

Treasury Readiness

Accessing your accounts, using your products and getting help in the event of a disaster

To maintain normal activities during a disaster, businesses must work hand-in-hand with their banks and financial institutions.

At J.P. Morgan, our treasury readiness commitment extends beyond ensuring the resiliency of our own financial systems to helping our clients, vendors and competitors keep their systems up and running.

Automated Clearing House (ACH)

- **Planning ahead** – Clients may wish to designate a main channel (e.g., direct send) for origination and a second channel (e.g., tax payments, J.P. Morgan ACCESSSM Cash Online) for emergencies.

Chase E-funds Payroll and Stored Value Card Solutions

- In a disaster, prepaid card solutions can be **delivered more quickly and efficiently** than vouchers or paper checks. Prepaid cards can help swiftly disburse emergency funds to the impacted community and support emergency personal as they carry out their mission. During Hurricane Katrina, we issued **FEMA's Chase E-funds MasterCard® and the American Red Cross Client Assistance MasterCard** to evacuees at major **shelter locations**.

Check Deposits

- **Regional check clearing sites** – Each of our **check clearing sites** has a backup site as well as a transportation solution for the backup site.

Why J.P. Morgan?

We are a pillar of strength, safety and security in the financial markets, able to leverage our expertise as a trusted global treasury services provider to help clients easily and reliably collect, move, concentrate and invest their cash.

Cross-Currency Payments

- **Automatic currency conversion** – For clients unable to access trading rooms, we offer automatic currency conversion for third-party or intercompany transactions.
- **No prefunding necessary** – For clients who hold a DDA in New York or London in the preferred base currencies, we can support payments in a number of currencies without the need to prefund positions in the payable currency.
- **Foreign currency receipts** – We can also continue to receive foreign currency receipts and automatically convert them to a selected base currency (e.g., USD in New York).
- **Statement history** – Transactions are reported on DDA statements, providing history necessary for reconciliation when operations return to normal.

Demand Deposit Account (DDA)

- **Internet Statement Delivery** – Subscribers receive DDA statements, including check images, via the Internet – helpful if mail service is disrupted or if relocation is necessary.

- **Image archives** – J.P. Morgan maintains an image archive of statements and related items for seven years. Electronic images can be used to replace items that are damaged or destroyed in a disaster.

Disbursements

- **Extensive branch network** – We provide check cashing at more than 5,100 branches in 23 states for our clients' J.P. Morgan checks, and we will work with clients who have special needs.
- **Web-based products** – Positive pay, account reconciliation and stop payment services are accessible by authorized users from any location. Images of all checks cleared against J.P. Morgan accounts are stored in our seven-year image archive and are available to view, print or copy.

J.P. Morgan ACCESSSM

Authorized users can perform day-to-day treasury management activities from any computer with an Internet connection. Simply log on to **initiate payments, generate reports, manage investments, initiate inquiries and request check services**, such as stop payments, removals or photocopies.

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For more information, please contact your J.P. Morgan Treasury Services representative or visit jpmorgan.com/ts.

J.P. Morgan Electronic Financial Services (J.P. Morgan EFS)

J.P. Morgan EFS Electronic Benefits Transfer (EBT) solutions give recipients of government benefits access to their accounts to pay for goods and services.

- **Emergency benefits** – We can use a state's existing network to deliver cash, nutrition assistance, unemployment benefits and other necessities to families and individuals.
- **Additional services** – We can work with public entities to implement additional services, including debit card issuance, data transmission, recipient training and Help Desk support. These programs can improve the speed and efficiency of operations, and help reduce fraud.

Pay ConnexionSM

Clients can use J.P. Morgan's Pay ConnexionSM to initiate and process ACH, credit card and debit card payments via the Internet, or using interactive voice response or telephone – an effective solution for accepting donations after a disaster.

Multicurrency Account Services

- **Web-based services** – Our proprietary electronic banking services are Web-based, allowing payments, inquiries and reporting to be initiated from any computer with Internet access.
- **Workstation services** – In an emergency, critical activity can be reported by fax or phone. Clients using workstation products or submitting instructions via SWIFT should consider using J.P. Morgan ACCESS as a contingency solution.

U.S. Dollar Clearing

Our disaster recovery and contingency plan is tested regularly.

- **Payment instructions** – Clients can ensure uninterrupted payment initiation capabilities by authorizing a secondary means of communicating payment instructions.
- **Internet-based services** – Our systems can be accessed securely from any computer with Internet access. In cases where security tokens are lost, we can expedite replacement, sending to a client-specified address.
- **Wire advising** – Our Direct Delivery product offers clients two separate advices at a single price, using different media and addresses. For example, a client who receives faxes at a set address can also receive encrypted e-mails at a Web address.

Wholesale and Retail Lockbox Services

Our lockbox services are designed with predetermined disaster recovery plans. This allows us to continue to process payments and provide deposits in the event of a business interruption, giving clients full access to the available funds from their remittance payments.

- **Recovery sites** – Client-specific instructions and information, as well as equipment and personnel, are in place in a designated recovery site with fail-safe processing able to take place almost immediately.
- **Mail rerouting** – We work with the U.S. Postal Service to redirect mail from affected geographic areas as well as from originating post offices to the J.P. Morgan recovery sites.

- **Imaging solutions** – Clients use solutions such as **Receivables EdgeSM** to access the images of their checks, invoices and related information, from any location with Internet access. If a disaster affects J.P. Morgan operations, client information and images will remain available through this online solution, which was designed with a contingency architecture.
- **Image and data archives** – Long-term archival provides an essential element of contingency planning; clients can rely on us to safely house for 10 years, available anytime, anywhere, via Receivables Edge.
- **Special handling** – We can place a hold on outgoing packages and transmissions files as well as redirect them to any destination needed by our clients.