

**RFS 22-67238 P & T CARD**  
**TECHNICAL PROPOSAL CLARIFICATION QUESTIONS**

**INSTRUCTIONS**

Please supply the requested information in the yellow shaded areas and indicate any attachments that have been included. Where appropriate, supporting documentation may be referenced by specific page and/or paragraph number(s).

**If any of this response contains confidential information, as defined by IC 5-14-3, provide a separate redacted (for public release) version of this document. Specify which statutory exception of APRA applies and provide a description explaining the manner in which the statutory exception to the APRA applies.**

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**RESPONDENT NAME: JP Morgan**

1. 2.4.2.1 There are several different card types mentioned in this section, please explain the differences between ghost cards, department cards, project cards, contactless cards, and declining balance cards as well as the pro's and con's of each specifically for the State of Indiana considering our current structure. Also, how are ghost cards different than virtual cards? Please also explain how the different types of cards would integrate into the current structure and central bills. Would different central bills be necessary? Would the transactions load into PeopleSoft like present day? Could declining balance cards be issued as an "emergency" card to keep on hand? How quickly can declining balance cards be set up, issued, and funds available? Would the declining balance cards be connected to current central bills?

We have provided an overview below of each of the available card types mentioned in 2.4.2.1. All of the following "cards" are available in the State's current structure and work the same way as the cards you have today with PeopleSoft and your central bill, with the exception of the declining balance card. Declining balance card programs require their own company/central bill account.

### **Ghost cards**

Purchasing card account numbers can be given to your authorized suppliers to keep on file for use in all organizational transactions. These 'ghost' accounts allow your organization to make purchases through a single purchasing card and account number.

The transaction becomes an electronic form of a purchase order, reducing manual purchase orders.

The State can use J.P. Morgan's ghost accounts to combine billings for regularly used suppliers and isolate expenses for cardholders as well as non-cardholders.

Use PaymentNet to view ghost card transactions and create reports that can be downloaded to your general ledger or accounts payables system. The online statement and payment function in PaymentNet allows authorized employees to view statements and balances, as well as make payments electronically.

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***Ghost card vs. Virtual card***

A ghost card can leverage any of our physical card type i.e. purchasing. Our processor (TSYS) requires that a plastic card be issued for ghost accounts. The cardholder can provide the account number to your vendors to keep on file for all future transactions. A ghost card will be issued to the supplier via a 16-digit account number which never changes.

Virtual cards are not plastic cards, and a unique 16-digit account number is created for each transaction that is provided to your supplier for a specific dollar. The transaction can only be processed for that pre-approved transaction amount for that specific 16-digit card number.

**Department cards**

Department cards are typically issued in the name of the department head who will receive and reconcile the statement and submit for payment. We offer both—department cards and individual Commercial Cards.

Although department cards help reduce the number of cards outstanding, individually issued Commercial Cards make **accountability** and **reconciliation** easy. Individual cards allow for the use of default account coding that links cardholders and their transactions with the appropriate cost center, department and expense codes.

**Project cards**

Purchasing Card provides the State the flexibility to easily handle expenses related to short-term projects or events and simplified transaction tracking and reconciliation. Issue project cards to a specific person (or small group) for the duration of the project. Distinctive cards featuring the project name are issued to each authorized employee.

Unlike traditional commercial cards, project-specific Purchasing Card is linked to a non-renewable credit line with pre-established spend controls and a shortened time frame of validity. When combined with built-in audit capabilities, MCC blocking and other configurable controls, these features promote enhanced security and appropriate use of funds by your authorized purchasers.

**Increase spend tracking and control with project cards**

- Reduce the need for petty cash
- As an option, block cards from use at ATMs or specific MCC groups for tight control
- Have the card expire with the end of the project or event
- Increase or decrease card credit limits online in real time to meet budget or project changes

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- Request, cancel or close cards online

To make sure that the State has full visibility of your card usage, statements for project-assigned cards reflect expenditures for all cards linked to the project. Reports in PaymentNet include all transaction details and accounting codes for a single event, quarter, year or multi-year period (as specified by users).

**Contactless cards**

J.P. Morgan offers contactless-capable 'tap to pay' cards in association with Visa and Mastercard programs. Contactless-capable cards are equipped with a chip that can be inserted into the merchant point of sale terminal or simply tapped at the terminal of participating providers. This new technology allows cardholders to tap the card to pay for fast, easy and secure checkout.

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**Standard cards – contactless**



**Figure 1**

**Declining balance cards**

Purchasing Card can be set up with declining balance functionality that prevents monthly credit limits from refreshing when payments are received or a new cycle begins. Establish a credit limit and time for each card.

Manage specialized expenditures such as grants, projects, meeting planning and employee relocation with a declining balance card. View and report on your accounts, including standard Purchasing Card and those with declining balance features, with PaymentNet.

**Emergency cards**

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Declining balance card can be issued as emergency card to keep on hand and can include during embossing that it's an emergency card.  
All of the aforementioned "cards" are available in the current structure.

2. 2.4.2.2 What type of programs would benefit from Joint & Several Liability?

With Joint & Several Liability cards, both the State and the cardholder would be liable for payments/balances. We do not recommend Joint & Several Liability cards for government clients as this is normally for large corporate organizations that have their cardholders reconcile their own expenses.

3. 2.4.3.1 What is the review & approval process for both the initial card design set up and future changes?

Currently, the State's cardholders can receive a Visa-branded Corporate or Purchasing card or a Mastercard-branded One Card for Mastercard. Both card types include a logo (see attached). Plastics are laser etched with cardholder details as defined in our systems.

**Current design setup:**

- Card Front
  - **Line 1:** Cardholder name
  - **Line 2:** Company Name/Other (optional)
- Card Back
  - **Line 3:** Cardholder name (same as front)
  - **Line 4:** 16 digit account number
  - **Line 5:** Good Thru (expiration) date
- Max 21 characters for each line front and back

**Design Changes – updates to existing setup**

- The State has the option to remove the logo and issue a plastic without or update the current logo design
- To update the design J.P. Morgan will require a new art file (see logo card art guidelines.pdf)
- J.P. Morgan will provide a mockup for client approval before moving to Production
- Updates will be made during natural reissue
- Process will take ~7-10 business days provided there are no additional changes or delays in the review process

4. 2.4.3.2 "During implementation, we create, validate and load the State's chart of accounts into PaymentNet. Your chart of accounts contains general ledger accounts, cost centers and any other required fields per your specifications." Please explain the process to obtain data from a Participating Entity and ensure data is correctly enters. Can Participating Entities have access to PaymentNet to edit Chatfield's as needed? Explain. If not, what is the process to have this data updated?

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If the Participating Entity is a State Agency, we would work through the State's Program Administrator and the Agency contact to ensure the data collected from the agency is accurate. If the State's Program Administrator would like to grant access to edit Chatfields, you may. This is up to the State and Agency.

Participating Entities that are not State agencies, or not under the purview of the State, have their own policies and program administrators, and the State will not have access to view their platform or program information.

5. 2.4.3.2 Please provide a response to this section as it pertains to central bill setup per criteria listed in RFS section 1.4.4.2

J.P. Morgan can mirror the new accounts from the existing accounts with each central bill having its own monthly credit limit.

Central bill account numbers are not valid credit card numbers. The monthly credit limit will renew at the beginning of each new billing cycle.

6. 2.4.3.3 "An account is considered inactive when it has had no transactions for 18 months, has no outstanding balance and is past its expiration date." Are there any exceptions that can be made for accounts that have been inactive and scheduled to be purged? Explain.

a. Can a purged account be renewed? Explain

b. Can an account be put on a do not purge list? Can specific instructions be provided in locating the informational message referenced in 2.4.3.3 regarding the 30-day purge date?

There is a 30-day window where the account is flagged to purge before it is purged. If the purge flag is changed from Yes to NO within that 30-day window, the account will be removed from the purge process. This would require an exception process with manual intervention for each removal from the purge list.

**A.** Once an account is purged, it cannot be renewed or re-opened; however, a brand-new account can be created for the cardholder and assigned to their existing user ID.

**B.** We do not have a way to place an account on a "Do Not Purge" list; however, spend reporting is available in PaymentNet to keep track of cardholder activity (or lack thereof). The Designated Program Coordinator can assist the State with setting up this report option.

7. 2.4.3.4 Please provide a response specifically as pertains to criteria listed in the RFS Section 1.4.4.5.

Upon notification of loss or theft, the State has the ability to cancel the card immediately in PaymentNet, which is updated in real time.

Alternatively, the State's authorized contact may email or call their J.P. Morgan Designated Program Coordinator who can assist with the cancellation in real time. J.P. Morgan issues a replacement card immediately with rush delivery at no charge to the State. J.P. Morgan will send the replacement card to the State's Program Administrator or other Program Manager as directed by the State. Cardholders may also contact J.P. Morgan Cardholder Services to report a lost or stolen card.

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8. 2.4.3.5 Please confirm who will receive the replacement cards and the cost per the criteria listed in the RFS Section 1.4.4.5.

J.P. Morgan will send the cards to the State's Program Administrator or Other Entity Program Manager as directed by the State. If the State should require a card to be delivered directly to the cardholder, the State's authorized contacts (Program Administrator) can work request this through the Designated Program Coordinator.

J.P. Morgan does not charge an additional fee for replacement cards and no longer charges an additional fee for rush card replacement requests.

9. 2.4.3.6 Please provide a complete answer regarding tracking options and who the cards are delivered to as outlined in the RFS Section 1.4.4.3.

J.P. Morgan will send the cards to the State's Program Administrator or Other Entity Program Manager as directed by the State. If the State should require a card to be delivered directly to the cardholder, the State's authorized contacts (Program Administrator) can request this through the Designated Program Coordinator.

If it is a rush request, J.P. Morgan can provide the UPS or FedEx Tracking Number for the card. Tracking information can also be found in PaymentNet within the account profile screen. If the card does not require a rush, it is sent via First Class U.S. Mail which does not come with tracking.

10. 2.4.3.7 Please provide additional details as to what is the Rapid Card capability and how is this information requested and relayed to the State.

Rapid Card is new functionality within PaymentNet. When cardholders are awaiting a new card or a replacement for a lost or stolen card, Rapid Card gives cardholders temporary online or mobile wallet access to their commercial card information (card number, expiration date, and CVC) until the physical card arrives in the mail. Card details are available in PaymentNet for 14 calendar days and are the same details that will appear on the physical card. Rapid Card information can be found within the Cardholder Dashboard in PaymentNet.

Cardholders can use the information listed – card number, expiration date, and CVC – to make purchases in various ways:

- Make purchases online or over the phone.
- Add card details to company-approved mobile applications
- If the State or Participating Entity allows mobile wallet (Samsung Pay, Google Pay, or Apple Pay) usage, cardholders can add their card details to their mobile wallet to make digital transactions on-the-go from their mobile device.

11. 2.4.3.8 Please advise how the central bill or Agency's aggregate credit limit can be adjusted in real time to increase or decrease funds & either temporarily or permanently as described on page 12 of RFS.

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To adjust the limit for an Agency, the State's Program Administrator will contact the J.P. Morgan Designated Program Coordinator to request that change. Once the Designated Program Coordinator makes the requested change, the credit limit is then updated in real time. This entire process is typically handled same day.

To increase or decrease specific cardholder limits within an Agency's central bill program, the State's Program Administrator can adjust credit limits in PaymentNet in real-time.

To assist in the State Agency's ongoing credit allocation, J.P. Morgan can provide the Program Administrator additional annual reporting around credit usage by agency.

12. 2.4.3.8 Please advise if the State Program Admin will be able to see the changes made to an account profile & who made the changes.

Yes. Audit information on changes made to the account profile can be reviewed under the History tab. Audit reports provide details on which data fields that were changed, date/time of the change and the representative that changed it.

13. 2.4.3.10 Please describe your proposed program's authorization process to provide the State with the ability to request changes to a cardholder's account per Section 1.4.4.6 of the RFS. Please describe your proposed program's authorization process to provide the State with the ability to immediately override specific transactions that may be prohibited, including the option to assign MCCs in real time as laid out in Section 1.4.4.6 and 1.4.4.7 of the RFS.

The State's Program Administrator has the ability to assign a less restrictive MCC group to the account after they have experienced a decline or in advance of the purchase if the cardholder knows the merchant has a restricted MCC.

As a best practice, J.P. Morgan recommends ongoing decline report monitoring as provided in PaymentNet in order to make MCC group adjustments as needed contributing to a reduction in transaction declines.

In addition, compliance monitoring is available to track specific transactions that are prohibited, and adjustments can be made during the review. Multiple Merchant Category Code Group(s) that already exist or can be created and applied to the applicable programs in real-time.

14. 2.4.3.12 What time would we expect the daily VCF 4.0 file to be available for us to pull? At what point would we assume there is an issue with the file if it hasn't been made available to us? Who would we contact for resolution? What timeframe could we expect for resolution?

VCF files are typically available by the end of each business day. If the State did not receive the daily file, please contact our Client Application Support (CAS) team for assistance. The issue resolution timeframes may vary depending on severity of the issue, but many issues are resolved within the first client reach out.

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15. 2.4.3.13 Please provide additional information as it pertains to credits as listed on pg 14/47 in RFS Please provide additional information as it pertains to the data recorded for each transaction as described on pg 14/47 Section 1.4.4.7.

When credits are processed back to the State, transactions are automatically loaded into PaymentNet and available to users within 24-48 hours of merchant posting, based on when merchants submit their transactions. J.P. Morgan provides the State with all levels of data as provided by the merchant which includes:

- Date of purchase
- Cardholder name
- Account number
- Merchant category code
- Merchant name
- Merchant address (City and State)
- Merchant Federal Identification Number
- Purchase amount
- 1099 reporting data
- Posting date
- Respondent processing/reference number
- Level I, II, III merchant data

**Loading Data into PeopleSoft:**

We have extensive experience in mapping commercial card data. Our flexible technical integration capabilities will allow the State to import your transaction information into your PeopleSoft system daily, weekly, monthly or by billing cycle.

We offer three file options to fit the needs for data formatting: a standard transaction file, a flex mapper utility and an internal development tool called the Data Extract Utility (DEU). The standard transaction file and flex mapper allow clients to run files without additional assistance from J.P. Morgan, while our DEU is available for clients with more extensive or complex requirements. We have provided information on all file options below for the State's review.

**Standard transaction file**

Our standard transaction file allows the State to load data into your systems without additional assistance from us.

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This static, tab-delimited file is available within the PaymentNet user interface and contains more than 700 data elements, giving you access to a wide range of details, including transactions, merchants, chart of accounts (when applicable) and reporting hierarchy. If merchants have passed level III or enhanced data with transactions, that information is also included in the file.

This file option is available through the user interface and may be created and generated through the mapper utility. We also provide technical resources and a developer's guide to help you easily map data elements.

### **Flex mapper**

Our flex mapper offers 90 data elements (65 standard data elements plus custom fields created by the user, up to the maximum of 25 custom fields), making it most useful for clients that require only basic transaction information.

Like the standard transaction file, the flex mapper allows the State to build and maintain files without assistance with files available through the PaymentNet user interface. The flex mapper also allows you to determine which elements are exported, the order in which they are arranged and the file format.

This file option is offered at no additional cost, and our PaymentNet user guide helps you easily use the file and see which data elements are accessible with this method.

### **Data Extract Utility (DEU)**

Our DEU was developed for clients requiring more extensive capabilities than those offered by our flex mapper. With the DEU, the State can develop file specifications that we will build and deliver at no additional cost.

The DEU allows for output fields to be grouped together, calculated fields and counters, and a vastly expanded range of data elements, including transaction, order and account elements. Level III data (as well as most data displayed in the PaymentNet user interface) may also be accessed with the DEU. Additionally, the tool offers a broad choice of formatting and file output options.

Mappers are processed to start after 7 p.m. ET or to complete by 8 a.m. ET.

### **Mapping to General Ledger:**

PaymentNet's custom accounting code system can imitate your existing system, allowing the State to define your accounting code segments. The segments can also accommodate multiple codes within each segment.

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Once your codes are set up in the system, PaymentNet will automatically attach default accounting codes to each transaction based on transaction defaulting rules for employee, hierarchy, merchant, MCC, account or customer code. Each accounting code has a flexible number of alphanumeric characters, giving you the flexibility needed to accurately and easily allocate transactions.

Should the defaulted codes need to be adjusted on a given transaction, PaymentNet allows for the transaction general ledger codes to be adjusted.

J.P. Morgan will work with the State to complete the accounting code default setup process.

16. 2.4.3.14 How does JPMC notify State of suspected fraud. How is the cardholder notified? What happens after the account with fraud is closed?

If our Fraud team identifies a suspicious transaction, we will apply a temporary hold to the account and attempt to contact the cardholder. Suspicious transactions are identified based on details that include the type of authorization, type of merchant, location of recent fraud trends, history of the account (statement review), expiration date entered, and decline reason.

Our contract with the State determines how we contact cardholders. Under most circumstances, an email is sent to the cardholder at the email address on file. After the first attempt, we will email the cardholder a second time. On the third attempt, we will email the cardholder and program administrator.

As an option and best practice, cardholders can enroll to receive **fraud alerts** via text message or email. Fraud alerts notify cardholders when suspicious transactions are identified on their account and allows them to quickly reply to validate transactions.

The State's Program Administrator can reference the PaymentNet dashboard to quickly see a list of cardholders with suspected fraud.

**Process after account closing for fraud**

When closing an account for fraud, we cancel the current card and issue a replacement card. We can send a replacement card by regular mail or rush delivery. After the account is closed, we review details with the cardholder, remind the cardholder to update recurring charges with merchants, and obtain affidavit information.

17. 2.4.3.15 Please provide examples of activation instructions and other materials that accompany newly issued cards. Describe the extent to which the State can personalize and approve these materials.,

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Upon receiving a new card, the State's cardholders are instructed to activate their cards by visiting [ccportal.jpmorgan.com](https://ccportal.jpmorgan.com) or calling (866) 602-8170. For additional information, please see the attached Standard Card Mailer sent to all cardholders when they receive their cards. These materials are standard and not customizable.

Please see Appendix 1 for our Standard Card Mailer.

18. 2.4.4.1 Please describe how your proposed program will meet the requirements laid out in Section 1.4.5.1 of the RFS with regards to the statements requested by State users. Can you please provide additional details regarding: "PaymentNet statements can also be customized with messages designed specifically for the State, such as names of preferred vendors?"

J.P. Morgan no longer offers statement customization. However, PaymentNet, the account management system, can be customized to include custom messages on the home screen for each agency or the whole program to include specific or preferred vendors as well as helpful notifications.

J.P. Morgan is unable to modify the details provided in the program statement as this provides accurate representation of current program activity including past due amounts and is the statement of record.

19. 2.4.4.4 Explain how JPMC can provide accurate invoice dates prior to submitting card transaction data files to the State for retrieval. The monthly amount due that is based on the transactions from the file feed should match the transaction amount due on the statement. How will JPMC assist the State in ensuring the file feed transactions match the statement. Disputed & fraud transactions are still a part of the statement and file feed so why would they not match. Doesn't the VISA transactions (ie: file feed) build the statements?

The Visa feed should match the statement of record; however, PaymentNet may not match statement of record and/or Visa feed due to PaymentNet being an independent system of record and independent functional data management. There may be timing issues which will cause the discrepancies between the PaymentNet data feed vs. the Visa feed.

Your billing statement and the file feed from our reporting platform are separate and distinct.

**The State should consider the billing statement as the statement of record and use it to make the appropriate payment in full each cycle.** The billing statement may differ from file feeds created, as a file feed is, or can be, developed based on specific client-initiated requirements to include or exclude types of transactions.

Disputed and fraudulent transactions can cause differences between the payment and the file feed. Such instances are rare, and we work with you as needed to secure proper resolution.

20. 2.4.4.5 How will JPMC comply with Section 1.4.4.7 of the RFS?

**J.P. Morgan can comply with section 1.4.4.7 unless otherwise noted below:**

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Respondent shall provide to the State Contract Administrator or Other Entity Program Manager detailed information of transactions, charges, and credits for the State's or Participating Entity's accounting systems.

Agreed.

For the data provided to Other Governmental Bodies, the Respondent shall work with the Other Entity Program Manager to determine the necessary requirements.

Agreed.

For the data provided to the State, the Respondent shall download transaction data (including accounting allocations) in a format that can be loaded directly to the State's general ledger or accounts payable system, using an export program (called a mapper). Mappers shall be run daily prior to or at an agreed upon time. The State may download the accounting export file online at any time. Respondent shall map MCC codes to the State's general ledger of accounts by object code, by vendor. Respondent shall provide software to allow the State to override auto-mapped transactions to customize accounting as appropriate. Respondent shall provide this information to integrate with the State's PeopleSoft system.

Agreed.

Data file layout shall be developed to meet the State's requirement for file transfer or interface to the State's PeopleSoft ERP system. The current transfer and interface process is outlined in Attachment L - State ERP Transfer and Interface. To the extent possible, Respondents shall conform to the current process using the VCF 4.0 standard file layout. The Respondent shall include a date, in an agreed upon format, in every file.

Agreed.

All transactions (both credits and debits) shall be posted to accounts within two working days from the date of receipt of the transaction authorization. Posted credits shall include a reference to the original charge. Credits that are loaded to accounts shall not have an expiration date and will be available until processed by the Agency; accounts will not be issued a paper check for unused credits. The Contractor shall be able to process monthly payments net any credits.

J.P. Morgan will post transactions as they are received. This may vary by merchant since its reliant on how often the merchants batch their transactions. We will pass all data to the State that is provided by the merchant.

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When a merchant processes a credit, the credit is applied to outstanding balances for that specific billing account. If a credit application exceeds the amount due at the time of statement, the State can carry the credit into their next statement cycle or request a credit balance refund from J.P. Morgan. A refund will be automatically sent after 90 days of no other activity on the account from the last transaction date.

Merchant credits are reconciled like normal transactions. The State Participating Entity will process credits similar to a normal positive payment. The credit payments are processed when another payment in a positive amount is paid by the State Participating Entity to the Respondent. The Respondent is responsible for applying and reconciling account credits and debits to the correct accounts.

Credits are applied to outstanding transactions and the net amount is paid by the State for each billing account. Credits can only be applied to the original billing account that received the credit. Statement and reports are available within PaymentNet to track credits received from merchants.

At a minimum, Respondent shall record the following data for each transaction:

- Date of purchase
- Cardholder name
- Account number
- Merchant category code
- Merchant name
- Merchant address (City and State)
- Merchant Federal Identification Number
- Purchase amount
- 1099 reporting data
- Posting date
- Respondent processing/reference number
- Level I, II, III merchant data

Agreed.

21. Can Agencies & Participating Entities be given the option to turn on/off paper statements as needed? Explain

Yes. Paper statements can be turned on and off as needed by calling the number on the back of the card. Authorized contacts (Program Administrators) can email or call the Designated Program Coordinator to submit a request.

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22. 2.4.5.1 Describe in detail your payment application process including details on your ability to apply payments immediately utilizing the State remittance format outlined in Attachment M- State ACH CTX Diagram and Attachment N- ACH Payment File Notification. What mechanisms are in place to ensure that payments are made to specific charges and not to the oldest outstanding balances? Please explain how the respondent can provide payment & file turn verification to the State.

J.P. Morgan can accept payments via ACH CTX. Payments are transferred electronically, through the ACH network, allowing for multiple addenda records to include 16-digit account numbers.

- Key features: Can be made as payments are due
- How it works: Used for making a single payment to multiple corporate accounts or multiple cardholder accounts
- Payment Setup:
  - Route the payment to this J.P. Morgan account  
(ABA: 021409169; Account: GCC502 or 5021111111)
  - NACHA file users
    - Follow ACH CTX file specs below
    - Provide full 16-digit account number in the payment addenda (record 7)  
Example: RMR\*IV\*444444789012345\*\*1234.99
- J.P. Morgan Host-to-Host payment users:
  - Enter the 16 digits of the Corporate Bill account number and date time stamp in the EndtoEnd field (35-character field)

The Commercial Card system of record, credits (posts) payments to the billing account. All payments are applied to the oldest balance outstanding on the account and cannot be applied to specific charges. Commercial Card also conducts separate monitoring of central bill accounts and reconciles posted payments to ensure all transactions are paid in full by the State. Payments are applied by our team based on data available to us at the time of the reconciliation.

We do not send any verification of payment application; however, the State can review the payment in PaymentNet. File turn analysis is typically provided during the card relationship review and can also be requested on ad hoc basis as requested by the State.

For additional information, please see Appendix 2 for the ACH CTX File Specs and Appendix 3 for the CTX Sample File. We will also work closely with the State to develop this file format if needed.

23. 2.4.5.2 “The State can continue to use the billing options provided in question 2.4.4.2. As your current provider, all late fees have been waived.” Seems to be in conflict with your response to 2.4.5.3 regarding grace periods for late payments. Please clarify.

J.P. Morgan confirms that all late fees are waived for the State and its Agencies. The response in section 2.4.5.3 is our standard response regarding grace periods and standard payment terms, of which the State has been granted an exception.

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24. 2.4.5.4 Please describe your process for the application of credits to the correct associated account number. What tracking and reporting mechanisms are available? Please provide examples. Please include details on the application of credits that equal or exceed the amount due.

Credits are applied to outstanding transactions and the net amount is paid by the State for each billing account. Credits can only be applied to the original billing account that received the credit. Statement and reports are available within PaymentNet to track credits received from merchants.

- If application is equal to the amount due per the corporate statement balance due, no payment is due to J.P. Morgan
- If application exceeds the amount due, the State can carry the credit into their next statement cycle or request a credit balance refund from J.P. Morgan. A refund will be automatically sent after 90 days of no other activity on the account from the last transaction date.

Commercial Card also conducts separate monitoring of central bill accounts and reconciles posted credits to unpaid transactions. The State will receive a monthly schedule that contains all balance outstanding on accounts. Payments are applied by our team based on data available to us at the time of the reconciliation.

25. 2.4.5.5 How will the suspension criteria, delinquency report and notices be tailored to the State specific payment terms? What formal guidance can JPMC provide to the State that will help us to track when payments are due?

For centrally billed accounts, we will notify your program administrator when payments are overdue. The account will only suspend if your billing account is delinquent.

When an account reaches five cycles past due, the card will be cancelled. At seven cycles past due, the account is charged off.

J.P. Morgan can work with the State to set up notifications when statements are available within PaymentNet.

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26. 2.4.6.3 Is there a capability to note accounts with the appropriate State Agency Program Manager for issue resolution so that the State Contract Administrator does not have to be involved in agency specific issues? Explain

J.P. Morgan recommends the appropriate State Agency Program Manager be added to the company as either an additional Program Administrator or "Information Only" contact. The State can have different individuals added based on the corporate account to which they are assigned. As an additional Program Administrator, they can perform any permissible action. As "Information Only" they:

- Can only request transactional and company data
- Can reset only password for themselves
- Cannot request cardholders' personal information
- Cannot add, change or delete cardholder or company data

"Information Only" contacts would have access to data to do initial research on transactions or payments. If additional assistance is needed, they can reach out to the J.P. Morgan Designated Program Coordinator.

27. 2.4.6.4 Please provide a copy of the Stranded Traveler's policy.

The goal of the stranded traveler procedure is to ensure that we are able to assist the stranded cardholder in their time of need with one call resolution. From being stranded in a hotel without a valid way to pay, or to dealing with the embarrassment of a card decline while entertaining clients at a restaurant, we want to be there for your cardholders, helping them through difficult situations.

The following are examples of actions that Customer Service may take to assist a cardholder:

- Temporary delinquency overrides (some restrictions may apply; revert back following overnight system updates)
- Changes to cardholder credit limits (some restrictions apply)
- Forced authorizations for charges where the merchant is classified under an incorrect merchant category code
- Rush card requests to domestic stranded travelers; association emergency card replacements for internationally stranded travelers
- Close an account due to lost/stolen and re-issue anew card

For more information, please see Appendix 4 for our Stranded Cardholder Procedure Overview.

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28. 2.4.7 Training - Please provide in depth detail on training options available as well as an example or excerpt of a training manual for a new cardholder as laid out in Section 1.4.8 of the RFS and training manual provided ahead of/after a program change for a current cardholder.

**NOTE:** “As your current provider, the State has access to all training manuals provided in our PaymentNet system.” Is not an acceptable response.

J.P. Morgan is committed to ensuring that all cardholders have the training required to manage their individual cards. We will work with the State and its Agencies to define what additional training is needed for each of your cardholders. Examples may include using a “train the trainer” approach or setting up a webinar for cardholder training. We can also offer on-site assistance as needed.

Additionally, we provide cardholders with our Quick Reference Card, which is intended for users who are assigned a Card Holder role in PaymentNet. This guide explains how to perform the tasks that are typically the responsibility of cardholders, including reviewing transactions, viewing account information, viewing your statement, and customizing your user profile.

The reference card reviews the PaymentNet Welcome Screen as well as such areas like the Menu Bar, Tool Bar, Items Awaiting Your Action, Alerts and more.

#### **Viewing transactions**

To view detailed information about a single transaction, click the transaction amount to display the Transaction Detail screen. This screen includes the following tabs:

- **General Information:** Displays basic information about the transaction and lets you perform management functions such as reviewing the transaction, entering tax information, and applying accounting codes.
- **Receipts:** Lets you view, attach, update, download, and delete receipts (if your organization uses the Receipt Imaging feature).
- **Addendum:** Displays details such as a tracking number associated with an order and the anticipated delivery date (if the vendor has provided this information).
- **History:** Displays additional transaction audit data.

#### **Viewing account information**

To view a list of your accounts, click the **My Accounts** option on the PaymentNet menu bar. From the My Account List screen, you can view the card status and other information about all of your accounts. You can also view payment information by clicking the icon in the **Payment** column or view a statement by clicking the icon in the **Statement** column.

For more information for cardholders to utilize in PaymentNet please see Appendix 5 for the Cardholder Quick Reference Guide.

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29. 2.4.8.2 a. Advise how long transaction data & reporting data is available as listed in 1.4.9 of RFS. b. Advise on the two parts of report formatting as listed in 1.4.9 of RFS. c. Advise which reports will provide average file turn by entity as listed in 1.4.9 of RFS. d. From the list provided in 1.4.9, advise which reports are not available to the State. e. Advise which Participating Entities reports are available to the State as listed in 1.4.9 of RFS.

**a.** All reports available in PaymentNet can be generated with up to 36 months of historical data (audit data is archived after 13 months). Furthermore, we maintain up to seven years of basic transaction information that can be retrieved by contacting your program relationship manager.

**b.** PaymentNet allows users to customize the contents and layout of reports and manage the reports they have created.

PaymentNet allows program administrators to:

- Define new reports from templates provided by the State, change the contents and layout of a report, and specify the output format (**PDF, MS Excel or CSV**)
- Customize reports by adding data elements from all reporting categories
- Include reference data fields for Receipt Imaging, if enabled
- Sort and group report data and include calculations for subtotals, grand totals, and counts
- Share customized reports with users across your organization based on their assigned roles, such as customizing and sharing a report only with cardholders
- Schedule reports to run on a regular basis or on behalf of other users
- Find reports using search capabilities and filter options on a redesigned Report List page
- Enable the Quick Run option to allow users to run any report from the Report List page with a single click

Although only program administrators can build new reports, all users can work with available reports using the Reporting module interface.

PaymentNet reporting also provides powerful keyword search and filter capabilities. Cardholders can create and personalize new versions of their reports, adding filters and sorting the data as needed, and then produce the report in the format of their choice. They can run reports on demand (using the Quick Run button, if enabled) or schedule reports to run on a specific date or a recurring schedule.

**c.** Average file turn reports data can be provided by your J.P. Morgan relationship team on as needed basis.

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- d. All of the listed reports are available with the exception of the Participating Entity Summary Report. We will need additional criteria to determine the requirements of this report in order to create it.
- e. To protect our clients' privacy we do not provide Participating Entities reports that are not within the State's program. (I.E. School District, Municipality, etc). We follow strict guidelines regarding privacy and the disclosure of client information.

For a more detailed list of the reports that can be downloaded from PaymentNet, please refer to our PaymentNet Reports Master List in Appendix 6.

30. 2.4.9.2 Please provide examples and additional details regarding your online application including all required information fields.

Online cardholder applications is a highly-customizable configuration setup that J.P. Morgan and the State would discuss in detail in order to configure. There are many layers of field level configurations available and depends on how the State prefers to use the online application feature.

The following fields are included in the Account Request Manager (ARM) online application:

**Step 1: General Information**

- Application Information:
  - **Full First Name:** Enter your full, legal first name
  - **Last Name:** Enter your full, legal last name
  - **Date of Birth (MM/DD/YYYY):** Enter your date of birth in the requested format
  - **Employee ID:** Enter your employee ID
  - **Please Select:** Use the drop-down list to indicate whether you are a new PaymentNet user or an existing user.
  - **PaymentNet User ID:** If you are an existing user, enter your PaymentNet user ID
- Account Security:
  - **Access Code 1:** Enter a four- or nine-digit security identifier of your choosing. Only numeric characters can be entered in this field.
  - **Access Code 2:** Enter a four-digit alphanumeric identifier for security purposes. If cash access is permitted with your account, you will also use this entry as your personal identification number (PIN).
- Card Embossing:
  - **First Name on Card:** Enter your first name as exactly as you want it to appear on your card
  - **Middle Initial:** Enter your middle initial if applicable
  - **Last Name on Card:** Enter your last name exactly as you want it to appear on your card

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- **Contact Information:**
  - **Business Email Address:** Enter your business email address
  - **Business Phone Number:** Enter your business phone number
  - **Mobile Phone Number:** Enter your mobile phone number if applicable

These fields may be required to ensure appropriate servicing of your account by J.P. Morgan.

- **Address Information:**
  - **Cardholder Address (Card Delivery):** Provide the address where your card should be delivered once your account is created. Your organization has already chosen whether to have card delivered to cardholder addresses or to a central corporate location. Contact your Program Administrator to determine where your card will be delivered.
  - **Home Address:** Provide your home address

**Step 2: Administrative information**

- **Administrative Information:** Additional sections here can include **Transaction Defaults**, **Transaction Custom Fields**, **Account Custom Fields**, or **Card Controls** (credit limit). Depending on how your organization has set up the application template, the additional Administrative Information fields may be either required or optional. If you have questions about which fields you should complete, contact your Program Administrator.
- **Approval:** Your Program Administrator determined the approval workflow during the template setup process.

One common approval configuration requires applicants to direct their applications to the appropriate approver by entering the approver's email address. Alternative approval configurations will either direct your application to the next approver automatically or allow you to select the approver from a list.

Your Program Administrator should provide you with information about your organization's policies. If you are not sure who the approver should be, contact your Program Administrator

- **Comments:** If you like, you can enter comments related to your application. Comments are optional and will be visible to all approvers who review your application and to your Program Administrator.

When you have provided all the required information in Step 2, click Next. You will be asked to verify all the information in Step 2 before you can proceed to Step 3. If necessary, you may return to Step 2 to edit your application and then continue with the application process.

**Step 3: Cardholder Acknowledgement**

In Step 3: Cardholder Acknowledgement, you must review and accept the cardholder acknowledgements that appear.

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- J.P. Morgan Cardholder Acknowledgement — You will be prompted to review and accept the J.P. Morgan Cardholder Acknowledgement. You must agree to the terms by selecting the check box.
- Organization Cardholder Acknowledgement — Additionally, you may see your organization's specific Cardholder Acknowledgement. This section will appear only if the application template is configured to require it; if it appears, you will be prompted to review the details and select the check box to indicate that you agree to the terms.

Once you have completed Step 3, you can click **Previous** to return to earlier steps of the application and make any necessary edits. When your application is complete, click **Submit**.

**Final Submission**

After you complete Step 3, a screen confirming the successful submission of your application will appear and you can then close the browser window.

You will receive an email notification confirming your submission. In addition, as your application moves through the approval workflow, you will receive emails to alert you of its progress. These emails will have the following subject lines:

- **Application Approved:** Your application has been approved and now awaits final approval by your Program Administrator.
- **Card Account Processing:** Your Program Administrator has completed the final approval step and processing of your card will begin.
- **Application Rejected:** Your application has been rejected by the approver for the reason stated in the email. You will need to submit a new application. If you need more information, contact your Program Administrator.

For more details, please see Appendix 7 for our ARM Guide for Applicants and Appendix 8 for our ARM PA Quick Reference Card.

31. 2.4.9.4 Is this platform compatible with mobile devices? Will the software support Safari v12 or higher? Please explain.

Yes. PaymentNet is compatible with mobile devices, and the software does support Safari. The State is also able to access the platform by URL via mobile devices and compatible when using Microsoft Internet Explorer® 10 and 11 on Windows 7, Mozilla Firefox® 52 and above on Windows 7, Google Chrome™ 71 and above on Windows 7.

The PaymentNet® Mobile website provides access to your account balances and transactions. From your mobile device, you can view your account activity, including pending and posted transactions, or recent and pending payments, with the flexibility to sort information as needed.

To access PaymentNet Mobile, go to the following address in your mobile browser: <https://m.jpmorgan.com/card>

Enter your user ID and password, and tap **Log In**.

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For more information please Appendix 9 for our PaymentNet Mobile Quick Start Guide

32. 2.4.9.6 a. “Once a hierarchy is set up for the State, your program administrator can assign login roles to your employees (both cardholders and non-cardholders) to allow them to perform tasks such as viewing transactions and modifying accounting code allocations.” Please provide additional details on how JPMorgan Chase will assist the State in setting up initial profiles. b. Are these accounts active immediately?

c. “PaymentNet has six pre-defined access roles...” Does PaymentNet have the capability to have additional fields for cardholders such division or office? Explain

- a. Our Client Application Support (CAS) team will work hand in hand with the State's Program Administrator to assist in setting up employee profiles or access to the PaymentNet system. The State's Program Administrator will need to build the profiles, but our CAS team will walk the Program Administrator through the entire process.
- b. Once the Program Administrator creates the user profile, a temporary user ID and password is sent to the cardholder. Once the cardholder logs into PaymentNet and changes the password, they are active in the system.
- c. Yes, PaymentNet has the ability to create custom fields at the employee module. In addition, custom fields can be created for the following modules:
  - Account
  - Employee
  - Merchant
  - Merchant Category Code
  - Payable

33. 2.4.9.7 Please confirm JPMorgan Chase can fulfill this requirement.

Confirmed. The cardholder profile in PaymentNet provides all of the required information within Section 2.4.9.7. The State will have real-time access to all of this data within PaymentNet.

34. 2.4.9.9 Does the platform have the ability assign individual MCC's per card? What, if any, are the limitations?

As a best practice, clients typically establish templates of MCC groups that apply to different cardholder profiles. Your J.P. Morgan Designated Program Coordinator can work with the State to establish these MCC groups. The State can leverage up to 180 MCCs per group in as many as eight MCC groups per company number. MCC groups can have a custom name applied for your internal purposes.

Available limits include daily number of transactions, daily spend amount and monthly number of transactions. We can also place boundaries by MCC group to determine how much a cardholder can spend at a group of merchants. This MCC group limitation can be restricted by daily number of transactions, transaction amount and monthly spend.

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35. 2.4.9.10 Please expand on this statement: “Through JP Morgan’s collaboration with Visa, we continually work with merchants to increase the level of data transmitted in transactions.” How is this accomplished? Can an example of a recent successful interaction please be provided?

J.P. Morgan is currently piloting an enhanced merchant data model with a select few merchants and Visa to determine which incremental data fields prove most valuable in increasing authorization rates. J.P. Morgan has also kicked off a new collaboration with Visa to increase the data provided from transaction intermediaries (such as payment facilitators and digital wallets) with the same goal in mind.

36. 2.4.9.11 How does the Respondent determine the level of significance for changes? What course of action can the State take if the planned changes are not successful and the State’s ability to manage the program or use the credit cards is negatively affected?

Changes in PaymentNet’s functionality are always introduced through a release cycle. We will provide you information, explaining any upcoming changes approximately 45 to 60 days prior to the occurrence. In addition, the communications will outline what action, if any, your organization may need to take to prepare for the changes.

From a deployment standpoint small and medium changes will be published in the release deployment notes in advance of the release. Complex changes, or those that have a significant change in the user experience, may require a pilot release in advance of the general release. Additional training and FAQ documents may be developed prior to the release to ensure the State is prepared for the change.

J.P. Morgan works diligently to ensure minimal impact to clients to prevent negative impacts to the program management or cardholder use. If this occurs, J.P. Morgan will work with the State to quickly remediate the platform issue or provide a sustainable workaround to support the client’s processes.

## **TESTING PROCESS**

### ***Our testing process***

We create test plans for each program deployment. Our dedicated quality assurance professionals execute the test plan using both manual and automated testing methods. Test progress is measured in terms of coverage against the test plan and defects found during testing are prioritized according to its impact on the client experience.

If defects are discovered, they are reviewed on a daily basis by a team comprising of quality assurance, development, product management and client relations personnel. Issues affecting either product quality or scheduling are immediately communicated to senior management.

### ***Recovery plans***

We deploy software to a limited set of servers and then tested in place, This is called a build-verification test. Once the build-verification test passes, the software is deployed to the remaining servers.

All upgrade steps are carefully documented and the files being replaced are backed up. If an upgrade is unsuccessful, the deployment can be rolled back very quickly.

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37. 2.4.11.1 a. Please describe in **detail** your company's proposed Implementation Plan, including tasks to be **executed, target dates for completion, identified risks to the project**, the Respondent's and State's anticipated level of effort to accomplish this transition, and any assumptions made for accomplishing the plan.
- b. In the event J.P. Morgan is not the successful Respondent, what is the plan to transition out without interruption to services? What communication will be provided to the State as well as the success Respondent?

- a. Since the State is a current J.P. Morgan client, it is highly unlikely you will need to go through a full implementation process. Additional programs can be added for existing clients within 10-15 business days after receipt of all required documentation.
- b. As a client leaves J.P. Morgan, we follow a card deactivation process. Your program relationship manager helps coordinate the process and timing of final reconciliation and payment to close the contract.

**Process to deactivate cards upon contract close**

**1. Coordinate account and credit**

- The Account Coordinator team receives a closure request from the credit department, including written authorization from an authorized client representative.
- The credit department shuts down the credit line immediately.

**2. Close cardholder accounts**

- Cardholder accounts are closed within five to seven business days of the closure request

**3. Terminate PaymentNet**

- Termination of PaymentNet platform access is typically scheduled 60 days from the initial request.
- If access to the site is needed beyond 60 days, we work with the client's management team to determine an appropriate termination date.
- Substantial costs may be incurred for restoring connections that have already been terminated.

**4. Communicate closure**

- A site closure letter is sent upon notice of termination with key details and steps noted.
- As an example, if a client has any other data file feeds such as a file that may be sent directly to its financial software, it should advise J.P. Morgan to prevent connections from terminating, and a regular monthly fee will be charged for continuing service.

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**5. Determine final rebate**

- The Rebate team, program relationship manager, and reconciliation and collection teams help make sure the final rebate has been properly reconciled.
- Outstanding balances owed to J.P. Morgan are calculated.

**Determining final rebate**

In cases where the final rebate amount is sufficient to cover all outstanding amounts, we may recommend that these balances be taken out of the final rebate amount so that the client is paid the net amount. The program relationship manager discusses this option with the client. Upon written agreement this action is taken.

In some cases, we may hold back a portion of the last rebate to cover any remaining credit losses or outstanding balances, which may come through later. The client and its program relationship manager discuss this approach, and any agreement regarding a “hold back” is documented in writing along with the anticipated time for the final reconciliation and release of funds. The timing on the payment of the final rebate amount varies in every closeout situation. Payment is made via wire transfer to the verified entity bank account J.P. Morgan has on file.

38. 2.4.12.4 “The annual fee per Executive Card is \$75.” Please provide detail description of the Executive card.

Although not common with our government programs, we do offer an Executive Card. The Executive Card program provides an exceptional level of service, including exclusive benefits that enhance the travel experience for the cardholder while driving value for your travel and executive program.

**Provide executive cardholders an exceptional level of service and exclusive benefits**

**The Executive Card advantage**

- Acceptance at over 75 million locations worldwide
- Exclusive 24/7 support services
- Enhanced traveler protection

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**Executive service team—live advisors, anytime, anywhere**

- Receive real-time account information—transactions, balances and available credit
- Discuss travel benefits and privileges
- Always receive access to live person, never a recording

**Concierge service**

- A highly trained team remains on hand to handle your executives' requests
- Allow our team to handle each detail of a trip, including airline, car or hotel bookings, upgrades and itinerary adjustments
- Let us secure restaurant reservations, arrange client events or book preferred seating in a sporting arena or concert hall

**Executives receive extensive travel protection**

- Primary insurance coverage for rental cars, compensation for lost luggage or hotel burglary and emergency evacuation insurance
- Secondary coverage for emergency treatments up to \$2,500 for medical, surgical and dental conditions that might arise during a trip and up to \$1,000,000 in travel accident insurance
- Fraud protection and emergency replacement services for cards and essential travel documents

**Travel assistance services for urgent matters**

- Provide executives access to the help they need, whether it is a last-minute visa, legal or medical assistance
- Assist with contacting relatives, business associates or friends during an emergency

39. 2.4.12.7 Please advise how this response aligns with the answer provided in 2.4.12.1.

J.P. Morgan is committed to waiving late fees for the State of Indiana. Rebates are calculated separately based on your contract rebate period and any fees associated with your program does not impact rebate. While J.P. Morgan does not assess late fees for the State, speed of payment is included in rebate calculations.