

Benefit Payment Services

A blueprint for world-class benefit payment processing

J.P. Morgan provides benefit payment processing for defined benefit, defined contribution and nonqualified plans to more than 560 corporations. As a recognized market and thought leader in payment solutions, J.P. Morgan is at the forefront of industry changes and active in the development of enhanced payment alternatives to support customers' needs as the industry evolves thus, helping mitigate risk, enhance returns and increase efficiencies. With more than 70 years of in-house benefit payment experience, J.P. Morgan streamlines payment processing by providing the flexibility, accuracy and operational efficiencies that plan sponsors seek.

KEY FEATURES AND BENEFITS

Feature	Benefits
Plan Sponsor Services	<ul style="list-style-type: none"> Over 70 years of benefit payment experience, committed to the best practices in the industry Dedicated benefit payment customer service representatives assigned to your relationship Online real-time access to participant data via InfoWeb to initiate transactions, perform inquiries and view/print/download reports
Participant Services	<ul style="list-style-type: none"> mybenefitpayment.com - 24/7 Web access for participants enables inquiry and update capabilities Call Center -24/7 access to trained service representatives or our automated touch-tone response system for frequently asked questions Tax Hotline - Experienced service representatives respond to participant questions regarding tax reporting during the critical tax season
Innovative Technology	<ul style="list-style-type: none"> Convenient online access for sponsors and participants Security and controls to protect both sponsors and participants
Flexible, Large-Scale Payment Provider	<ul style="list-style-type: none"> J.P. Morgan is #1 in U.S. dollar treasury clearing and commercial payments, ACH, CHIPS and Fedwire (Ernst & Young, 2007) Accommodate flexible payment cycles and daily requests System updates to comply with tax and regulatory changes Support unlimited deductions and funding sources Payment tracking in accordance with multiple plans, divisions or organizations Review transactions for compliance with USA PATRIOT Act

Highlights

- Secure online access for participants to view and update their information 24/7 at mybenefitpayment.com
- InfoWeb, J.P. Morgan's real-time, Web-based benefit payment system, simplifies disbursement administration and provides transaction initiation, online payment tracking and reporting at your fingertips
- Commitment to best practices through rigorous programs to reduce risk, safeguard plan sponsor data and protect plan participants against fraud and identity theft
- Documented performance scorecards and defined service standards
- Highly trained, experienced benefit payment professionals, averaging 15 years of service, ensure that all plan details are substantiated and payment requests are processed quickly and accurately

Visit jpmorgan.com/visit/benefitpayments, or contact your representative to learn more