

Overview

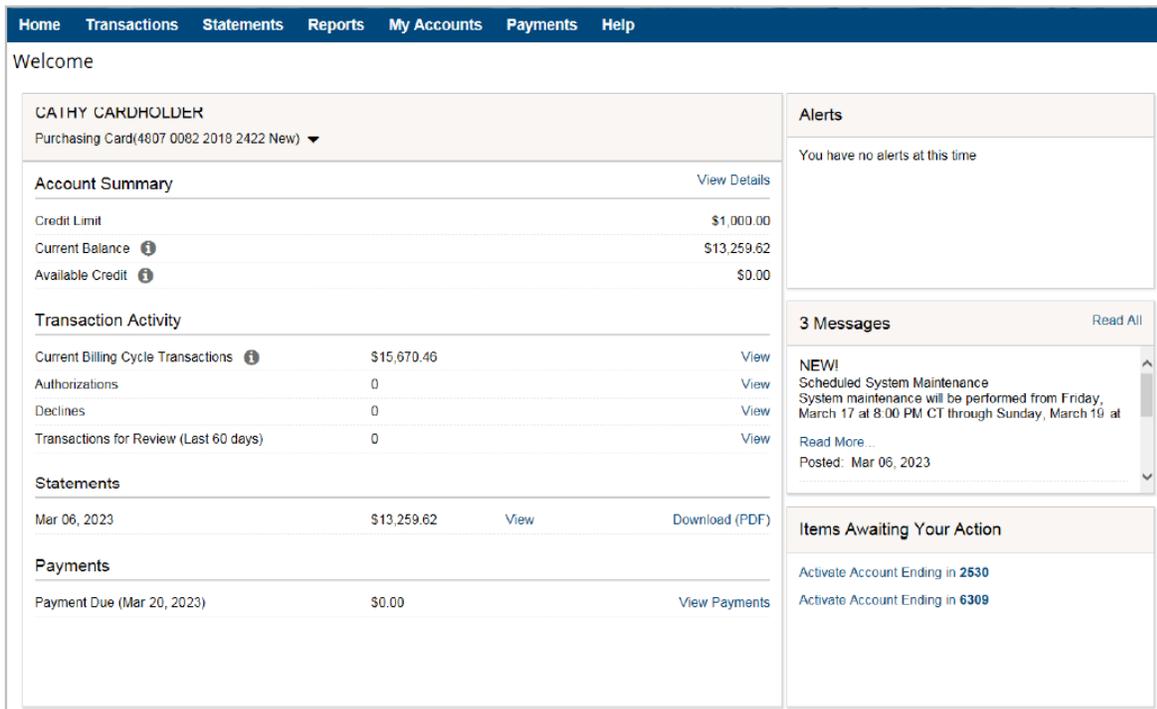
This Quick Reference Card is intended for users who are assigned a Card Holder role in PaymentNet. It explains how to perform the tasks that are typically the responsibility of cardholders, including reviewing transactions, viewing account information, viewing your statement, and customizing your user profile.

PaymentNet Welcome Screen

The Welcome screen displays each time you log in to PaymentNet; it serves as your starting point or home screen.

The Cardholder Dashboard, which displays on the Welcome screen, shows a current summary of your accounts and other important information. It also provides quick links that let you view your recent activity or view and download a PDF copy of your current statement.

Figure 1: Cardholder Dashboard



The screenshot displays the Cardholder Dashboard interface. At the top, there is a navigation menu with links for Home, Transactions, Statements, Reports, My Accounts, Payments, and Help. The main content area is titled 'Welcome' and is divided into several sections:

- Account Summary:** Shows the credit limit (\$1,000.00), current balance (\$13,259.62), and available credit (\$0.00). A 'View Details' link is provided.
- Transaction Activity:** Lists current billing cycle transactions (\$15,670.46), authorizations (0), declines (0), and transactions for review (0). Each row has a 'View' link.
- Statements:** Shows a statement for Mar 06, 2023, with a balance of \$13,259.62. It includes 'View' and 'Download (PDF)' links.
- Payments:** Shows a payment due on Mar 20, 2023, for \$0.00, with a 'View Payments' link.
- Alerts:** A section indicating 'You have no alerts at this time'.
- 3 Messages:** A section with a 'Read All' link. The first message is a 'NEW!' alert about 'Scheduled System Maintenance' from Friday, March 17 at 8:00 PM CT through Sunday, March 19.
- Items Awaiting Your Action:** A section listing two items: 'Activate Account Ending in 2530' and 'Activate Account Ending in 6309'.

Table 1: Welcome Screen Areas

Area	Description
Menu Bar	Lists the PaymentNet features you are authorized to access. The available menu items depend on your role and permissions. The Help menu is available on every screen; this menu provides resources to answer your questions.
Toolbar	Provides shortcuts to basic navigation options. The toolbar can be accessed from all PaymentNet screens and includes the following options: Role Selector Allows you to choose a role (if you have more than one) and complete tasks related to that role. An exclamation point icon displays when items await your action. Contact Lists important contact information for your card program. My Profile Gives you access to your PaymentNet profile information. Log Out Allows you to securely end your PaymentNet session.
Account Selector	Displays your name, account number, and account status.
Account Summary	Shows the credit limit, current balance, and amount of available credit for the selected account. Click View Details to view detailed information about the selected account.
Transaction Activity	Summarizes the current activity on the account, including transactions in the current billing cycle, transactions that have been authorized or declined, and transactions awaiting your review. Click the View links to view your transaction activity.
Statements	Displays the date and total amount of your most recent statement. Click View to view your statement or click Download (PDF) to download a PDF copy.
Payments	Shows the payment due amount and the due date for the current cycle.
Messages	Displays important messages from J.P. Morgan.

Viewing Transactions

To view a list of recent transactions, select Transactions > Manage. By default, the Transaction List screen includes your transactions for the past 30 days.



You can also view transaction activity on the Cardholder Dashboard. In the Transaction Activity panel, click a View link to display a list of the transactions in the current billing cycle, transactions that have been authorized, transactions that have been declined, or transactions awaiting your review.

To view detailed information about a single transaction, click the transaction amount to display the Transaction Detail screen. This screen includes the following tabs:

General Information. Displays basic information about the transaction and lets you perform management functions such as reviewing the transaction, entering tax information, and applying accounting codes.

Receipts. Allows the user to view, attach, update, download, and delete receipts

Addendum. Displays details such as a tracking number associated with an order and the anticipated delivery date (if the vendor has provided this information).

History. Displays additional transaction audit data.

Viewing Authorizations and Declines

You can view transaction authorizations and declines for your accounts in real time. For example, if several of your transactions are declined for insufficient credit, you might want to ask your program administrator to increase your credit limit.

1. Select Transactions > Authorizations/Declines.
2. Click the account number you want to view.
3. Review the displayed information. The Reason column explains why the transaction was declined.



You can also view authorizations and declines directly from the Cardholder Dashboard. In the Transaction Activity panel, click the corresponding View link.

Reviewing Transactions

Once your transactions have posted to PaymentNet, you can mark them as Reviewed. If approval is required, the transactions will be forwarded to the appropriate approver.

To review a single transaction:

1. On the Transaction List screen, click the transaction amount to view the details.
2. Make any necessary changes on the Transaction Detail - General Information screen.
3. Select the Review check box.
4. Click **Save**.

To review multiple transactions at once:

1. On the Transaction List screen, select the transactions you want to mark as **Reviewed**.
2. Click **Review**.



If there are transactions awaiting your review, a link displays in the Items Awaiting Your Action panel on the Welcome screen. Click this link to see a list of these transactions on the Transaction List screen. You can also view these transactions directly from the Cardholder Dashboard by clicking the corresponding View link in the Transaction Activity panel.

Disputing a Transaction



Before disputing a transaction, you must first attempt to resolve the issue directly with the merchant.

You can dispute a charge to your card account. For example, if you see an incorrect charge or a billing error, or if the merchandise you received is not as described, you can dispute the charge.

1. Select **Transactions > Manage** to display the Transaction List screen.
2. Click the transaction you want to dispute. The Transaction Detail - General Information screen displays.
3. Click **Dispute**.
4. Confirm your **E-mail Address**.

5. Select a reason from the Dispute Reason list and provide any additional information as requested.
6. Click **Submit**.



On the Transaction List screen, transactions that have been disputed are marked with an icon to indicate the status of the dispute. Click the icon and follow the steps to cancel or resolve your dispute.

 = **Dispute in Process**

 = **Dispute Initiated**

 = **Dispute Resolved**

Searching for Transactions

Quick queries let you perform a basic search for transactions using system-defined fields such as Account Number, Approval Status, Cardholder Last Name, Merchant Name, Post Date, and Transaction ID.

To perform a quick query:

1. Select **Transactions > Manage**.
2. Select a query field from the **New Query** list.
3. Enter your search criteria in the text box.
4. Click **Go**.

System queries allow you to search for transactions using predetermined criteria, such as new transactions in the last 60 days or transactions posted in the last 30 days.

To perform a system query:

1. Select **Transactions > Manage**.
2. Select a query field from the **New Query** list.

Advanced queries let you set up complex filters by defining the search criteria to locate just the transactions you need. You can also save advanced queries for future use. Detailed information about how to construct advanced queries, save them for future use, and run them on demand can be found in the PaymentNet Help.

Viewing Account Information

To view a list of your accounts, click the **My Accounts** option on the PaymentNet menu bar. From the My Account List screen, you can view the card status and other information about all of your accounts. You can also view payment information by clicking the icon in the **Payment** column or view a statement by clicking the icon in the **Statement** column.

To view detailed information about an account, click the account number on the My Account List screen.



You can also view detailed information about an account by clicking **View Details** in the Account Summary panel on the Cardholder Dashboard.

If the cardholder self-service options are enabled for your organization, you may be able to perform some management functions on your own accounts. For example, depending on your account status and the available options, you may be able to activate a new card, set or change the PIN for your card, edit your contact information, report a lost card, suspend or reactivate your account, or close your account. Refer to the PaymentNet Help for detailed instructions.

Viewing and Printing a Statement

To view your current statement:

1. Click the **Statements** option on the PaymentNet menu bar.
2. If you have more than one account, use the **For Account** list to view the statement for another account.
3. To view the statement for a billing cycle other than the current cycle, select a date from the **Billing Date** list.
4. Click **View Statement (PDF)**.
5. When prompted, indicate whether you want to open the statement in a new browser tab or save a local copy. Use your Adobe PDF viewer to print the statement if desired.



You can also view and download your statements directly from the Cardholder Dashboard. In the Statements panel, click **View** to view a statement or click **Download (PDF)** to save a local copy.

You can also set up a statement reminder so that you receive an email notification when your account statement is ready to view.

1. Click the **My Accounts** option on the PaymentNet menu bar.
2. On the My Account List screen, select the **Statement Reminder** check box for the account.
3. Click **Save**.

To change your password:

1. Click Change Password.
2. Enter your Current Password.
3. Enter your New Password, then enter it again in exactly the same way in the Confirm Password field. Passwords are case-sensitive and must conform to the requirements displayed on the screen.
4. Click **Save**.



If your password is due to expire within 30 days, you can change it directly from the Welcome screen. Click the password expiration link in the Items Awaiting Your Action panel.

To change your email address:

1. Click Change E-mail Address.
2. Enter your Current Password.
3. Enter your new E-mail Address.
4. Click **Save**.

To set your email notification preferences:

1. Select the check box next to each type of email notification you want to receive. For example, you might want to receive notifications when you have transactions to review or when reports are completed.
2. Click **Save**.

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.