Single-Use Accounts^{SM}
Reference Guide for Suppliers

Introduction

The purpose of this document is to provide answers to some commonly asked questions about processing Single-Use Accounts (SUA^{SM}) virtual card payments.

What is a J.P. Morgan Single-Use Account?

- A Single-Use Account is a virtual electronic card payment solution that is processed like a credit card. Each SUA is assigned a unique 16-digit virtual card number, which carries a credit limit equal to the invoice(s) being paid and remains active for a defined period of time (the payable end date).

- Each SUA is typically for a single transaction & authorization and cannot be used to process multiple transactions.

How do I receive SUA payments?

- Once payment is initiated by your buyer, you will receive an email with the last nine digits and expiration date of the SUA account number for each payment. We recommend checking your company's spam filters to ensure that emails from no.replies@paymentnet.jpmorgan.com are not filtered (e.g., sent to junk folders) going forward.

- The payment information is sent to the email address you provided during enrollment with the specific SUA details including the invoice(s) being paid.

- You can elect to receive payment notifications via a secure email delivery method. Your payment notification emails will contain a link for J.P. Morgan's SecureMail. This one-time registration for SecureMail will enable you to receive all subsequent SUA payment notifications via a secure email delivery method and will include full account information (i.e. a complete 16-digit account number, card security code, and expiration date).

How do I process SUA payments?

- Enter the full 16-digit account number and expiration date into your card payment processing system. If you are not receiving payment information via SecureMail you will need to enter the full account number using the stored first seven digits, the nine digits provided in the email and other required information into your card payment processing system to authorize the payment.

- Process the payment for the exact "Payment Amount" as noted in the payment notification email otherwise the transaction will decline. It is strongly recommended that you "**Authorize** and **Settle**" at the same time to avoid multiple authorizations as they will result in a decline.

Authorization is the process of obtaining an approval from the card issuer that the payer has sufficient funds to cover the cost of the transaction. You can obtain authorizations through a credit card machine, ecommerce web site or over the phone.

Settlement is the process of managing electronic payment transactions so they are cleared and funded. You must present approved card transactions via point-of-sale device to trigger a settlement.

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Payable End Date vs. Expiration date

- **Payable End Date** – This is the date (mm/dd/yy) that your buyer wishes for you to process your payment by. The SUA payment must be processed prior to the payable end date.

- **Expiration Date** – This is the expiration date (mm/yy) associated with the 16-digit account number and is the date that needs to be entered when processing the card payment.

Processing a payment after the payable end date **or** the expiration date will cause the transaction to decline.

Processing a credit

- If you need to process a credit back to the SUA account, check with your buyer to see how your buyer would prefer to receive the credit.

- Most buyers recommend submitting a credit memo to the invoicing address on file.

- Do not process a credit back to the SUA account until your buyer has confirmed that it is okay to do so

What if a payment is declined?

- Review the Payment Amount entered as the card account will decline for any transactions under or in excess of the authorized amount.

- Confirm the correct card number (using standard email this will be the first seven static digits combined with the unique nine digits provided in the payment notification).

- Confirm the account's expiration date was entered correctly.

- Confirm that the transaction was posted before the payable end date.

- If none of the above applies, contact J.P.Morgan's SUA Supplier Support Team at **SUA.Supplier.Support@jpmchase.com** or at **(877) 263-5184** from 8 a.m. to 6 p.m. Eastern Time, Monday through Friday.

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