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

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

The PaymentNet Log In screen is shown above.

A. Log In Section
This section includes the log in fields, help if you have forgotten your password, and general help with logging in.

B. Attention Section
This section contains important PaymentNet messages from J.P. Morgan.

C. Log In Fields
The Organization ID, User ID, and Password fields are required to log in 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 In 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.

F. Bookmark
This link allows you to bookmark PaymentNet. 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 in to PaymentNet.
Logging In Requirements

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

- Organization ID and User ID
- Password

If you do not remember your password, see “Forgot Your Password” below.

Note: By default, you are required to change your password every 90 days. The system prompts you to change your password when it expires and you cannot log in until the password is changed.

Logging In for the First Time

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

1. Using your Internet browser, go to the following address: https://www.paymentnet.jpmorgan.com
2. Complete the following fields on the Log In screen:
   - **Organization ID:** Enter your Organization ID
   - **User ID:** Enter your assigned User ID as received in the email
   - **Password:** Enter your case-sensitive temporary password as received in the email
3. You may select the Remember my Organization ID checkbox. PaymentNet saves your Organization ID so you do not have to enter it each time you log in.
4. Click Log In
5. After the message displays indicating that your machine has been registered, click OK.
6. Complete the following fields in the Password Setup: Change Password screen. If you do not complete this step, your account is disabled.
   - **New Password:** Enter a new password that meets the following criteria:
     - Includes 8 - 25 characters
     - Contains at least one letter and one number
     - Contains a mix of uppercase and lowercase characters
   - **Confirm New Password:** Reenter your new password.
7. Click Next
8. Complete all five questions on the Select Authentication Questions screen. If you forget your password, these questions will allow you to request a temporary password.

Forgot Your Password

Important: Monthly statements are only available on PaymentNet. To assure that you will receive monthly statement e-mail reminders when your statement is ready for viewing, you will need to select the “My Accounts” tab and check the “Statement Reminder” box and click on either one of the Save buttons.

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 In screen.
3. Enter the following on the Log In Information screen:
   - **Organization ID:** Enter your Organization ID
   - **User ID:** Enter your assigned User ID
4. Click Submit
5. Two authentication questions will be selected at random. Answer the questions in the corresponding fields.
6. 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 manager for assistance.
7. Click the Return to Log In page link and log in using your temporary password.

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

If you have previously logged in to PaymentNet, you can request a temporary password by answering your authentication questions. After you log in with your temporary password, you must set up a new password.
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. Please note that during your first log in, your computer will be automatically registered.

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

- First, you have never used the computer, or are using a different internet browser or computer/device to log in.
- Second, the cookies, cache, or temporary files have been cleared since you last logged in.
- Third, if you cleared the option to have PaymentNet retain registration on your computer

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

2. 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 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 in.

4. Click **Log In**

5. Select the following option:
   - **Send the Activation Code to my e-mail on file with J.P. Morgan**

6. Click **Next**. J.P. Morgan sends the activation code via email. If you do not receive the email, contact your program manager 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 **Enter Activation Code** screen, complete the following fields:
   - **Activation Code**: Enter the activation code provided by J.P. Morgan in the email
   - **Password**: Enter your site password

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**Additional Support**

If you need further assistance logging in, please contact your program manager or contact J.P. Morgan Customer Service by calling the phone number on the back of your J.P. Morgan card 1-800-270-7760.