Agency/Organization Program Coordinator

Help Guide

SmartPay® 2
Purchasing Card

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JPMorgan

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Introduction

The Agency/Organization Program Coordinator (A/OPC) Guide is designed for the individual who is designated by the ordering agency/organization to perform task order administration within the limits of delegated authority and to manage the Government Card program for the agency/organization.

This individual may have overall responsibility for the Government Card program within the agency/organization and may determine who participates in the Government Card program. This guide will provide information to allow the A/OPC to effectively and efficiently administer the Government Card program.

Roles and Responsibilities

JPMorgan is committed to employing the tools, technology and processes necessary to support your program and ease day-to-day management responsibilities. Outlined in the section below is a description of the following:

■ Your JPMorgan team

■ The roles and responsibilities of the JPMorgan team

■ The roles and responsibilities of the A/OPC

JPMorgan Team

Relationship Manager

The Relationship Manager serves as the primary contact for A/OPCs. The Relationship Manager will support the agency throughout the life of the program — beginning by participating in all initial calls, on-site visits, project planning sessions and training initiatives associated with task orders. The Relationship Manager will be an advocate for agencies/organizations and will be the main communication channel between the agency/organization and the JPMorgan Program and Project Manager.

Additional Relationship Manager responsibilities include:

■ Answering the A/OPCs' day-to-day questions

■ Monitoring program performance

■ Identifying opportunities to refine your program and enhance its value

■ Working with your program management team to ensure the program is meeting long-term goals

Program Coordinators

Program Coordinators work in conjunction with the Relationship Manager, providing daily help desk support to your A/OPCs at all levels of the Government Card program.

Program Coordinators support the daily operational needs of the agency and have expertise in supporting government accounts. Program Coordinators provide assistance with the following:

- Transaction authorizations
- Specific charge inquiries
- Lost/Stolen card reports
- Electronic access system related questions
- Payment information
- Account closures
- Statement questions
- Cardholder issues
- Emergency services
- Changes to card controls
- Balance inquiries

Because the Program Coordinator's team consists of individuals who are dedicated to working with program management, they do not take inbound cardholder calls.

Additional Support Services

Dispute Department

The Dispute Department supports the process of disputing transactions that have been identified as questionable, either as a result of a merchant billing discrepancy or fraudulent charge.

Responsibilities typically include:

- Working with merchants to research disputes

- Working with agency/organization stakeholders to resolve disputes

- Assisting with questions related to disputed transactions

Fraud Department

The Fraud Department actively monitors worldwide fraud patterns and maintains a system and staff that compares activity on individual accounts against known fraud patterns. If an account is suspected of being compromised, a member of our fraud department will contact the cardholder to verify the account activity.

Additional responsibilities may include:

- Initiating investigations and recovery efforts

- Processing of required forms (i.e., affidavit, dispute form)

- Assisting with questions related to fraudulent transactions

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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 inquires
- Emergency services
- Password reset assistance

Please refer to the Contacts section for telephone and address information.

Agency/Organization Program Coordinator (A/OPC)

The A/OPC generally serves as the point of contact for:

- Overall managment of the Government Card program

- General program inquiries

- Issuance and cancellation/destruction of cards

- Establishment and review of reports

- Administrative training

The A/OPC is typically authorized to request that JPMorgan establish new accounts. This individual also serves as the liaison between the agency/organization and JPMorgan.

The A/OPC oversees the card program for the agency/organization and establishes guidelines. Changes to required authorization controls must be submitted to JPMorgan by the A/OPC or other authorized designate.

Additional responsibilities typically include administration of the agency's/organization's task order as follows:

- Managing the task order in partnership with your JPMorgan contact

- Maintaining an up-to-date list of account names, account numbers, addresses, email addresses, telephone numbers, etc., of all current cardholders and accounts

- Maintaining an up-to-date list of agency/organization contacts including the following:

  - A/OPC Office

  - Designated Billing Office

  - Transaction Dispute Office

  - EC/EDI Office (if assigned)

- Resolving technical and operational issues between JPMorgan and the user

- Monitoring account activity, ensuring that appropriate steps are taken to mitigate suspension or cancellation actions and taking appropriate action on delinquent accounts or non-compliance with task order performance issues

- Ensuring cardholders use the card program within program policies

- Notifying JPMorgan of any changes in the agency's/organization's organizational structure that affect invoice/report distribution

- Reviewing and evaluating the compliance and adherence of the JPMorgan card program to General Services Administration service level and contract agreements. This includes:

  - Monitoring the Government Card program's conformance with price and schedule agreements

  - Ensuring that the Designated Billing Office, Transaction Dispute Office and EDI Office provide feedback to the A/OPC

  - Consolidating feedback on the task order evaluation forms to provide to JPMorgan

- Ensuring that task orders and change orders to the task orders are within limits, and include:

  - Defining such requirements as acceptance plans, appropriate management and technical criteria

  - Defining milestones, deliverables, schedules and prices

- Participating in annual training conferences and disseminating to the agency/organization information learned

Designated Billing Office

The following are the key functions of the Designated Billing Office:

- Receiving the central bill invoice

- Overseeing the proper processing and payment of invoices

- Ensuring that invoices are paid within the Prompt Payment Act time frames

Additional responsibilities typically include:

- Reconciling invoices

- Notifying the Transaction Dispute Office of statement billing discrepancies

- Ensuring that payment for items is made

- Analyzing and monitoring contractor reports on invoices, invoice status, payment performance and delinquencies

- Ensuring that appropriate steps are taken to mitigate suspension or cancellation actions

- Processing agency/organization refunds as designated by the agency/organization

- Ensuring that changes to the Designated Billing Office are provided to the A/OPC in a timely fashion

- Providing feedback to the A/OPC on card program performance

- Participating in annual training conferences and disseminating to the agency/organization information learned

Transaction Dispute Office Responsibilities

The Transaction Dispute Office generally serves as the point of contact for disputing transactions on central bill invoices.

Responsibilities typically include:

- Overseeing program/cardholder adherence to dispute process policies and procedures

- Reporting disputed transactions to JPMorgan in a timely fashion

- Working with JPMorgan to resolve dispute transactions

- Tracking disputed transactions

- Ensuring that any personnel/responsibility changes in the Transaction Dispute Office are provided to the A/OPC in a timely fashion

- Analyzing and monitoring JPMorgan reports on transaction disputes

- Providing feedback to the A/OPC on JPMorgan performance

- Participating in annual training conferences and disseminating to the agency/organization information learned

EC/EDI Office

The EC/EDI Office generally serves as the point of contact for electronic commerce/electronic data interchange for the agency/organization. The EC/EDI Office oversees the proper implementation of the agency/organization EC/EDI capabilities and processes.

Responsibilities include:

- Determining agency/organization EC/EDI processes and platforms

- Working with JPMorgan to receive and transmit data electronically

- Providing feedback to the A/OPC on JPMorgan performance (as requested)

- Participating in annual training conferences and disseminating to the agency/organization basic information learned during conference proceedings

Cardholder Responsibilities

Cardholders should follow the policies and procedures instituted by their specific agency/organization.

Recommended responsibilities may include:

- Completing the purchasing log (if used) and maintaining accurate records of all transactions

- Placing orders with specified merchants according to established policies and procedures

- Reconciling the original receipts or packing slips with the monthly statement and resolving any discrepancies

- 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

- Maintaining (copies of) statements, receipts and purchasing logs according to agency policy

- Forwarding purchasing logs, monthly statements and receipts for approval

- Ensuring physical security of the card, the account number, expiration date and any documents displaying the account number and expiration date

- Providing prompt notification of lost or stolen cards

- Providing prompt notification to the A/OPC when changes occur (e.g., name, address, phone number, employment status)

Program Setup

This section provides an overview of the following card program setup processes, which are considered fundamental to the design of any card program:

- Policies and procedures

- Program liability options

- Program billing options

- Program payment options

- Program billing cycles

- Progam invoicing options

- Program hierarchy

While in most cases these processes have already been established during the task order process, it is important to have a basic understanding of their significance since they affect account management activities including account expense, reconciliation and account control processes.

Any questions or concerns regarding these processes should be discussed with your JPMorgan Relationship Manager.

Policies and Procedures

Developing Program Policies and Procedures

One of the most significant aspects of administering a card program is the process of defining a policies and procedures document. This document should include information on:

■ The rationale for the card program

■ Guidelines on acceptable card usage

■ Card program processes and procedures

This document will also serve as an effective training and reference tool.

Outlined below is a template you may use to develop your own Government Card program policy if you do not already have one in use.

Topic	Nature of Content
Objective for the Document	■ Summary of agency strategy
	■ Summary of program case
	■ Key drivers/owners of card program initiative
Target Audience	■ Eligibility for cards
	■ How to request a card
Tone/Cultural Fit	■ Mandate
	■ Introduction/endorsement by influential agency leader
Instructions for Use of Card	■ Authorized uses
	■ Ad-hoc purchases
	■ Consequences for non-compliance with policy
	■ Ghost Cards
	■ Expense managment and reconciliation guidelines
Card Limits	■ MCCs included/excluded
	■ Transaction limits
	■ Frequency limits
Process	■ Description of process flow
	■ Variances by commodity type
	■ Variance by type of transaction
Suppliers	■ Preferred suppliers
	■ Supplier sign-up process
	■ Data requirements

Topic	Nature of Content
Card Distribution	■ Who, where, when and how
Cardholder Responsibilities	■ Compliance
	■ Liability
	■ Security
	■ Approval (when appropriate)
	■ Validation and receipts
Transaction Validation	■ Cardholder review process
	■ Reallocation process
Receipt Retention	■ Requirements and process
Disputes	■ Process
Lost/Stolen Accounts or Employee Terminations	■ Responsibility for fraud or misuse
	■ Process for each
Internal Training, Help Desk and Technical Support	■ Description and options
	■ Contact names and numbers
Administrative Support	■ A/OPC description
	■ Site administrator description
	■ Customer Service support

Your Relationship Manager can provide you with sample cardholder policies and procedures for you to use to design your own.

Liability Options

The liability option for your program has already been determined during the task order process. This information has been included to provide a basic understanding of liability and its relationship to Government Card processes.

Liability determines which party is ultimately responsible for paying JPMorgan — the agency/organization or the cardholder. JPMorgan offers central liability for the Purchasing Card program.

In a central liability program your agency/organization is liable for all charges made on central bill accounts. Your agency/organization determines the parameters for each central bill card issued.

Billing and Payment Options

The billing and payment option for your program has already been determined during the task order process. This information has been included to provide a basic understanding of billing and payment and its relationship to Government Card processes.

The table below describes the billing option offered through the JPMorgan Government Card program.

Central Bill/Central Pay

Billing Process

- All charges placed on individual cardholder accounts are rolled up into a central invoice that is sent directly to the agency for payment.

- Individual cardholders receive paper or online statements containing the details of all transactions for that billing cycle. The statement shows a zero payment due at the individual account level.

Payment Process

- The agency makes one payment to JPMorgan against the central invoice in accordance with the payment terms outlined in the task order.

- This is the only bill/pay option offered for the Purchasing Card program. This includes diversion billing accounts.

Explanation of Billing Cycles

Billing Cycle Date

The billing cycle date that you select for your program will determine the date range for transactions that post on each statement. Each statement will typically include 30 days of transaction activity since billing cycles are based on a set day of the month. The actual date that a billing cycle closes is referred to as the billing date. The billing date is used to calculate payment due dates and delinquency status.

Below are the activities that occur at the end of each billing period:

- The cardholder cycle limits (i.e., credit limit, transactions per cycle) are refreshed at cycle.

- Statements are closed and produced. Programs that have selected paper statements should receive them within seven to 10 days of the billing date; statements are also available online through your electronic access system within 48 hours after the close of the cycle.

- Reports based upon billing cycle are generated.

As you select your cycle date, please consider any impact that the timing of the billing may have on internal closing cycles. The following are other key items to consider:

- Transactions typically take 48 to 72 hours to post to an account.

- Cardholders and their managers or expense approvers need time to complete their reconciliation processes and submit for payment for any month end processing.

The following outlines a useful approach for selecting a cycle date:

1. Start at the end of the process by determining when the transactions will be entered into your financial system.

2. Calculate how many days it will take to review/process the transactions — consider any approvals or reconciliations required.

3. Calculate how many days are required for cardholders and approvers to complete their review — count backwards to determine the best cycle date.

Delivery of Billing Information

JPMorgan will deliver billing information using one of the following means:

- Via our electronic access system

- Regular postal mail (please note, it may take seven to 10 business days to receive statements)

- Via a file feed to your agency

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Invoicing

Invoicing Options

JPMorgan will send an itemized official invoice to the Designated Billing Office for each central bill account promptly after the end of each billing cycle either in paper or electronic format as required. Agency/organization receipt of the official invoice allows for ample time from each billing cycle for reconciliation and payment.

Billing Options

Central bill is the only bill/pay option offered for purchase expenses.

There are two types of invoices as defined below. Agencies/organizations may choose one or both invoices:

- Itemized Invoice - The invoice includes a detailed list of transactions posted during the cycle.

- Electronic Invoice - The invoice is an electronic file that includes all transactions, debits, credits and fees posted to the account during the billing cycle.

Medium of Invoicing

The invoice will be submitted in a medium requested by the Designated Billing Office (e.g., accessed through the electronic access system, hard copy, EDI).

Program Hierarchy

The program hierarchy is the foundation on which your agency's reporting structure is based. As such, the setup of your hierarchy is critical to the proper setup of your reporting. It is integral to the way your agency views and accesses your card transaction data.

Ultimately, the manner in which you set up your program data determines the following:

- How your cardholders are spending and where they are using their cards

- Who has permission to access this data

- Who has permission to view/approve transactions

The hierarchy should be developed based on the individuals or groups within your agency who need to see Government Card reports, monitor cardholder activity and access transactions for edit, review and approval. The hierarchy should not simply be made to mirror an agency's organizational chart.

The A/OPC will be responsible for maintaining employee profiles within this hierarchy. We recommend that the hierarchy be kept as simple and straightforward as possible, since the greater the detail, the more difficult, complex and time-consuming it may be to manage.

Account Setup and Maintenance

This section provides an overview of the following processes:

- Cardholder account setup

- Program and card controls

- Program card design

Cardholder Application

Cards should be issued to employees who need to spend agency funds as part of their job function. Common groups of cardholders include:

- Maintenance workers
- Field based employees
- Administrative assistants
- Buyers and meeting planners
- Contracting officers
- Purchasing agents

Your program's policies and procedures document should detail the cardholder application process. Cardholders may also be required by their agency to take specific training before receiving a Government Card.

The following steps detail the process for obtaining a Government Card:

1. Employee notifies the A/OPC or manager that they are in need of a card.

2. The A/OPC reviews the employee card request and validates the need for the employee to become a cardholder.

3. The A/OPC should be aware of their agency's/organization's spending controls policies and procedures and make requests for limits or card controls in line with the cardholder job function and authority level.

4. The A/OPC and cardholder should work together to complete the request. This includes using the format selected by your agency/organization. Possible format options include:

   - Online request
   - Paper applications
   - Other format as defined by your agency/ organization

Cardholder information may be transmitted to JPMorgan using any of the following methods as described in detail below:

- Electronically
- Spreadsheet
- Bank standardized paper application

Updating Account Profiles

Be sure to discuss the methods for providing new account numbers to your Human Resources department for tracking purposes (e.g., account closure upon employee termination).

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Electronically

To expedite and simplify the card request process, we recommend you use our electronic access system. Detailed instructions on the process for completing cardholder requests through the individual applications will be covered in training during program transition.

Spreadsheet

Cardholder information may be submitted to JPMorgan in a Microsoft Excel spreadsheet. This is the most common method of entering new cardholder application information during the transition process or when processing requests for 10 or more new cards at one time.

Contact your Relationship Manager for specific details.

Bank Standardized Paper Application

Cardholder applications were provided during your transition. The general layout and data elements of the form are standard items.

The cardholder and his or her manager should complete the paper application before submitting it to the A/OPC for review and signature. Once the A/OPC has processed the application, it should be sent to JPMorgan by fax or mail. Fax numbers and mailing addresses were provided at the close of the transition phase.

If needed, you can also contact JPMorgan Customer Service for the fax number and mailing address information. Customer Service contact information is provided in the Contacts section of this guide.

Application processing is typically three to five business days. Card delivery averages five to seven business days.

Card Delivery Options

Card delivery options vary and depend on:

- Where your agency is in the program life cycle

- Type of card issuance request (i.e., new cards, replacement cards [lost or stolen], reissued cards)

- Your agency's/organization's approach to the cardholder application, distribution and training process

With this in mind, we offer the following card receipt delivery methods:

- Bulk ship to A/OPC or central contact

- Deliver direct to cardholder

Bulk Ship to A/OPC or Central Contact

You may elect to have cards shipped to your A/OPC, central contact or multiple points of contact throughout your agency for distribution to the cardholders. Shipments will contain multiple cards and may be sent via regular mail or an overnight carrier. You can establish multiple "Special Handling Codes" that will be associated with an account at the time of set up and used to control the method of plastic delivery. Using multiple "Special Handling Codes" allows you to have cards centrally shipped to key contacts at each site or location.

Having the cards shipped directly to the A/OPC or central contact for distribution provides you with the opportunity to ensure the cardholder has completed training, signed an employee agreement (if required) and to collect any previously issued cards (if applicable). Central distribution also provides the opportunity to distribute a cardholder welcome packet which may include policies and procedures, quick reference guides and program communications such as a welcome letter from your senior management sponsor.

We recommend you have "first-issue" cards sent directly to your A/OPC. The cards should then be kept in a secure location prior to delivering them to each cardholder. While our best practices indicate that central distribution offers some unique advantages for "first-issue" cards, we recommend that reissued and replacement cards go directly to the cardholder at their government business address.

Deliver Direct to Cardholder

You may also set up your program to have cards delivered direct to your cardholders. Cards shipped direct to the cardholder will be sent through the United States Postal Service mail system to the address provided on the cardholder application. Cards are typically delivered within seven to 10 days.

Regardless of the delivery method you choose, each cardholder will need to sign and activate their card upon receipt.

Card Activation

Each JPMorgan Government Card is shipped with a card receipt verification 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 JPMorgan Customer Service.

Each card will come with a sticker on the face of the card that advises cardholders to contact JPMorgan and verify card receipt prior to first use. Cardholders will be prompted for identity verification using criteria established by the A/OPC.

Security Information for Activation

For card activation and security purposes, JPMorgan requires two unique identifiers for each cardholder.

Cardholders may provide alternate information for security code options (i.e., a unique verification number versus a social security number).

Security Code Options

The unique security code options have already been determined during the task order process.

Cardholders will need to remember their security code information when contacting JPMorgan, since our Customer Service will prompt each cardholder for the last four digits of the data that is populated in the social security number field and/or what is populated in the unique identifier field.

Once the card is activated the cardholder should remove the sticker, sign the back of the card (when applicable) and begin using the card within the guidelines of your agency's policies.

Please note that the A/OPC will be responsible for communicating the security code information to their cardholders to ensure activation.

Card Expiration and Reissue

Each card issued by JPMorgan will have a card expiration date of 36 months unless a shorter period is requested by the agency.

Reissued cards will be sent to either the A/OPC or central contact or the cardholder (depending on the delivery method selected during transition) about three weeks prior to the end of the month in which the card expires.

Reissued cards will have the same 16-digit account number as the original account but will need to be activated by the cardholder prior to use.

Once the cardholder receives the new card, they should immediately contact JPMorgan Customer Service to activate the new card, sign the back of the card, update the expiration date with vendors for any recurring charges and destroy the expiring card.

Card Controls

To help minimize risk, Government Cards offer built in controls that each agency/organization can use to restrict cardholder purchases. These controls are customized for each agency as part of the transition process and allow an agency to set certain parameters by purchase, type and employee.

An authorized individual may adjust the controls at any time.

The following information provides an overview of the available card parameters.

Merchant Category Codes and Groups

The Merchant Category Code (MCC) most directly affects where a card can be used. An MCC is a four-digit code assigned to a merchant by their merchant bank and identifies the type of goods or services that the merchant typically provides.

For example, a restaurant will typically have the MCC of 5812 (Restaurants) while the vast majority of all office supply stores will typically be assigned to MCC 5111 (Stationery and Office Supplies). MCCs are established by the Card Association and assigned to a merchant by their acquiring bank at the time the merchant is set up to accept cards as a payment method.

Credit Worthiness

If requested, a credit worthiness check may be performed on behalf of your agency to determine the appropriate limit to assign to the cardholder.

Controls and Cardholder Spending

Controls built into your program are an effective way to control cardholder spending, however, the primary "control" should be a well documented and highly communicated policy that is consistently enforced.

With a Government Card, you can select which MCCs to include or exclude from authorization. Each time a cardholder presents the card to a merchant for authorization, our system validates the MCC to determine whether the cardholder is allowed to purchase at that type of merchant. If the MCC is not authorized, the request will be declined.

While JPMorgan has established standard Merchant Category Code Groups (MCCGs), you have the opportunity to create unique MCCGs for your program.

In order to create the unique MCCGs, we will provide a reference list of the codes and their descriptions as well as an MCCG worksheet for you to enter codes that are to be allowed or disallowed. Each MCC group should then be given a name to correspond with its numeric identifier. This process should be completed for each unique MCCG that is to be established.

The A/OPC can also work with their Relationship Manager to discuss specific MCCG needs and/or to set up a new group.

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Dollars Per Cycle Limit

Establishes the maximum total dollar amount that will be authorized in a 30-day period. Each purchase made during the cycle reduces the amount available for the remainder of the cycle. The limit restores to the full amount during batch processing on the last day of the cycle for Central bill accounts.

Central Bill Account Limits

Limits for central bill accounts are refreshed at cycle.

Dollars Per Transaction

Restricts the maximum dollar amount of any purchase made. The single transaction limit is the total amount of the items or services purchased from a merchant at one time. Purchases must not be split into separate transactions with the intent of bypassing this limit.

**Setting the
Dollars Per Transaction**

Setting the single transaction limit at a lower level may hinder individuals from using the Government Card and may result in more transactions forced through the purchase order to check request process.

This will reduce efficiency and cost savings opportunities for your agency.

Dollars Per Day

A limit restricting total spending in a 24-hour period. A transaction will be declined if total spending for the day exceeds the established limit.

Transactions Per Cycle

The maximum number of authorizations in one cycle. Please note, each authorization during the cycle reduces the number available for the remainder of the cycle. Declines are not included.

Transactions Per Day

The maximum number of authorizations allowed in one day.

Variable Period Spending Limit

The total amount of spending allowed for a period uniquely designed for a card, up to 999 days. The limit is typically associated with a special project for expenses incurred during the life of the project. The limit may be used to ensure a project budget is not exceeded. It can also be used to define a period less than a cycle such as a week or two-week period. Any authorizations attempted after the limit is met will be declined.

Variable Period Transaction Limit

The maximum number of transactions allowed for a period uniquely defined for a card, up to 999 days. The limit is typically associated with a special project for expenses incurred during the life of the project. Any authorizations attempted after the limit is met will be declined.

Cash Advances

Given the widespread merchant acceptance of cards, the need for cash advances is minimized. If cardholders are granted cash advance capability, we recommend the following controls be used:

- MCCGs to limit cash access to appropriate locations (ATM and banks only)

- Weekly and daily limits

We recommend that these limits be set agency-wide with exceptions for cardholders who travel internationally or have special cash requirements.

ATM Locations

ATM locations can be found by using the Card Association websites.

ATM location website information is provided in the Contacts section of this guide.

For those cards that are granted cash advance functionality, the cardholder can obtain cash at ATMs that accept their card brand (e.g., MasterCard, Visa). When using the ATM, the cardholder will need to correctly enter their PIN in order to obtain cash.

Cardholders can also obtain cash in bank branches that accept their card brand (e.g., MasterCard, Visa). The cardholder will present the card to the teller and the transactions will be processed. As described above, a cash advance at the ATM or in the bank branch is subject to authorization controls.

Typically, cash advances are only allowed as an individual bill transaction.

Please note, you should refer to your task order or the Master Contract for specific details on fees.

Authorized Uses

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

Merchant Acceptance

Since the JPMorgan Government Card is accepted worldwide, it is likely that the majority of your current vendors already accept the JPMorgan Government Card. In this case, no special setup is required.

In instances where a merchant does not accept the card, JPMorgan and the Card Association can be engaged to assess the situation and work with the merchant to accept the card.

Vendor acceptance is a critical component to a successful card program. There are several stages to ensuring the appropriate level of vendor support for the program.

Merchant Acceptance/Vendor Matching

The first step in forming a merchant acceptance strategy is to understand the level of current card acceptance by vendors that your agency uses. We will help you complete a thorough analysis of historical payment data.

To accomplish this, we will ask you to provide information in a pre-defined format. We will use this format to match your list of vendors against a database of all vendors that accept the card and their ability to pass enhanced transaction data. The data elements that you will need to provide in this analysis are:

- Vendor name

- Vendor street address

- Vendor city

- Vendor state

- Vendor ZIP code

Your primary JPMorgan contact will provide a sample spreadsheet layout that should be used to pass this information back to JPMorgan. Once the completed spreadsheet is submitted, we will provide a report that shows details on merchant acceptance and capability levels. This report will allow you to target any key vendors that do not currently accept the card.

Program goals and plans should leverage those suppliers that are already capable of accepting the card. Those suppliers that do not accept the card can be included in a merchant sign-up campaign.

Vendor Matching Analysis

You should complete the vendor matching analysis to help ensure that all key vendors are capable of accepting the card.

Any future vendor agreements you sign should include language that confirms the merchant will accept the card as payment.

Merchant Sign-Up

The second step in forming the vendor acceptance strategy is to target and sign up those merchants that do not accept the card.

Our Merchant Services team will work closely with you and your Relationship Manager to customize a vendor recruitment program based on your objectives and the characteristics of your existing vendor base.

The vendor acceptance campaign may include a combination of mail, telephone and face-to-face meetings. Acceptance programs can be implemented for both vendors that are not currently accepting credit cards as well as for those that need to upgrade an existing point-of-sale system in order to pass enhanced (detailed) transaction data.

While it is probable that most of your suppliers already accept the JPMorgan Government Card, those that do not can be recruited to accept the Government Card by the JPMorgan Merchant Services team.

We have found that our success in recruiting your preferred vendors is increased by using your letterhead and endorsement to encourage your merchants to respond. Merchants that respond are contacted and provided with education and assistance in card acceptance.

Large merchant enrollment campaigns may be phased in, first, by targeting those suppliers that are most critical to the success of your program, then targeting lower volume, less critical suppliers. Where a phased approach is needed, we will work with your team to prioritize your list of merchants.

Merchants who already accept the card but need to upgrade their point-of-sale capabilities, may choose to pursue the upgrade from their current card service provider.

Targeting your Key Vendors

We can work with you to target your key vendors and encourage them to sign up to accept card payments.

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Our Government Card programs not only provide you with cost savings benefits, but also can help you strengthen your relationship with your vendors by providing the following benefits to merchants that accept the card:

- Payment within as little as two days

- Improved cash flow and opportunity to invest money elsewhere

- Opportunity to gain new business and/or retain competitive advantage in the marketplace

- Preferred vendor status

- Stronger partnerships with the government

- Faster, more efficient buying process

- Electronic authorization of purchases at point-of-sale

- More efficient accounts receivable process

- Elimination of invoice processing, reduction in postage, invoicing/statement, resources

- Reduction in administrative costs associated with billing and collections

Convenience Checks

JPMorgan 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. Convenience Checks are central bill only.

As stated in the General Services Administration Master Contract, Convenience Check usage should be minimized. Given the widespread merchant acceptance of cards, the use of Convenience Checks should be the exception. Merchants who only accept checks and are paid frequently should be analyzed and either avoided or possibly targeted for card acceptance.

Your Relationship Manager can assist with merchant acceptance strategies.

Those cardholders who are issued Convenience Checks should fully understand usage expectations and guidelines. We recommend that A/OPCs periodically review the accounts that have Convenience Checks to verify that a real need continues to exist. Information can be extracted from the electronic access system to identify those cardholders who are flagged as Convenience Check users.

Convenience Checks are used like normal checks with the cleared Convenience Check being posted to the card account to which it is associated. Unlike card-based transactions, Convenience Checks do not authorize, process, and settle through the Card Association's networks, so MCC restrictions, chargeback/dispute and liability waiver coverage is not available.

If a Convenience Check is lost or stolen, cardholders must notify JPMorgan immediately. We can initiate a stop payment on a Convenience Check or a range of Convenience Checks (as long as the Convenience Check(s) have not already cleared and posted).

For reporting and billing purposes, Convenience Check transactions are shown in the electronic access system and on cardholder statements. This allows Convenience Check transactions to be monitored, managed and reported alongside all other card transactions.

The Convenience Check number, payee name and amount will be displayed.

Please note, you should refer to your task order or the Master Contract for specific details on fees.

Cards

Card background designs for the front of all non-generic Purchasing Cards have already been determined and provided to JPMorgan by the General Services Administation during the Master Contract process.

We will meet the General Services Administration Master Contract requirements regarding embossed and printed information on the front of the cards.

JPMorgan also has the capability to imprint the agency/organization's tax exempt number in a space provided under the General Services Administration SmartPay2 logo.

Quasi-generic and generic cards will be provided according to the requirements of the task order.

Please consult your Relationship Manager for more details.

Inserts

One method of communicating critical program data to cardholders is through the use of custom inserts.

Custom inserts may be placed in either the card mailer and delivered with each new card or placed in the envelope with each cardholder statement (if paper statements are being mailed).

Some examples of the types of information that may be communicated through a custom insert are:

- Kick off communication for a new program

- Major program change notification/major card use guideline changes

Inserts and Card Mailings

If you choose to include an insert with your card mailings, your Relationship Manager will work closely with you to create and produce the document, using our in-house vendor.

Doing so helps ensure that the insert will meet design and inventory specifications and reduces the possibility of delays.

Your Relationship Manager will work with your agency to create the insert. JPMorgan may produce your inserts and manage your inventory.

The custom insert process typically takes four to eight weeks to obtain an authorized proof, and to produce and inventory the inserts.

Though some agencies may use card mailer inserts as a way to communicate with their cardholders, other communication tools or a combination of tools may prove more effective. These tools include any combination of the following:

- Intranet

- Cardholder communications on welcome page of electronic access system

- Inclusion in program policy and training documents

- Memoranda distributed through interoffice mail

- Attachments to the cardholder application

- Statement messages

Program Administration

This section provides an overview of the following processes:

- Expense management and transaction reconciliation
- Account code allocation methodology
- Transaction dispute procedures
- Payment procedures
- Payment methods
- Program training

Expense Management and Transaction Reconciliation

The following section outlines information that will help your agency define account expense management and reconciliation procedures.

Central Bill

Expense Management

Agency/Organization Level	Cardholder Level
■ Your agency billing contact will receive a consolidated invoice listing all charges that have posted to each individual cardholder account during the billing cycle. The central bill statement totals all charges as the amount payable and the agency is responsible for remitting the balance due to JPMorgan. ■ All charges will be held on the central bill until payment is made.	■ All cardholders receive a monthly billing statement with "memo bill items" listed for all transactions. The cardholder statement may show a zero balance due. ■ This statement is intended solely to facilitate the cardholder 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 individual cardholder accounts since the agency is responsible for payment, as mentioned above.

Transaction Reconciliation

Agency/Organization Level	Cardholder Level
■ To make reconciliation easier, you can electronically pull the transaction data for a given cycle and import it directly into your financial system. Central to this process is the use of a "mapper" that creates a data output file that may be formatted for direct import into your financial system.	■ Your agency must define the way in which your cardholders should file travel vouchers or submit receipts to justify the expenses made to the card and allocate the transactions to the proper budgets/accounts. ■ Many programs use default account codes tied to cardholders and/or merchant category codes to automate the allocation of the majority of transactions to the proper budgets/accounts. ■ In some cases, there will still be a need for cardholders, approving officials or A/OPCs to manually assign account codes to transactions. The program procedures you create should address the way in which expenses should be coded, who is accountable to do so and within what time lines.

Account Code Allocation Obligation Methodology

One of the primary benefits of a card program is the opportunity to electronically capture information on purchases and have that information imported directly into your financial systems. Not only does this represent a significant cost and time savings opportunity, it enhances your ability to track spending at one-time and infrequent vendors.

Automating the Process

Automation of the account code allocation process improves employee productivity and maximizes cost savings.

Card programs have significant flexibility in the way that transactions can be allocated. Best practice studies indicate that allocating the majority of transactions electronically, then providing the cardholder with a tool to manually allocate the remaining transactions can maximize program efficiencies.

Combinations of the following methods are typically used for account code allocation:

- Default account codes can be set at the cardholder level

- Default account codes may be assigned to merchants or Merchant Category Codes (MCC)

You can work with your Relationship Manager to set up tables in your electronic access system to define account codes by individual merchants or by MCC. Whenever a transaction is received from a supplier in the table, the default account code is overwritten with the designated code. Priority can be assigned to the allocation rules so that if a default account code is assigned to both a merchant and their MCC, the code assigned to the individual merchant will take precedent over the code assigned by MCC.

Recommended Allocation Method

Use of cardholder default account codes combined with MCC allocation is the recommended allocation methodology for the majority of cardholders.

For example, MCC 5251 denotes a hardware merchant. Setting up the MCC table to allocate transactions from merchants categorized with MCC 5251 to general ledger code 112233 will cause all transactions from merchants coded as 5251 to be allocated to general ledger 112233, regardless of the default allocation code set at the cardholder level.

On an exception basis, a designated individual or the cardholder can manually edit the transaction accounting data in the card electronic access system or in your accounting system.

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Transaction Review and Approval

Accounting controls and procedures may require review and approval of transactions at levels other than the cardholder. Managers or an Accounts Payable representative may be required to review cardholder activity.

Your agency's compliance and audit departments will be familiar with internal requirements. They should provide direct input when you establish your transaction review process. At a minimum, program policies should dictate that managers review cardholder activity to verify:

- Cardholders are purchasing items in accordance with their job duties

- Transactions are being properly allocated

- Cardholders are in compliance with the general card program policies

Record Retention

Merchants are required to provide a transaction record (receipt) which 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 a cardholder misplaces a receipt, he or she should 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 in a secure location. Common practices include storing the records at individual sites for one year, then aggregating them annually for long-term storage at a central facility. Refer to your agency's internal procedures for retention requirements.

Ensuring the program is in compliance with record retention policies is an important part of the program and will help you confirm that both internal policies and government requirements (such as sales and use tax regulations) are being followed.

Transaction Dispute Procedures

It is critical for cardholders to review their activity for erroneous charges. If a cardholder identifies a questionable charge, they will need to determine if it is the result of a billing discrepancy or a fraudulent charge.

The following section outlines the process for handling both types of erroneous charges.

How to Determine if a Charge is a Billing Discrepancy or a Fraudulent Charge

Billing Discrepancy

The following criteria are typically used to define an erroneous charge as a billing discrepancy:

- A transaction that the cardholder cancelled, but which was processed by the merchant anyway

- A transaction that is not recognized, but is from a merchant with whom the cardholder or the agency/organization regularly conducts business

- A transaction for which the cardholder has a receipt, but the amount on the receipt and the amount posted to the card account do not match

- Duplicate transactions (i.e., same merchant, amount and date)

- Returned merchandise

Fraud

The following criteria are typically used to define an erroneous charge as fraudulent:

- A transaction that is not recognized, and is from a merchant whom the cardholder or the agency/organization does not conduct business

- A transaction on a lost or stolen card

- Suspicious activity

How to Handle Billing Discrepancies

The following outlines the process the cardholder should follow to address a billing discrepancy on an account.

1. Cardholder contacts the merchant directly and attempts to resolve the matter by determining if the questionable charge is a result of a billing error.

Contacting the Merchant

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

2. If the cardholder is not able to resolve the issue with the merchant, the cardholder should immediately complete a dispute form and submit it to JPMorgan electronically through our electronic access system or by hard copy (mail or fax). Dispute form address and fax information is provided in the Contacts section of this guide.

3. In many cases, the dispute inquiry can be resolved during the initial contact with a dispute representative. Common first contact resolutions include:

   ■ A merchant credit may be posted to the account.

   ■ The dispute representative may have additional information that resolves the dispute for the customer.

   ■ The dispute representative may contact the merchant initiating a three-way consultation in an attempt to resolve the issue.

4. If the dispute is not resolved on initial contact, the dispute representative will begin the formal dispute process by engaging the acquiring center and may ask the individual initiating the dispute to provide follow-up information.

Average Resolution Time

Most disputes are resolved within 60 days of the date the request is received.

How to Initiate a Dispute

The following outlines the process for submitting a dispute through the JPMorgan electronic access system:

1. Complete the online dispute form available through the JPMorgan electronic access system.

2. The cardholder will receive a confirmation email immediately upon submission.

3. The dispute is automatically routed to the JPMorgan 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.

An Approving Official or other authorized third party can initiate the dispute in cases where:

- They have knowledge of the dispute

- They can provide the necessary supporting documentation

- The transaction is not being claimed as fraudlent or unauthorized

Online Dispute Form

Using the dispute form available through the JPMorgan electronic access system will help expedite the dispute process.

Cardholders can also opt to complete a hard copy dispute form and submit it to JPMorgan. Dispute form address and fax information is provided in the Contacts section of this guide.

Form

JPMorgan

**SmartPay 2
Dispute Form**

Please be advised that Visa & MasterCard require that attempts be made to resolve your dispute with the merchant before notifying us. *We must be notified within 90 days of the processing date of the transaction you are questioning.*

Cardholder Name: _____

Account #: _____

Merchant Name: _____

Transaction Date: _____Transaction Amount: $_____

Posting Date: _____

Reference #: _____

Please Circle <u>one</u> of the following choices applicable to your dispute. Include <u>all</u> necessary information/documentation.

1. I do not recognize the above-mentioned charge. I have attempted to contact the merchant to obtain further information.

2. I have been billed more than once by the same merchant. I authorized one charge with this merchant only. My card was in my possession at the time of the transaction.

   Valid Charge $_____   Reference # _____   Transaction Date:_____

   Invalid Charge $_____   Reference # _____   Transaction Date:_____

3. I canceled: Service / Airline Ticket / Hotel Reservation on _____(date). Cancellation#_____

4. I have not received the merchandise that was to be shipped to me on _____(date). I have requested credit.

5. Merchandise that was shipped to me arrived damaged or not as described. I returned it on _____(date) and asked the merchant to credit my account. I am providing a copy of my returned mail receipt.

6. Merchant was to issue credit for merchandise I returned to the store. I have enclosed a copy of my credit receipt.

7. I have been charged for a purchase that was paid for by other means. I am providing a copy of the documentation showing the other method of payment.

8. I have been billed for an incorrect amount. My receipt shows $_____, however, I was billed $_____ I am providing a copy of my receipt showing the correct amount.

9. I did not authorize the above-mentioned charge. I have attempted to contact the merchant to resolve dispute. (If this is a VISA account, Visa regulations require that your account be closed prior to pursuing this dispute reason. Please call Customer Service to assist you in closing your account.)

10. Other: I am attaching detailed information that describes the dispute.

Work Phone ( )_____ **Email:**_____

Fax _____

Signature_____ Date _____

Please complete and mail or fax this form to
USPS   JPMorgan Chase, ATTN: Dispute Dept. IL1-6225, P.O. Box 2015, Elgin, Illinois, 60121-2015
Email   CCS-Disputes@jpmchase.com
Fax   **(847) 931-8861**.

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Documentation

Outlined in the chart below are the common types of documentation that a cardholder may be asked to provide as part of the dispute process.

Dispute Reason	Documentation
Cardholder billed for an incorrect amount	Copy of receipt that shows correct amount
Cardholder returned merchandise, but merchant did not credit account	Copy of receipt from merchant that shows merchandise credit was issued
Cardholder charged for a purchase that was paid for by other means	Copy of documentation showing the other method of payment: cash receipt, copy of check, copy of other credit card statement, etc.

Time Frames

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

1. Cardholders have 90 days from the date the transaction was processed to notify JPMorgan of a disputed transaction.

2. JPMorgan will post a temporary credit to the cardholder's account while the dispute is processed.

3. 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.

4. If the dispute is settled in the cardholder's favor, the temporary credit will remain on the account.

5. Cardholders will receive a written communication stating the resolution of the dispute (i.e., resolved in favor of the merchant or cardholder).

6. A cardholder can look at their JPMorgan billing statement to identify the total dollar amount of the transactions that have been put in dispute status.

Fraud

1. Cardholders who identify potential fraudulent transactions on their statement should immediately notify JPMorgan Customer Service by phone to report the card as lost or stolen, as well as follow any additional policies and procedures outlined by their internal agency/organization.

2. JPMorgan will work with the cardholder to verify account activity and may either block or cancel the compromised account and issue a new card if necessary.

3. The account will then be referred to the JPMorgan Fraud Department who will work with the cardholder to review the transactions and complete an investigation of the suspect activity. Cardholders may be asked to complete an affidavit detailing any fraudulent transactions.

Time Frames

The following are key aspects and time frames for handling fraudulent transactions:

- JPMorgan must be immediately notified **via phone** in cases where:

  - A cardholder has identified an unrecognized transaction

  - A card is lost, stolen or missing

JPMorgan Fraud Monitoring System

JPMorgan uses sophisticated security technology to monitor transaction activity.

If an account is suspected of being compromised, a member of our Fraud Department will contact the cardholder to verify the account activity.

In some cases, we may place a "referral" status on a card that is suspected of being used fraudulently. This will prompt any merchant who may be given the card to contact JPMorgan. The cardholder's identity will be verified, the referral status will be removed and the transaction will be approved.

If contact with the cardholder cannot be made, we may also try to contact the A/OPC.

Notifying JPMorgan

Immediate action on the part of the cardholder may help to expedite the fraud investigation and limit unauthorized activity.

Keep the Card Secure

A cardholder does not need to lose the actual plastic associated with an account in order for the account number to be compromised. Keeping cards and documents in a secure location should be a standard practice for all cardholders.

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Minimizing Risk

The following guidelines will help your agency's/organization's cardholders minimize the risk of fraud:

1. Protect your Government Card

   ■ Know where your card is at all times.

   ■ Note the expiration date on your card and be aware if you do not receive a new card relative to that date.

   ■ Be aware of when your statements should arrive, if late contact JPMorgan Customer Service.

   ■ Sign the back of your card immediately upon arrival. This can and should be done prior to activating the card.

   ■ Keep record of your card account number in a secure place, separate from your card. Include in that record the toll-free number for JPMorgan Customer Service.

   ■ Always have your card returned promptly from a sales clerk, restaurant server, etc.

   ■ Review your statements closely.

2. Guard your Government Card account number

   ■ Do not give your card account number over the phone unless you know you are dealing with a reputable vendor.

   ■ If you have ATM cash access, memorize your PIN and do not keep it with your card.

   ■ Be aware of phishing by phone, email and mail. Your card provider will not ask you to provide personal information such as your password, Social Security Number, bank and Government Card account number.

3. Safety tips when using your Government Card

   ■ Destroy carbons and voided receipts immediately when no longer needed.

   ■ Check your statement promptly against receipts that have been kept in a secure place.

   ■ If you no longer need your Government Card, destroy it immediately and notify your A/OPC so the account can be properly closed.

   ■ Safeguard the card as if it were your own. Report a lost or stolen card immediately.

Chargeback Process

In accordance with Card Association rules, JPMorgan will review both cardholder and merchant supporting documentation to determine when a chargeback or reversal of the transaction is deemed appropriate.

Payment Procedures

The following outlines important aspects of the payment process for central bill accounts.

- All items charged on the Government Card are due upon receipt of the first statement on which the charge appears. Statements are produced monthly on a date selected by your agency. An account is considered past due if payment has not been received and posted to the account before the next billing cycle.

Preventing Billing Errors

To prevent payment processing errors or delays, the agency/ organization should ensure that payments are properly identified.

- Online or electronic statement delivery provides your agency/organization and cardholders with information quickly, facilitates the electronic capture of expense allocation information and sets the groundwork for importing transaction data directly into financial systems.

- Programs that actively manage cardholder delinquency see a significant reduction in the number of past due accounts and write-offs.

Tax Exemption

It is our experience that most states take the position that central bill transactions are a direct purchase by the Federal Government and therefore can be classified as exempt from most state and local taxes.*

JPMorgan can print or emboss your Tax ID on central bill cards to help with recognition at the point-of-sale. We also recommend that cardholders be trained to use the General Service Administration's tax exempt forms and be knowledgeable in this area.

The above information is not intended as specific tax related advice. Please consult with your agency or organization's qualified tax or accounting experts for specific guidance on tax-related issues or questions.

Foreign Currency

Charges made in a foreign currency are converted into U.S. dollars on the statement of account, invoice and related reports. All transactions occurring outside the U.S. are converted to U.S. dollars for settlement. A conversion fee, listed as a separate transaction, may be assessed by the Card Association.

Time Frames

In cases where there is a discrepancy in the amount of the payment received, JPMorgan shall promptly notify the Designated Billing Office.

Payment Methods

All JPMorgan card programs are "charge card" programs and require payment in full at the close of each billing cycle or sooner based on the terms of the task order.

Agencies should remit payment in full upon receipt of the monthly statement or invoice. Detailed payment terms are outlined in your task order.

Outlined below is an overview of payment methods for the different types of accounts.

Central Bill and/or Individual Bill/Split Pay

ACH

ACH payments are electronic payments that are routed to JPMorgan utilizing the ACH Network/National Automated Clearing House Association (NACHA) process. ACH is the preferred method of payment for central bill accounts.

Your JPMorgan Relationship Manager will provide you with specific ACH payment options and instructions.

JPMorgan accepts two types of ACH records for multiple account payments:

- **Cash Concentration or Disbursement (CCD):** This format can remit payment information for one or several JPMorgan Government Card accounts. The CCD record format consists of one record for each cardholder and each cardholder will be identified in its own separate detail. For example, if an agency remits to five accounts, each account number is provided in its own detail record. This format also supports passing 15 agency-provided characters through to the statement. Agencies typically use this format for direct deposit of payroll.

- **Corporate Trade Exchange (CTX):** This format transfers funds with multiple account distribution data via addenda records that follow the ANSI ASC X12.5 and X12.6 (EDI) syntax. This addenda record includes all remittance payment information for one or several card accounts. Often, agencies provide remittance data in an EDI format to their originating bank, which converts it into the ACH-CTX file format. The JPMorgan Government Card program supports EDI ANSI 820 version 3040 and 3050 and 4010 formats.

Please keep in mind that JPMorgan has predefined payment file layout specifications that require critical information, such as account number and payment amount, be placed in specific fields within the file. JPMorgan will work closely with your payment processing team to ensure that these specifications are communicated and matched.

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JPMorgan recommends that the ACH payment files for large numbers of cardholder accounts be sent a minimum of twice a month utilizing an electronic funds transfer payment process (EFT). The ACH payment file should be initiated two business days prior to the ACH effective date to ensure JPMorgan receives the file and accurately posts the transactions. Following this guideline will ensure that transactions are posted in a timely manner when a post date is near the cycle date. The process to set up these types of payments involves setup and configuration as well as a testing stage, in which a prenote and a limited number of low-dollar payments should be sent to JPMorgan. The cycle to set up and test a CCD or CTX formatted ACH payment is typically four to six weeks.

For assistance with your ACH questions, please contact your Relationship Manager.

Check

All checks should include the full 16-digit account number and account name and should be submitted with the payment coupon included with the statement.

If multiple accounts are being paid with one check, please be sure to include in the payment details the full 16-digit number of each account and the amount to be applied.

Please make the check payable to: **JPMorgan Chase Bank, N.A.**

The remittance address for payment by check is provided in the Contacts section of this guide.

Wire Transfer

When submitting a wire payment for a central bill account, please indicate the credit card number and agency name in the description field of the wire form to ensure proper payment posting. Your Relationship Manager will provide you with the specific instructions you will need to set up wire transfer payments.

Training

JPMorgan will provide the A/OPC team with training on the various program management tasks as well as provide the information necessary for your trainers to complete cardholder training sessions.

A/OPC Training

During the A/OPC training phase, we will cover topics such as:

■ JPMorgan roles and responsibilities, including the roles of the Relationship Management team.

■ How to complete common tasks such as card additions, cancellations and updates.

■ Dispute and fraud procedures.

■ Electronic access system and software packages. This training includes items such as cardholder online maintenance, online reconciliation and allocation, data mapping and reporting.

Cardholder Training

We encourage the government to conduct cardholder training sessions and we will work with the A/OPC team to provide the tools and information needed to conduct those cardholder training sessions. In some cases, a JPMorgan contact may lead an initial cardholder training session as part of our "train the trainer" approach to rolling out the program.

Many successful cardholder training sessions for new programs are initiated by the senior management program sponsor and completed by the A/OPC team. Training sessions typically cover the following items:

■ Benefits of using a Government Card

■ Internal contacts - who and when to contact for questions

■ JPMorgan Customer Service — how and when to contact for questions

■ Issuance and review of cardholder guides and program policies

■ Authorized purchases, limits and other card controls

■ Billing and reconciliation procedures including online transaction allocation and approval processes

■ Completion of cardholder agreement (if one is used)

■ Distribution of cards if they have been shipped to a central contact

Contact Information

JPMorgan Program Coordinators	
Telephone	866-725-1184
	(Contact information for National A/OPCs
	will be provided by your Relationship Manager.)

JPMorgan Dispute Department	
Telephone	888-297-0768
Fax	847-931-8861
Address	PO Box 2015
	IL1-6225
	Elgin, IL 60121-2015

JPMorgan Fraud Department	
Telephone	888-297-0782 (to report a lost or stolen card)
Fax	866-282-3011
Address	PO Box 2017
	Elgin, IL 60121-2017

JPMorgan Customer Service	
For cardholders, JPMorgan 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 (collect)

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

ATM Locations	
ATM locations can be accessed via the applicable Card Association website:	
Visa	www.visa.com
	(Click on "ATM Locator" then complete the fields to find ATM locations.)
MasterCard	www.mastercard.com
	(Click on "ATM Locations" under "Card Benefits and Services"
	then click on "Find an ATM Near You" and complete the fields to find ATM locations.)

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