PaymentNet®
Logging On Quick Reference Card
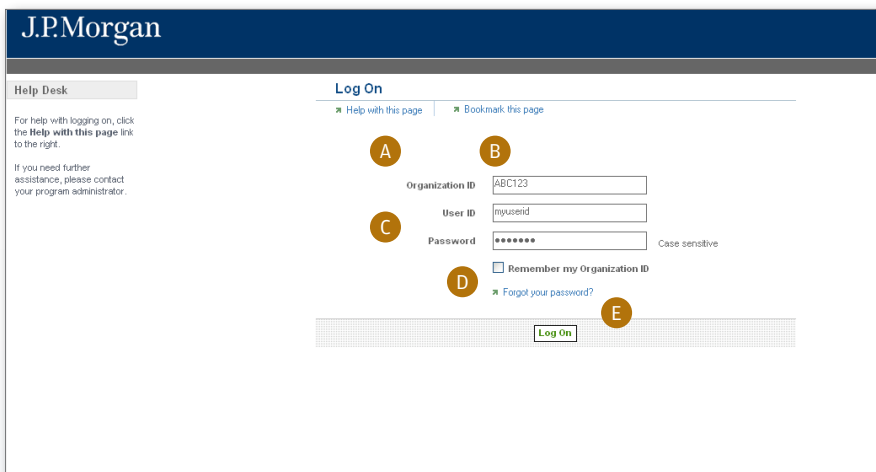
▶ Welcome to PaymentNet Logging On

The purpose of this quick reference card is to provide information about logging on to PaymentNet®. Because PaymentNet registers your computer for increased security, the logging on process may change depending on whether you log on from a known computer, a new computer, or when you are logging on for the first time.

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

The PaymentNet Log On screen is shown above.

A. Help With This Page

This link opens a screen with information on logging on to PaymentNet. The content in this link matches the content found in this quick reference card.

B. Bookmark

This link allows you to bookmark PaymentNet (https://www.paymentnet.jpmorgan.com). A bookmark is used to reach the website address in your Internet browser without having to manually reenter the address each time you want to log on to PaymentNet.

C. Log On Fields

The Organization ID, User ID, and Password fields are required to log on to PaymentNet. Passwords are case sensitive.

D. Remember Organization ID

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

E. Forgot Your Password

If you forget your password, you can click this link and answer the security questions needed to reset your password. See "Forgot Your Password" in this card for more information.

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▶ System and Browser Requirements

Use one of these operating system and Internet browser combinations to access the full functionality available in PaymentNet:

- Microsoft Windows® 7 with Internet Explorer® 9.0 and Mozilla Firefox® 10.x

- Microsoft Windows XP with Internet Explorer 8.0 and Mozilla Firefox 3.6+

You may experience problems if you use other operating system and browser combinations.

You must configure your browser settings to:

- Enable JavaScript
- Allow cookies
- Turn off pop-up blocking
- Support AES 128-bit encryption security

Additionally, you must turn off pop-up blocking in any security software on your computer.

▶ Logging On Requirements

To log on to PaymentNet, you must have the following information:

- **Organization ID**
  If you do not know your organization ID, contact your program administrator for assistance.

- **User ID**
  If you do not know your user ID, contact your program administrator for assistance.

- **Password**
  If you do not remember your password, see "Forgot Your Password" below.

> **Note:** You are prompted, and required, to change your password every 90 days.

▶ Forgot Your Password

If you cannot remember your password, you can request a new one. The process to request a new password varies based on whether you know your organization and user ID and have logged on to PaymentNet before.

If you know your organization and user ID, and have previously logged on to PaymentNet, you can request a temporary password by answering your authentication questions. After you log on with your temporary password, you must set up a new password.

If you cannot remember your password and have never logged on to PaymentNet, contact your program administrator to have your password reset and then complete the steps described in "Logging On for the First Time."

1. Using your Internet browser, go to the following address: https://www.paymentnet.jpmorgan.com
2. Click the **Forgot your password?** link on the **Log On** screen.
3. Enter the following on the **Logon Information** screen:
   - **Organization ID:** Enter your organization ID
   - **User ID:** Enter your assigned user ID
4. Click **Submit**.
5. Confirm that the email address listed below your authentication questions is correct. If your email address is incorrect, contact your program administrator before proceeding.
6. Select two different authentication questions and enter the answers to the questions in the corresponding fields.
7. Click **Submit**. A temporary password is sent to the email address in your PaymentNet profile. If you do not receive the email, contact your program administrator for assistance.

> **Note:** By default, your temporary password expires after 90 days. The temporary password expiration period can also be set to expire at 120 or 150 days. You are required to change your temporary password after logging on to PaymentNet.

8. Click the **Return to Login Page** link and log on using your temporary password.

▶ Logging On for the First Time

Before you log on, you must first obtain your organization ID, user ID, and temporary password. If you do not have this information, contact your program administrator.

The first time you log on, you must change your temporary password and establish your authentication questions. If you do not, your account is disabled. If you forget your password, you must answer your authentication questions and request a temporary password.

By default, your temporary password expires after 90 days. The password expiration period can also be modified at the organization level to expire at 120 or 150 days. If your password expires, contact your program administrator to have it reset.

1. Using your Internet browser, go to the following address: https://www.paymentnet.jpmorgan.com
2. Complete the following fields on the **Log On** screen:
   - **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. PaymentNet saves your organization ID so you do not have to enter it each time you log on.

> **Note:** If you access PaymentNet from a public computer, J.P. Morgan discourages selecting the Remember my Organization ID option.

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4. Click **Log On**. Your computer is registered to your user ID.

5. Complete the following fields on the **Password Setup: Change Password** screen. If you do not complete this step, your account is disabled.
   - **Organization ID:** Reenter your organization ID
   - **User ID:** Reenter your assigned user ID
   - **New Password:** Enter a new password. Passwords are case sensitive and must conform to the password restrictions that display on the screen above these fields.
   - **Re-enter Password:** Reenter your new password

6. Click **Next**. The Password Setup: Complete screen displays.

7. Click **Next**.

8. Complete all five questions on the **Select Authentication Questions** screen. The screen indicates that only three questions are required, but J.P. Morgan recommends that you complete all five questions. If you forget your password, these questions will allow you to request a temporary password.

9. Click **Submit**.

▶ Logging On with a Temporary Password

If you have successfully logged on to PaymentNet in the past, complete these steps. Alternately, you can complete these steps if you are using a temporary password obtained from your program administrator or through the password reset process described in "Forgot Your Password."

Your temporary password is deactivated after three failed logon attempts. If your temporary password is deactivated, follow the instructions in "Forgot Your Password" to request a new temporary password. Once you receive a new temporary password, log on by completing the steps below.

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

2. Complete the following fields on the **Log On** screen:
   - **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. PaymentNet saves your organization ID so you do not have to enter it each time you log on.

> **Note:** If you access PaymentNet from a public computer, J.P. Morgan discourages selecting the Remember my Organization ID option.

4. Click **Log On**. Your computer is registered to your user ID if you are logging on from an unregistered computer.

5. Enter the following on the **Password Setup: Complete** screen:
   - **Organization ID:** Reenter your organization ID
   - **User ID:** Reenter your assigned user ID
   - **New Password:** Enter a new password. Passwords are case sensitive and must conform to the password restrictions that display on the screen above these fields.
   - **Re-enter Password:** Reenter your new password

6. Click **Next**. The Password Setup: Complete screen displays.

7. Click **Next**.

▶ Logging On from a Registered Computer

You can access PaymentNet from any computer registered to your user ID. The computer from which you log on 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 on.

■ 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 on.

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

2. Complete the following fields on the **Log On** screen:
   - **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. PaymentNet saves your organization ID so you do not have to enter it each time you log on.

> **Note:** If you access PaymentNet from a public computer, J.P. Morgan discourages selecting the Remember my Organization ID option.

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4. Click **Log On**.

▶ Logging On from an Unregistered Computer

For security purposes, you must register your user ID on each computer you use to access PaymentNet. If you try to access PaymentNet from an unregistered computer, the site guides you through the registration process.

The computer from which you are logging on is unregistered if it meets one of three different scenarios:

■ First, you have never used the computer, or are using a different Internet browser to log on.

■ Second, you cleared the option to have PaymentNet retain registration on the computer.

■ Third, the cookies, cache, or temporary files have been cleared since you last logged on.

If the computer you are using to log on to PaymentNet is registered, see "Logging On from a Registered Computer."

When you log on to PaymentNet using an unregistered computer, you are guided through one of two processes. The process you follow depends on whether you are using a temporary password or your regular password. Follow the appropriate steps in one of the two topics below to log on from an unregistered computer.

Using Your Temporary Password

Follow these instructions if you:

■ Have successfully logged on to PaymentNet in the past.

■ Are using a temporary password obtained either from your program administrator or through the password reset process described in "Forgot Your Password."

■ Are logging on using an unregistered computer.

When you log on to PaymentNet using an unregistered computer and a temporary password, PaymentNet requires you to establish a new password. Once you successfully log on, PaymentNet automatically registers your computer.

If you log on using your regular password, see "Using Your Regular Password."

> **Note:** Your temporary password is deactivated after three failed log on attempts. If your temporary password is deactivated, follow the instructions in "Forgot Your Password" to request a new temporary password. After you receive a new temporary password, follow the steps below to log on.

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

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

> **Note:** Your temporary password may only be used once and is case sensitive.

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

> **Note:** If you access PaymentNet from a public computer, J.P. Morgan discourages selecting the Remember my Organization ID option.

4. Click **Log On**. Your computer is registered to your user ID.

5. Enter the following on the **Password Setup: Change Password** screen:
   • **Organization ID:** Reenter your organization ID
   • **User ID:** Reenter your assigned user ID
   • **New Password:** Enter a new password. Passwords are case sensitive, must conform to the password restrictions that display on the screen above these fields, and must be different than your previous five passwords.
   • **Re-enter Password:** Reenter your new password

6. Click **Next**. The Password Setup: Complete screen displays.

7. Click **Next**.

Using Your Regular Password

Follow these instructions if you:

■ Have successfully logged on to PaymentNet in the past.

■ Are using your regular password.

■ Are logging on using an unregistered computer.

> **Note:** Your password is deactivated after three failed log on attempts. If your password is deactivated, follow the instructions in "Forgot Your Password" to request a new temporary password. After you receive a new temporary password, follow the steps in "Logging On with a Temporary Password" to log on.

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

2. Complete the following fields on the **Log On** screen:
   • **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. PaymentNet saves your organization ID so you do not have to

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enter it each time you log on.

> **Note:** If you access PaymentNet from a public computer, J.P. Morgan discourages selecting the Remember my Organization ID option.

4. Click **Log On**.

5. Select the **I have an e-mail address on file with J.P. Morgan** option. Alternately, if you do not have an email address on file with J.P. Morgan, select the **I do not have an e-mail address on file with J.P. Morgan** option and contact your program administrator to have your password reset. The computer you use the first time you log on after a password reset is automatically registered.

6. Click **Next**. J.P. Morgan sends the activation code to the email address in your site profile. If you do not receive the email, contact your program administrator for assistance. The activation code expires after five days. However, if you request additional activation codes, only the most recently received code is valid.

7. On the **Register Machine** screen, complete the following fields:
   • **Activation Code**. Enter the activation code provided by J.P. Morgan
   • **Password**. Enter your site password

> **Note:** If you are accessing PaymentNet from a public computer, J.P. Morgan recommends clearing the Retain registration on this workstation after logging out checkbox. Clearing this checkbox helps to protect your log on information by requiring you to reregister this computer the next time you log on.

8. Click **Next**.

▶ Support

For PaymentNet-related questions or questions about your card account, please contact J.P. Morgan customer service using the phone number on the back of your card.

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