Using your Doane Card

When using your Doane University Credit Card here are some tips to help ensure your card works as expected.

1. Always insert your card instead of swiping.
   a. Doane Credit Cards are enabled with EMV chips. These chips provide a higher level of security but only work when inserted into machines.
2. Sign up and utilize Card Alerts from JP Morgan (Chase).
   a. https://www.doane.edu/about-doane/offices/business-office/12667
   b. In the world we live in today, fraud is rampant. JP Morgan monitors all corporate cards. If a transaction is deemed potential fraudulent, your transaction may be denied and your card blocked. With Card Alerts, you can sign up for email, phone calls or texts. It is highly recommended to sign up for text alerts.
   c. Text alerts come from a five-digit number 57621. Your phone may move these to a junk/unknown folder. Add this number to your phone to get alerts immediately.
   d. Email alerts may go to your spam folder. Please find and mark as not spam.
   e. Phone calls are only done during designated hours. Signing up for this option may delay notification and ability to use card.
3. After signing up for text alerts respond to text messages to approve transactions or vendors.
   a. As you approve more actual transactions, JP Morgan will begin to build a profile on your spending habits. At first, you may have many alerts; however, these should decrease as you use your card and Card Alerts.
4. If your card is declined and you do not receive a message call the phone number on the back of your card. The service rep will be able to help you resolve the problem.
5. If traveling abroad you must notify JP Morgan prior to leaving the country.
   a. 1-800-316-6056 (In the United States)
   b. 1-847-488-3748 (outside the United States)
6. You can always call or email the business office. Joshua Johnson is the administrator for Doane. If you are traveling and it is outside normal business hours please call the number on the back of your card for immediate assistance. During Business Office hours Josh can be reached at:
   a. Office: 402.826.8200
   b. Email: joshua.johnson2019@doane.edu

Cardholder Fraud Alerts Frequently Asked Questions

Get answers to your questions and learn the ins and outs of cardholder fraud alerts.

? QUESTIONS	! ANSWERS
1. What are cardholder fraud alerts?	Cardholder fraud alerts are one of the easiest, fastest ways to confirm fraudulent use of a cardholder's account. Once a cardholder registers to receive cardholder fraud alerts, an alert will be sent when suspicious transactions are identified on their account. They will be directed to reply to the alert and verify whether or not the transaction is valid. **If the cardholder responds that the transaction is:** • **Valid:** The hold placed on the account will be removed, and the card will be available for use. • **Fraud:** The hold placed on the account will remain, and the cardholder will be directed to contact Cardholder Service. If fraud is confirmed, we will follow our normal process to block and reissue the account. Any transactions marked as fraud will initiate a case to our Fraud Recovery Team.
2. How are alerts sent?	One or a combination of methods can be chosen to receive alerts: Mobile SMS text Email Voice
3. What is an SMS text?	SMS stands for Short Message Service and is also commonly referred to as a "text message". With an SMS, you can send a message of up to 160 characters to another device. Longer messages will automatically be split up into several parts. Most mobile phones support this type of text messaging.

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Cardholder fraud alerts are one of the easiest, fastest ways to confirm fraudulent use of a cardholder's account.

	QUESTIONS	ANSWERS
4.	What mobile phone carriers can be used for SMS texts?	U.S. carriers supported by our alerts include: • AT&T • Boost Mobile • MetroPCS • Sprint • T-Mobile • Verizon Wireless • Virgin Mobile USA Puerto Rican carriers supported by our alerts include: • AT&T • T-Mobile • Sprint • Claro • Open Mobile
5.	When will alerts be sent?	It depends on the method used to send the alert: • **Email and text** alerts will be sent 24 hours a day, 7 days a week. • **Voice alerts** will be sent 7 days a week, between 8 a.m. and 9 p.m. in the time zone in which the phone is registered (CT, ET, MT or PT). After 9 p.m., any alerts that are triggered will be sent at 8 a.m. the following day.
6.	Can alerts be sent by more than one method?	**Yes.** Cardholders can choose to receive alerts by mobile SMS text, email, phone, or a combination. They can enroll in up to six different alerts on a single account. For example: A cardholder can choose to receive alerts to their: • Work email, • Personal email, • Work mobile phone, • Personal mobile phone, • Work phone, or • Any combination.

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One or a combination of methods can be chosen to receive alerts: Mobile SMS Text, Email, Voice.

?	QUESTIONS	!	ANSWERS
7.	Is there a benefit to setting up different alert types?		Voice alerts occur between 8 a.m. and 9 p.m. local time, so cardholders may find it beneficial to set up an additional email or mobile SMS text alert, as these alerts are sent 24 hours a day.
8.	Are the text messages case sensitive?		**No.** Messages can be sent as upper-case, lower-case, or a mixture of both.
9.	Is there a fee for cardholder fraud alerts?		We do not charge for cardholder fraud alerts. However, a mobile carrier's text messaging and web access charges may apply.
10.	How do cardholders enroll in fraud alerts?		**Enrollment is easy! Cardholders just:** > **Go to the Commercial Card Alerts website at: ccalert.jpmorgan.com.** 1 **Enter their commercial card account number and billing zip code.** A one-time passcode will be sent to the cardholder's email address on file to complete authentication; they can then begin enrolling. 2 **Select the method(s) by which they want to receive alerts (mobile SMS text, email, voice).** A combination of up to six different alerts can be selected. 3 **Input their contact information for each method selected.** Mobile SMS text messages require dual opt-in. This means, after a cardholder enters all information, a confirmation text will be sent to their mobile device to which they need to respond **'AGREE'** to complete the registration.
11.	What happens if an alert is not responded to?		The temporary hold placed on the cardholder's account will remain until they confirm whether or not the transaction is fraudulent.
12.	Is personal information required in response to an alert?		We will never require cardholders to send account or personal information to us by text or public email. Cardholders can contact Cardholder Service at the number on the back of their card with any questions or concerns about the authenticity of any alert.
13.	What should cardholders do if their phone is lost or stolen?		Cardholders can go back to the enrollment website at any time to delete or add alerts for their account.

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Mobile SMS text and email alerts will be sent 24 hours a day, 7 days a week. Voice alerts will be sent between 8 a.m. and 9 p.m.

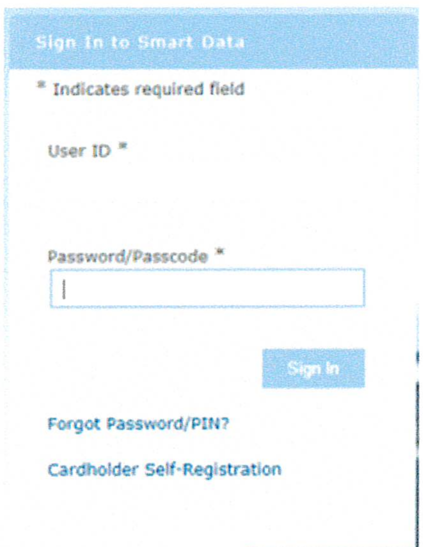
	QUESTIONS	ANSWERS
14.	What if a cardholder wants to opt out of alerts?	Cardholders can go back to the enrollment website at any time to delete the alerts for which they have enrolled. Additionally, cardholders can opt out of mobile SMS text alerts by replying '**STOP**' to an alert.
15.	How do alerts work for organizations that don't allow employees to use their personal mobile phones for business purposes.	Cardholders have the option to enroll a business or personal email address and/or a landline phone in addition to, or instead of, mobile SMS text messaging.
16.	Can program administrators register cardholders for cardholder fraud alerts?	**No.** This feature is designed for the cardholder to enroll for alerts on their own account. Also, only the owner or primary user of the mobile phone can give express consent allowing us the ability to auto dial that phone number in a manner consistent with the Telephone Consumer Protection Act (TCPA). The ownership rule does not apply to power of attorney, trustee, specially trained Americans with Disabilities Act (ADA) relay or other approved authorized parties.
17.	Can cardholders enroll in alerts if they don't have a mobile phone?	**Yes.** Cardholders also have the option to enroll an email address and/or a landline phone for cardholder fraud alerts.
18.	Will alerts still be received when cardholders travel outside the U.S.?	**It depends.** If a cardholder has signed up for international SMS text messaging with their carrier, then alerts will be received.
19.	What if a cardholder is traveling and their card is blocked?	Cardholders can simply call the number on the back of their card for assistance.
20.	Is the enrollment website tied to our online platform (e.g., PaymentNet® or smartdata)?	**No.** It is a standalone web page.

PaymentNet® is a registered trademark of JPMorgan Chase & Co.
Chase and J.P. Morgan utilize the smartdata platform as an online Commercial Card solution. The Mastercard® Smart Data tool is a Mastercard International Incorporated solution. Mastercard Smart Data is a service mark of Mastercard International Incorporated.

Enrollment is easy!
Go to the Commercial Card Alerts website at: ccalert.jpmorgan.com

How to log in

SmartData is the system used by JP Morgan to manage your card activity. This is how you will review transactions, attach receipts, and input General Ledger (GL) numbers. After your account is set up, you will receive emails from the Business Office, and then JP Morgan. These emails will contain your user name and temporary password. You will need to change your password after the first log in. You will also need to set up challenge questions and answers. Every three to six months you will need to update your password. Ensure that you protect your user id, password, and challenge questions. You will need these to review and approve transactions. If you forget your password or challenge questions Joshua Johnson in the business office can reset these for you. To log in visit: https://smartdata.jpmorgan.com Enter in your login and password information:

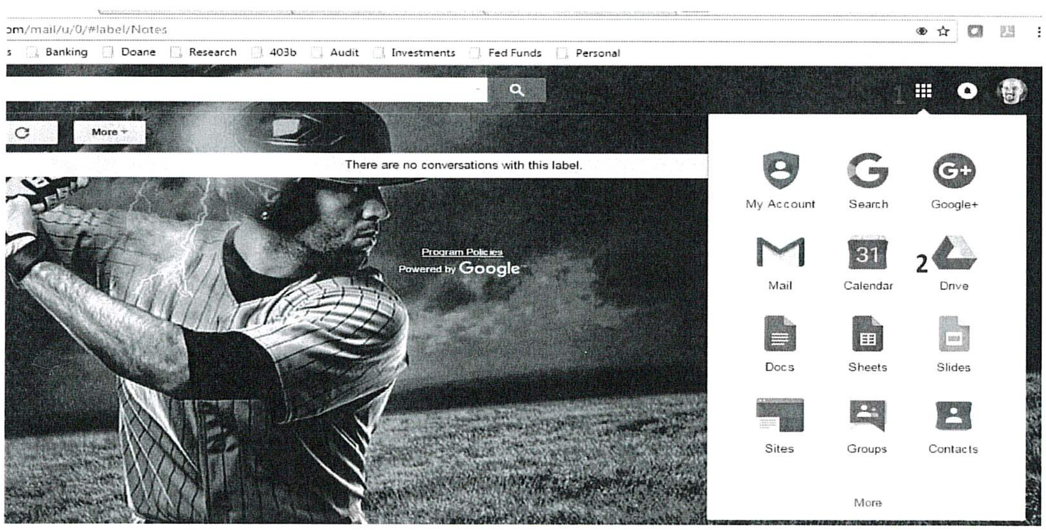


You will also need to answer some challenge questions.

Receipt Image Capture/Upload

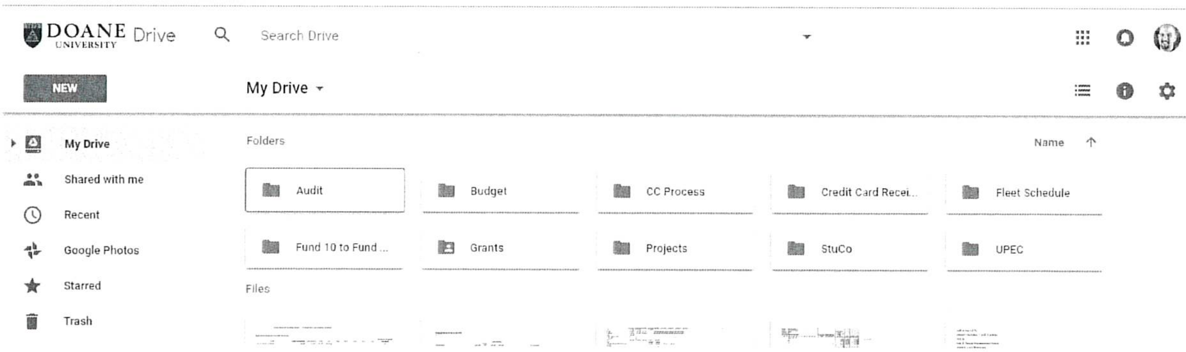
<u>Receipts are required for all purchases.</u> There are several different ways you will acquire credit card receipts. 1. By email. 2. By regular mail and 3. By hand (as with meal receipts). Regardless of the manner in which credit card transaction receipts are obtained, they can be easily converted to electronic form, stored, and uploaded online to JP Morgan's SmartData system. Below is a list of items that will help you capture and store your credit card receipts.

Receipt Storage/Google Drive – Every Doane employee has their own Gmail account. With this, you have access to google drive, which allows you to save files in the cloud for easy retrieval anywhere. To access a google drive account, open your email and select the icon in the screen shot below.



1. **Click on this icon to bring down the drop down box for the various options.**
2. **Click on this icon to bring up the google drive account.**

From here you can setup the google drive account with folders to store your receipt images to. Simply right click within the body of the google drive account and select "new folder" and label it "credit card receipts" or something similar. You can create subfolders within this main folder if you want to separate the folders by month. I would recommend this option if you do a lot of card purchasing. See below for an example of what the google drive account will look like.

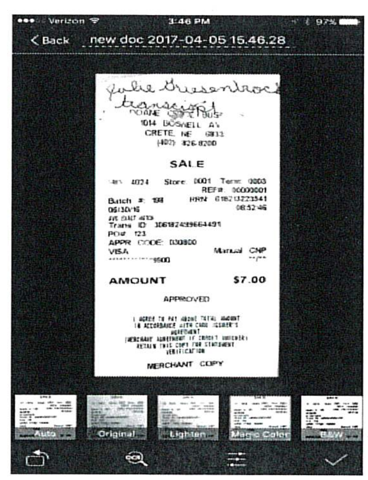


You will need to download the google drive app for both your laptop/desktop computer and your smartphone (if applicable). Once downloaded, you will need to sign in with your Doane email and password to sync the google drive folder with the google drive account on the cloud. Downloading these apps will create the local file that you will allow you upload the images to your transaction listing on SmartData directly from your laptop/desktop computer and/or your smartphone.

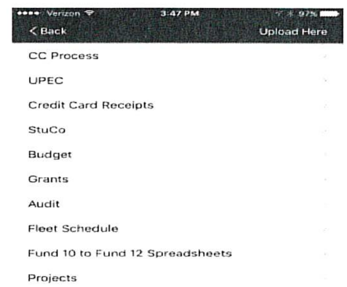
Receipts received by hand/mailed

Smartphone App – It is recommended that cardholders with smartphones download the free app called **CamScanner**. You can find this by searching for it in your apple store (iPhone) or in the android marketplace (android phones). CamScanner is a free app that allows cardholders to take a picture of the receipt, name it, and save directly to your google drive account in pdf format. This app helps to get the receipt uploaded to SmartData. You will need to register your account using your Doane email and password. Simply open the app and click on the camera image at the bottom to take the picture of the receipt.

1. Click to bring up your smartphone camera to take a picture of the receipt
2. Click here to snap the picture. Select the “batch” option to take multiple pictures for receipts that are more than one page. This will save it as a single PDF file.
3. Once you take a picture of the image, hit the checkmark to move to the next step. Now you can use the available tools to darken, lighten, crop, etc. if you so choose; hit the checkmark button to save the image. The stock image name will be at the top, simply click this to rename the image. Name the image something you will remember later when uploading to SmartData. Hit the checkmark again to save it to your app.



4. From here select, the "more" option on the bottom. You will see three dots with the word "more" underneath.
5. Then hit upload then select the google drive icon (if doing this for the first time, you will need to sign in to your google drive account with your Doane email and password to link the account). Select PDF file. You will then see a screen that shows all of your google drive folders. Find the folder you want the receipts to be saved. It is recommended you use the file that you created earlier.

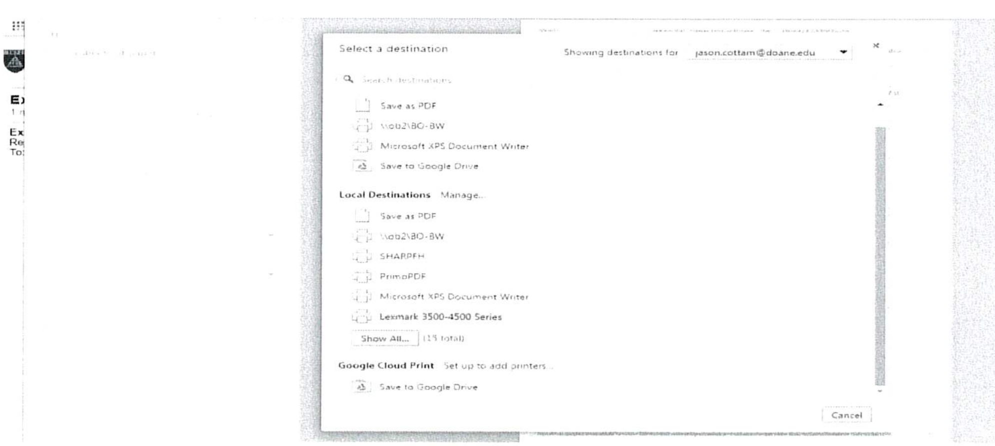


6. The image is now saved in your google drive folder for future upload to SmartData.

Credit Card Receipts received by Email

Credit card receipts by email are another popular way to receive receipts especially when purchasing online. The receipt could come in the form of an email or as an attachment to an email. Either way, it is easy to save a PDF copy to your google drive account for future SmartData upload.

Emailed receipt – when a receipt is emailed with no attachments, you can simply print the email receipt under the "google cloud print" option in your print preview screen. This will automatically send a PDF image of your email receipt to your google drive and will also show up in your apps you downloaded to your laptop/desktop computer and smartphone app. See the below image for what this looks like in your print preview screen. Simply hit print on the email you want to save and hit the "change" button under the printer destination portion of the print preview screen. You will see the "google cloud print" option usually at the bottom

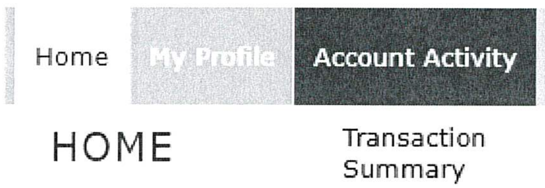


Emailed receipt as an attachment – The process of saving a receipt attached to an email is even easier. Simply open the email with the attachment and hover over the attachment with your mouse cursor. You will then see a down arrow, use this to download directly to a drive you specify. You will also see the google drive icon. Simply click this icon and select "organize" to move it to your "credit card receipt" folder you setup in your google drive account.

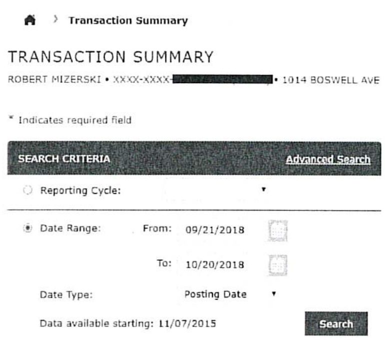
Reviewing, coding, and attaching images

Doane's policy requires that all transactions be reviewed, have General Ledger Accounts associated with them, descriptions, images, and approval by supervisors. Failing to do so may result in the card holder having taxable income according to IRS rules. Please review each transaction and work to ensure all transactions have complete information.

1. From the Cardholder home screen click Account Activity/Transaction Summary:



2. Choose the date range that needs to be reviewed and hit search:



3. This will bring up transactions for the time period. To review transactions go to the "reviews required section". Click on this section to take you to the transaction summary. You can click on the double box for split transactions or the arrow for single transactions.

4. Clicking the right arrow will bring up a section that will allow you to code the transaction to the proper GL code. You have the ability through this window to split your transaction if needed. Simply select the appropriate GL code from the drop down boxes. If you need help choosing your codes please give a call to Accounts Payable. We would be happy to help choose the

correct codes.

5. This is where you will type a short description of the transaction. The University and the IRS require detailed descriptions, to demonstrate the business purpose of the transaction. Failing to put a detailed description may result in the IRS not allowing the transaction and the employee being charged taxes on the transaction. If the transaction you are coding is for either a grant account or a capital project, please enter the grant name/project number in the box provided.
   a. Bad Description: Dinner at conference with coworkers.
   b. Good Description: Dinner while at conference on Student enrollment best practices. Tom, Dick, and Sally in attendance.
   c. Bad Description: Dinner with donors.
   d. Good Description: Dinner with Tom, Dick, and Sally (donors) discussing ways donation would be used to renovate PW

6. The spyglass icon is what you will click on to upload a receipt image to the transaction. It is highly recommended that every Doane employee upload these images from their google drive account that is specifically setup for credit card receipts. See instructions under **"receipt storage/google drive"** for details on how to set this up. Simply click on this icon, select "browse" and navigate to your google drive account and select the appropriate receipt image and hit upload and your are done! This process is the same whether you log in through your laptop/desktop computer or through your smartphone.
   a. If the receipt is from a restaurant we will need the itemized receipt and charge receipt with the tip included (both receipts).
   b. If a receipt is lost and it is under $20, write on a piece of paper the business name, a description, the amount, and sign. Then upload the piece of paper.
   c. If the receipt is lost and over $20, contact the business to get a copy of the receipt. If the business cannot provide the receipt follow instructions in step B, and put the date of attempted contact.
   d. If there is an international fee upload the receipt that goes with the international fee.

e. If you used Doane's card for a personal charge by mistake. Write on the receipt personal charge and upload the receipt. Change the general ledger account number to 11-00-000000-11900. Then bring payment to the Business Office.

7. In addition to coding the transactions as explained in above. Cardholders do have another option in which they can download an excel spreadsheet with the transactions in the range of dates selected. Go to Account Activity - Transaction Allocation Download/Update. Select download and the range of dates for the transactions you need to code and click download. On the home screen under "reports & data files" there is an option for "data files", click on this to find the report downloaded for the transaction. Clicking on this report will download an excel file with transactions details. From here you can enter expense description, account #'s, and the name of the grant/job # if applicable. Save this file to your desktop. Go back into the Transaction Allocation Download/Update screen and instead of choosing download, choose upload and browse for the file you saved to your desktop with all the completed codings, descriptions, etc. Click upload and your coding will be saved in the transaction view. **Note: This is only for entering coding, receipts will still have to be uploaded as described earlier in this guide.**

Requesting Limit Increases

If in the normal course of business you regularly need to request temporary increases a higher limit may be appropriate. To request a credit limit increase, whether permanent or temporary send an email to joshua.johnson2019@doane.edu. Email must include reason for increase. Email may be forwarded to immediate supervisor for approval. Not all requests will be granted. Allow 2-3 business days for processing by the Business Office. Doane cannot guarantee how quickly JP Morgan will update their system.

Traveling Outside the United States

When traveling outside the United States you will need to alert JP Morgan that you will be leaving the country for your card to work properly. Please 1-800-316-6056, if outside the country please call 1-847-488-3748. These numbers should work 24 hours a day 7 days a week.

Lost or Stolen Cards

If your card is lost or stolen immediately call 1-800-316-6056. You can also email ccs-program-coordinators@jpmchase.com

Please alert the business office as well. We might be able to help facilitate a quicker response to ensure travel needs are meet. Cards will be blocked in our system to ensure no fraud transactions take place.

Managers approving transactions

Managers are required to review and approve transactions each month. When reviewing transactions you need to look and ensure that proper General Ledger Accounts are assigned, the business description is complete, and that an image is uploaded. Work with everyone in your department to ensure this is complete in time for the Business Office to review and post transactions.