J.P. Morgan Commercial Card

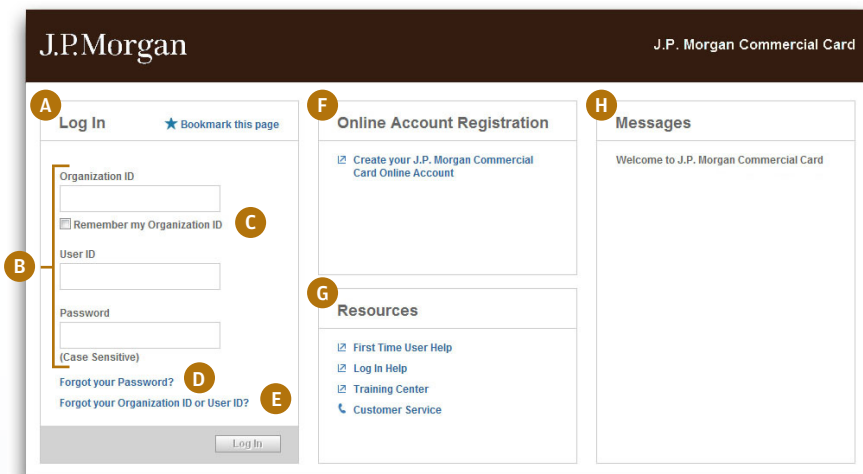## Log In Quick Reference Card

▶ Welcome to Commercial Card Log In

The purpose of this quick reference card is to provide information about logging in to your J.P. Morgan Commercial Card account. Commercial Card registers your computer for increased security, so the logging in process may change whether you log in from a registered computer, a new computer, or when you log in for the first time.

You can quickly identify the method of logging in that matches your situation by looking in the "Quick Topics" section to the right. For more information about the Log In screen, see the information below.

The Log In screen is shown above.

A. Log In Panel

This panel includes the log in fields and links to retrieve your password, organization ID, and user ID. Click the Bookmark this page link to save the URL as an Internet favorite.

B. Log In Fields

The Organization ID, User ID, and Password fields are required to log in to your account. Passwords are case sensitive.

C. Remember My Organization ID

You can select the Remember My Organization ID checkbox if you want your Internet browser to store and populate the Organization ID field each time you open the Log In screen.

D. Forgot Your Password?

If you forget your password, you can click this link to complete the process that allows you to reset your password. See "Forgot Your Password?" on page 6 for more information.

E. Forgot Your Organization ID or User ID?

If you forget your organization ID or user ID, you can click this link and use either your email address associated with your online profile or your J.P. Morgan Commercial Card account number to get this information. See "Forgot Your Organization ID or User ID?" on page 6 for more information.

F. Online Account Registration

You can use Online Account Registration the first time you log in if you were not provided with log in credentials but have received your J.P. Morgan Commercial Card. See "Registering for Online Account Access" on page 2 for more information.

G. Resources Panel

This panel includes links to log in support information. Click the links to get instructions for all tasks. The content in these links matches the content found in this quick reference card.

H. Messages Panel

This panel contains important messages from J.P. Morgan.

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▶ Log In Requirements

Use the following information to log in to your account:

- **Organization ID**

  If you do not know your organization ID, see "Forgot Your Organization ID or User ID?" on page 6. Otherwise, contact your program administrator.

- **User ID**

  If you do not know your user ID, see "Forgot Your Organization ID or User ID?" on page 6. Otherwise, contact your program administrator.

- **Password**

  If you do not remember your password, see "Forgot Your Password?" on page 6.

- **Online Account Registration**

  If you were not provided with log in credentials but have received your J.P. Morgan Commercial Card, see "Registering for Online Account Access" on page 2.

> **Note:** Your temporary password is only valid for a limited time. If your temporary password has expired, contact your program administrator.

▶ Logging In for the First Time

The first time you log in you will enter the organization ID, user ID, and temporary password sent to you through email or provided by your program administrator. If you were not sent this information but have received your J.P. Morgan Commercial Card, see "Registering for Online Account Access" on page 2.

Your initial temporary password is only valid for a limited time; by default, it expires after 90 days. If your initial temporary password has expired, contact your program administrator.

If you have questions about any screen, click the Help with this page link for instructions relevant to what you're doing.

1. Using your Internet browser, go to the following address:
   www.paymentnet.jpmorgan.com

2. Complete the following fields:
   - **Organization ID:** Enter your organization ID
   - **User ID:** Enter your assigned user ID
   - **Password:** Enter your case-sensitive temporary password

3. Select the **Remember my Organization ID** checkbox. The site saves your organization ID so you do not have to enter it each time you log in.

> **Note:** If you access the site from a public computer, do not select this option.

4. Click **Log In**. The First Time Log In Setup – Create Password screen displays.

5. Complete the following fields:
   - **New Password:** Enter a new password. Optionally, select the Show Password checkbox to view the password characters as you enter them.
   - **Confirm New Password:** Confirm your new password

6. Click **Next**. Your new password is saved and the First Time Log In Setup – Confirm Email screen displays.

7. Verify that the address in the **Email Address** field is correct. If the email address is not correct, please update it now.

8. Enter the same address in the **Confirm Email Address** field.

9. Click **Next**. Your new password is saved and the First Time Log In Setup – Set Security Questions screen displays.

10. Respond to all five questions that display. Responses must meet these requirements:
    - You can enter up to 30 characters, including spaces, for each response.
    - You can enter spaces; however, when you answer security questions in the future, remember to include spaces. Also, spaces may not be used as the first character in a response.
    - You can enter lowercase and uppercase letters; responses are not case sensitive.

11. Click **Save**. The security questions and your responses display. Optionally, to edit your responses, click the **Edit** button.

12. Click **Next**. The First Time Log In Setup – Register Computer screen displays. This screen confirms security requirements and computer registration.

13. Click **Next**. The First Time Log In Setup – Setup Complete screen displays.

14. Click **Get Started** to access your J.P. Morgan Commercial Card account.

▶ Registering for Online Account Access

If you have not created an online profile to access your J.P. Morgan Commercial Card account, or if your program administrator has not created one for you, you can create it now.

1. Using your Internet browser, go to the following address:
   www.paymentnet.jpmorgan.com

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2. Click **Create your J.P. Morgan Commercial Card Online Account**. The Online Account Registration – Verify Identity screen displays.

3. Complete the following fields:
   - J.P. Morgan Commercial Card Number
   - Last 4 Digits of Social Security Number or Social Insurance Number

4. Select one of the following options and then enter the answer in the field that displays:
   - Mother's Maiden Name
   - Business Phone Number

5. Click **Next**. Your identity is verified and the Online Account Registration – Create User ID screen displays.

6. Enter a unique ID in the **New User ID** field. Your ID must meet the user ID requirements listed below, and is not case sensitive:
   - Must be alphanumeric; cannot contain special characters.
   - Must be 6-20 characters.
   - Your organization may have other user ID requirements. If you have questions, please contact your program administrator.

> **Note:** Your user ID must be unique. If you enter a user ID that already exists, two available options may display. You may choose one of the options or create your own unique ID.

7. Click **Next**. Your user ID is created, a temporary password is sent to your email address, and the Online Account Registration – Get Password screen displays.

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

8. To complete your registration, click **Next**. The Online Account Registration – Registration Complete screen displays with your organization ID and user ID. This information is also sent to your email address.

9. Click **Get Started**. The Log In screen displays with your organization ID and user ID already entered for you.

10. Enter the temporary password that you received through email, click **Log In**, and complete the first time log in process. For instructions, see "Logging In for the First Time" on page 2.

▶ 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 organization and user ID you have used before. You can then use the temporary password to complete the quick process of creating a new password.

New passwords must meet security requirements. The password requirements display on screen, so it's easy to verify your new password.

> **Note:** If your temporary password has expired, or you fail to change your password on the Change Password screen, then follow the instructions under Forgot Your Password to reset your password yourself.

1. Using your Internet browser, go to the following address: www.paymentnet.jpmorgan.com

2. Complete the following fields:
   - **Organization ID:** Enter your organization ID
   - **User ID:** Enter your assigned user ID
   - **Password:** Enter your case-sensitive temporary password

3. Select the **Remember my Organization ID** checkbox. The site saves your organization ID so you do not have to enter it each time you log in.

> **Note:** If you access the site from a public computer, do not select this option.

4. Click **Log In**. The Change Password – Enter New Password screen displays.

5. Complete the following fields:
   - **New Password:** Enter a new password. Passwords are case sensitive and must conform to the password restrictions that display on the screen.
   - **Confirm New Password:** Reenter your new password

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> **Note:** Your new password cannot be the same as your previous five passwords.

6. Click **Next**. A confirmation message displays.

7. Click **Continue** to access your J.P. Morgan Commercial Card account.

▶ About Expired Passwords

If you enter an expired password, you will be directed to a screen, where you can create a new password. In addition, if your password is expiring soon, you will be notified and given the opportunity to change it immediately.

Standard security settings require you to change your password every 90 days.

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.

Passwords must meet security requirements. The password requirements display on screen, so it's easy to verify your new password.

> **Note:** If your password has expired, or you fail to change your password on the Change Password screen, then follow the instructions under Forgot Your Password to reset your password yourself.

1. Using your Internet browser, go to the following address: www.paymentnet.jpmorgan.com

2. Complete the following fields:
   - **Organization ID:** Enter your organization ID
   - **User ID:** Enter your assigned user ID
   - **Password:** Enter your case-sensitive password

3. Select the **Remember my Organization ID** checkbox. The site saves your organization ID so you do not have to enter it each time you log in.

> **Note:** If you access the site from a public computer, do not select this option.

4. Click **Log In**. The Change Expired Password screen displays.

5. Complete the following fields:
   - **New Password:** Enter a new password. Optionally, select the Show Password checkbox to view the password characters as you enter them.
   - **Confirm New Password:** Confirm your new password

> **Note:** Your new password cannot be the same as your previous five passwords.

6. Click **Next**. A confirmation message displays.

7. Click **Continue** to access your J.P. Morgan Commercial Card 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; however, you are not required to change it now to log in. If you choose to change the password later, you will be reminded again at a later date.

If you decide to change your password now, your password must meet the security requirements. The password requirements display on screen, so it is easy to verify your new password.

1. Using your Internet browser, go to the following address: www.paymentnet.jpmorgan.com

2. Complete the following fields:
   - **Organization ID:** Enter your organization ID
   - **User ID:** Enter your assigned user ID
   - **Password:** Enter your case-sensitive password

3. Select the **Remember my Organization ID** checkbox. The site saves your organization ID so you do not have to enter it each time you log in.

> **Note:** If you access the site from a public computer, do not select this option.

4. Click **Log In**. The Change Expired Password screen displays.
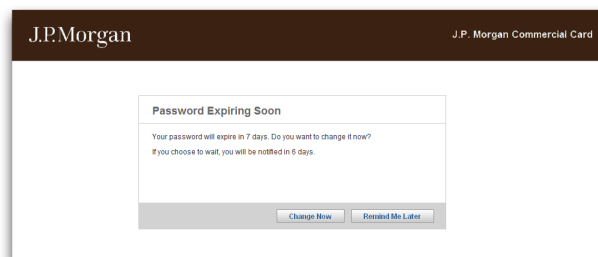
5. Do one of the following:
   - To change your password now:
     a. Click **Change Now**. The Change Password screen displays.
     b. Complete the following fields:
        - **Current Password:** Enter your case-sensitive password
        - **New Password:** Enter a new password. Optionally, select the Show Password checkbox to view the password characters as you enter them.
        - **Confirm New Password:** Confirm your new password
     c. Click **Next**. A confirmation message displays.
     d. Click **Continue** to access your J.P. Morgan Commercial Card account.
   - To change your password later and continue to log in now:
     a. Click **Remind Me Later**. The Welcome screen displays.

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▶ Logging In from a Registered Computer

You can access PaymentNet from any computer registered to your user ID. The computer from which you log in is registered if it meets one of three different scenarios.

First, if you have used the same Internet browser on the computer to successfully log in to PaymentNet. Second, if you did not clear the option to have PaymentNet retain registration on your computer. Third, the cookies, cache, or temporary files have not been cleared since you last logged in.

1. Using your Internet browser, go to the following address:
   www.paymentnet.jpmorgan.com

2. Complete the following fields:
   - **Organization ID:** Enter your organization ID
   - **User ID:** Enter your assigned user ID
   - **Password:** Enter your case-sensitive password

3. Select the **Remember my Organization ID** checkbox. The site saves your organization ID so you do not have to enter it each time you log in.

> **Note:** If you access the site from a public computer, do not select this option.

4. 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 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 must enter an access code. This helps prevent access by unauthorized users.

Other events may also require you to register your computer, including:

■ Using a different Internet browser.

■ Clearing the browser cookies, cache, or temporary files.

■ Software or hardware profile changes.

Access codes are sent to the email address in your profile. If you have trouble getting an access code, contact J.P. Morgan customer service by calling the number on the back of your card.

1. Using your Internet browser, go to the following address:
   www.paymentnet.jpmorgan.com

2. Complete the following fields:
   - **Organization ID:** Enter your organization ID
   - **User ID:** Enter your assigned user ID
   - **Password:** Enter your case-sensitive password

3. Select the **Remember my Organization ID** checkbox. The site saves your organization ID so you do not have to enter it each time you log in.

> **Note:** If you access the site from a public computer, do not select this option.

4. Click **Log In**. The Register Computer – Get Access Code screen displays.

5. Click the **Get Access Code** button. If you already have an access code, click the **I have an access code** link.
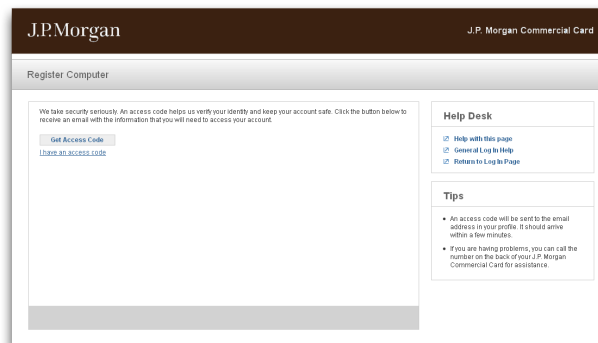
6. Wait a few minutes and check the email address associated with your profile to get your access code. If you do not receive an access code, click the Get Another Access Code button or contact J.P. Morgan Customer Service by calling the number on the back of your card.

> **Note:** If you do not receive the email, please check your spam folder.

7. Complete the following fields:
   - **Access Code:** Enter the access code sent to you through email
   - **Password:** Enter your password

> **Note:** The access code expires after five days. However, if you request additional access codes, only the most recently received code is valid.

8. Select one of these options:
   - **Register my computer:** Select this option if you are using a private computer
   - **Do not register this computer:** Select this option if you are using a public computer

9. Click **Next**. If you registered your computer, then a message verifies that your computer is registered to your user ID. If you did not register your computer, then a message verifies that future log in attempts from the same computer will require a new access code.

10. Click **Continue** to access your J.P. Morgan Commercial Card account.

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▶ Forgot Your Password?

Use the Forgot Your Password functionality if you are unable to remember your current password or have trouble logging in. You must know your organization ID, user ID, email address, and answers to security questions. You are also required to enter an access code, which will be emailed to you, to verify your identity.

If need this information	Then take this action
Organization ID or user ID	Do one of the following: • From the Log In screen, click the Forgot Your Organization ID or User ID link. • For assistance, contact J.P. Morgan Customer Service by calling the number on the back of your card or contact your program administrator.
Email address associated with your account profile	Contact your program administrator for assistance.
Password, and you have never logged in and set up your security question responses	Contact your program administrator for assistance.
Password, but you know your organization ID and user ID, and you have logged in and set up your security question responses	Follow the steps below to reset your password.

1. Using your Internet browser, go to the following address: www.paymentnet.jpmorgan.com

2. Click the **Forgot Your Password** link.

3. Complete the following fields:
   - **Organization ID:** Enter your organization ID
   - **User ID:** Enter your assigned user ID
   - **Email Address:** Enter your email address

4. Click **Next**. If the information you entered correctly matches your profile, an email is sent that contains an access code needed to reset your password.

5. Copy the access code from your email.

6. Enter or paste your access code into the **Access Code** field.

7. Click **Next**.

8. Select the checkboxes next to at least two of the available security questions.

9. Enter your responses in the two text boxes.

10. Click **Next**.

11. Enter a new password in the **New Password** and **Confirm Password** fields.

12. Click **Next**.

13. Click **Continue**.

▶ Forgot Your Organization ID or User ID?

If you cannot remember your organization ID or user ID, you can request this information. You can use either your email address associated with your online profile or your J.P. Morgan Commercial Card account number to retrieve your log in credentials.

Retrieving with Your Email Address

To retrieve your organization ID and user ID, you can enter the email address associated with your user profile. Your email will be used to attempt to verify your identity. An email will then be sent to you with your log in information.

1. Using your Internet browser, go to the following address: www.paymentnet.jpmorgan.com

2. Click the **Forgot Your Organization ID or User ID** link. The Forgot Your Organization ID or User ID – Email screen displays.

3. In the **Email Address** field, enter the email address saved in your profile.

4. Click **Next**. An email is sent to your address with the requested information.

5. Optionally, 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**. The Log In screen displays.

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Retrieving with Your Card Information

To retrieve your organization ID and user ID, you can enter your J.P. Morgan Commercial Card number and answer a verification question.

Three verification options display, including Mother's Maiden Name, Last 4 digits of Social Security Number or Social Insurance Number, and Business Phone Number. To determine the options used by your organization, contact your program administrator.

If you enter incorrect responses, your account access may be restricted after multiple access attempts.

When you answer a verification question, enter a response that matches the value for your card account.

1. Using your Internet browser, go to the following address:
   www.paymentnet.jpmorgan.com
2. Click the **Forgot Your Organization ID or User ID** link.
3. Complete this field:
   - **J.P. Morgan Commercial Card Number:** Enter your 16-digit card number
4. Select one additional option to verify your identity.
5. Enter the response exactly as it is saved to your card account.

6. Click **Next**. Your organization ID and user ID display on screen. This information is also sent to the email address associated with your profile.
7. Optionally, 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.
8. Click **OK**. The Log In screen displays and automatically fills in the Organization ID and User ID field values.
9. Enter your current password and click **Log In** to access your J.P. Morgan Commercial Card account.

▶ Support

For assistance, please contact J.P. Morgan Customer Service by calling the phone number on the back of your card.

If you do not have your card, please contact Customer Service at 1-800-270-7760 (TTY 1-800-955-8060).

J.P. Morgan Customer Service is available 24 hours a day, seven days a week.

> **Note:** For the most efficient and fastest service, use the number on the back of your card whenever possible.

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