

Overview

This Quick Reference Card provides information about logging in to PaymentNet to access your J.P. Morgan Commercial Card account. This document summarizes the steps for logging in under various circumstances; for example, if you are using a temporary password or if you have forgotten your login credentials. You can also get login assistance by clicking the Log In Help link or the First Time User Help link on the Log In screen.

What You Need to Know

The following table includes some basic information you will need to know in order to log in to your account.

Table 1: Basic Login Information

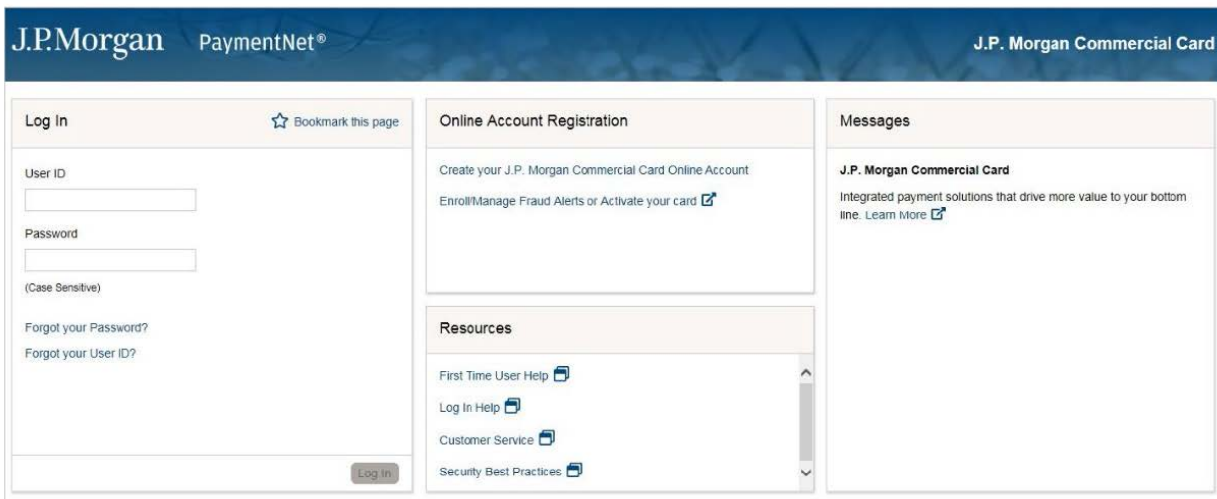
Information	Description
User ID	<p>In some situations, your program administrator will create your profile and assign you a User ID, which you will receive by email along with an initial temporary password.</p> <p>In other situations, you can create your own profile by registering for online account access. Your User ID must be unique within your organization. It must also be alphanumeric, 6-20 characters in length, and must not contain any special characters; it is not case-sensitive. Your organization may have additional requirements.</p>
Password Requirements	<p>Passwords are case-sensitive and must conform to the restrictions that display on the screen. When you enter your password, a green check mark displays as each requirement is met. If you want to view the password characters as you enter them, select Show Password.</p> <p>Note: Your organization settings and your user access role determine when you are required to change your password. Your new password cannot be the same as any of your 10 previous passwords.</p>
Organization ID	<p>When you log in, you may be prompted to enter your Organization ID. This information is sent to you by email when your profile is created.</p> <p>If you don't want to have to enter your Organization ID each time you log in, you can select Remember my Organization ID. You should not select this option if you log in to your account from a public computer.</p>

PaymentNet Log In Screen

To access the PaymentNet website and display the Log In screen, enter the following address in your Internet browser:

<https://www.paymentnet.jpmorgan.com/>

The following figure shows the components of the Log In screen, which are explained in more detail in Table 2.



Panel	Description
Log In	The credentials you use to log in to your account, as well as links that let you retrieve your password and User ID, and save the PaymentNet URL as a browser favorite.
Online Account Registration	Links that you can use to: Create your User ID if you have received your J.P. Morgan Commercial Card but were not provided with login credentials. See “Registering for Online Account Access” on page 3. Access the Commercial Card Portal, where you can activate a new card, set a PIN for your account, or sign up to receive alerts if suspicious activity is
Resources	Links that provide login help, customer service contact information, and security best practices.
Messages	Important messages from J.P. Morgan or your program administrator.

Logging In for the First Time

If your Program Administrator has already created a user profile for you, you will receive an email with your User ID and a temporary password. You will need this information to log in to PaymentNet for the first time. See “What You Need to Know” on page 1 to review the login requirements.

Note: Your initial temporary password is only valid for a limited time (by default, 90 days) and can be used only once. If your initial temporary password has expired, contact your program administrator.

If you have not received your login credentials but you do have your J.P. Morgan Commercial Card, you can create your profile by registering for online account access. For detailed instructions, see “Registering for Online Account Access” on page 3.

To log in to your account for the first time:

1. On the Log In screen, enter your User ID and temporary password, and click Log In.
2. On the Create Password screen, enter a new password, then re-enter your new password exactly the same way. Then click Next.
3. On the Confirm Email screen, verify that the address shown in the Email Address field is correct. If it is not, update it and then enter the same address in the Confirm Email Address field. Then click Next.
4. Respond to the questions that display on the Set Security Questions screen, then click Save. Each response can have up to 30 characters, including spaces, but may not begin with a space. Responses are not case-sensitive. If you need to change any of your responses, click Edit and make your changes, then click Save again. When your responses are complete, click Next.
5. On the Register Computer screen, review the security requirements and computer registration. Then click Next.
6. On the Setup Complete screen, click Get Started to access your account.

Registering for Online Account Access

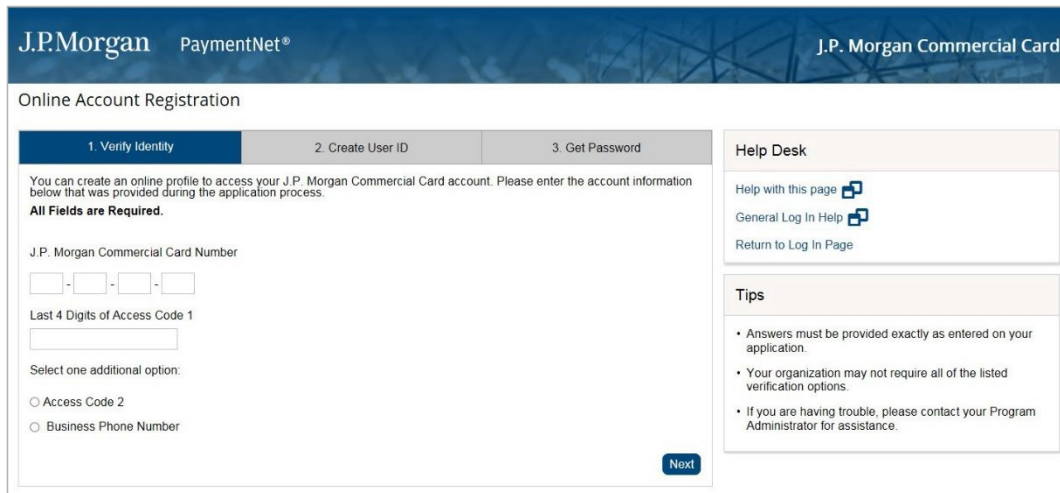
If an online profile has not been created for you, you can create it by registering for online access to your account. See “What You Need to Know” on page 1 to review the login requirements, or contact your program administrator if you need assistance with the registration process.

If you have received an email with your login credentials, your program administrator has already created your profile and you can use this information to log in to your account. For detailed instructions, see “Logging In for the First Time” on page 2.

To register for online access:

1. On the Log In screen, click Create your J.P. Morgan Commercial Card Online Account.

Figure 2: Online Account Registration Screen



2. On the Verify Identity screen, enter your J.P. Morgan Commercial Card Number and the Last 4 Digits of Access Code 1.
3. Select either Access Code 2 or Business Phone Number and enter your answer in the corresponding field. Then click Next.
4. On the Create User ID screen, enter a unique ID in the New User ID field and click Next.

Note: Your User ID must be unique within your organization. If you do not enter a unique User ID, two options may display. You may choose one of the options or create your own unique ID.

5. Once your User ID is created, a temporary password is sent to your email address, and the Get Password screen displays.

Note: If the email does not arrive in a few minutes, please contact J.P. Morgan Customer Service by calling the number on the back of your card.

6. When you have received your temporary password, click Next again to complete your registration. The Registration Complete screen displays with your Organization ID and User ID. **This information is also sent to your email address.**
7. Click Get Started. The Log In screen displays with your User ID already entered for you.
8. Enter the temporary password that you received via email, click Log In, and complete the first-time login process. For detailed instructions, see *“Logging In for the First Time”* on page 2.

Logging In from a Registered Computer

To log in to your account from a computer that is already registered to your User ID:

1. Enter your User ID and password on the Log In screen, and click Log In.

Logging In from an Unregistered Computer

If you log in from an unregistered computer, you are directed through a quick process to verify your identity and then given the option to register your computer to your User ID.

For security purposes, your User ID must be registered to each computer you use when logging in, or you will be required to enter an access code.

To log in to your account from a computer that is not registered to your User ID:

1. Enter your User ID and password on the Log In screen, and click Log In.
2. On the Register Computer screen, click Get Access Code.

3. Wait a few minutes and check the email address associated with your profile. If you do not receive an access code, please check your spam folder.

You can also click [Get Another Access Code](#) to have a new access code issued, or contact

J.P. Morgan Customer Service by calling the number on the back of your card.

Note: If you request more than one access code, only the code you most recently received is valid. Access codes are sent to the email address associated with your profile and will expire after five days.

4. When you have received the email, enter the access code and your password on the Register Computer screen.
5. If you are using a private computer, select Register my computer and click Next.
If you are using a public computer, select Do not register this computer and click Next.

Note: If you choose not to register your computer, future login attempts from the same computer will require a new access code. You should not complete the registration process if you are logging in from a public computer.

6. If you registered your computer, a message verifies that your computer is registered to your User ID.
7. If you did not register your computer, a message notifies you that future login attempts from the same computer will require a new access code.
8. Click Continue to access your account.

Even if you have already registered your computer, various events may require you to register it again; for example, if you have cleared your browser's cookies, cache, or temporary files since the last time you logged in to your account, you will be required to re-register. Similarly, if you log in from a different browser, or if there have been software or hardware profile changes on your computer, you will need to re-register.

Forgot Your Password?

If you can't remember your current password, you can reset it if you know your User ID and email address. You will also be required to enter an access code to verify your identity.

To reset your password and log in:

1. On the Log In screen, click **Forgot Your Password?**
2. On the Forgot Your Password screen, enter your User ID and email address. Then click **Next**.
3. Click Get Access Code. If the information you entered correctly matches your profile, an email will be sent to you with an access code that you will need to reset your password.
4. If you do not receive the email, click Get Another Access Code to request a new access code, or click the Back button to edit the email address you provided.
5. Copy the access code from your email and enter or paste it in the Access Code field. Then click Next.
6. Enter a new password in the **New Password field**, then re-enter it exactly the same way in the Confirm Password field. Then click **Next**.
7. Click **Continue** to access your account.

Forgot Your Organization ID or User ID?

If you can't remember your User ID, you can use your email address or your account number to retrieve it. If you are prompted for your Organization ID and can't remember it, you can use the steps in this section to retrieve it.

To use your email address:

1. On the Log In screen, click Forgot Your User ID? (or, if you are prompted for your Organization ID, click Forgot Your Organization ID or User ID?).
2. Enter the email address saved in your profile and click Next. An email will be sent to you with the information you need to log in to your account.
3. If you have also forgotten your password, click Forgot Password to go through the process of resetting your password. For more information, see "Forgot Your Password?" on page 6.
4. Click OK.

To use your account number:

1. On the Log In screen, click **Forgot Your User ID?** (or, if you are prompted for your Organization ID, click **Forgot Your Organization ID or User ID?**).
2. Click Use Commercial Card Information Instead and enter your 16-digit card number in the J.P. Morgan Commercial Card Number field.
3. Select one of the following options to verify your identity: Last 4 Digits of Access Code 1, Access Code 2, or Business Phone Number. Enter the response exactly as it is saved to your account and click Next.

Note: Your account access may be restricted if you enter multiple incorrect responses.

4. Your User ID is shown on the screen and is also sent to the email address associated with your profile. You can use this information to log in to your account.
5. If you have also forgotten your password, click Forgot Password to go through the process of resetting your password. For more information, see “Forgot Your Password?” on page 6.
6. Click OK.

Logging In with a Temporary Password

Your program administrator or J.P. Morgan Customer Service representative may provide you with a temporary password you can use to regain access to your account. If you have successfully logged in to your account in the past, you can navigate to the main Log In screen and enter the same User ID you have used before. You can then use the temporary password to log in and create a new password.

Note: If your temporary password has expired, or if you fail to change your password on the Change Password screen, follow the instructions under “Forgot Your Password?” on page 6 to reset your password yourself.

To log in with a temporary password:

1. Enter your User ID and password on the Log In screen, and click Log In.
2. On the Enter New Password screen, enter a new password that conforms to the requirements displayed on the screen. If you want to view the password characters as you enter them, select Show Password. Passwords are case-sensitive, and your new password cannot be the same as any of your 10 previous passwords.
3. Re-enter your new password exactly the same way. Then click **Next**.

4. Click **Continue** to access your account.

Logging In with an Expired Password

If you log in with an expired password, you are directed through a quick process to create a new password before logging in.

Note: If your password has expired, or if you fail to change your password on the Change Password screen, see “Forgot Your Password?” on page 6 for instructions to reset your password yourself.

To log in with an expired password:

1. Enter your User ID and password on the Log In screen, and click Log In.
2. On the Change Expired Password screen, enter a new password that conforms to the requirements displayed on the screen. If you want to view the password characters as you enter them, select Show Password. Passwords are case-sensitive, and your new password cannot be the same as any of your 10 previous passwords.
3. Re-enter your new password exactly the same way. Then click Next.
4. Click Continue to access your account.

Logging In with a Password that Expires Soon

If you log in with a password that will expire soon, you are given the opportunity to change it immediately. If you choose not to change your password now, you will be reminded again at a later date.

To log in with a password that will expire soon:

1. Enter your User ID and password on the Log In screen, and click Log In. The Password Expiring Soon screen displays to notify you when your password will expire.
2. To change your password later, click Remind Me Later and continue with the login process. To change your password now, click Change Now and complete the following steps:
3. Enter your current password.

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4. Enter a new password that conforms to the requirements displayed on the screen.
5. Re-enter your new password exactly the same way. Then click Next.
6. Click Continue to access your account.

Support

You can find answers to most of your questions by using the PaymentNet Help. To access PaymentNet Help, click **Help > Help Center** on the PaymentNet menu bar.

If you need assistance, email Card.Services@downstate.edu

For disputes call J.P. Morgan Customer Service at the phone number on the back of your card. J.P. Morgan Customer Service is available 24 hours a day, 7 days a week.