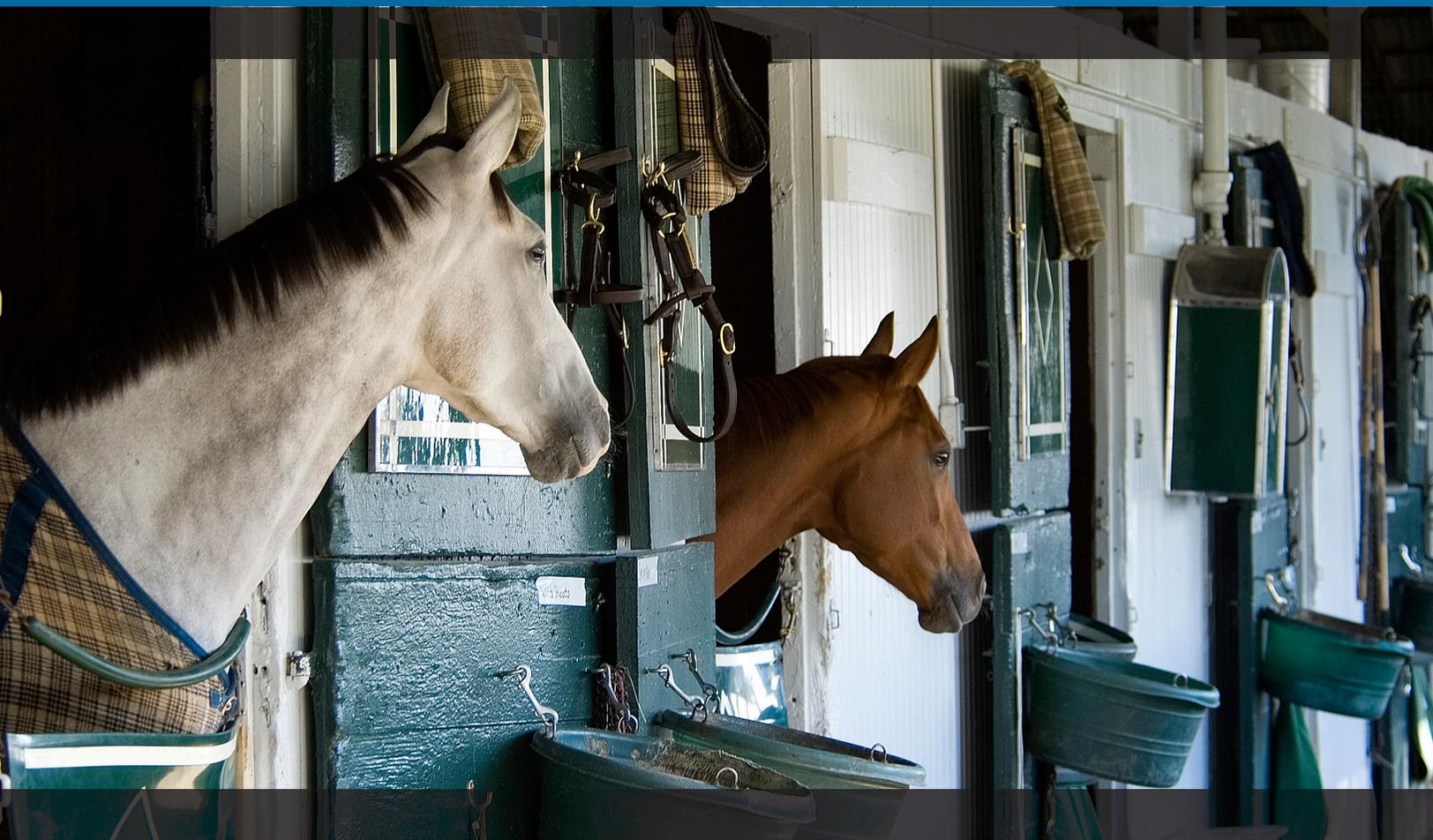


**Proposal for General Banking and Purchasing Card/
Electronic Payables Services to:**

Lexington-Fayette Urban County Government

RFP #19-2017



DUPLICATE

August 9, 2017

J.P.Morgan

August 9, 2017

Todd Slatin – Purchasing Director
Lexington-Fayette Urban County Government
Room 338, Government Center
200 East Main Street
Lexington, KY 40507

RE: RFP #19-2017 General Banking and Purchasing Card/Electronic Payables Services

Dear Mr. Slatin:

JPMorgan Chase is proud to have been a part of Lexington for 182 years. The legacy banks that eventually became part of our institution all played a part in the remarkable growth of this great City. Throughout this shared history, JPMorgan Chase has strived to be engaged in the community, be it by participating in local events or supporting projects like the Global Cities Initiative, a five year collaboration between Brookings Institute and JPMorgan Chase to make American cities more competitive globally. We are extremely proud that Lexington participated in this initiative. JPMorgan Chase is committed to this community and will continue to invest in its promising future.

Enclosed you will find our proposal in response to RFP #19-2017 for General Banking and Purchasing Card/Electronic Payables issued by Lexington-Fayette Urban County Government (“LFUCG”). We are honored to be the current provider of these services and value our long-standing relationship. It is our hope that we can continue to build on that relationship for many years to come.

Through the innovative treasury solutions described in this proposal, we will help LFUCG maintain its leadership in financial management to benefit your residents and stakeholders. We offer the convenient methods of payment that your constituents prefer that are conveniently accessible through mobile devices. We also offer the sophistication and experience to help LFUCG navigate the complexities of financial management and Enterprise Resource Planning (ERP) systems to help you leverage your investments in these technologies. The end-result will be more efficient use of staff time, optimal use of capital and improved services to constituents.

JPMorgan Chase pledges to continue to be a strong financial provider delivering excellent services and solutions that will improve efficiencies and reduce costs. We will continue to work hand in hand with LFUCG to make certain that it is well positioned to handle the ever-evolving

J.P.Morgan

Greg Mullins
Vice President
Government Banking

payables and receivables environment. You have our pledge that we will be responsive to your needs, whether that means running across the street to help with something or assisting in developing solutions to highly complex financial management needs. Most importantly, we will always work to do what is in the best interest of LFUCG.

Thank you again for this opportunity. Please don't hesitate to contact me if you have questions or if you need additional information. Take care and we look forward to hearing from you.

Sincerely,



Greg Mullins

Relationship Manager

Lexington-Fayette Urban County Government

Proposal in Response to:

RFP #19-2017 General Banking and Purchasing Card/Electronic
Payables Services

August 9, 2017



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NOT FDIC INSURED · NO BANK GUARANTEE · MAY LOSE VALUE

You could lose money by investing in a money market fund. With respect to a money market fund that qualifies as a "retail" or "government" money market fund under applicable money market fund regulations, although the money market fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. In the case of a money market fund that does not qualify as a "retail" or "government" money market fund, because the share price of the money market fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. If a money market fund does not qualify as a "government" money market fund, effective October 14, 2016, the money market fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the money market fund's liquidity falls below required minimums because of market conditions or other factors. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. A money market fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

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For all Funds – Carefully consider a fund's investment objectives, risks, charges and expenses before investing. This and other important information is included in the fund's prospectus, which should be read carefully before investing. Prospectuses for mutual funds can be obtained by contacting your relationship manager.

This proposal is subject to and conditioned upon a mutually agreeable contract between the Organization and J.P. Morgan. J.P. Morgan also requires execution of all applicable product and service agreements. Implementation of products and services is subject to and conditioned upon the condition of satisfactory completion of J.P. Morgan's "Know Your Customer" due diligence and meeting product requirements. These steps are included in J.P. Morgan's client onboarding process.

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To help the United States government fight the funding of terrorism and money laundering activities, U.S. law (Section 326 of the USA PATRIOT Act) requires banks and certain other financial institutions to obtain, verify, and record information that identifies each client that opens an account. What this means for our clients: Before opening a new account, we will require you to provide name, address, taxpayer identification number, and other information and/or documentation that will allow us to identify the account owner(s), as required by law.

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J.P. Morgan supports sustainable business practices and adheres to the principles of environmental sustainability wherever possible.

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Attachments

- Attachment 1. ACCESS Online Sample Reports**
- Attachment 2. Commercial Card Financial Proposal**
- Attachment 3. Community Involvement**
- Attachment 4. Availability Schedules**
- Attachment 5. ARP Issue File Layout**
- Attachment 6. Sample Smartdata Reports**
- Attachment 7. Business Resiliency Plan Overview**

Attachment 8. Information Security Program Summary

Attachment 9. Cybersecurity Tip Sheet

Attachment 10. Sample Commercial Card Agreement

Attachment 11. Exceptions

Executive Summary

We understand LFUCG seeks a qualified provider to fulfill your banking needs as efficiently and timely as possible—a bank that can provide the highest quality service at a great value. Using proven electronic banking solutions can help you control costs, optimize cash flow, manage resources, and make informed decisions. In addition, LFUCG can increase efficiencies by selecting a single bank to provide a comprehensive suite of cash management products and tools.

With decades of experience working with all levels of government, including entities like LFUCG, our government banking team can guide you in quickly implementing banking services that meet your needs. We will work diligently to provide a solution that exceeds your expectations. Your J.P. Morgan team has developed expertise through working with federal, state and large local government entities. We look forward to addressing your key business issues.

Meeting LFUCG's RFP Objectives

Choose the financial institution that can offer the highest quality service at a lower cost to taxpayers.

LFUCG is looking for a bank that is able to:

- Deliver the required services
- Demonstrate experience with public sector clients
- Demonstrate financial strength
- Implement new services with ease
- Create cost efficiencies

Your J.P. Morgan team can address your key business issues and deliver solutions that achieve additional efficiencies, enhance risk management and improve constituent service. Your team's expertise was developed through a long history of working with all levels of government in the federal, state, and local government segments. Our presence is highlighted below.

Proposal to Lexington-Fayette Urban County Government

Sparking Economic Opportunity in Lexington-Fayette Urban County, KY



Investing in Skills

Our global workforce readiness initiatives are working with employers to help develop the talent pipelines they need to compete and providing adults and young people with critical support, education and training to build in-demand skills that set them on stable and rewarding career paths.

Contributed **\$449.6K** to **nonprofits** in support of Workforce Readiness in the city.



Boosting Small Business

Through Small Business Forward, we have made a \$75 million commitment over three years to support underserved small business owners by connecting them to critical resources that help them grow faster, create jobs, and strengthen local economies.

Contributed **\$26.2M** to **nonprofits** in support of Business Development in the country.



Supporting Financial Health

Financially healthy individuals increase the stability and resiliency of their communities. JPMorgan Chase is supporting breakthrough innovations to help consumers manage their daily finances, weather unexpected shocks, and meet long-term goals.

Contributed **\$22.4K** to **nonprofits** in support of Financial Capability in the city.



Building Thriving Communities

Through initiatives like PRO Neighborhoods—a \$125 million, five-year commitment—we are working to identify and support solutions for creating economic opportunity in disadvantaged neighborhoods around the country.

Contributed **\$34.2M** to **nonprofits** in support of Community Development in the country.

JPMorgan Chase contributed more than \$548.2K to nonprofits in the city in 2016.

Figure 1

Our Contribution to Lexington-Fayette Urban County, KY

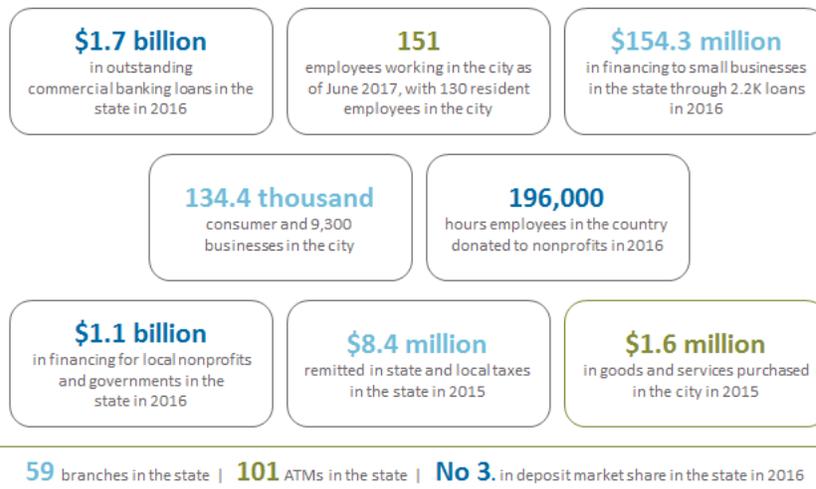


Figure 2

Proposal to Lexington-Fayette Urban County Government

Grant Highlights

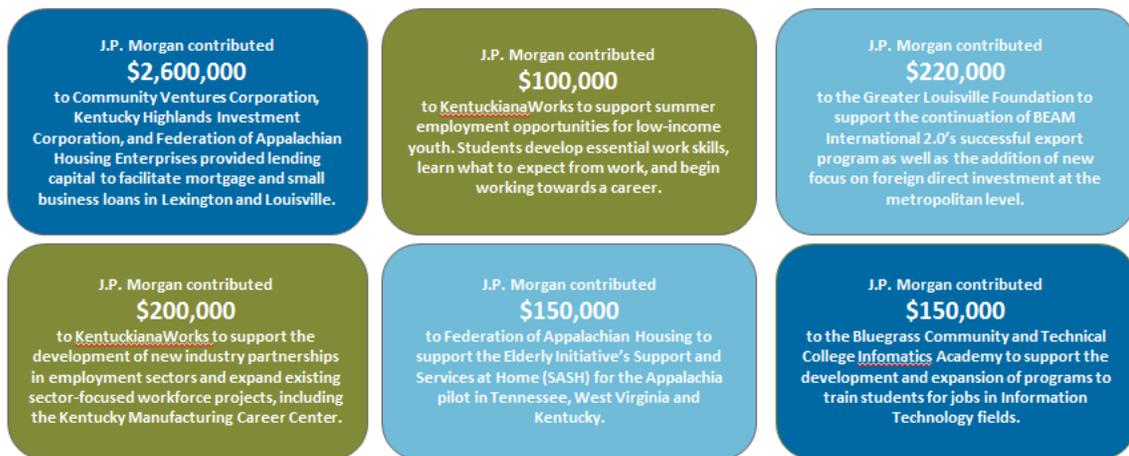


Figure 3

Capability to Perform Work and Meet Specifications

Achieving operational efficiencies through automation, new technology, and innovative bank services remains at the forefront of serving constituents. J.P. Morgan invested over \$9 billion into technology in 2016, including cyber security. These investments are providing a rich POS experience, robust integration and user experience improvements, API and ERP integration, robotics and automated workflow, and continued migration from physical to electronic banking. Your J.P. Morgan team is proud to have this level of technology behind them and look forward to sharing new developments with LFUCG on a regular basis.

Reporting Capabilities

LFUCG can benefit from enhanced reporting capabilities by using integrated systems. Our experienced team of government treasury management experts can make recommendations to help simplify your data and reporting structure. They can also offer expertise in account consolidation, centralization of billing, collections and payables, and revised account structures that enable LFUCG to optimize the costs of account fees.

While leveraging an Internet-based solution that provides visibility into all accounts, we can provide LFUCG with accessibility to critical real-time data via multiple channels: PC, tablet, and mobile devices. These tools help LFUCG maximize the decision making process across agencies and programs.

Additionally, LFUCG can benefit from J.P. Morgan ACCESS Online's Multibank Reporting feature. We can integrate accounts held at other banks to the ACCESS Online platform which gives you a single electronic gateway to all of your accounts.

Receivables Capabilities

Adoption of electronic channels will facilitate higher posting rates, lower transaction processing costs, and accelerate posting to your constituents' accounts. Our treasury management professionals hear many clients like LFUCG share these pain points:

- *“Data elements we need are missing in electronic files we receive so we cannot process receivables efficiently.”*
- *“The electronic remittance files we receive come in different formats so we cannot process receivables efficiently.”*
- *“We do not have the internal IT resources we need to support automating more of our remittance processing.”*

J.P. Morgan can offer multiple solutions to meet your and your payees' needs. We offer flexibility to meet payee requirements, including:

- Sending detailed addenda records with certain ACH payment types
- Generating emails to payees that include integrated payment/remittance detail
- Giving payees access to online portals for remittance information
- Mailing remittance information directly to the payee's address

Payables Capabilities

Governments are reducing payment transaction costs by increasing use of electronic payment methods—all while enhancing security and controls. Organizational mandates and inefficiencies in the payables process are driving the adoption of electronic disbursement methods. Optimizing payables offers substantial benefits including freeing capital, reducing processing costs, and mitigating operational risk.

Helping You Improve
LFUCG seeks a leader and innovator in the development and execution of customized solutions to help improve the current operational banking structure.

Like many of our clients, LFUCG can benefit by moving to electronic payments by:

- Reducing overall payments cost
- Improving cash forecasting
- Enhancing fraud controls
- Improving the efficiency of reconciliation

Experience in the Public Sector – What it Means to You

Many firms say treasury services are a core competency but what distinguishes J.P. Morgan is that many of our capabilities have been designed and implemented for the government sector, based on over 30 years of experience serving clients like you. More

than 2,201 government clients choose J.P. Morgan for treasury services. Our commitment to the government sector is founded in a shared belief that efficient and responsive public administration is essential to serving the needs of individuals and communities. Most importantly, we can leverage best practices and solutions implemented for other public sector clients with similar requirements to provide LFUCG with the right solution.

Each year our Government Council hosts client webinars, provides whitepapers on topics of interest such as shared services and mobile payments, and participates in government conferences. LFUCG can learn from your peers and government sector experts how to leverage best practices and solutions.

Our Government Industry Council consists of senior bank management, relationship managers, industry and product experts who collaborate to help our products remain aligned with our clients' unique financial, operational, and regulatory requirements. LFUCG maintains a voice in the Government Council. Feedback to the relationship team is communicated to the Council in order to provide recommendations for improvements to our products and services.

LFUCG can benefit from a client service model that focuses on serving the needs of the public sector. With a consultative approach, we analyze the current environment and assess your end goal. With our expertise and product capabilities, we can help design a solution that goes beyond processing standard work and has potential for significant cost savings. We can help LFUCG control costs, optimize cash flow, manage resources, and make informed decisions. Our tailored approach will help you meet your goals.

We maintain an unwavering commitment to our government clients. While population and economic shifts present new financial challenges, we remain committed to anticipating and quickly responding to your needs. Major financial and political changes are occurring across all industries, and, as a leading private sector provider, we can share our insights on how industry activities will affect how governments do business. We will consult with you on changes that LFUCG may need to undertake to continue to manage disruptors while serving constituents.

Furthermore, LFUCG can be secure we will continue to serve your constituents in many ways. We invest in our communities and work with our community-based collaborators to provide creative solutions that respond to local community development needs. As our mission to servicing relationships is built on a strong value and belief that we should never rest on past performance, we will look for continual process improvement in all that we do for LFUCG today and in the future.

Thought Leadership on Cybersecurity and Fraud Prevention

As part of our commitment to help increase cybersecurity awareness and fraud prevention, we host webinars as well as guidelines, tools and services that you can use to help protect your organization.

Please visit
<https://www.jpmorgan.com/country/US/EN/cb/cybersecurity-trends>

Knowledgeable Relationship Team

Our relationship managers, treasury management officers, and client service professionals (CSP) work together to offer our clients premier products and excellent service. With a shared sense of urgency, LFUCG's relationship team will resolve issues and provide solutions in a thorough and timely manner. Regular relationship reviews will offer insight into how products can provide LFUCG with efficiency and savings.

We use a consultative team approach to building relationships with our clients. LFUCG will be supported by a skilled and experienced relationship team responsible for:

- Facilitating communication to understand your current and future business needs
- Proactively providing ideas to help protect and energize your business

Your relationship team members include Celia Campbell, Greg Mullins, Kelly Berquist and Lina Schmidt. Each has extensive experience serving public sector clients like you. In addition, your relationship team has access to the breadth of the firm's experience, including government consultants like Eileen Roberts, who visited LFUCG in February 2017. Furthermore, with our focus on technology we have support and experience in a variety of ERP systems, including PeopleSoft.

Financial Strength and Stability

Financial strength and stability remain a key objective for all government clients. LFUCG demands the highest degree of safety for the financial assets entrusted to your banking services provider.

J.P. Morgan has developed and maintained strong financial discipline throughout fluctuating market conditions. We follow sound accounting standards, provide transparent public reporting, and offer first-rate information management systems. We have the financial stability to provide our clients with a broad, complete and high-quality set of products and services—while leveraging the benefits and efficiency that come with economies of scale. During the economic downturn, government clients sought J.P. Morgan as a safe harbor for funds, as seen by an increase in government deposits during the past five years.

For the past several years, J.P. Morgan has invested hundreds of millions of dollars in:

- Enhancing our cash management and treasury liquidity capabilities.
- Analyzing and repositioning our global footprint.
- Reinvesting in technology solutions.

Our Financial Strength

Our financial strength allows us to invest in the people, processes and technology necessary to provide LFUCG with banking services that provide long-term, enduring value and meet the market's needs.

We continually look to technology to enhance our solutions, reduce processing costs, and increase operating efficiency.

For clients like LFUCG, this means delivering new platforms and technology. Innovative products like mobile banking are being widely adopted and will deliver increasingly sophisticated and enhanced functionality over the coming years. Conduct your treasury business—check cash positions, initiate transactions, approve transactions, decision positive pay exceptions, and check alerts—anywhere, anytime, on your choice of devices.

Our financial objectives include continuing to reduce transaction banking fees over time by:

- Investing in new platforms.
- Reengineering our own processes.
- Centralizing more back-office operations in cost-effective locations.
- Introducing environmentally-friendly practices to reduce paper and embrace a more electronic world.

In turn, we bring those efficiency savings to LFUCG by offering valuable solutions that optimize quality, cost, and efficiency.

Implementation

Retaining J.P. Morgan means no disruption of services. For new services, we can help LFUCG maximize the efficiency and effectiveness of government operations while supporting you in a cost effective manner. We assign an implementation project manager to LFUCG to serve as the primary point of contact throughout implementation.

J.P. Morgan works with many clients that use PeopleSoft and we look forward to being a resource for you as you migrate from PeopleSoft 8.9 to PeopleSoft 9.2.

Our implementation project managers have end-to-end ownership and accountability for the process, and are responsible for communicating regularly with you and coordinating activities across J.P. Morgan. Regular meetings are held to share information and measure progress. The implementation project manager will work with LFUCG staff to validate the requested solutions, establish timelines for implementation, and then coordinate with the necessary teams across both organizations to complete the setup.

Additionally, your relationship team is available as a point of escalation to help provide a seamless implementation.

Creating Cost Efficiencies

Enhancing constituent services is a key issue facing government clients today. Clients must effectively use limited resources, budget and staff while providing increased value

to taxpayers. A consultative approach to providing solutions that impact financial performance and/or operational efficiencies helps contribute to a creating a positive return on investment.

Through your RFP for General Banking and Purchasing Card/Electronic Payables, LFUCG requests a service provider to help:

- Increase the current efficiency of banking services
- Expand banking services
- Rationalize bank account structure
- Reduce the cost of processing payments
- Improve collection rates
- Improve speed, accuracy and control of cash receipting processing
- Maximize return on tax dollars spent
- Keep administrative costs to a minimum

LFUCG can look to J.P. Morgan to provide the highest value of services at the overall best value. We can help you maximize the efficiency of government operations while supporting you in a cost-effective manner. Our pricing strategy is transparent. Total costs of the contract include not only elements of the cost proposal, but also implementation costs and long-term internal management costs. By retaining J.P. Morgan, LFUCG can continue benefiting from current services with no disruption of services.

Best Value Solution

In the RFP for General Banking and Purchasing Card/Electronic Payables, LFUCG seeks best value—a solution that optimizes quality, cost, and efficiency among providers.

Keeping banking services under one provider gives you the ability to reduce account fees while streamlining reporting of accurate data on your cash flow. Having fewer accounts also means avoiding the maintenance of cash balances that sit idle at a variety of institutions. In addition, maintaining fewer accounts helps lighten the administrative burden of accessing several electronic reporting systems and creating daily cash position worksheets. Internal management costs can be effectively streamlined.

Conclusion

After careful and thoughtful review of LFUCG's objectives and our depth of understanding of your present operations, we present our proposal for General Banking and Purchasing Card/Electronic Payables services. We are proud to be your current banking partner and value the relationship that we have built over the years. LFUCG's technology upgrades are quickly approaching; we are prepared and willing to assist with the PeopleSoft upgrade as well as oversee the smooth continuity of your banking

services. We are confident that our product capabilities, personal service and public sector expertise are unmatched by our peers and position J.P. Morgan to provide you with a greater value today and in the future.

In closing, we would like to express our strong interest and desire to continue to provide LFUCG's banking services. Our proposal is intended to demonstrate our capabilities and to illustrate that by selecting J.P. Morgan, you are choosing a reliable and conscientious service provider.

We have the experience, the products, and the people to effectively and efficiently manage your business, and we look forward to continuing our banking relationship with Lexington-Fayette Urban County Government.

Thank you for your consideration.

II. Role of the Financial Institution/Required Tasks

The financial institution(s) will serve in the following capacities.

Service Group 1: General Banking

A. General Requirements

Currently LFUCG uses 39 demand deposit accounts (nine zero balance subsidiary accounts (ZBAs) and one master account). The ZBA accounts include:

- *two accounts payable accounts,*
- *an EMS account,*
- *a payroll account,*
- *a risk management account,*
- *a revenue collections account,*
- *a parks revenue account,*
- *a billing account (LexServ), and*
- *a division of revenue account (LexRev).*

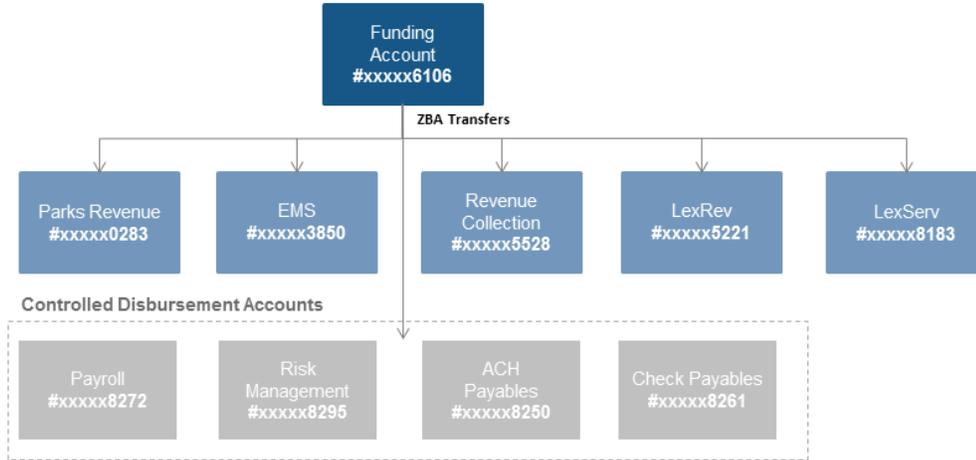
J.P. Morgan will continue to support LFUCG's account structure requirements, and will provide recommendations when adjustments to the structure are appropriate.

The following account structure is based off of the requirements LFUCG has outlined in the RFP. This structure is slightly different from how it is currently set up with J.P. Morgan. The J.P. Morgan team is committed to reviewing both current and proposed structures to ensure LFUCG receives the most appropriate solution.

Proposal to Lexington-Fayette Urban County Government

LFUCG's Proposed Account Structure

ZBA and Controlled Disbursement Accounts



Standalone Accounts

Detention Center Account #xxxxx8117	Detention Phone Account #xxxxx9195	Probation Work Release #xxxxx8128	Adult Probation Restitution #xxxxx8139	Prisoner PAF #xxxxx8150
Law Petty Cash #xxxxx9217	Just Asst. 2015 #xxxxx5897	Just Asst. 2016 #xxxxx7718	Property & Evidence Holding #xxxxx7511	Supplemental Rent Fund #xxxxx7350
Housing / Community Development #xxxxx9239	Maintenance, Improvement & Repair Fund #xxxxx7368	DDA Donation #xxxxx5572	Exaction Account #xxxxx9183	Economic Contingency #xxxxx0317
Public Library Corp #xxxxx9206	Downtown Development #xxxxx0361	Small Business Development #xxxxx9172	Rep Payee for Beneficiaries #xxxxx9627	G.O. 2016 A #xxxxx6059
Sanitary Sewer #xxxxx9228	Just Asst. 2017 #xxxxx2959	City Employees Pension Fund #xxxxx2036	Police and Fire Pension #xxxxx0334	Sewer Bond Sinking Fund #xxxxx8172

Money Market Savings Accounts

G.O. 2002 C #xxxxx8217	G.O. 2008 A #xxxxx8239	G.O. 2009 A #xxxxx5528	G.O. 2010 G #xxxxx9150	G.O. 2010 A-Long Term #xxxxx5550
G.O. 2010 F #xxxxx0339	G.O. 2012 C #xxxxx0328	G.O. 2013 C #xxxxx8295	G.O. 2013 A #xxxxx5583	G.O. 2014 B #xxxxx0506
QECB 2014 C #xxxxx0522	G.O. 2015 B #xxxxx2779	G.O. 2016 B #xxxxx6067	G.O. 2016 C #xxxxx5402	

Figure 4

LFUCG requires that the bank has a local branch network to meet the organization's cash management needs and to serve its employees.

J.P. Morgan operates branches under our familiar Chase brand throughout the Lexington-Fayette County area.

Requirements include:

- 1. The bank must establish a minimum of 39 demand deposit accounts to meet the banking requirements of LFUCG and maintain accurate records of activity in those accounts.***

Acknowledged.

B. Deposit Services

Cash and checks are collected at 20 locations. LFUCG collects approximately 12,100 checks per month (145,200 per year). The majority (93%) of checks are deposited by Remote Deposit Capture (RDC). The remainder of checks received are deposited at local branches, or if unable to be scanned via RDC, sent with currency deposits via armored car. Currently, three RDC scanners are used by LFUCG. Locations include the Extended School Program (ESP), the Central Revenue Office and Police Alarms Operations. The ESP location uses an Epson TMS1000, Model #MT368 and both other locations use an Epson TMS1000, Model #M236A.

Information regarding our remote deposit capture services is included in Question 3 of the Service Group 1 section of this response.

LFUCG also collects approximately \$138,000 of currency and coin per month on average. Currency and coin are transported to the bank by armored car service in secure tamper-proof bags. Armored car services are provided under a separate contract with Garda. Garda is currently picking up daily at LFUCG's Central Revenue location and the Prison. Due to the large amount of cash received and potential security risks at some locations, LFUCG is interested in exploring the use of remote cash safes in lieu of the daily transfer of funds to LFUCG's central revenue location and daily armored car pick-ups.

Information regarding vault services and our remote cash deposit product, Smart Safe, are included in Question 1 of the Service Group 1 section of this response.

Another current security concern of LFUCG is the acceptance of cash and checks at events held throughout the City. LFUCG would be interested in learning about options the bank may have to limit their risk of fraud and theft on these occasions.

Virtual Remit Mobile

LFUCG may find efficiency and security in using Virtual Remit Mobile for the onsite deposit of checks at events held throughout the City. Information about this solution is included in Question 13 of the Service Group 1 section of this response.

Additional Courier Pickup

We recommend LFUCG arrange an additional courier pickup for deposit of cash received at events. This may enable you to secure the cash more quickly as well as receive prompt funds availability.

Corporate Quick Collect

Another option we recommend for your consideration is the use of Corporate Quick Collect in the future to encourage your constituents to pay electronically. We would be happy to provide additional information about this innovative product and its application to your event payments.

Corporate Quick Collect replaces the need to handle checks containing sensitive bank account information or preparing and transporting cash received at events. Corporate Quick Collect is a Mobile and web-based solution that enables clients to offer a flexible payment solution using an underlying consumer's email address. Accepted payments are processed from the consumer's bank account at any U.S. financial institution, via ACH debit, as quickly as the next business day. Funds settle to the client account the same day the consumer account is debited. Corporate Quick Collect is expected to be available later in late 2017 or early 2018. Please note that product availability, features and functionality are subject to change.

Merchant Services

We offer merchant services and would be happy to discuss upon request.

Required services include:

- 1. Process the deposit of approximately 850 checks per month at local branches or a secure vault location,***

J.P. Morgan can process the check deposits via local branches or our vault in Lexington. As LFUCG has recently adopted more use of vault deposits as a means of reducing security risk, we recommend expanding vault and remote deposit to also make better use of your employees' time providing important services to your constituents.

- 2. Process the deposit of approximately 11,300 checks per month by remote deposit capture,***

J.P. Morgan Chase offers our remote deposit capture solution—Virtual Remit. Additional details on this service are provided in Question 3 of the Service Group 1 section of this response.

- 3. Differentiate the deposit source with deposit reconciliation,***

J.P. Morgan ACCESS Online offers the ability to reconcile cash and remote check deposits via reporting functions that capture deposit information from each of

LFUCG's locations. Each LFUCG location is identified by a Unique Location Identifier (ULID) number, which is reported separately for each deposit.

With the use of the multibank reporting, you can see any location number from a deposit ticket at your other banks, if it is provided to us. LFUCG will need to use their Receivables Edge equivalent at their other banks to view the details of these transactions.

An example of a scrubbed version of the location report is provided on page 10 of Attachment 1. ACCESS Online Sample Reports.

4. *Provide a daily download of deposit activity that can be imported into LFUCG's PeopleSoft (version 8.9) environment,*

ACCESS Online can export information throughout the day to update LFUCG's accounting, ERP and/or treasury workstation systems. The service provides balance and transaction information in the following formats:

- BAI2
- Comma-separated Values (CSV)
- SWIFT MT942/MT940
- ISO camt.054
- Adobe Reader (PDF)
- Open Financial Exchange (OFX)

LFUCG can also export data from ACCESS Online to Microsoft Excel and other software packages.

In addition, to facilitate an automated interface to ERP and TMS systems, J.P. Morgan can provide LFUCG with a direct transmission of current and/or prior-day balance and transaction information in BAI2, MT940/942, or ISO 20022 formats. This offering, separate from the bank's online product, is typically requested for large-volume accounts.

5. *Provide the ability to directly interface reconciliation information with LFUCG's PeopleSoft (version 9.2) after upgrade in Spring 2018, and*

We are not aware of any changes in PeopleSoft version 9.2 that would impact reconciliation files currently being delivered under version 8.9, but we would be happy to research any specific questions of formats you have.

J.P. Morgan has extensive experience with our clients' ERP systems and treasury workstations. Thousands of our clients benefit from streamlined integration from our electronic banking system, ACCESS Online, to their accounting system. On average, we implemented over 300 ERP and/or TMS integration projects annually for the last few years. Most involve commercially available ERP or TMS systems.

Per our research, the most frequently used ERP systems by our clients include PeopleSoft, Oracle, SAP, JD Edwards and Microsoft Dynamics. In addition, we also support major treasury workstations including SunGard, Kyriba, Wall Street Systems and GTreasury. We have witnessed a steady decrease in use of proprietary systems over the course of several years.

6. *Provide online access for deposit reconciliation including images of deposited items.*

J.P. Morgan ACCESS Online offers the ability to reconcile cash and remote check deposits via reporting functions that capture deposit information from each of LFUCG's locations. Each LFUCG location is identified by a Unique Location Identifier (ULID) number, which is reported separately for each deposit.

The information captured includes:

- ULID number
- Deposit date
- Deposit amount
- Deposit ticket and deposited check images (online output only)

C. Disbursement Services

LFUCG currently disburses approximately 3,900 checks per month. Payee Positive Pay services with Payee Name Verification are currently used on three accounts. 27 accounts currently have Post No Checks status.

J.P. Morgan offers Positive Pay with Payee Name Verification as detailed in Question 6 of the Service Group 1 section of this response. Post No Checks is also offered and detailed in Question 6 of the Service Group 1 section.

LFUCG employees are currently required to upload a positive pay file from a computer terminal in their office. They would also like to explore the possibility to directly transmit positive pay and NACHA files to the bank.

Issue data for positive pay and NACHA files can be supplied to the bank via file transmission. LFUCG can continue to upload positive pay files as needed; J.P. Morgan recommends LFUCG harness the power of your PeopleSoft infrastructure to automate these tasks through file transmission of positive pay and NACHA files through our Host-to-Host solutions. Information on Host-to-Host Direct Transmission and Host-to-Host Payments is provided in Question 8 of the Service Group 1 section of this response.

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LFUCG offers and encourages direct payroll deposit for its employees. LFUCG pays employees on a bi-weekly basis on Friday. Approximately 80% of employees receive direct deposit of their pay, with a total transfer amount of approximately \$3 million transferred via ACH per pay period. The ACH file is sent on Wednesday and funds are available in employee accounts on Friday morning. At this time, 400 employees still receive physical checks; to accommodate these employees, LFUCG prefers that employee payroll checks are cashed at no charge to the employee or LFUCG. LFUCG would also be interested in programs or benefits the bank could offer to all of its employees (e.g. free checking, free checks, etc.)

LFUCG can continue to provide the security and convenience of direct payroll deposit to your employees through J.P. Morgan. Information on ACH processing can be found in Question 8 of the Service Group 1 section of this response.

LFUCG is receiving a CD-ROM with check images for 4 different accounts for archive purposes. They would like to continue receiving CDs for these accounts, however, LFUCG is also interested in exploring options to receive a transmission of these check images for upload into PeopleSoft. LFUCG is required to retain cleared check images for 4 years.

In addition to a CD-ROM of check images for archive purposes, J.P. Morgan provides online access to these images as well as the option to receive these images in a file transmission for upload into PeopleSoft. Images are retained for ten years, exceeding LFUCG's current requirements. Information on these options is included in Question 12 of the Service Group 1 section of this response.

Required services include:

1. Provide payee positive pay services with payee name verification,

J.P. Morgan offers Positive Pay with Payee Name Verification, which is detailed in Question 6, of the Service Group 1 section of this response. Post No Checks is also offered and detailed in Question 6 of the Service Group 1 section.

2. Provide positive pay exception item review and correction online,

You can review digital images of all exception items and instruct us to pay or return each item on ACCESS Online. LFUCG can also manually enter or upload files containing positive pay information, including voids/cancels and stop payment requests to update issue tables using ACCESS Online.

3. Provide a check blocking service on requested accounts,

Post No Checks is also offered and detailed in Question 6 of the Service Group 1 section.

4. Provide online stop payment services,

LFUCG can place stop payments online via ACCESS Online, either directly from within the "Stops" function or more efficiently by using the "Inquiry" function where the check numbers are validated against the issued items.

- 5. *Provide a CD-ROM with images of cleared checks (front and back) for 4 accounts, and***

A CD-ROM can be provided. In addition, J.P. Morgan provides online access to these images as well as the option to receive these images in a file transmission for upload into PeopleSoft.

- 6. *Allow employees to cash payroll checks at no charge to the employee or LFUCG.***

LFUCG employees will continue to enjoy no-fee check cashing of LFUCG payroll checks at Chase branches. Please refer to Question 8 of the Service Group 1 section of this response.

D. Payroll Card Processing

LFUCG is considering the use of a payroll card program to provide a cost-effective alternative to payroll checks for employees who do not have or use a bank account.

The following services are desired:

- 1. *Accept 100% of LFUCG employees and seasonal workers,***
- 2. *Provide administrative card management,***
- 3. *Allow 100% withdrawal of employees' pay,***
- 4. *Support marketing to LFUCG employees,***
- 5. *Provide written instructional materials when employees sign up,***
- 6. *Offer a system linked to a wide range ATM network, e.g. STAR, Cirrus, Plus, Maestro,***
- 7. *Provide 24/7 telephone customer service for lost or stolen cards,***
- 8. *Allow unlimited daily withdrawals ,***
- 9. *Prohibit overdrawn accounts, and***
- 10. *Provide employees with a detailed monthly statement of activities.***

J.P. Morgan does not offer prepaid card products to commercial clients at this time. We welcome the opportunity to analyze the volume of payroll not currently made electronically and make recommendations for shifting more volume from check to other electronic disbursement methods.

E. Electronic Transfer of Funds

LFUCG processes approximately 6,900 ACH Credits and 40 ACH Debits each month, which includes the direct deposit of payroll. A small number of fed funds wires are also sent or received each month (less than 10 per month). Debit blocks are currently used on all accounts.

Required services include:

1. Accept and send ACH transactions,

J.P. Morgan allows LFUCG to both accept and send ACH transactions. More information on ACH origination is provided within this response.

2. Provide ACH debit blocking services,

J.P. Morgan offers both ACH debit blocking and ACH transaction review services, which functions like a positive pay service for ACH transactions.

ACH Debit Block

ACH debit block enables LFUCG to block all ACH transactions, block specific originators, block specific originators by dollar amount or date or allow all originators except specific originators. With ACH Debit Block Transaction Report, LFUCG receives a daily report that provides a listing of all transactions that were blocked. LFUCG can use the data to have your CSP update your ACH debit block profile to allow future payments to be processed without being returned. In addition, the report enables you to notify trading partners proactively about returned payments.

In accordance with our customary practices and applicable law and rules, the following types of ACH related debits will not be blocked:

- ACH settlement debits to your account to offset ACH credit entries originated by you through us
- Reversals of previously received ACH credits
- Reclamation entries, as defined in the NACHA Operating Rules
- Debits to your account initiated by us to correct processing errors, effect back-valuations or make other adjustments
- Returns or reversals of ACH debits originated by you
- Fees or charges owed for services provided by us

ACH Transaction Review

LFUCG can use this fraud mitigation service to review and confirm ACH debit and credit transactions that post to your account on a case-by-case basis. LFUCG's users simply determine if the transaction in question is authorized and

return any unauthorized transactions. Users can filter transactions to review by any combination of:

- Debits and credits
- Company IDs
- Dollar amount/range
- Transaction types

A self-serve option allows LFUCG to choose either a “pay” or “return” decision default on your ACH Filter Profiles. This applies to both credit and debit profiles.

ACH Transaction Review is a complement to J.P. Morgan’s ACH Debit Blocking service.

3. *Provide a secure electronic method to initiate intra-bank transfers, and*

LFUCG can initiate intra-bank transfers on ACCESS Online, our secure online platform.

4. *Provide a secure electronic method with dual authorization for wiring funds.*

ACCESS Online allows complete flexibility for LFUCG to designate the rights of each user on the platform with comprehensive and configurable user entitlements, limits and approval workflow to provide optimal control. Services available accommodate a wide range of security options, including dual control among users and daily or transaction limits.

F. Reporting

LFUCG requires access to daily reports of balances and transaction information. LFUCG requires access to prior day reporting including ledger balance, available balance, and summary and details of credits/debits posted. Current day reporting requirements include wire transfer activity, controlled disbursement receipts, and ACH receipts.

ACCESS Online is offered and detailed in Question 13 of the Service Group 1 section of this response. This system provides access to daily reports of balances and transaction information for prior and current day.

Using our multibank reporting functionality, LFUCG can also view activity in accounts at other participating banks, including summary lockbox activity (details will need to be obtained from the other participating banks). Multibanking is a core component of our capabilities and is integrated into all of our electronic banking platforms.

We have an extensive global network of multibanking relationships with other banks, including payment links with more than 500 banks in over 650 branch locations, and multibank reporting links with over 1,100 banks. We are continually adding new network providers to our multibanking network.

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We offer LFUCG a single electronic gateway to all of your accounts, allowing centralized control and eliminating the need for, and cost of, multiple banking platforms. Multibanking also facilitates the concentration of your funds for liquidity and investment purposes, and the creation of links into your ERP systems.

Availability and delays are subject to the network provider's reporting capabilities. J.P. Morgan will report the information that is delivered as it is received and posted.

Approximately 20 employees require online access to the bank's online reporting system; three individuals are granted administrative rights. Employees are currently logging in to download daily BAI and PDF files for reconciliation.

As an existing user of ACCESS Online, LFUCG can continue to use the security administration and user entitlements already established, thereby avoiding the effort and risks associated with implementation of new systems. ACCESS Online allows for an unlimited amount of users at no extra cost and up to three security administrators. Files may be downloaded in BAI2 or PDF.

LFUCG will be upgrading their ERP (PeopleSoft) from version 8.9 to 9.2 in Spring 2018. Once this upgrade occurs, LFUCG will be interested in direct transmissions between the bank and PeopleSoft to provide a more efficient reconciliation process. Currently, LFUCG is downloading BAI files for a handful of accounts and uploading them into PeopleSoft. The ability for the bank to directly transmit all of LFUCG's accounts into the new version of PeopleSoft is a primary focus of the treasury team.

LFUCG can harness the power of PeopleSoft to automate file processing via direct transmission. J.P. Morgan ACCESS is designed to use standard file formats, including BAI files, and is generally not impacted by upgrades in our clients' ERP systems.

We will work with LFUCG to identify if there are advantages to implementing any direct transmissions while LFUCG is still on version 8.9, or if it is more attractive to LFUCG to wait to implement transmissions after the upgrade to version 9.2 is complete.

To assist in your PeopleSoft upgrade efforts, LFUCG's relationship team can engage a technical resource within J.P. Morgan to answer LFUCG's technical questions or provide file specifications if needed. Our team is available to meet via conference call or communicate via email, as appropriate. Once LFUCG is ready to proceed, the support process is business as usual for J.P. Morgan. An implementation project manager will be assigned with technical implementation and connectivity resources to help LFUCG with the necessary testing that is involved in an ERP upgrade.

Required services include:

1. Provide online balance reporting services,

ACCESS Online is offered and detailed in Question 13 of the Service Group 1 section of this response.

- 2. *Allow 20 LFUCG employees, with 3 individuals with system administration rights, to access the bank's online reporting system,***

There is no limit to the amount of users or Security Administrators on ACCESS Online. A minimum of two Security Administrators are required, though we recommend three or more to provide continuous coverage and help reduce the risk of internal fraud.

- 3. *Provide daily download of DDA deposit and disbursement activity and balances in a BAI format that can be imported into LFUCG's PeopleSoft environment,***

LFUCG can export reports to Microsoft Excel and Adobe Reader. Export facilities support several data sources: transaction details, current-day details, balance details, balance summary and corporate transaction details.

The system can produce export files in a variety of formats, including Comma-Separated Values (CSV), BAI2, ISO camt.054, SWIFT MT942/MT940 and OFX formats.

- 4. *Provide the ability to directly transmit all LFUCG reconciliation account information into PeopleSoft version 9.2 after upgrade,***

We are not aware of any changes in PeopleSoft version 9.2 that would impact reconciliation files currently being delivered under version 8.9, but we would be happy to research any specific questions of formats you have.

- 5. *Provide account reconciliation services for disbursements and deposits (full or partial, depending on account),***

This service is offered and detailed in Question 14 of the Service Group 1 section of this response.

- 6. *Provide monthly activity statements and reports for all accounts by the 5th day of the following month, and***

LFUCG will continue to receive bank account statements for each account. Online statements are available within two to three business days after the statement cutoff date. Bank statements are available electronically via online delivery or transmission.

Online

J.P. Morgan's bank statements are available via secure Internet delivery with ACCESS Online. This provides LFUCG with comprehensive reporting in a timely and efficient manner. Our electronic bank statements are identical to the paper statements mailed to clients.

The bank statements include all transactions posted to the account including all checks paid by check number with paid amount. Online bank statements also

include images of checks paid during the statement cycle. Correction entries made by the bank will be included on the statement, as well.

Sample Online Bank Statement in Adobe PDF Format

The account bank statement in PDF format shows each section of the bank statement in a separate section: Summary, grouped transactions (e.g. checks paid, electronic withdrawals), and daily ending balance. Totals are displayed at the end of each section for clarity.

Samples are shown on the following pages.

Proposal to Lexington-Fayette Urban County Government

Summary Section

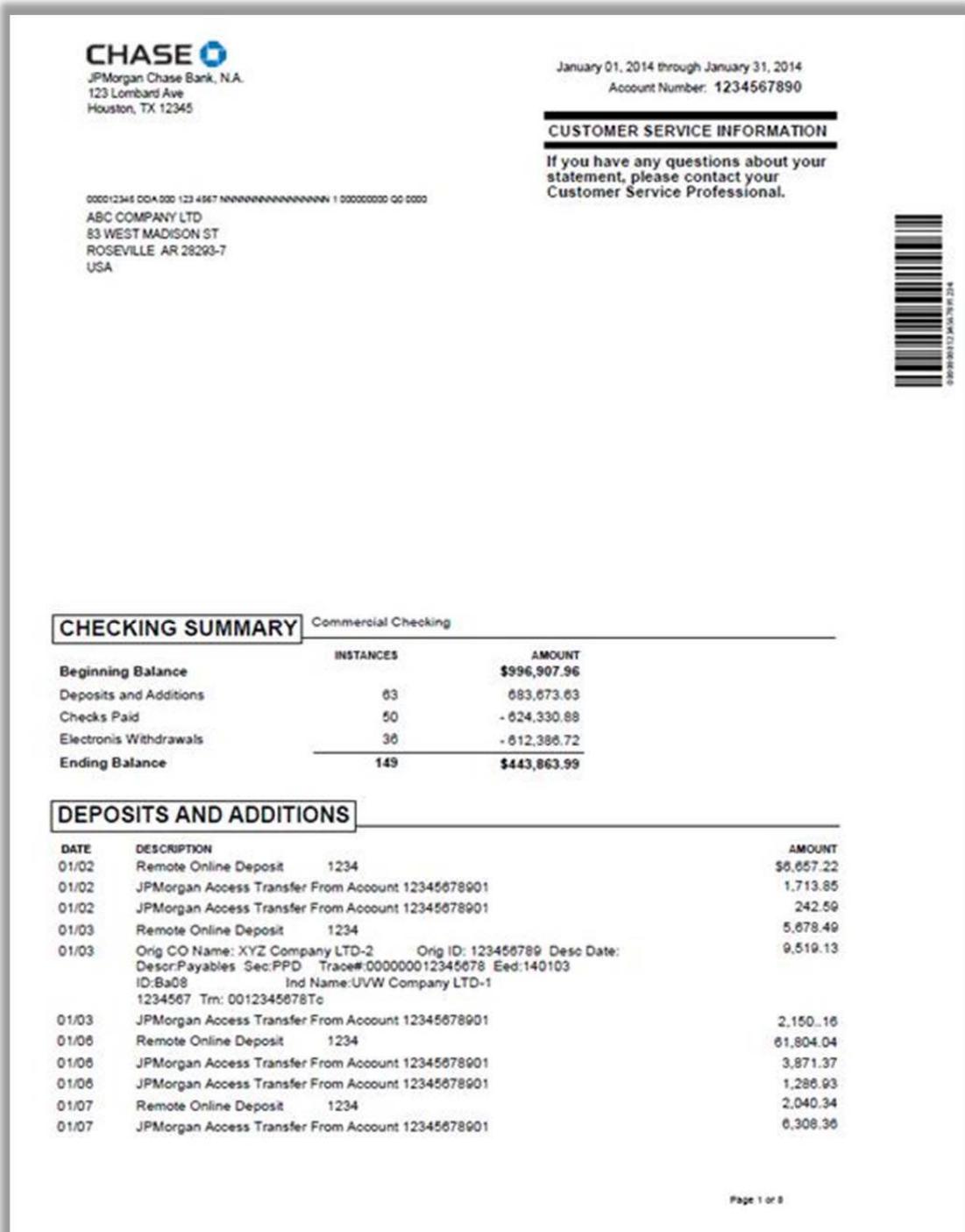


Figure 5

Proposal to Lexington-Fayette Urban County Government

Grouped Transactions Section

CHASE		January 01, 2014 through January 31, 2014			
		Account Number: 1234567890			
DEPOSITS AND ADDITIONS (continued)					
DATE	DESCRIPTION	AMOUNT			
01/24	JPMorgan Access Transfer From Account 12345678901	1,794.43			
01/24	JPMorgan Access Transfer From Account 12345678901	1,778.38			
01/24	JPMorgan Access Transfer From Account 12345678901	1,307.42			
01/27	Orig CO Name:XYZ Company LTD-2 Orig ID:0123456789 Desc Date:123456 CO Entry Descr:Payables Sec:PPD Trace#:111000012345678 Eed:123456 Ind ID:0123456 Ind Name:UVW Company LTD-1 1234567 Trn: 0000123456Tc	9,104.33			
01/27	JPMorgan Access Transfer From Account 12345678901	4,974.80			
01/28	Remote Online Deposit 1005	63,311.08			
01/28	JPMorgan Access Transfer From Account 12345678901	7,803.67			
01/28	JPMorgan Access Transfer From Account 12345678901	3,357.24			
01/28	JPMorgan Access Transfer From Account 12345678901	3,085.05			
01/28	Orig CO Name:XYZ Company LTD-1 Orig ID:1234567890 Desc Date: 123456 CO Entry Descr:Pan Groupxecc:PPD Trace#:000001234567890 Eed:123456 Ind ID:0123456 Ind Name:UVW Company LTD-1 EFT Batch # 1234 Trn: 0123456789Tc	2,817.07			
01/29	Remote Online Deposit 1005	18,829.50			
01/30	Remote Online Deposit 1005	30,500.39			
01/30	JPMorgan Access Transfer From Account 12345678901	3,024.73			
01/30	JPMorgan Access Transfer From Account 12345678901	2,139.51			
01/31	Remote Online Deposit 1005	4,653.51			
01/31	Orig CO Name:XYZ Company LTD-2 Orig ID:0123456789 Desc Date:123456 CO Entry Descr:Payables Sec:PPD Trace#:111000012345678 Eed:123456 Ind ID:0123456 Ind Name: UVW Company LTD-1 1234567 Trn: 0000123456Tc	8,950.50			
01/31	JPMorgan Access Transfer From Account 12345678901	5,994.28			
Total Deposits and Additions		\$683,673.63			
CHECKS PAID					
CHECK NUMBER	DATE PAID	AMOUNT	CHECK NUMBER	DATE PAID	AMOUNT
1000	01/27	\$874.20	2148	01/13	1,132.64
2127 *	01/06	25.00	2148	01/13	1,087.00
2129 *	01/07	793.12	2149	01/15	238.00
2130	01/03	487.28	2150	01/14	171.00
2134 *	01/07	107,040.22	2151	01/15	50.00
2135	01/09	233.05	2152	01/15	412.00
2133	01/10	381.00	2153	01/15	99,218.85
2137	01/17	2,568.85	2154	01/17	1,795.83
2138	01/10	147.00	2155	01/17	331.500
2139	01/14	874.50	2156	01/22	99.50
2140	01/09	1,486.00	2157	01/22	222.00
2141	01/13	19.00	2158	01/21	112.00
2142	01/10	100.00	2159	01/21	488.29
2143	01/13	381.00	2160	01/22	923.00
2144	01/16	482.62	2161	01/22	618.61
2145	01/09	71,126.16	2162	01/22	20,140.00

Figure 6

Proposal to Lexington-Fayette Urban County Government

Daily Ending Balance Section

CHASE 		January 01, 2014 through January 31, 2014 Account Number: 1234567890	
ELECTRONIC WITHDRAWALS (continued)			
DATE	DESCRIPTION		AMOUNT
01/22	Chios Debit Via: XYZ Company LTD-6 Ssn: 0123456 Trm: 0123456789Jo	A/C: XYZ Company LTD-1 Not Entered	\$674.20
01/23	Orig CO Name:XYZ Company LTD-1 Entry Descr:Web Pmts Sec: Web ID:N1234 Ind Name:UVW Company LTD-1 123-456-7890 Trm: 0123456789 To	Orig ID:0123456789 Desc Date:123456 CO Trace#:111000012345678 Eed:123456 Ind	3,510.00
01/29	Orig CO Name:XYZ Company LTD-3 Descr:Usatxpymntsec:CCD ID:012345678901234 Ind Name:UVW Company LTD-1 Trm: 0123456 To	Orig ID:0123456789 Desc Date:123456 CO Entry Trace#:111000012345678 Eed:123456 Ind	1,037.12
01/23	Orig CO Name:XYZ Company LTD-3 Descr:Usatxpymntsec:CCD ID:012345678901234 Ind Name:UVW Company LTD-1 Trm: 0123456 To	Orig ID:0123456789 Desc Date:123456 CO Entry Trace#:111000012345678 Eed:123456 Ind	20.59
01/24	JPMorgan Access Transfer From Account 12345678901		587,154.73
01/24	Orig CO Name:XYZ Company LTD-1 Entry Descr:DirectDeposed:CCD ID:0123456789 Ind Name:EFT File Name: Bf8Sf EFT/ACH Created Offset For Origin#:0123456789 CO Eff Date: 1234567 123456 Bf8Sf Trm: 0123456789To	Orig ID:0123456789 Desc Date:Offset CO Trace#:111000012345678 Eed:123456 Ind	1,675.99
01/28	JPMorgan Access Transfer From Account 12345678901		327.43
01/30	Chios Debit Via: XYZ Company LTD-6 Ssn: 0123456 Trm: 0123456789Jo	A/C: XYZ Company LTD-1 Not Entered	3,100.00
01/30	Orig CO Name:XYZ Company LTD-3 Descr:Usatxpymntsec:CCD ID:012345678901234 Ind Name:UVW Company LTD-1 Trm: 0123456 To	Orig ID:0123456789 Desc Date:123456 CO Entry Trace#:111000012345678 Eed:123456 Ind	903.12
01/30	Orig CO Name:XYZ Company LTD-3 Descr:Usatxpymntsec:CCD ID:012345678901234 Ind Name:UVW Company LTD-1 Trm: 0123456 To	Orig ID:0123456789 Desc Date:123456 CO Entry Trace#:111000012345678 Eed:123456 Ind	18.59
01/31	Orig CO Name:XYZ Company LTD-3 Entry Descr:DirectDeposed:CCD ID:012345678901234 Ind Name:EFT File Name: Bf8Sf EFT/ACH Created Offset For Origin#: 0123456789 CO Eff Date: 1234567 123456 Bf8R2 Trm: 0123456789To	Orig ID:0123456789 Desc Date:Offset CO Trace#:111000012345678 Eed:123456 Ind	1,554.94
Total Electronic Withdrawals			\$612,386.72
Your service charges, fees and earnings credit have been calculated though account analysis.			
DAILY ENDING BALANCE			
DATE	AMOUNT	DATE	AMOUNT
01/02	\$1,004,824.42	01/17	1,069,620.53
01/03	1,020,137.32	01/21	1,080,953.68
01/06	1,087,074.66	01/22	1,114,792.71
01/07	993,407.90	01/23	1,157,101.99
01/08	1,003,924.81	01/24	483,168.22
01/09	948,077.01	01/27	466,203.43
01/10	965,070.54	01/28	546,230.11
01/13	1,068,568.34	01/29	559,441.46
01/14	1,079,839.13	01/30	430,145.52
01/15	,1,009,513.04	01/31	443,863.99
01/16	1,025,322.00		

Figure 7

Host-to-Host Statement Transmission

J.P. Morgan's proprietary statement application provides a "push" statement service, allowing LFUCG to receive and store DDA and iDDA statements automatically. LFUCG can receive electronic statements directly into a statement archive, eliminating manually saving documents and paper copies. LFUCG will have the option to choose from several format options including PDF, Excel and CSV.

- 7. Provide a detailed monthly account analysis statement for each individual account and a consolidated statement showing charges for all account services.***

LFUCG will receive an account analysis statement each month identifying all services provided, product volumes and the resulting service charge incurred. The statement captures a monthly summary of your balances and service charges. Analysis statements are provided for each account and on a group summary basis.

G. Bank Balances

During the past year, LFUCG maintained an average collected balance of \$124 million. Balances have fluctuated from \$89 million to \$151 million throughout the year. Compensating balances are currently used to generate earnings credits on some accounts, in order to offset service fees. Almost half (14) of LFUCG's accounts are unable to be held in an account earning an ECR and must be held in an interest bearing account. LFUCG is interested in exploring the option of using a sweep vehicle as an overnight investment.

Required services include:

- 1. Provide an overnight investment service (sweep) and/or interest bearing account for excess cash balances in the demand deposit accounts.***

Please refer to Question 14 of the Service Group 1 section, which details our offerings.

Service Group 2: Purchasing Card/Electronic Payables

LFUCG has a small purchasing card program with an annual spend of \$4 million. This is expected to increase to \$5 million by the end of 2017. There are approximately 200 cards in circulation.

As part of the RFP process, LFUCG would like to consider expanding the use of purchasing cards, especially in the area of payables. An emphasis in your response should be on how LFUCG can expand its use of purchasing cards in an environment of strong internal controls to prevent fraud or misuse.

LFUCG is interested in integrating its purchasing card program with the electronic payables platform to achieve higher rebates and a single common platform. Information on vendors and transaction volumes of the current program can be found in Appendix C.

Required services include:

1. Issue 200 or more cards,

J.P. Morgan offers a card program that supports 200 or more cards.

2. Provide detailed online reporting services,

This service is offered and detailed in Question 1.e. of Service Group 2, which details our commercial card offering.

3. Pay a rebate to LFUCG based on expenditures, and

Please refer to Attachment 2. Commercial Card Financial Proposal for details on your rebate and financial offering.

4. Work with LFUCG to expand its use of the purchasing card program to increase the rebate earned. This includes enrolling vendors not currently participating and setting vendors up with ACH payments if they are not willing to accept a purchasing card.

This vendor enrollment service is offered and detailed in Question 3.a. of Service Group 2, which details our commercial card offering.

III. Proposal Specifications

Please respond to the following sections that apply to the Service Groups you are proposing to provide. All Respondents must answer:

- *Section A: Qualifications and Experience*
- *Section B: Personnel*
- *Section E: Control*
- *Section F: Implementation / Conversion*
- *Section G: New Services & Ideas*
- *Section H: References*
- *Section I: Sample Contract*
- *Section J: Pricing & Account Analysis*

A. QUALIFICATIONS AND EXPERIENCE

(All Proposers must respond to this section)

1. *Provide a general overview and brief history of your organization, including parent and/or subsidiary companies and the number of employees.*

JPMorgan Chase & Co. (JPMorgan Chase) is a financial holding company. JPMorgan Chase Bank, N.A., a national banking association with branches in 23 states, and Chase Bank USA, N.A., also a national association bank that is the firm's credit card issuing bank are the principal bank subsidiaries. JPMorgan Chase Bank, N.A. is wholly owned by JPMorgan Chase & Co.

JPMorgan Chase is a leading global financial services firm with assets of more than \$2.5 trillion. The firm is a leader in investment banking, financial services for consumers, small businesses, and commercial banking, financial transaction processing and asset management. A component of the Dow Jones industrial average, JPMorgan Chase & Co. has its corporate headquarters in New York. The firm serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients under the J.P. Morgan and Chase brands. Information about the firm is available on the Internet at www.jpmorganchase.com.

With offices in 118 U.S. cities and 14 international locations, Commercial Banking provides comprehensive financial solutions to meet our client's domestic and international financial needs, including lending, treasury services, investment banking and asset management.

Proposal to Lexington-Fayette Urban County Government

As of March 31, 2017, JPMorgan Chase & Co. has:

- Headcount of 246,345 employees worldwide.
- Market capitalization of \$312.0 billion.
- Deposits of \$1.4 trillion.
- Loans of \$895.9 billion.
- Total stockholder equity of \$255.8 billion.
- Tier 1 and total risk-based capital ratios 14.2% (est) and 15.6% (est), respectively. Ratios are calculated under the Basel III Transitional Approach and represent the Collins Floor.

Both JPMorgan Chase & Co. and the bank are managed on a line of business basis. The business segments presented in the following figure reflect the current organization of the firm. There are four major business segments:

- Consumer & Community Banking
- Corporate & Investment Bank
- Commercial Banking
- Asset Management

The segments are based on the products and services provided or the type of client served. The services required to meet Lexington-Fayette Urban County Government's requirements will be provided through our Commercial Banking line of business.

JPMorgan Chase & Co. Lines of Business

JPMorgan Chase						
Consumer Business			Wholesale Business			
Consumer & Community Banking			Corporate & Investment Bank		Commercial Banking	Asset Management
Consumer & Business Banking	Mortgage Banking	Card, Merchant and Auto	Banking	Markets and Investor Services		
<ul style="list-style-type: none"> ▪ Consumer Banking/ Chase Wealth Management ▪ Business Banking 	<ul style="list-style-type: none"> ▪ Mortgage Production ▪ Mortgage Servicing ▪ Real Estate Portfolios 	<ul style="list-style-type: none"> ▪ Card Services <ul style="list-style-type: none"> – Credit Card – Merchant Services ▪ Auto and Student 	<ul style="list-style-type: none"> ▪ Investment Banking ▪ Treasury Services ▪ Lending 	<ul style="list-style-type: none"> ▪ Fixed Income Markets ▪ Equity Markets ▪ Securities Services ▪ Credit Adjustments and Other 	<ul style="list-style-type: none"> ▪ Middle Market Banking ▪ Corporate Client Banking ▪ Commercial Term Lending ▪ Real Estate Banking 	<ul style="list-style-type: none"> ▪ Global Investment Management ▪ Global Wealth Management

Figure 8

History of Our Firm

JPMorgan Chase's corporate headquarters are in New York City. Our major legacy institutions—J.P. Morgan, Chase Manhattan, Chemical, Manufacturers Hanover, Bank One, First National Bank of Chicago, and National Bank of Detroit—contributed significantly to the development of communities worldwide. Our corporate history is intertwined with innovations in finance and the globalization of the world economy.

The story of JPMorgan Chase and our legacy institutions reaches back more than 200 years with the founding of our earliest predecessor in 1799. Specifically, our Kentucky roots date back to the founding of the First National Bank in Lexington in 1835 and the German Insurance Bank in Louisville in 1854.

Historical Overview

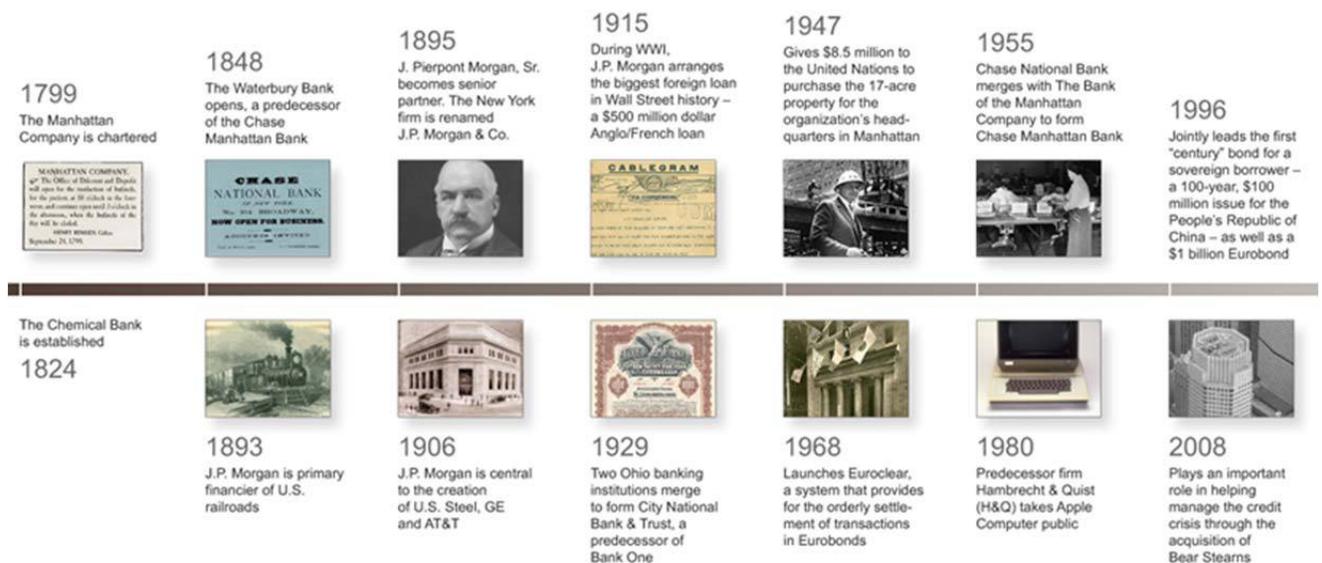


Figure 9

Key transactions leading up to the formation of JPMorgan Chase include the following:

- In 1991, Chemical Banking Corp. combined with Manufacturers Hanover Corp., keeping the name Chemical Banking Corp., then the second-largest banking institution in the United States.
- In 1995, First Chicago Corp. merged with National Bank of Detroit's parent NBD Bancorp., forming First Chicago NBD, the largest banking company based in the Midwest.
- In 1996, Chase Manhattan Corp. merged with Chemical Banking Corp., creating what was then the largest bank holding company in the United States.

- In 1998, Banc One Corp. merged with First Chicago NBD, taking the name Bank One Corp. Merging subsequently with Louisiana's First Commerce Corp., Bank One became the largest financial services firm in the Midwest, the fourth-largest bank in the United States and the world's largest Visa credit card issuer.
- In 2000, J.P. Morgan & Co. merged with Chase Manhattan Corp., in effect combining four of the largest and oldest money center banking institutions in New York City (J.P. Morgan, Chase, Chemical and Manufacturers Hanover) into one firm called JPMorgan Chase & Co.
- In 2004, Bank One Corp. merged with JPMorgan Chase & Co., keeping the name JPMorgan Chase & Co. The merger united two prominent financial services companies with remarkable histories and deep roots across the United States and the world. It created a leading global financial services firm combining the investment and commercial banking skills of JPMorgan Chase with the consumer banking strengths of Bank One.
- In 2008, JPMorgan Chase & Co. acquired The Bear Stearns Companies Inc., strengthening our capabilities across a broad range of businesses, including prime brokerage, cash clearing and energy trading globally.
- Also in 2008, JPMorgan Chase & Co. acquired the deposits, assets and certain liabilities of Washington Mutual's (WaMu) banking operations. This acquisition expanded Chase's consumer branch network into additional states, including California, Florida, Georgia, Idaho, Nevada and Oregon.

2. *Provide the address of the office location(s) that will service the LFUCG account.*

The primary office servicing the LFUCG account is that of your relationship manager and banker, Greg Mullins, at 201 East Main Street, 4th Floor, Lexington, KY 40507. The secondary location is located at 416 West Jefferson, 3rd Floor, Louisville, KY 40202.

3. *Describe the experience of the financial institution in providing similar services for other governmental entities.*

Within the Treasury Services business, the public sector is a key industry segment in which J.P. Morgan continues to invest and enjoy ongoing growth. Our Government, Healthcare, Higher Education and Not-for-Profit Specialized Industries segments provide financial solutions such as tax processing and general banking services to:

- More than 2,201 at the state and local government levels
- More than 1,174 within the healthcare industry
- More than 423 not-for-profit clients; and
- More than 550 higher education clients

Proposal to Lexington-Fayette Urban County Government

4. **Complete the following table with current credit ratings by Standard & Poor's Rating Services and Moody's Investor Services. If the Proposer is not rated by these rating organizations, provide other evidence of the institution's financial strength.**

	Standard & Poor's Rating	Moody's Investor Services
Firm / Bank		
<i>Short-Term Unsecured Senior Debt</i>	A-1	P-1
<i>Long-Term Unsecured Senior Debt</i>	A+	Aa3
Bank Holding Company		
<i>Short-Term Unsecured Senior Debt</i>	A-2	P-2
<i>Long-Term Unsecured Senior Debt</i>	A-	A3

5. **Discuss the bank's current capital structure, adequacy, and coverage. Please provide the following statistics for the last reporting period:**

As of December 31, 2016, JPMorgan Chase & Co. and all of its banking subsidiaries were well capitalized and met all capital requirements to which each was subject.

- a. **Total Risk Based Capital Ratio:** 14.6%
- b. **Tier 1 Risk Based Capital Ratio:** 13.9%
- c. **Tier 1 Leverage Capital Ratio:** 8.6%

6. **Include an electronic copy of the most recent audited annual financial statements**

The latest JPMorgan Chase & Co. Annual Report is available at:
<http://investor.shareholder.com/jpmorganchase/annual.cfm>

7. **Describe your firm's participation in the community reinvestment program, including your current national and state Community Reinvestment Act (CRA) rating.**

JPMorgan Chase Bank, N.A. is committed to the goals of the Community Reinvestment Act (CRA), and to community service. On its most recent CRA exam conducted by the Comptroller of the Currency, the bank's overall CRA performance was rated "Satisfactory."

Supporting Communities

On its most recent federal Community Reinvestment Act (CRA) performance examination, JPMorgan Chase Bank earned the CRA rating of Satisfactory.

The major factors that support the most recent CRA rating include:

- JPMorgan Chase's over all lending performance was considered good. The volume and responsiveness of community development lending had a significant positive impact. Additionally, the volume of the bank's mortgage loans and CRA-eligible small business loans was generally excellent.
- JPMorgan Chase's overall investment performance was considered excellent. The volume of investments was considered excellent. The bank demonstrated leadership through its significant involvement in the Low Income Housing Tax Credit program as well as through its support of Community Development Financial Institutions.
- JPMorgan Chase's overall performance under the Service Test was considered good.
 - The branch network provided generally good accessibility to geographies and individuals of different income levels in the bank's assessment areas.
 - The bank's record of opening and closing branch offices improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies.
 - Branch hours were reasonably consistent across low- and moderate-income geographies.
 - Alternative delivery systems (such as ATMs, online and mobile banking) improved accessibility for customers residing in low- and moderate-income geographies.
 - The level of CD services provided was generally good overall.

We invite you to review more specific information regarding our local commitment in Attachment 3.

B. PERSONNEL

(All Proposers must respond to this section)

1. ***Provide the name, title, address, phone number, and email address of the primary contact person(s) assigned to this account.***

Greg Mullins
Relationship Manager
201 East Main Street, Floor 04 Lexington, KY 40507
(859) 231-2618
greg.mullins@jpmorgan.com

2. ***How many clients is the primary relationship manager responsible for?***

Greg Mullins, the primary relationship manager, is currently responsible for 28 clients.

3. ***Describe your firm’s policy on reassigning the primary contact person on an account at your firm’s discretion.***

LFUCG’s satisfaction is our top priority. We encourage you to discuss all concerns about service quality promptly so we can address them before they become issues.

For purposes of coverage and continuity, in addition to your primary client service professional, Kelly Berquist, a designated back-up contact is assigned to your relationship. Your primary and back-up CSPs continually work together so that your back up has full knowledge of your banking relationship. Kelly’s back-up CSP is Karen Bankhead-Smith. Karen also has full authority to either resolve or escalate on your behalf.

4. ***Name the individuals who will work with LFUCG on a day-to-day basis. Please name the individual responsible for each proposed Service Group. Information should include:***

- a. ***Proposed role with regard to the LFUCG’s account***
- b. ***Biographical information***
- c. ***Experience working with other governmental entities***
- d. ***Number of years of experience in this field***
- e. ***Number of years with your firm***

J.P. Morgan recognizes the importance of providing a premier client experience. We take a consultative, team approach to building relationships with our clients. We assign a skilled relationship team, professionals with a variety of expertise,

who will take the time to understand your company's business and proactively provide targeted ideas to energize your operations.

J.P. Morgan is committed to confidently building solutions for LFUCG that will lead to your success. Greg Mullins is your relationship manager and will continue to share new and valuable ideas that will provide present and future benefits to your various departments. Celia Campbell, your treasury management officer, will continue to lead the Treasury Services team supporting LFUCG. Daily client service will continue to be provided to LFUCG by your familiar CSP, Kelly Berquist. She will be backed up by CSP Karen Bankhead-Smith.

Nicole Sirianni supports LFUCG for all commercial card program matters, and collaborates closely with Greg and Celia to make sure we serve the entire scope of our relationship with LFUCG.

We have provided brief biographies of the relationship team members on the following pages.

Proposal to Lexington-Fayette Urban County Government

Greg Mullins



Role	Relationship Manager
Address	201 East Main Street Lexington, KY 40507
Phone	(859) 231-2618
Email	greg.mullins@jpmorgan.com

Responsibilities

Greg will continue to lead the LFUCG's banking team with a focus on the quality and delivery of our services.

He will:

- Serve as your primary point of contact for the firm's full capabilities
- Recommend products and services that meet the LFUCG's needs and goals, including financing solutions, treasury management and other banking services
- Oversee delivery of products and services including financing, treasury services and other financial services
- Address your overall satisfaction with the J.P. Morgan banking relationship

Biography

Greg Mullins is vice president in Government Banking, a specialized industry group within J.P. Morgan Commercial Banking. Greg serves as the relationship manager for large government clients located in Kentucky, southwest Ohio, and southern Indiana. In this role, he is responsible for developing and implementing customized financial solutions for these clients and managing these relationships on an ongoing basis.

During his 26 year banking career, Greg has served in a number of diverse roles in Retail Banking, Credit, Commercial Real Estate and Commercial Banking. The last 16 years of his career have been dedicated to working with state and local governments, school districts and other municipal entities. He has successfully worked with clients in the government sector to introduce innovative treasury services that have helped to improve efficiencies and assisted in developing financing strategies for a variety of capital projects. He has been with J.P. Morgan for two years.

Greg obtained a bachelor's degree in Business Administration in Finance from Marshall University in 1989 and a Master in Business Administration from the University of Kentucky in 1999. He has worked to become a Certified Treasury Professional and is a member of the Association for Financial Professionals.

Proposal to Lexington-Fayette Urban County Government

Celia Campbell



Role	Treasury Management Officer Associate
Address	1 East Ohio Street, Floor 4 Indianapolis, IN 46204
Phone	(317) 767-8377
Fax	(317) 767-8008
Email	celia.x.campbell@jpmorgan.com

Responsibilities

Celia will continue to work with the treasury management officer to identify and understand LFUCG's cash management objectives, and formulate recommendations and solutions.

She will:

- Initiate and monitor the implementation of all contracted services for LFUCG
- Review the first set of analysis statements for accurate billing
- Analyze your existing account structure to uncover cost savings opportunities and potential product enhancements
- Support the ongoing relationship, including conducting annual client reviews with the treasury management officer

Biography

Celia has been with the firm since 2006. She began her career in retail banking and worked in both the Private Bank and Middle Market Banking group before joining the Government, Not-For-Profit and Healthcare business segment in the fall of 2014. Celia works exclusively with government clients.

Celia holds a Bachelor's degree from Purdue University.

Proposal to Lexington-Fayette Urban County Government

Kelly A. Berquist



Role	Client Service Professional
Address	10 South Dearborn, Floor 37 Chicago, IL 60603-2300
Phone	(312) 732-6913
Fax	(855) 271-2413
Email	kelly.a.berquist@jpmorgan.com

Kelly will continue to serve as the primary point of contact and as a proactive resource for LFUCG's banking services needs. With her understanding of all aspects of J.P. Morgan's Treasury Services' product functionality and technology, Kelly will facilitate the timely resolution of all service issues.

For day-to-day matters, she will:

- Resolve LFUCG's inquires including credit/debit confirmations, cancellations of payments, amendments of payment instructions, funds transfer inquires and other treasury services matters
- Identify and resolve operational issues in a timely manner
- Share her specialized knowledge of fraud prevention tools and provide advice on asset and data protection strategies
- Facilitate the opening of additional accounts

Kelly works with a team of client service professionals who will provide consistent, reliable and timely service support.

Biography

Kelly Berquist serves as your central point of contact for all of your service requests, providing value-added advice and effective problem-solving approaches. She is supported by a team of service associates who have detailed knowledge of your service requirements and together, they will provide the consistent and reliable service support that you expect.

Kelly has been with the firm for 11 years, working directly with clients. Kelly has strong analysis, leadership and decision-making skills. She strives to handle all concerns in a timely manner.

Proposal to Lexington-Fayette Urban County Government

Karen Bankhead-Smith



Role	Client Service Professional
Address	10 South Dearborn Street, Floor 37 Chicago, IL 60603
Phone	(312) 732-6908
Fax	(866) 517-5927
Email	karen.bankhead-smith@jpmorgan.com

Responsibilities

Karen will serve as the secondary point of contact and as a proactive resource for LFUCG's banking services needs. With her understanding of all aspects of J.P. Morgan's Treasury Services' product functionality and technology, Karen will facilitate the timely resolution of all service issues.

For day-to-day matters, she will:

- Resolve LFUCG's inquires including credit/debit confirmations, cancellations of payments, amendments of payment instructions, funds transfer inquires and other treasury services matters
- Identify and resolve operational issues in a timely manner
- Share her specialized knowledge of fraud prevention tools and provide advice on asset and data protection strategies
- Facilitate the opening of additional accounts

Karen works with a team of client service professionals who will provide consistent, reliable and timely service support.

Biography

A banking veteran since 2011, Karen has held positions in our retail market serving internal and external clients, and has been a client service professional since 2013.

Lina Schmidt



Role	Sales Associate
Address	1116 West Long Lake Road, Floor 2 Bloomfield Hills, MI 48302
Phone	(248) 839-0017
Email	lina.schmidt@jpmorgan.com

Responsibilities

Lina will continue to work with Celia Campbell, the Treasury Management Officer, to identify and understand LFUCG's cash management objectives, and formulate recommendations and solutions.

She will:

- Initiate and monitor the implementation of all contracted services for LFUCG
- Review the first set of analysis statements for accurate billing
- Analyze your existing account structure to uncover cost savings opportunities and potential product enhancements
- Support the successful client relationship, including conducting annual reviews

Biography

Lina Schmidt started at J.P. Morgan as an intern in the Multinational Corporate group, working with U.S.-based subsidiaries of multinational companies. She joined the firm full-time as an analyst in the Middle Market Banking segment, structuring debt and offering credit products to Michigan-based businesses. In addition to her experience in commercial lending, Lina spent time in sell-side mergers and acquisitions as an analyst with Quarton International, a boutique investment bank based in Birmingham, Michigan.

Lina holds a Bachelor of Arts in Finance from Michigan State University and was a member of the Honors College.

Proposal to Lexington-Fayette Urban County Government

Nicole Sirianni



Role	Commercial Card Senior Relationship Manager
Address	2500 Westfield Drive, Floor 1 Elgin, IL 60124
Phone	(847) 488-2727
Email	nicole.x.sirianni@jpmchase.com

Responsibilities

Nicole will continue to be LFUCG’s direct point of contact throughout the life of your commercial card program. As a relationship manager, her goal is to consult with your organization to apply customized solutions and enhance your program to maximize process efficiencies.

She will continue to:

- Serve as your primary point of contact for the bank’s commercial card capabilities
- Collaborate with your banking and treasury services relationship team
- Recommend card products and services that meet LFUCG’s needs and goals
- Oversee delivery of card products and services
- Address your overall satisfaction with the J.P. Morgan card relationship

Biography

Nicole Sirianni is a commercial card relationship manager for the bank’s specialized industries covering government, healthcare, higher education and not-for-profit clients. Nicole is engaged throughout the process to make certain that all client issues are handled expertly and promptly.

By using a consultative approach with clients, Nicole engages best practices, account planning processes, identifies needed resources and resolves issues as needed. She joined J.P. Morgan in 2005 and has 12 years of Commercial Card experience.

5. Provide an organizational chart that includes these individuals.

LFUCG’s Relationship Team from J.P. Morgan



Figure 10

6. Customer Service

- a. For routine day-to-day transactions, will a specific customer service representative or a customer service department be assigned to handle day-to-day transactions for LFUCG? If so, provide biographical information for the individual(s) that will be assigned to this account.**

In addition to your relationship manager and treasury management officer, LFUCG will be assigned a dedicated CSP, Kelly Berquist, as well as a dedicated back-up CSP, Karen Bankhead-Smith. This dedicated relationship will result in your CSP developing a deep understanding of your business, the products you use and your business needs.

CSPs are responsible for answering any of LFUCG's day-to-day questions about our banking services and will interact with our operations areas on your behalf to solve your inquiries or requests. When the CSP is not available, a dedicated back-up CSP with knowledge of your banking relationship will be available to you.

Please refer to Question 4 of this section for brief biographies.

- b. Describe the responsibilities of the customer service personnel, including the chain of command for problem resolutions.**

CSPs have the authority to engage all levels of management and escalate within the Client Service organization, across bank departments, and even up to the chief executive officer. For each service provided to you, Client Service has a detailed matrix of contacts and escalation procedures to expedite resolution. These procedures include internal service standards to make sure that other J.P. Morgan groups are providing timely responses. Client Service also regularly communicates with your treasury management officer to make sure all parties supporting you are informed of your relationship activity.

- c. What are the hours of operation of each customer service unit involved in supporting the proposed services?**

The Commercial Banking Service Center is staffed with CSPs who can help with routine requests after normal business hours until 8:00 p.m. ET Monday through Friday.

- d. If an error is discovered by LFUCG, how would you propose to resolve it (i.e. who should LFUCG contact first, etc.)?**

J.P. Morgan offers a coordinated approach to client support providing LFUCG with a dedicated CSP, access to our Solution Center Access Support team, and an online, self-service inquiry feature using ACCESS Online. This model provides you with premier service and the ability to reach the right professional quickly.

- LFUCG's CSP is a member of the Client Service team and is organized by industry or geographic region. Your CSP is an advocate for your business who will work with you to handle complex issues and provide resolution on service-related inquiries. In addition to your primary and back-up CSPs, the Commercial Banking Service Center is staffed with CSPs who can help with routine requests from 8:00 a.m. to 8:00 p.m. ET Monday through Friday.
- The Solution Center Access Support team supports routine transactional and technical issues, and will provide LFUCG consistent, reliable access to service consultants who understand your business. Our service centers are open to support your business requirements during and after normal business hours, and are staffed with bilingual product experts.
- ACCESS Online's inquiry feature is an internet-based self-service tool LFUCG can use to streamline routine inquiries, communicate securely and receive timely support for ACH and wire transfers. ACCESS Online lets you initiate inquiries, amendments, returns, and establish automated alerts for ACH and wire transfers, as well as access to transaction information.

7. *After the initial transition, how frequently will the relationship manager attend on-site meetings with LFUCG's management and staff? Describe a typical meeting agenda for this on-site meeting.*

Your relationship manager and treasury management officer will be available to attend on-site meetings as often as requested by LFUCG's management and staff. We recommend a relationship review twice a year and more frequent meetings as any new services are added. A typical agenda will include updates on changes and/or enhancements to existing services used by LFUCG, a review of the analysis statements to insure accuracy and to answer questions related to items that appear on the statements, and an update on new services that are being developed by J.P. Morgan that may directly benefit LFUCG.

C. SERVICE GROUP 1: GENERAL BANKING

(Only institutions proposing for Service Group 1 should respond to this section)

1. Deposit Processing

- a. Provide a listing of bank branches located within 10 miles of Lexington, Kentucky.*

For LFUCG’s convenience, J.P. Morgan has 15 commercially-enabled branches under the familiar Chase brand located within Lexington and a branch in Nicholasville within 10 miles of Lexington.

Branch Name	Address	Hours of Operation (Eastern Time)
Lexington Main	201 East Main Street Lexington, KY 40507	Monday – Friday 9:00 a.m. - 5:00 p.m.
Chevy Chase	727 East Euclid Avenue Lexington, KY 40502	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m.
Eastland Winchester	1301 Winchester Road, Suite 265 Lexington, KY 40505	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Gardenside	1785 Alexandria Drive Lexington, KY 40504	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Hamburg Place	1824 Alysheba Way Lexington, KY 40509	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Lansdowne	3368 Tates Creek Road Lexington, KY 40502	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Leestown Road	1500 Leestown Road Lexington, KY 40511	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Melbourne Park	1121 Nandino Boulevard Lexington, KY 40511	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Northland	1205 North Broadway Lexington, KY 40505	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Palomar Center	3645 Harrodsburg Road Lexington, KY 40513	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Picadome	1617 Clays Mill Road	Monday - Thursday 9:00 a.m. - 5:00 p.m.

Proposal to Lexington-Fayette Urban County Government

Branch Name	Address	Hours of Operation (Eastern Time)
	Lexington, KY 40503	Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Richmond Road	2590 Richmond Road Lexington, KY 40509	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Romany Road	361 Romany Road Lexington, KY 40502	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Tates Creek	4192 Tate's Creek Centre Rd Lexington, KY 40517	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Zandale	2260 Nicholasville Road Lexington, KY 40503	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Jessamine County	100 Rebel Road Nicholasville, KY 40356	Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.

*As a business practice, we regularly review branch and ATM activity, which may result in branch openings and closings, ATM placement or removal, or in the change of branch bank or ATM functions. Therefore, branch bank and ATM locations and functions may change from time to time.

b. Provide a listing of the firm's nearest bank branches to the deposit locations listed in Appendix B.

Our commercially enabled branches closest to the LFUCG's locations listed in Appendix B, along with hours of operation, are listed in the table below. The deposit cutoff time is the branch closing time Monday through Friday for branches in LFUCG's area. Branch hours are subject to change and will be posted at each branch location.

LFUCG Deposit Location	Branch Name and Address	Distance	Hours of Operation
Revenue Office Government Center 200 East Main Street Lexington, KY 40507	Lexington Main 201 East Main Street Lexington, KY 40507	0.03 miles	Mon. – Fri. 9:00 a.m. - 5:00 p.m.
Police Alarms Operations 150 East Main Street Lexington, KY 40507	Lexington Main 201 East Main Street Lexington, KY 40507	0.09 miles	Mon. – Fri. 9:00 a.m. - 5:00 p.m.
Artworks at the Carver School 522 Paterson Street Lexington, KY 40508	Lexington Main 201 East Main Street Lexington, KY 40507	0.70 miles	Mon. – Fri. 9:00 a.m. - 5:00 p.m.

Proposal to Lexington-Fayette Urban County Government

LFUCG Deposit Location	Branch Name and Address	Distance	Hours of Operation
Extended School Program 545 North Upper Lexington, KY 40508	Lexington Main 201 East Main Street Lexington, KY 40507	0.74 miles	Mon. – Fri. 9:00 a.m. - 5:00 p.m.
Downtown Arts Center 141 East Main Street Lexington, KY 40507	Lexington Main 201 East Main Street Lexington, KY 40507	0.11 miles	Mon. – Fri. 9:00 a.m. - 5:00 p.m.
Gay Brewer Jr Course 469 Parkway Drive Lexington, KY 40504	Picadome 1617 Clays Mill Road Lexington, KY 40503	0.51 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Kearney Hills Golf Links 3403 Kearney Road Lexington, KY 40511	Melbourne Park 1121 Nandino Boulevard Lexington, KY 40511	3.32 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Lakeside Golf Course 3725 Richmond Road Lexington, KY 40509	Richmond Road 2590 Richmond Road Lexington, KY 40509	1.75 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Meadowbrook 400 Wilson Downing Drive Lexington, KY 40517	Tates Creek 4192 Tate Creek Centre Rd Lexington, KY 40517	1.12 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Tates Creek Golf Course 1400 Gainesway Drive Lexington, KY 40517	Lansdowne 3368 Tate Creek Road Lexington, KY 40502	1.26 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Jacobson Park Marina 4001 Athens-Boonesboro Rd Lexington, KY 40509	Hamburg Place 1824 Alysheba Way Lexington, KY 40509	8.41 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Douglass Pool 701 Howard Street Lexington, KY 40508	Melbourne Park 1121 Nandino Boulevard Lexington, KY 40511	0.72 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Picadome Pool 469 Parkway Drive Lexington, KY 40503	Picadome 1617 Clays Mill Road Lexington, KY 40503	0.51 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Shillito Pool 300 West Reynolds Road Lexington, KY 40503	Tates Creek 4192 Tate Creek Centre Rd Lexington, KY 40517	3.3 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Southland Aquatic Center 625 Hill-n-Dale Road Lexington, KY 40503	Picadome 1617 Clays Mill Road Lexington, KY 40503	1.15 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Woodland Aquatic Center 190 Old Park Avenue Lexington, KY 40502	Chevy Chase 727 East Euclid Avenue Lexington, KY 40502	0.37 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m.

Proposal to Lexington-Fayette Urban County Government

LFUCG Deposit Location	Branch Name and Address	Distance	Hours of Operation
CastleWood Aquatic Center 320 Parkview Avenue Lexington, KY 40505	Northland 1205 North Broadway Lexington, KY 40505	0.53 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Tates Creek Aquatic Center 1400 Gainesway Drive Lexington, KY 40517	Lansdowne 3368 Tates Creek Road Lexington, KY 40502	1.26 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Athens Ballfield Complex 5780 Athens-Boonesboro Rd Lexington, KY 40509	Hamburg Place 1824 Alysheba Way Lexington, KY 40509	7.69 miles	Mon. – Thurs. 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 1:00 p.m.
Athletics 545 North Upper Lexington, KY 40508	Lexington Main 201 East Main Street Lexington, KY 40507	0.74 miles	Mon. – Fri. 9:00 a.m. - 5:00 p.m.

*As a business practice, we regularly review branch and ATM activity, which may result in branch openings and closings, ATM placement or removal, or in the change of branch bank or ATM functions. Therefore, branch bank and ATM locations and functions may change from time to time.

J.P. Morgan offers a variety of check and cash deposit methods. For deposits of less than \$10,000 in cash per day, LFUCG will be able to make deposits at our commercially enabled local branches. J.P. Morgan offers 16 branches within 10 miles of Lexington, including 15 within Lexington itself. For deposits over \$10,000 in cash, we recommend the use of our vault deposit services. We can provide, and recommend the use of, deposit slips that are preprinted with a Unique Location ID (ULID) for each LFUCG depositing location. With these deposit slips, deposit history information is sorted by account and ULID.

We briefly summarized our vault and branch deposit services in the sub-sections below.

Additionally, we welcome the opportunity to consult with LFUCG regarding some alternative deposit methods such as remote deposit via Virtual Remit.

Vault Services

LFUCG will benefit from lower cost pricing, quicker funds availability, increased safety of your staff, easier reconciliations and internal operational efficiencies with J.P. Morgan's vault services. LFUCG would contract with an armored courier to drop off deposits at one of our over 100 vault locations. We recommend LFUCG use our Lexington, KY vault location.

Our goal is to offer the right depository solutions no matter what your needs. We focus on facilitating and safeguarding the process with proven products, services and client care. Further, as one of the largest depository banks in the United States, J.P. Morgan is committed to this business, and has made the investments

to maintain greater control over the quality and efficiency of each transaction. Our cash vault services allow you to:

- Make cash deposits from all your locations via armored courier to any of our over 100 cash vaults.
- Receive detail unique location ID reporting (ULID) by using preprinted deposit tickets with the location information.

Your selected armored courier will pick up your deposit bags and deliver them to our Lexington, KY cash vault site, where they will be processed and credited to your account by cash vault processing specialists using our advanced equipment.

If we receive your deposit prior to your established local cutoff time (8:00 p.m. for cash-only and 4:00 p.m. ET for a mixed deposit at the Lexington vault), we can update your account with a provisional same-day ledger credit, allowing for the possibility of cash deposits to be converted into usable funds on the same day.

Your cash-only deposit transactions will post to your designated demand deposit account (DDA) with the deposit bag number and deposit ticket date, making accounting for your cash activity easier than ever. Verification of the cash will occur within 48 hours.

Should any discrepancies arise, you can request a mailed advice on the day following verification, an email notification of adjustment information or access to our Web Currency Services portal to view your account detail.

Adjustments will also post electronically through ACCESS Online, our information reporting system, as well as on your bank statement. A cash credit or debit adjustment with the dollar amount, LFUCG account number, original deposit amount, original deposit date, processing vault ID and adjustment reason will be included.

Branch Services – Business Deposit Express

J.P. Morgan's Business Deposit Express solution provides currency and coin deposit and ordering services to clients who do not use an armored courier, make smaller deposits or require small change orders on a regular basis via our retail branch network.

Smaller deposits are defined (per day, per branch) as:

- Less than \$10,000 in cash
- Maximum of 10 deposits
- Maximum of 100 checks per deposit

Please note that coin deposited at a branch must be in separate coin bags.

Small change orders are defined (per day, per branch) as less than \$5,000.

Business Deposit Express requires the use of recyclable dual-pouch, tamper-resistant plastic deposit bags for each deposit. By using the plastic deposit bags, branches can post-verify deposits containing cash. Deposit verification of all cash will be completed within two business days of receipt of the deposit (three days if the deposit package is forwarded to a commercial vault for verification).

ATM Deposit Card

ATM deposits are also available through Chase branch ATMs.

This solution allows LFUCG to make smaller cash and check deposits at a Chase ATM using a deposit-only ATM card. LFUCG can deposit up to 50 bills or 25 checks in a single transaction. ATMs will be able to accept up to 200 bills in the future.

Benefits

- **Simplified reconciliation:** Set up multiple ATM cards (up to 9,999 per account) with unique 10-digit identifiers (ULIDs) to one master account.
- **Accessibility:** Use any of our 12,000 Chase DepositFriendlySM ATMs. There is no limit to the number of ATM deposits made in one day.
- **Extended deadlines for same-day credit:** Deposits made by 11:00 p.m. ET at DepositFriendly ATMs will be credited the same business day. Cutoff times are clearly stated on the ATM deposit screen.
- **Detailed receipts:** Users may receive an enhanced printed receipt showing check images or a list of currency denominations.
- **Information reporting:** Obtain account information through our online information reporting options, such as, ACCESS Online. Cash deposits are memo-posted during the current day and will update LFUCG's available balance. Check deposits will be credited according to LFUCG's availability schedule. ACCESS Online displays the images of items deposited via the ATM.
- **Consolidated reporting across multiple banks:** Use multibank reporting to view balances and activity in LFUCG's accounts at other financial institutions to simplify management of your overall cash position, and even initiate transactions to move funds at those other banks to your main operating account at J.P. Morgan.

Night Drop

LFUCG can make cash and check deposits at any time through the depository vault (night depository) at any commercially-enabled Chase branch. Night

depositories are opened at least once daily, under dual control. Deposit cutoff times are clearly displayed on the face of each night depository.

For efficiency, we recommend LFUCG use ACCESS Online information reporting to monitor deposit activity. If desired, validated receipts for deposits placed in the night drop are available at the branch the next morning. They are retained for 30 days and are not mailed.

J.P. Morgan night drop locations have industry-standard vaults with safeguards against unauthorized entry. The night drop facilities are designed for the safety and security of depositors. All locations are well lit, and many have full camera coverage. Access to the night drop is limited through key issuance procedures. Once the deposit has been placed in the depository vault, the contents are protected from tampering by mechanisms within the door that prevent access.

Electronic Alternatives

Corporate Quick Collect

Corporate Quick Collect replaces the need to handle checks containing sensitive bank account information or preparing and transporting cash received at events. Corporate Quick Collect is a Mobile and web-based solution that enables clients to offer a flexible payment solution using an underlying consumer's email address. Accepted payments are processed from the consumer's bank account at any U.S. financial institution, via ACH debit, as quickly as the next business day; corporate accounts are settled the same day consumer authorizes the payment.

Virtual Remit

Virtual Remit is our remote deposit capture solution that LFUCG can use to expedite deposits of checks more securely than deposits via trips to the branch. Virtual Remit is detailed in our response to section 3. Remote Deposit Capture ("RDC"), below.

- c. *For deposits collected and transported by armored car, what bank location do you propose for LFUCG's armored car to deposit funds for processing?***

We recommend LFUCG use our Lexington, KY vault located at 1129 Brock McVey, Lexington, KY 40509.

- d. *Can a unique deposit identification number be used on deposit tickets to identify the deposit source for reconciliation purposes? Can the bank identify deposit tickets on summary reports?***

ACCESS Online provides location reporting for customers who deposit from multiple sources into a single checking account.

Proposal to Lexington-Fayette Urban County Government

LFUCG can customize the filters and view of the Balance and Transaction Report, available through the Reports function, as a Location Report that captures deposit information from each of LFUCG's locations. Each of LFUCG's locations are identified by a Unique Location Identifier (ULID) number printed on the deposit slip, which is then reported back to LFUCG's main office/location, broken out by each of LFUCG's locations.

Sample Balance and Transaction Report – Location View

JPMORGANACCESS INTERNAL CLIENT				J.P.Morgan	
** All values are subject to verification and adjustments. **					
Balance and Transaction Report - Location				Transaction Date: 06/26/2014	
Includes Credits: ADJ, ADT, CHK, CASH, D/R, LBX, RTN			Report Settings: Only Include Accounts with Activity, Include Multi-		
Account Name:	AMC INC			Last Updated:	
Account Number:	999999999			06/27/2014	
Currency:	USD - US Dollar			03:44 AM EDT	
Bank:	07100001 - JPMorgan Chase Bank, N.A. (IL)				
06/26/2014	Opening Available			1,878,441.92	
	Opening Ledger			1,931,563.34	
Credits					
Tran. Date	Description	Customer Ref.	Bank Ref.	Credit Amount	
Value Date					
06/26/2014	REMOTE DEPOSIT ONLINE	1001	3580953085	41,787.56	
06/26/2014	CASH DEPOSIT	1001		33,520.85	
06/26/2014	Cash Svcs Cash Dep, Depdate= 06/24/2014, Bag= IFHY477U, ULID= 0000001001, VitID= 800				
Total Credits for Location: 1001				75,308.41	2 items
06/26/2014	DEPOSIT	1002	3580973574	49,497.12	
06/26/2014	DEPOSIT	1002	3580970988	41,037.05	
06/26/2014	CASH DEPOSIT	1002		33,700.35	
06/26/2014	Cash Svcs Cash Dep, Depdate= 06/24/2014, Bag= IAAKOLUVU, ULID= 0000001002, VitID= 800				
Total Credits for Location: 1002				124,234.52	3 items
06/26/2014	DEPOSIT	1003	9180586869	27,293.40	
Total Credits for Location: 1003				27,293.40	1 item
06/26/2014	DEPOSIT	1005	3580951931	126,277.43	
06/26/2014	CASH DEPOSIT	1005		819.18	
06/26/2014	Cash Svcs Cash Dep, Depdate= 06/24/2014, Bag= IHG4157U, ULID= 0000001005, VitID= 800				
Total Credits for Location: 1005				127,096.61	2 items

Figure 11

The Location Report view within the Balance and Transaction Master Report captures and reports deposit information for the period LFUCG determines. Totals are calculated by each ULID location ID for the date range selected along with other optional totals. The information captured includes:

- ULID number
- Deposit date

- Deposit amount
- Deposit ticket and deposited check images (online output only)

Note: Only paper based deposit images are included within the Location Report.

ACCESS Online Reports allows LFUCG to create deposit detail reports itemizing LFUCG's deposits by ULID location. Users can select daily, weekly, monthly, or customized date ranges with totals for each ULID location over the timeframe selected.

LFUCG's users can schedule reports with the frequency and format desired by each user, who can share customized reports with other LFUCG users.

Please note that if LFUCG uses multibank reporting, the location number of the deposit ticket is passed in the customer reference field from other participating banks, we will pass the data to our ULID report.

e. What is the ledger cutoff time for deposits made at branch locations?

Branch and ATM Deposits

- **Branch Deposits:** Vary by location, but typically are between 5:00 and 6:00 p.m. ET.
- **Branch Night Drop Deposits:** 7:30 a.m. ET
 - Select branches offer a second opening in the early afternoon. Deposit cutoff times are clearly indicated on the face of each depository as required by law.
- **ATM Deposits:** 11:00 p.m. ET
 - Deposit cutoff times are clearly posted at each ATM.

Vault

- **Cash-Only Deposits:** Deadline for same-day credit is 8:00 p.m. ET.
- **Mixed (Cash and Check) Deposits:** Deadline for same-day credit is 4:00 p.m. ET.
- **Check-Only Deposits:** Deadline is 4:00 p.m. ET.

Smart Safe

Cash deposits received by the Smart Safe cutoff of 10:00 p.m. ET will receive same-day ledger credit with next-day availability.

- f. *What type of deposit bags does the bank allow/require? Can these bank supplies be ordered through the bank? Does the bank charge a fee for these bags? If so, is the fee a pass-through charge or is it marked-up?***

The required deposit bag is a tamper-evident, two-pouch, “cash and check” plastic security bag. One pouch is re-sealable, and the other is tamper-evident. One side of the bag must be clear to verify the contents, and the bag number must be barcoded on the outside of the bag.

J.P. Morgan also requires LFUCG to use disposable plastic coin bags for coin deposits greater than \$10. Depository bags not purchased through J.P. Morgan must meet the minimum specifications outlined below.

Bags must meet J.P. Morgan’s minimum specifications for deposits that will contain currency or coin. All depository channels use these standard specifications. As long as custom bags follow these specifications, no other approval is necessary.

Depository Bag

- The depository bag must have two separate pouches. One is designated for cash. The other is designated for checks, traveler’s checks, deposit slips and other supporting documentation.
 - The pouch designated for cash should have a highly tamper-evident closure.
 - The pouch designated for checks, deposit slips, etc., should have a resealable closure.
 - The two pouches must be clearly separate from each other so there is no access from one pouch to the other. The two pouches cannot be stacked back to back, but must be top/bottom or side by side.
 - Pouch sizes should be designed to hold the contents of a majority of the deposits typically made by the individual location.
- The bag should be recyclable.
- The construction of the bag should withstand customer and courier handling without failing. J.P. Morgan recommends a minimum side-seal strength of 1,500 grams/inch.
- The printing on the outside of the bag should include:
 - Detailed instructions outlining the expected contents of each pouch.
 - Space to write the delivery and sending location information.
 - A unique numbering system (no alpha characters or symbols) for the identification of each depository bag. Print this number on the receipt strip of the bag seal and on the body of the bag.

- Replicate the number in bar-code format:
 - Optimally, the bar code should be placed in the upper section, centered at the top of the bag.
 - The bar code should be Font 39; optimally with 1:2 aspect ratio, 15 mil bar width, 2:1 wide to narrow bar ratio 1/4" to 1/2" white border, black bar code color and white background.
- A clear description of what to look for to determine if tampering has occurred.
- The bag must provide visible means to detect tampering attempts.
- The bag must have at least one transparent side so the contents of each pouch can be seen without gaining access to the pouch.

Coin Bag

- Security
 - Bag should be self-sealing.
 - The seal must be tamper-evident.
- Durability
 - The bag should incorporate a reinforced handle able to withstand a hang test with greater than a 100-pound load.
 - Thickness of material should be a minimum of 6.5 mm.
 - A full bag of coin should be able to withstand 8-10 drops from a height of six-feet.
- Size and features
 - Fillable space of the bag should not exceed 13"x19".
 - Bag handle should not exceed three inches, with total bag dimensions not to exceed 13"x22".
 - Exterior coefficient of friction (COF) of the bag should be sufficient to prevent slipping while stacked with other plastic and/or canvas bags. A COF of .95 or higher should meet this standard.
 - Bags may be either clear or tinted. If bag materials are colored, the color should not be opaque. Contents must be clearly distinguishable through the packaging material.

J.P. Morgan provides our clients with access to the deposit bag vendor at preferred prices. The bank has implemented a full-service program for ordering, billing and drop-shipping deposit bags to client locations. Order bags online at www.chasebags.com or call the vendor directly at 866-458-BAGS (866-458-2247), from 8:00 a.m. to 7:00 p.m. ET. LFUCG's treasury management officer or CSP can answer any questions.

Proposal to Lexington-Fayette Urban County Government

J.P. Morgan does not require clients to use the bank's bags. If clients choose to provide their own bags, they must meet J.P. Morgan's deposit bag specifications and standards of security, strength and durability.

J.P. Morgan levies no fees above those charged by the vendor. The cost of bags to LFUCG is the same as that paid by J.P. Morgan branches and vaults. Monthly billing can be itemized by location on LFUCG's statement and billed directly to an account or charged to a credit card. Fees include the cost of the bag and standard delivery via UPS Ground. Only sales taxes are additional, where applicable. Prices depend on the size of bag ordered. Current pricing and bag sizes are below.

Depository Channel	Description	Features	Price/ Number of units per package
Branch, check or vault	Cash only, check only, or cash and check	<p>10" x 15" Small Dual-Pocket Security Bag</p> <ul style="list-style-type: none"> • Tamper-evident Sentry 3 closure for maximum security • Dual-pocket (top/bottom or side-by-side) bag for separating cash and checks • 1,000-note currency capacity • 300-check capacity • Tri-extruded film for added strength and security 	\$25.00/100
Branch, check or vault	Cash only, check only, or cash and check	<p>13" x 21" Large Dual-Pocket Security Bag</p> <ul style="list-style-type: none"> • Tamper-evident Sentry 3 closure for maximum security • Dual-pocket (top/bottom or side-by-side) bag for separating cash and checks • 3,000-note currency capacity • 600-check capacity • Tri-extruded film for strength and security 	\$35.00/100
Vault	Bulk Coin	<p>11" x 17" Small Coin Bag</p> <ul style="list-style-type: none"> • Can accommodate a "half bag" of any coin denomination: • \$500 in quarters • \$500 in dimes • \$100 in nickels • \$25 in pennies • \$100 in dollars • \$500 in halves • 6.5-mil film for maximum strength • Reinforced handle for easier transportation 	\$50.00/100

Proposal to Lexington-Fayette Urban County Government

Depository Channel	Description	Features	Price/ Number of units per package
Vault	Bulk Coin	12" x 21" Large Coin Bag <ul style="list-style-type: none"> ● Meets all Federal Reserve requirements for coin shipments ● Can accommodate a "full bag" of any coin denomination: ● \$1,000 in quarters \$1,000 in dimes \$200 in nickels \$50 in pennies \$2,000 in dollars \$1,000 in halves ● 7-mil film for maximum strength and durability Reinforced handle for easier transportation 	\$60.00/100

g. What is the limit, if any, on the number of deposit tickets that can be included in one deposit bag?

For tracking and control purposes, deposit bags should contain only one deposit ticket.

h. Can currency and checks be included in the same deposit bag for both branch and vault deposits?

Separating checks from cash allows couriers to deliver the checks directly to the check-processing center to meet ledger cutoff and availability deadlines. Deposit deadlines are later for separate cash and check deposits than for mixed deposits.

If LFUCG requires cash deposits reported separately from check deposits, then separate deposit bags with separate deposit tickets containing a unique BAI2 identifier are required.

Separate bags also provide a security measure. They reduce the possibility of combining cash with checks and inadvertently sending cash to the check-processing center.

i. Are there any restrictions on the amount of loose and/or rolled coin deposited at a branch location?

J.P. Morgan accepts loose and rolled coin for deposit at vault, branch and night drop locations. Regular deposits can contain up to \$10 in coin. Deposits with greater than \$10 in coin are strongly recommended to go to corporate vaults using plastic bags specifically made to accommodate large coin deposits. Bags should weigh less than 50 pounds each.

There are price incentives for preparing standard coin bags, sorted by denomination into Fed-standard dollar amounts. The bank accepts mixed and

partial bags through the vault. Please see the pricing section of this proposal for associated fees.

- j. If the bank corrects a deposit, how will LFUCG be informed of this change (i.e. phone call, online notification, fax, e-mail)?*

Paper Check Deposit Adjustments

The standard delivery method for adjustment advices is the U.S. Postal Service. J.P. Morgan mails adjustment advices within one business day of verification. The bank mails the advice to the address listed on the deposit ticket. The location number can be included on the adjustment advice. The bank can mail a second copy of the adjustment advice to an alternate address.

- For cash deposit adjustments, the bank is not able to mail an adjustment advice to an alternate address, nor can it send copies to multiple addresses.
- For paper check deposit, the bank can mail a second copy of the adjustment advice to an alternate address.

J.P. Morgan also posts the adjustment as a deposit credit or debit adjustment to ACCESS Online information reporting and the bank statement with the dollar amount and location number whether the deposit is delivered to a vault or branch.

The vault also offers the following notification options to supplement the paper advice:

- **Email:** Next-day notification for all deposits and adjustments processed during the prior processing day
- **Fax:** Next-day notification for all deposits and adjustments processed during the prior processing day
- **Phone:** Notification by noon the following day for all adjustments greater than \$100
- **Receipt Mailer:** Mailed next day for all deposits, adjustments and change orders processed during the prior processing day
- **Web:** Adjustment reports are available online through Web Currency Services

Vault deposit adjustment advices also include the original deposit amount, original deposit date, processing vault ID and adjustment reason.

Electronic Check Deposits via Virtual Remit

For images that cannot be forwarded for collection because they do not meet Check 21 requirements, J.P. Morgan sends email notification to LFUCG on the next business day.

The process for balancing and correcting remote deposits made via Virtual Remit (VR) or Virtual Remit Mobile is as shown in the following figure.

Balancing and Correcting Deposits

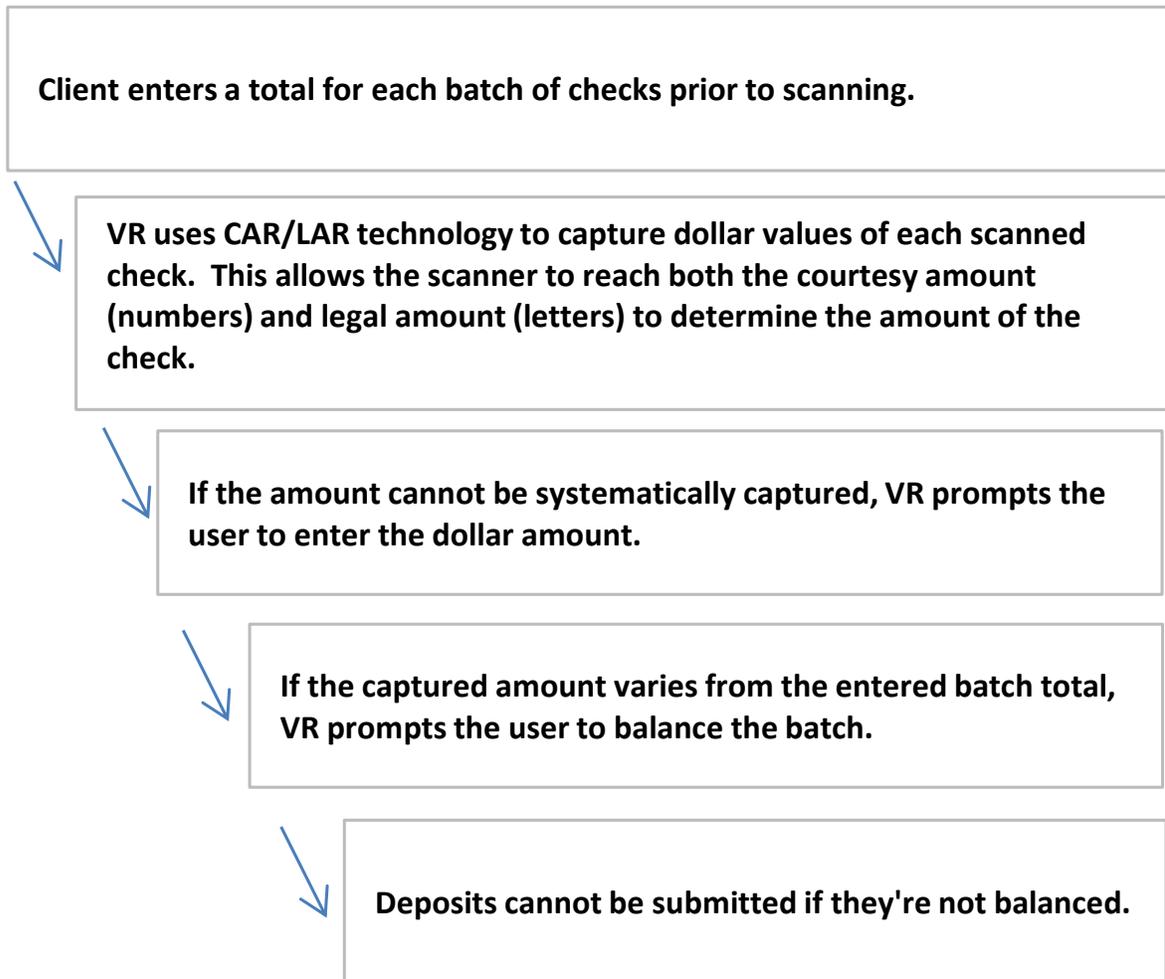


Figure 12

- k. Are deliveries of change and currency orders available via the armored courier service? If so, explain timelines and procedures for placing change and currency order requests. If not, please explain procedures for acquiring change and currency.***

J.P. Morgan offers automated coin and currency ordering services (change order services). These options are available through all vaults and branches. LFUCG may request change orders as the need for coin and currency arises—or establish

a standing order online or via telephone using interactive voice response (IVR) or through our Web Currency Services ordering platform.

- The bank can set up as-needed change orders 24 hours a day, seven days a week and up to six months in advance of the requested delivery date. Orders placed prior to 1:00 p.m. ET will be available for armored courier pick up by the end of the business day in the vaults or ready for pick up the following morning at the specified branch.
- A standing order is an established, repetitive order prepared for a predetermined amount and delivered on predetermined delivery days, e.g., every Monday and Thursday. Amounts may vary by delivery day. Orders can be delivered daily Sunday through Saturday, subject to armored courier service restrictions.
- LFUCG can use one or a combination of these types of orders.

We only release change orders to an approved armored courier if they are picked up at one of the bank's vaults. LFUCG must contract with a local armored courier to act as an agent to transport change orders. You need to notify us of the specific armored courier for each location. Change-order delivery is based on armored courier commitments. It is typically scheduled for the following day or within two or three days from when the change order was picked up at the vault.

Security begins when we issue LFUCG two unique, confidential system access numbers for each location. You are responsible to keep access numbers in a secure place and reveal them only to authorized associates within your organization. You can change existing access numbers by contacting your CSP. The bank also establishes daily order limits both at relationship and location levels based on LFUCG's credit risk rating.

Finally, J.P. Morgan's blind-order-filling procedures provide timeliness and accuracy in a highly controlled environment. LFUCG places an order by 1:00 p.m. for same day shipment/next day delivery and the bank debits LFUCG for the total amount of the change order on the day the order is placed. Then, the change order teller at the appropriate vault location pulls orders from the online vault system. The teller "buys" the specific denominations needed to fill all the orders in the batch they are processing from the vault using dual verification. The teller builds one order at a time based on LFUCG's request. The teller balances to the exact amount needed to fill the batch of orders. Any money left over after filling the last order requires reconciling all batches prior to distribution. A second teller inspects outgoing orders and strap verifies contents based on order details included in the shipment

We bill all fees related to the change order through the account analysis system.

I. Do you offer the ability to partner with Garda or another armored car courier and have currency deposited into a "remote cash safe" credited to LFUCG's bank account? If so, when will currency deposits be credited, same day or next day? What is the cutoff time?

We have agreements with the following armored vendors to install and service leased Smart Safe machines at your locations, and we can assist you in identifying an armored provider sales representative to consult on your Smart Safe equipment needs:

- Loomis
- Garda
- Brinks

These vendors will also provide servicing and connectivity to communicate your end-of-day cash totals in the Smart Safes for bank deposit credit.

The Smart Safe is queried for end-of-day totals at the pre-established time period that you agreed on with your contracted armored vendor. Cash deposits received by the Smart Safe cutoff of 10:00 p.m. ET will receive same day credit. If the file is received after the 10:00 p.m. deadline, the credit will be applied with the next day's processing.

Smart Safe

J.P. Morgan's Smart Safe with Advanced Credit provides LFUCG with daily credit on currency that is validated and deposited into a leased Smart Safe from Brinks, Garda or Loomis. Advanced credit allows you to reduce the armored services schedule with your vendor to lower costs. Smart Safe with advanced credit is designed to improve daily cash flows and incorporates bill validation, counterfeit detection, secured storage and detailed reporting. The efficiencies gained using Smart Safe with Advanced Credit will allow LFUCG to eliminate time-consuming deposit preparation of cash, freeing staff to spend more time on other tasks.

We recommend that LFUCG meet with our approved armored courier providers to understand the Smart Safe solution that is right for your operations. They will review the equipment options, placement, capacity and related pricing with you to help determine a solution that meets your needs.

Proposal to Lexington-Fayette Urban County Government

Smart Safe Benefits	
Improves cash flow	<ul style="list-style-type: none"> • Receive provisional credit for cash placed in the Smart Safe without making a trip to the bank
Automation saves time and reduces cost	<ul style="list-style-type: none"> • Reduce time spent on deposit preparation , adjustments and related research • Simplify reconciliation through end-of-day Smart Safe report to POS system • Deposits are reflected each morning on ACCESS Online or by BAI reporting file • Access user/location reporting through your armored carrier • Reduce costs through fewer scheduled armored carrier pick-ups
Strengthen security and control	<ul style="list-style-type: none"> • Provides secure storage for cash (coin and checks can be stored as well) • Limits cash held in registers and potential theft. Smart Safes can only be opened by the armored provider • Deliver deposits to J.P. Morgan via armored courier – not by your employees going to a branch

How it Works

Smart Safe – Process Flow

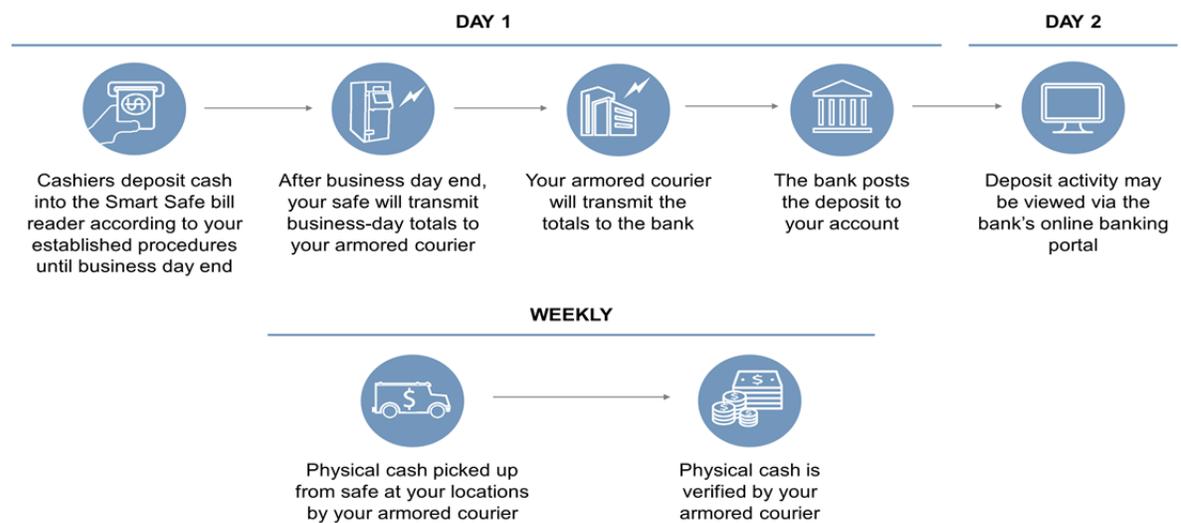


Figure 13

Armored Courier

J.P. Morgan does not provide Smart Safe equipment services. These services are provided by one of our approved armored courier providers, Brinks, Garda and Loomis. Working with one of them, LFUCG will choose a model of the Smart Safe and negotiate leasing terms and contracts. This would include maintenance and warranty terms.



Figure 14

Deposit tickets are not required for cash deposits validated through the Smart Safe. Clients storing coin or check deposits in the Smart Safe should follow standard vault deposit guidelines and include a deposit slip inside a tamper evident deposit bag. Bank credit for these deposits is provided upon physical delivery and deposit into the vault by an armored courier.

Cash can be maintained on-site in a Smart Safe for up to a week. The armored vendor will collect the cash contents and any other separately prepared deposits and verify the cash totals. J.P. Morgan reconciles the verified cash total to the daily account advanced credits.

The Smart Safe provider has the ability to generate a multitude of reports, either locally via an integrated printer or remotely via connectivity over a network or cellular communication.

Banking Reporting Platform

Deposits will be posted on ACCESS Online. ACCESS Online provides a powerful, easy-to-use reporting tool providing both prior-day and current-day information. The prior-day information reporting delivery goal is 7:00 a.m. ET, based on where each account is domiciled.

Detailed reporting for Smart Safe deposits will be provided by the armored courier through their reporting tool.

- m. What fees or costs would be charged by the bank for use of a remote cash safe? Can these safes be leased from the bank or must they be leased from an armored car provider?***

Fees relating to Smart Safe are found in Appendix A. Pro Formas.

J.P. Morgan does not provide Smart Safe equipment. Brinks, Garda and Loomis provide Smart Safe services that are supported by J.P. Morgan. LFUCG should discuss equipment lease or purchase options as well as servicing and maintenance arrangements with our approved armored courier(s) directly.

2. Employee Branch Services / Onsite ATM

- a. Will the bank cash LFUCG's checks without charge to either LFUCG or the check payee? If not, what is the charge? Is a check cashing agreement required? If yes, include a copy.***

J.P. Morgan will continue to cash LFUCG's payroll checks drawn on J.P. Morgan at no charge to the employee or to LFUCG.

Reasonable thresholds will be established for LFUCG based on the expected activity and risk for the account. The threshold represents a maximum per check limit. The standard maximum threshold is \$5,000; any increase in that threshold requires additional reviews and approvals.

- b. Would the bank be interested in offering a package of banking services and/or special rates to LFUCG employees? Please describe.***

LFUCG employees may be eligible to open a variety of Chase checking and savings accounts. Information regarding our consumer banking products and retail branch locations can be found at www.chase.com, or by visiting any Chase retail branch.

- c. Would the employee be required to have their pay direct deposited into your bank to obtain these services/rates?***

Chase offers a variety of checking and savings products for consumers, with a variety of fee structures that may or may not require direct deposit. We invite LFUCG employees to visit any Chase retail branch or go to www.chase.com for more information.

3. Remote Deposit Capture ("RDC")

- a. Describe the bank's ability to process checks by RDC?***

Virtual Remit

Virtual Remit, one of J.P. Morgan's remote deposit solutions, is an efficient and cost-effective electronic alternative to paper deposits.

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Virtual Remit is an end-to-end hardware, software and processing solution for eliminating paper check payments at branch locations, drop boxes, and internal retail and consumer lockboxes. To use Virtual Remit, LFUCG needs a high-speed Internet connection, a desktop check scanner and a Windows-based PC.

Virtual Remit is for use in the U.S. only. Checks must be scanned from a U.S. location, drawn on a U.S. financial institution, payable in U.S. funds, and deposited into a U.S. J.P. Morgan-domiciled DDA. Virtual Remit accepts business, government and consumer checks, U.S. Postal Money Orders, Western Union Money Orders, demand drafts and government warrants.

Virtual Remit Workflow

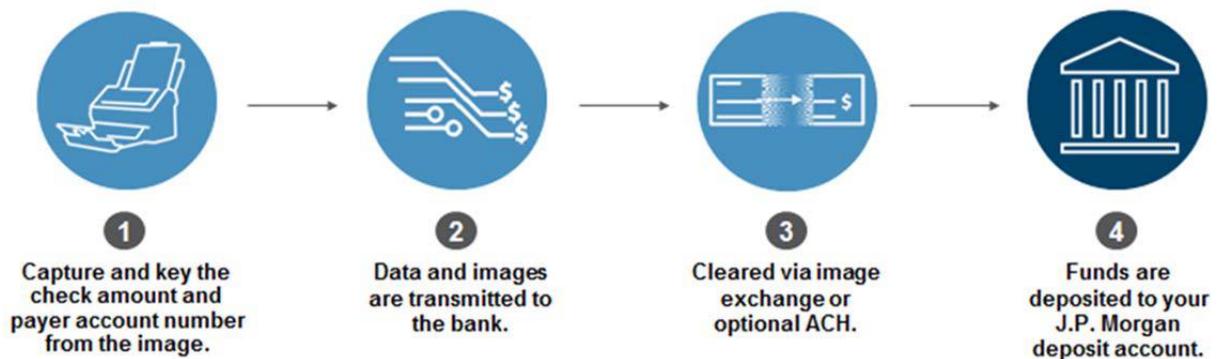


Figure 15

- LFUCG scans images of checks and transmits them electronically to the bank for clearing.
- Transmissions are conducted through secure HTTP protocols employing 128-bit encryption.
- The bank maintains check images in an archive for online access.
- Duplicates are detected when checks already scanned for deposit over 14 days are identified at scan time.
 - LFUCG can remove a suspected duplicate check from the deposit or choose to continue to deposit it.
- We provide same-day ledger credit for checks received by the deadline.
- An implementation specialist works with LFUCG to set up Virtual Remit.
- Check images are typically available at the image archive immediately after a deposit is submitted. J.P. Morgan maintains Virtual Remit images in the online repository up to 10 years.
- Virtual Remit maintains detailed deposit history reports that LFUCG can easily download and import to an ERP accounting system. You can download reports and view images at any time.

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Virtual Remit Remote Deposit Capture (RDC) Process Flow

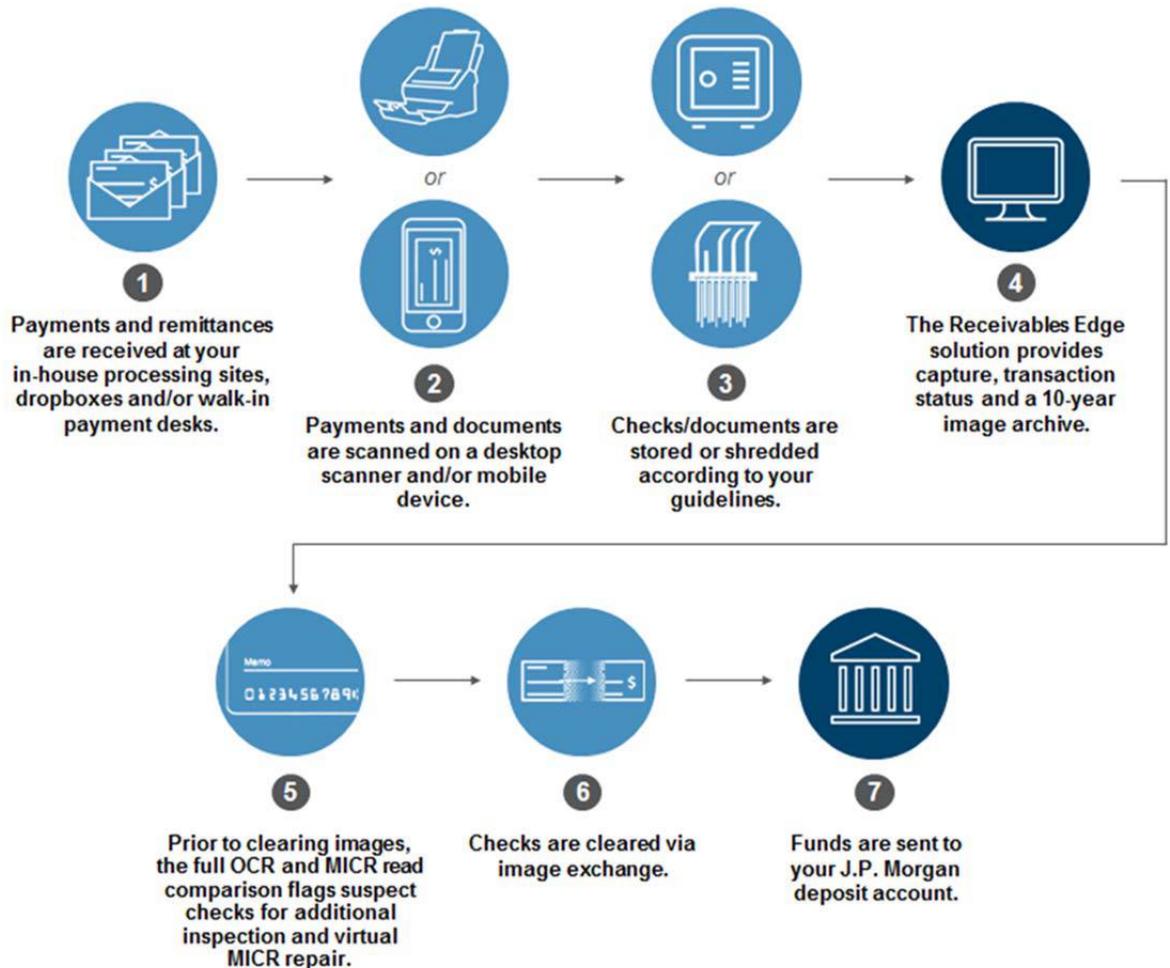


Figure 16

Receivables Edge: An online image archive. OCR: Optical character recognition. MICR: Magnetic ink character recognition.

- b. Does your service offer the ability to populate data using recognition technology such as Magnetic Ink Character Recognition (MICR), Optical Character Recognition (OCR), or Intelligent Character Recognition (ICR)? If so, does the system recognize both the courtesy amount and the legal amount of the check?**

J.P. Morgan offers the ability to adjust data using recognition technology. For Virtual Remit Mobile, MICR cannot be keyed on the smartphone or tablet.

The scanner “reads” MICR data using a MICR algorithm. It can also “read” MICR using OCR (OCR Assisted MICR Lift). The scanner also uses CAR/LAR software to “read” the dollar amount of the check based on the courtesy amount and legal amount. If the software cannot “read” the values, it prompts the user to enter the data via the keyboard.

- c. *How does a user select which account an RDC deposit will be made into (i.e. drop down menu, key entering account number, other)?***

The account number is selected from a drop down menu at the beginning of the scanning process.

- d. *Does your service allow multiple batches to be scanned throughout the day and processed as a single deposit at the end of the day? If batches are processed by different users, are batches consolidated or are they separate deposits? Please describe the process.***

Yes. J.P. Morgan places no limits on number of deposits per day. Checks are scanned in batches and LFUCG may create multiple batches throughout the day.

At the deposit deadline, the bank aggregates batches into a single deposit for each location, i.e., one credit will be posted on bank reports and client statements. LFUCG may choose a Deposits Credited by Batch option to see credits posted by batch, i.e., a credit will be posted on bank reports and client statements for each batch deposited.

Virtual Remit Mobile deposits can contain a single check for a single deposit or multiple checks accumulated at the end of the day for a single deposit.

The Virtual Remit deadline is 10:00 p.m. ET.

- e. *How many checks would you recommend being processed in a single deposit? Is there a limit on the number of checks that can be contained in a single deposit?***

While Virtual Remit allows deposits of up to 999 checks, J.P. Morgan strongly recommends limiting deposits to 30–50 checks to help make reconciliation a more manageable process. Virtual Remit Mobile is designed to submit a single check at a time.

- f. *How long are electronic check images deposited by RDC stored and available for viewing?***

For images that are submitted, but unprocessed, J.P. Morgan stores images online for six calendar days. After six calendar days, the images will move to an “Expired” status and need to be re-scanned to be submitted for deposit.

For submitted and processed (cleared/posted) deposits, the bank provides clients online access to the data and images for up to 10 years via Receivables Edge.

The bank stores on-us images for up to seven years and transmit images for five years. Contact your CSP to obtain copies of these images.

J.P. Morgan also offers a transmission option that includes data and/or images for the credit date. We can provide a DVD that includes all images scanned during the previous month for an additional fee. Both the DVD and transmission solution are encrypted and password protected.

J.P. Morgan Receivables Edge

Receivables Edge is Internet-based services that can help LFUCG efficiently manage your receivables. Through a single portal, LFUCG can access images and information related to remote deposit captured checks and electronic payments received via ACH or Fedwire. Easy navigation, advanced queries, payment alerts and workflow tools give your accounts receivable, credit and customer service staff the ability to make informed business decisions quickly without handling paper documents.

Receivables Edge lets LFUCG view transaction data and images that are stored on a server at J.P. Morgan. You access the server via the Internet, using a standard web browser. Further, electronic payments are available on a scheduled basis. Images are retained in a high-speed, online storage archive for more than a month. For LFUCG's long-term retention needs, LFUCG may also choose to use our 10-year archive solution, on the same web browser.

g. What search features are available for researching check deposits?

Once LFUCG successfully accesses Receivables Edge, the user can go to the Transactions Search option under the Search tab. We have multiple search options for you to refine your search criteria.

h. How will LFUCG be notified of deposit corrections and adjustments for RDC items?

For images that cannot be forwarded for collection because they do not meet Check 21 requirements, J.P. Morgan sends email notification to LFUCG on the next business day.

i. Describe the process used for balancing and correcting deposits transmitted to your institution.

The process for balancing and correcting deposits is shown in the following figure.

Balancing and Correcting Deposits

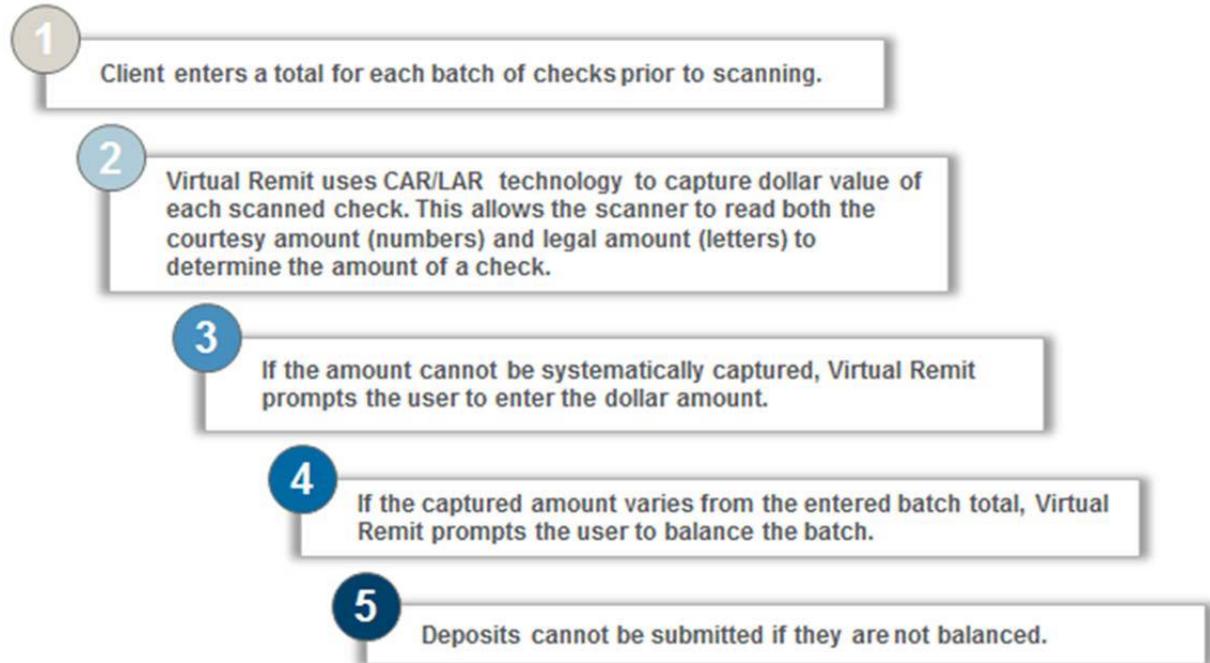


Figure 17

- j. What RDC equipment would the bank recommend? Indicate how many items per minute these machines can process. What is the current error rate for the scanners? What is the price for this equipment?***

We will continue to support LFUCG's existing Epson TMS1000 scanners, which have the capacity and accuracy levels to process your work. By using your existing scanners, LFUCG will avoid the expense of purchasing and installing new equipment.

In the event that LFUCG needs new or additional equipment, J.P. Morgan recommends the Epson product line. The bank typically deploys the Epson CaptureOne 60/100 or 90/100 for check-only scanning and the Epson DS-760 for check and document scanning. Additional compatible scanners include the Panini Vision X, Panini I-Deal, Burroughs SmartSource Adaptive and Advantage scanners.

Epson CaptureOne 60/100 scanners can process up to 60 checks per minute, Epson 90/100 scanners can process up to 90 checks per minute and Epson DS-760 scanners can process up to 80 checks per minute.

Accuracy read rates vary by scanner. In general, the MICR read rate is 95-99%, and the CAR/LAR dollar amount read rate is 75-85%.

Pricing for new equipment will be provided upon request.

- k. *Can LFUCG's existing scanners (RDC-Epson TMS1000, Model #s M236A and MT368) be used with the bank's RDC service?***

Virtual Remit can continue to support your existing Epson TMS1000 scanners.

- l. *Are you willing to offer any equipment at no charge to LFUCG?***

No new equipment will be necessary since your existing equipment is supported.

- m. *Can checks be automatically endorsed with the bank's RDC service? Is the automatic endorsement an electronic image or printed on the check?***

Virtual Remit provides "virtual" endorsement on the back of every check (as RDC—For Deposit Only). When the captured image is printed or viewed, the endorsement is visible. Virtual Remit Mobile supports the virtual endorsement features as well, although the virtual endorsement cannot be viewed on the smartphone or tablet.

- n. *Does the bank offer a remote deposit capture service that is integrated with payments received via a lockbox? If yes, please describe.***

J.P. Morgan's Virtual Remit product is a remote capture solution integrated with the Receivables product, Receivables Edge, to scan checks and documents using a desktop scanner or smart phone device. LFUCG can easily capture lockbox information, such as account number and other data, with each deposited check. LFUCG can receive information on client-defined fields with each check or document, and customize these fields per lockbox. Items deposited via Virtual Remit can be integrated with items deposited via lockbox and transmitted through a consolidated data transmission if desired. LFUCG also can retrieve this data online via download to a desktop to import into an Accounts Receivable system.

- o. *What is the ledger cutoff time for deposits processed by RDC?***

The ledger cutoff time for deposits via Virtual Remit and Virtual Remit Mobile is 10:00 p.m. ET, with same-day ledger and availability based on endpoint.

- p. *Provide a copy of the availability schedule for RDC deposited items.***

Please see Attachment 4 for a copy of the electronic deposit availability schedule.

4. Returned Item Processing

- a. *Can returned items be automatically redeposited? If so, how many times?***

J.P. Morgan automatically redeposits return items if they have been returned for a reason that is eligible for redeposit, such as non-sufficient funds (NSF). Return items can be redeposited one time.

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Re-presented Check Entry (RCK) allows up to two redeposits if an item is eligible. The redeposits can occur one time by paper and another by ACH, or through two ACH presentments with no paper redeposit.

b. Does the bank offer Represented Check Entries ("RCK") services?

Re-presented Check Entry (RCK) is a special redeposit process that converts eligible paper check returns into an ACH-formatted debit record to be re-presented via ACH. Compared with paper redeposit, RCK rules allow an extra presentment where LFUCG may choose one paper redeposit followed by a final ACH presentment or two ACH presentments. RCK can accelerate the process, and may reduce the costs, of returned check collection.

J.P. Morgan processes deposited checks through normal channels. Eligible checks returned by the paying bank are converted by the Returns Unit to a NACHA-formatted ACH debit record. They then are re-presented via ACH. LFUCG may choose the date of the first ACH debit (e.g., on the next business day), a specific number of days in the future (up to 30 days), a specific day of the month (such as the 1st or 15th) or the end of the month.

RCK Process Overview

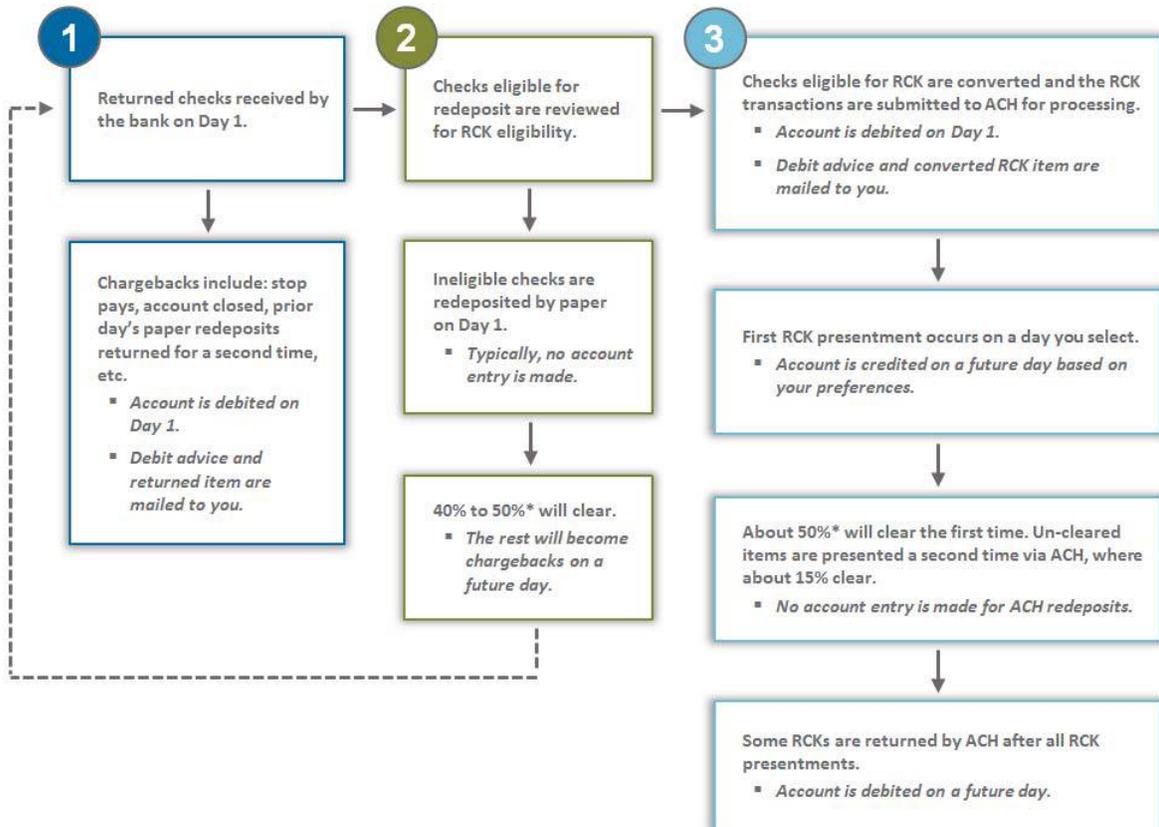


Figure 18

* Percentages are industry averages; actual clearing percentages may differ.

The ACH processing unit picks up the ACH file and sends out ACH debits on LFUCG's behalf. If there are any items that are not paid through ACH presentments, ACH debits LFUCG's account and notifies LFUCG of those items.

LFUCG must disclose to check writers that the check may be converted to an electronic debit.

Only checks that meet the following criteria are eligible for RCK:

- Returned for NSF or uncollected funds.
- Written for an amount less than \$2,500.
- Drawn on a consumer bank account.
- Not drawn on a Federal Reserve Bank or Federal Home Bank.
- Contain a preprinted serial number.
- Dated fewer than 180 days prior to ACH debit transaction.

c. Can the bank provide online access to electronic images (back and front) of returned items to LFUCG? How soon after an item is returned can these images be accessed?

ACCESS Online allows LFUCG next-day access to return and redeposit item information and images. This solution allows authorized users at LFUCG to electronically retrieve return and redeposited item images. ACCESS Online provides secure 24-hour, high-speed online access to your return and redeposit images.

To find an image, LFUCG's user runs a Returns and Exceptions Report or the Balance and Transaction Report on ACCESS Online. The front and back of the returned item is available. The user then clicks on the icon for the return item image to view, print or export the image.

5. Availability of Deposits

a. How does the bank determine and calculate availability of deposited items? Does the bank calculate availability by item or formula?

The availability schedule determines availability for each item. Availability is based on the drawee bank routing/transit number, the time the deposit is processed, fractional float assignment, and in some instances, the dollar amount of the item.

With one of the largest check-clearing networks in the country, the bank offers accelerated funds availability. J.P. Morgan clears more than 99% of all deposited checks as images through approximately 22,000 endpoints.

J.P. Morgan calculates availability by item.

b. Does the bank give immediate availability for on-us items?

Availability for on-us items and on-us controlled disbursement items vary by availability schedule. For specific details, please refer to the availability schedules.

c. Provide a copy of the availability schedules the bank proposes to use for LFUCG.

See the deposit availability schedules in Attachment 4.

6. Check Disbursements / Positive Pay

a. Please describe the bank's ability to offer computer prefix capabilities?

J.P. Morgan offers a High Order Prefix feature to clients needing certain advanced reporting features. However, based on our experience with LFUCG, we believe this is not a cost-effective tool for you at this time. Rather, we continue to work with LFUCG to create customized reports using advanced filters through J.P. Morgan ACCESS.

The High Order Prefix (HOP) feature is intended to allow the main controlled disbursement account holder to segregate checks by serial number so as to track individual business units. All divisions for which HOP is used must have the same tax identification number (TIN) as the main controlled disbursement account holder. The main account holder cannot use HOP as a reporting service for a subsidiary that has a different TIN. A Controlled Disbursement Account (CDA) HOP customer cannot include payments on behalf of divisions, offices, or similar designations within the same legal entity, if the division is located in another country.

b. Does the bank offer Positive Pay and Payee Positive Pay? Is there an additional charge for Payee Positive Pay versus Positive Pay?

As part of a full range of disbursement services available through ACCESS Online, J.P. Morgan offers LFUCG Internet-based positive pay services.

ACCESS Online's positive pay exception processing allows LFUCG to send positive pay issue files via the Internet. J.P. Morgan's Internet delivery channel provides a foundation for secure and traceable communications between J.P. Morgan and LFUCG using standard browser software.

Additionally, ACCESS Online will enable LFUCG to use the Internet to review digital images of all exception items, and instruct J.P. Morgan to pay or return each item from a single page. Payee name exceptions are conveniently delivered along with all other types of exceptions, so LFUCG can easily employ the most up-to-date fraud protection services. Email notification offers a convenient way to know when exceptions are available for review. For LFUCG's convenience,

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images of exception items are also available via mobile devices using ACCESS Mobile.

With positive pay, LFUCG provides the bank with a positive pay issue file containing check amounts and serial numbers. Daily checks presented are then systematically compared against LFUCG's positive pay check issue file. An exception report is generated the next business day, identifying any mismatched or no-issue information on file items.

J.P. Morgan first reviews and scrubs the exceptions to verify that there are no misencoded items. A notification is emailed based on the customer defined email groups at the beginning of the following business day. Authorized LFUCG users are provided the report of exceptions upon log on for pay/return decisioning. The exception items report provides both a front and back image of each item.

Authorized LFUCG users simply click on the check number of each item to view front and back check images. They can select the pay or return button for each item, or select the pay all or return all button, and then electronically submit the decisions to the bank. LFUCG receives an online confirmation indicating the submission was successful. The confirmation can be saved electronically or printed for future reference. No special software is needed for this functionality.

Positive Pay Exception Decision Entry

The screenshot displays the J.P. Morgan ACCESS POSPAY EXCEPTION DECISION ENTRY interface. At the top, there is a navigation bar with links for HOME, PAYMENTS, CHECKS, LOANS, REPORTS, STATEMENTS, ADMINISTRATION, and More Services. Below this is a secondary navigation bar with links for Home, Inquiry, Stops, Photos, Data Download, Recon Input, Check Print, Recon Output, PosPay, Rev PosPay, ACH Filter, Approvals, and Reports. The main content area features a large check image on the left, a summary table on the right, and a list of items at the bottom.

Check Image Details:

- XYZ COMPANY
- NOT NEGOTIABLE - DO NOT CASH!
- 124 MAIN ST
- NEW YORK, NEW YORK 11111
- SAMPLE VOID
- DATE: February 12, 2005
- PAY TO THE ORDER OF: The Outdoor Shop
- \$ 100.10
- One Hundred Dollars and Ten Cents
- JPMorgan JPMorgan Chase Bank, N.A. New York, New York
- FOR: [Signature]
- ⑆00 1005⑆
- ⑆0000 2000⑆

Summary Table:

	Total
Submitted	20
In Process	5
Pending	0
Sub. By Me	15
	5

Items List:

Account No.	Check No.	Amount	Paid Date	Ex. Type	Default
0bb00011111	2004	302.51	16-Dec-15	PNI	Return
0bb00011111	2005	406.03	16-Dec-15	PNI	Return
0bb00011111	2006	509.55	16-Dec-15	PNI	Return
0bb00011111	2007	613.07	16-Dec-15	PNI	Return
0bb00011111	2008	716.59	16-Dec-15	PNI	Return
0bb00011111	2009	820.11	16-Dec-15	PNI	Return
0bb00011111	2010	923.63	16-Dec-15	PNI	Return

Figure 19

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Payee Verification

We also recommend LFUCG use positive pay payee verification to provide an additional layer of fraud prevention protection. For payee verification, LFUCG provides the bank with payee names in your check issue file transmission, online file upload or by manual entry on ACCESS Online.

While positive pay matches the MICR information of your presented check to the issue file, payee verification takes the additional step of validating that the payee name matches issue file payee information. Our payee name review digitally interrogates the payee name and looks for alterations or additions above, below or to the right of the payee name that would change the payee identification. Mismatched items are visually evaluated to eliminate digital interrogation reading errors, and then are sent to LFUCG in the daily positive pay exception reporting for your decisioning.

As a security enhancement to J.P. Morgan's positive pay service, LFUCG will receive additional fraud protection by selecting our payee verification product.

Positive Pay

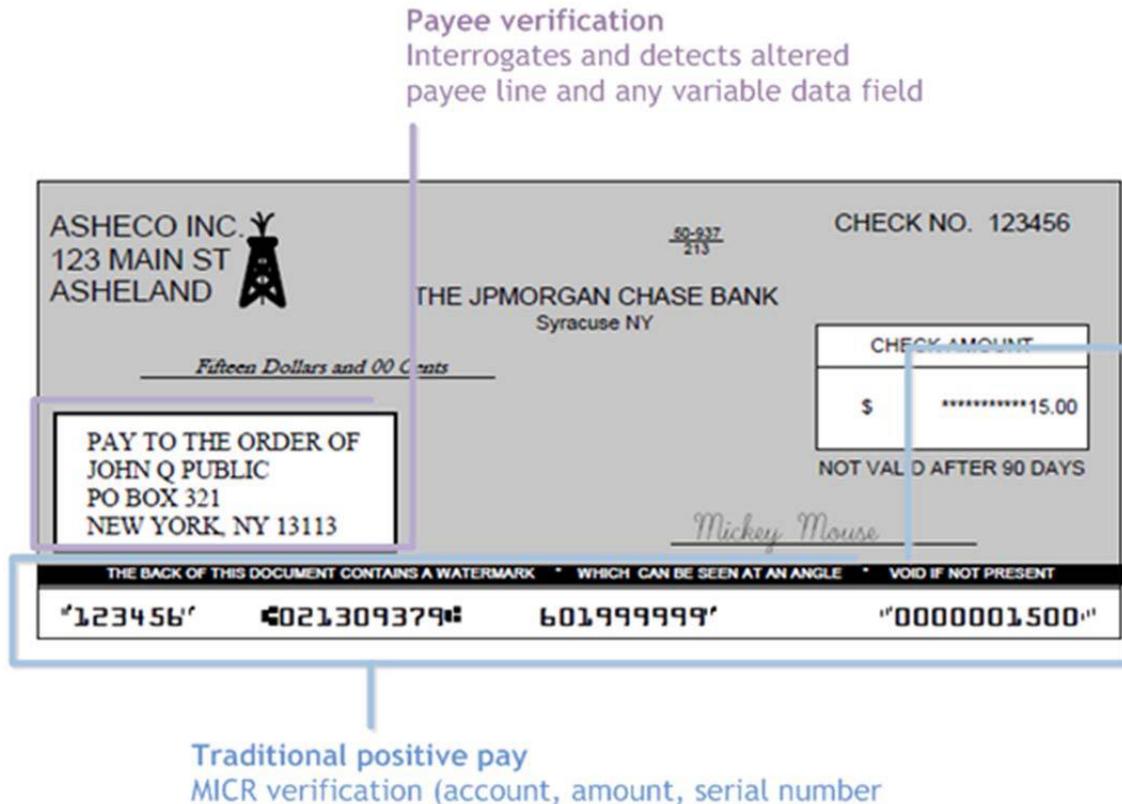


Figure 20

Teller Line Positive Pay

Teller line positive pay is the strongest defense available to prevent check fraud. Within one hour of receipt of LFUCG's issue file, we will update our teller line systems. When a check is presented for payment at a Chase teller window, the teller system determines the validity of the issued check prior to payment. Items not found as matching open entries on the issue file will be denied encashment. Checks deposited at a Chase ATM are screened against the positive pay records.

c. *What are the options for transmitting check issuance information to the bank?*

Issue data can be simply and flexibly supplied to the bank via file transmission, online upload, or manually keyed into ACCESS Online.

d. *What is the deadline for the transmission of check issuance files to the bank?*

The deadline for LFUCG to submit manual entry or file upload via ACCESS Online is 10:30 p.m. ET. The deadline for LFUCG to transmit check issuance files via direct transmission to the bank is 10:45 p.m. ET.

e. *How frequently can transmission files be uploaded to the bank for the issuance of additional checks, and/or recently voided items? Is there a limit to the number of files per day?*

LFUCG can manually enter or submit files for additional checks and/or voided items online via ACCESS Online, or submit files through direct transmission. There is no limit to the number of files per day, although it is recommended to wait 15-20 minutes between last file sent to make certain the previous file has completed posting.

Our cutoff time for receiving transmitted files for issued checks, adds and deletes is 11:00 p.m. local bank time for that day's effective date.

ACCESS Online input file uploads are accepted up to 10:30 p.m. ET for that night's processing. Any file received and accepted after that will be included in the next day's account reconciliation batches.

f. *Does the bank offer the ability to manually enter one-time check disbursements issued during the day outside of the regular batch file? Please describe.*

J.P. Morgan clients communicate manual issues or deletions online via ACCESS Online. Our cutoff time for receiving manual issues through ACCESS Online is 10:30 p.m. ET.

g. *What controls are in place to protect against lost files and duplications of transmissions? If duplicate files are sent is there a penalty or potential issue?*

Our file processing controls differ by application and method submitted.

Direct Transmission

For ARP and positive pay files submitted via transmission, LFUCG will receive an electronic acknowledgement file once a transmission is received by the bank. The file indicates records received and scheduled to be processed in the nightly batch. As a back-up, LFUCG also has the option to call the Transmission Services Group for confirmation.

J.P. Morgan's automated transmission facility reviews all incoming files, mapping to the last 10 files received in order to identify duplicate files already processed by the bank. If control totals do not match the file totals or control totals are not received when they are expected, J.P. Morgan will report any discrepancy to our client. Discrepancies must be resolved before processing.

For ARP and Positive Pay the following apply:

- Transmission clients can receive an electronic acknowledgement upon sending a transmission. The file indicates records received scheduled to be processed in the nightly batch. Clients can also call the Connectivity Help Desk for confirmation.
- J.P. Morgan's automated transmission facility reviews all incoming files, mapping to the last 10 files received in order to identify duplicate files already processed by the bank.
- If control totals do not match the file totals or control totals are not received when they are expected, J.P. Morgan will report any discrepancy to our client. Discrepancies must be resolved before processing.

ACCESS Host-to-Host

J.P. Morgan leverages a proprietary infrastructure for ACCESS Host-to-Host. As part of our corporate technology and infrastructure policy all transaction files received by or sent from J.P. Morgan have an audit trail.

Once payment files are transmitted and received by ACCESS Host-to-Host, they can be tracked and traced within J.P. Morgan environment. ACCESS Host-to-Host can provide LFUCG with a confirmation of the files received. We can further indicate whether the files and transactions will be processed or rejected. If rejected, a reason for the rejection is provided.

ACCESS Host-to-Host also supports duplicate checking.

Details regarding the specific controls are proprietary and can be discussed during the implementation phase.

h. Does the bank provide automatic file receipt acknowledgements? If so, how is this acknowledgement transmitted and who receives these acknowledgements?

For validation, LFUCG may choose to receive an automated acknowledgement of your check issuance file transmission within one hour of file receipt via the Internet or transmission. Depending on the initiation method used to submit an issue file to the bank, LFUCG will have access to information in the following manner.

- **ACCESS Online:** For files submitted through ACCESS Online, an online confirmation report is available to authorized users of ACCESS Checks indicating that the submission was successful, which can be saved electronically or printed for future reference.
- **Transmission:** For files submitted via transmission, an electronic acknowledgement file is sent once a transmission is received by the bank. The file indicates the records that have been received and are scheduled to be processed in the nightly batch. Since every client's check payment cycle varies, we do not offer an option to receive an email alert for non-receipt of issuance data. Instead, LFUCG should pro-actively monitor the bank's receipt of all positive pay files.

As a back-up, LFUCG also has the option to call J.P. Morgan's Connectivity help desk for confirmation.

i. How will LFUCG be notified of exception items? Will an image of the rejected item be available for viewing?

Using "PUSH" technology, ACCESS Online provides, a daily positive pay email notification that indicates accounts with exception items (or discrepancies) or "no items today," providing more complete reporting to LFUCG.

If there are exception items to view, the authorized LFUCG user can log on to ACCESS Online or ACCESS Mobile to review the list. Once logged on, authorized users click on the check number of each item to view images of the front and back of the check, select the pay or return button for each item (or select the pay all or return all button), and submit the decision to the bank.

j. What time will LFUCG receive the information on exception items? How much time will LFUCG have to review discrepancies and notify the bank to accept or reject?

Notification is sent by 11:00 a.m. ET, and includes a link to the ACCESS Online log on page. Local bank time is defined by the account's processing state.

LFUCG has until 4:00 p.m. ET to notify the bank of your pay/no pay decisions.

LFUCG can optionally receive a reminder email notification. If exceptions still require a decision at 3:00 p.m. ET, the bank will send out a reminder email notification indicating that the bank is awaiting a final payment decision.

k. If LFUCG is unable to provide a "pay" or "no pay" decision before the deadline, what happens? Does the bank offer a "do not pay" default?

Any positive pay exception item that is still awaiting a payment disposition by 4:00 p.m. ET will have the default decision applied. The typical default is setup as return, but optionally can be modified at initial setup by the client.

l. Will stale-dated checks be reported as exception items?

LFUCG can use J.P. Morgan's stale-date feature to return checks that are presented for payment past a LFUCG-determined number of days from the issue date. Your account must be subscribed to positive pay and we must receive the issue record in advance of the check being presented for payment.

For positive pay accounts, these checks appear as exceptions on the daily positive pay exception report, which allows LFUCG to decide whether each item should be paid or returned. LFUCG may also have the ACCESS Online system automatically return all items prior to having them reported for your review.

m. Are stale-dated checks automatically removed from the positive pay issuance file?

Stale-dated checks will be reported as exceptions.

n. Is Positive Pay required for all demand deposit accounts, even on accounts with no check writing functionality?

Positive Pay is recommended but not required.

o. Can accounts be designated as "post no checks" to prevent potential fraud? What is the cost to make this account designation? If you do not offer this service, who is liable if a fraudulent check is presented?

J.P. Morgan offers LFUCG our post no checks block to guard LFUCG's accounts. This service blocks all checks from your J.P. Morgan depository account or account used for electronic debits only.

Post No Checks can be added or removed from an account in one business day. There is no notification of checks attempting to clear the blocked account.

p. How long does it take for check issuance information to be available to tellers?

Teller line positive pay is the strongest defense available to prevent check fraud. Within one hour of receipt of LFUCG's issue file, we will update our teller line systems. When a check is presented for payment at a Chase teller window, the teller system determines the validity of the issued check prior to payment. Items not found as matching open entries on the issue file will be denied encashment. Checks deposited at a Chase ATM are screened against the positive pay records.

7. Stop Payments

- a. *If using Positive Pay, can the item be removed from the issue file in lieu of a stop payment? If so, can the cancel be placed online?*

An item can be removed from the issue file by placing a void/cancel. LFUCG can manually enter or upload files via ACCESS Online, or submit files through direct transmission.

J.P. Morgan recommends that when a check is printed and released from LFUCG, a stop payment be placed versus a void. Voids should be placed when the check has not been released. Stop payments are in effect for one year with an option to renew for six additional years, and if the check is presented for payment the bank will automatically return the item. For clients who choose to place a void on a check, if the item is presented for payment and the account subscribes to positive pay, the paid check will be communicated via ACCESS Online as a "Cancel On File" check exception for the client to then make a pay/return decision on the item. Therefore, a stop payment provides a more efficient method of handling an outstanding check that is not to be honored.

- b. *Can stop payments be placed online?*

To streamline LFUCG's stop payment process, the bank offers the following options:

- **Internet:** LFUCG can place stop payments online via ACCESS Online, either directly from within the "Stops" function or more efficiently by using the "Inquiry" function where the check numbers are validated against the issued items.
- **File Upload:** LFUCG can upload a file directly into ACCESS Online within their positive pay files, allowing stops to be processed in a batch.
- **File Transmission:** LFUCG can send a stop (or revoke) payment transaction within the transmission of positive pay issue files, allowing stops to be processed in batch.
- **Manual:** As a backup, LFUCG may contact your designated CSP to assist in placing a stop payment.
- Stop Payment Requests

When placing stops via ACCESS Online, the system will search 90 days of transaction history to identify if the check has been paid (extended retention periods are available) for payment requests entered manually. If the record shows the check has been paid, the system will report the date the item was paid. The user can choose to continue to place the stop on the paid item. This could prevent a second item from being paid with the same check information.

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ACCESS Online Stop Payment Page

The screenshot displays the J.P. Morgan ACCESS Online interface for a 'STOP PAYMENT REQUEST'. The header includes the user name 'Sandra Billinghamhurst [GMT +6:00]', navigation links like 'Mobile Setup', 'Data Reference', and a search bar. The main navigation menu has 'CHECKS' selected. The page title is 'STOP PAYMENT REQUEST'. The form contains the following fields and options:

- Account ***: Dropdown menu showing '0bb00011111-Classic Check'.
- Request Type ***: Radio buttons for 'Single' (selected) and 'Range'.
- Reason ***: Dropdown menu showing 'Other'.
- Check No.**: Text input field.
- Amount**: Text input field.
- Payee**: Text input field.

Additional features include a 'Paid Check Search From 10-Jun-15' link, a '*Indicates required values' note with 'Add' and 'Clear' buttons, a 'PDF Confirmation on Submission' checkbox, and 'Submit' and 'Print' buttons. Below the form is a table for the Stop Payment Request Activity Report:

Account	Check No.	To Check No.	Amount	Payee	Reason	Alternate Action

Figure 21

Once the stop payment is submitted online, the system can provide confirmation online of successful placement of the stop payment request. LFUCG can print or download details as needed. Furthermore, a stop payment activity report is available through ACCESS Online. The final status of the item at the time the stop was placed is available on the activity report the following business morning.

LFUCG also has a fallback option. Simply contact your dedicated CSP to issue a stop payment.

c. *What term options are available for stop payments? Is there a difference in fees based upon stop payment requests? What is the fee for a stop payment request for the various terms and origination options?*

Stop payment requests remain in effect for one year and are renewable for an additional six years.

Please refer to the Pro Formas in Appendix A for fee information.

d. *Are stop payment requests effective immediately? If not, how long does it take for a stop payment request to be effective?*

Stop payment requests placed online are effective within two hours. Once stop payments are submitted to ACCESS Online, the system can provide a PDF confirmation stating it was successfully placed. LFUCG may print or download details as necessary. We update our internal check processing and teller line systems within one hour, after successfully processing. J.P. Morgan shall be

responsible for any item cashed more than one full business day after said item has been confirmed as a stop payment and is subsequently cashed by the bank.

e. *Will the system verify if a check has been paid before processing the stop payment request?*

The system will automatically check back within 90 days (extended retention periods are available) if the item has posted before accepting a stop submitted via the Stop Payment Request or Check Inquiry page. If the item has paid, the user will be notified, but can choose to continue to place the stop. J.P. Morgan encourages LFUCG to use the ACCESS Online Inquiry function to research the full seven-year online paid check history, then use the stop payment link to place the stop payment.

f. *Is there a report that lists stop payments that are set to expire?*

ACCESS Online provides the following stop payment audit reports:

- **Stop Payment Request Activity** allows LFUCG to search all accounts or a single account, search by date or date range, check number or check number range, and by all users or one user. This report provides details for stops placed online via ACCESS Online.
- **Stop on File History** allows LFUCG to search by account number. This report provides all stops on file, regardless of the application used to place the stop request.
- **Stop Payment Revoke History** allows LFUCG to search by all accounts or a single account, search by a date or date range, check number or check number range, and by all users or one user. This report provides details for revokes placed online via ACCESS Online.

g. *Can stop payments be automatically renewed? If so, for how long? Is there an associated fee for each renewal?*

Stop payments can automatically renew annually for six additional years. Please refer to Appendix A for fee information.

8. ACH Processing

a. *What ACH file transmission options are available?*

Based on LFUCG's operational requirements, J.P. Morgan recommends:

- ACCESS Online for lower volume transaction files. ACCESS Online is an integrated, browser-based platform that provides easy-to-use applications for all of your information, compliance and portfolio management needs.
- The secure file transfer protocol (SFTP) transmission method for large batch origination.
- ACCESS Host-to-Host Payments for integrating multiple payment types into one automated solution.

Originating Low Volume Transactions through ACCESS Online

J.P. Morgan recommends that LFUCG use ACCESS Online for lower volume and manual entry of ACH payments. In addition to initiating payroll, this service also facilitates disbursements and concentration.

ACCESS Online offers an entirely new way to initiate and manage payments. With just a few clicks, LFUCG can make all key transactions (wire transfers, ACH, liquidity investments and foreign exchange) from a single page. It is customizable, meaning LFUCG can create filters or templates with locked fields for added security.

The ACCESS Online platform offers integrated functionality. LFUCG will have the ability to use all services without logging out or moving between windows.

Reporting, productivity tools and security administration services are integrated, so you can perform activities across applications using a common workflow that saves time. ACCESS Online is simple and intuitive, making payments easier, with little or no learning curve.

Benefits

- **Streamline the workflow** – Manage all payment transactions from one screen
- **Make recurring payments** – Manage recurring payments using customizable templates
- **View balances while making payments** – Critical information is at your fingertips
- **Rely on award-winning security** – Award-winning security protocols designed to safeguard transactions and information

ACCESS Online has been designed, based on customer feedback, so that all capabilities are in sync with the daily activities of treasury managers. All payment methods, i.e., wire, book transfer, account transfer and ACH, are accessible from a single-page in a uniform, easy-to-follow work stream.

Templates

ACCESS Online uses a common set of intuitive templates for every payment method. For example, LFUCG can easily create beneficiary templates with lockable and editable fields to set up recurring payments.

There are many ways to customize the system. ACCESS Online can be configured with flexible sorting and filtering options to display only the features you use—in the order you prefer.

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Sample Payment Initiation Page

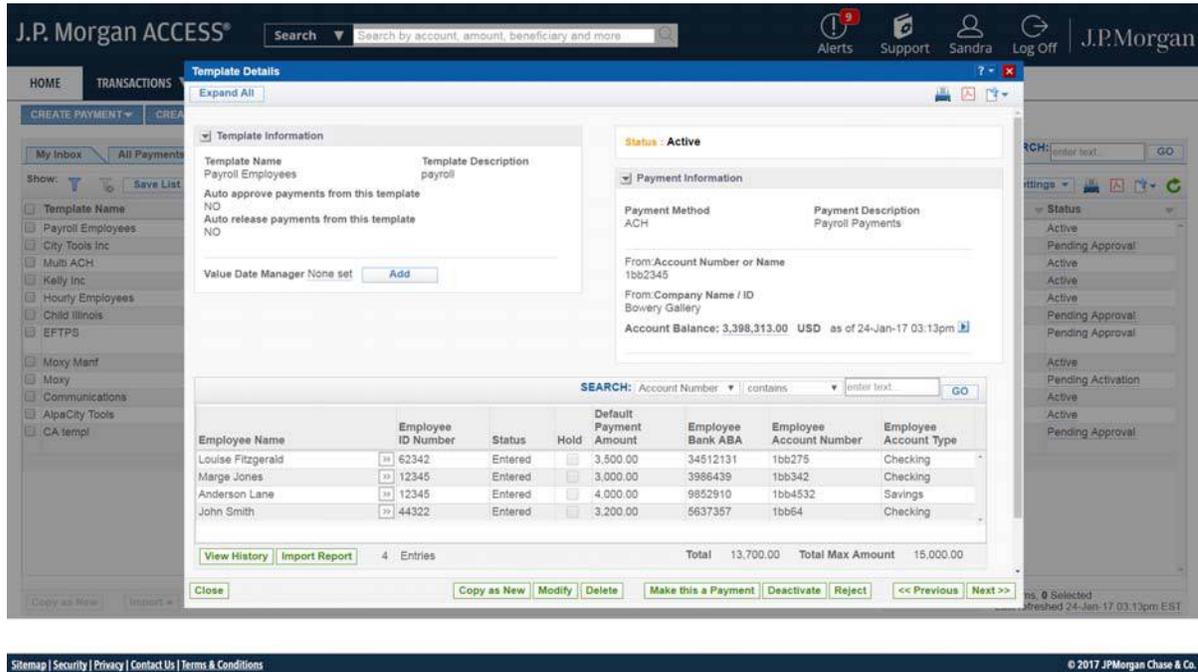


Figure 22

Alerts

Define, manage and view messages from anywhere in the ACCESS Online portal. Choose to be alerted to transactions pending approval or see templates that have been modified. Receive alerts via either email or the Alerts inbox—or both.

ACH Initiation via ACCESS Online

LFUCG can create templates to support a full menu of ACH transactions, with all template information stored securely with J.P. Morgan:

ACH Transactions	
<ul style="list-style-type: none"> • Consumer payments 	<ul style="list-style-type: none"> • Cash concentration
<ul style="list-style-type: none"> • Consumer collections 	<ul style="list-style-type: none"> • Cash disbursement
<ul style="list-style-type: none"> • Payroll payments 	<ul style="list-style-type: none"> • Federal, state and municipal tax payments
<ul style="list-style-type: none"> • Corporate/vendor payments 	<ul style="list-style-type: none"> • Child support payments
<ul style="list-style-type: none"> • Corporate/vendor collections 	<ul style="list-style-type: none"> • Fund other Chase accounts on a same-day basis

Transactions based on templates or entered in free-form mode are created by LFUCG, then batched, approved and released for processing. ACH files generated through ACCESS Online are retrieved and processed several times each business

day for next-day processing (or same-day when applicable). For non-repetitive payments, LFUCG can create free-form ACH payments without the need to establish a stored template.

ACH files generated through ACCESS Online are delivered for processing nine times each business day, Monday through Friday.

ACH NACHA File Import

This automated interface for easy upload of NACHA-formatted files offers LFUCG:

- Future-dated warehousing of up to 60 calendar days.
- Ability to create settlement offset at transaction level or batch level.
- Next-day settlement option for transfers to/from J.P. Morgan accounts.
- Option to create addendum record for all payments.

Originating Large Volume Transactions through Batch File Transmissions

- Using any one of industry standard NACHA file formats (e.g., ARC, CCD or PPD), LFUCG sends the file to J.P. Morgan through a common protocol, such as secure file transfer protocol (SFTP).
- The transmission is encrypted and sent to J.P. Morgan for final ACH processing.
- Regular commercial payments to vendors can be submitted on the business day prior to the value date. LFUCG can also warehouse ACH payments for up to 90 days in advance of the value date for direct.
- Once received, J.P. Morgan's ACH system helps bolster data integrity and file edit checks to identify potential duplicate files.
- The bank provides a transaction journal within two hours of receipt of ACH file initiation transmission, including item count and dollar amount.
- J.P. Morgan will maintain an Internet-facing SFTP server and will create a "drop box" directory on the server for LFUCG. The server will be mirrored for disaster recovery.
- LFUCG will be issued a logon and password that gives LFUCG access to the directory.
- For inbound data, LFUCG can push files to the directory. LFUCG is responsible for initiating the SFTP session to push and pull data files.

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- J.P. Morgan offers a file delivery solution that allows LFUCG to send and receive ACH files using SSL session encryption, browser-based file exchange (HTTPS), SFTP with PGP (Pretty Good Privacy) or GNUPG (GNU Privacy Guard) file encryption or AS2 (Applicability Statement 2).
- These delivery methods leverage the Internet and readily available software packages to make transferring files simple and secure without the added cost of proprietary software installation.
- Additional file transfer solutions, such as VAN (virtual area network) and VPN (virtual private network), are supported.

The bank recommends submitting large batch files containing any consumer credits at least two business days prior to the settlement date. The bank accepts future-dated large batch files containing consumer credits. These should be submitted at least two business days prior to the settlement date.

ACCESS Host-to-Host Payments

With ACCESS Host-to-Host, our automation solution, LFUCG can streamline operations and reduce expense by transferring many of the tasks involved in payment initiation from your operation to the bank. A secure connection can be established between LFUCG's enterprise resource planning (ERP) or treasury management systems and J.P. Morgan, which will enable you to send a single payment file containing U.S. ACH, global ACH, wire, Corporate Quick Pay, Single-Use Accounts, check, and FX payments to us, which we then translate and route to the appropriate processing systems.

Streamline Operations through Host-to-Host Payments

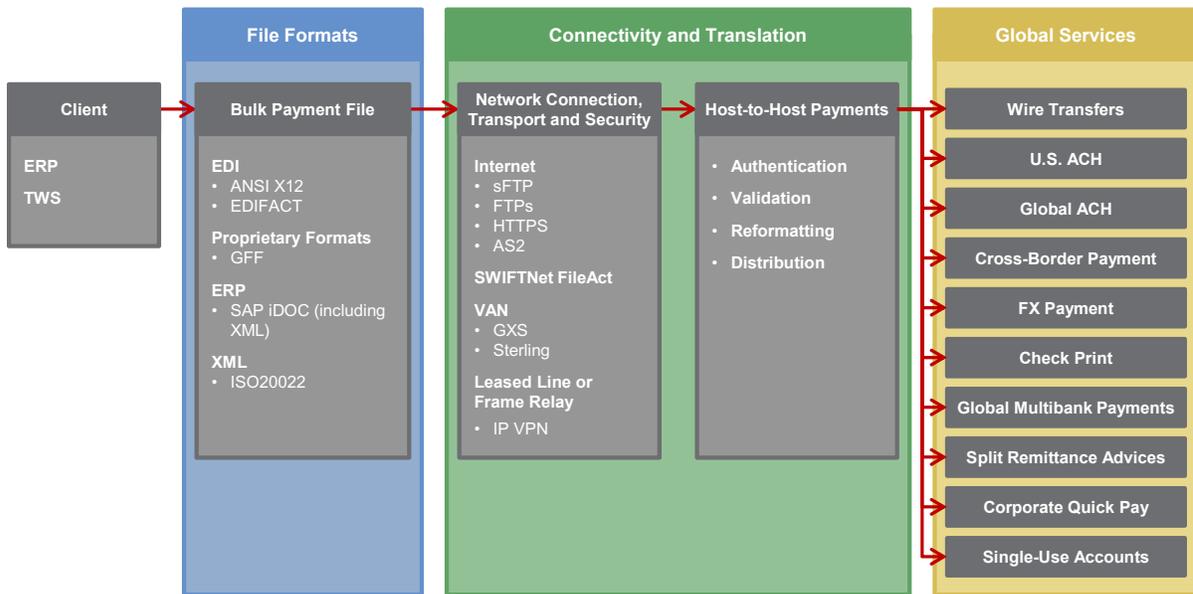


Figure 23

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Host-to-Host Payments offers a full range of file formats and transmission protocols and supports most payment types in our global footprint. Host-to-Host Payments provides LFUCG with a direct, secure connection to J.P. Morgan for worldwide transaction initiation.

Host-to-Host Payments split remittance or remittance-only services can be combined with standard payment options to deliver remittance detail through fax and email. Split remittance and remittance-only services support the delivery of extended data (beyond a payment system's capacity) and remittance information for transactions that require printed notifications.

b. Does the bank offer same-day ACH transaction capabilities? If so, please describe.

LFUCG can also send same day ACH credits. All ACH credit transactions, except for international transactions (IATs) and transactions above \$25,000 will be eligible for same-day processing. All data received after 2:00 p.m. ET is ineligible for same-day.

c. What are the transmission deadlines for same-day, one-day and two-day ACH files?

Client Initiation Method	Next Day ACH	Same Day ACH
Direct Transmission ^{1,2}	10:00 p.m. ET	12:30 p.m. ET (prefund) & 1:15 p.m. ET
ACH Payments via ACCESS Online ¹	10:00 p.m. ET	12:00 p.m. ET (prefund) & 1:00 p.m. ET
ACCESS Host-to-Host Payments ¹	10:00 p.m. ET	11:00 a.m. ET (prefund) & 11:30 a.m. ET

¹ ACH PPDs must be received two business days in advance.

² If later deadlines are required, this should be discussed with your relationship team.

d. When does the bank need the file from LFUCG for employees to receive payroll by 8 a.m. on Friday morning? When are funds debited from LFUCG's accounts?

LFUCG can supply prearranged payment and deposit (PPD) files for next day credits. However, for your employees to receive funds as available balances for ATM withdrawals on payday, you must deliver the file to J.P. Morgan by 10:00 p.m. ET two business days prior to the settlement date. The file will be processed at the earliest ACH processing cycle so that the receiving depository financial institutions can post the credits to the employees' accounts by open of business on payday.

Funding for ACH credits is required by 4:00 p.m. ET on the date of settlement, which is the Federal Reserve deadline for receipt of domestic wires. In its discretion, J.P. Morgan may require a customer to prefund the amount of ACH credit entries on the transmission date, or otherwise, prior to the settlement date.

e. *Can transactions be added online for future processing dates? What is the bank's maximum retention period for future dated transactions?*

Transactions can be added online for future processing dates.

For origination files received via direct transmission, the maximum retention time for future-date transactions is 90 days. Transactions are maintained for online inquiry for 180 days after the effective dates.

ACH payments via ACCESS Online can be warehoused for up to 60 days in advance of the value date.

f. *Does the bank provide automatic file receipt acknowledgements? If so, how is this acknowledgement transmitted and who receives these acknowledgements?*

To confirm the receipt of LFUCG's direct transmission files, LFUCG may choose to receive any of the following acknowledgement files:

- The **ACH File Receipt Notification Service** is available to clients who provide J.P. Morgan with Direct Send ACH files, and sends LFUCG an email notification that your submitted ACH file was either successfully received by the ACH back office and validated, or rejected for further processing. The bank can send email notifications to a maximum of 10 corporate email addresses (personal email addresses are not supported), and does not include notification of successful ACH processing of client files.
- The **ACH Acknowledgement File** automatically transmits a copy of LFUCG's original File Header (1) record and File Control (9) record allowing you to reconcile back to your original ACH file processing records.
- The **ACH Companion (Mirror) File** provides a complete copy of the original incoming ACH NACHA detail payment file received by J.P. Morgan. This re-confirms the individual payment instructions that will be processed and is often used as a reconciliation file. The file reports any ACH rejects or returns back to LFUCG within one to three business days.
- The **ACH Transaction Summary Report (Journal)** is created post-processing, and summarizes the settlement results and totals for either an individual file or for the entire business day. The bank sends the report to LFUCG via secure email or direct transmission delivery within 90 minutes of receipt of the ACH initiation file. The acknowledgement includes item count and dollar amount.

g. *Is LFUCG required to submit a control total of an ACH batch? How would LFUCG communicate ACH control totals to the bank?*

No. LFUCG is not required to submit control totals separately. J.P. Morgan prefers to receive unbalanced ACH files in order for us to create the offsetting

ACH transaction. We can then provide automated ACH Acknowledgment files, as described below.

- **ACH File Receipt Notification Service** delivers an email confirmation to our client that the ACH file submitted was either successfully received by our ACH back office and validated, or rejected for further processing. Email notifications can be sent to a maximum of 10 corporate email addresses.
- **ACH Acknowledgement File** delivers a copy of their original NACHA File Header (1) record and File Control (9) record, allowing the ability to automatically reconcile back to our clients original internal ACH file processing records.
- **File Transmission Pre-Scheduling/Verification:** J.P. Morgan offers InfoDex, which enables a client to pre-schedule a file or verify a transmission using a secure telephone system. InfoDex is a family of touch-tone services that enhance the security and operational controls associated with delivering clients' ACH origination files.
 - Verification controls allow clients to pre-schedule or approve and release files based on dollar value and entry counts.
 - Notification controls offer after-the fact confirmation a file was received and processed.
- **Transaction Summary Report (Journal):** J.P. Morgan has the ability to send clients a daily transaction summary report (journal) that summarizes the ACH transactions presented to J.P. Morgan. These daily reports enable the client to know, in advance, what will be debited from or credited to their account at J.P. Morgan. This report also provides detail on the distribution and warehousing (if applicable) of any ACH transactions. Clients can choose to receive a return item journal that provides a summary of the returns that were presented to J.P. Morgan.

h. How are returned and rejected ACH transactions handled? What information does the bank provide to assist in identifying returned and rejected ACH transmissions? When is this information available?

Returned funds post at the end of the banking business day. Prior to posting, information concerning these items is available on J.P. Morgan's current-day report. To confirm that a return belongs to LFUCG, J.P. Morgan will perform edits on account number, date, individual ID and trace number.

Advantage J.P. Morgan

To minimize the problems exception items can cause, J.P. Morgan carefully designed its return item process to minimize exception items.

Return Item Processing

J.P. Morgan carefully designed our return item process so that it acts as an interface to help provide LFUCG with accurate data. This was done to minimize the problems associated with exception items.

The bank may provide return items to LFUCG via direct transmission, email or online via the Return and Exception Report from ACCESS Online. J.P. Morgan strongly recommends that LFUCG utilize data transmission options to reduce delivery problems and minimize the time between the return and the time to receive notification of a return.

To help provide LFUCG with complete and accurate data on each return, J.P. Morgan uses key fields from the returned items to retrieve the original record sent to the bank from a historical file. This file contains records for ACH transactions initiated in the past 15 months.

- If the search does not locate an exact match, the entries are declined to the Receiving Depository Financial Institution (RDFI) for correction and resubmission.
- If the correct item is found, data from the original record is supplied to LFUCG with the reason for the return.

The bank issues one debit per entity or application against LFUCG's account for the total of the return file. This simplifies reconciliation, because all returns are in a single return transmission.

Returned credits also are included in the return data file and will be credited to LFUCG's checking account with a separate entry per company ID. Return entries are not netted against one another or against the new item settlement.

- i. How can LFUCG gain access to addenda information (i.e. CCD, CCD+ and CTX) for incoming ACH transactions? Can this information be viewed online with current and previous day reporting, or does LFUCG need to download special EDI reports? Are there any additional costs associated with receiving addenda information?***

LFUCG may gain access to addenda information for incoming ACH transactions by pulling EDI Payments reports on ACCESS Online. ACH Addenda is included on the reports available in PDF or ANSI X12 820 (text) formats. For sample reports, see Attachment 1.

9. Fraud Protection & Controls

a. *What controls are in place to protect against lost files, duplicate transmissions and ACH file edits?*

J.P. Morgan has automated tools for encryption, authentication and duplicate file checking to help protect against lost files and duplicate transmissions.

J.P. Morgan requires clients to meet NACHA requirements for encryption in transit. A number of encryption methods are available, including three DES hardware devices, PGP (Pretty Good Privacy), HTTPS secure sessions, and SSL and VPN connections.

J.P. Morgan uses authentication software to authenticate items processed by LFUCG. A message authentication code (MAC) is created for the data in the file with the software and a set of secret keys. LFUCG then transmits the file to ACH. At ACH, the same software and keys are used to calculate the MAC. If the MAC codes do not match, the file is rejected and the transmission desk contacts LFUCG. If the MACs match, the file is allowed to continue processing through the ACH data stream.

J.P. Morgan has tools that provide duplicate file recognition capabilities over a nine-month time span including:

- ACH Criteria Duplicate Check for all NACHA origination files (including files received from the network)
- Automatic rejects for any file transmitted with the same Origin ID, Company ID and effective date of another batch containing a corresponding exact item count and/or amount.
- Same day verification call to LFUCG if the system suspects that a received file is a duplicate.

b. *If the bank provides ACH debit blocking, what level of filtering can be applied (originator, originator & dollar amount, etc.)?*

LFUCG can protect itself from the costly possibility of paying unauthorized ACH debit transactions with ACH Debit Blocking. It enables LFUCG to specify which companies or entities are authorized to post ACH debits to accounts, automatically blocking those that are not authorized. LFUCG can also set dollar-limit ceilings or block all ACH debits from posting.

c. *With ACH debit blocking, does the bank notify LFUCG of attempts to debit funds that have been automatically rejected?*

J.P. Morgan reports transactions that did not post as a result of debit blocking.

d. *Does the bank offer ACH Positive Pay (ability to make pay / no pay decisions on unidentified ACH transactions)?*

Yes, J.P. Morgan offers ACH Transaction Review, which allows LFUCG to make pay/no pay decisions on unidentified ACH transactions.

ACH Transaction Review

LFUCG can use this fraud mitigation service to review and confirm ACH debit and credit transactions that post to your account on a case-by-case basis. LFUCG's users simply determine if the transaction in question is authorized and return any unauthorized transactions. Users can filter transactions to review by any combination of:

- Debits and credits
- Company IDs
- Dollar amount/range
- Transaction types

A self-serve option allows LFUCG to choose either a "pay" or "return" decision default on your ACH Filter Profiles. This applies to both credit and debit profiles.

ACH Transaction Review is a complement to J.P. Morgan's ACH Debit Blocking service.

e. *Does the bank offer Universal Payment Identification Codes (ability to mask account numbers to reduce the risk of unauthorized direct debits)?*

J.P. Morgan offers Universal Payment Identification Code (UPIC). Universal Payment Identification Code (UPIC) will help protect LFUCG's sensitive banking information by providing a universally recognized account and routing number that is different than their J.P. Morgan account number for the purposes of receiving ACH credit transactions. Features of UPIC include:

- Masking routing and account numbers while securely facilitating electronic payments
- Receive credit payments only, blocking all debit originations
- Used in conjunction with a universal routing number
- Issued and maintained by banks
- Remains with LFUCG regardless of changes in account numbers or banking relationships

10. Wire Processing

a. *Describe the process of initiating wire transfers (online, by phone, other).*

J.P. Morgan recommends that LFUCG use ACCESS Online to initiate wire transactions. We also offer initiation via telephone with a PIN as a back-up.

Wire Transfer Initiation via the Internet –ACCESS Online

Sample Transaction Initiation Page

The screenshot shows the 'Create Transaction' interface in the J.P. Morgan ACCESS Online system. The page is titled 'Create Transaction' and includes a search bar at the top. The main content area is divided into sections: 'Transaction Information' and 'Routing/Reference Information'. Under 'Transaction Information', there are fields for 'Choose Freeform or from a Template' (set to 'IntlWire - USD to USD'), 'Ordering/Originating Account Number' (JPMC New York (US) | 1bb2345 | US), 'Account Balance' (USD 4,351,524.00 as of 10-Jan-2017), 'Branch Location' (JPMC New York), 'Bank Name' (JPMC Bank, NY), 'Method' (Wire), 'Payment Amount' (USD 10,000.00), 'Value Date' (1/24/2017), and 'Cutoff is in' (1 h 25 m (24-Jan-17 05:00pm EST)). Under 'Routing/Reference Information', there are fields for 'Beneficiary', 'Beneficiary Bank', and 'Intermediary Bank', each with an 'ID Type' dropdown. The page also features a navigation menu on the left with options like 'My Tasks', 'View', and 'Create', and a footer with 'Submit', 'Save for Later', and 'Cancel' buttons.

Figure 24

ACCESS Online offers a complete range of funds transfer services, using both predefined (repetitive) templates and free-form formats:

- LFUCG establishes user entitlements. LFUCG's Security Administrators can authorize users to add, modify, delete, approve and/or release wire transactions, as well as add, modify, delete, approve and activate predefined templates.
- A J.P. Morgan client confirmation number is provided immediately upon release to the funds transfer processing platform.
- Confirmation codes are accessible using cash reporting features.
- Wires (Fedwire and CHIPS), book transfers, drafts, account transfers and drawdown transaction initiations are supported.

- Multibank payments wherein you can initiate wires from non-J.P. Morgan accounts.
- Future-date capability is available, supporting 365 calendar days.

Telephonic Wire Transfer with a PIN

Telephonic wire transfer with a PIN can be used as a primary and/or back-up method of wire initiation. Benefits include:

- Ability to originate urgent wire payments
- Transaction limits based on balance availability
- Support for multicurrency account payments
- Supports both repetitive templates and free-form transactions
- Dual Control: initiation/confirmation

LFUCG sets up this service via a "Security Procedure Authorization for Telephone Transfers with PINs Agreement." For security, users will be assigned a user ID and PIN for initiation and/or confirmation, along with a PIN Activation code. Users call an Interactive Voice Response system (IVR) to confirm PIN activation, change that to a PIN of their choosing, and initiate and/or confirm wires.

For wire initiation, callers will be prompted to enter and verify their user ID and PIN using a touch-tone telephone keypad. Once the system has validated the security codes, users will be prompted to enter and verify the debit account number. For repetitive wires, users may complete transactions via self-service options or by speaking to an operator. Free-form wires will be completed by speaking to an operator. If they choose the self-service option for repetitive wires, they will be prompted to speak their repetitive line name and then enter and verify the value date and dollar amount of the wire. Once completed, the operator or IVR will provide a transaction reference number.

Confirmers are required to call the money transfer line (IVR) to perform the confirmation. Clients will be prompted to enter and verify their user ID and PIN using a touch-tone telephone keypad. Once the system has validated the security codes, the client will be informed of the number of transactions available for confirmation. Clients will have the option to proceed to a transaction using a transaction reference number or proceed to the first transaction awaiting confirmation. (If the client chooses transaction reference number, they will be requested to enter the 10-digit transaction reference number.) The system will read the transaction details and provide the following options: repeat the details, approve, cancel or skip the transaction. Once approved, cancelled or skipped, they will be prompted to proceed to the next available transaction awaiting confirmation, if applicable.

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Hours of operation are Monday-Friday from 8:30 a.m. to 6:30 p.m. ET.

- b. Please fill in the following table with the cutoff time for outgoing domestic Fedwire by origination method.**

	Online	Phone
Outgoing Domestic Fedwire	Fedwire: 5:30 p.m. Book transfer/internal: 6:30 p.m. Drawdown (via Fedwire): 3:30 p.m.	Fedwire: 5:00 p.m. Book transfer/internal: 6:00 p.m. Drawdown (via Fedwire): 3:00 p.m.

* Payments that require repair will have a cutoff time 30 minutes prior to the stated times above.

Payment/receipt processing operates from 9:00 p.m. ET each Sunday through 7:00 p.m. ET each Friday, excluding U.S. Federal holidays. By actively participating in the extended CHIPS and Fedwire operating hours, J.P. Morgan provides clients with generous cutoff times to enable same-day execution of their payment instructions.

- c. During what hours is the bank's wire transfer system available? When is the customer service staff supporting the wire transfer system available?**

Hours

J.P. Morgan ACCESS Online is available 24/7, except for scheduled maintenance. Each weekend, maintenance on ACCESS Online is conducted from 8:00 p.m. Saturday until 6:00 a.m. Sunday ET, during which time users may not be able to access the portal.

Service

ACCESS Online provides a utility called eServe for submitting online authenticated wire inquiries. With eServe, you can obtain complete payment details on current and past transactions. Information is available in real time, which allows inquiries such as status checks to be completed in minutes. With eServe Inquiry, you will be able to:

- Obtain summary or full payment details on current and past transactions within seconds.
- Electronically request J.P. Morgan to investigate a transaction.
- Exchange messages with J.P. Morgan concerning pending inquiries.
- Retrieve and view case history on open, pending and closed inquiries.
- Send amendments, cancellations and debit authorizations in secure, online environment.

With eServe Reporting, you will be able to:

- Access your inquiry history and tracking reports online.
- Effortlessly generate Service Quality Reports (SQRs) and Straight-Through Analysis Reports (STARs) to monitor, analyze and improve operational efficiency.

By using eServe via ACCESS Online, we maintain the security and safeguard the authenticity of your account and inquiries through entitlements, digital certificates and encryption. eServe is easy to learn through our Quick Reference Guide and online Help facility.

J.P. Morgan also offers our Solutions Center telephone hotline, which is staffed with trained service specialists who are available 24 hours a day. The Solutions Center is connected online to the full range of J.P. Morgan's processing, customer service, investigative and adjustment systems to offer clients excellent service.

d. Once the bank is in receipt of instructions, how long after does the bank send the wire?

J.P. Morgan is authorized to execute payment instructions that it has received and accepted prior to the cutoff times listed in item b earlier in this section of the proposal. In the unlikely event that we cannot complete the execution of a transaction released to us in time, and confirmed to you as accepted, our service staff will notify you of the circumstances and discuss with you alternative courses of action.

e. Discuss the process LFUCG must use to set up repetitive wire transfers with the bank, including communication methods (e.g., written request, fax, PC, Internet). Who can set these up? How long does it take to set up repetitive wire transfers initiated? Where is the repetitive wire information stored? Are there any recurring storage charges?

Process and Users

LFUCG can input repetitive wire transfer instructions (or standard templates) via ACCESS Online. You also have the option to send your newly created templates to J.P. Morgan for verification prior to their activation (enhanced templates).

J.P. Morgan requires at least one approver for free-form wires or those initiated via repetitive templates. ACCESS Online automatically prevents a single user from performing all actions (create, approve and release) on a single payment, even if the user is entitled to create, approve and release. At the point of release, the application requires that two unique users are involved in the payment life cycle, which includes the creation, approval and release of the payment initiated. Therefore, even if a user has all three entitlements, the user will still not be able to take all three actions on a payment on their own.

In addition, two unique users are required in the creation, approval and activation of any underlying template. Using the Administration functions within ACCESS Online, LFUCG can customize the payment approval process by creating rules that determine the number and identity of approvers for different types of transactions, including separate approval rules for repetitive templates and free form wires, as well as the order in which that review must occur. The elements of an approval rule are:

- Payment Type
- Payment Creation Method
- Accounts/Account Groups
- Templates
- Transaction Amount Limit
- Approval Type (Sequential or Non-Sequential)
- Number, Type and Priority of Approvers
- Approval Rule Elements for Trusted Beneficiary

Categories enable you to classify users, tying approvals to a group or job function rather than a particular individual.

Timeframe, Storage and Charges

ACCESS Online offers two kinds of templates to support the setup of repetitive wires. Standard templates (customer-verified, repetitive instructions) are client controlled. They are stored in the ACCESS Online application and there are no bank charges associated with them.

Enhanced Templates, also known as bank verified lines, are setup by the client but have the added feature of bank verification prior to use. These repetitive lines are stored with the bank and there are charges associated with them.

11. Intra-Bank Account Transfers

a. *Describe the process of initiating an intra-bank account transfer.*

ACCESS Online provides authorized users the ability to enter transfers to and from LFUCG's own U.S. J.P. Morgan accounts in a secure online environment 24 hours a day, seven days a week.

b. *Does the bank offer its customers dual control release options (secondary approval levels) for electronically initiated transfers? If so, describe.*

Yes. ACCESS Online allows flexibility for LFUCG to designate the rights of each user on the platform with comprehensive and configurable user entitlements,

limits and approval workflow to provide optimal control. Services available accommodate a wide range of security options, including dual control among users and daily or transaction limits.

Please refer to question 13.c. below for additional details.

c. *What is the cut-off time for same-day intra-bank account transfers?*

Transactions received after 11:00 p.m. ET are applied the following business day.

12. Statements & Documents

a. *How soon after the cut-off date are the following items ready?*

	Online	By Mail
Bank Statements	2nd or 3rd day after the statement cutoff date	3rd business day after the statement cutoff date
CD-ROMs	N/A	10th business day after the statement cutoff date
Partial Reconciliation Information	5th business day after the close of a cutoff cycle	N/A
Full Reconciliation Information	5th business day after the close of a cutoff cycle	N/A
Account Analysis Statement	6th business day after the close of the billing cycle	5th business day after the close of the billing cycle

b. *Describe the process of locating a cancelled check on CD-ROMs. What type of indexing capabilities are available and used to identify the CD-ROM with the desired check image?*

Our CD-ROM viewing software package provides multiple-level search options. If payee information is provided, we place that data on the encrypted CD-ROM and it becomes a searchable field in the application.

We recommend using our online image archive through ACCESS Online, which provides seven year retention of images electronically for your convenience and security. Longer retention periods are available as well.

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- c. **What technology would you recommend LFUCG use for archiving historical data (i.e. receive both CD-ROMs and online access, CD-ROMs only, online access only)?**

Paid Item Imaging

We offer paid item images¹ in different media to meet LFUCG's image strategy. The paid check image options are:

- **Online via ACCESS Online:** Retrieval time is measured in seconds, compared with hours or even days for physical retrieval and the quality of the reproduced image is extremely clear (see image example below).
- **Encrypted CD-ROM:** Provides long-term historical storage.
- **Image Transmissions:** Provides fast automated image files directly transmitted to your internal check archive for high-volume clients.

ACCESS Online – Image Service

ACCESS Online provides online image history inquiry for seven years. This service includes an advanced upfront check search functionality that provides LFUCG with the complete status of each check. Your users can perform single and range-based searches by account number, check number and amount, sequence number, paid and issue dates and payee name. The results tell you whether the check is still outstanding, has an active or revoked stop, is canceled (voided), was returned or has paid.

ACCESS Online Checks Function - Sample Check Image



Figure 25

¹ JPMorgan Chase is licensed under U.S. patent nos. 5,910,988 and 6,032,137.

Additionally, batches of images can be requested in an offline request mode for more efficient origination of larger numbers of requests.

ACCESS Online is more efficient than paper or CD-ROMs, especially when retrieving information quickly. Check images are available the same day checks are presented. This browser-based solution enables LFUCG to retrieve check images for all applicable accounts without waiting for a photocopy or CD-ROM to arrive.

Long-Term Online Check Image Retrieval

LFUCG's authorized users may access paid check images online for accounts to which they have the appropriate entitlements and initiate a search using:

- Account number
- Check number
- Paid date
- Dollar value
- Payee name
- Custom search fields chosen by LFUCG, such as general ledger number or vendor number

ACCESS Online displays search results online where users can select an individual item and view the corresponding image. Images are stored and available for online retrieval for a standard period of seven years, with the option of extending to ten years.

CD-ROM

If required, encrypted CD-ROMs can be supplied ten business days after LFUCG's specified cutoff.

Transmission

Image transmissions provide image files directly to your internal check archive, efficiently and automatically. There are approximately 50,000 images (2GB) to one transmission. If more images, than LFUCG would receive multiple transmissions. Daily, weekly or monthly file transmissions are available.

Deposited Item Images

Receivables Edge

For submitted and processed (cleared/posted) deposits, the bank provides clients online access to the data and images for up to 10 years via Receivables Edge.

- d. *Can historical images be sent by transmission to LFUCG for archival purposes (i.e. a full fiscal year)? If so, please describe.***

Image transmissions provide image files directly to your internal check archive, efficiently and automatically. There are approximately 50,000 images (2GB) to one transmission. If more images, than LFUCG would receive multiple transmissions. Daily, weekly or monthly file transmissions are available.

13. Online Reporting System

- a. *How will LFUCG access the reporting system (e.g., direct access, carrier)? What are the hours of access of the reporting system? Discuss any differences between availability for information reporting and transaction initiation.***

J.P. Morgan ACCESS Online

Our electronic banking portal, ACCESS Online, offers LFUCG a highly intuitive and easy to use, cash management solution that seamlessly integrates all treasury activities through a secure portal using a single authentication process. ACCESS Online is generally available 24 hours per day for both reporting and transaction initiation functionality, with the exception of the standard maintenance window from Saturday 8:00 p.m. ET to Sunday 6:00 a.m. ET. (Cutoff times apply for same-day transaction initiation.) Any planned outage is communicated to clients in advance.

Whether your cash is in one or multiple accounts, located locally or worldwide, ACCESS Online puts critical cash management information and tools at your fingertips, and the unparalleled experience of J.P. Morgan at your service. With our multibank reporting service, ACCESS Online can even report activity in your accounts at other participating banks, simplifying research, reporting and administrative tasks for your staff.

Advantage J.P. Morgan

ACCESS Online ranked the #1 cash management portal in North America in Greenwich Associates' Digital Banking Benchmarking Study.

- Based on a comparison of more than 1,570 features and usage factors that are important to our clients, ACCESS excelled, ranking #1 in 8 categories on a range of factors evaluated.

Greenwich Associates 2016

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LFUCG can use ACCESS Online to consolidate information reporting for all accounts either at J.P. Morgan or at any other bank. The online portal can receive current-day and prior-day information from U.S. domestic banks through a third party provider and from global banks through the SWIFT Network. With this multibank service, you can manage all your bank account information through one application in one format at one time.

ACCESS Online: A Comprehensive Cash Management System

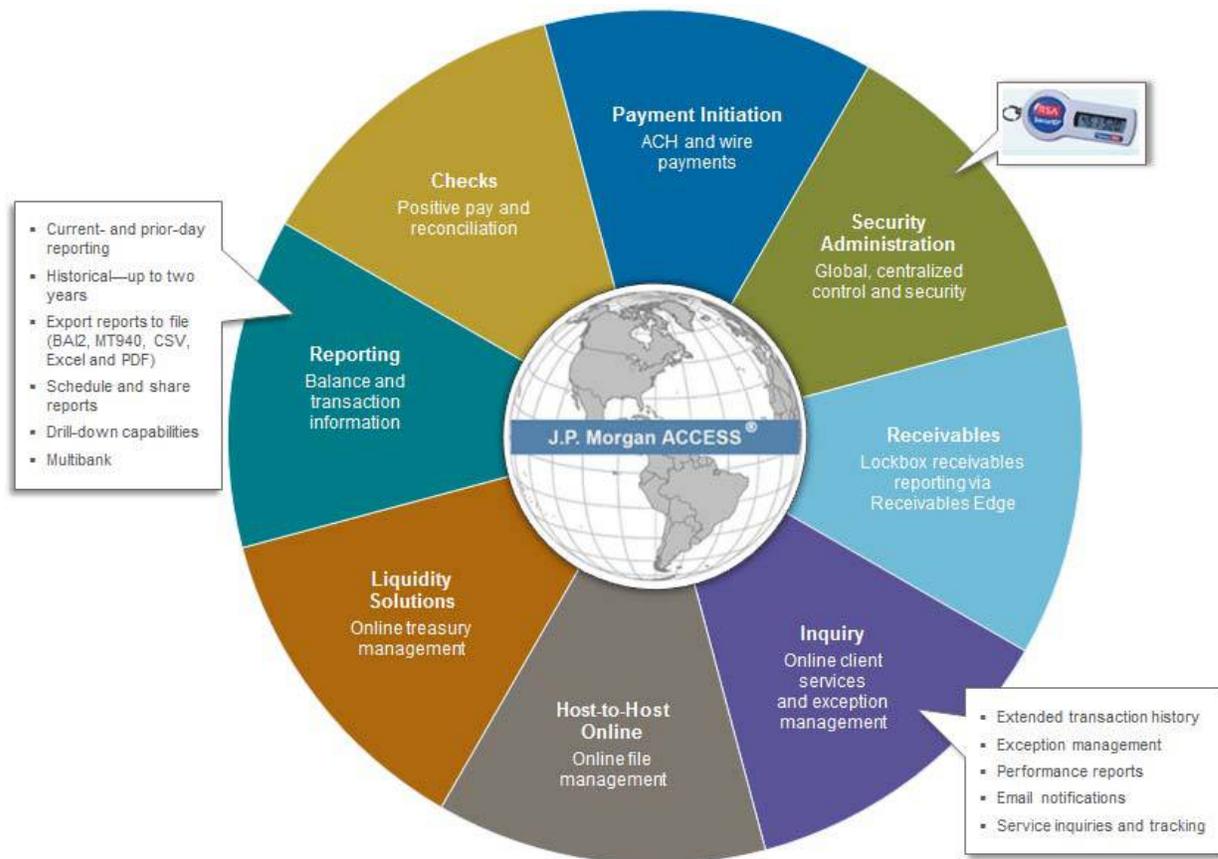


Figure 26

- **Reports:** View, print or download reports with balance and transaction information, cash concentration, disbursement, funds transfer and liquidity.
- **Transactions:** Make payments via wires, book transfers, checks and ACH.
- **ACCESS Insight:** Create a customized Microsoft Excel worksheet that can be automatically populated with bank account data, or can populate existing spreadsheets so you can initiate payments directly from spreadsheets, set reminders, generate to-do lists, analyze historical trends and more. ACCESS Insight is an Excel add-in that makes working in spreadsheets more efficient, flexible, and accurate.

- **Liquidity Solutions:** View reports and make decisions about cash balances and cash investment positions, cash concentration structures and flows, inter-company positions and accruals.
- **Administration:** Save time with a powerful and innovative entitlement engine that saves time, increases productivity and controls everything users can see and do.
- **Statements:** View, print or download bank, billing and liquidity statements from a central repository.
- **More Services:** Access a single point of entry to a wide range of additional treasury management services.

Features

- **Secure and Efficient:** Accessed through the Internet, a sophisticated multi-layer security system protects the privacy and authenticity of users, data and transactions.
- **Easy to Use:** A single sign-on provides seamless access to authorized accounts and functionality. Upgrades are accomplished automatically when users sign on.
- **Saves Time:** The customizable home page places critical information at your fingertips—with features and capabilities that are just a few clicks away.
- **One Site:** Based on advanced technology and standard interface protocols, ACCESS Online is a single point of access to our excellent financial services.
- **Unparalleled Service:** Our client service and technical support teams are available 24 hours a day, Monday through Friday.
- **Broad Suite of Services:** Comprehensive functionality provides secure, seamless access to products across J.P. Morgan businesses.
- **Decision Support Interfaces:** These allow you to effectively manage your data using filtering and export technologies.
- **Virtually Effortless Administration:** Security administrators use simple and intuitive tools to manage and respond to frequent user entitlement changes in real time, and with timesaving features such as Account and User Groups.
- **Flexibility:** LFUCG can select the services required to support your current business environment and add additional services as your needs evolve.

Advantage J.P. Morgan

ACCESS Online ranked higher than the peer group on the following categories:

- Usability/Ease of Use
- Features
- Integration/Organization
- Payments
- Receivables
- Reporting / Search
- Investments
- Country/Regional Management

Greenwich Associates, 2016

- **Self-Service Training (Education):** ACCESS Support offers clients a single and consistent location for product and service related content providing support and training material. An intuitive online webinar registration tool allows your staff to participate in training as and when required.

Improved ACCESS Online User Interface

LFUCG will save time with fewer clicks when using ACCESS Online’s crisp, new user interface featuring task-based navigation.

Benefits include:

- Personalized to-do list presented at log on
- One click access to urgent action items
- Transparent workflows showing current status and next steps
- Transaction information on demand
- Customized graphical data
- Customized cash position views
- Single location for all cash reporting

ACCESS Online: Features, Benefits & Functionalities		
Features	Benefits to Clients/Users	Services Available
Home: Saves time because everything is in one window	<ul style="list-style-type: none"> • Check balances, run reports from the home page • Make payments directly from Cash Position view • Find information quickly with the search tool • View alerts online and set up to receive alerts via Email, • Choose from a variety of home page configurations to fit the way you work 	<ul style="list-style-type: none"> • Configurable Alerts • Search • Simulate (client support tool) • Activity Log • User Preferences • Help Center
Checks: Efficiently manage paid check activity, monitor fraud and streamline account reconciliation processes	<ul style="list-style-type: none"> • Manage the check process efficiently • Submit check issue information and retrieve reconciliation reports • Mitigate check and ACH fraud risk • Streamline the account reconciliation process through our comprehensive check services solution • Enhance security and fraud protection by sending check print files for bank printing and distribution to payees 	<ul style="list-style-type: none"> • Online Check Details and Images • Stop Payments • Positive Pay • Reverse Positive Pay • ACH Transaction Review

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ACCESS Online: Features, Benefits & Functionalities

Features	Benefits to Clients/Users	Services Available
<p>Transactions: Saves time by aligning to client workflow and the way you work</p>	<ul style="list-style-type: none"> ● Use consistent payment workflows ● Initiate wires (including from non-J.P. Morgan Accounts), book transfers, ACH, account transfers, Draft/Checks, Drawdowns, and Advice To Receive (depending on entitlements) all from the same page, in the same way ● In addition, creation of and modification to Enhanced Templates (i.e. Templates that have been Bank Verified) ● Manage all transactions within one place ● Experience a Standardized Workflow across Payment Types ● Easily view payment and template history within the workflow, including modified field details when approving transactions ● See account balances while making a payment ● See payment cutoff time while making or approving a payment ● Use comprehensive and configurable user entitlements, limits and approval workflow to provide optimal control 	<ul style="list-style-type: none"> ● Wire Transfer ● ACH ● Account Transfer ● Book Transfer ● Print and Export ● Multiple Approval Levels ● NACHA File Import ● Service Requests (Wire and Book Transfer)
<p>Reports: Readily customizable</p>	<ul style="list-style-type: none"> ● Organize accounts in groups ● Customize reports from a single screen ● Schedule reports ● Use settings to tailor views of balances and reports ● View check and deposit images, where available 	<ul style="list-style-type: none"> ● Reports Include: ● Balances and Transactions ● Daily Cash Position ● Deposit Float and Location ● Controlled Disbursement Funding ● Returns and Exceptions ● Payment & Template ● EDI Payment Report with Remittance and Invoices <p>Formats Include:</p> <ul style="list-style-type: none"> ● Prior Day and Current Day ● Adobe PDF, Online, Microsoft Excel, CSV, BAI2, ISO camt.054, SWIFT MT940/42 and OFX
<p>Statements: Quickly view, monitor and output statements</p>	<ul style="list-style-type: none"> ● Provides a user the ability to view or download statement information from a single page ● Comprehensive and efficient functionality to filter, search, and retrieve statements 	<ul style="list-style-type: none"> ● Bank Statements ● Billing Statements ● Liquidity Statements

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ACCESS Online: Features, Benefits & Functionalities		
Features	Benefits to Clients/Users	Services Available
	<ul style="list-style-type: none"> Centralized location for domestic and international statements Ability to view individual images of checks (front and back) or bulk downloads Easily export statements (Excel, PDF and CSV) and paid check images Online availability of historical statements Delivers a high-level view on a single page Ability to retrieve up to three types of Liquidity Statements: Investments, Cash Concentration, and Pooling 	
<p>Administration: Create and manage users simply and quickly</p>	<ul style="list-style-type: none"> Create, manage and activate users in real time View and Report on all user entitlements from a single screen Follow step-by-step workflow for virtually effortless setup Lock down security with precise user entitlements, limits and account settings 	<ul style="list-style-type: none"> User Setup/Administration Administration Reports User Authentication Credentials Entitlements Support for Products User Groups Account Groups Transaction Approval Workflow Rules
<p>More Services: A single point of access to a wide range of additional treasury management services</p>	<ul style="list-style-type: none"> Single sign on accessibility 	<ul style="list-style-type: none"> Electronic Statements Receivables Host to Host Online Liquidity Solutions Liquidity Solutions Administration Audit Log Cash Management Security Administration User Setup Forms Payables Liquidity Reporting Liquidity Initiation ACH Function Cash Management – Preferences ACH File Warehouse Direct Debit Management Third Party Screening Utility

Customizable Home Page

ACCESS Online provides critical information immediately upon logging onto the system. From the Cash Position users can view balances and underlying

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transactions for all accounts, make payments, and run reports. Users can also establish their own account groups for display and reporting purposes.

Advantage J.P. Morgan
The customizable home page provides the user important information in one place.

A combination of user entitlements and preference settings determines what each user sees when he or she logs on. Users can also find information quickly using robust search tools and configure a variety of system alerts, which can be viewed online, and via email.

Example of our Homepage

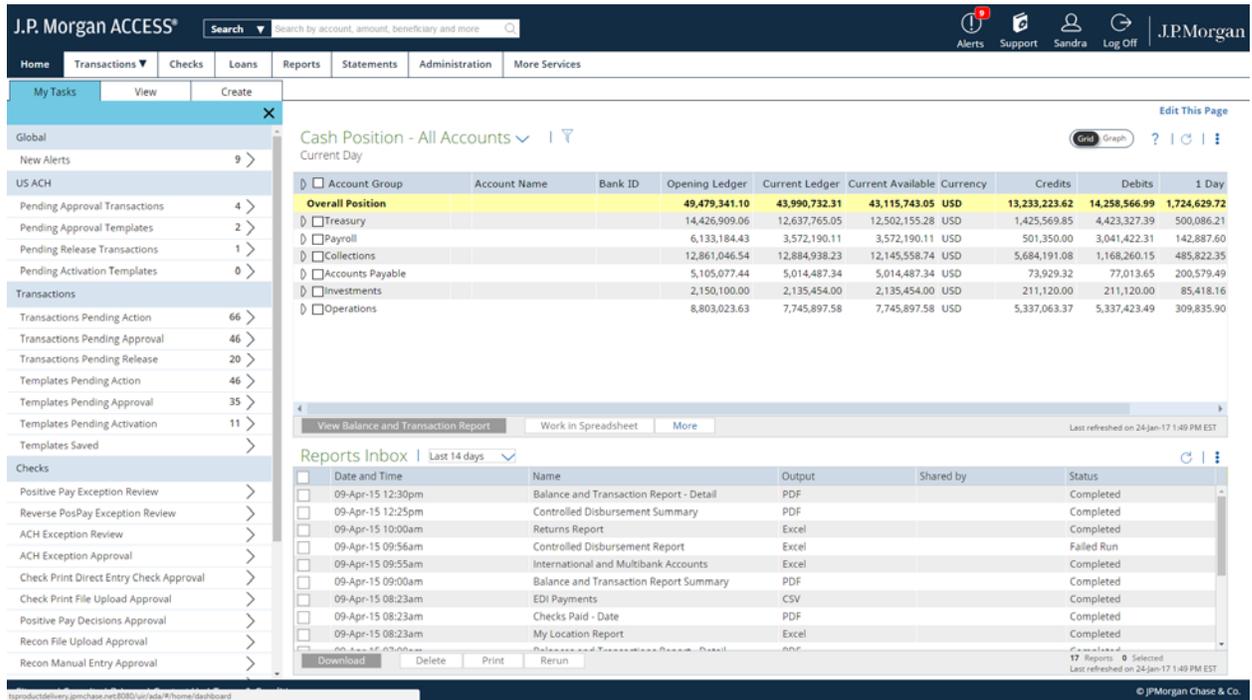


Figure 27

Cash Reporting

ACCESS Online allows LFUCG to retrieve real-time and previous day posting of information each business day. The cash position of accounts held by us and other financial institutions can be viewed in an online, secure environment. Current day information is updated throughout the business day for designated accounts.

It also provides access to useful information that can aid in planning funding and investment strategies, including top-line summaries, detailed transaction records and historical reports for up to two years. User entitlements can be managed to control access to accounts and reports.

Reports include:

- Balance and Transaction Report
- Interactive Transaction Report
- EDI Report
- Returns and Exceptions Report
- Payment and Template Reports
- Wire Detail Report

Interactive Transaction Report

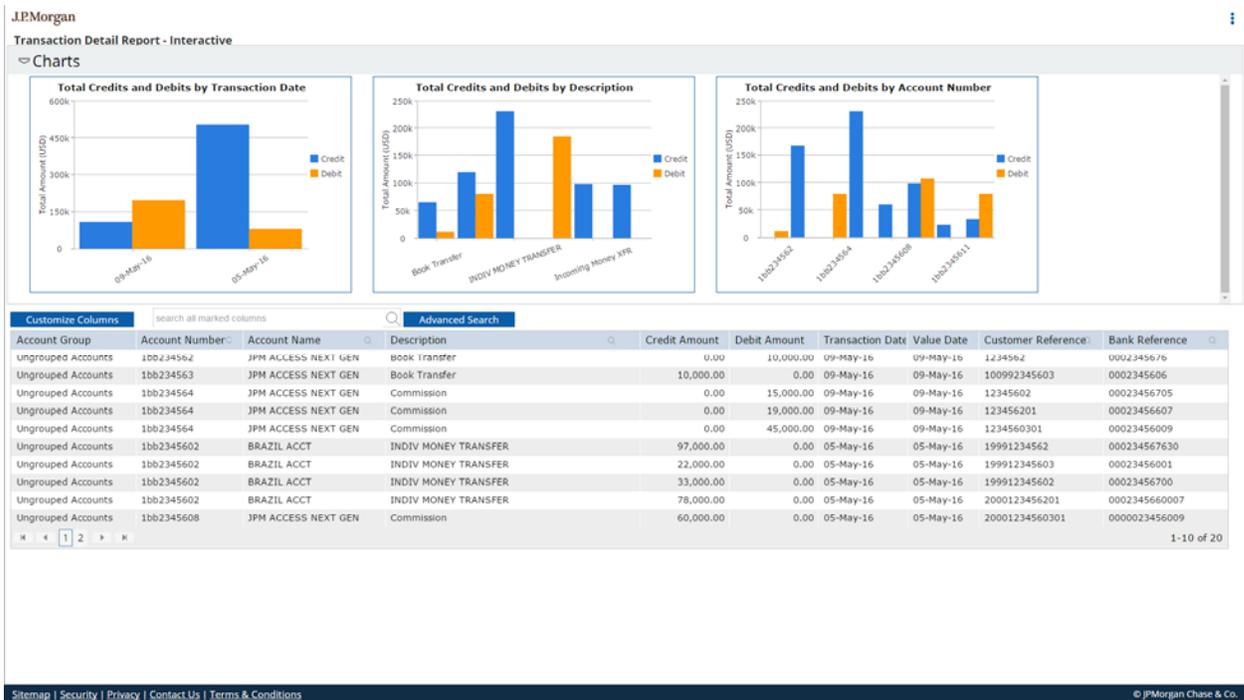


Figure 28

A variety of filters can be employed to pinpoint desired transactions for enhanced data management. An export feature offers a variety of formats to facilitate data integration with your accounting and decision support platforms.

Reports can be scheduled with the frequency and format desired by each user and shared with other users.

Multibank Reporting

We offer LFUCG a single electronic gateway to all of your accounts, allowing centralized control and eliminating the need for, and cost of, multiple banking platforms. This could simplify LFUCG's processes to monitor activity at other

banks such as lockbox deposits, view your total cash position, and manage balances more effectively.

J.P. Morgan's full suite of multibank reporting and payment services is a core component of our capabilities and is integrated into all of our electronic banking platforms. We have an extensive global network of multibanking relationships with other banks, including multibank reporting links with over 1,100 banks and payment links with more than 500 banks in over 650 branch locations. We are continually adding new network providers to our multibanking network.

If provided by the sending institution, J.P. Morgan supports full balance and detail reporting for both intraday and prior day reporting. J.P. Morgan will report the information that is delivered as it is received and posted, subject to the network provider's reporting schedule and capabilities. If the other banks pass us the location number of the deposit ticket in the customer reference field, we will pass the data to our ULID location report. The location report will provide a summary of the deposit (full details will need to be obtained from the participating bank).

Multibanking also facilitates the concentration of your funds for liquidity and investment purposes, and the creation of links into your ERP systems.

Transaction Initiation and Template Reporting

Transaction reports are available for transactions initiated through ACCESS Online for accounts held at both J.P. Morgan and other financial institutions. Template Reports provide details on all templates set up by clients on these accounts.

Transaction Reports include:

- Transaction Details
- Transaction History
- Transaction Methods and Descriptions (wire, book transfer, ACH, account transfer)
- Transaction Creation Method (free-form, imported, from template)
- Transaction Status (saved, pending approval, pending release, rejected, released, delivered, completed, rejected by bank)

Template Reports Include:

- Template Details
- Template History (last date used, setup, approval and activation)
- Template Creation Method (free-form, imported)

- Template Status (saved, pending approval, pending activation, active, inactive, rejected)

Security

ACCESS Online uses a multi-layer security system designed to protect the privacy and authenticity of users' data and transactions.

- **Access Control:** LFUCG's security environment is maintained by your assigned security administrators, who create and authorize users for ACCESS Online services. Using online administration tools, SAs can lock down security with precise user entitlements, limits and account settings and generate entitlement reports to meet auditing requirements.
- **Two-Step Login:** ACCESS Online uses an enhanced two-step login to help validate that users are accessing the authentic ACCESS Online website.
- **Single Sign-On:** A unique user ID and password give LFUCG's users access to the ACCESS Online platform and product functions that do not involve the initiation of value-bearing transactions.
- **User Authentication:** During the initial access to the server, users' identities are validated against their registered profiles.
- **Computer Registration:** Each time a user logs on through an unrecognized computer, ACCESS Online prompts the user to re-register the unit using an activation code delivered via an out-of-band channel, such as email, help desk or in person by a LFUCG security administrator.
- **Digital Signature:** Authentication is required for users accessing functions involving value-bearing transactions or security activities (e.g., wires and ACH). We use a two-factor authentication process:
 - Digital signature authentication is achieved through J.P. Morgan's patent-pending solution leveraging SecurID token technology to provide signatures.
 - Users enter their user ID, password and SecurID token code when logging on. They are prompted to re-enter their password and token code before moving funds during their secure session.
- **Data Protection:** Industry standard 128-bit SSL (Secure Socket Layer) helps protect the confidentiality of data and transactions.
- **Session timeout:** After 15 minutes of inactivity, users are automatically logged off.

User Entitlements

LFUCG has assigned staff as security administrators to establish and approve users for accounts, services, and functions using an online entitlement feature. As

a standard practice, and to help LFUCG maintain audit controls, a minimum of two security administrators are required for user setup and maintenance.

- One security administrator establishes users for accounts, services (e.g., ACH initiation, funds transfer initiation or balance reporting), and functions (e.g., reporting, transaction initiation and transaction approval or release).
- A second security administrator approves the user entitlements granted by the first security administrator.
- For each user created by a LFUCG SA, we establish basic authentication user IDs. Digital signature authentication IDs will be established for users authorized for transaction initiation and administrative functions.
- SecurID tokens are assigned by the security administrator to those users who need to perform digital signatures.
- User IDs are sent electronically to one security administrator, along with the SecurID tokens. The other security administrator electronically receives the user passwords. LFUCG's security administrators are responsible for distributing the IDs and passwords (and a SecurID token if required) to each user.
- Users sign on to ACCESS Online to start the new user identification process with the secured information provided by your security administrator. This sign-on procedure, in combination with the acknowledgement and pre-established user entitlements, creates an electronic user profile that will be employed for all ACCESS Online communications with J.P. Morgan. Each user's ACCESS Online desktop will reflect the accounts, services and functions to which that user has been entitled.

Installation

LFUCG is already using ACCESS Online, so installation is not applicable. No proprietary software is needed for ACCESS Online. Depending on the user profile, some industry standard plug-ins are required. The ACCESS Download Utility provides all required plug-ins, including Adobe Image Viewer for Cash Reporting and Java Plug-in for Funds Transfer and Disbursements. Once installed, your users have simultaneous access to reports and transaction facilities for your accounts at J.P. Morgan and other financial institutions.

Training and Support

LFUCG staff are experienced users of ACCESS Online and can continue to use this robust functionality without the need to obtain new user credentials or learn new systems.

For new clients, comprehensive, customized training is provided as part of the on-boarding process for both security administrators and users.

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For existing users like LFUCG, there is self-paced training available via ACCESS Support that users may access at any time. Onsite training can also be arranged if required. Detailed online help is also available on each product. These options provide meaningful support for new employees.

We also offer channels to provide you with a prompt response to transactional and technical inquiries; these include our Commercial Banking Service Center, the Solution Center Access Support team and ACCESS Online's inquiry feature.

b. Describe any recent or upcoming major upgrades to your online reporting system.

LFUCG has seen the benefits of the recent enhancements to the ACCESS Online user interfaces.

ACCESS Analytics Dashboard

Provides LFUCG with dashboard views to increase visibility into risk, investments, operations and treasury management functions.

ACCESS Analytics Dashboard



Figure 29

Features

- Customized dashboard views and widgets
- Toggle widgets from graphs to tables to understand the underlying data
- Expand widgets to interactive graphs and drill down for additional details
- Tools and filters to customize widgets for personalized reporting
- Standard data export formats (PDF, Excel, CSV, OFX, BAI2, ISO, SWIFT)

Benefits

- **Efficiency**
 - Default landing page option
 - Pre-defined views for business intelligence
 - Real-time interactive performance
 - Customizable widgets that maintain their state between sessions
- **Visibility**
 - Interpret data quickly and efficiently
 - Full transparency across cash position, receipts and payments
 - Proactively monitor and manage cash balances, operating flows, currency exposure and operational risk
- **Minimize Errors and Reduce Costs**
 - Identify potential trapped cash with a snapshot view of accounts with no activity over a configurable period of time
 - Identify accounts with zero balance that can be closed
 - Act quickly to complete rejected transactions on time
 - Quickly identify high-priority payments that require attention
- **Risk Management**
 - Easily identify accounts with unusual and potentially fraudulent activity

Predefined views easily accessed from the Home Page include:

- **Treasury**
 - Cash balance
 - In-flight payments/receipts
 - Accounts with no activity

- **Operations**
 - In-flight payments/receipts
 - Payment/receipt exceptions
 - Wires approaching cutoff
 - Exposure by beneficiary bank
- **Exposure**
 - Exposure by beneficiary bank
 - Payment activity

Interactive Reporting

ACCESS Online's Interactive Reporting function provides interactive features for truly customized reports.

Features

- Add or remove columns
- Simple and complex sorting options
- Drag and drop functionality to reorder columns on the fly
- Powerful search and filter options to pinpoint required information
- Graphical and chart views
- Save, print and/or export

Benefits

- Avoids manual rework when exporting data to upload into treasury workstation/ERP systems
- Facilitates transition from a previous bank by providing the tools to match any report format
- Quickly identify trends with graph or chart views

Global Search

Global Search performs exactly like a web search engine that enables you to search across ACCESS Online to find information quickly and intuitively. Now you can search from any ACCESS Online screen. There is no need to specify a search field. Searches are performed automatically against all indexed fields. You can then filter, drill down and take action based on your results.

Features

- **All-In-One Search:** With a single entry you can search the entire life cycle of a payment, from origination to posting. Results automatically include payment templates, account balances and help topics.
- **Dynamic Suggestions:** Once you enter the first three characters of your query, suggestions are displayed for all search categories. Simply select the category of information you are looking for (e.g., within payment templates).
- **Natural Language Search Capability:** Use words such as 'today, yesterday', 'last/this week', 'last/this month' in your search to quickly narrow your results.
- **Payment Navigation:** For freeform wire transfers, enter "create payment" to go directly to the wire payment origination screen. For wire templates, enter a wire template name to instantly navigate to the payment origination screen for that template.

Benefits

- **Faster and easier** access to information – find exactly what you are looking for without knowing where it is
- **Saves time** by taking the action you want right from the search results

ACCESS Insight

Managing your company's daily cash flow is a challenge. Treasury managers often spend valuable time and resources manually populating spreadsheets to help them monitor their cash position and analyze trends. This process can be onerous and error-prone.

ACCESS Insight makes the process more efficient, flexible and accurate. As it is integrated with ACCESS Online, it maintains a high level of security.

Key Features and Benefits

- *Gain Greater Accuracy and Control* – Refresh balance, transaction and payment/receipt information as needed.
- *Save Time* – Initiate payments/receipts directly from your spreadsheet.
- *Make Research Fast and Easy* – View balance, transaction and payment/receipt details directly from the spreadsheet.
- *Save Historical Data* – Create history reports to analyze cash flow trends.
- *Gain Visibility when You Need It* – Add Exchange Rates to a pre-existing spreadsheet.

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Sample J.P. Morgan ACCESS Insight Page

J.P. Morgan ACCESS [®] Insight Current Day Cash Position						
Bank:	JPMORGAN CHASE	JPMORGAN CHASE	JPMorgan Chase Bank		JPMorgan Chase Bank	
Account #	NEW YORK	NEW YORK	N.A. (MI)	Total	N.A. London	
Account Name	11111	22222	33333	USD	1111	
Currency	DDA Account 1	DDA Account 2	Michigan Account 1		London Account 1	
	USD	USD	USD		GBP	
3 Business Day	4/4/2013	4/4/2013	4/4/2013		4/5/2013	
4 Opening Ledger	29,081.43	11,226.75	969,776.80	1,010,084.98	158,362.70	
5 Opening Available	29,081.43	11,226.75	640,820.14	681,128.32	158,362.70	
7 Current Ledger	29,081.43	11,226.75	17,128,714.08	17,169,022.26	109,648.73	
8 Current Available	29,081.43	11,226.75	16,352,139.09	16,392,447.27	109,648.73	
10 Pending Payments in ACCESS						
11 Wires Pending Approval			100,000.00	17,111,275.00	70,000.00	
12 Account Transfers Pending Approval		700.00		19,017,275.00		
14 Wires Pending Release			12,000,000.00	17,010,575.00		
15 Account Transfers Pending Release	9,000.00			7,016,575.00		
17 Anticipated Transactions						
18 Enter Anticipated Credits	700.00	875.00	5,000,000.00	5,001,575.00	659.62	
19 Enter Anticipated Debits	6,000.00		2,000,000.00	2,006,000.00	900,000.00	

Figure 30

How it Works

After installing a Microsoft Excel add-in, LFUCG may use the Insight Wizard to quickly and easily create a customized worksheet that can be automatically populated with your bank account data. Alternatively, just tell ACCESS Insight where to populate your balance, transaction, and pending payment/receipt information in your company's spreadsheet.

Either way, LFUCG will benefit from the convenience, and gain more control with the automation provided by ACCESS Insight.

- *Customizable Functionality* – Select templates, spreadsheet layouts, account, transaction types and in-flight payments/receipts, set thresholds for individual accounts, receive reminders and generate “To-Do Lists.”
- *Initiate Payments and Receipts* – Save time by initiating payments/receipts directly from your spreadsheet.
- *Historical Data for Trend Reporting* – Create history reports to be updated every time you refresh your data. Use these reports to analyze trends for any period you choose.

- *Powerful Security* – LFUCG’s robust security protocol is designed to help protect your privacy, preserve data authenticity and maintain strong operational controls. Your staff will find managing user settings easy, which they can adjust to make sure they have access to the right functionality and information.
- *Help if You Need It* – ACCESS Insight is designed to work the way you do, helping manage your daily workflows more efficiently. Most clients are up and running with little or no learning curve. However, should you need help, a full range of support materials is available through the ACCESS Online Support. ACCESS Online Support offers clients a single and consistent location for product and service related content providing a full range of support and training material from quick start guides, to webinars and online training modules.

An online demonstration of this product is available via the following link:
https://www.jpmorgan.com/treasury/jpm_access/insight

Alerts via ACCESS Online

ACCESS Online allows LFUCG to have more control over your accounts. By using a combination of fraud prevention services for your disbursement accounts and the Alerts functionality in ACCESS Online, LFUCG can stay abreast of potential fraudulent activity on your accounts.

- A combination of user entitlements and preference settings determines what each user sees when he or she logs on. Users can also find information quickly using robust search tools and configure a variety of system alerts, which can be viewed online and via email.
- LFUCG users can setup their home page to view the Alerts Inbox, which allows them to see all the recent alert notifications that affect your accounts and transactions. This layout is selected by default for users who do not have entitlements to Reports and Payments.

For example, LFUCG users can set up a Threshold Alert to notify them when a specified account falls below a certain minimum threshold, which can provide you with more control over your accounts and stay informed about activity that is occurring within your accounts.

Early Warning

As a value-added service, we would be glad to discuss Early Warning Real-Time Payment Check® services (EWS Service) in more detail upon award.

With EWS Service’s advanced analytics, clients can mitigate fraud risk and operational investigations of bad account data by validating payee account information in real time before transaction initiation.

Proposal to Lexington-Fayette Urban County Government

How the solution works

- Identifies open/valid accounts at point of transaction
- Verifies and matches account owner and account signatory
- Provides specific condition of that account (open, closed for cause, etc.)
- Provides immediate notification of high-risk payments

Early Warning System Process

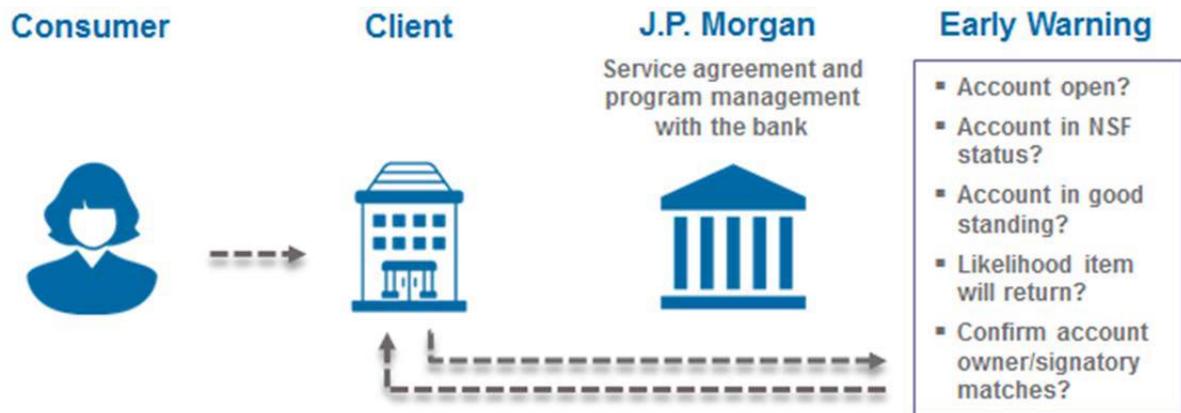


Figure 31

The service is typically used by large volume ACH originators. The EWS Service is expected to be available later in 2017. Please note that product availability, features and functionality are subject to change.

- c. ***Are there any limits on the number of LCUCG (sic) users that could have access to the bank's online website? (Approximately 20 employees have online access to the current system.) What levels of authorization (i.e. accounts viewed, transaction capabilities, etc.) can be permitted or turned off for individual users?***

There is no limit to the number of users that can be assigned to ACCESS Online.

ACCESS Online allows flexibility for LFUCG to designate the rights of each user on the platform with comprehensive and configurable user entitlements, limits and approval workflow to provide optimal control. Services available accommodate a wide range of security options, including dual control among users and daily or transaction limits.

By separating duties, accounts and approval workflows, LFUCG can help reduce the risk of fraud or compromised data. LFUCG's security administrators are the only individuals able to assign users with transaction initiation privileges.

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Standard Security Administrator Model

Standard Security Administrator Model

- Two security administrators (SA) are required to change user entitlements.
- Security administrators cannot make changes to their own profiles.

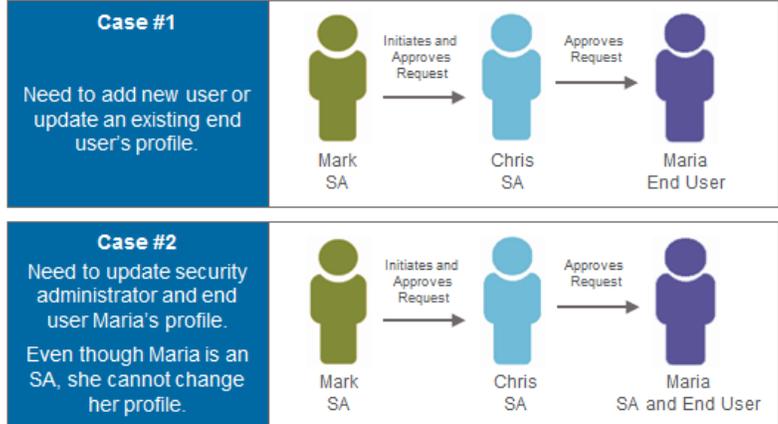


Figure 32

Additionally, ACCESS Online automatically prevents a single user from performing all actions (create, approve and release) on a single payment, even if the user is entitled to create, approve and release. At the point of release, the application verifies that two unique users are involved in the payment life cycle, which includes the creation, approval and release of the payment, as well as the creation, approval and activation of any underlying template. Therefore, even if users have all three entitlements, they will still not be able to take all three actions on a payment on their own.

Individual user entitlements can quickly be turned on or off by LFUCG's security administrators to address changing workloads and staffing, enabling you to maintain operational efficiency and controls.

d. What time is previous day information available?

Prior-day information via the online platform is available at 7:00 a.m. CT.

e. How frequently is current day information updated?

Current day information, which is the reporting of memo-posted transactions, is available throughout the day as the transactions complete on processing applications such as lockbox, wire, ACH, returns and DDA. Current day information generally is available within five minutes of receipt or completion.

J.P. Morgan provides updates throughout the business day for established accounts. Current-day information is available based on the operating area of the bank for funds transfer, letters of credit, securities and deposit transactions.

f. Can LFUCG have previous day reporting without enrolling in current day reporting? What information would not be available?

Prior day and current day, together, are part of enrollment. LFUCG will receive full reporting rather than just previous day reporting, at no extra cost.

Proposal to Lexington-Fayette Urban County Government

g. Can account activity be downloaded and automatically coded for entry into LFUCG's accounting system, PeopleSoft? In what file formats can data be downloaded?

ACCESS Online can export information on daily or a specified date range of activity, including wire transfers, ACH payments, drafts, checks and statements. ACCESS Online provides balance and transaction information in the following formats for interfacing with ERP environments:

- BAI2
- Comma-separated Values (CSV)
- SWIFT MT942/MT940
- ISO camt.054
- Adobe Reader (PDF)-formatted reports
- Open Financial Exchange (OFX)

LFUCG can also export data from the online platform to Microsoft Excel and other software packages.

In addition, if LFUCG desires a transfer right to your internal systems, a direct transmission can be provided of prior-day and current-day data in BAI2, CSV, Swift MT 942/940, ISO 20022 v2 and ANSI ASC EDI X12 821 formats. This facility, separate from the bank's online product, is typically requested for large-volume accounts.

h. Complete the following table indicating how long each item is available online. Differentiate between the standard term and the terms available for an additional fee. Please note, this question is asking for how long the items are available, not when they are available.

	Standard Term	Optional Terms Available
Prior / Previous Day Reporting	45 calendar days	90 calendar days, 1 or 2 years
Current Day Reporting	45 calendar days	90 calendar days, 1 or 2 years
Monthly Account Statements	7 years	10 years with prior approval
Disbursement Items	Checks: 7 years	Checks: 10 years
Images of Items Deposited with RDC	10 years	n/a

i. Describe the process of locating a canceled check online. What types of indexing capabilities are available within the bank's online system to identify the desired check image?

J.P. Morgan accommodates image requests through ACCESS Online. Check status inquiry fields include Debit, Credit, Paid check return, Cancelled, Stop on file, and Outstanding. Current day paid status is broken out by Teller cashed (over the counter) and Check in process (electronically deposited) with images.

LFUCG can use ACCESS Online to perform single and range-based searches by:

- Account number
- Check number
- Amount
- Sequence number
- Paid
- Issue date
- Payee name

We also have the ability to provide additional characters of data details, such as invoice number, vendor identification, etc. This enables LFUCG to perform a check inquiry on the data.

j. Can electronic reports be customized by users within the bank's online platform?

LFUCG can create and save customized reports through a set of filter criteria, e.g., date range, accounts, reference numbers, check numbers, transaction types, etc. Users can:

- Run, view and modify all customized reports quickly and easily
- View reports online or export them to Adobe PDF or Microsoft Excel formats. Most reports can be exported into CSV, BAI2, ISO camt.054, SWIFT MT942/MT940 or OFX files.
- Schedule online reports for automatic generation. Once reports are run, users can retrieve them through their Report Inbox.
- Allow users to share a customized report, where one user can run a copy according to their schedule. A copy of the shared report will appear in the recipient's Reports Inbox, with an icon indicating it has been shared with them. When the original report is modified, the recipient's report will reflect the same modifications.

- Customize how to view or download reports with a set of interactive features. These intuitive features include the ability to move, show or hide columns within the report, sort columns on the fly, use J.P. Morgan's web search tool to filter data and add graphs or charts to quickly see trends. By letting LFUCG view each change as it is made, the interactive report makes it easier to tailor to your specific needs. Once customized, LFUCG can save the changes to pull the report again in the future.

k. Can these customized reports be saved? Can the templates be shared with other users?

Yes, the customized reports can be saved and shared with other users.

l. Can electronic reports be scheduled to be generated automatically and e-mailed to designated users?

Yes, electronic reports can be scheduled to be automatically generated. Once reports are run, users can retrieve them through their Report Inbox.

m. Does the bank's online reporting system offer the ability to set and send e-mail alerts? Is there a cost for each of these e-mails sent?

Yes, ACCESS Online has over 50 different alerts that can be set to help manage your accounts.

ACCESS Online allows LFUCG to have more control over your accounts. By using a combination of fraud prevention services for your disbursement accounts and the Alerts functionality in ACCESS Online, LFUCG can stay abreast of potential fraudulent activity on your accounts.

- A combination of user entitlements and preference settings determines what each user sees when he or she logs on. Users can also find information quickly using robust search tools and configure a variety of system alerts, which can be viewed online and via email.
- LFUCG users can setup their home page to view the Alerts Inbox, which allows them to see all the recent alert notifications that affect your accounts and transactions. This layout is selected by default for users who do not have entitlements to Reports and Payments.

For example, LFUCG users can set up a Threshold Alert to notify them when a specified account falls below a certain minimum threshold, which can provide you with more control over your accounts and stay informed about activity that is occurring within your accounts.

n. Describe any mobile applications that you offer for smartphones or tablets. What banking services can be completed using these applications?

ACCESS Mobile

Our mobile service enables clients to log on to ACCESS Online on the move. LFUCG's authorized users can use our app on a smartphone or tablet. It provides

Proposal to Lexington-Fayette Urban County Government

a range of services, including access to cash reporting balances and transactions. Make, pay or return decisions on check exceptions, deposit U.S. denominated checks, drawn on a U.S. bank, and upload documents at the point of receipt as allowed by your ACCESS Online entitlements.

Approval and release for wire payments created on ACCESS Online is available and we provide voice and swipe password authentication for wire payment release, so you no longer have to carry a security token.

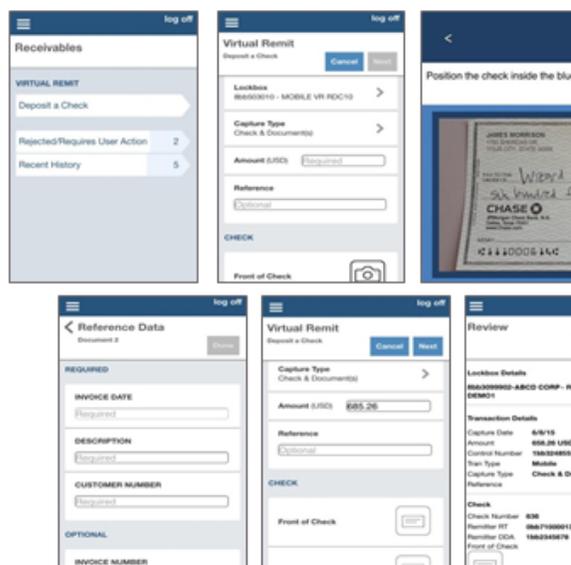
Advantage J.P. Morgan
ACCESS Mobile among Top 6
Mobile Banking Apps for
Business
American Banker, 2015

View up to 14 business days of your desktop and mobile activity.

Take action on Positive Pay Exceptions or enter check issuance information.

ACCESS Mobile Features

Check Deposits



Positive Pay Exception Review

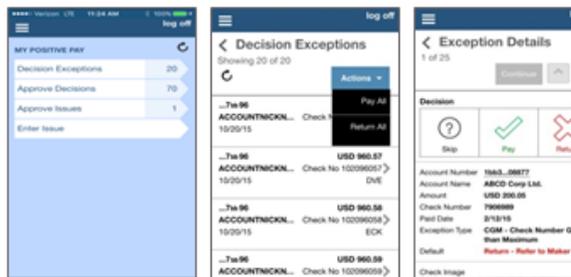


Figure 33

Set up and operation is simple; the service is highly secure; and no new client agreement is

Advantage J.P. Morgan
ACCESS ranks #1 in mobile
access for 2016.

- Voice and swipe technology
- Approve and release payments*
- Approve positive pay exceptions

Greenwich Associates, 2016

required. Use voice and swipe password authentication for secure log-on and secure digital signature for authorizing payments.*

*This functionality is not available in all locations.

For U.S. accounts, users can also approve payments on U.S. multibank accounts, located anywhere. For non-U.S. accounts, users can approve wire and book transfers on multibank accounts, located anywhere.

Virtual Remit Mobile

Virtual Remit Mobile (VR Mobile) extends the reach of a remote deposit service to the point of check receipt, and is another efficient and cost-effective electronic alternative to paper deposits. It only requires a compatible smartphone device or tablet, connectivity service plan, a wireless signal, and a J.P. Morgan demand deposit account.

- Virtual Remit Mobile is for use in the U.S. only.
 - Checks must be scanned from a U.S. location.
 - Drawn on a U.S. financial institution.
 - In U.S. funds.
 - Into a U.S. J.P. Morgan domiciled DDA.
- VR Mobile is integrated with our existing VR desktop solution providing the same features and functionality.
- To maximize organizational efficiencies, use VR desktop scanners and the mobile solution together or stand alone.
- The application is intuitive and easy to use, requiring minimal training or support.
- Employees in the field can photograph and capture checks for deposit to your J.P. Morgan DDA.
- Optional user fields allow data entry of additional deposit information (numeric, alpha, alphanumeric, amount, or date fields) that will flow through VR with the associated check.
- The check and/or document is uploaded and transmitted to the bank for processing.
- Review fourteen-day deposit history on the smartphone.
- No sensitive data is stored on the mobile device once a deposit is completed.

14. Reconciliation Services

- a. **Does the bank offer full and partial Account Reconciliation Program (ARP) services? Please discuss options.**

Yes, J.P. Morgan offers full and partial account reconciliation (ARP) services. ARP services are optional and are designed to enhance reconciliation efficiencies.

Full Reconciliation

J.P. Morgan offers LFUCG a full reconciliation of outstanding and paid checks, with the option of reconciling accounts by the week, month, fiscal or calendar year in a format tailored to meet your needs. You provide us with detailed check issue data, including account numbers, check numbers, issue dates, dollar amounts and reference information (up to 15 bytes). LFUCG chooses how you wish to supply this data: In a file transmission or by upload or manual key entry to ACCESS Online (ACCESS Online), as warranted by the check activity in each account.

With check issued data, J.P. Morgan will perform a full reconciliation of activity in the account, delivering a reconciliation report package online via ACCESS Online or on CD-ROM. The standard full reconciliation package contains an account statement, balance sheet, paid and outstanding check listing, plus a summary including check number, issue date, amount paid and paid date.

Account Reconciliation Reports

Select	Account	Output Name	Cut Off Date	View
<input type="checkbox"/>	0bb0002222	Consolidated Diagnostic Summary Report	31-Aug-15	View
<input type="checkbox"/>	0bb0002222	Consolidated Reconciliation Report	31-Aug-15	View
<input type="checkbox"/>	0bb0002222	Miscellaneous Credit Reconciliation Report	31-Aug-15	View
<input type="checkbox"/>	0bb0002222	Outstanding Settlement Report	31-Aug-15	View
<input type="checkbox"/>	0bb0002222	Paid Only Reconciliation Report	31-Aug-15	View
<input type="checkbox"/>	0bb0002222	Paid Only Diagnostic Report	31-Aug-15	View
<input type="checkbox"/>	0bb0002222	Recap Of Posted Items	31-Aug-15	View
<input type="checkbox"/>	0bb0002222	Miscellaneous Debit Reconciliation Report	31-Aug-15	View

Figure 34

Partial Reconciliation

Partial reconciliation provides LFUCG with a detailed listing of checks paid against a disbursement account over a client-defined period of time. This service also details certain other categories, such as stopped checks. Checks are typically listed in check serial number sequence with the amount and date each check was paid. The reports are available via ACCESS Online or on CD-ROM.

- b. *What report options are available for full and partial reconciliations? Provide sample reports.***

ACCESS Online

LFUCG's reconciliation report package will be available online via the Checks function within ACCESS Online, our Internet-based reconciliation product, within five business days from the close of a cutoff cycle. Please refer to Attachment 1 for sample reports.

Data Download

LFUCG can use the Data Download feature in ACCESS Online to reconcile accounts or perform extensive research on check activity:

- Data Download enables LFUCG to download disbursement transaction detail information in a comma separated value (CSV) or QuickBooks format file (QBO).
- Transactions available for ARP are outstanding and cancelled check status transactions along with paid, stop payment and return transactions.
- Non-ARP accounts will only have paid, stop payment and return transactions.

LFUCG will determine the filters. The options are:

- Account number
- Transaction status category
- Date paid
- Effective date

Each request is tracked and delivered in the LFUCG's ACCESS Online inbox.

If you activate this service, you will incur a monthly maintenance fee on your account analysis statement.

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c. *Provide file specifications for reconciliation services.*

File Incoming/Outgoing

LFUCG can upload files containing positive pay issues, voids/cancels and stop payment requests into ACCESS Online in fixed text, CSV or XML formats.

LFUCG can also transmit the positive pay check issue files directly to J.P. Morgan. For ARP input file specifications, please see the sample in Attachment 5. ARP Issue File Layout.

For validation, LFUCG may receive an automated acknowledgement of your check issuance file transmission within one hour of file receipt, via the Internet, fax or transmission.

ARP Standard Input and Output Specifications					
Position	Size	Data Element	Field Type	Format/Justification	Comments
1	1	Record Type	Alpha	One character field that identifies the item type as specified to the right.	Input codes: I = issues , S = stopped items, V = void or cancel items Output codes: P = paid items, R = reconciled items, O = outstanding items, S = stopped items, V = void or cancel items, C = miscellaneous credit item, D = miscellaneous debit item
2	1	Filler	Alpha	Spaces	
3 - 22	20	Account Number	Numeric	Right Justified/Zero Filled	The account number field should contain the J.P. Morgan-supplied number associated with the account.
23	1	Filler	Alpha	Spaces	
24 - 41	18	Serial/Check Number	Numeric	Right Justified/Zero Filled	This field has been maximized to 18 digits for future growth. The current ARP system supports serial numbers up to 10 digits in length. The remaining 8 digits should contain zeros.
42	1	Filler	Alpha	Spaces	
43 - 60	18	Amount	Numeric - 2 Decimal Places	Right Justified/Zero Filled 9(16)V99	The amount field should not contain signed data or decimal points. This field has been maximized to 18 digits for future growth. The current check processing system supports

Proposal to Lexington-Fayette Urban County Government

ARP Standard Input and Output Specifications					
Position	Size	Data Element	Field Type	Format/ Justification	Comments
					amount up to 10 digits in length. The 8 digits should contain zeros.
61	1	Filler	Alpha	Spaces	
62 - 69	8	Issue Date	Numeric	YYYYMMDD	The issue date field is used only on input files or output files that are processed as a full reconciliation.
70	1	Filler	Alpha	Spaces	
71 - 78	8	Paid Date	Numeric	YYYYMMDD	The paid date field is used only with the output files. * Input files should contain spaces in this field.
79	1	Filler	Alpha	Spaces	
80 - 94	15	Additional Data	Alpha-Numeric	Content Specific	The additional data field is an optional field used by both input and output files. It can contain payee information or other important data. * If the field is not used it should contain spaces.
95-144	50	Expanded Additional Data (Payee Name)	Alpha-Numeric	Content Specific	The expanded additional data field is an optional field used by both input and output files. It can be used by clients who want more than 15 characters of additional data on their output files (not reports). Payee Name data is placed in these positions for interrogation/ verification. * If the field is not used is should contain spaces.
145-194	50	2nd Payee Name	Alpha-Numeric	Content Specific	The 2nd payee name field is an optional field used by input files only. It can be used by clients who want to use a second payee name. The 2nd Payee Name data is placed in these positions for interrogation/verification. * If the field is not used is should contain spaces.

15. Computer to Computer File Transfer

a. *How are file transfers initiated? In what formats is the information available for retrieval?*

LFUCG has the ability to initiate ACH transactions, transmit Positive Pay check issue files, receive balance and transaction reporting and obtain reconciliation information using a variety of methods as described below.

ACH Online File Upload/Download

ACH Initiation via ACCESS Online

LFUCG can create templates to support a complete menu of ACH transactions, with all template information stored securely with J.P. Morgan.

Transactions based on templates or entered in free-form mode are created by LFUCG, then batched, approved and released for processing. ACH files generated through ACCESS Online are retrieved and processed several times each business day for next-day processing (or same-day when applicable). For non-repetitive payments, LFUCG can create free-form ACH payments without the need to establish a stored template.

ACH files generated through ACCESS Online are delivered for processing nine times each business day, Monday through Friday.

ACH NACHA File Import

This automated interface for easy upload of NACHA-formatted files offers LFUCG:

- Future-dated warehousing of up to 60 calendar days.
- Ability to create settlement offset at transaction level or batch level.
- Next-day settlement option for transfers to/from J.P. Morgan accounts.
- Option to create addendum record for all payments.

ACH Direct Transmission

- Using any one of industry standard NACHA file formats (e.g., ARC, CCD or PPD), LFUCG sends the file to J.P. Morgan through a common protocol, such as secure file transfer protocol (SFTP).
- The transmission is encrypted and sent to J.P. Morgan for final ACH processing.

- Regular commercial payments to vendors can be submitted on the business day prior to the value date. LFUCG can also warehouse ACH payments for up to 90 days in advance of the value date for direct.
- Once received, J.P. Morgan's ACH system helps bolster data integrity and file edit checks to identify potential duplicate files.
- The bank provides a transaction journal within two hours of receipt of ACH file initiation transmission, including item count and dollar amount.
- J.P. Morgan will maintain an Internet-facing SFTP server and will create a "drop box" directory on the server for LFUCG. The server will be mirrored for disaster recovery.
- LFUCG will be issued a logon and password that gives LFUCG access to the directory.
- For inbound data, LFUCG can push files to the directory. LFUCG is responsible for initiating the SFTP session to push and pull data files.
- J.P. Morgan offers a file delivery solution that allows LFUCG to send and receive ACH files using SSL session encryption, browser-based file exchange (HTTPS), SFTP with PGP (Pretty Good Privacy) or GNUPG (GNU Privacy Guard) file encryption or AS2 (Applicability Statement 2).
- These delivery methods leverage the Internet and readily available software packages to make transferring files simple and secure without the added cost of proprietary software installation.
- Additional file transfer solutions, such as VAN (virtual area network) and VPN (virtual private network), are supported.

The bank recommends submitting large batch files containing any consumer credits at least two business days prior to the settlement date. The bank accepts future-dated large batch files containing consumer credits. These should be submitted at least two business days prior to the settlement date.

ACCESS Host-to-Host Payments

A secure connection can be established between LFUCG's enterprise resource planning (ERP) or treasury management systems and J.P. Morgan, which will enable you to send a single payment file containing U.S. ACH, global ACH, wire, Corporate Quick Pay, Single-Use Accounts, check, and FX payments to us, which we then translate and route to the appropriate processing systems.

Host-to-Host Payments supports industry-standard file formats, such as ISO20022 (v2 and v3), SWIFT MT101, MT103 and ANSI X12, etc., as well as J.P. Morgan proprietary flat file formats. If LFUCG requires another format to interface with a back office system, we will perform an analysis to validate the data elements and formatting. Depending on the level of effort required to reformat the file, additional fees could be incurred.

Positive Pay

J.P. Morgan clients communicate manual issues or deletions online via ACCESS Online. Our cutoff time for receiving manual issues through ACCESS Online is 10:30 p.m. ET.

Balance and Transaction Reporting

ACCESS Online can export information on daily or a specified date range of activity, including wire transfers, ACH payments, drafts, checks and statements. The ACCESS Online provides balance and transaction information in the following formats for interface to treasury workstation environments:

- BAI2
- Comma-separated Values (CSV)
- SWIFT MT942/MT940
- ISO camt.054
- Adobe Reader (PDF)-formatted reports
- Open Financial Exchange (OFX)

LFUCG can also export data from the online platform to Microsoft Excel and other software packages.

In addition, if LFUCG desires a transfer right to your internal systems, a direct transmission can be provided of prior-day and current-day data in BAI2, CSV, Swift MT 942/940, ISO 20022 v2 and ANSI ASC EDI X12 821 formats. This facility, separate from the bank's online product, is typically requested for large-volume accounts.

Reconciliation Reports

LFUCG can use the Data Download feature in ACCESS Online to reconcile accounts or perform extensive research on check activity:

- Data Download enables LFUCG to download disbursement transaction detail information in a comma separated value (CSV) or QuickBooks format file (QBO).
- Transactions available for ARP are outstanding and cancelled check status transactions along with paid, stop payment and return transactions.
- Non-ARP accounts will only have paid, stop payment and return transactions.

b. Do the means to connect to the bank’s systems vary by transaction type?

J.P. Morgan provides clients with a comprehensive data communication service, which leverages industry-standard message formats, network protocols, and advanced security techniques that enable reliable, two-way exchange of data between your system and the Bank’s transaction processing platforms.

J.P. Morgan recognizes how critically important system connectivity and data transmissions is to your business. J.P. Morgan’s transmission platforms are highly secure, scalable and incorporate geographically diverse redundancy to support high resiliency and availability.

Connectivity

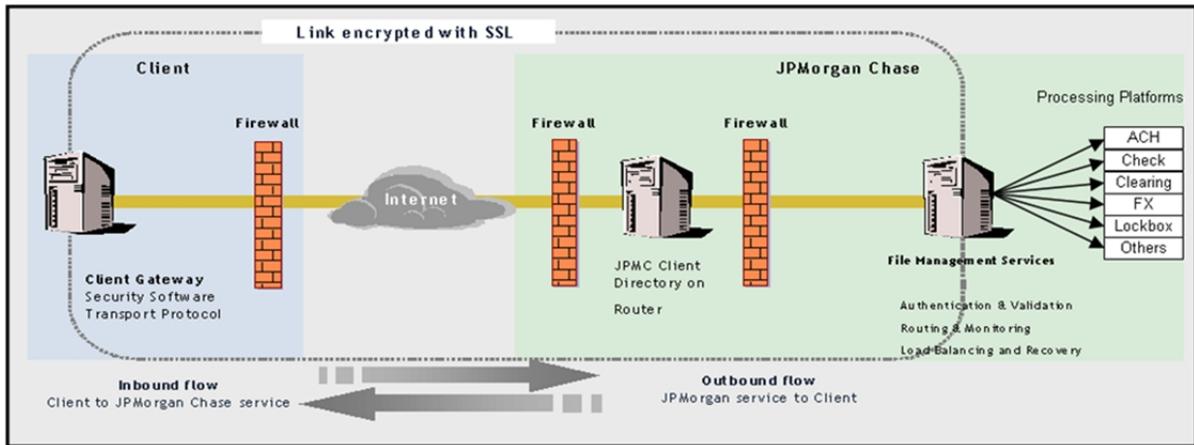


Figure 36

c. Is there an existing interface with PeopleSoft, or would a custom interface need to be developed?

J.P. Morgan will continue to support the existing interface with PeopleSoft 8.9, and will support LFUCG’s update to PeopleSoft 9.2.

We are not aware of any changes in PeopleSoft version 9.2 that would impact interfaces supported under version 8.9, but we would be happy to research any specific questions of formats you have.

d. How is connectivity initiated?

J.P. Morgan will continue to support the existing connectivity with LFUCG. This existing connectivity can likely be leveraged to not only support existing services, but any new Host-to-Host functionality as well. This positions LFUCG to maximize the efficiencies offered by the upcoming upgrade to PeopleSoft 9.2.

Files are transmitted via a secure environment that leverage industry standard protocols and advanced security techniques through a variety of supported options:

- Internet: SFTP, FTPS, HTTPS, AS2
- Managed Network Services: VPN, VAN
- SWIFTNet: FileAct
- Encryption options: SSH, SSL, PGP/GPG

e. *What protocols (e.g., EDI, XML) are used to facilitate the interface?*

ACCESS Online and direct transmission, via Host-to-Host Connectivity, interface protocol include:

- BAI2: Current and prior day reporting, lockbox summary and controlled disbursement reporting
- SWIFT MT or MC: Current day (MT942) and prior day (MT940) reporting
- ISO 20022 XML: Current day (camt.052 v2) and prior day (camt.053 v2) reporting

Host-to-Host Payments accommodates industry-standard file format such as:

- ISO20022 (v2 and v3 CGI)
- EDI ASC ANSI X12
- XML

With additional implementation review and costs, we can also support:

- UN/EDIFACT
- SAP IDoc
- Proprietary J.P. Morgan formats

ACCESS Host-to-Host Reporting receivables advising are provided in EDI ANSI X12 820 format or as a human readable report PDF format.

The bank will work with LFUCG to determine the best format and schedule based on the business need. We will engage in an implementation project with J.P. Morgan. Actual project duration will vary depending on complexity of client setup, as well as the readiness and availability of your technical resources. We differentiate our reconciliation features from other providers through excellent service, superior products and innovative technology. Technology is a key component of our continued success in the account reconciliation business.

- f. Describe the process that your bank uses to verify all records have been received and processed.*

ACH Direct Transmission

To confirm the receipt of LFUCG's direct transmission files, LFUCG may choose to receive any of the following confirmation files:

- **ACH File Receipt Notification Service** is available to clients that provide J.P. Morgan with Direct Send ACH files and sends LFUCG an email notification that their submitted ACH file was either successfully received by the ACH back office and validated, or rejected for further processing. Email notifications can be sent to a maximum of 10 corporate email addresses (personal email addresses are not supported) and does not include notification of successful ACH processing of client files.
- The **ACH Acknowledgement File** automatically transmits a copy of LFUCG's original File Header (1) record and File Control (9) record, allowing LFUCG to reconcile back to their original ACH file processing records.
- The **ACH Companion (Mirror) File** provides a complete copy of the original incoming ACH NACHA detail payment file received by J.P. Morgan. This re-confirms the individual payment instructions that will be processed and is often used as a reconciliation file. Any ACH rejects or returns will be reported back to LFUCG within 1-3 business days.
- The **ACH Transaction Summary Report (Journal)** is created post-processing and summarizes the settlement results and totals either for an individual file or for the entire business day. The report is sent to LFUCG via secure email or direct transmission delivery and is provided within 90 minutes of receipt of the ACH initiation file. Item count and dollar amount are included in the acknowledgement.
- **ACH InfoDex** offers LFUCG a "hands-on" telephonic method to have authorized users securely verify and release ACH files. This is done by listening to the total dollar amount and number of items and approving that this information conforms to LFUCG's own records.

ACCESS Host-to-Host Payments

Once payment files are transmitted and received by ACCESS Host-to-Host, they can be tracked and traced within J.P. Morgan's environment. ACCESS Host-to-Host can provide LFUCG with a confirmation of the files received. We can further indicate whether the files and transactions will be processed or rejected. If rejected, a reason for the rejection is provided.

Positive Pay

An electronic acknowledgement file is sent within one hour of a transmission is received by the bank. The file indicates the records that have been received and are scheduled to be processed in the nightly batch. Since every client's check payment cycle varies, we do not offer an option to receive an email alert for non-receipt of issuance data. Instead, LFUCG should pro-actively monitor the bank's receipt of all positive pay files.

16. Earnings Credit Rates

- a. *Does LFUCG have the option of paying the bank by invoice ("hard dollars") or compensating balances ("soft dollars")? Is the pricing the same for either option? If not, what is the difference?*

J.P. Morgan accepts compensation based on fees and/or balances, with no difference in unit prices.

- **Fee Compensation:** If LFUCG chooses a fee compensation plan, balances are not used to offset any service charges. Total service charges are debited from designated accounts, generally monthly.
- **Balance Compensation:** If LFUCG chooses a balance compensation plan, eligible balances are used to calculate an earnings credit allowance to offset service charges.

If eligible balances are sufficient, the earnings credit allowance offsets the service charge. Should the level of eligible balances not fully cover the fees, remaining service charges are debited from designated accounts, generally on a monthly basis.

- b. *How is your bank's earnings credit rate determined, adjusted, and applied? Please include in the explanation the impact of the bank's reserve requirement, the formula for converting service charges to balance requirements.*

Earnings Credit Rate

The ECR is a managed rate reviewed and updated periodically by J.P. Morgan after considering a range of factors, including the market rate environment and J.P. Morgan's demand for funds. Using a managed rate helps to maintain pricing flexibility while helping to protect clients from the short-term rate volatility that could result from using an indexed rate.

Operating balances held overnight in non-interest bearing DDAs receive Earnings Credit. End-of-day account balances are averaged for the billing month and an ECR is applied to calculate the Earnings Credit. After the Earnings Credit is calculated at month end, and is automatically applied as an offsetting credit to eligible banking service fees.

Proposal to Lexington-Fayette Urban County Government

Monthly fees are reduced up to the amount of earnings credit gained on balances. If the Earnings Credit is equal to or greater than total banking service fees, the client will be able to offset all fees incurred that month. If the Earnings Credit is less than the total banking service fees, the client will pay the differential between the Earnings Credit offset and total banking service fees for the month.

Formulas

Cash remaining in a non-interest bearing demand deposit account uninvested at the end of the day is used to determine an earnings credit value on account balances. This credit is calculated by J.P. Morgan, and the total credit accrued for the month is reflected on the monthly account analysis statement and is applied to reduce the invoiced amount due for banking service fees.

J.P. Morgan uses the following formula to calculate the monthly earnings credit allowance:

Monthly Earnings Credit Allowance Calculation

$$\frac{(\text{Average Monthly Investable Balance} \times \text{ECR} \times \text{Actual Number Of Days in Month})}{\text{Actual Number of Days in Year}}$$

The below formula can be used to calculate the optimal compensating balance requirement to fully offset fees:

Optimal Compensating Balance Calculation

$$(\text{Monthly Fees}^*/\text{Net Earnings Credit Rate}^*) \times (\text{Actual Days in the Year}/\text{Actual Days in the Month})$$

For example: $(\$1,000/0.62\%) \times (365/31) = \$1,899,063$.

*Notes:

- Monthly fees include maintenance and transaction fees quoted for banking and cash management services.
- Net earnings credit rate is the variable rate ECR in effect minus the balance based charge.

c. *Does a reserve requirement apply on balances? If so, what is it?*

In calculating the earnings credit rate (ECR), the bank currently does not deduct the reserve requirement from the available balance.

Since October 1, 2008, the Federal Reserve has paid interest on reserves held at the Federal Reserve by member banks. J.P. Morgan passes this benefit to clients by basing the earnings credit on 100% of the eligible balance of non-interest bearing demand deposit accounts.

Proposal to Lexington-Fayette Urban County Government

- d. Provide the earnings credit rate history for the 36-month period from July 2014 through June 2017. Indicate the earnings credit rate for each month.**

The bank's base ECR for government clients in the Midwest for the 36-month period from July 2014 to June 2017 is shown in the chart below.

ECR for the most recent 36 months					
Month	Rate	Month	Rate	Month	Rate
June 2017	0.35%	June 2016	0.25%	June 2015	0.20%
May 2017	0.35%	May 2016	0.25%	May 2015	0.20%
April 2017	0.30%	April 2016	0.25%	April 2015	0.20%
March 2017	0.30%	March 2016	0.25%	March 2015	0.20%
February 2017	0.30%	February 2016	0.25%	February 2015	0.20%
January 2017	0.25%	January 2016	0.25%	January 2015	0.20%
December 2016	0.25%	December 2015	0.25%	December 2014	0.20%
November 2016	0.25%	November 2015	0.25%	November 2014	0.20%
October 2016	0.25%	October 2015	0.25%	October 2014	0.20%
September 2016	0.25%	September 2015	0.25%	September 2014	0.20%
August 2016	0.25%	August 2015	0.20%	August 2014	0.20%
July 2016	0.25%	July 2015	0.20%	July 2014	0.20%

- e. What is the bank's current earnings credit rate? Are you willing to lock in a "floor" earnings credit rate? If so, what is the rate and for how long?**

The Bank's current base earnings credit rate for government clients in the Midwest is 0.35%.

However, because LFUCG is identified as a premier client of J.P. Morgan, it currently earns a premium earnings credit rate of 0.45%.

Furthermore, our proposed earnings credit rate in responding to this Request for Proposal is 0.70%.

We are willing to lock this rate as a "floor" for a period of one year.

- f. Are you willing to link the earnings credit rate to a market index? If so, which index would you suggest and what spread?**

The proposed premium rate that we offer LFUCG is a managed rate that is periodically adjusted to reflect general market rates. In anticipation of a continued rising rate environment, the premium rate offer to LFUCG will be adjusted accordingly. J.P. Morgan clients have benefitted from the managed rates which are intended to be competitively attractive to retain a stable base of deposits for the bank.

- g. LFUCG currently settles service charges on a quarterly basis. Are you able to accommodate a quarterly settlement period? Would you be willing to settle on a semi-annual or annual basis?***

As the standard option, J.P. Morgan offers monthly settlement with fees debited on the 15th calendar day of the month following the close of the billing period. Alternative schedules may be quarterly, semi-annual or annual and are subject to negotiation.

Account analysis statements are generated monthly, regardless of settlement period. J.P. Morgan's electronic billing statements are available online through ACCESS Online on the sixth business day after the close of the billing period for all your accounts.

17. Overnight Investment Option or Interest Bearing Bank Deposit

- a. For the accounts that cannot be held as compensating balances, do you offer an interest bearing DDA option (Note: the minimal amounts in some of these accounts do not make paying any monthly sweep vehicle economically viable.) If an interest bearing DDA is available, what is the current interest rate offered?***

Yes, J.P. Morgan offers interest bearing demand deposit accounts including a standalone interest-bearing DDA product and a Hybrid DDA product. Both products qualify for deposit insurance coverage up to \$250,000 per depositor.

Hybrid DDA Overview

Our Hybrid demand deposit account (DDA) product combines an interest-bearing account with a traditional demand deposit account that receives an earnings credit rate. The Hybrid DDA will allow LFUCG to maintain balances in your accounts in excess of the balance requirement necessary to offset service fees.

How it Works

Balances up to a predetermined threshold ("the peg balance") earn an earnings credit allowance at the proposed earnings credit rate of 0.75%. The peg balance is used to offset bank service fees. Balances above the peg balance threshold earn hard dollar interest at a proposed rate of 0.70%². Interest accrues daily and is paid monthly.

² Please note that J.P. Morgan charges Balance Based Charges, which is a monthly administrative fee we assess to address various regulatory and other charges affecting the bank, including a portion of the FDIC deposit insurance assessment

Proposal to Lexington-Fayette Urban County Government

J.P. Morgan's interest bearing DDA products offer managed interest rates. Managed rates are reviewed and updated periodically by J.P. Morgan after considering a range of factors, including the market rate environment and J.P. Morgan's demand for funds. The bank maintains pricing flexibility by not pegging to any one index that may be volatile over short periods.

Benefits

- **Operating Efficiency:** A Hybrid DDA can be more operationally efficient for optimizing cash than managing a sweep or direct investment because the funds remain in one cash account and are available for use, as needed.
- **Balance Availability:** LFUCG will have full utilization of cash balances.
- **Full Liquidity:** Balances are fully liquid throughout the business day with no restrictions on withdrawals.
- **An Attractive Rate of Return:** In the current market, the Hybrid DDA can offer LFUCG a competitive rate of return, as compared to other short-term investment products providing overnight liquidity.
- **Insured Deposits:** Balances are FDIC-insured up to the standard maximum of \$250,000 per depositor.
- **No Reserve Requirement:** A reserve requirement does not apply to a Hybrid DDA.

Calculation of Benefit

The earnings credit amount and interest amount are calculated differently:

- Earnings credit is calculated and applied on a monthly basis on the balances up to the ECR peg.

Monthly Earnings Credit Calculation

$$\frac{\text{Average Monthly Investable Balance} \times \text{ECR} \times \text{Days in the Month}}{\text{Days in the Year}}$$

- Hard dollar interest accrues on a daily basis on the closing daily balance above the ECR peg and is paid on a monthly basis.

Daily Interest Calculation

$$\text{Balance at Close of Business}$$

incurred by the bank. The fee (currently 0.13%) is set by J.P. Morgan in our sole discretion and is subject to periodic review and adjustment. The charge may be offset with an earnings credit allowance.

Daily Interest Calculation

(Interest Rate / 365)

b. What short-term investment vehicle(s) or interest bearing bank deposit does the bank propose to use for the overnight investment or sweep of LFUCG's demand deposit accounts?

As a leading liquidity solutions provider, J.P. Morgan offers multiple investment options for overnight funds including interest-bearing accounts, investment sweeps and direct money market mutual fund investments to help clients efficiently invest account balances, maintain full intraday liquidity and meet investment guidelines.

Hybrid Demand Deposit Account

J.P. Morgan proposes a Hybrid Demand Deposit Account for LFUCG to allow for full liquidity, protection of principal and an attractive rate compared to conventional overnight sweep options that would be appropriate within the investment policies of LFUCG. The hybrid structure will allow LFUCG to optimize its deposit balances by utilizing a higher rate to offset service fees, and earning hard interest on excess balances.

Money Market Deposit Account (MMDA)

J.P. Morgan's Money Market Deposit Account (MMDA) is an interest-bearing, FDIC-insured savings account.

MMDA balances earn a competitive rate of interest proposed at 0.50%, which accrues daily and is posted to the account on the last business day of each month. MMDAs provide greater flexibility than fixed-term products since they are not subject to breakage costs. In addition, there are no monthly maintenance or service fees associated with opening or maintaining a J.P. Morgan MMDA.

MMDAs allow up to six electronic withdrawals per calendar month, in accordance with Federal Reserve Regulation D. There are no limits to the number of deposits that can be made into the account

MMDAs are backed by the full faith and credit of JPMorgan Chase Bank, N.A. As interest-bearing bank obligations, they are FDIC-insured up to \$250,000 per depositor.

As rates change in the future, we can also explore overnight sweep alternatives with LFUCG as described below.

Investment Sweeps

In addition to our on-balance sheet deposit product offerings that provide interest or Earnings Credit Rate benefit to LFUCG, J.P. Morgan offers integrated off-balance sheet investment solutions, which can assist in achieving your comprehensive investment strategy. These options provide complete visibility of accounts and returns online through J.P. Morgan ACCESS Liquidity SolutionsSM.

Investment sweep services offer competitive returns while simultaneously providing fluid integration with LFUCG's operating accounts.

J.P. Morgan offers both intraday and end-of-day Money Market Mutual Fund investment sweeps. Clients can combine intraday and end-of-day investments as a way to address any cash flow activity that may take place after intraday investment cutoff times. All funds in excess of a predetermined target balance are automatically invested. If the balance goes below the target, funds are redeemed to cover the shortfall.

- **End-of-Day:** End-of-day sweeps are processed as the last transaction of the Business day. Money Market funds are automatically returned the morning of the next business day and all others end-of-day investments are automatically returned to the client's account as the first transaction of the next business day. The maximum investment amount for an End of Day sweep into a Money Market Mutual Fund is \$10 million
- **Intraday:** Intraday sweep options are offered for a variety of J.P. Morgan and Third Party Mutual Funds. Intraday investment sweeps occur one hour prior to fund close. With intraday investment sweeps, funds remain invested until the DDA balance falls below its pre-established target. At that time, funds sufficient to cover the shortfall are redeemed and credited to the account. There is not a maximum investment amount for the Intraday Money Market Mutual Fund sweep

J.P. Morgan Money Market Mutual Funds

- JPMorgan 100% U.S. Treasury Securities Money Market Fund
- JPMorgan U.S. Government Money Market Fund
- JPMorgan U.S. Treasury Plus Money Market Fund
- JPMorgan Prime Money Market Fund

These funds are managed by J.P. Morgan Asset Management, one of the world's largest short-term asset managers. Dividends are paid monthly.

Money Market Mutual Funds provide a rate of return, which is specific to a fund and share class. Yields are posted net of expenses as described in the fund's prospectus. Historical yields can be found at www.jpmballiquidity.com/us/yields.

Please see the prospectus at <https://prospectus-express.newriver.com/summary.asp?doctype=pros&clientid=jpmll&fundid=4812C2676> or www.jpmgloballiquidity.com for fund details.

Direct Investment Channel

In addition to automated end of day and intraday investment sweep services, J.P. Morgan offers LFUCG the ability to initiate self-directed Money Market Mutual Fund investments online via J.P. Morgan ACCESS Liquidity Solutions to preselected JPMorgan Asset Management and select third party fund choices.

ACCESS Liquidity Solutions offers a range of online reporting and administration capabilities accessed via a dashboard-style landing page.

c. *Does a reserve requirement apply to the proposed option?*

The bank currently does not deduct a reserve requirement from the available Hybrid DDA, DDA with Interest or MMDA balance. A reserve requirement does not apply to money market mutual fund options.

d. *Will the bank assess any balance based charge (FDIC-like, FICO, or other) to LFUCG for the proposed overnight vehicle(s)? If so, what is the current charge for an entire year on a \$1,000,000 balance? How is this charge computed? Is this charge assessed on ledger or collected balances?*

For Hybrid Demand Deposit Accounts, J.P. Morgan charges Balance Based Charges, which is a monthly administrative fee we assess to address various regulatory and other charges affecting the bank, including a portion of the FDIC deposit insurance assessment incurred by the bank. The fee (currently 0.13%) is set by J.P. Morgan in our sole discretion and is subject to periodic review and adjustment. The charge for an entire year on \$1,000,000 would be \$1,300 and may be offset with an earnings credit allowance.

Balance based charges do not apply to DDA with Interest only, MMDA or Money Market Mutual funds.

e. *Provide investment return history for the 36 month period from July 2014 through June 2017. Please show the yield for each month.*

Money Market Mutual Funds provide a rate of return which is specific to a fund and share class. Yields are posted net of expenses as described in the fund's prospectus. Historical yields can be found at www.jpmgloballiquidity.com/us/yields.

f. *If a sweep is proposed, what time of day is the sweep deadline? Is it end-of-day or next-day sweep?*

For end-of-day sweeps, J.P. Morgan invests the closing available account balance as the last transaction of the day. Cash deposits received during the day will be included with that night's investment sweep.

Proposal to Lexington-Fayette Urban County Government

LFUCG can make cash deposits until the sweep cutoff.

Cutoff times for intraday sweep investments are as follows:

Availability and Cutoff Time			
Fund	Direct Investment	Intraday Sweep	End of Day Sweep
Prime Money Market Fund	2:30 p.m. ET	2:00 p.m. ET	Y
U.S. Government Money Market Fund	4:30 p.m. ET	4:00 p.m. ET	Y
U.S. Treasury Plus Money Market Fund	4:30 p.m. ET	4:00 p.m. ET	Y
Federal Money Market Fund	1:30 p.m. ET	1:00 p.m. ET	N
100% U.S. Treasury Money Market Fund	1:20 p.m. ET	1:00 p.m. ET	Y

g. What applicable fee (if any) applies for funds swept into these investment vehicles? How is the fee calculated?

The sweep fee varies based on the type of sweep chosen to meet LFUCG's needs. Fees are provided in our supplement to LFUCG's Pro Formas in Appendix A.

h. If the bank is proposing a money market mutual fund, provide a copy of the current prospectus and, if multiple classes are offered, identify the class of shares, including ticker symbol or CUSIP.

Money market mutual fund share classes are dependent on the investment amount and investment channel. An end of day sweep investment qualifies for the Morgan share class. The current prospectus can be found at:

<https://prospectus-express.newriver.com/summary.asp?doctype=pros&clientid=jpml&fundid=4812C2676> or www.jpmmgoballiquidity.com for fund details.

18. Account Analysis Statements

a. Please provide a sample analysis statement. How soon after month-end is the analysis statement available?

Sample Account Analysis in Adobe PDF Format

Account analysis statements in PDF format show each section of billing information in a separate table. Total charges are displayed at the end of each table for clarity.

Proposal to Lexington-Fayette Urban County Government

Balance and Compensation Analysis Section

12345 LCC 000 123 4567 - NN

ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2014

PAGE 1 OF 4

J.P.Morgan
JPMORGAN CHASE BANK, N.A.
123 LOMBARD AVE
HOUSTON TX 12345

DETAIL OF ACCOUNT 000 00bb00000123456789

ACCOUNT: 000 00bb00000123456789
PRODUCTION DATE: 02-06-2014

OFFICER CONTACT:
PAUL ROMAN
(212) 123-XXXX

OTHER CONTACT:
JOHAN LAPISTAR
(212) 123-XXXX

BALANCE AND COMPENSATION ANALYSIS

EARNINGS ALLOWANCE RATE: XX.XX%
MULTIPLIER: \$ 4,709.67000

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
000000	AVERAGE NET LEDGER BALANCE	5,000,000	0.00
000030	LESS AVERAGE FLOAT BALANCE	00	.00
000010	AVERAGE NET COLLECTED BALANCE	5,000,000	0.00
000011	AVG POSITIVE COLLECTED BALANCE	5,000,000	0.00
000420	LESS DDA BAL RESRVE REQUIRMENT	00	.00
000040	INVESTABLE BALANCE	5,000,000	0.00
000400	BAL EQUIVLNT-TOT SERVICE CHRGS	XX.XX	XX.XX
000410	EXCESS-(DEFICIT) INVESTBLE BAL	XX.XX	XX.XX
000240	EARNINGS ALLOWANCE	XX.XX	XX.XX
000331	BAL COMPENSABLE SRVC CHARGES	XX.XX	XX.XX
000241	EXCESS-(DEFICIT) EARNING ALLOW	XX.XX	XX.XX
000314	SERVICE CHARGE AMOUNT	XX.XX	XX.XX



Figure 37

Activity Summary Section

12345 LCC 000 123 4567 - NN

ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2014

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J.P.Morgan
ABC COMPANY LTD

DETAIL OF ACCOUNT 000 00bb00000123456789

ACCOUNT: 000 00bb00000123456789
PRODUCTION DATE: 02-06-2014

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE	01005	010000	XX.XX	13	XX.XX	141,290	XX.XX
STATEMENT CYCLES	01010	010307	XX.XX	10	XX.XX		XX.XX
AUDIT CONFIRMATIONS	01076	010930	XX.XX	1	XX.XX	353,226	XX.XX
SUBTOTAL						XX.XX	494,516
FUNDS TRANSFER SERVICES							
REPETITIVE INSTRUCTION STORAGE	05882	350551	XX.XX	20	XX.XX		XX.XX
SUBTOTAL						XX.XX	0
JPMORGAN ACCESS							
ACCOUNT MAINT - 1 YEAR HISTORY	06055	400662	XX.XX	2	XX.XX	650,355	XX.XX
USER MODULE FEE	06087	400999	XX.XX	21	XX.XX	00	XX.XX
JPM ACCESS MONTHLY MAINT	07357	400999	XX.XX	10	XX.XX		XX.XX
SUBTOTAL						XX.XX	650,355
PREMIUM ASSESSMENT FEE							
PREMIUM ASSESSMENT FEE	00035	0002301	XX.XX	5,000,000	XX.XX	2,596,977	XX.XX
SUBTOTAL						XX.XX	2,596,977
TOTAL CHARGE FOR SERVICES							
		000300			XX.XX	XX.XX	
		000350			XX.XX	XX.XX	
		000331			XX.XX	XX.XX	
		000400			XX.XX	XX.XX	

Figure 38

Proposal to Lexington-Fayette Urban County Government

Relationship Balance Compensation History Section

J.P.Morgan

ACCOUNT ANALYSIS STATEMENT FOR JANUARY 2014

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12345 LCC 000 123 4567 - NN

ACCOUNT: 000 00bb00000123456789

PRODUCTION DATE: 02-06-2014

DETAIL OF ACCOUNT 000 00bb00000123456789

RELATIONSHIP BALANCE COMPENSATION HISTORY

MONTH	AVERAGE NET LEDGER BALANCE (\$)	AVERAGE NET COLLECTED BALANCE (\$)	INVESTABLE BALANCE (\$)	BALANCE EQUIVALENT TOTAL SERVICE CHARGES (\$)	EXCESS/ (DEFICIT) INVESTABLE BALANCE (\$)	EARNINGS ALLOWANCE RATE (%)	EARNINGS ALLOWANCE (\$)	BALANCE COMPENSABLE SERVICE CHARGES (\$)	EXCESS/ (DEFICIT) EARNINGS ALLOWANCE (\$)
JAN	,000,000	5,000,000	5,000,000	XX.XX	XX.XX	XX.XX%	XX.XX	XX.XX	XX.XX
JAN - JAN AVERAGE	5,000,000	5,000,000	5,000,000	XX.XX					
JAN - JAN NET					XX.XX		XX.XX	XX.XX	XX.XX



Figure 39

Statements are generated monthly and available online on the sixth business day after the close of the billing period.

- b. Can Association for Financial Professionals (“AFP”) Service Codes be included on the analysis statement?**

Yes, AFP service codes will be included on the analysis statement.

- c. Are account analysis statements available online? Can the account analysis data be sent electronically or downloaded in Microsoft Excel?**

J.P. Morgan’s electronic billing statements are available online through ACCESS Online. Files can be downloaded as Adobe Acrobat PDF, Microsoft Excel, and CSV formats, and TWIST BSB format (non-U.S. accounts only). Up to 13 months of statements are stored online for your reference.

19. Collateral Requirements

- a. Are you willing to hold and collateralize compensating balances in accordance with Kentucky statutes for public funds of up to \$200 million? If not, what is the maximum amount of compensating balances the bank is willing to hold?**

Yes. J.P. Morgan will continue to hold and collateralize compensating balances for LFUCG. The Bank will collateralize all public deposits collateral requirements as necessary and has no established maximum, to date. As noted below, the Bank does require a one (1) business day notification of a collateral increase request greater than \$50 million.

Pledged securities will be held in a Federal Reserve Bank (FRB) collateral account in the name of the Public Entity (i.e., LFUCG).

Collateralization Processes and Procedures

JPMorgan Chase Bank, N.A., through its National Collateral Management Group (NCMG), employs a Bank-developed Corporate Collateral Management System (Coast), which provides daily monitoring of deposit balances and security value for collateralization purposes.

Coast is reviewed each business day by dedicated Collateral Managers for customer collateral requirements. Collateral requirements are based upon the end-of-day ledger (except for Louisiana clients, where collected balances are used), deposit account (checking, savings, depository CDs) information (plus accrued interest if any), less applicable FDIC coverage, plus applicable margin (gross-up), if any. The end of day deposits balances are uploaded into Coast the following business morning from the Bank's deposit system. NCMG monitors the market value of securities pledged to our customers and compares the market value to the collateral requirements. In the event a market value reduction creates an under-collateralized position, additional securities will be pledged promptly.

Collateral Increases

NCMG recommends that customers contact NCMG directly in the event that additional deposits will exceed current collateral levels so that additional collateral can be pledged and put in place at the time the deposits are made.

Customers can contact NCMG before 1:00 p.m. ET for a collateral increase to be effective the same day, otherwise NCMG will endeavor to make the collateral increase effective the same day if contacted after such time. Also, the Bank requires a one (1) business day notification of a collateral increase request greater than \$50 million.

In the event that NCMG has not received timely prior notification of an increase in deposits from a customer, which results in a need of additional collateral, additional collateral will be pledged, if required by the customer.

Collateral Releases

The release of any securities pledged as collateral in the clients' FRB collateral account requires written authorization and verbal confirmation based upon the current FRB standards. NCMG will submit collateral release letter(s) to the client authorized individual(s) for authorization of any collateral reductions.

Security Valuation

The Bank employs an independent, third party pricing agent for collateral valuation. Dependent upon the types of securities pledged, the Bank will update security prices (marked to market) daily, weekly and monthly, as provided from the pricing agent.

b. *What type of collateral do you propose?*

The Bank will pledge an irrevocable letter of credit issued by a Federal Home Loan Bank and securities in the form of US Treasury (bills, notes, bonds and TIPS) and Agency (Fannie Mae, Freddie Mac) securities as collateral to secure public fund deposits. The types of collateral pledged are subject to change. In circumstances where the amount of deposits exceeds the size of the letter of credit the Bank will provide the required collateral using other forms of eligible collateral. State statute will govern acceptable collateral for public fund clients, if applicable. Clients may provide further direction as to types of acceptable collateral. Your NCMG collateral report would show both collateral vehicles.

Your relationship team or NCMG will be pleased to discuss our approach and provide additional information on request.

c. *What type of collateral reports will LFUCG receive? Who sends these reports and how frequently?*

The FRB provides two (2) types of reporting; Joint Custody Daily Activity Statements (AS) and Monthly Securities Holdings Report (MSHR). The AS reports account activity when conducted within the collateral account. The MSHR reports all securities held in the Public Entity's (i.e., LFUCG's) collateral account at month end. Both reports are sent within 24 hours either by email or facsimile. The FRB reports list the original par value of the securities pledged and does not report market value of securities pledged. The FRB does not provide online access to collateral account nor hold any irrevocable letter of credit issued by a Federal Home Loan Bank.

In addition to FRB reporting (see "Federal Reserve Bank Third-Party Joint-Custody Security Accounts"), NCMG provides a monthly collateral report which currently lists the pledged security (description, maturity and rate), original par, current par and market value and, if applicable, will list any irrevocable letter of credit issued by a Federal Home Loan Bank. NCMG emails the report by the 5th business day of the following month. Customers may contact NCMG during normal business hours to request a collateral report for any specific business day.

NCMG can be contacted by phone at 1-88-333-8340 (option 1) Monday through Friday, 8:00 a.m. to 5:00 p.m. ET. You can also email inquiries to NCMG@jpmorgan.com. Mail can be sent to NCMG at JPMorgan Chase Bank, N.A., Attn: NCMG OH1-0138, 1111 Polaris Parkway, Columbus, OH 43240-0138.

d. *Where will collateral be held?*

The Bank currently employs the Federal Reserve Bank (FRB) as the primary custodian for joint-custody security accounts (“collateral account”). The Administrative Reserve Bank (ARB) that holds the securities for the Bank is the FRB of New York (determined by Federal Reserve rules). The FRB of Boston is the Federal Reserve System’s national collateral account administrator. Pledged securities will be held in a FRB collateral account in the name of the Public Entity.

In order to establish a collateral account, FRB requires a copy of the completed FRB “Pledge Agreement Form (PA)” and “Fed Mail Form” from the Public Entity (the Public Entity must agree to the custodial agreement terms set forth in the FRB’s Operating Circular 7, Appendix C, as amended from time to time). The FRB will not review or complete any tri-party custodial agreements that Public Entities or banks present for collateral accounts. (Copies of the FRB’s forms are available from J.P. Morgan upon request.)

The Public Entity will be assigned a unique, alphanumeric collateral account number by the FRB upon the receipt, review and verification of the completed PA and Fed-mail forms. The Public Entity may retain the original forms for their records.

If a Public Entity has (or had) a FRB collateral account, the Public Entity can provide NCMG the FRB alphanumeric collateral account number, a listing of authorized signer(s) and verification requirements listed on the existing PA or provide a copy of an existing PA, such that NCMG can pledge into their collateral account. If the Public Entity has a PA greater than two (2) years old, it is recommended that the Public Entity submit a new PA.

Until NCMG receives the FRB documents (or information regarding the existing account), NCMG will pledge collateral into a Bank controlled account at the FRB in the name of the Public Entity on Coast.

20. End-of-Day Overdrafts

a. *What are the fees and interest charges associated with overdrafts? How are these charges calculated?*

J.P. Morgan charges for the use of end of day (EOD) uncollected funds by applying a daily variable overdraft (OD) rate to individual demand deposit accounts (DDAs) for each day an overdraft occurs. Interest and Overdraft fees can be offset by an earnings credit allowance and may be assessed on a per-occurrence basis.

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The formula for Negative Collected Balance Fee is as follows:

Negative Collected Balance Fee Calculation

$$\frac{(\text{Negative Collected Balance} \times \text{OD Rate} \times \text{Number of Days Overdrawn})}{360 \text{ days}}$$

The Overdraft Rate charged for overnight overdrafts is currently the Prime rate plus 3%.

Overdraft interest and occurrence fees can be offset through earnings credits that are generated through positive investable balances that are associated with related stand-alone or group billing account relationships.

Based on our existing account relationships, LFUCG meets the account qualifications and restrictions to allow us to offer a service called “Legal Netting” that uses positive collected balances in associated demand deposit accounts to offset deficiencies in others. This service will help eliminate or reduce occurrences of account overdrafts.

b. *Is there a fee per check or per occurrence when there is an overdraft?*

There is no per check or per occurrence fee.

c. *Is there a daily cap on fees? If so, what is it?*

There is no daily cap on fees.

21. Daylight Overdrafts

a. *Describe the bank’s policies concerning daylight balance overdrafts. Indicate whether this is applied to each individual account or across all accounts of a client relationship.*

J.P. Morgan does not charge for either intra-day credit (IDL) or intra-day liquidity (Fed daylight overdraft) usage arising in the context of normal clearing activities at this time, which is current market practice. J.P. Morgan routinely discusses significant use of intra-day liquidity with clients with a view to better managing this usage, and we reserve the right to potentially charge.

b. *Is wire transfer processing stopped when the intra-day limit is reached? How flexible can the bank be in setting a limit appropriate for LFUCG?*

Recognizing a client’s credit standing and reputation, an appropriate intraday credit limit will be made available to make sure your transactions flow smoothly and efficiently through our systems. This limit is electronically verified by our Funds Transfer Balance Control System. Payments within the limit, plus the current cash position in your account, will instantly flow through to the appropriate execution mechanism.

- c. *How does the bank process wire transfer instructions rejected for credit or daylight overdraft issues? How and when would LFUCG be notified? Which bank personnel are involved?***

Should a payment take your account balances over the intraday limit, the transfer will be stored electronically and referred to your funds control officer in the Transaction Approval Group (TAG) for approval. If covering funds are received while the payment is stored, the transfer will be automatically released without manual intervention.

One important feature of our system is the ability to group designated accounts together into a single relationship for intraday credit purposes. This provides for the release of payments when the total balance and intraday limit in your grouped accounts is sufficient.

- d. *If the bank incurs a daylight overdraft charge from the Fed, will it pass this charge on to its customers? If so, how (e.g. intra-day loan, daylight overdraft facility fees)? How would this charge be allocated among customers?***

J.P. Morgan does not charge clients for Fed daylight overdrafts arising in the context of normal clearing activities at this time, which is current market practice.

22. Payroll Card

J.P. Morgan does not offer prepaid card products to commercial clients at this time. We welcome the opportunity to analyze the volume of payroll not currently made electronically and make recommendations for shifting more volume from check to other electronic disbursement methods.

- a. *Employee Contact***

- i. *Describe the marketing materials you provide.***
- ii. *Describe the enrollment process including information about training materials provided to employees.***
- iii. *Once enrolled, how will cards be distributed to employees?***

N/A

- b. *Payroll Card Functionality***

- i. *How many no surcharge ATM locations does your financial institution maintain in Lexington?***
- ii. *How many no surcharge ATM locations are in Lexington?***

N/A

- c. *Fee Structure – Employer***

- i. *Describe any fees incurred by LFUCG including:***
 - *Transaction fees***

- *Administrative Costs*
- *Software (lease purchase, installation, training, customization)*
- *Standard Reports*
- *On-going Technical Assistance*
- *Related Training*
- *Web capabilities, including real-time processing of applications*

N/A

d. Fee Structure – Employee:

- i. How many free withdrawals per month can an employee get from your ATM network or from a surcharge free ATM?*
- ii. Will the bank charge a transaction fee for using an ATM outside of your network?*
- iii. Will the employee be charged any point-of-sale (POS) fees for pin-based transactions?*
- iv. Will the employee be charged any POS fees for signature-based transactions?*
- v. Will the employee be charged monthly account fees?*
- vi. Will the employee be charged monthly online statement fees?*
- vii. Will the employee be charged monthly paper statement fees?*
- viii. Will the employee be charged balance inquiry fees?*
- ix. Other fees/costs.*

N/A

D. SERVICE GROUP 2: PURCHASING CARD/ELECTRONIC PAYABLES

(Only institutions proposing for Service Group 2 should respond to this section)

1. Purchasing Card Program

- a. *What card platform(s) does your program employ (e.g., MasterCard, Visa, American Express or other)? If more than one is used, which would you recommend for LFUCG and why?*

J.P. Morgan can offer our clients both Visa and Mastercard branded commercial cards, allowing us to supply LFUCG with the most appropriate set of features and tools for your commercial card program. (We can also implement a card program using both platforms, for additional flexibility if needed.)

Based on LFUCG's objectives, we recommend the use of Mastercard for your commercial card program. Over the past two decades, Mastercard has become a global leader in providing flexible, end-to-end payment solutions, as evidenced by several key innovations. Mastercard outdistances the competition in the following areas:

- **Broad acceptance**—Mastercard is accepted at millions of locations and serves cardholder needs in more than 210 countries and territories. In addition, Mastercard has the largest ATM network in the world with well over one million terminals.
- **Enhanced travel data**—Mastercard sources industry data from global distribution system providers, seven major hotel chains (Hilton, Marriott/Starwood, Choice Hotels, Carlson, Hyatt, Fairmont, and Intercontinental Hotel Group), the four largest global travel agencies, and 300+ regional travel providers. Loaded into Mastercard's proprietary automated matching engine and paired with the underlying transactions, this data is available for LFUCG's use in reconciliation, compliance, and business intelligence operations to optimize travel programs.
- **Global reporting**—Mastercard offers multinational organizations an efficient, cost-effective way to manage expenses by consolidating expense data into a single global data repository. Organizations that adopt Mastercard global commercial products receive consolidated reports through its proprietary smartdata.gen2 (*smartdata*) system.

- b. *Provide an overview of software/web based card program management system that supports the firm's purchasing card program.*

J.P. Morgan works with Mastercard to provide our clients with access to the premier smartdata.gen2 (*smartdata*) system. *Smartdata* is entirely browser

based and includes functionality for information reporting, real-time account management, and reconciliation.

Information Reporting in *Smartdata*

With *smartdata*, LFUCG can access multiple standard reports that cover key program aspects such as transactions, hierarchy, cardholders, and suppliers. System users can view information at a unit- and card-summary level, and they can also drill down to transaction details.

Available filters include hierarchy level, date range, review status, post or transaction date, and reporting currency (for select reports). Program administrators have the additional advantage of being able to prepare detail, summary, and exception reports on demand. These reports can easily be saved and distributed through email.

Reports can be scheduled to coincide with your billing cycle, or they can be scheduled to run on a daily, weekly, or monthly basis.

Users can receive alerts when their scheduled reports are available in their

smartdata inboxes. User-defined reports are also available on an on-demand basis, or they can be run on a pre-set schedule for compilation and distribution according to your needs. Flexible output options include Adobe PDF, Microsoft Excel, text files, data interchange files, and email messages.

***Smartdata* Advantages:**

- Multiple standard reports
- Dynamic report scheduler
- Convenient export formats
- Editable transaction data
- Up to 250 splits
- Real-time account manager

Real-Time Account Management

Program administrators can manage accounts in real time using the Smart Data Real-Time Account Manager (SDRAM) feature of *smartdata*. With SDRAM, administrators have the ability to easily create accounts, view account status, close cardholder accounts, request replacement cards, view cardholder account information, review recent transaction activity, and change cardholder credit limits.

Reconciliation

With *smartdata*, users can filter transactions to display by merchant, merchant postal code, merchant category code (MCC), transaction amount range, and/or transaction type (e.g., airline or hotel charges). Receipts can also be appended to individual transactions and downloaded en masse. To further support your reconciliation requirements, transactions can be split up to 250 times, and account values are editable according to LFUCG's specific rules.

- c. *Is the software/web based card program management system wholly owned by your institution? If not, please specify the owner of the software/web based card program management system.***

J.P. Morgan works with Mastercard to provide our clients with access to the smartdata.gen2 (*smartdata*) system.

- d. *Program Administrator***

- i. *What capabilities and functionalities do Program Administrators have (i.e. adding new cardholders, adjusting credit limits, reviewing activities)?***

Your program administrator can perform the following functions:

- Add new accounts
- Issue replacement cards
- Close accounts
- Update existing cardholder accounts
- Change card limits
- View reports
- Update account code fields
- Change hierarchy
- Download transaction activity and reports
- Post system messages to the *smartdata* homepage for all users to see

- ii. *Will Program Administrators be able to adjust restrictions and controls on individual cards on a real-time basis? If not real-time, identify the length of time required for changes to become effective.***

Yes.

- iii. *How will Program Administrators make changes to cardholder limits/restrictions (online, by phone, in writing)? How long will it take the changes to be effective?***

J.P. Morgan's programs offer numerous card controls and key administrative features such as full hierarchy support, real-time adjustments of spend controls online, and denial at the point of sale for transactions that do not meet your requirements. LFUCG's program administrator can establish dollar, transaction, merchant category code (MCC), and cash advance limits at any level of your hierarchy: by individual, by department, or for your entire organization.

iv. Can Program Administrators make temporary adjustments to a cardholder’s profile that automatically reverts back to the original profile on a specified future date?

Yes. Overall spend limits can be temporarily adjusted in the *smartdata* system.

v. What is the procedure for requesting additional cards?

We offer several convenient options for ongoing card issuance:

- **Online applications**—Program administrators can request a new individual account online via *smartdata*. Once completed, the applications are routed to a designated manager and/or program administrator for approval.
- **Paper applications**—Paper applications can be submitted by your cardholders or program administrator via mail, email, or fax.
- **Spreadsheet applications**—A J.P. Morgan-supplied spreadsheet application can be submitted by your program administrator for mass applications, even after initial issuance. Once completed, the spreadsheet should be encrypted and emailed to J.P. Morgan for processing.

vi. Do all purchasing cards require activation upon receipt and prior to first use?

Yes. For security purposes, cardholders contact J.P. Morgan’s voice response unit (VRU) to activate a card upon receipt.

vii. Will LFUCG’s Program Administrators have a dedicated customer service team to handle requests and service needs? What are the normal business hours of this team? Will it be 24/7/365? Where is the call center located?

LFUCG’s cardholders will be supported 24/7/365 by our customer service specialists in Elgin, Illinois, and Columbus, Ohio. By simply calling the toll-free number on the back of their cards, cardholders are identified by their card number and then routed to the proper service specialist. In areas where toll-free calling is not offered, a collect number is also listed on the back of every card for prompt, efficient service. Importantly, our customer service specialists are solely dedicated to commercial card support and do not handle any other bank products.

Services Tailored to Cardholder Needs

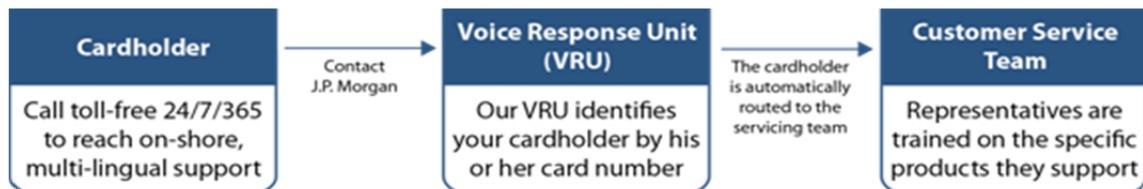


Figure 40

Our specialized service structure enables cardholders to access the support they require 24 hours a day.

Knowledgeable and Experienced Support

J.P. Morgan offers support from approximately 100 specialists in two locations. Each customer service specialist is trained and knowledgeable about the specific programs they support. All customer service specialists receive targeted training, enabling them to become experts in their roles.

Services and information our specialists offer for your cardholders include:

Services and Information Available to Cardholders	
<ul style="list-style-type: none"> • Lost/stolen card reporting 	<ul style="list-style-type: none"> • Answers to statement questions
<ul style="list-style-type: none"> • Card activation 	<ul style="list-style-type: none"> • General account information
<ul style="list-style-type: none"> • Balance/credit information 	<ul style="list-style-type: none"> • Billing disputes
<ul style="list-style-type: none"> • Cardholder transaction information 	<ul style="list-style-type: none"> • Specific charge details (including declines)
<ul style="list-style-type: none"> • Account closures/card cancellations 	<ul style="list-style-type: none"> • Fraud reporting
<ul style="list-style-type: none"> • Replacement card requests 	<ul style="list-style-type: none"> • Payment information
<ul style="list-style-type: none"> • Emergency assistance 	<ul style="list-style-type: none"> • Online password assistance

Our average response time is less than 20 seconds, and if issues cannot be resolved immediately, a time commitment will be communicated to the cardholder within 48 hours.

Additional services provided through our call center include an easy-to-use voice response unit (VRU) for commonly asked questions and an interpretation service to assist non-English-speaking cardholders in over 100 languages (e.g., Spanish, German, Italian, and French).

e. Reporting

i. Describe the online reporting provided to cardholders and administrators. What information is included in the standard report format?

The *smartdata* system enables LFUCG to generate multiple standard reports online at any time. Leveraging *smartdata*'s web-based capabilities, these standard reports cover all major aspects of commercial card programs, including transaction details, supplier information, and travel-specific data.

The reports most frequently run by our clients include the following:

- **Transaction reporting**—Line Item Detail, Daily Transaction Summary, Cash Transaction Detail, Spend Analysis by Transaction Category
- **Cardholder/hierarchy reporting**—Account Spending Analysis Detail, Account Statement, Account Status
- **Supplier reporting**—Merchant Summary Detail, Merchant Related Spending Alerts, Spend Analysis by Merchant, Spend Analysis by Merchant Category
- **General reporting**—Approver Summary, Accounting Code Analysis, Cost Allocation Summary

Users can generate reports as often as needed and export the data in a variety of formats, such as PDF, for easy printing and archiving. Reports can also be scheduled to run automatically by billing cycle or on a daily, weekly, or monthly basis, according to a LFUCG-determined schedule. An email alert can be set up to notify users when their scheduled reports are available.

The flexibility of *smartdata's* on-demand and scheduled reporting will allow your organization to closely monitor your card program. Full hierarchy support provides reporting rights at cardholder, department, and organization-wide levels.

Please refer to Attachment 6. Sample *Smartdata* Reports.

- ii. *Does the online reporting system provide real time information on transactions? If not, how long does it take transaction data to become available?***

Transactions are automatically loaded into *smartdata* and available within 24 to 48 hours of merchant posting, based on when merchants submit the transactions.

- iii. *Describe the electronic data available on-line that can be downloaded. In what format is information available? Can individual transactions be automatically coded for entry in LFUCG's accounting system? Can charges be broken down by card number and a department number?***

Smartdata will display all levels of transaction data transmitted by a merchant at the point of sale, including the following:

- **Commercial card standard:** Level I—Summary transaction detail
- **Commercial card enhanced:** Level II—All detail from level I plus sales tax and a 16-digit free-format (customer code) field

- **Commercial card enhanced line-item detail:** Level III—All level I and level II detail plus line-item transaction detail such as unit costs, commodity description, freight costs, hotel folio, and airline itinerary information

The detail provided through *smartdata* will make it easy for LFUCG to analyze cardholder activity while tracking how and where money is being spent. *Smartdata* can also provide reports with this information (e.g., detail, summary, and exception reports).

Report Formats

Users can generate reports as often as needed and export the data in a variety of formats, such as PDF, for easy printing and archiving. Reports can also be scheduled to run automatically by billing cycle or on a daily, weekly, or monthly basis, according to a LFUCG-determined schedule. An email alert can be set up to notify users when their scheduled reports are available.

Transaction Allocation

Smartdata can automatically and accurately allocate LFUCG's transactions to specific cost centers, general ledger accounts, or projects based on default allocation rules at the card or merchant category level. This minimizes the time-consuming process of manually allocating transactions and make certain that every transaction is assigned to a valid account. In addition, at LFUCG's option, transactions can be selected and the cost center/general ledger values will be updated in a group.

Account Code Cross Validation

Smartdata gives administrators more control over accounting codes through account code cross validation. Administrators can link account code fields in a dependency chain, so that a value selection in one field controls the availability of values in another field. For organizations that allocate expenses to general ledger accounts, cross validation can help make certain that general ledger information is properly coordinated with other values such as department, cost center, or project code, minimizing general ledger input errors.

Split Transactions

Smartdata allows you to split a transaction among multiple accounts or cost centers by percentage, dollar amount, or line item. If a transaction

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requires manual editing, you can select appropriate accounting entries for individual transactions and each split.

iv. Describe how the system can help LFUCG to automate the workflow and approvals process. Please be specific.

Smartdata offers the following features to support LFUCG’s workflow needs:

- Checkboxes for “reviewed” and “approved”
- Access roles assigned to cardholders and non-cardholders, allowing them to review or approve transactions, modify accounting code allocations, or access other functions as needed
- Email notifications when transactions are awaiting review or approval

Your designated implementation associate will work with you to establish approval checkboxes, access roles, and other elements to support the workflow that fits your needs.

Smartdata Transaction Review Process

SEARCH CRITERIA Advanced Search

Reporting Cycle: February 2017
02/01/2017 to 02/28/2017
Date Type: Posting Date

Date Range: From: 02/15/2017 To: 03/17/2017
Date Type: Posting Date
Data available starting: 03/17/2014 Search

SEARCH RESULTS

Expand All | Collapse All Search Total: 5,206.77

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Detail	Reviewed	Approved	Posting Date	Transaction Date	Description	Transaction Amount	Additional Information
	<input type="checkbox"/>	<input type="checkbox"/>	02/17/2017	02/13/2017	BENNETTS BARBQUE PEORI DENVER, CO -80239	23.50	
	<input type="checkbox"/>	<input type="checkbox"/>	02/15/2017	02/13/2017	COURTYARD BY MARRIOTT DENVER, CO -80216	159.64	
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	02/16/2017	02/13/2017	AMPCO PARKING WICHITA, KS -67209	28.00	
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	02/16/2017	02/14/2017	TPT™ AP270601X6QH045R CHICAGO, IL -60606	7.00	
	<input type="checkbox"/>	<input type="checkbox"/>	02/19/2017	02/15/2017	TOTAL 4044 SHAMROCKQ17 ARVADA, CO -80002	32.20	
	<input type="checkbox"/>	<input type="checkbox"/>	02/17/2017	02/15/2017	HESSTON PRESTIGE PRINT HESSTON, KS -67062	64.27	
	<input type="checkbox"/>	<input type="checkbox"/>	02/18/2017	02/16/2017	CARL'S JR #9 Q90 LAYTON, UT -84041	4.72	

Figure 41

Through simple checkboxes, cardholders and managers can quickly review and approve transactions.

- v. ***Are workflow reports available to show an audit trail of specific activity, such as card review/approvals (name, date, activity) and temporary credit limit approvals?***

The *smartdata* system offers an Audit Report that tracks changes to user and company information fields, checking for deletions and modifications. Audited fields are compiled in an audit file, which details the fields that were modified, including original and changed data, time of the change, and the user who made the change.

- f. ***What are the liabilities of LFUCG and employees in the event of fraud, abuse or loss of a card that is committed by a non-employee and not for the benefit of LFUCG? If LFUCG is not liable but a loss is incurred, would it impact the rebate, if any, paid to LFUCG?***

If a card is lost or stolen, LFUCG will not be held liable for fraudulent transactions made by unauthorized personnel provided that:

- J.P. Morgan was notified immediately after the card was thought to be lost or stolen
- No direct or indirect benefit was received from the fraudulent transaction
- The program was set up and operated in accordance with J.P. Morgan's fraud reduction best practices

Once notified, J.P. Morgan will promptly cancel the account. Subject to the terms and conditions outlined in our attached financial offering (Attachment 2. Commercial Card Financial Proposal), LFUCG will not be liable for fraudulent transactions made on that account. Merchants that do not follow transaction authorization procedures can be subject to chargebacks. If there are fraud losses, they are typically netted out of the program rebate opportunity.

Liability for Card Misuse or Abuse

In general, liability includes the amount of all transactions made using authorized cards. Liability for centrally billed card charges resides with the organization (corporate liability). Liability for individually billed card charges resides initially with the cardholder and ultimately with the organization (joint and several liability).

Liability for commercial card charges resides with the organization; as a precautionary measure to protect LFUCG, J.P. Morgan requires that all commercial cards be used only for business-related expenditures.

In general, liability includes the amount of all transactions made using authorized cards. However, LFUCG can effectively minimize liability from employee misuse or abuse of funds by setting appropriate card limits.

g. Rebate Schedule

- i. Please provide a rebate schedule for card activity at various usage levels, include details.**

Please refer to the Commercial Card Financial Proposal in Attachment 2.

- ii. Please describe any other factors, such as average transaction size, etc., that affect the rebate amount.**

Please refer to the Commercial Card Financial Proposal in Attachment 2.

- iii. Are there any exceptions to the rebate schedule (i.e. large dollar items, etc.)? If so, specifically define what constitutes a "large dollar" item.**

Categories that do not qualify as spend for rebate purposes include the following:

- Annual fees, finance charges, and other fees or charges posted to accounts (e.g., late fees, returned check fees, cash advance fees, collection costs, and administrative fees)
- The amount of all convenience checks as well as cash advance transactions and fees
- Fraudulent or unauthorized charges posted to accounts as well as any amounts posted to an account where the card has been reported lost or stolen

Large Ticket Interchange

Large-ticket interchange (LTI) is a discount (preferential pricing) given to suppliers for processing certain transactions. These discounts are given only for larger transactions, and only if the supplier passes enhanced detail (level III). Discounted fees for large-ticket transactions encourage suppliers to accept credit cards for larger purchases. This gives your organization the ability to expand your purchasing card and single-use account programs, and streamline your purchasing processes.

A merchant benefits from LTI pricing if the transaction exceeds a "break-even" point (dollar amount). A merchant's acquiring bank determines whether to submit a transaction for LTI rates. The only accurate way to determine if your vendors are receiving a discounted LTI rate is to contact them directly.

Mastercard's LTI requirements vary slightly based on merchant location.

For merchants within the United States:

- The transaction can be conducted within any Mastercard commercial card program.
- The transaction must be submitted with an MCC other than airline, vehicle rental, passenger railway, or restaurant.
- Commercial large-ticket addendum data requirements (level III) must be satisfied.
- The transaction amount must be greater than or equal to \$7,255.

For merchants outside the United States:

- The transaction must be conducted on a Mastercard purchasing card or fleet card.
- The transaction must be submitted with an MCC other than airline, lodging, vehicle rental, passenger railway or restaurant.
- Interregional commercial purchasing large-ticket addendum data requirements must be satisfied.
- The transaction amount must be greater than or equal to \$2,727, for a transaction that could qualify for Interregional Commercial Purchasing.
- The transaction amount must be greater than or equal to \$3,750, for a transaction that could qualify for Interregional Commercial Purchasing Data Rate 2.

h. Discuss settlement terms.

i. What billing cycles are available?

J.P. Morgan offers 26 billing cycle closing dates, allowing you to select the date that is most appropriate for your calendar. This date can vary for each subsidiary that has its own accounting system.

ii. What cutoff dates are available?

Billing runs on a 30-day cycle with payment due 14 days after the end of the cycle. There are several flexible payment options, with shorter payment cycles tied to reduced credit exposure and improved rebates.

iii. How will LFUCG receive billing statements?

Cardholders can use *smartdata* to review statements and remit payment online. Statements are available within two days after your billing cycle closes.

Standard electronic statements include account number, cardholder name, merchant description, amount, purchases, cash advances and fees,

an account summary, current payment due, past-due amount, and total amount due. Additional elements provided on statements (i.e., enhanced data) are determined by merchant capabilities.

LFUCG will have access to all information included with the transaction record, including enhanced data for both purchasing and travel. All level III data received in will be available to LFUCG and will appear on cardholder statements.

Smartdata can also be configured to provide an Account Statement report to match LFUCG's billing cycles. This allows you to log into the system two days after cycle close to view and/or print statements. Cardholders will receive email notification that they can access statements in their *smartdata* inbox.

iv. *What are the payment terms from "statement date"?*

Billing runs on a 30-day cycle with payment due 14 days after the end of the cycle. There are several flexible payment options, with shorter payment cycles tied to reduced credit exposure and improved rebates.

v. *Can LFUCG initiate the payment to pay for transactions processed versus being automatically debited?*

Our standard settlement format for centrally billed accounts is auto debit (also called direct debit); however, LFUCG can select other forms of payment, such as ACH, or check.

Please note that if LFUCG elects individual bill/individual pay, auto-debit is not an option. Cardholders may make payments by check, our pay-by-phone voice response unit (VRU), or their bank's online bill-pay service.

If LFUCG elects individual bill/central pay, "ACH CTX 820" is the preferred method (includes additional details with the ACH payment letting us know how to allocate the payment to each individual account).

J.P. Morgan accommodates the following payment options:

- **Auto debit**—Auto debit payments are electronically withdrawn each month. (Note that your organization is responsible for updates to account information.) Your implementation associate will help set up this functionality.
- **ACH CCD**—We currently accept Cash Concentration or Disbursement (CCD) and Cash Concentration or Disbursement (CCD+) corporate ACH payment types for a single billable account. The remittance account number must be provided with each payment. The CCD or CCD+ is standard for corporate bill account payments.

- **ACH CTX**—The CTX or Corporate Trade Payment includes an EDI 820 that allows clients to send remittance instructions for one or more card accounts. This payment type is acceptable for one or more corporate bill account payments, or a combination of individual bill and corporate bill account payments. If you wish to use this method, your implementation team will assign a technical consultant to your program.
- **Check**—You can pay by check for individuals or as a consolidated payment. Please note that checks must be accompanied by remittance that includes the FULL 16 digit account number to where the funds should be applied.
- **Online Bill Pay**—Individuals can submit payments through their bank’s online bill payment platform.

Payments made by ACH will be posted within two business days if accompanied by full remittance information; payments by check will also be posted within two business days of receipt if accompanied by full remittance information.

2. Electronic Payables

- a. Describe the bank’s capabilities and experience with purchasing cards and electronic payable solutions.*

J.P. Morgan has three decades of experience in the commercial card industry—we began issuing commercial cards in 1985, and we have issued purchasing cards since 1992.

The J.P. Morgan Single-Use Account (SUA) solution was one of the first products of its kind in the market when we released it in 2004. Over the past twelve years, our client base has grown to include more than 300 single-use account programs with over \$8 billion in spend. Some of the largest companies in the world rely on J.P. Morgan’s single-use accounts to meet their financial needs, and our system processes thousands of account requests each hour and millions of dollars in transactions each day.

The J.P. Morgan Single-Use Account solution is a simple automated electronic payable solution that will allow Lexington-Fayette to generate payments to vendors based your existing approval process straight from your existing ERP system. J.P. Morgan provides all the assistance required to convert vendors from Check and ACH to Single-Use Accounts and all of that volume is combined with Purchasing Card volume for Rebate returns.

b. *Describe the bank's involvement with the payment process. Discuss in detail any files that LFUCG would need to prepare or transmit to the bank.*

To request single-use account payments, you can choose from two options: submitting the request through your ERP system, or submitting the request online using PaymentNet. Once J.P. Morgan receives the payment request, we will create a payment file and then send the confirmation directly to the supplier via email. Alternately, you can communicate payment and remittance information directly with your suppliers in accordance with your internal communication processes.

Using Your ERP to Request Payments

When using your ERP system to initiate payments, LFUCG can simply leverage your existing invoice approval process and workflow. The payment part of the workflow (which typically occurs after invoice approval) can be configured to add SUA as a payment option.

There are two ways to submit payment requests through your ERP. The more common method is to submit multiple payment requests using our batch process, in which payment requests are batched together and sent to J.P. Morgan at the end of the day. J.P. Morgan will then process the batch file overnight, matching all of invoice criteria upon receipt. (The four data elements we match are account number, date range, dollar amount with tolerance, and MCC.)

The other method is to request “real time” payment requests via Webservice. Using Webservice integration, single-use account numbers are created within seconds and then provided to either LFUCG or the supplier for immediate use. This type of integration is most helpful for transactions that are time sensitive (e.g., travel bookings, e-purchasing transactions, or roadside services).

Communicating Payments to Your Suppliers

The preferred method of communicating payment is for J.P. Morgan to email the payment information directly to the supplier. However, LFUCG can also communicate the single-use account number directly to your suppliers, if that is your preference. Once the supplier receives the single-use account number and processes it, the transaction flows like an ordinary card transaction, with payment made directly into the supplier's bank account.

Invoices

Our solution has the ability to pass invoice data. You can choose whether to make one payment per invoice or bundle invoices. Our file format accepts up to 30 custom fields. Each one of these fields can be used to house invoice/line item detail.

Proposal to Lexington-Fayette Urban County Government

- c. **Please provide a timeline or flowchart of the entire payment process, including the deduction of cash from a LFUCG account and receipt of payment by the vendor.**

LFUCG can leverage your existing invoicing and approval process for single-use accounts. Remittance details are communicated electronically to suppliers.

The Single-Use Account Payment Process: Batch and Webservice

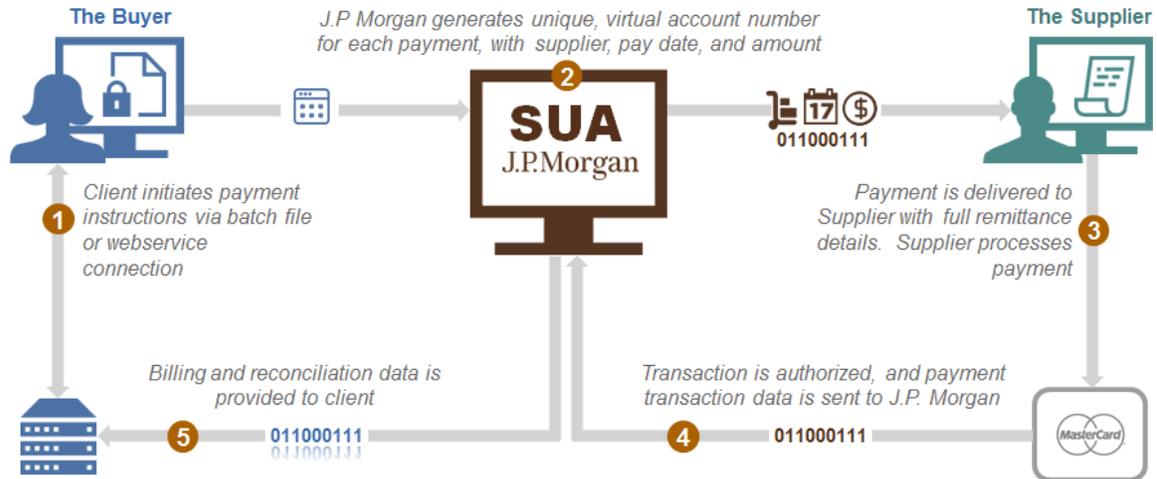


Figure 42

- d. **Describe how vendor payments made by card are communicated to vendors. Are ghost cards or one-time use cards used for payment?**

Most often, our clients request that we send payment information directly to their suppliers via email. We encourage suppliers to set up secure email during enrollment. This is a one-time process and allows the supplier to receive remittance information and complete payment information (comprised of full single use account number, expiration date, and three digit security code). As an alternative, LFUCG can communicate payment and remittance information directly to your suppliers following your own internal communication processes.

Secure Email

J.P. Morgan offers secure email functionality using Voltage SecureMail®. Secure email provides full account information in a single, encrypted email message.

The full account information includes:

- 16-digit account number
- Expiration date
- Card security code (also known as CVV/CVV2)
- Billing zip code

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Merchants can opt in by choosing the opt-in link at the bottom of any payment notification sent within the last 30 days, and following the steps to register. Once registered, all payment notifications to that merchant will be sent via secure email.

- e. **Describe how suppliers receive the card number to process payment? If an email is sent, provide an example of the correspondence sent. Can the body of the email sent to vendors be customized by LFUCG?**

Below is a sample Single-Use Account email remittance.

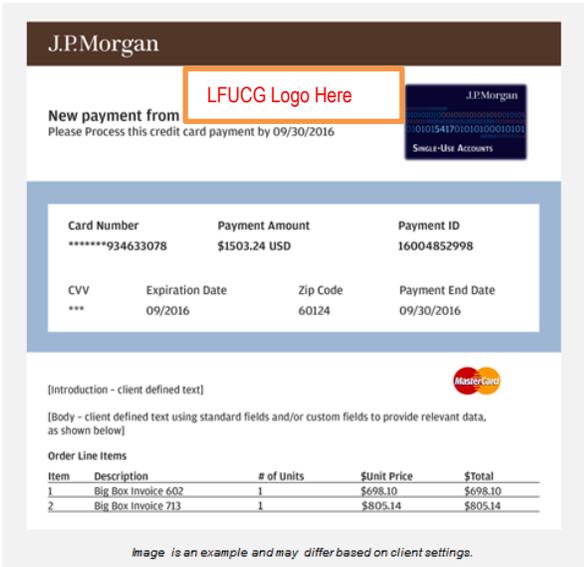
Sample Single-Use Account Email

Secure email

We offer secure email functionality using Voltage SecureMail™. Secure email provides full account information in a single, encrypted email message, including:

- 16-digit account number
- Card security code (CVV/CVV2)
- Billing Zip Code
- Expiration Date

To opt-in to this service, merchants can reference the opt-in link at the bottom of any payment notification.



The image shows a sample email remittance from J.P. Morgan. It includes a header with the J.P. Morgan logo and a red box labeled 'LFUCG Logo Here'. The main body of the email contains payment details:

Card Number	Payment Amount	Payment ID
*****934633078	\$1503.24 USD	16004852998

CVV	Expiration Date	Zip Code	Payment End Date
***	09/2016	60124	09/30/2016

Below the payment details is a table of order line items:

Item	Description	# of Units	Unit Price	Total
1	Big Box Invoice 602	1	\$698.10	\$698.10
2	Big Box Invoice 713	1	\$805.14	\$805.14

The email also includes a MasterCard logo and a footer note: "Image is an example and may differ based on client settings."

Figure 43

- f. **If a supplier reverses a payment, identify the impact on the available balance for the card.**

If a single-use account payment is returned to LFUCG's financial institution, a credit is reflected in PaymentNet and is sent to you via your reconciliation mapper file.

LFUCG can stop a single-use account payment by sending a deactivation request directly from your ERP system through the payment instruction file. You can also cancel a single-use account payment by simply selecting "deactivate" from a drop-down menu in the Order module of PaymentNet.

Deactivation requests applied in PaymentNet are processed within seconds. Requests made through a batch file are processed within four hours.

If the account number has been used (i.e., the payment has been processed), your supplier can submit a credit to offset the debit. No interchange fees are assessed on the credit.

- g. Do you offer a Buyer Initiated Payment (push pay) Program? If so, provide an explanation of how this service would operate. Does a different rebate schedule apply?***

J.P. Morgan's single-use account solution is a "pull" payment method that gives LFUCG's suppliers control over payment processing timing.

Our current single-use account roadmap is focused on enhancing the client and supplier experience. We are in the process of developing features such as push payment methods, simplified supplier management tools and an enhanced online experience in PaymentNet. The push option will provide end-to-end payment automation, although this method is not widely accepted at this time.

- h. Does your firm or LFUCG store all vendor payment information (account numbers, etc.)?***

All supplier information is stored and maintained in LFUCG's ERP or payment system. Relevant details for payment such as supplier name, email address, and remittance are passed to J.P. Morgan in the payment instruction file. If you choose to have remittance information emailed to your suppliers by J.P. Morgan on your behalf, a LFUCG "From" email address is used. This makes certain that any bounce-back email is sent to the appropriate contact in your organization.

This method creates efficiency for LFUCG as it allows you to maintain vendor data in one location.

3. Vendor Enrollment

- a. Please describe the process for vendors to enroll into the bank's electronic payables platform. If a vendor is already enrolled with your electronic payable platforms, what is required for LFUCG to start paying them electronically?***

The J.P. Morgan Client Campaign Management team applies effective strategies to convert targeted suppliers from their current payment type to rebate-generating plastic and/or virtual card payments (SUA). The J.P. Morgan team has taken the Vendor file that was provided within the RFP process and we've identified between \$11MM and \$35MM in expected E-payables (SUA) volume, which includes over \$13MM of highly probable vendor spend that has already accepted SUA from another payer.

Campaign management at-a-glance



Figure 44

The Client Campaign Management process will run concurrently with program implementation.

Campaign management features and benefits include:

- Campaign Management services are provided at no additional charge
- A collaborative working relationship focused on your objectives
- Dedicated resource for supplier outreach, program education and acceptance
- More than 10 years of experience identifying and onboarding suppliers
- Statistics-driven supplier recruitment forecasts applied to the targeted vendor list
- Pre-developed supplier communication templates to meet client needs
- Ongoing support, tracking and communication of supplier outreach results within campaign duration

Campaign Management Process Timeline

A typical Client Campaign Management engagement takes approximately 20 weeks to complete (including preparation and campaign time), but may be shorter or longer based on your level of engagement.

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LFUCG's dedicated campaign manager will:

- Guide you through the process of supplier enablement
- Analyze supplier base to identify recruiting targets and prepare campaign communication
- Execute recruiting campaign to optimize supplier adoption

Client Campaign Management Process



Figure 45

Campaign Management Process Details

Supplier Analysis

The J.P. Morgan Performance Analytics team will review, analyze and segment LFUCG's vendor (AP) data to determine each supplier's likelihood of converting payments. Applying informed analytics, experience and proven methodologies, we're able to identify suppliers who would be the most receptive targets for your campaign.

This proposed targeted list includes suppliers that are card-accepting, do not have discount payment terms, receive more than \$25,000 annually from LFUCG, and have been paid in the past 12 months. Depending on your specific business needs, we may segment your suppliers differently to achieve the highest conversion rate.

Strategy Development

A Campaign Manager will meet with LFUCG to understand your preferences (for example, you may prefer to contact strategic suppliers directly rather than through J.P. Morgan) and to acquire your supplier information. Comprehensive supplier data is critical to the success of our campaigns and the more insight you can provide the Campaign Manager about your suppliers, the smoother the campaign process is likely to be.

Campaign Preparation

Your Campaign Manager will work closely to guide you through a successful supplier campaign. During this stage, he or she will address program requirements and introduce proven methodologies to encourage card or SUA acceptance. In addition, your campaign manager will cover topics that should be communicated to your internal stakeholders to help educate and prepare all LFUCG impacted resources.

Supplier Recruitment

LFUCG's Campaign Manager will provide you with your targeted supplier list, project timeline, and communication templates to be used when contacting your suppliers. Upon approval of these key deliverables, the Recruitment Specialists will begin contacting your suppliers.

Recruitment specialists:

- Coordinate supplier outreach efforts with Campaign Manager
- Conduct supplier outreach
- Update campaign tracking tools

During the campaign, your Campaign Manager will provide you with a detailed report, tracking overall effort and progress that will be reviewed during weekly conference calls. These calls also serve as an opportunity to resolve any issues that may arise (e.g., incorrect supplier information). In complement to the scheduled calls, your Campaign Manager will be available to provide consultative support on an ongoing basis as needed.

As suppliers confirm acceptance of card or virtual Single-Use Account (SUA) payments, LFUCG can update your ERP to reflect the new payment type, enter the email address(es) for payment notification delivery (when applicable) and begin paying those suppliers via card or SUA.

Payment Process

To request single-use account payments from suppliers who are already enrolled, you can choose from two options: submitting the request through your ERP system, or submitting the request online using PaymentNet. Once J.P. Morgan receives the payment request, we will create a payment file and then send the confirmation directly to the supplier via email. Alternately, you can communicate payment and remittance information directly with your suppliers in accordance with your internal communication processes.

b. What are the steps for signing up a new vendor?

When signing up a new vendor, recruitment specialists initiate the acceptance process by sending confirmation email messages to suppliers. To formally accept, each supplier clicks on the acceptance link embedded within the confirmation email. They are directed to LFUCG’s landing page where they will then click ‘Submit’ to confirm their acceptance to receive single-use account payments from LFUCG. Suppliers do not need to purchase any special equipment to accept single-use account virtual card payments, as most already possess the point-of-sale terminals needed to process credit card transactions.

Sample Confirmation Email



Figure 46

After the supplier has confirmed participation, J.P. Morgan will send a follow-up “thank-you” email that includes a seven-digit bank identification number (BIN). Going forward, the supplier will pair the BIN with a unique single-use account payment number in order to complete each transaction or the supplier can opt-in to receive the full credit card detail in a secured email remittance.

The “thank-you” email also serves the secondary purpose of confirming the supplier’s email address. This reaffirms the supplier’s participation and helps us immediately identify any invalid addresses. Note that LFUCG can also send this email directly, if that is your preference.

To further support the supplier acceptance process, J.P. Morgan provides sample communication materials, which LFUCG can customize according to your needs.

An email link allows suppliers to quickly and easily enroll in the program. A thank-you email then validates the enrollment.

c. *Identify the number of suppliers your bank currently has enrolled.*

The number of merchants currently enrolled is considered proprietary. It should be noted, however, that J.P. Morgan has considerable success in recruiting suppliers. The key reasons for this success are our ability to offer a compelling value to suppliers and our experience based on years of developing best practice expertise.

While we cannot share our proprietary vendor list, it is important to note that we consider your vendors our vendors and treat them accordingly. Within our detailed vendor analysis, we can share with Lexington-Fayette your specific vendors that have accepted SUA in the past.

d. *If a supplier is already enrolled with your integrated payables platform, describe the process for LFUCG to pay that vendor electronically.*

To request single-use account payments, you can choose from two options: submitting the request through your ERP system, or submitting the request online using PaymentNet. Once J.P. Morgan receives the payment request, we will create a payment file and then send the confirmation directly to the supplier via email.

Alternately, you can communicate payment and remittance information directly with your suppliers in accordance with your internal communication processes.

e. *Discuss your firm’s current vendor list and the methodology used to attract new vendors.*

The J.P. Morgan Single-Use Account solution was one of the first products of its kind in the market when we released it in 2004. Over the past twelve years, our client base has grown to include more than 300 single-use account programs with over \$8 billion in spend. Some of the largest companies in the world rely on

J.P. Morgan's single-use accounts to meet their financial needs, and our system processes thousands of account requests each hour and millions of dollars in transactions each day.

Supplier Recruitment Methodology

Your assigned Campaign Manager will provide you with your targeted SUA supplier list, project timeline, and the communication templates to be used when contacting your suppliers. Upon approval of these key deliverables, our Recruitment Specialists will begin contacting your suppliers.

During the recruitment campaign, you will be provided detailed reports, tracking recruitment efforts and progress, during weekly conference calls. These calls also serve as an opportunity to resolve any issues that may arise (e.g., incorrect supplier information). In complement to the scheduled calls, your Campaign Manager will be available to provide consultative support on an ongoing basis as needed.

As suppliers confirm they will accept virtual single-use account payments, LFUCG can update your ERP to reflect the new payment type and begin paying those suppliers via single-use accounts.

- f. Please provide two specific examples of a successful implementation for a client. What were the organization issues, solutions and results of this implementation?*

Case Study 1:

Client Industry: Healthcare/Higher Education

Products: Purchasing Card, Travel Card, and Single-Use Account

Program Size: \$50 million

Program Strategy: This medical school/hospital customer, implemented in 2013, was intent on a quick and efficient implementation. Their goal was to reduce check issuance within accounts payable (A/P) and ramp quickly to take advantage of their rebate offer. Other priorities included a card to accommodate their executive staff's demanding travel schedules.

Solution and Results: We tiered our implementation approach, beginning with the traditional purchasing card for their low dollar/high frequency purchases, and the travel card for their executives. These were successfully implemented with 45 days of contract execution. Single-use account implementation followed shortly after this initial phase.

Of note with this implementation was the J.P. Morgan/client teamwork that "sold" the concept of single-use accounts to the targeted vendor base. This best practice collaboration resulted in their supplier enrollment ending at 114% of goal

with nearly \$30 million in vendor spend signed up. The client is on track to hit their volume goals in year one of their contract.

Case Study 2:

Client Industry: Higher Education

Products: Travel Card, Purchasing Card, Single-Use Accounts

Program Size: \$30 million

Program Strategy: This existing client had a mature procurement and travel card program, with high program penetration within their network of state schools. They wanted to grow their program with an eye towards an increased rebate and program efficiency.

Solution and Results: The decision was made to implement single-use accounts. One notable challenge was the range of program sophistication and card program resources at each of the schools. To address this, a phased approach was adopted, beginning with five schools within their network. These schools had the available resources and interest in being part of the initial rollout. Single-use accounts were successfully implemented and all five schools are transacting and growing their single-use account programs. Phase 2, which will implement single-use accounts at the balance of the network of schools is now being planned. Both the client and J.P. Morgan will be able to leverage the work complete in Phase 1, in terms of program set up and supplier enablement. This “pre-work” will help those schools with limited resources. Once completed, we expect that their overall program size will grow by approximately 50%.

g. *Who makes outbound phone calls to vendors (i.e. employees of your bank or a third-party)? Will a specific individual or team of individuals be assigned to LFUCG?*

A team will be assigned to help LFUCG onboard suppliers. Currently, there are six Supplier Experience project managers. The team’s average tenure at J.P. Morgan is 12 years.

J.P. Morgan’s Recruitment Specialists communicate with the suppliers targeted for LFUCG’s virtual Single-Use Account (SUA) program. We offer contact via phone and email based on the supplier information you have available. We recommend LFUCG be involved in the communication with your most strategic suppliers, and our team will advise you throughout this process.

J.P. Morgan uses trusted third party vendors, Winn Technology and The Frantz Group, to perform recruitment and support services for clients and suppliers. Winn Technology and The Franz Group are located onshore, and have worked with J.P. Morgan for over 10 years. Utilizing third party vendors allows J.P. Morgan the ability to ramp up quickly to support campaign and servicing activities, as well as ramp down when needed, avoiding employee layoffs.

Pre-engagement screening, consisting of fingerprinting and background checks, must be conducted for any employee prior to their starting an assignment with J.P. Morgan. If hired, employees are held to the same standards as J.P. Morgan employees and must go through extensive Code of Conduct training.

Client data is stored within J.P. Morgan's selected CRM tool for controlled access, and there has not been any data breaches to date. J.P. Morgan's Quality Control team performs quality checks on data within the CRM tool, as well as recorded calls, to make certain recruitment and support requirements are being met.

h. How many professionals on the vendor outreach teams does your firm employ?

The size of teams varies depending on the number of campaigns. There are typically about 30 callers total, but we can ramp up as needed, based on campaign needs.

i. For the individuals on the vendor outreach teams, what percentage of their time is dedicated to vendor outreach calls or activities?

Our vendor outreach teams are dedicated to outreach calls and related activities 100% of their time.

j. Will you provide vendor payment information (i.e. contact person, e-mail, address, phone number) to LFUCG or is it considered proprietary information?

All supplier information is stored and maintained in LFUCG's ERP or payment system. Relevant details for payment such as supplier name, email address, and remittance are passed to J.P. Morgan in the payment instruction file. If you choose to have remittance information emailed to your suppliers by J.P. Morgan on your behalf, a LFUCG "From" email address is used. This makes certain that any bounce-back email is sent to the appropriate contact in your organization.

k. How quickly do you anticipate reaching out to LFUCG's vendors? How many vendors you plan to reach out to in 3 months? 6 months?

LFUCG's campaign manager will leverage a weekly status call to discuss key milestones, which are based on an estimated first transaction date.

It is important to note that the expected first transaction date is dependent on meeting certain deliverables each week. The milestones, outlined above, may have some flexibility. However, they should be considered driving factors associated with a successful implementation.

Proposal to Lexington-Fayette Urban County Government

Time Frame	Milestone
Five weeks before first transaction	Target vendor pool and campaign strategy finalized
Four weeks before first transaction	Organization logo and communication documents finalized
Three weeks before first transaction	Client internal communications
Two weeks before first transaction	Campaign calls begin
12-week (average) campaign	Onboarding

The pace of supplier enrollment is controlled by four factors:

- LFUCG’s approval of suggested target suppliers
- The quality of contact information provided at the start of a campaign
- The speed with which the supplier's decision maker can be reached
- The speed with which you return information requested to J.P. Morgan for re-engagement of specific suppliers

On average, our recruitment campaigns take 3 months and we are usually able to contact 100% of targeted vendors during that timeframe. For LFUCG, we will likely reach around 300 vendors within the first 3 months.

I. Based on the list of vendors provided in Appendix C, identify the number of vendors, transaction and dollar amount of vendors that you think will likely accept LFUCG’s electronic payables program within 6 months? Within 12 months?

Appendix C included 600 vendors, 3,398 transactions and \$244MM in annual spend. J.P. Morgan has excluded certain non-card accepting vendors, which reduced the pool by 12 vendors in the amount of \$6.3MM. In addition, we’ve excluded vendors that may require LFUCG to contact them directly based on our experience or may charge a fee for accepting card, which accounted for another 208 vendors and \$127MM in annual spend.

Of the remaining 380 vendors and \$110MM in annual spend, J.P. Morgan feels confident in our ability to recruit and enroll between \$11MM and \$35MM in annual spend, which would represent approximately 33-100 vendors and 270-700 annual transactions. Based on similar recent client recruitment campaigns, you can expect that the J.P. Morgan team would use the conservative \$11MM as our target and effectively recruit and confirm between 100% and 300% of that target within the first 3 months.

E. CONTROL

(All Proposers must respond to this section)

- 1. Describe the electronic and/or manual system used to provide the proposed services along with backup and recovery capabilities. Who would LFUCG contact to initiate day-to-day banking transactions if online capabilities and functionality are temporarily unavailable?***

As described throughout Service Group 1, ACCESS Online is the primary system used to provide the proposed banking services.

J.P. Morgan maintains a comprehensive business continuity plan designed to provide restoration and continuity of its key technology and business operations in the event of an unplanned event (“Business Resiliency Plan”). The Business Resiliency Plan is generally designed to provide an integrated firmwide resiliency response that is aligned to the bank’s business strategies and principles and includes risk analysis, business impact analysis, and recovery strategies to support different scenarios, such as geographic/regional events, wide-scale outages, and natural disasters (e.g., tornado, hurricane, flooding, fire, power outage). The bank tests the effectiveness of the Business Resiliency Plan at least annually.

Further information regarding our Business Resiliency Plan is provided in Attachment 7.

In the event that our online capabilities are temporarily unavailable, LFUCG would contact your dedicated Client Service Professional, Kelly Berquist, or backup CSP, Karen Bankhead-Smith, for assistance.

- 2. Discuss the physical security and software safeguards that you have put in place to control access to funds transfer systems and client account information.***

It is the firm's policy to comply with the privacy and data protection requirements, as defined by applicable law and regulation, where the firm conducts business.

The firm takes its responsibility to protect the privacy and confidentiality of any client information very seriously.

The firm maintains physical, electronic and administrative safeguards that comply with applicable legal standards to store and secure client information from unauthorized access and use, alteration and destruction. The firm also maintains an incident management program in its Privacy Office that responds to potential risks to client and personal information.

The firm employees and contractors are held accountable for complying with applicable privacy and data protection policies, procedures, laws and regulations, and are trained annually to remind them of the importance of doing so.

On an annual basis, the status of the Information Security program, the Data Privacy program, the Business Resiliency Program and compliance against the Gramm-Leach Bliley Act (GLBA) are presented to the Board of Director's Audit Committee.

3. Describe the bank's security procedures for its information reporting system, both for access and information protection (e.g., RSA tokens, secure certification, etc.)?

ACCESS Online employs a multi-layered security framework designed to protect the privacy and identity of users, while maximizing data and transaction integrity including the following features:

- **Data protection:** Industry-standard 128-bit Secure Socket Layer encryption helps maintain confidential access and delivery of data, and transaction facilities.
- **Access control:** Client designated Security Administrators can use the Administration Center to establish and approve users. Control of all user management functions remains centralized by the client's Security Administrators.
- **Computer registration:** Each time a user logs on through an unrecognized computer, ACCESS Online prompts the user to re-register the unit. An activation code is delivered via an out-of-band channel, such as email, helpdesk or in person by a Client Security Administrator that must be used to gain access.
- **Dual-level user authentication:** Two-factor authentication is based on both a personal password and a physical security token.
- **Rules Based Approvals:** This service enables configuration of the payment approval workflow to reflect authorizers' signatory limits.

4. Discuss the bank's security environment related to cybersecurity. Specifically describe the cyber risks to which the proposed services may be exposed and explain your approach and response to protection against these risks. What are the bank's crisis communications plans in the event of a cyber-attack?

The firm's Cybersecurity program has a dedicated Threat Intelligence team who analyze threats on a daily basis, using threat-intelligence to receive and share data, and utilize industry information feeds to determine level of risk or understand exposure to the firm.

Controls are in place to protect the firm from the unauthorized (either unintended or malicious) loss of sensitive information and meet regulatory compliance. The controls include but are not limited to logging and reporting requirements for key user activities associated with privileged accounts and escalation for anomalies. In addition, the firm has implemented a number of

controls for detecting suspicious transactions and anomalous behavior to complement existing security monitoring capabilities.

Communication of the detection of cyber events is a key component of the firm's Cybersecurity Incident Management Framework. This "Communication" phase is where incidents or other events of interest are communicated to the cybersecurity incident management team and appropriate partners in a timely manner.

The firm has an all hazards approach to cybersecurity incident response. A 24/7 follow-the-sun security operations center responds to any suspected security breach, engages with application and infrastructure incident response teams, and performs severity assessment, root cause analysis and implementation of corrective actions as needed. Impacted individuals and regulatory agencies are notified as required by applicable laws and regulations. The firm closely collaborates with financial institutions, intelligence organizations and law enforcement to share timely, relevant, and actionable physical and cyber security threat and incident information to enhance the ability of the financial services sector to prepare for, respond to, and mitigate risks associated with cybersecurity threats.

We have included a summary of our Information Security Program for your review in Attachment 8.

5. *Describe the process and procedures for providing notification of technology changes, such as file content / structure, and new / modified data availability reporting changes to LFUCG.*

ACCESS Online is upgraded online using planned change management processes; changes are verified before they are introduced to clients. Upgrades become available to clients via their web browser the next time they login to the online platform. The bank makes advance notice available in the Important Messages broadcasts and Alerts feature of the portal, including specific details and benefits.

6. *Is an audit trail report available, showing all activity, by whom, and when, for each proposed system?*

ACCESS Online

To provide a complete audit trail, the system date/time-stamps and associates all actions executed to a request within the platform, including the user who performed them. These requests are available online and as download reports for historical review.

ACCESS Host-to-Host

J.P. Morgan leverages a proprietary infrastructure for ACCESS Host-to-Host. As part of our corporate technology and infrastructure policy all transaction files

received by or sent from J.P. Morgan have an audit trail. Once payment files are transmitted and received by ACCESS Host-to-Host, they can be tracked and traced within J.P. Morgan's environment.

Virtual Remit

Reports include the user who scanned the transaction. LFUCG can customize reports by selecting any fields, such as location.

J.P. Morgan can generate reports for multiple locations, provided these locations and accounts are all accessible via one VR client profile. Receivables Edge provides Virtual Remit activity summary, Operator summary, Batch recap, Group/Location recap reports as well as additional transaction searching capabilities.

7. *Describe the bank's encryption standards for inbound and outbound file transmission.*

J.P. Morgan requires all confidential information exchanged between clients, third parties and J.P. Morgan to be encrypted (NDM Secure+ or SFTP).

Details of the cryptographic algorithms and methods are confidential and proprietary to J.P. Morgan and not for public disclosure. However, all J.P. Morgan internal wireless networks are centrally managed and encrypted minimally to industry-accepted standards. Additionally, endpoints (laptops etc.) joining these networks must pass multi-factor authentication and are subject to stringent configuration controls verification as a condition of access. This confirms the endpoints are authentic, approved, secured and healthy, prior to being granted access and while connected.

8. *List the types of insurance and bonding carried.*

JPMorgan Chase & Co. (JPMC) maintains reasonable and customary forms of insurance to protect itself and its subsidiary companies against loss. The insurance does not extend to clients, but may protect JPMC and its subsidiary companies if it is liable for loss of client property.

JPMC reserves the right to cancel, non-renew or modify all or any part of the insurance policies at any time.

JPMC carries the following types of insurance:

- Bankers Blanket Bond / Computer Misuse and Telephonic Misuse Insurance
- Bankers Professional Liability
- Excess All Risks of Physical Loss or Damage
- Mail and Transit

- Cyber Security Liability / Excess Cyber Security Liability
- Workers Compensation & Employer's Liability (U.S.)
- Commercial General Liability (U.S. and Canada)
- Business Automobile Liability (U.S.)
- Umbrella Liability
- International Casualty

9. *Does the bank maintain cyber liability insurance? If so, list the types and amount/limits carried.*

JPMorgan Chase carries cyber liability insurance in the form of a Privacy, Media and Network Security Insurance policy covering: a) Network Security & Privacy Liability, b) Event Management, c) Network Business Interruption, d) Crisis Fund, e) Regulatory Defense, Fines, Penalties and Consumer Redress, and f) Payment Card Industry (PCI) Fines. The policy has a combined overall limit of \$600,00,000 in the annual aggregate.

10. *Describe any additional security measures available to LFUCG to minimize the risk of unauthorized transactions in its accounts.*

J.P. Morgan offers educational resources to clients to help prevent against cybersecurity breaches including a cyber webinar available online and tip sheets such as that included as Attachment 9.

In addition to using security administration practices to manage internal risks, the following products and services will help LFUCG minimize the risk of unauthorized transactions in its accounts.

Preventing Wire Transfer Fraud

Helping LFUCG prevent wire transfer fraud on your accounts is a high priority for J. P. Morgan. In addition to ACCESS Online's security features, the Administration functions and implementation options offer LFUCG the ability to choose settings and features that help prevent fraud.

- ACCESS Online uses multi-layered security designed to protect LFUCG's data and transactions.
- ACCESS Online automatically prevent a single user from performing all actions (create, approve and release) on a single payment, even if the user is entitled to create, approve and release.
- For those functions that demand an extra level of security, ACCESS Online provides two-factor authentication via RSA SecurID token technology.

- PSTP or Portable Security Transaction Protocol, a patent pending technology developed by J.P. Morgan, uses SecurID devices to digitally sign transactions and provide a level of security formerly available only using digital certificates.
- LFUCG can setup ACCESS Online with strict controls over user access to functions and accounts. This also helps to enforce compliance with internal audit requirements while enhancing security. Some of the available fraud prevention options include:
 - Enabling IP filtering to restrict access by limiting authorized users' ability to log on from only IP addresses you designate.
 - Customizing the payment approval process by creating rules that determine the number and identity of approvers for different types of transactions, including separate approval rules for repetitive templates and free form wires, as well as the order in which that review must occur.
 - Separating duties, accounts and approval workflows, LFUCG can help reduce the risk of fraud or compromised data. LFUCG's security administrators are the only individuals able to assign users with transaction initiation privileges.
 - Limiting each ACCESS Online user to a single, designated computer.
 - Requiring transaction and daily aggregate limits at the account and user level as a security measure to help reduce losses associated with erroneous or unauthorized transactions.
 - Creating templates with payment details to prevent wires from being initiated and executed without prior approval of the recipient bank account numbers and template details.

Positive Pay

With positive pay, LFUCG provides the bank with a positive pay issue file containing check amounts and serial numbers. Daily checks presented are then systematically compared against LFUCG's positive pay check issue file. An exception report is generated the next business day, identifying any mismatched or no-issue information on file items.

Authorized LFUCG users are provided the report of exceptions upon log on for pay/return decisioning. The exception items report provides both a front and back image of each item.

Additionally, ACCESS Online will enable LFUCG to use the Internet to review digital images of all exception items, and instruct J.P. Morgan to pay or return each item from a single page. For LFUCG's convenience, images of exception items are also available via mobile devices using ACCESS Mobile.

Payee Verification

We also recommend LFUCG use positive pay payee verification to provide an additional layer of fraud prevention protection. For payee verification, LFUCG provides the bank with payee names in your check issue file transmission, online file upload or by manual entry on ACCESS Online.

Payee name exceptions are conveniently delivered along with all other types of exceptions, so LFUCG can easily employ the most up-to-date fraud protection services.

Post No Checks

J.P. Morgan offers LFUCG our post no checks block to guard LFUCG's accounts. This service blocks all checks from your J.P. Morgan depository account or account used for electronic debits only.

Post No Checks can be added or removed from an account in one business day. There is no notification of checks attempting to clear the blocked account.

ACH Debit Block

LFUCG can protect itself from the costly possibility of paying unauthorized ACH debit transactions with ACH Debit Blocking. It enables LFUCG to specify which companies or entities are authorized to post ACH debits to accounts, automatically blocking those that are not authorized. LFUCG can also set dollar-limit ceilings or block all ACH debits from posting.

ACH Transaction Review

LFUCG can use this fraud mitigation service to review and confirm ACH debit and credit transactions that post to your account on a case-by-case basis. LFUCG's users simply determine if the transaction in question is authorized and return any unauthorized transactions. Users can filter transactions to review by any combination of:

- Debits and credits
- Company ID
- Dollar amount/range
- Transaction type

A self-serve option allows LFUCG to choose either a "pay" or "return" decision default on your ACH Filter Profiles. This applies to both credit and debit profiles.

ACH Transaction Review is a complement to J.P. Morgan's ACH Debit Blocking service.

F. IMPLEMENTATION/CONVERSION

(All Proposers must respond to this section)

- 1. Provide a detailed conversion plan for transitioning each of the proposed Service Groups to your financial institution. Indicate the length of time for the transition and the amount of effort required by LFUCG staff.***

As an existing client, LFUCG will avoid any potential disruption in service in transitioning to a new service provider. You will avoid a time-consuming and costly conversion process by choosing to retain us as your banking services provider. LFUCG's employees can focus their valuable resources on other projects, which ultimately saves you significant work, time and money.

Some of the advantages for LFUCG are that accounts and processes will not change and your previously established client service and implementation teams will continue to support you. They are already knowledgeable about your accounts and operations and will not require the learning curve of a new provider. There will not be a need to assemble a transition team or train employees on a new service. Another benefit of renewing the contract with J.P. Morgan is that LFUCG will avoid many of the burdensome procedures and costs associated with switching financial service providers.

If you decide to add more complex services, J.P. Morgan will work with LFUCG to implement them. An implementation project manager, who has end-to-end ownership and accountability for the process, is responsible for communicating regularly with you and coordinating activities and seeing to it that all documentation is validated and linked to your account across the bank. Regular, often weekly, meetings are held to share information and measure progress. The implementation project manager will work with LFUCG to establish timelines for additional phases of service and then coordinate with the appropriate teams across both organizations to complete the setup. For simple requests, or to add incremental services, your team will act on the requests as quickly as possible and notify LFUCG when completed.

In 2015, 91% of our clients responding to a post-implementation survey rated their overall experience as very good to exceptional. J.P. Morgan is constantly working to improve the implementation experience by obtaining and reacting to client feedback. We gather information through post-implementation email surveys, checkpoint calls between clients and implementation managers, in-depth debriefs with clients and on-site client visits. Implementation personnel performance is monitored on an individual basis with a monthly scorecard that tracks client feedback and a variety of other internal quality metrics.

- 2. *Who will be responsible for coordinating the transition for each of the proposed services? If a conversion team is used, how will LFUCG's account be transitioned to the ongoing client service team?***

As an existing client, no transition or conversion team will be necessary.

- 3. *How are implementation managers or implementation teams assigned (i.e. availability, geographically, complexity of the transition)?***

Implementation Project Managers are assigned to projects based upon a combination of availability, geographic location as well as complexity. Pearla Castro will support any implementation efforts as may be needed by LFUCG. Like the rest of your relationship team, Pearla specializes in supporting government entities like LFUCG. She is already familiar with your relationship and manages implementation projects from start to finish.

Because LFUCG already uses J.P. Morgan for your current banking services, the implementation of any incremental or new services would entail significantly less effort than the implementation of a full transition to a new provider.

Nevertheless, the same level of attention will be provided by your assigned implementation manager.

Our resources also include technical experts that can assist when LFUCG upgrades your PeopleSoft environment to version 9.2. Most of your functions will transition smoothly and automatically in the updated PeopleSoft version, but our team will be ready and willing to assist as needed.

- 4. *Indicate the bank's plans for initial and ongoing education and training of LFUCG employees in the use of your firm's systems.***

LFUCG's dedicated implementation project manager will serve as your primary point of contact and is responsible for coordinating the implementation of your services. Your implementation project manager is also the contact between all levels of LFUCG's staff (e.g., management, users, technical staff and external partners) and J.P. Morgan.

Your dedicated implementation manager will schedule a kickoff meeting for large or complex implementations. Key tasks, assignments and timeframes are documented and shared with all project team members. Your implementation manager will schedule subsequent meetings to track and support the progress of the implementation. LFUCG decides how often these meetings are held. We recommend meeting weekly for complex implementations.

Ongoing support is provided to LFUCG by the Client Service and Technical Support teams. These teams provide training, usage assistance and technical support via telephone.

- The support provided by J.P. Morgan does not end once we implement your service(s). We believe continuous support is critical to your overall account relationship. After implementation, LFUCG's dedicated CSP will become your ongoing contact to make sure that your expectations are consistently met.
- We will supply LFUCG with all necessary product guides, procedure manuals and user guides required for the products and services being implemented. Additionally, we will provide any training that is required or requested. Our objective is for you to understand our products so you can take complete advantage of their benefits and features.

Training

We offer LFUCG a variety of methods for training without any cost to you, such as webinars, phone and short step-by-step prerecorded videos.

The following resources are available:

- **Deposit Preparation:** LFUCG will be provided with a number of materials, including deposit preparation procedures, during the initial implementation meeting.
- **Change Order Procedures/Systems:** LFUCG will be provided with a number of materials, including the procedures and worksheets for our automated IVR or web-based coin and currency ordering system, depending on your preference, during the implementation process.
- **Online Resources:** Available on ACCESS Online's Support via the Education tab. Resources include online help articles, FAQs, guides and a range of live and pre-recorded webinar offerings on how LFUCG can use the ACCESS Online products and services.
- **Webinar Training:** Instructor-led sessions are available on many of our products including Receivables Edge and ACH. For ACCESS Online, we have webinars for each of our products in the ACCESS Online family. Each webinar lasts between 30-90 minutes. Webinar registration is available via ACCESS Online's Support page.
- **Phone Training:** Customized one-on-one training conducted over the phone is offered to meet LFUCG's needs for all ACCESS Online products and services.

File formatting guides and the Connectivity User Guide will be provided on execution of a contract. In addition, a Project Charter and Statement of Work are provided at the outset of the implementation, which outline the implementation process, target dates, requirements and deliverables for both LFUCG and J.P. Morgan.

Proposal to Lexington-Fayette Urban County Government

Online Support

The screenshot shows the J.P. Morgan ACCESS Support page. The top navigation bar includes 'Alerts', 'Support', 'Community1', and 'Log Off'. Below this, there are tabs for 'Help', 'Education', and 'Transactions Guide'. The main content area is divided into several sections, each with a list of topics and a 'See More' link. The sections are: Transactions, ACCESS Now, Tools & Settings, Administration, Statements, Reports, FX, Loans, Checks, Insight, Mobile, and Virtual Branch. On the right side, there are two promotional banners: 'System Checker Dashboard' and 'J.P. Morgan ACCESS NOW'.

Figure 47

Online Education

The screenshot shows the J.P. Morgan ACCESS Education page. The top navigation bar includes 'Alerts', 'Support', 'Community1', and 'Log Off'. Below this, there are tabs for 'Help', 'Education', and 'Transactions Guide'. The main content area is titled 'Scheduled Webinars' and contains a table of webinar details. The table has columns for Name, Duration, and Action. Below the table, there is a 'Webinars On Demand' section with a similar table.

Name	Duration	Action
J.P. Morgan ACCESS® ACH Payments Webinar	30 minutes	Watch now
J.P. Morgan ACCESS® Administration Webinar	30 minutes	Watch now
J.P. Morgan ACCESS® Reports Webinar	45 minutes	Watch now
J.P. Morgan ACCESS® Wire Payments Webinar	60 minutes	Watch now
J.P. Morgan ACCESS® Checks Webinar	1 hour 30 minutes	Watch now
J.P. Morgan ACCESS® Statements Webinar	20 minutes	Watch now
J.P. Morgan ACCESS® FX Webinar	60 minutes	Watch now
Cyber Fraud & Secure Online Banking Webinar	30 minutes	Watch now
Cyber Fraud & Secure Online Banking Webinar - On Demand (Please Use Default Date)	15 minutes	Watch now
J.P. Morgan ACCESS eServe ACH	60 minutes	Watch now
J.P. Morgan ACCESS eServe Wires	60 minutes	Watch now
J.P. Morgan ACCESS Receivables Edge	1 hour 15 minutes	Watch now
J.P. Morgan ACCESS Host to Host Online	75 minutes	Watch now

Name	Duration	Action
ACCESS Redesign Overview	15 minutes	Watch now
Cyber Fraud & Secure Online Banking Webinar - On Demand (Please Use Default Date)	15 minutes	Watch now
Commercial Loans	20 minutes	Watch now
Commercial Loans - LIBOR (Repricing)	20 minutes	Watch now

Figure 48

5. *Will the bank provide dedicated information technology (IT) liaison(s) to work on set-up, file transfer, testing and troubleshooting/issue resolution? During what hours is technical support available?*

In addition, we may assign additional staff to the implementation team:

- One or more technical implementation resources will work with the implementation project manager to coordinate all setup activities for your data file transmissions. The technical implementation resource will assemble a team of production and systems experts to work closely with you throughout the process.
- A connectivity resource will discuss connectivity options, set up and test the connectivity link, and send test files.
- Other experts will be added as required.

Solution Center

Technical support and training is provided for ACCESS Online and Virtual Remit concurrent with or subsequent to the implementation process.

Our Solution Center Access Support team supports our ongoing information reporting and electronic transaction initiation services. Depending on the technical complexity of a problem, question or request, your CSP may refer you to this group for help in resolving browser, software or scanner problems related to your services. This group is available to assist you with your inquiries around the globe from 4:00 p.m. ET on Sunday through 8:00 p.m. ET on Friday.

G. NEW SERVICES & IDEAS

(All Proposers must respond to this section)

1. Describe any new services or ideas that will enhance LFUCG's use of banking services.

eLockbox

ACH eLockbox can streamline LFUCG's receivables posting process by consolidating electronic payments received from multiple sources into a single deposit. On payment receipt, we generally credit your account promptly the morning of the next business day after receipt of payments. Our Transaction Repair service streamlines the exception process by allowing you to review and repair exception items online for faster posting to your back-office system. We provide you with a single accounts receivable file and upload this data into your back-office system to help you save time, improve productivity and reduce costs.

ACH eLockbox—How It Works

- LFUCG notifies your payment processors to send the payment files directly to your ACH eLockbox. We will work with each processor on your behalf to complete the payment redirection.
- Your customers send you payments electronically (e.g., online banking, credit cards, bank by phone, government remitters, etc.)
- After validating the billing account numbers and data match each transaction, we consolidate the payments automatically on receipt.
- A single credit, along with remittances, posts to your account—all in the same business day.

ACH eLockbox: How it Works



Figure 49

Added Security: To help protect LFUCG's account information, we issue you a unique account number that is used to collect payments into your ACH eLockbox account. This account number is then translated to your actual account number by our back office.

ACH eLockbox provide a range of benefits, including:

- Provides consolidated, straight-through processing of consumer, business or government payments.
- Lowers overall cost associated with payment processing and application.
- Streamlines the receivables process by incorporating electronic remittances and outsourcing the EDI remittance reporting translation function.
- Accelerates funds availability and improve productivity by reducing mail, processing and check clearing float.
- Offers upfront editing and data validation that improves the number of accurate remittances and valid customer account numbers and expedites exception handling.

ACH eLockbox—Transaction Repair

Transaction Repair, optionally available through ACCESS Online, streamlines the exception process so that LFUCG can review and repair exception items online for faster posting to your back-office system.

We will match incoming transactions against LFUCG's posting rules (e.g., customer reference number or account number) and send you a list of exceptions that you can review and repair online via ACCESS Online to facilitate posting.

Transaction Repair allows you to return transactions you cannot post or submit notifications of change electronically to the originators to correct future transactions to improve straight-through processing.

- Act on and validate payments from your customers to accept incoming CIE, CCD, CCD+, CTX, web, TEL, PPD and PPD+ transactions.
- Automatically receive and review transactions that do not meet your edit/validation instructions and correct these transactions securely online. When we have received your online corrections by the established cutoff time, we will remit the corresponding payments to you in your designated eLockbox posting file that same day. You can greatly reduce future exceptions with our Auto Repair feature, where any repairs you make will be automatically applied to any future incoming items with that same erroneous information.

ACH eLockbox Transaction Review: How it works

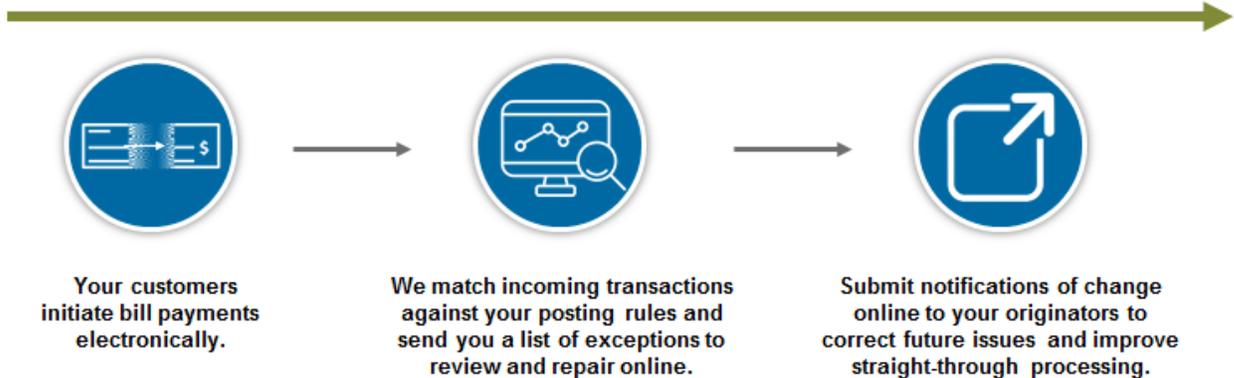


Figure 50

Auto Repair Option: Let us correct and repair transactions automatically and then send to you for automatic posting.

Single-Use Accounts

The J.P. Morgan Single-Use Account solution is an electronic, credit card-based payment method that can help LFUCG more efficiently manage your payment process as well as help reduce costs and transform traditional areas of expense into potential revenue generators.

J.P. Morgan offers a true single-use account solution. Each single-use account has a credit limit equal to the approved invoice amount. There is just one account per invoice, making certain that the merchant has access only to approved funds for a specific invoice.

Benefits of our solution include the following:

- Replacement of less efficient payment methods, such as checks
- The flexibility, float, and rebate of a purchasing card coupled with powerful payment control, anti-fraud, and reconciliation features
- Increased payment processing efficiency through automation and integration, improving record accuracy and shortening reconciliation periods while providing security and visibility throughout the payment cycle
- Financial returns in the form of a rebate
- An efficient way to hold on to cash longer while paying suppliers sooner

As part of our single-use account solution, LFUCG will have access to J.P. Morgan's industry-leading PaymentNet system, the engine that interfaces with Mastercard to create your accounts. You can also use PaymentNet for account and transaction management, advanced reporting, activity monitoring, statement access, reconciliation, and data integration tasks.

The Single-Use Account Payment Process

J.P. Morgan offers flexible single-use account setup options to meet our clients' virtual payment needs. The batch option that we are proposing for LFUCG will allow you to utilize your current ERP system to manage your accounts payable expenses. You also have the added benefit of requesting one-off single-use account numbers in real time by logging into PaymentNet.

Batch Single-Use Accounts

Batch single-use accounts support payments made within a set terms schedule (e.g., 30-day payments). This payment option is ideal for accounts payable and claims type transactions, and is designed to be integrated with LFUCG's internal ERP system, allowing you to utilize the resources you have in place today. During implementation, we will work with your organization to set up your system's output and input file formats to support single-use accounts.

When your invoice is approved in your ERP system, LFUCG can load approved payments into your system throughout the day. Your system will then create a file with payment requests to be sent to J.P. Morgan for single-use account creation. Our clients typically batch payment files once per day (often at the end of the workday) and send them to J.P. Morgan for overnight processing.

After creating your single-use account payments, J.P. Morgan will send LFUCG a confirmation file within four hours (we regularly beat this goal). We will also send payment notifications to your suppliers via email; if desired, your organization can choose to send these notifications yourself. Notification emails include details such as line items, payment amounts, validity dates, and remittance information to support reconciliation within your internal system. Emails also include the last first nine digits of single-use account numbers. Your suppliers will combine these digits with the seven digits they will be provided during enrollment to create a unique virtual credit card number. Suppliers process single-use accounts the same way they would any other credit card payment—by keying information in their point-of-sale terminals.

Single-use account reconciliation is based on matching four key elements of purchase orders or invoices to transactions: account number, validity dates, dollar value (including tolerances), and MCC. When these items match, reconciliation occurs automatically. A reconciliation file will be delivered to LFUCG's ERP system.

Proposal to Lexington-Fayette Urban County Government

Single-Use Account Process Flow: Batch

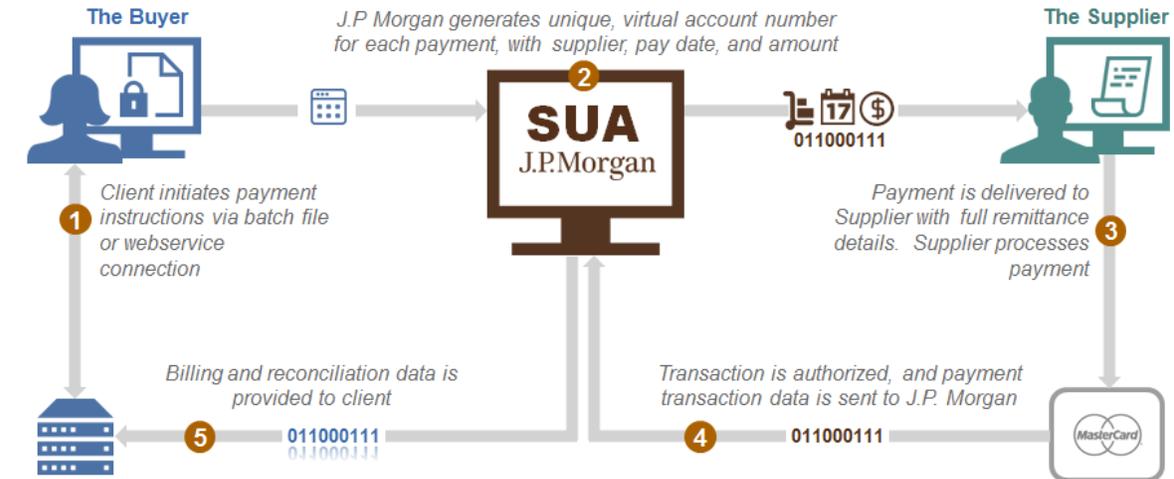


Figure 51

Our batch process allows users to create single-use accounts from within their ERP systems.

As an additional benefit, LFUCG can also log into PaymentNet to create immediate payments as needed. By simply logging into the system, you can easily input payment details to request single-use accounts. Note that, in comparison to the batch process, clients typically provide limited remittance detail when requesting accounts in PaymentNet (e.g., invoice number, reference number, and payment and control parameters).

Once the payment details are entered into PaymentNet, the account number will be immediately available for payment (via J.P. Morgan's secure email channel or via client notification channels).

Receivables Edge eRemittance Association

Our new Receivables Edge product offering called eRemittance Association provides a solution for matching electronic payment activity to its corresponding invoice information.

Through this product offering, LFUCG can instruct their customers to direct the remittance information intended for an incoming electronic payment to the bank via email.

Using intelligent character recognition, we capture the relevant information from email bodies and/or attachments and systematically match them to

Improve your straight-through cash posting with J.P. Morgan's eRemittance Association solution.

eRemittance Association automatically associates electronic payment activity to corresponding remittance information sent via email.

Proposal to Lexington-Fayette Urban County Government

incoming ACH and wires. This process results in an improved, more highly efficient and straight-through cash posting experience for our clients.

How It Works

On LFUCG's behalf we receive separately delivered remittance information, translate the remittance detail to data and match the electronic remittance advice to a payment.

Receivables Edge Association Process Flow Diagram

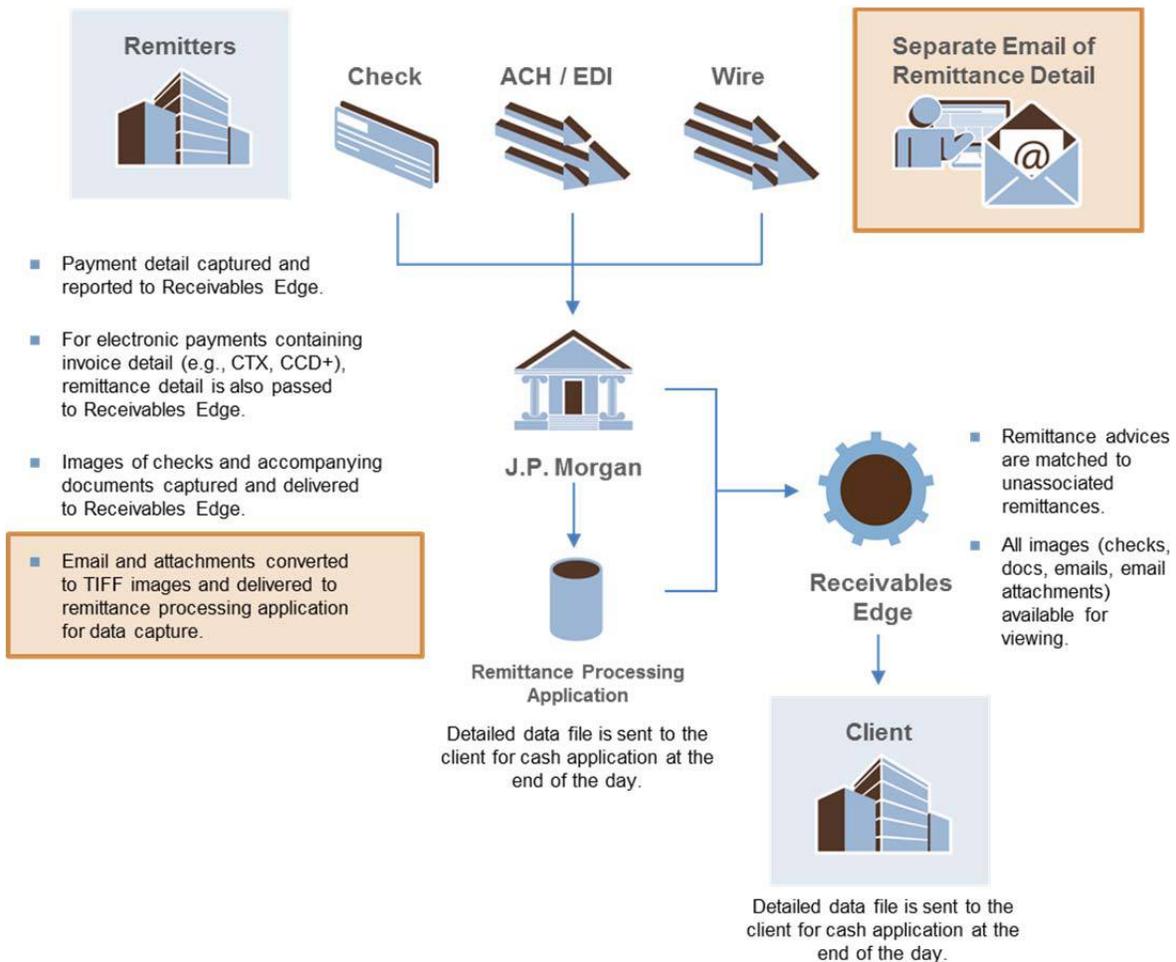


Figure 52

To provide our eRemittance Association solution we:

- Assign unique email address that they can use to forward or redirect remittance emails
- Interrogate and index the eRemit by unique remitter identifiers, such as name or Customer ID to help secure successful match

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- Image and store BOTH the eRemit and email message for future exception management and research
- Capture of billing specific remittance detail (e.g., invoice numbers and amounts) that corresponds to the posting requirements of the proprietary accounts receivable system
- Balance transactions and provide online, intraday exception management for repair and edit of captured remittance detail
- Index the captured payment and remittance details for ease of online search and query function

ACH Artificial Intelligence

To expedite collection of Accounts Receivable Check Conversion (ARC) and Back Office Conversion (BOC) transactions, LFUCG can subscribe to ACH Artificial Intelligence (AI). AI is J.P. Morgan's proprietary database that monitors items for ACH eligibility, as well as Notification of Change (NOC) information to identify and correct transactions prior to submission.

AI offers two modules that can be used independently or in conjunction with each other:

ACH Artificial Intelligence (AI) Modules	
Notice of Change (NOC) Database	Ineligibility Database
<ul style="list-style-type: none"> • The bank's industry-leading origination volumes provide extensive intelligence on administrative return information. • The scale of this data dramatically improves processing success, resulting in higher ACH collection rates and reduced administrative returns. • Note that this module is also available for PPD and CCD SEC codes. 	<ul style="list-style-type: none"> • Increase the likelihood of successful payment collection through the ACH network on the first attempt while minimizing the number of items that clear as costly exception items. • To further enhance client service and automate the exclusion process, LFUCG can omit customers that have opted out of ARC programs.

Corporate Quick Pay

J.P. Morgan has introduced Corporate Quick Pay, a new mobile and web-based payment solution that allows your consumers to accept payments via email. This innovative solution not only makes accepting payments easier for your consumers, but it is more efficient for LFUCG as well.

The Corporate Quick Pay solution:

- **Makes Migration to Electronic Easy:** Corporate Quick Pay overcomes consumer account and remittance data constraints LFUCG may face when the migration from check to electronic forms of payment takes place.

- **Delivers Economic Value:** LFUCG can reduce the total cost of payments by settling via Automated Clearing House (ACH).

You simply supply J.P. Morgan with the consumer's email address, payment amount, name and desired remittance data on Quick Pay Central via online entry, file upload or direct transmission. Corporate Quick Pay then generates an email for the consumer to accept the payment for deposit into their personal bank account.

Enrollment is easy. Your consumer creates a profile on Chase Payments that will be used to accept future payments from LFUCG or any other payer using Corporate Quick Pay into that consumer's personal bank account. This provides a better and quicker experience for your consumers, allowing them to accept a payment without having to provide bank account information each time.

In addition to sending an email notification to your consumer to accept a payment, J.P. Morgan has enhanced our Corporate Quick Pay solution with text messaging this year.

Check Print

J.P. Morgan's Check Print service provides LFUCG with a comprehensive print-to-mail solution for processing large volumes of checks. We have offered check print and dispatch services for more than 20 years. Designed to help you lower operating costs, our service removes LFUCG's need to maintain printing equipment and unnecessary overhead associated with printing checks or remittances advices. Our services help to:

- Reduce costs associated with maintaining in-house print operations.
- Free LFUCG resources to focus on core competencies.
- Eliminate capital investments in machinery and technology.
- Rely on tested and proven disaster recovery capabilities.
- Reduce the risk of fraud through advanced fraud prevention technology.

LFUCG can submit check print instruction files via:

- Direct transmission
- Web file upload or check direct entry through ACCESS Online

We generate online file confirmations to authenticate each transaction and alert LFUCG to any issues. Validated files are routed to one of our two advanced print facilities, and printed and mailed by the following business day. Then we print, insert and forward the checks and remittance details to you or your payees via U.S. or Canadian mail or courier.

Check print requests are sanction screened prior to printing. Checks that pass sanction screening are sent downstream for print. Checks that are flagged as suspect, after the initial review, are not printed until a pass status is received. Any check that may be delayed for print is listed with a status of “pending investigation” in the online reports. Most suspect items pass after the sanction screening team reviews additional information provided by our check print system. If further information is required to complete the sanction screening, your CSP will contact you. Once the check passes screening, it is sent for printing and mailing, and the online status is updated.

Payables fraud protection services are required for check printing. Check issue information is automatically generated and sent to our account reconciliation processing (ARP) platform. Check issues are sent to all Chase teller systems across the country, to offer positive pay fraud protection and payee name match service at the teller window. Upon presentment by the payee, the item would be immediately scanned by the teller and then matched to the authorized check issuance details provided by LFUCG. If there are any variations to the payee name details or the item was not found on our records, the encashment request would be denied and the payee would be advised to contact LFUCG. This level of protection is just one of the many benefits you may realize in choosing J.P. Morgan as your check print outsourcing provider.

Checks deposited at a Chase ATM are also screened against the positive pay records. Checks not matching your issue records will have a fund availability hold placed against the check amount, allowing for your positive pay exception review and a pay or return decision before the check amount is available to the depositor. Payee name verification is not part of the ATM positive pay review.

Through significant infrastructure and technology investment in our U.S. printing facilities, we can offer LFUCG a low-cost, high-quality printing solution that is designed specifically for you and can be adapted as your needs change.

J.P. Morgan’s check printing platform features provide:

- Standard templates for accounts payable, payroll, claims and dividend checks.
- A postal net barcode for processing efficiencies with the U.S. Postal Service, which translates into postal discounts that leverage not only your own volumes, but those of our other clients as well.
- New check paper stock containing security features, such as chemical sensitization, invisible fluorescent security fibers, security watermark, micro printing, control numbers and security alert verbiage.

Proposal to Lexington-Fayette Urban County Government

Check Print Services – Process Flow

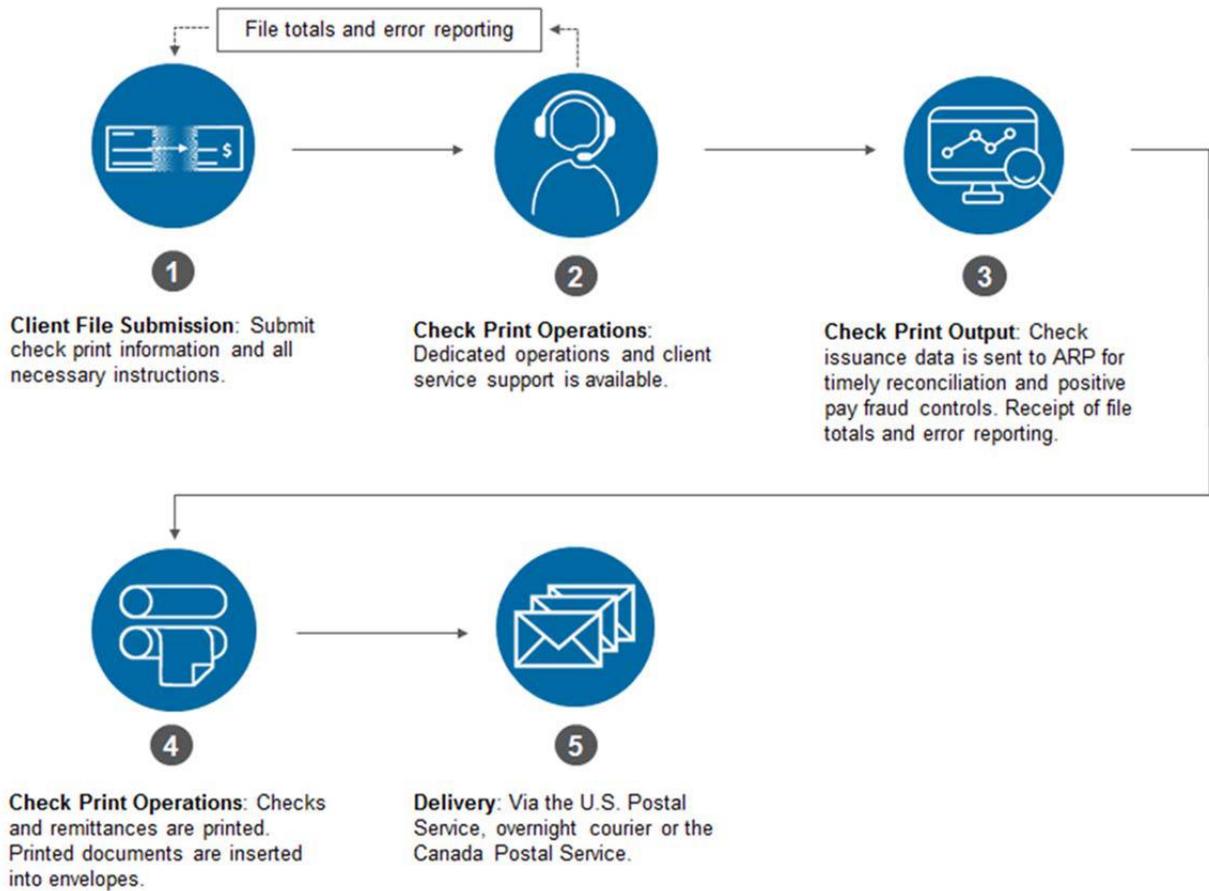


Figure 53

Our quality controls throughout the bank are an area of continual focus and improvement for us. With check print, as with all services, we will not sacrifice the accuracy of our work for any other consideration. For purposes of audit control and security, J.P. Morgan's standard check print process uses blank roll feed stock, with digitized logos and signatures applied electronically to each item as it is printed. We recognize the importance of printing high quality checks to maintain low check reject rates. As such, samples of checks are requested periodically throughout the day by the Quality Control area. Sample checks are tested for both MICR quality and conformity to the established check specifications. Should the checks not pass the MICR quality test, then the checks are not permitted to be mailed. They are securely shredded, reprinted and quality checked again for proper adherence. If the issue is determined to be file-based, internal J.P. Morgan technology contacts are engaged to troubleshoot and resolve the issue.

Duplicate file checking is performed prior to any document being printed. Additionally, we have an Automated Document Factory (ADF), a workflow

solution used in our Ohio and Texas facilities. The ADF serves as a job and piece-level tracking solution for the entire document workflow from print through dispatch. As each separate print job is processed, ADF allows operators to match file item counts to actual page counts upon completion of each job. Should a discrepancy occur, ADF can be used to identify the exact page where the count became out of synch and quickly troubleshoot and resolve the issue. The results are then logged and validated by a supervisor before the printing process is restarted. The final production output is then recorded.

2. *Please provide any additional information that your bank believes to be pertinent but not specifically requested elsewhere in the RFP.*

J.P. Morgan is proud to serve as LFUCG's financial partner and it is our strong desire to continue this relationship. LFUCG has a proven track record of moving towards solutions that reduce paper and integrate more technology into processes to improve efficiencies. Products and services that are being developed as part of our firm's \$9B investment in technology and through partnerships that have been formed with Fintech firms will enable us to continue to introduce ways for LFUCG to maintain this momentum. Furthermore, there will be no disruption to these efforts as would be the case if there were a decision to transition to a new provider.

Our relationship extends beyond providing products and services. Our teams are fully integrated and there is a strong sense of teamwork between our organizations. This coupled with the depth and breadth of services of a global financial service provider and a Relationship Manager, Greg Mullins, who lives and is based in Lexington differentiates us from the competition.

J.P. Morgan has enjoyed working with LFUCG over the years and deeply appreciates the relationship. Our commitment to the Lexington area extends beyond just a business relationship; it is a community partnership as well. Your constituents are your clients as they are ours. Together we are dedicated to providing best in class services for the city/county and all the residents.

H. REFERENCES

(All Proposers must respond to this section)

- Provide at least three references (governmental references, if possible), including client name, contact person, address, phone number, services provided, and the length of time your bank has worked for the entity. Please note which entities the proposed relationship manager for LFUCG has worked with. (If the bank is proposing for more than one Service Group, please include a minimum of two references for each Service Group.)*

Service Group 1 – General Banking References

Commonwealth of Kentucky	
Contact Name:	Ryan Barrow
Title:	Executive Director, Office of Financial Management
Address:	702 Capitol Avenue, Frankfort, KY 40601
Phone Number:	(502) 564-2924
Email Address:	ryan.barrow@ky.gov
Services Provided:	Disbursements, Receivables, Currency Services, Image Cash Letter and Virtual Remit, Wires, ACH, ELockbox, Online Banking and Reporting
Length of Relationship:	52 years

City of Indianapolis	
Contact Name:	Chuck White
Title:	Deputy Controller
Address:	200 East Washington Street, Suite 2222, Indianapolis, IN 46204
Phone Number:	(317) 327- 4302
Email Address:	chuck.white@indy.gov
Services Provided:	Disbursements, Receivables, ACH, Wires, Currency Services, Online banking and Reporting, Fraud Prevention
Length of Relationship:	More than 50 years

Proposal to Lexington-Fayette Urban County Government

Service Group 2 – Card References

Denver Public Schools	
Contact Name:	Corrie Contreras
Title:	Manager, Purchasing Card program, Strategic Sourcing
Address:	780 Grant Street, Denver, CO 80203
Phone Number:	(720) 423-3879
Email Address:	corrie_contreras@dpsk12.org
Services Provided:	Commercial card and SUA program and other banking services
Length of Relationship:	Card relationship: 2 years

Indianapolis Public Schools	
Contact Name:	Pat Niland
Title:	Accounting Supervisor
Address:	120 E. Walnut Street, Room B-05, Indianapolis, IN 46204
Phone Number:	(317) 226-3602
Email Address:	nilandj@myips.org
Services Provided:	Primary cash management bank: deposits, disbursements, etc.; purchasing card and SUA program
Length of Relationship:	Card relationship: 2.5 years Cash Management: 10 years

- 2. *Please include one reference for a new client that implemented your services in the past 12 months.***

Coconino County	
Contact Name:	Sarah Benatar
Title:	Treasurer
Address:	110 E. Cherry Avenue, Flagstaff, AZ 86001
Phone Number:	(928) 679-8188
Email Address:	sbenatar@coconino.az.gov
Services Provided:	Disbursements, Receivables, ACH, Online Banking and Reporting, Wires

I. SAMPLE CONTRACT

(All Proposers must respond to this section)

- 1. Provide a sample of the proposed contract for your bank's services. Please also provide copies of all other documents that need to be signed/entered into related to the provision of the services requested in this RFP including any documents referenced or incorporated into the contracts/agreements.**

Banking Services

LFUCG has already executed J.P. Morgan documentation for the accounts and services proposed in this response to LFUCG's RFP. Additional account opening documents or service terms may be required from LFUCG for new accounts or services. As part of our efforts to manage our environmental footprint in an efficient and sustainable manner, sample documents are being provided through the links below. Please note that these documents may be modified by the bank from time to time. At the time of your implementation, and based on the specific services you elect to use, you will receive the applicable agreements to be executed from your implementation project manager.

- Sample Account Opening Documents:

<https://www.chase.com/content/dam/chasecom/en/commercial-bank/documents/11-21-us-account-opening-package.pdf>

- Sample Product and Service Terms and Agreements:

<https://www.chase.com/content/dam/chasecom/en/commercial-bank/documents/11-21-core-cash-product-service-terms-sample-package-for-gnph.pdf>

Keep in mind that J.P. Morgan is required to know its customer and to adhere to policies and procedures intended to meet those regulatory requirements that apply to safety and soundness and to fight against the funding of terrorism, money laundering and sanction related activities including performing certain transaction screenings. This means J.P. Morgan will request information about LFUCG and its management and those having authority to transact business with J.P. Morgan in order for J.P. Morgan to comply with its policies and procedures. This is an ongoing requirement and the provision of services pursuant to this proposal and any additional products or services that may be requested is subject to and conditioned upon the ongoing satisfaction of those policies and procedures and compliance by LFUCG with applicable law with respect to the services provided and J.P. Morgan's policies of which LFUCG is informed.

Purchasing Card/Electronic Payables Services

A sample commercial card agreement is provided in Attachment 10.

The information in this memorandum is general in nature and provided to inform Lexington-Fayette Urban County Government of the contractual structure that JPMorgan Chase Bank, N.A. requires to perform the commercial card services contemplated under the RFP. Please be advised that nothing in this memorandum, any attachments hereto, or in any material (written or oral) provided in response to the RFP constitutes a binding agreement between JPMorgan Chase Bank, N.A. and Lexington-Fayette Urban County Government. Regarding commercial card services only, the respective rights and obligations of JPMorgan Chase Bank, N.A. and Lexington-Fayette Urban County Government will be defined in a subsequent definitive agreement to be negotiated among the parties in substantially the form of the Commercial Card Application & Agreement, (the "Agreement") attached to this memorandum. Furthermore, to the extent the Agreement includes provisions which conflict with any provision of the RFP, to include any attachment or modification to the RFP, provisions of the Agreement should be considered an "exception" to the RFP, at least until such time as the parties can have discussions regarding the possibility of eliminating or otherwise addressing such exceptions. Please note our response is provided for informational purposes only and neither the RFP nor our response will be incorporated into the final agreement between the parties.

We require our Commercial Card Application & Agreement as the contractual basis for the commercial card services to be provided by JPMorgan Chase Bank, N.A. While some of the provisions of the Agreement are required to be in all commercial card agreements, we are generally willing to discuss the various provisions of our Agreement in an attempt to include provisions reasonably requested by Lexington-Fayette Urban County Government on a case-by-case basis.

2. ***It is LFUCG's intent to incorporate the Request for Proposal and your firm's proposal response as part of the overall contract. Identify any sections of your proposal that you would not be able to incorporate into a contract with LFUCG and explain why. It is not acceptable to exclude the entire proposal.***

J.P. Morgan has provided comments on this RFP that we respectfully request be modified along with our recommended revisions. Please refer to Attachment 11 for these comments. We are willing to discuss mutually agreeable modifications to the contract terms.

J. PRICING AND ACCOUNT ANALYSIS

(All Proposers must respond to this section)

It is LFUCG's intent to award the contract(s) for an initial 3-year period with the option to renew it for 2, two-year periods for a possible total contract term of 7 years. Proposers must agree to fix contract fees for the first three years and may agree to fix contract fees for the full seven years. If the vendor intends to revise its fee schedule after the initial 3 year period, it must give written notice to LFUCG 90 days in advance of any fee change. Fees may be changed only on the contract anniversary date. These fees are subject to negotiation and approval by LFUCG and may not exceed the annual consumer price index-urban (CPI-U) for the most recently available 12 month trailing period.

J.P. Morgan will fix the contract fees for the first three years of the contract. Renewals will be based on mutually agreeable terms.

Fees related to all services described in the proposal must be listed – even if the service is not shown on the schedule. Also, include any one-time or set-up charges, research fees, minimum fees and all other fees that will be charged. Include any incentives or price breaks offered based on volume, timeliness of payment, rebates or other measures.

- 1. Provide a complete fee schedule for all of the services described in your financial institution's proposal using Association of Finance Professionals (AFP) Service Codes. A list of services currently used with volume levels for Service Group 1 is provided in the Pro Formas in Appendix A.***

J.P. Morgan has included pricing in two formats:

- Appendix A. Pro Formas as provided in the RFP
- J.P. Morgan's Pro Forma Analysis that illustrates the complete set of fees associated with the proposed services, along with an analysis of the impact on earnings credits and compensating balance requirements.

- 2. These are also available in Excel upon request.***

Please refer to Appendix A.

- 3. If proposing for Service Group 2, please provide the bank's rebate schedule.***

Please refer to Attachment 2 for the bank's rebate schedule within the Commercial Card Financial Proposal.

Proposal to Lexington-Fayette Urban County Government

- 4. For how long will the bank guarantee the proposed fees for each Service Group? Please complete the following table:**

	Fee Guaranteed For How Many Years?
Service Group 1: General Banking	3 years
Service Group 2: P Card/ Electronic Payables	5 years

Our pricing is based on LFUCG's relationship with J.P. Morgan and the data provided regarding transaction volumes and balances. J.P. Morgan does not require volume or balance commitments.

- 5. Can fees be billed to LFUCG rather than debited directly from LFUCG's accounts? What is the due date for the fees? What is the process for paying the fees?**

In addition to direct debit, J.P. Morgan also accepts ACH, wire or check for payment of fees. Payment is due within 30 days of the invoice date. J.P. Morgan does not currently assess late fees for past due service charges.

- 6. If LFUCG chooses to use compensating balances, are there any charges that could not be paid in this way?**

Virtual Remit scanners and Smart Safe equipment cannot be paid in this way as these items are purchased through a third party. However, we will continue to support the existing scanners, avoiding such out-of-pocket expenses.

- 7. Are you willing to offer any transition or retention incentives?**

J.P. Morgan offers to waive 4 months of banking service fees as a retention incentive.

Required Forms & Exhibits

Please find these forms and exhibits on the following pages:

- Affidavit
- Equal Opportunity Agreement
- Affirmative Action Plan
- Workforce Analysis Form
- LFUCG MBE/WBE Participation Form
- MBE Quote Summary Form
- LFUCG Statement of Good Faith Efforts
- General Provisions
- Addendum 1
- Addendum 2
- Addendum 3
- Addendum 4

AFFIDAVIT

Comes the Affiant, Tennis G. Mullins, and after being first duly sworn, states under penalty of perjury as follows:

1. His/her name is Tennis G. Mullins and he/she is the individual submitting the proposal or is the authorized representative of JPMorgan Chase Bank, N.A. ("J.P. Morgan"), the entity submitting the proposal (hereinafter referred to as "Proposer").
2. Proposer will pay all taxes and fees, which are owed to the Lexington-Fayette Urban County Government at the time the proposal is submitted, prior to award of the contract and will maintain a "current" status in regard to those taxes and fees during the life of the contract.
3. Proposer will obtain a Lexington-Fayette Urban County Government business license, if applicable, prior to award of the contract.
4. Proposer has authorized the Division of Central Purchasing to verify the above-mentioned information with the Division of Revenue and to disclose to the Urban County Council that taxes and/or fees are delinquent or that a business license has not been obtained.
5. Proposer has not knowingly violated any provision of the campaign finance laws of the Commonwealth of Kentucky within the past five (5) years and the award of a contract to the Proposer will not violate any provision of the campaign finance laws of the Commonwealth.
6. Proposer has not knowingly violated any provision of Chapter 25 of the Lexington-Fayette Urban County Government Code of Ordinances, known as "Ethics Act."

Continued on next page

7. Proposer acknowledges that "knowingly" for purposes of this Affidavit means, with respect to conduct or to circumstances described by a statute or ordinance defining an offense, that a person is aware or should have been aware that his conduct is of that nature or that the circumstance exists.

Further, Affiant sayeth naught.

The foregoing representations are made to the knowledge, information and belief of the undersigned after reasonable inquiry.

Tennis G. Mullins

STATE OF Kentucky

COUNTY OF Fayette

The foregoing instrument was subscribed, sworn to and acknowledged before me by Tennis G. Mullins on this the 6th day of July, 2017.

My Commission expires: May 10, 2018

Maxine B. Lee
NOTARY PUBLIC, STATE AT LARGE



EQUAL OPPORTUNITY AGREEMENT

The Law

- Title VII of the Civil Rights Act of 1964 (amended 1972) states that it is unlawful for an employer to discriminate in employment because of race, color, religion, sex, age (40-70 years) or national origin.
- Executive Order No. 11246 on Nondiscrimination under Federal contract prohibits employment discrimination by contractor and sub-contractor doing business with the Federal Government or recipients of Federal funds. This order was later amended by Executive Order No. 11375 to prohibit discrimination on the basis of sex.
- Section 503 of the Rehabilitation Act of 1973 states:
The Contractor will not discriminate against any employee or applicant for employment because of physical or mental disability.
- Section 2012 of the Vietnam Era Veterans Readjustment Act of 1973 requires Affirmative Action on behalf of disabled veterans and veterans of the Vietnam Era by contractors having Federal contracts.
- Section 206(A) of Executive Order 12086, Consolidation of Contract Compliance Functions for Equal Employment Opportunity, states:

The Secretary of Labor may investigate the employment practices of any Government contractor or sub-contractor to determine whether or not the contractual provisions specified in Section 202 of this order have been violated.

The Lexington-Fayette Urban County Government practices Equal Opportunity in recruiting, hiring and promoting. It is the Government's intent to affirmatively provide employment opportunities for those individuals who have previously not been allowed to enter into the mainstream of society. Because of its importance to the local Government, this policy carries the full endorsement of the Mayor, Commissioners, Directors and all supervisory personnel. In following this commitment to Equal Employment Opportunity and because the Government is the benefactor of the Federal funds, it is both against the Urban County Government policy and illegal for the Government to let contracts to companies which knowingly or unknowingly practice discrimination in their employment practices. Violation of the above mentioned ordinances may cause a contract to be canceled and the contractors may be declared ineligible for future consideration.

Please sign this statement in the appropriate space acknowledging that you have read and understand the provisions contained herein. Return this document as part of your application packet.

Bidders

I/We agree to endeavor to comply with the Civil Rights Laws listed above that govern employment rights of minorities, women, Vietnam veterans, handicapped and aged persons.



Signature

JPMorgan Chase Bank, N.A.
Name of Business

JPMORGAN CHASE & CO.

Affirmative Action Program

JPMORGAN CHASE & CO.

**Affirmative Action Program
For Women and Minorities**

JPMORGAN CHASE & CO.

Corporate & Investment Bank / CIB22-Treasury Services and Global Trade & Loan Products

Affirmative Action Program For Women and Minorities

Prepared in accordance with 41 CFR § 60-2

AAP Cycle: April 1, 2017 – March 31, 2018

Snapshot Date: April 1, 2017

Responsible Official: Valerie J. Vickers, Executive Director of Affirmative Action

Managing AAP Official: Takis Georgakopoulos, Managing Director

Andrew O'Brien, Managing Director

Company EEO-1 Identification Number: B489564

CONFIDENTIALITY STATEMENT

The material set forth herein is deemed to be confidential commercial and financial data, the public disclosure of which could cause substantial competitive harm to JPMorgan Chase & Co. (including its subsidiaries and affiliates, referred to individually or collectively, as applicable, as JPMorgan Chase). In addition, all statistical components of this program, including any and all data pertaining to employee compensation, workforce structure (including the ratios between and among AAP job groups and EEO-1 categories), the organizational profile (*i.e.*, workforce analysis), availability calculations and comparisons, determination of placement rate goals, job group analysis report, identification of problem areas and supporting information pertaining to employment activity, calculations of adverse impact, and evaluations of workforce distribution and employment policies and practices, or the analyses of any of the foregoing, are deemed to constitute trade secrets, operations information, confidential statistical data and other confidential commercial and financial data within the meaning of the Freedom of Information Act (FOIA), 5 U.S.C. § 552 *et seq.*, Title VII of the Civil Rights Act of 1964, as amended, 42 U.S.C. § 2000e *et seq.*, the Trade Secrets Act, 18 U.S.C. § 1905, and 44 U.S.C. § 3510, the disclosure of which is prohibited by law and would subject the individual making the disclosure to criminal and/or civil sanctions. This material has not

been disclosed to the public, and should not be, since such disclosure could cause substantial competitive harm to JPMorgan Chase. Therefore, in accordance with 29 CFR § 70.26(c) – (e), we expect that JPMorgan Chase will be notified in writing by the agency prior to disclosure of any request for information pertaining to all or any part of this program, and that JPMorgan Chase shall be given an opportunity to present its objections to disclosure.

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Preliminary Statement

JPMorgan Chase has prepared this document for submission to the Department of Labor's Office of Federal Contract Compliance Programs (OFCCP) to demonstrate compliance with OFCCP regulations at 41 CFR Part 60-2 and affirmative action guidelines issued by the Equal Employment Opportunity Commission (EEOC) at 29 CFR Part 1608. Terminology used in OFCCP regulations and EEOC guidance has been used as a guide. Accordingly, the use of such terms as "deficiency," "underrepresentation," "concentration," "expected number," "problem area," "affected class," "underutilization," etc., should not be construed as an admission that in fact either minorities or women have been or presently are being discriminated against in any way in violation of federal, state, or local fair employment practices laws. Further, nothing contained in this material or the data supporting this program should be construed as an admission by JPMorgan Chase that it has contravened any such federal, state, or local fair employment practices laws.

In developing and implementing its affirmative action program (AAP), JPMorgan Chase has been guided by its established policy of providing equal employment opportunity and the principles of Title VII of the Civil Rights Act of 1964. Any placement rate goals established herein are not intended as rigid, inflexible quotas that must be met, but rather as one means to evaluate the effectiveness and sufficiency of JPMorgan Chase's good faith efforts to ensure equal employment opportunity. The use of placement rate goals in this program is not intended to discriminate against any individual or group of individuals with respect to any employment opportunity for which they are qualified on the grounds that they are not the beneficiaries of affirmative action themselves. Nothing herein is intended to sanction the discriminatory treatment of any person.

Workforce Analysis

JPMorgan Chase prepares a workforce analysis as part of its affirmative action program in accordance with 41 CFR § 60-2.11 and subparagraph (c).

The workforce analysis report represents the active employees, as of the snapshot date listed on the cover page of this document in accordance with 41 CFR § 60-2.1(d) and annotated in accordance with § 60-2.1(e).

JPMorgan Chase has no formal lines of progression; however, high performing employees may progress in job title or scope of role within their business units as business conditions require and incumbent employees have the necessary qualifications and competencies. Employees may also progress through positions in other business areas. Employees may apply for open positions in accordance with JPMorgan Chase's job posting procedures.

Job Group Analysis and Placement of Incumbents in Job Groups

JPMorgan Chase has prepared a "job group analysis" report as part of its affirmative action program in accordance with 41 CFR § 60-2.12 and §60-2.1(e). The job group analysis report lists all job titles that comprise each AAP job group covered by the AAP.

To satisfy the requirements of 41 CFR § 60-2.13, the job group analysis report also states the percentage of minorities and the percentage of women it employs in each AAP job group in the plan as of the snapshot date listed on the cover page of this document.

JPMorgan Chase has combined job titles with similar content, responsibility and opportunities into AAP job groups.

JPMorgan Chase has formed the AAP job groups with the specific and explicit purpose of determining "availability" when establishing "placement rate goals" in accordance with 41 CFR §§ 60-2.14 through 60-2.16.

Determining Availability

JPMorgan Chase has separately determined the availability of minorities and women for each AAP job group in accordance with 41 CFR § 60-2.14. JPMorgan Chase's determination of availability complies with OFCCP's regulations that require the consideration of at least two factors, internal availability and external availability, to determine the theoretical availability of minorities and women for the AAP job groups JPMorgan Chase has established. This determination of availability has several steps.

Availability Factors

JPMorgan Chase considered the following factors in determining availability:

- The percentage of minorities or women with the requisite skills in the reasonable recruitment areas based upon the typical staffing practices for jobs in each job group from which JPMorgan Chase typically seeks or reasonably could seek workers to fill positions in the AAP job group in question; and
- The percentage of minorities or women from those AAP job groups and/or job titles from which employees typically have been promoted or transferred into the AAP job group in question.

Data Sources

When considering the factors necessary to determine availability, JPMorgan Chase has used the most current and discrete statistical information reasonably available. For most, if not all, of the external availability estimates established in this AAP, JPMorgan Chase used occupational data from the Census Bureau's EEO Tabulation 2006-2010 (five-year ACS data). In some cases, JPMorgan Chase may have supplemented these Census data with information from other reliable sources of external availability data.

External Availability

The reasonable recruitment area(s) for each AAP job group has been identified in the external availability report. The brief rationale for selecting these areas is that they represent the geographic area(s) from where JPMorgan Chase historically has been successful in recruiting candidates for positions within a given job group, from where JPMorgan Chase has determined candidates would reasonably commute, and/or where JPMorgan Chase intends to recruit in the coming AAP cycle. JPMorgan Chase has not drawn its reasonable recruitment areas in such a way as to have the effect of excluding minorities or women.

External availability for each AAP job group was calculated with consideration of the specific job titles composing each group by matching each job title to an occupational classification code (OCC) from the Census Bureau's EEO Tabulation 2006-2010 (five-year ACS data). Each title was matched to a single OCC where possible.

Internal Availability

JPMorgan Chase has identified the feeder pool(s) for each AAP job group and noted these feeder pools in the internal availability report. The brief rationale for selecting these feeder pools is that they represent the AAP job groups and/or job titles from which employees typically have been promoted or transferred into the job group in question. JPMorgan Chase has not defined these pools in such a way as to have the effect of excluding minorities or women.

Internal availability for each AAP job group was calculated using the demographics of the incumbent workforce in each feeder pool as of the snapshot date listed on the cover page of this document and as stated in the job group analysis report.

Final Availability

JPMorgan Chase has separately determined final availability rates for minorities and women in accordance with 41 CFR § 60-2.14. The internal and external factor “weights” represent generally the likelihood that an open position in the AAP job group will be filled with an internal or external candidate based on historical trends and/or current recruiting plans. The internal and external female and minority availability percentages are simply multiplied by the corresponding factor weight percentage and then added together to calculate the final availability figures.

Comparing Incumbency to Availability

JPMorgan Chase has compared the percentage of minorities and women in each AAP job group with the availability rates calculated for each group as described above.

Where the percentage of minorities or women was less than would “reasonably be expected given their availability,” JPMorgan Chase has established a “placement rate goal” at least equal to the calculated availability percentage.

Pursuant to the terms of OFCCP’s May 4, 2000, notice of proposed rulemaking and the supplementary information published with the regulations at 41 CFR Part 60-2 on November 13, 2000, when making its determinations as to whether the percentage of minorities or women was less than would reasonably be expected given their availability, JPMorgan Chase has set percentage placement rate goals in those job groups where the current representation is less than 80 percent of the availability rate and the difference equals at least one whole person. See 65 Fed. Reg. 26087, 26098 (May 4, 2000); 65 Fed. Reg. 68021, 68033 (November 13, 2000).

Placement Rate Goals

JPMorgan Chase has established annual percentage “placement rate goals” for minorities and/or women in those AAP job groups where the percentage of minorities and/or women employed was less than would reasonably be expected given their availability rate in accordance with 41 CFR §§ 60-2.15 and 60-2.16.

The placement rate goals established by JPMorgan Chase always at least equal the availability rate for minorities and/or women in each particular AAP job group.

JPMorgan Chase has adhered to the following principles when establishing its percentage placement rate goals:

- JPMorgan Chase has established these “goals” as a benchmark for evaluating the effectiveness and sufficiency of JPMorgan Chase’s good faith affirmative action efforts.
- “Placement rate goals” are not rigid and inflexible quotas that must be met, and they are not considered as either a ceiling or a floor for the employment of particular groups.

- In all employment decisions, JPMorgan Chase’s policy requires that selection decisions be made in a nondiscriminatory manner. “Placement rate goals” will not be used as a justification to extend a preference to any individual, select an individual, or adversely affect an individual’s employment status, on the basis of race, color, religion, sex, sexual orientation, gender identity, or national origin.
- JPMorgan Chase does not use “placement rate goals” to establish set-asides for specific groups, nor are they used to achieve proportional representation or equal results.
- JPMorgan Chase’s policy does not permit “placement rate goals” to supersede merit selection principles.

Designation of Responsibility

JPMorgan Chase has assigned overall responsibility for the implementation of equal employment opportunity and affirmative action to the “responsible official” listed on the cover page of this document. Although some day-to-day responsibilities may lie with the managing official (also listed on the cover page), the responsible official also serves as JPMorgan Chase’s contact in an OFCCP compliance review or complaint investigation. **All OFCCP correspondence should be directed to the responsible official, Valerie J. Vickers, unless otherwise informed by JPMorgan Chase in writing.**

To ensure effective implementation of the affirmative action program, the responsible official has the authority, resources, support of, and access to managers. The responsible official or assigned designee’s responsibilities include, but are not limited to:

- Directing, conducting, or participating in the in-depth analyses of the AAP’s total employment process to determine whether and where impediments to equal employment opportunity exist.
- Directing and assisting in the development and implementation of action-oriented programs designed to correct any problem areas identified.
- Directing and assisting in the design and implementation of auditing systems to ensure implementation of the affirmative action program.
- Preparing and submitting the firm’s EEO-1 Employer Information Reports.
- Advising managers of the program’s effectiveness and submitting recommendations to improve performance, as appropriate.
- Drafting appropriate portions of the affirmative action program consistent with the implementation of JPMorgan Chase’s affirmative action policies and procedures.
- Serving as liaison between the government and JPMorgan Chase.

- Coordination with the liaison dedicated to promoting equal opportunity for minorities and women between JPMorgan Chase and appropriate organizations in the community upon which JPMorgan Chase may rely in fulfilling program obligations.

Identification of Problem Areas

JPMorgan Chase periodically performs in-depth analyses of its total employment process to determine whether and where impediments to equal employment opportunity exist. These analyses include an appropriate evaluation of:

- The workforce by organizational unit and job group to determine whether there are any problems of minority or female utilization or of minority or female distribution;
- Personnel activity, including applicant flow, hires, terminations, and promotions to determine whether there are selection disparities;
- Compensation systems to determine whether there are gender-, race- or ethnicity-based disparities;
- Selection, recruitment, and other personnel procedures to determine whether they result in disparities in the employment or advancement of minorities or women.

Action-Oriented Programs

JPMorgan Chase develops and executes action-oriented programs designed to correct potential problem areas identified elsewhere in this affirmative action program.

When developing these programs, JPMorgan Chase reviews them to ensure that they make use of relevant recruiting and community resources, and continue to support internal programs designed to enhance employment opportunities for women and minorities in job groups where goals have been set.

Internal Audit and Reporting System

JPMorgan Chase has developed and implemented a system that periodically measures the effectiveness of its affirmative action program. This system includes the following:

- Periodically monitoring progress toward affirmative action goals;
- Periodically monitoring records pertaining to hiring, promotions and terminations;
- Periodically monitoring records pertaining to compensation;
- Conducting scheduled internal reporting on the degree to which equal employment opportunity and organizational objectives have been attained;

- Reviewing reports, data, information, and findings with appropriate levels of Human Resources Business Partners, Staffing, and managers.
- Advising managers of the affirmative action program's effectiveness; and
- Recommending methods to improve affirmative action performance, as appropriate, to managers.

The responsible official is responsible for executing (or directing the execution of) these internal audit and reporting responsibilities.

JPMORGAN CHASE & CO.

**Affirmative Action Program
Pertaining to Protected Veterans
And Individuals with Disabilities**

JPMORGAN CHASE & CO.

Corporate & Investment Bank / CIB22-Treasury Services and Global Trade & Loan Products

Affirmative Action Program Pertaining to Protected Veterans And Individuals with Disabilities

Prepared in accordance with 41 CFR §§ 60-300, 60-741

AAP Cycle: April 1, 2017 – March 31, 2018

Snapshot Date: April 1, 2017

Responsible Official: Valerie J. Vickers, Executive Director of Affirmative Action

Managing AAP Official: Takis Georgakopoulos, Managing Director

Andrew O'Brien, Managing Director

CONFIDENTIALITY STATEMENT

The material set forth herein is deemed to be confidential commercial and financial data, the public disclosure of which could cause substantial competitive harm to JPMorgan Chase & Co. (including its subsidiaries and affiliates, referred to individually or collectively, as applicable, as JPMorgan Chase). In addition, all statistical components of this program, including any and all data pertaining to workforce structure (including the ratios between and among AAP job groups and EEO-1 categories), the "data collection analysis," disability utilization goals and comparisons, protected veteran hiring benchmarks and comparisons, identification of problem areas and supporting information pertaining to employment activity, and evaluations of workforce distribution and employment policies and practices, or the analyses of any of the foregoing, are deemed to constitute trade secrets, operations information, confidential statistical data and other confidential commercial and financial data within the meaning of the Freedom of Information Act, 5 U.S.C. § 552 *et seq.*, Title VII of the Civil Rights Act of 1964, as amended, 42 U.S.C. § 2000e *et seq.*, the Trade Secrets Act, 18 U.S.C. § 1905, and 44 U.S.C. § 3510, the disclosure of which is prohibited by law and would subject the individual making the disclosure to criminal and/or civil sanctions. Therefore, in accordance with 29 CFR § 70.26(c) – (e), we expect that JPMorgan Chase will be notified in writing by the agency, prior to disclosure, of any request for information pertaining to all or any part of this program, and that JPMorgan Chase shall be given an opportunity to present its objections to disclosure.

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Definitions

Individual with a disability –any person who: (1) has a physical or mental impairment that substantially limits one or more of such person’s major life activities; (2) has a record of such an impairment; or (3) is regarded as having such an impairment.

Protected veteran –a veteran who is protected under the nondiscrimination and affirmative action provisions of the Vietnam Era Veterans’ Readjustment Assistance Act of 1974, as amended; specifically, a veteran who may be classified as a “disabled veteran,” “recently separated veteran,” “active duty wartime or campaign badge veteran,” or an “Armed Forces service medal veteran,” as defined below.

Active duty wartime or campaign badge veteran –a veteran who served on active duty in the U.S. military, ground, naval, or air service during a “period of war” as defined below or in a campaign or expedition for which a campaign badge has been authorized under the laws administered by the Department of Defense.

“Period of war” is defined for these purposes by the Department of Labor as:

June 27, 1950 – January 31, 1955 (Korean conflict);

February 28, 1961 – May 7, 1975 (for veterans serving in the Republic of Vietnam);

August 5, 1964 – May 7, 1975 (for all other veterans who served during the Vietnam conflict); and

August 2, 1990 – present (Gulf War).

Armed Forces service medal veteran –a veteran who, while serving on active duty in the U.S. military, ground, naval, or air service, participated in a United States military operation for which an Armed Forces service medal was awarded pursuant to Executive Order 12985 (61 Fed. Reg. 1209).

Disabled veteran – (i) a veteran of the U.S. military, ground, naval, or air service who is entitled to compensation (or who but for the receipt of military retired pay would be entitled to compensation) under laws administered by the secretary of Veterans Affairs; or (ii) a person who was discharged or released from active duty because of a service-connected disability.

Recently separated veteran –any veteran during the three-year period beginning on the date of such veteran’s discharge or release from active duty in the U.S. military, ground, naval, or air service.

Equal Employment Opportunity and Affirmative Action Policy

JPMorgan Chase is a federal contractor subject to Section 4212 of the Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended (VEVRAA) and Section 503 of the Rehabilitation Act of 1973, as amended (Section 503). It is JPMorgan Chase's policy not to discriminate against any employee or candidate for employment because of physical or mental disability, or protected veteran status, in regard to any position for which the employee or candidate for employment is qualified. JPMorgan Chase agrees to take affirmative action to employ, advance in employment and otherwise treat qualified individuals with disabilities and protected veterans without discrimination based upon their physical or mental disability or specific veteran status, in all employment practices, terms, conditions, and privileges of employment. JPMorgan Chase will ensure that all personnel actions are administered without regard to disability or protected veteran status, and all employment decisions are based only on valid job requirements.

Employees and applicants shall not be subjected to harassment, intimidation, threats, coercion, or discrimination because they have engaged in or may engage in: (1) filing a complaint; (2) assisting or participating in an investigation, compliance evaluation, hearing, or any other activity related to the administration of any federal, state or local law requiring equal opportunity for protected veterans or individuals with disabilities; (3) opposing any act or practice made unlawful by VEVRAA, Section 503, their implementing regulations, or any other federal, state or local law requiring equal opportunity for protected veterans or individuals with disabilities; or (4) exercising any other right protected by VEVRAA, Section 503, or their implementing regulations.

The non-confidential portions of the affirmative action program for individuals with disabilities and protected veterans shall be available for inspection upon request by any employee or applicant for employment.

JPMorgan Chase's CEO fully supports our affirmative action program and is committed to the implementation of JPMorgan Chase's equal opportunity and affirmative action policy.

Responsibility for Implementation

JPMorgan Chase has assigned overall responsibility for implementation of the equal employment opportunity and the affirmative action policy to the “responsible official” listed on the cover page of this document. Although some day-to-day responsibilities may lie with a managing official (also listed on the cover page), the responsible official also serves as JPMorgan Chase’s contact in an OFCCP compliance review or complaint investigation. **All OFCCP correspondence should be directed to the responsible official, Valerie J. Vickers, unless otherwise informed by JPMorgan Chase in writing.**

To ensure effective implementation of the affirmative action program, the responsible official has the authority, resources, support of, and access to managers. The responsible official or designee’s responsibilities include, but are not limited to:

- Developing and disseminating policies relating to the implementation of the affirmative action programs and providing for internal and external communication of such policies.
- Communicating the firm’s Equal Opportunity, Anti-Discrimination, and Anti-Harassment Policy, including educating employees on the types of behavior that are appropriate and inappropriate in the workplace, and implementing procedures and processes to help ensure that employees are not subjected to harassment and that any known instances of inappropriate conduct are reported to management for appropriate investigation and, where appropriate, remedial action.
- Discussing with managers, supervisors, and employees the policies regarding individuals with disabilities and protected veterans to make certain that the policies are followed.
- Assisting in the identification of problem areas in the implementation of the affirmative action program for individuals with disabilities and protected veterans, and developing solutions, paying particular attention to the accommodation requirements.
- Designing and implementing an audit and reporting system that will:
 - Measure the effectiveness of JPMorgan Chase’s program and determine the degree to which objectives have been accomplished.
 - Indicate the need for remedial action.
 - Determine whether individuals with known disabilities or known protected veterans have had the opportunity to participate in Company-sponsored activities.
- Coordinating with the liaisons between JPMorgan Chase and responsible organizations concerned with employment opportunities for individuals with disabilities and protected veterans.
- Serving as a liaison between JPMorgan Chase and enforcement agencies.

Review of Personnel Policies

JPMorgan Chase's equal employment opportunity and affirmative action policy is considered when developing, implementing, and executing all employment procedures. In accordance with 41 CFR §§ 60-300.44(b), 60-741.44(b), JPMorgan Chase periodically reviews employment procedures to ensure careful, thorough, and systematic consideration of the job qualifications of applicants and employees who are known individuals with disabilities and protected veterans for job vacancies filled either by hiring or promotion, and for all training opportunities offered or available. The review ensures that personnel processes do not stereotype individuals with disabilities and protected veterans in a manner that limits their access to all jobs for which they are qualified.

Review of Physical and Mental Qualifications

In accordance with 41 CFR §§ 60-300.44(c), 60-741.44(c), JPMorgan Chase reviews all physical and mental job qualifications to ensure that to the extent they screen out qualified individuals with disabilities or disabled veterans, they are job-related and consistent with business necessity and the safe performance of the job. Each time a position becomes open, a review of the qualifications is conducted. In addition, physical and mental job qualifications are reviewed bi-annually.

Reasonable Accommodation

In accordance with 41 CFR §§ 60-300.44(d), 60-741.44(d), JPMorgan Chase makes reasonable accommodation to the known physical or mental limitations of an otherwise qualified individual with a disability or disabled veteran unless the accommodation would impose an undue hardship on the operation of its business. If an applicant requires assistance with the online application process, information regarding requesting an accommodation is provided on our website.

Harassment

JPMorgan Chase's managers and supervisors are responsible for maintaining an environment free of harassment in accordance with 41 CFR §§ 60-300.44(e), 60-741.44(e). Employees who are individuals with disabilities or protected veterans who believe that they are being harassed because of their disability or veteran status, or employees who may be aware of a situation that could constitute harassment based upon disability or veteran status, should notify their supervisor or HR Business Partner.

External Policy Dissemination

In accordance with 41 CFR §§ 60-300.44(f), 60-741.44(f), JPMorgan Chase's policy on affirmative action for individuals with disabilities and protected veterans may be disseminated externally as follows:

- Recruiting sources are informed of JPMorgan Chase's commitment to employ qualified individuals with disabilities and protected veterans. These sources are requested to actively recruit and refer individuals with disabilities and protected veterans for all positions for which we hire.
- Suitable employment openings are listed with the appropriate employment service delivery system.
- A statement relating to JPMorgan Chase's affirmative action policy is sent to subcontractors and suppliers. The equal opportunity clause concerning the affirmative action obligations of contractors and subcontractors regarding individuals with disabilities and protected veterans is incorporated in all covered purchase orders and subcontracts, as appropriate.
- Literature used for recruiting contains an equal opportunity statement. Employment advertising includes an EEO tagline.
- All prospective employees are informed of JPMorgan Chase's affirmative action program through the posting of the policy statement where applicants and employees can view it and a link to JPMorgan Chase's affirmative action policy in JPMorgan Chase's online application system.

Internal Policy Dissemination

In accordance with 41 CFR §§ 60-300.44(g), 60-741.44(g), JPMorgan Chase's affirmative action policy regarding individuals with disabilities and protected veterans may be implemented and disseminated internally as follows:

- JPMorgan Chase's commitment to equal employment opportunity is formalized in its Equal Opportunity Anti-Discrimination, and Anti-Harassment policy. Each employee has access to the full text of the policies through the Company's intranet or through HR Business Partners.
- Each year, a letter is signed by the Head of Human Resources that reaffirms the commitment of JPMorgan Chase to extend equal employment opportunity to all individuals. This letter is provided for posting within JPMorgan Chase facilities so that employees can be aware of and support the firm's efforts to promote equal employment opportunity for all.
- The orientation program that is provided to new employees highlights the values and principles of JPMorgan Chase.

- The policy and its application are periodically discussed in meetings with managers and in management training programs.
- Company publications include features on individuals with disabilities and protected veterans, where appropriate.
- The affirmative action plan covering individuals with disabilities and protected veterans is available for inspection by any employee or applicant upon request.
- Employees are able to identify themselves as an individual with a disability and/or a protected veteran at any time on JPMorgan Chase's personal profile portal.

Outreach and Recruitment

JPMorgan Chase reviews its employment practices in accordance with 41 CFR §§ 60-300.44(f), 60-741.44(f), to ensure that its personnel programs are consistent with the affirmative action program for the employment and advancement of qualified individuals with disabilities and protected veterans. In conjunction with these programs, JPMorgan Chase undertakes the following outreach and positive recruitment activities:

- JPMorgan Chase has established meaningful contacts with appropriate organizations of/for individuals with disabilities and veterans' service organizations serving protected veterans, where available.
- Representatives from these sources, as well as online job boards, receive information on job openings and job descriptions, as appropriate.
- JPMorgan Chase has established a process for referral of applicants for employment, and routinely follows up on the results of the process from these sources.

In addition, JPMorgan Chase evaluates the effectiveness of its outreach and recruiting efforts undertaken in the previous AAP plan year. Criteria for these evaluations include:

- The data metrics collected and maintained in accordance with 41 CFR § 60-300.45 and 41 CFR § 60-741.45;
- Attendance at certain outreach and recruiting events;
- Whether event organizers and/or contacts at outreach organizations are responsive, attentive or otherwise actively involved;
- Any other relevant factors as appropriate.

Audit and Reporting

One of the most important elements in effectively implementing the affirmative action policy is maintaining a system of self-inspection and recordkeeping. Through such a system, progress toward the achievement of objectives can be measured. For this purpose, the following procedures have been established in accordance with 41 CFR §§ 60-300.44(h), 60-741.44(h):

- Records are maintained of the activities of the affirmative action outreach and positive recruitment programs, and other programs developed to implement the affirmative action plan for individuals with disabilities and protected veterans.
- Reports of the results of these programs are compiled to assess the progress made, and to determine the effectiveness.
- Managers will be advised on the results of the affirmative action programs and recommendations for improving affirmative action performance.

Training

Managers, supervisors, and human resources staff involved in employee selection processes receive training regarding the affirmative action program and their role in its implementation in accordance with 41 CFR §§ 60-300.44(j), 60-741.44(j).

Data Collection Analysis

JPMorgan Chase documents the following tabulations pertaining to applicants and hires on an annual basis to assist us in evaluating the effectiveness of our affirmative action efforts for individuals with disabilities and protected veterans:

- 1) The total number of job openings within each AAP;
- 2) The total number of jobs filled within each AAP;
- 3) The total number of applicants for all jobs;
- 4) The total number of applicants who self-identified as an individual with a disability;
- 5) The total number of applicants who self-identified as a protected veteran;
- 6) The total number of applicants hired;
- 7) The total number of applicants hired who self-identified as an individual with a disability; and
- 8) The total number of applicants hired who self-identified as a protected veteran.

These computations are collected and maintained for internal purposes only and, in accordance with federal regulations, are not made available to the public.

Utilization Goals

In accordance with 41 CFR § 60-741.45, JPMorgan Chase annually evaluates its utilization of individuals with disabilities in each AAP job group. When the percentage of individuals with disabilities in one or more AAP job groups is less than the utilization goal established by OFCCP (currently 7 percent), JPMorgan Chase determines whether impediments to equal employment opportunity exist and, if so, develops and executes action-oriented programs designed to correct any identified problem areas.

When making this determination, JPMorgan Chase assesses:

- Employment processes.
- The effectiveness of its external outreach and recruitment efforts.
- The results of its affirmative action program audit.
- Any other areas that might affect the success of the affirmative action program.

Veteran Hiring Benchmark

In accordance with 41 CFR § 60-300.45, JPMorgan Chase annually sets a protected veteran hiring benchmark equaling the national percentage of veterans in the civilian labor force, as published on OFCCP's website at <https://ofccp.dol-esa.gov/errd/VEVRAA.jsp>.

WORKFORCE ANALYSIS FORM

Name of Organization: JPMorgan Chase Bank, NA

EEO Class Desc	Total	White		Hispanic or Latino		Black or African American		Native Hawaiian or Other Pacific Islander		Asian		American Indian or Alaska Native		Two or More Races		Total	
		M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
Exec/Sr Lvl Officials & Mgrs	2099	1250	499	69	26	38	39	1	1	114	47	3		7	5	1482	617
1st/Mid-Lvl Officials & Mgrs	29890	10517	7796	1450	1677	960	1511	56	37	3588	1833	30	29	202	204	16803	13087
Professionals	36218	11491	8884	1738	1926	1627	2549	33	30	4307	2920	32	35	330	316	19558	16660
Technicians	221	78	30	21	6	27	21	1		21	10			4	2	152	69
Sales Workers	26058	7435	5283	3684	3521	1045	1064	73	51	1558	1714	33	40	310	247	14138	11920
Administrative Support Workers	47475	4305	12643	4008	10854	2457	8237	44	135	966	2370	46	134	375	901	12201	35274
Craft Workers	5	4		1												5	
Service Workers	205	42	16	41	21	43	21	1		13	1			3	3	143	62
Total	142171	35122	35151	11012	18031	6197	13442	209	254	10567	8895	144	238	1231	1678	64482	77689

Prepared by: Carolyn Cochran / Vice President

Date: 08/02/17

(Name and Title)

Revised 2015-Dec-15



LFUCG MBE/WBE PARTICIPATION FORM
Bid/RFP/Quote Reference # 19-2017 (General Banking and
Purchasing Card/Electronic Payables Services)

The MWDBE subcontractors listed have agreed to participate on this Bid/RFP/Quote. If any substitution is made or the total value of the work is changed prior to or after the job is in progress, it is understood that those substitutions must be submitted to Central Purchasing for approval immediately.

MWDBE Company, Name, Address, Phone, Email	Work to be Performed	Total Dollar Value of the Work	% Value of Total Contract
1. NONE	NONE	NONE	NONE
2.			
3.			
4.			

The undersigned company representative submits the above list of MWDBE firms to be used in accomplishing the work contained in this Bid/RFP/Quote. Any misrepresentation may result in the termination of the contract and/or be subject to applicable Federal and State laws concerning false statements and false claims.

JPMorgan Chase Bank, N.A. _____

Company

7/19/17

Date

By

Authorized Officer

Title



MBE QUOTE SUMMARY FORM

Bid/RFP/Quote Reference # 19-2017

The undersigned acknowledges that the minority subcontractors listed on this form did submit a quote to participate on this project.

Company Name JPMorgan Chase Bank, N.A.	Contact Person Greg Mullins
Address/Phone/Email 201 East Main Street, Floor 04 Lexington, KY 40507 (859) 231-2618 greg.mullins@jpmorgan.com	Bid Package / Bid Date #19-2017 General Banking and Purchasing Card/Electronic Payables Services Due July 19, 2017

MWDBE Company Address	Contact Person	Contact Information (work phone, Email, cell)	Date Contacted	Services to be performed	Method of Communication (email, phone meeting, ad, event etc)	Total dollars \$\$ Do Not Leave Blank (Attach Documentation)	MBE * AA HA AS NA Female	Veteran
NONE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

(MBE designation / AA=African American / HA= Hispanic American/AS = Asian American/Pacific Islander/ NA= Native American)

The undersigned acknowledges that all information is accurate. Any misrepresentation may result in termination of the contract and/or be subject to applicable Federal and State laws concerning false statements and claims.

JPMorgan Chase Bank, N.A.
Company

Greg Mullins
Company Representative

7/19/17
Date

Authorized Officer
Title

LFUCG STATEMENT OF GOOD FAITH EFFORTS
Bid/RFP/Quote # 19-2017

By the signature below of an authorized company representative, we certify that we have utilized the following Good Faith Efforts to obtain the maximum participation by MWDBE business enterprises on the project and can supply the appropriate documentation.

_____ Advertised opportunities to participate in the contract in at least two (2) publications of general circulation media; trade and professional association publications; small and minority business or trade publications; and publications or trades targeting minority, women and disadvantaged businesses not less than fifteen (15) days prior to the deadline for submission of bids to allow MWDBE firms to participate.

_____ Included documentation of advertising in the above publications with the bidders good faith efforts package

_____ Attended LFUCG Central Purchasing Economic Inclusion Outreach event

_____ Attended pre-bid meetings that were scheduled by LFUCG to inform MWDBEs of subcontracting opportunities

_____ Sponsored Economic Inclusion event to provide networking opportunities for prime contractors and MWDBE firms

_____ Requested a list of MWDBE subcontractors or suppliers from LFUCG Economic Engine and showed evidence of contacting the companies on the list(s).

_____ Contacted organizations that work with MWDBE companies for assistance in finding certified MWDBE firms to work on this project. Those contacted and their responses should be a part of the bidder's good faith efforts documentation.

_____ Sent written notices, by certified mail, email or facsimile, to qualified, certified MWDBEs soliciting their participation in the contract not less than seven (7) days prior to the deadline for submission of bids to allow them to participate effectively.

- _____ Followed up initial solicitations by contacting MWDBEs to determine their level of interest.

- _____ Provided the interested MWDBE firm with adequate and timely information about the plans, specifications, and requirements of the contract.

- _____ Selected portions of the work to be performed by MWDBE firms in order to increase the likelihood of meeting the contract goals. This includes, where appropriate, breaking out contract work items into economically feasible units to facilitate MWDBE participation, even when the prime contractor may otherwise perform these work items with its own workforce

- _____ Negotiated in good faith with interested MWDBE firms not rejecting them as unqualified without sound reasons based on a thorough investigation of their capabilities. Any rejection should be so noted in writing with a description as to why an agreement could not be reached.

- _____ Included documentation of quotations received from interested MWDBE firms which were not used due to uncompetitive pricing or were rejected as unacceptable and/or copies of responses from firms indicating that they would not be submitting a bid.

- _____ Bidder has to submit sound reasons why the quotations were considered unacceptable. The fact that the bidder has the ability and/or desire to perform the contract work with its own forces will not be considered a sound reason for rejecting a MWDBE quote. Nothing in this provision shall be construed to require the bidder to accept unreasonable quotes in order to satisfy MWDBE goals.

- _____ Made an effort to offer assistance to or refer interested MWDBE firms to obtain the necessary equipment, supplies, materials, insurance and/or bonding to satisfy the work requirements of the bid proposal

- _____ Made efforts to expand the search for MWDBE firms beyond the usual geographic boundaries.

_____ Other - any other evidence that the bidder submits which may show that the bidder has made reasonable good faith efforts to include MWDBE participation.

Although JPMorgan Chase does not intend to engage any subcontractors directly (diverse or otherwise) for the express purpose of delivering the services provided under this RFP, the bank does have a robust supplier diversity program and consistently makes good faith efforts to provide contracting opportunities to diverse suppliers as part of its day-to-day operations. Additionally, JPMorgan Chase is always working to grow its incumbent minority and disadvantaged supply base and introduce new diverse suppliers into its supply chain. The firm maintains relationships with organizations to help it achieve this goal and supports organizations that promote growth and development within the diverse supplier community. Additional details on our Supplier Diversity program are included on the following pages.

Failure to submit any of the documentation requested in this section may be cause for rejection of bid. Bidders may include any other documentation deemed relevant to this requirement. Documentation of Good Faith Efforts are to be submitted with the Bid, if the participation Goal is not met.

The undersigned acknowledges that all information is accurate. Any misrepresentations may result in termination of the contract and/or be subject to applicable Federal and State laws concerning false statements and claims.

JPMorgan Chase Bank, N.A. _____

Company

8/3/17

_____ **Date**



_____ **Company Representative**

Greg Mullins, Authorized Officer

_____ **Title**

Global Supplier Diversity Program

“Having a diverse supplier network makes us a stronger company, one that can better serve our diverse clients and communities. Our commitment to expanding that network is long-term, and our Global Supplier Diversity Program works towards that goal every day.”

Jamie Dimon

Chief Executive Officer, JPMorgan Chase & Co.

“Our Global Supplier Diversity program is an important part of JPMorgan Chase’s engagement with our clients and communities. Having a diverse supplier network makes us more competitive and able to fulfill our stakeholders’ needs. The firm is committed to expanding diversity within sourcing overall. We look forward to a healthy exchange of ideas, products and services in the years to come.”

Ken Litton

Chief Procurement Officer, JPMorgan Chase & Co.

“Diversity is a cornerstone of our global corporate culture—both in the workplace and in the marketplace. It is the breadth of our differences that defines us, makes us stronger, and enables us to better support diverse markets and the economic growth of all the communities we serve.”

William Kapfer, PhD

Global Head of Supplier Diversity, JPMorgan Chase & Co.

Supplier Diversity Program Mission

Through JPMorgan Chase’s supplier diversity initiatives, the firm is committed to promoting diverse suppliers’ economic growth and development. Senior management’s commitment, policies, procedures, strategies, and results demonstrate that supplier diversity is part of our corporate fabric. We are proactive in our outreach to diverse businesses, connecting them with internal and external decision-makers. Our efforts help to build a strong and vibrant diverse supplier pipeline that creates mutually beneficial business relationships and increases shareholder value.

JPMorgan Chase’s commitment to engaging diverse suppliers is evident in many aspects of our supply chain. From designing, constructing, furnishing, staffing, and maintaining our banking branches and offices, to manufacturing credit cards, operating call centers, marketing our products and services, collecting on outstanding debt, and advocating for the firm in legal matters, diverse suppliers drive significant value and make noteworthy contributions to our continued success. With emphasis on LOB and category spend, JPMorgan Chase ensures the continual growth and expansion of our supplier diversity efforts in all aspects of commerce.

Supplier Diversity Achievements

- Over the past ten years, JPMC has spent over **\$11.7 billion dollars with diverse suppliers**
- **JPMorgan Chase spent in the US in 2016:**
 - \$670 million dollars with Minority Owned businesses
 - \$405 million dollars with Women-Owned businesses
 - \$85 million dollars with Veteran and Disable Veteran-Owned businesses
 - \$5 million dollars with LGBT-Owned Businesses
- JPMorgan Chase celebrates its **23th anniversary** of the Supplier Diversity program in 2017
- **The National Business Inclusion Consortium (NBIC)** selected JPMorgan Chase as “2016 Best-of-the-Best” – Corporation of the Year (bested top 30 corporations nominated). 1st ever winner. All diverse segments joined together and voted unanimously for JPMorgan Chase
- 100% rating, past 14 years “Corporate Equality Index” **Human Rights Campaign, 2016**
- “Top Corporation” For LGBT Economic Empowerment **Affinity Inc. Magazine, 2016**
- Top Executives named to “Champions of Supplier Diversity” **MBN USA Magazine, 2016**

Global Supplier Diversity Program

- **Diversability Magazine's** "2016 Best of the Best" for Top Disability-Friendly Companies
- **Compete Magazine's** 2016 Compete Sports Diversity Award
- **Minority Business News Magazine (MBN USA)** recognized JPMorgan Chase among the 2015 & 2016 Corporate 101: America's Most Admired Corporations for Supplier Diversity
- **The National Veteran-Owned Business Association (NaVOBA) and Entrepreneur** magazine named JPMorgan Chase among the top 10 corporations for using veteran-owned businesses for the 3rd year in a row (2014-2016)
- **WEUSA Magazine** named JPMorgan Chase, Jaime Dimon CEO, and the firm's Global Supplier Diversity program to its **2016 Top 100 Corporations list**
- **Black Enterprise** and the **Executive Leadership Council (ELC)** named JPMorgan Chase to its 2016 "50 Best Companies for Diversity." This designation focuses on all ethnic minority groups and included outreach efforts directed toward women, the disabled, veterans, and the LGBT community
- JPMorgan Chase was named to the **2016 Arizona Million Dollar Circle of Excellence (AZMDCE)** by the Arizona Hispanic Chamber of Commerce
- "Top 50 Companies for Latinas" **Latina Style, 2015**
- "40 Best Companies for Diversity" **BLACK ENTERPRISE magazine 2015**
- "Best for Vets: Employers" **Military Times EDGE, 2015**
- "Working Mother 100 Best Companies" **Working Mother magazine, 2015**
- "Best Employers for Healthy Lifestyles" **National Business Group on Health, 2015**
- "Top 100 Military Friendly Employers" **G.I. Jobs magazine, 2015**
- **The National Veteran-Owned Business Association (NaVOBA)** selected JPMorgan Chase as one of the 2015 Military Friendly Supplier Diversity Programs
- **Black Enterprise magazine** named the bank to its Top 35 Companies for 2015 Supplier Diversity list. It singled out the firm, saying it "demonstrated best practices through [its] diverse representation within [its] supply chain"
- **USBN Magazine** named JPMorgan Chase one of their 2015 "Top Companies for Supplier Diversity"
- Best Companies for Multicultural Women by **Working Mother magazine 2014**
- "Work Life Legacy Award" **Families and Work Institute, 2014**
- "Top 50 Employer List" **Careers & the DisABLED magazine, 2014**

Supplier Diversity Certification Requirements

- JPMorgan Chase defines "Diverse Suppliers" as minority and women-owned business enterprises ("MWBE"), Disabled Business Enterprises ("DBE"), Lesbian/Gay/Bi-sexual/Transgender Enterprises ("LGBT") and Veteran Business Enterprises ("VBE") which are certified by a JPMorgan Chase designated third-party as having met the definition of being at least 51% owned, controlled AND operated by one or more members of a diverse group.
- Diverse suppliers interested in doing business, or currently doing business with JPMorgan Chase must register via the *JPMorgan Chase Supplier Registration Portal*.
- Visit www.jpmorganchase.com/supplierdiversity for additional information.

Supplier Diversity and the Strategic Sourcing Process

Supplier Diversity processes are integrated into the strategic sourcing process. We partner with sourcing managers and lines of business to be involved in each step of sourcing engagements, including:

- Gaining an assessment of upcoming RFPs
- Identifying screening criteria to pre-qualify diverse suppliers
- Narrowing the long list of suppliers to those offering the most potential
- Assisting in the RFP scoring process
- Assisting supplier management in overseeing suppliers

We utilize our own Supplier Registration Portal as well as other external databases to find qualified diverse businesses that can meet the needs of our internal clients.

Global Supplier Diversity Program

Management Tracking & Reporting Systems

JPMorgan Chase's robust management, tracking and reporting systems support our supplier diversity initiatives and give us a competitive advantage. First, our *eRFX system* has embedded supplier diversity rules that allow us to view upcoming procurement needs. They require the sourcing professional to identify a supplier diversity professional for the project and state whether one is being invited to compete in the eRFP. If they are not invited to compete, the reason must be identified. The supplier diversity professional works with the sourcing professional to identify qualified diverse suppliers to compete for the business and tracks whether diverse supplier(s) ultimately succeed or fail in completing the process. Our supplier diversity team deploys the eRFX system as a 'pre-qualification' tool. As we search for best-in-class diverse suppliers to compete in RFPs, we cast a wide net using a variety of resources to complement our Supplier Registration Portal database (see 'External Organizations' below). We further narrow the field of RFP contenders through a customized Supplier Diversity RFPI (Request for Preliminary Information) process, which screens according to the specific technical and business requirements for each RFP.

JPMorgan Chase has the ability to track spend by classification: MBE (Minority Owned Business Enterprises); WBE (Women Owned Business Enterprises); VBE (Veteran Owned Business Enterprises); DVBE (Disabled Veteran Owned Business Enterprises); SDVBE (Service Disabled Veteran Owned Business Enterprises); LGBTE (Lesbian Gay Bisexual Transgender Owned Business Enterprises); DOBE (Disabled Owned Business Enterprises) and SBE (Small Business Enterprise). Internally, we report monthly spend with diverse and minority owned businesses. We provide external indirect reports on a quarterly basis.

External Organizations

We partner with several organizations and their regional (or local) affiliates for support to execute on our supplier diversity objectives, including baseline certification standards. The following are examples of our largest community partner relationships:

- National Minority Supplier Development Council (NMSDC)
- Women's Business Enterprise National Council (WBENC)
- National Gay and Lesbian Chamber of Commerce (NGLCC)
- National Veteran-Owned Business Association (NaVOBA)
- Veteran and Military Business Owners Association (VAMBOA)
- National Veteran Business Development Council (NVBDC)
- U.S. Business Leadership Network (USBLN)
- U.S. Hispanic Chamber of Commerce (USHCC)
- The Latino Coalition (TLC)
- U.S. Pan Asian American Chamber of Commerce (USPAACC)

Subcontracting Plan (Second-Tier Program)

JPMorgan Chase consistently makes good faith efforts to provide contracting opportunities to diverse suppliers. We look to grow our incumbent minority and disadvantaged supply base. In addition, we introduce new diverse suppliers into our supply chain. We maintain relationships with organizations to help us achieve these goals and support organizations that promote growth and development within the diverse supplier community.

In response to this RFP, JPMorgan Chase does not anticipate subcontracting a portion of these goods or services directly to a diverse supplier. We are willing to engage in conversations to further discuss opportunities for subcontracting with diverse suppliers and can submit *quarterly Tier 2 indirect* reports upon request.

Additional Information

For additional information on our Supplier Diversity Program, visit our website www.jpmorganchase.com/supplierdiversity or contact us at supplier.diversity@jpmchase.com

GENERAL PROVISIONS

1. Each Respondent shall comply with all Federal, State & Local regulations concerning this type of service or good.

The Respondent agrees to comply with all statutes, rules, and regulations governing safe and healthful working conditions, including the Occupational Health and Safety Act of 1970, 29 U.S.C. 650 *et. seq.*, as amended, and KRS Chapter 338. ~~The Respondent also agrees to notify the LFUCG in writing immediately upon detection of any unsafe and/or unhealthful working conditions at the job site. The Respondent agrees to indemnify, defend and hold the LFUCG harmless from all penalties, fines or other expenses arising out of the alleged violation of said laws.~~

J.P. Morgan has policies and procedures designed to comply with federal and state regulations as they relate to Equal Employment Opportunity; note the foregoing sentences were deleted as they are not applicable for a contract of this type.

2. Failure to submit ALL forms and information required in this RFP may be grounds for disqualification.
3. Addenda: All addenda, if any, shall be considered in making the proposal, and such addenda shall be made a part of this RFP. Before submitting a proposal, it is incumbent upon each proposer to be informed as to whether any addenda have been issued, and the failure to cover in the bid any such addenda may result in disqualification of that proposal.
4. Proposal Reservations: LFUCG reserves the right to reject any or all proposals, to award in whole or part, and to waive minor immaterial defects in proposals. LFUCG may consider any alternative proposal that meets its basic needs.
5. Liability: LFUCG is not responsible for any cost incurred by a Respondent in the preparation of proposals.
6. Changes/Alterations: Respondent may change or withdraw a proposal at any time prior to the opening; however, no oral modifications will be allowed. Only letters, or other formal written requests for modifications or corrections of a previously submitted proposal which is addressed in the same manner as the proposal, and received by LFUCG prior to the scheduled closing time for receipt of proposals, will be accepted. The proposal, when opened, will then be corrected in accordance with such written request(s), provided that the written request is contained in a sealed envelope which is plainly marked "modifications of proposal".

7. Clarification of Submittal: LFUCG reserves the right to obtain clarification of any point in a bid or to obtain additional information from a Respondent.
8. Bribery Clause: By his/her signature on the bid, Respondent certifies that no employee of his/hers, any affiliate or Subcontractor, has bribed or attempted to bribe an officer or employee of the LFUCG.
9. Additional Information: While not necessary, the Respondent may include any product brochures, software documentation, sample reports, or other documentation that may assist LFUCG in better understanding and evaluating the Respondent's response. Additional documentation shall not serve as a substitute for other documentation which is required by this RFP to be submitted with the proposal,
10. Ambiguity, Conflict or other Errors in RFP: If a Respondent discovers any ambiguity, conflict, discrepancy, omission or other error in the RFP, it shall immediately notify LFUCG of such error in writing and request modification or clarification of the document if allowable by the LFUCG.
11. Agreement to Bid Terms: ~~In submitting this proposal, the Respondent agrees that it has carefully examined the specifications and all provisions relating to the work to be done attached hereto and made part of this proposal. By acceptance of a Contract under this RFP, proposer states that it understands the meaning, intent and requirements of the RFP and agrees to the same, except as further noted and described in the Proposal. The successful Respondent shall warrant that it is familiar with and understands all provisions herein and shall warrant that it can comply with them. No additional compensation to Respondent shall be authorized for services or expenses reasonably covered under these provisions that the proposer omits from its Proposal.~~
By acceptance of a contract under this RFP, Proposer states that it understand the requirements of the RFP and agrees to the same, except as further noted and described in the Proposal.
12. Cancellation: ~~If the services to be performed hereunder by the Respondent are not performed in an acceptable manner to the LFUCG, the LFUCG may cancel this contract for cause by providing written notice to the proposer, giving at least thirty (30) days notice of the proposed cancellation and the reasons for same. During that time period, the proposer may seek to bring the performance of services hereunder to a level that is acceptable to the LFUCG, and the LFUCG may rescind the cancellation if such action is in its best interest.~~

~~A. Termination for Cause~~

- ~~(1) LFUCG may terminate a contract because of the contractor's~~

failure to perform its contractual duties

- (2) ~~If a contractor is determined to be in default, LFUCG shall notify the contractor of the determination in writing, and may include a specified date by which the contractor shall cure the identified deficiencies. LFUCG may proceed with termination if the contractor fails to cure the deficiencies within the specified time.~~
- (3) ~~A default in performance by a contractor for which a contract may be terminated shall include, but shall not necessarily be limited to:
 - (a) ~~Failure to perform the contract according to its terms, conditions and specifications;~~
 - (b) ~~Failure to make delivery within the time specified or according to a delivery schedule fixed by the contract;~~
 - (c) ~~Late payment or nonpayment of bills for labor, materials, supplies, or equipment furnished in connection with a contract for construction services as evidenced by mechanics' liens filed pursuant to the provisions of KRS Chapter 376, or letters of indebtedness received from creditors by the purchasing agency;~~
 - (d) ~~Failure to diligently advance the work under a contract for construction services;~~
 - (e) ~~The filing of a bankruptcy petition by or against the contractor; or~~
 - (f) ~~Actions that endanger the health, safety or welfare of the LFUCG or its citizens.~~~~

B. At Will Termination

~~Notwithstanding the above provisions, the LFUCG may terminate this contract at will in accordance with the law upon providing thirty (30) days written notice of that intent, Payment for services or goods received prior to termination shall be made by the LFUCG provided these goods or services were provided in a manner acceptable to the LFUCG. Payment for those goods and services shall not be unreasonably withheld.~~

Each party will also have certain termination rights as described and included in the Bank's account documentation, as the Bank should also have certain termination rights.

13. Assignment of Contract: The contractor *may assign the contract to a successor in interest or a disposition of a particular business to which the contract relates, or to an affiliate or subsidiary without consent. The*

~~*contractor shall promptly give notice of any assignment.* shall not assign or subcontract any portion of the Contract without the express written consent of LFUCG. Any purported assignment or subcontract in violation hereof shall be void. It is expressly acknowledged that LFUCG shall never be required or obligated to consent to any request for assignment or subcontract; and further that such refusal to consent can be for any or no reason, fully within the sole discretion of LFUCG.~~

14. No Waiver: No failure or delay by LFUCG in exercising any right, remedy, power or privilege hereunder, nor any single or partial exercise thereof, nor the exercise of any other right, remedy, power or privilege shall operate as a waiver hereof or thereof. No failure or delay by LFUCG in exercising any right, remedy, power or privilege under or in respect of this Contract shall affect the rights, remedies, powers or privileges of LFUCG hereunder or shall operate as a waiver thereof.
15. Authority to do Business: The Respondent must be a duly organized and authorized to do business under the laws of Kentucky. Respondent must be in good standing and have full legal capacity to provide the services specified under this Contract. The Respondent must have all necessary right and lawful authority to enter into this Contract for the full term hereof and that proper corporate or other action has been duly taken authorizing the Respondent to enter into this Contract. The Respondent will provide LFUCG with a copy of a corporate resolution authorizing this action and a letter from an attorney confirming that the proposer is authorized to do business in the State of Kentucky if requested. All proposals must be signed by a duly authorized officer, agent or employee of the Respondent.
16. Governing Law: This Contract shall be governed by and construed in accordance with the laws of the Commonwealth of Kentucky. In the event of any proceedings regarding this Contract, the Parties agree that the venue shall be the Fayette County Circuit Court or the U.S. District Court for the Eastern District of Kentucky, Lexington Division. All parties expressly consent to personal jurisdiction and venue in such Court for the limited and sole purpose of proceedings relating to this Contract or any rights or obligations arising thereunder. Service of process may be accomplished by following the procedures prescribed by law.
17. Ability to Meet Obligations: ~~Respondent affirmatively states that there are no actions, suits or proceedings of any kind pending against Respondent or, to the knowledge of the Respondent, threatened against the Respondent before or by any court, governmental body or agency or other tribunal or authority which would, if adversely determined, have a materially adverse effect on the authority or ability of Respondent to perform its obligations under this Contract, or which question the legality, validity or enforceability hereof or thereof.~~

JPMorgan Chase & Co. and/or its subsidiaries (collectively, the "Firm") are defendants or putative defendants in numerous legal proceedings, including private civil litigations and regulatory/government investigations. The litigations range from individual actions involving a single plaintiff to class action lawsuits with potentially millions of class members. Investigations involve both formal and informal proceedings, by both governmental agencies and self-regulatory organizations. These legal proceedings are at varying stages of adjudication, arbitration or investigation, and involve each of the Firm's lines of business and geographies and a wide variety of claims (including common law tort and contract claims and statutory antitrust, securities and consumer protection claims), some of which present novel legal theories. Based on current knowledge, the Firm believes it has asserted meritorious defenses to the claims asserted against it in its currently outstanding legal proceedings, intends to defend itself vigorously in all such matters and does not believe that any pending legal proceeding would have a material effect on the Firm's performance of the services contemplated by the RFP. For further discussion, please refer to JPMorgan Chase & Co.'s publicly-filed disclosures, including its most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q filed with the U.S. Securities and Exchange Commission (available at: <http://investor.shareholder.com/jpmorganchase/sec.cfm>). Reference is also made to a press release issued on May 20, 2015 concerning settlements related to foreign exchange activities (available at <http://investor.shareholder.com/jpmorganchase/releasedetail.cfm?ReleaseID=914105>). Judgment consistent with the terms of the plea agreement referenced in the press release was entered on January 10, 2017.

18. Contractor understands and agrees that its employees, agents, or subcontractors are not employees of LFUCG for any purpose whatsoever. Contractor is an independent contractor at all times during the performance of the services specified.
19. If any term or provision of this Contract shall be found to be illegal or unenforceable, the remainder of the contract shall remain in full force and such term or provision shall be deemed stricken.



Signature

7/19/17

Date

Firm Submitting Proposal: JPMorgan Chase Bank, N.A.

Complete Address: 201 East Main Street, Fl. 4, Lexington, KY 40507
Street City Zip

Contact Name: Greg Mullins Title: Authorized Officer

Telephone Number: (85 231-2618 Fax Number: (502) 694-1350

Email address: greg.mullins@jpmorgan.com



ADDENDUM #1

RFP Number: #19-2017

Date: July 10, 2017

Subject: General Banking and Purchasing Card-Electronic Payables Services

Address inquiries to:
Todd Slatin
(859) 258-3320

TO ALL PROSPECTIVE SUBMITTERS:

Please be advised of the following clarifications to the above referenced RFP:

1. RFP due date has been extended until August 2, 2017 at 2:00PM.

Todd Slatin, Director
Division of Central Purchasing

All other terms and conditions of the RFP and specifications are unchanged. This letter should be signed, attached to and become a part of your submittal.

COMPANY NAME: JPMorgan Chase Bank, N.A.

ADDRESS: 201 East Main Street, Floor 04, Lexington, KY 40507

SIGNATURE OF BIDDER:





ADDENDUM #2

RFP Number: #19-2017

Date: July 24, 2017

Subject: General Banking and Purchasing Card-Electronic Payables Services

Address inquiries to:
Todd Slatin
(859) 258-3320

TO ALL PROSPECTIVE SUBMITTERS:

Please be advised of the following clarifications to the above referenced RFP:

1. RFP due date has been extended until August 9, 2017 at 2:00PM.

A handwritten signature in black ink that reads "Todd Slatin".

Todd Slatin, Director
Division of Central Purchasing

All other terms and conditions of the RFP and specifications are unchanged. This letter should be signed, attached to and become a part of your submittal.

COMPANY NAME: JPMorgan Chase Bank, N.A.

ADDRESS: 201 East Main Street, Floor 04, Lexington, KY 40507

SIGNATURE OF BIDDER:





ADDENDUM #3

RFP Number: #19-2017

Date: July 27, 2017

Subject: General Banking and Purchasing Card-Electronic Payables Services

Address inquiries to:
Todd Slatin
(859) 258-3320

TO ALL PROSPECTIVE SUBMITTERS:

Please be advised of the following clarifications to the above referenced RFP:

1. Posting of Q & A Document. See attached file "RFP 19-2017 Questions with answers FINAL.docx".

Todd Slatin, Director
Division of Central Purchasing

All other terms and conditions of the RFP and specifications are unchanged. This letter should be signed, attached to and become a part of your submittal.

COMPANY NAME: JPMorgan Chase Bank, N.A.

ADDRESS: 201 East Main Street, Floor 04, Lexington, KY 40507

SIGNATURE OF BIDDER:





ADDENDUM #4

RFP Number: #19-2017

Date: July 27, 2017

Subject: General Banking and Purchasing Card-Electronic Payables Services

Address inquiries to:
Todd Slatin
(859) 258-3320

TO ALL PROSPECTIVE SUBMITTERS:

Please be advised of the following clarifications to the above referenced RFP:

1. Posting of LFUCG Investment Policy as referenced in the Q & A Document. See attached file "LFUCG Investment Policy.doc".

Todd Slatin, Director
Division of Central Purchasing

All other terms and conditions of the RFP and specifications are unchanged. This letter should be signed, attached to and become a part of your submittal.

COMPANY NAME: JPMorgan Chase Bank, N.A.

ADDRESS: 201 East Main Street, Floor 04, Lexington, KY 40507

SIGNATURE OF BIDDER:



Additional Information

Please refer to the following Attachments provided to illustrate details of our response as identified throughout our proposal:

- Attachment 1. ACCESS Online Sample Reports
- Attachment 2. Commercial Card Financial Proposal
- Attachment 3. Community Involvement
- Attachment 4. Availability Schedules
- Attachment 5. ARP Issue File Layout
- Attachment 6. Sample Smartdata Reports
- Attachment 7. Business Resiliency Plan Overview
- Attachment 8. Information Security Program Summary
- Attachment 9. Cybersecurity Tip Sheet
- Attachment 10. Sample Commercial Card Agreement
- Attachment 11. Exceptions

Appendix A. Pro Formas

Please find on the following pages LFUCG's Appendix A. Pro Formas followed by J.P. Morgan's Pro Forma Analysis on the following pages. Our analysis includes calculations of the impact of the earnings credits and compensating balances.

**APPENDIX A
PRO FORMAS**

SERVICE DESCRIPTION	AVERAGE MONTHLY VOLUME	Unit Price	Total Price
ACCOUNT SERVICES			
Daily Overdraft Occurrence Fee	1	0.0000	0.0000
Account Maintenance	25	5.0000	125.0000
Account Maintenance - Interest Bearing	14	15.0000	210.0000
ZBA - Master (Cash Concentration)	1	5.0000	5.0000
ZBA - Subsidiary (Cash Concentration)	9	5.0000	45.0000
Debit Posted - Electronic	320	0.0007	0.2240
Credit Posted- Electronic	1094	0.0002	0.2188
Monthly Statement - Paper	39	0.0000	0.0000
Monthly Statement - Online	39	0.0000	0.0000
Audit Confirmations (Once per year)	39	15.0000	585.0000
Post No Checks Maintenance	31	0.0000	0.0000
BANKING CENTER SERVICES			
Branch Credits Posted	230	1.0000	230.0000
Branch Deposit-Immediate Verif (per \$1 unit)	48,067	0.0033	158.6211
Branch Deposit - Post Verif (per \$1 unit)	55,799	0.0018	100.4382
Branch Order Currency Strap	27	0.7500	20.2500
Branch Order Processed	14	3.0000	42.0000
Branch Deposit In Non Std Bag	100	2.0000	200.0000
Branch Deposit Adjustment	6	5.0000	30.0000
VAULT SERVICES			
Vault Deposit	338	0.7539	254.8182
Vault Deposit - Partial Or Mixed Bag	10	7.5000	75.0000
Vault Deposit Standard Coin Bag	11	0.7500	8.2500
Vault Dep Non Std Strap - Note	25,155	0.0080	201.2400
Vault Deposit Std Strap - Note	9,767	0.0040	39.0680
Vault Email Notification	76	0.5000	38.0000
Vault Deposit Adjustment	2	5.0000	10.0000
Vault Deposit Adjustment Notif	1	5.0000	5.0000
Remote Cash Safe - Monthly Maintenance (new service)	1	50.0000	50.0000
Remote Cash Safe - Per \$1 Deposited	-	0.0010	
Remote Cash Safe - Per Deposit	20	5.0000	100.0000
DEPOSITORY SERVICES			
Credits Posted	409	0.2500	102.2500
Check Deposited-On Us	146	0.0700	10.2200
Check Deposited-Transit	703	0.1600	112.4800
Return Item	19	2.0000	38.0000
Return Alternate Address	14	0.0000	0.0000
Return Item Redeposit	19	1.0000	19.0000
Return - Email Notification	19	1.0000	19.0000
Remote Deposit Capture - Monthly Maintenance Fee (per location)	11	5.0000	55.0000
Remote Deposit Capture - Scanning of Item	11,264	0.0550	619.5200
Remote Deposit Capture - Check Image Deposited	11,264		0.0000
Software Maintenance Fee	4	20.0000	80.0000

**APPENDIX A
PRO FORMAS**

SERVICE DESCRIPTION	AVERAGE MONTHLY VOLUME	Unit Price	Total Price
DISBURSEMENT SERVICES			
Controlled Disb Acct Maint	4	25.0000	100.0000
Controlled Disb Funding	173	0.0000	0.0000
Controlled Disb Check Posted	3,914	0.0350	136.9900
Check / Debit Posted (Non-Controlled Disbursement Account)	629	0.0500	31.4500
Check Cashing Non-Acct Holder	77	0.0000	0.0000
Stop Payment - Electronic	14	2.0000	28.0000
Stop Payment Automatic Renewal	18	5.0000	90.0000
Online Check Image Maintenance - Monthly Maintenance	6	5.0000	30.0000
Online Check Image Maintenance - Per Item Stored	3,914	0.0100	39.1400
Online Check Image Maintenance - Per Item Retrieved	1	0.9000	0.9000
RECONCILIATION SERVICES			
Payee Positive Pay Maintenance	3	0.0000	0.0000
Payee Name Verification	3,914	0.0200	78.2800
Check Exception Item Reported	6	2.0000	12.0000
Check Exception Returned	3	10.0000	30.0000
Full Reconcilement - Maint	3	50.0000	150.0000
Full Reconcilement - Per Item	3,914	0.0200	78.2800
Full Reconcilement - Output File	22	10.0000	220.0000
CD ROM Maintenance	1	0.0000	0.0000
CD ROM - CD ROM - Per CD	1	30.0000	30.0000
CD ROM - Image Capture Per Item	4,543	0.0100	45.4300
			0.0000
FUNDS TRANSFER SERVICES			
Electronic Fed Debit S/T	7	4.0000	28.0000
Electronic Book Debit S/T	1	5.0000	5.0000
Book Credit	1	3.0000	3.0000
Fed Credit S/T	3	3.2500	9.7500
CHIPS Credit S/T	1	7.0000	7.0000
Returned Payment Investigation	1	30.0000	30.0000
AUTOMATED CLEARING HOUSE			
ACH Monthly Maintenance	7	18.0000	126.0000
Debit Originated via Online Portal (upload of NACHA File)	39	0.0200	0.7800
Credit Originated via Online Portal (upload of NACHA File)	6,937	0.0200	138.7400
Debit Originated via File Transmission	-	0.1400	
Credit Originated via File Transmission	-	0.1400	
Addenda Record Originated	33	0.0800	2.6400
ACH Debit Received	142	0.0500	7.1000
ACH Credit Received	915	0.0500	45.7500
Return Item	5	5.0000	25.0000
Return Notification - Email	5	0.7500	3.7500
Debit Block Maintenance	39	0.0000	0.0000
ACH ADA Authorized ID	58	0.0000	0.0000
Notification Of Change	27	0.7500	20.2500
Notif Of Change - Email	27	0.5000	13.5000

**APPENDIX A
PRO FORMAS**

SERVICE DESCRIPTION	AVERAGE MONTHLY VOLUME	Unit Price	Total Price
RECEIPTSTREAM/ENH REC SVCS			
EDI Reporting Summary Report	107	2.0000	214.0000
EDI Reporting Detail Report	141	2.0000	282.0000
INFORMATION REPORTING			
Account Transfer Item	11	1.5000	16.5000
Client Relationship Maintenance Monthly Service	1	25.0000	25.0000
Previous Day Reporting - Monthly Maintenance	39	12.0000	468.0000
Previous Day Reporting - Transaction (45 day history)	192	0.0500	9.6000
Previous Day Reporting - Transactions (1 year history)	2,567	0.0500	128.3500
Controlled Disbursement Check Reported	3,911	0.0500	195.5500
Extended Transaction Detail	18,628	0.0000	0.0000
Current Day Reporting - Monthly Maintenance	39	0.0000	0.0000
Current Day Reporting - Transaction	6,670	0.0000	0.0000
E-mail Notifications Sent from Online Portal	-	0.0000	
INTERNATIONAL SERVICES			0.0000
Deposited Check – Canadian	1	5.0000	5.0000

Pro Forma Analysis

Pricing quoted herein is valid for 120 days from the date of this presentation

August 2017

Customer: LEXINGTON-FAYETTE URBAN COUNTY GOVERNMENT

ECR Rate: 0.7000%

Balance Analysis*

Average Ledger Balance			\$124,000,000.00
Less Average Float			\$1,426,000.00
Average Collected Balance			\$122,574,000.00
Less Reserve Requirement	Rate	0.00%	\$0.00
Average Available Balance			\$122,574,000.00
Less Balance Required			\$35,537,790.48
Net Available Balance			\$87,036,209.52
Earnings Credit Allowance	Rate	0.7000%	\$70,522.03
Total Charge for Services			\$20,446.40
Net Credit Amount			\$50,075.63
	Service Charge Amount:		\$0.00

Service Analysis*

Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
ACCOUNT SERVICES				
DAILY OVERDRAFT OCCURRENCE FEE	2	\$0.0000	\$0.00	\$0.00
ACCOUNT MAINTENANCE	25	\$5.0000	\$125.00	\$217,261.90
ACCT MAINT-INT	15	\$15.0000	\$225.00	\$391,071.43
STATEMENT CYCLES	34	\$0.0000	\$0.00	\$0.00
ACCOUNT STATEMENT - PAPER	1	\$0.0000	\$0.00	\$0.00
AUDIT CONFIRMATIONS	29	\$15.0000	\$435.00	\$756,071.43
ARP PAID ITEM RETURN CREDIT	5	\$0.0000	\$0.00	\$0.00
CASH CNTRN BACKVALUE SVCS	2	\$15.0000	\$30.00	\$52,142.86
POST NO CHECKS MAINTENANCE	31	\$0.0000	\$0.00	\$0.00
CREDIT POSTED- ELECTRONIC	1,094	\$0.0002	\$0.22	\$382.38
DEBIT POSTED - ELECTRONIC	320	\$0.0007	\$0.22	\$382.38
CASH CONCENTRATION MAINTMASTER	1	\$5.0000	\$5.00	\$8,690.48
CASH CONCENTRATION MAINT SUB	9	\$5.0000	\$45.00	\$78,214.29
Subtotal			\$865.44	\$1,504,217.14
AUTOMATED CLEARING HOUSE				
CREDIT RECEIVED	915	\$0.0500	\$45.75	\$79,517.86
DEBIT RECEIVED	142	\$0.0500	\$7.10	\$12,340.48
RETURN ITEM	5	\$5.0000	\$25.00	\$43,452.38
NOTIFICATION OF CHANGE	27	\$0.7500	\$20.25	\$35,196.43
CREDIT ORIGINATED - JPM ACCESS	6,937	\$0.0200	\$138.74	\$241,143.33
DEBIT ORIGINATED - JPM ACCESS	39	\$0.0200	\$0.78	\$1,355.71
JPM ACCESS ACH MAINTENANCE	7	\$18.0000	\$126.00	\$219,000.00
ADDENDA RECORD ORIGINATED	33	\$0.0800	\$2.64	\$4,588.57
NOTIF OF CHANGE - EMAIL	27	\$0.5000	\$13.50	\$23,464.29
RETURN NOTIFICATION - EMAIL	5	\$0.7500	\$3.75	\$6,517.86
DEBIT BLOCK MAINTENANCE	39	\$0.0000	\$0.00	\$0.00
ACH ADA AUTHORIZED ID	58	\$0.0000	\$0.00	\$0.00
Subtotal			\$383.51	\$666,576.90
BALANCE BASED CHARGES				
BALANCE BASED CHARGES	1	\$13,249.3100	\$13,249.31	\$23,028,562.62
Subtotal			\$13,249.31	\$23,028,562.62
BANKING CENTER SERVICES				
BRANCH CREDITS POSTED	230	\$2.0000	\$460.00	\$799,523.81
BRANCH DEPOSIT-IMMEDIATE VERIF	13,000	\$0.0033	\$42.90	\$74,564.29
BRANCH ORDER - COIN ROLL	42	\$0.1500	\$6.30	\$10,950.00
BRANCH ORDER CURRENCY STRAP	27	\$0.7500	\$20.25	\$35,196.43
BRANCH DEPOSIT IN NON STD BAG	100	\$2.0000	\$200.00	\$347,619.05
BRANCH DEPOSIT - POST VERIF	13,000	\$0.0018	\$23.40	\$40,671.43
BRANCH DEPOSIT ADJUSTMENT	6	\$5.0000	\$30.00	\$52,142.86
BRANCH ORDER PROCESSED	14	\$3.0000	\$42.00	\$73,000.00
NIGHT DROP CASH VERIFICATION	53,342	\$0.0000	\$0.00	\$0.00
TELLER LINE CASH VERIFICATION	763	\$0.0000	\$0.00	\$0.00
Subtotal			\$824.85	\$1,433,667.86

Pro Forma Analysis
Lexington-Fayette Urban County Government

Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
DEPOSITORY SERVICES				
CHECK DEPOSITED-ON US	146	\$0.0700	\$10.22	\$17,763.33
CHECK DEPOSITED-TRANSIT	703	\$0.1600	\$112.48	\$195,500.95
REMOTE DEPOSIT CAPTURE ITEM	11,264	\$0.0550	\$619.52	\$1,076,784.76
REMOTE DEPOSIT CAPTURE MAINT	11	\$5.0000	\$55.00	\$95,595.24
DEPOSIT CORRECTION	1	\$5.0000	\$5.00	\$8,690.48
CQD DEPOSITORY CREDIT	0	\$0.0000	\$0.00	\$0.00
SOFTWARE MAINTENANCE FEE	4	\$20.0000	\$80.00	\$139,047.62
CREDITS POSTED	409	\$0.2500	\$102.25	\$177,720.24
RETURN ITEM	19	\$2.0000	\$38.00	\$66,047.62
RETURN ALTERNATE ADDRESS	14	\$0.0000	\$0.00	\$0.00
RETURN ITEM REDEPOSIT	19	\$1.0000	\$19.00	\$33,023.81
RETURN - EMAIL NOTIFICATION	19	\$1.0000	\$19.00	\$33,023.81
Subtotal			\$1,060.47	\$1,843,197.86
DISBURSEMENT SERVICES				
CHECK CASHING NON-ACCT HOLDER	77	\$0.0000	\$0.00	\$0.00
CONTROLLED DISB ACCT MAINT	4	\$25.0000	\$100.00	\$173,809.52
CONTROLLED DISB CHECK POSTED	3,914	\$0.0350	\$136.99	\$238,101.67
STOP PAYMENT AUTOMATIC RENEWAL	18	\$5.0000	\$90.00	\$156,428.57
CHECK / DEBIT POSTED	629	\$0.0500	\$31.45	\$54,663.10
IMAGE STORAGE PER ITEM	3,914	\$0.0100	\$39.14	\$68,029.05
CONTROLLED DISB FUNDING	173	\$0.0000	\$0.00	\$0.00
CHECK INQUIRY MAINTENANCE	6	\$5.0000	\$30.00	\$52,142.86
RECON REPORT / STATEMENT MAINT	3	\$5.0000	\$15.00	\$26,071.43
IMAGING MAINTENANCE	1	\$0.0000	\$0.00	\$0.00
EXCEPTION NOTIFICATION - ACCT	3	\$2.0000	\$6.00	\$10,428.57
STOP PAYMENT - ELECTRONIC	14	\$2.0000	\$28.00	\$48,666.67
IMAGE RETRIEVAL PER RETRIEVE	68	\$0.9000	\$61.20	\$106,371.43
IMAGE RETRIEVAL >91DAY	106	\$1.0000	\$106.00	\$184,238.10
Subtotal			\$643.78	\$1,118,950.95
INTERNATIONAL SERVICES				
DEPOSITED CHECK - CANADIAN	1	\$5.0000	\$5.00	\$8,690.48
Subtotal			\$5.00	\$8,690.48
JPMORGAN ACCESS				
MONTHLY SERVICE	1	\$25.0000	\$25.00	\$43,452.38
ACCOUNTS REPORTED	39	\$12.0000	\$468.00	\$813,428.57
TRANSACTIONS REPORTED - 45 DAY	192	\$0.0500	\$9.60	\$16,685.71
TRANSACTIONS REPORTED - 1 YEAR	2,567	\$0.0500	\$128.35	\$223,084.52
CONT DISB CHECKS REPORTED	3,911	\$0.0500	\$195.55	\$339,884.52
EXTENDED TRANSACTION DETAIL	18,628	\$0.0000	\$0.00	\$0.00
ACCT TRANSFER ITEM	11	\$1.5000	\$16.50	\$28,678.57
Subtotal			\$843.00	\$1,465,214.29
LIQUIDITY SERVICES				
INTRADAY MONEY MKT FUND SWEEP	0	\$175.0000	\$0.00	\$0.00
Subtotal			\$0.00	\$0.00
OTHER CHARGES AND CREDITS				
CHECKS CASHED	0	\$0.0000	\$0.00	\$0.00
RESEARCH ADJUSTMENT CREDIT	0	\$0.0000	\$0.00	\$0.00
RESEARCH ADJUSTMENT DEBIT	0	\$0.0000	\$0.00	\$0.00
Subtotal			\$0.00	\$0.00
RECEIPTSTREAM/ENH REC SVCS				
R\$ EDI RPTG SUM REPORT	107	\$2.0000	\$214.00	\$371,952.38
EDI DETAIL REPORT-JPM ACCESS	141	\$2.0000	\$282.00	\$490,142.86
Subtotal			\$496.00	\$862,095.24
RECEIVABLES EDGE				
REC EDGE MAINT-CHK/DOC	1	\$150.0000	\$150.00	\$260,714.29
LONG TERM STORAGE-CHECK	11,264	\$0.0300	\$337.92	\$587,337.14
Subtotal			\$487.92	\$848,051.43

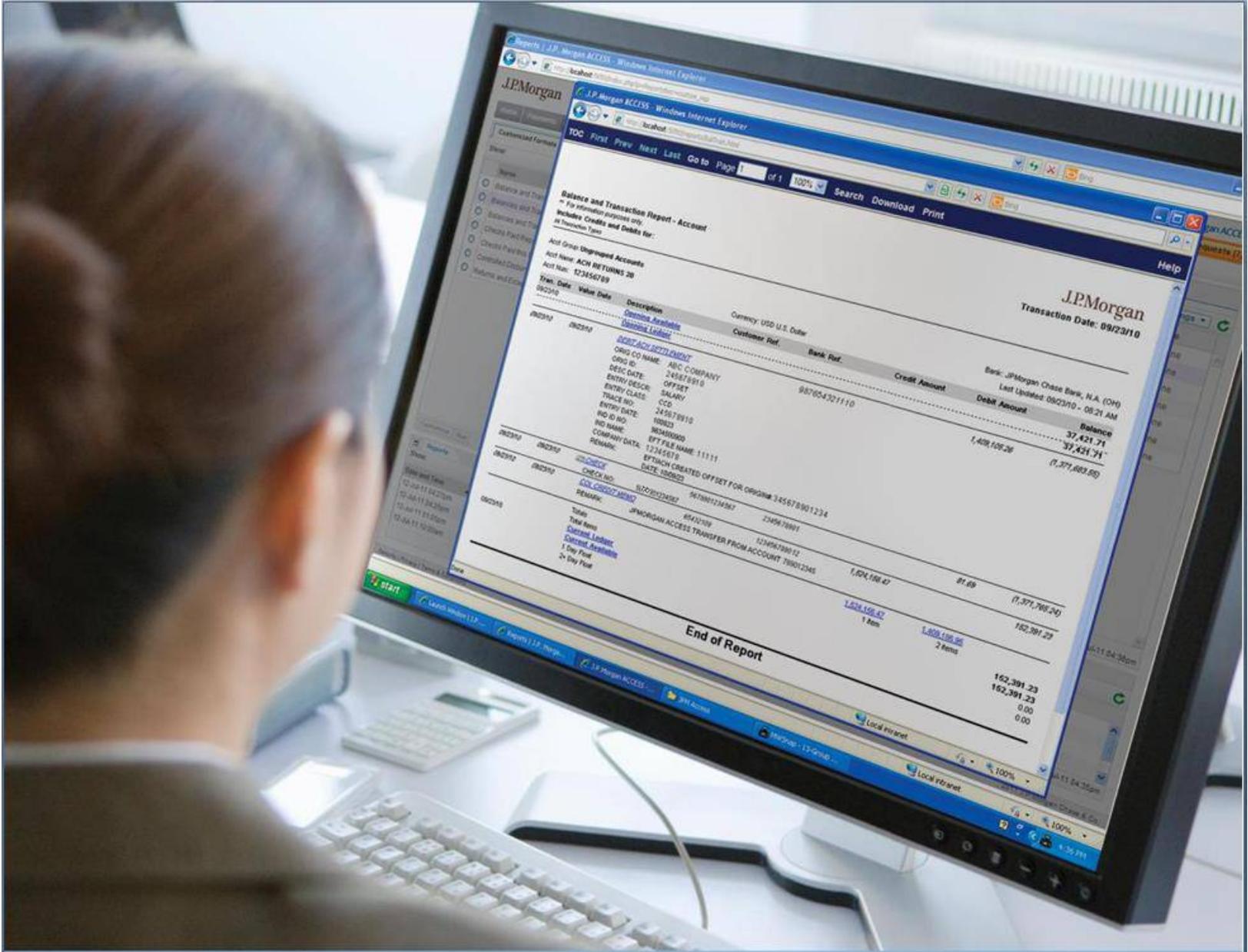
Pro Forma Analysis
Lexington-Fayette Urban County Government

Service Description	Number of Units	Unit Price	Charge For Service	Balance Required
RECONCILIATION SERVICES				
FULL RECONCILEMENT - PER ITEM	3,914	\$0.0200	\$78.28	\$136,058.10
FULL RECONCILEMENT - MAINT	3	\$50.0000	\$150.00	\$260,714.29
PAYEE NAME VERIFICATION	3,914	\$0.0200	\$78.28	\$136,058.10
POSITIVE PAY MAINTENANCE	3	\$0.0000	\$0.00	\$0.00
EXCEPTION ITEM	6	\$2.0000	\$12.00	\$20,857.14
CHECK EXCEPTION RETURN	3	\$10.0000	\$30.00	\$52,142.86
OUTPUT FILE	22	\$10.0000	\$220.00	\$382,380.95
DATA ENTRY - MANUAL	1	\$1.0000	\$1.00	\$1,738.10
CD ROM - PER CD	1	\$30.0000	\$30.00	\$52,142.86
CD ROM MAINTENANCE	1	\$0.0000	\$0.00	\$0.00
IMAGE CAPTURE PER ITEM	4,543	\$0.0100	\$45.43	\$78,961.67
Subtotal			\$644.99	\$1,121,054.05
VAULT SERVICES				
VAULT DEPOSIT	338	\$0.7539	\$254.82	\$442,901.43
VAULT DEPOSIT PER \$1,000	78	\$1.0000	\$78.00	\$135,571.43
VAULT EMAIL NOTIFICATION	76	\$0.5000	\$38.00	\$66,047.62
VAULT DEPOSIT STD STRAP - NOTE	9,767	\$0.0040	\$39.07	\$67,907.38
VAULT DEP NON STD STRAP - NOTE	25,155	\$0.0080	\$201.24	\$349,774.29
VAULT DEP PARTIAL OR MIXED BAG	10	\$7.5000	\$75.00	\$130,357.14
VAULT DEPOSIT STD COIN BAG	11	\$0.7500	\$8.25	\$14,339.29
VAULT DEPOSIT ADJUSTMENT	2	\$5.0000	\$10.00	\$17,380.95
VAULT DEPOSIT ADJUSTMENT NOTIF	1	\$5.0000	\$5.00	\$8,690.48
SMART SAFE MAINTENANCE	1	\$50.0000	\$50.00	\$86,904.76
SMART SAFE ADVANCE CREDIT	20	\$5.0000	\$100.00	\$173,809.52
Subtotal			\$859.38	\$1,493,684.29
WIRE - U.S.				
FW SURCHARGE \$10 MILLION+ D/C	1	\$0.0000	\$0.00	\$0.00
ELECTRONIC BOOK DEBIT S/T	1	\$5.0000	\$5.00	\$8,690.48
ELECTRONIC FED DEBIT S/T	7	\$4.0000	\$28.00	\$48,666.67
FED TRANSFER FEE	10	\$0.0000	\$0.00	\$0.00
CHIPS MESSAGE FEE	1	\$0.0000	\$0.00	\$0.00
BOOK CREDIT	1	\$3.0000	\$3.00	\$5,214.29
FED CREDIT S/T	3	\$3.2500	\$9.75	\$16,946.43
CHIPS CREDIT S/T	1	\$7.0000	\$7.00	\$12,166.67
RETURNED PAYMENT INVESTIGATION	1	\$30.0000	\$30.00	\$52,142.86
ESERVE NOTIFICATION	0	\$0.0000	\$0.00	\$0.00
ESERVE INVESTIGATION	0	\$0.0000	\$0.00	\$0.00
ESERVE INQUIRY CONFIRMATIONS	0	\$0.0000	\$0.00	\$0.00
ADVICE - NOT CHARGE	0	\$0.0000	\$0.00	\$0.00
Subtotal			\$82.75	\$143,827.38
Total Charge for Services			\$20,446.40	\$35,537,790.49

* Volumes and Balances on this Pro Forma are estimated. Actual volumes and balances may be different, which will result in different charges than are specified above.

** Denotes Service is a one-time charge and will not appear on customer statement on a monthly basis.

Attachment 1. ACCESS Online Reports



TREASURY SERVICES

J.P. Morgan ACCESS[®] Sample Reports Guide

March 2016

J.P. Morgan ACCESS® Reports

Reporting made easy

The ability to share information quickly is critical in today's fast-paced business environment. J.P. Morgan ACCESS® provides a powerful reporting tool—one that delivers timely, accurate data through reports that are easy to create and review. You can analyze and manage cash flow, select the information you need and present and schedule reports from a single screen: J.P. Morgan ACCESS Reports are customizable to fit your needs.

Manage reports quickly and easily to save time

J.P. Morgan ACCESS provides a simple way to manage reports. With just a few clicks, you can see a high-level snapshot of your balances or a comprehensive transaction history. Design reports to deliver information you need when you need it, enabling you to save time and make more informed cash management decisions.

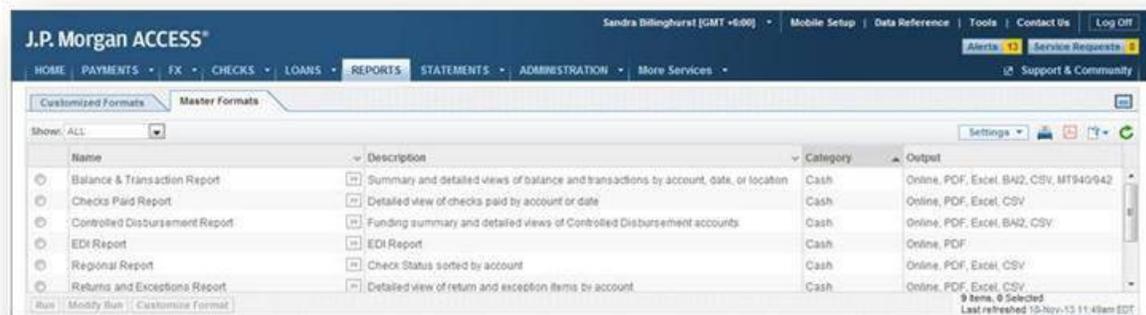
Designed to work the way you do

View balances and transactions *your way* through J.P. Morgan ACCESS Reports' comprehensive and customizable capability and flexible features and functions. You can now customize and schedule reports from a single screen, view your check and deposit images with corresponding transactions, and organize accounts into groups.

Customized to fit your needs

Select a standard master format to run a report or tailor the report criteria to view the exact accounts, transactions and balances that you need. You can then share your customized report with recipients of your choice or schedule reports to run on a recurring basis.

Nine master formats form the foundation of the J.P. Morgan ACCESS centralized reporting capability: Balance and Transaction, Checks Paid, Controlled Disbursement, EDI, Regional, Returns and Exceptions, Wire Detail, Payment, and Template. Each can be customized to create reports tailored to your specific criteria.



Examples of reports using these standard formats and also customized reports that have been tailored to show more specific information are provided on the pages that follow.

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A Quick Tour of Reports

Nine master formats form the foundation of the J.P. Morgan ACCESS reporting capability. Each format can be customized to create reports tailored to your specific needs.

1	Balance and Transaction	
	Includes top-line balance and transaction summaries, detailed transaction records and time-specific data. Available for current-day, previous-day and date-range periods.	
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2	Checks Paid	
	Includes detailed information about checks paid by date.	
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	Provides interim and final presentments and funding across all or selected disbursement sites, offering summary and detailed information.	
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4	EDI	
	Provides detailed remittance and invoice information for electronic receivables or payments for a specific settlement date in Adobe® PDF or ANSI X12 820 formats.	
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5 Regional
 Reports designed for specific regional branches and their unique information needs. Only available for Asia based and other select accounts.

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6 Returns and Exceptions
 Provides a detailed view of your return items, including check returns, ACH returns and ACHNOC.

Returns and Exceptions Report	23
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7 Wire Detail
 Provides incoming and outgoing wire transaction information for Fedwire, CHIPS, SWIFT and Book Transfer, with complete advice-level detail. This report is also available by account.

Wire Detail Report by Date.....	24
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8 Payment
 Provides payment transaction (wire, ACH and account transfer) information for current, pending and completed transactions.

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9 Template
 Provides payment template information for all payment types by account. Transactions are displayed for each account separately.

Template Summary Report	27
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Balance and Transaction Account Report

1

Provides a detailed view of balance and transactions by account.

ABC Company		J.P.Morgan					
BalTran Account Report with Text Description Off		Transaction Date: 04/26/2011					
** For information purposes only.		Report Settings:					
Includes Credits and Debits for:		Display all accounts					
All Transaction Types							
Acct Group: West Coast Operations							
Acct Name: ABC COMPANY		Bank: JPMorgan Chase Bank, N.A.					
Acct Num: 0bb0001234123		Currency: USD U.S. Dollar				Last Updated: 04/27/2011 - 04:34 AM	
Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Debit Amount	Balance
04/26/2011		Opening Available					616,729.05
		Opening Ledger					616,729.05
04/26/2011	04/26/2011	FEDWIRE DEBIT	ABC OF 11/04/25	987654321AB		1,413,476.77	(796,747.72)
04/26/2011	04/26/2011	BOOK TRANSFER CREDIT	XYZ OF 11/04/25	887654321CD	1,310.25		(795,437.47)
04/26/2011	04/26/2011	FED WIRE CREDIT	CDF A/B ABBANK	887654321MN	796,677.72		1,240.25
04/26/2011	04/26/2011	FED WIRE CREDIT	ABBAQNK	187654321EF	389,400.50		390,640.75
04/26/2011	04/26/2011	FED WIRE CREDIT	OIBANK	087654321EF	251,575.65		642,216.40
04/26/2011	04/26/2011	BOOK TRANSFER CREDIT	XYZ COBANK	287654321CD	796,747.72		1,438,964.12
Totals					2,235,711.84	1,413,476.77	
Total Items					5 Items	1 Item	
04/26/2011		Closing Ledger					1,438,964.12
		Closing Available					1,438,964.12
		1 Day Float					0.00
		2+ Day Float					0.00
End of Report							
Balance and Transaction Report - Account							
Created on: 04/27/2011 12:54 PM EST (GMT -05:00)							
Page 1 of 1							

Balance and Transaction Summary and Detail Report

1

Provides a summary and detailed view of balance and transactions by date.

ABC Company		J.P.Morgan				
Balance and Transaction Summary and Detail Report		Transaction Date: 04/26/2011				
** For information purposes only. **						
Includes Credits and Debits for: All Transaction Types		Report Settings: Display all accounts				
Acct Group: West coast Operations						
Acct Name: ABC Company		Bank: JPMorgan Chase Bank, N.A.				
Acct Num: 0bb0001234123		Currency: USD U.S. Dollar		Last Updated: 04/27/2011 - 04:34 AM		
SUMMARY		Ledger	Same Day	Next Day	2 Or More Days	
Opening		616,729.05	616,729.05	0.00	0.00	
Credits: (5)		2,235,711.84	2,235,711.84	0.00	0.00	
Debits: (1)		1,413,476.77	1,413,476.77	0.00	0.00	
Closing		1,438,964.12	1,438,964.12	0.00	0.00	
SUMMARY OF OTHER BALANCES						
AVG CLOSING AVL BAL PREV MNTH		1,503,693.29				
AVG CLOSING AVAILABLE BAL MTD		1,094,027.80				
AVG CLOSING AVAILABLE BAL YTD		1,275,531.48				
TOTAL FLOAT		0.00				
AGGREGATE FLOAT ADJUSTMENT		0.00				
CLOSING BALANCE - 3+ DAYS FLT		0.00				
OPENING ON 04/27/2011		1,438,964.12				
TOTAL INCOMING MONEY TRANSFRS		2,235,711.84				
TOTAL OUTGOING MONEY TRANSFER		1,413,476.77				
Credits						
Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Time
04/26/2011	04/26/2011	BOOK TRANSFER CREDIT	ABC OF 11/04/25	987654321AB	796,747.72	10:45 PM
		S/R: STRAIGHT				
		YOUR REF: ABC OF 11/04/25				
		REC FROM: 000000300012345 DURJFKJG NMSID KFK NEW GOLFDKJ				
		BUDNT NGHIO REDIU NO4 FVIVEN MONKE CARLO FIRE-				
		ISSLAND KJGFDUI BUGUDL				
		SWIFT ID: ABCDABCD321				
		BIO CUSTOMER: /CD9876543219876543211011 1/UZ LUCIF RIC FE SDFKJ				
		SAN DKDFILV LIMVI NO 2 12/FRV ISMJE MORACCCE KIFDV				
		DFIVI 4/AB000001000012345				
		REMARK: /UNC/654321/JDFIJ/USD40.00				
		REC GFP: 01234567				
04/26/2011	04/26/2011	BOOK TRANSFER CREDIT	XYZ OF 11/04/25	087654321CD	1,310.25	09:31 AM
Balance and Transaction Report - Summary and Detail						
Created on: 04/27/2011 12:26 PM EST (GMT -05:00)						Page 1 of 3

Balance and Transaction Summary and Detail with Originated ACH Item Reconciliation

Provides batch and detail level information for originated ACH transactions (Please contact your J.P.Morgan representative to learn more and to be setup on this service. Provided this service is setup for your account, user will need to select "Include ACH Originated Items" in Additional Criteria tab in Customize Format/Modify Run).

ABC COMPANY						
** All values are subject to verification and adjustments. **						
Balance and Transaction Report - Summary and Detail						
					Transaction Date: 03/05/2014	
Account Name:	ABC ACCOUNT				Last Updated:	
Account Number:	00bb0123456789				03/06/2014	
Currency:	USD - US Dollar				03:13 AM CDT	
Bank:	1234567890 - JPMorgan Chase Bank, N.A.					
<hr/>						
	SUMMARY	Ledger	Same Day	Next Day	2 Or More Days	
	Opening	0.00	0.00	0.00	0.00	
	Credits: (17)	5,820,579.60	5,820,579.60	0.00	0.00	
	Debits: (2)	5,820,579.60	5,820,579.60	0.00	0.00	
	Closing	0.00	0.00	0.00	0.00	
<hr/>						
SUMMARY OF OTHER BALANCES						
	AVG CLOSING AVL BAL PREV MNTH			0.00		
	AVG CLOSING AVAILABLE BAL MTD			0.00		
	AVG CLOSING AVAILABLE BAL YTD			0.00		
	TOTAL FLOAT			0.00		
	AGGREGATE FLOAT ADJUSTMENT			0.00		
	CLOSING BALANCE - 3+ DAYS FLT			0.00		
	OPENING ON 03/06/2014			0.00		
	TOTAL ACH CREDIT			4,071,992.31		
	ACH SETTLEMENT CREDITS			1,522,875.39		
	TOTAL INCOMING MONEY TRANSFRS			225,711.90		
	ACH SETTLEMENT DEBITS			222,627.56		
	TOTAL ZERO BAL ACCOUNT DEBITS			5,597,952.04		
<hr/>						
Credits						
Tran. Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Report Time (ET)	
03/05/2014	ACH SETTLEMENT CREDI	123456789	12345678911TC	1,383,082.94	02:42 AM	
03/05/2014	ORIG CO NAME: ABC COMPANY ORIG ID : 1234567890 DESC DATE : OFFSET ENTRY DESCR : FUEL INV. ENTRY CLASS : CCD TRACE NO : 0123456789123456 ENTRY DATE : 140305 IND ID NO : 1234567890 IND NAME : EFT FILE NAME: ABC12A COMPANY DATA: 123456 ABC12A REMARK : EFT/ACH CREATED OFFSET FOR ORIGIN#: 123456 ABC12A CO EFF DATE: 14/03/05					
<hr/>						
Company Name	Company ID	Entry CLS	Company Description	EFF Entry Date	Batch Number	Batch Amount
ABC COMPANY	123456789	CCD	FUEL INV.	03/05/2014	0000001	1,383,082.94
<hr/>						
DFI Bank	DFI Account	IND ID No	IND Name	Trace Number	Item Amount	
12345678	00bb20934667	1234578	ABCD CORP LTD	1234567890000126	541,811.18	
87654321	00bb99987123	87654321	FOOD BEV CORP.	1234567890000125	222,627.56	
43256102	00bb20123487	01287654	BUSINESS 123	1234567890000124	165,027.20	
04265478	00bb90934766	12312312	ENGINEERING CO.	1234567890000123	76,920.73	

Balance and Transaction Summary Report

1

Provides a summary view of balances by date.

ABC Company		J.P.Morgan			
Balance and Transaction Summary Report		Transaction Date: 04/26/2011			
** For information purposes only. **					
Report Settings:					
Display all accounts					
Acct Group: West coast Operations					
Acct Name: ABC Company		Bank: JPMorgan Chase Bank, N.A. (TX)			
Acct Num: 0bb0001234123		Currency: USD U.S. Dollar		Last Updated: 04/27/2011 - 04:34 AM	
SUMMARY	Ledger	Same Day	Next Day	2 Or More Days	
Opening	616,729.05	616,729.05	0.00	0.00	
Credits: (5)	2,235,711.84	2,235,711.84	0.00	0.00	
Debits: (1)	1,413,476.77	1,413,476.77	0.00	0.00	
Closing	1,438,964.12	1,438,964.12	0.00	0.00	
SUMMARY OF OTHER BALANCES					
AVG CLOSING AVL BAL PREV MNTH		1,503,693.29			
AVG CLOSING AVAILABLE BAL MTD		1,094,027.80			
AVG CLOSING AVAILABLE BAL YTD		1,275,531.48			
TOTAL FLOAT		0.00			
AGGREGATE FLOAT ADJUSTMENT		0.00			
CLOSING BALANCE - 3+ DAYS FLT		0.00			
OPENING ON 04/27/2011		1,438,964.12			
TOTAL INCOMING MONEY TRANSFRS		2,235,711.84			
TOTAL OUTGOING MONEY TRANSFER		1,413,476.77			
End of Report					
Balance and Transaction Report - Summary					
Created on: 04/27/2011 12:28 PM EST (GMT-05:00)					
Page 1 of 1					

Balance and Transaction Detail Report

1

Provides a detailed view of transactions by date.

ABC Company		J.P.Morgan				
Balance and Transaction Detail Report		Transaction Date: 04/26/2011				
** For information purposes only. **		Report Settings:				
Includes Credits and Debits for:		Display all accounts				
All Transaction Types						
Acct Group: West coast Operations		Bank: JPMorgan Chase Bank, N.A.				
Acct Name: ABC Company		Last Updated: 04/27/2011 - 04:34 AM				
Acct Num: 0bb:000123412345		Currency: USD U.S. Dollar				
Credits						
Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Time
04/26/2011	04/26/2011	BOOK TRANSFER CREDIT	ABC OF 11/04/25	0987654321AB	796,747.72	10:45 PM
		S/R:	STRAIGHT			
		YOUR REF:	ABC OF 11/04/25			
		REC FROM:	0000000300012345 DURJFKJG NMSID KFK NEW GOLFDKJ BUDNT NGHIO REDIU NO4 FVIVEN MONKE CARLO FIREISS-LAND KJGFDUI BUGUDL			
		SWIFT ID:	ABCDABCD321			
		B/O CUSTOMER:	/CD9876543219876543211011 1/UZ LUCIF RIC FE SDFKJ SAN DKDFIUJ LMVI NO 2 12/FR/ ISMJE MORACCCE KIFDV DFIVI 4/AB000001000012345			
		REMARK:	/UNC:654321/JDFJ/USD40.00			
		REC GFP:	01234567			
04/26/2011	04/26/2011	BOOK TRANSFER CREDIT	ABC OF 11/04/26	1987654321CD	1,310.25	09:31 AM
		S/R:	STRAIGHT			
		YOUR REF:	ABC OF 11/04/25			
		REC FROM:	0000000300012345 DURJFKJG NMSID KFK NEW GOLFDKJ JVN VIN REDIU NO4 FVIVEN MONKE CARLO FIREISSLAND KJGFDUI BUGUDL			
		SWIFT ID:	ABCDABCD321			
		B/O CUSTOMER:	/CD9876543219876543211011 1/UZ LUCIF RIC FE SDFKJ SAN DKDFIUJ LMVI NO 2 12/FR/ ISMJE JHDFVIDNNVNN			
		REMARK:	4/AB000001000012345			
		REC GFP:	/UNC:654321/JDFJ/USD40.00			
04/26/2011	04/26/2011	FED WIRE CREDIT	A/B FOBANK	2987654321EF	796,677.72	03:08 PM
		S/R:	STRAIGHT			
		YOUR REF:	A/B DOBANK			
		REC FROM:	DOBANK SELWARE CO 54321-0987			
		FED ID:	987654321			
		B/O CUSTOMER:	/AB9876543219876543211011 1/UZ LUCIF RIC FE SDFKJ			
		REMARK:	SAN DKDFIUJ LMVI NO 2 12/FR/ I			
		FED TIME:	15:09			
		REC GFP:	01234567			
Balance and Transaction Report - Detail						
Created on: 04/27/2011 12:29 PM EST (GMT -05:00)						
						Page 1 of 3

Balance and Transaction Location Report

1

Provides a detailed view of balance and transactions by location.

ABC Company		J.P.Morgan			
My Location Report		Transaction Date: 05/19/2011			
** For information purposes only. **					
Includes Credits and Debits for:		Report Settings:			
All Transaction Types		Display all accounts			
<hr/>					
Acct Group: West coast Operations		Bank: JPMorgan Chase Bank, N.A.			
Acct Name: ABC COMPANY		Last Updated: 05/20/2011 - 03:38 AM			
Acct Num: 0b000123412345		Currency: USD U.S. Dollar			
05/19/2011	Opening Available		131,813.17		
	Opening Ledger		131,991.73		
<hr/>					
Credits					
Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount
05/19/2011	05/19/2011	EFT CREDIT		1234567002AB	248.54
05/19/2011	05/19/2011	EFT CREDIT		1234567003AB	683.84
05/19/2011	05/19/2011	EFT CREDIT		1234567005AB	1,046.45
05/19/2011	05/19/2011	EFT CREDIT		1234567007AB	4,707.30
05/19/2011	05/19/2011	EFT CREDIT		1234567011AB	4,738.24
05/19/2011	05/19/2011	EFT CREDIT		1234567013AB	5,685.40
05/19/2011	05/19/2011	EFT CREDIT		1234567017AB	8,796.81
05/19/2011	05/19/2011	EFT CREDIT		1234567019AB	11,723.40
05/19/2011	05/19/2011	EFT CREDIT		1234567023AB	11,849.81
05/19/2011	05/19/2011	EFT CREDIT		1234567029AB	11,953.31
05/19/2011	05/19/2011	EFT CREDIT		1234567031AB	165,071.77
05/19/2011	05/19/2011	EFT CREDIT		1234567037AB	259,578.06
<hr/>					
Total Credits for Location: Unspecified			12 items		486,082.93
<hr/>					
05/19/2011	05/19/2011	DEPOSIT	13	1234567810	21,951.89
<hr/>					
Total Credits for Location: 13			1 item		21,951.89
<hr/>					
05/19/2011	05/19/2011	DEPOSIT	14	1334567821	1,628.53
<hr/>					
Total Credits for Location: 14			1 item		1,628.53
<hr/>					
05/19/2011	05/19/2011	DEPOSIT	22	1434567832	13,080.00
<hr/>					
Total Credits for Location: 22			1 item		13,080.00
<hr/>					
05/19/2011	05/19/2011	DEPOSIT	30	1534567843	6,125.00
<hr/>					
Balance and Transaction Report - Location					
Created on: 05/20/2011 01:17 PM EST (GMT -05:00)					
					Page 1 of 7

Checks Paid Report Date

2

Provides a detailed view of checks paid by date.

ABC COMPANY		J.P.Morgan	
Checks Paid Report - Date		Transaction Date: 12/14/2012	
** For Information Purposes Only. **			
Report Settings:	Sort Order:		
Display all accounts	Ascending Check Number		
Acct Group: Group 2		Last Updated: 11/11/2011 - 04:11 AM EST	
Bank: JPMorgan Chase Bank, N.A. (IL)		CCY: USD U.S. Dollar	
Acct Name: ABC COMPANY			
Acct Num: 0bb234567			
	Check Amount	Check Number	Bank Reference
J201	904.61	0bb3024410	0680614790
J201	250.00	0bb3024450	0780686900
J201	15,000.00	0bb3024460	0680434450
J201	33.50	0bb3024530	0680607530
J201	3,176.00	0bb3024530	0680622000
J201	1,327.38	0bb3024540	0680793310
J201	83,333.33	0bb3024540	0680637180
J201	128.90	0bb3024550	0680254000
J201	49.59	0bb3024570	0680356840
J201	438.97	0bb3024570	0680368340
Total Displayed	10 Items	104,641.28	USD
Total	10 Items	104,641.28	USD
All Dates Totals			
Total Displayed	10 Items	104,641.28	USD
Total	10 Items	104,641.28	USD
End Of Report			
Checks Paid Report - Date			
Created On: 11/14/2011 03:46 PM CDT			
Page 1 of 1			

Controlled Disbursement Summary and Detail Report

3

Provides a funding summary and details for controlled disbursement accounts.

ABC Company		J.P.Morgan	
Controlled Disbursement Summary and Detail Report		Transaction Date: 04/27/2011	
** All values are subject to verification and adjustments. **			
** For information purposes only. **			
Sort Order:			
Amount Descending			
Bank:	JPMorgan Chase Bank, N.A. (TX)	FINAL PRESENTMENT	
Acct Group:	West coast Operations	Last Updated: 04/27/2011 - 10:48 AM	
Acct Name:	ABC COMPANY		
Acct Num:	0bb0001234123	CCY:	USD U.S. Dollar
SUMMARY		Items	Amount
Total Checks Presented		3009	44,339,244.29
First Check Presentment		3008	44,337,395.05
Second Check Presentment		1	1,849.24
Net Adjustments / Others		2	0.70
Net Electronic Transactions			0.00
Opening Ledger			0.00
Target Balance			0.00
Prior Day Late Presentment			0.00
Funding Requirement As Of 10:48 AM			44,339,244.99
CHECKS PRESENTED			
Customer Ref.	Amount		
71234025	12,459,245.69		
72234037	5,449,942.11		
72234111	3,059,599.73		
72234213	2,386,269.43		
72234417	1,317,305.14		
72234519	1,119,495.85		
72234623	1,078,624.53		
73234025	915,663.33		
73234037	778,804.87		
73234111	442,445.25		
73234213	339,170.45		
73234417	208,904.58		
73234519	192,575.81		
74234025	171,953.53		
74234037	115,558.85		
74234111	113,631.11		
74234213	110,318.30		
74234417	105,860.46		
71234519	104,308.13		
71234623	102,621.95		
71234729	94,171.49		
71234831	83,228.88		
71234937	78,512.51		
71234036	77,518.01		
71234037	75,266.03		
78234111	72,602.37		
78234213	71,219.78		
78234417	70,220.93		
78234519	69,963.52		
79234025	67,475.40		
79234037	64,944.71		
79234111	64,551.42		
79234213	63,300.49		
79234188	61,851.98		
79234290	60,974.38		

Controlled Disbursement Summary Report

3

Provides a funding summary for controlled disbursement accounts.

ABC Company		J.P.Morgan	
Controlled Disbursement Summary Report		Transaction Date: 04/27/2011	
** All values are subject to verification and adjustments. **			
** For information purposes only.			
Bank:	JPMorgan Chase Bank, N.A.	FINAL PRESENTMENT	
Acct Group:	West Coast Operations	Last Updated: 04/27/2011 - 10:48 AM	
Acct Name:	ABC COMPANY		
Acct Num:	0bb000123412345	CCY:	USD U.S. Dollar
SUMMARY			
		Items	Amount
Total Checks Presented		1235	44,339,244.29
First Check Presentment		1234	44,337,395.05
Second Check Presentment		1	1,849.24
Net Adjustments / Others		2	0.70
Net Electronic Transactions			0.00
Opening Ledger			0.00
Target Balance			0.00
Prior Day Late Presentment			0.00
Funding Requirement As Of 10:48 AM			44,339,244.99
JPMORGAN CHASE BANK, N.A. TOTAL FINAL FUNDING, 04/27/2011			
		Items	Amount
Total Checks Presented		2235	44,339,244.29
First Check Presentment		2234	44,337,395.05
Second Check Presentment		1	1,849.24
Net Adjustments / Others		2	0.70
Net Electronic Transactions			0.00
Opening Ledger			0.00
Target Balance			0.00
Prior Day Late Presentment			0.00
Funding Requirement As Of 10:48 AM			44,339,244.99
GRAND TOTAL FINAL FUNDING, 04/27/2011			
		Items	Amount
Total Checks Presented		3235	44,339,244.29
First Check Presentment		3234	44,337,395.05
Second Check Presentment		1	1,849.24
Net Adjustments / Others		2	0.70
Net Electronic Transactions			0.00
Opening Ledger			0.00
Target Balance			0.00
Prior Day Late Presentment			0.00
Funding Requirement As Of 10:48 AM			44,339,244.99
End Of Report			
Controlled Disbursement Report - Summary			
Created On: 04/27/2011 12:33 PM EST (GMT -05:00)		Page 1 of 1	

Controlled Disbursement Detail Report

3

Provides paid check details for controlled disbursement accounts.

ABC Company		J.P.Morgan	
Controlled Disbursement Detail Report		Transaction Date: 04/27/2011	
** All values are subject to verification and adjustments. **			
** For information purposes only. **			
Sort Order:			
Amount Descending			
Bank: JPMorgan Chase Bank, N.A.		FINAL PRESENTMENT	
Acct Group: West coast Operations		Last Updated: 04/27/2011 - 10:48 AM	
Acct Name: ABC COMPANY			
Acct Num: 0bb00012341234		CCY: USD U.S. Dollar	

CHECKS PRESENTED			
Customer Ref.		Amount	
7234001		12,459,245.69	
7234100		5,449,942.11	
7234303		3,059,599.73	
7234204		2,386,269.43	
7234005		1,317,305.14	
7234006		1,119,495.85	
7234807		1,078,624.53	
7234008		915,663.33	
7234889		778,804.87	
7234010		442,445.25	
7234011		339,170.45	
7234012		208,904.58	
7234913		192,575.81	
7234014		171,953.53	
7234715		115,558.85	
7234016		113,631.11	
7234017		110,318.30	
7234018		105,860.46	
7234019		104,308.13	
7234220		102,621.96	
7234021		94,171.49	
7234022		83,228.88	
7234023		78,512.51	
7234024		77,518.01	
7234025		75,266.03	
7234926		72,602.37	
7234027		71,219.78	
7234028		70,220.93	
7234729		69,963.52	
7234030		67,475.40	
7234331		64,944.71	
7234032		64,551.42	
7234433		63,300.49	
7234034		61,851.98	
7234035		60,974.38	
7234636		60,948.69	
7234037		60,090.83	
7234038		58,771.09	
7234839		54,962.60	
7234040		54,362.48	
7234841		53,628.89	
7234042		50,169.75	
7234043		49,363.37	
7234444		49,101.58	
7234045		47,335.15	
7234746		46,922.59	

EDI Payments with Invoices Report

4

Provides detailed remittance and invoice information for electronic receivables or payments for a specific settlement date in Adobe® PDF or ANSI X12 820 (text) formats.

Cash Reporting -- EDI Detail		Business Date: 25/09/13	
PVT TEST COMPANY 2		**Informational Purposies Only **	
Account Number:	0000012bb00	Bank:	JPMorgan Chase Bank, N.A. (IL)
Account Name:	EDI SPECIAL REPORTS		
Sample Company			
=====			
* CREDIT AMOUNT:	\$4,600.93	DATE:	09/25/2013 METHOD: ACH CCP
* RECEIVER- ABA:	123456789	ACCT:	0000012bb00
* SENDER- NAME:	Sample	ID:	3456789123
* ABA:	123456789	ACCT:	0000012bb00
===== PAYMENT LEVEL INFORMATION =====			
* NOTE:	ZZZ*ACH TRACE NUMBER:11100002518xxxx		
* NOTE:	ZZZ*ACH COMPANY ENTRY DESCRIPTION:CRED CARD		
* NOTE:	ZZZ*00015658xxxxxID:93400005009xxx NAME:SAMPLE CO 000000000000		
* TRACE:	1*9340000500xxxx7*621114xxxx* 110000000000000000		
* REFERENCE:	BT*8888888		
* REFERENCE:	TN*1110000251xxxxx*TRACE NUMBER FROM THE ACH PAYMENT		
* DATE/TIME:	009*20130924		
* NAME:	PR*Sample Company.*91*62111xxxxx		
* NAME:	PE*Sample Compan 50095xxx*91*93400005009xxxx		
===== INVOICE INFORMATION =====			
=====			
* DEBIT AMOUNT:	\$1,701.64	DATE:	09/25/2013 METHOD: ACH CCD
* RECEIVER- ABA:	123456789	ACCT:	0000012bb00
* SENDER- NAME:	SAMPLE BENEFI	ID:	3456789123
* ABA:	123456789	ACCT:	0000012bb00
===== PAYMENT LEVEL INFORMATION =====			
* NOTE:	ZZZ*ACH TRACE NUMBER:09131052000xxxx		
* NOTE:	ZZZ*ACH COMPANY ENTRY DESCRIPTION:CLAIM FUND		
* TRACE:	1*09131052000xxxx*190005xxxx*SAMPLES SAMPLE TRANS		
* REFERENCE:	BT*8888888		
* REFERENCE:	TN*09131052000xxxx*TRACE NUMBER FROM THE ACH PAYMENT		
* DATE/TIME:	009*20130924		
* NAME:	PR*SAMPLE BENEFI*91*190005xxxx		
===== INVOICE INFORMATION =====			
* ENTITY:	1		
* NMI*PE*3*SAMPLE COMPANY NC****91*HMI38083xxxx			
* NAME:	PE*SAMPLE COMPANY NC*91*HMI38083xxxx		
* INVOICE:	\$0.00	DISCOUNT:	\$0.00 NET: \$0.00
* REMIT:	TN *09131052000xxxx		
=====			

EDI Payments Report

4

Provides summary remittance information for electronic receivables or payments for a specific settlement date in Adobe® PDF format.

R61MC1
** For Information Purposes Only **

EDI Report - Payments

J.P.Morgan

Transaction Date:
27-Nov-2012

Account Name: ABC Corporation
Account Number: 0000012bb00
Bank: 07100001 - JPMorgan Chase Bank

Last Updated:
27-Nov-2012
04:40 AM EST

ABC CORPORATION

```

*-----*
* CREDIT AMOUNT:      $7,157.36  DATE: 11/27/2012  METHOD: ACH CCP  *
* RECEIVER- ABA:      12345678                               *
* SENDER-  NAME:      ABC CORPORATION                       ACCT: 0000012bb00 *
*                ABA:      87654321                       ID:   3456789123  *
*                ABA:      87654321                       ACCT: 0000012bb00 *
*-----*
* REFERENCE: TN*0000000000000000000000000000000000000000 *
* DATE/TIME: 097*20121122                                   *
* NAME:      FR*ABC CORPORATION                             *
* NAME:      FE*XYZ INCORPORATED                           *
* NAME:      FE*XYZ INCORPORATED                           *
*-----*
* CREDIT AMOUNT:      $1,225.93  DATE: 11/27/2012  METHOD: ACH CCP  *
* RECEIVER- ABA:      12345678                               *
* SENDER-  NAME:      ABC CORPORATION                       ACCT: 0000012bb00 *
*                ABA:      87654321                       ID:   3456789123  *
*                ABA:      87654321                       ACCT: 0000012bb00 *
*-----*
* REFERENCE: TN*0000000000000000000000000000000000000000 *
* DATE/TIME: 097*20121122                                   *
* NAME:      FR*ABC CORPORATION                             *
* NAME:      FE*XYZ INCORPORATED                           *
* NAME:      FE*XYZ INCORPORATED                           *
*-----*
* CREDIT AMOUNT:      $22,210.12  DATE: 11/27/2012  METHOD: ACH CTX  *
* RECEIVER- ABA:      12345678                               *
* SENDER-  NAME:      ABC CORPORATION                       ACCT: 0000012bb00 *
*                ABA:      12345678                       ID:   3456789123  *
*                ABA:      12345678                       ACCT: 0000012bb00 *
*-----*
* TRACE:      3*04066405*3007928344                         *
* REFERENCE:  CK*8000869983                                  *
* DATE/TIME: 097*20121123                                   *
* NAME:      FE*XYZ INCORPORATED                           *92*001093651       *
* CONTACT:   IC*XYZ INCORPORATED                           *TE*0000000000    *
*-----*
* CREDIT AMOUNT:      $19,439.61  DATE: 11/27/2012  METHOD: ACH CTX  *
* RECEIVER- ABA:      12345678                               *
* SENDER-  NAME:      ABC CORPORATION                       ACCT: 0000012bb00 *
*                ABA:      12345678                       ID:   3456789123  *
*                ABA:      12345678                       ACCT: 0000012bb00 *
*-----*
* TRACE:      3*02125312*3007928344                         *
* REFERENCE:  CK*8000870015                                  *
* DATE/TIME: 097*20121123                                   *
* NAME:      FE*XYZ INCORPORATED                           *92*001093651       *
* CONTACT:   IC*XYZ INCORPORATED                           *TE*0000000000    *
    
```

EDI Report - Payments
Created On: 29-Jun-2013 08:25 AM GMT +10:00

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Regional Report – Check Status

Provides the status and other information for issued checks and drafts. Only available for Asia based and other select accounts.

ABC Company		J.P.Morgan			
** All values are subject to verification and adjustments. **					
Regional Report - Check Status		Issue Date: All Presented Date Range: 01-Nov-13 - 11-Nov-13			
Check Type:	All, Bank Check, Bank Draft, Corporate Check	Data Display:	Only Include Accounts with Active Page Break by Account Include Multi-Byte and Accented Characters Confidential and Non-Confidential		
Check Status:	All	Sort Value:			
Deliver Method:	All				
Transaction CCY:	All				
Account Group:	Unrouped Accounts	Last Updated:	25-Jul-13		
Account Name:	ABC Company		00:31 GMT +06:30		
Account Number:	1bb111111111				
Currency:	AUD Australian Dollar				
Bank:	CHASAUBR - JPMorgan Chase Bank, NA Brisbane				
Additional Transaction Data		Amount & Dates		Name & Account Details	
Check Type:	Bank Check	AUD 1792.70	Pafee Name:	SCOTTISH LIMITED	
Check Status:	Stop		Issuing Bank:	JPMC	Confidential: No
Check Number:	2bb946	Issue Date:	03-Oct-12	Deliver Method:	MAP - Mail to Pafee
Transaction:	26923304K9100094	Value Date:	03-Oct-12	Deliver Status:	
Customer Ref.:	1001160061484712	Effective Date:	13-Nov-12	By Order Of:	ABC Company
Airway Bill:		Deliver Date:			
Pafable at Location:		Check Date:	03-Oct-12		
Check Type:	Bank Check	AUD 27.50	Pafee Name:	PRERE LTD	
Check Status:	Outstanding		Issuing Bank:	JPMC	Confidential: No
Check Number:	2bb774	Issue Date:	16-Jan-13	Deliver Method:	MAP - Mail to Pafee
Transaction:	00900354K9100375	Value Date:	16-Jan-13	Deliver Status:	
Customer Ref.:	1001160066986813	Effective Date:	16-Jan-13	By Order Of:	ABC Company
Airway Bill:		Deliver Date:			
Pafable at Location:		Check Date:	16-Jan-13		
Check Type:	Bank Check	AUD 8'000.00	Pafee Name:	LIONS LTD	
Check Status:	Outstanding		Issuing Bank:	JPMC	Confidential: No
Check Number:	2bb958	Issue Date:	17-Jul-13	Deliver Method:	MAP - Mail to Pafee
Transaction:	19102201K9100299	Value Date:	17-Jul-13	Deliver Status:	
Customer Ref.:	1001160076739313	Effective Date:	17-Jul-13	By Order Of:	ABC Company
Airway Bill:		Deliver Date:			
Pafable at Location:		Check Date:	17-Jul-13		
Regional Report - Check Status				Page 1 of 166	
Created On: 12-Nov-13 02:49 GMT +06:30					

Regional Report – Check Draft Collection

Provides the status and other information for issued checks and drafts. Only available for Asia based and other select accounts.

R7CRCUS1					
** All values are subject to verification and adjustments. **					
Regional Report - Check Draft Collections					Date Range: 07/16/2013 - 07/26/2013
Account Name:	ABC Company				Last Updated:
Account Number:	10011111111111				07/29/2013
Currency:	INR Indian Rupee				10:03 AM EDT
Bank:	CHASBOMB - JPMorgan Chase Bank, NA Mumbai				
References	Deposit	Check	Invoice	CCY	
Payer Bank:	IDBI Bank Ltd	Amount: 63,000.00	Amount: 63,000.00	Amount:	INR
Payer Name:	DEF Company	Slip	Number: 4b302	Number:	
Customer Ref.:	TESTING26	Number: 6336234	Date: 06/04/2013	Date:	
Client Code:	TESTCO	Date: 07/02/2013	Status: OPEN		
Product Type:	MLLQ	Location: MUMBAI			
Pick Up Date:	07/21/2013				
Pick Up Point:	MUM				
Clearing Location:	MUMBAI				
Expected					
Credit Date:	07/20/2014				
Value Date:	07/01/2013				
Return Reason:					
Payer Bank:	Canara Bank	Amount: 1,114,068.55	Amount: 132,458.13	Amount:	INR
Payer Name:	DEF Company	Slip	Number: 7bb803	Number:	
Customer Ref.:	TESTING12	Number: 5124311	Date: 06/04/2013	Date:	
Client Code:	TESTCO	Date: 07/02/2013	Status: OPEN		
Product Type:	MLLQ	Location: CALCUTTA			
Pick Up Date:	07/21/2013				
Pick Up Point:	CAL				
Clearing Location:	CALCUTTA				
Expected					
Credit Date:	07/20/2014				
Value Date:	07/01/2013				
Return Reason:					
Regional Report - Check Draft Collections					
Created On: 10/30/2013 11:47 AM EDT					
					Page 2 of 44

Regional Report – Direct Debit

Provides information about direct debit transactions and the status of the transaction. Only available for Asia based and other select accounts.

Date Type(s):		Return/Reject Date, Transmission Date	Data Display:	Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters:		
Status:	Processed, Returned, Rejected					
ABC Company ** All values are subject to verification and adjustments. ** Regional Report - Direct Debit				J.P.Morgan Date: Prior Day		
Account Group:	Ungrouped Accounts			Last Updated:		
Account Name:	ABC Company			28-Oct-13		
Account Number:	1bb7000220			16:20 GMT +06:30		
Currency:	CNY Yuan Renminbi					
Bank:	CHASCNBS - JPMorgan Chase China Co Ltd Shangha					
References	Amount	Dates	Status	Return / Reject Reason		
Pafer		Value:	03-Sep-13	Rejected	9 Others	
Name:	摩根大通銀行香港分行	2790.00	Transmission:	03-Sep-13		
Bank:	浦发湖北支行营业部		Return/Reject:	04-Sep-13		
Account Number:	1b06111111111111111111111111111111					
Payment Reference:	MAY 09 AIR TICKET FOR IPC					
Customer Reference:	1307092					
Pafer		Value:	03-Sep-13	Rejected	9 REJ : Debit Auth Code "" is not found	
Name:	摩根大通銀行香港分行	55.00	Transmission:	03-Sep-13		
Bank:	浦发湖北支行营业部		Return/Reject:	04-Sep-13		
Account Number:	1b06111111111111111111111111111111					
Payment Reference:						
Customer Reference:						
Pafer		Value:	03-Sep-13	Rejected	9 REJ : Debit Auth Code "" is not found	
Name:	ABC Company	45.00	Transmission:	03-Sep-13		
Bank:			Return/Reject:	04-Sep-13		
Account Number:	1b06111111111111111111111111111111					
Payment Reference:						
Customer Reference:						

Regional Report - Direct Debit

Regional Report – Standard Collections

Provides the details of a variety of incoming transactions posted to your J.P. Morgan account. Only available for Asia based and other select accounts.

ABC Company		J.P.Morgan			
** All values are subject to verification and adjustments. **					
Regional Report - Standard Collections			Value Date Range: 03-May-13 - 30-Sep-13		
Incoming Instruments:	All	Data Display:	Only Include Accounts with Activif, Page Break by Account, Include Multi-Byte and Accented Characters		
Account Group:	Ungrouped Accounts				Last Updated:
Account Name:	ABC Company				07-Nov-13
Account Number:	1bdt11111111				09:17 GMT +05:30
Currency:	AUD Australian Dollar				
Bank:	CHASAUMM - JPMorgan Chase Bank, NA Melbourne				
References		Check Number	Value Date	Invoice Number	Amount CCY
Instrument Type:	Check Deposits		29-Aug-13		Payment: 117.00
Pafer Name:	DEF Company				Remittance: 117.00 AUD
Bank:					
Account Number:					
Bank Reference:	LAU327604171190				
Customer Reference:	000100000117		Product Type:		
Reference:			UTR Reference:		
Instrument Type:	Check Deposits		29-Aug-13		Payment: 125.00
Pafer Name:	DEF Company				Remittance: 125.00 AUD
Bank:					
Account Number:					
Bank Reference:	LAU327604171186				
Customer Reference:	000100000126		Product Type:		
Reference:			UTR Reference:		
Instrument Type:	Check Deposits		29-Aug-13		Payment: 125.00
Pafer Name:	DEF Company				Remittance: 125.00 AUD
Bank:					
Account Number:					
Bank Reference:	LAU327604171185				
Customer Reference:	000100000126		Product Type:		
Reference:			UTR Reference:		
Regional Report - Standard Collections					Page 1 of 1683
Created On: 12-Nov-13 03:29 GMT +05:30					

Returns and Exceptions Report

Provides a detailed view of return and exception items, including check returns, ACH returns and ACH Notification of Change (NOC). Asia based accounts will only have electronic transactions based return information.

International Global, Inc.				J.P.Morgan		
** For Information Purposes Only. **						
Returns and Exceptions Report - Account						
Post Date: Prior Day						
Status		Data Display				
ACHNOC, ACHRECLAIM, ACHREDEPOSIT, ACHRETURN, ACHREVERSAL, ACHUNKNOWN, CHKCHARGEBACK, CHKREDEPOSIT, CHKRCK		Display only accounts with activity Page break by Account Credits and Debits				
Account Group: Treasury Group		Account Name: International Global, Inc.			Last Updated: 02/09/2012 - 09:31 AM EST	
Account Number: 01234567890123					Currency: USD U.S. Dollar	
					Bank: 10200101 - JPMorgan Chase Bank, N.A. (CO)	
Post Date	Original Date	Company / Location ID	Status	Return / Reject Reason	Credit Amount	Debit Amount
07/26/2011	07/22/2011	234567890123	ACHRETURN	R03 NO A/C UNABLE TO LOCATE CHECKING	863.00	
				Beneficiary ID 1234567890123	Originator TREASURER STATE OF COLO	
				Beneficiary Name ABC Company	Bank Trace 456789012345678	
				Beneficiary Bank 23456 - 1234546	Customer Trace 567890123456789	
				Beneficiary Account 123456789012345678	Batch Description TAX REFUND	
07/26/2011	07/25/2011	234567890123	ACHRETURN	R04 INVALID ACCOUNT NUMBER CHECKING	816.00	
				Beneficiary ID 1234567890123	Originator TREASURER STATE OF COLO	
				Beneficiary Name ABC Company	Bank Trace 456789012345678	
				Beneficiary Bank 23456 - 1234546	Customer Trace 567890123456789	
				Beneficiary Account 123456789012345678	Batch Description TAX REFUND	
07/26/2011	07/22/2011	3846000537	ACHRETURN	R03 NO A/C UNABLE TO LOCATE CHECKING	292.00	
Returns and Exceptions Report						
Created On: 02/13/2012 12:27 PM EST						
						Page 1 of 5

Wire Detail Report by Date

Provides incoming and outgoing wire transaction information by date for Fedwire, CHIPS, SWIFT and Book Transfer with complete advice-level detail. This report is also available by account.

ABC Company			
** For Information Purposes Only. **			
Wire Detail Report - Date			Prior Day
Transaction Date: 07/27/2012			
Account Group:	MIDEAST REGION		
Account Name:	MAIN CONCENTRATION		
Account Number:	123456789012		
Bank:	07200032 - JPMorgan Chase Bank, N.A. (MI)		
Currency:	USD US Dollar	Last Updated: 07/28/2012 - 04:26 AM EDT	
Credits			
Credit Amount	8,650.00 USD	Transaction Date / Time	07/27/2012 03:51 PM EDT
Description	BOOK TRANSFER CREDIT	Value Date / Time	07/27/2012 04:26 AM EDT
		Release Time	
Customer Reference	CAP OF 12/07/27	Bank Reference	999999999999J0
GFP Reference		GFP Received	07271949
Received From	0000000999999999 CAR MANUFACTURING FINANCIAL SERV US LLCACCT 99999 99999 CORPORATE 9999 HOMETOWN HILLS MI 444444-4444		
Remarks	YOUR REF O/B YOURBANK NYCREMARK P.ADV.FR.07 25 12 TO PMNT		
Credit Amount	1,130.12 USD	Transaction Date / Time	07/27/2012 12:05 AM EDT
Description	CHIPS CREDIT	Value Date / Time	07/27/2012 04:26 AM EDT
		Release Time	
Customer Reference	AAAAAAAAAAAA	Bank Reference	999999999999J0
GFP Reference		GFP Received	07270404
CHIP Seq/Ref	99999999999999	SRN	
Received From	YOURBANK N.A. 000 WALL STREET NEW YORK NY 10000-1111		
By Order Customer	/APPLICATION 9999 / VENDOR PAYABLE		
By Order Bank	SENDINGBANK AA D-DDDDD FRANKFURT GERMANY GERMANY		
Remarks	YOUR REF O/B YOURBANK NYCREMARK P.ADV.FR.07 25 12 TO PMNT DOCUMENT 5555555555 TTTTTTTTTT TTTTTTTTTT XXXX DEBIT REF S000000000XXXX01		
Credit Amount	920.00 USD	Transaction Date / Time	07/27/2012 02:18 AM EDT
Description	CHIPS CREDIT	Value Date / Time	07/27/2012 04:26 AM EDT
		Release Time	
Customer Reference	AAAAAAAAAAAA	Bank Reference	999999999999J0
GFP Reference		GFP Received	07270555
CHIP Seq/Ref	99999999999999	SRN	
Received From	YOURBANK N.A. 000 WALL STREET NEW YORK NY 10000-1111		
By Order Customer	/APPLICATION 9999 / VENDOR PAYABLE		
By Order Bank	SENDINGBANK AA D-DDDDD FRANKFURT GERMANY GERMANY		
Remarks	YOUR REF O/B YOURBANK NYCREMARK P.ADV.FR.07 25 12 TO PMNT		
Credit Amount	33,000.00 USD	Transaction Date / Time	07/27/2012 02:40 PM EDT
Description	FED WIRE CREDIT	Value Date / Time	07/27/2012 04:26 AM EDT
		Release Time	
Customer Reference	AAAAAAAAAAAA	Bank Reference	999999999999J0
FED Reference	999 F7877M00 000333 *VIA FED**	Fed Time (ET)	14:39
GFP Reference		GFP Received	07271839
MRN Sequence	99999999999999	Sending Bank ID	267090594
Received From	YOURBANK N.A. 000 WALL STREET NEW YORK NY 10000-1111		
Wire Detail Report - Date			
Created On: 10/19/2012 04:31 PM EDT			Page 4 of 29

Payment Summary Report



Provides originated payment transaction information at a summary level.

ABC Company

**** For Information Purposes Only. ****

Payment Report - Summary

J.P.Morgan

Value Date Range: 10/01/2012 - 10/17/2012

Data Display
Display all accounts
Additional Sort: Value Date, ASCENDING

Payment Status
Saved, Pending Approval, Pending Release, Rejected, Released, Delivered, Completed, Rejected By Bank

Event History and Selected Users
All Events - All

Payment Methods/Descriptions
Wire, Book Transfer

Payment Currencies
All

Payment Creation Method
Free Form, Imported, From Template

Account Name: **ABC Company**

Account Number: **0bb00123456789123**

Currency: USD U.S. Dollar

Bank: 12400154 - JPMORGAN CHASE BANK, NA (UT)

WIRE

Value Date	Originating Account	Beneficiary Name Creation Method	Bank Reference Payment ID	Payment Amount	CCY	Debit Amount	CCY		
Wire - Pending Release									
10/17/2012	0bb00123456789123 JP Morgan Chase Bank, N.A. UT	XYZ POQRST From Template WireFXShaktish	1309343	1,000.00	EUR	1,333.90	USD		
Wire - Pending Release Totals				Payments:1	1,000.00	EUR	1,333.90	USD	
WIRE TOTALS				Total Payments	1	1,000.00	EUR	1,333.90	USD

Payment Report - Summary

Created On: 10/17/2012 05:18 PM EDT

Page 1 of 3

Template Summary Report

Provides summary template information for all payment types by account. Templates are displayed for each account separately.

ABC Company

** For Information Purposes Only. **

Template Report - Summary

J.P.Morgan

Template Creation Date Range: 09/01/2012 - 10/17/2012

Data Display
Display all accounts

Payment Methods/Descriptions
All

Template Status
All

Event History and Selected Users
All Events - All

Account Name: **ABC Company**

Account Number: **123456789123**

Currency: USD U.S. Dollar

Bank: 12400154 - JPMORGAN CHASE BANK, NA (UT)

Last Used Date	Template Name Template Description	Status	Payment Method/ ACH Description	Originating Account ACH Company Name-ID	Last Action Event Last Action Date & Time	Beneficiary Count
10/16/2012	WireFXShaktish	Active	Wire	123456789123 1bb00154	Activated 10/16/2012/10:05 AM EDT	1
09/26/2012	TEMPLATE FOR ACT TRANSFER	Active	Account Transfer	123456789123 1bb00154	Activated 09/26/2012/11:29 AM EDT	1

Template Report - Summary

Created On: 10/17/2012 05:23 PM EDT

Page 1 of 3

Template Detail Report

Provides detail template information for all payment types. Templates are displayed for each account separately.

ABC Company

**** For Information Purposes Only. ****

Template Report - Detail

J.P.Morgan

Template Last Used Date Range: 09/01/2012 - 10/17/2012

Data Display <small>Display all accounts, Include Template Details, Include Template History</small>	Payment Methods/Descriptions <small>All</small>	Template Status <small>All</small>
--	---	--

Event History and Selected Users
All Events - All

Account Name:	ABC Company
Account Number:	1 bb 4 5 6 7 8 9 11 2 3
Bank:	12400154 - JPMORGAN CHASE BANK, NA (UT)
Currency:	USD U.S. Dollar

Template Name TEMPLATE FOR ACT TRANSFER	Status Active
---	-------------------------

PAYMENT INFORMATION

Payment Method Account Transfer	Default Transfer Amount	Maximum Transfer Amount 20,000.00 USD
---	--------------------------------	---

From Account 1 bb 4 5 6 7 8 9 11 2 3 <small>Bank 124001545 JP Morgan Chase Bank, N.A. UT</small>	Account Name ABC Company
---	------------------------------------

To Account 3 bb 6 5 4 9 8 7 9 8 7 <small>Bank 124001545 JP Morgan Chase Bank, N.A. UT</small>	Account Name BEN_NM
--	-------------------------------

HISTORY

Event	Date / Time	Actioned By	User ID
create	09/26/2012 11:22 AM EDT	ANG	imqap2xx
Additional Information Submitted from scratch			
sign	09/26/2012 11:22 AM EDT	ANG	imqap2xx
approve	09/26/2012 11:22 AM EDT	ANG	System
sign	09/26/2012 11:29 AM EDT	ANG	imqap3xx
activate	09/26/2012 11:29 AM EDT	ANG	imqap3xx

Template Report - Detail
Created On: 10/17/2012 05:20 PM EDT
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Last modified: March 2016

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Attachment 2. Commercial Card Financial Proposal



Prepared for LEXINGTON-FAYETTE URBAN COUNTY
GOVERNMENT

FINANCIAL PROPOSAL
August 2, 2017

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Definitions

"Large Ticket Transaction Volume" means total Large Ticket Transactions made on any and all cards or accounts, net of returns, cash advances, convenience check amounts, fraudulent transactions and any transactions that do not qualify for interchange under applicable Association rules.

"Net Charge Volume" means total charges made on any and all cards or accounts, net of returns, cash advances, convenience check amounts, fraudulent transactions and any transactions that do not qualify for interchange under applicable Association rules. Net Charge Volume does not include Large Ticket Transaction Volume.

"Total Charge Volume" means the sum of Net Charge Volume and Large Ticket Transaction Volume.

FINANCIAL PROPOSAL

Pricing Assumptions – U.S. Programs

The proposed pricing for your requested card programs is based on the following assumptions:

COMMERCIAL CARD SOLUTIONS			
	<i>U.S. One Card</i>	<i>U.S. Single-Use Account</i>	<i>Total</i>
<i>Annual Total Charge Volume</i>	\$5,600,000	\$11,000,000	\$16,600,000
<i>Statement Billing Period</i>	30	30	
<i>Payment Days from Statement Date</i>	14	14	
<i>Cards</i>	185	n/a	185
<i>Contract Initial Term</i>	5 years with one-year auto renewals		
<i>Type of Liability, Billing, and Payment</i>	Corporate, Central, Central	Corporate, Central, Central	

FINANCIAL PROPOSAL

Financial Incentives – U.S. Programs

Annual Volume Incentive

J.P. Morgan will pay the Organization a rebate based on the annual Total Charge Volume associated with all programs achieved according to the following schedule. The rebate will be calculated as the Volume Rebate Rate (as determined according to the following schedule) multiplied by the annual Net Charge Volume associated with all programs, subject to the rebate adjustments below.

Combined U.S. One Card and U.S. Single-Use Account Programs	
Annual Total Charge Volume	Volume Rebate Rate @ 30 & 14 Settlement Terms
\$2,000,000	1.25%
\$3,000,000	1.25%
\$4,000,000	1.25%
\$5,000,000	1.30%
\$6,000,000	1.32%
\$7,000,000	1.34%
\$8,000,000	1.38%
\$9,000,000	1.48%
\$10,000,000	1.58%
\$15,000,000	1.68%
\$20,000,000	1.71%
\$25,000,000	1.73%
\$35,000,000	1.77%
\$45,000,000	1.81%
\$55,000,000	1.84%
\$65,000,000	1.85%
\$75,000,000+	1.86%

- Should the Organization achieve the minimum annual Total Charge Volume required to earn an annual Volume Incentive as stated above, J.P. Morgan will pay the Organization a rebate based on annual Large Ticket Transaction Volume associated with all programs. The rebate will be calculated as 0.60% (“Large Ticket Rebate Rate”) multiplied by the annual Large Ticket Transaction Volume associated with all programs.

File Turn Adjustment 30 & 14 program

Programs with Settlement Terms of 30 & 14 will have an Average File Turn of 29 if the Organization spends ratably throughout each cycle. The Average File Turn Adjustment for the Organization’s Program(s) with Settlement Terms of 30 & 14 is calculated by determining the difference between the Organization’s actual Average File Turn for such Program(s) and 29. If the Organization’s actual Average File Turn for such Program(s) is less than 29, the Volume Rebate Rate and Large Ticket Rebate Rate will each be increased by 0.0050% for each whole number less than 29. If the Average File Turn for such Program(s) is greater than 29, the Volume Rebate Rate and Large Ticket Rebate Rate will each be decreased by 0.0050% for each whole number greater than 29 but less than 46.

FINANCIAL PROPOSAL

Terms and Conditions

- J.P. Morgan may adjust pricing if the U.S. One Card program or U.S. Single-Use Account program performance decreases by more than 20%. The U.S. One Card program assumes \$26,000 in average annual spend per card. The U.S. Single-Use Account program assumes an average annual transaction size of \$1,500.
- The U.S. One Card and U.S. Single-Use Account programs will be on a MasterCard platform.
- This offer will be effective at time of contract signing.
- Credit losses and any redemption expenses exceeding the redemption pool will be deducted from all rebates. In cases where rebates earned are insufficient to cover these deductions, the Organization will be invoiced for the difference.
- The Organization shall not be liable for fraudulent transactions provided the Organization operates its program in accordance with Chase's fraud reduction requirements (i.e., block required high risk MCCs, maintain reasonable security precautions and controls regarding accounts and transaction info, and comply with other requirements as Chase may reasonably require from time to time).
- To qualify for rebates, the Organization must be current at the time of rebate calculation/payment, have an Average File Turn less than 46, and not be in default under the contract. Rebates will be calculated annually in arrears and paid in the first quarter for the previous contract year, and will be paid by wire transfer to an account designated by the Organization.
- In the event that the association lowers its interchange rates, J.P. Morgan reserves the right to adjust rebates accordingly.
- All clients are subject to prior credit approval before a firm commitment will be issued from J.P. Morgan.

FINANCIAL PROPOSAL

UNITED STATES

The following are the fees associated with U.S. Single-Use Account programs:

STANDARD SERVICES AND FEES

Late payment charge	Central bill: 1% of full amount past due assessed at end of the Cycle in which payment first became due and each Cycle thereafter
International transaction	1.5% of the US Dollar amount charged

If the Organization requests services not listed in this table, the Organization agrees to pay the fees associated with such services.

FINANCIAL PROPOSAL

UNITED STATES

The following are the fees associated with U.S. One Card programs:

STANDARD SERVICES AND FEES

Late payment fee	Central bill: None
Delinquency/Finance charge	Central bill: Prime + 2.00 is applied to the average daily balance, which is calculated as follows: (past due balance + any new spend) / number of days in Cycle. Will be charged at the end of the first Cycle and each Cycle thereafter.
International transaction	1% surcharge
Standard Card	\$0.00

ADDITIONAL SERVICES AND FEES

Cash advances	2.0% of advance amount (\$3.00 minimum with no maximum)
Rush card	\$25 per card if processed through J.P. Morgan. If processed through the Credit Card Network, client shall pay any fees charged by the Credit Card Network.

If the Organization requests services not listed in this table, the Organization agrees to pay the fees associated with such services.

**Attachment 3. Community Involvement in
Lexington-Fayette County**

Community Involvement in Lexington-Fayette County, Kentucky

J.P. Morgan Chase Bank, NA (JPMC) has a proven history of commitment to the goals of the CRA, and to community service. The most recent CRA examination completed by the Office of the Comptroller of the Currency (OCC), which covered activities between 2007 and 2010, resulted in an overall Satisfactory rating. In addition to the overall bank rating, each state receives a separate rating. JPMC was rated Satisfactory for its CRA activities in the State of Kentucky. Below is a summary of CRA activity that the bank has provided in Lexington-Fayette County in 2015 and 2016.

JPMorgan Chase has a long tradition of market leadership in the area of home lending, making innovative mortgage products available to meet the needs of all homebuyers. During this period, the bank originated approximately 850 mortgage loans for more than \$166 million in Lexington-Fayette County, of which 21% were made to low- or moderate-income customers and 14% were made for homes located in low- or moderate-income communities.

The bank is also a market leader in the area of small business lending, making available a full range of competitively priced products designed to meet the needs of small businesses and their owners. During this period, the bank originated more than 1,200 small business loans for approximately \$45 million in Lexington-Fayette County, of which 24% were made to businesses located in low- or moderate-income communities.

JPMC invests in Low Income Housing Tax Credits (LIHTC), a federal program intended to facilitate the development of low-income rental property that has been a primary driver of the development of approximately two million affordable housing units since the program inception in 1986. JPMC is a consistent annual investor with broad geographic penetration and utilizes a diversified investment strategy that enables it to maximize market penetration and meet varying community and economic objectives. JPMC also has a team of professionals dedicated to using New Markets Tax Credits (NMTC) to provide subsidized financing to high impact projects across our footprint where we can be innovative and provide new solutions, in partnership with our clients. JPMorgan Chase makes substantial investments in LIHTC and in NMTC which help provide community services and revitalization/stabilization to low- or moderate-income communities. During this period, JPMorgan Chase originated approximately \$2.9 million in new qualified investments in Lexington-Fayette County.

JPMorgan Chase has long supported economic development, affordable housing, support services, education, and other community development initiatives by providing grants to not-for-profit organizations and financial intermediaries devoted to these areas. In addition, the bank has been a leader in designing and fostering innovative programs to meet the changing needs of its communities. During this period JPMC provided approximately \$119,000 in grants to nonprofit, civic, and philanthropic organizations located in Lexington-Fayette County for community development purposes.

Attachment 4. Deposit Availability Schedules

J.P.Morgan

Availability Schedule

January-17

**J.P.Morgan Remote Deposit Capture - Image Deposit Direct (IDD) & Virtual Remit - Remote Deposit Capture (VR-RDC)
Availability Schedule Policy**

The funds availability of checks deposited is based on the financial institution where the check is drawn.

The Federal Reserve banking system will not forward process any item over \$99,999,999.99. J.P.Morgan may refuse to process such item or handle any such item as a collection item, with customer credit and availability

Availability schedules may be changed without notification.

Thrift and S&L routing transit numbers (RTs) receive the same availability as the corresponding RT range as listed in the schedule.

Federal Reserve Bank and Federal Home Loan Bank RTs are assigned one day float.

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J.P.Morgan Remote Deposit Capture - Image Deposit Direct (IDD) & Virtual Remit - Remote Deposit Capture (VR-RDC)

Availability is shown in Current Day Cycle

Routing Transit Number(s)	Description	Deadline*	Avl	Fraction
See "On-Ups" Tab	On Us	10:00 PM	1	100%
See "On-Ups" Tab	On Us Controlled Disbursement	10:00 PM	1	100%
0000-0020, 0119, 0800	Postal Money Orders	10:00 PM	1	100%
0000-0050, 0051	US Treasury	10:00 PM	1	100%
0000-9000	Savings Bonds	10:00 PM	1	100%
All Others	Domestic Institutions	10:00 PM	1/2	70%/30%

*Deadlines are Eastern Standard Time

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Nationwide On Us RTs

0210-0002	0440-0003	0750-0001	1130-0767
0210-0012	0519-0036	0830-0013	1221-0002
0211-0036	0610-9238	1020-0101	1232-7197
0212-0233	0654-0013	1030-0064	1240-0154
0212-0271	0710-0001	1070-8955	2631-8986
0212-7272	0710-0077	1110-0061	2670-8413
0213-0046	0710-7452	1110-0115	3222-7162
0214-1063	0711-0026	1119-2186	3250-7076
0223-0017	0720-0032	1119-9377	
0280-0012	0740-0001	1130-0060	

Nationwide CD RTs

0213-0937	0441-1544	0724-1292	1070-0109
0220-0084	0652-0475	0759-0272	1113-0088
0311-0026	0719-2322	1020-0097	

J.P.Morgan

Availability Schedule

January-17

J.P.Morgan Availability Schedule Policy

Paper Deposits

The funds availability of checks deposited is based on the financial institution where the check is drawn.

The cutoff for same day ledger credit for deposits delivered directly to a regional processing center is 4:00 p.m. local time. Deposits received after deadline will be posted on the next business day.

The Federal Reserve banking system will not forward process any item over \$99,999,999.99. J.P.Morgan may refuse to process such item or handle any such item as a collection item, with customer credit and availability deferred accordingly.

Thrift and S&L routing transit numbers (RTs) receive the same availability as the corresponding RT range as listed in the schedule.

Federal Reserve Bank and Federal Home Loan Bank RTs are assigned one day float.

Availability schedules may be changed without notification.

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CHECK AVAILABILITY SCHEDULE

Routing Transit Number(s)	Description	Availability
See "On-U.s." List	On Us	1
See "On-U.s. Control Disbursement" List	On Us Control Disbursement	1
0000-0020, 0119, 0800	Postal Money Orders	1
0000-0050, 0051	U.S. Treasury Warrants	1
0000-9000	Savings Bonds	1
All Others	Domestic Institutions	2

Nationwide On Us RTs

0210-0002	0440-0003	0750-0001	1130-0767
0210-0012	0519-0036	0830-0013	1221-0002
0211-0036	0610-9238	1020-0101	1232-7197
0212-0233	0654-0013	1030-0064	1240-0154
0212-0271	0710-0001	1070-8955	2631-8986
0212-7272	0710-0077	1110-0061	2670-8413
0213-0046	0710-7452	1110-0115	3222-7162
0214-1063	0711-0026	1119-2186	3250-7076
0223-0017	0720-0032	1119-9377	
0280-0012	0740-0001	1130-0060	

Nationwide CD RTs

0213-0937	0441-1544	0724-1292	1070-0109
0220-0084	0652-0475	0759-0272	1113-0088
0311-0026	0719-2322	1020-0097	

Attachment 5. ARP Issue File Layout Sample

ARP Standard Input and Output Specifications

Position	Size	Data Element	Field Type	Format/Justification	Comments
1	1	Record Type	Alpha	One character field that identifies the item type as specified to the right.	Input codes: I = issues , S = stopped items, V = void or cancel items Output codes: P = paid items, R = reconciled items, O = outstanding items, S = stopped items, V = void or cancel items, C = miscellaneous credit item, D = miscellaneous debit item
2	1	Filler	Alpha	Spaces	
3 - 22	20	Account Number	Numeric	Right Justified/Zero Filled	The account number field should contain the J.P. Morgan-supplied number associated with the account.
23	1	Filler	Alpha	Spaces	
24 - 41	18	Serial/Check Number	Numeric	Right Justified/Zero Filled	This field has been maximized to 18 digits for future growth. The current ARP system supports serial numbers up to 10 digits in length. The remaining 8 digits should contain zeros.
42	1	Filler	Alpha	Spaces	
43 - 60	18	Amount	Numeric - 2 Decimal Places	Right Justified/Zero Filled 9(16)V99	The amount field should not contain signed data or decimal points. This field has been maximized to 18 digits for future growth. The current check processing system supports amount up to 10 digits in length. The 8 digits should contain zeros.
61	1	Filler	Alpha	Spaces	
62 - 69	8	Issue Date	Numeric	YYYYMMDD	The issue date field is used only on input files or output files that are processed as a full reconciliation.
70	1	Filler	Alpha	Spaces	
71 - 78	8	Paid Date	Numeric	YYYYMMDD	The paid date field is used only with the output files.

Attachment 6. Sample *Smartdata* Reports

Corporate Company Standard Reports Guide

February 2015

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Chapter 1 Getting Started

This section contains topics relating to getting started with standard reports.

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About Standard Reports

The reporting system provides flexible report and export generation for users of all types.

The following are various features of the reporting system.

- Content can include merchant and transaction data, including transaction splits, transaction accounting codes, and custom data fields from your card management system.
- Output format is completely configurable, and custom formats can be defined on a field-by-field basis.
- Filters can be defined to restrict output to selected transactions.
- Output can be sorted on up to three fields.
- Parameters describing a report's fields, format, filters, and sorting preferences are encapsulated in a report that you can reuse, copy, and modify as needed. To generate a report, you just select an existing report and schedule it.
- Reports can be scheduled for one-at-a-time generation or for repeated generation at regular intervals.
- A **More Detail** link is available under each report that will display a brief summary of the selected report.

Access to Reporting Features

Access to reporting features is governed by the same application controls that govern access to screens such as the Account Summary and Transaction Summary.

The following are specific ways in which access to reporting features is limited by the system.

Access Governed by Site Configuration and User Authorities

Access to reporting features is enabled or disabled through the Issuer Site Configuration, Program Options, and the Company Site Configuration. User access to reporting functions may be further enabled or disabled through user templates.

Access for Users of All Types

Reports may be available to users of all types, subject to authorities granted to the users in user templates.

Access to All Levels of the Reporting Structure

A user can run reports against any reporting entity to which they normally have access. For example, a company administrator can run reports against the company and all org points and accounts within the company. A cardholder can run reports only against their own account.

Site-Specific Exports

Your site may also provide reports not included in this document. For more information, contact your administrator.

Currency Conversion

Some reports can perform currency conversion for company groups that use the global reporting currency feature.

A CGA can run reports for the entire company group or just for selected companies within the company group. A table showing conversion rates used in the report is appended to the report. Only the rates used for the report are shown. Global reporting currency reports must be assigned through the company group administration feature.

The reports that support currency conversion are:

- Airline Summary
- Card Program Analysis
- Global MCC Summary
- Global Program Summary
- Global Top Merchant Summary
- Lodging Chain and Summary
- Spend Analysis by Merchant
- Spend Analysis by Merchant Category
- Spend Analysis by Transaction Category

Chapter 2 Report Samples and Descriptions

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Account Activity Spending Alerts Report

This report displays spending alerts for the reporting period.

The report is available only for companies whose Company Site Configuration specifies Advanced spending alerts. To generate a spending alerts report for companies configured for Basic spending alerts, see Spending Alerts Report.

If the Alert Level Assignment program setting is Company, the report is available to users at the CPA level and higher. If the Alert Level Assignment program setting is Account, the report is available to all users.

The report contains sections for the definitions appearing in the alert configuration:

- Company Level Alerts
- Org Point Level Alerts. This section may be repeated if alerts exist for more than one org point
- Account Level Alerts. This section may be repeated if alerts exist for more than one account
- Entity Exclusions

Credit limit alerts and point of service alerts are reported only if enabled in the Company Site Configuration.

If no alerts have been triggered for a specific, defined spending alert, the message No Activity for Specified Criteria appears in the section.

For monthly alerts, a month is defined as a calendar month. For weekly alerts, a week is defined as Monday through Sunday (inclusive).

When scheduling this report, you can specify the date range in terms of either the posting date or the transaction date. In either case, however, the alerts are evaluated using the transaction date.

If a reporting entity has been added to the Exclusions section, no entities residing under that reporting entity will be included in spending alerts reports, even if alerts are configured for them.

Spending alerts reports include only merchant transactions. Adjustments and cash transactions are not included. The date range is limited to 32 days.

Account Activity Spending Alerts Report Sample

A sample of the Account Activity Spending Alerts Report.

Account Activity Spending Alerts						
Run Date: 07/05/2013 Report ID: sst10018						
Posting Date: 01/03/2007 - 31/03/2007						
COMPANY 9378 MADISON AVE NEW YORK, NY 39816 USA COMPANY REPORTING Company Level Alerts						
Transaction Date	Posting Date	Account Name	Account Number	Merchant Category	Merchant Name	Transaction Amount
02/03/2007	05/03/2007	ACCOUNT 69239	XX-9239	NATIONAL CAR RENTAL(3393)	NATIONAL CAR RENTAL, 4680 CONFERENCE WAY S, SEATTLE, WA, 74117	206.32
SPENDING VELOCITY ALERT Single Transaction Amount >= 10.00 (As of 31/03/2007)						
28/03/2007	30/03/2007	ACCOUNT 149866	XX-9866	UNITED AIRLINES(3000)	UNITED AIRLINES, 1200 E ALGONQUIN RD, HAZELWOOD, MO, 63007	366.95
SPENDING VELOCITY ALERT Single Transaction Amount >= 10.00 (As of 31/03/2007)						
28/03/2007	30/03/2007	SPLIT ACCOUNT 001	XX-7390	EATING PLACES, RESTAURANTS(5812)	COACH N FOUR STEAK HOU, 1313 LEWIS TURNER BLVD, FT WALTON BCH, FL, 32547	23.03
27/03/2007	29/03/2007	SPLIT ACCOUNT 001	XX-7390	EATING PLACES, RESTAURANTS(5812)	GIUSEPPIS WHARF OF SHL, 117E N ELGIN PKWY, SHALIMAR, FL, 32579	32.02
22/03/2007	26/03/2007	SPLIT ACCOUNT 001	XX-7390	DELTA(3058)	DELTA, 1020 DELTA BLVD, HAZELWOOD, MO, 30320	1,039.84
20/03/2007	22/03/2007	SPLIT ACCOUNT 001	XX-7390	DIRECT MARKETING-OTHER DIRECT MARKETERS/NOT ELSEW.(5969)	DIXIE CROW CHAPTER OF, 110 CORPORATE POL NTE, WARNER ROBINS, GA, 31088	58.00
SPENDING VELOCITY ALERT Total Daily Spending >= 150.00 (As of 31/03/2007)						
12/03/2007	14/03/2007	ACCOUNT 100013	XX-0013	AMERICAN AIRLINES(3001)	AMERICAN AIRLINES, 7645 E 63RD ST MO0796, HAZELWOOD, MO, 74133	362.80
Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 35 of 106 © 1994-2013, MasterCard. All rights reserved.						

Account Statement Report

This report provides detailed spending information for any accounts that had merchant initiated adjustments or transactions during the reporting period.

The report also includes a summary for all reported accounts. The summary includes totals for each account and totals for all accounts together. An account appears in the summary only if a statement was generated for it on the report.

The Total for Reporting Period is the sum of the Transaction Amounts displayed in the Transactions and Adjustments sections.

Results are sorted by account name.

Account Statement Report Sample

A sample of the Account Statement Report.

Account Statement					
Posting Date: 01/01/2007 - 31/12/2007					Run Date: 07/08/2013 Report ID: se10002
John Smith, Account Manager XX-7960 417960 MAIN ST DALLAS, TX 75235-1908 USA					
Transaction Date	Posting Date	Acquirer Reference Number	Description	Address	Amount
11/12/2007	12/12/2007	55417347346123468585186	BALLS HAMBURGERS INC	DALLAS TX USA	37.89
18/12/2007	18/12/2007	55417347383123530595015	CROWNE PLAZA HOTELS	FORT MYERS FL USA	132.09
18/12/2007	18/12/2007	5541734735313353969825	CROWNE PLAZA HOTEL FT	FORT MYERS FL USA	56.75
20/12/2007	21/12/2007	05410197354944030098410	EUREST DINING 11079G99	DALLAS TX USA	5.39
20/12/2007	21/12/2007	05410197354944030098519	EUREST DINING 11079G99	DALLAS TX USA	5.62
Total Amount:					237.74
Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 6 of 36 © 1994-2013, MasterCard. All rights reserved.					

Account Statement Report Version 2

This report is similar to a cardholder account statement. The report includes transaction information sorted by account, and multiple statements can appear on the same report.

Cardholder users and above can run this report. The report also includes a summary for all reported accounts. The summary includes totals for each account and totals for all accounts together. An account appears in the summary only if a statement was generated for it on the report.

The Report Totals is the sum of the Transaction Amounts displayed in the Transactions and Adjustments sections. Results are sorted by account name.

Account Statement Version 2 Report Sample

A sample of the Account Statement Version 2 Report.

Account Statement (Version 2)					Run Date: 06/19/2013 Report Id: sd11080			
Posting Date: 01/01/2007 - 12/31/2007								
John, Smith XX-7988 417988 MAIN ST DALLAS, TX 75235-1908 USA								
Posting Date	Transaction Date	Description	Location	Country	Original Amount	Original Currency Code	Conversion Rate	Amount
12/17/2007	12/13/2007	BORDERS BOOKS 01000322	DALLAS, TX	UNITED STATES	9.14	USD	1.0000	9.14
12/17/2007	12/13/2007	BARNES & NOBLE #288Q90	DALLAS, TX	UNITED STATES	129.07	USD	1.0000	129.07
		Description: Description Unavailable				Product Code: 007482008700		
		Quantity: 1.00		Unit: NMB		Amount: 3.99		
		Description: Description Unavailable				Product Code: 007482008660		
		Quantity: 1.00		Unit: NMB		Amount: 3.50		
		Description: Description Unavailable				Product Code: 007482008276		
		Quantity: 1.00		Unit: NMB		Amount: 3.99		
		Description: Description Unavailable				Product Code: 007480851078		
		Quantity: 1.00		Unit: NMB		Amount: 3.99		
		Description: Description Unavailable				Product Code: 007549000002		
		Quantity: 1.00		Unit: NMB		Amount: 3.99		
		Description: Description Unavailable				Product Code: 007547008616		
		Quantity: 1.00		Unit: NMB		Amount: 4.50		
		Description: Description Unavailable				Product Code: 009256710400		
		Quantity: 1.00		Unit: NMB		Amount: 4.99		
		Description: Description Unavailable				Product Code: 009256710646		
		Quantity: 1.00		Unit: NMB		Amount: 3.99		
		Description: Description Unavailable				Product Code: 072527474597		
		Quantity: 1.00		Unit: NMB		Amount: 9.50		
		Description: Description Unavailable				Product Code: 072527410227		
		Quantity: 1.00		Unit: NMB		Amount: 3.99		
		Description: Description Unavailable				Product Code: 072527410227		
		Quantity: 1.00		Unit: NMB		Amount: 3.99		
		Description: Description Unavailable				Product Code: 072527422054		
		Quantity: 1.00		Unit: NMB		Amount: 9.95		
		Description: Description Unavailable				Product Code: 007099235957		

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Account Statement Report with Signature Lines

Similar to the Account Statement Report, this report provides detailed spending information on accounts that had merchant-initiated adjustments or transactions during the reporting period.

The report includes a summary for all reported accounts, and totals for each account and for all accounts together.

In addition, it provides a place for the Cardholder and Manager to sign and date the report, affirming that the charges are accurate, and that they have reviewed and approved the report output.

Report highlights(if available):

- Posting/Transaction Date
- Merchant Details
- Original Amount
- Conversion Rate
- Transaction Amount
- Current Statement Date
- Statement Balance
- Previous Statement Balance
- Payment Amount Due

- Payment Due Date
- Last Payment Amount
- Last Payment Made

Cardholders and above can access this report. The report can be run against Company, Org Point, Account Group, or Account level entities.

Account Statement with Signature Lines Report Sample

A sample of the Account Statement with Signature Lines Report.

Account Statement									
Posting Date: 01/01/2007 - 31/12/2007									
Run Date: 07/09/2013 Report ID: 4411027									
John Smith, Account Manager JXK-2399 432399 MAIN ST DALLAS, TX 75235-2992 USA									
Posting Date	Transaction Date	Description	Location	Country	Original Amount	Conversion Rate	Amount		
		Description: KILZPRHRAERO		Product Code: 822385					
		Quantity: 1.00		Unit: EA	Ext Amt: 2.39		Amount: 2.39		
		Description: STAKE		Product Code: 230189					
		Quantity: 1.00		Unit: EA	Ext Amt: 0.00		Amount: 0.00		
		Description: 3D FINISH		Product Code: 192546					
		Quantity: 1.00		Unit: EA	Ext Amt: 0.66		Amount: 0.66		
		Description: STAKE		Product Code: 230189					
		Quantity: 1.00		Unit: EA	Ext Amt: 0.00		Amount: 0.00		
		Description: STAKE		Product Code: 230189					
		Quantity: 1.00		Unit: EA	Ext Amt: 0.00		Amount: 0.00		
31/12/2007	29/12/2007	THE HOME DEPOT 689	DALLAS, TX	UNITED STATES		16.04		1.00	16.04
		Description: 16RCSDWGCI#		Product Code: 479666					
		Quantity: 1.00		Unit: EA	Ext Amt: 2.68		Amount: 2.68		
		Description: LIQ NAIL 10.6		Product Code: 781668					
		Quantity: 1.00		Unit: EA	Ext Amt: 0.36		Amount: 0.36		
		Description: LIQ NAIL 10.6		Product Code: 781668					
		Quantity: 1.00		Unit: EA	Ext Amt: 0.36		Amount: 0.36		
		Description: PTCHGLSELKOT		Product Code: 217936					
		Quantity: 1.00		Unit: EA	Ext Amt: 6.66		Amount: 6.66		
									Total Amount: 36.81

I affirm that the charges above are accurate and that they were incurred for reasonable business purposes in keeping with the policy of Dot Foods Inc. All transaction receipts are attached or have been requested from the vendor and will be attached when received according to Dot Foods Inc. Policies.

Cardholder Signature: _____ Date: _____

I have reviewed this Account Statement and its attachments. The report is complete and approved.

Supervisor/Manager Signature: _____ Date: _____

Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 3 of 39
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Account Status Report

This report provides overview details about the status of accounts.

The Account Status Report allows users to:

- Identify accounts that do not yet have assigned user IDs
- Check login activity
- Identify transactions' review status

This report is available to users at the Manager level and above. If the Last Login field is empty, no user has logged into the account.

Account Status Report Sample

A sample of the Account Status Report.

Account Status											
ERM User Experience Company 123 Address Way St. Peters, MO 63376 USA										Run Date: 10/15/2013 Report ID: sd19021	
Posting Date: 09/01/2012 - 10/14/2013											
Account Number	Account Name	Account Name 2	Created Date	Reports To	Count	Amount	Reviewed	Approved	Account Status	Last Login	
Accounts with Associated User IDs											
XX -5020	ALEXANDRA KING		06/14/2010	Product Management	110	47,893.66	0	1	Suspended	11/07/2012	
XX -5006	ANNA LOPEZ		06/14/2010	Sales South	110	47,893.66	0	2	Active	06/21/2013	
XX -5003	BRIANNA JACKSON		06/14/2010	Sales East	110	47,893.66	4	7	Active	10/16/2013	
XX -5008	CALEB WRIGHT		06/14/2010	Sales UK	110	47,893.66	0	4	Active	06/21/2013	
XX -5013	ELLA MARTIN		06/14/2010	Purchasing	110	47,893.66	0	8	Active	06/26/2013	
XX -5018	GABRIEL YOUNG		06/14/2010	Benefits Administration	110	47,893.66	0	3	Active	11/07/2012	
XX -5001	GRACE GONZALEZ		06/14/2010	Finance	110	47,893.66	0	7	Purged	06/21/2013	
XX -5021	HAILEY THOMPSON		06/14/2010	Development	110	47,893.66	0	6	Active	06/29/2012	
XX -5004	JOHN WHITE		06/14/2010	Sales West	110	47,893.66	0	2	Active	06/21/2013	
XX -5016	JONATHAN CLARK		06/14/2010	Payroll	110	47,893.66	0	6	Active	11/07/2012	
XX -5010	JOSE GONZALEZ		06/14/2010	Sales - South America	110	47,893.66	0	6	Active	06/26/2013	
XX -5024	JULIA WALKER		06/14/2010	Implementation and Training	110	47,893.66	0	1	Active	09/07/2012	
XX -5023	KAYLA LEE		06/14/2010	Documentation	110	47,893.66	0	8	Active	06/29/2012	
XX -5022	LAUREN CLARK		06/14/2010	QA Testing	110	47,893.66	0	7	Inactive	06/29/2012	
XX -5007	LILY HARRIS		06/14/2010	Sales - International	110	47,893.66	0	1	Active	06/21/2013	
XX -5014	LOGAN JACKSON		06/14/2010	Accounting	110	47,893.66	0	2	Active	04/18/2013	
XX -5026	MORGAN ALLEN		06/14/2010	Marketing	110	47,893.66	0	3	Issuer Initiated		
XX -5012	NATHAN LEWIS		06/14/2010	Facilities	110	47,893.66	0	1	Active	06/26/2013	
XX -5009	NICHOLAS LEE		06/14/2010	Sales Asia-Pacific	110	47,893.66	0	6	Active	06/26/2013	
XX -784N	Peggy Non-Card		04/30/2012	ERM User Experience Company	0	0.00	0	0	Active	08/14/2012	

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Accounting Code Analysis Report

This report displays transactions filtered on accounting codes and grouped by account and spending/transaction category.

In this report, merchant transactions are grouped into spending categories for accounting codes. For an account the report displays the account name and number, the reporting period.

Transaction details are grouped by spending category. If the transaction has splits, the split description is displayed with the corresponding amount.

Results are sorted by account name. Results can be filtered on accounting code scheme, if more than one exists, and on accounting codes.

Accounting Code Analysis Report Sample

A sample of the Accounting Codes Analysis Report.

Accounting Codes Analysis							Run Date: 04/19/2013
Posting Date: 01/01/2007 - 12/31/2007							Report ID: sd10003
John, Smith XX -7947 417847 MAIN ST BALTIMORE, MD 21240-6007 USA							
Transaction Date	Posting Date	Merchant Category Code	Merchant Category Name	Merchant	Location	Transaction Amount	
Vehicle Rental	12/15/2007	3393	NATIONAL CAR RENTAL	NATIONAL CAR RENTAL	NORFOLK,VA	84.18	
Total						Vehicle Rental	84.18
Restaurant	12/21/2007	5814	FAST FOOD RESTAURANTS	SILVER DINER BWI	ROCKVILLE,MD	69.29	
Total						Restaurant	69.29
Retail Services	12/20/2007	7523	AUTOMOBILE PARKING LOTS AND GARAGES	M & T BANK GARAGE	BALTIMORE,MD	12.00	
Total						Retail Services	12.00
Account Total						165.47	

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Accounting Code Detail Report

This report lists transactions by cardholder and details cost allocation data that has been applied to the transactions.

The report can be filtered based on the transaction reviewed/approved status.

The report can be filtered to exclude splits. Splits are identified by (S). If splits are included, the parent transaction is not included in the report.

The report can be filtered to exclude cash transactions.

The report can be filtered on adjustments if the **Allow Cost Allocation of Adjustments** program setting is set to **Yes**.

Accounting Code Detail Report Sample

A sample of the Accounting Code Detail Report.

Accounting Code Detail			
			Run Date: 10/15/2013 Report ID: sd10020
Posting Date: 09/01/2012 - 10/14/2013			
ALEXANDRA KING XX -5020 10 MAIN ST KENS WORTH, CT 06463 USA			
Posting Date	Transaction Date	Description	Expense Amount
Accounting Codes			
Division:	60 - Product Management	Department:	General Ledger:
Example Text Field:	USA		
10/13/2013	10/12/2013	TELEPHONE COMPANY800-2741678,CA -84577	11.34
Expense Description			
Accounting Codes			
Division:	60 - Product Management	Department:	General Ledger:
Example Text Field:	USA		
09/15/2013	09/14/2013	TRAVEL AGENCYST ETIENNE CEDEX 2,42 -42010	12.86
Expense Description			
Accounting Codes			
Division:	60 - Product Management	Department:	General Ledger:
Example Text Field:	FRA		
09/19/2013	09/18/2013	TRAVEL AGENCYST ETIENNE CEDEX 2,42 -42010	12.86
Expense Description			
Accounting Codes			
Division:	60 - Product Management	Department:	General Ledger:
Example Text Field:	FRA		
09/21/2013	09/20/2013	TRAVEL AGENCYST ETIENNE CEDEX 2,42 -42010	12.86
Expense Description			
Accounting Codes			
Division:	60 - Product Management	Department:	General Ledger:
Example Text Field:	FRA		
10/04/2013	10/03/2013	TRAVEL AGENCYST ETIENNE CEDEX 2,42 -42010	12.86
Expense Description			
Accounting Codes			
Division:	60 - Product Management	Department:	General Ledger:
Example Text Field:	FRA		
10/11/2013	10/10/2013	TRAVEL AGENCYST ETIENNE CEDEX 2,42 -42010	12.86
Expense Description			
Report Run By: (Smart Data System Administrator)			
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Airline Summary Report

This report groups airline transactions in airline merchant categories.

For each airline merchant category, the report displays the following details.

Field	Description
Carrier Name	Merchant Category Description
Count	Total Number of Transactions
Debits Amount	Sum of Debit transactions amount
Credits Amount	Sum of Credit transactions amount
Total Amount	Sum of Debit and Credit transactions amount

Field	Description
Amount % of Total	Total Amount (Debit Amount + Absolute value of Credit Amount)/Absolute Total (Debit total + Absolute value of Report Credit Total) *100
Average Amount	Total Amount/Total Transactions

Airline merchants are those having a Merchant Category Code that starts with 30, 31, or 32.

Results are sorted by carrier name.

This report can perform currency conversion for company groups that use the global reporting currency feature. A CGA can run this report for the entire company group or just for selected companies within the company group. A table showing conversion rates used in the report is appended. Only the rates used for the report are shown.

This report must be added from the Company Group Report Administration in order for the global currency conversion and scheduling options to appear.

Airline Summary Report Sample

A sample of the Airline Summary Report.

Airline Summary						
Posting Date: 09/01/2012 - 10/15/2013					Run Date: 10/16/2013 Report Id: ac10004	
XLX Company 999 m/f Ctrf, MO 766432 TWN						
Carrier Name	Count	Debits Amount	Credits Amount	Total Amount	Amount % Of Total	Average Amount
BRITISH A	6	2,863.03	0.00	2,863.03	88.93	480.51
TAP (PORTUGAL)	1	213.40	0.00	213.40	6.68	213.40
UNITED AIRLINES	3	145.44	0.00	145.44	4.49	48.48
Totals	10	3,241.87	0.00	3,241.87	100.00	324.19

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Approver Summary Report

In this report, approvers for the reporting period are identified, and information about their assigned transactions is summarized.

For each approver, the report specifies:

- Total Count for Accounts and Transactions
- Number of transactions Reviewed
- Number transactions not Reviewed
- Number of transactions Approved
- Number transactions not Approved

Approver Summary Report Sample

A sample of the Approver Summary Report.

Approver Summary									
COMPANY 9378 MADISON AVE NEW YORK, NY 38816 USA						Run Date: 07/05/2013 Report ID: scl0024			
Posting Date: 01/01/2007 - 31/12/2007									
User Name	User ID	E-mail Address	Last Login Date	Accounts Count	Transactions Count	Reviewed Yes	Reviewed No	Approved Yes	Approved No
ORG POINT SUMMARY									
Reports To : REGRESSION SYSTEMS									
sumsaporg3	sumsaporg3	e@email.com	02/04/2013	1	19	0	19	0	19
Reports To : REGRESSION SYSTEMS									
12 hnewe	sumsaporg2	e@email.com	22/02/2013	2	95	0	95	0	95
Reports To : REGRESSION SYSTEMS									
3HELWEL	sumsaporg1	e@email.com	13/03/2013	4	245	0	245	0	245
Reports To : REGRESSION SYSTEMS									
splitorg1	splitorg12	e0@email.com	03/04/2013	2	137	0	137	0	137
ACCOUNT GROUP SUMMARY									
24301ADM	sumsadm14	e0@email.com	05/04/2013	4	67	0	67	0	67
SR ACCTS 25	SRAGM25	--		5	43	0	43	0	43
virtagm12	virtagm12	e0@email.com		2	0	0	0	0	0

Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 1 of 1
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Approver Summary Expense Report

This file is used by administrators to track the status, current assignment, days open, and total amount for all submitted ERM expense reports.

Approver Summary Expense Report Sample

A sample of the Approver Summary Expense Report.

Approver Summary Expense Report						
Submitted: 01/01/2005 - 01/01/2012						Run Date: 05/07/2013 Report ID: ad10004
BR VIEW GLASS 5875 MADISON MOUNTAIN VIEW, CA 94043 NZL						
Submitted On	Submitter	Assigned To	Expense Report Name	Comments	Days Open	Transactions Amount
12/27/2011	Jack Dawson	Default Closing Group	Expense Report 9750000515		497	4 (250.00) USD
12/27/2011	MISS CHARLENE MESA, MOUNTAIN - NSD - MARKETING	Approver Profile	Expense Report 9750000615		497	5 2,951.72 USD
12/27/2011	MISS CHARLENE MESA, MOUNTAIN - NSD - MARKETING	Default Closing Group	Expense Report 9750000616		497	2 430.00 USD
12/27/2011	MISS CHARLENE MESA, MOUNTAIN - NSD - MARKETING	Approver Profile	Expense Report 9750000617		497	2 340.00 USD
Status : Submitted					Total Expense Reports:	26 Total: 794,227.88 USD
Status : Rejected						
07/07/2011	JILL B HOUSTON, MOUNTAIN - PURCHASING		Expense Report - test before commit	rejected	670	2 17.70 USD
Status : Rejected					Total Expense Reports:	1 Total: 17.70 USD
Status : Approved						
07/06/2011	JILL B HOUSTON, MOUNTAIN - PURCHASING	Default Closing Group	Expense Report 9750000048		571	2 360.00 USD
Status : Approved					Total Expense Reports:	1 Total: 360.00 USD
Status : Completed						
06/28/2011	JILL B HOUSTON, MOUNTAIN - PURCHASING		Expense Report 9750000021		3	2 111.99 USD
07/06/2011	JILL B HOUSTON, MOUNTAIN - PURCHASING		Expense Report - TEST		0	2 256.01 USD
Status : Completed					Total Expense Reports:	2 Total: 367.00 USD

Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 3 of 3
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Audit Report

This report provides detailed audit information regarding changes made in the system on the fields found within the screens listed below. Additionally, changes made to transactions in the system are tracked on this report.

Screens that the report tracks:

- User Setup
- User Summary
- User Information
- Account Information
- User Templates

Users will not be allowed to choose a date range longer than 31 days.

Audit data will be retained for up to six months before being purged from the application.

The report is available in Excel® and can be ran by Cardholder users and above.

Audit Report Sample

A sample of the Audit Report.

Audit Report												
Logged In As	User Name	Logged In As User ID	Logged In As User Type	n	Feature	Field Name	Original Value	Modified Value	On	Entity Name	Entity Number	Type
Closing Approver	behrle	Administrator	Add	Information	Display Name	Display Name.M			20100911 13:04:05	Canada	500005	ORGPOIN
Closing Approver	behrle	Administrator	Update	Information	First Name	First Name	First Name		20100911 13:11:34	Finance Org Point	2222	ORGPOIN
Closing Approver	behrle	Administrator	Update	Information	Last Name	Last Name	Last Name		20100911 13:11:34	Fin. Team Company Name	2222	ORGPOIN
Closing Approver	behrle	Administrator	Add	User Setup	User ID	mainpoint022			20100911 13:13:04	Canada	500005	ORGPOIN
Closing Approver	behrle	Administrator	Add	User Templates	Template Name	LM Custom Template			20100911 13:17:05	Canada	500005	ORGPOIN
Closing Approver	behrle	Administrator	Update	Information	Phone Number	314-543-0234	314-543-0234		20100911 13:17:05	Canada	500005	ORGPOIN

Report Run By: Nimes (PA) [KimBIPA, Issuer Program Administrator]
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Canadian Tax Report

This report provides transaction information with each transaction showing the tax (PST/GST) and Tax Indicator values.

Cardholders and above can access this report.

Canadian Tax Report Sample

A sample of the Canadian Tax Report.

Canadian Tax Report								
Posting Date: 9-1-12 - 5-19-13								
Angela Robison					1 MAIN ST LONDON, ON N6A3L5 GBR			
XL Corporation								
XXXX-XXXX-XXXX-8039								
Posting Date	Transaction Date	Merchant	Merchant City	State / Province	GST	PST	Tax Indicator	Transaction Amount
10-3-12	10-2-12	RELAY # 4892	MISSISSAUGA	ON	0.00	0.00	(0)	7.76
10-26-12	10-24-12	4191- T1 STARBUCKS MOL	MISSISSAUGA	ON	0.00	0.00	(0)	13.54
Totals					0.00	0.00		21.30

(1) Destination Postal Code (2) Merchant Postal Code (3) Merchant City and State/Province (4) POS Supplied (5) No Tax Estimated
(6) Tax Exempt (7) Account Province Code (8) Merchant State (9) Sales Tax Not Applicable

Copyright © 2012 Citigroup Inc. Page 1 of 2 Run Date: 5-20-13
System Admin (SYSADMIN), Smart Data System Administrator

Card Program Analysis Report

This report summarizes account and transaction activity for the reporting period.

The report has the following sections:

- Account Activity section reports the number of accounts that have been active and inactive during the reporting period. An account is considered active if there are transactions, adjustments, or cash transactions.
- Account Status section summarizes the number of cards by status.; can specify a range.
- Transaction Type section summarizes transactions by transaction type.
- Transaction Amount section summarizes transactions by amount range; can specify a range.

This report can perform currency conversion for company groups that use the global reporting currency feature. A CGA can run this report for the entire company group or just for selected companies within the company group. A table showing conversion rates used in the report is appended. Only the rates used for the report are shown.

This report must be added from the Company Group Report Administration in order for the global currency conversion and scheduling options to appear.

Card Program Analysis Report Sample

A sample of the Card Program Analysis Report.

Card Program Analysis					
Posting Date: 11/01/2012 - 05/21/2013				Run Date: 05/23/2013 Report ID: adf0023	
XLX Company 999 m/f Cit, MO 766432 TWN					
Account Activity Summary		Type	Number		
		Accounts With Activity	6		
		Accounts Without Activity	284		
		Total	290		
Account Status Summary		Type	Number		
		Total Active Accounts	280		
		Total Inactive Accounts	0		
		Total Closed Accounts	1		
		Total Lost/Stolen Accounts	3		
		Total Retired/Deceased Accounts	2		
		Total Issuer Initiated Accounts	2		
		Total Purged Accounts	2		
		Total Suspended Accounts	0		
		Total	290		
Transaction Type Summary		Type	Transaction Count	Amount	Average
		Credits	1	(523)	(523)
		Debits	6	266	44
		Total	7	(257)	(37)
		Adjustments	0	0	
		ATM/Cash Advances	0	0	
Transaction Amount Summary		Range	Number	Percent	
		< 0	1	14	
		0 - 999	6	86	
		1,000 - 1,999	0	0	
		2,000 - 2,999	0	0	
		3,000 - 3,999	0	0	
		4,000 - 4,999	0	0	
		≥ 5,000	0	0	
		Total	7	100	
Report Run By: System Admin (SYSADMIN, Smart Data System Administrator)					
Page 1 of 1					
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Cardholder Self Registration Report

This report tracks the attempts (successes and failures) made during the Cardholder Self-Registration process (if that feature is turned on by the CPA). The report will help troubleshooting the self-registration process by employees as well as assist in identifying possible fraudulent system access attempts.

Schedule Report: Choose Report Screen

The Cardholder Self-Registration Report can be run by:

- Issuer Group Administrators
- Issuer Program Administrators
- Company Group Administrators

- Company Program Administrators
- Level Managers
- Account Group Managers

NOTE This report will not be supported under the Schedule Report for Cardholders feature (if that option is available and selected when running the report).

Schedule Report: Entity Screen

The report is available for running against Issuer Group, Issuer, Company, Company Group, Org Point, Account Group or Account level entities on the Entity selection screen.

Schedule Report: Options Screen

The report is available in Excel and Adobe PDF format from the Options screen. The Date Type field will be suppressed on the Options screen as it doesn't apply when running this report.

Schedule Report: Frequency Screen

The report can be run once, weekly, monthly, or by custom reporting cycle (if configured) from the Frequency selection screen.

Report Fields

Field	Description
Account Number	Card account number entered during the registration attempt. The Account Number will be masked based on company setting.
Date	Date of the attempted registration.
IP Address	IP Address of the user attempting the registration.
Registration Status	Status of the registration attempt. Possible values: <ul style="list-style-type: none">• Success• Fail

Field	Description
Failure Reason	<p>Description of why the registration attempt failed. Possible values:</p> <ul style="list-style-type: none"> • Invalid Company Registration Code—Code entered by the user was incorrect and not the code defined in Company Site Configuration, or it is out of range (less than 6 digits or larger than 10 digits), or an invalid value such as non-numeric • Registration Code Not Present—Code not defined in Company Site Configuration • User Already Exists—User ID already exists for the account • Template Not Selected—Template not set on Company Site Configuration • Company Not Enrolled—Cardholder Self-Registration feature is disabled on Company Site Configuration • Maximum Attempts Reached—Attempts tried equals or exceeds number of attempts allowed on Company Site Configuration. Account becomes locked in this scenario.
Number of Attempts	Total number of attempts made based on when the account number, date, IP Address and Failure Reason are the same.
User ID	ID created through the Cardholder Self-Registration feature that allows the user to access the application. The User ID appears in the report only if the account was successfully registered.
Template Name	Template assigned to the user at the time the report was generated. Template name appears in report only if account was successfully registered. Successful means the User ID has been created.
Success Subtotal	Total count of successful attempts for the given account. This will be a sum of the Number of Attempts column.
Failure Subtotal	Total count of failed attempts for the given account. This will be a sum of the Number of Attempts column.
Success Grand Total	Total count of successful attempts made for the date range for all accounts in the report. This will be a sum of the Number of Attempts column.
Failure Grand Total	Total count of failed attempts made for the date range for all accounts in the report. This will be a sum of the Number of Attempts column.

Cardholder Self Registration Report Sample

A sample of the Cardholder Self-Registration Report.

Card Holder Self-Registration Report							
Date: 04/24/2013 - 01/25/2015						Run Date: 01/26/2015 Report ID: sd19984	
Account Number	Date/Time Stamp	IP Address	Registration Status	Failure Reason	Number of I	User Id	Template Name
XX-3339	07/15/2014	12.10.33.241	Fail	Invalid registration code	1		
				Success Subtotal	0		
				Failure Subtotal	1		
XX-6539	07/15/2014	12.10.33.241	Fail	Invalid registration code	1		
				Success Subtotal	0		
				Failure Subtotal	1		
XX-8034	07/11/2014	12.10.33.241	Fail		2	DHARANSELF	Cardholder (System Default)
XX-8034	07/11/2014	12.10.33.241	Fail	Company not enrolled	1		
XX-8034	07/11/2014	12.10.33.241	Success		1	DHARANSELF	Cardholder (System Default)
				Success Subtotal	1		
				Failure Subtotal	3		
XX-8134	07/11/2014	12.10.33.241	Success		1	DHARANSELF1	Cardholder (System Default)
				Success Subtotal	1		
				Failure Subtotal	0		
				Success Grand Total	2		
				Failure Grand Total	5		

Report Run By: [Redacted], Smart Data System Administrator) Page 1 of 1
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Cash Transaction Detail Report

This report contains details of cash transactions for the reporting period.

For each account having cash transactions, the report:

- Identifies the account
- Lists details for each cash transaction
- Lists accounting codes for each cash transaction

The Total Amount appears at the end.

Cash Transaction Detail Report Sample

A sample of the Cash Transaction Detail Report.

Cash Transaction Detail						
Posting Date: 01/01/2005 - 01/01/2012						Run Date: 05/06/2013 Report ID: sc10016
Samuel Johnson 1 MAIN ST XX-3303 KENSINGTON, CT 06456 USA						
Transaction Date	Description	Amount	Original Currency	Conversion	Rate	Expense Description
08/02/2010	cash1	100.00 USD	100.00 USD	1.00		cash1
Accounting Codes:						
label1:	Org2	label2:	555555	label3:		List of Items: 10/01/2010
AcctCd5:	555555	AcctCd6:	555555	G1:	87	H1: 85
I1:	1985/08/25	J1:	25.08.85	K1:	25.08.85	L1: 25.08.85
M1:	85A	N1:	85A	O1:	85	P1:
Q1:	25.08.85	R1(DD-MM-YYYY):				
03/02/2010	cash2	200.00 USD	200.00 USD	1.00		cash2
Accounting Codes:						
label1:	Org2	label2:	555555	label3:		List of Items: 10/01/2010
AcctCd5:	555555	AcctCd6:	555555	G1:	87	H1: 85
I1:	1985/08/25	J1:	25.08.85	K1:	25.08.85	L1: 25.08.85
M1:	85A	N1:	85A	O1:	85	P1:
Q1:	25.08.85	R1(DD-MM-YYYY):				
08/02/2010	cash3	300.00 USD	300.00 USD	1.00		cash3
Accounting Codes:						
label1:	Org2	label2:	555555	label3:		List of Items: 10/01/2010
AcctCd5:	555555	AcctCd6:	555555	G1:	87	H1: 85
I1:	1985/08/25	J1:	25.08.85	K1:	25.08.85	L1: 25.08.85
M1:	85A	N1:	85A	O1:	85	P1:
Q1:	25.08.85	R1(DD-MM-YYYY):				
Total Amount Samuel Johnson		600.00				

Central Travel Solution Account Statement Report

With available sorting when scheduling, the output of PDF or Excel format presents similar travel, custom, merchant, and account fields as the CTS Data Extract. Issuer level users will see matching indicators showing the type of match for the transactions.

This report adds fields under sub-headers:

- Reference Number
- Ticket Number
- Invoice
- Tax Identification Number
- Merchant Tax ID
- Flight or Train Number
- Journey Leg details
 - Origin/Destination
 - Travel Class
 - Dates
- Company Tax Identification
- Sub-totals for:
 - Count of Custom Financial Fields per Account
 - Currency of Transaction

- Tax Amounts and Transaction Amounts
- Account Totals
- Count of Account = Sum of Custom Fields
- Totals for entire report
 - Count
 - Currency of Transaction
 - Tax and Transaction Amounts

Central Travel Solution Account Statement Report Sample

A sample of the Central Travel Solution Account Statement Report.

Central Travel Solution Account Statement Report							
							Report ID: rpt10076 Run Date: 07/25/2013
Posting Date: 01/01/2005 - 01/01/2012							
JILL B HOUSTON MOUNTAIN - PURCHASING 3075 MADISON AVE NEW YORK, NY 10016 USA (Cont.) XX-8955							
Posting Date	Product Type	Merchant Name	Passenger Name	Project	Cost Center	Seller	Transaction Amount
06/10/2010	N/A	ABCO FOODS #442 SY5					17.70
Other Information		Reference Number: 60450797276424000					
26/01/2011	N/A	LODGING-HOTELS.MOTELS.RESORTS- NOT CLASSIFIED (7011)					360.00
Other Information		Reference Number: 65453017288980012					
Project - Total						7	1,488.38
24/09/2010	N/A	CHEF'S CATALOG	Steve Kelley	6679634	ART-578907		524.63
Transportation		30/11/2010	AAF /AAG		Class	E Flight/Train Number	DLAAG34
Transportation		30/11/2010	AAC /AAG		Class	E Flight/Train Number	DLAAG56
Transportation		02/12/2010	AAU /AAX		Class	E Flight/Train Number	DLAAX11
Transportation		02/12/2010	AAU /AAU		Class	E Flight/Train Number	DLAAU78
Other Information		Reference Number: 684539472670007147					
		Invoice: 6679634					
		Ticket: 000679472557947					
Project - 6679634 Total						1	524.63
Account Total						8	2,013.02
System Matched (SM), Manually Matched (MM), Post Enriched (PE)							
Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 2 of 16							
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Central Travel Solution Travel Information Report

With available sorting when scheduling, this report in either PDF or Excel format. While similar to the CTS account statement, this report focuses on the travel information versus the account. Issuer level users will see matching indicators showing the type of match for the transactions.

The impacting fields are:

- Posting Date
- Product Type/Trip Leg
- Invoice Number/Class of Travel
- Ticket Number

- Origin/Destination
- Issue Date/Flight-Train Number
- Travel Date
- Passenger Name
- Merchant Name & Description
- Travel Agency Name
- Journey Leg Number/Origin/Destination
- Sub-totals & Totals for
 - Account Totals
 - Count of Account = Sum of Custom Fields
 - Currency of Transaction
 - Report Totals
 - Count for Report

Central Travel Solution Travel Information Report Sample

A sample of the Central Travel Solution Travel Information Report.

Central Travel Solution Travel Information Report									
Run Date: 07/06/2013 Report ID: st10084									
Posting Date: 01/01/2006 - 01/01/2012 Company Tax Identification Number: N/A									
XX-8865 8078 MADISON AVE NEW YORK NY 38816 USA									
Posting Date	Product Type/ Trip Leg	Invoice Number/ Class of Travel	Ticket Number	Origin/ Destination	Issue Date/ Flight/Train Number	Travel Date	Cost Center	Seller	Transaction Amount
Project - 0679834									
24/09/2010	N/A	6679834	000678472557647		01/11/2010		ART-578307		524.63
	Transportation			AAK / AAG	DLAAG54	30/11/2010			
				AAK / AAK	DLAAK56	30/11/2010			
				AAU / AAK	DLAAU11	02/12/2010			
				AAK / AAU	DLAAU78	02/12/2010			
Travel Agency		Travel Agency Name:		AAA - AIRLINE RESERVATION					
Other Information		Passenger Name:		Steve Votley					
		Merchant Name/Service Description:		CHEFS CATALOG					
									Project - 0679834
									Account Total
									1
									524.63
									1
									524.63

System Matched (SM) , Manually Matched (MM) , Post Enriched (PE)

Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 1 of 5
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Company Analysis Report

This report provides a detailed view of a company's features and configuration within the application. The report displays the entire Company Site Configuration field by field with company settings.

The following are also included.

- User & template information
- Accounting scheme details & assignment
- Custom field use
- Spending Alerts
- Custom reporting cycles
- Report Assignment

Company Analysis Report Sample

A sample of the Company Analysis Report.

Company Analysis Report		Run Date: 07/05/2013
As of 07/05/2013		Report ID: 6410072
Dot Foods Inc.		
1 MAIN ST		
CINCINNATI, OH 45202 USA		
Company Number 00966021		
Company Site Configuration		
Dot Foods Inc.		
Allow Opits to Balance to Net Amount		Yes
Allow Automatic Opits by Line Item		No
Add Cash Transaction		Yes
View Approved Status		Yes
View Reviewed Status		Yes
Users		
Allow Template Setup/Modification		Yes
Use Account Groups		Yes
E-mail		
Schedule E-mail		Yes
Send E-mail From Transaction Summary		Yes
TAX SETTINGS		
Display Tax		Yes
Allow Editing of Tax		Yes
Display Alternate Tax		No
Allow Editing of Alternate Tax		No
Display Use Tax		Yes
Use Like Tax Calculation		Yes
DISPUTE SETTINGS		
Display Transactions		No
Spending Alerts		
Spending Alerts		Yes
Alert Level Assignment		Company
Credit Limit Alert		Yes
Point of Service Alert		Yes

Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 29 of 39
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Cost Allocation Summary Report

This report displays a summary of transactions organized by cost allocation codes.

This report is available to users at the CPA level and above. This report runs only at the company level.

This report includes merchant, cash, and adjustment transactions. Adjustments are included only when the Allow Cost Allocation of Adjustments program setting is set to Yes. Transactions are summarized by the cost allocation field and then by the assigned.

The last page summarizes transactions by the cost allocation field. Transactions may be counted more than once depending upon the number of cost allocation codes that are applied to the transaction.

Transactions can be filtered on Reviewed status.

Cost Allocation Summary Report Sample

A sample of the Cost Allocation Summary Report.

Cost Allocation Summary			
Posting Date: 01/01/2007 - 31/12/2007			Run Date: 07/05/2013 Report ID: sd10005
Dot Foods Inc. 1 MAIN ST CINCINNATI, OH 45202 USA Scheme: F&G US			
SAP BOX		Transaction Count	Average Amount
G4P470		85	73.31
	Total	85	73.31
LEGAL ENTITY		Transaction Count	Average Amount
001		85	73.31
	Total	85	73.31
GL CODE		Transaction Count	Average Amount
GL001		85	73.31
	Total	85	73.31
COST CENTER		Transaction Count	Average Amount
Costcenter1		85	73.31
	Total	85	73.31
INTERNAL ORDER		Transaction Count	Average Amount
OrderNumber1		85	73.31
	Total	85	73.31
WEB		Transaction Count	Average Amount
WBS Element 1		85	73.31
	Total	85	73.31
SIEBEL ID		Transaction Count	Average Amount
SIDAA1AA1AA1		85	73.31
	Total	85	73.31
TAX CODE		Transaction Count	Average Amount
1A		85	73.31
	Total	85	73.31
VENDOR NUMBER		Transaction Count	Average Amount
000134385		85	73.31
	Total	85	73.31
PAYMENT METHOD		Transaction Count	Average Amount
DD		85	73.31
	Total	85	73.31
PARTNER BANK TYPE		Transaction Count	Average Amount
		85	73.31
	Total	85	73.31

Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 1 of 3
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Daily Transaction Summary Report Sample

A sample of the Daily Transaction Summary Report.

Daily Transaction Summary							
Posting Date: 01/01/2007 - 31/12/2007							Run Date: 07/05/2013 Report ID: sd10005
Dot Foods Inc. 1 MAIN ST CINCINNATI, OH 45202 USA							
Posting Date	Transaction Count	Transaction Debits	Transaction Credits	Transaction Total	Adjustments Count	Adjustments Total	Net Amount
08/12/2007 - Saturday	0	0.00	0.00	0.00	0	0.00	0.00
09/12/2007 - Sunday	0	0.00	0.00	0.00	0	0.00	0.00
10/12/2007 - Monday	0	0.00	0.00	0.00	0	0.00	0.00
11/12/2007 - Tuesday	3	137.06	254.30	(117.24)	0	0.00	(117.24)
12/12/2007 - Wednesday	3	65.45	0.00	65.45	0	0.00	65.45
13/12/2007 - Thursday	7	303.21	0.00	303.21	0	0.00	303.21
14/12/2007 - Friday	1	69.03	0.00	69.03	0	0.00	69.03
15/12/2007 - Saturday	0	0.00	0.00	0.00	0	0.00	0.00
16/12/2007 - Sunday	0	0.00	0.00	0.00	0	0.00	0.00
17/12/2007 - Monday	17	2,800.96	0.00	2,800.96	0	0.00	2,800.96
18/12/2007 - Tuesday	1	39.83	0.00	39.83	0	0.00	39.83
19/12/2007 - Wednesday	11	375.75	0.00	375.75	0	0.00	375.75
20/12/2007 - Thursday	8	614.46	0.00	614.46	0	0.00	614.46
21/12/2007 - Friday	7	223.10	0.00	223.10	0	0.00	223.10
22/12/2007 - Saturday	0	0.00	0.00	0.00	0	0.00	0.00
23/12/2007 - Sunday	0	0.00	0.00	0.00	0	0.00	0.00
24/12/2007 - Monday	12	1,656.44	122.90	1,542.54	0	0.00	1,542.54
25/12/2007 - Tuesday	0	0.00	0.00	0.00	0	0.00	0.00
26/12/2007 - Wednesday	0	0.00	0.00	0.00	0	0.00	0.00
27/12/2007 - Thursday	0	0.00	0.00	0.00	1	(84.18)	(84.18)
28/12/2007 - Friday	1	7.84	0.00	7.84	0	0.00	7.84
29/12/2007 - Saturday	0	0.00	0.00	0.00	0	0.00	0.00
30/12/2007 - Sunday	0	0.00	0.00	0.00	0	0.00	0.00
31/12/2007 - Monday	12	757.51	365.60	391.91	0	0.00	391.91
Total	83	7,050.54	742.80	6,316.74	2	(85.18)	6,231.56

Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 12 of 12
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Delinquency Report Version 1

This report displays accounts with Arrears Amount greater than zero.

Level manager users and above can run this report.

Results are sorted in ascending order by cardholder last name.

Mapping updates for Delinquency Report (Version 1):

Field	CDF Record	Mapping
Amount Due	4450 DAILY_PORTFOLIO	PAST_DUE_1_TO_30_AMT
30 Days In Arrears	4450 DAILY_PORTFOLIO	PAST_DUE_31_TO_60_AMT
60 Days In Arrears	4450 DAILY_PORTFOLIO	PAST_DUE_61_TO_90_AMT
90 Days In Arrears	4450 DAILY_PORTFOLIO	PAST_DUE_91_TO_120_AMT
120 Days In Arrears	4450 DAILY_PORTFOLIO	PAST_DUE_121_TO_150_AMT

Delinquency Report Version 1 Sample

A sample of the Delinquency Version 1 Report.

Delinquency Report (Version 1)														Run Date: 01/26/2015
														Report ID: sdt1028
Delinquent Org point														
Company Number	Currency Code	Account Number	Account Name	Current Balance	Amount Due	Last Payment Date	Last Payment Amount	Dispute Amount	30 Days in Arrears	60 Days in Arrears	90 Days in Arrears	120 Days in Arrears	Total Number of Days Overdue	
11111111	EUR	XX -2730	first3048927 last3048927	848.000	0.000	03/04/2013	552.800	0.000	0.000	0.000	0.000	0.000	0	
11111111	EUR	XX -5130	first3086251 last3086251	3,321.510	0.000	11/02/2012	3,269.200	0.000	56.980	67.890	78.630	77.390	3	
11111111	EUR	XX -1931	first3150819 last3150819	479.000	0.000	04/02/2013	460.400	0.000	364.400	0.000	0.000	0.000	6	
11111111	EUR	XX -3832	first3226038 last3226038	4,028.000	0.000	04/02/2013	543.740	0.000	3,359.200	0.000	0.000	0.000	32	
11111111	EUR	XX -8232	first3239282 last3239282	5,583.080	0.000	01/02/2013	5,409.970	0.000	85.200	83.860	82.540	81.240	31	
11111111	EUR	XX -8332	first3243883 last3243883	3,718.000	0.000	04/02/2013	3,147.960	0.000	2,805.070	0.000	0.000	0.000	21	
11111111	EUR	XX -1033	first3321510 last3321510	1,271.920	0.000	03/04/2013	1,251.890	0.000	19.410	19.100	18.800	18.510	2	
11111111	EUR	XX -7333	first3366473 last3366473	5,578.500	0.000	12/03/2012	5,484.740	0.000	85.020	83.680	82.360	81.060	2	
11111111	EUR	XX -2235	first3522822 last3522822	1,376.000	0.000	04/02/2013	1,354.140	0.000	20.990	1,311.820	0.000	0.000	4	
11111111	EUR	XX -7736	first3615377 last3615377	3,657.000	0.000	04/02/2013	2,560.780	0.000	1,149.750	0.000	0.000	0.000	4	
11111111	EUR	XX -3041	first4154630 last4154630	2,761.000	0.000	04/02/2013	2,717.380	0.000	1,781.060	0.000	0.000	0.000	6	

Report Run By: [Redacted] (Smart Data System Administrator) Page 1 of 1
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Delinquency Report Version 2

This report displays accounts with Arrears Amount greater than zero.

Unpaid accounts may display as Past Due or Arrears depending on the location of the companies in the report.

Level manager users and above can run this report.

Results are sorted in ascending order by cardholder last name.

Mapping updates for Delinquency Report (Version 2) for TS2:

Field	Description
Arrears Amount	Calculated field based on summing the 30, 60, 90, and 120 days in arrears fields.

Delinquency Report Version 2 Sample

A sample of the Delinquency Version 2 Report.

Delinquency Report (Version 2) for TS2

Run Date: 01/26/2015
Report ID: sdl1032

Delinquent Org point
201807 Main Street
P.O. Box 201807
Lubbock, TX 79401-8007

Company Number	Currency Code	Account Number	Account Name	Current Balance	Arrears Amount	Last Payment Date	Last Payment Amount	Dispute Amount	30 Days in Arrears	60 Days in Arrears	90 Days in Arrears	120 Days in Arrears	Total Number of Days Overdue
11111111	EUR	XX-5130	first3086251 last3086251	3,321,510	3,269,200	11/02/2012	3,269,200	0.000	0.000	56,980	67,890	78,630	3
11111111	EUR	XX-1931	first3150819 last3150819	479,000	460,400	04/02/2013	460,400	0.000	0.000	364,400	0.000	0.000	6
11111111	EUR	XX-3832	first3226038 last3226038	4,028,000	3,902,940	04/02/2013	543,740	0.000	0.000	3,359,200	0.000	0.000	32
11111111	EUR	XX-8232	first3239282 last3239282	5,583,080	5,409,970	01/02/2013	5,409,970	0.000	0.000	85,200	83,860	82,540	31
11111111	EUR	XX-8332	first3243883 last3243883	3,718,000	3,147,960	04/02/2013	3,147,960	0.000	0.000	2,805,070	0.000	0.000	21
11111111	EUR	XX-1033	first3321510 last3321510	1,271,920	1,251,890	03/04/2013	1,251,890	0.000	0.000	19,410	19,100	18,800	2
11111111	EUR	XX-7333	first3366473 last3366473	5,578,500	5,484,740	12/03/2012	5,484,740	0.000	0.000	85,020	83,680	82,360	2
11111111	EUR	XX-2235	first3522822 last3522822	1,376,000	1,354,140	04/02/2013	1,354,140	0.000	0.000	20,990	1,311,820	0.000	4
11111111	EUR	XX-7736	first3615377 last3615377	3,657,000	2,560,780	04/02/2013	2,560,780	0.000	0.000	1,149,750	0.000	0.000	4
11111111	EUR	XX-3041	first4154630 last4154630	2,761,000	2,717,380	04/02/2013	2,717,380	0.000	0.000	1,781,060	0.000	0.000	6
Total									0.000	9,727,080	1,566,350	262,330	

Report Run By: S:\Smart Data System Administrator
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Detail Spend Analysis by Account Report

This report groups merchant transactions into spending categories.

For each account the report displays transactions grouped by account and spending category. Spending categories are defined as described in Transaction Category Definition Criteria.

The report also displays total transaction amount. Results are sorted on Account Name.

Detail Spend Analysis by Account Sample

A sample of the Detail Spend Analysis by Account.

Detail Spend Analysis by Account							Run Date: 07/05/2013	Report ID: srl10007
John Smith, Account Manager XX-7960 417960 MAIN ST DALLAS, TX 75235-1908 USA							Posting Date: 01/01/2007 - 31/12/2007	
Transaction Date	Posting Date	Merchant Category Code	Merchant Category Name	Merchant	Location	Transaction Amount	Posted Currency	
Lodging								
18/12/2007	19/12/2007	3750	CROWNE PLAZA HOTELS	CROWNE PLAZA HOTELS	FORT MYERS, FL	132.09	USD	
Total						132.09	USD	
Restaurant								
11/12/2007	12/12/2007	5812	EATING PLACES, RESTAURANTS	BALLS HAMBURGERS INC	DALLAS, TX	37.89	USD	
18/12/2007	19/12/2007	5812	EATING PLACES, RESTAURANTS	CROWNE PLAZA HOTEL FT	FORT MEYERS, FL	56.75	USD	
20/12/2007	21/12/2007	5814	FAST FOOD RESTAURANTS	EUREST DINING 11079G99	DALLAS, TX	5.39	USD	
20/12/2007	21/12/2007	5814	FAST FOOD RESTAURANTS	EUREST DINING 11079G99	DALLAS, TX	5.62	USD	
Total						105.65	USD	

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Dormant Cardholder Report

This report displays accounts with no transactions during the specified reporting period.

It can help you identify cardholders that are not using their card. Level manager users and above can run this report.

Results are sorted in descending order by the number of days the account has had no activity and then by cardholder last name.

Dormant Cardholder Report Sample

A sample of the Dormant Cardholder Report.

Domant Cardholder Report									
Posted Currency : U.S. DOLLAR Posting Date:01/01/2010 - 01/15/2010									
Run Date: 05/14/2013 Report ID: sd11029									
Dot Foods Inc. 1 MAIN ST CINCINNATI, OH 45202 USA									
Account Name	Account Number	Account Currency Code	Net Balance	Credit Limit	Dispute Amount	Past Due Amount	Over Limit Amount	Days Since Last Transaction	Cycles Since Last Transaction
Brian Copeland	XX-2397	USD	0,0000	0,0000	0,0000	0,0000	0,0000	711	23
Brian Copeland	XX-2392	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	667	22
Clint Markus	XX-6944	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	658	21
Jeff Williams	XX-7948	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	653	21
Mark Jackson	XX-7974	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	648	21
Carol Jones	XX-6930	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	647	21
Greg Hall	XX-2377	USD	0,0000	8,000,0000	0,0000	0,0000	0,0000	647	21
John Smith	XX-4681	USD	0,0000	2,000,0000	0,0000	0,0000	0,0000	646	21
Carrie Mayfield	XX-2389	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	641	21
John Smith	XX-2567	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	640	21
John Smith	XX-3313	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	639	21
Misty Tipton	XX-5924	USD	0,0000	2,000,0000	0,0000	0,0000	0,0000	637	21
Misty Tipton	XX-5925	USD	0,0000	3,500,0000	0,0000	0,0000	0,0000	634	21
John Smith	XX-3308	USD	0,0000	3,000,0000	0,0000	0,0000	0,0000	632	21
John Smith	XX-3309	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	632	21
Becky Waters	XX-2400	USD	0,0000	8,000,0000	0,0000	0,0000	0,0000	625	20
John Smith	XX-3305	USD	0,0000	3,000,0000	0,0000	0,0000	0,0000	625	20
John Smith	XX-5008	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	624	20
John Smith	XX-7041	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	620	20
Carrie Mayfield	XX-2384	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	617	20
Carrie Mayfield	XX-2386	USD	0,0000	1,000,0000	0,0000	0,0000	0,0000	616	20
John Smith	XX-4041	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	611	20
Mary Johnson	XX-7958	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	611	20
Carol Jones	XX-6933	USD	0,0000	2,500,0000	0,0000	0,0000	0,0000	610	20
John Smith	XX-3317	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	610	20
Joe Browning	XX-7966	USD	0,0000	2,500,0000	0,0000	0,0000	0,0000	604	20
Mary Johnson	XX-7957	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	604	20
Tracie Shelton	XX-6968	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	604	20
Carrie Mayfield	XX-2385	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	603	20
John Smith	XX-5010	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	603	20
John Smith	XX-2786	USD	0,0000	5,000,0000	0,0000	0,0000	0,0000	603	20

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Dutch Non Evidence Invoice

All transactions that are marked as Dutch Non Evidence from the VAT Eligibility Indicator are included in this report.

For VAT participants, this PDF report provides an account level view of transactions with line item detail including:

- Invoice Number and Transaction Date
- Merchant Name, Address, Postal Code, Merchant Incorporation Number, Merchant VAT Number.
- Item Description, Quantity, Unit Price, Discount
- VAT fields
 - Item VAT Rate
 - Amount (Excluding VAT)
 - Total Transaction Discount Amount
 - Transaction Amount (Excluding VAT)
 - Transaction VAT Payable
 - Transaction Amount (Including VAT)
- Report Totals:
 - Total Amount (Excluding VAT)
 - Transaction VAT Payable

- Transaction Amount (Including VAT)
- Cardholders and above can access this report.

Dutch Non Evidence Invoice Sample

A sample of the Dutch Non Evidence Invoice.

Dutch Non Evidence Invoice								Run Date: 06/22/2013 10:42:02
Posting Date: 01/01/2007 Thru 12/31/2007								Report ID: sr10008
COMPANY 9378 MADISON AVE NEW YORK, NY 10016 USA								
Invoice Number	Transaction Date	Merchant Name	Address	Postal Code	Merchant Incorporation Number	Merchant VAT Number	Customer Reference Number	
000000026	09/18/2007	RPS EGLIN	OKALOOSA CNTY REG ARPT, EGLIN AFB	32542	--	00 0006 91 162 686	727	
Item Description	Item Quantity	Item VAT Rate	Unit Price	Item Discount	Amount (Excluding VAT)			
Information Not Provided	--	0.00%	--	0.0000	0.0000			
				Total Transaction Discount Amount	Transaction Amount (Excluding VAT)	Transaction VAT Payable	Transaction Amount (Including VAT)	
				0.0000	33.0200	1.9800	36.0000	
Invoice Number	Transaction Date	Merchant Name	Address	Postal Code	Merchant Incorporation Number	Merchant VAT Number	Customer Reference Number	
000000025	09/21/2007	RPS EGLIN	OKALOOSA CNTY REG ARPT, EGLIN AFB	32542	--	00 0006 91 162 686	727	
Item Description	Item Quantity	Item VAT Rate	Unit Price	Item Discount	Amount (Excluding VAT)			
Information Not Provided	--	0.00%	--	0.0000	0.0000			
				Total Transaction Discount Amount	Transaction Amount (Excluding VAT)	Transaction VAT Payable	Transaction Amount (Including VAT)	
				0.0000	33.0200	1.9800	36.0000	
You cannot recover any VAT shown on this report. Please contact the merchant concerned for a tax invoice to allow you to recover the VAT.								
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Dutch VAT Invoice

Customers of purchasing card issuers in the Netherlands can produce certified VAT invoice reports to support their VAT reclamation processes. All the transactions that are marked as Dutch VAT from the VAT Eligibility Indicator are included in this report.

For VAT participants, this PDF report provides an account level view of transactions with line item detail including:

- Invoice Number and Transaction Date
- Merchant Name, Address, Postal Code, Merchant Incorporation Number, Merchant VAT Number
- Item Description, Quantity, Unit Price, Discount
- VAT fields
 - Item VAT Rate
 - Amount (Excluding VAT)
 - Total Transaction Discount Amount
 - Transaction Amount (Excluding VAT)

- Transaction VAT Payable
- Transaction Amount (Including VAT)
- Report Totals:
 - Total Amount (Excluding VAT)
 - Transaction VAT Payable
 - Transaction Amount (Including VAT)

Dutch VAT Invoice Sample

A sample of the Dutch VAT Invoice

Dutch VAT Invoice							
							Run Date: 07/30/2013 2:49:03 PM Report ID: sd10089
Posting Date: 04/01/2013 Thru 04/30/2013							
ANNA, NETHERLANDS BV 2209M Main Street P.O. Box 2209M VELDHOVEN -- 6504 CR NLD							
Invoice Number	Transaction Date	Merchant Name	Address	Postal Code	Merchant Incorporation Number	Merchant VAT Number	Customer Reference Number
042013-563-4465	04/10/2013	TRADINGPLAZA	Galmheuvei 24, BEST	5685 AK	--	NL 1416 75 809 B01	MAIL01032013B
Item Description	Item Quantity	Item VAT Rate	Unit Price	Item Discount	Amount (Excluding VAT)		
C12935 -- Handtool C12935	1.0000	21.00%	128.6200	0.00	128.62		
				Total Transaction Discount Amount	Transaction Amount (Excluding VAT)	Transaction VAT Payable	Transaction Amount (Including VAT)
				0.00	128.62	27.01	155.63
Invoice Number	Transaction Date	Merchant Name	Address	Postal Code	Merchant Incorporation Number	Merchant VAT Number	Customer Reference Number
042013-563-4466	04/11/2013	TRADINGPLAZA	Galmheuvei 24, BEST	5685 AK	--	NL 1416 75 809 B01	MAIL02042013
Item Description	Item Quantity	Item VAT Rate	Unit Price	Item Discount	Amount (Excluding VAT)		
P0059 -- DE2-115 EVAL BOARD	2.0000	21.00%	711.9000	0.00	1,423.80		
TRANSPORT -- TRANSPORT	1.0000	21.00%	9.7500	0.00	9.75		
				Total Transaction Discount Amount	Transaction Amount (Excluding VAT)	Transaction VAT Payable	Transaction Amount (Including VAT)
				0.00	1,433.55	301.05	1,734.60
Report Run By: (SYSADMINCIH, Smart Data System Administrator)							
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Early Warning Report

The Early Warning Report identifies billed or billing accounts that are within a specified percent of the credit limit based on the account portfolio data.

This report can help managers evaluate accounts for sufficient credit limits or detect cases of fraud. The report includes all billed or billing accounts where the percentage of Current Balance to Credit Limit falls within the Early Warning Percentage you enter when creating the report. For example, if the Early Warning Percentage is set to 85, the report will provide a list of all accounts whose Current Balance is 85% of the Credit Limit or above.

If no data is found when running the report, the report displays a No Data Available message.

Results are sorted in ascending order by the account name.

AGM and LM users and above can run this report.

Current Percentage displays the percent of the Current Balance to the Credit Limit.

Early Warning Report Sample

A sample of the Early Warning Report.

Early Warning Report				Run Date: 05/14/2013 Report ID: sd11033
Dot Foods Inc. 1 MAIN ST CINCINNATI, OH 45202 USA				
Account Number	Account Name	Current Balance	Credit Limit	Current Percentage
XX-7957	Mary Johnson	0,000	5,000,000	0,0000%
XX-0003	Mary Johnson	622,687,000	100,000,000	622,6900%
XX-0038	Matthew Drake	601,223,000	75,000,000	801,6300%
XX-5958	Michael Brockman	0,000	2,600,000	0,0000%
XX-0012	Mike Stanton	397,599,000	50,000,000	795,2000%
XX-0023	Misty Reed	10,036,144,000	600,000,000	2,007,0300%
XX-0024	Misty Reed	7,902,224,000	300,000,000	2,634,0700%
XX-5923	Misty Tipton	0,000	1,600,000	0,0000%
XX-5966	Mitchell Naughten	0,000	5,000,000	0,0000%
XX-0026	Nicholas Sachal	1,160,697,000	100,000,000	1,160,6000%
XX-0011	Paula Brown	21,660,866,000	1,600,000,000	1,436,7200%
XX-5963	Rachel Lackland	0,000	5,000,000	0,0000%
XX-7990	Randy Wade	0,000	5,000,000	0,0000%
XX-7991	Randy Wade	0,000	5,000,000	0,0000%
XX-5926	Sandy Cheak	0,000	5,000,000	0,0000%
XX-0022	Steven Bowler	185,263,000	100,000,000	185,2600%
XX-5929	Suzanne Miester	0,000	10,000,000	0,0000%
XX-5950	Terry Quinn	0,000	5,000,000	0,0000%
XX-5966	Timothy Worten	0,000	5,000,000	0,0000%
XX-5950	Tracie Shelton	0,000	4,000,000	0,0000%
XX-0021	Wanda Street	3,236,034,000	300,000,000	1,078,6800%

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Expense Report

This report displays transactions charged to a cardholder account during the specified reporting period.

Cardholders can use this report to submit expenses for a specified date range. If the report is run at the org point level, the results are organized by account.

The report contains these sections:

- Card Transactions. This section includes adjustments.
- Cash Transactions

Results are sorted by date, description, and amount. Results can be filtered by Reviewed and Approved status.

Splits can be included or excluded. For splits, the parent transaction amount shows in the Receipt Amount and Posted Amount columns, and the split amount shows in the Expense Amount column.

If accounting code fields are populated, the field and code display with the transaction. The last page provides lines for signature and approval.

Expense Report Sample

A sample of the Expense Report.

Expense Report									
								Run Date: 07/05/2013 Report ID: srf10017	
Posting Date: 01/01/2007 - 31/12/2007									
John Smith, Account Manager XX-2393 432393 MAIN ST DALLAS, TX 75235-1908 USA									
Card Transactions									
Posting Date	Transaction Date	Description	Expense Description	Receipt Amount	Posted Amount	Expense Amount	Reviewed	Approved	
20/12/2007	19/12/2007	R.J. MEXICAN CUI5I-DALLAS, TX, 75202		28.29 USD	28.29 USD	28.29 USD			
Accounting Codes									
SAP BOX: G4P470		LEGAL ENTITY: 001		GL CODE: GL001	COST CENTER: Costcenter1				
INTERNAL ORDER: OrderNumber1		WEB: WBS Element 1		SIEBEL ID: SIDAA1AA1AA 1	TAX CODE: 1A				
VENDOR NUMBER: 000134395		PAYMENT METHOD: DD		PARTNER BANK TYPE: cost allocation 11					
31/12/2007	30/12/2007	WM SUPERCENTER-MANSFIELD, TX, 76053		17.19 USD	17.19 USD	17.19 USD			
Accounting Codes									
SAP BOX: G4P470		LEGAL ENTITY: 001		GL CODE: GL001	COST CENTER: Costcenter1				
INTERNAL ORDER: OrderNumber1		WEB: WBS Element 1		SIEBEL ID: SIDAA1AA1AA 1	TAX CODE: 1A				
VENDOR NUMBER: 000134395		PAYMENT METHOD: DD		PARTNER BANK TYPE: cost allocation 11					
Card Subtotal						45.48 USD			
Grand Total						45.48 USD			
Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 39 of 41 © 1994-2013, MasterCard. All rights reserved.									

Expense Report (v2)

This report allows the user to choose the scheme to run against. Output provides an account-by-account view of transactions with Reviewed & Approved status. The final page includes the grand total of the report along with signature, authorized, and date authorized fields.

This report can be accessed by Cardholders and above, and is available in PDF, or Microsoft Excel.

Expense Report (v2) Sample

A sample of the Expense Report (v2).

Expense Report (v2)									
Posting Date: 08/13/2013 - 09/11/2013									
first1984898 last1984898 null XX-9819 Internal Accounting Code: null						1984898 Main Street P.O. Box 1984898 AVON LAKE, OH 44012-0090 USA			
Card Transactions									
Posting Date	Transaction Date	Description	Receipt Amount	Posted Amount	Expense Amount	Reviewed	Approved		
08/16/2013	08/14/2013	SPEEDWAY 3392 Q64-N RIDGEVILLE, OH, 44039	22.61 USD	22.61 USD	22.61 USD				
Expense Description									
Accounting Codes									
Company: Division: Cost Center: Geography: USA GL Account: Project Code: Member: Program: RFU 1: RFU 2: Task:									
Task: DFM 13.1 Test:									
08/17/2013	08/13/2013	COURTYARD BY MARRIOTT-PHOENIX, AZ, 85034	279.05 USD	279.05 USD	279.05 USD				
Expense Description									
Accounting Codes									
Company: Division: Cost Center: Geography: USA GL Account: Project Code: Member: Program: RFU 1: RFU 2: Task:									
Task: DFM 13.1 Test:									
08/17/2013	08/13/2013	ARBY'S #7358 Q52-ALLENTOWN, PA, 18252	9.31 USD	9.31 USD	9.31 USD				
Expense Description									
Accounting Codes									
Company: Division: Cost Center: Geography: USA GL Account: Project Code: Member: Program: RFU 1: RFU 2: Task:									
Task: DFM 13.1 Test:									
08/30/2013	08/09/2013	ITALIANNI S METEPEC-METEPEC EM, EM, 52140	860.00 MXN	79.25 USD	79.25 USD				
Expense Description									
Accounting Codes									
Company: Division: Cost Center: Geography: MEX GL Account: Project Code: Member: Program: RFU 1: RFU 2: Task:									
Task: DFM 13.1 Test:									
Card Subtotal					1,822.53				
© 1994–2012 MasterCard. All rights reserved. Page 7 of 658 Run Date: 09/12/2013 User: Z 467940 (e023020, Smart Data System Administrator)									

Fleet Costs Report

This report summarizes transactions having either a Fleet addendum or a designated MCC.

The designated MCCs are the following.

- Fleet maintenance MCCs: 4468, 5013, 5511, 5531, 5532, 5533, 5599, 7531, 7534, 7535, 7538, 7542, 7549, 7692, and 7699
- Fuel MCCs: 5499, 5541, 5542, 5983, 7511, and 9752

Transactions are grouped by Detailed and Non-Detailed based on the Magnetic Strip Product Type Code (MSPTC).

MSPTC	Transaction Type	Description
1	N—Non-detailed	Treated as MSPTC = 5
2	D—Detailed, Driver ID	Assumes a driver card; the cardholder is prompted for vehicle number and odometer reading

MSPTC	Transaction Type	Description
3	V—Detailed, Vehicle ID	Assumes a vehicle card; the cardholder is prompted for the driver number and odometer reading
4	N—Non-detailed	Treated as MSPTC = 5
5	N—Non-detailed	No prompt

Fuel Costs are derived from the detail of the Fleet addenda. If the transaction does not have a Fleet addendum, but has a fuel-related MCC, the fuel cost is the total amount of the transaction.

Maint Cost is the total amount of the transaction that has a maintenance-related MCC. It is assumed that these transactions are level 1 data with no addenda.

Non-Fuel Cost is derived from the transaction addendum.

Total Cost is the sum of Fuel Costs, Maint Costs, and Non-Fuel Cost.

The fuel unit of measure displayed in the report is taken from the Fleet addenda.

Fleet Costs Report Sample

A sample of the Fleet Costs Report.

Fleet Costs Report											
COMPANY 9378 MADISON AVE NEW YORK, NY 10016 USA										Run Date: 04/26/2013 Report ID: sd10067	
Posting Date: 03/01/2007 - 03/15/2007											
Card Number	(V) Vehicle ID/ (N) Driver ID	Fuel Costs	Fuel Quantity	Maint Cost	Non-Fuel Cost	Total Cost	Odometer	Distance	Avg Cost/ Unit of Distance	Distance/ Unit of Fuel	Price/ Fuel Quantity
XX-9625	(N)	35.70	13.42 GALLON	0.00	0.00	35.70	N/A	N/A	N/A	N/A	N/A
XX-0319	(N)	0.00	N/A	0.00	0.00	0.00	N/A	N/A	N/A	N/A	N/A
XX-0322	(N)	0.00	N/A	0.00	0.00	0.00	N/A	N/A	N/A	N/A	N/A
XX-0540	(N)	26.26	10.22 GALLON	0.00	0.00	26.26	N/A	N/A	N/A	N/A	N/A
XX-0579	(N)	0.00	N/A	0.00	0.00	0.00	N/A	N/A	N/A	N/A	N/A
XX-1509	(N)	4.84	1.73 GALLON	0.00	0.00	4.84	N/A	N/A	N/A	N/A	N/A
XX-1510	(N)	40.01	14.29 GALLON	0.00	0.00	40.01	N/A	N/A	N/A	N/A	N/A
XX-1515	(N)	0.00	N/A	0.00	0.00	0.00	N/A	N/A	N/A	N/A	N/A
XX-1541	(N)	29.50	12.29 GALLON	0.00	0.00	29.50	N/A	N/A	N/A	N/A	N/A
XX-1542	(N)	28.29	9.09 GALLON	0.00	0.00	28.29	N/A	N/A	N/A	N/A	N/A
XX-1548	(N)	83.17	28.18 GALLON	0.00	0.00	83.17	N/A	N/A	N/A	N/A	N/A
XX-1701	(N)	10.01	3.17 GALLON	0.00	0.00	10.01	N/A	N/A	N/A	N/A	N/A
XX-1720	(N)	114.67	40.97 GALLON	0.00	0.00	114.67	N/A	N/A	N/A	N/A	N/A
XX-1819	(N)	4.37	N/A	0.00	0.00	4.37	N/A	N/A	N/A	N/A	N/A
XX-1826	(N)	0.00	N/A	0.00	0.00	0.00	N/A	N/A	N/A	N/A	N/A
XX-1826	(N)	55.75	19.92 GALLON	0.00	0.00	55.75	N/A	N/A	N/A	N/A	N/A
XX-2021	(N)	19.96	6.24 GALLON	0.00	0.00	19.96	N/A	N/A	N/A	N/A	N/A
XX-2774	(N)	7.18	3.05 GALLON	0.00	0.00	7.18	N/A	N/A	N/A	N/A	N/A
XX-2777	(N)	56.78	21.03 GALLON	0.00	0.00	56.78	N/A	N/A	N/A	N/A	N/A
XX-2783	(N)	19.99	6.67 GALLON	0.00	0.00	19.99	N/A	N/A	N/A	N/A	N/A
XX-2918	(N)	14.52	5.46 GALLON	0.00	0.00	14.52	N/A	N/A	N/A	N/A	N/A
XX-2973	(N)	123.85	N/A	0.00	0.00	123.85	N/A	N/A	N/A	N/A	N/A
Non-Detailed Totals		175,027.74	48,066.81	13,008.90	2,270.07	190,308.71	N/A	N/A	N/A	N/A	N/A
Detailed Totals		154.09	61.65	0.00	0.00	154.09	N/A	N/A	N/A	N/A	2.50
Non-Detailed Totals		175,027.74	48,066.81	13,008.90	2,270.07	190,308.71	N/A	N/A	N/A	N/A	N/A
Grand Total		175,181.83	48,728.46	13,008.90	2,270.07	190,460.80	N/A	N/A	N/A	N/A	3.00

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Fuel Brand Summary Report

This report summarizes transactions containing Fleet addenda.

Fuel Brand displays the Oil Company Brand Name from the Fleet addendum. Fuel Product displays the Type of Fuel Service from the Fleet addendum.

Total Fuel Costs is the sum of the Fleet addenda Motor Fuel Sale Amounts.

Total Non Fuel Costs is the sum of the Fleet Line Item Extended Amount. Total Non Fuel Costs is the sum of the Fleet Line Item Extended Amount. The fuel unit of measure displayed in the report is taken from the Fleet addenda.

Fuel Brand Summary Report Sample

A sample of the Fuel Brand Summary Report.

Fuel Brand Summary							
Posting Date: 01/01/2005 - 01/01/2012						Run Date: 05/06/2013 Report ID: sd10056	
BR VIEW GLASS 9378 MADISON MOUNTAIN VIEW, CA 94043 NZL							
Fuel Product	Total Transactions	Total Fuel Quantity	Total Fuel Costs	Total Non Fuel Costs	Total Trans Costs	Average Fuel Quantity/ Trans	Average Price/ Fuel Quantity
Fuel Brand : Mobil Oil							
Methanol Unleaded Premium (90 or 91 octane)	1	0.00	0.00	0.00	0.00	0.00	0.00
Methanol Unleaded Premium (90 or 91 octane)	7	82.72 GALLON	97.62	2.98	100.20	11.82	1.21
Total	8	82.72	97.62	2.98	100.20	10.34	1.21
All Brand Totals	8	82.72	97.62	2.98	100.20	10.34	1.21

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Fuel Exception Detail Report

This report itemizes fuel and non-fuel products purchased using fleet cards during the specified reporting period. This report contains only transactions with Fleet addenda.

The Vehicle ID/Driver ID code is determined by the Magnetic Strip Product Type Code.

MSPTC	Transaction Type	Description
1	N—Non-detailed	Treated as MSPTC = 5
2	D—Detailed, Driver ID	Assumes a driver card; the cardholder is prompted for vehicle number and odometer reading
3	V—Detailed, Vehicle ID	Assumes a vehicle card; the cardholder is prompted for the driver number and odometer reading
4	N—Non-detailed	Treated as MSPTC = 5
5	N—Non-detailed	No prompt

Exceptions are indicated by the following codes.

Code	Exception	Description
H	High Octane	Motor Fuel Product Code = 2, 3, 4, 6, 7, 8, 20, 21, 22
M	Multiple fill-ups per day	The account had more than one transaction on the same day
N	Non-fuel purchase	The Description field is populated on the Fleet Item addendum
W	Weekend purchase	The transaction was made on a Saturday or Sunday
C	Card Activated Terminal	MCC = 5542 (FUEL DISPENSER, AUTOMATED)

The report lists transactions with exceptions first and then all remaining transactions.

Results are sorted by card number, V or D number, date, time, and total.

The fuel unit of measure displayed in the report is taken from the Fleet addenda.

Fuel Exception Detail Report Sample

A sample of the Fuel Exception Detail Report.

Fuel Exception / Detail

Run Date: 04/29/2013
Report ID: sdi10058

Posting Date: 03/06/2007 - 03/06/2007

COMPANY
9378 MADISON AVE
NEW YORK, NY 38816 USA

Date	Time	Card Number	(V) Vehicle ID / (D) Driver ID	Fuel Brand	Location	Fuel Product	Fuel Quantity	Price/ Fuel Quantity	Total Fuel Costs	Odometer	Non-Fuel Amount	Total Transaction	Exceptions
03/04/2007	18:05	X0-6899	(N)	Chevron USA	27112 ORTEGA HWY SAN JUAN CAPI CA 92075	Unleaded Regular (86 or 87 octane)	4.24 GALLON	3.06	12.98		0	12.98	C
03/03/2007	16:29	X0-7358	(N)	Imperial Oil (Esso)	95 FOUNDRY ST WINNIEG MB E10SH7	Not Used	0.00	0.00	0.00		0	6.75	N
03/04/2007	13:31	X0-7404	(N)	Circle K Stores	1400 N H STREET LOMPOC CA 93436	Unleaded Regular (86 or 87 octane)	9.15 GALLON	2.82	25.80		0	25.80	C
03/04/2007	14:58	X0-7663	(N)	Shell Oil	2130 164TH ST SW LYNNWOOD WA 98037	Unleaded Regular (86 or 87 octane)	11.89 GALLON	2.60	30.40		0	30.40	C
03/04/2007	23:41	X0-8237	(N)	Shell Oil	4991 GATE PARKWAY JACKSONVILLE FL 32256	Not Used	0.00	0.00	0.00		0	9.98	
03/04/2007	08:54	X0-4842	(N)	Shell Oil	5551 WEST CENTURY LOS ANGELES CA 90045	Unleaded Regular (86 or 87 octane)	2.96 GALLON	2.91	8.62		0	8.62	C
03/05/2007	16:39	X0-6138	(N)	Amoco Petroleum Products	10500 NATURAL BRIDGE EDMUNDSON MO 65134	Unleaded Regular (86 or 87 octane)	3.99 GALLON	2.40	9.58		0	9.58	C
03/04/2007	09:08	X0-5785	(N)	Shell Oil	3890 DIVISION STREET SAN DIEGO CA 92113	Unleaded Regular (86 or 87 octane)	11.44 GALLON	2.85	32.60		0	32.60	C
03/04/2007	11:43	X0-5993	(N)	Shell Oil	10135 S W CAPITOL & HUBE PORTLAND OR 97219	Unleaded Regular (86 or 87 octane)	7.42 GALLON	2.70	20.03		0	20.03	C
03/04/2007	12:12	X0-7238	(N)	Shell Oil	15529 HWY 99 S EVERETT WA 98204	Unleaded Regular (86 or 87 octane)	14.29 GALLON	2.66	38.00		0	38.00	C
03/05/2007	17:25	X0-9669	(N)	Union 76	2591 SEABOARD AVE SAN JOSE CA 95131	Unleaded Regular (86 or 87 octane)	10.34 GALLON	3.00	31.00		0	31.00	C
03/05/2007	05:45	X0-0048	(N)	Chevron USA	12541 SEAL BEACH BLVD SEAL BEACH CA 90740	Unleaded Regular (86 or 87 octane)	12.08 GALLON	2.80	33.82		0	33.82	C
03/04/2007	19:08	X0-1210	(N)	Cigo Petroleum	3197 N GLASSELL ST ORANGE CA 92665	Not Used	0.00	0.00	0.00		0	6.62	M
03/04/2007	19:08	X0-1210	(N)	Cigo Petroleum	3197 N GLASSELL ST ORANGE CA 92665	Not Used	0.00	0.00	0.00		0	6.62	M
03/05/2007	00:00	X0-1737	(N)	N/A	221 N RAMPART BLVD #7190 LAS VEGAS NV 891280000	Not Used	0.00	0.00	0.00		0	13.72	M
03/05/2007	00:00	X0-1737	(N)	N/A	221 N RAMPART BLVD #7190 LAS VEGAS NV 891280000	Not Used	0.00	0.00	0.00		0	4.04	M

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Global MCC Summary Report

This report provides a summary of merchant transactions by MCC within the specified date range.

The last row contains column totals.

Results are sorted by total spend and grouped by MCC description.

This report can perform currency conversion for company groups that use the global reporting currency feature. A CGA can run this report for the entire company group or just for selected companies within the company group. A table showing conversion rates used in the report is appended. Only the rates used for the report are shown.

This report must be added from the Company Group Report Administration in order for the global currency conversion and scheduling options to appear.

Global MCC Summary Report Sample

A sample of the Global MCC Summary Report.

Global MCC Summary			
Posting Date: 01/01/2007 - 12/31/2007			Run Date: 04/26/2013 Report Id: sd10054
COMPANY 9378 MADISON AVE NEW YORK, NY 39816 USA			
MCC	MCC Description	Total Spend	Average Amount
3761	PRIMA DONNA HOTEL AND CASINO	197.70	49.43
7230	BARBER AND BEAUTY SHOPS	165.00	165.00
5571	MOTORCYCLE SHOPS AND DEALERS	139.75	139.75
3708	VIRGIN RIVER HOTEL AND CASINO	130.64	65.32
3682	SAHARA HOTEL AND CASINO	123.90	61.95
3055	LAB (BOLIVIA)	122.60	122.60
5271	MOBILE HOME DEALERS	117.53	117.53
3734	HARVEY BRISTOL HOTELS	117.47	58.74
3364	BUDGET HOSTS INNS	109.90	54.95
3226	SKYWAYS-SKYWAYS	107.44	107.44
0742	VETERINARY SERVICES	89.25	89.25
3736	COLORADO BELLE EDGEWATER RESORT	81.75	81.75
3677	CLIMAT DE FRANCE HOTELS	81.43	81.43
3639	MOUNT CHARLOTTE THISTLE	76.50	76.50
3554	PINEHURST RESORT	50.32	25.16
8565	PET SHOPS PET FOOD AND SUPPLIES	40.97	40.97
3720	SOUTHERN SUN HOTELS	36.33	36.33
5551	BOAT DEALERS	34.21	34.21
5978	TYPEWRITER STORES RENTALS, SALES, SERVICE	28.68	28.68
5562	MOTOR HOME DEALERS	27.38	27.38
5198	PAINTS, VARNISHES AND SUPPLIES	21.75	21.75
5997	ELECTRIC RAZOR STORES SALES AND SERVICE	15.32	15.32
3712	BUFFALO BILL'S HOTEL AND CASINO	11.57	11.57
8049	CHIROPODISTS, PODIATRISTS	10.19	10.19
1771	CONCRETE WORK CONTRACTORS	0.00	0.00
1761	ROOFING AND SIDING, SHEET METAL WORK CONTRACTORS	(16.30)	(16.30)
3248	TAM AIRLINES - TAM	(3,355.10)	(1,677.55)
Total		531,084,165.95	2287760
			232.14

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Global Program Summary Report

This report provides a summary of merchant transaction activity for each company in the company group.

The report is in two sections:

- Global Program Analysis section provides a summary for each company: Total Spend, Transaction Count, Average Amount, and Percent of Total.
- Global Summary section provides a monthly summary of transaction activity for up to a 12 month period. Amount, Count, and Average/Transaction.

Results are grouped by company name.

Results are sorted by company name and company number.

This report can perform currency conversion for company groups that use the global reporting currency feature. A CGA can run this report for the entire company group or just for selected companies within the company group. A table showing conversion rates used in the report is appended. Only the rates used for the report are shown.

This report must be added from the Company Group Report Administration in order for the global currency conversion and scheduling options to appear.

Global Program Summary Report Sample

A sample of the Global Program Summary Report.

Global Program Summary													Run Date: 10/16/13
Posting Date: 08/01/11 - 10/15/13													Report Id: sd10055
Mf Company Group													
GLOBAL SUMMARY													
Company Name	Oct 2013	Sep 2013	Aug 2013	Jul 2013	Jun 2013	May 2013	Apr 2013	Mar 2013	Feb 2013	Jan 2013	Dec 2012	Nov 2012	Total
TEST COMPANY													
Amount	0	0	0	105,886	456,705	28	4,049	8,864	0	0	0	0	575,631
Count	0	0	0	964	618	1	21	19	0	0	0	0	1,623
Avg/trans	0	0	0	110	739	28	193	467	0	0	0	0	356
XLX Company													
Amount	0	0	0	696,369	(41,763)	0	3,515	497	0	0	0	0	658,628
Count	0	0	0	285	178	0	23	9	0	0	0	0	496
Avg/trans	0	0	0	2,086	(235)	0	153	56	0	0	0	0	1,126

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Global Top Merchant Summary Report

This report displays the top 500 merchants by spending volume. The report includes a single entry summarizing all merchants after the top 500.

The Percent of Total column is relative to all merchants, not only the top 500.

If the Use single supplier option is turned off, results are grouped by merchant name. If the Use single supplier option is turned on and the merchant belongs to a single supplier group, results are grouped by MCC.

Results are sorted by spending volume.

This report can perform currency conversion for company groups that use the global reporting currency feature. A CGA can run this report for the entire company group or just for selected

companies within the company group. A table showing conversion rates used in the report is appended. Only the rates used for the report are shown.

This report must be added from the Company Group Report Administration in order for the global currency conversion and scheduling options to appear.

Global Top Merchant Summary Report Sample

A sample of the Global Top Merchant Summary Report.

Global Top Merchant Summary					
Posting Date: 01/01/2012 - 12/31/2012					
Run Date: 04/24/2013 Report ID: sd10053					
Global Imports Multinational					
Ranking	Merchant Name	Total Spend	Transaction Count	Average Amount	Percent of Total
477	O'CALLAGHAN'S	219.95	1	219.95	0.02
478	SHELL OIL 57441614500	219.01	7	31.29	0.02
479	JWA SOUTHWEST B1	219.00	4	54.75	0.02
480	ATLANTIC SEAFOOD CO	217.58	2	108.79	0.02
481	CONRAD'S WESTLAKE	217.45	1	217.45	0.02
482	WACHUSETT VILLAGE INN	217.20	2	108.60	0.02
483	HILTON CAFE OASIS	216.57	3	72.19	0.02
484	BEST BUY MHT 00002428	216.49	1	216.49	0.02
485	DIANNAS DELI	215.86	5	43.17	0.02
486	TM *TICKETMASTER TKTS	215.34	1	215.34	0.02
487	ROMEO'S PIZZA	215.31	4	53.83	0.02
488	JERRY'S OLD TOWN INN	215.20	2	107.60	0.02
489	LA SCALA RISTORANTE IT	214.90	1	214.90	0.02
490	KOHLMYER SPORTS	214.49	1	214.49	0.02
491	VERIZON BILLING	214.01	1	214.01	0.02
492	WALMART #0322	211.82	3	70.61	0.02
493	UPTOWN GRILL	210.80	4	52.70	0.02
494	PIZZA HUT 07442000	209.74	2	104.87	0.02
495	VILLAGE TAVERN #3	209.64	2	104.82	0.02
496	HILTON VANCOUVER AIRFO	209.17	1	209.17	0.02
497	MARCO'S	208.89	4	52.22	0.02
498	BUGABOO CREEK#9028	208.83	3	69.61	0.02
499	SAMBA ROOM #6204	208.38	1	208.38	0.02
500	ARROWWOOD RESORT & CON	207.53	3	69.18	0.02
	Total	519,294.37	4,828	190.20	79.83
	Total Other Merchants	220,993.21	8,138	27.16	20.17
	Grand Total	1,139,277.58	12,966	87.87	100.00

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Irish LID VAT Invoice

Customers of purchasing card issuers in Ireland can produce a certified VAT invoice report to support their VAT reclamation processes. All transactions that are marked as Irish LID VAT from the VAT Eligibility Indicator are included in this report.

For VAT participants, this report provides an account level view of transactions with line item detail including:

- Transaction Number & Date
- Merchant Name, Address, Postal Code, Merchant VAT Number and Customer Reference Number
- Item Description, Item Quantity, Unit Price, Item Discount
- VAT fields

- Item VAT Rate
- Amount (Excluding VAT)
- Total Transaction Discount Amount
- Transaction Amount (Excluding VAT)
- Transaction VAT Payable
- Transaction Amount (Including VAT)
- Report Totals:
 - Total Amount (Excluding VAT)
 - Transaction VAT Payable
 - Transaction Amount (Including VAT)

Cardholders and above can access this report.

Irish LID VAT Invoice Report Sample

A sample of the Irish LID VAT Invoice Report.

Irish LID VAT Invoice									
VATONE ONE 4TH FLOOR ULSTER BANK 11-16 DONEGALL SQUARE EAST BELFAST IRL IE 955666P								Run Date: 04/24/2013 - 09:06:02 AM Report ID: sd10591	
Transactions for the period: 01/01/2009 Thru 12/31/2009									
Account Name: VATONE ONE - VATONE		Account Number: XXXX-XXXX-XXXX-2200							
Transaction Number	Date	Merchant Name	Address	Postal Code	Merchant VAT Number	Customer Reference Number			
00001	10/26/2009	O C & CO	MERCHANT SERVICES,GOREY	BT1 5UB	IE95E1585W	1159228877			
Item Description	Item Quantity	Item VAT Rate	Unit Price	Item Discount	Amount (Excluding VAT)				
1234-books	20.00	0.00%	5.00	0.00	100.00				
5678-television sets	5.00	21.50%	100.00	0.00	500.00				
9012-Child Car Seats	5.00	13.50%	10.00	0.00	50.00				
Total Transaction Discount Amount					Transaction Amount (Excluding VAT)	Total VAT Payable	Transaction Amount (Including VAT)		
				0.00	650.00	114.25	764.25		
Account Name: VATONE ONE - VATONE		Account Number: XXXX-XXXX-XXXX-2200							
Transaction Number	Date	Merchant Name	Address	Postal Code	Merchant VAT Number	Customer Reference Number			
00001	10/26/2009	O C & CO	MERCHANT SERVICES,GOREY	BT1 5UB	IE95E1585W	1159228877			
Item Description	Item Quantity	Item VAT Rate	Unit Price	Item Discount	Amount (Excluding VAT)				
1234-books	20.00	0.00%	(5.00)	0.00	(100.00)				
5678-television sets	5.00	21.50%	(100.00)	0.00	(500.00)				
9012-Child Car Seats	5.00	13.50%	(10.00)	0.00	(50.00)				
Total Transaction Discount Amount					Transaction Amount (Excluding VAT)	Total VAT Payable	Transaction Amount (Including VAT)		
Report Run By: Harry Jones (ec025717, Smart Data System Administrator) Page 1 of 9 © 1994-2013, MasterCard. All rights reserved.									

Irish Non Evidence Invoice

All transactions that are marked as Irish Non Evidence from the VAT Eligibility Indicator are included in this report.

For VAT participants, this PDF report provides an account level view of transactions with line item detail including:

- Transaction Number & Date
- Merchant Name, Address, Postal Code, Merchant VAT Number and Customer Reference Number
- Item Description, Item Quantity, Unit Price, Item Discount
- VAT fields
 - Item VAT Rate
 - Amount (Excluding VAT)
 - Total Transaction Discount Amount
 - Transaction Amount (Excluding VAT)
 - Transaction VAT Payable
 - Transaction Amount (Including VAT)
- Report Totals:
 - Total Amount (Excluding VAT)
 - Transaction VAT Payable
 - Transaction Amount (Including VAT)
- Reason code: "D" (for insufficient data) or "E" (for exceeds value threshold for summary)
Cardholders and above can access this report.

Irish Non Evidence Invoice Sample

A sample of the Irish Non Evidence Invoice.

Irish Non Evidence Invoice									
Transactions for the period: 01/16/2012 Thru 09/25/2012						Run Date: 04/15/2013 - 3:18:13 PM	Report ID: set1006		
Account Name : EOGHAN DONNELLAN NO-2 - BUNZL IRISH MERCHANTS Account Number : XXXX-XXXX-XXXX-2588									
Transaction Number	Date	Merchant Name	Address	Postal Code	Merchant VAT Number	Customer Reference Number	Reason Code		
008569550	01/27/2012	JURYS INN GALWAY	146 PEMBROKE ROAD BALLSBR,GALWAY	UNK	--	--	D		
Item Description	Item Quantity	Item VAT Rate	Unit Price	Item Discount	Amount (Excluding VAT)	Total Transaction Discount Amount	Transaction Amount (Excluding VAT)	Total VAT Payable (including VAT)	Transaction Amount (including VAT)
Information Not Provided	0.00	0.00%	--	--	--	0.00	156.00	0.00	156.00
Account Name : EOGHAN DONNELLAN NO-2 - BUNZL IRISH MERCHANTS Account Number : XXXX-XXXX-XXXX-2588									
Transaction Number	Date	Merchant Name	Address	Postal Code	Merchant VAT Number	Customer Reference Number	Reason Code		
008569550	03/02/2012	JURYS INN GALWAY	146 PEMBROKE ROAD BALLSBR,GALWAY	UNK	--	--	D		
Item Description	Item Quantity	Item VAT Rate	Unit Price	Item Discount	Amount (Excluding VAT)	Total Transaction Discount Amount	Transaction Amount (Excluding VAT)	Total VAT Payable (including VAT)	Transaction Amount (including VAT)
Information Not Provided	0.00	0.00%	--	--	--	0.00	88.00	0.00	88.00
You cannot recover any VAT shown on this report. Please contact the merchant concerned for a tax invoice to allow you to recover the VAT. Reason Codes: D = Insufficient Data, E = Exceeds Value Threshold for Summary									
Report Run By: Harf Jones (a026717, Smart Data System Administrator) Page 2 of 13 © 1994-2013, MasterCard. All rights reserved.									

Irish Simplified VAT Invoice

Customers of purchasing card issuers in Ireland can produce certified VAT invoice reports to support their VAT reclamation processes. All the transactions that are marked as Irish Simplified VAT from the VAT Eligibility Indicator are included in this report.

For VAT participants, this PDF report provides an account level view of transactions with line item detail including:

- Transaction Number & Date
- Merchant Name, Address, Postal Code, Merchant VAT Number and Customer Reference Number
- Item Description, Item Quantity, Unit Price, Item Discount
- VAT fields
 - Item VAT Rate
 - Amount (Excluding VAT)
 - Total Transaction Discount Amount
 - Transaction Amount (Excluding VAT)
 - Transaction VAT Payable
 - Transaction Amount (Including VAT)
- Report Totals:
 - Transaction Amount (Including VAT)
 - Total Amount (Excluding VAT)
 - Transaction VAT Payable

Cardholders and above can access this report.

Irish Simplified VAT Invoice Sample

A sample of the Irish Simplified VAT Invoice.

Irish Simplified VAT Invoice

Run Date: 04/24/2013 - 09:13:02 AM
Report ID: sdi/0092

Transactions for the period: 01/01/2009 Thru 12/31/2010

Account Name :	VATONE ONE - VATONE		Address	Account Number :	XXXX-XXXX-XXXX-2200	Merchant VAT	Customer Reference
Transaction	Date	Merchant Name		Postal Code	Number	Number	Number
00009	10/26/2009	O C & CO	MERCHANT SERVICES, GOREY	BT1 5UB	IE9E61585W		7733665511
Item Description	Item VAT Rate			Amount (Excluding VAT)			
8506 TELEVISION SETS	21.50%			100.00			
				Transaction Amount (Excluding VAT)	Total VAT Payable	Transaction Amount (Including VAT)	
				100.00	21.50	121.50	

Account Name :	VATONE ONE - VATONE		Address	Account Number :	XXXX-XXXX-XXXX-2200	Merchant VAT	Customer Reference
Transaction	Date	Merchant Name		Postal Code	Number	Number	Number
00009	10/26/2009	O C & CO	MERCHANT SERVICES, GOREY	BT1 5UB	IE9E61585W		7733665511
Item Description	Item VAT Rate			Amount (Excluding VAT)			
8506 TELEVISION SETS	21.50%			(100.00)			
				Transaction Amount (Excluding VAT)	Total VAT Payable	Transaction Amount (Including VAT)	
				(100.00)	(21.50)	(121.50)	

Report Run By: Harry Jones (w025717, Smart Data System Administrator)
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Line Item Detail Report

This report displays purchasing card line item and global invoice line item details.

If there is more than one tax amount for a line item, an additional line is displayed. If the tax rate or tax type is not present or null, a dash ("--") is displayed. Results are sorted by account name.

Line Item Detail Report Sample

A sample of the Line Item Detail Report.

Line Item Detail									
Posting Date: 01/01/2007 - 31/12/2007									
Run Date: 07/05/2013 Report ID: sd10010									
John Smith, Account Manager XX-7988 417988 MAIN ST DALLAS, TX 75235-1908 USA									
Transaction Date	Posting Date	Merchant	Location	Discount Amount	Tax Rate	Tax Type	Tax Amount	Item Tax Amount	Item Amount
Quantity	Unit Of Measure	Item Description	Product Code						
1	NMB	Gift Certificate Purchased	000000000000	0.00	--	--	0.00		
								Total	194.07
27/12/2007	31/12/2007	THE HOME DEPOT 589	6110 LEMMON AVEDALLAS, TX75209 USA				1.58		20.77
1	EA	3D FINISH	192546	0.00	--	--	1.58		2.24
1	EA	STAKE	230189	0.00	--	--	1.58		0.12
1	EA	STAKE	230189	0.00	--	--	1.58		0.12
1	EA	STAKE	230189	0.00	--	--	1.58		0.12
1	EA	STAKE	230189	0.00	--	--	1.58		0.12
1	EA	FLASTBAGGDS	254827	0.00	--	--	1.58		0.98
1	EA	FLASTBAGGDS	254827	0.00	--	--	1.58		0.98
1	EA	SS PLATE	525513	0.00	--	--	1.58		1.29
1	EA	SS PLATE	525513	0.00	--	--	1.58		1.29
1	EA	SS PLATE	525513	0.00	--	--	1.58		1.29
1	EA	SS PLATE	525513	0.00	--	--	1.58		1.29
1	EA	KILZPRMRAERO	822388	0.00	--	--	1.58		3.57
1	EA	KILZPRMRAERO	822388	0.00	--	--	1.58		3.57
28/12/2007	31/12/2007	THE HOME DEPOT 589	6110 LEMMON AVEDALLAS, TX75209 USA				1.22		16.04
1	EA	PTCHGLSBLKQT	217935	0.00	--	--	1.22		7.88
1	EA	15/8CSOWSC1#	479686	0.00	--	--	1.22		3.80
1	EA	LIQ NAIL10.5	781588	0.00	--	--	1.22		1.57

Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 2 of 3
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Lodging Chain and Summary Report

This report summarizes lodging transactions.

The report contains the following sections.

- Lodging Chain Summary—Hotels having their own MCC are each summarized under their own MCC. Chains not having their own MCCs are summarized together under the Lodging Hotels, Motels, Resorts category. For each category, this section shows the chain name, net billed amount, amount as a percent of the total, number of transactions, count as a percent of the total, and the average transaction amount.
- Lodging Property Summary—For each individual hotel, this section shows the same statistics as above. In addition, it shows the country, address, city, state/province, and postal code.

Lodging transactions are transactions having a Merchant Category Code that starts with the numbers 35, 36, 37 or 7011.

Results are sorted by chain name and country.

This report can perform currency conversion for company groups that use the global reporting currency feature. A CGA can run this report for the entire company group or just for selected companies within the company group. A table showing conversion rates used in the report is appended. Only the rates used for the report are shown.

This report must be added from the Company Group Report Administration in order for the global currency conversion and scheduling options to appear.

Lodging Chain and Summary Report Sample

A sample of the Lodging Chain and Summary Report.

Lodging Chain and Summary					
					Run Date: 05/08/2013 Report ID: sd10011
Posting Date: 01/01/2007 - 12/31/2007					
Dot Foods Inc. 1 MAIN ST CINCINNATI, OH 45202 USA					
Lodging Chain Summary					
Chain Name	Net Billed	Amount % Of Total	Count	Count % Of Total	Average Amount
CROWNE PLAZA HOTELS	132.09	9.47	1	11.11	132.09
FOUR POINTS HOTELS	64.91	4.65	2	22.22	32.46
HILTON HOTELS	92.59	6.64	2	22.22	46.30
HYATT HOTELS	12.50	0.90	1	11.11	12.50
LODGING-HOTELS.MOTELS.RESORTS-NOT CLASSIFIED	1006.50	72.17	1	11.11	1006.50
MARRIOTT	27.26	1.95	1	11.11	27.26
QUALITY INNS	58.83	4.22	1	11.11	58.83
Lodging Chain Totals	1394.68		9		154.96

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Merchant Detail Report

This report summarizes transactions by merchant.

Results are sorted by merchant name, MCC, and date. Sub-totals are included for each merchant.

The code to the right of the Tax Amount indicates how the tax was derived. Codes are listed at the end of each page.

- 1—Destination Postal Code
- 2—Merchant Postal Code
- 3—Merchant City and State/Province
- 4—POS Supplied
- 5—No Tax Estimated
- 6—Tax Exempt

- 7—Account Province Code
- 8—Merchant State
- 0—Sales Tax Not Applicable

Merchant Detail Report Sample

A sample of the Merchant Detail Report.

Merchant Detail								
Dot Foods Inc. 1 MAIN ST CINCINNATI, OH 45202 USA							Run Date: 07/05/2013 Report ID: sd10012	
Posting Date: 01/01/2007 - 31/12/2007								
Merchant Name - Merchant Category Code	City	State / Province	Account Name	Transaction Date	Posting Date	Net Amount	Tax Amount	Total Amount
CELEBRATION RESTAURANT -EATING PLACES, RESTAURANTS - (5812)			John Smith	17/12/2007	18/12/2007	36.79	3.04 (2)	39.83
Total :						150.56	13.17	172.73
Transaction Count :						2	Average Transaction Amount :	86.37
% of Total Amount :						2.73	Average Net Amount :	79.78
CENTRAL TEXAS B B -EATING PLACES, RESTAURANTS - (5812)	HOUSTON	TX	John Smith	12/12/2007	13/12/2007	6.45	0.53 (1)	6.98
Total :						6.45	0.53	6.98
Transaction Count :						1	Average Transaction Amount :	6.98
% of Total Amount :						0.11	Average Net Amount :	6.45
CHIL'S GRILL 00000034 -EATING PLACES, RESTAURANTS - (5812)	DALLAS	TX	John Smith	17/12/2007	19/12/2007	8.29	0.68 (1)	8.97
Total :						176.78	14.57	191.35
Transaction Count :						5	Average Transaction Amount :	38.27
% of Total Amount :						3.03	Average Net Amount :	35.36
CROWNE PLAZA HOTEL FT -EATING PLACES, RESTAURANTS - (5812)	FORT MEYERS	FL	John Smith	18/12/2007	19/12/2007	53.54	3.21 (2)	56.75
Total :						53.54	3.21	56.75
Transaction Count :						1	Average Transaction Amount :	56.75
% of Total Amount :						0.90	Average Net Amount :	53.54
CROWNE PLAZA HOTELS -CROWNE PLAZA HOTELS - (3750)	FORT MYERS	FL	John Smith	18/12/2007	19/12/2007	124.61	7.48 (3)	132.09
Total :						124.61	7.48	132.09
Transaction Count :						1	Average Transaction Amount :	132.09
% of Total Amount :						2.09	Average Net Amount :	124.61

Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 3 of 13
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Merchant Related Spending Alerts Report

This report displays transactions that have triggered spending alerts related to merchants.

The report is available only for companies whose Company Site Configuration specifies Advanced spending alerts.

If the Alert Level Assignment program setting is Company, the report is available to users at the Manager level and higher. If the Alert Level Assignment program setting is Account, the report is available to all users.

The report contains sections for the definitions appearing in the alert configuration:

- Company Level Alerts.
- Org Point Level Alerts. This section may be repeated if alerts exist for more than one org point.

- Account Level Alerts. This section may be repeated if alerts exist for more than one account.
- Entity Exclusions.

If no alerts have been triggered for a specific, defined spending alert, the message No Activity for Specified Criteria appears in the section.

When scheduling this report, you can specify the date range in terms of either the posting date or the transaction date. In either case, however, the alerts are evaluated using the transaction date.

If a reporting entity has been added to the Exclusions section, no entities residing under that reporting entity will be included in spending alerts reports, even if alerts are configured for them.

Spending alerts reports include only merchant transactions. Adjustments and cash transactions are not included.

Merchant Related Spending Alerts Report Sample

A sample of the Merchant Related Spending Alerts Report.

Merchant Related Spending Alerts						
Posting Date: 01/01/2007 - 31/12/2007						Run Date: 07/05/2013 Report ID: sd10019
COMPANY 9378 MADISON AVE NEW YORK, NY 39816 USA COMPANY REPORTING Company Level Alerts						
Transaction Date	Posting Date	Account Name	Account Number	Merchant Category	Merchant Name	Transaction Amount
MERCHANT ALERTS						
MERCHANT BY NAME						
Name Starts With : min		Spend >=		10.00		
05/04/2007	09/04/2007	ACCOUNT 91566	XX -1565	EATING PLACES, RESTAURANTS(8812)	MING COURT, 9188 INTERNATIONAL DR, ORLANDO, FL, 32819	40.57
				Total Count:	1	Total Amount: 40.57
Name Starts With : min		Spend >=		10.00		
31/03/2007	02/04/2007	ACCOUNT 101588	XX -1588	MISC FOOD STORE-CONVENIENCE,MRKT,SPLTY,VENDING MACS(5499)	MINI MART 1, 4298-A UNIVERSITY DR, HUNTSVILLE, AL, 35816	38.95
				Total Count:	1	Total Amount: 38.95
Name Starts With : min		Spend >=		10.00		
19/10/2007	22/10/2007	ACCOUNT 100014	XX -0014	COMPUTER SOFTWARE STORES(8734)	MINDJET LLC, 1160 BATTERY ST FL 4, 4152294344, CA, 94939	137.00
				Total Count:	1	Total Amount: 137.00
MERCHANT CATEGORY ALERT						
LODGING-HOTELS,MOTELS,RESORTS-NOT CLASSIFIED-7011		Spend >=		201.00		
19/07/2007	23/07/2007	ACCOUNT 101571	XX -1571	LODGING-HOTELS,MOTELS,RESORTS-NOT CLASSIFIED(7011)	ROBRAY HOTEL PARTNERSH, 6971 S TUCSON BLVD, TUCSON, AZ, 85706	268.56
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Merchant Supplier Summary Report

The report summarizes transactions by Merchant, and shows the Merchant/Supplier association.

The reports sorts alphabetically by Merchant and is available in PDF format. The report is available to CPA users and above.

If a Merchant is not associated with a Supplier, UNASSIGNED displays in Supplier Name column.

Merchant Supplier Summary Report Sample

A sample of the Merchant Supplier Summary Report.

Merchant Supplier Summary Report									
Dot Foods Inc. 1 MAIN ST CINCINNATI, OH 45202 USA									
Posting Date: 01/01/2007 - 31/12/2007									
Run Date: 07/05/2013 Report ID: sd19993									
Merchant Name	Merchant City	Merchant State/Province	Merchant Category Code	Supplier Name	Supplier City	Supplier State/Province	Transaction Count	Total Amount	
7-ELEVEN 33132	Q05	WILLOWERO	IL	5542	UNASSIGNED		1	28.80 USD	
BALLS HAMBURGERS INC	DALLAS	TX	5812	UNASSIGNED			1	37.88 USD	
BARNES & NOBLE #2880290	DALLAS	TX	5942	UNASSIGNED			2	154.07 USD	
BATH & BODY WORKS 0700	DALLAS	TX	5999	UNASSIGNED			1	25.00 USD	
BK SAT LAS	Q65	LAS VEGAS	NV	5814	UNASSIGNED		1	7.32 USD	
BORDER'S BOOKS 01000322	DALLAS	TX	5942	UNASSIGNED			1	9.14 USD	
BUDGET RENT-A-CAR	ORLANDO	FL	3366	UNASSIGNED			1	27.14 USD	
BUDGET WWWPLATEPASSCOM	SCOTTSDALE	AZ	4784	UNASSIGNED			1	3.75 USD	
BUGATTI	DALLAS	TX	5812	UNASSIGNED			1	470.89 USD	
CALIFORNIA TORTILLAQ15	POTOMAC	MD	5814	UNASSIGNED			1	7.91 USD	
CELEBRATION RESTAURANT	DALLAS	TX	5812	UNASSIGNED			2	172.73 USD	
CENTRAL TEXAS B B	HOUSTON	TX	5812	UNASSIGNED			1	6.98 USD	
CHILI'S GRILL 00000304	DALLAS	TX	5812	UNASSIGNED			5	191.35 USD	
CROWNE PLAZA HOTEL FT	FORT	FL	5812	UNASSIGNED			1	56.75 USD	
		MEYERS							
CROWNE PLAZA HOTELS	FORT MYERS	FL	3780	UNASSIGNED			1	132.09 USD	
CUBA LIBRE CAFE	DALLAS	TX	5812	UNASSIGNED			1	151.00 USD	
DOLLAR RENT A CAR	CHICAGO	IL	3390	UNASSIGNED			1	188.41 USD	
DUNSTONS STEAKHOUSE	DALLAS	TX	5812	UNASSIGNED			1	40.00 USD	
EL CHICO # 917	IRVING	TX	5812	UNASSIGNED			1	114.79 USD	
EUREST DINING 11079099	DALLAS	TX	5814	UNASSIGNED			2	11.01 USD	
FOUR POINTS HOTELS	BALTIMORE	MD	3778	UNASSIGNED			1	40.60 USD	
FOUR POINTS HOTELS	BALTIMORE	MD	3778	UNASSIGNED			1	24.31 USD	
GAYLORD TEXAN F&B	GRAPEVINE	TX	7011	UNASSIGNED			1	1,006.50 USD	
GOLDEN PANCAKE- SMILEY	SAINT LOUIS	MO	5812	UNASSIGNED			1	11.47 USD	
GRAND LUX CAFE/DALLAS	DALLAS	TX	5812	UNASSIGNED			1	413.53 USD	
HILTON HOTELS	HOUSTON	TX	3504	UNASSIGNED			2	32.59 USD	
HMSHOST-LBB-AIRPT #063	LUBBOCK	TX	5814	UNASSIGNED			1	9.76 USD	
HMSHOST-STL-AIRPT #615	ST LOUIS	MO	5812	UNASSIGNED			1	12.90 USD	
HOBBY-LOBBY #247	CEDAR HILL	TX	5945	UNASSIGNED			1	40.06 USD	
HONEY BAKED HAM 0809	LEWISVILLE	TX	5411	UNASSIGNED			1	115.85 USD	
HUDSON NEWS HOUSTN HBB	HOUSTON	TX	5994	UNASSIGNED			1	7.84 USD	
HUNANS RTRN OF PHX Q80	HOUSTON	TX	5814	UNASSIGNED			2	21.65 USD	
HYATT HOTELS	CHICAGO	IL	3640	UNASSIGNED			1	12.50 USD	

Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 1 of 2
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Offline Cardholder Maintenance—Detail Report

This report provides company administrators a method to request new accounts, account changes, or general requests of their issuer. This report contains all fields seen under the

Program Summary							
Posting Date: 04/01/2011 - 05/19/2013						Run Date: 05/20/2013 Report Id: sd10022	
XL Corporation 123 Address Way MO 63376 USA							
Reporting Level 1							
	Count	Amount	Average Amount	Tax Amount	Alternate Tax Amount	Adjustment Count	Adjustment Amount
XL Corporation	481	642,157	1,335	256	256	3	(89,639)
Account Status Summary							
	Accounts With Activity	Accounts Without Activity	Cards with Active Status	Cards with Other Statuses	Total Cards		
XL Corporation	60	229	267	2	269		

Report Run By: System Admin (SYSADMIN, Smart Data System Administrator)
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Spend Analysis by Merchant Report

This report aggregates merchant transactions by account and displays them by merchant. For each merchant the report displays the following data.

Field	Description
Merchant Name	Merchant Name
Amount	Sum of transaction amounts
Amount % of Total	[Debit Amount or Absolute value of Credit Amount divided by Absolute value of Total (Debit amount + Absolute value of Credit Amount)] * 100
Average Amount	Amount divided by Total number of transactions
Count	Number of transactions
Count % of Total	Count divided by Account Count Total

For each account, the report also includes totals for Amount, Average Amount (Total Amount divided by Total Count), and Count.

In addition, values for accounts are aggregated and displayed for the selected reporting level. Results are sorted on Amount.

This report can perform currency conversion for company groups that use the global reporting currency feature. A CGA can run this report for the entire company group or just for selected companies within the company group. A table showing conversion rates used in the report is appended. Only the rates used for the report are shown.

This report must be added from the Company Group Report Administration in order for the global currency conversion and scheduling options to appear.

Spend Analysis by Merchant Report Sample

A sample of the Spend Analysis by Merchant Report.

Spend Analysis by Merchant					
John, Smith XX-7947 417947 MAIN ST BALTIMORE, MD 21240-6007 USA					Run Date: 04/19/2013 Report ID: 10013
Posting Date: 01/01/2007 - 12/31/2007					
Merchant Name	Amount	Amount % Of Total	Average Amount	Count	Count % Of Total
NATIONAL CAR RENTAL	84.18	1.08	84.18	1	1.20
SILVER DINER BWI	69.29	0.89	69.29	1	1.20
M & T BANK GARAGE	12.00	0.15	12.00	1	1.20
Total	165.47	2.12	65.16	3	3.61

Report Run By: System Admin (SYSADMIN, Smart Data System Administrator)
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Spend Analysis by Merchant Category Report

This report aggregates merchant transactions by account and reports them for each Merchant Category.

For each merchant the report displays the following data.

Field	Description
Merchant Classification	Merchant Category Code and description
Amount	Sum of transaction amounts
Amount % of Total	[Debit Amount or Absolute value of Credit Amount divided by Absolute value of Total (Debit amount + Absolute value of Credit Amount)] * 100
Average Amount	Amount divided by Total number of transactions
Count	Number of transactions
Count % of Total	Count divided by Account Count Total

For each account, the report also includes totals for Amount, Average Amount (Total Amount divided by Total Count), and Count.

In addition, values for accounts are aggregated and displayed for the selected reporting level. Results are sorted on Amount.

This report can perform currency conversion for company groups that use the global reporting currency feature. A CGA can run this report for the entire company group or just for selected companies within the company group. A table showing conversion rates used in the report is appended. Only the rates used for the report are shown.

This report must be added from the Company Group Report Administration in order for the global currency conversion and scheduling options to appear.

Spend Analysis by Merchant Category Report Sample

A sample of the Spend Analysis by Merchant Category Report.

Spend Analysis by Merchant Category

Run Date: 05/06/2013
Report ID: sd10014

Posting Date: 01/01/2007 - 12/31/2007

John Smith, Account Manager
XX-7981
417981 MAIN ST
DALLAS, TX 75235-1917 USA

Merchant Category Code	Posted		Amount % Of Total	Average Amount	Count	Count % Of Total
	Amount	Currency				
HILTON HOTELS (3504)	92.59	USD	50.66	46.30	2	33.33
QUALITY INNS (8508)	58.83	USD	32.19	58.83	1	16.67
EATING PLACES, RESTAURANTS (5812)	31.35	USD	17.15	10.45	3	50.00
Total	182.77	USD	100.00	30.46	6	100.00

Report Run By: SYSADMINTEST (SYSADMINTEST, Smart Data System Administrator)
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Spend Analysis by Transaction Category Report

This report aggregates merchant transactions by transaction category and summarizes them for each account.

Transaction categories are:

- Airline
- Lodging
- Vehicle Rental
- Restaurant
- Retail Services
- Vehicle Related
- Cash Advances
- Other

Categories are defined based on either the Transaction Category Code (TCC) or the Merchant Category Code (MCC).

The following are transaction category definition criteria.

Category	TCC	MCC
Airline	X	

Category	TCC	MCC
Lodging	H	
Vehicle Rental	A	
Restaurant	F	
Retail Services	R	
Vehicle Related		5511, 5521, 5531, 5532, 5533, 5541, 5542, 5548, 7531, 7534, 7535, 7538, 7542, and 7549.
Cash Advances	C, Z	
Other	U, O, T	

The report also contains a Total column.

For each transaction category, the report displays the following data.

Field	Value for Each Category Column	Value for Total Column
Amount	Sum of transaction amounts	Sum of category amounts
Amount % of Total	[Debit Amount or Absolute value of Credit Amount divided by Absolute value of Total (Debit amount + Absolute value of Credit Amount)] * 100	100
Average Amount	Amount divided by total number of transactions	Total amount divided by total number of transactions
Count	Number of Transactions	Sum of all category counts
Count % of Total	Category count divided by total count	100

In addition, values for accounts are aggregated and displayed for the selected reporting level. Results are sorted on Account Name.

This report can perform currency conversion for company groups that use the global reporting currency feature. A CGA can run this report for the entire company group or just for selected companies within the company group. A table showing conversion rates used in the report is appended. Only the rates used for the report are shown.

This report must be added from the Company Group Report Administration in order for the global currency conversion and scheduling options to appear.

Spend Analysis by Transaction Category Report Sample

A sample of the Spend Analysis by Transaction Category Report.

Spend Analysis by Transaction Category									
Posting Date: 01/01/2007 - 31/12/2007									
Run Date: 07/06/2013 Report ID: rd10016									
Del Foods Inc. 1 MAIN ST CINCINNATI, OH 45202 USA									
	Airline	Lodging	Vehicle Rental	Restaurant	Retail Services	Vehicle Related	Cash Advances	Other	Total
Amount	(254.30)	1,394.68	280.73	4,102.70	760.38	28.80	0.00	3.75	6,316.74
Amount %	(4.03)	22.08	4.44	64.95	12.04	0.46	0.00	0.06	100.00
Of Total									
Average	(28.26)	154.96	93.58	93.24	47.52	28.80	0.00	3.75	76.11
Amount									
Count	9	9	3	44	16	1	0	1	83
Count %	10.84	10.84	3.61	53.01	19.28	1.20	0.00	1.20	100.00
Of Total									

Report Run By: REGRESSION SYSADMIN (REGSYSADMIN, Smart Data System Administrator) Page 34 of 34
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Spending Alerts Report

This report displays spending alerts for the reporting period.

This report is available only for companies whose Company Site Configuration specifies Basic spending alerts. To generate a spending alerts report for companies configured for Advanced spending alerts, see Account Activity Spending Alerts Report.

If the Alert Level Assignment program setting is Company, the report is available to users at the BA level and higher. If the Alert Level Assignment program setting is Account, the report is available to all users. The report is based on transactions loaded the previous day. A month is defined as a calendar month. A week is defined as Monday through Sunday, inclusive.

The report is scheduled automatically when you define spending alerts for an account or company. After the report runs, a notification message is sent to the e-mail addresses specified in the spending alerts configuration. In the report, transactions are grouped according to the spending alert triggered by the transaction.

The report contains only the transactions that met or exceeded alert thresholds according to transaction date. The report contains one section for each alert that is violated by at least one transaction. The report is generated only if a spending alert is triggered.

If the Alert Level Assignment program setting is Company, results are sorted as follows:

1. Spending velocity, merchant, merchant category, transaction category
2. Single amount, daily, weekly, monthly, percent
3. Account name

If the Alert Level Assignment program setting is Account, results are sorted as follows:

1. Spending velocity, merchant, merchant category, transaction category
2. Account name
3. Single amount, daily, weekly, monthly, percent

Spending Alerts Report Sample

A sample of the Spending Alerts Report.

Spending Alerts				
				Run Date: 05/06/2013 Report Id: sd19999
As of: 05/06/2013				
Company 24260 Name Line 2 24260 MAIN ST STOCKPORT, UNK SK7 1JT GBR COMPANY REPORTING				
Transaction Date	Account Name	Account Number	Merchant Name	Transaction Amount
05/05/2013	Account 612445	XX-2445	ROYAL BK OF SCOTLAND, CHESHIRE, GBR	50.00
05/05/2013	Account 612445	XX-2445	TESCO GARAGE 3730, HANDFORTH, GBR	51.20
05/05/2013	Account 612445	XX-2445	JOHN LEWIS CHEADLE, DEPT STORES, GBR	54.50
05/05/2013	Account 612445	XX-2445	FISCHERS, BASLOW, GBR	83.75
05/05/2013	Account 612445	XX-2445	ROYAL BK OF SCOTLAND, CHESHIRE, GBR	100.00
05/05/2013	Account 612445	XX-2445	DRI WWW ELEMENTS INFO, element5 info, UNK	219.07
05/05/2013	Account 612445	XX-2445	TOTAL FITNESS UK L, WILMSLOW, UNK	242.50
1,345.11% of 100.00		Total Count: 31	Total Amount:	1,345.11
MERCHANT ALERTS				
MERCHANT BY NAME				
Name Starts With:TESCO		Spend >=	20.00	
05/05/2013	Account 612445	XX-2445	TESCO PETROL 5204, BRAMHALL, GBR	19.72
05/05/2013	Account 612445	XX-2445	TESCO PETROL 2456, EDGWARE, GBR	20.02
05/05/2013	Account 612445	XX-2445	TESCO GARAGE 3730, HANDFORTH, GBR	20.82
05/05/2013	Account 612445	XX-2445	TESCO GARAGE 5287, STOCKPORT, GBR	30.00
05/05/2013	Account 612445	XX-2445	TESCO GARAGE 3730, HANDFORTH, GBR	36.00
05/05/2013	Account 612445	XX-2445	TESCO GARAGE 5204, BRAMHALL, GBR	46.02
05/05/2013	Account 612445	XX-2445	TESCO GARAGE 3730, HANDFORTH, GBR	51.20
		Total Count: 7	Total Amount:	223.78
MERCHANT ALERTS				
MERCHANT BY LOCATION				
HOLIDAY INN MILTON KEY, NEWPORT PAGNE, UNK		Spend >=	30.00	
05/05/2013	Account 612445	XX-2445	HOLIDAY INN MILTON KEY, NEWPORT PAGNE, UNK	15.20
05/05/2013	Account 612445	XX-2445	HOLIDAY INN MILTON KEY, NEWPORT PAGNE, UNK	46.00
		Total Count: 2	Total Amount:	61.20
MERCHANT CATEGORY ALERT				
SERVICE STATIONS WITH OR WITHOUT ANCILLARY SERVICE - 5541		Spend >=	25.00	
05/05/2013	Account 612445	XX-2445	SAINSBURYS PETROL, CHEADLE, UNK	5.50
05/05/2013	Account 612445	XX-2445	SHELL BRAMHALL 476, BRAMHALL, UNK	18.08
05/05/2013	Account 612445	XX-2445	SHELL BRAMHALL 476, BRAMHALL, UNK	21.04
05/05/2013	Account 612445	XX-2445	SHELL BRAMHALL 476, BRAMHALL, UNK	23.85
Report Run By: User 187502 (spending123, Company Program Administrator) Page 7 of 9 © 1994-2013, MasterCard. All rights reserved.				

Supplier Transaction Detail Report

The report groups transactions by Supplier and then lists transactions by Merchant.

This report sorts alphabetically by Merchant and is available in PDF format. This report is available to cardholder users and above.

Supplier Transaction Detail Report Sample

A sample of the Supplier Transaction Detail Report.

Supplier Transaction Detail Report									
								Run Date: 05/07/2013 Report ID: sd19994	
Posting Date: 01/01/2012 - 12/31/2012									
Addenda Inc 9378 MADISON AVE NEW YORK, NY 39816 USA									
Merchant Name	City	State / Province	Merchant Category Code	Account Name	Transaction Date	Posting Date	Tax Amount	Amount	
Kruger, Madison C, MS OFFICE DEPOT (LOC. #1122)	CHIGAGO	IL	5943	Alex Morray	11/01/2012	11/01/2012	0.00 (0)	165.32	CAD
Merchant Details		Transaction Count:	1	Average Transaction Amount:	165.32 CAD	0.00	165.32	CAD	
Supplier Totals		Transaction Count:	1	Average Transaction Amount:	165.32 CAD	0.00	165.32	CAD	
<small>The code to the right of the Tax Amount indicates how the tax was derived (1) - Destination Postal Code (2) - Merchant Postal Code (3) - Merchant City (4) - Provided at Point of Sale (5) - Insufficient Information (6) - Tax Exempt (7) - Cardholder Province (8) - Merchant State (0) - Not Applicable</small>									
<small>Report Run By: SYSADMINTEST (SYSADMINTEST, Smart Data System Administrator) Page 1 of 1 © 1994-2013 MasterCard. All rights reserved.</small>									

UK LID VAT Invoice

Customers of purchasing card issuers in the United Kingdom, can produce certified VAT invoice reports to support their VAT reclamation processes. All transactions that are marked as UK LID VAT from the VAT Eligibility Indicator are included in this report.

For VAT participants, this PDF report provides an account level view of transactions with line item detail including:

- Transaction Number & Date
- Merchant Name, Address, Postal Code, Merchant VAT Number and Customer Reference Number
- Item Description, Item Quantity, Unit Price, Item Discount
- VAT fields
 - Item VAT Rate
 - Amount (Excluding VAT)
 - Total Transaction Discount Amount
 - Transaction Amount (Excluding VAT)

- Transaction VAT Payable
- Transaction Amount (Including VAT)
- Report Totals:
 - Total Amount (Excluding VAT)
 - Transaction VAT Payable
 - Transaction Amount (Including VAT)

Cardholders and above can access this report.

UK LID VAT Invoice Sample

A sample of the UK LID VAT Invoice.

UK LID VAT Invoice							Run Date: 04/24/2013 - 09:26:02 AM Report ID: sd10086	
Posting Date: 01/01/2012 Thru 12/31/2012								
<small>BRITISH HEART FNDN BRITISH HEART FNDN BRITISH HEART FNDN BRITISH HEART FNDN BRITISH HEART FNDN BRITISH HEART FNDN BRITISH HEART FNDN</small>								
Account Name: SARAH ASHTON - BRITISH HEART FNDN			Account Number: XXXX-XXXX-XXXX-3720					
Transaction Number	Transaction Date	Merchant Name	Address	Postal Code	Merchant VAT Number	Customer Reference Number		
04220145792 5	05/26/2012	CURRYS.DIGITAL	136 CAMDEN HIGH STREET,CAMDEN TOWN,GBR	NW1 0LU	226-6599-33	0000042201457925051 2		
Item Description	Item Quantity	Item VAT Rate	Unit Price	Item Discount	Amount (Excluding VAT)			
000004468-- BKN NEW IPAD GLARE	0.0001	20.00%	16.6600	0.00	16.66			
000004468-- BKN NEW IPAD GLARE	0.0001	20.00%	16.6600	0.00	16.66			
0000501127-- BKN TRIF RED IPAD3	0.0001	20.00%	29.1600	0.00	29.16			
0000501127-- BKN TRIF RED IPAD3	0.0001	20.00%	29.1600	0.00	29.16			
Total Transaction Discount Amount					Transaction Amount (Excluding VAT)	Transaction VAT Payable	Transaction Amount (Including VAT)	
0.00					91.64	18.32	109.96	
Account Name: MAURA GILLESPIE - BRITISH HEART FNDN			Account Number: XXXX-XXXX-XXXX-4992					
Transaction Number	Transaction Date	Merchant Name	Address	Postal Code	Merchant VAT Number	Customer Reference Number		
04220195750 9	02/09/2012	CURRYS.DIGITAL	136 CAMDEN HIGH STREET,CAMDEN TOWN,GBR	NW1 0LU	226-6599-33	0000042201957509021 2		
Item Description	Item Quantity	Item VAT Rate	Unit Price	Item Discount	Amount (Excluding VAT)			
0000272097-- NIN Wii HW+FI T+ BLK	0.0001	20.00%	140.8100	0.00	140.81			
Total Transaction Discount Amount					Transaction Amount (Excluding VAT)	Transaction VAT Payable	Transaction Amount (Including VAT)	
0.00					140.81	28.16	168.97	
Report Run By: Harry Jones (h025717, Smart Data System Administrator)							Page 1 of 17	
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UK Non Evidence Invoice

All transactions that are marked as UK Non Evidence are included in this report.

For VAT participants, this PDF report provides an account level view of transactions with line item detail including:

- Transaction Number & Date
- Merchant Name, Address, Postal Code, Merchant VAT Number and Customer Reference Number

- Item Description, Item Quantity, Unit Price, Item Discount
- VAT fields
 - Item VAT Rate
 - Amount (Excluding VAT)
 - Total Transaction Discount Amount
 - Transaction Amount (Excluding VAT)
 - Transaction VAT Payable
 - Transaction Amount (Including VAT)
- Report Totals:
 - Total Amount (Excluding VAT)
 - Transaction VAT Payable
 - Transaction Amount (Including VAT)
 - Reason code: "D" (for insufficient data) or "E" (for exceeds value threshold for summary)

Cardholders and above can access this report.

UK Non Evidence Invoice Sample

A sample of the UK Non Evidence Invoice.

UK Non Evidence Invoice							
Posting Date: 01/01/2011 Thru 12/31/2011						Run Date: 04/24/2013 - 09:33:03 AM Report ID: sd10085	
Account Name : LEE SCHOPP - BRITISH FRIENDLY				Account Number : XXXX-XXXX-XXXX-0083			
Transaction Number	Transaction Date	Merchant Name	Address	Postal Code	Merchant VAT Number	Customer Reference Number	Reason Code
05925431	02/04/2011	IKEA	255 North Circular Road, SHOP ONLINE, GBR	NW10 0JQ	--	--	D
Item Description	Item Quantity	Item VAT Rate	Unit Price	Item Discount	Amount (Excluding VAT)		
--	0.0000	0.00%	--	0.00	--		
				Total Transaction Discount Amount	Transaction Amount (Excluding VAT)	Total VAT Payable	Transaction Amount (Including VAT)
				0.00	104.34	0.00	104.34
Account Name : LEE SCHOPP - BRITISH FRIENDLY				Account Number : XXXX-XXXX-XXXX-0083			
Transaction Number	Transaction Date	Merchant Name	Address	Postal Code	Merchant VAT Number	Customer Reference Number	Reason Code
17586333	10/13/2011	BOXEND PARK	BOX END ROAD, KEMPSTON, GBR	MK43 8RQ	--	--	D
Item Description	Item Quantity	Item VAT Rate	Unit Price	Item Discount	Amount (Excluding VAT)		
You cannot recover any VAT shown on this report. Please contact the merchant concerned for a tax invoice to allow you to recover the VAT. Reason Codes: D = Insufficient Data, E = Exceeds Value Threshold for Summary							
Report Run By: Harry Jones (4625717, Smart Data System Administrator)				Page 1 of 12			
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UK Summary VAT Invoice

Customers of purchasing card issuers in the United Kingdom, can produce certified VAT invoice reports to support their VAT reclamation processes. All transactions that are marked as UK Summary VAT from the VAT Eligibility Indicator are included in this report.

For VAT participants, this PDF report provides an account level view of transactions with line item detail including:

- Transaction Number & Date
- Merchant Name, Address, Postal Code, Merchant VAT Number and Customer Reference Number
- Item Description, Item Quantity, Unit Price, Item Discount
- VAT fields
 - Item VAT Rate
 - Amount (Excluding VAT)
 - Total Transaction Discount Amount
 - Transaction Amount (Excluding VAT)
 - Transaction VAT Payable
 - Transaction Amount (Including VAT)
- Report Totals:
 - Total Amount (Excluding VAT)
 - Transaction VAT Payable
 - Transaction Amount (Including VAT)

Cardholders and above can access this report.

UK Summary VAT Invoice Sample

A sample of the UK Summary VAT Invoice.

UK Summary VAT Invoice						
Posting Date: 01/01/2012 Thru 12/31/2012					Run Date: 04/24/2013 - 09:38:02 AM Report ID: sdr10087	
<small>BRITISH SALT LTD (0000000000) BRITISH SALT LTD BRITISH SALT LTD BRITISH SALT LTD BRITISH SALT LTD</small>						
Account Name : GILJIAN YEARSLEY - BRITISH SALT LTD			Account Number : XXXX-XXXX-XXXX-5318			
Transaction Number	Transaction Date	Merchant Name	Address	Postal Code	Merchant VAT Number	Customer Reference Number
0	09/10/2012	PREMIER ELECTRICAL	15 MAYER ST HANLEY,STOKE-ON-TREN,GBR	ST1 2JB	462-8540-51	-
Item Description	Item VAT Rate	Item Discount	Amount (Excluding VAT)			
8508 ELECTRICAL SWITCHES/FUSES/PLUGS/CIR	20.00%	0.00	712.44			
Total Transaction Discount Amount			0.00	Transaction Amount (Excluding VAT)	Transaction VAT Payable	Transaction Amount (Including VAT)
			0.00	712.44	142.49	854.93
Account Name : GILJIAN YEARSLEY - BRITISH SALT LTD			Account Number : XXXX-XXXX-XXXX-5318			
Transaction Number	Transaction Date	Merchant Name	Address	Postal Code	Merchant VAT Number	Customer Reference Number
0	09/10/2012	PREMIER ELECTRICAL	15 MAYER ST HANLEY,STOKE-ON-TREN,GBR	ST1 2JB	462-8540-51	-
Item Description	Item VAT Rate	Item Discount	Amount (Excluding VAT)			
8508 ELECTRICAL SWITCHES/FUSES/PLUGS/CIR	20.00%	0.00	538.79			
Total Transaction Discount Amount			0.00	Transaction Amount (Excluding VAT)	Transaction VAT Payable	Transaction Amount (Including VAT)
			0.00	538.79	107.77	646.56
<small>Report Run By: Harry Jones (w025717, Smart Data System Administrator) © 1994-2013, MasterCard. All rights reserved.</small>						
				Page 1 of 24		

User Information Report

This Excel® report provides a detailed view of the users existing under the entity selected to run the report against. The report also provides user information on IPAs and or IGAs when those entity types have been linked together by the Multi-User Access feature.

The output details include:

- Entity type & hierarchy assignment
- User name, ID and status code (Active/Inactive)
- Last login and password change
- User created by
- Scheme & Subset assignment
- Date & Number formats
- Custom field assignments
- CTS Templates
- Display Name
- First Name
- Last Name
- Email Address
- Account Number

CPA users and above can access this report.

User Information Report Sample

A sample of the User Information Report.

Entity Type	Company Name/Display Name	First Name	Last Name	User ID	Email Address	Account Numbr	Assigned Temp	Template Ownr	Opt Out of Ema	Status Code	User Created D	User Created By	Last Password C	Last Login Date	Repe
Z									No	A	9/29/2010	Manual	11/27/2013	1/22/2015 0:00	
Z									No	A	9/5/2008	Manual	12/11/2013	1/23/2015 0:00	
I									No	A	4/15/2014	Manual	12/11/2013	1/23/2015 0:00	
H									No	A	6/25/2014	Manual	11/27/2013	1/19/2015 0:00	
H									No	A	8/25/2014	Manual	12/11/2013	1/18/2015 0:00	
C							Company Progr	system	No	I	11/10/2013	Manual	1/8/2014	2/7/2014 0:00	
C							Company Progr	system	No	A	4/15/2014	Manual	12/11/2013	1/22/2015 0:00	
C							Company Progr	system	No	A	10/20/2014	Manual	11/27/2013	1/20/2015 0:00	
O							Level Manager	system	No	I	2/23/2014	Manual			
O							LM Training	cpatrainov	No	I	8/9/2010	Manual	8/9/2010	7/16/2012 0:00	
O							Level Manager	system	No	A	11/29/2014	Manual	7/25/2013	#####	
O							Level Manager	system	No	A	9/22/2014	Manual			
O							Level Manager	system	No	A	10/7/2014	Manual	10/7/2014	10/8/2014 0:00	
O							Level Manager	system	No	A	10/12/2014	Manual	12/11/2013	#####	
S							Account Group	system	No	A	1/21/2015	Manual	12/11/2013	1/23/2015 0:00	
S							Account Group	system	No	A	9/22/2014	Manual	9/22/2014	9/22/2014 0:00	
S							Account Group	system	No	A	9/22/2014	Manual	9/22/2014	#####	

Virtual Card Accounts Report

The Virtual Card Accounts Report displays merchant-initiated transactions.

The report includes a detail and a summary section, and it is sorted by Posting Date. You can choose to group this report by:

- Virtual card number
- Purchase type
- Real card number and virtual card number
- Real card number and purchase type

You will also have the ability to include summary information, detail information or both. This report is available in Excel or PDF format. Cardholder users and above can access this report.

Virtual Card Accounts Report Sample

A sample of the Virtual Card Accounts Report.

Virtual Card Accounts Report						
Posting Date: 06/19/2010 - 07/19/2010						
GRACE GONZALEZ						
1 MAIN ST						
SOLOM, OH 44138-3549 USA						
Virtual Card Number	XX-0001					
Purchase Type			Transaction Count	Tax Amount	Transaction Amount	
Airline			1	18.73	268.50	
		Virtual Card Number: XX-0001	Total	1	18.73	268.50
Virtual Card Number	XX-0002					
Purchase Type			Transaction Count	Tax Amount	Transaction Amount	
Lodging			1	0.22	3.20	
		Virtual Card Number: XX-0002	Total	1	0.22	3.20
Virtual Card Number	XX-0003					
Purchase Type			Transaction Count	Tax Amount	Transaction Amount	
Fleet			1	2.53	40.00	
		Virtual Card Number: XX-0003	Total	1	2.53	40.00
Virtual Card Number	XX-0004					
Purchase Type			Transaction Count	Tax Amount	Transaction Amount	
Generic			1	1.82	29.82	
		Virtual Card Number: XX-0004	Total	1	1.82	29.82
Virtual Card Number	XX-0005					
Purchase Type			Transaction Count	Tax Amount	Transaction Amount	
Global Invoice			1	1.06	17.99	
		Virtual Card Number: XX-0005	Total	1	1.06	17.99
Virtual Card Number	XX-0006					
Purchase Type			Transaction Count	Tax Amount	Transaction Amount	
Line Item			1	2.21	36.27	
		Virtual Card Number: XX-0006	Total	1	2.21	36.27
Virtual Card Number	XX-0007					
Purchase Type			Transaction Count	Tax Amount	Transaction Amount	
Office Supplies			1	8.75	125.36	
		Virtual Card Number: XX-0007	Total	1	8.75	125.36

Attachment 7. Business Resiliency Plan Overview

May 1, 2017

JPMorgan Chase's program to achieve continuity of business operations and services

Dear Valued Customer,

JPMorgan Chase (JPMC) is committed to providing high quality and resilient services and supporting functions to our customers and clients. This is achieved through a rigorous control program committed to meeting legal and regulatory obligations in each of the jurisdictions where we conduct business.

Our Global Resiliency and Crisis Management program is designed to provide an integrated firmwide resiliency program aligned with our business and technology strategies, as well as the requirements of our customers and clients globally. We do this by:

- Providing continuity of client and customer services while protecting the firm's employees and assets;
- Engaging senior management on key aspects of the program, including determining the resiliency risk appetite, strategy, leadership and program oversight;
- Proactively managing resiliency risks incorporating appropriate mitigations and controls;
- Developing and maintaining resiliency plans based on impact analysis and criticality; and
- Helping employees understand their role in recovery scenarios and undertaking validation tests and exercises across critical functions and locations.

The information below provides details about the key aspects of our program.

Regulation and Compliance:

Our resiliency policy and standards establish requirements for resiliency planning, response and recovery across the firm. The program is:

- Managed by a firmwide resiliency committee, comprised of senior management from each line of business as well as relevant JPMC corporate functions;
- Reviewed and approved by the Audit Committee of the Board of Directors of JPMC on an annual basis;
- Subject to risk-based examinations by JPMC internal auditors; and
- Subject to regular inspection by regulatory authorities, including the US Office of The Comptroller of the Currency (OCC), The Federal Reserve Board (FRB), The UK Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA), the Monetary Authority of Singapore (MAS) and other national regulatory authorities around the globe.

Crisis Management Processes:

A robust crisis management process exists to enable efficient, effective and timely response to incidents of varying severity and types.

- Firm-wide notification tools are used internally to communicate in crises;
- Escalation processes are in place and are routinely tested; and
- Post event reviews are undertaken to ensure event management procedures and resiliency capabilities are continually enhanced.

The firm responded effectively to various incidents in 2016, such as severe weather, power and various other business disruptions.

Resiliency Planning:

Managers throughout the firm develop and maintain resiliency plans as part of the program.

- Annual impact analyses are performed to determine or confirm the relative criticality of processes;
- Lines of business and corporate functions maintain resiliency plans, based on their business impact analysis and risk assessments, addressing business, staff, operations and technology components, and critical services provided by third parties;
- Plans address high-level absenteeism events, including pandemic and severe weather;
- Quality reviews and audit assessments are undertaken and where appropriate corrective measures implemented; and
- Senior management reviews and approves resiliency plans annually.

Testing and Exercising:

The firm employs a comprehensive testing approach to regularly validate the effectiveness of the resiliency program under different impact scenarios:

- Tests include simulation exercises and physical tests of recovery strategies;
- Test results are communicated to the firm's senior management across business and technology functions, as appropriate; and
- The firm regularly participates in market-wide and industry sponsored exercises.

Cybersecurity:

JPMC continues to make significant investments in cybersecurity to enable us to maintain our defenses and actively enhance our threat resiliency. We operate several 24/7 global cyber operational centers with dedicated cybersecurity staff and work closely with government agencies and organizations to identify areas of weakness as well as proactively respond to cyber threats.

We sincerely hope that this letter answers your questions about our program to safeguard our operations and services. We value the relationships we have built with our customers and we strive to maintain and enhance those relationships every day. Should you have any questions regarding this letter or our resiliency program in general, please contact your JPMC representative.

Thank you for your continued confidence in JPMorgan Chase.



Daniel McDonagh
Managing Director
Head of Global Business Resiliency



John Balzano
Managing Director
Head of Global Technology Resiliency

Attachment 8. Information Security Program Summary

James A. LaFleur
Managing Director
Chief Technology Controls Officer

Rohan M. Amin
Managing Director
Chief Information Security Officer

JPMorgan Chase's Program to Safeguard Customer Information and Provide a Secure Information Technology Environment

Dear Valued Customer,

At JPMorgan Chase & Co. (JPMC), we have developed a rigorous program to safeguard our customers' data and we are committed to observing the data protection laws and regulations in all the countries and jurisdictions in which we do business.

Our Information Security Program is designed to help:

- Provide for the security and confidentiality of customer and employee information.
- Protect against anticipated threats or risks to the security or integrity of that information.
- Prohibit unauthorized access to, or use of, information that could harm any customer or employee
- Properly store, transport and dispose of customer and employee information
- Inform employees about their responsibilities to protect customer information and the security of our systems
- Require that our key third-party service providers adhere to our security policies and standards, as well as applicable regulatory obligations
- Adhere to all customer notification requirements for protecting information

Our IT Risk and Security Policies and Standards provide the foundation of the Information Security Program and establish the rules for safeguarding our IT environment. The security program is examined closely at the highest levels of the firm:

- The Global Technology Operating Committee oversees the program, which is managed by a firmwide Global Technology Controls Committee. This committee includes representatives of each line of business and relevant corporate functions.
- The Audit Committee of the Board of Directors reviews and approves the program annually.
- Internal and external auditors continually review our IT programs and processes.
- Regulators in countries where the firm operates periodically inspect and review our program

Areas of Focus

The Information Security Program focuses on key areas that include:

1. Cybersecurity Operations & Threat Management

Our cyber defense strategy is designed to maintain the security of the firm's IT infrastructure, and coordinate an integrated, firmwide responses to security-related events. Our comprehensive security policies, procedures and control measures provide an enterprise-wide strategy to defend the firm, minimize threats to customer information and promote a stable and secure operating environment.

This strategy, which focuses on efforts within and outside the firm, is designed to:

- Develop resilient security solutions that are embedded in the technology stack, and adapt these solutions and controls to global business, regulatory and threat environments.
- Create strong security operations that are risk-based and supported by intelligence, including comprehensive insider and third-party threat protection.
- Fully engage our businesses, vendors and regulators as global cyber defense partners, and provide dynamic cybersecurity awareness preparedness through webinars and client meetings, training programs, educational materials, and simulation programs.
- Safeguard all business data by identifying and implementing technology to protect information within the firm and leaving the firm, including differential protection for critical information and appropriate disposal of assets, media and portable devices.

The program focuses on a broad range of areas that include Network & Email Security, Endpoint Security, Data Protection & Cloud, Application Security, Vulnerability Reduction, Security Event & Incident Management, Digital Forensics, Fraud & Protect the Client, and Data Management.

2. Identity and Access Management

The Identity and Access Management program implements access standards and controls across our infrastructure and applications, particularly those that contain customer information. These controls are designed to authenticate users, permit authorized access, enforce consistent administration procedures, maintain segregation of duties, and ensure timely changes through certification/termination/transfer processes for firmwide information systems.

3. Resiliency Management

The Global Resiliency program aligns an integrated firmwide resiliency program to our business strategy and principles, as well as the requirements of our customers and clients globally. The Global Resiliency program is designed to help the firm recover critical business functions and supporting assets (i.e., staff, technology and facilities) in the event of a business interruption while complying with global laws and regulations relating to resiliency risk. Key elements include:

- Providing continuity of client and customer services while protecting the firm's employees and assets;
- Engaging senior management on the program, strategy, leadership and oversight;
- Managing resiliency risks proactively to incorporate appropriate procedures and controls;
- Developing and maintaining resiliency plans based on impact analysis and criticality;
- Helping employees understand their role in recovery scenarios and validate exercises across critical functions and locations.

4. Physical Security, Investigation and Crisis Management

The Physical Security, Business Resiliency and Crisis Management programs, managed by the Global Security and Investigations (GS&I) organization, are designed to protect our physical assets from theft, damage or destruction. They also coordinate firmwide responses to global and regional crises, and control physical access to our locations. These programs also are responsible for placing restrictions on our computer facilities that contain critical systems or confidential information and location access logs. GS&I also is responsible for fingerprinting and performing background checks on all U.S.-based employees who are responsible for, or have access to, customer information.

GS&I is the cornerstone of security for the firm. The group seeks to minimize fraud losses and meet all regulatory reporting requirements relating to fraud, security, and crimes against the firm. The Investigations group examines external fraud incidents and employee wrongdoing, and helps to identify control gaps and recommend solutions.

5. Data Protection

The Data Protection program identifies and implements technology-related programs to improve protection of personal information (customer and employee), as well as other confidential information.

The Data Protection program supplements and enhances the firm's Global Privacy Program, which establishes the framework for the safe, confidential and secure treatment of personal and client confidential information. The program is responsible for placing appropriate cybersecurity controls to protect business data and cloud services. These controls include encryption, access control, lifecycle management and embedding security into all cloud services.

Components of the data protection program enable the firm to better:

- Understand the data we have, its sensitivity and ways to protect it
- Review and enhance required standards to protect data across the firm and provide guidance on available tools and services
- Identify, understand, label and protect our data
- Implement advanced application layer encryption and lifecycle protection to enable cloud usage for new applications
- Maintain and enhance existing data loss prevention services, processes and tools
- Continue data protection for business-led activities

6. **Third-Party Oversight**

Third-Party Oversight (TPO) is a dedicated function that establishes the risk management governance framework and enforces defined policies for the lifecycle of engagements for external third-party service providers.

The framework includes identifying, assessing, managing and monitoring risk from third-party service providers, along with leveraging integrated reporting and analysis for effective risk management.

Cybersecurity controls are reviewed as part of the due-diligence and comprehensive risk assessment conducted by the firm of third-party service providers.

7. **Production Assurance**

The Enterprise Production Assurance program establishes the use of appropriate Enterprise Change Management, Problem Management and Incident Management Processes for production technology systems firmwide. The program is designed to ensure the stability of the production environment through standard change management processes. The program helps to provide notice of production changes, prioritization and escalation of incidents impacting production. The firmwide Problem Management process mitigates the risk of an incident's reoccurrence, and it enacts strict controls to maintain the integrity of the firm's production systems.

8. **Risk Assessment**

The Information Security Program implements processes to inventory and protect personal information, including business applications, third-party service providers, email content, data backups, and laptops. Our enhanced IT Risk Framework provides improved risk assessment processes, and leverages synergies and automation.

In addition, the IT Risk & Security Management functions govern or participate in these assessment initiatives:

- Periodic Risk Assessments
- Risk and Control Self-Assessment (RCSA)
- Application Risk Assessment Review (ARA)
- Infrastructure Technical Assessment (ITA)

- Vulnerability Scans
- Third Party Risk Assessment
- Project Risk Assessments
- Location Control Assessment (LCA)

9. Compliance Measurement and Reporting

The firm uses multiple assessment reports and techniques to monitoring compliance with the Information Security Program requirements, including:

- Risk and Control Self-Assessment Process
- IT Control Metrics Monthly Review Process
- Monthly Data Protection Steering Committee Meeting
- Monthly Global Technology Operating Committee Business Controls Committee Meeting
- Internal Audits

Additional activities and tools help to adjust and address appropriate risk priorities for the Information Security Program, including:

- Vulnerability Assessment Process
- Technology Assessment Processes
- Third-Party Oversight Process
- Policy and Standards Lifecycle and Approval Process
- Weekly Global Technology Flash Report

Information security reporting is reviewed by a broad range of technology and firmwide management, including:

- Weekly Cyber Technology Operating Committee
- Weekly Global Technology Controls Committee
- Monthly Cybersecurity Executive Council
- Monthly Global Technology Operating Committee Business Controls Committee Meeting

10. Privacy

The Privacy Program is managed by the Chief Privacy Office and is responsible for complying with global privacy regulatory requirements by developing policies, standards, controls, advisory services and process enhancements.

11. Training and Awareness

Information Security Awareness is supported by the Technology Controls and Cybersecurity teams, in partnership with the Chief Learning Office, to ensure ongoing communication with regional and business representatives.

- The IT Risk Training program offers live, virtual and computer-based training to all IT risk and controls practitioners across the firm.
- In addition, our Global Privacy Program requires all employees to take annual awareness training on data privacy. The training includes information about confidentiality and security, as well as responding to the unauthorized access to, or use, of information.
- Cybersecurity training is mandatory for all employees. The training is based on the firm's cybersecurity policies and standards, and it is supplemented by a firmwide cyber awareness program and testing initiatives (i.e. phishing tests).
- Employees who fail "phishing" tests are notified immediately and must complete additional training.
- Cybersecurity education is provided to all employees globally. Clients are contacted by email or in person to increase awareness about the tools and controls we offer to help them protect their accounts.
- The firm regularly conducts cyber exercises and simulations, consisting of tabletop exercises with the lines of business, as well as operational-level drills with Global and business cyber teams. The firm will continue to expand the scope and sophistication of the annual simulation exercises.
- The firm on average conducted at least one cybersecurity simulation each month in 2016 and that number is to increase in 2017.
- Testing will have an increased focus on cloud providers, cross-LOB dependencies, cyber resiliency in light of destructive malware attacks, and potential money-movement/fraud scenarios.

Thank you for your continued confidence in JPMorgan Chase & Co.



James A. LaFleur
Managing Director
Chief Technology Controls Officer



Rohan M. Amin
Managing Director
Chief Information Security Officer

Attachment 9. J.P. Morgan Cybersecurity Tip Sheet

Cybersecurity

10 Steps to Better Protect Your Firm



10 Steps

- 1 **INDEPENDENT ASSESSMENT** - Engage an experienced engineering firm that understands the technical risks and complexities of enterprise architecture to undertake a technical independent assessment of your firm's infrastructure. The company you engage should have more technical expertise than a general consulting firm, so that you learn where your vulnerabilities are at all times.
- 2 **AUTHORITY ENGAGEMENT** - Establish a clear engagement model with governing authorities, including law enforcement (who are you going to call, which agency and under what circumstances?). Have the relationships established up front and the engagement clearly documented within your standard procedures.
- 3 **JOIN INDUSTRY FORUMS** - Join an industry-based information security forum, such as FS-ISAC.* Understand the latest threats to your industry before they impact your firm.
- 4 **ATTACK YOURSELF** - Create an internal team or engage a vendor to attack your systems using the same techniques bad guys do—but all the time, not once a year. Some vendors may also be able to monitor the availability of your credentials to the public on the “dark web.”
- 5 **MANDATORY EMPLOYEE TRAINING AND TESTING** - Malicious email is the No. 1 way bad guys get into organizations. Establish a mandatory baseline training program for all employees that focuses on the specific actions employees need to take to protect your firm. Once you have trained your employees, actively test them. For example, send targeted phishing emails and require those employees who click in the phishing emails to take additional training.
- 6 **THIRD PARTIES** - Understand your third party environment and upgrade your contract provisions so that third parties are following the same standards you are striving for in your own environments.
- 7 **EXERCISES AND DRILLS** - Run simulations and drills to assess your capabilities. Use a combination of tabletop exercises and inject real life scenarios to see how your Security Operations Center responds. Learn lessons and repeat. Include business colleagues and technologists in the tabletop exercises.
- 8 **MONEY MOVEMENT** - Look at all of the ways money leaves your firm. Figure out what controls and thresholds you can put in place to protect money movement, assuming bad guys get around your other controls. Examples include wire limits and additional checks/approvals for certain country destinations or for new beneficiaries.
- 9 **IMPLEMENT CONTROLS FOR MAXIMUM EFFECT** - Using your web filtering software (block category “None”) is a hugely important mitigation technique. Leverage technology called DMARC,[†] which gives others a way to validate that emails that appear to be coming from you are actually coming from you.
- 10 **TAKE OUR TRAINING** - Available to our clients who use J.P. Morgan ACCESS® or J.P. Morgan Markets, training can offer substantial benefits and include suggestions for reducing risk.
 - J.P. Morgan ACCESS users can register for an online cyber webinar via the Support and Community section
 - J.P. Morgan Markets users can access an online training video in the Security section

* Financial Services Information Sharing and Analysis Center, an industry forum for financial institutions

† Domain Message Authentication Reporting & Conformance

Cybersecurity – A Strategic Priority

Cybersecurity risk reduction is a top priority shared by J.P. Morgan and its clients. It is essential for businesses to identify and address associated legal, regulatory and operational risks through business-informed strategies that focus on safeguarding the confidentiality, integrity and availability of data.

A STRATEGIC PRIORITY FOR J.P. MORGAN

“Protect the firm, its clients/customers, investors and employees from cyber attacks, as well as protecting the privacy of their data and transactions.” –JPMorgan Chase & Co. 2015 Annual Report letter to shareholders

PROTECTION AND PREVENTION FOCUSED ON FOUR KEY AREAS

J.P. Morgan's enterprise-wide strategy for cyber defense is designed to protect the bank's most critical information assets and accelerate business and technology opportunities.

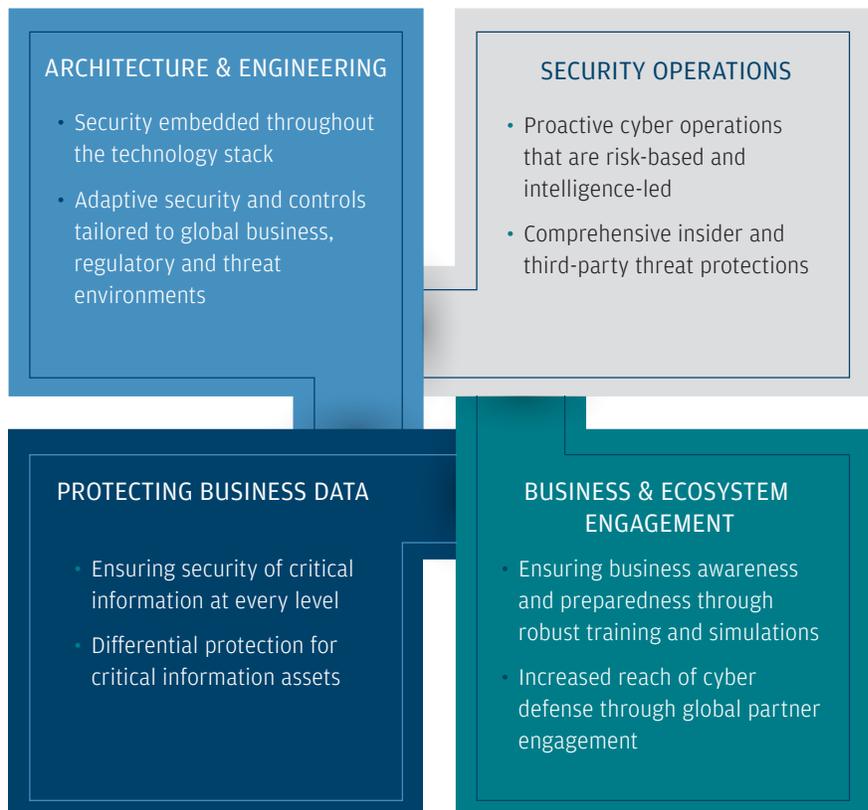
Our cybersecurity team leads proactive, intelligence-driven operations that are designed to quickly meet and stop adversaries, and builds a foundational fortress for business operations in any environment.

FIRM-WIDE COMMITMENT

“The Firm has established, and continues to establish, defenses to mitigate other possible future attacks. To enhance its defense capabilities, the Firm increased cybersecurity spending from approximately \$250 million in 2014 to approximately \$500 million in 2015, and expects the spending to increase to more than \$600 million in 2016.”

“Enhancements include more robust testing, advanced analytics, improved technology coverage, strengthened access management and controls and a program to increase employee awareness about cybersecurity risks and best practices.” –JPMorgan Chase & Co. 2015 10-K Filing

For more information, please contact your J.P. Morgan representative or visit: jpmorgan.com



These materials are not intended to provide a comprehensive list of all types of cyber fraud activities or identify all types of cybersecurity best practices. J.P. Morgan does not act as a cybersecurity consultant or advisor. Training is intended to provide information which may be of use to clients. Your company or organization is responsible for determining how to best protect itself against cyber fraud activities and for selecting the cybersecurity best practices that are most appropriate to your needs.

Clients increase their risk of fraud losses if they don't use the appropriate fraud-prevention tools. You are liable for payments originated with your authorized users' security credentials, or by other people with transaction authority.

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Attachment 10. Sample Commercial Card Agreement

**Commercial Card
Application & Agreement | JPMORGAN CHASE BANK, N.A.**

V2.5_12_16_16

Client		State of Incorporation:
Address Line 1		
Address Line 2		
City		
State		
Zip Code		
Phone		
Fax		
REBATES		
Please identify a Business Account to which rebates associated with Client's Commercial Card rebate program should be deposited. Deposits will be made via Wire Transfer only.		
Business Account at:	<i>(Enter the name of Client's financial institution)</i>	
ABA:	<i>(Enter ABA for Client's financial institution)</i>	
Business Account Number:	<i>(Enter Client's business account number)</i>	
Business Account Name:	<i>(Enter the name of Client's business account)</i>	
Please enter the Financial Institution and Business Account Name exactly as it appears on Client's account. <u>Black ink only.</u>		
*Requests to modify the account information set forth above must be provided to J.P. Morgan in writing and sent to the following address: CCS.Rebate@jpmchase.com . A form will be provided to Client upon receipt of Client's request to modify the business account information. Client will be instructed to complete the form and return it to J.P. Morgan at the address specified. Changes to the business account information will be effective when J.P. Morgan has a reasonable opportunity to act upon such request.		
SIGNATURE		
This Application must be signed by an owner, officer or partner of the Client with the authority to bind the Client to the terms and conditions of the following Commercial Card Agreement. I hereby certify that I am the duly authorized and acting officer, partner or owner of this Client with the authority to bind the Client to the obligations of the Commercial Card Agreement. I have read and agree to the terms of the Commercial Card Agreement. <u>Black ink only.</u>		
Signature of Authorized Officer	Date	
Name		
Title		
CLIENT ATTESTATION		
The undersigned, a duly authorized officer or representative of Client, does hereby certify that Client has been duly authorized to enter into and perform the Commercial Card Agreement and that the person signing above on behalf of Client, whose execution of this Commercial Card Agreement was witnessed by the undersigned, is an owner, officer, partner, or other representative of Client possessing authority to execute this Commercial Card Agreement.* <u>Black ink only.</u>		
Signature	Date	
Name		
Title		
*Note: The person signing the attestation shall be someone different from the person signing above on behalf of Client.		
ADDRESS FOR NOTICES		
Client	See above	
Bank	JPMorgan Chase Bank, N.A.	
	10 South Dearborn, Floor 06	
	Mail Code IL1-0286	
	Chicago, IL, 60603-2300	
	Attn: Commercial Card Contracts Manager	

Commercial Card Application & Agreement | JPMORGAN CHASE BANK, N.A.

V2.5_12_16_16

This Commercial Card Agreement (the "Agreement") sets forth the terms and conditions under which JPMorgan Chase Bank, N.A. ("Bank") shall provide commercial card services to Client who executes this Agreement and/or one or more of such Client's Affiliates. This Agreement is effective as of the date of the first signature above. By signing this Agreement Client hereby agrees to be bound by the terms and conditions referenced herein.

1. Definitions

Each capitalized term used in this Agreement shall have the following defined meanings set forth below or as otherwise set forth herein.

Account means each account established in the name of Client pursuant to the Agreement.

Affiliate means an entity controlling, controlled by, or under common control with, directly or indirectly, a party to this Agreement. For this purpose, one entity "controls" another entity if it has the power to direct the management and policies of the other entity (for example, through the ownership of voting securities or other equity interest, representation on its board of directors or other governing body, or by contract).

Agreement means the Commercial Card Agreement in each case as amended, supplemented or replaced from time to time.

Applicable Law means for any country, all federal, state, provincial and local laws, statutes, regulations, rules, executive orders, supervisory requirements, licensing requirements, export requirements, directives, circulars, decrees, interpretive letters, guidance or other official releases of or by any government, any authority, department or agency thereof, or any regulatory or self-regulatory organization, that apply to a party's obligations under the Agreement.

Business Day means a day on which Bank is open for business.

Card means a Network-branded card that is issued to Cardholders by the Bank upon the request of the Client and approval by the Bank, and includes any plastic card bearing a card number and Accounts with no associated plastic card, which includes Single-Use Accounts.

Cardholder means: (A) an individual in whose name a Card is issued, and (B) any person or entity authorized by Client or named Cardholder to use a Card.

Cardholder Agreement means documentation provided by Bank to Client or Cardholder governing use of a Card by such Cardholder.

Cardholder Credit Limit means the maximum spending limit established in relation to a Cardholder.

Corporate Liability means Client is solely liable for the Transactions, subject to the Agreement and any Cardholder Agreement.

Credit Limit means the maximum spending limit established for Client in connection with the Program.

Cycle means the monthly period ending on the same day each month or, if that day is not a Business Day, then the following Business Day or preceding Business Day, as systems may require, or such other period as Bank may specify.

Effective Date means the date indicated as such on the introductory paragraph.

Fraudulent Transactions means transactions made on a Card by a person, other than Client or Cardholder, who does not have actual, implied, or apparent authority for such use, and for which neither Cardholder nor Client receives direct or indirect benefit.

Joint and Several Liability means Client and Cardholder are jointly and severally liable for the Transactions, subject to the Agreement, and the Cardholder Agreement.

MCC means merchant category code.

Network means MasterCard International, Inc.

Program means the commercial card system composed of Accounts, Card-use controls, reports to facilitate purchases of and payments for business goods and services, and related services, all as established in connection with the Agreement.

Single-Use Account means a one-time virtual card number generated for a single transaction.

System means the system through which Client can access Account and Transaction data and reports.

Transaction means a purchase, a cash advance, fees, charges or any other activity charged to an Account in respect of a Card.

2. Conditions Precedent

Prior to the commencement of the Program rendered by Bank pursuant to this Agreement, Client will provide the information listed on the Application, included with this Agreement, and additional documents as required by the Bank, and will certify to the accuracy of such information.

3. Certain Bank Services

- A. Subject to prior financial, risk management and compliance approvals by Bank, Bank shall: (i) establish Accounts in the name of Client; (ii) issue Cards to Cardholders designated by a person authorized to bind the Client to these terms and conditions (an "Authorized Person"); (iii) implement the Credit Limits specified by an Authorized Person from time to time and accepted by Bank; and (iv) deliver Cards and billing statements only to a U.S. address. Notwithstanding anything contained in this Agreement to the contrary, Bank shall not be obligated to extend credit to Client in violation of any limitation or prohibition imposed by Applicable Law or Bank policies and procedures.
- B. Notwithstanding the foregoing, Bank shall not be obligated to provide any Account to Client or any Client Affiliate or any Card to an employee or authorized representative of Client or any Client Affiliate or to process any transactions in violation of any limitation or prohibition imposed by Applicable Law, including, but not limited to, the regulations issued by the U.S. Department of Treasury's Office of Foreign Assets Control ("OFAC").
- C. Extension of Program. Upon Client's submission of a request from time to time in the form required by Bank and following Bank's agreement to do so, Bank will extend Program to Client's Affiliates. Client is responsible as principal obligor for all obligations under the Agreement (including, without limitation, as principal obligor with respect to all payment and other obligations as the same relate to its Affiliates and their respective Cardholders and waives any defenses or offsets available to such Affiliates). Client shall cause each of its Affiliates and their respective Cardholders to comply with the Agreement.

4. Obligations of Client

In connection with the Program, Client shall:

- A. Notify each Cardholder at the earliest opportunity: (i) that Cards are to be used only for business purposes; (ii) of the Cardholder Credit Limit and any other applicable limit; (iii) of the extent, if any, to which Bank will provide Transaction and Account information to third parties at Client's request; and (iv) to collect and destroy any Cards which are no longer required.
- B. Client represents that the Cards to be issued under this Agreement are substitutes for an accepted credit card or will be issued in response only to a written request or application for such Card, by a prospective Cardholder, which Client has obtained in accordance with the requirements of Section 226.12(a) of Regulation Z of the Federal Truth in Lending Act. Client further represents that Client will retain the applications (paper or electronic) for any Card, when such application is not provided to Bank, for a period of two (2) years after the application has been received and acted upon.
- C. Client will immediately notify Bank by telephone of any lost, stolen, misappropriated, improperly used, or compromised Cards.
 - i. **Liability for Fraudulent Transactions Following Notification.** Notwithstanding anything to the contrary contained herein, Client shall not be liable for any Fraudulent Transactions occurring on a Card after the effective time of such notification to Bank of such Fraudulent Transaction.
 - ii. **Liability for Fraudulent Transactions Prior to Notification.** Subject to the terms and conditions contained in subsection (iii) below, Client shall not be liable for Fraudulent Transactions occurring on a Card prior to the effective time of such notification to Bank of such Fraudulent Transactions.
 - iii. Bank reserves the right, in its sole and absolute discretion, to hold Client liable for Fraudulent Transactions should Bank determine that subsequent to implementation of Client's Program and at the time that the Fraudulent Transaction occurred, Client failed to operate Client's Program in accordance with Bank's fraud reduction requirements as set forth below:
 - a. Client must block high risk MCC's identified by Bank and presented to Client;
 - b. Client must maintain reasonable security precautions and controls regarding the dissemination, use and storage of Card and Transaction data; and
 - c. Client must comply with all other requirements as Bank may reasonably require from time to time.

If Client fails to comply with Client's obligations described in this subsection (iii), and Bank determines Client to be liable for Fraudulent Transactions, Bank will either: (i) invoice Client for the amount of such Fraudulent Transaction minus any amounts collected, or (ii) deduct the amount of such Fraudulent Transaction from Client's rebate.

- D. Notify Bank of any Transaction that Client disputes as soon as practicable after the last day of the Cycle during which such Transaction is charged to Client and, in any event, within sixty (60) days of such day. Client shall use commercially reasonable efforts to assist in obtaining reimbursement from a merchant. Client or, subject to any Cardholder Agreement and in the case of Cards under any Joint and Several Liability Accounts, the Cardholder, shall not be relieved of liability for any disputed Transaction if the charge-back is rejected in accordance with the applicable Network's charge-back policy. Bank shall not be liable to Client where notice is received after such sixty (60) day period. Client shall not make a claim against Bank or refuse to pay any amount because Client or the person using the Card may have a dispute with any merchant.
- E. Unless previously provided to Bank, obtain and provide to Bank such information as Bank may reasonably request for the purposes of investigating the identity of an actual or prospective Cardholder or Client, evidencing authority for Card issuance requests, and assisting in any review of Bank by a regulator with relevant jurisdiction. Any information provided by Client to Bank shall be, to the best of Client's knowledge, information and belief, accurate and complete in all material respects.
- F. Make payments for all Transactions posted to Accounts no later than the payment date (the "Payment Date"), as specified in the periodic statement. In the event that Client makes payments other than as contemplated by the periodic statement, Bank may require, and Client shall provide, such documentation as reasonably required by Bank to reconcile such payments to the amounts stated as due in the periodic statement by the Payment Date. Any amount due which is not received by the Payment Date shall be subject to the late fees and delinquency fees as set forth in the fees schedule of Exhibit A attached hereto. If collection is initiated by Bank, Client shall be liable for payment of Bank's reasonable attorneys' fees and other costs and expenses of collection.
- G. In the case of any Joint and Several Liability Account, Client shall pay Bank within ten (10) days of written notice, for any Transactions not paid by a Cardholder within one hundred and twenty (120) days of the first billing in respect of the relevant Transaction.
- H. Unless otherwise provided to Bank, provide Bank with such financial statements and other related information requested by Bank in form and in such detail as Bank may reasonably request, from time to time.
- I. Client represents and warrants that it will use commercially reasonable efforts to ensure that such applicants to whom it requests Bank issue Cards and whom Client authorizes to use the Cards/Accounts are not identified on a prohibited government sanctions list, are not located or resident in a sanctioned country, or otherwise subject to a sanctions program applicable to Client.
- J. Adhere to, and hereby acknowledges the existence of, all license agreements, security procedures, and terms and conditions regarding the System.

5. Credit Limits and Certain Bank Rights

- A. Bank may establish a Credit Limit and Cardholder Credit Limit and may establish other limits from time-to-time. Client will not exceed the Credit Limit; provided however, that if Client exceeds the Credit Limit, Client shall pay all amounts exceeding the Credit Limits.
- B. Bank may at any time: (i) increase or decrease any Credit Limit or the Cardholder Credit Limit or any other limit in connection with any Card or any Account or the Program; (ii) refuse to authorize Transactions; (iii) vary the payment terms, or require the provision of security or additional security; (iv) suspend or terminate any Card or any Account; (v) decline to open any Account or issue any Card; or (vi) require MCC authorization restrictions in connection with a Program.

6. Notices. All notices required or permitted to be given under this Agreement shall be addressed as set forth above or as otherwise agreed in writing by the parties from time to time, and shall be effective upon receipt.

7. Representations and Warranties. Client represents and warrants that this Agreement constitutes a legal, valid, and binding obligation, enforceable against Client, in accordance with its terms, and that execution and performance of this Agreement: (i) does not breach any agreement with any third party; (ii) does not violate any law, rule, or regulation, or any duty arising in law or equity applicable to it; (iii) is within Client's organizational powers; and (iv) has been authorized by all necessary organizational action.

8. Fees. Client agrees to pay the fees and charges incurred by Client as specified by Bank, from time to time, on a periodic invoice. The fees initially applicable are specified in Exhibit A attached hereto. Bank may change the fees and charges payable by Client at any time, provided Bank notifies Client at least thirty (30) days prior to the effective date of the change.

9. Term and Termination. This Agreement shall have an initial term of three (3) years from the date Effective Date unless otherwise terminated pursuant to the provisions of this paragraph. Thereafter, this Agreement shall be successively renewed for one-year terms upon the anniversary of the Effective Date. This Agreement may be terminated by either party at any time for any reason. In the event this Agreement is terminated, Client shall immediately pay all amounts owing under this Agreement, without set-off or deduction, and destroy all physical Cards furnished to Cardholders. Sections 4.B, 4.E, 4.F, 4.G, 4.I, 7, 8, 9, 10.A, 10.B, 11, 12.D, 12.F, 12.G, 12.H, 12.K, 12.L, 12.M, and 12.N shall survive the termination of this Agreement.

10. Limitation of Liability.

- A. Subject to Section 10.B below, Bank shall be liable only for Client's actual damages which Client suffers or incurs as a direct result of Bank's negligence or willful misconduct and shall not be liable for any other loss or damage of any nature.
- B. TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL EITHER PARTY BE LIABLE TO THE OTHER UNDER ANY THEORY OF TORT, CONTRACT, STRICT LIABILITY OR OTHER LEGAL OR EQUITABLE THEORY FOR ANY EXEMPLARY, PUNITIVE, SPECIAL, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OR THE LIKE, INCLUDING, WITHOUT LIMITATION, LOST PROFITS, EACH OF WHICH ARE EXPRESSLY EXCLUDED BY AGREEMENT OF THE PARTIES HEREIN REGARDLESS OF WHETHER SUCH DAMAGES WERE REASONABLY FORESEEABLE AND WHETHER EITHER PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

11. Confidentiality. Except as expressly provided in the Agreement, all information furnished by either party in connection with the Agreement shall be kept confidential. The foregoing obligation shall not apply to information that: (A) is already lawfully known when received without an obligation of confidentiality other than under this Agreement; (B) is or becomes lawfully obtainable from other sources; (C) is in the public domain when received or thereafter enters the public domain through no breach of this Section; (D) is required to be disclosed to, or in any document filed with, the U.S. Securities and Exchange Commission (or any analogous body or any registrar of companies or other organizations in any relevant jurisdiction), banking regulator, or any other governmental agencies; (E) is required by law to be disclosed and notice of such disclosure is given (when legally permissible) by the disclosing party; or (F) may be disclosed as provided in the Cardholder Agreement or other Cardholder-related documentation. Notice under (E), when practicable, shall be given sufficiently in advance of the disclosure to permit the other party to take legal action to prevent disclosure. Bank may exchange (and the Client insofar as necessary hereby consents to such exchange) Client and (to the extent authorized) Cardholder confidential information with Affiliates. Bank may also disclose confidential information to service providers in connection with Bank's provision of Program services; provided that the service providers comply with the terms of this **Section 11**. Bank may exchange information concerning the Client or Cardholders with merchants and, in the case of Cardholder information, with the Client.

12. Miscellaneous

- A. If any provision of this Agreement is found by a court of competent jurisdiction to be unenforceable, such provision shall not affect the other provisions, but such unenforceable provision shall be deemed modified to the extent necessary to render it enforceable, preserving to the fullest extent permissible the intent of the parties set forth in this Agreement. The failure of either party hereto to enforce any right or pursue any remedy hereunder shall not be construed to be a waiver thereof.
- B. In the regular course of business, Bank may monitor, record, and retain telephone conversations made or initiated to or by Bank from or to Client or Cardholders.
- C. The terms and provisions of this Agreement shall be binding upon and inure to the benefit of Client and Bank and their respective successors and assigns. This Agreement, or any of the rights or obligations hereunder, may not be assigned by Client without the prior written consent of Bank.
- D. This Agreement embodies the entire agreement and understanding between Client and Bank and supersedes all prior agreements and understandings between Client and Bank relating to the subject matter thereof.
- E. This Agreement may be signed in one or more counterparts, each of which shall be an original, with the same effect as if the signatures were upon the same document. Facsimile signatures shall have the same force and effect as the original.
- F. If applicable, to the extent that Client would have been able to claim sovereign immunity in any action, claim, suit, or proceeding brought by Bank, Client irrevocably waives and agrees not to claim such immunity.
- G. Neither Bank nor Client shall be liable for any loss or damage to the other for its failure to perform or delay in the performance of its obligations under this Agreement, if such non-performance or delay is caused directly or indirectly by an act of God, act of governmental authority, de jure or de facto, legal constraint, war, terrorism, catastrophe, fire, flood or electrical, computer, mechanical or telecommunications failure, or failure of any agent or correspondent, or unavailability of a payment system, or other natural disaster or any cause beyond its reasonable control.
- H. CHOICE OF LAW. THIS AGREEMENT AND ANY CLAIM, CONTROVERSY, OR DISPUTE ARISING UNDER OR RELATED TO THIS AGREEMENT, THE RELATIONSHIP OF THE PARTIES, AND/OR THE INTERPRETATION AND ENFORCEMENT OF THE RIGHTS AND DUTIES OF THE PARTIES SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE INTERNAL LAWS (AND NOT THE LAW OF CONFLICTS) OF THE STATE OF NEW YORK, BUT GIVING EFFECT TO FEDERAL LAWS APPLICABLE TO NATIONAL BANKS. TO THE EXTENT PERMITTED BY APPLICABLE LAW, EACH PARTY HEREBY WAIVES ANY AND ALL RIGHT TO A TRIAL BY JURY IN ANY ACTION OR PROCEEDING OF ANY KIND ARISING OUT OF, BY REASON OF, OR RELATING TO THIS AGREEMENT, THE

INTERPRETATION THEREOF OR TO ANY TRANSACTIONS HEREUNDER. THIS WAIVER IS KNOWINGLY, WILLINGLY, AND VOLUNTARILY MADE BY THE PARTIES.

- I. Client acknowledges that Bank prohibits the use of Cards under any Accounts to conduct transactions (including, without limitation, the acceptance or receipt of credit or other receipt of funds through an electronic funds transfer, or by check, draft or similar instrument, or the proceeds of any of the foregoing) that are related, directly or indirectly, to unlawful internet gambling. The term "unlawful internet gambling," as used here, shall have the meaning as set forth in 12 C.F.R. Section 233.2(bb).
- J. International Transactions include any transaction made in a foreign currency or that is made outside the United States of America even if it is made in U.S. dollars. If an international transaction is made in a currency other than U.S. dollars, the Network will convert the transaction into U.S. dollars using its respective currency conversion procedures. The exchange rate the Network uses to convert currency is a rate that it selects either from the range of rates available in the wholesale currency markets for the applicable processing date (which rate may vary from the rate the respective entity itself receives), or the government-mandated rate in effect on the applicable processing date. The rate in effect on the applicable processing date may differ from the rate on the date when the international transaction occurred or when the Account was used. Bank reserves the right to charge an international transaction fee, as specified in Exhibit A. Bank may charge a commission on the relevant currency amount at the rate provided to it by the Network as set forth in the fee schedules attached hereto. The international transaction fee will be calculated on the U.S. dollar amount provided to Bank by the Network. The same process and charges may apply if any international transaction is reversed.
- K. Bank may at any time offset any obligation of Client to Bank under this Agreement or otherwise against any obligation Bank owes to Client.
- L. This Agreement and Cards are non-transferable, non-assignable, and shall remain the property of Bank.
- M. *USA PATRIOT Act Disclosure.* Section 326 of the USA PATRIOT Act mandates that Bank obtain, verify and record information that identifies each business or person that opens a new account. By signing this Agreement Client agrees to provide and consent to us obtaining, if necessary from third parties, any and all information reasonably necessary to verify Client's identity.
- N. This Agreement may be amended or waived only by notice to Client, in writing from Bank.

Attachment 11. Exceptions

Exceptions

J.P. Morgan has identified below the terms or conditions that we respectfully request be modified in accordance with our recommended revisions. We are willing to discuss mutually agreeable modifications to the contract terms. The proposed changes are indicated by additions in *italic, underlined* red text and deletions by ~~striketrough~~ text.

Please keep in mind that J.P. Morgan also requires execution of all applicable account opening documents as well as all applicable product and service agreements as described in response to section I. Sample Contract in our proposal.

Request for Proposal

Equal Employment Opportunity

The Entity (regardless of whether construction contractor, non-construction contractor or supplier) agrees to ~~provide equal opportunity in employment for all qualified persons,~~ *to maintain anti-discrimination and equal employment opportunity policies that* prohibit discrimination in employment because of race, color, creed, national origin, sex or age, and to promote equal employment through a positive, continuing program from itself and each of its subcontracting agents. This program of equal employment opportunity shall apply to every aspect of its employment policies and practices.

Kentucky Equal Employment Opportunity Act

The Kentucky Equal Employment Opportunity Act of 1978 (KRS 45.560-45.640) requires that any "county, city, town, school district, water district, hospital district, or other political subdivision of the state shall include in directly or indirectly publicly funded contracts for supplies, materials, services, or equipment hereinafter entered into the following provisions:

"During the performance of this contract, the contractor agrees as follows:

- (1) The contractor will ~~not discriminate~~ *maintain anti-discrimination and equal employment opportunity policies that prohibit discrimination* against any employee or applicant for employment because of race, color, religion, sex, age, or national origin;

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The Act further provides:

"KRS 45.610. Hiring minorities -- Information required

(2) Each contractor shall, for the length of the contract, furnish such information as required by KRS 45.560 to KRS 45.640 and by such rules, regulations and orders issued pursuant thereto and will permit access to all books and records pertaining to his employment practices ~~and work sites by~~ to the contracting agency and the department for purposes of investigation to ascertain compliance with KRS 45.560 to 45.640 and such rules, regulations and orders issued pursuant thereto.

MWDBE Participation Goals

E. DOCUMENTATION REQUIRED FOR GOOD FAITH EFFORTS

- 2) Bidders not reaching the Goal must submit the “MWDBE Participation Form”, the “Quote Summary Form” and a written statement documenting their Good Faith Effort to do so. If bid includes no MWDBE participation, bidder shall enter “None” on the subcontractor / supplier form). In addition, the bidder must submit written proof of their Good Faith Efforts to meet the Participation Goal:
 - o. Made an effort to offer assistance to or refer interested MWDBE firms to obtain the necessary equipment, supplies, materials, ~~insurance~~ and/or bonding to satisfy the work requirements of the bid proposal

LFUCG STATEMENT OF GOOD FAITH EFFORTS

By the signature below of an authorized company representative, we certify that we have utilized the following Good Faith Efforts to obtain the maximum participation by MWDBE business enterprises on the project and can supply the appropriate documentation.

Although JPMorgan Chase does not intend to engage any subcontractors directly (diverse or otherwise) for the express purpose of delivering the services provided under this RFP, the bank does have a robust supplier diversity program and consistently makes good faith efforts to provide contracting opportunities to diverse suppliers as part of its day-to-day operations. Additionally, JPMorgan Chase is always working to grow its incumbent minority and disadvantaged supply base and introduce new diverse suppliers into its supply chain. The firm maintains relationships with organizations to help it achieve this goal and supports organizations that promote growth and development within the diverse supplier community. Additional details on our Supplier Diversity program are included on the following pages.

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General Provisions

1. Each Respondent shall comply with all Federal, State and Local regulations concerning this type of service or good.

The Respondent agrees to comply with all statutes, rules, and regulations governing safe and healthful working conditions, including the Occupational Health and Safety Act of 1970, 29 U.S.C. 650 et. seq., as amended, and KRS Chapter 338. ~~The Respondent also agrees to notify the LFUCG in writing immediately upon detection of any unsafe and/or unhealthful working conditions at the job site. The Respondent agrees to indemnify, defend and hold the LFUCG harmless from all penalties, fines or other expenses arising out of the alleged violation of said laws.~~

J.P. Morgan has policies and procedures designed to comply with federal and state regulations as they relate to Equal Employment Opportunity; note the foregoing sentences were deleted as they are not applicable for a contract of this type.

11. Agreement to Bid Terms: In submitting this proposal, the Respondent agrees that it has carefully examined the specifications and all provisions relating to the work to be done attached hereto and made part of this proposal. By acceptance of a Contract under this RFP, proposer states that it understands the ~~meaning, intent and~~ requirements of the RFP and agrees to the same, *except as further noted and described in the Proposal.* The successful Respondent shall warrant that it is familiar with and understands all provisions herein and shall warrant that it can comply with them. No additional compensation to Respondent shall be authorized for services or expenses reasonably covered under these provisions that the proposer omits from its Proposal.
12. Cancellation: *Please add: Each party will also have certain termination rights as described and included in the Bank's account documentation, as the Bank should also have certain termination rights.*
13. Assignment of Contract: *Please add: The contractor may assign the contract to a successor in interest or a disposition of a particular business to which the contract relates, or to an affiliate or subsidiary without consent. The contractor shall promptly give notice of any assignment.*
17. Ability to Meet Obligations: *Please add: JPMorgan Chase & Co. and/or its subsidiaries (collectively, the "Firm") are defendants or putative defendants in numerous legal proceedings, including private civil litigations and regulatory/government investigations. The litigations range from individual actions involving a single plaintiff to class action lawsuits with potentially millions of class members. Investigations involve both formal and informal proceedings, by both governmental agencies and self-regulatory organizations. These legal proceedings are at varying stages of adjudication, arbitration or investigation, and involve each of the Firm's lines of business and geographies and a wide variety of claims (including common law tort and contract claims and statutory antitrust,*

securities and consumer protection claims), some of which present novel legal theories. Based on current knowledge, the Firm believes it has asserted meritorious defenses to the claims asserted against it in its currently outstanding legal proceedings, intends to defend itself vigorously in all such matters and does not believe that any pending legal proceeding would have a material effect on the Firm's performance of the services contemplated by the RFP. For further discussion, please refer to JPMorgan Chase & Co.'s publicly-filed disclosures, including its most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q filed with the U.S. Securities and Exchange Commission (available at: <http://investor.shareholder.com/jpmorganchase/sec.cfm>). Reference is also made to a press release issued on May 20, 2015 concerning settlements related to foreign exchange activities (available at <http://investor.shareholder.com/jpmorganchase/releasedetail.cfm?ReleaseID=914105>). Judgment consistent with the terms of the plea agreement referenced in the press release was entered on January 10, 2017.

Risk Management Provisions

2.0 INDEMNIFICATION AND HOLD HARMLESS PROVISION

Please add: For the treasury services component of this RFP, the J.P. Morgan Commercial Banking division may be willing to provide an appropriate indemnity for claims directly resulting from the negligence or willful misconduct of our officers, directors and agents in connection with providing the services under this RFP; and we will not be responsible for indirect, incidental, consequential or punitive damages. In addition, we will provide additional language in order for us to provide an intellectual property indemnity. We look forward to further dialogue on this section based on these parameters.

4.0 INSURANCE REQUIREMENTS

4.1 Required Insurance Coverage

CONTRACTOR shall procure and maintain for the duration of this contract the following or equivalent insurance policies at no less than the limits shown below ~~and cause its subcontractors to maintain similar insurance with limits acceptable to OWNER~~ in order to protect OWNER against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder by CONTRACTOR. *All limits can be attained through a combination of primary and excess/umbrella coverages.* The cost of such insurance shall be included in any bid:

Proposal to Lexington-Fayette Urban County Government

<u>Coverage</u>	<u>Limits</u>
General Liability (Insurance Services Office Form CG 00 01)	\$5 million per occurrence, \$10 aggregate or \$10 million combined single limit
Commercial <i>Business</i> Automobile Liability (Insurance Services Office Form CA 0001)	
<i>Banker's</i> Professional Liability (Financial Institution)	\$5 million
Worker's Compensation	Statutory
Employer's Liability	\$ 1 Million

The policies above shall contain the following conditions:

- a. OWNER shall be ~~named~~ *listed* as an additional insured in the *Commercial* General Liability Policy and ~~Commercial~~ *Business* Automobile Liability Policy *as their interests pertain to this contract.*
- b. The *Commercial* General Liability Policy shall be primary to any insurance or self-insurance retained by OWNER.
- ~~c. The General Liability Policy shall have a Directors and Officers Liability endorsement or D&O coverage as part of the CGL policy of \$5 million.~~
- ~~d.~~ *c.* The General Liability Policy shall have a Professional Liability endorsement (including Errors and Omissions) for any services performed pursuant to the contract, and/or a separate *Banker's* Professional Liability Policy shall be obtained unless it is deemed not to apply by OWNER. This coverage will have a \$5 million per occurrence limit of Liability.
- ~~e.~~ *d.* The *Banker's* Professional Liability policy shall be maintained for a minimum of ~~three~~ *one* years beyond the completion date of the contract, to the extent commercially available. ~~If not commercially available, CONTRACTOR shall notify OWNER and obtain similar insurance that is commercially available and acceptable to OWNER, unless OWNER waives requirement.~~

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~~f. OWNER shall be provided at least 30 days advance written notice via certified mail, return receipt requested, in the event any of the required policies are canceled or non-renewed.~~

~~g.e.~~ Said coverage shall be written by insurers acceptable to OWNER and shall be in a form acceptable to OWNER. Insurance placed with insurers with a rating classification of no less than Excellent (A or A- ~~(Minus)~~) and a financial size category of no less than VIII, as defined by the most current Best's Key Rating Guide shall be deemed automatically acceptable.

4.3. Renewals

~~After insurance has been approved by OWNER, e~~Evidence of renewal of an expiring policy must be submitted to OWNER *upon request*, and may be submitted on a manually signed renewal endorsement form. If the policy or carrier has changed, however, new evidence of coverage must be submitted in accordance with these Insurance Requirements.

4.4. Deductibles and Self-Insured Programs

IF CONTRACTOR INTENDS TO SUBMIT SELF-INSURANCE PLAN FOR BID, THIS MUST BE FORWARDED TO LEXINGTON-FAYETTE URBAN COUNTY GOVERNMENT, DIVISION OF RISK MANAGEMENT, 200 EAST MAIN STREET, LEXINGTON, KENTUCKY 40507 NO LATER THAN A MINIMUM OF FIVE (5) WORKING DAYS PRIOR TO BID OPENING DATE. ~~Self insurance programs, deductibles, and self insured retentions in insurance policies are subject to separate approval by Lexington-Fayette Urban County Government's Division of Risk Management, upon review of evidence of CONTRACTOR'S financial capacity to respond to claims. Any such programs or retentions must provide OWNER with at least the same protection from liability and defense of suits as would be afforded by first-dollar insurance coverage. If CONTRACTOR satisfies any portion of the insurance requirements through deductibles, self insurance programs, or self insured retentions, CONTRACTOR agrees to provide Lexington-Fayette Urban County Government, Division of Risk Management, the following data prior to the final acceptance of bid and the commencement of any work:~~

- ~~a. CONTRACTOR'S latest audited financial statement, including auditor's notes.~~
- ~~b. Any records of any self insured trust fund plan or policy and related accounting statements.~~
- ~~c. Actuarial funding reports or retained losses.~~
- ~~d. CONTRACTOR'S Risk Management Manual or a description of CONTRACTOR'S self insurance and risk management program.~~
- ~~e. A claim loss run summary for the previous five (5) years.~~

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~~f. Self Insured Associations will be considered.~~

4.5. Verification of Coverage

Prior to award of bid, CONTRACTOR agrees to furnish OWNER with all applicable Certificates of Insurance signed by a person authorized by the insurer to bind coverage on its behalf. ~~If requested, CONTRACTOR shall provide OWNER copies of all insurance policies, including all endorsements.~~

~~4.6. Right to Review, Audit and Inspect~~

~~CONTRACTOR understands and agrees that OWNER may review, audit and inspect any and all of CONTRACTOR'S records and operations to insure compliance with these Insurance Requirements.~~