Logging On

PaymentNet®

Internet Browser Requirements

PaymentNet® is certified for use, and provides the best user experience, with the following Internet browsers:
- Microsoft Internet Explorer® 7.0 or 8.0
- Mozilla Firefox® 3.6

You may experience problems if you use other browsers.

In addition, you must configure your browser settings to:
- Enable JavaScript
- Allow cookies
- Turn off pop-up blocking in your browser and in any other security software on your computer

Log 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 the "Forgot your Password?" section below.

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

Forgot your 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 follow the instructions in the "Logging on for the First Time" section below.

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

1. Using your Internet browser, go to the following address: 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**. The **Select Authentication Questions** screen displays.

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 you previously answered and enter the answers to the questions in the corresponding fields.

7. Click **Submit**. PaymentNet sends a temporary password to the email address in your PaymentNet profile. If you do not receive the email, contact your program administrator for assistance.

> **Note:** Your temporary password may only be used once and expires after 90 days. You will be required to change it after logging on to PaymentNet.

8. Click the **Return to Login Page** link and log on using your temporary password. For instructions, see "Logging on with a Temporary Password" below.

Logging on for the First Time

The very first time you log on to PaymentNet, you must change the temporary password provided by your program administrator and establish your authentication questions. 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 has expired, contact your program administrator to have it reset before following the steps in this section.

> **Note:** You must change your password during your initial logging on session. If you do not, your account will be disabled. If your account is disabled, contact your program administrator to reset your password.

1. Using your Internet browser, go to the following address: www.paymentnet.jpmorgan.com
2. Enter the following on the **Log On** screen:
   - **Organization ID:** Enter your organization ID
   - **User ID:** Enter your assigned user ID
   - **Password:** Enter your temporary password

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

PN4 R5 20120321

J.P.Morgan

Logging On

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:** J.P. Morgan discourages selecting the Remember my Organization ID option if you are accessing PaymentNet from a public computer.

4. Click **Log On**. PaymentNet registers your computer 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 and must conform to the password constraints that display on the screen above these fields.
   - **Re-enter Password:** Reenter your new password
6. Click **Next**. PaymentNet displays the **Password Setup: Complete** screen.
7. Click **Next**.

8. Complete all five questions on the **Select Authentication Questions** screen. The PaymentNet screen indicates that only three 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 one.

9. Click **Submit**. PaymentNet displays the **Welcome** screen.

Logging on with a Temporary Password

Follow the instructions in this section 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 the "Forgot your Password?" section.

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

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

2. Enter the following on the **Log On** screen:
   - **Organization ID:** Enter your organization ID
   - **User ID:** Enter your assigned user ID
   - **Password:** Enter your 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:** J.P. Morgan discourages selecting the Remember my Organization ID option if you are accessing PaymentNet from a public computer.

4. Click **Log On**. PaymentNet registers your computer to your user ID if you are logging on from an unregistered computer.
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 constraints 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**. PaymentNet displays the **Password Setup: Complete** screen.
7. Click **Next**. PaymentNet displays the **Welcome** screen.

Logging on from a Registered Computer

You can log on to PaymentNet from any computer. However, each computer you use must be registered to your user ID. You can register your user ID to an unlimited number of computers. The computer from which you are logging on is registered if:
- You have used the same Internet browser on this computer to successfully log on to PaymentNet

PN4 R5 20120321

J.P.Morgan

- You did not clear the option to have PaymentNet retain registration on this computer
- The cookies, cache, or temporary files have not been cleared since you last logged on

If the computer you are using to log on to PaymentNet is not registered, see the "Logging on from an Unregistered Computer" section for instructions.

The normal process for logging on to PaymentNet involves using a registered computer and your regular password.

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

1. Using your Internet browser, go to the following address: www.paymentnet.jpmorgan.com
2. Enter the following on the **Log On** screen:
   - **Organization ID:** Enter your organization ID
   - **User ID:** Enter your assigned user ID
   - **Password:** Enter your password

> **Note:** Your password 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:** J.P. Morgan discourages selecting the Remember my Organization ID option if you are accessing PaymentNet from a public computer.

4. Click **Log On**. PaymentNet displays the **Welcome** screen.

Logging on from an Unregistered Computer

You can log on to PaymentNet from any computer. However, each computer you use must be registered to your user ID. You can register your user ID to an unlimited number of computers. The computer from which you are logging on is unregistered if:

- You have never used this computer, or are using a different Internet browser on this computer, to log on to PaymentNet
- You cleared the option to have PaymentNet retain registration on this computer
- 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 the "Logging on from a Registered Computer" section for instructions.

When you log on to PaymentNet using an unregistered computer, PaymentNet guides you 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 a Temporary Password

Follow the instructions in this topic 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 the "Forgot your Password?" section.
- 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 are logging on using your regular password, see the "Using your Regular Password" topic below for instructions.

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

1. Using your Internet browser, go to the following address: www.paymentnet.jpmorgan.com
2. Enter the following on the **Log On** screen:
   - **Organization ID:** Enter your organization ID
   - **User ID:** Enter your assigned user ID
   - **Password:** Enter your 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:** J.P. Morgan discourages selecting the Remember my Organization ID option if you are accessing PaymentNet from a public computer.

4. Click **Log On**. PaymentNet registers your computer 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 constraints that display on the screen above these fields, and must be different than your previous five passwords.
   - **Re-enter Password:** Reenter your new password

PN4 R5 20120321

J.P.Morgan

6. Click **Next**. PaymentNet displays the **Password Setup: Complete** screen.
7. Click **Next**. PaymentNet displays the **Welcome** screen.

Using your Regular Password

Follow the instructions in this topic 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 the "Forgot your Password?" section to request a temporary password. After you receive a new temporary password, follow the steps in the "Logging on with a Temporary Password" section above to log on.

If you try to access PaymentNet from an unregistered computer with your regular password, PaymentNet will guide you through the registration process. If you are logging on using a temporary password, see the "Using a Temporary Password" topic above for instructions.

1. Using your Internet browser, go to the following address:
   www.paymentnet.jpmorgan.com
2. Enter the following on the **Log On** screen:
   - **Organization ID:** Enter your organization ID
   - **User ID:** Enter your assigned user ID
   - **Password:** Enter your password

> **Note:** Your password 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:** J.P. Morgan discourages selecting the Remember my Organization ID option if you are accessing PaymentNet from a public computer.

4. Click **Log On**. PaymentNet displays the **Register Machine** screen.
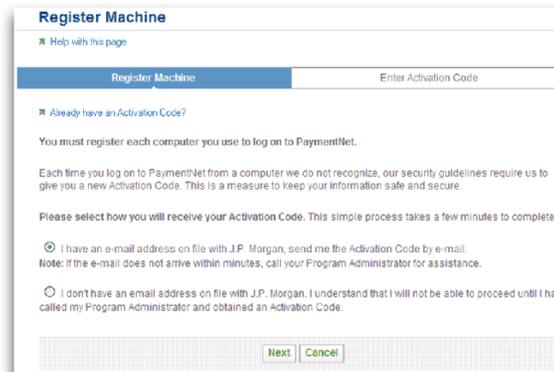
5. Select the **I have an e-mail address on file with J.P. Morgan** option.

> **Note:** If you do not have an email address on file with J.P. Morgan, select the second 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 PaymentNet profile. If you do not receive the email, contact your program administrator for assistance.

> **Note:** The activation code expires in five days. If you request additional activation codes, only the most recently requested code is valid.
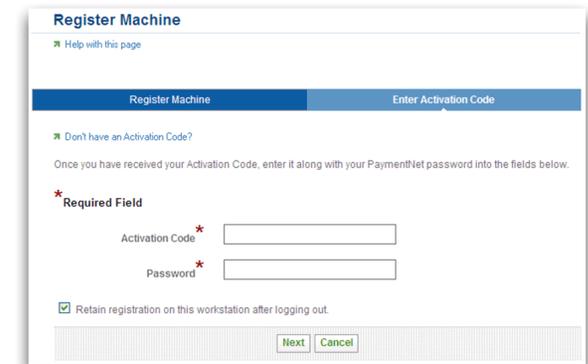
7. On the **Register Machine** screen, complete the following fields:
   - **Activation Code:** Enter the activation code
   - **Password:** Enter your PaymentNet password

> **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**. PaymentNet registers your computer to your user ID and displays the **Welcome** screen.