Overview

This Quick Reference Card provides information about logging in to PaymentNet to access your J.P. Morgan Commercial Card account. Commercial Card registers your computer for increased security, so the login process may change depending on whether you log in from a registered computer or a new computer, or when you log in for the first time.

This document summarizes the steps for logging in to PaymentNet under various circumstances; for example, if you are using a temporary password, if your password has expired, or if you have forgotten your login credentials.

If you have questions about any screen in the login process, click **Help with this page** for instructions relevant to what you're doing. You can also get login assistance by clicking the **Log In Help** or **First Time User Help** link on the Log In screen.

What You Need to Know

Table 1 below 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	In some situations, your program administrator will create your profile and assign you a User ID, which you will receive by email along with your Organization ID and an initial temporary password.
	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 other requirements.
Password Requirements	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**.
	Note: Your organization settings determine when you are required to change your password. Your new password cannot be the same as any of your five previous passwords.

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Table 1: Basic Login Information (continued)

Information	Description
Security Questions	Five security questions are associated with your account. For your response to each question, you can enter up to 30 characters, including spaces; however, your response may not begin with a space. You can use both lowercase and uppercase letters; responses are not case-sensitive. **Note:** If any of your responses do include spaces, you must remember to include the spaces when you answer the security questions in the future.
Organization ID	Select **Remember my Organization ID** if you don't want to have to enter your Organization ID each time you log in. You should not select this option if you log in to your account from a public computer.

You can access PaymentNet from any computer that is registered to your user ID. A computer is registered if at least one of the following is true:

- You have used the same Internet browser on this computer to successfully log in to PaymentNet.

- You did not clear the option to have PaymentNet retain registration on your computer.

- The cookies, cache, or temporary files have not been cleared since the last time you logged in.

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.

Note: You should not complete the registration process if you are logging in from a public computer.

PaymentNet Log In Screen

To access the Commercial Card 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 below the figure.
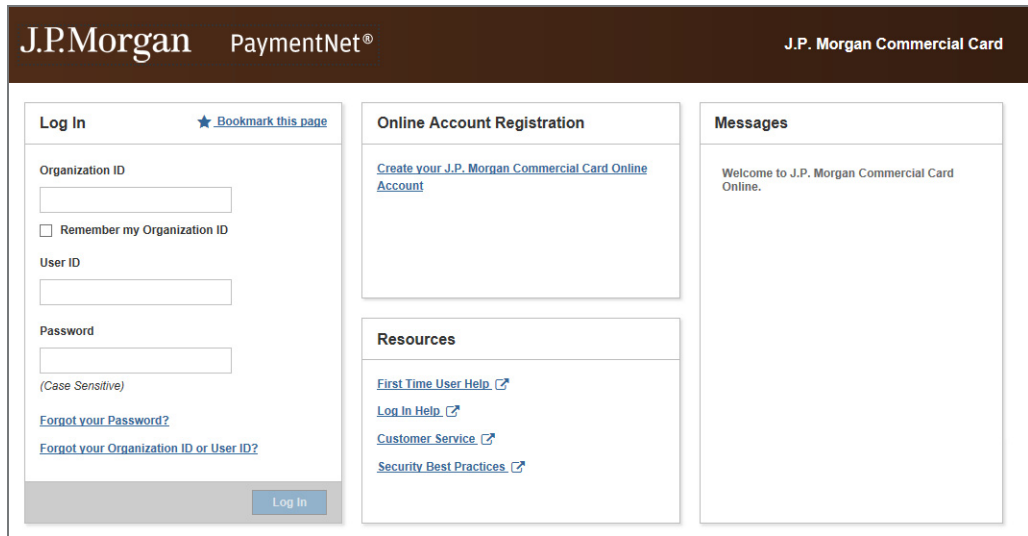
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Figure 1: PaymentNet Log In Screen

Table 2: Log In Screen Panels

Panel	Description
Log In	The fields you use to log in to your account, as well as links that let you retrieve your password, Organization ID, and User ID, and save the PaymentNet URL as a browser favorite.
Online Account Registration	A link 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 4.
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 ID and profile for you, you will receive an email with your Organization ID, User ID, and temporary password. You will need this information to log in to PaymentNet for the first time. Review the login requirements in "What You Need to Know" on page 1.

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 this information 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 4.

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To log in to your card account for the first time:

1. Complete the following fields on the Log In screen:
    - **Organization ID**: Enter your Organization ID.
    - **User ID**: Enter your assigned User ID.
    - **Password**: Enter your temporary password.
2. Click **Log In**. The First Time Log In Setup – Create Password screen displays.
3. Complete the following fields. Your password must meet the requirements displayed on this screen.
    - **New Password**: Enter a new password.
    - **Confirm New Password**: Re-enter your new password in exactly the same way.

4. Click **Next**. Your new password is saved and the First Time Log In Setup – Confirm Email screen displays.
5. Verify that the address shown in **Email Address** field is correct. If it is not, update it and then enter the same address in the **Confirm Email Address** field.
6. Click **Next**. The First Time Log In Setup – Set Security Questions screen displays.
7. Respond to all of the questions that display.
8. Click **Save**. If you need to change any of your responses, click **Edit** and make your changes, then click **Save** again.
9. Click **Next**. The First Time Log In Setup – Register Computer screen displays to confirm security requirements and computer registration.
10. Click **Next**. The First Time Log In Setup – Setup Complete screen displays
11. Click **Get Started** to access your J.P. Morgan Commercial Card 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 J.P. Morgan Commercial Card account. Contact your program administrator if you need assistance with any of the information requested from you during this process.

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If you have received an email with your Organization ID, User ID, and temporary password, your program administrator has already created your profile and you can use this information to log in to your account; for detailed instructions, see .

To register for online access:

1. On the Log In screen, click **Create your J.P. Morgan Commercial Card Online Account**. The Online Account Registration – Verify Identity screen displays.

2. Complete the following fields:
    - **J.P. Morgan Commercial Card Number**
    - **Last 4 Digits of Access Code 1**

3. Select one of the following options and enter your answer in the corresponding field:
    - **Access Code 2**
    - **Business Phone Number**

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

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5. Enter a unique ID in the **New User ID** field.

> **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.

6. 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:** 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.

7. When you have received your temporary password, click **Next** again to complete your registration. The Online Account Registration – Registration Complete screen displays with your Organization ID and User ID. This information is also sent to your email address.

8. Click **Get Started**. The Log In screen displays with your Organization ID and User ID already entered for you.

9. 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 3.

Logging In from a Registered Computer

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

1. Complete the following fields on the Log In screen:
   - **Organization ID**
   - **User ID**
   - **Password**

2. 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. This helps prevent access by unauthorized users. Access codes are sent to the email address associated with your profile and will expire after five days.

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

1. Complete the following fields on the Log In screen:
   - **Organization ID**
   - **User ID**
   - **Password**

2. Click **Log In**. The Register Computer screen displays.

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3.   Click **Get Access Code**.

4.   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.

5.   When you have received the access code, complete the following fields:
   • **Access Code:** Enter the access code that was emailed to you.
   • **Password:** Enter your password.

6.   Select one of the following options:
   • **Register my computer:** Select this option if you are using a private computer.
   • **Do not register my computer:** Select this option if you are using a public computer.

Note: If you choose not to register your computer, future login attempts from the same computer will require a new access code.

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7. Click **Next**. If you registered your computer, a message verifies that your computer is registered to your User ID. 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 J.P. Morgan Commercial Card account.

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 ID and User ID you have used before. You can then use the temporary password to complete the process of creating 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 to reset your password yourself.

To log in with a temporary password:

1. Complete the following fields on the Log In screen:
   - **Organization ID**
   - **User ID**
   - **Password**

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

3. Complete the following fields:
   - **New Password**: Enter a new password that conforms to the requirements displayed on the screen.
   - **Confirm New Password**: Re-enter your new password exactly the same way.

4. Click **Next**.

5. Click **Continue** to access your J.P. Morgan Commercial Card 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 for instructions to reset your password yourself.

To log in with an expired password:

1. Complete the following fields on the Log In screen:
   - **Organization ID**
   - **User ID**
   - **Password**

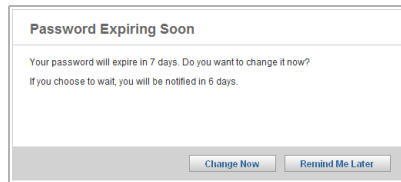2. Click **Log In**. The Change Expired Password screen displays.

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3. Complete the following fields:
   - **New Password**: Enter a new password that conforms to the requirements displayed on the screen.
   - **Confirm New Password**: Re-enter your new password exactly the same way.

4. Click **Next**.

5. 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. If you choose to change the password later, you will be reminded again at a later date.

To log in with a password that will expire soon:

1. Complete the following fields on the Log In screen:
   - **Organization ID**
   - **User ID**
   - **Password**

2. Click **Log In**. The Password Expiring Soon screen displays.

Password Expiring Soon

Your password will expire in 7 days. Do you want to change it now?
If you choose to wait, you will be notified in 6 days.

Change Now   Remind Me Later

3. To change your password later and continue to log in now, click **Remind Me Later**. The Welcome screen displays.

   To change your password now:

   a. Click **Change Now**.
   b. Complete the following fields on the Change Password screen.
      - **Current Password**: Enter your current password.
      - **New Password**: Enter a new password that conforms to the requirements displayed on the screen.
      - **Confirm New Password**: Re-enter your new password exactly the same way.
   c. Click **Next**.
   d. Click **Continue** to access your J.P. Morgan Commercial Card account.

Forgot Your Password?

If you can't remember your current password, you can reset it if you know your Organization ID, User ID, and email address; you may also need to know the answers to your security questions. In addition, you will be required to enter an access code, which will be emailed to you, to verify your identity.

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To reset your password and log in:

1. On the Log In screen, click **Forgot Your Password?**. The Forgot Your Password screen displays.

2. Complete the following fields:
   • **Organization ID**
   • **User ID**
   • **Email Address**

3. Click **Next**.

4. Click the **Get Access Code** button. If the information you entered correctly matches your profile, an email is sent to you with an access code you will need to reset your password. If you do not receive the email, click the **Get Another Access Code** button 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.

6. Click **Next**.

7. If you are prompted to answer security questions, select the check boxes next to at least two of the available questions. Enter your responses in the text boxes and click **Next**.

8. Enter a new password in the **New Password** field and re-enter it exactly the same way in the **Confirm Password** field.

9. Click **Next**.

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

Forgot Your Organization ID or User ID?

If you can't remember your Organization ID or User ID, you can use your email address or your account number to retrieve this information. If you use your account number, you will also be asked a verification question. Your response must match the value saved with your account. Your account access may be restricted if you enter multiple incorrect responses.

To use your email address:

1. On the Log In screen, click **Forgot Your Organization ID or User ID?**. The Forgot Your Organization ID or User ID screen displays.

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

3. Click **Next**. An email is sent to the email address saved in your profile. You can use the information in this email to log in to your account.

4. 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 9.

5. Click **OK**. The Log In screen displays.

To use your account number:

1. On the Log In screen, click **Forgot Your Organization ID or User ID?**. The Forgot Your Organization ID or User ID screen displays.

2. Click **Use Commercial Card Information Instead**.

3. Enter your 16-digit card number in the **J.P. Morgan Commercial Card Number** field.

4. Select one additional option to verify your identity and enter the response exactly as it is saved to your account. Available options include:
   • **Last 4 Digits of Access Code 1**
   • **Access Code 2**
   • **Business Phone Number**

5. Click **Next**. Your Organization ID and User ID display on screen and are also sent to the email address associated with your profile. You can use this information to log in to your account.

6. 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 9.

7. Click **OK**. The Log In screen displays with your Organization ID and User ID automatically filled in for you.

8. Enter your current password and click **Log In** to access your J.P. Morgan Commercial Card account.

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Support

Once you have logged in, you can find answers to most of your questions by using the PaymentNet Online Help. To access the online help, click **Help > Help Index** on the PaymentNet menu bar.

If you need assistance, contact your program administrator or call J.P. Morgan Customer Service at 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.

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

Support

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