

Entitlement Descriptions Mapping and Options Guide

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- J.P. Morgan Defined Roles for Express Setup

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Introduction

The purpose of this guide is to provide product-level detail for reference when assigning or modifying product entitlements to a user or user group. This guide provides descriptions of features and functions for each product available in J.P. Morgan Access® to assist with entitlement management. We recommend using this guide while you are performing User/User Group entitlement management in Access Administration.

Tip: For step-by-step instructions on how to assign and modify entitlements, refer to:

- **Administration Quick Start Guide**
- **Administration Help Topics**

Administration

Access Administration is the primary resource for user entitlement management. User management consists of adding a new user profile; modification of user, account and product functions; and removing user access. User groups and account groups are efficient entitling tools used to simplify the entitlement workflow while reducing user and account maintenance. Approval rules and rule conditions are also managed in Administration, allowing you to define the approval workflow. Administration provides user entitlement reports and approval rules reports for you to provide to your auditor or to assist with maintenance.

Function Category	Administration Function	Description
Manage User Groups	Create	Ability for a Security Administrator to create a user group
	Clone	Ability for a Security Administrator to clone a set of entitlements from a user or another user group to a new user group
	Delete	Ability for a Security Administrator to delete a user group
	Modify	Ability for a Security Administrator to modify a user group's entitlements or the members of the user group
	View	Ability for a Security Administrator to view a user group
	Approve	Ability for a Security Administrator to approve a user group request
	Modify IFX Account Groups	Ability for a Security Administrator to modify IFX account groups
	Approve IFX Account Groups	Ability for a Security Administrator to approve IFX account groups
	View IFX Account Groups	Ability for a Security Administrator to view IFX account groups
Manage Account Groups	Create	Ability for a Security Administrator to create an account group
	Clone	Ability for a Security Administrator to clone a set of accounts from another account group to a new account group
	Delete	Ability for a Security Administrator to delete an account group
	Modify	Ability for a Security Administrator to modify an account group
	View	Ability for a Security Administrator to view an account group
	Approve	Ability for a Security Administrator to approve an account group request
Manage User	Create	Ability for a Security Administrator to create a user profile
	Clone	Ability for a Security Administrator to clone a user's set of entitlements to a new user
	Delete	Ability for a Security Administrator to delete a user
	Modify	Ability for a Security Administrator to modify a user's profile
	View	Ability for a Security Administrator to view a user
	Approve	Ability for a Security Administrator to approve a user request
	Assign User Groups	Ability for a Security Administrator to assign user to user groups
Manage Requests	View Requests	Ability for a Security Administrator to view requests
	Delete Requests	Ability for a Security Administrator to delete requests

Function Category	Administration Function	Description
Manage Administration Reports	Run Reports	Ability for a Security Administrator to run reports
	View Reports	Ability for a Security Administrator to view reports
	Manage Reports	Ability for a Security Administrator to manage reports
	Manage Templates	Ability for a Security Administrator to manage report templates
Other	View Accounts	Ability for a Security Administrator to view accounts
	View Products	Ability for a Security Administrator to view products
	View Client	Ability for a Security Administrator to view client
Manage Approval Model	Manage Approval Settings	Ability for a Security Administrator to manage approval settings for required number of approvers
	Approve Approval Settings	Ability for a Security Administrator to approve approval setting requests
	Create Approval Table	Ability for a Security Administrator to create approval rules and assign the category of users performing approvals
	Modify Approval Table	Ability for a Security Administrator to modify an approval rule, assign the category of users performing approvals and change priority of the rule
	Delete Approval Table	Ability for a Security Administrator to delete an approval rule
	Approve Approval Table	Ability for a Security Administrator to approve an approval rule and modify approval rule priority requests
	View Approval Table	Ability for a Security Administrator to view approval rules
	Create Approval Category	Ability for a Security Administrator to create an approval category and assign users
	Modify Approval Category	Ability for a Security Administrator to modify an approval category and user list
	Delete Approval Category	Ability for a Security Administrator to delete and approval category
	Approve Approval Category	Ability for a Security Administrator to approve an approval category
View Approval Category	Ability for a Security Administrator to view an approval category	
Client Management	Manage Default Payment Limits	Ability for a Security Administrator to manage default user level payment limits and approve default limit request
Manage Products	Product Name List	Ability for a Security Administrator to administer the list of Products
Manage File Specifications	View File Specifications	Ability for a Security Administrator to view file specifications
Manage Credentials	Manage Credentials	Ability for a Security Administrator to Manage User Tokens (Assign, Replace, Unassign, Temporary Tokens), Password Reset, Unlock User, Reactivate/Inactivate User, Manage User Machine Registration (Machine Preference, Unlink Machines, Get Activation Code), Software Token (Resend or Register new device), Edit Client Preferences, Enable/Disable IP Filtering
	Approve Credentials	Ability for a Security Administrator to approve a Modify User Credential Request
	Token Request	Ability for a Security Administrator to Order Additional Tokens
	View Location Groups	Ability for a Security Administrator to View IP Filtering Location Groups
	Manage Location Groups	Ability for a Security Administrator to Create/Edit/Delete IP Filtering Location Groups

Cash Reports

Access reporting tools provide the information users need to manage their company's financial positions. Users can run or customize cash reports from Access Reports. You can entitle users to any of the master report formats.

Cash Reports	Description	Additional Information
Balance & Transaction	Includes balance and transaction summaries, detailed transaction records, and time-specific data—available for current-day, previous-day and date-range periods	
Wire Detail	Detailed view of incoming and outgoing wire transactions by account or date	Available if the user is entitled to Wire
Checks Paid	Detailed view of checks paid by account or date	
Controlled Disbursement	Funding summary and detailed views of Controlled Disbursement accounts	This option will only be available if the user is entitled to Checks
EDI	Payments with Invoices (EDI Detail), Payments (EDI Summary) and EDI X12 820 views on electronic & remittance transactions	Must be part of the Client Product Account offering
Regional Reports	Detail view of paid checks and drafts including Outstanding, Delivered and Presented statuses.	Only accounts based in APAC or JNE are eligible for Check Status Reports
View Confidential Transactions	View confidential transactions associated to Regional Reports	User will be able to view transactions that have been marked as confidential by the initiator
Returns & Exceptions	Detailed view of returns and exceptions by account (e.g., check, ACH)	Must be part of the Client Product Account offering
View Confidential Transactions	View confidential transactions associated to Returns and Exceptions Reports	User will be able to view transactions that have been marked as confidential by the initiator

Cash Reports Functions	Description	Additional Information
Create/Manage Account Group	Create and manage groups of accounts	
View Transaction Details	View details (e.g., amount, dates, reference, remarks) associated with a transaction	
View Transaction Images	View images (e.g., check, deposit ticket) associated with a transaction	
Create Transaction Notes	Write notes (messages) associated with a transaction	
Update/Delete Transaction Notes	Modify and/or erase transaction notes	
Report Inbox Only	Restricts users to only receive shared Cash Reports generated by others within their Report Inbox	If Report Inbox Only is selected, all reports will be removed, and the user can only view reports generated by others.

Common Reports Functions	Description	Additional Information
Share Reports	Share the settings of a customized report with other users	To disable, click on the Action button

Note: Common Report Functions are features to which users are automatically entitled if a user is entitled to one or more Cash Reports (although they are entitled automatically, they can be removed). Common Report Functions include Share Reports and View Confidential Transactions.

Checks

Access Checks provides a comprehensive, easy-to-use solution for managing disbursement activities, minimizing risk and streamlining account reconciliation processes that can help clients save time, reduce costs and improve customer service. Users can send electronic files to the Bank to validate and process checks or perform check inquiries, issue stop payments or revokes, retrieve check images and request photocopies from one convenient module.

Checks Features	Description
Positive Pay	Enables the user to the sub-product Positive Pay, which allows the user/ user group to check issue information that is compared to the checks presented for payment, and unauthorized checks that are marked as exceptions for daily pay or return decisions.
Reverse Positive Pay	Enables the user to the sub-product Reverse Positive Pay, which allows the user/user group to self-identify unauthorized paid checks and advise the Bank of the daily return instructions. Used when check issue information cannot be forwarded to the Bank before the checks are presented for payment.
ACH Filter	Enables the user to the sub-product ACH Filter, which allows the user/ user group to review ACH Debit and Credit transactions to identify and return unauthorized ACH transactions. Offers clients electronic fraud protection.
Inquiry, Stop and Photo	Enables the user to the sub-products Check Inquiry, Stop and Photo, which allows the user/user group to search for paid check information and retrieve the accompanying images with seven-to 10 year retention. Offers the ability to place and revoke stop payments and request copies of paper check images.
Reconciliation Input	Enables the user to the sub-product Reconciliation Input, which allows the user/user group to upload a file or manually enter check issue and cancel information.
Reconciliation Output	Enables the user to the sub-product Reconciliation Output, which allows the user/user group to view and download reconciliation reports and data files.
Data Download	Enables the user to the sub-product Data Download, which allows the user/ user group to download paid check transaction details in Common Separated Value (CSV) or QuickBooks (QBO) format file. Both accounts with and without Reconciliation services can request Data Download.
Check Print	Enables the user to the sub-product Check Print, which allows the user/user group to submit check print files for the Bank to print and distribute to payees. Setup and define multiple check formats and remittance documents.
ACH Transaction Blocking	Enables the user a real-time setup and maintenance of block profiles, with optional company ID exceptions (identifying authorized or non-authorized ACH originators) and amount limits.

Positive Pay Functions	Description
Exception Review	Enables the user to review Positive Pay exceptions (if available) for the accounts they are entitled.
Exception Status	Enables the user to see real time status information on each Positive Pay exception reported.
Email Administration	Enables the user to control email notifications.
Exception Activity History	Enables the user to view exceptions activity history.
Email Activity	Enables the user to see email activity.
Exception Approval	Enables the user to approve exceptions if the account is setup for dual approval.

Reverse Positive Pay Functions	Description
Exception Review	Enables the user to review Reverse Positive Pay exceptions for accounts they are entitled.
Exception Status	Enables the user to see real time status information on each Reverse Positive Pay exception reported.
Exception Profile Maintenance	Enables the users to perform Exception Profile Maintenance.
Exception Email Setup	Enables the users to perform Exception Email Setup.
Exception Activity History	Enables the users to view Exception Activity History report.
Exception Profile Report	Enables the users to access the Exception Profile Report.
Exception Manual Entry	Enables the users to manually enter exceptions.
Exception Load Status	Enables the users to view Exception Load Statuses.
Exception Approval	Enables the users to approve Exceptions.
Profile Maintenance Approval	Enables the users to approve Profile Maintenance.

ACH Filter Functions	Description
Exception Review	Enables the users to review Exceptions.
Exception Status	Enables the users to view Exception Statuses.
Exception Profile Maintenance	Enables the users to perform Exception Profile Maintenance
Exception Email Setup	Enables the users to perform Exception Email Setup.
Exception Activity History	Enables the users to view Exception Activity History.
Exception Profile Report	Enables the users to access the Exception Profile Report.
Unlinked Account Report	Enables the users to access the ACH Unlinked Account Report.
Exception Approval	Enables the users to approve Exceptions.

Inquiry, Stop, and Photo Functions	Description
Check Inquiry	Enables the users to access Check Inquiry.
View Image	Enables the users to retrieve check images.
Image Retrieval - Batch Entry	Enables the users to retrieve Batch Entry images.
Image User Activity Report	Enable the users to access the Image User Activity Report.
Image Account Activity Report	Enables the users to access the Image Account Activity Report.
Stop Payment Request	Enables the users to issue Stop Payment Requests.
Stop Payment Request Activity	Enables the users to view Stop Payment Request Activity.
Stop on File History	Enables users to access the Stop on File History report.
Stop Payment Revoke	Enables the users to revoke Stop Payment Requests.

Inquiry, Stop, and Photo Functions	Description
Stop Payment Revoke Activity	Enables the users to view Stop Payment Revoke Activity report.
Photocopy Request	Enables the users to request a photocopy.
Photocopy Activity	Enables the users to view Photocopy Activity report.
Stop Payment Request Approval	Enables users to approve Stop Payment Requests.
Stop Payment Revoke Approval	Enables users to approve Stop Payment Revoke.

Reconciliation Input Functions	Description
File Upload	Enables users to upload Files.
File Format Maintenance	Enables users to perform File Format Maintenance.
New File Format Setup	Enables users to perform New File Format Setups.
Assign User to File Format	Enables users to Assign a User to a File Format.
File Upload History	Enables users to view File Upload History.
Reconciliation File Upload Activity	Enables users to view Reconciliation File Upload Activity report.
Manual Entry	Enables users to input reconciliations manually.
Reconciliation Manual Entry Activity	Enables users to view Reconciliation Manual Entry Activity report.
Issue Input Transmission Confirmation	Enables users to access the Issue Input Transmission Confirmation report.
File Upload Approval	Enables users to approve Reconciliation File Upload.
Reconciliation Manual Entry Approval	Enables users to approve any manually entered reconciliations.

Reconciliation Output Functions	Description
Reconciliation Report	Enables the user to view Reconciliation Reports, provided in PDF format.
Daily Paid Data Files	Enables the users to received Daily Paid Data (TXT) files.

CATALYST Functions	Description
Sub Account Inquiry	Enables the users to search for sub account level inquiries. Lists funding details, current day opening balance and real time available balance. Lists intraday pending transactions.
Funding Notices	CATALYST provides multiple sub account funding options, methods and frequencies. Funding notices can be viewed here.
Funding Notice Email Delivery Maintenance	This function will allow you to manage email recipient addresses to receive the Funding Notice for your sub accounts. You are also able to manage the support contact that will be populated in the body of the email that contains the funding notices.
OMNI Reports	Consolidated reports for all sub accounts associated to customer.
CATALYST Reconciliation Reports	Reconciliation reports and data file for Omni accounts and sub accounts.
CATALYST File Acknowledgements	Provides a recap of the Check and ACH issuance files you have sent to the Bank.

Data Download Functions	Description
Basic Download	Enables a user to Basic Data Download.

Check Print Functions	Description
File Upload	Enables a user to upload Check Print files.
File Format Setup/Maintenance	Enables a user to setup/maintain Check Print file formats.
Form Code Setup/Maintenance	Enables a user to setup/maintain Check Print form codes.
Courier Setup/Maintenance	Enables a user to setup/maintain Check Print couriers.
Form Code Report	Enables a user to view the Check Print Form Code Report.
Courier Code Report	Enables a user to view the Check Print Courier Code Report.
File Upload History	Enables a user to view Check Print File Upload History.
File Upload Activity	Enables a user to view Check Print File Upload Activity.
File Transmission Activity	Enables a user to view Check Print File Transmission Activity.
Corporate Check Print	Enables a user to Corporate Check Print.
Cashier's Check Print	Enables a user to Cashier's Check Print.
Client Remote Print	Enables a user to Client Remote Print.
Direct Entry Check	Enables a user to Direct Entry Check.
File Upload Approval	Enables a user to approve File Uploads.
Direct Entry Check Approval	Enables a user to approve Direct Entry Checks.

ACH Transaction Blocking Functions	Description
ACH Transaction Blocking Intraday Reporting	Enables the user to see ACH debit and credit activity that was automatically returned by the Bank the prior banking day based on block profiles
ACH Trans Blocking View	Allows user to only view block profiles
Trans Blocking Approver	If the dual control option, allows user to approve or reject block profile setups, updates, and deletions
Trans Blocking Profile Maintenance	Allows user to create, update, and delete block profiles and view transaction history
Trans Blocking Profile Maintenance History	Displays all user activity related to block profile setups, updates, and deletions

Commercial Loans

Access Loans enables clients to view, print and manage their loan activities. This integrated application gives you access to numerous customized features to help you complete your tasks faster.

Commercial Loans Features/Functions	Description
Loan Inquiry	Allows you to view your loan balances, activity, reports and statements.
Loan Transactions	Allows you to schedule loan advance, loan payment, create or re-price LIBOR based loans.
Create	Allows you to create a loan transaction.
Advances	Allows you to create a loan advance request.
Payments	Allows you to create a loan payment request.
Re-Pricing Options	Allows you to create or re-price a LIBOR based loan.
Approve	Allows you to approve a loan transaction request.
Approve Own	Allows you to approve a loan transaction request created by yourself.
Advances	Allows you to approve your own advance request.
Payments	Allows you to approve your own payment request.
Auto Approve	Allows a loan transaction request to go into approved status on its own as soon as you submit the request without requiring an approval step.
Advances	Allows you to auto approve loan advance requests.
Payments	Allows you to auto approve loan payments requests.

Limits	Description
Transaction Limit	Limits will prevent a user from entering an amount for an advance or payment request at the time of creation, that exceeds the limit amount.

Counterparty Portal

Counterparty Portal is a cloud-based, external-facing portal that facilitates the electronic distribution of Global Trade Supply Chain Finance assets with Counter Parties in addition to lifecycle information reporting.

Counterparty Portal Features	Description
SCF Price Discovery	Create and deliver response to an offer to distribute a set of Supply Chain Finance Assets.
SCF Offer and Acceptance	Create and deliver response to a request for pricing to be used in future Supply Chain Finance Offers.
Counterparty Portal Administrator	Administrator can make changes to Counterparty profile and Counterparty Site settings.

SCF Price Discovery Functions	Description
View Only	Enables the user to only be able to view
Create/Modify	Enables the user to create and modify
Approve	Enables the user to approve

SCF Offer and Acceptance Functions	Description
View Only	Enables the user to only be able to view
Create/Modify	Enables the user to create and modify
Approve	Enables the user to approve

Counterparty Portal Administrator Functions	Description
Counterparty Site Settings	Enables the Administrator to be able to make changes to the site settings
Counterparty Profile	Enables the user to make changes to the profile

Data Once™

Data Once™ is a digital approach to help automate and streamline the end-to-end client onboarding, account and product setup process. Data Once simplifies onboarding and setup requests through the use of intuitive wizards and reusable templates and enhances your visibility into the process through an online dashboard and progress tracker. It also incorporates a secured document exchange capability and electronic approvals to further enhance your experience throughout the implementation life cycle.

Data Once Features	Description
Request Center	Enables the user to initiate treasury service administrative and business requests such as: opening new accounts and setting up products, establishing a new entity and initiating KYC, and exchanging on-boarding/account/product documentation tied to a request.
Test Manager	Enables the user to self-test payment syntax and file formats online.
Document Vault	Enables the user to exchange on-boarding, account, and product documentation. Documents can be exchanged ad hoc; not tied to a specific request.
Template Manager	Enables the user to create and share templates generated with entity, account, and product details for use in Request Center.
Authority Manager	Enables the user to manage their authorized signers and contacts online.

Digital Payments

J.P. Morgan Digital Payments is a mobile and web-based solution enabling our clients to issue electronic payments to their customers using their email address.

Digital Payments Functions	Description
Reports User	Enables the user to view details of programs.
Payment User	Enables the user to create payments for programs.
Program Manager	Enables the user to create, modify or delete a program.

Electronic Specialty Account Portal

The Electronic Specialty Account Portal (ESAP) is an online platform on which clients can view their Tenant Lease Services (TLS) and Segregated Deposit Account (SDA) account details such as balances, provide instructions to create or close sub accounts, and provide instructions to move funds within the TLS or SDA account structures.

Electronic Specialty Account Portal Functions	Description
View Only	Enables the user to only be able to view
Create	Enables the user to create and provide instructions
Administration	Enables the user to have Administration capabilities within the Electronic Specialty Account Portal

FX

J.P. Morgan Access® FX is a comprehensive foreign exchange tool for users to manage their trade execution and payment activities, combining execution and settlement.

Set Daily and Individual Transaction Limits	Description
Daily Transaction Limit	Designate a daily cumulative FX Transaction Limit for a user.
Individual Transaction Limit	Designate the individual FX transaction limit for a user.
FX Features	Description
FX Payments	Displays all FX Payment functions that can be entitled to a user.
FX Contracts	Displays all FX Contract functions that can be entitled to a user.

FX Payments Functions	Description
Create and Update Beneficiaries	Allows FX users to create and modify Beneficiary instructions for reuse.
Approve Others Beneficiaries	Allows FX users to approve Beneficiary instructions for reuse.
Delete a Beneficiary	Allows FX users to delete Beneficiary instructions for reuse.
Manage Default Instructions	Allows FX users to map instructions to an acronym and CCY so that the instructions automatically load when the acronym/CCY is selected.
Price and Execute Payments	Allows FX users to request a price quote for payments.
Create, Update and Delete Payments with Approved Beneficiary	Allows FX users to Create, Update and Delete Payments with Approved Beneficiary.
Remove Settlement from Contracts	Allows FX users to Remove Settlements from Contracts.
Update Settlements	Allows FX users to Update Settlements.
Approve Payments with Approved Beneficiaries	Allows FX users to Approve Payments with Approved Beneficiaries.
Approve Own Payments with Approved Beneficiary	Allows FX users to Approve their own Payments with Approved Beneficiary.
Create, Update and Delete Payment from Templates	Allows FX users to Create, Update and Delete Payment from Templates.
Approve Payment from Templates	
Approve Own Payments from Templates	Allows FX users to Approve their own Payment from Templates.
Create and Copy Templates	Allows FX users to Create and Copy Templates.
Approve Templates	Allows FX users to Approve Templates.
Approve Own Templates	Allows FX users to Approve their own Templates.
Create, Update and Delete Free Form Payments	Allows FX users to Create, Update and Delete Free Form Payments.
Approve Free Form Payments	Allows FX users to Approve Free Form Payments.
Approve Own Free Form Payments	Allows FX users to Approve their own Free Form Payments.
Release Settlements	Allows FX users to Release Settlements.
Release Own Settlements	Allows FX users to Release their own Settlements.
Manage FI Settings	Allows FX users to manage markup and other FI Settings.

FX Payments Functions	Description
Apply Settlement to Contracts	Allows FX users to Apply Settlement to Contracts.
Approve Settlements	Allows FX users to Approve Settlements.
Approve Own Settlements	Allows FX users to Approve their own Settlements.
Confirm Contract	Allows FX users to Confirm Contracts that have been amended or booked by the FX Desk.

FX Contracts Functions	Description
Price and Execute Contracts	Allows FX users to request a price quote for Contracts.
Create Spot Forward	Allows FX users to Create Spot Forward.
Create Non-Deliverable Forward (NDF)	Allows FX users to Create Non-Deliverable Forward (NDF).
Create Swap	Allows FX users to Create Swap.
Create Window Forward	Allows FX users to Create Window Forward.
Create Window Forward Drawdown	Allows FX users to Create Window Forward Drawdown.
Roll Forward, Roll Back and Drawdown	Allows FX users to Roll Forward, Roll Back and Drawdown.
Approve Contracts	Allows FX users to Approve Contracts.
Approve Own Contracts	Allows FX users to Approve their own Contracts.
Approve Block Contracts	Allows FX users to Approve Block Contracts.
Create and Copy Templates	Allows FX users to Create and Copy Templates.

Currencies	Description
Select and click on the green arrow	Select which credit currencies the user can choose.

Global ACH

Global ACH enables clients to make non-urgent ACH payments and collections efficiently and securely via the Internet from accounts in more than 20 countries. Clients can initiate transactions by importing files in widely used domestic standard formats, or in J.P. Morgan's easy-to-use generic GDFP format. Users can also manually enter transactions on-screen and store them as templates for repeat use. Global ACH processes on a batch basis, meaning one statement entry for multiple transactions (a batch can contain just one transaction). Following validation, batches can be approved by up to two separate users before being released for processing and settlement.

Standard Functions	Description	Additional Information
View	Enables the user to view Global ACH files.	
Manual Entry	Enables the user to create Global ACH transactions manually. Also allows the user to create, modify and delete unlocked templates.	An SA can select only one batch entitlement, Manual Entry or Locked Templates.
Locked Templates	Enables the user to submit a Global ACH transaction using a template that cannot be modified.	An SA can select only one batch entitlement, Manual Entry or Locked Templates.
Import	Enables the user to import Global ACH transactions/files from a PC. Also enables users to test a file before importing it from a PC.	
Modify Import	Enables the user to approve and/or release batch(es) within a file.	
Approve Own	Enables the user to approve transactions/files that he or she has imported or created.	Requires client configurations to allow the ability to create users who can approve their own transactions. User must be entitled to the Approve function in order to be entitled to Approve Own. J.P. Morgan's administrative control procedures require that when a single user is entitled to create/import and approve his or her own Global ACH transactions, an alternate user should be entitled to release that user's transactions. The Approve function requires the use of an RSA SecurID™ token for transaction signing.
Release	Enables the user to release Global ACH transactions/files approved by another user.	If you select the digital signing option at the customer level, the Release function requires the use of an RSA SecurID token for transaction signing.

Standard Functions	Description	Additional Information
Release Own	Enables the user to release transactions/files that he or she approved.	Requires client configurations to allow the ability to create users who can release their own transactions. User must be entitled to the Release function in order to be entitled to Release Own. This entitlement should be applied only if an alternate user has been entitled to approve the Global ACH transaction. If you choose this option at the customer level, the Release Own function is enabled and an RSA SecurID™ token is required if digital signing at release is selected.
Unapprove/Reject Release	Enables the user to unapprove or reject a file.	
Delete	Enables the user to delete an existing Global ACH transaction/file that has not yet been released to the Bank.	
Payroll - View Payroll Summary Only	Enables the user to view Global ACH payroll transactions.	

Host-to-Host Online

Host-to-Host Online allows easy management of Host-to-Host payment files delivered from an ERP system with a simple set of online capabilities.

Host-to-Host Online Functions	Description
View Only	Enables user to view payment files and transactions delivered to the Bank, and their status. Users with the View Only entitlement will not be entitled to Approve, Delete, Release or Upload files.
Approve	<p>Enables user to approve files subject to their stipulated File Limit and Transaction Limit amount from specific TPAs assigned during the J.P. Morgan Host-to-Host onboarding process, which uniquely identify a file type and the originating business entity:</p> <ul style="list-style-type: none"> • TPA ID – JPMC unique reference number • TPA Nickname – Name designated by the client to facilitate identification in H2H Online UI • Partner ID – Unique Host-to-Host customer ID assigned to client by JPMC • Data Type - Unique value assigned by JPMC • Data Format – Format of the file being uploaded (GFF, ISO Debits – V2; ISO Credits V2 or V3) assigned by JPMC. <p>Note: A user will not be able to approve a file which they have uploaded.</p>
Delete	<p>Enables user to delete payment files as well as transactions within files. Users are assigned to perform this function from specific TPAs, assigned during the Host-to-Host onboarding process:</p> <ul style="list-style-type: none"> • TPA ID – JPMC unique reference number • TPA Nickname – Name designated by the client to facilitate identification in H2H Online UI • Partner ID – Unique Host-to-Host customer ID assigned to client by JPMC • Data Type - Unique value assigned by JPMC • Data Format – Format of the file being uploaded (GFF, ISO Debits – V2; ISO Credits V2 or V3) assigned by JPMC.

Host-to-Host Online Functions	Description
Release	<p>Enables user to release payment files subject to their stipulated File Limit and Transaction Limit from specific TPAs assigned during the J.P. Morgan Host-to-Host onboarding process, which uniquely identify a file type and the originating business entity:</p> <ul style="list-style-type: none"> • TPA ID – JPMC unique reference number • TPA Nickname – Name designated by the client to facilitate identification in H2H Online UI • Partner ID – Unique Host-to-Host customer ID assigned to client by JPMC • Data Type - Unique value assigned by JPMC • Data Format – Format of the file being uploaded (GFF, ISO Debits – V2; ISO Credits V2 or V3) assigned by JPMC.
Upload	<p>Enables user to upload payment files from specific TPAs assigned during the Host-to-Host onboarding process, which uniquely identify a file type and the originating business entity:</p> <ul style="list-style-type: none"> • TPA ID – JPMC unique reference number • TPA Nickname – Name designated by the client to facilitate identification in H2H Online UI • Partner ID – Unique Host-to-Host customer ID assigned to client by JPMC • Data Type - Unique value assigned by JPMC <p>Data Format – Format of the file being uploaded (GFF, ISO Debits – V2; ISO Credits V2 or V3) assigned by JPMC.</p>
View Confidential	<p>Enables user to view the content of payment files that have been designated as Confidential during the browser upload process.</p> <p>Note: Confidential designation is not currently available for files delivered via Host-to-Host Connectivity.</p>

J.P. Morgan Access® Liquidity Solutions

J.P. Morgan Access® Liquidity Solutions offers our clients visibility into global account balances and enables account information to be sorted by entity, currency, country or account group. The portal delivers greater insight into daily balance activity patterns that lend context to treasury decisions.

Liquidity Solutions Features	Description
Visibility and Reporting	Visibility of Liquidity products, includes account/structure balance visibility and reporting for investment products (MMMF, TD, automated sweeps, etc. and cash concentration products (Physical, Notional Pooling, Intercompany Loans).
Call Deposit	Allows user to invest, redeem or approve Call deposit booking. Includes amending settlement instructions (For accounts domiciled in China only)
Intercompany Loan Amendments	Allows users to amend or approve specific intercompany loan parameter changes. (For eligible Asia Pacific and Europe domiciled locations only)
Money Market Mutual Funds	Allows users to self-invest, redeem, cancel or approve MMMF transactions. Includes Approve Own approval model (For US accounts only)
Rules Based Liquidity Management	Allows users to update automated sweep investment rule parameters for Money Market Mutual Funds and on-balance sheet products (Fed Funds, IBF) (For US accounts onboarded to RBLM product only).

Call Deposit Functions	Description
Amend Settlement Instructions	Enables a user to amend settlement instructions
Approve Transactions	Enables a user to approve transactions
Booking	
Redemption	Enables user to redeem call deposit booking
Investment Summary Report (ECI Level)	Enables a user to have access to the investment summary report

Intercompany Loan Amendments Functions	Description
Sub-Facility Limit	Enables user to amend the sub-facility limit
Interest Rates	Enables user to amend interest rates on Intercompany Loan Amendments
Loan Position	Enables user to amend the loan position on Intercompany Loan Amendments
Tax Rates	Enables user to amend the tax rates on Intercompany Loan Amendments
Approve Transaction	Enables the user to approve transactions

Money Market Mutual Funds Functions	Description
Invest Transactions	Enables the user to invest transactions
Redeem Transactions	Enables the user to redeem transactions
Cancel Transactions	Enables the user to cancel transactions
Approve Transactions	Enables the user to approve transactions

Rules Based Liquidity Management Functions	Description
Modify Investment Rules	Enables the user to modify investment rules
Approve Investment Rules	Enables the user to approve investment rules

J.P. Morgan Concourse™

J.P. Morgan Concourse™ is a gateway for our clients which provides a pay in and pay out solution across our digital channels.

Concourse Payables Functions	Description
Add/Edit Counterparty	Ability for a user to Add/Edit Counterparty(s) on Concourse
View H2H Reporting	Ability for a user to View Host-to-Host Reports on Concourse
View Counterparty	Ability for a user to View Counterparty(s) on Concourse
View Reports	Ability for a user to View Reports on Concourse
Create Payment	Ability for a user to Create Payments on Concourse
Approve Payment	Ability for a user to Approve Payments on Concourse

J.P. Morgan Host-to-Host File Settings and Visibility

Monitor your J.P. Morgan Host-to-Host security keys in order to anticipate expiration, and to take action to renew them.

Host-to-Host Key Management Functions	Description
View Key Management	Enables the user to monitor J.P. Morgan Host-to-Host security keys in order to anticipate expiration, and if entitled, to take action to renew them.
Upload Keys	Enables the user to select and upload a new key to replace an expiring key, and to stage it for activation on Host-to-Host.
Activate Keys	Enables a second user to authenticate and activate a staged key on Host-to-Host.

Host-to-Host File Status

Enables the user to view status and detailed file delivery information for current day files.

J.P. Morgan Host-to-Host Reporting

J.P. Morgan Host-to-Host Reporting provides prior-day and current-day information reporting in industry-standard formats (BAI2, SWIFT MT, ISO 20022 or ANSI ASC 821) that can be transmitted directly to third-party treasury workstations and ERP systems to suit location reporting requirements. For entitled users, Administration Center will display an additional H2H tab to allow clients to view their file configurations.

Host-to-Host Reporting	Description
<p>J.P. Morgan Host-to-Host Reporting will offer the System Administrator the ability to view transmission report configurations, accounts and schedules.</p>	<p>Delivers current and/or prior day files directly to clients through their preferred communications channel based on pre-selected criteria.</p> <p>File Formats offered::</p> <ul style="list-style-type: none"> • BAI2 – Current Day, Prior Day and Controlled Disbursement • SWIFT – Current Day (MT942) and Prior Day (MT940) • ISO 20022 V2 (XML) – Current Day (camt.052), Prior Day (camt.053) and Credit/Debit Notification (camt.054) • ANSI EDI 820 – Payment Order/Remittance Advice • CSV – Current Day, Prior Day • ANSI EDI 821 – Balance and Transaction Format

Merchant Services Reports

Merchant Services Reports enables users to access Merchant Services related reports and an analytics dashboard based on their entitlements and relation with the Bank.

Merchant Services Reports	Description	Additional Information
Dispute Management	This is an active link to a Merchant Services application that allows merchants to manage their disputes (chargebacks) from networks at their convenience.	The application is called “Chargeback Imaging System” and currently uses the credentials issued by the legacy Merchant Services platform.
Transaction Detail Report	The report provides transaction level detail for all successfully deposited (settled) transactions for Merchant Processing.	This report shows what was sent and processed against a client’s internal transaction reports. It may be used for reconciliation or research of deposit activity.

Merchant Services Functions	Description
Merchant Services Company IDs	Unique identifier assigned to a merchant from a Merchant Services Account, a Company ID can consist of multiple Transaction Divisions (TD) that are also unique and are at the lowest level of the hierarchy.
Deposit Summary	Daily summary of financial and funds transfer activity for all merchants at different levels of the hierarchies. This provides aggregation of financial summaries at a Company level and as well as TD level.
Dispute Data	Details of disputes (chargebacks) including Merchant Name, Merchant Address, Transaction Date, Amount. Also identifies if there was any financial or non-financial impact to the merchant.
Fees	Details of merchant fees by interchange, assessment, and Bank fees assessed during a specified reporting period in an interactive format.
Transaction Data	Transaction level detail for all successful deposited (settled) transactions from Merchant Processing, including all refunds/rejects/authorization information along with the information about the merchant and the TD the transaction originated from.

Payments

J.P. Morgan Access® Transactions is the hub for all payment and receipt initiations and template activity. It allows users to create and manage their payments and collections. You can set up payments entitlements to enable users to work with U.S. ACH transactions and any of the other transaction methods (wires, book transfers, U.S. account transfers, check/drafts, GIROs and/or receipts).

Even if a user is entitled to create, approve own and release own, Access Transactions automatically prevents a user from performing all three actions on a single payment. At the point of release, the application ensures that two unique users are involved in the payment lifecycle, from creation through release of the payment, or creation/modify through activation of any underlying template. Therefore, even if users have all three entitlements, they cannot perform all three actions on a single transaction or template on their own.

Payment Methods	Description
ACH	Batched, non-urgent and high-volume transactions that are usually initiated via the input of formatted electronic files and are often regularly scheduled between the same parties.
Advice to Receive (ATR)	Advance notice of a potential receipt of funds to your account at one of J.P. Morgan's overseas operating branches. It notifies the Bank that it will receive funds to your account as indicated. This step is required to inform overseas J.P. Morgan branches that you will have funds coming in to cover funds transfers for the same day.
Account Transfer	Account Transfer is an Internet-based service that enables commercial clients to transfer U.S. dollar funds interstate between their domestic U.S. J.P. Morgan bank accounts only. The funds move in real time between a client-chosen debit account and credit account.
Brazil Boletto	Clients with accounts based in Brazil can use this solution to initiate visualize cash and investment reports, initiate local payments, including tax payments, manage boleto collection portfolio and digitally sign FX contracts.
Drawdown	Formerly known as a "receipt" or "reverse wire," drawdown is a debit to the receiving account and a credit to the originating account. The customer is the Ultimate Beneficiary, debiting one of their accounts at the Bank. U.S. domestic drawdown use Settlement Type Receipt and can have a Pay Method of FED (for a drawdown from another bank) or BKT (for an internal J.P. Morgan drawdown).
GIRO	Local inter-bank transfer that is typically same day, low value, in-country, domestic money transfer. The beneficiary may not exclusively be a J.P. Morgan account holder.
Korea eNotes	eNote is an electronic form of promissory note used in Korea. Service can be used only by resident entities in Korea. Once registered as an eNote user, a client will be able to receive eNotes issued or endorsed to them and will be able to collect the amount of eNote on maturity automatically. Functions available are Collect (Receipt), Return and Decline.
Tax and Utility	Tax and Utilities allows clients to make payments to their local government tax authorities and utility companies in supported branches.

Payment Methods	Description
Wire (includes: Book Transfer and Bank Drafts/Checks)	<p>Instructions that relay information about the movement of funds between global accounts held at J.P. Morgan and at financial institutions other than J.P. Morgan. These instructions define the payment, including the amount and currency, the Bank ID and account number, the ultimate beneficiary and certain other parties, and supporting details and messages.</p> <ul style="list-style-type: none"> • Book Transfer is a type of wire transfer used when the transaction beneficiary also holds an account at the same J. P. Morgan branch. The Book Transfer method has later cut-off times and faster payment processing. • Bank Drafts/Checks are paper payments that relay information about the movement of funds between global accounts held at J.P. Morgan and other financial institutions. These instructions define the payment, amount, currency, Bank ID, account number, ultimate beneficiary and supporting details and messages.

Common Payment Functions	Description	Additional Information
View Account Balances	Allows user to view account balances	To disable, click on the Action button
Approve/Release Transactions Post Cut Off	Allows the value date to be changed and a payment to be released without restarting the approval process after the cut-off date has passed	
View Daily Payment Activity (Excludes ACH)	Allows user to view both payment and any daily limits for each payment function, as well as any available amounts remaining before limits are reached	To enable, click on the Action button
View Confidential Transactions	Allows user to view confidential transactions	

Common ACH Functions	Description	Additional Information
Manage ACH Detail Import Maps	Allows a user to Create, Modify or Delete Maps used for ACH Detail Imports	Manage ACH Detail Import Maps
Import ACH Detail Records	Allows a user to use the import function on a template whether importing into a template or creating a payment from a template	Import ACH Detail Records

- **Payment Creation Methods:** User entitlements for create, delete and approve are by creation methods of Payments From Template and/or Freeform Payments.
- **Approve/Approve Own:**
Users with ACH entitlements to Approve and *Approve Own* translates to No Approvals Required
- **Release/Release Own:**
Users are not able to release wire payments that they created themselves even if the payments are approved by another user. If a user should be allowed to release their own payments, they will need an additional entitlement of *Release Own*.

Note: If you are entitling a user to make Wire payments from a multibank account, the entitlement will not be immediately effective. If the user attempts to release a multibank payment during the setup period, the payment will fail in the back office.

ACH (ACH Initiation)

ACH payments are electronic payments made through the Automated Clearing House (ACH) Network. Common uses of ACH payments are:

- A customer pays a service provider.
- An employer deposits money into an employee account.
- A business pays a supplier for products.

Users entitled to ACH products may be entitled to submit ACH transactions using the File Import/Mapper utility.

ACH Payment Descriptions	Description
Cash Concentration	Enables the user to complete ACH payments for Cash Concentration.
Cash Disbursement	Enables the user to complete ACH payments for Cash Disbursement.
Child Support Payments	Enables the user to complete ACH payments for Child Support Payments.
Consumer Collections	Enables the user to complete ACH payments for Consumer Collections.
Consumer Payments	Enables the user to complete ACH payments for Consumer Payments.
Corporate/ Vendor Collections	Enables the user to complete ACH payments for Corporate/Vendor Collections.
Corporate/Vendor Payments	Enables the user to complete ACH payments for Corporate/Vendor Payments.
NACHA Import	Enables SA to assign only NACHA Import to allow users to manage NACHA files.
Payroll Payments	Enables the user to complete ACH payments for Payroll Payments.
Tax Payments	Enables the user to complete ACH payments for Tax Payments.

Payment Functions

Restrict User	Description	Additional Information	ACH	Account Transfer + Wire + All Other Payment Methods
Restrict User to View-Only Rights for: Payments	Enables users to view payments only.	When selected, no other Payment functions can be selected.	√	√
View-Only Rights for: Templates	Enables users to view templates only.	When selected, no other Template functions can be selected.	√	√
Restrict User from Viewing: Batch Details	Enables users to only view summary details. The user cannot view individual items within a batch transaction.	When selected, only Release, Unrelease, Release Imported, or Unrelease Imported can be selected.	√	

Transaction Functions

Standard Functions	Description	Additional Information	ACH	Account Transfer	Wire + All Other Payment Methods
Create/Copy	Enables users to submit or copy a payment.		√	√	√
Modify	Enables users to configure an existing payment.	User must have Create/Copy in order to be entitled to Modify.	√	√	√
Delete	Enables users to delete an existing ACH payment.		√	√	√
Import	Enables users to import payments.				√
Modify Import	Enables users to configure an existing payment.				√
Approve	Enables users to approve a payment/template created by another user.	Users can approve one or multiple payments at a time.	√	√	√
Require Approval at Detail	Enables users so they must open each payment prior to approving.	Users can only approve a single payment at a time. User must have Approve in order to be entitled to Requires Approval at Detail.	√	√	√
Approve Own	Enables users to approve their own payments.	Requires client configurations to allow the ability to create users who can Approve their own transactions. User must have Approve in order to be entitled to Approve Own.	√	√	√
Auto Approve	Enables users so upon submitting a payment, it will move to a pending release/activate status.	User must have Approve and Approve Own in order to be entitled to Auto Approve.	√	√	√
Release Payments	Enables users to release a payment created by another user.		√	√	√
Release Own Payments	Enables users to release their own payments.	Requires client configurations to allow the ability to create users who can Release their own transactions. User must have Release in order to be entitled to Release Own.	√	√	√
Auto Release Payments	Enables users so upon approving a payment, it will move to a released status.	User must have Release and Release Own in order to be entitled to Auto Release Payments.	√	√	√
Unrelease	Enables users to unrelease payments.		√		

Template Functions

Standard Functions	Description	Templates	Enhanced Templates (Wires Only)	Additional Information	ACH	Account Transfer	Wire + All Other Payment Methods
Create/Copy	Enables users to submit or copy a template.	√	√		√	√	√
Modify	Enables users to configure an existing template.	√	√		√	√	√
Delete	Enables users to delete an existing ACH template.	√	√		√	√	√
Approve	Enables users to approve a template created by another user.	√	√		√	√	√
Approve Own	Enables users to approve their own templates.	√	√		√	√	√
Auto Approve	Enables users so upon submitting a template, it will move to a pending release/activate status.	√	√		√	√	√
Activate	Enables users to activate a template created by another user.	√			√	√	√
Activate Own	Enables users to activate their own templates.	√		Requires client configurations to allow the ability to create users who can Activate their own transactions. User must have Activate in order to be entitled to Activate Own.	√	√	√
Auto Activate	Enables users to automatically activate their own templates.	√			√	√	√

ACH NACHA Functions

NACHA Import Functions	Description	Free-Form Payments
Import	Enables users to import ACH payments.	√
Delete Imported	Enables users to delete an imported ACH payment.	√
Approve Imported	Enables users to approve an imported ACH payment created by another user.	√
Require Approval at Detail	Enables users so they must open each imported ACH payment prior to approving.	√
Approve Own Imported	Enables users to approve their own batches that they submitted to the ACH payments workflow.	√
Auto Approve	Enables the user to auto approve their own NACHA files.	√
Submit All/Reject All Imported	Enables users to submit a file or individual batches over to the payments workflow and also enables the ability to reject an imported file or individual batch within the Import tab.	√
Release Imported	Enables users to release ACH payments imported by another user.	√
Release Own Imported	Enables users to release their own batches that they submitted to the ACH payments workflow.	√
Auto Release	Enables the user to automatically release their own payments.	√
Unrelease	Enables users to unrelease imported payments.	√

Payment Limits

Limits	Description	ACH	Account Transfer	Wire + All Other Payment Methods
ALL Credit Release Limit	Cash Disbursement, Child Support Payments, Consumer Payments, Corporate/Vendor Payments, NACHA Import, Payroll Payments, Tax Payments If the ALL Credit Release Limit is not set, then the User Default Limit, if established, will be applied to the user(s).	12 positions (999,999,999,999.99)		
ALL Debit Release Limit	Cash Concentration, Consumer Collections, Corporate/Vendor Collections	12 positions (999,999,999,999.99)		
Payment Limit	To set limit for individual payment functionality. The Payment Limit cannot exceed the Daily Limit.	8 positions (99,999,999.99)	10 positions (9,999,999,999)	12 positions (999,999,999,999)
Batch Limit	To set a limit for individual batch payment functionality.	10 positions (9,999,999,999.99)		
Daily Limit	To set a daily limit for individual payment/ batch functionality.	12 positions (999,999,999,999.99)	10 positions (9,999,999,999)	14 positions (99,999,999,999,999)

Note: If a Payment Limit, Batch Limit or Daily Limit is not designated, then the respective User Default Limit, if established, will be applied to the user(s).

Korea eNotes

Korea eNotes are an electronic form of promissory note used in Korea. Service can be used only by resident entities in Korea. Once registered as an eNote user, a client will be able to receive eNotes issued or endorsed to them and will be able to collect the amount of the eNote on maturity automatically. Functions available are Collect (Receipt), Return and Decline.

Standard Functions	Description
View Only	Enables users to only view the Korea eNotes collections
Return	Allows users to return or decline the eNote client has received. Return: Client returns the eNote back to issuer/endorser as per issuer/endorser's offline request Decline: Client declines the eNote received as eNote received does not meet the agreed terms
Approve	Allows users to approve, return or decline action on received eNote

Transaction Services

Transaction Services allows you to search transactions, inquiries and ACH requests, and create inquiries for wire and ACH transactions in accounts to which you are entitled. You may also initiate requests for deletions, reversals, reclaiming funds, returns and notifications of change (NOC) for ACH transactions in accounts to which you are entitled.

Standard Functions	Description
Visibility	
View Transactions	Enables the ability for a user to view transactions
Set Confidentiality	Optional feature to view Wire/Book transactions marked confidential at Summary (restricted) level or Detail level
View ACH Transactions	Enables the ability for a user to view ACH transactions
Payroll Transactions	Enables the ability for a user to view Wire/Book transactions marked as Payroll
Wire Inquiry	
View Inquiry	Enables the ability for a user to view wire inquiries
Create Inquiry	Enables the ability for a user to create wire inquiries
Amendment	Enables the ability for a user to create an amendment inquiry
Cancel	Enables the ability for a user to create a cancel inquiry
Debit Authorization	Enables the ability for a user to create a debit authorization inquiry
Inquiry Approver	Enables the ability for a user to approve inquiries created by another user
Approve Own	Enables the ability for a user to approve his/her own inquiries
Bank Generated Inquiry Communications	Enables the user to receive communications related to inquiries that were created by the Bank
ACH Inquiry	
View ACH Inquiry	Enables the ability for a user to view ACH inquiries
Create ACH Inquiry	Enables the ability for a user to create ACH inquiries
ACH Actions	

Standard Functions	Description
Delete Request Initiation	Enables the ability for a user to create ACH deletion requests
Reversal Request Initiation	Enables the ability for a user to create reversal requests
Reclaim Request Initiation	Enables the ability for a user to create reclaim requests
Receiver Services	
NOC Request Initiation	Enables the ability for a user to create a Notification of Change (NOC) request
Return Request Initiation	Enables the ability for a user to create a return request
Receiver Service Approval	Enables the ability for a user to approve Receiver Services requests

Statements

J.P. Morgan Access® Statements provides a centralized location for all your bank and billing statements. The tabs include Bank, Billing and a Statements Inbox. Information is available for your domestic and international J.P. Morgan accounts.

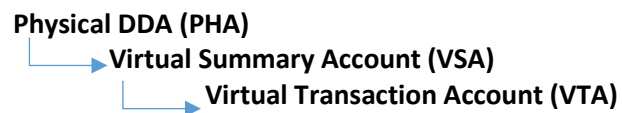
Statement Types	Description	Additional Information
Bank Statements	This statement enables clients to receive their DDA statement via Access	<p>Available for domestic and international accounts.</p> <ul style="list-style-type: none"> • ECD/Supports ALL DDA/SDA and Tenant Lease statements (BOS platform) • Formats Available: Adobe® PDF, Microsoft Excel® and CSV • Defaults to Account Level Billing (ALB) • Not available to Brazil, South Africa, China and Moscow • Korea accounts may only be accessed by users located outside of Korea. Domestic Korean users must be setup with Korea Online (KOL) in lieu of Access. • Malaysia (Labuan) is currently a restricted branch: however, Malaysia (Kuala Lumpur) is not
Billing Statements	(Account Analysis): This statement enables Access billing statement	<p>Available for charge groups and accounts on IBL or CAP (not DDB) as well as the Access billing platform TSB (Treasury Services Billing) which will consist of both ECD DDA accounts and iDDA accounts. Global ECR is setup separately.</p> <ul style="list-style-type: none"> • Formats Available: Adobe PDF, Microsoft Excel, CSV and TWIST BSB • Able to select Parent Billing Group, Billing Group and/or Billing Accounts. • Multiple billing groups or standalone accounts can be assigned to a parent billing group. The Parent Group Account cannot be the same as the Billing Group account but can be the same as a sub account or standalone account. • Not available for Brazil, South Africa and Moscow
Liquidity Statements	These statements enable clients to access their Pooling, Investment and Cash Concentration statements via Access	<p>Available for accounts on ECD and iDDA (for Pooling)</p> <ul style="list-style-type: none"> • Formats Available: Adobe PDF, Microsoft Excel and CSV • Defaults to Account Level Billing (ALB) • Required to be setup on Liquidity product(s)

Virtual Account Management (VAM) Portal

J.P. Morgan Access® Virtual Account Management (VAM) Portal is a global platform that provides you with the ability to view and manage your business activities associated with virtual accounts and structures across multiple regions.

Standard Functions	Description
Visibility and Reporting	Ability to have visibility and reporting across all virtual accounts.
Balance Adjustment	Balance Adjustment allows you to create and manage your balance adjustment transactions to do balance transfers between virtual accounts of the same structure. <i>(Only VTA is eligible for Balance Adjustment)</i>

The organization of a Virtual Structure is hierarchical as shown below:



Virtual Branch

Access Virtual Branch gives clients a virtual, customizable banking experience from the comfort of their own offices without having to physically visit their bank branch. Users can now perform document submission, submit statutory payments and manage check services through Virtual Branch, eliminating manual processes and providing enhanced controls, increased efficiency and improved service times. It delivers end-to-end track and trace capability, providing complete visibility of transactions.

Virtual Branch Features	Description
Document Submission	Enables the user to the sub-product Document Submission, which allows the user/user group to upload documents and provides the ability to track the documents submitted.
Statutory Payment	Enables the user to the sub-product Statutory Payment, which allows the user/ user group to set up tax payment requests, initiate tax payments and receive tax payment acknowledgements.
Check Service	Enables the user to the sub-product Check Services, which allows the user/user group to submit an online request for additional checkbooks and place stop payments on checks.
Invoice Manager	Enables the user to the sub-product Invoice Manager, which allows the user/user group to submit online requests for a payment on an instruction from documents that J.P. Morgan receives, by selecting the payment and marking it as "Good to Pay."
Cash Services	Enables user to the sub-product Cash Services, which allows the user/user group to submit online requests for any ad-hoc cash services request. These cash service requests must be for an amount that is below the threshold agreed between J.P. Morgan and the client.
Trade End to End	Enables user to the sub-product Trade End to End, which allows the user/user group to have end-to-end visibility of their export transactions from shipment to realizations.

Document Submission Features	Description
View Only	Enables users to only view uploaded document submissions and status.
Upload	Allows users to submit documents in support of specific transaction types.

Statutory Payment Features	Description
View Only	Enables users to only view the status of statutory payments and associated acknowledgement documents.
Create/Modify	Allows users to create or modify a statutory payment instruction.
Approve	Allows users to approve statutory payment instruction.

Check Service Features	Description
View Only	Enables users to only view Check Services requests.
Create/Modify	Allows users to create or modify a Check Services request.
Approve	Allows users to approve Check Services request.

Invoice Manager Features	Description
View Only	Enables users to only view Invoice Manager requests.
Create/Modify	Allows users to create or modify an Invoice Manager request for FX, Invoice or Both. The SA should select FX, Invoice or Both based on the pre-set workflow for the client.
Approve	Allows users to approve Invoice Manager request for FX, Invoice or Both. The SA should select FX, Invoice or Both based on the pre-set workflow for the client.

Cash Services Features	Description
View Only	Enables users to only view Cash Services requests.
Create/Modify	Allows users to create or modify a Cash Services request.
Approve	Allows users to approve a Cash Services request.

Trade End to End Features	Description
View Only	Enables users to only view the status of export transactions from shipment to realizations.
Create/Modify	Allows users to create or modify the potential mapping between the transaction and inward remittance.
Approve	Allows users to approve/reject the submitted potential mapping between the transaction and inward remittance.

More Services

More Services are additional applications and products offered through J.P. Morgan Access®. Entitlements to More Services products are assigned in Administration, granting the user access to these applications and ensuring links to those products are available from the More Services drop-down menu (and the More Services Center).

You may need to assign lower-level entitlements using the legacy system in order to grant users specific functions. In all cases, you must first create and complete the user profile before you can proceed to assigning lower-level entitlements. If a security token is required for a product that is entitled via our legacy applications, we recommend that you select **This user requires an RSA SecurID™** token when creating the user profile. This will reduce the number of steps required to get your users entitled to products, activated and assigned tokens.

More Services	Description
Digital Payments	J.P. Morgan Digital Payments is a mobile and web-based solution enabling our clients to issue electronic payments to their customers using their email address. Upon receipt of the payment offer, customers can accept the payment to their bank account at any U.S. financial institution. Client customizable remittance is provided with the payment offer to give customers the necessary payment details and encourage their acceptance. If the payment offer is declined or expired, clients can optionally configure Digital Payments to send the payment via check automatically.
Global ACH	Global ACH enables clients to make non-urgent ACH payments and collections efficiently and securely via the Internet from accounts in more than 20 countries. Ideal for smaller or decentralized business structures, Global ACH allows local staff to manage their responsibilities while providing a central view of all transaction activities.
Healthcare Link	Healthcare Link provides a comprehensive solution to streamline payment processing cycles and realize efficiencies by automating association of payments to remittances.
Host-to-Host Online	Host-to-Host Online allows easy management of J.P. Morgan Host-to-Host payment files delivered from an ERP system with a simple set of online capabilities. Users can: <ul style="list-style-type: none"> • View and manage transmitted payment files and transactions • Approve and release files • Track file status , receive alerts and create reports • Securely upload files manually for processing
Trade - Global Trade Transactions	J.P. Morgan's Trade Channel platform is an intuitive and sophisticated web-based platform that helps our clients more efficiently manage their trade finance transaction activities. Trade Channel offers our clients the ability to initiate letter of credit and amendment applications, easily manage their transaction approval process and provides heightened visibility to transaction details using robust reporting and inquiry features.
Trade - Supply Chain Finance	Supply Chain Finance allows selected suppliers of the J.P. Morgan client to offer for sale, at a discount, receivables for which the buyer has confirmed to J.P. Morgan that such receivable is to be paid in full on its maturity date (Confirmed Receivables).

More Services	Description
Trade - China eDraft	J.P. Morgan China offers electronic draft services to corporate clients in China via the China eDraft platform. Corporate clients can receive e-draft from their buyer, submit e-draft discounting application and e-draft collection request via the China eDraft platform.
Brazil Online	J.P. Morgan Brazil Online is a web-based solution, which is available in Portuguese and English, specifically to meet the needs of the Brazilian market. Using the platform, clients with account based in Brazil can use this solution to initiate visualize cash and investment reports, initiate local payments, including tax payments, manage boleto collection portfolio and digitally sign FX contracts.
ACH File Warehouse	High-volume Direct Send clients can choose to use ACH File Warehouse to perform interactive deletions, dollar amount changes, effective date changes or account modifications to files that are transmitted to J.P. Morgan prior to their release into the ACH network.
ACH Services U.S.	ACH Services U.S. provides access for ACH eLockbox (Receiver Services) clients to our online ACH eLockbox Transaction Repair application, which clients use to repair or return received ACH payments that have been excluded from their eLockbox posting files. Access security administrators leverage the Administration function within ACH Services U.S. to entitle users to the Transaction Repair product, lower-level functions and eLockbox IDs.
Receivables	Provides user the ability to access Receivables functionality on Access.
Receivables Edge	Receivables Edge is a configurable web-based receivables management and account reconciliation solution. Receivables Edge combines advanced image and data capture technology to deliver a consolidated view of current-day and long-term remittance data and works in conjunction with your back office systems to automate accounts receivable, reduce DSO and improve your working capital.
Virtual Account Management (VAM) Portal	J. P. Morgan Access® Virtual Account Management (VAM) Portal is a global platform that provides you with the ability to view and manage your business activities associated with virtual accounts and structures across multiple regions. It offers a comprehensive online tool with near real-time visibility of the balances in your virtual accounts. You can view the entire VAM structure as well as the corresponding allocation of balances.

Utilities

Utilities contain entitlements that are used with multiple products to assist users in performing their assigned task.

Utilities	Description
Manage Notification Destinations	Entitles the user to the Manage Notification Destinations utility.

Notes:

- By default all users receive this entitlement
- Manage Notification Destinations cannot be disabled for SAs

Security Token

Product	Security Token Required
Administration	Yes
Cash Reports	No
Checks	Yes
Commercial Loans	Yes
Concourse (GPX)	Yes
Counterparty Portal	Yes
Data Once	No
Electronic Specialty Account Portal	Yes
FX	Yes
Global ACH	Yes
Host-to-Host File Settings and Visibility	No
J.P. Morgan Host-to-Host Reporting	No
Liquidity Solutions - Visibility	Yes
Call Deposit	Yes
Time Deposit	Yes
Money Market Mutual Funds	Yes
Intercompany Loan Amendments	Yes
Earnings Credit/Interest PEG	Yes
Rule Based Liquidity Mgmt	Yes
Merchant Services Report	No

Product	Security Token Required
ACH Initiation	Yes
Advice to Receive	Yes
Account Transfer	Yes
Brazil Boletto	Yes
Drawdown	Yes
GIRO	Yes
Tax & Utility	Yes
Wire	Yes
Statements	No
Virtual Branch	Yes
Healthcare Link	No
Global Trade Transactions	No
Supply Chain Finance	Yes
China eDraft	No
Brazil Online	No
Brazil Online - Token Required	Yes
ACH File Warehouse	Yes
Receivables	Yes
Receivables - No Token Required	No

Notes:

- Tokens can be reassigned. However, tokens cannot be shared across users.
- Token life is approximately five years; tokens will stop working on the date listed on the back of the security token. Replacement tokens will be sent automatically to the SA. Expired tokens may be returned for recycling.
- Clients have the option of requesting that all users sign on with security token regardless of entitlements.

J.P. Morgan Defined Roles for Express Setup

Express Setup is the fastest and easiest way to set up entitlements, using pre-defined roles to assign products and functions entitlements. J.P. Morgan has defined the following roles:

- Visibility and Reporting
- Initiator
- Approver
- Releaser

Visibility and Reporting

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Reports & Statements	Cash Reports	Cash Reports	Yes	Cash Reports	Balance & Transactions and Wire Detail Create Transaction Notes Create/Manage Account Group Update/Delete Transaction Notes View and Generate H2H Transmission
				Checks Paid	Checks Paid
				Regional Reports	Regional Reports View Confidential Transactions
	Returns & Exceptions Report	Returns & Exceptions Report	Yes	Returns & Exceptions Report	Returns & Exceptions View Confidential Transactions
	Controlled Disbursement Report	Controlled Disbursement Report	Yes	Controlled Disbursement	Controlled Disbursement
	EDI Report	EDI Report	Yes	EDI	EDI
	Statements	Bank	Yes	Bank Statements	Bank Statements
		Billing	Yes	Billing Statements	Billing Statements
		Liquidity	Yes	Liquidity Statements	Liquidity Statements
	Liquidity Visibility	Liquidity Visibility and Reports	Visibility and Reports	Yes	Liquidity Solutions
Call Deposit		Call Deposit Investment Summary Report	Yes	Call Deposit	Investment Summary Report (ECI Level)
Time Deposit		Time Deposit Investment Summary Report (ECI Level)	Yes	Time Deposit	Investment Summary Report (ECI Level)
Loans Inquiry	Commercial Loans Reporting	Loan Inquiry	Yes	Loan Inquiry	Loan Inquiry

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Merchant Services	Merchant Services Reporting	Merchant Services Company IDs	Yes	Merchant Services	Merchant Services Company IDs
		Deposit Summary	Yes	Merchant Services	Deposit Summary
		Dispute Data	Yes	Merchant Services	Dispute Data
		Fee Data	Yes	Merchant Services	Fee Data
H2H Visibility	Key Management	Key Management	Yes	Key Management	View Key Management
	File Status	File Status	Yes	File Status	View File Status
Concourse Visibility	Concourse Payments	View Reports	Yes	Concourse Payables	View Reports
		Concourse H2H Reporting	Yes	Concourse Payables	Concourse H2H Reporting

Initiator

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	Account Transfer	Freeform Transactions	No	Account Transfer	Create/Copy Freeform Transactions Delete Freeform Transactions Modify Freeform Transactions
		Transaction From Template	Yes	Account Transfer	Create/Copy Transaction From Template Delete Transaction From Template Modify Transaction From Template
		Templates	Yes	Account Transfer	Create/Copy Templates Delete Templates Modify Templates
	Wires	Freeform Transactions	No	Advice to Receive Drawdown GIRO Wire	Create/Copy Freeform Transactions Delete Freeform Transactions Modify Freeform Transactions
		Transaction From Template	Yes	Advice to Receive Drawdown GIRO Wire	Create/Copy Transaction From Template Delete Transaction From Template Modify Transaction From Template

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	Wires	Templates	Yes	Advice to Receive Drawdown GIRO Wire	Create/Copy Templates Delete Templates Modify Templates Create/Copy Enhanced Templates Delete Enhanced Templates Modify Enhanced Templates
		Import	Yes	Advice to Receive Drawdown GIRO Wire	Import Modify Import
	ACH	Freeform Transactions	No	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Create/Copy Freeform Transactions Delete Freeform Transactions Modify Freeform Transactions
				NACHA Import	Delete Imported Import Submit All/Reject All Imported

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	ACH	Transaction From Template	Yes	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Create/Copy Transaction From Template Delete Transaction From Template Modify Transaction From Template
		Templates	Yes	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Create/Copy Templates Delete Templates Modify Templates
	Transaction Services	Inquiry	Yes	Transaction Services	Amendment Bank Generated Inquiry Communications Cancel Create ACH Inquiry Create Inquiry Debit Authorization
		ACH Originated (Company ID)	No	Transaction Services	Delete Request Initiation Reclaim Request Initiation Reversal Request Initiation
		ACH Received (Company ID)	No	Transaction Services	NOC Request Initiation Return Request Initiation

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	FX	Create, Modify, Delete	Yes	FX Contracts	Create Spot Forward
				FX Payments	Apply Settlements to Contracts Create and Update Beneficiaries Create, Update and Delete Payments w/ Approved Beneficiary Delete a Beneficiary Manage Default Instructions Manage FI Settings Remove Settlement from Contract Update Settlements
		Freeform Transactions	No	FX Payments	Create, Update and Delete Free Form Payments
		Templates	Yes	FX Contracts	Create and Copy Templates
	FX Payments			Create and Copy Templates Create, Update and Delete Payments from Templates	
	Brazilian Boleto	Freeform Transactions	No	Brazilian Boleto	Create/Copy Freeform Transactions Delete Freeform Transactions Modify Freeform Transactions
		Transaction From Template	Yes	Brazilian Boleto	Create/Copy Transaction From Template Delete Transaction From Template Modify Transaction From Template
		Templates	Yes	Brazilian Boleto	Create/Copy Templates Delete Templates Modify Templates
		Import	Yes	Brazilian Boleto	Import Modify Import
	Tax & Utility Payments	Freeform Transactions	No	Tax and Utilities	Create/Copy Freeform Transactions Delete Freeform Transactions Modify Freeform Transactions
		Transaction From Template	Yes	Tax and Utilities	Create/Copy Transaction From Template Delete Transaction From Template Modify Transaction From Template
		Templates	Yes	Tax and Utilities	Create/Copy Templates Delete Templates Modify Templates
		Import	Yes	Tax and Utilities	Import Modify Import

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function		
Host to Host Online	Host to Host Online	Upload	No	Host to Host Online	Delete Upload		
Checks	ACH Transaction Blocking	Profile Maintenance & History	Yes	ACH Transaction Blocking	Trans Blocking Profile Maintenance Trans Blocking Profile Maintenance History Trans Blocking View		
		Blocked Transaction Activity	Yes	ACH Transaction Blocking	Blocked Transaction Activity		
		Pos Pay Decision Blocked, Allowed & History	Yes	ACH Transaction Blocking	Pos Pay Decision Pos Pay Decision - Allowed Pos Pay Decision - Blocked Pos Pay Decision History		
	Check Exceptions	ACH Filter	Yes	ACH Filter	ACH Filter	Exception Profile Report Unlinked Account Report	
		Reverse Positive Pay	Yes	Reverse Positive Pay	Reverse Positive Pay	Exception Load Status Exception Manual Entry Exception Profile Report	
		Activity History	Yes	ACH Filter Positive Pay Reverse Positive Pay	ACH Filter Positive Pay Reverse Positive Pay	Exception Activity History	
		Review/Decision	Yes	ACH Filter Positive Pay Reverse Positive Pay	ACH Filter Positive Pay Reverse Positive Pay	Exception Review	
		View Status	Yes	ACH Filter Positive Pay Reverse Positive Pay	ACH Filter Positive Pay Reverse Positive Pay	Exception Review	
		Email Administration	Yes	Positive Pay	Positive Pay	Positive Pay	Email Administration
				ACH Filter Reverse Positive Pay	ACH Filter Reverse Positive Pay	ACH Filter Reverse Positive Pay	Exception Email Setup
		Manage Profile Maintenance	Yes	ACH Filter Reverse Positive Pay	ACH Filter Reverse Positive Pay	ACH Filter Reverse Positive Pay	Exception Profile Maintenance
	Reverse Positive Pay			Reverse Positive Pay	Reverse Positive Pay	Profile Maintenance Approval	
	Check Issuance	Inquiry, Image, Photo	Yes	Inquiry, Stop and Photo	Inquiry, Stop and Photo	Check Inquiry Image Account Activity Report Image Retrieval - Batch Entry Image User Activity Report Photocopy Activity Photocopy Request Stop on File History	

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function	
Checks	Check Issuance	Stop Payment & Revokes	Yes	Inquiry, Stop and Photo	Stop Payment Request Stop Payment Request Activity Stop Payment Revoke Stop Payment Revoke Activity Sub Account Inquiry View Image	
		Data Download Files	Yes	Data Download	Basic Download	
		Recon Input	Yes	Reconciliation Input	Assign User to File Format File Format Maintenance File Upload File Upload History Issue Input Transmission Confirmation Manual Entry New File Format Setup Reconciliation File Upload Activity Reconciliation Manual Entry Activity	
		Recon Output	Yes	Reconciliation Output	Daily Paid Data Files Funding Notice Email Delivery Maintenance Funding Notices OMNI Reports Reconciliation Report	
	Check Print	Remote Check Print	No	Check Print	Client Remote Print	
		Cashier Check Print	No	Check Print	Cashier's Check Print	
		Setup/Maintenance	Yes	Check Print	Courier Code Report Courier Setup/Maintenance File Format Setup/Maintenance Form Code Report Form Code Setup/Maintenance	
		Corporate Check Print	Yes	Check Print	Corporate Check Print Direct Entry Check File Transmission Activity File Upload Activity File Upload History	
	Loans	Loans	Payments	Yes	Loan Transactions	Create
			Advances	Yes	Loan Transactions	Create
Re-Pricing			Yes	Loan Transactions	Create	

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Virtual Branch	Virtual Branch	Cash Services	Yes	Cash Services	Create/Modify
		Check Services	Yes	Check Services	Create/Modify
		Statutory Payments	Yes	Statutory Payments	Create/Modify
		Trade End To End	Yes	Trade End To End	Create/Modify
		Document Processing	Yes	Document Submission	Upload
		Utility Payments	Yes	Utility Payments	Create/Modify
		Inquiry Services	Yes	Inquiry Services	Create/Modify
Liquidity	Call Deposit	Amend, Booking & Redemption	No	Call Deposit	Amend Settlement Instructions Booking Redemption
	Earnings Credit/Interest PEG	Modify Hybrid PEG Amount	No	Earnings Credit/Interest PEG	Modify Hybrid PEG Amount
	Intercompany Loan Amendments	Amend Sub-Facility Limit, Interest Rates, Loan Position & Tax Rates	No	Intercompany Loan Amendments	Interest Rates Loan Position Sub-Facility Limit Tax Rates
	Money Market Mutual Funds	Invest, Redeem & Cancel	No	Money Market Mutual Funds	Cancel Transactions Invest Transactions Redeem Transactions
	Rules Based Liquidity Mgmt	Modify Rules Based Liquidity Mgmt	No	Rule Based Liquidity Mgmt	Modify Investment Rules
	Time Deposit	Amend & Booking	No	Time Deposit	Amend Settlement Instructions Booking
Host-to-Host Key Management	Key Management	Key Upload	No	Key Management	Upload Keys
Global Payment Exchange	Concourse Payments	Add/Edit Counterparty	Yes	Concourse Payables	Add/Edit Counterparty
Counterparty Portal	SCF Offer and Acceptance	Create / Modify	Yes	SCF Offer & Acceptance	Create / Modify
	SCF Price Discovery	Create / Modify	Yes	SCF Price Discovery	Create / Modify

Approver

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	Account Transfer	Approve Transactions	Yes	Account Transfer	Approve Payments From Template
		Approve Own	No	Account Transfer	Approve Own Payments From Template
		Auto Approve	No	Account Transfer	Auto Approve Payments From Template
		Approve Freeform Transactions	No	Account Transfer	Approve Freeform Transactions
		Approve Own	No	Account Transfer	Approve Own Freeform Transactions
		Auto Approve	No	Account Transfer	Auto Approve Freeform Transactions
		Approve Templates	Yes	Account Transfer	Approve Templates
		Approve Own	No	Account Transfer	Approve Own Templates
		Auto Approve	No	Account Transfer	Auto Approve Templates
		Activate	Yes	Account Transfer	Activate Templates
		Activate Own	No	Account Transfer	Activate Own Templates
		Auto Activate	No	Account Transfer	Auto Activate Templates
	Wires	Approve Transactions	Yes	Advice to Receive Drawdown GIRO Wire	Approve Payments From Template
		Approve Own	No	Advice to Receive Drawdown GIRO Wire	Approve Own Payments From Template
		Auto Approve	No	Advice to Receive Drawdown GIRO Wire	Auto Approve Payments From Template
		Approve Freeform Transactions	No	Advice to Receive Drawdown GIRO Wire	Approve Freeform Transactions
		Approve Own	No	Advice to Receive Drawdown GIRO Wire	Approve Own Freeform Transactions
		Auto Approve	No	Advice to Receive Drawdown GIRO Wire	Auto Approve Freeform Transactions

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	
Transactions	Wires	Approve Templates	Yes	Advice to Receive Drawdown GIRO Wire	Approve Templates
		Approve Own	No	Advice to Receive Drawdown GIRO Wire	Approve Own Templates
		Auto Approve	No	Advice to Receive Drawdown GIRO Wire	Auto Approve Templates
		Activate	Yes	Advice to Receive Drawdown GIRO Wire	Activate Templates
		Activate Own	No	Advice to Receive Drawdown GIRO Wire	Activate Own Templates
		Auto Activate	No	Advice to Receive Drawdown GIRO Wire	Auto Activate Templates
	ACH	Approve Transactions	Yes	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Approve Payments From Templates

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	ACH	Approve Own	No	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Approve Own Payments From Templates
		Auto Approve	No	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Auto Approve Payments From Templates

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	ACH	Approve Freeform Transactions	No	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments NACHA Import	Approve Freeform Transactions
		Approve Own	No	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments NACHA Import	Approve Own Freeform Transactions

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	ACH	Auto Approve	No	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments NACHA Import	Auto Approve Freeform Transactions
		Approve Templates	Yes	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Approve Templates

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	ACH	Approve Own	No	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Approve Own Templates
		Auto Approve	No	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Auto Approve Templates

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	ACH	Activate	Yes	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Activate Templates
		Activate Own	No	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Activate Own Templates

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	ACH	Auto Activate	No	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Auto Activate Templates
	FX	Approve Transactions	Yes	FX Contracts	Approve Block Contracts Approve Contracts
				FX Payments	Approve Others Beneficiaries Approve Payments from Templates Approve Payments with Approved Beneficiary Approve Settlements
		Price & Execute	Yes	FX Contracts	Price and Execute Contracts
				FX Payments	Confirm Contract Price and Execute Payments
		Approve Own	No	FX Contracts	Approve Own Contracts
				FX Payments	Approve Own Payments from Templates Approve Own Payments with Approved Beneficiary Approve Own Settlements
				FX Payments	Approve Free Form Payments
		Approve Freeform Transactions	No	FX Payments	Approve Own Free Form Payments
		Approve Own	No	FX Payments	Approve Templates
		Approve Templates	Yes	FX Payments	Approve Own Templates
	Approve Own	No	FX Payments		
	eNotes	Approve, Reject & Return eNotes	Yes	Korea eNotes	Approve Return

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	Transaction Services	Approve Inquiries (funds)	Yes	Transaction Services	Inquiry Approver
		Approve Own	No	Transaction Services	Approve Own
		Approve ACH Received NOC, Return (Company ID)	No	Transaction Services	Receiver Services Approve
	Brazilian Boletto	Approve Transactions	Yes	Brazilian Boletto	Approve Payments From Template
		Approve Own	Yes	Brazilian Boletto	Approve Own Payments From Template
		Auto Approve	No	Brazilian Boletto	Auto Approve Payments From Template
		Approve Freeform Transactions	No	Brazilian Boletto	Approve Freeform Transactions
		Approve Own	No	Brazilian Boletto	Approve Own Freeform Transactions
		Auto Approve	No	Brazilian Boletto	Auto Approve Freeform Transactions
		Approve Templates	No	Brazilian Boletto	Approve Templates
		Approve Own	No	Brazilian Boletto	Approve Own Templates
		Auto Approve	No	Brazilian Boletto	Auto Approve Templates
		Activate	Yes	Brazilian Boletto	Activate Templates
		Activate Own	No	Brazilian Boletto	Activate Own Templates
	Auto Activate	No	Brazilian Boletto	Auto Activate Templates	
	Brazilian Tax Payments	Approve Transactions	Yes	Tax and Utilities	Approve Payments From Template
		Approve Own	Yes	Tax and Utilities	Approve Own Payments From Template
		Auto Approve	No	Tax and Utilities	Auto Approve Payments From Template
		Approve Freeform Transactions	No	Tax and Utilities	Approve Freeform Transactions
		Approve Own	No	Tax and Utilities	Approve Own Freeform Transactions
		Auto Approve	No	Tax and Utilities	Auto Approve Freeform Transactions
		Approve Templates	No	Tax and Utilities	Approve Templates
		Approve Own	No	Tax and Utilities	Approve Own Templates
		Auto Approve	No	Tax and Utilities	Auto Approve Templates
		Activate	Yes	Tax and Utilities	Activate Templates
		Activate Own	No	Tax and Utilities	Activate Own Templates
	Auto Activate	No	Tax and Utilities	Auto Activate Templates	
Host to Host Online	Host to Host Online	Approve	No	Host to Host Online	Approve
Checks	ACH Transaction Blocking	Approve	Yes	ACH Transaction Blocking	Trans Blocking Approver
		Pos Pay Decision Approval, Blocked & Allowed	Yes	ACH Transaction Blocking	Pos Pay Approve Allow Decision
		Pos Pay Decision Approval, Blocked & Allowed	Yes	ACH Transaction Blocking	Pos Pay Approve Block Decision
		Pos Pay Decision Approval, Blocked & Allowed	Yes	ACH Transaction Blocking	Pos Pay Decision Approval

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Checks	Check Exceptions	ACH Filter	Yes	ACH Filter	Exception Approval
		Positive Pay	Yes	Positive Pay	Exception Approval
		Reverse Positive Pay (includes Exception Manual Entry)	Yes	Reverse Positive Pay	Exception Approval
	Check Issuance	Recon File and Manual Entry	Yes	Reconciliation Input	File Upload Approval Reconciliation Manual Entry Approval
		Stop Payment & Revokes	Yes	Inquiry, Stop and Photo	Stop Payment Request Approval Stop Payment Revoke Approval
	Check Print	Check Print	Yes	Check Print	Direct Entry Check Approval File Upload File Upload Approval
Loans	Loans	Approve	Yes	Loan Transactions	Approve
	Loans	Approve Own	No	Loan Transactions	Approve Own
	Loans	Auto Approve	No	Loan Transactions	Auto Approve
Virtual Branch	Virtual Branch	Cash Services Check Services Statutory Payments Trade End To End Utility Payments Inquiry Services	Yes	Cash Services Check Services Statutory Payments Trade End To End Utility Payments Inquiry Services	Approve
Liquidity	Call Deposit	Approve Call Deposit	Yes	Call Deposit	Approve Transactions
	Earnings Credit/Interest PEG	Approve Hybrid Peg Updates	Yes	Earnings Credit/Interest PEG	Approve Hybrid PEG Amount
		Approve Own	No	Earnings Credit/Interest PEG	Approve-Own Hybrid PEG Amount
	Intercompany Loan Amendments	Approve Intercompany Loan Amendments	Yes	Intercompany Loan Amendments	Approve Transaction
	Money Market Mutual Funds	Approve Money Markets Funds	Yes	Money Market Mutual Funds	Approve Transactions
		Approve Own	No	Money Market Mutual Funds	Approve Own
	Rules Based Liquidity Mgmt	Approve Rules Based Liquidity Modifications	Yes	Rule Based Liquidity Mgmt	Approve Investment Rule Transaction Modifications
Time Deposit	Approve Time Deposit	Yes	Time Deposit	Approve Transactions	
Host to Host Key Management	Key Management	Key Activation	No	Key Management	Activate Keys
Counterparty Portal	SCF Offer & Acceptance SCF Price Discovery	Approve	Yes	SCF Offer & Acceptance SCF Price Discovery	Approve

Releaser

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	Account Transfer	Release Transactions	Yes	Account Transfer	Release Payments
		Release Own	No	Account Transfer	Release Own Payments
		Auto Release	No	Account Transfer	Auto Release Payments
	Wires	Release Transactions	Yes	Advice to Receive Drawdown GIRO Wire	Release Payments
		Release Own	No	Advice to Receive Drawdown GIRO Wire	Release Own Payments
		Auto Release	No	Advice to Receive Drawdown GIRO Wire	Auto Release Payments
Transactions	ACH	Release Transactions	Yes	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Release Payments
				NACHA Import	Release Imported

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	ACH	Release Transactions	Yes	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Unrelease
		Release Own	No	Cash Concentration Cash Disbursement Child Support Payments Consumer Collections Consumer Payments Corporate/Vendor Collections Corporate/Vendor Payments Global ACH Checks Global ACH Credits Global ACH Debits Payroll Payments Tax Payments	Release Own Payments
				NACHA Import	Release Own Imported

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Transactions	ACH	Auto Release	No	Cash Concentration	Auto Release Payments
				Cash Disbursement	
				Child Support Payments	
				Consumer Collections	
				Consumer Payments	
				Corporate/Vendor Collections	
				Corporate/Vendor Payments	
				Global ACH Checks	
				Global ACH Credits	
				Global ACH Debits	
	Payroll Payments				
	Tax Payments				
		NACHA Import	Auto Release		
FX	Release Transactions	Yes	FX Payments	Release Settlements	
	Release Own	No	FX Payments	Release Own Settlements	
Brazilian Boletto	Release Transactions	Yes	Brazilian Boletto	Release Payments	
	Release Own	No	Brazilian Boletto	Release Own Payments	
	Auto Release	No	Brazilian Boletto	Auto Release Payments	
Brazilian Tax Payments	Release Transactions	Yes	Tax and Utilities	Release Payments	
	Release Own	No	Tax and Utilities	Release Own Payments	
	Auto Release	No	Tax and Utilities	Auto Release Payments	
Host to Host Online	Host to Host Online	Release	No	Host to Host Online	Release

More Services – Entitled in Administration

Express Setup Group	Express Product Group	Express Role Functions	Auto Selected	Custom Setup Product	Custom Setup Function
Additional Products	Digital Payments	Reports User	Yes	Digital Payments	Reports User
		Program Manager	Select Only One	Digital Payments	Program Manager
		Payment User	Select Only One	Digital Payments	Payment User
	Electronic Specialty Account Portal	View Only	Yes	Electronic Specialty Account Portal	View Only
		Create	Select Only One	Electronic Specialty Account Portal	Create
		Administration	Select Only One	Electronic Specialty Account Portal	Administration
	Data Once	Authority Manager		Authority Manager	Data Once Accounts
		Document Vault		Document Vault	
		FIT Tool		FIT Tool	
		Request Center		Request Center	
		Template Manager		Template Manager	