



**Northern Illinois
University**

Commercial Card Programs

**INTRODUCTORY
TRAINING**

Agenda



- Commercial Card Programs Summary
- How It Works - Application through Reconciliation
- Policy Review
- Forms
- Travel
- Amazon Business Account
- Card Services Contact Info

Program Summary



- Card Services manages commercial card program
- JP Morgan Chase is IPHEC vendor
- Commercial Card Programs

1. One Card

- i. P-Card
- ii. T-Card



2. Declining Balance Card (DB-Cards)

Program Summary



Criteria for using a P-Card or T-Card:

- Single transaction of \$5,000 or less
- Total aggregate of commodity does not exceed \$20,000/fiscal year
- Two-party, signed agreement is not needed
- Requirements for restricted items must be met in advance of the purchase
- Item is not prohibited

How It Works



1. Apply
2. Train
3. Commercial Card Agreement
4. Pickup
5. Activate
6. Shop
7. Review/Allocate
8. Scan in Receipts
9. Approving Manager Review
10. Monthly Reconciliation

Commercial Card Agreement



- Log into OnBase
- Fill out the online Commercial Card Agreement

Check this box to see the
rest of the form

Commercial Card Agreement Form

Electronic Commercial Card Agreement Form Use Consent



By checking this box, I give my consent to fill out, sign and submit this Commercial Card Agreement electronically. I understand that I will not be able to use this electronic form if I do not consent. *

Commercial Card Agreement



7. I am responsible for reviewing my transactions and allocating the expense to the appropriate cost center and account prior to the designated deadline provided under section V of the Commercial Card policy.

8. I am responsible for reconciling my card statement and selecting the vendor or the bank as described under section VI.J of the Commercial Card policy.

9. I am responsible for ensuring that I do not incur any loss or improper use of my card and immediately notify JP Morgan Chase and my approving manager of any such loss or improper use.

10. I will surrender the card to my approving manager upon termination of my employment with NIU is terminated or I transfer to another department, if I separate from the university, or if I am terminated for cause.

Type the last name of the approving manager and click anywhere outside of this box to prefill other information or select from a list

Cardholder Acknowledgement

Please select your approving manager by entering their last name:

Approving Manager Last Name *

Approving Manager First Name

Approving Manager User ID

ACKNOWLEDGEMENT

I certify I have read the Northern Illinois University Commercial Card Program Policies and Procedures. I understand the terms and conditions stated in this agreement. I attended the required training and had the opportunity to ask questions to clarify my understanding of the program.

I understand violation of these terms and conditions are subject to disciplinary actions as described in the Commercial Card Policy and Procedures Manual. I will reimburse Northern Illinois University for all uncured charges and any costs related to the collection of such charges.

☐ Please check that you've read and acknowledge the Commercial Card Agreement *

You must check that you've read and acknowledge the Commercial Card Agreement in order to submit the form.

Check this box to acknowledge and hit submit to submit the form for approval

Card Pickup



- Card Services will e-mail Cardholder when card is ready for pick up
- Set up an appointment
- Bring your photo ID
- Follow instructions inside envelope to activate

Shopping



- Spend Limits – \$5k/transaction and \$25k/month
- Allowable, Allowable with Restrictions (AWR), and Prohibited Purchases
- Sales Tax
- Billing and Shipping Address

| Shipping Address | Billing Address |
|---------------------------------|------------------------------|
| <i>Cardholder Name – P-Card</i> | <i>Cardholder Name</i> |
| <i>Department Name</i> | <i>Department Name</i> |
| Northern Illinois University | Northern Illinois University |
| 180 West Stadium Drive | 1425 W Lincoln Hwy |
| DeKalb, IL 60115-2828 | DeKalb, IL 60115 - 2828 |

PaymentNet System



Next Steps:

- Review/Allocate
- Attach Receipts
- Approving Manager Review
- Monthly Reconciliation – Statement of Account signed

PaymentNet System



- Visit www.paymentnet.jpmorgan.com
- Enter NIUONE1 in Organizational ID
- User ID is your Employee ID
- Enter your Password and click **Log In**

A screenshot of the J.P. Morgan PaymentNet login page. The header is dark blue with "J.P. Morgan" and "PaymentNet®" in white. Below the header is a light-colored login box. Inside the box, the title "Log In" is on the left and a "Bookmark this page" link with a star icon is on the right. The form contains three input fields: "Organization ID" (with "NIUONE1" entered), "User ID", and "Password". Below the "Organization ID" field is a checkbox labeled "Remember my Organization ID". Below the "Password" field is the text "(Case Sensitive)". At the bottom of the form are two links: "Forgot your Password?" and "Forgot your Organization ID or User ID?". A "Log In" button is located at the bottom right of the login box.

J.P. Morgan PaymentNet®

Log In [★ Bookmark this page](#)

Organization ID
NIUONE1

☐ Remember my Organization ID

User ID

Password

(Case Sensitive)

[Forgot your Password?](#)

[Forgot your Organization ID or User ID?](#)

Log In

PaymentNet System



Account Information - Welcome Page

[Home](#) [Transactions](#) [Statements](#) [Reports](#) [My Accounts](#) [Payments](#) [Help](#)

Welcome

Items Awaiting Your Action

[Activate Account Ending in 2530](#)

[Activate Account Ending in 6309](#)

Alerts

You have no alerts at this time

3 Messages

[Read All](#)

CATHY CARDHOLDER

Purchasing Card(4807 0082 2018 2422 New) ▼

Account Summary

[View Details](#)

| | |
|--------------------|-------------|
| Credit Limit | \$1,000.00 |
| Current Balance ⓘ | \$13,259.62 |
| Available Credit ⓘ | \$0.00 |

Transaction Activity

| | | |
|--|-------------|----------------------|
| Current Billing Cycle Transactions ⓘ | \$15,670.46 | View |
| Authorizations | 0 | View |
| Declines | 0 | View |
| Transactions for Review (Last 60 days) | 0 | View |

Statements

| | | | |
|--------------|-------------|----------------------|--------------------------------|
| Aug 06, 2018 | \$13,259.62 | View | Download (PDF) |
|--------------|-------------|----------------------|--------------------------------|

PaymentNet System



- Allocate transactions by filling in the Accounting Codes section

Accounting Codes

Chart of Accounts

Division

Cost Center Fund

Account

Transaction Custom Fields

Business Purpose*

Employee Travel *

Name of Traveler

Destination

Date(s) of Travel

Transaction Notes

3000 characters maximum (applies to all transaction notes)

PaymentNet System



- Transaction Details – Receipts

General Information

Receipts

Addendum

History

4 of 5

To upload receipt image files from your computer, select "Attach Receipt". The acceptable file formats are PDF, JPG, GIF, TIFF or PNG, and each file cannot exceed 5MB.

To fax receipts, select "Print Fax Cover Sheet" to open a document that you must print, be sure to turn off any pop-up blocker on your browser. Once printed, fax the bar-coded cover sheet with your receipts to the number on the cover sheet. Within a few hours, your faxed documents will be attached to the transaction.

Print Fax Cover Sheet

Attach Receipt

| Receipt Name | File Type | File Size | Description | Receipt Amount | Receipt Currency | Receipt Date | Upload Date | Action |
|--------------|-----------|-----------|-------------|----------------|------------------|--------------|-------------|--------|
|--------------|-----------|-----------|-------------|----------------|------------------|--------------|-------------|--------|

No Records Found.

Upload Receipt

* Required Fields

Select File* Browse...

Receipt Name*

Receipt Date 
(MM/DD/YYYY)

Receipt Description

Receipt Amount

Currency

Cancel

Upload Receipt

PaymentNet System



- Managing Transactions
 - **Transactions > Manage**
 - Transaction Details - General Information
 - Approval Status

Approval Status – Approved

Reviewed [REDACTED] ☒

Approval1 [REDACTED] ☒

- Next to the Save button there is an option to Dispute the transaction

PaymentNet System



Statement

To view your current statement:

1. Click the **Statements** option on the PaymentNet menu bar.
2. If you have more than one account, use the **For Account** list to view the statement for another account.
3. To view the statement for a billing cycle other than the current cycle, select a date from the **Billing Date** list.
4. To download a copy of your statement, click **Download Statement**. You can then use your Adobe PDF viewer to save or print the statement.

Note: You can also view and download your statements directly from the Cardholder Dashboard. In the Statements panel, click **View** to view a statement or click **Download (PDF)** to download a statement.

PaymentNet System



Reports

To run a report:

1. Select **Reports > Report List**.
2. Find the report you want to run. You can use the filters and keyword search on the Report List screen to locate a report. You can also click the Plus icon to display detailed information about a specific report.
3. Click the name of the report you want to run.
4. Use the tabs on the Report Detail screen to view and change the report settings as desired.
5. If you want to be able to run the report again with the same criteria, enter a new name for the report and click **Save**. Saved reports are available to run from the Report List screen.
6. To run the report, click **Run**.

Report results are displayed on the Available Downloads screen. To view this screen, select **Reports > Downloads**. When the report has finished running, the **Status** column on this screen changes to Successful and a link to the report output appears in the **Output** column. Click the link to download the output to your local machine.

PaymentNet System



Where to get Help

Home Transactions Statements Reports My Accounts Payments **Help**

Welcome

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Statements

| | | | |
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|--------------|-------------|----------------------|--------------------------------|

PaymentNet System



Help Center

J.P.Morgan | PaymentNet Help | Home and Profile Setup | Card Accounts | Transactions | Reports

Welcome to the Help Center



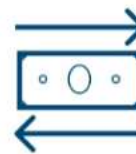
Home and Profile Setup

Learn how to use the Cardholder Dashboard and make changes to your user profile.



Card Accounts

Learn how to view statements, make payments, and perform other account management tasks.



Transactions

Learn how to monitor authorizations and declines, attach receipts, review transactions, and perform other tasks.



Reports

Learn how to run, download, and schedule reports.

PaymentNet System



J.P.Morgan

PaymentNet Help

Home and Profile Setup

Card Accounts

Transactions

Reports

Transactions

Search and filter

Monitor authorizations and declines

Edit transactions

Dispute a transaction

Export transactions

Attach receipts

Update, download, and delete receipts

Review transactions in the approval workflow

Split a transaction

Record a cash transaction

Record mileage expense

Manage convenience checks

[Home](#) > Transactions

Transactions

Use the Transactions menu to view your transactions and make real-time updates. In order to manage your individual transactions, your account must be tied to your PaymentNet User ID.

View transactions

Transaction list

To see a list of your recent transactions, go to **Transactions > Manage**. By default, the Transaction List page shows the transactions that have been posted to an account within the last 30 days. If you need to see older transaction data, you can create an advanced query to search for it. For more information, see [Search and filter](#).

The Transaction List page identifies transactions that have:

- Addendum data provided by the merchant to indicate the items or services purchased. Click the addendum icon to see the addendum data for a transaction.
- Receipts attached as proof of expenses. Click the receipt icon to see a list of the receipts attached to a transaction.
- Compliance monitoring flags to identify violations of the compliance monitor rules that have been set up for your organization. Click the flag icon for monitor information.

Transaction detail

Click a transaction amount on the Transaction List page to see further details about the transaction. The Transaction Detail page gives you access to basic information such as the post date and amount, account number, attached receipts, addendum details, and default accounting codes.

PaymentNet System



J.P.Morgan | PaymentNet Help | Home and Profile Setup | Card Accounts | Transactions | Reports

Transactions

Search and filter

Monitor authorizations and declines

Edit transactions

Dispute a transaction

Export transactions

Attach receipts

Update, download, and delete receipts

Review transactions in the approval workflow

Split a transaction

Record a cash transaction

Record mileage expense

Manage convenience checks

Split a transaction

When editing a transaction, you can divide the information into multiple lines of accounting so that costs are allocated to the correct cost centers. This practice is known as adding lines or splitting a transaction. If your organization has defined custom accounting codes or Transaction custom fields, you can apply them to the individual line items as needed.

By default, Transaction custom fields are available for each line item; however, they can be configured so that they are not included in line items. If any of your Transaction custom fields have been set up this way, they can only be specified at the transaction level and will not be shown for line items.

Split a transaction

1. Go to **Transactions > Manage** to view the Transaction List.
2. Find the transaction you want to split and click the transaction amount.
3. In the Split Transactions settings, click **Add Lines**.
4. Enter the number of lines you want to add and click **Add**. The maximum number of lines is 300.
5. Enter the line item details in the fields that display.
6. To reveal the accounting codes and custom fields for a single line item, click the plus sign. To display these fields for all line items at once, click **Expand All**.
7. To assign custom accounting codes to a line item, select a chart of accounts or a saved favorite from the **Chart of Accounts** list and specify the segment values.
8. Supply the values for any Transaction custom fields.
9. Add or remove line items as needed:
 - To add another line item, click **Add** and complete the line item fields in the new row.
 - To remove a line item, click **Delete** and adjust the line item fields for the remaining rows.
 - To remove all the line items from the transaction, click **Remove Lines**.
10. Click **Save**.



Resources

Videos

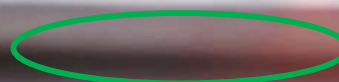
Cardholder - Cost Allocation and Transaction Review

J.P. Morgan Commercial Card

Training Video

Cardholder

Cost Allocation and Transaction Review



Now Playing

Cardholder - Cost Allocation and

2:39

Declines



Cardholder - Declines

4:14

Disputes



Cardholder - Disputes

6:00

Out of Pocket Expenses



Cardholder - Out of Pocket Expe

8:59

Self Service



Cardholder - Self Service

3:14

How to Redeem One Card with Rewards Points



PaymentNet - How to R

Policy Review



- Defined Roles and Responsibilities
 1. Cardholder
 2. Approving Manager
 3. Proxy/Reviewer
 4. Business Manager
 5. Deans/Division Heads
- Training Requirements
- Expiring/Reissued Cards
- Returns & Credits

Policy Review



- Disputed Items – (800) 316-6056
- Lost/Stolen – (800) 316-6056
- Misuse
- Change in Employment Status
- Record Retention
- Audits

Forms



- Commercial Card Request for Change to Account Form
- Commercial Card Return Form
- Equipment Transaction Form
- Commercial Card Request for Exception Form
- JP Morgan Chase Commercial Card Journal Entry Form
- Request to Add Grant to Commercial Card Allocation Form
- Travel Voucher

Travel



Julie Corral,

Manager - Accounts Payable & Travel

OR

Debbie Bonnell,

Accounts Payable & Travel Accountant

Allowable versus Unallowable Travel Purchases

| Common Travel Expenses | Commercial Card | Travel Reimbursement | Unallowable Expenses |
|--|-----------------|----------------------|----------------------|
| Alcohol | | | X |
| Business/First Class Airfare | | | X |
| Coat Check | | | X |
| Conference Registration | X | X | |
| Entertainment Expenses | | | X |
| Extra Baggage Fees (exceptions may apply) | | | X |
| Fines, Late Fees, or Penalties Including Parking and Other Traffic Tickets | | | X |
| Gasoline for Personal Vehicle | | | X |
| Gasoline for Rental Car | X | X | |
| Items for Personal Use or Non-University Purposes | | | X |
| Late Check-Out, Early Check-In, and Room Guarantee Charges | | | X |
| Lodging (up to limits) | X | X | |
| Meal Allowance/Per Diem (exception for Graduate Assistants) | | X | |
| Optional Expenses for Airline Seats, Travel Insurance, and Early Check-In | | | X |
| Parking (outside of DeKalb) | X | X | |
| Transportation (most economical) | X | X | |
| Transportation to Procure Meals | | | X |

Travel



- Lodging
 - Cannot exceed lodging allowance maximums set by Illinois Higher Education Travel Control Board (IHETCB), unless:
 - Staying at approved/recommended Conference Hotel
 - Documentation required showing stay was at approved conference hotel
 - If unable to stay at the approved/recommended conference hotel
 - Rate can be less than or equal to rate of the established conference room rate (documentation showing established conference hotel rate required)
 - Any lodging overages are sent as an exception to IHETCB for review and approval quarterly
 - If disapproved by board, traveler is required to refund the University the overage plus applicable taxes and deposit the funds with the Bursar's Office
 - Notification to APS required with copy of deposit slip

Travel



- Review lodging allowance maximums
 - <https://www.stateuniv.state.il.us/travel/allowances/>
- State the business purpose of each trip.
 - Include the business reason for all auto rental, fax, phone, and internet expenses listed in the other expenses column.
- Support breaking out airfare and lodging is required if booking a package.
 - If breakout is not available, package is not allowed

Travel



- Allocating travel related expenses on Commercial Card
 - Transaction custom fields added in PaymentNet to capture traveler's name, destination, business purpose, and dates of travel
 - Approvers must ensure completeness of these fields before approving transactions
 - Need for annual Illinois State Legislature (ISL) reporting required for agencies receiving appropriated funds
 - Make sure to record travel to proper accounts for students, employees, and non-employees
 - ISL reporting accounts for employee travel only

Travel

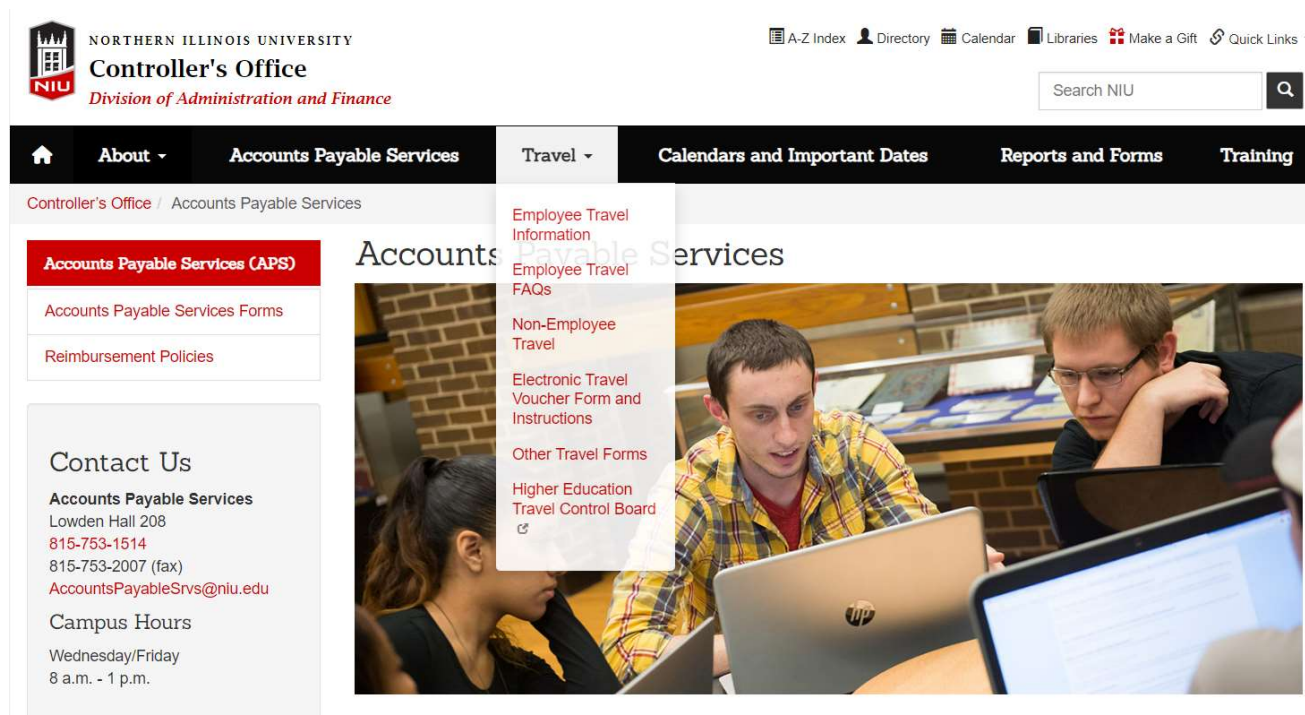


- Travel Voucher electronic form
 - <https://www.niu.edu/controllers/travel/electronic-travel-voucher.shtml>
- Travel Voucher paper form- Foundation only funding
 - <https://www.niu.edu/controllers/aps/travel.shtml>
- Section to complete Commercial Card expenses related to travel on e-form and excel voucher
 - Copies of receipts required for support
 - Must submit travel voucher for any purchases on a card even if have no other reimbursement
- Vouchers must be approved and submitted within 30 days from date of travel completion
 - Note informing travelers of possible taxable income consideration if submitted over 60 days from travel completion
- See other items listed on Travel Voucher Submission Check List
 - <https://www.niu.edu/controllers/files/travel/travel-voucher-submission-check-list.pdf>

Travel



- Travel forms can be found on APS website under Travel Section in the menu bar
 - <https://www.niu.edu/controllers/aps/index.shtml>



Travel



- Contact Information
 - Accounts Payable Services, 753-1514 or AccountsPayableSrvs@niu.edu
 - Debbie Bonnell, APS Travel Manager, 753-6130 or dbonnell@niu.edu
 - Julie Corral, APS Manager, 753-6122 or jobrien@niu.edu

Amazon Business Account



Northern Illinois University's Amazon Business Prime account offers many business-specific benefits, including:

- Free 2-Day shipping on [Prime-eligible](#) items
- Automatic tax-exempt purchasing on items sold by Amazon.com LLC and participating 3rd party sellers
- Access to millions of additional products, available only to Business customers
- Business-specific pricing, including quantity discounts on eligible items
- Access to a specialized Amazon Business Customer Service team

Q & A

Card Services Contacts



Jay Monteiro, Program Administrator

Cheryl Alliston, Program Administrator

Antoinette Bridges, Commercial Card Services Manager

Cardservices@niu.edu