

# cardholder USER GUIDE



Purchasing

**J.P.Morgan**

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## Introduction

This guide provides you with an overview of the GSA SmartPay® 2 (also referred to as the Government Card) program including:

- Cardholder responsibilities
- How to use your card
- Features of the card program
- Information about the process
- Types of purchases that can and cannot be made
- Records that must be maintained and reconciled for each cycle
- Points of contact

You are encouraged to use the card for all allowable transactions.

## Roles and Responsibilities

Outlined in the section below is a description of the following:

- Cardholder responsibilities
- When to contact your A/OPC
- When to contact J.P. Morgan Customer Service

### Cardholder Responsibilities

Cardholder responsibilities typically include:

- Ensuring physical security of the following:
  - Your card
  - Account number
  - Expiration date
  - Convenience Checks (if applicable)
  - Any documents displaying the account number and expiration date
- Providing prompt notification to the A/OPC when changes occur (e.g., name, address, phone number, employment status)

- Providing prompt notification of lost or stolen cards, or Convenience Checks (if applicable)
- Placing orders with specified merchants according to established policies and procedures
- Understanding the tools available to assist with sales and use tax issues such as the GSA tax exempt form and utilizing merchants that handle sales and use taxes appropriately
- Reconciling the original receipts or packing slips with the monthly statement and resolving any discrepancies
- Completing the Purchase Log (if applicable) and maintaining accurate records of all transactions
- Forwarding statements, receipts and Purchase Log (if applicable) for approval
- Maintaining (copies of) statements, receipts and Purchase Logs (if applicable) according to agency/organization policy

You should follow the policies and procedures instituted by your specific agency/organization.

## A/OPC Responsibilities

A/OPC responsibilities typically include:

- Managing the Government Card program overall
- Answering general program inquiries
- Issuing and canceling cards
- Reviewing each cardholder's Purchase Log (if applicable)
- Monitoring account activity, including cardholder statements and receipts to ensure spending is in compliance with established policies and procedures
- Updating account information when notified by the cardholder including:
  - Name change
  - Address
  - Telephone or fax number
  - Email address
  - Change in spending or transaction limits
  - Transfer to another department, cost center
  - Change of employment status
  - Lost or stolen card
- Only your A/OPC or his or her designee is authorized to make changes to cardholder accounts

## Approving Official Responsibilities

Approving Official responsibilities typically include:

- Reviewing each cardholder's Purchase Log (if applicable)
- Monitoring account activity, including cardholder statements and receipts to ensure spending is in compliance with established policies and procedures

## J.P. Morgan Cardholder Customer Service

Domestic and international cardholders may seek live help from our Customer Service at two U.S.-based dedicated card call centers. Customer Service is available 24 hours a day, seven days a week, 365 days a year.

Customer Service provides support for a wide range of services including:

- Lost/Stolen card reports
- Transaction authorizations
- Specific charge inquiries
- Card activation
- Returns and credits
- Replacement cards
- Account closures
- Statement questions
- Balance inquiries
- Emergency services

Some of the above services may not apply to your agency's/organization's program.

Refer to the [Contacts](#) section for telephone and address information.

## Card Activation and Security Information

### Card Activation

Each Government Card issued by J.P. Morgan is shipped with a card receipt verification (CRV) block. This block is a control that helps maintain card security and helps to prevent theft and fraudulent activity on new accounts. Cardholders are required to confirm receipt of the card with J.P. Morgan Customer Service. Each card will have a sticker on the face of the card that advises you to contact J.P. Morgan and verify card receipt prior to first use.

To activate and begin using your card:

1. Call the number provided on the card activation sticker.
2. When prompted, provide the security information using the criteria established by your agency/organization (refer to the [Security Information](#) section).
3. Remove the sticker once the card is activated.
4. Sign the back of the card (if applicable).
5. Review your agency's/organization's policies and complete training (if applicable) before using the card.

### Security Information

For card activation and security purposes, J.P. Morgan requires two unique identifiers for each cardholder.

You may provide alternate information for security code options (i.e., a unique verification number versus a Social Security Number).

To complete the card activation process through the VRU, you will be prompted for your 16-digit account number and the last four digits of your Social Security Number or alternate unique verification number.

If during the card activation process you elect to speak with J.P. Morgan Customer Service directly, you will be asked to provide additional account information to verify your identity. This may include date of birth (DOB) or another security identifier as defined by your A/OPC.

#### Protecting Proprietary Information

The requirement to provide security information is designed to prevent identity theft and to ensure your proprietary information is protected.

You will need to remember your security code information when contacting J.P. Morgan, to properly identify you as an authorized cardholder.

### Helpful Hint

Your A/OPC is responsible for communicating security code information.

## Authorized Uses

The Government Card assigned to you is only to be used for authorized official government purchases. Charges for personal or non-government related items should never be placed on the card.

Review your agency's/organization's policies before using the card.

## Training

We recommend each cardholder and his or her approving official participate in training before a card is used. Training topics include but are not limited to:

- Card policy and procedures
- Sourcing goods and services
- Reconciliation processes
- Record keeping

### Card Use Responsibilities

Please remember that agency/organization funds are committed each time the card is used, a responsibility that should not be taken lightly. You are responsible for all charges made to the card(s) in your control. Intentional misuse or fraudulent abuse may result in disciplinary action.





## Reconciliation Procedures

### Transaction Management

- You will receive a monthly “memo” statement listing all transactions. Your statement will show no balance due.
- This statement is intended solely to facilitate the transaction verification and reconciliation process. Each month, cardholders who have made transactions must review all transactions posted during the billing cycle, validate that all transactions represent allowed government expenses and that the transaction totals match the totals on their individual receipts.
- Payments should not be made against cardholder “memo” statements since the agency/organization is responsible for payment, as mentioned above.

### Reconciliation

- Check with your agency/organization to determine the way in which you should submit receipts to justify the expenses made to the card and allocate the transactions to the proper budgets/accounts.
- Many agencies/organizations use default account codes to automate the allocation of the majority of transactions to the proper budgets/accounts.
- In some cases, you will still need to manually assign account codes to transactions. Check with your A/OPC to determine how you should address the way in which expenses should be coded, who is accountable to do so and within what time lines.

## Purchase Log (if applicable)

Each purchase should be documented using the transaction Purchase Log. This log may be maintained on paper or electronically using the Electronic Access System. Items to be recorded include:

- Item description
- Quantity
- Unit prices
- Total prices with shipping costs listed separately
- Date of order
- Date received

Cardholders should maintain a separate Purchase Log for each card in their possession.

Check with your A/OPC to determine if the Purchase Log is required by your agency/organization.

Refer to the [Electronic Access System](#) section for information on creating a Purchase Log online.

## Record Retention

Merchants are required to provide a transaction record (receipt) that details the items purchased, the dollar amount of each item and the total amount of the transaction for each charge placed on the card. Phone, fax and Internet orders should provide the receipt with the order shipment.

If you misplace a receipt, contact the merchant to request a duplicate. Records, including receipts, should be reviewed and stored by either the Approving Official, A/OPC or Accounts Payable.

Refer to your agency's/organization's internal procedures for retention requirements.

## Dispute Procedures

### How to Initiate a Dispute

The following outlines the process for submitting a dispute through the J.P. Morgan Electronic Access System:

1. Complete the online dispute process through the J.P. Morgan Electronic Access System.
2. The cardholder will receive a confirmation email immediately upon submission.
3. The dispute is automatically routed to the J.P. Morgan Dispute Department for processing. The cardholder will be notified if additional documentation is needed.
4. Once the dispute is resolved, an additional notification email is sent to the cardholder.

Cardholders can also opt to complete a hard copy dispute form and submit it to J.P. Morgan.

Refer to the [Contacts](#) section for the dispute form address and fax information.

### Time Frames

The following are key time frames and aspects of the dispute process:

- Cardholders have 90 days from the date the transaction was processed to notify J.P. Morgan of a disputed transaction.
- J.P. Morgan will post a temporary credit to the cardholder's account while the dispute is processed.
  - If the dispute is resolved in the merchant's favor, a debit transaction which reverses the temporary credit will be posted to the account. The amount of the dispute will be added back into the balance due on subsequent statements.
  - If the dispute is settled in the cardholder's favor, the temporary credit will remain on the account.
- Cardholders will receive a written communication stating the resolution of the dispute (i.e., resolved in favor of the merchant or cardholder).
- A cardholder can look at his or her J.P. Morgan billing statement to identify the total dollar amount of the transactions that are in dispute status.

If you suspect that an unrecognized transaction on your statement is fraudulent. You should immediately contact J.P. Morgan Customer Service.

Information on using the online system to submit a dispute is provided in the [Electronic Access System](#) section of this guide.

Refer to the [Contacts](#) section for telephone and address information.

#### Online Dispute Form

Using the dispute form available through the J.P. Morgan Electronic Access System will help expedite the dispute process.

#### Contacting the Merchant

Most billing discrepancies can be easily and quickly resolved by the cardholder contacting the merchant directly.

## Account Suspension

Check with your A/OPC if you need to verify the policies and procedures that pertain to your agency/organization.

## Tax Exemption

Purchases made with a Purchase Card may be exempt from state and local taxes (depending on the tax jurisdiction, the merchant's capability and the type of card).

Please advise merchants that the purchase is tax exempt before placing an order. Avoid merchants that improperly charge state or local taxes or advise your A/OPC immediately.

## International Transactions

If an international transaction is made in a currency other than U.S. dollars, the Card Association will convert the transaction into U.S. dollars using its respective currency conversion procedures.

J.P. Morgan will pass through the Card Association's international transaction conversion fee applied to international transactions. These fees will be shown as a separate transaction on the statement.

## Convenience Checks (if applicable)

J.P. Morgan offers a Convenience Check program to complement the Government Card program. Convenience Checks can be used to pay for goods and services from merchants and/or individuals who do not accept credit cards.

Convenience Checks should only be used as an alternative if a payee does not accept the card for payment.

Given the widespread merchant acceptance of cards, the use of Convenience Checks should be the exception, not the rule.

Convenience Checks are used like normal checks and when they clear, will be posted to the card account. Unlike card-based transactions, chargeback/dispute processing rights do not apply.

If a Convenience Check is lost or stolen, you must notify J.P. Morgan immediately.

Check with your A/OPC if you need to verify the policies and procedures that pertain to your agency/organization regarding the use of Convenience Checks.

## Lost or Stolen Cards

In the event your card is lost or stolen or the account number and expiration date is compromised:

1. Immediately contact J.P. Morgan Customer Service.
2. Identify yourself to the representative.
3. Inform the representative that your call concerns your Government Card.
4. Notify your A/OPC that your card has been reported lost/stolen.

Upon completion of the call, the card will be blocked to guard against unauthorized usage. Prompt action will reduce fraudulent charges. A new card with a new account number will be ordered within 24 hours. If you are located outside of the United States, a new card will be ordered within 48 hours. Any previous authorized activity, disputed and undisputed, will be transferred to the new account number.

Domestic and international cardholders may seek live help from our Customer Service at two U.S.-based dedicated card call centers. Customer Service is available 24 hours a day, seven days a week, 365 days a year.

Refer to the [Contacts](#) section for telephone and address information.

## Replacement Cards

To obtain a replacement card if your card is damaged or the magnetic strip becomes unusable:

1. Contact J.P. Morgan Customer Service or your A/OPC (if applicable).
2. Confirm that the card replacement is due to the card being damaged, not as a result of the card being lost or stolen or that the account number has been compromised.
3. Verify that the card is still in your possession.

A new card will be ordered within 24 hours. If you are located outside of the United States, a new card will be ordered within 48 hours.

Domestic and international cardholders may seek live help from our Customer Service at two U.S.-based dedicated card call centers. Customer Service is available 24 hours a day, seven days a week, 365 days a year.

Refer to the [Contacts](#) section for telephone and address information.

## Emergency Use Procedures

J.P. Morgan Customer Service may be able to assist in cases where the merchant is unable to obtain transaction authorization.

In cases where an emergency situation exists that necessitates a credit limit increase or other card limit change, please contact your A/OPC for further information.

Refer to the [Contacts](#) section for telephone and address information.

## Using the Electronic Access System (PaymentNet)

### To Log In

1. Open your Internet Browser.
2. Enter the following in your address bar:  
https://gov1.paymentnet.com
3. Enter the following on the **Login** screen:
  - **Organization ID:** <Enter ID>
  - **User ID:** <Enter ID>
  - **Pass Phrase:** < Pass Phrase>
4. Click **Go**.

### To View Transactions

1. From the **Transactions** menu, select **Manage**.
2. You will see the **Transaction List** displaying the **Last 30 Days** of all of your transactions.

### To Review a Transaction

1. From the **Transaction List**, click on a transaction.
2. Compare the transaction details (e.g., amounts) with your receipts.
3. Review accounting code allocations (defaulted codes will appear) and make any changes.
4. Add any information to the **Transaction Notes** field, if needed.
5. Check the **Reviewed** box (if applicable).
6. Click **Save**.

## To Dispute a Transaction

1. From the **Transaction List**, click on a transaction.
2. On **Transaction Detail**, click **Dispute**.
3. Confirm your email address.
4. Choose the **Dispute Reason** from the drop-down list. The system will refresh and may require additional field input.
5. Click **Submit**.

### Helpful Hint

Before you dispute a transaction, you should first attempt to resolve the issue directly with the merchant.

### Dispute Status Indicator

After submitting a dispute, a yellow square indicator appears by the transaction on the **Transaction List**. A red square indicator signifies the dispute is in process. When the dispute has been resolved, a green square indicator appears.

## To View a Statement

1. From the **Transactions** menu, select **Statement**. Your most recent statement will appear. If you have more than one account number, use the **Account Number** drop-down box to view other statements.
2. To view historical statements, select a date from the **Billing Date** drop-down box.

## To Print a Statement

1. From the **Transactions** menu, select **Statement**.
2. On **Statement Detail**, click **Submit Print Request**.
3. On the **Print Request - Statements**, select the **File Format**.
4. Select the **Compress Output File** check box, enter and confirm the password to encrypt the statement output, if desired.
5. Click **Continue**. You will be directed to the **Available Downloads** screen.
6. To view, click on the statement name.



## To Create a Purchase Log Entry (if applicable)

A Purchase Log entry can be created before or after a purchase is made.

### Creating a Purchase Log Entry with a Transaction

1. From the **Transactions Log** menu, select **Manage**.
2. From the **Transaction List**, select the transaction for which a **Purchase Log** entry is to be created. The **Transaction Detail** screen is then displayed.
3. Click the **Create Purchase Log** link. The **Purchase Log Entry Detail** screen is then displayed.
4. The Purchase Log will be defaulted with the following information:
  - Account number
  - Merchant name and information
5. Enter all remaining fields for the new entry. Items marked with an asterisk (\*) are required.
6. Click **Save**.

### Creating a Purchase Log Entry Independent of a Transaction

A Purchase Log entry can be created independent of a transaction in one of two ways:

- From a blank entry
- By using an existing Purchase Log as a template and creating a new entry

### *Creating a Purchase Log with a Blank Entry*

1. From the **Purchase Log** menu, select **Create**.
2. Select the **Account Number** from the drop-down list.
3. Enter all remaining fields for the new entry. Items marked with an asterisk (\*) are required.
4. Click **Save**.

### *Creating a Purchase Log by Using an Existing Purchase Log as a Template*

1. From the **Purchase Log** menu, select **Manage**.
2. Select a Purchase Log entry to act as a template from the list provided.
3. Click the **Create New Entry** button.
4. The Purchase Log will be defaulted with the following information populated from the original Purchase Log entry:
  - Account number
  - Requestor name
  - Merchant and information
5. Enter all remaining fields for the new entry. Items marked with an asterisk (\*) are required.
6. Click **Save**.

Contact your A/OPC for more information on additional Purchase Log features available through the Electronic Access System.

## Contacts

### J.P. Morgan Customer Service

For cardholders, J.P. Morgan Customer Service is available to answer inquiries 24 hours a day, seven days a week, 365 days a year.

Telephone	888-297-0781 847-488-4442 (International)
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### Electronic Access System (PaymentNet) Login

Contact your A/OPC for Electronic Access System (PaymentNet) login information.

### Merchant Network Locator

Merchant Network locations can be accessed via the applicable Card Association Web site:

Visa	<a href="http://visa.via.infonow.net/locator/usa/supplier/">http://visa.via.infonow.net/locator/usa/supplier/</a>
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MasterCard	<a href="https://cps.mastercardbusiness.com/cps/SignInServlet">https://cps.mastercardbusiness.com/cps/SignInServlet</a> (The user then self-registers to access the fuel merchant locator.)
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