

PAYMENTNET

TRAINING GUIDE



How to manage your Purchasing Card using the web-based software PaymentNet



Table of Contents

- **Cardholder Role**
 - Responsibility of a Purchasing Card user
- **PaymentNet Log on**
 - Org ID, User ID and first time log on instructions
- **Reviewing Transactions**
 - Last 30 day view, and note time frame
- **PaymentNet Reports**
 - How to run current, and prior Statement of Account
- **Report Viewing**
 - Download page, automatic report scheduling and cycle dates
- **Transaction Disputes**
 - Disputing transactions after exhausting all efforts with the vendor
- **Transaction Approver Reports**
 - Suggested monthly and weekly reports
- **Manager Role**
 - Suggested monthly and quarterly reports
- **Resources**



Cardholder Role

- Review purchasing transactions and document the business purpose of the purchase.
 - See “How to Review a Transaction”
- Print the monthly Statement of Account.
 - See “How to Run Reports”
- Attach original receipts and supporting documentation of transaction to the monthly Statement of Account for approval and retention.
- Sign and date the monthly Statement of Account.
- If applicable, submit disputes after exhausting all other options for resolution with the supplier.
 - See “How to Dispute a Transaction”



How to Log on to PaymentNet

Address <https://www5.paymentnet.com/>

Links Windows Marketplace Customize Links Free Hotmail Windows Windows Media

JPMorganChase

Customer Login

Organization ID: unipenn

User ID: Your PennKey name

Pass Phrase: []

Remember my ID

[Forgot your Pass Phrase ?](#)

1. Open your Internet Browser
2. Enter the following in your address bar:
<https://www5.paymentnet.com>
3. Enter the following:
Organization ID: unipenn
User ID: {your PennKey Name}
Pass Phrase: {your PaymentNet Pass Phrase}

Note: The Pass Phrase is NOT your PennKey password.

**Your session will automatically “time out”
after 15 minutes of inactivity.**

First Time Logging In:

To generate your initial Pass Phrase

1. Click “Forgot Your Pass Phrase”
2. Enter in again the Org ID, User ID and your complete email address.
A temporary pass phrase will be emailed to you.
3. COPY (from last to first character) and PASTE the pass phrase (15 characters) into PaymentNet.

*Upon successful entry to the PaymentNet system, your temporary pass phrase will expire.
You will then need to create your own pass phrase (at least 5 characters including a number).*



How to Review A Transaction

Cardholder Role

Last Name	First Name	Exported	Transaction Amount	Transaction Date	PostDate	Merchant ID
RAVENELL	DENNIS	<input type="checkbox"/>	\$60.00	10/19/2007	10/22/2007	414489
HOLLAND	FRANCISCO	<input checked="" type="checkbox"/>	\$30.91	10/18/2007	10/22/2007	207634

To Review Transactions:

1. Select **Transactions**, then select **Manage**.
The Transaction List screen will be displayed.

For Card Declines

2. Select **Authorizations/Declines**

The default view is **Last 30 days** and shows only those transactions **not exported** (unchecked) into BEN and available for notes.

To view ALL transactions, select **Waiting For Review** from the drop-down list above the Transaction ID column

5pm FRIDAY is the cut-off time for making notes in transactions from the previous Friday to Thursday.

To Make Notes:

1. Double click on the transaction and the **Transaction Detail** screen will be shown.
2. Make notes (business reason for purchase and/or COA) in the note field.
3. Click the [Save] button.

**The default Chart of Account can NOT be changed in PaymentNet*

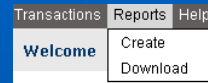


How to Run Reports

Cardholder Role

Statement of Account Shows a list of transactions with their account codes and notes.

- Choose **Reports**, then **Create**.



- Select **Statement of Account**

- Create a name for the report (My Statement of Account).

- For **Current Statement of Account** – select [Process Report] button



- For **Prior Statement of Account** – Add Criteria using the **+** button

The screenshot shows the report configuration page. At the top, there are buttons for 'Save', 'Delete', 'Process Report', and 'Reset'. Below these is a text field for '*Name' containing 'Statement of Account' and a 'Report Format' dropdown set to 'Adobe Pdf'. A 'Compress Output?' checkbox is also present. The main section is titled 'Criteria' and contains a table with columns for 'Field', 'Operation', and 'Value'. The first row has 'Posting Date' selected in the 'Field' dropdown, 'Is Between' in the 'Operation' dropdown, and two empty date input fields in the 'Value' column. A '+' button is circled in black at the end of the table row. Below the table, there is an 'Include Children' checkbox and an 'Order By' section with a dropdown set to 'Field' and an 'Order Sequence' section.

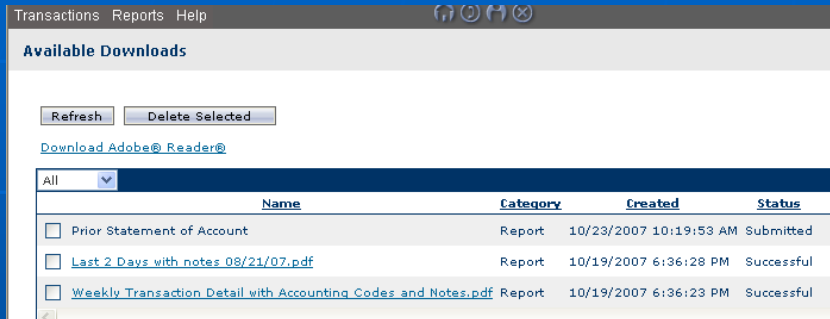
- Choose 'Posting Date' from the Field drop-down box. The operation is 'In Between' and Value dates (format mm/dd/yyyy). Purchasing cycle is 28th -27th of every month.

****To create a template: Name Report " Prior Statement..." and Click [Save] button.***



How to View Reports

Cardholder Role



Viewing Reports and Export Files

- If a report or export file has been created, but is not included on the Available Download page, click **Refresh**.
- Download a Report from **Available Downloads** page
- *From Reports – download -or- The **Items Awaiting Your Action** link on the home page
- Click on the name of the file to download the report.
- You will then be asked whether you want to open or save the file.

**File status must be "Successful" to download*

To Schedule a Report to run automatically:

- Place check in **Schedule to Run Automatically** box.
 - The Frequency is 'Cycle'; Cycle is 'Billing Cycle'; First day of the current period (28th of the month)
- Click the **[Save]** button.

Email Notification

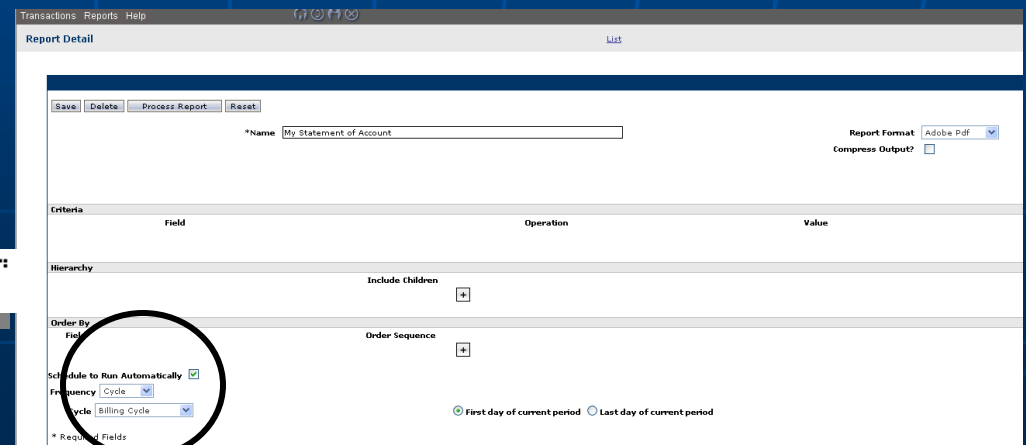
To be notified when reports are ready

- Select **My Profile**
- Check the box for Reports

Enable E-mail notification for:

Reports

- Verify you email address and click **[Save]**





How to Dispute A Transaction

Cardholder Role

To Dispute a Transaction:

Disputes can be initiated online up to 60 days from the Transaction date. Cardholders first need to contact the merchant and attempt to resolve the issue directly,

1. Choose Transactions, the select **Manage**.

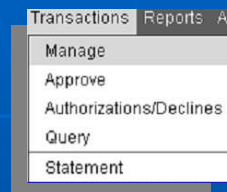
Double click on the transaction

2. Click on the [Dispute] button

3. Select a Dispute reason from the drop-down list.

4. Confirm your E-mail address

5. Click the [Submit] button. *Disputes are a cardholder function only.*



General Information Addendum

Settlement Method Commercial Card
 Account Number *****7883
 Transaction Date 3/6/2007
 Post Date 3/7/2007
 MCC 5999
 Merchant DS WATERS
 ATLANTA, GA, US

Parent Merchant: DS WATERS
 Exported

Customer Code
 Micro Reference 55417347066120664600817
 Authorization Number 011592
 Transaction ID 32068476

Original Currency USD
 Original Amount \$ 104.97
 Tax \$ 0.00
 Settlement Currency USD
 Total \$ 104.97

Track the status of your dispute online on the Transaction List.

- = Dispute Submitted (red)
- = Dispute in Process (yellow)
- = Dispute Resolved (green)

Click the colored squares and follow steps to Undo or Resolve your dispute.

**Reason "Above-mentioned charge is not recognized" does NOT dispute but requests additional information.*

■	47127425	400610	✓	10/16/2007	10/10/2007	\$99.99
■	47127424	400610	✓	10/16/2007	10/11/2007	\$91.10
■	47014633	400610	✓	10/15/2007	10/11/2007	\$91.10
■	46592957	840002	✓	10/8/2007	10/6/2007	\$198.57
■	46357705	904904	✓	10/3/2007	10/1/2007	\$168.00

Return To Transaction Detail

✘ Please correct the following errors:
 • Transaction is more than 60 days old. Transactions can not be disputed after 60 days.

* Required Fields

Name PICKEL, MARY ANN Dispute Entry Date 10/23/2007
 Transaction Date 3/6/2007 Micro Reference 55417347066120664600817
 Transaction Amount \$104.97
 Merchant Name DS WATERS
 *E-Mail Address cardholder@upenn.edu
 *Dispute Reason I did not authorize this charge.

Additional Information

Above-mentioned charge is not recognized.
 Billed for an incorrect amount.
 Billed more than once by the same merchant.
 Canceled: Merchant/Service/Airline Ticket/Hotel Reservation.
 Charged for purchase that was paid by other means.
 I did not authorize this charge.
 Merchandise not received that was to be shipped.
 Merchandise/Service was received damaged or not as described.
 No credit issued for merchandise returned to store.
 Other: Detailed information attached describing dispute.



Transaction Approver PaymentNet Reports

Transaction Approver Reports

- **Transaction Detail with Account Codes and Notes** report shows a list of transactions with their account codes, notes and custom fields.
 - Suggested times to run: Schedule to run automatically on weekly
 - Save report as “Weekly Transaction Detail...”
 - Adobe (pdf) is the best format for this report.
- **Statement of Account** report contains transaction detail for all cardholders within your scope or responsibility.
 - Suggested times to run: Schedule to run automatically on Billing Cycle
 - Save report as “Monthly Statement of Account”
 - Adobe (pdf) is the best format for this report.
- **Transaction Summary** report summarizes the number of transactions and total dollar amount for each account.
 - Suggested times to run: Schedule to run automatically on Billing Cycle
 - Save report as “Monthly Transaction Summary”
 - Excel (xls) is the best format for this report.
- **Transaction Disputes by Hierarchy** report can be used to monitor the status of disputed transactions.
 - Suggested times to run: Quarterly

**Remember: All reports will contain transaction information for all cardholders within your scope of responsibility*



Purchasing Card Manager Role

PURCHASING CARD MANAGER

- The Purchasing Card Manager role is reserved for individuals who monitor purchasing activity across their organization. As a Manager, you are responsible to comply with the following:
 - Leverage the transaction reporting and query tools available through the PaymentNet application for the purpose of monitoring and auditing Purchasing Card activity.

Manager Reports

- **Cardholder Status with Hierarchy and Closed Date** report can be used to identify account limits and status (i.e., Closed, Not Activated, Active, etc.). The report which is sorted and sub-totaled by Account Status.
 - Suggested times to run: Quarterly or Yearly
 - Excel (xls) is the best format for this report.
- **Available Limit by Low Available Balance** report can be used to help monitor cardholders who are nearing their available limit and determine if their credit lines are sufficient.
 - Suggested times to run: Quarterly or Yearly
 - Excel (xls) is the best format for this report.
- **Transaction Summary by Hierarchy** report summarizes the number of transactions and total dollar amount for each account by Hierarchy.
 - Suggested times to run: Schedule to run automatically on Billing Cycle
 - Save report as “Monthly Transaction Summary”
 - Excel (xls) is the best format for this report.
- **Transaction Detail by Hierarchy** report summarizes the number of transactions and total dollar amount for each account and Hierarchy level.
 - Suggested times to run: Schedule to run automatically on Billing Cycle
 - Save report as “Monthly Transaction Detail”
 - Excel (xls) is the best format for this report.
- **Transaction Disputes by Hierarchy** report can be used to monitor the status of disputed transactions
 - Suggested times to run: Quarterly



Resources

- **BEN Financial Commodity Matrix**
 - <http://www.purchasing.upenn.edu/buyinfo/matrix.php>
- **PaymentNet**
 - <https://www5.paymentnet.com>
- **PaymentNet Quick Reference Guide**
 - <http://www.purchasing.upenn.edu/buytools/card.php>
- **Penn P2P**
 - <http://www.upenn.edu/p2p/>
- **Purchasing Card Application & Delete Forms**
 - <http://www.finance.upenn.edu/comptroller/forms>
- **Purchasing Card Best Practice Guidelines**
 - http://www.purchasing.upenn.edu/buytools/card_guide.php
- **Purchasing Card/PaymentNet FAQ's**
 - <http://purchasing.upenn.edu/buytools/card.php>
- **Purchasing Card Knowledge Building Course (Required)**
 - <http://knowledgelink.com>