

Account Reconciliation Servicessm

Reduce the administrative expense and time associated with the manual balancing of your bank accounts and gain fast access to your account information

Reconciliation of your bank accounts is a time-consuming task. Our Account Reconciliation Servicessm can automate your reconciliation and reporting process to save you time and increase productivity. We offer a broad range of services — from robust reports with detailed information on all checks issued and posted to a simple listing of paid checks — that give you fast access to account information and help protect your company from fraud.

Did you know

At the end of your specified reconciliation period, we send a reconciliation package organized per your instruction, in a variety of electronic formats or as paper printouts. Reports feature top-line summaries and the specified level of detail listing checks paid and outstanding, and/or output files. Depending on the level of service you require, we can balance your account against all paid and outstanding items and a comprehensive package of reports to a simple list of paid checks.

Full reconciliation service – Our service offers you a complete reconciliation of outstanding and paid checks with the option of reconciling accounts by week, month, fiscal or calendar year. Provide us with detailed check issue data, including account numbers, check numbers, issue dates, dollar amounts and reference information. From that transmission (issue file) we will reconcile your check activity during the reconciliation period. Our comprehensive package of reports

Key features and benefits

- Streamline reconciliation and reduce administrative expenses with automated reports and online tools
- Efficiently file, store and retrieve checks with advanced imaging technology
- Protect your company from fraud with access to management tools that help improve security and control
- Gain effective control of your disbursements with an automated acknowledgement of issue file transmissions

includes paid, outstanding and exception items, as well as any other activity related to your account.

Partial reconciliation service – This service provides you with a detailed listing of paid checks, sorted to your instructions. You receive summary information of account activity and detailed information of paid checks, stopped items, and debits and credits. You can obtain paid check information in other formats, including electronic transmission, scheduled to coincide with a specified reconciliation period.

Additional services

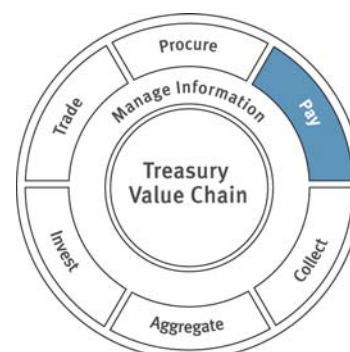
Flexible check management services – To better reconcile your accounts, you need quick access to detailed paid check information. We employ advanced image technology in the capture, storage and delivery of check images on a large scale. With our Check Imaging Service, you can access images of paid checks online within seconds or locally from a CD-ROM, enhancing your customer relations and reducing storage costs.

Fraud prevention services – Check fraud is one of the biggest challenges facing your business today. We can help protect you from this costly crime with a range of tools designed to help guard against check fraud, which include:

- **Positive Pay** enables you to monitor and control the checks presented against your accounts so that only authorized items are paid. We'll uncover any payments that do not match and flag them as exceptions. Any exception items are available each morning via our Internet-based service.

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Contact your representative to learn more or visit us at jpmorganchase.com/ts.



- **Payee Verification** helps to identify potential fraudulent checks when the payee name has been changed. You provide each payee name in a 50-character name field (or 100 characters in two lines) as part of your check issue file and we'll scan and compare them to the payee name on a presented check. We'll identify and report payee name exceptions as part of the positive pay review for your decision to pay or return the item.
- **Reverse Positive Pay** enables you to self-identify your company's discrepancies and then advise us of your return instructions. Each day, we'll send you a file of presented checks to match against your company's check issue database. If you identify discrepancies, you can investigate them by viewing images of questionable checks online via our Internet-based service and send us your return instructions for those items.
- **Maximum Dollar Limit** automatically returns checks unpaid if they exceed a given dollar limit, or checks can be referred to you for a pay or return decision. The dollar amount is set at your requested account level and must apply to all of your company's divisions using a division sort option.
- **Stale-Dating** enables you to define the number of days after the issue date that a check may be honored. Checks that come in after the defined number of days will be returned automatically as stale-dated items, or can be referred to you for a pay or return decision. This service is available with our Full Reconciliation Service only.

File validation service – To gain more control over your disbursements, we offer an automated acknowledgment of both your account reconciliation and positive pay issue input files in data or report format via a secure Web page or by fax. Automated Issue File Transmittal ensures transmissions are received by the bank and accurately recorded, minimizing charges for manual keying and resulting in fewer exceptions for you to review.

Did you know

- For more than 20 years, we have been a provider of Controlled Disbursements and Account Reconciliation Services.
- Best Overall Bank for Cash Management in North America – *Global Finance*, 2005-2006
- #1 in Information Reporting, Total Accounts – Ernst & Young, 2004-2006
- Best Information Security Initiatives (Among the World's Best Internet Banks in North America) – *Global Finance*, 2006
- #1 in ACH Items Originated – NACHA, 2005-2006

• Additional solutions

Controlled Disbursement Services –

Maximize your daily cash status and take advantage of loan and investment opportunities by receiving early, accurate disbursement totals.

PaySourceSM – Streamline operations and reduce expenses by transferring many of the tasks involved in payments initiation and reconciliation to us via this global outsourcing solution.

Document Print – Outsource printing, insertion and mailing of checks, bills and other communications to us via a cost-efficient, secure and highly flexible program.