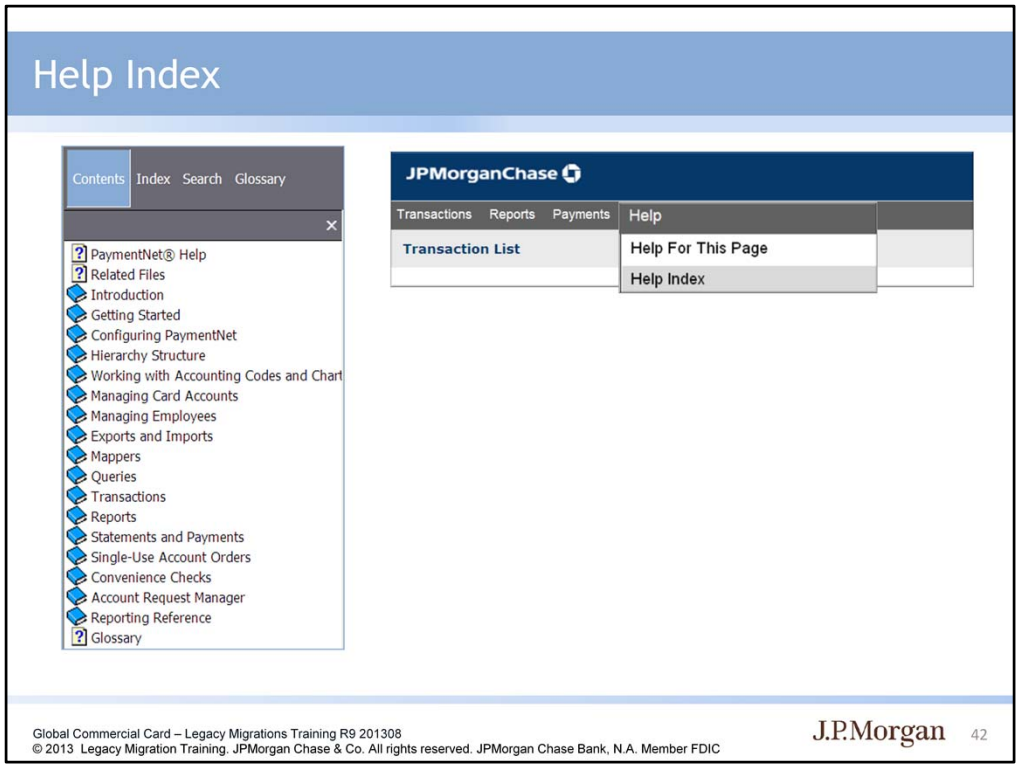


You will find the **Help Module** listed on your main task bar alongside the **Transactions**, **Reports** and **Payments** Modules.

Once you click on the Module, you will find two sub-menus as shown above:

- **Help For This Page** which allows you to access the **Help Guide** from any page within PaymentNet.
- **Help Index** which takes you to the entire help information guide from which you can begin a search.

For example, if you select **Help For This Page** from the ***Transactions > Manage*** screen as shown above, you will see an overview of the screen as well as links to each of the actions that can be performed from that screen.



The **Help Index** allows you to search in various ways. Let's review what each of these **Help** methods will provide you with by referring to the slide above.

- **Contents:** This option allows you to find the desired topic by choosing the appropriate category on the left and "drilling into" the topic from there.

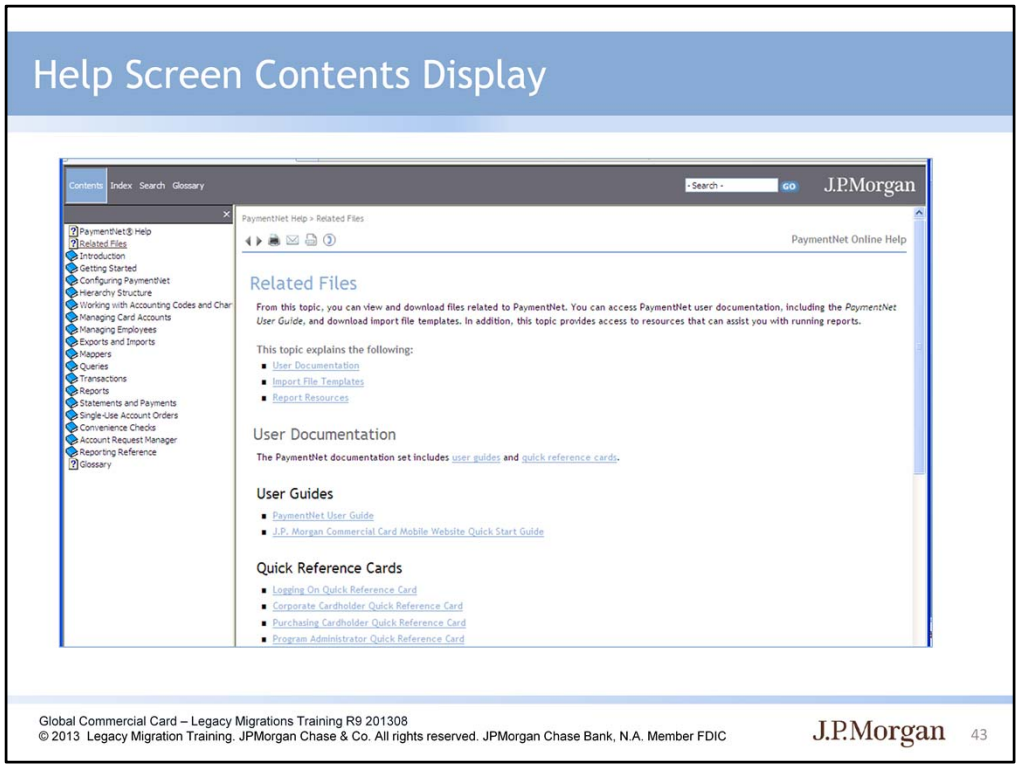
- **Index:** This is an alphabetical list of keywords within the PaymentNet4 help guide. You can scroll to the desired index term or search for it in the "Find" field.

- **Search:** This feature will search for a given term throughout the documentation, and display all topics that include that term. You can even select a yellow highlight feature to locate the term easily on each page displayed.

- **Glossary:** Common industry and system terms are defined in this tab.

Also note that you will always see a Topic Tree on the left hand side for faster access to key topics found within PaymentNet.

It is strongly encouraged that you refer to the **Help Index** or **Help For This Page** whenever you have a question about a process, a procedure, a term or if you just need clarification of how to perform a task correctly.



Within PaymentNet you will always find **Related Files**, **User Documentation**, **User Guides** and **Quick Reference Cards** available to you whether you are logged into the system or not.

Whenever you need additional or immediate information, it is best practice to search the **Help Guides** for resolution.

Note that you now have an option to provide feedback to those that maintain the actual information found by clicking on the envelope link found above. Your input ensures that this tool remains robust and up-to-date.

24/7 Link to Online Help

https://www.paymentnet.jpmorgan.com/help/PaymentNet4.html

Whether you are logged into PaymentNet or not, you can link into PaymentNet Help by accessing this link.

You can have any of your questions answered without having to wait.

Thank you

Questions?

Are there any questions about this Cardholder Training Deck?

This deck will be available on the Comptroller's website under "credit cards" following this training so you can use it as an additional resource during your initial migration to the updated PaymentNet.

Good Luck and enjoy all of the enhancements!