

# Single-Use Accounts (SUA) FAQ's

QUESTIONS	ANSWERS
1. What is our relationship with J.P. Morgan?	<ul style="list-style-type: none"><li>• To streamline our payment process, we are working with J.P. Morgan to implement a Single-Use Accounts (SUA) solution.</li><li>• Our Single-Use Accounts (SUA) product is an electronic card payment program that allows our suppliers to automate the disbursement and reconciliation of their receivables.</li></ul>
2. How do suppliers receive and process a SUA payment?	<ul style="list-style-type: none"><li>• Once a supplier agrees to accept SUA, they will be provided with the first seven digits of the SUA account number.</li><li>• The first seven digits of the account number are static and located in the SUA confirmation follow up email. It is recommended the supplier store this information for future use in a secure location.</li><li>• When a payment is issued, an email will be sent to the confirmed payment notification email address notifying the supplier a payment is ready for processing. It will contain the unique last nine digit account number, expiration date of the SUA account number, and remittance information of the invoices being paid.</li><li>• To process the payment, the supplier enters the full account number using the account number combined with the nine digits provided in the email and any other required information into their card payment processing system.</li></ul>
3. Can suppliers receive and process a SUA payment without retaining the 1 <sup>st</sup> 7 digits of the card number?	<ul style="list-style-type: none"><li>• Yes, a supplier may register for J.P. Morgan's <b>Voltage SecureMail</b> and/or <b>SUA Connection</b> which are free, optional services.</li></ul> <p><b>SecureMail</b></p> <ul style="list-style-type: none"><li>• Suppliers can register for SecureMail after confirming they will accept SUA as a payment method during the recruitment campaign or when they receive their first payment's email notification. There is a link at the bottom of each payment notification email.</li><li>• Upon SecureMail registration, suppliers will receive all <b>subsequent</b> SUA payment notifications with the complete 16 digit account number, card security code (CVV), and expiration date.</li><li>• After they have received confirmation their secure email setup is complete, they may contact you to request any unprocessed payments be resent. The full account details for those payments will then be resent via secure email.</li></ul>

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## **SUA Connection**

- J.P. Morgan also offers SUA Connection, an online user interface for suppliers. Registration for SUA Connection will allow suppliers to log in to a user-interface and manage payments as well as view detailed remittance information.
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### **4. Is there a fee for suppliers to accept SUA?**

- There is no additional cost from J.P. Morgan for SUA payment acceptance. Suppliers' credit card processing fees do apply.
  - If suppliers have questions about their processing fees, encourage them to contact their merchant bank for additional details.
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### **5. What technical effort is required to enroll as a supplier?**

- There is no technical effort required to enroll a supplier.
  - The solution is entirely independent of a supplier's invoicing and payment systems and does not require any on-site software.
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### **6. When will suppliers begin receiving SUA payments?**

- Enrolled suppliers will begin receiving SUA payments once an invoice is ready to be paid.
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### **7. How can we implement SUA as the preferred payment method?**

- Require or strongly encourage SUA participation from your suppliers.
  - Offer and promote incentives and disincentives for participation and reinforce DPO/DSO to suppliers.
  - Only offer ACH or Check when SUA and card acceptance efforts are exhausted.
  - When ACH or Check payment methods are offered, ensure discount terms are taken.
  - Include SUA or card acceptance to RFP's and contracts as the required payment method.
  - Offer payment methods in preference order:
    1. SUA
    2. SUA/Purchasing Card (PCard) paid on order or POS
    3. ACH with Discount
    4. ACH without Discount (i.e. 30 to 45 days term extension)
    5. Check (i.e. 45 to 60 days term extension)
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### **8. Why should suppliers accept SUA?**

- Accelerated payments can help reduce days sales outstanding (DSO), improving cash flow for the company.

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- Simplified process that eliminates check processing costs and helps reduce administration expense, account collections and follow up.
  - Strengthens our business relationship and provides preferred supplier status.
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**9. How can we increase enrollment adoption?**

- Suppliers who respond with the following payment process can significantly increase confirmed spend:
    - a. Pay by Phone
    - b. Pay by Website
    - c. Pay on Order
    - d. Require static Card #
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**10. Who supports our suppliers during the J.P. Morgan managed recruitment campaign?**

- The J.P. Morgan Supplier Recruitment team will support your suppliers with any enrollment-related questions.
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**11. How long does a recruitment campaign take from first outreach to completion?**

- A J.P. Morgan recruitment campaign takes approximately 12 weeks but can vary based on the number of supplier records and volume.
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**12. What if a supplier does not accept card payments, due to company policy, interchange fees, or is not set up to process card payments?**

- Many companies find they may be able to negotiate fees down or move their merchant services to a more competitive provider.
  - Ask whether your supplier is aware of all options for getting the lowest fees on commercial card transactions. Provide them with Merchant Services' contact information.
  - Merchant Services can be reached at (888) 213-8414 and can provide the supplier with a comprehensive analysis for their business.
  - During recruitment, suppliers are offered this option as well, if applicable.
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**13. What if a supplier states they will charge back fees or will increase pricing?**

- Suppliers may be factoring interchange fees into all customer- pricing regardless of payment method.
  - Remind suppliers we will be accelerating payment with SUA and inform them of the importance of this payment initiative.
  - Monitor contracts and pricing agreements.
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**14. What if a supplier wants to keep their current payment method (i.e. check or ACH)?**

Encourage SUA acceptance by:

- Promoting incentives such as accelerated payments
- Offering preferred status to participating suppliers
- Introducing disincentives for non-participating suppliers

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**15. What if a supplier is unable to process the payment successfully?**

In the event the payment is declined, please have the supplier check the following scenarios:

- The card could be declined for any charges under or in excess of the authorized amount.
- The 16-digit account number will expire, so the supplier must process the payment before the expiry date.
- They entered the correct 16-digit account number using the first seven digits of the SUA account number plus the unique nine digits provided in the payment notification.
- They entered the correct account expiration date. Note the expiration date is different from the end date of the validity period.
- They entered the correct transaction amount specified in the payment notification email.
- They posted the transaction within the appropriate period and before the expiry data and end dates
- Please note transactions that are entered and then reversed will count against the number of available authorizations, even if the amounts are equal to zero.
- In most cases, entering and reversing a transaction will mean no further authorizations remain on a single-use account

In general, processing an SUA is exactly the same as a card-not-present transaction, and requires no additional configuration or equipment.