

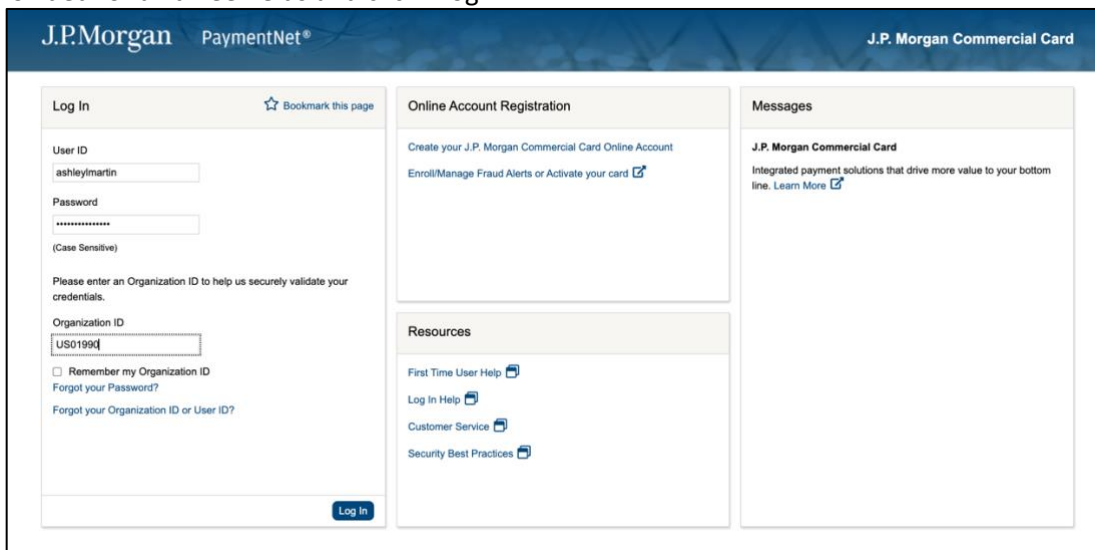
JP Morgan’s PaymentNet site is used to check your card balance, make card payments, review purchases, and dispute transactions.

Logging In

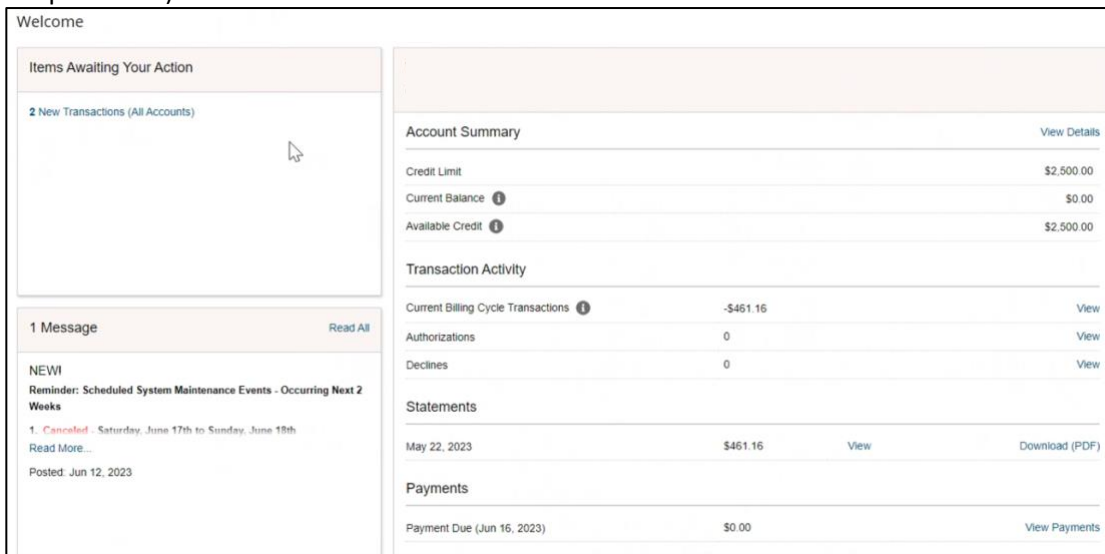
When your card account is created by the Card Program Administrator, you will receive two emails from JP Morgan (no.replies@paymentnet.jpmorgan.com).

- The first will be a Welcome email, providing the [PaymentNet](#) link, your User ID, and the Organization ID for the Travel Card program – **US01990**.
- The second email will contain your temporary password.

After clicking the link or copying and pasting it into your browser window, you will see the main login screen. Enter the information provided for all three fields and click “Log In”.



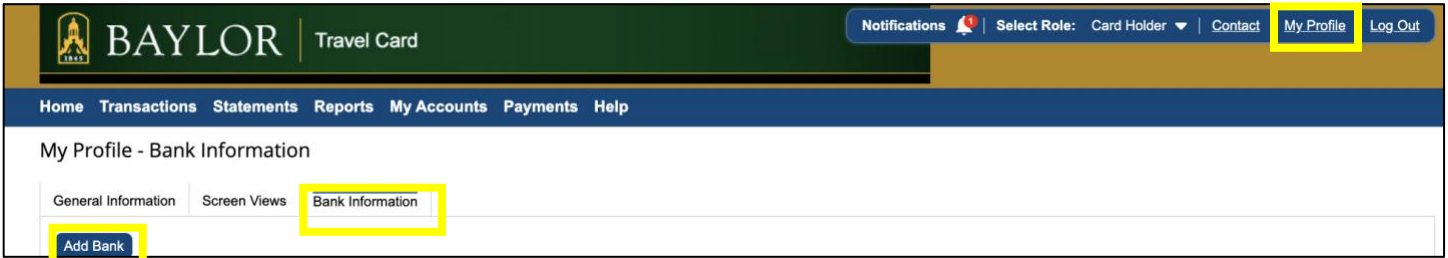
You will be prompted to select and confirm a permanent password, before being directed to your PaymentNet homepage (example below).



Making a Payment

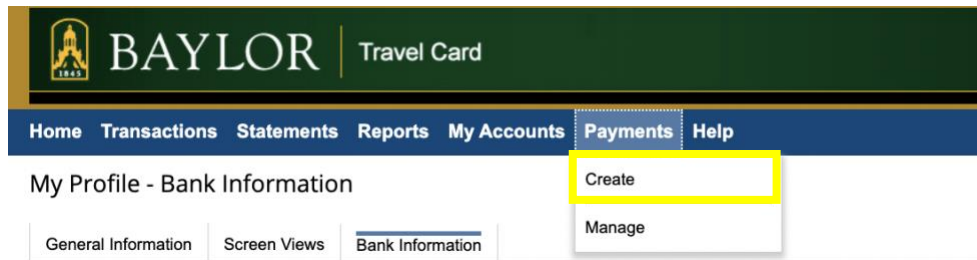
Travel Card expense items flow into Ignite→ Expenses automatically for reconciliation, listed under Available Expense Items within 2-3 business days of the purchase. Travel Card holders are required to reconcile these expense items to receive reimbursement. The reimbursement received must be used to make the Travel Card payment in PaymentNet. Statements are available to view in PaymentNet after the cycle closes, around the 20th of each month. A paper statement will also be mailed to the Cardholder Address.

Before making your first payment, you will need to set up a default payment account. To do this, click on “My Profile” in the upper right corner, and the “Bank Information” tab. Then click “Add Bank”.



More than one payment account can be added and differentiated with a Nickname. When you’ve added account information, click “Save”.

To make a payment, hover over the Payments tab, and click “Create”.



If no payment is due, you will see the message:



If a payment is due, you can select the payment amount, payment date, and the Bank Account to make the payment from. Please note that failure to pay the Statement Balance by the Due Date shown will result in additional communications and collections efforts by JP Morgan.

Disputing a Transaction

If a transaction has posted to your card that was not authorized or is for a differing amount than was authorized, it is suggested that you first contact the merchant for additional information or documentation. If the merchant is not responsive, you may dispute the transaction in PaymentNet.

- Hover over the Transactions tab and click Manage to display the Transaction List screen.
- Click the transaction to dispute.
- The Transaction Detail - General Information screen will display.
- Click Dispute.
- Confirm your E-mail Address.
- Select a Dispute Reason from the list and provide any additional information.
- Click Submit.

You will receive an email confirmation of the submission, and JP Morgan may reach out to you while conducting their investigation. Once approved, you will receive a credit on your account for the transaction amount.

When reconciling in Ignite, the original transaction and the credit will both need to be reconciled – to avoid receiving a reimbursement and then having to reimburse back to the university, it is recommended that both are submitted on the same expense report.

Disputes must be initiated within 60 days of the transaction’s Post Date.

Contact

<p>Baylor Card Program Administrator <i>(8am-5pm CST, M-F)</i> 254-710-8637 Purchasing_Card@baylor.edu</p>	<p>JP Morgan Cardholder Support <i>(Available 24/7)</i> 1-800-316-6056</p>
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