

City of North Richland Hills

Proposal for Banking Services, Safekeeping and Lockbox Services

Request for Proposal 19-007



February 28, 2019

J.P.Morgan

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Proposal to City of North Richland Hills

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Cover Letter

February 28, 2019

Scott Kendall
Director of Purchasing
City of North Richland Hills
4301 City Pointe Drive
North Richland Hills, TX 76180

RE: RFP 19-007 – Banking Services, Safekeeping and Lockbox Service

Dear Mr. Kendall:

Responding to the City of North Richland Hills (the “City”) Banking Services RFP is a privilege. JPMorgan Chase Bank, N.A. (“J.P. Morgan”) would be honored to continue providing valued banking services and further strengthening our relationship with the City as evidenced with our RFP response. We recognize the challenges you face serving your mission while managing a large and complex organization.

Our focus is to continue helping the City achieve your goals. We remain well positioned to provide you with ideas and solutions that will exceed the objectives within your RFP. As you evaluate our proposal, please consider the following points, which uniquely differentiate J.P. Morgan from our competitors.

- **Client service:** The City will maintain a responsive, client service representative and will not be required to call a 1-800-number. Your dedicated representative, Cynthia Rodriguez, along with your experienced relationship team will continue working together to provide the City premier solutions and service in a thorough and timely manner.
- **Specialized industry leadership:** We have provided banking services to federal, state and local government institutions for over 150 years and view our work with the industry as a strategic and integral part of our long-term vision. We maintain a dedicated line of business along with a dedicated steering council to guide the bank’s business associated with our local government clients.
- **Dedication to the future of payments and security:** We have a \$10 billion forward-thinking technology budget to stay ahead of change. Core focus areas include cybersecurity, the client experience and product innovation.
- **Incentives:** Upon the execution of a signed contract, we are pleased to offer the following:
 - An aggressive Earning Credit Rate (ECR) of **1.50%** to help offset service fees. **Based upon the estimated balances, the earnings should provide for offset of fees inclusive of Lockbox services, should the City approve J.P. Morgan as the sole provider.** Moreover, the City will have the option to offset custody safekeeping fees through analysis.
 - A ***waiver of the first 6-months*** of account analysis fees not to exceed **\$40,000**. For Lockbox services implementation, the waiver can include the estimated \$2,100 set up fee.

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- Semi-annual or annual account analysis settlement allowing surplus months to offset deficit fee months

We look forward to the opportunity for a highly valued relationship with the City. We want to continue doing business with the City of North Richland Hills and look forward to working together.

Sincerely,

A handwritten signature in black ink that reads "Glenn S. Forbes". The signature is written in a cursive style with a large, prominent 'G' and 'F'.

Glenn S. Forbes
Vice President
Phone: (817) 884-5024
Email: glenn.s.forbes@jpmorgan.com

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Executive Summary and Solution Overview

The City of North Richland Hills seeks a qualified provider to fulfill all of the banking services needs in an efficient and timely manner. As the City develops its strategy to propel itself into the future with treasury and financial excellence, your RFP provides the opportunity for you to re-examine your current structure and transform your treasury operations.

J.P. Morgan can – and will continue to – help you with a consultative approach. Together we will continue to develop a road map to bring additional technology and efficiency to the City and its departments.

The City has thoroughly and thoughtfully articulated its objectives in the treasury management RFP and we have responded to them as outlined below.



A Strong Strategic Provider	
 YOUR OBJECTIVES	 SOLUTIONS AND CONSIDERATIONS
Economic Value/Financial Incentives	Competitive pricing structure <ul style="list-style-type: none"> • 6 month waiver of fees, up to \$40,000 • Hybrid account with ECR of 1.50% • Hybrid account with Hard Dollar Interest of 1.40% • Annual or semi-annual account analysis settlement
Financial Stability	As of December 31, 2018, JPMorgan Chase & Co. has: <ul style="list-style-type: none"> • Market capitalization of more than \$319.8 billion. • Total equity of \$259.0 billion. • Deposits of more than \$1.5 trillion. • Loans of more than \$984.5 billion. • Tier 1 Capital and Total Capital ratios of 13.7% (est) and 15.5% (est), respectively. Ratios are calculated under the Basel III Transitional Approach and represent the Collins Floor.
Customer service	The government banking team at J.P. Morgan is a specialized group of relationship managers dedicated solely on delivering value-added solutions to a unique set of state and local government entities <ul style="list-style-type: none"> • 2,642 government clients • #1 in customer satisfaction, CFO Magazine 2017.

Figure 1.

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Retaining J.P. Morgan

The City is faced with a two-pronged decision: Whether to change banks or retain J.P. Morgan as your current banking provider. As the City's current primary bank, there is zero cost to transition. The cost of change is significant, can impact business operations and often includes the following:

- One or more onboarding specialists to supervise all aspects of the transition
- Receivables and Payables staff training
- Testing and running duplicate accounts and potential operational risk

There would be minimal impact to the City if J.P. Morgan is mandated to retain your business. You will not be required to assign implementation resources for existing services.

Solution Overview

J.P. Morgan's current solutions for the City include treasury and banking services, which have been tailored to meet the City's needs during our prior years of service. We believe the relationship we have had for over the years speaks to our commitment, competence and ability to support the City.

We have thoroughly reviewed the City's RFP and are confident in our ability to continue to meet and exceed your requirements as demonstrated throughout our response. Based on our understanding of your goals and objectives, our overview will focus on the following key solutions:



Figure 2.

Proposal to City of North Richland Hills

Solution Components

Reporting Capabilities

Our Recommendation:

- Access Online

Benefits to the City:

- Take advantage of J.P. Morgan's \$10.8 billion technology budget dedicated to continually investing in new solutions that will drive automation

Receivables

Our Recommendations:

- ACH Origination via Access Online
- eLockbox
- Remote Deposit Capture

Benefits to the City:

- Reduce internal processing costs through straight-through processing
- Increase speed of deposit and reduce handling of manual checks
- Increase availability of items received in your office

Payables Solution

Our Recommendations:

- Controlled Disbursement
- Account Reconciliation
- Positive Pay

Benefits to the City:

- Early reporting on disbursement totals
- Decrease time spent on manual reconciliation
- Reduce fraud

New Services

Our Recommendations:

- Wholesale Lockbox
- Corporate Quick Pay
- Integrated Receivables Connect
- Check Print Services
- Single Use Accounts
- Leasing Services

Benefits to the City:

- Outsource receivables processing
- Streamline seasonal worker payments
- Provide payment alternatives for your constituents
- Reduce fraud and increase disaster preparedness
- Maximize rebate potential
- Eliminate excess borrowing costs

Conclusion

We understand the City is working to achieve an efficient and optimized future state. We know it's all in the details. By retaining J.P. Morgan as the City's primary provider, you are choosing a proven and dependable institution focused on aligning your objectives with solutions to exceed your goals.

We have the experience, the solutions, and the people to effectively support the City's goals. We value your business and will continue to earn it every day.

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Financial Institution Information

The proposal must include a response to each question in this Section.

To be qualified, the Proposer must be a federally or State of Texas chartered depository institution with full banking facilities physically located in the State of Texas. The Proposer must also qualify as a designated Texas Depository under Chapter 404 of the Texas Government Code.

JPMorgan Chase & Co. (JPMorgan Chase) is a financial holding company. Its principal banking subsidiaries are JPMorgan Chase Bank, N.A., a national banking association with branches in 24 states, and Chase Bank USA, N.A., the firm's credit card issuing bank. JPMorgan Chase Bank, N.A. is wholly owned by JPMorgan Chase & Co.

JPMorgan Chase is a leading global financial services firm with assets of more than \$2.6 trillion. The firm is a leader in investment banking, financial services for consumers, small businesses, and commercial banking, financial transaction processing and asset management. A component of the Dow Jones industrial average, JPMorgan Chase & Co. has its corporate headquarters in New York. The firm serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients under the J.P. Morgan and Chase brands. Information about the firm is available on the Internet at www.jpmorganchase.com.

JPMorgan Chase Bank, N.A. is a national banking association, organized and existing under the laws of the United States pursuant to a charter issued by the Office of the Comptroller of the Currency. Deposits in J.P. Morgan are insured by the FDIC as provided by law and regulation.

JPMorgan Chase Bank, N.A. is a qualified depository for public funds in Texas and has over 550 branch locations in the state.

1. Creditworthiness

In order to fulfill the City's fiduciary responsibility for public funds the proposal shall provide the following.

- a. **Provide an audited annual financial statement for the most recent fiscal period. The financial statements may be submitted in electronic form or provided as a reference link on the internet. The bank will be required to submit an audited annual financial statement to the City each year of the contract period, as soon as it is available. Confirm agreement to this requirement.**

J.P. Morgan acknowledges this requirement. For the City's convenience, J.P. Morgan makes our financial statements and other publically filed documents available through our website: <https://www.jpmorganchase.com/corporate/investor-relations/annual-report-proxy.htm>. This link provides past and current JPMorgan Chase & Co. Annual Reports, which includes audited financial statements.

- b. **Provide certification of the bank's Community Reinvestment Act (CRA) rating by its rating agency. The bank will be required to notify the City of any change in this rating during the contract period, as soon as it is publicly available. Confirm agreement to this requirement.**

J.P. Morgan acknowledges this requirement. Please see Appendix 1 for J.P. Morgan's performance evaluation document from the OCC, which includes the bank's Community Reinvestment Act (CRA) rating.

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- c. Provide the most recent senior and subordinate debt ratings of the bank's holding company. If not rated, provide the bank's most recent four quarters rating from an independent rating agency such as Highline or Veribanc. The bank will be contractually liable for notifying the City within thirty (30) days of any change in any of these ratings during the contract period. Confirm agreement to this requirement.

J.P. Morgan acknowledges this requirement. J.P. Morgan is routinely rated by industry experts Moody's, Standard & Poor's, and Fitch. Ratings are shown below.

JPMorgan Chase & Co. Credit Ratings – as of January 15, 2019			
	Moody's	Standard & Poor's	Fitch
Outlook	Stable	Stable	Stable
Long-term issuer rating	A2	A-	AA-
Short-term issuer rating	P-1	A-2	F1+
Senior unsecured	A2	A-	AA-
Subordinated debt	A3	BBB+	A+
Trust Preferred	Baa1	BBB-	BBB+
Preferred stock	Baa2	BBB-	BBB

JPMorgan Chase Bank, N.A. and Chase Bank USA, N.A. Credit Ratings – as of January 15, 2019			
	Moody's	Standard & Poor's	Fitch
Outlook	Stable	Stable	Stable
Long-term issuer rating	Aa2	A+	AA
Short-term issuer rating	P-1	A-1	F1+
Senior unsecured	Aa2	A+	AA
Short-term deposits and debt	P-1	A-1	F1+
Long-term domestic deposits	Aa1	N/A	AA+
Subordinated debt	Aa3	A-	A+

These credit ratings are provided for information purposes only. Credit ratings are solely the opinions of the rating agencies. J.P. Morgan does not endorse, and accepts no responsibility for, the credit ratings issued by the rating agencies. Credit ratings may be changed, superseded or withdrawn by the rating agencies at any time.

Veribanc rating

JPMorgan Chase Bank, N.A. Veribanc Ratings			
September 30, 2018	June 30, 2018	March 31, 2018	December 31, 2017
Green/*	Green/*	Green/*	Green/*

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2. Customer Service and Community Service

Service is a critical element for the City and will be a primary focus of the evaluation. Describe the bank's customer service philosophy and approach to satisfying this need through the following responses.

- a. Describe the bank's philosophy of customer service. How will the bank satisfy the City's need for customer service? What approach, service, or program functions will be instituted to provide the optimal service?

Access to a designated Client Service Professional (CSP) is the cornerstone of J.P. Morgan's commitment to personal and thorough client service. Cynthia Rodriguez is your primary contact for day-to-day treasury questions and banking support, as well as service delivery coordination. Our commitment to service excellence is one of the many reasons clients select J.P. Morgan for their Commercial Banking needs.

Client Service expertise is evident in the investment we make in our people, and the significant improvements we make in our infrastructure and technology. We are focused on delivering an outstanding service experience. Cynthia is dedicated to managing the service requirements of your business.

As shown below, we emphasize four key areas that embody superior Client Service:

ACCORDING TO OUR CLIENT SURVEY:

- Overall satisfaction with Commercial Banking Client Service: 94%
- Commercial Banking is easy to do business with: 94%

(January 2018)



Figure 3.

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

- The City's CSP, Cynthia Rodriguez, is a member of the Client Service team and is organized by industry or segment. Cynthia is an advocate for your business who will work with you to handle complex issues and provide resolution on service-related inquiries. In addition to Cynthia and her back-up, the Commercial Banking Service

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Center is staffed with CSPs who can help with routine requests from 7:00 a.m. to 8:00 p.m. CT Monday through Friday.

- The Solution Center Access Support team supports routine transactional and technical issues, and will provide the City consistent, reliable access to service consultants who understand your business. Our service centers are open to support your business requirements during and after normal business hours, and are staffed with bilingual product experts.
- Access Transaction Services is an internet-based self-service tool the City can use to streamline routine inquiries, communicate securely and receive timely support for ACH and wire transfers. Transaction Services lets you initiate inquiries, amendments, returns, and establish automated alerts for ACH and wire transfers, as well as access to transaction information.

b. How are professionals in the local bank involved to provide the City with relationship support?

The City's experienced and reliable government relationship team is located in Fort Worth, TX. The team, led by Glenn Forbes, Relationship Manager, Robin Tarkanick, Treasury Management Officer, and Cynthia Rodriguez, Client Service Professional, is responsible for responding to your inquiries and requests for services, while attending to daily activities regarding your financial matters and accounts. This team is made up of professionals that provide answers by taking time to understand your business, listening carefully and proactively providing ideas.

c. What services are provided at the holding company level? What at the local level?

J.P. Morgan delivers extensive industry knowledge and local expertise to our clients every day. The City will continue to receive dedicated relationship coverage from Glenn Forbes, Robin Tarkanick and Cynthia Rodriguez. Your Commercial Banking team will continue to provide comprehensive financial solutions, including lending, treasury services, trade, commercial card, investment banking and asset management to meet your financial needs.

d. How will service for banking be coordinated?

Cynthia Rodriguez will continue to service all day-to-day aspects of your treasury management relationship such as inquiries, research and maintenance related to accounts and services. She will also have authority to engage all levels of Commercial Banking management and escalate issues as appropriate. Cynthia has a detailed matrix of contacts and escalation procedures to expedite resolution for each service provided to you. These procedures also include internal service standards to make sure other J.P. Morgan groups are providing timely responses. Finally, Cynthia will continue to work closely with your full relationship team to be sure that everyone supporting you is informed of your relationship activity.

e. How is service and overall contract performance monitored?

J.P. Morgan continues to measure performance against relevant Bank Administration Institute (BAI) Critical Quality Indicators. These indicators were developed by the leading U.S. cash management banks in cooperation with the Association of Financial Professionals (AFP) and Treasury Strategies. They continue to be an important way for us to evaluate our performance and measure what our clients have told us is most important to them. In addition to the BAI measures, we have added our own specific indicators as product offerings expand and technology changes.

Proposal to City of North Richland Hills

f. How does the bank intend to support the new and ongoing automation needs of the City? How will this impact the City now and throughout the contract period?

Anticipating the City's future needs and wants is not guesswork on our part. We commit to meeting with you annually, or more frequently as requested by the City, to create a plan and help you control costs, optimize cash flow, manage resources and make informed decisions.

Regular relationship reviews will offer insight into how products can provide the City with efficiency and savings. Your J.P. Morgan team can address your key business issues and deliver solutions that achieve additional efficiencies, enhance risk management and improve customer service. Common topics discussed during relationship reviews and strategic advising sessions involve:

- Annual relationship review of your treasury services and future needs
- Enhancements to existing products and new products developed
- Best practices in treasury management
- Payables and receivables benchmarking
- Working capital benchmarking
- Counterparty risk analysis

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

g. Are there any new services planned which may impact the City? When are these planned to be available?

Our product strategy for Commercial Banking focuses on delivering market-leading products with improved client experience. We continue to actively invest in treasury services product and service development to close competitive gaps, address customer pain points and differentiate ourselves in the marketplace with value added services. Our long-term goal is to lead the industry in wholesale payments through all channels.

Innovation Strategy

Key themes exemplify our payment strategy to transform treasury services through innovation:

- Efficiency and Optimization
- Ease of Doing Business
- Risk Management
- Enriched Insights

We understand your business and pain points. We focus on these themes for innovation to help you mitigate or resolve those pain points. Some new services and enhancements cross multiple themes to tackle multiple pain points with one solution. The upcoming developments

MARKET LEADER

- Faster, efficient and secure payments
- Integrated product offerings across treasury, card and merchant solutions
- Ubiquitous, omni-channel experience
- Increased in self-serve capability and process automation
- Simplified global experience

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are scheduled for completion by the end of 2019. Please note that product availability, features and functionality are subject to change.

Innovation Strategies	
Efficiency and Optimization	
Benefits to the City	<ul style="list-style-type: none"> • Save time with cash flow forecasting, optimized liquidity and a reduction in manual processes • Save money by establishing optimal ways to pay and receive funds, reduce paper and remove friction • Increase visibility with well-designed tools across all channels and geographies
Recent Enhancements	<ul style="list-style-type: none"> • Remittance Association • Virtual Reference Numbers • Lockbox Decision Manager • Real-Time Payments: API and Corporate Quick Pay channels • Corporate Quick Pay <ul style="list-style-type: none"> ▪ Zelle integration ▪ Business to business payments • Integrated Payables Connect • Corporate Quick Collect
Upcoming Developments	<ul style="list-style-type: none"> • Integrated Receivables Connect—Point of Sale integration • Virtual Account Management: Streamlined account structures and centralized processing with the vision of a single bank account leveraging an account sub-ledger • Consumer payments with Integrated Payables Connect
Ease of Doing Business	
Benefits to the City	<ul style="list-style-type: none"> • Participate in a smooth transition with technology that overcomes roadblocks and experience onboarding teams that create a better experience • Improve payables and receivables processes with fast and simple solutions • Spend less time onboarding and opening accounts
Recent Enhancements	<ul style="list-style-type: none"> • Know Your Customer (KYC) process simplification and shorter time frame • Access Online enhancements that include Interactive Reporting, Global Search expansion and an enhanced user interface • Chase Connect enhancements that include a redesigned portal, online account opening and online document exchange • Chase Connect Bundles: Offers everything you need for one price • APIs: Make it easier to connect with J.P. Morgan <ul style="list-style-type: none"> ▪ Access APIs for reporting ▪ Real-Time Payments
Upcoming Developments	<ul style="list-style-type: none"> • Cashflow360 • Consumer payments with Integrated Payables Connect • Easier integration with ERPs • Virtual Branch (for some international regions): Eliminates the need to be physically present at traditional bank branches

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Innovation Strategies	
Enriched Insights	
Benefits to the City	<ul style="list-style-type: none"> • Transformative data is contextualized, clear and actionable • Implement effective solutions through strategic consulting that matches each unique need to the most effective solutions • Make the complex simple with comprehensive digital solutions that put everything in one place
Recent Enhancements	<ul style="list-style-type: none"> • Integrated Payables Connect: Portal for supplier payments that creates lower risk exposure since we store suppliers' sensitive bank information • Access Insight: Integration with Excel that allows for historical data analysis and greater control • Data Visualization: Dynamic display of transactions flows and interactive analytics dashboard and drill down to details
Upcoming Developments	<ul style="list-style-type: none"> • Merchant Services Integration with Digital • Commercial Card Integration with Digital • Single-Use Accounts 100% Uptime: Real-time access and 24/7 availability
Risk Management	
Benefits to the City	<ul style="list-style-type: none"> • Identify potential gaps in fraud protection on your J.P. Morgan accounts • Reduce fraud exposure • Enable more informed risk management decision-making • Increase resiliency and redundancy with multifaceted payment solutions • Stay ahead of cyber and fraud risk with a proactive defense
Recent Enhancements	<ul style="list-style-type: none"> • Proprietary Fraud Diagnostic Tool • Leverage our Cyber Security Operations Centers • Provide Cyber Fraud Training sessions • Focus on J.P. Morgan Access Client Security Controls • Early Warning Services advanced analytics: Integration through Merchant Services • Early Warning Services advanced analytics: Integration through ACH • Just-in-time funding • Multibank Cross-Currency Sweeps
Upcoming Developments	<ul style="list-style-type: none"> • FinTech Evaluations

h. Is the bank offering any transition or retention incentives? Describe fully and quantify completely.

Upon execution of a signed contract, we are pleased to offer the following:

- An aggressive Earning Credit Rate (ECR) of **.1.50%** to help offset service fees. **Based upon the estimated balances, the earnings should provide for offset of fees inclusive of Lockbox services should the City approve J.P. Morgan as the sole provider.** Moreover, the City will have the option to offset custody safekeeping fees through analysis.

Proposal to City of North Richland Hills

- A **waiver of the first 6-months** of account analysis fees not to exceed \$40,000. For Lockbox services implementation, the waiver can include the estimated \$2,100 set up fee.
- **Semi-annual or annual** account analysis settlement allowing surplus months to offset deficit fee months

i. The City requires the right to use a third party auditor to review the City's accounts, collateral, transactions, and bank records at any reasonable time. Confirm agreement with this condition.

J.P. Morgan acknowledges this condition. J.P. Morgan will allow the City's auditors and independent public accountants, including where state or federal assistance is involved, state and federal auditors identified by the City, reasonable access during normal working hours to bank records of the City's as is reasonably required in connection with their examination of the books and records specifically pertaining to the City's accounts, use of funds and services provided by J.P. Morgan to the City. Any access or examination will be: requested in writing; specifically describe the scope and records required; mutually agreed upon as to time and scope; and subject to J.P. Morgan's security procedures and record retention policies. J.P. Morgan may impose reasonable restrictions on the number of individuals allowed access, the frequency and length of access, and the scope of the records made available. The City shall reimburse J.P. Morgan for the reasonable cost of copying, collating, researching and producing archived information. Any examination will be at the City's expense.

j. What level of community service does the bank and its employees contribute to North Richland Hills and its citizens?

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

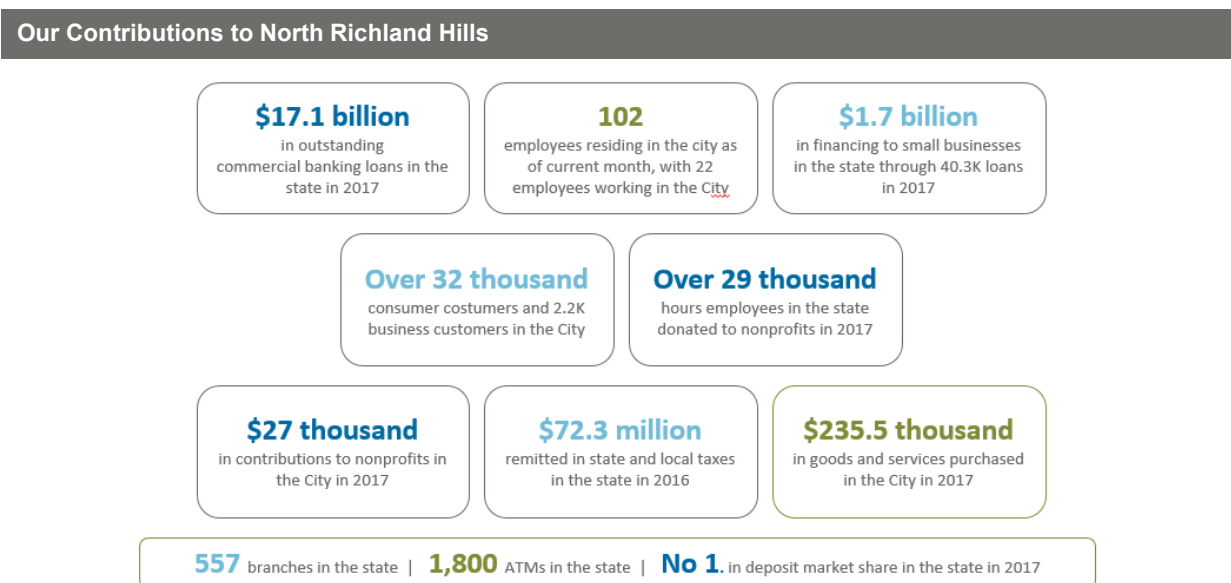


Figure 4.

Proposal to City of North Richland Hills

3. References

List references from three comparable Texas public entity clients. For each reference, include the length of time under contract, a client contact, title, email, and telephone number.

City of Arlington	
Contact Name:	Ethan Klos
Title:	Treasurer
Address:	101 South Mesquite, Arlington, TX 76010
Phone:	(817) 459-6303
Email:	Ethan.Klos@arlingtontx.gov
Length of Time Services Provided:	30+ years

City of Mansfield	
Contact Name:	Peter Phillis
Title:	Deputy City Manager
Address:	1200 East Broad Street, Mansfield, TX 76063
Phone:	(817) 276-4261
Email:	Peter.phillis@mansfieldtexas.gov
Length of Time Services Provided:	8+ years

City of Fort Worth	
Contact Name:	Jay Rutledge
Title:	Treasury Supervisor
Address:	1000 Throckmorton Street, Fort Worth, TX 76102
Phone:	(817) 392-6030
Email:	Jay.rutledge@fortworthtexas.gov
Length of Time Services Provided:	30+ years

Proposal to City of North Richland Hills

4. Depository Agreement and Service Agreements

Provide a copy of all service agreements, which will be required to provide the services under the contract for services rendered.

The Depository Agreement will act as the umbrella agreement under which all agreements will be made a part in the priority order: Depository Agreement, City's RFP, RFP Proposal, Bank Service Agreements (for individual services). The City will negotiate, if it feels necessary, certain terms of the Agreements but the priority order is not negotiable.

The City anticipates that any changes required on the agreements will be made and agreed to before award of the contract is made by the City. The Depository Agreement must be agreed to in totality before award of the contracts.

J.P. Morgan is willing to utilize to a depository agreement that is mutually agreed to by both parties, and incorporating J.P. Morgan's account terms and service terms. The services contemplated by this RFP are standard financial services subject to particular requirements in the financial services industry. We have attached our form agreements for the banking services contemplated in the RFP. The banking agreements provided by J.P. Morgan relate directly to and articulate the specific services J.P. Morgan is proposing to the City. J.P. Morgan is amenable to discussing modifications to our agreements where appropriate to try and meet the City of North Richland Hills' needs

- a. Provide the depository agreement proposed.

Review of Terms and Conditions

J.P. Morgan has received Request for Proposal 19-007 Banking Services, Safekeeping and Lockbox Services, (the "Solicitation"), issued by The City of North Richland Hills ("Issuer") and is submitting its proposal or requested information in response (the "Response"), which outlines its product and service capabilities and/or pricing as requested in the Solicitation. The Solicitation includes requests that the bidder/proposer provide certain certifications or sworn statements (collectively "Certifications") and/or specific comments to or modifications of included standard terms and conditions, sample agreements, incorporated procurement rules, laws, and the like referenced in the Solicitation (collectively, "Issuer's Standard Terms"). In addition, the Solicitation may indicate that any response provided by bidders/proposers constitutes an acceptance of all Issuer's Standard Terms and concurrence with Certifications, unless expressly modified or objected to within the response.

J.P. Morgan has robust internal procedures under which Certifications and Issuer's Standard Terms are thoroughly reviewed and vetted, from a legal, business, and factual perspective prior to entering any agreement or offer that confirms the accuracy of Certifications and/or agreement to Issuer's Standard Terms. While we have reviewed and appropriately vetted those Certifications that we have specifically included within our Response, ("Express Certifications"), we have not invoked that internal review process in connection with any other Certifications or Issuer's Standard Terms that may be included within this Solicitation and, accordingly, our submission of a proposal should not be construed as and does not constitute any express or inferred acceptance of such other Certifications and/or Issuer's Standard Terms. Rather, in lieu of any agreement to Issuer's Standard Terms or attestation of matters contained within the other Certifications, we have enclosed within the Response our standard Global Account Terms and Consolidated Service Terms ("Account and Service Terms"), which include terms applicable to the services and the types of accounts that are the subject of the Solicitation. These are provided in addition to the other components of our Response, relative to product/service descriptions and pricing.

Proposal to City of North Richland Hills

If we are awarded the business referenced in the Solicitation, or conditionally awarded such business, subject to agreement between us as to terms and conditions under which the services are to be performed and the certifications to be provided by J.P. Morgan, we will discuss modifications to these Account and Service Terms and incorporation of specific Certifications, where appropriate, to try to meet your needs and specific legal requirements applicable to you. These will be incorporated within a mutually agreeable contract between us. Please keep in mind, however, that J.P. Morgan's policies do not allow for:

- the provision of unlimited indemnities;
- conveyance of intellectual property rights;
- acceptance of liability except to the extent caused by our breach of contract, negligence, or willful misconduct;
- acceptance of consequential, incidental, or special damages;
- liquidated damages;
- agreement to miscellaneous laws, regulations, ordinances, codes, etc. that do not on their face apply to J.P. Morgan as provider of the services that are the subject of the Solicitation; or
- deviations from the insurance coverage J.P. Morgan carries

Except as modified by our negotiations following notification of award or conditional award of the business referenced in the Solicitation and set forth in the final agreement between us, we anticipate that the Account and Service Terms, as applicable to services and accounts contemplated by the Solicitation will be incorporated within such final agreement. Other than those matters that are expressly affirmed in the Express Certifications contained in our Response, any Certifications and/or Issuer's Standard Terms that the Solicitation may otherwise impute to any bidder/proposer submitting a response thereto, are not incorporated into, and may not be inferred, as a result of this Response.

Finally, J.P. Morgan is required to know its customers and adhere to policies and procedures intended to meet those regulatory requirements that apply to safety and soundness, to fight against the funding of terrorism, money laundering and sanction related activities and to perform certain transaction screenings. This means J.P. Morgan will request information about the Issuer and its management and those having authority to transact business with J.P. Morgan in order for J.P. Morgan to comply with these policies and procedures. This is an ongoing requirement and the provision of services pursuant to this Proposal and any additional products or services that may be requested is subject to and conditioned upon the ongoing satisfaction of these policies and procedures and compliance by the Issuer with applicable law with respect to the services provided and with J.P. Morgan's policies of which the Issuer is informed.

Exceptions to the Terms and Conditions

J.P. Morgan has identified below the terms or conditions that we respectfully request be modified in accordance with our recommended revisions. We are willing to discuss mutually agreeable modifications to the contract terms. The proposed changes are indicated by additions *in italic, underlined, text* and deletions by ~~strikethrough, red text~~.

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Proposal to City of North Richland Hills

General Conditions

Bidder agrees to be bound by the terms and conditions of the RFP, unless otherwise provided in Bidder's proposal.

7. Assignment: Notwithstanding anything to the contrary herein, J.P. Morgan may not assign its rights and duties under the contract without the written consent of the City; provided, however, J.P. Morgan may assign the contract without the prior written consent of the City to a successor in interest in connection with a merger, reorganization, consolidation or a disposition of a particular business to which this agreement relates, and may assign this contract to an affiliate or subsidiary. In the event of an assignment, J.P. Morgan shall notify the City and the City shall have the right to terminate the contract.

15. Prohibition Against Personal Financial Interest in Contracts: J.P. Morgan has banking and other business relationships in the normal course of business with various persons or entities, which may include employees, officers, directors, etc. of the City. Such relationships generally are governed by our usual and customary terms and conditions. Employees, officers or directors of the bank may be related to employees, officers, directors, etc. of the City. The J.P. Morgan Code of Conduct prohibits any employee in general from acting on behalf of the bank in any transaction or business relationship involving such employee, members of his/her family, or other persons or organizations with which such employee or his/her family have any significant personal connection or financial interest.

18. Indemnity, Paragraph 1: City shall not be liable or responsible for, and shall be saved and held harmless by Contractor from and against any and all suits, actions, losses, damages, claims, or liability of any character, type, or description, including claims for copyright and patent infringement, and including all expenses of litigation, court costs, and attorney's fees for injury or death to any person, or injury to any property, received or sustained by any person or persons or property, directly arising out of, or occasioned by, ~~directly or indirectly~~, the negligent performance or willful misconduct of Contractor under this agreement, ~~including claims and damages arising in part from the negligence of City~~, without however, waiving any governmental immunity available to the CITY under Texas law and without waiving any defenses of the parties under Texas law. The provisions of this indemnification are solely for the benefit of the parties hereto and not intended to create or grant any rights, contractual or otherwise, to any other person or entity. Notwithstanding anything to the contrary herein, Contractor's liability for indemnification hereunder shall be invoked only to the extent that (i) the claimed damages, losses, and expenses are directly due to the negligence of the J.P. Morgan and/or its subcontractors; (ii) J.P. Morgan's indemnification obligations shall not exceed an amount, in the aggregate, over the term of the contract, an amount that exceeds one time (1) time the average annual revenues received by J.P. Morgan from the City under the contract; and (iii) neither party shall be liable to the other for any indirect, incidental, consequential, exemplary, punitive or special damages, including lost profits, regardless of the form of the action or theory of recovery, even if that party has been advised of the possibility of those damages or the same are reasonably foreseeable. Further, only with respect to the services and/or technology ("Technology") provided to the City directly by Contractor and is used in an approved manner ("Approved Use"), will Contractor indemnify, defend and hold harmless the City from and against any and all losses resulting solely from a claim brought by a third party that specifically alleges any Approved Use of the Technology infringes on any third party copyright, trademark, service mark, patent right infringement or trade secret. The foregoing states Contractor's entire obligation and liability with respect to infringement of third party intellectual property rights. In no event shall

Proposal to City of North Richland Hills

Contractor's obligations relating to the intellectual property indemnity described in this paragraph exceed, in the aggregate over the complete term of this agreement, \$1,000,000.

~~18. Indemnity, Paragraph 2: It is the expressed intent of the parties to this Agreement that the indemnity provided for in this section is an indemnity extended by Contractor to indemnify and protect City from the consequences of City's own negligence, provided, however, that the indemnity provided for in this section shall apply only when the negligent act of City is a contributory cause of the resultant injury, death, or damage, and shall have no application when the negligent act of City is the sole cause of the resultant injury, death, or damage, unmixed with the legal fault of another person or entity. Contractor further agrees to defend, at its own expense, and on behalf of City and in the name of City, any claim or litigation brought in connection with any such injury, death, or damage.~~

~~18. Indemnity, Paragraph 3: The Contractor will secure and maintain Contractual Liability insurance to cover this indemnification agreement that will be primary and noncontributory as to any insurance maintained by the City for its own benefit, including self-insurance.~~

22. Ethics and Compliance Policy: As a highly regulated national banking association, J.P. Morgan maintains its own code for the conduct of its employees, which code comprises rigorous standards for responsible, honest and ethical behavior, and mandates compliance with applicable laws, rules and regulations. Additionally, as a condition of employment, each J.P. Morgan employee must annually certify adherence to the firm's Code of Conduct. Thus, J.P. Morgan cannot agree to the City's ethics policies.

Insurance Requirements: Contractors performing work on City property or public right-of-way for the City of North Richland Hills shall provide the City a certificate of insurance evidencing the coverages and coverage provisions identified herein. ~~Contractors shall provide the City evidence that all subcontractors performing work on the project have the same types and amounts of coverages as required herein or that the subcontractors are included under the contractor's policy. The City, at its own discretion, may require a certified copy of the policy.~~

Type of Insurance	Amount of Insurance	Provision
1. Commercial General Liability to include coverage for:	\$1,000,000 each occurrence, \$1,000,000 general aggregate;	City to be listed as additional insured <u>as their interests pertain to this contract. JPMC can endeavor to send notice if changes to the policy are below the minimum requirements of this contract or for cancellation and provided 30-day notice of cancellation or material change in coverage.</u>
<ul style="list-style-type: none"> a) Premises/Operations b) Products/Completed Operations c) Independent Contractors Personal Injury d) Contractual Liability e) Personal/Advertising Injury f) Medial Expense g) Fire Legal Liability h) Underground Hazard i) Explosion/Collapse Hazard j) Patent Infringement k) Copyright Law Violations 	Or \$1,000,000 combined single limits	
		City prefers that insurer be rated B+V1 or higher by A. M. Best or A or higher by Standard & Poor's

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Proposal to City of North Richland Hills

2. Consultants, architects, engineers, Landscape design specialist, other professional services	\$500, 000 Bankers Professional Liability with proof that aggregate is still available.	
3. Workers' Compensation & Employers' Liability	Statutory Limits \$500,000 each accident	Alternate employer endorsement required
4. Business Comprehensive Automobile Liability Insurance, including coverage for loading and unloading hazards, for a) Owned/Leased Vehicles b) Non-Owned Vehicles c) Hired Vehicles	\$500,000 Combined single limit for bodily injury and property damage	

b. Provide all service agreements required for provision of the services proposed.

The City has already executed J.P. Morgan documentation for the accounts and services proposed in this response to the City's RFP. Additional account opening documents or service terms may be required from the City for new accounts or services. As part of our efforts to manage our environmental footprint in an efficient and sustainable manner, sample documents are being provided through the links below. Please note that these documents may be modified by the bank from time to time. At the time of your implementation, and based on the specific services you elect to use, you will receive the applicable agreements to be executed from your implementation project manager.

- Sample Account Opening Documents:
<https://www.chase.com/content/dam/chasecom/en/commercial-bank/documents/11-21-us-account-opening-package.pdf>
- Sample Product and Service Terms and Agreements:
<https://www.chase.com/content/dam/chasecom/en/commercial-bank/documents/11-21-consolidated-service-terms-commercial-bank.pdf>

5. Implementation timeline

The contract period will commence October 1, 2019. The City recognizes that not all services and funds will be transferred by this date but expects that all services should be available for use by that date. In accordance with Local Government Code [105.073] the City will attempt to move funds into the bank within 60 days of the award of the agreement, if feasible. All services must be available October 1, 2019. Collateral will be in place at least two (2) days before any funds are transferred.

J.P. Morgan will continue to provide collateral services for the City. The City must notify Glenn Forbes as to when and the amount of collateral required prior to deposits being transferred.

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Proposal to City of North Richland Hills

Default in promised delivery of services, without acceptable reasons, or failure to meet the terms or conditions of the depository contract without remedy, shall result in the City having the option to terminate the contract, but the exercising of such option to terminate the contract does not limit any other remedies the City may have for damages or other relief under law.

- a. **Provide a proposed, detailed timeline for implementation of the contract including all required services. Include each activity required defined by its responsible party and assigned responsibilities. Denote any limitations or potential delay points. The timeline must reflect the number of calendar days required to put the services in place or the end date of when such services will be in place and available to the City.**

Throughout our response to your proposal, we have provided details regarding additional services for the City to consider implementing with J.P. Morgan, such as lockbox. Should the City decide to implement a new service with J.P. Morgan, an onboarding specialist will be assigned to serve as your primary point of contact throughout the process. Your onboarding specialist, who has end-to-end ownership and accountability of the implementation, is responsible for communicating regularly with you and coordinates activities across the bank. Regular, often weekly, meetings occur to share information and measure progress.

Your onboarding specialist works with you to validate the solutions you have requested, establish timelines for implementation and then coordinates with the necessary teams across your organization and J.P. Morgan to complete the setup.

We view the implementation process as a pivotal phase in our relationship and an opportunity to demonstrate the value of our expertise and consultative capabilities. Our project management methodology is designed to build a strong understanding of your objectives. As an example of the implementation process, please see Appendix 2, What to Expect Checklist for Lockbox Services. This checklist provides details regarding the steps and responsibilities of all parties involved in implementing a lockbox with J.P. Morgan.

- b. **Describe your new customer conversion procedures.**

As a current client, the City will avoid any potential disruption in service in transitioning to a new provider. You will avoid a time-consuming and costly conversion process by choosing to retain us as your banking services provider. The City's employees can focus their valuable resources on other projects, which ultimately saves you significant work, time and money.

Some of the advantages for the City are that accounts and processes will not change and your previously established client service and implementation teams will continue to support you. They are already knowledgeable about your accounts and operations and will not require the learning curve of a new provider. Another benefit of renewing the contract with J.P. Morgan is that the City will avoid many of the burdensome procedures and costs associated with switching financial service providers.

If you decide to add more complex services, we will work with the City to implement them. An onboarding specialist, who has end-to-end ownership and accountability for the process, is responsible for communicating regularly with you and coordinating activities. This onboarding specialist will help make sure that documentation is validated and linked to your account across the bank, and should you require it, they can provide a documentation expert who can answer questions or discuss customization needs. The onboarding specialist will work with the City to establish timelines for additional phases of service and then coordinate with the appropriate teams across both organizations to complete the setup. For simple requests, or to add incremental services, your team will act on the requests as quickly as possible and notify the City when completed.

Proposal to City of North Richland Hills

Required Banking Services

The proposal must include a response to each of the questions in this Section and all associated fees must be detailed on Attachment A. Attachment A should contain all costs associated with providing these services and any cost so associated but not defined in Attachment A will not be honored under the contract.

It is the City's intent that the contract negotiated between the City and the Depository selected through this process will encompass all the services and conditions required here. Additional services offered by the Proposer may be included. The Required Services are minimum requirements, and any Proposer refusing or failing to provide such minimal services will not be considered for selection as the Depository.

1. Account Structure

Under this contract, the City will require the option to pay for services on a fee or compensating balance basis. The City wants all its funds to be continuously earning at the best, then-current interest rates.

The City may be required or may desire to open additional accounts or close/change accounts during the contract period. Any new accounts shall be charged at the same contracted amount. The City utilizes one impress account for weekly disbursements related to worker's compensation. Checks and ACH EFT Payments are paid to vendors and employees. Transfers in are made between the operating account and the worker's compensation impress account.

The City of North Richland Hills is responsible for the accounting of two (2) not-for-profit corporations with separate tax id's neither of which is authorized to be collateralized. Each corporation is a separate legal entity and requires separate bank accounts with separate account analysis statements. These accounts average between one (1) and ten (10) transactions per month, and will be considered part of the depository contract. Fees for these accounts must be charged directly to the separate corporations' accounts.

The City currently utilizes an internal cash concentration sweep to the Consolidated Operating Account which is a controlled disbursement account. Under the new contract the City intends to use ZBA accounts to the Operating Account but add a daily sweep to a money market mutual fund as defined below. The four stand-alone accounts will remain as currently structured.

Historically fees have been paid through compensating balances. With higher rates during this contract period, an automated, daily sweep to an AAA-rated money market mutual fund (or bank alternative, if applicable and competitive) should be proposed in order to reach full investment goals and to minimize collateral requirements and balance based assessments.

An SEC registered government, or enhanced (with CP) government, money market mutual fund which strives to maintain a \$1 NAV and is rated AAA by at least one nationally recognized rating service should be used for the sweep. If the bank has a valid alternative to an SEC money market mutual fund which is in compliance with the City's Investment Policy, it may be presented. *Neither a repurchase agreement nor an off-shore account of any type is acceptable as a sweep investment vehicle.*

- a. Describe the bank's ability to provide a ZBA-Master structure. Can the bank sweep from individual accounts or must the sweep go through a master account?

J.P. Morgan currently provides a zero balance account structure for the City where individual zero balance accounts sweep to and from one master account on a daily basis.

Proposal to City of North Richland Hills

- b. **How is interest applied in each structure? Indicate your recommended structure. Include classifications of accounts (ZBA or other) to be used in the structure.**

We offer both an end-of-day investment sweep as well as our Hybrid DDA service. Given your average balance levels, we are offering the City our Hybrid investment structure. We can use a portion of your balances to help fully offset your bank fees with earnings credits (1.50%) and then pay interest (1.40%) on the balances above the amount required to offset fees. In addition, a Hybrid DDA can be set up as a master account and support a zero balance structure.

Hybrid DDA

The Hybrid DDA allows you to earn interest on excess funds without moving them to an investment account. This innovative solution opens the door to a simplified account structure, allows for balances to offset service fees, and minimizes time spent managing investments.

In the Hybrid DDA, balances earn an earnings credit allowance up to a predetermined threshold to offset bank service fees with balances above the threshold earning hard dollar interest. Thus, instead of sweeping to a separate account each night, your excess balance remains in the DDA and earns interest. Additionally, the Hybrid DDA does not have an investment cap.

End-of-day Sweep

Although not proposed, we also offer a traditional end-of-day sweep solution, whereby balances above a designated threshold are moved overnight into a money market fund investment to earn overnight interest. Funds are returned to the account at the opening of business the following morning. A sweep account carries an additional monthly fee and requires maintenance of an investment account to or from which money is automatically moved on a daily basis.

Below please see investment details on the sweep offering available to you.

- c. **Will sweep activity be reported on a detailed, daily basis (each debit and credit) or summarized on a monthly basis? Is a separate sweep account report available?**

When sweeping to a money market fund (MMF), the City will receive a monthly statement from the fund that indicates the dividend amount. You may choose to reinvest this amount in the fund or deposit it to your account.

Additional reports with transaction details are available daily on Access Liquidity Solutions.

Money market fund (MMF) summary reports include:

- **Daily Activity Report:** One day historical view of investment and redemption activity related to your actively traded MMF investments.
- **Rate History Report:** A daily report showing yield on your purchased MMFs.
- **Monthly Money Market Fund Activity Report:** A monthly report providing portfolio summary and transaction detail for selected accounts. The report is available on the third business day of the following month.

Proposal to City of North Richland Hills

d. Will interest from the sweeps be applied at the account level?

Our sweep service credits the earnings to the account from which the investment was made.

e. If to be used, provide the prospectus for the sweep fund. An AAA-rated, SEC registered fund striving to maintain a \$1 NAV must be utilized for the sweep.

Money market fund (MMF) share classes are dependent on the investment amount and investment channel. The current fund prospectus can be found at:

<https://am.jpmorgan.com/us/en/asset-management/gim/liq/products/performance-and-yields/liquidity>

f. If the Bank cannot provide a sweep mechanism, or if alternative account types are proposed for the accounts (especially while rates are low), describe the account structure proposed including the type of accounts (interest bearing, money market, ZBA, etc.) along with the overall account structure.

As indicated, J.P. Morgan offers a sweep to a money market fund. However, given the current rate environment, we recommend a Hybrid DDA for the City for investment of excess funds. The Hybrid DDA can be set up as a master account and can support a zero balance structure.

g. Complete the following table with current rates and the average rate for the prior 12-months.

	Current Rate	12-Mo Historical Average
ECR	75 bps	65 bps
Interest Bearing	60 bps	n/a
Money Market Accounts	60 bps	n/a
Sweeps	n/a	n/a

Proposal to City of North Richland Hills

2. Automated Treasury/Cash Management Information

The City requires web-based cash (treasury) management services and inter-day and intra-day balance reporting. It requires a high degree of automation within all service areas. Imaging of all checks, access and image retention is required. Imaging of deposit slips and deposit items is preferred. Preferably statements and account analyses will be available in electronic form along with archiving of information.

The City requires timely access to downloadable information for download to the City's accounting software for reconciliation of payroll accounts at a minimum. The City is in the process of deciding upon a new Enterprise Resource Planning (ERP) system. The Bank should anticipate the City will be implementing the new system during this contract. The Bank is to provide acceptable file structures for data transmission as part of the response to this RFP. Additionally, the Bank may be requested to assist the City test and evaluate the new ERP's capabilities in data transmission, upload, or download as it pertains to the services in this RFP.

Minimum on-line services must include balance reporting, stop pays, positive pay, account transfers, and wire transfers. Daily balance reporting should include detail on all transactions with summary reporting on closing ledger and collected balances along with one-day float, at a minimum.

a. Fully describe the bank's on-line service capabilities and systems, with examples.

Access Online is a simple, intuitive and multi-functional channel that provides rich information and transaction capabilities with a single sign-on to product applications across the Treasury Services product line.

With a single sign-on, the City's employees have the ability to review and manage data, customize treasury activities, initiate payments, coordinate entitlements and respond to changes. The system is designed to fit the way the City works. The difference is apparent immediately on the home page, which consolidates critical information in one place.

Access Online: Features, Benefits and Functionalities		
Feature	Benefits to the City	Functionalities
<p>Home Saves time because everything is in one window.</p>	<ul style="list-style-type: none"> • Check balances and run reports from the home page. • Make payments directly from Cash Position view. • Find information quickly with the search tool. • View alerts online and set up to receive alerts via email. • Choose from a variety of home page configurations to fit the way the City works. 	<ul style="list-style-type: none"> • Configurable alerts • Search • Simulate (client support tool) • Activity log • User preferences • Help Center

Proposal to City of North Richland Hills

Access Online: Features, Benefits and Functionalities		
Feature	Benefits to the City	Functionalities
<p>Checks</p> <p>Efficiently manage paid check activity, monitor fraud and streamline account reconciliation processes.</p>	<ul style="list-style-type: none"> • Manage your check process efficiently. • Mitigate check and ACH fraud risk. • Streamline the account reconciliation process through our comprehensive check services solution. 	<ul style="list-style-type: none"> • Access check details and images and place stop payments. • Submit check issue information and retrieve reconciliation reports. • Mitigate check and ACH fraud with positive pay, reverse positive pay and ACH transaction review. • Enhance security and fraud protection by sending check print files for bank printing and distribution to payees.
<p>Transactions</p> <p>Saves the City time by aligning to your workflow and the way you work.</p>	<ul style="list-style-type: none"> • Consistent transaction workflows. • In addition, creation of and modification to enhanced templates (i.e., templates that have been bank verified). • Manage all transactions within one place. • Experience a standardized workflow across payment types. • In-workflow ability to easily view payment and template history, including modified field details when approving transactions. • See account balances while making a payment. • See payment cutoff time while making or approving a payment. • Comprehensive and configurable user entitlements, limits and approval workflow to provide optimal control. 	<ul style="list-style-type: none"> • Wire transfer • ACH • ACH detail import into template • Account transfer • Book transfer • Print and export • Foreign exchange (FX) • Multiple approval levels • NACHA file import: PPD, CCD, WEB and CTX • Service requests (USD wire and book transfer)

Proposal to City of North Richland Hills

Access Online: Features, Benefits and Functionalities		
Feature	Benefits to the City	Functionalities
<p>Reports Incredibly customizable from a single page.</p>	<ul style="list-style-type: none"> • Consolidate reporting for all your accounts at J.P. Morgan and from your other banks (multibank). • Drill down within your report to access transaction details, images and notes. • Organize accounts into groups for easy assignment to reports. • Schedule reports and receive notices when they are complete. • Share reports with other users to standardize reports. • Use settings to tailor views of balances and reports, such as totaling to a base currency. • View check and deposit images directly from your reports. • Customize reports from a single page. • Entitlement option to setup users to only receive reports shared on their behalf. 	<ul style="list-style-type: none"> • Reports include: <ul style="list-style-type: none"> • Balances and Transactions • Daily Cash Position • Deposit Float and Location • Controlled Disbursement Funding • Returns and Exceptions • Payment & Template • EDI Payment Report with Remittance and Invoices Formats Include: <ul style="list-style-type: none"> • Prior day and current day • Adobe PDF, Online, Microsoft Excel, CSV, BAI2, and SWIFT MT940/42, ISO camt. 052/053
<p>Statements Quickly view, monitor and output statements.</p>	<ul style="list-style-type: none"> • Provides users with the ability to view or download statement information from a single page. • Comprehensive and efficient functionality to filter, search and retrieve statements. • Ability to view individual images of checks (front and back) or bulk downloads. • Easily export statements (Excel, PDF and CSV) and paid check images. • Online availability of historical statements. • Delivers a high-level view on a single page. • Ability to retrieve up to three types of liquidity statements: Investments, Cash Concentration, and Pooling. 	<ul style="list-style-type: none"> • Bank statements • Billing statements • Liquidity statements

Proposal to City of North Richland Hills

Access Online: Features, Benefits and Functionalities		
Feature	Benefits to the City	Functionalities
<p>Administration</p> <p>Create and manage users simply and quickly.</p>	<ul style="list-style-type: none"> • Create, manage and activate users in real time. • View and report on all user entitlements from a single location. • Follow step-by-step workflow for virtually effortless setup. • Lock down security with precise user entitlements, limits, account settings, and transaction approval rules. 	<ul style="list-style-type: none"> • User setup/administration • Administration reports • User authentication credentials • Entitlements support for products • Clone Entitlements • User groups • Account groups • Transaction approval workflow rules
<p>More Services</p> <p>A single point of access to a wide range of additional treasury management services.</p>	<ul style="list-style-type: none"> • Single sign-on accessibility. 	<ul style="list-style-type: none"> • Electronic Statements • Receivables • Host-to-Host • Liquidity Solutions • Liquidity Solutions Admin • Audit Log Cash Management • Security Administration • Payables • Liquidity Reporting • Liquidity Initiation • ACH Function • Cash Management–Preferences • ACH File Warehouse • Direct Debit Management

b. Describe your search capabilities for historical transactions and reports as well as the ability to retrieve and download historical images. How long is information available without accessing archives?

The City may make inquiries:

- On specific transactions by individual account or by multiple accounts for prior-day, current-day and date range selections
- Against historical data for 45 days or up to two years, depending on the entitled account's history retention settings. Electronic Statements are available up to seven years.
- Paid check history and images are available for seven years standard or up to ten years optional.

Proposal to City of North Richland Hills

- c. **Are all reporting processes and services web-based? Is paper back-up from the City needed on any transactions?**

Reporting and services provided through Access Online are web-based. Paper back-up is not required.

- d. **Does the bank anticipate any difficulty in the process of changes to the general ledger software? Please describe the bank's recent history in providing assistance with client's ERP system conversion testing.**

J.P. Morgan has extensive experience with our clients' ERP systems and treasury workstations. Thousands of our clients benefit from streamlined integration from our electronic banking system, Access Online, to their accounting system. On average, we implemented over 400 ERP and/or TMS integration projects annually for the last few years. Most involve commercially available ERP or TMS systems.

In the course of due-diligence, prior to committing to interface with the City's workstations, J.P. Morgan will review the City's import specifications. In virtually all cases, industry standard data formats can be easily interfaced with workstations and ERP systems.

J.P. Morgan offers both web and transmission interfaces using common industry formats. Access Online and direct transmission, via Host-to-Host Connectivity, interface protocol include:

- **BAI2:** Current and prior day reporting, lockbox summary and controlled disbursement reporting
- **SWIFT MT or MC:** Current day (MT942) and prior day (MT940) reporting
- **ISO 20022 XML:** Current day and prior day reporting

Host-to-Host Payments accommodates industry-standard file format such as:

- ISO20022 (v2 and v3 CGI)
- EDI ASC ANSI X12
- XML

With additional implementation review and costs, we can also support:

- UN
- SAP IDoc
- Proprietary J.P. Morgan formats

Host-to-Host Reporting receivables advising are provided in EDI ANSI X12 820 format or as a human readable report PDF format.

The bank will work with the City to determine the best format and schedule based on the business need. We will engage in an implementation project with the City. Actual project duration will vary depending on complexity of client setup, as well as the readiness and availability of your technical resources.

Proposal to City of North Richland Hills

e. **Do the bank's systems include a cash forecasting module or capability?**

We now make the process of monitoring your cash position more efficient, flexible, and accurate with Access Insight. After installing a Microsoft Excel add-in, the City can use the Worksheet Wizard to create a customized spreadsheet or use your existing spreadsheet—just tell Access Insight where to populate your balance, transaction and pending payment and receipt information.

Sample Access Insight Page

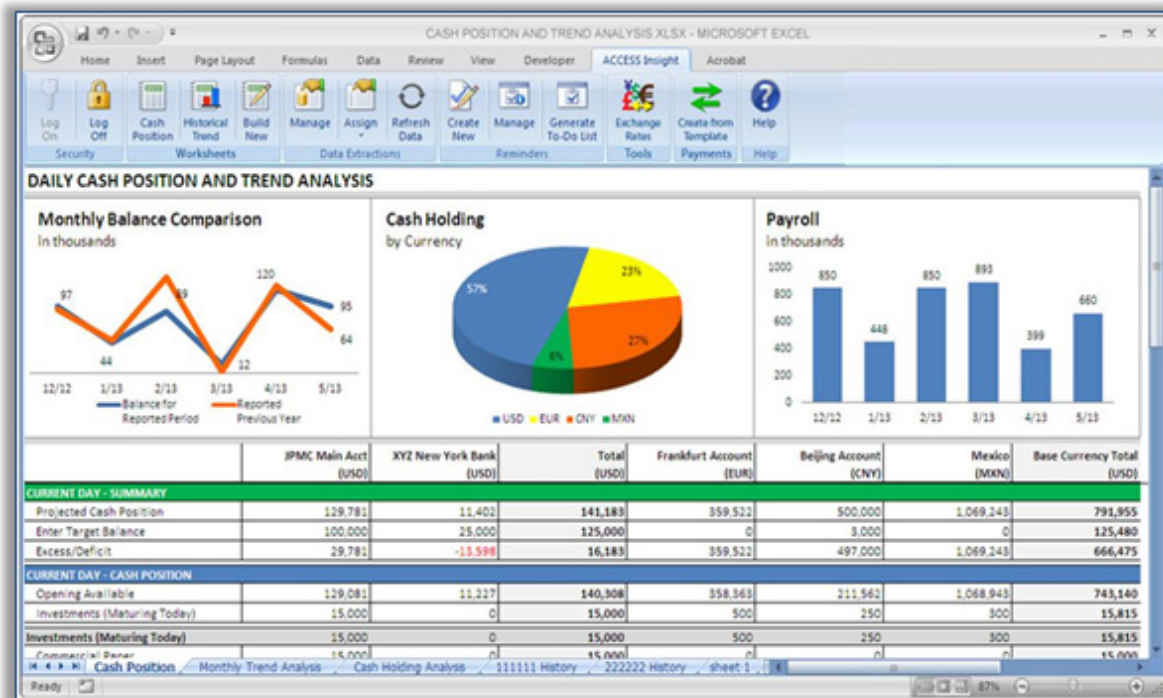


Figure 5.

Access Insight features and benefits include:

- Refresh balance, transaction and pending payment/receipt data whenever you choose, which provides greater accuracy and control.
- Initiate multiple payments or receipts using free form entry or via templates—saving you time.
- Set reminders for individual accounts and generate “To Do Lists.”
- Make research fast and easy by drilling into balance, transaction and pending payment/receipt detail directly from the spreadsheet.
- Download up to 45 days of account data, to create history reports to analyze cash flow trends and forecast balances.
- Include multibank account information for increased visibility.

Proposal to City of North Richland Hills

- Controlled disbursement funding information is automatically included in current-day cash position worksheets for users entitled to controlled disbursement accounts.
- Add exchange rates to your spreadsheet, and use the rates provided to calculate estimated totals in a single currency.
- Manage user access with our award-winning, multi-level security protocol designed to protect privacy, preserve data integrity and maintain control.

f. Detail the availability and level of prior day and intra-day detail and summary reporting. When is prior day information available? Is intra-day information real-time or delayed?

Access Online provides both prior-day and current-day summary and detail information.

The prior-day information reporting delivery goal is 7:00 a.m. local time, based on where each account is domiciled. Current-day information, which is the reporting of memo-posted transactions, is available throughout the day as the transactions complete on processing applications, such as Lockbox, Wire, ACH, Returns, and DDA. Current-day information generally is available within five minutes of receipt or completion.

Reporting Delays

J.P. Morgan continually monitors information delivery goal times to help achieve optimal availability. Client services and technical support teams provide information regarding any delays and availability difficulties.

If a prolonged outage occurs, the Access Online home page will provide a broadcast message estimating when service will be available. To minimize disruption, Cynthia Rodriguez may proactively notify the City regarding any delay.

g. Define all transaction and summary history retention features.

Access Online can export information on daily or a specified date range of activity, including wire transfers, ACH payments, drafts, checks and statements. The Access Online provides balance and transaction information in the following formats for interface to treasury workstation environments:

- Microsoft Excel
- BAI2
- Comma-separated Values (CSV)
- SWIFT MT942/MT940
- ISO camt.052/053, camt.054
- Adobe Reader (PDF)-formatted reports
- Open Financial Exchange (OFX)

The City can also export data from Access to Microsoft Excel and other software packages.

ADVANTAGE J.P. MORGAN

Access Online is efficient, customized and accurate and performs the way clients work:

- Ability to customize the home page, providing all the needed information on one page
- View, print, export, save and share, without having to use paper unnecessarily
- Sort, filter, search with the ability to view checks and deposit images

Proposal to City of North Richland Hills

h. Can customized reports draw across reporting modules and activities? Describe the cross functionality features.

The cash reporting tools built-in to Access Online let the City create, customize and run up-to-the-minute reports on your accounts, all from a single location. With its flexibility and ease of use, Access Online fits the way you work to save you time.

Several master reports form the foundation of Access Online centralized reporting capability. Each format can be customized to create reports tailored to specific needs.

Interactive Reporting

A set of interactive features enables the City to customize how to view or download reports. These intuitive features include the ability to move, show or hide columns within the report, sort columns on the fly, use J.P. Morgan's web search tool to filter data and add graphs or charts to quickly see trends. By letting the City view each change as it is made, the interactive report makes it easier to tailor to your specific needs. Once customized, the City can schedule reports for automatic generation (PDF, XLS). Benefits include:

- Avoids manual rework when exporting data to upload into treasury workstation/ERP systems
- Facilitates transition from a previous bank by providing the tools to match any report format
- Quickly identify trends with graph or chart views
- Customizes your graphic output by type of graphic (pie, bar, line, etc.)
- Delivers to your Report Inbox and available for 24 hours

Access Online Reports	
Balance and Transactions Report	<ul style="list-style-type: none"> • Includes top-line balance and transaction summaries, detail transaction records and time-specific data. • Available for current-day, prior-day and date-range periods. • Choose from many layouts: account, summary and detail, summary only, detail only, or location. • Includes Check/Deposit Ticket images, transaction note entry, and Lockbox and Deposit Float Reporting, and also sorting and drilldown capabilities to view additional transaction details. • Customize the filters and view as a Location Report that captures deposit information from each of the City's locations.
Checks Paid Report	<ul style="list-style-type: none"> • Detailed view of check transactions that have cleared through your accounts. • Data is available for current-day, previous-day and date-range periods. • Also includes sorting options and drilldown capabilities to view check images and additional transaction details.
Returns and Exceptions Report	<ul style="list-style-type: none"> • Detailed view of return items, including check returns, Automated Clearing House (ACH) returns and ACH notification of changes (NOC). • Run the report using the default date, account and transaction settings — or customize it by choosing desired criteria and settings. • Includes sorting options and drilldown capabilities to view check return images.

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Access Online Reports	
Wire Detail Report	<ul style="list-style-type: none"> Detailed view of incoming and outgoing wire transactions by account or date for completed CHIPS, BOOK and FED payments.
Payment and Template Reports	<ul style="list-style-type: none"> Provides both summary and detail reporting of payments and templates. Can include payments sent, in-process or future-valued. Template reporting includes summary and detail reports of templates, either active or in-process.
EDI Reports	<ul style="list-style-type: none"> Provides detailed remittance and invoice information for electronic receivables or payments for a specific settlement date in Adobe PDF or ANSI X12 820.
Controlled Disbursement Report	<ul style="list-style-type: none"> Show summary and detailed information on your payments and templates. Provides interim and final presentments and funding across all sites, or selected disbursement sites that offer both. Can include, for example, all detail payments sent, in-process or future-valued. Template reporting includes summary and adjustments detail reports of templates active accounts presentment totals by location. Within location, users can see location number, description, amount and number of items per location in-process.

i. Describe back-up procedures for use by the City with any interruption in the automated system delivery of information or transaction input functions.

Access Online is up 24/7, except during the standard maintenance window, or planned extended outage, which is communicated in advance. During 2018, Access Online average uptime was 99.87%.

In the unlikely event of a system outage, J.P. Morgan will work directly with the City to provide backup information delivery and processing methods.

j. Describe provisions for off-site backup and continuation of services in local or regional disaster situations.

J.P. Morgan's global footprint provides built-in redundancy for many core processing, operations and service delivery functions. J.P. Morgan has strategically located data centers and operation centers throughout the world. This geographic distribution helps to reduce the impact of a local disruption on our business. Each location has at least one defined and tested recovery site with connectivity to applications and a tested plan for relocating to the alternate site and resuming business.

Further minimizing the likelihood of a full-scale business disruption, J.P. Morgan's data centers and data storage procedures have been designed to minimize the likelihood of a disruption in the event of a disaster:

- Data centers have on-site backup processing resources to address local equipment issues.
- Data centers and major operations facilities are designed to receive electrical power from two separate substations and are also equipped with backup power generation and surge suppression systems.

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- Buildings feature stringent physical security, using highly sophisticated systems designed to prevent against and detect fire, smoke, water and intrusion. These measures help to reduce the risk and minimize the consequences of these events. Each building is secured, requiring electronic ID cards for access. In addition, a trained and equipped security staff provides 24-hour coverage.
- In major facilities, telephone service is delivered from two separate switching stations and delivered to the building so that an interruption to one of the switching stations would not affect the entire building's workspace.

J.P. Morgan maintains a proprietary telecommunications network across our global operating facilities and data centers, which is designed to maintain communications in the event of a disaster. We have redundant components for each connection (e.g., routers, switches, etc.) which allow us to promptly correct device failures. We have configured our network with multiple diversely routed paths that allow us to re-direct traffic in the event of a disruption. This enables us to revert to additional options in the event of a provider outage.

k. Describe security protocols for online services. How is authentication and authorization provided? How and by whom is the administration of the security module established and maintained?

Access Online allows complete flexibility for the City to designate the rights of each user on the platform, and provides comprehensive and configurable user entitlements, limits and approval workflow to provide optimal control. Available services accommodate a wide range of security options, including dual control among users, daily or transaction limits and transaction approval rules.

Each user can be restricted by dollar amount and function. Dollar amounts may be either single transaction, daily aggregate or both.

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

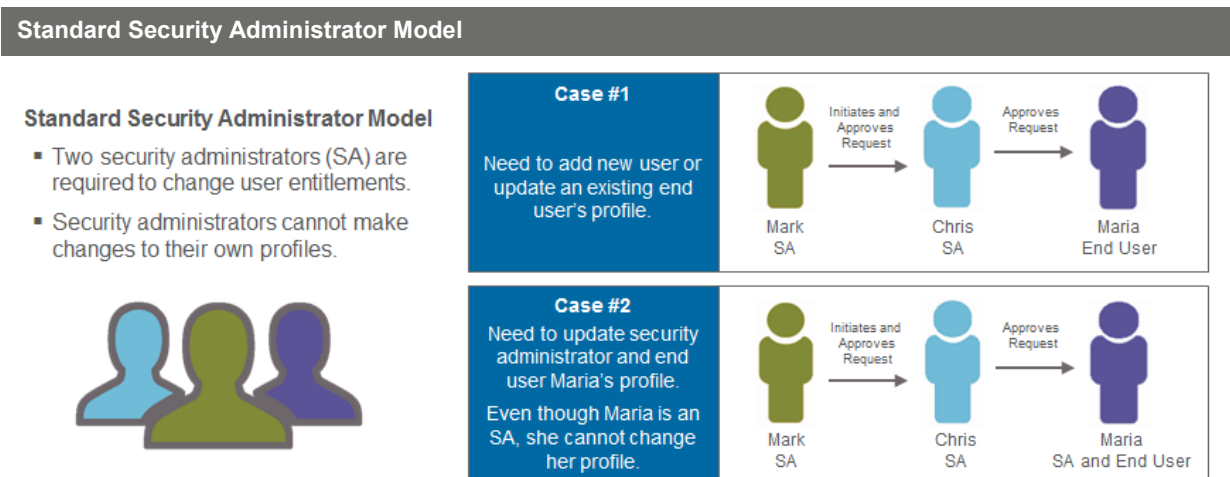


Figure 6.

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

Security Administrator Functions

Security administrators for Access Online are first established by J.P. Morgan with their own security credentials (user ID, password) and digital signature authority (RSA SecurID). They can then create and approve additional users of accounts, services and functions using the online entitlement-provisioning tool.

To help meet client audit controls, J.P. Morgan requires two security administrators to be involved in user setup and maintenance. Additionally, if security administrators are entitled to use product functions, such as cash reporting, wire initiation, etc., two other security administrators must prepare and approve the product function entitlements. Dual control is enforced as follows:

- One security administrator establishes users for services—ACH, wire, balance reporting, etc.—and functions—transaction initiation, transaction approval, release, reporting with account assignment, etc.
- A different security administrator approves the users for the accounts, services and functions established by the first security administrator.
- Note: clients may opt in to a security model that allows security administrators that are also users to initiate entitlement changes on themselves; however changes must be approved by a second security administrator.

To provide a complete audit trail, the system date/time-stamps and associates all actions executed to a request within the platform, including the user who performed them. These requests are available online and as download reports for historical review.

I. What are the hours of available technical support? Where is the technical support located? How is support provided?

Our Solution Center Access Support team provides support to the City for Access Online related inquiries, which includes troubleshooting browser and software issues. They will also assist you with Internet troubleshooting, password resets/unlocks, resolving error messages, etc.

The Access Support team hours of operation are 7:00 a.m. to 7:00 p.m. CT on Monday through Friday.

m. Submit a link to your portal and treasury information system. If not available, submit screen prints.

For more information, online tours and videos of our Access Online products and services described in this response, visit http://www.jpmorgan.com/treasury/jpm_access/index.html.

Proposal to City of North Richland Hills

n. Describe how the bank anticipates assisting the City with the testing and evaluation of data as the new ERP system is implemented and before data comes live.

The implementation of any new banking services will be overseen by a dedicated J.P. Morgan project manager who will apply product, technology and business process expertise to execute our implementation methodology. It is important, however, that the City fully engage the appropriate technical support at the onset of the project implementation.

Lessons learned from previous implementations, in terms of alleviating challenges to create a successful project, follow:

- Meet with technology to verify that business needs are technically feasible.
- Provide end-to-end testing on both inbound and outbound files, including reconciliation, and request sign-off before moving into production.
- Check that the agreed-upon scope incorporates and takes into consideration all current business practices.
- Confirm the project scope by reviewing the solution from a holistic perspective and verify that all parties involved agree with the implementation approach.
- Execute against a detailed project plan, based on an accurate statement of work, and reinforced by a comprehensive UAT test plan.
- Complete all required deliverables in a timely manner to provide a flawless migration to production.
- Dedicate project resources at the City similar to those at J.P. Morgan to help with faster turn-around-times.
- Adhere to defined dates for testing and Go-Live.

o. Has the bank been recently involved with a client which is changing systems? If so, describe the key elements of concern and actions to be taken to create a smooth transition.

J.P. Morgan understands the immensity of changing systems and working with your banking provider. For that reason, the implementation of the City's system (ERP) will be coordinated with a dedicated Onboarding Specialist. The specialist has end-to-end ownership and accountability of the implementation. The Onboarding Specialist will be responsible for communicating regularly with you and coordinates activities across the bank. Regular, often weekly, meetings are held to share information and measure progress. We will work with the City to validate the solutions you have requested, establish timelines for implementation and coordinate with the necessary teams across your organization and J.P. Morgan to complete the setup.

Proposal to City of North Richland Hills

3. Collection and Deposit Services

Standard commercial deposit services are required for certain accounts. A number of separate City departments are responsible for their own deposits which are deposited directly to the bank (the water park and the court) but others (library, recreation, golf and tennis) are prepared separately for deposit but moved to Utility Billing and deposited along with the separate Utility Billing deposit. The multiple deposits from Utility Billing are made essentially on a daily basis. Coin/currency is not rolled or strapped.

Twenty-four hour deposit capability is required to accommodate department activities. Only Utility Billing uses remote deposit currently. A contracted armored car service (Trinity Armored Services) is also used for collections at all locations including Utility Billing in City Hall. The City anticipates continuation of this deposit process by a security service (resulting in an average of 13 branch and 213 vault deposits per month). Deposits include checks, and coin/currency.

The City currently uses a lockbox with a separate bank and hopes in this contract to incorporate this service.

All deposits received by the bank's established deadline must be processed same day. Immediate verification is not required. The bank shall guarantee immediate credit on all incoming wire transfers, on-us items, and securities maturities and coupons. All other checks clearing will be based on the bank's published availability schedule or remote processing schedule. Failure to timely credit the account will require payment reimbursement to the City at the then-current Fed Funds rate.

The Depository shall provide services that consolidate online bill payments into one daily electronic deposits transmission accompanied with remittance information.

The City does not currently utilize re-presentment of checks through ACH (RCK) but may consider its use during the contract period. Checks are currently represented automatically twice.

- a. **What e-receivables programs does the bank have available? How would you suggest the City work into consolidated receivables processing?**

More organizations are moving away from paper checks and replacing them with electronic solutions. Not only are web-based services more secure, they can also save the City time and money while improving your customers' experiences. J.P. Morgan supports a paperless treasury environment and technology continues to change the way we think, communicate and work. The City can take the first step toward lowering costs and increasing efficiency by simply shutting off the paper flow and leveraging data key/capture features inherent in most electronic treasury tools.

- **Integrated Receivables Connect:** Take paper out of the invoice delivery and receipt process by using this online bill presentment and payment solution. Your customers can phone in payments or use a convenient, customized web portal to pay invoices and manage payment and account information online. Connect conveniently integrates with Receivables Online.
- **Receivables Online:** Merge collections from lockbox, ACH, ACH eLockbox, remote deposit capture, wires and Connect. Receivables Online leverages a single system for consolidating paper and electronic collections while accelerating exception resolution, improving workflow and providing insightful analytics on receivables flow. To reduce paper and storage costs, Receivables Online provides access to digital images for 45 days with a 10-year online archive, which includes robust search and query options and all reports can be downloaded in CSV format.

Proposal to City of North Richland Hills

- **Corporate Quick Collect:** Enable email-based requests for one-time or recurring collections scenarios. The City can securely manage receivables on a single platform that complements other existing electronic payments channels. J.P. Morgan's integrated platform offers ease of use for you and your consumers and a shared directory that makes enrollment easier for your consumers.
- **Image Cash Letter with ACH:** Optimize the way you prepare, process and clear checks with our enhanced image processing solution. If you process your own checks, rely on a third party or electronically consolidate deposits from multiple locations, you face growing costs, risks and inefficiency. Our image cash letter solution allows you to image all of your paper items and transmit them to us electronically for clearing. As part of this process, our solution reviews your check images and accompanying data to determine the optimum clearing method.
- **ATM Business Deposit Cards:** Utilize these cards to enable staff to make cash and check deposits at more than 15,000 Chase ATMs—and track and reconcile deposits online - without deposit tickets or envelopes. You can receive prior-day detailed transaction reporting through our online reporting platform, Access Online.

b. What is the bank's daily cut-off time to assure same day ledger and, pending availability, collected credit at a banking center and vault?

The City will continue to receive same-day funds availability for cash deposits, incoming wire, ACH transactions and checks drawn on J.P. Morgan. The cutoff time for each transaction is detailed below.

Deposit Cutoff Times	
Cash Deposits	
Branch Deposits	Times vary by location, but are typically between 5:00 p.m. and 6:00 p.m. local time.
Branch Night Drop Deposits	7:30 a.m. local time. <ul style="list-style-type: none"> • Select branches offer a second opening in the early afternoon. Deposit cutoff times are clearly indicated on the face of the each depository, as required by law.
ATM Deposits	10:00 p.m. CT. <ul style="list-style-type: none"> • Deposit cutoff times are clearly posted at each ATM.
Vault	Our Dallas/Fort Worth vault has the following cutoff times: <ul style="list-style-type: none"> • Cash-Only Deposit: 5:00 p.m. local time • Mixed (Cash and Check): 5:00 p.m. local time • Check-Only: 5:00 p.m. local time
Check-Only Deposits	
Remote Deposits	<ul style="list-style-type: none"> • Remote Deposit Capture (including mobile): 9:00 p.m. CT, with same-day ledger availability based on endpoint. • Image Cash Letter: 9:00 p.m. CT with availability based on endpoint.
Paper Check Deposits	<ul style="list-style-type: none"> • Paper Check-Only Deposits: Must be received at the check processing facilities by 4:00 p.m. local time to receive same-day ledger credit. Availability is based on endpoint.

Proposal to City of North Richland Hills

Deposit Cutoff Times	
Electronic Deposits	
Wire Transfers	Wire transfers are credited and available in near real time throughout the day. The cutoff time for incoming credits is the close of Fedwire, which is 5:00 p.m. CT.
ACH	For ACH credits, the City will receive availability (memo post) for ACH collection on opening of the business day on the settlement date. A hard post of the funds will occur at the end of the business day. For ACH debits, any same-day originations will be settled at the end of the business day.

- c. **Must deposits be made to a vault? Where is the vault located? What delay may occur with vault deposits or transfers? Describe the process if the vault is not located in the DFW area.**

The City can continue to make deposits at J.P. Morgan's Dallas – Fort Worth vault located at 14800 Frye Road in Fort Worth. J.P. Morgan does not require that deposits must be made to a vault. However, the bank does offer price incentives based on how deposits are made (i.e. branch vs. vault).

Processing Delays

The City can take advantage of the latest available cutoff time by segregating cash deposits from paper check deposits. Segregation of deposits allows paper checks to be delivered to the item-processing area more expeditiously, possibly affording the City an earlier clearing schedule and improved availability.

Place deposits—that include cash—in a dual-pouch, tamper-evident, plastic security deposit bag to receive extended deadline credit or post-verification processing. Deposits with cash that are not received in a dual-pouch, tamper-evident bag with the deposit slip in the external pouch may not be credited until the following business day. Branch deposits received in single pouch or nonstandard bags will incur higher fees for the processing of any cash.

- d. **Does the bank provide deposit location tracking? Describe fully. Do daily online reports include activity by location? Are all deposits designated by location and tracked as such through the reporting?**

Access Online provides location reporting for customers who deposit from multiple sources into a single checking account. Clients who benefit from this functionality include retail operations with multiple stores or school districts that track deposits separately by location, for example.

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

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

Proposal to City of North Richland Hills

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

Sample Balance and Transaction Report – Location View

JPMORGANACCESS INTERNAL CLIENT

J.P.Morgan

** All values are subject to verification and adjustments. **

Balance and Transaction Report - Location

Transaction Date: 06/26/2014

Includes Credits:

ADJ, ADT, CHK, CASH, D/R, LBX, RTN

Report Settings:

Only Include Accounts with Activity, Include Multi-

Account Name:	AMC INC	Last Updated:	
Account Number:	999999999		06/27/2014
Currency:	USD - US Dollar		03:44 AM EDT
Bank:	07100001 - JPMorgan Chase Bank, N.A. (IL)		
06/26/2014	Opening Available		1,878,441.92
	Opening Ledger		1,931,563.34






Credits					
Tran. Date	Description	Customer Ref.	Bank Ref.	Credit Amount	
Value Date					
06/26/2014	REMOTE DEPOSIT ONLINE	1001	3580953085	41,787.56	
06/26/2014					
06/26/2014	CASH DEPOSIT	1001		33,520.85	
06/26/2014					
	Cash Svcs Cash Dep, Depdate= 06/24/2014, Bag= IFHY477U, ULID= 0000001001, VltID= 800				
Total Credits for Location:		1001		75,308.41	2 items
06/26/2014	DEPOSIT	1002	3580973574	49,497.12	
06/26/2014					
06/26/2014	DEPOSIT	1002	3580970988	41,037.05	
06/26/2014					
06/26/2014	CASH DEPOSIT	1002		33,700.35	
06/26/2014					
	Cash Svcs Cash Dep, Depdate= 06/24/2014, Bag= IAAKOLUVU, ULID= 0000001002, VltID= 800				
Total Credits for Location:		1002		124,234.52	3 items
06/26/2014	DEPOSIT	1003	9180586869	27,293.40	
06/26/2014					
Total Credits for Location:		1003		27,293.40	1 item
06/26/2014	DEPOSIT	1005	3580951931	126,277.43	
06/26/2014					
06/26/2014	CASH DEPOSIT	1005		819.18	
06/26/2014					
	Cash Svcs Cash Dep, Depdate= 06/24/2014, Bag= IHG4157U, ULID= 0000001005, VltID= 800				
Total Credits for Location:		1005		127,096.61	2 items

Figure 7.

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

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

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

e. **Is deposit reconciliation available? Describe.**

J.P. Morgan currently provides deposit reconciliation reporting for the City through multiple channels. The reconciliation report provided includes the type of deposit (including electronic

Proposal to City of North Richland Hills

deposits), date, dollar amount and associated serial number. In addition to the report, J.P. Morgan provides the City with location reporting via Access Online as described above.

f. Does the bank require or prefer strapping and rolling? Are there cost options/benefits for separating cash and checks? Coin and check? Strapping/rolling?

J.P. Morgan does not require that cash be deposited in standard straps. However, the bank does offer price incentives based on how the deposit is prepared.

The Cash Services Product Guide provided in Appendix 3 illustrates the most advantageous ways to prepare deposits.

g. Is there any limit to the number of deposits in one deposit bag? Are these handled as separate advices?

For tracking and control purposes, each deposit bag should contain only one deposit ticket. Each will be considered a separate advice.

h. When and how are credit/debit advices sent to the City from the deposit locations? (Preference will be given to electronic delivery.) Are images of originals provided with each advice?

The standard delivery method for adjustment advices is the U.S. Postal Service. J.P. Morgan mails adjustment advices within one business day of verification to the address listed on the deposit account. The location number can be included on the adjustment advice.

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

The credit or debit deposit adjustment can also be viewed via Access Online information reporting and your bank statement with the dollar amount and location number whether the deposit is delivered to a vault or branch.

i. Does the bank provide a central online portal services for payment of City bills (Bill Pay) which could be added to the City website to facilitate credit card payments for various activities?

J.P. Morgan can provide options for the City to process credit card payments for various activities. We would like to discuss your specific needs to determine which option would provide the appropriate level of service for the City.

j. How does the bank handle discrepancies in deposit amounts? What dollar limits are used for decision making? What settlement process is followed?

J.P. Morgan identifies all discrepancies. We internally manage adjustments in the vault and branch below a predetermined sundry amount without posting the corrected entries and related fees to the City's account.

k. How and when does notification of return items take place? List the elements reported.

The City's return item handling instructions are maintained within a comprehensive database at J.P. Morgan. During the check clearing process, the paying bank may return deposited checks for a number of reasons, including non-sufficient funds (NSF), uncollected funds, stop payment, account closed, etc. The bank routes most returned items through the Federal Reserve System to regional return processing areas.

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After processing the City's return items per your handling instructions, the return system generates a debit to the designated demand deposit account (DDA). The bank matches the actual return items to a return item advice and mails them to the DDA statement address via First Class U.S. mail. The return advice lists the dollar amount and the reason for return for each item.

Email Notification

The City can receive an email notification from J.P. Morgan.

- Email can be provided as text-only or as text with image.
- Email with image is delivered via Voltage Securemail.
- Email message contains the return item detail. A separate attachment contains the returns images (front and back).
- Group email addresses are allowed.
- The City can choose when emails are sent:
 - For returns only, redeposits only, returns and redeposits, items over a certain amount
 - Immediate, hourly, end-of-day

Online Image Viewing via Access Online

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

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

I. Describe your e-Box service fully.

J.P. Morgan's ACH eLockbox streamlines the City's receivables posting process by consolidating electronic payments received from multiple sources into a single deposit. On payment receipt, we generally credit your account promptly the morning of the next business day after receipt of payments. Our Transaction Repair service streamlines the exception process by allowing you to review and repair exception items online for faster posting to your back-office system. We provide you with a single accounts receivable file and upload this data into your back-office system to help you save time, improve productivity and reduce costs.

ACH eLockbox—How It Works

- The City notifies your payment processors to send the payment files directly to your ACH eLockbox. We will work with each processor on your behalf to complete the payment redirection.
- Your customers send you payments electronically (e.g., online banking, credit cards, bank by phone, government remitters, etc.)

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- After validating the billing account numbers and data match each transaction, we consolidate the payments automatically on receipt.
- A single credit, along with remittances, posts to your account—all in the same business day.

ACH eLockbox: How it Works

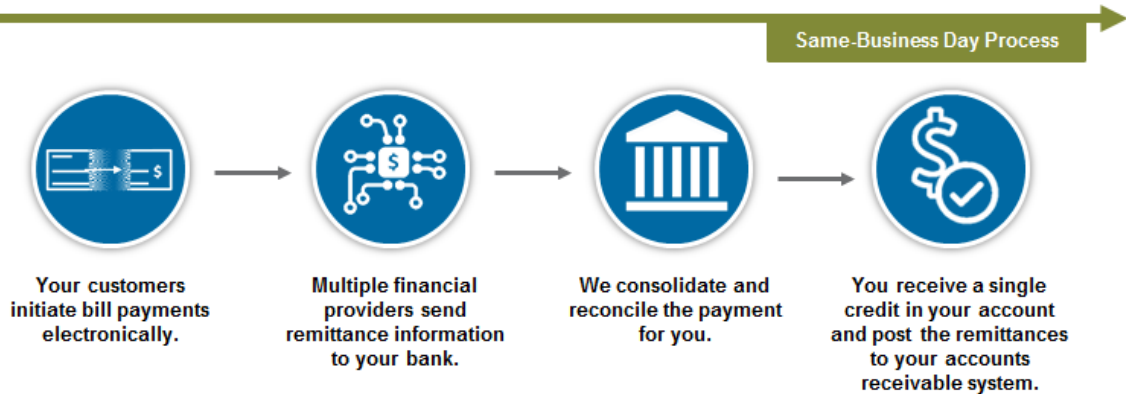


Figure 8.

Added Security: To help protect the City’s account information, we issue you a unique account number that is used to collect payments into your ACH eLockbox account. This account number is then translated to your actual account number by our back office.

ACH eLockbox provide a range of benefits, including:

- Provides consolidated, straight-through processing of consumer, business or government payments.
- Lowers overall cost associated with payment processing and application.
- Streamlines the receivables process by incorporating electronic remittances and outsourcing the EDI remittance reporting translation function.
- Accelerates funds availability and improve productivity by reducing mail, processing and check clearing float.
- Offers upfront editing and data validation that improves the number of accurate remittances and valid customer account numbers and expedites exception handling.

ACH eLockbox—Transaction Repair

Transaction Repair streamlines the exception process so that the City can review and repair exception items online for faster posting to your back-office system.

We will match incoming transactions against the City’s posting rules (e.g., customer reference number or account number) and send you a list of exceptions that you can review and repair online via Access Online to facilitate posting.

Proposal to City of North Richland Hills

Transaction Repair allows you to return transactions you cannot post or submit notifications of change electronically to the originators to correct future transactions to improve straight-through processing.

- Act on and validate payments from your customers to accept incoming CIE, CCD, CCD+, CTX, web, TEL, PPD and PPD+ transactions.
- Automatically receive and review transactions that do not meet your edit/validation instructions and correct these transactions securely online. When we have received your online corrections by the established cutoff time, we will remit the corresponding payments to you in your designated eLockbox posting file that same day. You can greatly reduce future exceptions with our Auto Repair feature, where any repairs you make will be automatically applied to any future incoming items with that same erroneous information.

ACH eLockbox Transaction Review and Repair

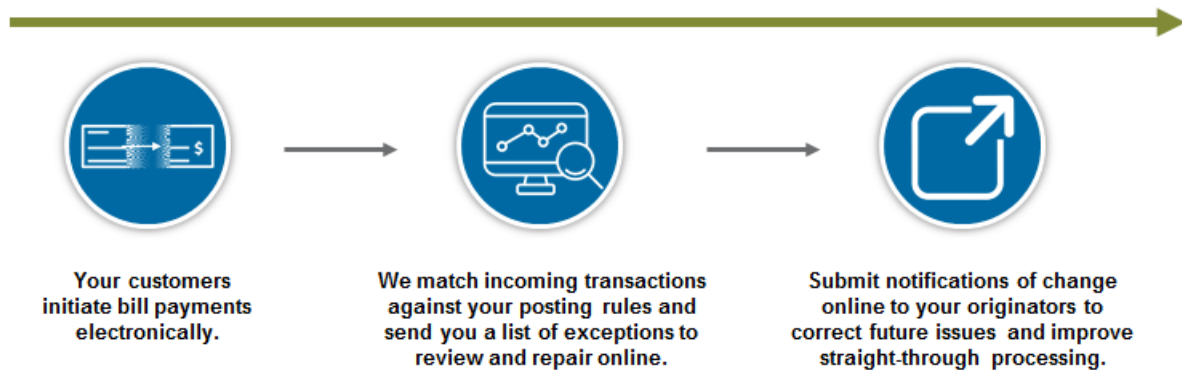


Figure 9.

Auto Repair Option: Let us correct and repair transactions automatically and then send to you for automatic posting.

m. What type deposit bags are used or required? Are these available from the bank? At what cost?

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

J.P. Morgan will provide you with access to the deposit bag vendor at preferred prices. The bank has implemented a full-service program for ordering, billing and drop-shipping deposit bags to client locations. Order bags online at www.chasebags.com or call the vendor directly at 866-458-BAGS (866-458-2247), from 8:00 a.m. to 7:00 p.m. ET. Cynthia Rodriguez can answer any questions.

Bag Fees

J.P. Morgan levies no fees above those charged by the vendor. The cost of bags to the City is the same as that paid by J.P. Morgan branches and vaults. Monthly billing can be itemized by location on the City’s statement and billed directly to an account or charged to a credit

Proposal to City of North Richland Hills

card. Fees include the cost of the bag and standard delivery via UPS Ground. Only sales taxes are additional, where applicable. Prices depend on the size of bag ordered. Current pricing and bag sizes are below.

Depository Channel	Description	Features	Price/ Number of units per package
Branch, check or vault	Cash only, check only, or cash and check	<p>10" x 15" Small Dual-Pocket Security Bag</p> <ul style="list-style-type: none"> • Tamper-evident Sentry 3 closure for maximum security • Dual-pocket, (top/bottom or side by side bag) for separating cash and checks • 1,000-note currency capacity • 300-check capacity • Tri-extruded film for added strength and security 	\$25.00/100
Branch, check or vault	Cash only, check only, or cash and check	<p>13" x 21" Large Dual-Pocket Security Bag</p> <ul style="list-style-type: none"> • Tamper-evident Sentry 3 closure for maximum security • Dual-pocket , (top/bottom or side by side bag) for separating cash and checks • 3,000-note currency capacity • 600-check capacity • Tri-extruded film for strength and security 	\$35.00/100
Vault	Bulk Coin	<p>11" x 17" Small Coin Bag</p> <ul style="list-style-type: none"> • Can accommodate a "half bag" of any coin denomination: • \$500 in quarters • \$500 in dimes • \$100 in nickels • \$25 in pennies • \$100 in dollars • \$500 in halves • 6.5-mil film for maximum strength • Reinforced handle for easier transportation 	\$50.00/100
Vault	Bulk Coin	<p>12" x 21" Large Coin Bag</p> <ul style="list-style-type: none"> • Meets all Federal Reserve requirements for coin shipments • Can accommodate a "full bag" of any coin denomination: • \$1,000 in quarters • \$1,000 in dimes • \$200 in nickels • \$50 in pennies • \$2,000 in dollars • \$1,000 in halves 	\$60.00/100

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Depository Channel	Description	Features	Price/ Number of units per package
		<ul style="list-style-type: none"> 7-mil film for maximum strength and durability Reinforced handle for easier transportation 	

n. Are dual verification security measures used on all receipt of deposits (immediate and post) at each deposit location?

Post-verification of deposits is a two-step process. The first step is the deposit credit process and the second step is verifying the cash contents of the deposit. This process is the same whether the deposit is delivered to a branch or vault.

Deposit Credit Process

- The teller receives the City's deposit in the standard two-pouch plastic security bag.
- The teller inspects the bag for signs of tampering and to make sure the deposit has been prepared properly.
- The teller removes the deposit ticket and checks, if any, from the resealable pouch.
- The teller enters the account number and deposit information into the teller system.
- The teller validates the deposit ticket.

Cash Verification Process

- For cash deposits, the teller inputs the currency amount to the teller system.
 - The teller compares the total on the teller system to the amount on the deposit ticket.
 - If the amounts match, the teller validates the receipt and secures the verified currency.
 - If the amounts do not match, the currency is re-verified. The teller creates an adjustment, per established procedures, if the amounts still do not match. Adjustments are mailed to you and can be viewed via Access Online.

Two tellers are present when the night depository vault is opened and while the deposit bags are logged into the teller system. One branch or vault teller is present when the bag is opened.

o. May deposits or credits be delayed for any reason?

Deposits can be delayed if tellers detect signs of tampering regarding the deposit bags when they are received and inspected. Bags received through the depository/night drop that show evidence of tampering will be rejected by the teller and you will be notified upon determination.

p. If provisional credit is given on deposit before verification, when does verification occur?

Provisional credit is provided at the time of deposit. Branch personnel may verify the deposit within two business days from receipt. Deposits may be forwarded to the vault within one

Proposal to City of North Richland Hills

business day of receipt and then vault personnel have two business days to complete verification.

q. How much advance notice is required on change orders? Can orders be placed on line? What is the turn-around time on orders?

J.P. Morgan offers automated coin and currency ordering services for pick-up through all vaults and branches. The City may request change orders as needed, establish a standing vault order or use a combination of orders. Coin and currency orders are placed via telephone using an interactive voice response (IVR) or through our Web Currency Services ordering platform.

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

r. Include a list of all the bank's deposit locations within the City limits by type.

J.P. Morgan has the following deposit locations within the City limits:

Deposit Location	Address	Location Type
North Richland Hills Branch	8901 North Tarrant Parkway	Branch Office
North Richland Hills Branch	8901 North Tarrant Parkway	ATM (1)
Richland Hills Branch	7000 Grapevine Highway	Branch Office
Richland Hills Branch	7000 Grapevine Highway	ATM (3)

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

s. Price and report the total fees which would apply to the following sample deposit outlined below. (This does not reflect a normal City deposit and is used for cost comparison purposes only.) The cost of the deposit would be \$_____ at vault and \$_____ at a branch.

SAMPLE DEPOSIT:			
The sample deposit would be made (a) in four (4) tamper-proof deposit bags, (b) with strapped where possible as shown below, (c) with coins that are not rolled, (d) with tapes attached to bundled but not endorsed checks. The breakdown on the deposit is:			
<u>Currency Denom.</u>	<u># Straps</u>	<u>Loose \$</u>	<u>Total \$</u>
\$100	5	\$300	\$20,300
\$ 50	6	\$600	\$15,600
\$ 20	4	\$340	\$4,340
\$ 10	9	\$70	\$4,570
\$5	22	\$175	\$5,675
\$1	50	\$14	\$2,514
			\$52,999

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Coins		
\$.25	\$427	
\$.10	\$114	
\$.05	\$10	
\$.01	\$2	\$553
Checks		
280 checks	\$140,252	<u>\$140,242</u>
		\$193,794

The cost of the deposit would be \$455.24 at vault and \$269.00 at a branch. Please see Attachment A for all pricing information.

4. Remote Electronic Check Acceptance

The City currently use remote deposit in one location for deposit of both consumer and commercial checks and may possibly add other remote locations during the contract period. A web-based system would be required.

a. Describe the bank's process and capabilities for remote capture.

Remote Deposit Capture is an end-to-end hardware, software and processing solution for reducing paper check payments at branch locations, drop boxes, and internal retail and consumer lockboxes. The City uses a high-speed Internet connection, a desktop check scanner and a Windows-based PC.

- The solution allows the City to deposit business, government and consumer checks, Postal Money Orders, Western Union Money Orders, demand drafts and government warrants.
- The scans images of checks and transmits them electronically to the bank for clearing.
- Transmissions are conducted through secure HTTP protocols employing 128-bit encryption.
- The bank maintains check images in an archive for online access.
 - We retain images to detect duplicates for 14 days.
 - The City can remove a suspected duplicate check from the deposit or choose to continue to deposit it.
- We provide same-day ledger credit for checks received by the deadline.
- Check images are typically available in the image archive within several minutes after a deposit is submitted. J.P. Morgan maintains your remote captured images in the online repository up to 10 years.
- Our remote capture service maintains detailed deposit history reports that the City can easily download and import to an ERP accounting system. You can download reports and view images at any time.

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- b. Discuss and define any additional virtual collection services offered for the capture of both the check and remittance document.**

Our remote capture service lets the City scan remittance documents received with checks. J.P. Morgan will set up the workflow to allow remittance documents. Users must scan the additional document with the associated check at the time of the deposit.

- c. Does the bank provide remote deposit processing currently? Give two references for comparable entities including a contact name and number.**

J.P. Morgan has been offering remote deposit capture services since 2004. Please see the references provided earlier in this proposal for the information requested.

- d. Can multiple batches be deposited during the business day? What is the final cut-off time? Are there any limitations on batch size or number of transmissions per day?**

The City can make as many deposits as needed in a single day. J.P. Morgan recommends limiting a deposit batch to 30–50 checks to help make reconciliation a manageable process for the City’s users. Multiple batches can be scanned prior to submitting for deposit. Mobile users submit a single check at a time for deposit.

- e. If a check is accepted and subsequently returned by the bank NSF, define the process.**

J.P. Morgan maintains a comprehensive database detailing the City’s return item handling instructions. During the check clearing process, the paying bank may return deposited checks for various reasons, including non-sufficient funds (NSF), uncollected funds, stop payment, account closed, etc.

- Upon receipt of return items from a paying bank, J.P. Morgan’s returns system generates a debit to the designated DDA.
- The bank matches actual return items to a return item advice and sends via First Class U.S. mail to the DDA statement address or other specified address.
- The return advice lists the dollar amount of each item and the reason for return.

J.P. Morgan provides a variety of optional services for handling return items, such as posting options, redeposit or notification via Receivables Online.

- f. What options does the City have in scanners for use with the process in various volume locations? Is this equipment available through the contract: purchase or lease? List the equipment required along with its approximate cost(s).**

J.P. Morgan recommends the Epson product line. The Epson CaptureOne 60/100 or 90/100 is generally used for check-only scanning and the Epson DS-860 if you plan to scan checks and documents. Our Remote Deposit Capture Resource Center site provides a link to the vendor site where you can purchase scanners.

In addition, the City can purchase and/or use your own scanning equipment as long as it meets the supported scanners requirements. For a current list of our supported scanners and the requirements, please visit <https://www.jpmorgan.com/country/US/en/ts/remote-capture-resource-center>

Proposal to City of North Richland Hills

5. Standard Disbursing Services

Standard disbursing capability for all accounts is required. Payment of all City payroll checks without charge upon presentation for City employees is required. The City uses and requires positive pay services with payee name verification.

The City does not have a mandatory direct deposit policy but requires newly hired employees to utilize direct deposit. Currently, 100% of the average 700 employees use direct deposit. Manual payroll checks are also written. Currently pay cards are used for seasonal employees at the City's Water Park operation.

- a. **When is daily check clearing information available online through intra-day reporting? How long are transaction details maintained online?**

Current day information is available throughout the day as the transactions complete on processing applications, generally within five minutes of receipt for completion. For controlled disbursement accounts, our first presentment goal is 7:30 a.m. CT, second presentment goal is 10:00 a.m. CT and the check detail goal is 10:30 a.m. CT.

- b. **The City requires that the bank shall cash free of charge all on-us payroll checks for City employees regardless of the individual's account status with the bank. Confirm agreement with this condition.**

J.P. Morgan confirms agreement with this condition. J.P. Morgan will continue to cash the City's payroll checks drawn on J.P. Morgan free of charge. The City may elect to have fees charged to the payees or to absorb fees on behalf of the payees. This applies only to payees without Chase accounts; Chase account holders will not incur fees. Reasonable thresholds will be established for the City based on the expected activity and risk for the account. The threshold represents a maximum per check limit. The standard maximum threshold is \$5,000; any increase in that threshold requires additional reviews and approvals.

- c. **Describe the bank's e-payables services.**

Treasury organizations are getting serious about saving money, boosting efficiency and reducing their environmental footprints. It should be no surprise that organizations that have adopted electronic treasury functions are generating financial and productivity efficiencies on a number of fronts that include, reducing transaction fees, lowering indirect business expenses, saving labor costs and time and improving efficiency, transparency and security.

The City can leverage tools and technology that transform paper-intensive treasury functions and provide turn-key electronic payment solutions by using our payables solutions such as:

- **Access Check Print:** Use check print services to achieve economies of scale and lower average check printing costs. In addition, check print facilitates the integration of payables into our account reconciliation and fraud protection features while providing improved security. The City can take full advantage of our negotiated postage rates and consider targeting mailings/inserts to promote electronic migration plans.
- **Host-to-Host Payments:** For organizations who manage high volumes, you can minimize connectivity costs and increase payment efficiency. Streamline operations and reduce expense by transferring many of the tasks involved in payment initiation from your operation to J.P. Morgan. Establish a secure connection between your systems and the bank to send a single payment file containing U.S. ACH, global ACH, wire, Corporate Quick Pay, Single Use Account, check and FX payments that we will translate and route to the appropriate processing systems.

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- **Single-Use Accounts:** Leverage the float and rebate aspects of a purchasing card while benefitting from the powerful security, antifraud and reconciliation features of this solution. The City can use Single-Use Accounts for high-value payables to receptive suppliers. Single Use Account act like checks, offer controls similar to ACH and provide the opportunity for the City to earn rebates.
- **Integrated Payables Connect:** Process outbound ACH credit payments with a key banking partner, which minimizes counterparty risk and simplifies overall management. Facilitate web-based vendor enrollment for automated ACH payments. Maintain sensitive vendor information (e.g., bank accounts) outside of the City's environment and within the secure, hosted J.P. Morgan infrastructure.

d. **Describe any payment consolidation services available. What data transfer options are available for payment consolidation systems?**

To address the City's need for an automated payables solution, we propose using a consolidated disbursement solution. We understand the complexity of making payments can be a genuine challenge. Some of the common hurdles include:

- Employing effective internal risk controls.
- Using appropriate payment types to minimize cost.
- Juggling multiple currencies for payments across the globe.
- Satisfying global regulatory requirements.

With Host-to-Host Payments, the City can streamline operations and reduce expense by transferring many of the tasks involved in payment initiation from your operations to the bank. A secure connection can be established between your enterprise resource planning (ERP) or treasury management system (TMS) to J.P. Morgan. This will enable you to send a single payment file containing multiple payment types (e.g., ACH, wire, Corporate Quick Pay, single-use accounts and check) to the bank. Host-to-Host Payments will authenticate the file, validate the content and route the transactions to the appropriate settlement networks.

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Host-to-Host Payments Streamlines the City's Disbursement Process

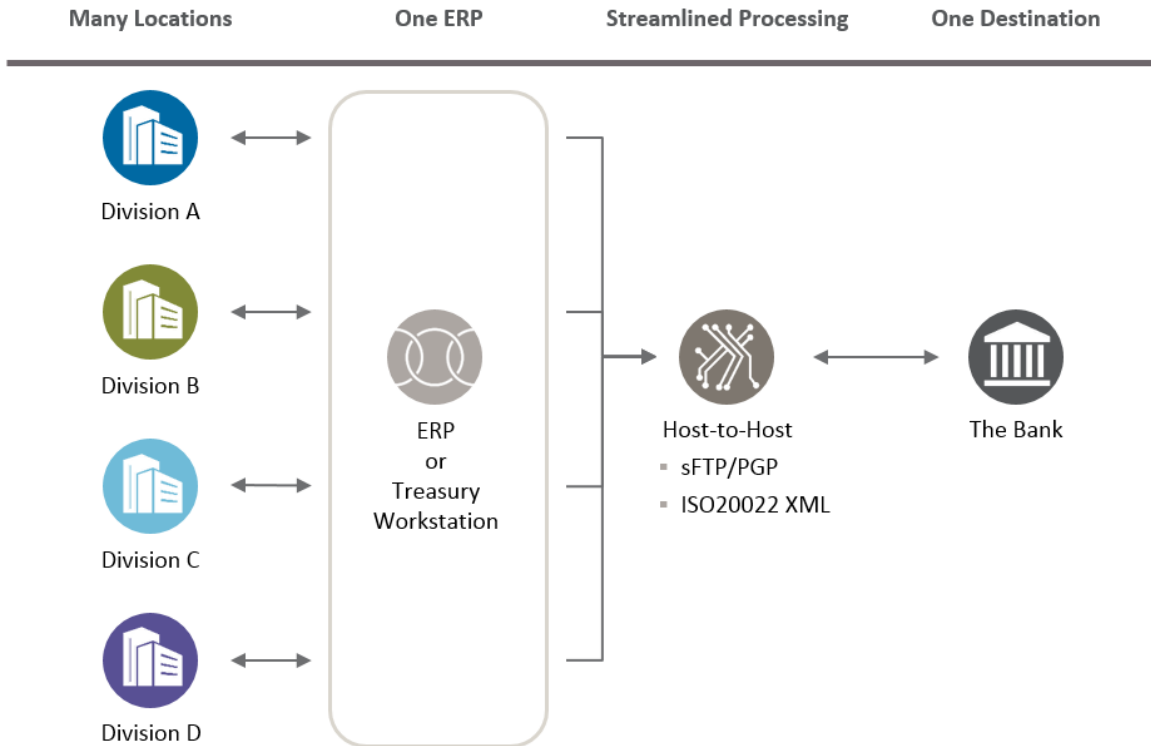


Figure 10.

Host-to-Host Payments offers a full range of file formats and transmission protocols and supports most payment types.

Initiating the Disbursement Outsourcing Process

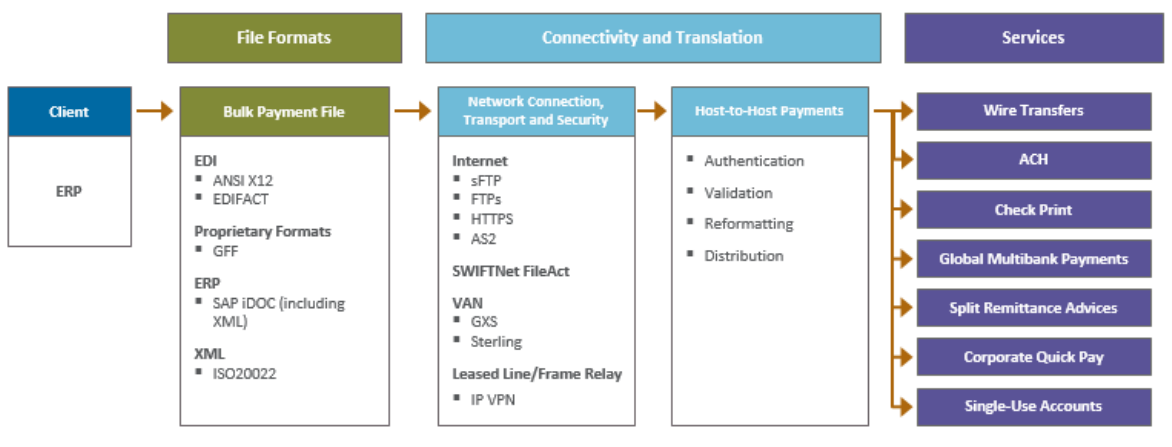


Figure 11.

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Benefits of Automated Payables

Online tools help the City manage your file-based communications and transaction workflow in real time, which provides greater visibility into your transactions.

Benefits	
Efficiency	<ul style="list-style-type: none"> • Consolidates payment requests such as accounts payable and payroll, enabling an efficient file transfer. • Simplifies the payment and e-collections processes—reduces cost and resources.
Visibility	<ul style="list-style-type: none"> • Manages file delivery and workflow in real time and allows you to view initiation status and transactions. • Allows viewing of initiation status and individual transactions and provides a final approval step before the file is processed.
Compatibility	<ul style="list-style-type: none"> • Integrates with ERP systems and TMS by leveraging industry-standard formats and standard network protocols. • Multibank payment information advising—for payments across all banks, and SEPA for European payments.
Security	<ul style="list-style-type: none"> • Designed to protect transaction privacy and authenticity to reduce the risk of payment fraud, files are encrypted, digitally signed and transmitted through secure channels. • Automated process—reduces human error and improves risk control.

Host-to-Host Payments employs industry standard file formats, advanced communications and data security interfaces:

- File formats:
 - Industry standard file formats – ISO 20022, ANSI X.12 and other industry standards on request
 - ERP-specific file format – SAP IDoc*/XML (*setup available with additional implementation review and costs)
 - J.P. Morgan Proprietary Global Flat File
- Transmission protocols: SFTP, AS2, VPN, SWIFTNet FileAct, etc.
- Encryption options: SSH, SSL, x.509, PGP/GPG

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

e. Describe the handling of exception or non-standard items through the payment consolidation process. Describe the error tolerance limitations and subsequent handling requirements.

J.P. Morgan will respond to each input file with a level one confirmation. A level one response will include file level validation and control information. It will also include J.P. Morgan’s front-end transaction validation. Each accepted transaction will be displayed with a confirmation

Proposal to City of North Richland Hills

record. Each rejected transaction will be displayed with a confirmation and reject record. A file trailer will also be sent. Additional levels of acknowledgements will be provided where applicable (FX transactions, ASC X12 processing etc.).

If the payment file contains a transaction that fails our transaction-level validation, only transactions that failed validation will be rejected. The rest of the payment file will be processed.

An email alert can also be established to notify the sender that a transaction has been rejected. This email alert should be used in conjunction with the automated acknowledgement method mentioned above to ensure there is an adequate notification process in place.

Correcting Payment Instructions

J.P. Morgan makes every attempt to process all payment instructions from our clients and will leverage all the repair tools at our disposal to process a payment. We also manually review payments that are not properly formatted to see if it is possible to correct the payment format.

Our investment in advanced technology allows us to achieve this rate. This technology includes Artificial Intelligence Repair Service (AIRS), Enhanced Acronym Search and Execution (EASE) and Automated Intermediary Bank Selection.

For payment instructions that contain recurring format errors in any of the critical fields, our system identifies and stores repair patterns and applies these to transactions received with recurring errors. This will help make sure that the majority of the City's transactions are processed automatically, where applicable. If the system is unable to repair the transaction automatically, the transaction will be routed to a separate processing queue for manual repair.

For payments that are stopped for manual repair, our facilities are staffed to confirm same-day processing. For cross-border payments, if the SWIFT code is incorrect, we would repair the transaction accordingly.

We will, however, not make changes to beneficiary or by-order party details. If we are unable to complete the payment, we will contact you to discuss disposition of the payment instruction.

We will provide the changes required back to the City so that future payments can be handled using a straight-through process.

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6. Positive Pay and Reconciliation

Positive pay is required on all check writing accounts with payee verification. Currently positive pay is used on two accounts (payroll and operating accounts). The City requires positive pay services with complete indemnification for fraudulent checks. The proposal must provide a fully automated and web compatible transmission process. Transmissions will be made as part of each check run. Manual check information must be able to be input and transmitted online.

The City may combine positive pay services with partial reconciliation services. Currently three accounts use full reconciliation services but will change to partial reconciliation.

As part of a complete range of disbursement services available through Access Online, J.P. Morgan currently provides the City with Internet-based positive pay services.

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

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

With positive pay, the City provides the bank with a positive pay issue file containing check amounts and serial numbers. Issue data can be simply and flexibly supplied to the bank via file transmission, online upload, or manually keyed into Access Online. Checks presented daily are then systematically compared against the City's positive pay check issue file. An exception report is generated the next business day, identifying any mismatched or no-issue information on file items. The deadline for the City to submit manual entry or file upload via Access Online is 9:30 p.m. CT.

a. Describe data transmission file and timing requirements for check registers. Are file transmissions charged by file by detail item or both?

The City can upload files containing positive pay issues, voids/cancels and stop payment requests into Access Online in fixed text, CSV or XML formats.

The City can also transmit the positive pay, check issue files directly to J.P. Morgan. For validation, the City may receive an automated acknowledgement of your check issuance file transmission within one hour of file receipt, via the Internet or transmission.

ARP Standard Input and Output Specifications					
Position	Size	Data Element	Field Type	Format/Justification	Comments
1	1	Record Type	Alpha	One character field that identifies the item type as specified to the right.	Input codes: I = issues , S = stopped items, V = void or cancel items Output codes: P = paid items, R = reconciled items, O = outstanding items, S = stopped items, V = void or cancel items, C = miscellaneous credit item, D = miscellaneous debit item
2	1	Filler	Alpha	Spaces	

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ARP Standard Input and Output Specifications					
Position	Size	Data Element	Field Type	Format/Justification	Comments
3 - 22	20	Account Number	Numeric	Right Justified/Zero Filled	The account number field should contain the J.P. Morgan-supplied number associated with the account.
23	1	Filler	Alpha	Spaces	
24 - 41	18	Serial/Check Number	Numeric	Right Justified/Zero Filled	This field has been maximized to 18 digits for future growth. The current ARP system supports serial numbers up to 10 digits in length. The remaining 8 digits should contain zeros.
42	1	Filler	Alpha	Spaces	
43 - 60	18	Amount	Numeric - 2 Decimal Places	Right Justified/Zero Filled 9(16)V99	The amount field should not contain signed data or decimal points. This field has been maximized to 18 digits for future growth. The current check processing system supports amount up to 10 digits in length. The 8 digits should contain zeros.
61	1	Filler	Alpha	Spaces	
62 - 69	8	Issue Date	Numeric	YYYYMMDD	The issue date field is used only on input files or output files that are processed as a full reconciliation.
70	1	Filler	Alpha	Spaces	
71 - 78	8	Paid Date	Numeric	YYYYMMDD	The paid date field is used only with the output files. * Input files should contain spaces in this field.
79	1	Filler	Alpha	Spaces	
80 - 94	15	Additional Data	Alpha-Numeric	Content Specific	The additional data field is an optional field used by both input and output files. It can contain payee information or other important data. * If the field is not used it should contain spaces.
95-144	50	Expanded Additional Data (Payee Name)	Alpha-Numeric	Content Specific	The expanded additional data field is an optional field used by both input and output files. It can be used by clients who want more than 15 characters of additional data on their output files (not reports). Payee Name data is placed in these positions for interrogation/verification. * If the field is not used is should contain spaces.

Proposal to City of North Richland Hills

To prevent check fraud, the City can view images of positive pay exception checks before authorizing payment.

Positive Pay Exception Decision Entry

J.P. Morgan ACCESSSM Sandra Billingham (GMT +6:00) | Mobile Setup | Data Reference | Tools | Support & Community | Log Off

Alerts 13 | Service Requests 8

HOME | PAYMENTS | FX | CHECKS | LOANS | REPORTS | STATEMENTS | ADMINISTRATION | More Services

Home | Inquiry | Stops | Photos | Data Download | Recon Input | Check Print | Recon Output | PosPay | Rev PosPay | ACH Filter | Approvals | Reports

POSPAY EXCEPTION DECISION ENTRY

Inbox

Back

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

Front/Back
Zoom
Print

Chk#: 2005 Acct#: 0bb00022222 \$Amt: 62.33

Payee Line 1
Payee Line 2
Comments:

Items Per Page: 10

* Denotes default reason where applicable | Submit Decisions | Print Images

Account No.	Check No.	Amount	Paid Date	Ex. Type	Default
0bb00011111	2004	302.51	16-Dec-15	PNI	Return
0bb00011111	2005	406.03	16-Dec-15	PNI	Return
0bb00011111	2006	509.55	16-Dec-15	PNI	Return
0bb00011111	2007	613.07	16-Dec-15	PNI	Return
0bb00011111	2008	716.59	16-Dec-15	PNI	Return
0bb00011111	2009	820.11	16-Dec-15	PNI	Return
0bb00011111	2010	923.63	16-Dec-15	PNI	Return
0bb00011111	2011	1027.15	16-Dec-15	PNI	Return

Figure 13.

- d. **At what specific time is positive pay exception information reported to the City? How is notification made? Is email notification available or must the City check for exceptions? At what specific time is the positive pay response required for City exception elections?**

J.P. Morgan's deadline for notifying clients of standard positive pay exception items is 10:00 a.m. local bank time the day following presentment.

For clients using positive pay payee verification, the deadline is 11:00 a.m. local bank time the day following presentment. Local bank time is based on the account's processing state.

Using "PUSH" technology, Access Online provides a daily positive pay email notification that indicates accounts with exception items (or discrepancies) or "no items today," providing more complete reporting to the City. Notification is sent by 11:00 a.m. local bank time, and includes a link to the Access Online log on page. Local bank time is defined by the account's processing state.

The response deadline for client pay/return decisions is 4:00 p.m. local bank time. Local bank time is based on the account's processing state.

Proposal to City of North Richland Hills

e. **Does the bank have payee positive pay available? Describe.**

J.P. Morgan offers positive pay with payee names, and was one of the first banks to offer a payee verification service. This service is critical, as payee fraud is on the rise. J.P. Morgan's enhancement to positive pay digitally interrogates up to 100-character payee names. Our teller line positive pay service also includes payee verification.

Should you select to use payee name verification, this service can be implemented without additional programming, as the payee name will already be in the positive pay issue file you send to J.P. Morgan for check print. In addition, since positive pay is integrated with check print, it makes it even easier for the City to use this valuable fraud prevention tool.

A payee verification check is first matched in positive pay. Next, payee verification looks at the items with digital interrogation, matching the payee name on the issue file to each check presented. Items that do not match are sent to a J.P. Morgan operator for manual review.

The City can review check images of any exceptions rejected by the operator using Access Online and Access Mobile.

J.P. Morgan's Positive Pay with Payee Verification

Payee verification interrogates and detects altered payee line and any variable data field

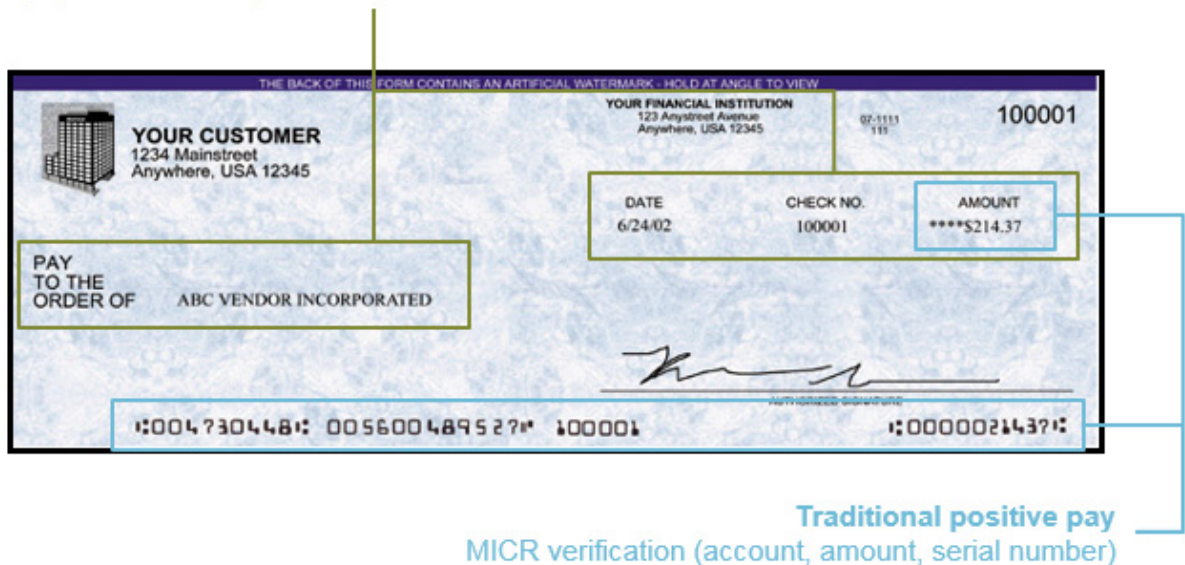


Figure 14.

f. **Does the bank review exceptions such as encoding errors for possible repair before creating a City exception item?**

J.P. Morgan first reviews and scrubs the exceptions to verify that there are no misencoded items before flagging the item as an exception for the City to review.

Proposal to City of North Richland Hills

- g. Are all checks, including those received over-the-counter by the tellers, verified against the positive pay file before processing? How often is teller information updated? If not verified, what are the process, liability, and security on OTC transactions?**

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

- h. What are the available default dispositions for payment or return? (pay, hold, do not pay)**

The typical default disposition is setup as return. However, the City can specify alternative default parameters during implementation.

- i. Can the bank provide fraud control paper check stock?**

J.P. Morgan does not provide fraud control paper check stock for clients. We do offer our preferred vendor, Deluxe, who can provide J.P. Morgan PVE-compliant check stock for clients who indicate they would like Payee Name fraud prevention check stock.

As an alternative to printing checks yourself and as a value added option, J.P. Morgan can provide our Check Print service, our comprehensive print-to-mail solution for processing checks. The check stock used by J.P. Morgan includes several security features including security watermarks, micro printing, chemical sensitization, invisible fluorescent fibers, toner retention treatment, control numbers and advisory icons.

- j. Describe your partial reconciliation services.**

Partial reconciliation provides the City with a detailed listing of checks paid against a disbursement account over a client-defined period of time. This service also details certain other categories, such as stopped checks. Checks are typically listed in check serial number sequence with the amount and date each check was paid. The reports are available via Access Online.

- k. Describe your deposit reconciliation process and reports.**

J.P. Morgan currently provides deposit reconciliation reporting for the City through multiple channels. The reconciliation report provided includes the type of deposit (including electronic deposits), date, dollar amount and associated serial number. In addition to the report, J.P. Morgan provides the City with location reporting via Access Online. Additional information has been provided in *Section 3. Collection and Deposit Services* above.

- l. Describe transmission file requirements.**

Please see the requirements provided in *Item a.* above.

- m. Describe any and all partial reconciliation reports.**

Available partial and full reconciliation reports are listed below.

Proposal to City of North Richland Hills

Reconciliation Reports Package			
Report Name	Full	Partial	Report Description
Bank Statement	Yes	Yes	Provides a summary of credit, debit and paid check activity for the statement period, and balances at the start and end of the period. The statement then provides a detailed chronological listing of credit and debit transactions. For each transaction, the entry provides the ledger and value dates, the dollar value of the transaction, and detailed transaction description. The report also provides closing ledger balances.
Coversheet	Yes	Yes	Summary page.
Current Stop Reconciliation Report	Yes	Yes	Lists stops on file for an account as of the reconciliation period date.
DDA Paid File	Yes	Yes	Provides an itemized listing of all paid checks during the period.
Daily Paid File	Yes	Yes	Provides an itemized listing of paid checks during the previous business day.
Miscellaneous Credit Reconciliation Report	Yes	Yes	Lists credit transactions posted during the reconciliation period. Miscellaneous credits include deposits, electronic credits and credit adjustments processed by the bank. Descriptive information relative to the item is provided where applicable.
Miscellaneous Debit Reconciliation Report	Yes	Yes	Lists debit transactions, other than checks, posted during the reconciliation period.
Paid No Issue Report	Yes	Yes	Lists separately the current- and prior-period paid items with no corresponding issue information on file. Items will remain on the report until issue information is submitted. The bank can generate a Paid-No-Issue Report upon request.
Paid Only Reconciliation Report	Yes	Yes	Lists checks paid during the reconciliation period. The standard Paid Only Report is printed in serial number sequence. Serial numbers are sequenced vertically. A grand total of paid items is printed at the end of the report.
Recap of Posted Items	Yes	Yes	Provides a daily recap of all items posted during the reconciliation period. It also summarizes, per day, the number and amount of issues, stops placed, stops removed and canceled items. The report is printed in sequence vertically by day.
Reconciliation Data File	Yes	Yes	Text file containing issues, stops placed, stops removed, canceled items and outstanding checks.
Stop Reconciliation Report	Yes	Yes	Lists stops on file for an account as of the reconciliation period date.

Proposal to City of North Richland Hills

7. Wires and Internal Transfer Services

The City currently uses ACH rather than wires whenever possible and has an average of five outgoing and five incoming wires each month. Most outgoing wires are repetitive and input online.

Incoming wire transfers must receive same day credit. Wire initiation and release should be available online. The City will require compensation for delays caused by bank errors at that day's Fed Funds rate.

a. Can all wires and CHIPS transactions be initiated and monitored on-line?

J.P. Morgan recommends that the City continue to use Access Online to initiate wire transactions. Access Online offers a complete range of funds transfer services supporting U.S. dollar payments, using both predefined (repetitive) templates and free-form formats:

- The City has established user entitlements. Your Security Administrators authorize users to add, modify, delete, approve and/or release wire transactions, as well as add, modify, delete, approve and activate predefined templates.
- A J.P. Morgan client confirmation number is provided immediately upon release to the funds transfer processing platform.
- Confirmation codes are accessible using cash reporting features.
- Wires (Fedwire and CHIPS), book transfers, drafts, account transfers, U.S. drawdown transaction initiations are supported.
- Multibank payments wherein you can initiate wires from non-J.P. Morgan accounts.
- Future-date capability is available, supporting 365 calendar days.

b. Can repetitive templates be created and stored? Is there a template storage fee?

The City can input repetitive wire transfer instructions (or standard templates) via Access Online. With Access, there is no fee for standard template storage.

c. What level of security authorization/release do repetitive or non-repetitive wires require? Is authorization for repetitive and non-repetitive the same?

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

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

- Payment Type
- Payment Creation Method
- Accounts/Account Groups

Proposal to City of North Richland Hills

- Templates
- Transaction Amount Limit
- Approval Type (Sequential or Non-Sequential)
- Number, Type and Priority of Approvers
- Approval Rule Elements for Trusted Beneficiary

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

d. Is future dating of wires and transfers available? How far in advance?

J.P. Morgan's payment processing system accepts payment instructions up to 365 days prior to value date and warehouses these transactions in our systems until the value date specified. Warehousing is not limited to certain types of transactions. Future dated transactions can be submitted via Access Online.

e. State wire access, posting, and cut-off times.

Payment/receipt processing operates from 8:00 p.m. CT each Sunday through 6:00 p.m. CT each Friday, excluding U.S. Federal holidays.

By actively participating in the extended CHIPS and Fedwire operating hours, J.P. Morgan provides clients with generous cutoff times to enable same-day execution of their outgoing payment instructions. These time frames are outlined below (all times are CT). Payment instructions received after cutoff times will be completed on a reasonable-effort basis.

Type of Transfer	Input Method		
	Telephone	Internet	Automated Standing Transfer
Fedwire	4:00 p.m.	4:30 p.m.	See note below
Book transfer/Internal	6:00 p.m.	5:30 p.m.	See note below
Drawdown (via Fedwire)	2:00 p.m.	2:30 p.m.	See note below

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

Note for Automatic Standing Transfer: As standing orders/payment instructions are repetitive, there is no deadline, per se. In most cases, we execute the standing order early each morning. If it is to be based on an account balance either in a J.P. Morgan account or in an account at another bank, the transfer will be based on the closing balance as of the prior business day.

Incoming wire transfers are credited and available in near real-time throughout the day. The cutoff time for incoming credits is the close of Fedwire, which is 5:00 p.m. CT.

f. State the bank's policy on the use of ledger balances for outgoing wires in anticipation of scheduled activity or incoming wires.

Recognizing a client's credit standing, an appropriate intraday credit limit will be made available to make sure your transactions flow smoothly and efficiently through our systems. This limit is electronically verified by our Funds Transfer Balance Control System. Payments

Proposal to City of North Richland Hills

within the limit, plus the current cash position in your account, will instantly flow through to the appropriate execution mechanism.

Should a payment take your account balances over the intraday limit, the transfer will be stored electronically and referred to your funds control officer for approval. If covering funds are received while the payment is stored, the transfer will be automatically released without manual intervention.

One important feature of our system is the ability to group designated accounts together into a single relationship for intraday credit purposes. This provides for the release of payments when the total balance and intraday limit in your grouped accounts is sufficient.

g. Can internal account transfers be processed totally on-line?

Access Online provides authorized users the ability to enter transfers to and from the City's own J.P. Morgan accounts in a secure online environment 24/7.

Access Online allows your authorized users to:

- Move funds quickly and easily between accounts.
- Initiate free-form transfers.
- Create, save and reuse templates with the multiple entry feature.
- Access current-day and historical transactions.

Transactions received after 10:00 p.m. CT are applied the following business day.

h. Are book debits/credits all handled online?

Access Online offers a complete range of funds transfer services supporting U.S. dollar and multicurrency payments, using both predefined (repetitive) templates and free-form formats:

- A J.P. Morgan client confirmation number is provided immediately upon release to the funds transfer processing platform.
- Confirmation codes are accessible using cash reporting features.
- Wires (Fedwire and CHIPS), book transfers, drafts, account transfers, U.S. drawdown transaction initiations are supported.

i. What is the bank's policy on using ledger balances for outgoing wires/ACH?

Wire transfer balance eligibility is based on the City's intraday credit limit as detailed in *Item f.* above.

ACH service is subject to and contingent upon credit approval according to the bank's current credit policies for credit and debit applications, which has already been established for the City by J.P. Morgan.

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8. Optical Imaging

In an effort to reduce paper handling and storage, the City is focused on imaging of documents.

- a. Describe the bank's optical imaging process and list all the items captured along with their retention schedules.

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

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

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

Access Online Checks Function - Sample Check Image

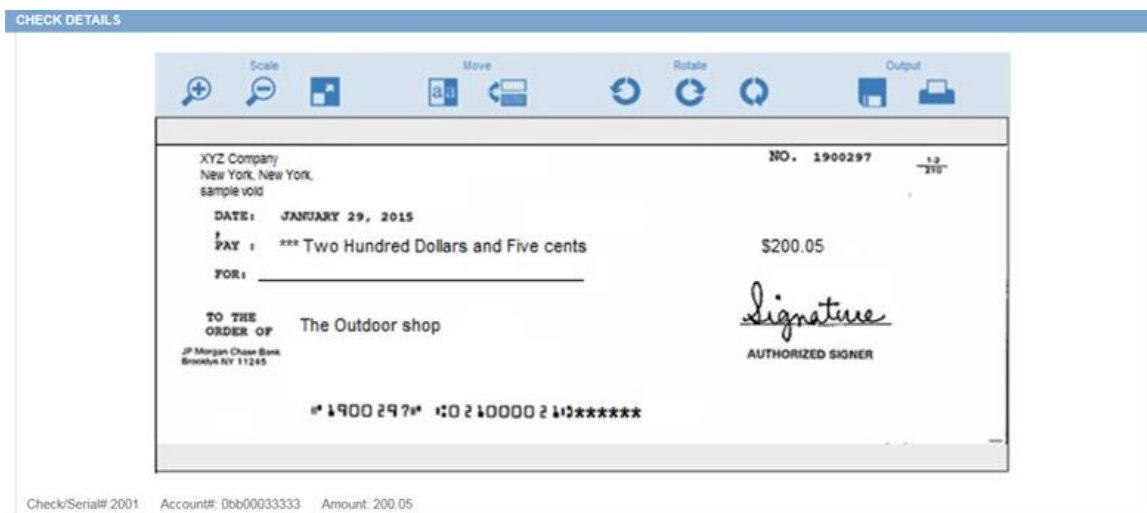


Figure 15.

- b. What images are available on-line? When? How long are images available on line?

The City receives images of all on-us transactions (paid checks, deposit tickets, advices/adjustments) and Account Reconciliation (ARP) reports through Access Online. Check images and ARP reports are stored for 7 years (standard) with an option to extend retention up to 10 years.

Bank statements and account analysis statements are also available through Access Online. The online portal stores historical statements for up to 7 years for bank statements and 13 months for account analysis statements.

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c. **Are all images downloadable? Describe.**

All images can be downloaded for the City save electronically or print for future reference.

d. **What other archiving facilities are available through the bank?**

Images of on-us transactions are also available by direct transmission. Paid check, deposit ticket images and account reconciliation statements can be provided on CD ROM, if required, for an additional fee.

9. ACH Services

ACH service is currently used for vendors and payroll. The City uses wires for pool and paying agent transactions currently. The water utility bills on a frequency of eight cycles per month and processes customer payments through the lockbox. ACH is used for some vendor payments and the City plans to expand this use. Direct debits for utility billing are used for approximately 1,993 accounts each month.

The City requires pre notification and filters/blocks on all accounts.

a. **Is ACH service available for online individual transactions as well as file transmission? What are the cut-off times for each?**

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

Sample Payment Initiation Page

The screenshot shows the J.P. Morgan ACCESS interface for a 'Template Details' page. The page is titled 'Template Details' and shows information for a 'Payroll Employees' template. The 'Template Information' section includes fields for 'Template Name' (Payroll Employees) and 'Template Description' (payroll). Below this, there are checkboxes for 'Auto approve payments from this template' (NO) and 'Auto release payments from this template' (NO). A 'Value Date Manager' field is set to 'None set' with an 'Add' button.

The 'Payment Information' section shows 'Status: Active', 'Payment Method: ACH', and 'Payment Description: Payroll Payments'. It also displays 'From: Account Number or Name: 1bb2345' and 'From: Company Name / ID: Bowers Gallery'. The 'Account Balance' is shown as 3,398,313.00 USD as of 24-Jan-17 03:13pm.

A table lists the payment entries for the template:

Employee Name	Employee ID Number	Status	Hold	Default Payment Amount	Employee Bank ABA	Employee Account Number	Employee Account Type
Louise Fitzgerald	62342	Entered	<input type="checkbox"/>	3,500.00	34512131	1bb275	Checking
Marge Jones	12345	Entered	<input type="checkbox"/>	3,000.00	3986439	1bb342	Checking
Anderson Lane	12345	Entered	<input type="checkbox"/>	4,000.00	9852910	1bb4532	Savings
John Smith	44322	Entered	<input type="checkbox"/>	3,200.00	5637357	1bb64	Checking

At the bottom of the table, it shows '4 Entries', 'Total 13,700.00', and 'Total Max Amount 15,000.00'. There are buttons for 'View History', 'Import Report', 'Copy as New', 'Modify', 'Delete', 'Make this a Payment', 'Deactivate', 'Reject', and navigation arrows.

Figure 16.

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

Proposal to City of North Richland Hills

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

The City can elect to use the automated interface to upload a standard NACHA formatted file, after which you can submit them for payment approval and release. NACHA import is available for CCD, CTX, PPD and WEB Standard Entry Class Code transactions. The import functionality also supports the transaction codes for Checking, Savings, General Ledger and Loans. Optionally, a comma-delimited or fixed width file can be uploaded using the template functionality.

The cutoff time for ACH payments originated via Access Online is 9:00 p.m. CT for next day settlement (PPDs must be received two business days in advance).

b. Describe how are individual ACH transactions input online? What security features are in place?

Transactions based on templates or entered in free-form mode are created by the City, then batched, approved and released for processing. ACH files generated through Access Online are retrieved and processed several times each business day for next-day processing (or same-day when applicable). For non-repetitive payments, the City can create free-form ACH payments without the need to establish a stored template.

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

Access Security Features

Security in Access Online begins with user setup:

- This is initiated by two security administrators.
- One administrator sets up the user and another must approve the setup before it becomes active.

Access Online security is configurable based upon various parameters.

- User IDs, user created Site Phrase, passwords and RSA SecurID token code govern access to the portal itself.
- Access to individual functionality is enabled through product-specific privileges set at the client, user and product/account levels.

Payment initiation services available through Access Online have separation of duty entitlements, giving the City the option to require payment process approvals. City security administrators configure security, product access and functionality. Users may be added to the system or be modified by a security administrator in real time. Once these entitlements

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are submitted and approved by a second security administrator, adds and changes are activated within seconds.

Security Administrator Options	
Account authority:	Client account numbers that can be debited may be restricted at the user level.
Transaction amount limit:	Maximum dollar amount for each transaction created by a user.
Release amount limit:	Maximum dollar amount for each transaction released by the user.
Daily amount limit:	Maximum aggregate dollar amount for all transactions created by the user in a single day.
Modification authority:	Matrix allowing restriction of modification authority by transaction type.
Deletion authority:	Matrix allowing restriction of deletion authority by transaction type.
Approval authority:	Matrix allowing restriction of approval authority by transaction type. Preformatted transaction types—created by other users, created by the same users, or both or none—are defined independently from unformatted transaction types.
Release authority:	Matrix allowing restriction of approval authority by transaction type. Preformatted transaction types—created by other users, created by the same users, or both or none—are defined independently from unformatted transaction types.

c. What is the policy and process for handling of ACH returned items?

The City's notification of change and returned item advices transmit on the day of posting via Access Online. Additionally, Access Transaction Services can be used to retrieve return/NOC information post settlement date.

Return files are available at the start of business, Monday through Friday. This information is provided in the Access Online Returns and Exceptions Report and includes:

- Original date of settlement
- Return date
- Return reason code
- Information included with the original transaction(s), such as:
 - Client individual name
 - Individual ID
 - Receiver's account/ABA, amount, etc.

For sample reports, please see Appendix 4.

d. Can ACH items and files be future dated?

ACH items can be future dated. ACH payments via Access Online can be warehoused for up to 60 days in advance of the value date.

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- e. **What specific filters and blocks are available on the accounts? Define and describe all your fraud filter and block options.**

J.P. Morgan offers two services to help the City minimize the risk of potentially fraudulent, inaccurate or untracked Automated Clearing House transactions.

ACH Debit Blocking

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

ACH Transaction Review

The City can use this fraud mitigation service to review and confirm ACH debit and credit transactions that post to your account on a case-by-case basis. The City's users simply determine if the transaction in question is authorized and return any unauthorized transactions. Clients have until 4:00 p.m. local bank time, determined by account location, to submit decisions. If a Pay or Return decision is not submitted by the client, the default Pay or Return decision, as established in the related profile, will be applied.

Users can filter transactions to review by any combination of:

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

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

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

- f. **What policy, process and time requirements exist for file and item reversals and deletions?**

The City can initiate online transaction reversals in a secure manner, using Access Transaction Services, or by initiating requests via file transmission. You may delete an entire file by contacting your dedicated CSP or the ACH Transmission Services Group by phone at (813) 432-3800.

J.P. Morgan will endeavor to delete a file or item prior to the bank releasing the file or item to the ACH network. According to NACHA rules, reversals must be made within five business days after the settlement of the original ACH entry.

- g. **Are ACH addenda shown in their entirety on-line and on detail reporting, reports and statements? Does this require additional EDI or other service or access?**

ACH Addenda is included on reports and export files (e.g., PDF, BAI2 and MT940) in ANSI X12 format on Access Online. No additional EDI services are required.

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h. Is the pre-note charged as a standard ACH transaction?

Prenotes are charged as standard ACH transactions.

i. Will the City incur a transmission and/or file processing fees for on-line individual ACH transactions? Describe?

The City will continue to receive a charge per item originated.

10. Safekeeping Services

All City investments will be made by the City Finance Department and written instructions for settlement will be given to the bank by an authorized individual. The bank will be required to provide book-entry safekeeping services through the bank or a correspondent. Correspondent processing is not preferable.

All securities must be cleared on a delivery versus payment (DVP) basis and ownership clearly and timely documented by receipts. All interest payments and maturities shall be given immediate collected credit.

The City anticipates an average of twenty securities in FRB or DTC safekeeping at any time (third-party). Ownership of the securities must be perfected and evidenced by an original safekeeping receipt or access to online information directly to the City within one business day.

The bank's brokerage services will not be used for investment purchases in order to perfect DVP. Certificates of deposit may be purchased from the bank but these will be on a competitive basis.

- a. Is online trade input available? Is safekeeping online inquiry available? Describe all options.
- b. Describe the bank safekeeping arrangements proposed. Identify any correspondent bank used for custody.
- c. If a correspondent is to be used, define the process and confirm same-day crediting/debiting on all transactions. Describe any additional City actions required.
- d. Are safekeeping fees hard charged or available through the account analysis?
- e. Are notifications sent on all transactions (purchase, sale, calls, and maturities)? When and how?
- f. What time are delivery instructions required? Is this a firm cut-off? Is there a fee charged for late instructions.

We understand there may be benefits to the City by procuring safekeeping services along with depository services through a single RFP. Our goal is to help you identify the right provider for the safekeeping services that you require. For the safekeeping portion of this RFP, the City may want to consider continuing to use The Bank of New York Mellon Trust Company N.A. ("BNY Mellon") as their provider. The City will have the option of receiving a single bill with BNY Mellon's fees passed thru account analysis or paying BNY Mellon directly. J.P. Morgan clients have successfully used BNY Mellon's safekeeping services in conjunction with their J.P. Morgan depository services.

J.P. Morgan is providing information related to BNY Mellon's services as an accommodation for the City's request for safekeeping services. J.P. Morgan does not make any representations, endorsements or warranties regarding BNY Mellon's services. The City should make an independent assessment as to the cost and benefit of obtaining services from BNY Mellon. J.P. Morgan is not joint bidding with BNY Mellon and J.P. Morgan's proposal is not contingent on the City selecting BNY Mellon.

Responses for questions in this section have been prepared by BNY Mellon and are included in Appendix 5, which includes a sample reports, implementation plan and their sample agreement.

Proposal to City of North Richland Hills

11. Collateral Requirements

The City requires a bank that is fiscally strong and able to provide the services described on an uninterrupted basis. As public funds the City falls under provisions of the Public Funds Collateral Act (Texas Government Code Chapter 2257) with additional restrictive City requirements. Collateral will be in place at least three (3) days [Local Government Code 105.031(b)] before any funds are transferred. The City intends to minimize collateral costs through use of the sweep mechanism.

J.P. Morgan will continue to provide collateral services inclusive of the FHLB Letter of Credit for the City. The City must notify Glenn Forbes as to when and the amount of collateral required prior to deposits being transferred.

If funds are, for any reason, not swept all un-invested time and demand funds above FDIC insurance coverage must be collateralized to 102% with securities authorized by the City. Authorized collateral will include only the following as described in the City Policy:

- Obligations of the U.S. its agencies or instrumentalities including mortgage-backed securities and CMO passing the bank test of the Federal Reserve
- FHLB Letters of Credit

All securities pledged to the City will be held by a City approved independent third party institution outside the bank's holding company. The bank will be responsible for the pricing of securities and daily monitoring and maintenance of margin levels. Preferably the custodian would provide market values on the securities. The custodian is required to provide a monthly report directly to the City on the collateral pledged.

The Pledge Agreement shall be executed under the terms of FIRREA with approval by resolution of the Bank Board or Bank Loan Committee. If the Federal Reserve is used as custodian a Circular 7 Pledge Agreement will be executed and appended to the agreement.

The following conditions must be met.

- Collateral must be held in an independent third party bank approved by the City outside the bank's holding company.
- Initial collateral will be provided for the City five days prior to deposit of funds in accordance with State law.

The City must notify Glenn Forbes as to when and the amount of collateral required prior to deposits being transferred.

- All deposits will be collateralized, above FDIC insurance, at 102% of principal plus accrued interest **at all times**.

The City will inform J.P. Morgan of changes in the amount or activity of deposits, that may exceed the entity's current Collateral value, within a reasonable time before the change occurs.

- The bank is responsible for the daily monitoring and maintaining of collateral margin requirements.
- Pledged collateral will be evidenced by original safekeeping receipts/report sent directly to the City by the custodian and the City will receive a report of collateral pledged including description, par, market value, and CUSIP monthly directly from the custodian.

The Federal Reserve Bank (FRB) will provide original safekeeping receipts directly. The City must maintain correct instruction with the FRB to ensure delivery of safekeeping receipts. J.P. Morgan has no control of the submission of FRB receipts.

Proposal to City of North Richland Hills

- **Substitution rights will be granted if the bank/custodian obtains the City's prior approval and if substituting securities are received before previously pledged securities are removed from safekeeping. Collateral value will be maintained during substitution at 102% or above. Substitution conditions are negotiable if online inquiry access is available.**

- a. **Confirm agreement to each of the collateral conditions stated above noting any exceptions to each.**

Except as noted herein, J.P. Morgan can accept the collateral conditions.

- b. **Will there be a fee for collateral?**

J.P Morgan does not currently charge for this service, as such no fee will be assessed during the initial contract period. Any future service fee changes will be mutually agreed too during the extension periods.

- c. **What financial institution will be used as custodian?**

The Federal Reserve Bank will be used as custodian as described above.

- d. **Are online systems available for the City to inquire on collateral? Describe access and use.**

J.P. Morgan does not provide an online system for collateral.

NCMG Process and Procedures

JPMorgan Chase Bank, N.A. (the "Bank"), through its National Collateral Management Group ("NCMG"), employs a Bank developed Corporate Collateral Management System (Coast), which provides daily monitoring of deposit balances and security value for collateralization purposes.

Coast is reviewed each Federal Reserve banking day by dedicated Collateral Managers for compliance with customer collateral requirements. Collateral requirements are based upon the end-of-day ledger balances (except for Louisiana clients, where collected balances are used) in deposit accounts (demand and time deposits) (plus accrued interest if any), less applicable FDIC coverage, plus applicable margin (gross-up), if any. The end-of-day deposit balances are uploaded into Coast the following Federal Reserve banking day morning from the Bank's deposit system. NCMG monitors the market value of collateral pledged to our customers and compares the market value to the collateral requirements. In the event a market value reduction or increase in deposit level creates an under-collateralized position, additional collateral will be pledged promptly.

Federal Reserve Bank Third-Party Joint-Custody Security Accounts

The Bank currently uses the Federal Reserve Bank ("FRB") as the primary custodian for joint-custody security accounts ("Collateral Account"). The Administrative Reserve Bank ("ARB") that holds the securities for the Bank is the FRB of New York (determined by Federal Reserve rules). The FRB of Boston is the Federal Reserve System's national collateral account administrator. Pledged securities will be held in a FRB collateral account in the name of the Public Entity.

In order to establish a Collateral Account, FRB requires a copy of the completed FRB "Pledge Agreement Form" ("PA") and "Fed Mail Form" [exhibit(s) XXX] from the Public Entity (the Public Entity must agree to the custodial agreement terms set forth in the FRB's Operating Circular 7, Appendix C, as amended from time to time). The FRB will not review or complete any tri-party custodial agreements that Public Entities or banks present for collateral accounts.

Proposal to City of North Richland Hills

The FRB will assign a unique, alphanumeric collateral account number to the Public Entity upon the receipt, review and verification of the completed PA and Fed-mail forms. The Public Entity may retain the original forms for their records.

If a Public Entity has (or had) a FRB collateral account, the Public Entity can provide NCMG the FRB alphanumeric collateral account number, a listing of authorized signer(s) and verification requirements listed on the existing PA or provide a copy of an existing PA, such that NCMG can pledge into their collateral account. If the Public Entity has a PA greater than two (2) years old, it is recommended that the Public Entity submit a new PA.

Until NCMG receives the FRB documents (or information regarding the existing account), NCMG will pledge collateral into a Bank controlled account at the FRB in the name of the Public Entity on Coast.

The FRB provides two (2) types of reporting; Joint Custody Daily Activity Statements (“AS”) and Monthly Securities Holdings Report (“MSHR”). The AS reports account activity when conducted within the collateral account. The MSHR reports all securities held in the Public Entity’s collateral account at month end. Both reports are sent within 24 hours either by email or facsimile. The FRB reports list the original par value of the securities pledged and does not report market value of securities pledged. The FRB does not provide on-line access to collateral account nor hold any irrevocable letter of credit issued by a Federal Home Loan Bank.

Collateral Increases

NCMG recommends that customers contact NCMG directly in the event that additional deposits will exceed current collateral levels so that additional collateral can be pledged and put in place at the time the deposits are made.

Customers can contact NCMG before 1PM (Eastern) for a collateral increase to be effective the same day, otherwise NCMG will endeavor to make the collateral increase effective the same day if contacted after such time. Also, the Bank requires a one (1) business day notification of a collateral increase request greater than \$50 million.

In the event that NCMG has not received timely prior notification of an increase in deposits from a customer, which results in a need of additional collateral, additional collateral will be promptly pledged, unless otherwise advised by the customer.

Collateral Releases

The release of any securities pledged as collateral in the clients’ FRB collateral account requires written authorization and verbal confirmation based upon the current FRB standards. NCMG will submit collateral release letter(s) to the client authorized individual(s) for authorization of any collateral reductions.

Collateral Limits

The Bank will collateralize all public deposits collateral requirements as necessary currently and has no established maximum collateral limit. As noted above, the Bank does require a one (1) business day notification of a collateral increase request greater than \$50 million.

Proposal to City of North Richland Hills

Security Valuation

The Bank uses an independent, third-party pricing agent for collateral valuation. Dependent upon the types of securities pledged, the Bank will update security prices (marked to market) daily, weekly and monthly, as provided from the pricing agent.

Types of Collateral Pledged

State law will govern acceptable collateral for public fund clients, if applicable. Clients may provide further direction as to types of acceptable collateral. The types of collateral pledged are subject to change.

Subject to applicable state law and anticipated deposit levels, the Bank may pledge an irrevocable letter of credit issued by a Federal Home Loan Bank and securities in the form of US Treasury (bills, notes, bonds and TIPS) and Agency (Fannie Mae, Freddie Mac) securities as collateral to secure public fund deposits. In circumstances where the amount of deposits exceeds the size of the letter of credit the Bank will provide the required collateral using other forms of eligible collateral. Your relationship team or NCMG will be pleased to discuss our approach and provide additional information.

Reporting

In addition to FRB reporting (see “Federal Reserve Bank Third-Party Joint-Custody Security Accounts” above), NCMG provides a monthly collateral report which currently lists the pledged securities (description, maturity and rate), original par, current par and market value and, if applicable, will list any irrevocable letter of credit issued by a Federal Home Loan Bank. NCMG emails the report by the 5th business day of the following month. Customers may contact NCMG during normal business hours to request a collateral report for any specific business day.

Board Resolution

The Board of Directors of the Bank has passed a resolution which delegates authority from the Board to certain Bank personnel to, among other things, enter into agreements with governmental entities to serve as a depository and to pledge collateral to that entities’ public funds deposits. This resolution can be delivered upon request.

Contact Information

NCMG can be reached by:

Phone - 1-888-333-8340, option 1 (Monday – Friday 8AM – 5PM Eastern Time)

Email - ncmg@jpmorgan.com

US Mail:

JPMorgan Chase Bank, N.A.

Attn: NCMG OH1-0138

1111 Polaris Parkway

Columbus, Ohio 43240-0138

Proposal to City of North Richland Hills

12. Image Lockbox

The City currently uses a lockbox service for receipt and collection of utility billing. The lockbox service will collect payments and transmit daily files with detail for downloading to City customer files. The current remittance document is shown in Attachment E. The current account number is 9 plus 9 digits (ex. all numeric, 1234-56789). The system currently processes 3800 physical checks. Implementation would be required by October 1, 2019.

A sample of the current invoice/remittance document is shown in Attachment E.

- a. Describe the lockbox service to be provided. Describe the work flow and processing of payments at your facilities.

We offer a full range of lockbox services that will allow the City to streamline your remittance processing and accelerate your revenue stream with a fast, cost-efficient, around-the-clock lockbox solution. We own and operate our own nationwide wholesale lockbox network of processing sites to offer the City fully automated wholesale and scannable wholesale lockbox services. Our centers are full-service processing facilities operated solely by the bank. We offer optimal availability, funds concentration and full information reporting. We recommend the Dallas site for the City's lockbox needs.

Our wholesale lockbox service allows the City to eliminate costly, labor-intensive and paper-based receivables processes. Our services will help you to reduce costs and expedite the crediting of deposits to your accounts, thereby improving your bottom line.

The City will authorize us to collect, process, deposit and report remittances mailed to a post office box in the City's name. Our collection service improves funds availability, reduces costs associated with processing payments and reduces fraud risk by redirecting mailed payments to the bank.

Payments are processed according to the City's specifications within 24 hours of receipt. Using a lockbox also accelerates posting of payment detail, which allows you to update account records faster and with greater accuracy.

The City can receive posting information via a website or delivery of electronic files via transmission. Additionally, you will have a full suite of imaging products available to you for efficient handling of exception cash posting, credit/collection and client service.

LOCKBOX INNOVATIONS

- As the originator of the lockbox, we have offered lockbox services since 1947 and network lockbox services since 1984.
- In 1995, we were the first remittance bank to offer secure same-day imaging of checks and remittance documents over the Internet and image browser.
- Our nationwide lockbox operations process payments for approximately 14,000 active lockboxes. We handle an average monthly volume of more than 11.1 million items totaling over \$50 billion.
- Our Receivables Online browser provides same-day decisioning and an account reconciliation tool to combine advanced image and data capture technology. It delivers the information you need in a single, online repository.

Proposal to City of North Richland Hills

Summary of Processing Workflow

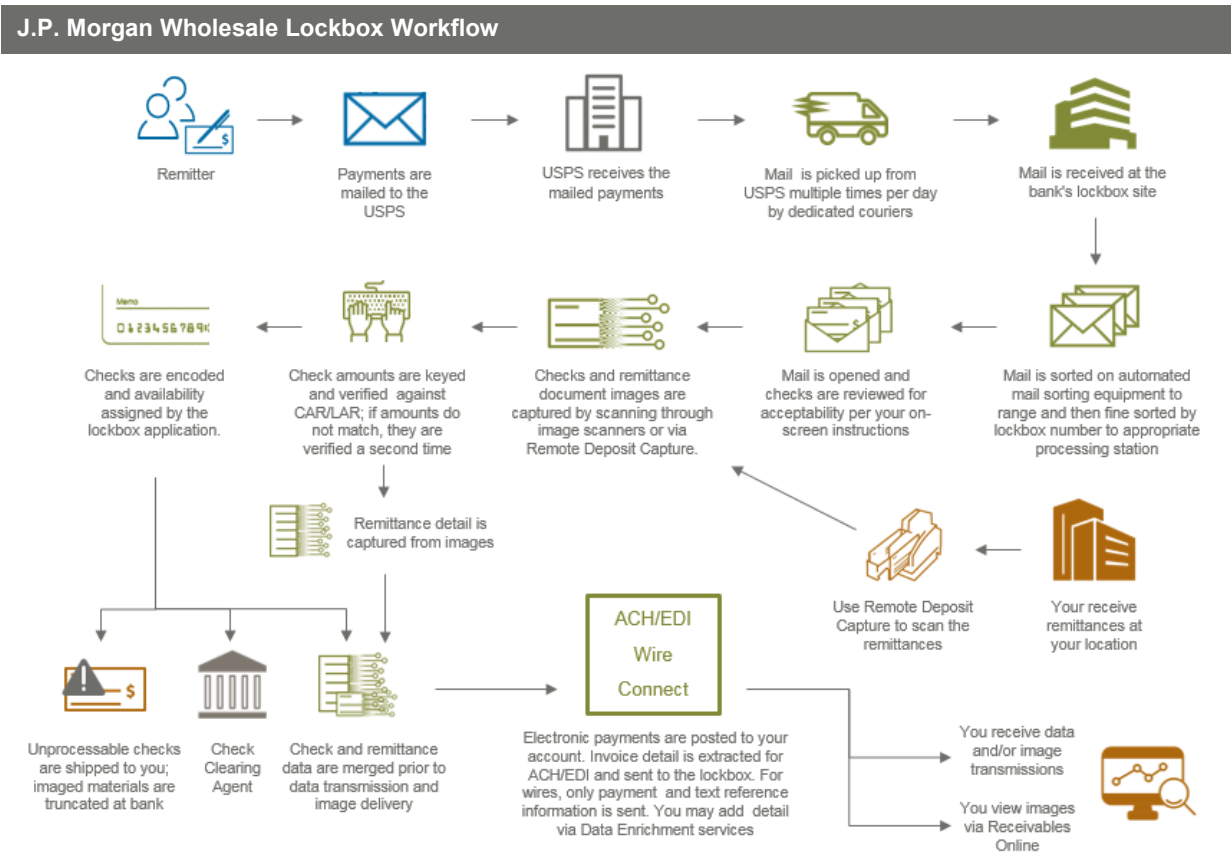


Figure 17.

The City's customers will send their remittance checks to unique ZIP codes used exclusively for our lockbox mail. We pick the mail up directly from the post office multiple times during the day, beginning early in the morning.

We bring the mail to our processing facilities where high-speed machines sort it by lockbox number and separate it into batches. In a matter of minutes, your receivables are ready for our highly trained lockbox associates to process the City's payments according to your specific instructions.

We work with you to develop tailored, City-specific instructions so our associates can process your remittances according to your requirements. Our associates extract the contents of the envelopes and separate checks from other materials. Images of checks and remittance documents are captured and linked with unique tracking barcodes. An associate reviews and verifies each check per your instructions and then enters the dollar amount into the system. The original check is scanned on advanced equipment that can capture images of both sides of your invoices and remittance coupons.

Once scanned, our high-speed recognition software reads the numeric and written amounts on the check images and compares them to the amounts keyed. Discrepancies are routed to a special team for final verification.

Proposal to City of North Richland Hills

When data entry is complete, the City's checks are encoded and funds availability is assigned. Data files are prepared according to your specifications and uploaded to your accounts receivables system. Checks are expedited to maximize the amount of same-day deposit into your account.

The City can access your images and data directly from your desktop, in real time via our advanced Receivables Online browser. We can also alert you via Receivables Online the moment an important transaction is posted.

b. When and how is information available daily?

Same-day lockbox information is available on the Internet through the Access Online Balance and Transaction Location Report or through Receivables Online. The City also has the option of receiving daily item-by-item detail through direct transmission to your internal systems.

The Access Online Location Report provides deposit totals with a float breakdown, a sub-total by lockbox and a grand total for the account. This report is available in PDF, MS Excel, BAI2, CSV, or MT942 format.

Receivables Online provides item-by-item remittance detail, deposit totals, and document images.

c. Describe the potential implementation timeline. When could the lockbox be implemented?

Lockbox implementations can take anywhere from six to eight weeks, when implementing a lockbox with a standard-formatted transmission file. Custom formats can take longer.

J.P. Morgan will require the support of the City's treasury and accounts receivable staff for a successful implementation. The support of your technology and telecommunications staff, as well as any outside vendors you may be using, are required to set up a data or image transmission. The City should provide a primary point of contact for the implementation team to work with as well as any necessary technical contacts, if required. Authorized signers should be available at the start of the project to sign documents and identify and approve security administrators.

d. What level of technical assistance would be given to the City to implement the lockbox and design or redesign the remittance document?

If your lockbox involves transmissions, the bank will kick off the electronic transmission part of the project. We will provide information on available and desired transmission formats and communication protocols. The City's representatives and our technical implementation specialist will finalize the information exchange (e.g., file layout, sample documents for data keying and testing) and confirm the completion of the various programming and setup tasks. We will send a coupon specification document that the City can use to redesign the remittance document. Data-keying specifications will be shared with our operations group to make sure requirements are clear and easily understandable to the lockbox associates who will perform this work. For new scannable wholesale implementations, we require 75 to 150 readable invoice/coupon samples.

If a data transmission is required, our technical implementation specialist will contact the City's designated technical representative. Once connectivity is established, file layouts will be processed through our test system.

Proposal to City of North Richland Hills

To provide a successful start-up, our technical implementation specialist will work with your systems group to finalize and test transmission formats.

- **Integration testing:** The Production Services team provides this service, which includes integration of City-defined requirements into your installation. Additionally, this team provides unit testing of individual components based on your defined requirements. The result of this process is a complete and installable software release for use in further testing.
- **Factory testing:** The Quality Assurance team provides this service, which includes regression testing of the application and testing of the identified City-defined requirements. Any rework or issues are resolved and retested prior to the solution's deployment. The application is ready for onsite testing at the end of this process.
- **User acceptance testing:** The Production Services team supports the City's user acceptance testing by installing and configuring the application on-site. Additionally, this team provides technical training for the installation process, as well as operational training to support your users of the application. Our Quality Assurance team coordinates the efforts of various groups to resolve issues that may arise during user acceptance testing. The product is accepted at the end of this process and is ready for production deployment.

J.P. Morgan requires one successful end-to-end test with the City prior to the go-live date.

Lockbox Testing and Go Live

The City's technical representatives and our technical implementation specialist will test both the communication links as well as the application (typically utilizing test data). All the setup requirements agreed on by you and our technical implementation specialist are captured in the Statement of Work document. At this point, your feedback is critical to confirm adherence to your specifications and readiness to go live.

Following testing and finalization of the City's processing instructions, we will begin to transition the setup into production. This portion of the process includes validation from both you and the bank in order to go live. You are briefed on service live dates, security administration instructions and other information you require for product use. For Receivables Online, this may also include first-time user training.

- e. **Where is the lockbox facility located? In what city is the processing located? What city would be used for the remittance address?**

J.P. Morgan recommends that the City utilize our Dallas lockbox location.

- f. **When is mail collected and delivered to the facility? How many times daily? How many hours of operation each day?**

Below are the pick-up schedules for wholesale lockbox mail. All times are local.

Wholesale Lockbox Mail Pickup*		
Monday through Friday	Saturday	Sunday
<i>Dallas</i>		
3:30 a.m.	6:00 a.m.	6:00 a.m.

Proposal to City of North Richland Hills

Wholesale Lockbox Mail Pickup*		
Monday through Friday	Saturday	Sunday
6:00 a.m. 11:00 a.m. 5:00 p.m.	11:00 a.m.	11:00 a.m. 5:00 p.m.

g. Can the lockbox handle remittances paid by credit card?

J.P. Morgan can accept credit card payments at our lockbox sites and include the information in the City's daily transmission. Credit cards will be processed by J.P. Morgan's payment processing and merchant acquiring business. Our proprietary platforms enable integrated solutions for all payment types, including credit, debit, and electronic check processing; as well as digital, alternative and mobile payment options. We have uniquely combined proven payment technology with a long legacy of client advocacy to create quantifiable value for businesses like yours.

More information about Merchant Services is available at <https://www.jpmorgan.com/country/US/en/merchant-services>. Upon understanding the card processing details, such as dollar volume and transaction information, J.P. Morgan will provide you a proposal for merchant processing services that may handle required methods of payment for your transactions. While you will have a separate agreement with Paymentech, LLC for merchant services, you will be secure in knowing that your total solution is being delivered under the J.P. Morgan umbrella.

Your remitters mail your coupon/remittance document with their credit card number, expiration date and type of credit card to the lockbox. Credit card transactions are placed in a separate group for processing. A lockbox associate logs on to our system, using the merchant ID that has been established for the City.

Using our web-based interface, we enter each transaction for authorization. The system responds with authorization approvals/declines. Payments are imaged for presentation to you on as completed transactions within the Receivables Online image browser application or for inclusion on your image transmission.

The bank will process credit card payments as point of sale transactions, obtaining authorization as required by applicable card rules; provided, however, the bank will not place phone calls for authorization of referrals or process credit transactions. The bank shall not be deemed a merchant processor and shall not be liable for any data entry errors or any chargeback.

If you would like credit card remittances included on your daily lockbox transmission, the transaction status report and images of the credit card payment coupons/remittance documents are routed to another lockbox associate for data capture.

Credit card transactions are keyed into a no-check batch (check amount is shown as \$0.00; credit card payment information is placed in mutually defined and agreed-upon fields). We can capture the same information as for check payments (for example, invoice number and net invoice amount) as well as potentially other fields for credit card payments (for example, last four digits of the credit card number).

Proposal to City of North Richland Hills

h. Describe the major components of your quality control checkpoints.

Remittances are delivered to the work group, where the following steps are taken:

- Extraction associate opens the envelope, determines the transaction type and separates transactions by wholesale and scannable.
- A complete review of negotiability is completed for all transactions.

For wholesale and check-only items:

- Extraction associate enters the lockbox number.
- Lockbox processing instructions appear on the page.
- A unique processing batch number is applied to the group of work.
- Extraction associate for high-speed scanning prepares both checks and remittance documents.
- Each full-page transaction, which can contain multiple payments, is associated with a transaction separator ID via barcode reader to maintain the integrity of the payment.
- Scanner associate scans prepared batches on high-speed scanners.
- Check image and MICR line information is captured from the check.
- Documents returned to workflow coordinator, who routes mail to be stored for 14 days prior to destruction.
- Data entry associates repair MICR lines where required.
- Data Entry associates key the check amount, which is verified by the system via intelligent character recognition (CAR/LAR) software.
- Completed batches are virtually or physically endorsed and encoded.
- Data entry associates begin keying information from the imaged remittance documents.
- Upon batch completion, images are available for delivery to the City.
- All outputs are automatically generated (fed to the online browser, direct image transmissions, and/or data transmissions).
- Unprocessable checks and related materials are forwarded to clients via client preferred delivery method.

i. Is image processing currently in place? Are there imaging costs for each item (check and remittance document)? Is there a separate fee assigned for the transmission of images? Describe the fee structure.

Receivables Online is an Internet-based service that can help the City efficiently manage your receivables. You can access images and information related to payments received in your J.P. Morgan lockboxes, as well as remote deposit captured checks and electronic payments received via ACH or Fedwire—all through a single portal. Easy navigation, advanced queries, payment alerts and workflow tools give your accounts receivable, credit and customer service staff the ability to make informed business decisions quickly without handling paper documents.

Proposal to City of North Richland Hills

Receivables Online lets the City view transaction data and images that are stored on a server at the bank. You access the server via the Internet, using a standard web browser. Your lockbox images are available shortly after lockbox processing is completed. Further, electronic payments are available on a scheduled basis. Images are retained in a high-speed, online storage archive for more than a month. The City may also choose to use our 10-year archive solution, on the same web browser, for your long-term retention needs.

Online Features

Home Page Quick Links: After logging on to Receivables Online, City users are presented with a home page that provides single-click access to the most common search requests. This eliminates the need to use the detailed search engine unless a unique or detailed query is needed. The home page also provides access to user-specified Saved Queries and New Alert notifications that include payment notifications, return notifications, and archive requests with subscription to any or all of these alert services.

Flexible Queries: A robust search engine lets the City quickly retrieve what you need. Transaction search criteria include bank transaction identifiers, payment data, supplemental invoice fields captured from your remittance documents, and workflow status and notation fields that you have previously assigned. Some typical queries let you retrieve:

- A single transaction with a specific check number or check amount.
- A single transaction containing a specific invoice number.
- All transactions for a given remitter name for a selected period of time
- All items which you have previously flagged as cash application exceptions.

Transaction level queries display images of checks and related remittance documents—plus any workflow status or notations added by you or your staff.

The Saved Queries feature retains queries that you may make on a regular basis. For example, City users may wish to periodically view all payments from a specific remitter. Up to 20 saved queries can be created by each user. The queries are not shared between users.

Same-Day Viewing: Images are viewable on Receivables Online beginning with your first deposit time. Additional items become available as work is completed throughout the day. The number and timing of incremental deliveries may vary based on your processing requirements and volume. For most lockboxes, batches are delivered within 30 minutes after processing is completed. Deliveries will occur at subsequent deposit times if the City has any special lockbox grouping or batch requirements.

Fast Retrieval: Images and data are retained using online disk storage that provides instantaneous retrieval for any user with a high-speed Internet connection. Standard service includes 45 days of online disk storage. The City may subscribe to additional months of online disk storage if you require immediate access to older transactions.

Easy Image Viewing: Images are presented on Receivables Online in a PNG format that can be viewed using browser software alone. The entire transaction is displayed for easy viewing and scrolling. Documents of normal size and quality are clear when viewed on monitors of recommended size. Receivables Online images can be downloaded to TIFF or PDF formats.

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Receivables Online comes equipped with a built-in image viewer (iViewer) that is accessed by clicking on the related PNG-formatted image. The iViewer displays a single page in full screen width; arrow buttons allow for navigation to other pages within the transaction.

Features include:

- Single image presentment to aid in user data entry from image.
- On-screen ruler to aid in reading tabular data.
- Magnifying tool to enlarge sections within a transaction for close-up evaluation.
- Contrast tool to switch background from white to black and vice versa.
- One-click printing of images of a single page, transaction or a group of transactions.
- One-click saving of images of a single page, transaction or a group of transactions.

User-Defined Presentation Options: With Receivables Online, City users can customize the presentation of transaction query results and transaction views to match their preferred work methods. For example, users can specify the number of items to be displayed on screen, select a default view for daily receipts (batch summary or transaction list), select an image-viewing format and select a default sort order for transaction lists. In addition to these user-defined defaults, single-click operations let you change the sort order of transaction lists and let you hide or display certain regions of some transaction screens.

Workflow and Notation Tools: Receivables Online provides City staff with tools to manage the completion of cash posting activities and to record pertinent information regarding a payment's disposition.

At the individual transaction level, users with the appropriate entitlements can update the following fields:

- *Exception Flag:* Typically used to note cash application exceptions or other conditions that require further follow up; once an exception has been resolved, the exception flag may be toggled off.
- *Exception Reason Code:* Select from a reason code table that you create.
- *Assigned-To:* Select another Receivables Online user who should follow up on a transaction. That user would subsequently query for items assigned to them; once the follow-up action is complete, he or she could mark it as unassigned, add a note, exception reason and/or turn off the exception flag, depending on entitlements.
- *Workflow Status:* Automatic assigned and reviewed status updates are based on user assignment or review by assignee; closed status requires explicit action.
- *Multiple Note fields* can be added to a transaction; a user ID and date are recorded with each. The note field allows 1,024 characters of free-form text per note. You may want to use this field to record resolution of cash application discrepancies or to record making a customer phone call related to the item. The field has copy and paste text capabilities.

These workflow fields are used in various query, update and report functions in Receivables Online to support various workflow scenarios:

Proposal to City of North Richland Hills

- For manual cash application, easy-to-use workflow tools can be used to distribute work among cash appliers and monitor progress through completion. For example, a supervisor executes a home page quick link to display current day batches, from which he/she assigns users to each batch. Then cash appliers execute the home page quick link, "Assigned To Me", to retrieve the items assigned to them. As each item is viewed by the assignee, the workflow status automatically changes from "assigned" to "reviewed". Further updates can be made by the cash applier to change the workflow status to closed, set an exception flag, add an exception reason code, assign a transaction to another user, and/or add a note. The supervisor can monitor the progress of cash appliers through the Workflow Status Summary Report.
- The automated cash application process will only review items that were not automatically applied. Users retrieve individual transactions on Receivables Online, research the reason, manually apply the item and reflect the resolution in a note and reason code. For any item that requires further action, the exception flag can be set and/or the item can be assigned to another user.
- To speed the retrieval of automated cash application exceptions, Receivables Online includes a file upload tool that can integrate exception results from your external A/R system of record. After uploading some or all of the workflow fields, the selected items are automatically presented for further action. Using the exception flag as a search filter, any user can subsequently retrieve the individual transactions and complete the cash application process.

j. Will mail be processed on all shifts including weekends?

Mail is collected on weekends as described in *Question f.* above.

k. Do you process wholesale and retail lockbox on the same equipment? If so, how are payments prioritized?

The Wholesale Lockbox processes both wholesale and scannable wholesale payments (checks with scannable optical character recognition - OCR remittance documents) on the same equipment in each of the lockbox sites. There is no priority between wholesale or scannable items. Lockboxes that have a large volume of payments with coupons may be processed on separate equipment.

l. How are returned checks handled and what information does the City receive on that account information for posting to the City systems?

Check Returns

J.P. Morgan maintains a comprehensive database that details your return item handling instructions, which may vary by lockbox even if multiple lockboxes share the same depository account. During the check clearing process, deposited checks may be returned by the paying bank for a number of reasons, including non-sufficient funds (NSF), uncollected funds, stop payment or account closed. Most returned items are routed through the Federal Reserve System to our regional return processing areas.

After processing your return items per your handling instructions, the returns system will generate a debit to your designated demand deposit account (DDA). The actual return items are matched to a return item advice and mailed to you via U.S. First Class Mail to the DDA statement address. The return advice lists the dollar amount and the reason for return for each item.

Proposal to City of North Richland Hills

Items being redeposited are assigned availability and re-entered into the clearing system. Typically, redeposits are not posted to your DDA and do not appear on the return item advice.

We can provide a variety of services to meet the City's needs for handling return items that include Receivables Online and the option to automatically redeposit returned items. During your account implementation, we will work with you to set up solutions to meet your needs.

Receivables Online

The Receivables Online check return service provides timely notification of return activity for U.S. lockboxes, allowing the City to follow up promptly with delinquent customers and update your accounting records.

- Both redeposited items and final returns are available on the business day following a return item's processing date.
- For all final returns, the original item is updated with a status marker to indicate that the item was returned. This information is available for 10 years, with long-term storage.
- The Return Item Summary report helps the City analyze patterns and trends of delinquent payers.
- An alert can be setup to automatically notify the City of return activity.
- A monthly return item maintenance fee applies per lockbox. We assess a detail reporting fee per return item in addition to regular return item handling fees.

m. Is there a formal procedure for responding to and correcting errors and problems? What is the average response time?

During our lockbox implementation process a dedicated implementation project manager will work closely with the City to document your processing requirements. We create a unique client outline based on our interviews with you, which is used as a set of online processing instructions. We develop a second set of instructions if data capture is required (for example, invoice numbers and amounts are to be keyed from remittance documents).

Our lockbox team also reviews and clarifies the City's processing instructions for our associates and prepares for production. All reported errors can be tracked to the individual responsible so that corrective action can be taken (e.g., clarification of language on the outline, additional training for the associates or modification of procedures).

n. Provide the names, contact names and telephone numbers of at least three comparable public lockbox clients.

The following references can be contacted regarding J.P. Morgan's lockbox services:

Client Name	Contact Name	Contact Phone Number
City of Lewisville	Clifford Howard	(972) 219-3422
City of Fort Worth	Jay Rutledge	(817) 392-6030
City of Baytown	Brent Yowell	(281) 420-6552

Proposal to City of North Richland Hills

- o. In the case of system failure, what are the back-up arrangements for processing? Are any delays expected in this situation?**

Data centers and major operations facilities are designed to receive electrical power from two separate substations and are also equipped with backup power generation and surge suppression systems.

- p. Describe the data transmission process (BAI, 823, 820, or other) and provide all sample reports to be received. What transmission protocol is used? What options are available? Is their full MICR capture?**

J.P. Morgan's image-based lockbox system provides optimal processing efficiency and accuracy. Checks and remittance documents are captured as the first step in our automated transaction processing, then electronically routed to operators. The operators perform amount entry and verification as well as capture of supplemental remittance details. Intelligent character recognition (ICR) technologies are used to reduce capture costs and improve accuracy; edit and balance routines can further refine data accuracy, resulting in improved cash application rates. J.P. Morgan supports several standard data transmission formats and can also develop customized formats as required for your accounts receivable system. Files are delivered via various secure transmission protocols; our telecommunication specialists will work with your staff to implement whichever option you prefer.

Sample Reports

Online Reports: Receivables Online provides lockbox information in formatted reports to facilitate the City's daily balancing and cash application and to help you analyze patterns and trends. These dynamically generated reports may be viewed online or downloaded in HTML (web compatible) or CSV (spreadsheet compatible) format. Your users can request all reports for a single lockbox or for all of your lockboxes. If you subscribe to the Transmission Reporting service, electronic payment data may also be included.

Several reports are included in the Receivables Online standard service; additional reports are included with some select service offerings as noted. All reports include a time and date stamp determined by the global time zone that is designated on the My Settings page in Receivables Online.

Receivables Online Reports			
Report Name	Description	Usage	Conditions
<i>Standard Reports</i>			
Activity Summary I	Deposit totals (items and dollars) by credit date and lockbox for 1 to 31 days.	Balance lockbox totals to bank deposit reports and/or accounts receivable.	Included.
Batch Recap	Batch totals for a single credit date.	Balancing by batch.	Included.
Payment Detail	List of payments received in one or all lockboxes for a single credit date. Payment data may be sorted two ways: by processing date and lockbox number or by remitter	Cash application.	Included.

Proposal to City of North Richland Hills

Receivables Online Reports			
Report Name	Description	Usage	Conditions
	name. You can specify subtotal by lockbox or batch.		
Assigned-to Summary	Transaction totals (items and dollars) by user and workflow status for 1 to 31 days.	Monitor completion of cash application or exception review assignments.	Included; you must use the workflow status field for this report to be meaningful.
Exception Reason Summary	Transaction totals (items and dollars) by exception reason for 1 to 31 days.	Monitor cash application exception reasons to identify trends requiring review.	Included; your security administrator must define and use the exception reason table for this report to be meaningful.
User Audit Report	A list that identifies all active and inactive user IDs and their respective security status.	Track users security events.	Included as part of the Security Administration tools.
Optional Reports			
Activity Summary II	Deposit totals by credit date and lockbox for 1 to 31 days; includes separate totals for weekend days.	Balancing lockbox totals to bank deposit reports and/or accounts receivable.	Included if you subscribe to weekend lockbox processing. Additional lockbox processing fees apply.
Group Recap	Totals by assigned group code within lockbox for a single credit date.	Monitoring composition of lockbox receipts.	Included if special grouping is performed for your lockboxes. Additional lockbox processing fees apply.
Extended Detail	List of payments received in one or all lockboxes for a single credit date. Payment data may be sorted two ways: by processing date and lockbox number or by remitter name. You can specify subtotal by lockbox or batch. Includes 1 to 9,999 lines of reference (invoice) details per payment. Reference lines include up to four additional invoice-related fields.	Cash application.	Optional report. Additional reporting fee applies.
CSV+ Detail	A delimited file containing all Receivables Edge transaction data elements for a single credit date.	Cash application or import to an external application for further analysis or reporting.	Companies needing a report with more than four supplemental data fields reported. Additional reporting fee applies.
Check Return Summary	Return totals (items and dollars) by return reason and disposition for 1 to 31 days.	Monitor return activity to identify trends requiring review.	Included if you subscribe to Check Return service.

Proposal to City of North Richland Hills

Downloadable Reports: Receivables Online provides for delivery of reports produced by other systems and containing data not provided via the online dynamic reporting tool. All reports from Receivables Online are downloadable into CSV or HTML formats.

Samples of these reports have been provided in Appendix 6.

Transmission Protocol

Communication software depends upon the delivery method the City selects.

SFTP

J.P. Morgan supports Secure FTP encryption with SSH certificates for file transmissions sent to and from J.P. Morgan.

Although file transfer protocol (FTP) is widely used for bulk file transmission over the Internet, it is inherently non-secure. Even when the data and connection are protected by encryption, PKI and SSL, there is risk of a security breach due to the open nature of the protocol. Therefore, "open" FTP does not meet J.P. Morgan standards for Security and Risk, and we offer Secure FTP for this type of interface.

FTPS

Host-to-Host Connectivity Services offers FTP encryption with a secure socket layer (SSL) session for automatically scheduled and manual-initiated file transmissions sent to and from J.P. Morgan.

HTTPS

A secure communications connection with Verisign for SSL.

Authentication Requirements: J.P. Morgan has established minimum requirements for safeguarding the integrity of wholesale financial messages to reduce the risk of financial loss from accidental or deliberate alterations of messages, and the introduction of fraudulent messages as exchanged between J.P. Morgan financial applications, or between J.P. Morgan financial applications and our clients.

- Message authentication detects any change in data content.
- Encryption makes data unreadable but does not confirm data integrity.
- Password protection limits access but does not confirm data integrity.
- Callbacks can be compromised by call-forwarding technology.

All wholesale financial messages, transmitted through a telecommunications link to or from a J.P. Morgan financial application must be properly authenticated. All message authentication measures and products must conform to approved American National Standards Institute (ANSI) standards. A key management process must be employed and must conform to approved ANSI standards.

To prevent unauthorized or fraudulent transmission of payment instructions, J.P. Morgan requires that authentication be employed on all value bearing transactions, which are electronically transmitted to the bank. Encryption will be implemented based on the client's request.

Proposal to City of North Richland Hills

AS2

Host-to-Host Connectivity Services offers AS2 connectivity, which provides secure and assured file transfer over the Internet and relies on encryption and authentication using digital certificates, plus message distribution notification, to validate the integrity of the data transferred.

Managed Private Networks: Host-to-Host Connectivity Services offers a range of solutions that enable use of traditional communication services such as IP, VPN, value-added networks (VANs) and Frame Relay.

IP VPN

A routed link between two or more points across a shared network infrastructure

Requirements include:

- Communication Protocol: TCP/IP - FTP, Sterling Commerce CONNECT: Direct
- Connectivity: Public Internet connection. J.P. Morgan-owned VPN or shared VPN configuration (where each entity owns/manages its end of the VPN)
- Security: IP SEC, PGP, GPG, Sterling Commerce Secure+

SWIFTNet

SWIFTNet FileAct allows the secure and reliable transfer of files, in any format, over the SWIFT network to or from J.P. Morgan. Requirements include:

- Communication Protocol: FileAct (SWIFT proprietary standard)
- Connectivity: SWIFTNet Gateway installation, TCP/IP
- Security: Built-in 509.v3 certificates

Value-Added Networks (VANs)

VANs remove the need to customize protocols for data transmission. This is done by utilizing a process called mailboxing. The sending party puts a file in a mailbox using their standard communication process, and the receiving party will access the mailbox to retrieve the data using its own standard communications process.

VANs supported include Sterling Commerce, AT&T Global Network Service and GXS.

MICR Capture

J.P. Morgan supports full MICR capture.

q. What is the earliest transmission time that information is available on the daily deposit(s)? Intra-day? Is this information available on-line?

The data transmission time is a function of check and invoice volume as well as the complexity and amount of required data entry.

J.P. Morgan can:

Proposal to City of North Richland Hills

- Generally transmit by 6:00 p.m. CT while depositing all mail received for a ledger credit day.
- Accommodate an earlier transmission time depending on the volume and complexity of your lockbox account. Remittances that cannot be processed for inclusion in the same day's transmission will be included in the next day's deposit and data file.
- Provide data transmissions between the hours of 7:00 a.m. and 12:00 a.m. CT at a pre-designated, mutually agreed-upon time. We generally require a two-hour transmission window.

r. **Who is responsible for handling adjustments and error resolution? How?**

One of the advantages of our network is our service staff. One Client Service Professional, with back up, handles all of your lockbox adjustments and error resolutions. As a result, you need to contact only your assigned CSP with any questions or issue resolution.

13. Pay Cards – Stored Value Cards

No Proposal. As announced in 2014, J.P. Morgan will no longer solicit or accept any new prepaid card business.

As an alternative to a prepaid card program, J.P. Morgan suggests our Corporate Quick Pay service, a new mobile and web-based payment solution, that will allow the City's seasonal employees to accept payments via email. This innovative solution not only makes accepting payments easier for your employees, but it is more efficient for you as well.

Corporate Quick Pay:

- **Makes Migration from Paper to Electronic Easy:** Corporate Quick Pay overcomes consumer account and remittance data constraints the City may face when migrating from check to electronic forms of payment.
- **Delivers Economic Value:** The City can reduce the total cost of payments by settling via Automated Clearing House (ACH) or Real-Time Payments (optional).
- **Saves Time and Money for Your Low-Frequency Payments:** Collecting and storing employee bank account information for low-value, low-frequency payments is expensive and time consuming. Corporate Quick Pay eliminates this burden and can be used for recurring payments, as well.
- **Integrates into Your Existing Payment Initiation, Settlement and Reconciliation Process:** Our solution is integrated with our corporate payment platforms, which allows you to easily integrate payment initiation and reconciliation into the existing processes that you maintain.
- **Makes Sure Your Consumer Gets Paid, Even if They Take No Action:** If your employee takes no action, declines the payment or if you simply do not have their email address, we can automatically print and mail a check making certain they receive your payment.

The City simply supplies us with your employee's email address, payment amount, name and desired remittance data using Access Online manual entry or file upload—or by using direct transmission. Corporate Quick Pay then generates an email for the employee(s) to accept the payment(s) for deposit into their personal bank account(s).

Proposal to City of North Richland Hills

A recent addition to Corporate Quick Pay is the Real-Time Payments option, where payments that are deposited at a participating financial institution can be sent in real time for an additional fee.

How Corporate Quick Pay Works

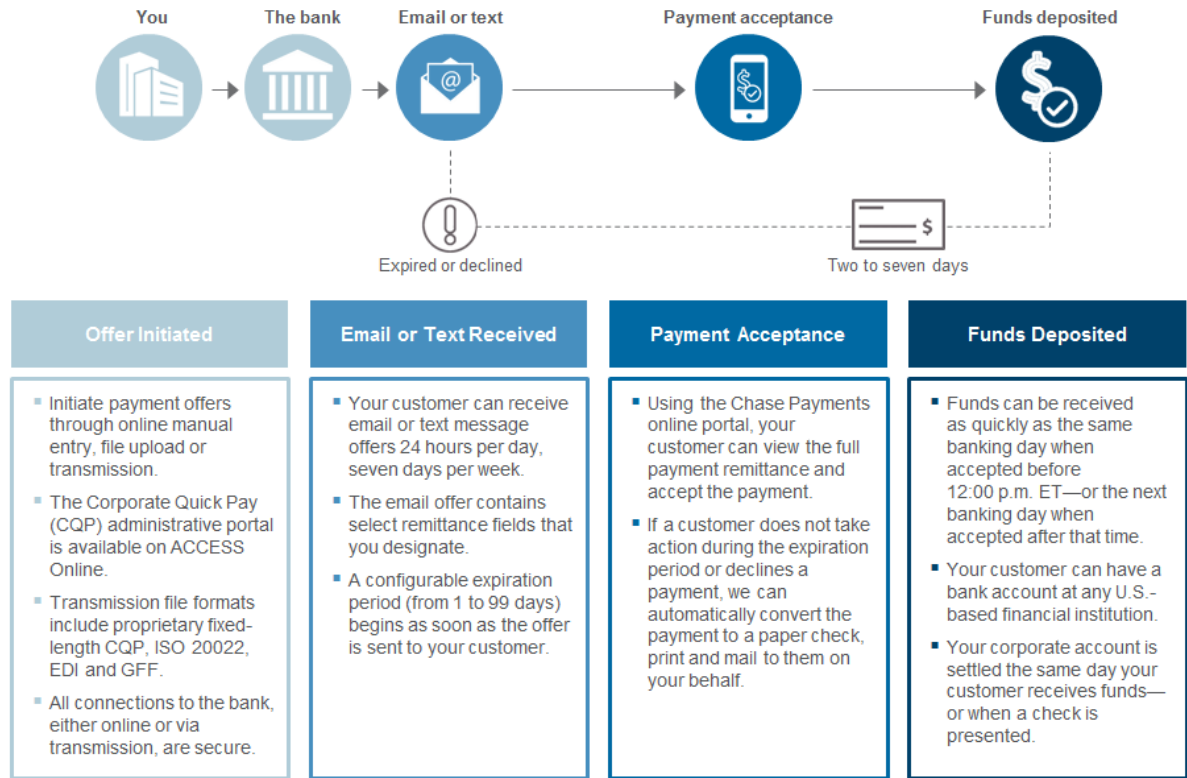


Figure 18.

Enrollment is easy. Your employee creates a profile on the consumer-facing online system, Chase Payments, that will be used by employees to accept future payments from the City or any other payer using Corporate Quick Pay into that employee's personal bank account. This provides a better and faster experience for your employee, allowing them to accept a payment without having to provide bank account information each time.

Proposal to City of North Richland Hills

Chase Payments Sample Page

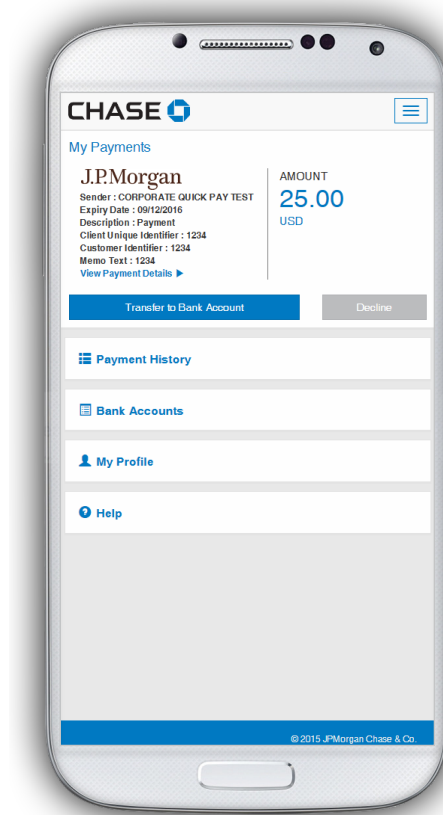


Figure 19.

In addition to sending an email notification to your employee to accept a payment, we have enhanced our Corporate Quick Pay solution with the ability to also send notifications via text.

14. Account Analysis

A monthly account analysis report shall be provided for each account and on a relationship basis.

The City will continue to receive an account analysis statement each month identifying all services provided, product volumes and the resulting service charge incurred.

The statement captures a monthly summary of your balances and service charges. Analysis statements are provided for each account and on a group summary basis.

a. Provide a sample account analysis.

Account analysis statements in PDF format show each section of billing information in a separate table. Total charges are displayed at the end of each table for clarity.

Proposal to City of North Richland Hills

Balance and Compensation Analysis Section

12345 LOC 000 123 4567 - NN

ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2014

J.P.Morgan
JPMORGAN CHASE BANK, N.A.
123 LOMBARD AVE
HOUSTON TX 12345

DETAIL OF ACCOUNT 000 00bb00000123456789

PAGE 1 OF 4
ACCOUNT: 000 00bb00000123456789
PRODUCTION DATE: 02-06-2014
OFFICER CONTACT: PAUL ROMAN (212) 123-XXXX
OTHER CONTACT: JOHAN LAPISTAR (212) 123-XXXX

BALANCE AND COMPENSATION ANALYSIS

EARNINGS ALLOWANCE RATE: XX.XX%
MULTIPLIER: \$ 4,709.67000

AFP CODE	DESCRIPTION	BALANCE INFORMATION	COMPENSATION INFORMATION
000000	AVERAGE NET LEDGER BALANCE	5,000,000	0.00
000030	LESS AVERAGE FLOAT BALANCE	00	.00
000010	AVERAGE NET COLLECTED BALANCE	5,000,000	0.00
000011	AVG POSITIVE COLLECTED BALANCE	5,000,000	0.00
000420	LESS DDA BAL RESRVE REQUIREMENT	00	.00
000040	INVESTABLE BALANCE	5,000,000	0.00
000400	BAL EQUIVLNT-TOT SERVICE CHRGS	XX.XX	XX.XX
000410	EXCESS/(DEFICIT) INVESTBLE BAL	XX.XX	XX.XX
000240	EARNINGS ALLOWANCE	XX.XX	XX.XX
000331	BAL COMPENSABLE SRVC CHARGES	XX.XX	XX.XX
000241	EXCESS/(DEFICIT) EARNING ALLOW	XX.XX	XX.XX
000314	SERVICE CHARGE AMOUNT	XX.XX	XX.XX



Figure 20.

Activity Summary Section

12345 LOC 000 123 4567 - NN

ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2014

J.P.Morgan
ABC COMPANY LTD

DETAIL OF ACCOUNT 000 00bb00000123456789

PAGE 2 OF 4
ACCOUNT: 000 00bb00000123456789
PRODUCTION DATE: 02-06-2014

ACTIVITY SUMMARY

PRODUCT LINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE BASED CHARGES (\$)
ACCOUNT SERVICES							
ACCOUNT MAINTENANCE	01005	010000	XX.XX	13	XX.XX	141,290	XX.XX
STATEMENT CYCLES	01010	010307	XX.XX	10	XX.XX		XX.XX
AUDIT CONFIRMATIONS	01076	010850	XX.XX	1	XX.XX	353,226	XX.XX
SUBTOTAL					XX.XX	494,516	
FUNDS TRANSFER SERVICES							
REPETITIVE INSTRUCTION STORAGE	05882	360561	XX.XX	20	XX.XX		XX.XX
SUBTOTAL					XX.XX	0	
JPMORGAN ACCESS							
ACCOUNT MAINT - 1 YEAR HISTORY	06065	400962	XX.XX	2	XX.XX	659,355	XX.XX
USER MODULE FEE	06087	400969	XX.XX	21	XX.XX	00	XX.XX
JPM ACCESS MONTHLY MAINT	07357	400969	XX.XX	10	XX.XX		XX.XX
SUBTOTAL					XX.XX	659,355	
PREMIUM ASSESSMENT FEE							
PREMIUM ASSESSMENT FEE	00035	0002301	XX.XX	5,000,000	XX.XX	2,599,977	XX.XX
SUBTOTAL					XX.XX	2,599,977	
TOTAL CHARGE FOR SERVICES		000300			XX.XX	XX.XX	
TOTAL FEE BASED CHARGES		000350			XX.XX	XX.XX	
BAL COMPENSABLE SRVC CHARGES		000351			XX.XX	XX.XX	
BAL EQUIVLNT-TOT SERVICE CHRGS		000400			XX.XX	XX.XX	

Figure 21.

Proposal to City of North Richland Hills

Relationship Balance Compensation History Section

J.P.Morgan

ACCOUNT ANALYSIS STATEMENT
FOR JANUARY 2014

PAGE 3 OF 4
12345 LCC 000 123 4567 - NN

ACCOUNT: 000 000000000123456789
PRODUCTION DATE: 02-06-2014

DETAIL OF ACCOUNT 000 00000000123456789

RELATIONSHIP BALANCE COMPENSATION HISTORY

MONTH	AVERAGE NET LEDGER BALANCE (\$)	AVERAGE NET COLLECTED BALANCE (\$)	INVESTABLE BALANCE (\$)	BALANCE EQUIVALENT TOTAL SERVICE CHARGES (\$)	EXCESS/ (DEFICIT) INVESTABLE BALANCE (\$)	EARNINGS ALLOWANCE RATE (%)	EARNINGS ALLOWANCE (\$)	BALANCE COMPENSABLE SERVICE CHARGES (\$)	EXCESS/ (DEFICIT) EARNINGS ALLOWANCE (\$)
JAN	.000,000	5,000,000	5,000,000	XX.XX	XX.XX	XX.XX%	XX.XX	XX.XX	XX.XX
JAN - JAN AVERAGE	5,000,000	5,000,000	5,000,000	XX.XX					
JAN - JAN NET					XX.XX		XX.XX	XX.XX	XX.XX




Figure 22.

b. State when the analysis will be available each month.

J.P. Morgan will continue to provide statements for the City on the 6th business day of the month.

c. Is the analysis provided online? How long is the analysis maintained on-line? If not how is it provided?

The City will continue to retrieve electronic account analysis statements via Access Online on the sixth business day after the close of the billing period; up to 13 months of statements are available. All sections of your account analysis statement may be viewed, printed and exported through Access Online. Analysis statements are available in PDF, Excel and CSV formats. In addition, statements can be downloaded in a BAI file via Access Reports.

15. Monthly Statements

The bank shall provide monthly account statements on individual accounts and on a relationship basis. All accounts are on a monthly cycle using the calendar month as cut-off. Timeliness of reporting is critical.


The City will continue to receive bank account statements for each account. These reports provide a summary of credit, debit and paid check activity for the statement period and balances at the start and end of the period. The statement also provides a detailed chronological listing of all credit and debit transactions. For each transaction, the entry provides the ledger and value dates, the dollar value of the transaction and detailed transaction description. The statement also provides closing ledger balances. The standard cutoff for statements is end of month.

Proposal to City of North Richland Hills

a. Provide a sample statement.

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

Summary Section




CHASE
JPMorgan Chase Bank, N.A.
123 Lombard Ave
Houston, TX 12345

January 01, 2014 through January 31, 2014
Account Number: 1234567890

CUSTOMER SERVICE INFORMATION
If you have any questions about your statement, please contact your Customer Service Professional.

000012345 00A 000 123 4567 8901234567890100000000 00 0000

ABC COMPANY LTD
83 WEST MADISON ST
ROSEVILLE AR 28293-7
USA



CHECKING SUMMARY		
Commercial Checking		
	INSTANCES	AMOUNT
Beginning Balance		\$996,907.96
Deposits and Additions	63	683,673.63
Checks Paid	50	- 624,330.88
Electronic Withdrawals	36	- 612,386.72
Ending Balance	149	\$443,863.99

DEPOSITS AND ADDITIONS		
DATE	DESCRIPTION	AMOUNT
01/02	Remote Online Deposit 1234	\$6,657.22
01/02	JPMorgan Access Transfer From Account 12345678901	1,713.85
01/02	JPMorgan Access Transfer From Account 12345678901	242.59
01/03	Remote Online Deposit 1234	5,878.49
01/03	Orig CO Name: XYZ Company LTD-2 Orig ID: 123456789 Desc Date: Desc:Payables Sec:PPD Trace#:000000012345678 Eed:140103 ID:Ba08 Ind Name:UVW Company LTD-1 1234567 Trn: 0012345678Tc	9,519.13
01/03	JPMorgan Access Transfer From Account 12345678901	2,150.16
01/06	Remote Online Deposit 1234	61,804.04
01/06	JPMorgan Access Transfer From Account 12345678901	3,871.37
01/06	JPMorgan Access Transfer From Account 12345678901	1,286.93
01/07	Remote Online Deposit 1234	2,040.34
01/07	JPMorgan Access Transfer From Account 12345678901	6,308.36

Page 1 of 8

Figure 23.

Proposal to City of North Richland Hills

Grouped Transactions Section


CHASE 		January 01, 2014 through January 31, 2014			
		Account Number: 1234567890			
DEPOSITS AND ADDITIONS <i>(continued)</i>					
DATE	DESCRIPTION	AMOUNT			
01/24	JPMorgan Access Transfer From Account 12345678901	1,794.43			
01/24	JPMorgan Access Transfer From Account 12345678901	1,776.38			
01/24	JPMorgan Access Transfer From Account 12345678901	1,307.42			
01/27	Orig CO Name:XYZ Company LTD-2 Orig ID:0123456789 Desc Date:123456 CO Entry Descr:Payables Sec:PPD Trace#:111000012345678 Eed:123456 Ind ID:0123456 Ind Name:UVW Company LTD-1 1234567 Trm: 0000123456Tc	9,104.33			
01/27	JPMorgan Access Transfer From Account 12345678901	4,074.60			
01/28	Remote Online Deposit 1005	63,311.08			
01/28	JPMorgan Access Transfer From Account 12345678901	7,803.67			
01/28	JPMorgan Access Transfer From Account 12345678901	3,357.24			
01/28	JPMorgan Access Transfer From Account 12345678901	3,085.05			
01/28	Orig CO Name:XYZ Company LTD-1 Orig ID:1234567890 Desc Date: 123456 CO Entry Descr:Pain Groupxeoc:PPD Trace#:000001234567890 Eed:123456 Ind ID:0123456 Ind Name:UVW Company LTD-1 EFT Batch # 1234 Trm: 0123456789Tc	2,817.07			
01/29	Remote Online Deposit 1005	18,629.50			
01/30	Remote Online Deposit 1005	30,500.39			
01/30	JPMorgan Access Transfer From Account 12345678901	3,024.73			
01/30	JPMorgan Access Transfer From Account 12345678901	2,139.51			
01/31	Remote Online Deposit 1005	4,653.51			
01/31	Orig CO Name:XYZ Company LTD-2 Orig ID:0123456789 Desc Date:123456 CO Entry Descr:Payables Sec:PPD Trace#:111000012345678 Eed:123456 Ind ID:0123456 Ind Name: UVW Company LTD-1 1234567 Trm: 0000123456Tc	8,950.50			
01/31	JPMorgan Access Transfer From Account 12345678901	5,904.28			
Total Deposits and Additions		\$683,673.63			
CHECKS PAID					
CHECK NUMBER	DATE PAID	AMOUNT	CHECK NUMBER	DATE PAID	AMOUNT
1000	01/27	\$674.20	2146	01/13	1,132.64
2127 *	01/06	25.00	2148	01/13	1,087.00
2129 *	01/07	793.12	2149	01/15	236.00
2130	01/03	467.28	2150	01/14	171.00
2134 *	01/07	107,040.22	2151	01/15	50.00
2135	01/09	233.05	2152	01/15	412.00
2133	01/10	361.00	2153	01/15	99,218.85
2137	01/17	2,566.85	2154	01/17	1,795.83
2138	01/10	147.00	2155	01/17	331.500
2139	01/14	674.50	2156	01/22	99.50
2140	01/09	1,486.00	2157	01/22	222.00
2141	01/13	19.00	2158	01/21	112.00
2142	01/10	100.00	2159	01/21	468.29
2143	01/13	381.00	2160	01/22	923.00
2144	01/16	462.62	2161	01/22	616.61
2145	01/09	71,126.16	2162	01/22	20,140.00



Figure 24.

Proposal to City of North Richland Hills

Daily Ending Balance Section

CHASE		January 01, 2014 through January 31, 2014 Account Number: 1234567890	
ELECTRONIC WITHDRAWALS		<i>(continued)</i>	
DATE	DESCRIPTION		AMOUNT
01/22	Chios Debit Via: XYZ Company LTD-6 Ssn: 0123456 Trn: 0123456789Jo	A/C: XYZ Company LTD-1 Not Entered	\$874.20
01/23	Orig CO Name:XYZ Company LTD-1 Entry Descr:Web Prmts Sec: Web ID:N1234 Ind Name:UVW Company LTD-1 123-456-7890 Trn: 0123456789 To	Orig ID:0123456789 Desc Date:123456 CO Trace#:111000012345678 Eed:123456 Ind	3,510.00
01/29	Orig CO Name:XYZ Company LTD-3 ID:012345678901234 Ind Name:UVW Company LTD-1 Trn: 0123456 To	Orig ID:0123456789 Desc Date:123456 CO Entry Descr:Usatxpymntsec:CCD Trace#:111000012345678 Eed:123456 Ind	1,037.12
01/23	Orig CO Name:XYZ Company LTD-3 ID:012345678901234 Ind Name:UVW Company LTD-1 Trn: 0123456 To	Orig ID:0123456789 Desc Date:123456 CO Entry Descr:Usatxpymntsec:CCD Trace#:111000012345678 Eed:123456 Ind	20.59
01/24	JPMorgan Access Transfer From Account 12345678901		587,154.73
01/24	Orig CO Name:XYZ Company LTD-1 Entry Descr:DirectDeposed:CCD ID:0123456789 Ind Name:EFT File Name: B58Sf Offset For Origin#:0123456789 CO Eff Date: 1234567 123456 B58Sf Trn: 0123456789To	Orig ID:0123456789 Desc Date:Offset CO Trace#:111000012345678 Eed:123456 Ind	1,675.99
01/28	JPMorgan Access Transfer From Account 12345678901		327.43
01/30	Chios Debit Via: XYZ Company LTD-6 Ssn: 0123456 Trn: 0123456789Jo	A/C: XYZ Company LTD-1 Not Entered	3,100.00
01/30	Orig CO Name:XYZ Company LTD-3 ID:012345678901234 Ind Name:UVW Company LTD-1 Trn: 0123456 To	Orig ID:0123456789 Desc Date:123456 CO Entry Descr:Usatxpymntsec:CCD Trace#:111000012345678 Eed:123456 Ind	903.12
01/30	Orig CO Name:XYZ Company LTD-3 ID:012345678901234 Ind Name:UVW Company LTD-1 Trn: 0123456 To	Orig ID:0123456789 Desc Date:123456 CO Entry Descr:Usatxpymntsec:CCD Trace#:111000012345678 Eed:123456 Ind	18.59
01/31	Orig CO Name:XYZ Company LTD-3 Entry Descr:DirectDeposed:CCD ID:012345678901234 Ind Name:EFT File Name: B58Sf Created Offset For Origin#: 0123456789 CO Eff Date: 1234567 123456 B51R2 Trn: 0123456789To	Orig ID:0123456789 Desc Date:Offset CO Trace#:111000012345678 Eed:123456 Ind	1,554.94
Total Electronic Withdrawals			\$612,386.72
Your service charges, fees and earnings credit have been calculated though account analysis.			
DAILY ENDING BALANCE			
DATE	AMOUNT	DATE	AMOUNT
01/02	\$1,004,824.42	01/17	1,069,620.53
01/03	1,020,137.32	01/21	1,080,953.68
01/06	1,067,074.66	01/22	1,114,792.71
01/07	993,407.90	01/23	1,157,101.99
01/08	1,003,924.81	01/24	453,168.22
01/09	948,077.01	01/27	466,203.43
01/10	965,070.54	01/28	546,230.11
01/13	1,068,568.34	01/29	559,441.46
01/14	1,079,839.13	01/30	430,145.52
01/15	1,009,513.04	01/31	443,863.99
01/16	1,025,322.00		

Figure 25.

Proposal to City of North Richland Hills

b. When are statements available? Are statements provided in both paper and electronic formats?

J.P. Morgan will continue to provide statements for the City two to three business days after the statement cutoff date. J.P. Morgan's bank statements are available via Access Online or paper copy.

c. How long are statements maintained online?

Bank statements are maintained online with Access Online for seven years.

16. Account Executive

To insure smooth contract implementation and continuation, a specific account executive and back-up must be assigned to the City account to coordinate services and expedite the solution of any problem. The account executive should meet with City staff semi-annually on banking matters at a minimum.

a. Provide the outline for the client support structure to be provided to the City by the bank.

All Commercial Banking clients are assigned a Client Service Professional (CSP) and back up who provide cross-product centralized support for the services detailed in this response. With the City's relationship, Cynthia Rodriguez has developed a deep understanding of your business, the products you use and your overall business needs. Cynthia will remain as your day-to-day contact for all servicing needs or concerns. Cynthia is an experienced professional with a deep knowledge of Commercial Banking and Treasury Services products.

b. Explain how the proposed client support level will address problems and promote ongoing communications on a timely and efficient basis.

As described previously, Cynthia Rodriguez has the primary responsibility for all day to day aspects of your treasury management relationship such as inquiries, research and maintenance related to accounts and services. She also has authority to engage all levels of Commercial Banking management and escalate issues as appropriate. Cynthia has a detailed matrix of contacts and escalation procedures to expedite resolution for each service provided to you. These procedures also include internal service standards to make sure other J.P. Morgan groups are providing timely responses. Finally, Cynthia will continue to work closely with your full relationship team to be sure that everyone supporting you is informed of your relationship activity.

c. Is there a protocol and system for monitoring and providing solutions to individual problems?

The City has several methods for initiating and tracking inquiries. All of the solutions are designed to be secure, and we may recommend channels based on your specific preferences and needs. Some of the options available include:

- **Email:** Requests initiated by email are validated to verify that the sender of the request is an individual authorized by the City. All emails must be securely encrypted and account number information must be masked. Additionally, all value-bearing instructions via email will require the correct documentation and verification. The City's inquiries are captured by Client Service in an internal tracking system.
- **Access Online:** Access Transaction Services is an internet-based product that the City's authorized users can use for funds transfer and ACH inquiry, investigation, reporting and online audit trail functions. Access Online offers multiple layers of security via authentication and access control and encryption, as described below:

Proposal to City of North Richland Hills

- **Authentication and Access Control:** Access Online maintains roles for each user that entitle the user to access J.P. Morgan internet-based product(s) and employs dual-factor authentication via SecurID token authentication (PSPT) to provide added security for certain product features. SecurID tokens are required for use by client security administrators or for user actions that create value-bearing transactions.
- **Encryption:** Access Online employs third-party SSL certificates using 128-bit encryption. Internal-to-internal servers that cross the J.P. Morgan WAN with sensitive information may also employ SSL or IPSEC VPN technology, as appropriate.
- **Fax:** Fax-initiated requests must be signed by an individual authorized in our records for the City and are authenticated upon receipt. The signature on all written requests is verified against the signature provided in our records. For certain high-risk requests, you will also receive a callback to another individual at the City to confirm the instructions. The City's inquiries are captured by Client Service in an internal tracking system.
- **Phone:** Phone-initiated requests are verbally authenticated by obtaining identifying information and/or by the client service professional's personal relationship with the City. Depending on the nature of the request, you may be asked to submit written instructions signed by an individual shown as an authorized person in our records. For high-risk requests, you may also receive a callback to another individual at the City to confirm the instructions. The signature on all written requests is verified against the signature on file with us in our records. Client inquiries are captured by Client Service in an internal tracking system.

d. Provide the names and titles of the proposed account executives.

J.P. Morgan is committed to continually building solutions for the City that will lead to your success. Glenn Forbes will continue to be your relationship manager, sharing new and valuable ideas that will provide present and future benefits to you. Robin Tarkanick, your Treasury Management Officer, will lead the Treasury Services team supporting the City along with Joleesia Berry, your sales associate. Daily client service will continue to be provided by your Client Service Professional, Cynthia Rodriguez.

We have provided brief biographies of the relationship team members below.

Proposal to City of North Richland Hills

Glenn Forbes



Role	Relationship Manager
Address	420 Throckmorton Street, Floor 4 Fort Worth, TX 76102-3700
Phone	(817) 884-5024
Email	glenn.s.forbes@jpmorgan.com

Responsibilities

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

He will continue to:

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

Biography

Glenn Forbes has worked with clients in the government sector for over 30 years. He serves as the primary relationship manager for numerous Texas public sector clients.

Glenn earned a Bachelor of Arts in Accounting from Morehouse College.

Proposal to City of North Richland Hills

Robin Tarkanick



Role	Treasury Management Officer
Address	14800 Frye Road, Floor 2 Fort Worth, TX 76155-2732
Phone	(214) 965-4011
Email	robin.tarkanick@jpmorgan.com

Responsibilities

Robin will continue to assist the City in resolving working capital and efficiency challenges by providing information and offering ideas from J.P. Morgan's Treasury Services team.

She will continue to:

- Recommend cash flow optimization strategies, including ways to streamline financial processes
- Assist the City in realizing day-to-day operational efficiencies in alignment with your treasury service goals
- Provide targeted information to you about new products, market developments and industry trends
- Monitor the city's implementation for successful service delivery

Biography

Robin Tarkanick joined J.P. Morgan in 2007 with in Merchant Services Business Banking and Government Non-Profit Sector. In 2018, Robin moved to Treasury Management for South Government Banking in order to further her ability to serve clients in a specialized industry with their cash management needs. She continues to integrate her previous background with fast changing technology in the marketplace in accordance with the focus of the firm.

She attended Arizona State University and holds a Bachelor of Science degree in Business Marketing.

Proposal to City of North Richland Hills

Cynthia Rodriguez



Role	Client Service Professional
Address	420 Throckmorton Street, Floor 4 Fort Worth, TX 76102-3700
Phone	(817) 884-4175
Email	cynthia.d.rodriguez@jpmorgan.com

Responsibilities

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

For day-to-day matters, she will continue to:

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

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

Biography

Cynthia Rodriguez has more than 16 years of experience serving clients in Texas. A banking veteran since 1999, Cynthia has held positions in multiple departments serving internal and external clients.

She is committed to providing value-added advice and has strong, effective problem-solving, decision-making and leadership skills.

Proposal to City of North Richland Hills

Joleesia Berry



Role	Treasury Services Sales Associate
Address	14800 Frye Road, Floor 2 Fort Worth, TX 76155-2732
Phone	(214) 965-4008
Email	joleesia.berry@jpmorgan.com

Responsibilities

Joleesia will work with Robin Tarkanick to identify and understand the City's cash management objectives, and formulate recommendations and solutions.

She will:

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

Biography

Joleesia Berry is an experienced associate in the Government and Not-For-Profit sector with a demonstrated history of working in the banking industry. Her focus as a treasury associate is to assist Robin Tarkanick with discovering the best product solutions and services for clients.

Prior to joining J.P. Morgan, Joleesia was a Commercial Banker Associate serving North Texas government clients and not-for-profits clients in the Texas market.

Joleesia is a native of Dallas, TX, and a graduate Texas Woman's University School of Business.

e. **How are daily operational difficulties to be handled?**

As your primary point of contact, Cynthia Rodriguez will continue to be your advocate within J.P. Morgan and is responsible for delivering a high level of service daily. Cynthia provides a host of services, including acting as the City's point of escalation and advocating on your behalf to resolve inquiries or issues that arise.

f. **What kind of technical support is available after business hours and on weekends?**

Our Solution Center Access Support team provides support to the City for Access Online and Remote Deposit related inquiries, which includes troubleshooting browser, software and scanner issues. They will also assist you with MICR correction, multifactor authentication, Internet troubleshooting, password resets/unlocks, resolving error messages, etc.

The Access Support team hours of operation are 7:00 a.m. to 7:00 p.m. CT on Monday through Friday.

Proposal to City of North Richland Hills

17. Overdrafts

Every effort will be made by the City to eliminate net aggregate daylight and overnight overdraft situations.

a. **State the bank’s policy regarding aggregate overdraft charges and the fees, if any.**

J.P. Morgan charges for the use of end of day (EOD) uncollected funds by applying a daily variable overdraft (OD) rate to individual DDAs for each day an overdraft occurs. Interest and overdraft fees can be offset by an earnings credit allowance and may be assessed on a per-occurrence basis.

The formula for Negative Collected Balance Fee is as follows:

Negative Collected Balance Fee Calculation
$\frac{(\text{Negative Collected Balance} \times \text{OD Rate} \times \text{Number of Days Overdrawn})}{360 \text{ days}}$

There is also a per occurrence fee for each individual overdraft when paid or returned.

18. Stop Payments

The City currently averages four stop pays a month and requires automatic renewals. Stop pays should have a minimum of six months for the stop pay period. Currently the City has automatic renewals in place for all stop pays. An automated input process is required.

a. **Describe the stop pay process and any bank policy on stop pays.**

The City can continue to place stop payments online via Access Online, either directly from within the “Stops” function or more efficiently by using the “Inquiry” function where the check numbers are validated against the issued items.

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

As a fallback option, the City can contact Cynthia Rodriguez to issue a stop payment.

Proposal to City of North Richland Hills

Access Online Stop Payment Page

The screenshot shows the J.P. Morgan ACCESS online interface for a stop payment request. The header includes the user name 'Sandra Billinghamurst [GMT +6:00]', navigation links like 'Mobile Setup', 'Data Reference', and 'Tools', and a search bar. The main navigation menu has 'CHECKS' selected. Below the menu is a 'STOP PAYMENT REQUEST' section with a form. The form includes fields for 'Account' (0bb00011111-Classic Check), 'Request Type' (Single selected), 'Reason' (Other), 'Check No.', 'Amount', and 'Payee'. There are 'Add' and 'Clear' buttons for the form. Below the form is a disclaimer: 'The check will be stopped unless it has been cashed or has cleared the bank prior to placing this stop payment. Please review the Stop Payment Request Activity Report on the next business day for confirmation your request was successfully processed.' At the bottom, there is a checkbox for 'PDF Confirmation on Submission', 'Submit' and 'Print' buttons, and a table with columns: Account, Check No., To Check No., Amount Payee, Reason, and Alternate Action.

Figure 26.

b. How long do standard stop pays and renewals remain in effect? What options are available?

Stop payments are effective for one year. Stop payments can automatically renew annually for six additional years. The period can be extended after the seven-year time frame by replacing the stop.

c. How is a stop pay renewal or cancellation accomplished?

The City can continue to place stop payment cancellations via Access Online.

Please see *Item b.* above regarding stop payment renewals.

d. What is the deadline for same day action?

For same-day action, stop payment requests via Access Online must be received by 6:30 p.m. CT.

e. Will the on-line system verify if the check was cleared before accepting the stop pay?

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

Proposal to City of North Richland Hills

Alternative Banking Services

If the bank has additional services that it is felt will serve the City they may be added in this section. A full explanation should be included. Pricing is not required.

J.P. Morgan's particular expertise lies in adapting and aligning our vast breadth of solutions to the specific operating requirements and unique environments of our clients. We accomplish this by listening to our clients to develop an understanding of their operating environments. We then move ahead by constructing a solution that not only meets our clients' existing operational needs, but that also challenges them to consider operational improvements. It is our intent to bring this same approach to the City as we endeavor to strengthen and grow our relationship.

The services are proposed to augment and complement the requirements included in the RFP. Each of these services is incremental to the solutions presented in the body of our response. Pricing for these services will be provided upon request.

The following optional, value-added services and products are detailed below:

- Integrated Receivables Connect
- Check Print Services
- Single Use Accounts
- Leasing Services

In addition to our value-added services, J.P. Morgan strongly believes in delivering value without charging clients additional costs to use our services. The table below illustrates that commitment.

Free Services	
Alerts	Event notifications, including Payment Needs Repair, Transaction Completed, Balance Threshold, User Pending Approval, and many more (over 50) to help manage your accounts.
J.P. Morgan Access Insight	A fully integrated cash management tool using Microsoft Excel. It allows J.P. Morgan Access users to auto-populate their own spreadsheets with balances and transactions, as well as initiate payments from their spreadsheets.
J.P. Morgan Access Online Transaction Services	Provides seven years of wire details for both incoming and outgoing wires, at no additional cost.
J.P. Morgan Access Online Transaction Services	Offers 15 months of historical ACH transaction information on all ACH-originated payments.
Access Mobile	Provides authorized Access Online users with mobile access to account activity, and the ability to approve and release wire payments, the ability to manually add check issue or cancel records, and most recently the ability to decision positive pay exceptions. The mobile app uses voice recognition as part of the authentication process, eliminating the need for a token.

Proposal to City of North Richland Hills

Free Services	
J.P. Morgan Access Support	The City is invited to join training webinars on J.P. Morgan Access. Our webinars are live facilitator-led web conferences that include question and answer sessions that allow full participation between the audience and the presenter. You can register for training webinars via Access Online Support.
Online Bank Statements	Provides retention for seven years of bank statements at no cost.
ACH Debit Block Email Notification	Email notification accessible via mobile device. When a payment is returned as a result of a debit block, J.P. Morgan will send an email notification of the incident, allowing users to proactively contact their own customers.
File Management	Email notifications provide up-to-the-minute status on receipt, delivery, availability, or failure of a file transmission.

Integrated Receivables Connect

We understand the challenges of paper-intensive payment processes and the obstacles to distribute invoices electronically to customers. Additionally, it can be challenging for you to store sensitive card and ACH account information.

With Connect, the City distributes invoices electronically on a J.P. Morgan fully-hosted, City-branded, online portal. Your customers use the portal to view invoices and pay single or multiple invoices with ACH, credit card or debit card. Your customers provide card and ACH account information within the J.P. Morgan fully-hosted portal. Our solution includes:

- **Online** - a single, integrated platform for web and mobile access fully-hosted by J.P. Morgan.
- **Multi-Channel**- options support interactive voice response (IVR), point of sale and call center payments.
- **Account Storage** – City hosted payment portal using Connect's tokenization for enhanced client security

Benefits of Connect
• Positions the City to control the entire life cycle of your customer's payment while reducing card and bank account storage risks.
• Simplifies your reconciliation by streamlining a paper-intensive process.
• Improve working capital by reducing paper float (DSO).
• Migrates your customers to electronic payments to expedite collections.

Check Print Services

J.P. Morgan's Check Print service provides the City with a comprehensive print-to-mail solution for processing large volumes of checks. We have offered check print and dispatch services for more than 20 years. Designed to help you lower operating costs, our service removes the City's need to

Proposal to City of North Richland Hills

maintain printing equipment and unnecessary overhead associated with printing checks or remittances advices. Our services help to:

- Reduce costs associated with maintaining an in-house print operations.
- Free City resources to focus on core competencies.
- Eliminate capital investments in machinery and technology.
- Rely on tested and proven disaster recovery capabilities.
- Reduce the risk of fraud through advanced fraud prevention technology.

The City can submit check print instruction files via a direct transmission, web file upload or check direct entry through Access Online. We generate online file confirmations to authenticate each transaction and alert the City to issues. Validated files are routed to one of our two advanced print facilities, and printed and mailed by the following business day. Then we print, insert and forward the checks and remittance details to you or your payees via U.S. or Canadian mail or courier.

Check Print Services – Process Flow

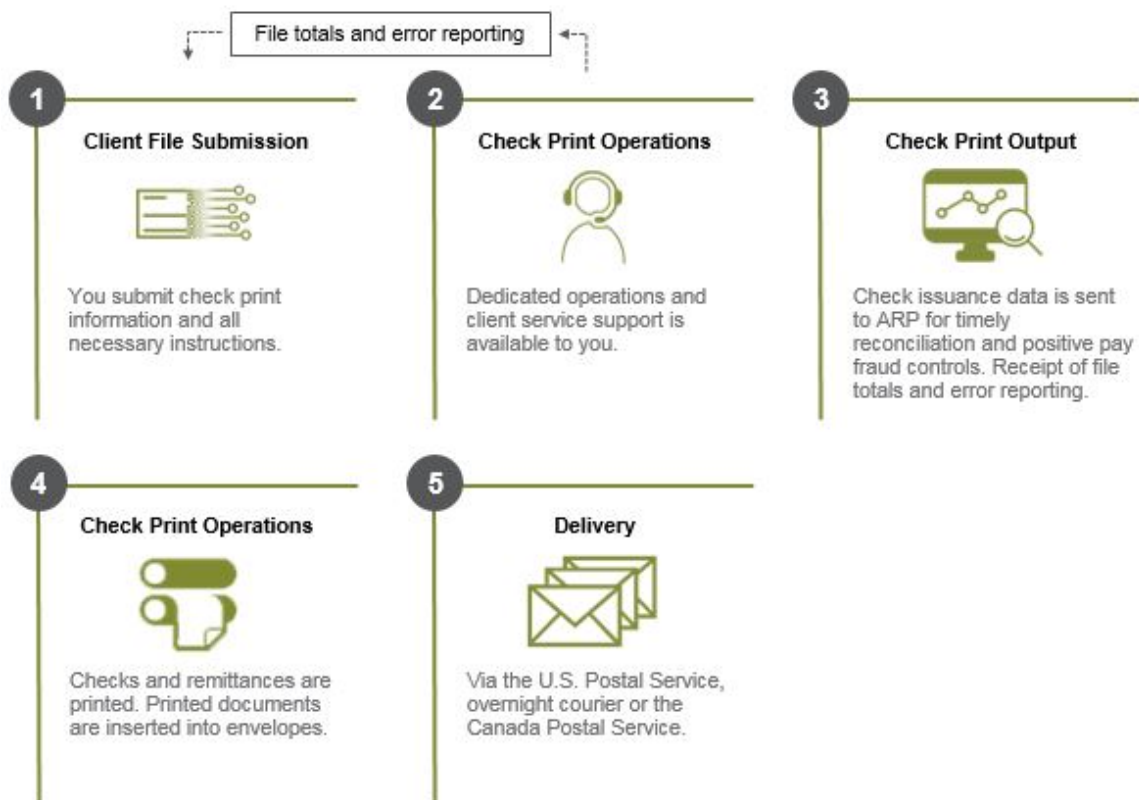


Figure 27.

Proposal to City of North Richland Hills

Single Use Accounts (SUA)

J.P. Morgan's Single-Use Accounts (SUA) solution is a virtual electronic accounts payable solution that can help the City more efficiently manage your payment process as well as help reduce costs and transform traditional areas of expense into potential revenue generators.

SUA offers all the benefits of the J.P. Morgan Purchasing Card and more, including:



- The opportunity to improve your bottom line by:
 - Maximizing rebate potential by combining SUA with a J.P. Morgan Purchasing Card program
 - Working capital gains that can extend float and increase liquidity
 - Reducing time spent by your resources by minimizing check cutting, reconciliation, and exceptions
- Reduced fraud and misuse through enhanced security controls:
 - Each single-use account has a credit limit equal to the approved payment amount. Therefore, merchants have access to approved funds for a specific transaction
 - Transaction and velocity spend controls reduce the time required to monitor adherence
 - Detailed remittance data, easily matches payments to claims and streamlines reconciliation
- Stronger supplier relationships achieved through the ability to:
 - Create mutually beneficial value with strategic suppliers by decreasing their Days Sales Outstanding (DSO), while still improving the City's Days Payables Outstanding (DPO)
 - Provide access to enhanced features that improve the supplier experience, including an online supplier portal and straight-through processing capabilities
 - Partner with J.P. Morgan's Campaign Management Team which recruits suppliers on the City's behalf and manages their initial set-up

Moreover, J.P. Morgan's SUA solution is configurable for the City's needs, making it entirely flexible and scalable. With SUA, we will help you find opportunities to:

- Increase your rebate by developing a strategic payments strategy that captures more spend
- Maximize growth through vendor analysis, consultative support, and enablement services
- Uncover areas of program optimization through the ability to customize reports
- Simplify business processes by managing multiple accounts and transactions online through our platforms

Leasing Services

Please see Appendix 7, Equipment Financing for Government Entities.

Proposal to City of North Richland Hills

Attachment A/Cost/Pricing/Fees

Please see the completed Attachment A, as well as J.P. Morgan's Pricing Pro Forma, included on the following pages.

Note:

Pricing for this RFP Response has been deemed confidential. As a result, Attachment A/Cost/Pricing/Fees (pages 109 through 116) have been excluded from the agenda item.

Proposal to City of North Richland Hills

Forms

Please find the forms listed below on the following pages:

- Compliance with General Conditions
- Non-Collusion Affidavit of Bidder
- Bid Certification Form
- Compliance with House Bill 1295
- For Disadvantaged Business Enterprises Only
- Conflict of Interest Questionnaire

NON-COLLUSION AFFIDAVIT OF BIDDER

State of Texas County of Tarrant

Glenn Forbes verifies that:
(Name)

- (1) He/She is owner, partner, officer, representative, or agent of JPMorgan Chase Bank, N.A., has submitted the attached bid: (Company Name)
- (2) He/She is fully informed in respect to the preparation, contents and circumstances in regard to attached bid;
- (3) Neither said bidder nor any of its officers, partners, agents or employees has in any way colluded, conspired or agreed, directly or indirectly with any other bidder, firm or person to submit a collusive or sham bid in connection with attached bid and the price or prices quoted herein are fair and proper.
- (4) The statements provided by bidder are based upon the undersigned's information and belief, following due inquiry of other employees, officers, and agents of bidder, that the undersigned deems appropriate under the circumstances.

Glenn S Forbes
SIGNATURE

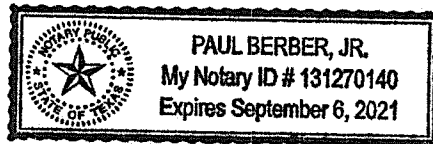
Glenn S Forbes
PRINTED NAME

Subscribed and sworn to before me this 25 Day of Feb 2019.

Paul Berber, Jr
NOTARY PUBLIC in and for

Tarrant County, Texas.

My commission expires: 09/06/2021



THIS FORM MUST BE COMPLETED, NOTARIZED AND SUBMITTED WITH BID

BID CERTIFICATION FORM

The Undersigned, in submitting this bid, represents and certifies, the statements and certifications provided by bidder are based upon the undersigned's information and belief, following due inquiry of other employees, officers, and agents of bidder, that the undersigned deems appropriate under the circumstances:

- a. He/she is fully informed regarding the preparation, contents and circumstances of the attached bid;
- b. He/she proposes to furnish all equipment/service at the prices quoted herein and bid is in strict accordance with the conditions and specifications stated herein, unless otherwise provided in bidder's response to this RFP;
- c. There will be at no time a misunderstanding as to the intent of the specifications or conditions to be overcome or pleaded after the bids are opened;
- d. He/she is an equal opportunity employer, and will make all efforts to not discriminate with regard to race, color, national origin, age or sex in the performance of this contract.
- e. The undersigned hereby certifies that he/she has read, understands and agrees that acceptance by the City of North Richland Hills of the bidder's offer by issuance of a purchase order will create a binding contract, which is required to be mutually agreed to by both parties. Further, he/she agrees to fully comply with documentary forms herewith made a part of this specific procurement, unless otherwise provided in the bidder's proposal.

COMPANY: JPMorgan Chase Bank, N.A.

ADDRESS: 420 Throckmorton St., Floor 4

CITY, STATE & ZIP: Fort Worth, TX 76102

TELEPHONE: (817) 884-5024

FAX: _____

EMAIL: glenn.s.forbes@jpmorgan.com

SIGNATURE: 

PRINTED NAME: Glenn S. Forbes

DATE: February 28, 2019

COMPLIANCE WITH HOUSE BILL 1295

In 2015, the Texas Legislature adopted [House Bill 1295](#), which added section 2252.908 of the Government Code. The law states that a governmental entity may not enter into certain contracts with a business entity unless the business entity submits a disclosure of interested parties to the governmental entity at the time the business entity submits the signed contract to the governmental entity.

The law applies only to a contract of a governmental entity that either (1) requires an action or vote by the governing body of the entity or agency before the contract may be signed or (2) has a value of at least \$1 million. The disclosure requirement applies to a contract entered into on or after January 1, 2016.

The Texas Ethics Commission has adopted rules necessary to implement the law, prescribed the disclosure of interested parties form, and posted a copy of the form on the commission's website.

Filing Process:

The commission has made available on its website a new filing application that must be used to file Form 1295. A business entity must:

- 1) Use the application to enter the required information on Form 1295,
- 2) Print a copy of the completed form, which will include a certification of filing that will contain a unique certification number.
- 3) Contract Number should be the Bid/RFP Number and Bid Title.
- 4) Sign the printed copy of the form (an authorized agent of the business entity must sign),
- 5) Either include your personal information or have the form notarized,
- 6) File the completed Form 1295 with the certification of filing with the governmental body with which the business entity is entering into the contract.

The governmental entity must notify the commission, using the commission's filing application, of the receipt of the filed Form 1295 with the certification of filing not later than the 30th day after the date the contract binds all parties to the contract. The commission will post the completed Form 1295 to its website within seven business days after receiving notice from the governmental entity.

Information regarding how to use the filing application may be found at https://www.ethics.state.tx.us/whatsnew/elf_info_form1295.htm.

J.P. Morgan is exempt from completing Form 1295 – Certificate of Interested Parties. A completed Form 1295 is not required for a contract with a publicly traded business entity, including a wholly owned subsidiary of the business entity. The change is effective for a contract entered into on or after January 1, 2018. As a publicly traded business, J.P. Morgan is exempt from completing and filing Form 1295.

FOR DISADVANTAGED BUSINESS ENTERPRISES ONLY

Disadvantaged Business Enterprises (DBE) are encouraged to participate in the City of North Richland Hills bid process. Representatives from DBE Companies should identify themselves as such and submit a copy of their Certification.

The City of North Richland Hills recognizes the certifications of both the State of Texas Building and Procurement Commission HUB Program and the North Central Texas Regional Certification Agency. All companies seeking information concerning DBE certification are urged to contact:

**Texas Building and Procurement Commission
Statewide HUB Program
1711 San Jacinto Blvd., Austin TX 78701-1416
P O Box 13186, Austin, TX 78711-3186
(512) 463-5872
<http://www.window.state.tx.us/procurement/prog/hub/hub-certification/>**

**North Central Texas
Regional Certification Agency
624 Six Flags Drive, Suite 216
Arlington, Texas 76011
(817) 640-0606
<http://www.nctrca.org/certification.html>**

If your company is already certified, attach a copy of your certification to this form and return as part of your packet.

Company Names: _____

Representative: _____

Address: _____

City, State, Zip: _____

Telephone No. _____ Fax No. _____

Email address: _____

- INDICATE ALL THAT APPLY:**
 Minority-Owned Business Enterprise
 Women-Owned Business Enterprise
 Disadvantaged Business Enterprise

This form is not applicable to JPMorgan Chase Bank, N.A.

Conflict of Interest Questionnaire

Based on Section 176.001 of the Texas Local Government Code, business relationships as defined in the code do not include a connection based upon "a purchase or lease of goods or services from a person that is chartered by a state or federal agency and that is subject to regular examination by, and reporting to, that agency." As JPMorgan Chase Bank, N.A. is chartered by the Office of the Comptroller of the Currency and subject to, and reports, to its federal banking regulators, it is our understanding that we are not required to file the Conflict of Interest Questionnaire.

CONFLICT OF INTEREST QUESTIONNAIRE
For vendor doing business with local governmental entity

FORM CIQ

This questionnaire reflects changes made to the law by H.B. 23, 84th Leg., Regular Session.

This questionnaire is being filed in accordance with Chapter 176, Local Government Code, by a vendor who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the vendor meets requirements under Section 176.006(a).

By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the vendor becomes aware of facts that require the statement to be filed. See Section 176.006(a-1), Local Government Code.

A vendor commits an offense if the vendor knowingly violates Section 176.006, Local Government Code. An offense under this section is a misdemeanor.

OFFICE USE ONLY

Date Received

1 Name of vendor who has a business relationship with local governmental entity.

2 **Check this box if you are filing an update to a previously filed questionnaire.** (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date on which you became aware that the originally filed questionnaire was incomplete or inaccurate.)

3 Name of local government officer about whom the information is being disclosed.

Name of Officer

4 Describe each employment or other business relationship with the local government officer, or a family member of the officer, as described by Section 176.003(a)(2)(A). Also describe any family relationship with the local government officer. Complete subparts A and B for each employment or business relationship described. Attach additional pages to this Form CIQ as necessary.

A. Is the local government officer or a family member of the officer receiving or likely to receive taxable income, other than investment income, from the vendor?

Yes No

B. Is the vendor receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer or a family member of the officer AND the taxable income is not received from the local governmental entity?

Yes No

5 Describe each employment or business relationship that the vendor named in Section 1 maintains with a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership interest of one percent or more.

6 Check this box if the vendor has given the local government officer or a family member of the officer one or more gifts as described in Section 176.003(a)(2)(B), excluding gifts described in Section 176.003(a-1).

7

Signature of vendor doing business with the governmental entity

Date

CONFLICT OF INTEREST QUESTIONNAIRE

For vendor doing business with local governmental entity

A complete copy of Chapter 176 of the Local Government Code may be found at <http://www.statutes.legis.state.tx.us/Docs/LG/htm/LG.176.htm>. For easy reference, below are some of the sections cited on this form.

Local Government Code § 176.001(1-a): "Business relationship" means a connection between two or more parties based on commercial activity of one of the parties. The term does not include a connection based on:

- (A) a transaction that is subject to rate or fee regulation by a federal, state, or local governmental entity or an agency of a federal, state, or local governmental entity;
- (B) a transaction conducted at a price and subject to terms available to the public; or
- (C) a purchase or lease of goods or services from a person that is chartered by a state or federal agency and that is subject to regular examination by, and reporting to, that agency.

Local Government Code § 176.003(a)(2)(A) and (B):

(a) A local government officer shall file a conflicts disclosure statement with respect to a vendor if:

(2) the vendor:

(A) has an employment or other business relationship with the local government officer or a family member of the officer that results in the officer or family member receiving taxable income, other than investment income, that exceeds \$2,500 during the 12-month period preceding the date that the officer becomes aware that

- (i) a contract between the local governmental entity and vendor has been executed;
- or
- (ii) the local governmental entity is considering entering into a contract with the vendor;

(B) has given to the local government officer or a family member of the officer one or more gifts that have an aggregate value of more than \$100 in the 12-month period preceding the date the officer becomes aware that:

- (i) a contract between the local governmental entity and vendor has been executed; or
- (ii) the local governmental entity is considering entering into a contract with the vendor.

Local Government Code § 176.006(a) and (a-1)

(a) A vendor shall file a completed conflict of interest questionnaire if the vendor has a business relationship with a local governmental entity and:

- (1) has an employment or other business relationship with a local government officer of that local governmental entity, or a family member of the officer, described by Section 176.003(a)(2)(A);
- (2) has given a local government officer of that local governmental entity, or a family member of the officer, one or more gifts with the aggregate value specified by Section 176.003(a)(2)(B), excluding any gift described by Section 176.003(a-1); or
- (3) has a family relationship with a local government officer of that local governmental entity.

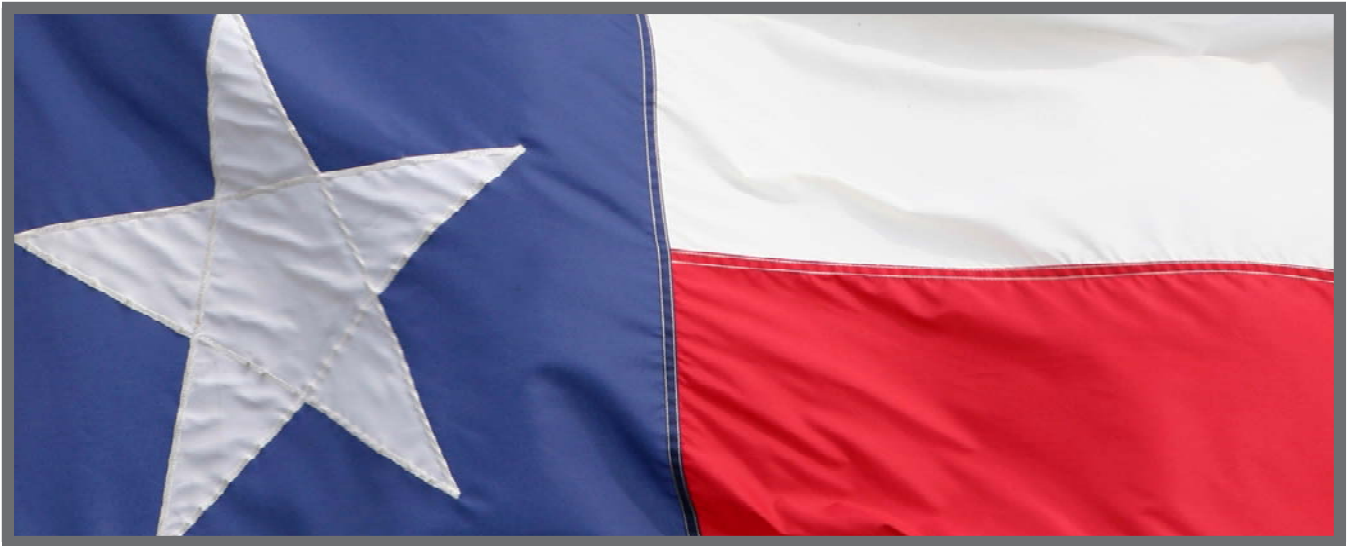
(a-1) The completed conflict of interest questionnaire must be filed with the appropriate records administrator not later than the seventh business day after the later of:

(1) the date that the vendor:

- (A) begins discussions or negotiations to enter into a contract with the local governmental entity; or
- (B) submits to the local governmental entity an application, response to a request for proposals or bids, correspondence, or another writing related to a potential contract with the local governmental entity; or

(2) the date the vendor becomes aware:

- (A) of an employment or other business relationship with a local government officer, or a family member of the officer, described by Subsection (a);
- (B) that the vendor has given one or more gifts described by Subsection (a); or
- (C) of a family relationship with a local government officer.



City of North Richland Hills

Proposal for Banking Services, Safekeeping, and Lockbox Services

Request for Proposal 19-007

February 28, 2019



APPENDICES

J.P.Morgan

Proposal to City of North Richland Hills

APPENDICES

- Appendix 1. OCC Performance Evaluation**
- Appendix 2. What to Expect Checklist for Lockbox Services**
- Appendix 3. Cash Services Product Guide**
- Appendix 4. Access Online Sample Reports**
- Appendix 5. BNY Mellon Safekeeping Proposal**
- Appendix 6. Receivables Online Sample Reports**
- Appendix 7. Equipment Financing for Government Entities**



PUBLIC DISCLOSURE

December 31, 2013

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

JPMorgan Chase Bank, N.A.
Charter Number 8

1111 Polaris Parkway
Columbus, OH 43240

Office of the Comptroller of the Currency

Large Bank Supervision
Constitution Center
400 7th Street, S.W.
Mail Stop 8W-1
Washington, DC 20219

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income (LMI) neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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General Information and Overall CRA Rating

General Information

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the institution’s record of meeting the credit needs of its entire community, including low- and moderate- income (LMI) neighborhoods, consistent with the safe and sound operations of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution’s record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of JPMorgan Chase Bank, N.A. (Chase) issued by the Office of the Comptroller of the Currency (OCC), the institution’s supervisory agency, for the evaluation period starting January 1, 2011 through December 31, 2013. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

Institution’s CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the performance level of Chase with respect to the Lending, Investment, and Service Tests:

Performance Levels	JPMorgan Chase Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		X
Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- Chase’s overall lending performance is rated High Satisfactory based on good lending performance in 21 of the 30 rated areas. Lending performance was adequate in one and excellent in eight of the remaining rated areas.
- Chase’s overall investment performance is rated Outstanding based on excellent investment performance in 19 of the 30 rated areas. Investment performance was good in eight and adequate in three of the remaining 11 rated areas.

- Chase's overall service performance is rated High Satisfactory based on good service performance in ten of the 30 rated areas. Service performance was excellent in 18, adequate in one and poor in one of the remaining rated areas.

OVERVIEW OF PERFORMANCE

This section provides narrative support for Chase's overall performance rating. Additional comments regarding performance for each multistate metropolitan statistical area (MMSA) and state is included in the rating area section of this evaluation. Supporting numerical tables, found in appendix D, reflect data considered during the analysis of the bank's CRA performance.

LENDING TEST

Overall lending performance during the evaluation period was good.

Economic conditions remained challenging during the evaluation period. While the evaluation period was post the financial crisis, often referred to as the "Great Recession" (recession) which officially lasted from December 2007 to June 2009, recovery in many of the bank's major metropolitan areas was slow. The negative economic effects of the recession that lingered through this evaluation period resulted in decreased loan demand and hindered the ability to repay for many home mortgage and small business borrowers. Home purchase and home refinance lending volume was significantly lower. Higher unemployment and lower borrower incomes caused a significant increase in the volume of late payments and defaults, and decreases in home values caused loan balances to exceed property values. These factors impeded lending opportunities and was a big consideration in reaching conclusions on the bank's lending performance. The volume of small loans to businesses also declined because lower consumer confidence resulted in decreased demand for goods and services. The OCC took all of these negative economic conditions and slow recovery into consideration in reaching both the geographic and borrower lending test performance conclusions for home mortgages as well as small business lending. The bank remained committed to efforts to meet the credit needs of the communities the bank serves.

The ratio of loans inside the bank's assessment areas (AA) was also a positive factor in the evaluation of lending performance. A majority of Chase's reported loans by number (66 percent of all mortgage loans and 77 percent of small loans to businesses) were inside its AA. This ratio excluded affiliate lending and was calculated at the bank level.

Excellent lending activity levels existed in a significant majority of the 32 AAs receiving a full-scope review. Twenty-eight AAs, or 87.5 percent, had home mortgage loans and small loans to businesses market shares and rankings exceeding deposit market shares and rankings.

Geographic distributions were at least good in 15, or 47 percent, of the bank's full-scope AAs with the remaining 17, or 53 percent, full-scope areas rated adequate. The geographic distribution analysis also included a review for lending gaps, particularly in LMI areas. There were not any unexplained conspicuous gaps identified in any of the areas under review.

Borrower distributions were at least good in the vast majority, or 81 percent, of the bank's 26 full-scope AAs. Borrower distributions in the remaining six, or 19 percent, full-scope AAs were adequate.

Community development (CD) lending had a significantly positive impact on the lending performance in many of the bank's rating areas. Chase originated more than \$9.5 billion CD loans within its 24 state footprints during the evaluation period. Seventy-three percent of the CD loans provided funding for nearly 76,000 units of needed affordable housing, one percent helped to revitalize and stabilize LMI geographies, and eight percent funded social services targeted to LMI individuals. Chase issued another \$700 million in letters of credit, primarily in the state of New York, to support CD projects. Letters of credit provided a valuable credit enhancement necessary for many CD projects to be viable. Without these letters of credit, many CD projects would not have been completed.

In addition to qualified CD loans made within the bank's AAs and broader statewide areas, including the bank's AAs, Chase originated CD loans in the broader regional areas that included the bank's AAs. These loans fell into one of two categories: 1) originated to organizations or used for activities with a purpose/mandate/function (P/M/F) to serve one or more of the bank's AAs; or 2) originated to organizations or used for activities without a P/M/F to serve one or more of the bank's AAs.

During the evaluation period, Chase originated 22 loans totaling over \$336 million to organizations or activities with a P/M/F to serve one or more of the bank's AAs. Additionally, the bank originated 91 loans totaling near \$199 million to organizations or activities without a P/M/F to serve one or more of the bank's AAs. A majority of these loans supported affordable housing organizations or projects (68.5 percent with a P/M/F and 81.5 percent without a P/M/F) or community service organizations or activities (27.0 percent with a P/M/F and 11.0 percent without a P/M/F). These loans were considered in the analysis of the overall bank's lending performance for the respective rating areas.

Chase's use of flexible loan programs positively impacted lending performance. The bank offered several nationwide loan programs that supported affordable housing and small business development. During the evaluation period, Chase made over one million of these types of loans in the bank's AAs. Examples included:

- The bank participated in the Home Affordable Refinance Program (HARP) under the federal government's Making Home Affordable (MHA) program. These programs were designed to provide relief to distressed homeowners to avoid foreclosure. The bank refinanced over 650,000 mortgages under this program during the evaluation period.
- The bank made over 394,000 Federal Housing Administration (FHA), U.S. Department of Veterans Affairs (VA), and U.S. Department of Agriculture Rural Housing Services related-loans, and almost 13,000 Small Business (SBA) guaranteed loans. The bank was consistently the top lender throughout the evaluation period for these flexible loan programs.
- Chase's Homebuyer Grant Program provided up to \$1,500 that could be applied towards discount points, down payment, closing costs, and pre-paid costs to help promote

homeownership among LMI individuals and areas. The bank originated more than 27,000 grants under this program during the evaluation period.

- Through state and local housing finance agencies' mortgage revenue bond programs, the bank originated nearly 900 mortgage loans. Mortgages associated with these programs featured flexible qualifying ratios, income and purchase price limits specific to LMI buyers, and possibly, down payment assistance grants.

INVESTMENT TEST

Overall investment performance was excellent and exhibited excellent responsiveness to the CD needs of the bank's rating areas.

The volume of AA-specific investments in relation to bank capacity and available opportunities was excellent in a majority (20 of 32 or 63 percent) and good in almost all the rest (10 or 31 percent) of the bank's full-scope AAs. Chase funded nearly \$5.2 billion in investments during the current evaluation period and \$4.2 billion remained outstanding from prior periods as of year-end 2013.

In many of the Chase AAs, the bank took a leadership role in developing and participating in CD investments. Many of these investments were large, complex, and involved multiple partners with both public and private funding.

The bank and its affiliates responded to affordable housing needs primarily through direct investments in Low-Income Housing Tax Credit (LIHTC) partnerships or funds, or acting as an equity placement agent for other investors into the LIHTC market. The bank was a consistent, and often the top, investor in the nation's LIHTC market. With these investment activities, the bank demonstrated excellent responsiveness to the affordable housing CD needs in its AAs, which promoted affordable housing for LMI individuals.

The significant volume of investments in the broader regional or statewide areas also added support to Chase's overall excellent investment performance. The volume of investments in broader regional or statewide areas totaled nearly \$916 million and represented a significant commitment by the bank to address the CD needs of their rating areas. Of this total amount of broader regional or statewide investments, \$324 million was made to organizations or funds that have a P/M/F to serve the areas, which included the bank's AAs. The remaining \$592 million was to organizations that did not have a P/M/F that could serve the bank's AAs. These broader regional or statewide investments provided additional support to the bank's overall Investment Test rating.

SERVICE TEST

Chase's overall service test performance was good.

The bank's retail delivery systems were accessible to essentially all portions of the bank's assessment areas with 29 of the 32 full-scope AAs considered to have good performance, most after consideration was given to those branches in middle- and upper-income (MUI) geographies that were in close proximity or near to LMI geographies. The remaining AAs had retail delivery systems that were readily accessible, and only one AA had limited accessibility.

Chase's record of opening and closing branch offices generally did not adversely affect the accessibility of its delivery systems, especially in LMI geographies. During the review period, the bank opened 563 branches and closed 118. Of these, Chase opened 112 branches (31 in low- and 81 in moderate-income tracts) and closed 23 branches (two in low- and 21 in moderate-income tracts) in LMI tracts. This net opening of branches improved overall accessibility of retail services to LMI geographies.

Chase branch hours were tailored to meet the needs and to be convenient for all portions of the AAs, including LMI areas. Branches provided a wide range of services at essentially all locations. Certain services were tailored to the needs of LMI areas, including the Rapid Cash service and Chase Liquid prepaid card. Heavier usage of these two services was evident in LMI geographies in the bank's AAs.

Alternative delivery systems, which included automated teller machines (ATMs), Chase Online, and telephone banking, delivered retail bank services to customers in all geographies and at all income levels across the bank's AAs. The distribution of ATMs was excellent overall, providing ready access to retail banking services. The growth of online banking usage was evident in LMI census tracts of AAs nationwide, indicating enhanced accessibility to retail banking services for LMI customers.

Overall CD service activities for the bank were good. The most significant AAs reflected good CD service activities. The CD services provided during this evaluation period were very responsive to the critical need for financial and homeownership education. The largest service by volume was the provision of financial or credit education in LMI area branches. Bankers also provided credit and financial training and counseling through not-for-profit partnership venues targeted to LMI populations and in schools serving LMI geographies.

Since 2007, the number of CD organizations that the bank collaborated with has declined considerably during the past two evaluation periods. Management was asked why the number of collaborating not-for-profit (NFP) organizations working on CD declined in recent years. Management explained that there were three primary reasons for the decline:

- First, the overall number of CD NFP organizations and partners contracted sharply since the "Great Recession" beginning in late 2007 due to a lack of funds. Both public (grants) and private sources of funding for NFP organizations dried up in the recession and many NFP organizations closed.
- Second, Chase recognized the need to uplift and standardize the quality of credit counseling nationwide. Chase joined with the National Industry Standards Council, together with federal agencies, other banks, and housing organizations to develop and implement the "National Industry Standards for Homeownership Education and Counseling." Chase continues as a member of the Advisory Council. Chase now requires their in-house credit counselors to be certified through this program. Additionally, Chase requires any NFP organization that provides credit counseling to send its counselors for accreditation prior to accepting them as a partner. This organization provides training and instruction materials and enforces a code of ethics to ensure certified instructors provide quality financial and homeownership education to the populations they serve.

- Finally, Chase implemented a risk assessment process for potential partners. The assessment stated the following mission and purpose: “determine if there are actual or even potential conflicts of interest and determine if employees serving on boards or committees possess the expertise and knowledge to actually aid the organization.” This mission and purpose had the effect of enforcing a higher standard of ethical and professional requirements between the bank and NFP partners.

The bank partnered with several larger CD organizations to provide services targeted to LMI individuals and families. In many instances, the services benefited individuals and families across multiple AAs, and in some cases provided nationwide benefit in the delivery of CD services. These activities demonstrated innovation and/or leadership in providing CD services. The OCC requested that the bank identify the primary AAs receiving benefit, and considered this activity in that area’s overall Service Test rating. Chase employees assisted numerous CD organizations, including nationwide organizations, by providing knowledgeable leadership as board members or board committee participants.

Many AAs needed quality financial, especially homeownership counseling, after the housing and foreclosure crisis. In areas where the bank did not have a NFP partner, Chase addressed this need by providing public forum Homeowner Seminars held in branches located in LMI communities. Chase provided a dedicated group of trained relationship officers to provide financial counseling, to coordinate and run these events. The branch location ensured they were targeting and educating LMI income populations. Customers could obtain individual guidance by making appointments with the trained bankers on “Mortgage Days at the Branch.” The bank recorded both types of events as community service events.

What to Expect: Wholesale Lockbox Service

July 2018

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What to Expect: Wholesale Lockbox Service

TIME TO IMPLEMENT: Lockbox w/ Receivables Online 2-4 weeks | Lockbox w/ Receivables Online and Transmission 8-10 weeks

The information contained in this document outlines the steps required to set up your service. As you will notice, some activities will be performed by J.P. Morgan while others will be your responsibility. The timeframes referenced are estimates based on timely completion of the tasks detailed below. J.P. Morgan is committed to providing a smooth implementation process and is available to assist you along the way and to answer any questions you may have. Thank you for doing business with J.P. Morgan.

Please note:

- All new lockboxes become active for processing on either Wednesday or Friday, dependent upon lockbox platform.
- Your vendor (if applicable) plays a key role in supporting the events outlined in this document and should ensure availability during key implementation discussions.
- The development cost estimate for custom code (if applicable) is based on general requirements and is subject to change while testing. Coding requirement discussions are facilitated through your Technical Implementation Specialist, which results in an approved statement of work, file format and test cases (if applicable)
- Your Onboarding Specialist will set up weekly calls to talk about the process and next steps

EVENT	RESPONSIBILITY (Business Days)
<input type="checkbox"/> Our Onboarding Specialist will contact you to discuss setup details, including check negotiability requirements, document imaging requirements, transmission requirements (if applicable), technical contact information, Security Administrator (SA) selection (unless already in place), and training options for Receivables Online. <input type="checkbox"/> Our Onboarding Specialist will send any required documentation (e.g., Service Terms), including the Security Administrator Designation Form (SADF) for signature (if applicable).	<p>J.P. Morgan 1-2 days</p>
<input type="checkbox"/> If required , your SAs and an authorized signer will sign and return the completed SADF to our Onboarding Specialist. If a new transmission is required, you may need to authorize those who will perform key/certificate exchange duties for your organization. <p>Please note: Implementation cannot proceed until the SADF is completed and returned.</p>	<p>Client 1-3 days</p>
<input type="checkbox"/> Our Onboarding Specialist initiates the implementation process. <input type="checkbox"/> If your SAs must be assigned and/or updated, the following steps are required: <ul style="list-style-type: none"> ■ J.P. Morgan will create a profile for each of your SAs with administrative entitlements. ■ J.P. Morgan will assign the RSA SecurID® tokens to your SAs, and will send the RSA SecurID token package via overnight delivery to the first SA listed on the SADF, if applicable. ■ J.P. Morgan will send two (2) e-mails to your SAs, advising them to log in with their User ID and temporary password. 	<p>J.P. Morgan 3-5 days</p>

What to Expect: Wholesale Lockbox Service

EVENT	RESPONSIBILITY (Business Days)
<input type="checkbox"/> For new transmission setup only: You will be contacted by our Technical Implementation Specialist to discuss and document file format, transmission requirements and coordinate testing. J.P. Morgan will send you a Statement of Work that documents the above. Please note: Requirements that call for customization to our processing will require an additional 15-30 business days to complete. This will be determined as a result of the above discussion.	Client 3-5 days
<input type="checkbox"/> You will provide your approval for the Statement of Work to our Technical Implementation Specialist via e-mail, which includes the following: <ul style="list-style-type: none"> ■ File delivery method ■ File format ■ User Acceptance Testing schedule 	Client 1-3 days
<input type="checkbox"/> Your staff will participate in testing with our Technical Implementation Specialist. Once complete, you will confirm to our Technical Implementation Specialist that the testing has been successful, including connectivity, file format and processing requirements. You will jointly establish a live production date with our Technical Implementation Specialist.	Client 4-5 weeks
<input type="checkbox"/> Our Onboarding Specialist will contact you to provide a date to go live with your lockbox, and will provide you with lockbox numbers and remittance addresses.	J.P. Morgan 1-2 days
<input type="checkbox"/> You will update your invoice remittance addresses with your new lockbox number and address. <input type="checkbox"/> You will communicate to your clients the live date of the Remit To address change. <input type="checkbox"/> You will receive an e-mail from our training group requesting you to schedule Receivables Online training. Note: Instructor-led Webinar and telephone-based training options are available. <input type="checkbox"/> Your staff will attend training. <input type="checkbox"/> You will verify that all users have completed training and understand how to use the service.	Client 3-5 days
<input type="checkbox"/> Our Technical Implementation Specialist will participate in Production Verification Testing during the processing of your first live file.	J.P. Morgan

TIME REQUIRED TO GO LIVE, ASSUMING ALL PROCESSING STEPS ARE COMPLETED ON SCHEDULE:

Lockbox w/ Receivables Online 2-4 weeks | Lockbox w/ Receivables Online and Transmission 8-10 weeks

What to Expect: Wholesale Lockbox Service



Helpful Information

DOCUMENTS	DESCRIPTION	RETURN REQUIRED
Addendum for Privacy and Security of Protected Health Information	Required if Protected Health Information (PHI) will be received in the lockbox	Yes
SADF (Security Administrator Designation Form) (if required)	Designates individuals to assign and maintain user entitlements on an ongoing basis	Yes
Statement of Work (for transmission requests only)	Summarizes the details of the transmission process, including file format, connectivity options, requirements, project milestones and testing criteria	Yes (e-mail approval)
Addendum to Client Access Service Terms for Host-to-Host (H2H)	Service Terms covering transmission services	No
J. P. Morgan Access Service Terms or Consolidated Service Terms	General terms and conditions for use of internet banking product. If multiple services are implemented, Consolidated Terms may be used	No
Lockbox Service Terms or Consolidated Service Terms	General terms and conditions for use of service. If multiple services are implemented, Consolidated Terms may be used	No

Note: You may receive other documents in addition to those listed above.

System Requirements: Please refer to the Technology Checklist for details.

TREASURY SERVICES

Cash Vault Services
Product Guide

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Cash Vault Services Overview

Cash service centers, also known as cash vaults, offer a convenient and secure method for handling all your cash-related banking needs. Many companies that transact a large portion of their business through the exchange of cash, such as grocery and convenience stores, restaurants, specialty retailers and financial institutions, have realized the benefits of using cash services.

Whether you make cash deposits or order coin and currency, you have the assurance that J.P. Morgan maintains state-of-the-art systems and equipment, strong security controls, and a workforce for processing your transactions.

Cash vault services provides the following features and benefits

- **Increased safety.** By using armored carriers, your company reduces the risk of theft and injury to employees associated with transporting cash deposits and currency orders to and from J.P. Morgan.
- **Maximum use of funds.** We guarantee that deposits received prior to the local vault deadline will receive same-day ledger credit.
- **Saves time and money.** Our efficient methods for processing deposits eliminate time-consuming trips to J.P. Morgan and give you and your associates more time with your customers.
- **Flexible and easy to use.** J.P. Morgan's Vault Management System gives you quick and flexible access to order coin and currency. Two methods are available:
 - **Standing Orders.** Daily and regular orders can be prescheduled by day of the week.
 - **Standard Orders.** On-demand customized orders can be placed through any touch-tone telephone or through the Internet.

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Coin and Currency Orders

When cash vault services is implemented, J.P. Morgan issues your company up to three unique, confidential system access codes for each location. Access codes should be kept in a secure place and should be revealed only to authorized associates within your company. When needed, you can change existing access codes by contacting a client service representative.

Cash vault services centers provide coin and currency orders only to armored carriers. Your company must contract with a local armored carrier to act as your agent in transporting your cash. You need to notify J.P. Morgan of the specific armored carrier you will use for each store location.

Standard Units for Orders

Currency

Currency should be ordered in increments equal to a standard strap amount. A standard strap consists of 100 notes of the same denomination as follows:

Denomination	Standard Strap Amount
Ones	\$100
Twos	\$200
Fives	\$500
Tens	\$1,000
Twenties	\$2,000
Fifties	\$5,000
Hundreds	\$10,000

Coin

Coin should be ordered in increments equal to either a full box (for rolled coin) OR a full bag (for loose coin) amount:

- A full box consists of 50 rolls of the same denomination.
- A full bag consists of LOOSE COIN of the same denomination as follows:

Denomination	Wrapped Coin* Roll	Box	Unwrapped/Loose Coin Bag (approx. weight)
Pennies	\$1.00	\$25	\$50 = 30 lbs.
Nickels	\$2.00	\$100	\$200 = 44 lbs.
Dimes	\$5.00	\$250	\$1000 = 50 lbs.
Quarters	\$10.00	\$500	\$1000 = 50 lbs.
Halves	\$10.00	\$500	\$1000 = 50 lbs.

Note: Coin can also be ordered per roll (in whole dollars only) at a higher rate

Order Options

Standing Orders

Standing Orders let you specify a predetermined recurring standard order for each day of the week. To modify standing orders, notify your client service representative. Please provide a minimum of ONE WEEK in advance of delivery.

Standard Orders

Use a touch-tone phone or the Internet to communicate standard orders directly to J.P. Morgan. We guarantee that orders placed prior to 1 p.m. local vault time will be available for armored carrier pickup by the end of the business day (usually between 4-5 p.m. local vault time).

Order delivery is based on armored carrier commitments, and is typically scheduled the following day or within two or three days. Contact your armored carrier for more information. For your convenience, we will debit your demand deposit account directly for the total amount of the order on the day it is provided to your armored carrier.

See the Cash Services Currency and Coin Order Guide for detailed instructions.

Verifying Order Shipments

All shipments, regardless of how they are ordered, should be received and verified by two authorized associates within 24 hours of your armored carrier delivery.

Inspecting the Shipment

Shipping bags should be inspected prior to acceptance from the armored carrier to ensure no tampering has occurred. No bag should be signed for if there is any evidence of tampering. After the bag is received, currency straps should be opened and fine counted by note. If a discrepancy is detected, keep the strap in question for return to J.P. Morgan within 24 hours of receipt.

Rolled/boxed coin should be counted by roll. If a discrepancy is detected, keep the shipping tag or box (empty) in question for return to J.P. Morgan.

Full bag (loose coin) should be verified by weight prior to removing the bag seal. If a discrepancy is detected, DO NOT OPEN THE BAG. Return the FULL bag to J.P. Morgan and a new bag will be shipped to you once you have notified your client service representative.

Reporting Discrepancies

All Cash Order must be validated by the Customer within 24 hours of receipt.

If a currency strap, coin bag or wrapped coin difference is identified contact Cash Services Customer Support at 877-305-3919 to request a Cash Order Claim Form.

The completed form and proper documentation must be post marked within 48 hours of receipt of the Cash Order. Any claims post marked after the 48 hour period will be denied and the Customer will have no right to request or receive an adjustment after such time period.

Note: Proper documentation includes currency straps, shipping tags, shipping bags, or boxes used for the shipment.

Placing Emergency Orders

J.P. Morgan provides two options when additional coin or currency is needed before your next scheduled delivery.

OPTION 1

You can contact the Cash Services Central Support group at 877-305-3919 to place an emergency order. Additional fees are charged for this request. You will also need to contact your armored carrier to coordinate a special delivery.

OPTION 2

You can contact the nearest Chase Banking Center to verify the availability of the denominations you require. If available, you can place your order with the banking center and arrange for pick up. Separate fees and payment methods apply when placing an order with a banking center.

Note: Depending on the value of your order, some banking centers may not be able to meet your needs in full. This may require that you contact and pick up partial orders from more than one banking center.

Charges for Orders

The total amount of your coin and currency order is debited from your demand deposit account at J.P. Morgan on the day the order is provided to your armored carrier. All fees related to the order are accounted for and charged against your account through our account analysis system.

Deposit Procedures

Cash vault service centers accept deposits through armored carriers only. Your company must contract with a local armored carrier to act as your agent to transport your cash. You need to provide J.P. Morgan with the name of the specified armored carrier you will use for each business location.

J.P. Morgan uses state-of-the-art deposit processing equipment to provide timely and accurate posting of your deposits. All deposits must be delivered to our facilities by armored carrier.

Once received, J.P. Morgan's Vault Management System tracks all deposits individually from the point of delivery through verification and posting of the deposit.

Standard Methods for Preparing Deposits

For deposits with currency and small amounts of coin:

- All currency should be sorted by denomination
- Use one of two methods J.P. Morgan provides for preparing currency for deposit: Fed-Ready or envelope
- There should be one deposit per deposit bag.

Preparing Fed-Ready Deposits

To prepare a Fed-Ready deposit:

- To create a Fed-standard strap, place the appropriate strap around 100 notes of the same denomination as follows:

Strap	Color	Strap Amount
Hundreds	Gold	\$10,000
Fifties	Brown	\$5,000
Twenties	Purple	\$2,000
Tens	Yellow	\$1,000
Fives	Red	\$500
Twos	Green	\$200
Ones	Blue	\$100

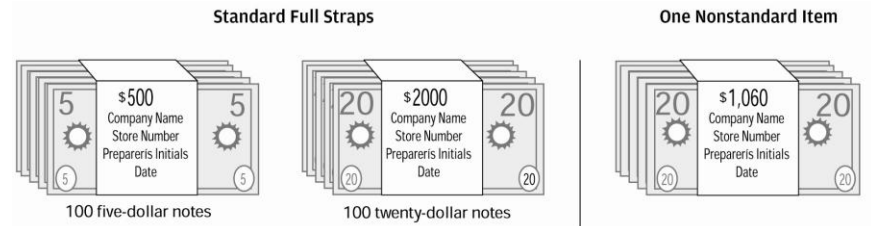
- If you do not have enough notes for a standard strap, combine the denominations under one reversed strap, sorted from the smallest to the largest denomination.
- Use one partial strap for currency, and place it around the currency with the strap reversed (the color/printed side down). Write the total dollar amount on the strap.
- The person preparing the straps (all straps, including Fed-Standard and partial) should write legibly or stamp on each strap:
 - Company Name
 - Store number (if applicable)
 - Current Date
 - Preparer's initials

Note: Unfit currency (i.e. badly soiled, dirty, defaced, disintegrated or torn) should be sent in full straps for credit. Mutilated currency that has been damaged by fire, flooding, chemicals, explosions, animals or insects should be sent to the Bureau

of Engraving and Printing. For further information please visit the following web site: <http://www.bep.treas.gov/services/currencyredemption.html>.

Preparing Envelope Deposits

J.P. Morgan can also support envelope processing of deposits. To prepare an envelope deposit:



- Sort the envelope contents by denomination.
- Package the denominations from smallest to largest denomination and place in the envelope.
- Write legibly or stamp on the outside of the envelope:
 - Company Name
 - Store number (if applicable)
 - Current date
 - Amount of cash and checks in the envelope
 - Preparer's initials
 - Envelope number (if applicable)
- At the end of the deposit day, the envelopes are added and a deposit ticket is created for the total amount.

Additional fees apply for this service.

Preparing Coin Deposits

SMALL AMOUNTS OF COIN

For small amounts of coin, under \$10.00:

- Write or stamp the depositor's name, current date, preparer's initials, and the total amount on the envelope. Place all of the loose coin inside the envelope and seal the envelope. Place the envelope in the deposit bag with the currency.
- For envelope deposits, place the coin in the applicable envelopes with the currency, and include in the total amount written on the outside of the envelope, as described in "Preparing Envelope Deposits" on page 7.

LARGE AMOUNTS OF COIN

For large amounts of coin, place the loose coin inside a disposable plastic coin bag. If you have multiple bags for a single deposit, number the bags (#1 of 3, #2 of 3, #3 of 3). Do not wrap coin.

Bulk coin deposit tickets must be separately sent to the vault in an envelope or tamper-evident bag. Do not enclose the deposit ticket in the bag of coin.

FULL BAGS

Single denomination, loose coin should be counted, bagged, and sealed in disposable plastic bags in the increments as follows:

Denomination	Full Bag Amount
Dollars	\$2,000
Half Dollars	\$1,000
Quarters	\$1,000
Dimes	\$1,000
Nickels	\$200
Pennies	\$50

In the place indicated on the bag, write:

- Company name
- Current date
- Preparer's initials
- Amounts contained in bag

Note: Rolled coin can be deposited but will require additional fees

MIXED BAGS

Multi-denomination loose coin should be bagged and sealed in disposable plastic coin bags weighing no more than 50 pounds. In the place indicated on the bag, write:

- Company name
- Current date
- Preparer's initials
- Amount contained in bag
- "Mixed Coin"

Preparing Check Deposits, including Traveler's Checks

Endorsement Stamp Specification and Sample:

- The endorsement stamp is a seven-line (minimum) endorsement legend that conforms to the specifications set forth in REG. CC.
- The endorsement stamp must be placed within the first 1½" of the trailing edge of the back of the check.

Sample:

PAY TO THE ORDER OF: J.P. Morgan Chase Bank, N.A. State (If requested) FOR DEPOSIT ONLY Account Name (Store number if applicable) Account Number

PREPARING CHECKS FOR DEPOSIT

To prepare your non-encoded check deposits:

- Stack all checks, including traveler's checks, face-up in the same direction.
- Attach a list, such as a calculator tape, computer list, or handwritten list, showing the sum of the checks in the deposit.

Note: Checks must appear on the list in the same order as they are in the stack

- When depositing larger quantities of checks, batch and list checks in smaller batches of no more than 300 checks. Prepare a separate list with totals for each batch, and then prepare another list summarizing the individual batch totals.
- For extremely high volume check deposits, discounts are available for pre-encoded checks. Contact your J.P. Morgan treasury management officer (your cash management sales officer) for more information.

Completing Deposit Tickets

Required Deposit Ticket Information

- Deposit tickets should be preprinted with your company name, address, and account number, and should include the following:
 - Current Date
 - Preparer's initials
 - Bag serial number
 - Dollar amount
- If multiple locations are depositing into the same account, the unique location identification number (ULID) must be included in the MICR line field on the deposit ticket.

Types of Deposits

CURRENCY AND CHECKS

To expedite the processing of your deposit, J.P. Morgan recommends a separate deposit ticket for:

- Currency and loose coins <\$10.00
- Loose, bulk coin >\$10.00
- Checks

Note: For mixed deposits that include currency, coin and checks, provide subtotals for each category listed.

BULK COIN

A separate deposit ticket for bulk coin is **REQUIRED**.

- The deposit ticket should list a breakdown by denomination
- The coin deposit slip must be sent separately to the vault in a tamper-evident bag, not enclosed in the bag with the coins.

For more information, see "Preparing Coin Deposits" on page 7.

Preparing Deposits for Shipment

To prepare your deposits for shipment

- Always use dual-pouch, tamper-evident depository bags. To order these bags, see “Ordering Supplies” on page 10.
- Write the deposit information in the space provided on the outside of the depository bag. If more than one bag is needed, number the bags #1 of 2, #2 of 2, etc.
- Place currency or coin in the tamper-resistant pouch. Place checks and deposit tickets in the resealable pouch.
- Seal the depository bag, following the instructions printed on the outside of the bag.

Your deposits are now ready for delivery to J.P. Morgan. For security reasons, J.P. Morgan Cash Service Centers will accept delivery from armored carriers only. For more information, see the Cash Services Deposit Preparation Guide.

Deposit Receipts

At your request, a receipt can be system generated after each deposit is credited. Deposit receipts are provided to you by e-mail or fax.

To request deposit receipts, or to change the receipt mailing address, notify your customer service professional.

Resolving Deposit Discrepancies

In resolving a difference in the amount contained in the depository bag and the amount declared on the deposit ticket, J.P. Morgan’s Cash Services associates use specialized dual control procedures. These procedures are designed to escalate controls, based on the amount of the outage.

J.P. Morgan offers two methods for verifying your deposited coin and currency: at the deposit level or at the envelope/strap level.

Deposit-Level Verification

The teller removes the currency from the straps or envelopes and performs a bulk count on all items included in the deposit. If the verified amount does not match the deposit total, the outage is reported by the store number, deposit date and the total amount indicated on the original deposit ticket.

Envelope/Strap-Level Verification

The teller verifies the amounts indicated on each envelope or strap provided, and then verifies that the deposit matches the totals of all envelopes or straps. Outages can be reported by envelope or strap number and amount. The envelope or strap (or copy of the envelope or strap) that was determined to have a discrepancy can be returned with the adjustment notice.

Note: Additional fees apply for envelope/strap verification.

Discrepancy Reporting

Discrepancies are reported to you according to the following guidelines:

- Deposit discrepancies under \$2 will not be adjusted
- For all discrepancies, a written notice (correction advice) is systemically generated and mailed to your location or other specified address.

For discrepancies of \$2 or greater, an additional notification option for discrepancies of \$100 or more is for J.P. Morgan to contact you by telephone the following day.

- You can also choose a threshold above \$100. These options can be specified during account setup.

Through J.P. Morgan's information reporting system, all account transactions, including

- discrepancies and deposits, can be reported electronically the morning of the following business day.

Note: A deposit adjustment fee applies for all identified discrepancies. Additional fees apply for the optional telephone notification, and for access to J.P. Morgan's information reporting system.

Ordering Supplies

Ordering Currency Straps and Envelopes

You can purchase currency straps and loose coin envelopes to use in preparing your deposits through J.P. Morgan's order system. Contact your customer service professional for our competitive pricing schedule for these supplies.

Ordering Commercial Deposit Bags from J.P. Morgan requires the use of standard, tamper-evident depository bags for shipping deposits. Separate deposit bags should be prepared for currency and check deposits with one deposit per deposit bag. Bags can be ordered by completing the Client Order Form for Plastic Security Deposit Bags. A reorder form is provided automatically when you receive your first order, or bags can be ordered directly from the vendor's Web site: chasebags.com.

All bags listed in the chart are available through J.P. Morgan's Bag Replenishment Program:

Bag Description	Size	Bag Capacity
Dual Pouch Deposit Bag	10" x 15"	1,000 notes of currency and 300 checks
Dual Pouch Deposit Bag	13" x 21"	3,000 notes of currency and 600 checks

Ordering Commercial Deposit Bags from a Vendor

While our bag replenishment program offers very competitive pricing for these bags, you can order tamper-evident clear plastic bags directly from any deposit bag vendor. Bags purchased from other vendors must meet the following minimum specifications:

- Depository bags must have two separate pouches, one designated for cash, the other designated for checks, traveler's checks, deposit tickets and other documentation.
 - The pouch designated for cash should have a highly tamper-evident closure.
 - The pouch designated for checks, deposit tickets, and so forth should have a resealable closure.
 - The two pouches must be clearly separate from each other, so that there is no access from one pouch to the other.

- Pouch sizes should be designed to hold the contents of a large majority of the deposits typically made by the individual location.
- The construction of the bag must withstand customer and carrier handling without failing. We recommend a minimum side seal strength of 1,500 grams/inch.
- The printing on the outside of the bag must include:
 - Detailed instructions outlining the expected contents of each pouch.
 - Space to write the delivery and sending location information.
 - A unique numbering system for the identification of each depository bag. This number should be printed on the receipt strip of the bag seal and on the body of the bag. It must be replicated in bar code format as well.
- A bar code that should be placed in the tamper-evident section, near the top. The bar code must meet the following specifications: font is 39, optimally with a 1:2 aspect ratio; 15 mil bar width; 2:1 wide to narrow bar ratio; 1/4" to 1/2" white border; and black bar code color with white background.
 - The bag must provide visible means to detect tampering attempts.
 - The bag must have at least one side transparent, so the contents of each pouch can be seen without opening the pouch.
 - The bag should be recyclable.
 - To ensure compliance and uninterrupted service, you should provide five samples of each vendor-provided bag style to your J.P. Morgan treasury management officer or client service representative prior to placing your first bulk order. We will inspect each bag style provided to ensure sufficient compliance and make recommendations for appropriate modifications.

Ordering Disposable Coin Bags from J.P. Morgan

The Federal Reserve has discontinued its practice of shipping coin in canvas bags. As a result, the supply of canvas coin bags previously used by J.P. Morgan and its armored courier vendors has been depleted. An alternative disposable coin bag that meets Federal Reserve requirements is now available for your use.

J.P. Morgan has worked closely with our bag vendor to develop a line of disposable coin bags that will perform well for you and fully comply with all bank and Federal Reserve requirements.

These bags meet the following specifications:

Bag Description	Bag Capacity
Single Pouch Clear Regular Coin Bag with Handle	25 pounds
Single Pouch Clear Regular Coin Bag with Handle	50 pounds

Bags can be ordered by completing the Client Order Form for Plastic Security Deposit Bags. A reorder form is provided automatically when you receive your first order, or bags can be ordered directly from the vendor's Web site: chasebags.com.

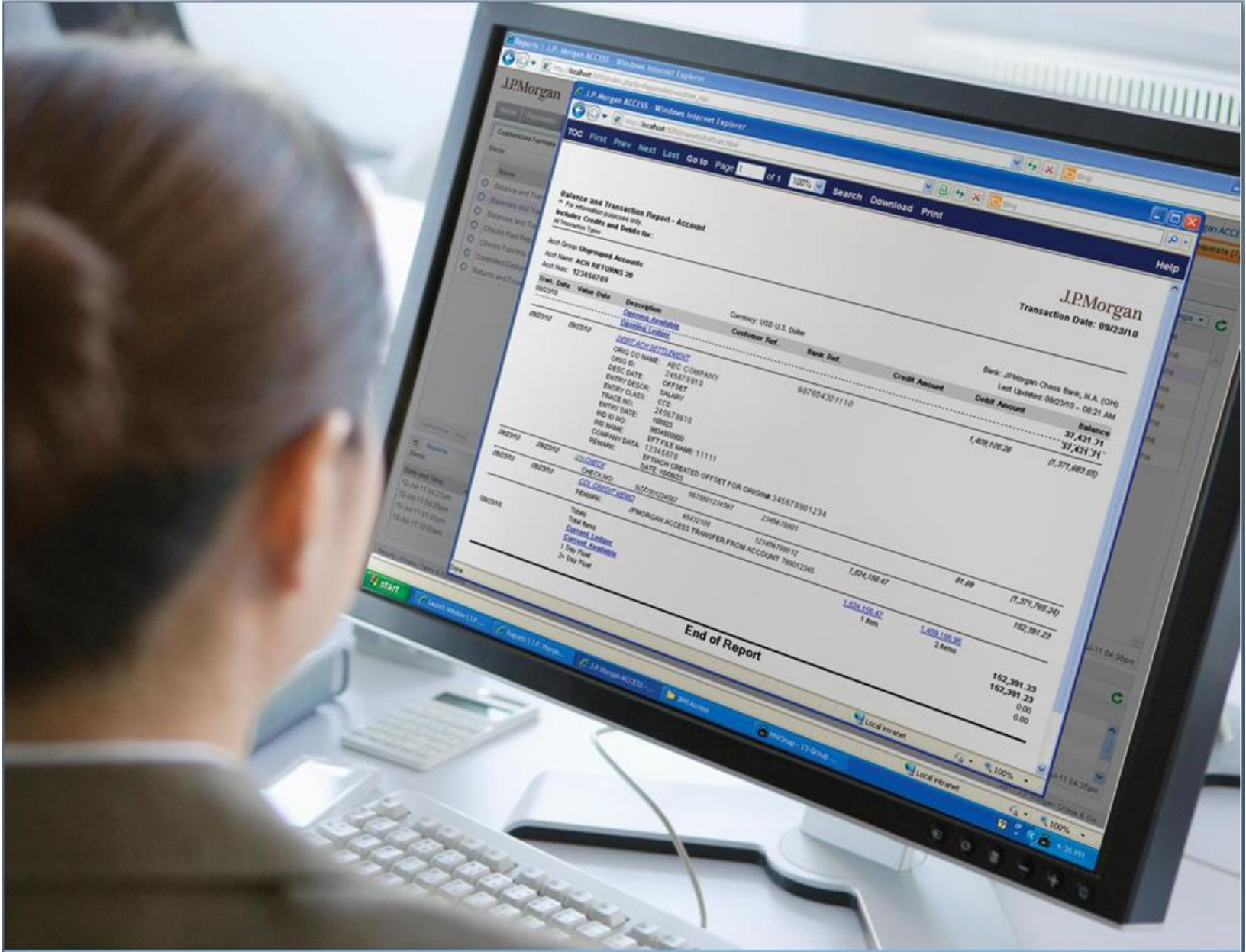
Ordering Coin Bags from a Vendor

If you prefer to order coin bags from a different supplier, the bags must meet the minimum specifications to ensure that they meet Federal Reserve requirements:

- The bag should be self-sealing.
- The seal must be tamper-evident.
- Exterior coefficient of friction (COF) of bag should be sufficient to prevent slipping while stacked with other plastic and/or canvas bags. A COF of .95 or higher should meet this standard.
- The bag should incorporate a reinforced handle able to withstand a hang test with 100 pound load.
- The thickness of material should be a minimum of 6.5 mil.
- A full bag of coin should be able to withstand eight to ten, six-foot drops.
- The dimensions of the bag should approximate that of a standard canvas coin bag. The fillable space of the bag should not exceed 13" x 19".
- The bag handle should not exceed three inches, with total bag dimensions not to exceed 13" x 22".
- Bags may be either clear or tinted. If bag materials are colored, the color should not be opaque; contents must be clearly distinguishable through the packaging material

Charges for Deposits

Fees related to deposit servicing are assessed through the J.P. Morgan's Account Analysis service.



TREASURY SERVICES

J.P. Morgan Access® Sample Reports Guide

April 2018

J.P.Morgan

J.P. Morgan Access® Reports

Reporting made easy

The ability to share information quickly is critical in today's fast-paced business environment. Access provides a powerful reporting tool—one that delivers timely, accurate data through reports that are easy to create and review. You can analyze and manage cash flow, select the information you need and present and schedule reports from a single screen: Access Reports are customizable to fit your needs.

Manage reports quickly and easily to save time

Access provides a simple way to manage reports. With just a few clicks, you can see a high-level snapshot of your balances or a comprehensive transaction history. Design reports to deliver information you need when you need it, enabling you to save time and make more informed cash management decisions.

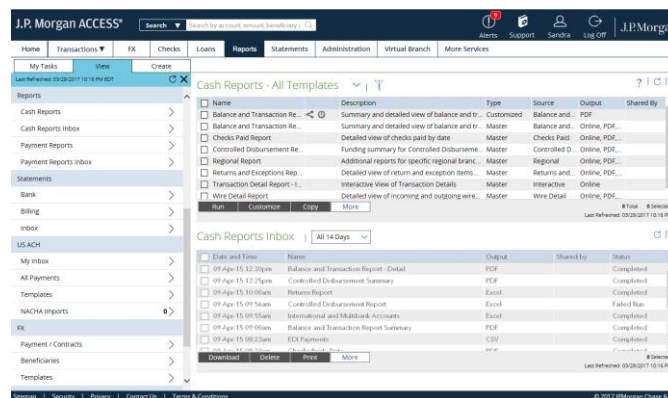
Designed to work the way you do

View balances and transactions *your* way through Access Reports' comprehensive and customizable capability and flexible features and functions. You can now customize and schedule reports from a single screen, view your check and deposit images with corresponding transactions, and organize accounts into groups.

Customized to fit your needs

Select a standard master format to run a report or tailor the report criteria to view the exact accounts, transactions and balances that you need. You can then share your customized report with recipients of your choice or schedule reports to run on a recurring basis.

Ten master formats form the foundation of the Access centralized reporting capability: Balance and Transaction, Transaction Detail - Interactive, Checks Paid, Controlled Disbursement, EDI, Regional, Returns and Exceptions, Wire Detail, Payment and Template. Each can be customized to create reports tailored to your specific criteria.



Examples of reports using these standard formats and also customized reports that have been tailored to show more specific information are provided on the pages that follow.

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A Quick Tour of Reports

Ten master formats form the foundation of the Access reporting capability. Each format can be customized to create reports tailored to your specific needs.

1

Balance and Transaction

Includes top-line balance and transaction summaries, detailed transaction records and time-specific data. Available for current-day, previous-day and date-range periods.

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Payment

Provides payment transaction (wire, ACH and account transfer) information for current, pending and completed transactions originated by your company.

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Template

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Balance and Transaction Account Report

1

Provides a detailed view of balance and transactions by account.

ABC Company
Balance and Transaction Report - Account

J.P.Morgan
Transaction Date: 28-Nov-2016

Includes Credits and Debits for:
All Transaction Types

Report Settings:
Only Include Accounts with Activity,
Include Multi-Byte and Accented
Characters

Account Group: **Operational Accounts**
Account Name: **ABC Company**
Account Number: **3bbb78912**
Currency: **USD - US Dollar**
Bank: **02100002 - JPMORGAN CHASE NEW YORK**

Last Updated:
29-Nov-2016
01:40 AM EST

Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Debit Amount	Balance
28-Nov-2016		Opening Available					0.00
		Opening Ledger					0.00
28-Nov-2016	28-Nov-2016	CASH CNTRN TRN DB	3bbb78912	ABCDABCDXF		22 373.75	(22 373.75)
28-Nov-2016	28-Nov-2016	CHIPS CREDIT	1bbb56789	ABCDEFHGFC	1 985.74		(20 388.01)
28-Nov-2016	28-Nov-2016	FEDWIRE CREDIT	4bbb89123	ABCDABCDFF	8 996.00		(11 392.01)
28-Nov-2016	28-Nov-2016	SECURITY ADJUSTMENT	6bbb12345	ABCXYZABSY		33 291.69	(44 683.70)
28-Nov-2016	28-Nov-2016	OTHER RECEIPTS	7bbb23456	ABCDEFHGSY	44 593.13		(90.57)
28-Nov-2016	28-Nov-2016	CHIPS CREDIT	O/B XYZ NYC	ABCABCABFC	90.57		0.00
		Totals			55 665.44	55 665.44	
		Total Items			4 items	2 items	
28-Nov-2016		Closing Ledger					0.00
		Closing Available					0.00
		1 Day Float					0.00
		2+ Day Float					0.00

END OF REPORT

Balance and Transaction Report - Account
Created On: 15-Feb-2017 05:41 AM EST

Page 1 of 1

Balance and Transaction Summary and Detail Report

1

Provides a summary and detailed view of balance and transactions by date.

ABC Company
**** All values are subject to verification and adjustments. ****
Balance and Transaction Report - Summary and Detail

J.P.Morgan

Transaction Date: 28-Nov-2016

Includes Credits and Debits for:
All Transaction Types

Report Settings:
Only Include Accounts with Activity,
Include Multi-Byte and Accented
Characters

Account Group: **Operational Accounts**
 Account Name: **ABC Company**
 Account Number: **1bbb56789**
 Currency: **USD - US Dollar**
 Bank: **02100002 - JPMORGAN CHASE NEW YORK**

Last Updated:
29-Nov-2016
01:40 AM EST

SUMMARY	Ledger	Same Day	Next Day	2 Or More Days
Opening	0.00	0.00	0.00	0.00
Credits: (4)	55 665.44	55 665.44	0.00	0.00
Debits: (2)	55 665.44	55 665.44	0.00	0.00
Closing	0.00	0.00	0.00	0.00

SUMMARY OF OTHER BALANCES		
AVG CLOSING AVL BAL PREV MNTH		968.86
AVG CLOSING AVAILABLE BAL MTD		1.02
AVG CLOSING AVAILABLE BAL YTD		1 449.09
TOTAL FLOAT		0.00
AGGREGATE FLOAT ADJUSTMENT		0.00
CLOSING BALANCE - 3+ DAYS FLT		0.00
OPENING ON 29-Nov-2016		0.00
TOTAL INCOMING MONEY TRANSFRS		11 072.31
TOTAL SECURITY CREDITS		44 593.13
TOTAL SECURITY DEBITS		33 291.69
TOTAL ZERO BAL ACCOUNT DEBITS		22 373.75

Credits

Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Report Time (ET)
28-Nov-2016	28-Nov-2016	FEDWIRE CREDIT	HK1bbb116PSUGWK3K	ABCABCDEFF1	8 996.00	02:57 PM
		S/R:	STRAIGHT			
		YOUR REF :	HK1bbb116PSUGWK3K			

Balance and Transaction Report - Summary and Detail
 Created On: 15-Feb-2017 05:56 AM EST

Page 1 of 3

Balance and Transaction Summary and Detail with Originated ACH Item Reconciliation

Provides batch and detail level information for originated ACH transactions (Please contact your J.P. Morgan representative to learn more and to be setup on this service. Provided this service is setup for your account, user will need to select “Include ACH Originated Items” in Data and Display tab in Create a new report format screen).

ABC CORP		J.P.Morgan				
** All values are subject to verification and adjustments. **						
Balance and Transaction Report - Summary and Detail						
Transaction Date: 03/13/2017					Prior Day	
Includes Debits: All Transaction Types			Report Settings: Only Include Accounts with Activity, Include Multi-Byte and Accented Characters			
Account Name:	ABC CORP				Last Updated:	
Account Number:	1bbb56789				03/14/2017	
Currency:	USD - US DOLLAR				02:49 AM EDT	
Bank:	02100002 - JPMORGAN CHASE NEW YORK					
SUMMARY						
	Ledger	Same Day	Next Day	2 Or More Days		
Opening	32,936,551.68	32,934,332.11	2,419.57	0.00		
Credits: (12)	1,774,168.10	14,035.53	1,672,125.94	88,006.63		
Debits: (4)	60,350.79	60,350.79	0.00	0.00		
Closing	34,650,368.99	32,888,016.85	1,674,545.51	88,006.63		
SUMMARY OF OTHER BALANCES						
AVG CLOSING AVL BAL PREV MNTH			39,117,135.66			
AVG CLOSING AVAILABLE BAL MTD			32,707,521.78			
AVG CLOSING AVAILABLE BAL YTD			40,750,847.18			
TOTAL FLOAT			1,762,552.14			
AGGREGATE FLOAT ADJUSTMENT			200.00			
CLOSING BALANCE - 3+ DAYS FLT			0.00			
OPENING ON 03/14/2017			34,562,562.36			
TOTAL ACH CREDIT			8,910.53			
TOTAL OTHER CHECK DEPOSITS			1,765,257.57			
ACH SETTLEMENT DEBITS			1,138.95			
TOTAL OUTGOING MONEY TRANSFER			52,173.48			
TOTAL ZERO BAL ACCOUNT DEBITS			7,038.36			
Debits						
Tran. Date	Description	Customer Ref.	Bank Ref.	Debit Amount	Report Time (ET)	
03/13/2017	DEBIT ACH SETTLEMENT	9bbb45678	0725444573TC	1,138.95	02:18 PM	
03/13/2017	ORIG CO NAME: ABC CORP ORIG ID : 9bbb45678 DESC DATE : OFFSET ENTRY DESCR : CORP PAY ENTRY CLASS : CCD TRACE NO : 021000025444573 ENTRY DATE : 170313 IND ID NO : 9bbb45678 IND NAME : EFT FILE NAME: AXR6UY COMPANY DATA: 170313 AXR6UY REMARK : EFT/ACH CREATED OFFSET FOR ORIGIN#9bbb45678 CO EFF DATE: 17/03/13 ORIG BANK : JPMorgan Chase Bank, N.A. (NY)					
Company Name	Company ID	Entry CLS	Company Description	EFF Entry Date	Batch Number	Batch Amount
ABC CORP	9bbb45678	CCD	CORP PAY	03/13/2017	0000267	1,138.95
DFI Bank	DFI Account	IND ID No	IND Name	Trace Number		Item Amount
123123002	4bbb89123		ENGINEERING CO	021000020000001		1,130.05
123123002	4bbb89123		WESTERGREEN	021000020000002		8.90
Balance and Transaction Report - Summary and Detail						
Created On: 03/14/2017 10:09 AM EDT						
					Page 1 of 2	

Balance and Transaction Summary Report

1

Provides a summary view of balances by date.

ABC Company		J.P.Morgan			
** All values are subject to verification and adjustments. **					
Balance and Transaction Report - Summary					
		Transaction Date: 28-Nov-2016			
Includes Credits and Debits for: All Transaction Types		Report Settings: Only Include Accounts with Activity			
Account Group:	Operational Accounts			Last Updated:	
Account Name:	ABC Company			29-Nov-2016	
Account Number:	1bbb56789			01:40 AM EST	
Currency:	USD - US Dollar				
Bank:	02100002 - JPMORGAN CHASE NEW YORK				
SUMMARY					
Opening	Ledger	Same Day	Next Day	2 Or More Days	
	0.00	0.00	0.00	0.00	
Credits: (4)	55 665.44	55 665.44	0.00	0.00	
Debits: (2)	55 665.44	55 665.44	0.00	0.00	
Closing	0.00	0.00	0.00	0.00	
SUMMARY OF OTHER BALANCES					
AVG CLOSING AVL BAL PREV MNTH		968.86			
AVG CLOSING AVAILABLE BAL MTD		1.02			
AVG CLOSING AVAILABLE BAL YTD		1 449.09			
TOTAL FLOAT		0.00			
AGGREGATE FLOAT ADJUSTMENT		0.00			
CLOSING BALANCE - 3+ DAYS FLT		0.00			
OPENING ON 29-Nov-2016		0.00			
TOTAL INCOMING MONEY TRANSFERS		11 072.31			
TOTAL SECURITY CREDITS		44 593.13			
TOTAL SECURITY DEBITS		33 291.69			
TOTAL ZERO BAL ACCOUNT DEBITS		22 373.75			
END OF REPORT					
Balance and Transaction Report - Summary					
Created On: 15-Feb-2017 06:00 AM EST					
Page 1 of 1					

Balance and Transaction Detail Report

1

Provides a detailed view of transactions by date.

ABC Company
 ** All values are subject to verification and adjustments. **
Balance and Transaction Report - Detail

J.P.Morgan

Transaction Date: 28-Nov-2016

Includes Credits and Debits for:
All Transaction Types

Report Settings:
Only Include Accounts with Activity,
Include Multi-Byte and Accented
Characters

Account Group: **Operational Accounts**
 Account Name: **ABC Company**
 Account Number: 3bbb78912
 Currency: USD - US Dollar
 Bank: 02100002 - JPMORGAN CHASE NEW YORK

Last Updated:
29-Nov-2016
01:40 AM EST

Credits

Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Report Time (ET)
28-Nov-2016	28-Nov-2016	FEDWIRE CREDIT	AB10000PXYZAB11	ABCDABCDFE	8 996.00	02:57 PM
<p>S/R: STRAIGHT YOUR REF : HK128116PSUGWK3K REC FROM : ABC BANK USA, N.A. 000 STREET AVENUE NEW YORK NY 00001 FED ID : 000000000 B/O CUSTOMER: /5bbb91234 XYZ RESEARCH CONSULTING CO., LTD ROOM 00C 11/F, ABC INSURANCE BLDG, HONG KONG ID: 1bbb56789 B/O BANK : ABC HONG KONG GENERAL REMITTANCE ATTN: MGR NAME PO BOX 00 HONG KONG HONG KONG ACCT PARTY : /4bbb89123 NAME XYZ REMARK : PAYMENT /CHGS/USD25,00 /BNF/FW 000000000 XYZ BANK 000 7TH AVENUE, NEW YORK, NY 10001 UNITED STATES DEBIT REF 9bbb45678 FED TIME : 13:19 REC GFP : 11281819 MRN SEQ : 333420627 FED REF : 0000 B1Q0000C 003141 **VIA FED**</p>						
28-Nov-2016	28-Nov-2016	CHIPS CREDIT	0000USABC100000	5966800333FC	1 985.74	07:50 AM
<p>S/R: STRAIGHT YOUR REF : 0000USABC100000 REC FROM : ABCDABC BANK 0000 AVENUE OF THE STREETS NEW YORK NY 00001 B/O CUSTOMER: /2bbb67891 NAME, SRINAGAR KASHMIR INDIA B/O BANK : XYZ BANK LTD ABC BRANCH SRINAGAR SRINAGAR INDIA</p>						

Balance and Transaction Report - Detail
 Created On: 15-Feb-2017 06:11 AM EST

Page 1 of 3

Balance and Transaction Location Report

1

Provides a detailed view of balance and transactions by location.

ABC Company		J.P.Morgan				
** All values are subject to verification and adjustments. **		Transaction Date: 28-Nov-2016				
Balance and Transaction Report - Location						
Includes Credits and Debits for: All Transaction Types		Report Settings: Only Include Accounts with Activity, Include Multi-Byte and Accented Characters				
Account Group:	Operational Accounts	Last Updated:				
Account Name:	ABC Company	29-Nov-2016				
Account Number:	8bbb34567	03:12 AM EST				
Currency:	USD - US Dollar					
Bank:	02100002 - JPMorgan Chase Bank, N.A. (OH)					
28-Nov-2016	Opening Available	2 443 988.60				
	Opening Ledger	2 443 988.60				
Credits						
Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	
28-Nov-2016	28-Nov-2016	EFT CREDIT ORIG CO NAME : XYZ SERVICE	2bbb67891	ABCDABCDTC	406.55	
Total Credits for Location:		2467			406.55	1 item
		Total Credits			406.55	1 item
Debits						
Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Debit Amount	
28-Nov-2016	28-Nov-2016	ZBA DEBIT TRANSFER FUNDING XFER TO 6bbb12345	6bbb12345	ABCDEFGF11	7 507.36	
Total Debits for Location:		6bbb12345			7 507.36	1 item
		Total Debits			7 507.36	1 item
28-Nov-2016		Closing Ledger				2 436 887.79
		Closing Available				2 436 887.79
		1 Day Available:				0.00
		2+ Days Available:				0.00
Balance and Transaction Report - Location						
Created On: 15-Feb-2017 06:21 AM EST						Page 1 of 2

Checks Paid Report - Date

2

Provides a detailed view of checks paid by date.

ABC Company		J.P.Morgan	
** All values are subject to verification and adjustments. **			
Checks Paid Report - Date			
		Transaction Date: 28-Nov-2016	
Report Settings:		Sort Order:	
Only Include Accounts with Activity, Include Multi-Byte and Accented Characters		Ascending Check Number	
Account Group:	Ungrouped Accounts	Last Updated:	
Account Name:	ABC Company	29-Nov-2016	
Account Number:	6bbb12345	03:12 AM EST	
Currency:	USD US Dollar		
Bank:	02100002 - JPMORGAN CHASE NEW YORK		
Check Amount	Check Number	Bank Reference	
450.44	122771	ABCDEABC	
125.88	122959	XYZABCDE	
67.07	122963	ABCDEF11	
1 300.97	122971	ABCDEAB1	
900.00	122972	WXYZABC2	
991.00	122974	BCDFABCD	
2 000.00	122987	ABCXYZF1	
1 672.00	122989	ZABCDABC	
Total	8 Items	7 507.36 USD	
ALL DATES TOTALS			
Total	8 Items	7 507.36 USD	
END OF REPORT			
Checks Paid Report - Date			
Created On: 15-Feb-2017 06:24 AM EST		Page 1 of 1	

Controlled Disbursement Summary and Detail Report

3

Provides a funding summary and details for controlled disbursement accounts.

ABC CORP		J.P.Morgan	
** All values are subject to verification and adjustments. **		Transaction Date: 03/14/2017	
Controlled Disbursement Report - Summary and Detail			
Report Settings:	Sort Order:		
Only Include Accounts with Activity	Amount Descending		
Bank:	04400003 - JPMorgan Chase Bank, N.A. (OH)	FINAL PRESENTMENT	
Account Name:	ABC CORP	Last Updated:	
Account Number:	6bbb12345	03/14/2017	
Currency:	USD US DOLLAR	09:50 AM EDT	
SUMMARY			
	Total Checks Presented	Items	Amount
	First Check Presentment	51	92,293.30
	Second Check Presentment	49	91,043.30
	Net Adjustments / Others	2	1,250.00
	Net Electronic Transactions		0.00
	Opening Ledger	2	0.15
	Target Balance		0.00
	Prior Day Late Presentment		0.00
	Funding Requirement As Of 09:50 AM EDT		92,293.45
CHECKS PRESENTED			
	Customer Ref.	Amount	
	712300	15,000.00	
	712301	14,627.00	
	712303	10,500.00	
	734120	10,124.15	
	734248	9,000.00	
	734112	5,628.16	
	734243	3,328.52	
	734256	1,942.55	
	733997	1,844.23	
	734179	1,667.00	
	734012	1,610.00	
	733114	1,196.67	
	734150	1,050.00	
	730290	1,000.77	
	734091	1,000.00	
	95695	1,000.00	
	734166	816.00	
	734211	787.50	
Controlled Disbursement Report - Summary and Detail			
Created On: 03/16/2017 04:56 AM EDT			
Page 1 of 3			

Controlled Disbursement Summary Report

3

Provides a funding summary for controlled disbursement accounts.

ABC CORP		J.P.Morgan	
** All values are subject to verification and adjustments. **		Transaction Date: 03/14/2017	
Controlled Disbursement Report - Summary			
Report Settings:	Sort Order:		
Only Include Accounts with Activity	Amount Descending		
Bank:	04400003 - JPMorgan Chase Bank, N.A. (OH)	FINAL PRESENTMENT	
Account Name:	ABC CORP	Last Updated:	03/14/2017
Account Number:	6bbb12345		09:50 AM EDT
Currency:	USD US DOLLAR		
SUMMARY			
	Items	Amount	
Total Checks Presented	51	92,293.30	
First Check Presentment	49	91,043.30	
Second Check Presentment	2	1,250.00	
Net Adjustments / Others		0.00	
Net Electronic Transactions	2	0.15	
Opening Ledger		0.00	
Target Balance		0.00	
Prior Day Late Presentment		0.00	
Funding Requirement As Of 09:50 AM EDT		92,293.45	
04400003 - JPMORGAN CHASE BANK, N.A. (OH) TOTAL, FINAL FUNDING, 03/14/2017			
	Items	Amount	
Total Checks Presented	51	92,293.30	
First Check Presentment	49	91,043.30	
Second Check Presentment	2	1,250.00	
Net Adjustments / Others		0.00	
Net Electronic Transactions	2	0.15	
Opening Ledger		0.00	
Target Balance		0.00	
Prior Day Late Presentment		0.00	
Funding Requirement As Of 09:50 AM EDT		92,293.45	
GRAND TOTAL, FINAL FUNDING, 03/14/2017			
	Items	Amount	
Total Checks Presented	51	92,293.30	
First Check Presentment	49	91,043.30	
Second Check Presentment	2	1,250.00	
Net Adjustments / Others		0.00	
Net Electronic Transactions	2	0.15	
Opening Ledger		0.00	
Target Balance		0.00	
Prior Day Late Presentment		0.00	
Funding Requirement		92,293.45	
END OF REPORT			
Controlled Disbursement Report - Summary			
Created On: 03/16/2017 04:57 AM EDT		Page 1 of 1	

Controlled Disbursement Detail Report

Provides paid check details for controlled disbursement accounts.

ABC CORP		J.P.Morgan	
** All values are subject to verification and adjustments. **		Transaction Date: 03/14/2017	
Controlled Disbursement Report - Detail			
Report Settings:		Sort Order:	
Only Include Accounts with Activity		Amount Descending	
Bank:	04400003 - JPMorgan Chase Bank, N.A. (OH)	FINAL PRESENTMENT	
Account Name:	ABC CORP	Last Updated:	
Account Number:	8bbb12345	03/14/2017	
Currency:	USD US DOLLAR	09:50 AM EDT	
CHECKS PRESENTED			
Customer Ref.		Amount	
712300		15,000.00	
712301		14,627.00	
712303		10,500.00	
734120		10,124.15	
734248		9,000.00	
734112		5,628.16	
734243		3,328.52	
734256		1,942.55	
733997		1,844.23	
734179		1,667.00	
734012		1,610.00	
733114		1,196.67	
734150		1,050.00	
730290		1,000.77	
734091		1,000.00	
95695		1,000.00	
734166		816.00	
734211		787.50	
734156		729.41	
734134		720.00	
733826		671.38	
734184		665.28	
733815		614.74	
734119		576.00	

Controlled Disbursement Report - Detail
Created On: 03/16/2017 04:58 AM EDT

Page 1 of 3

EDI Payments with Invoices Report

Provides detailed remittance and invoice information for electronic receivables or payments for a specific settlement date in Adobe® PDF or ANSI X12 820 (text) formats.

ABC CORP
** All values are subject to verification and adjustments. **

J.P.Morgan

EDI Report - Payments with Invoices

Transaction Date:
03/16/2017

Account Group: ABC Corp Accounts
Account Name: ABC CORP
Account Number: 5bbb91234
Bank: 12400154 - JPMORGAN CHASE BANK, NA (UT)

Last Updated:
03/16/2017
04:41 EDT

ABC CORP

```

*=====
* CREDIT AMOUNT:          $16.40   DATE: 03/16/2017   METHOD: ACH CCD
* RECEIVER- ABA: 1bbb56789                ACCT: 00000005bbb91234
* SENDER- NAME: BUSINESS 1231234          ID: 1bbb56789
* ABA: 012300123                ACCT: 00000001bbb56789
*=====
* PAYMENT LEVEL INFORMATION
* NOTE: ZZZ*ACH TRACE NUMBER:000009bbb45678
* NOTE: ZZZ*ACH COMPANY ENTRY DESCRIPTION:REPAYMENT
* TRACE: 1*000009bbb45678 *1bbb56789 *PRETAX BENEFIT TRANS
* REFERENCE: BT*8888888
* REFERENCE: TN*000009bbb45678 *TRACE NUMBER FROM THE ACH PAYMENT
* DATE/TIME: 009*20170316
* NAME: PR*BUSINESS 1231234*91*1bbb56789
*=====
* INVOICE INFORMATION
* ENTITY: 1
* NM1*PE*3*ABC CORP****91*000002bbb67891
* NAME: PE*ABC CORP****91*000002bbb67891
* INVOICE: $0.00   DISCOUNT: $0.00   NET: $0.00
* REMIT: TN *091310521397786
*=====
* DEBIT AMOUNT:          $37.58   DATE: 03/16/2017   METHOD: ACH CCD
* RECEIVER- ABA: 1bbb56789                ACCT: 00000005bbb91234
* SENDER- NAME: BUSINESS 1231234          ID: 1bbb56789
* ABA: 012300123                ACCT: 00000001bbb56789
*=====
* PAYMENT LEVEL INFORMATION
* NOTE: ZZZ*ACH TRACE NUMBER:000009bbb45678
* NOTE: ZZZ*ACH COMPANY ENTRY DESCRIPTION:RELPAYMENT
* TRACE: 1*000009bbb45678 *1bbb56789
* REFERENCE: BT*8888888
* REFERENCE: TN*000009bbb45678 *TRACE NUMBER FROM THE ACH PAYMENT
* DATE/TIME: 009*20170316
* NAME: PR*BUSINESS 1231234*91*1bbb56789
*=====
* INVOICE INFORMATION
* ENTITY: 1
* NM1*PE*3*ABC CORP****91*2bbb67891
* NAME: PE*ABC CORP****91*2bbb67891
* INVOICE: $0.00   DISCOUNT: $0.00   NET: $0.00
* REMIT: TN *9bbb45678
*=====

```

EDI Report - Payments with Invoices
Created On: 03/17/2017 02:06 CDT

Page 1 of 3

EDI Payments Report

4

Provides summary of remittance information for electronic receivables or payments for a specific settlement date in Adobe® PDF format.

ABC CORP ** All values are subject to verification and adjustments. **	J.P.Morgan
ED I Report - Payments	Transaction Date: 03/20/2017
Account Name: MAIN OPERATING ACCT	Last Updated: 03/22/2017
Account Number: 5bbb91234	04:31 AM EDT
Bank: 12400154 - JPMORGAN CHASE BANK, NA (UT)	

ABC CORP

```
*=====*
```

```
* CREDIT AMOUNT:          $16.40   DATE: 03/16/2017  METHOD: ACH CCD          *
* RECEIVER- ABA: 1bbb56789                ACCT: 00000005bbb91234 *
* SENDER-  NAME: BUSINESS 1231234        ID: 1bbb56789          *
*           ABA: 012300123                ACCT: 0000001bbb56789 *
*=====*
```

```
*----- PAYMENT LEVEL INFORMATION -----*
```

```
* NOTE:          ZZZ*ACH TRACE NUMBER:000009bbb45678          *
* NOTE:          ZZZ*ACH COMPANY ENTRY DESCRIPTION:REPAYMENT *
* TRACE:         1*000009bbb45678 *1bbb56789 *PRETAX BENEFIT TRANS *
* REFERENCE:    BT*8888888                *
* REFERENCE:    TN* 000009bbb45678 *TRACE NUMBER FROM THE ACH PAYMENT *
* DATE/TIME:    009*20170316              *
* NAME:         PR*BUSINESS 1231234*91*1bbb56789              *
*=====*
```

```
* DEBIT AMOUNT:          $37.58   DATE: 03/16/2017  METHOD: ACH CCD          *
* RECEIVER- ABA: 1bbb56789                ACCT: 00000005bbb91234 *
* SENDER-  NAME: BUSINESS 1231234        ID: 1bbb56789          *
*           ABA: 012300123                ACCT: 0000001bbb56789 *
*=====*
```

```
*----- PAYMENT LEVEL INFORMATION -----*
```

```
* NOTE:          ZZZ*ACH TRACE NUMBER:000009bbb45678          *
* NOTE:          ZZZ*ACH COMPANY ENTRY DESCRIPTION:RELPAYMENT *
* TRACE:         1*000009bbb45678 *1bbb56789                *
* REFERENCE:    BT*8888888                *
* REFERENCE:    TN* 000009bbb45678 *TRACE NUMBER FROM THE ACH PAYMENT *
* DATE/TIME:    009*20170316              *
* NAME:         PR*BUSINESS 1231234*91*1bbb56789              *
*=====*
```

ED I Report - Payments
Created On: 03/22/2017 05:42 AM CDT

Page 1 of 2

Regional Report - Check Status

Provides the status and other information for issued checks and drafts. Only available for Asia based and other select accounts.

XYZ Corp			J.P.Morgan								
** All values are subject to verification and adjustments. **			Issue Date: All								
Regional Report - Check Status			Presented Date Range: 03/01/2017 - 03/02/2017								
Check Type:	Bank Check, Bank Draft, Corporate Check		Data Display:	Only Include Accounts with Activity							
Check Status:	All			Page Break by Account							
Delivery Method:	All			Include Multi-Byte and Accented Characters							
Transaction CCY:	All		Sort Values:	Confidential and Non-Confidential							
				Check Number, Ascending							
Account Group:	Ungrouped Accounts			Last Updated: 11/30/2016							
Account Name:	XYZ CORP			11:12 PM GMT +05:30							
Account Number:	6bbb12345										
Currency:	THB Baht										
Bank:	CHASTHBB - JPMorgan Chase Bank, NA Thailand										
Additional Transaction Data		Amount & Dates		Name & Account Details							
Check Type:	Bank Check	THB	3,429.89	Payee Name:	NAME						
Check Status:	Outstanding			Issuing Bank:	XYZBANK						
Check Number:	2bbb67891	Issue Date:	11/21/2016	Delivery Method:	MPR - Messenger to Payer						
Transaction:	000000055062271	Value Date:	11/21/2016	Delivery Status:							
Customer Ref.:	3bbb78912	Effective Date:	11/21/2016	By Order Of:	XYZ (THAILAND) CO., LTD.						
Airway Bill:		Check Date:	11/21/2016								
Payable at Location:											
Check Type:	Bank Check	THB	7,176.00	Payee Name:	NAME						
Check Status:	Outstanding			Issuing Bank:	XYZBANK						
Check Number:	3bbb78912	Issue Date:	11/25/2016	Delivery Method:	MPR - Messenger to Payer						
Transaction:	000000055245896	Value Date:	11/25/2016	Delivery Status:							
Customer Ref.:	2bbb67891	Effective Date:	11/25/2016	By Order Of:	XYZ (THAILAND) CO., LTD.						
Airway Bill:		Check Date:	11/25/2016								
Payable at Location:											
TOTALS BY CHECK TYPE											
Account Name:	ABC Company				Issue Date: All						
Account Number:	1bbb56789				Presented Date Range: 03/01/2017 - 03/02/2017						
BANK CHECKS			BANK DRAFTS			CORPORATE CHECKS					
	CCY	Items	Amount		CCY	Items	Amount		CCY	Items	Amount
	THB	2	10,605.89				NO DATA REPORTED				NO DATA REPORTED
Regional Report - Check Status						Page 1 of 4					
Created On: 03/02/2017 06:28 PM GMT +05:30											

Regional Report - Check Draft Collections

Provides the detailed information on paper collection items. Only available for Asia based and other select accounts.

Date Type(s):		Data Display:		
All		Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters		
ABC CORP LTD			J.P.Morgan	
** All values are subject to verification and adjustments. **			Date: 02-Mar-2017	
Regional Report - Check Draft Collections				
Account Name:	ABC CORP	Last Updated:		
Account Number:	5bb91234	08-Mar-2017		
Currency:	INR INDIAN RUPEE	04:03 PM EDT		
Bank:	CHASBOMB - JPMorgan Chase Bank, NA Mumbai			
References	Deposit	Check	Invoice	CCY
Payer Bank:	XYZ BANK LTD	Amount: 1.00	Amount: 1.00	INR
Payer Name:	000000000 - NOT APPLICABLE / PROV	Slip Number: 2673777	Number: 264599	
Customer Ref.:		Date: 02-Mar-2017	Date: 02-Mar-2017	
Client Code:	ABCCORP	Status: PAID		
Product Type:	MLLQ			
Pick Up Date:	02-Mar-2017			
Pick Up Point:	KAL			
Clearing Location:	MUMBAI			
Expected Credit Date:				
Value Date:	02-Mar-2017			
Return Reason:				
END OF REPORT				
Regional Report - Check Draft Collections				Page 1 of 1
Created On: 22-Mar-2017 06:23 AM EDT				

Regional Report - Direct Debit

Provides information about direct debit transactions and the status of the transaction.
Only available for Asia based and other select accounts.

XYZ Corp		J.P.Morgan			
** All values are subject to verification and adjustments.		Date Range: 07/01/2016 - 10/02/2016			
Date Type(s):	Return/Reject Date, Transmission Date	Data Display:	Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters		
Status:	Processed, Returned, Rejected				
Account Group:	Operational Accounts				Last Updated: 08/31/2016 08:44 AM GMT +05:30
Account Name:	XYZ CORP				
Account Number:	6bbb12345				
Currency:	THB Baht				
Bank:	CHASTHBB - JPMorgan Chase Bank, NA Thailand				
References	Amount	Dates	Status	Return / Reject Reason	
Payer		Value:		9 Others	
Name:	ABCDE SERVICE CO. LTD.	2,696,728.07	09/01/2016	Rejected	
Bank:			Transmission: 08/31/2016		
Account Number:	4bbb89123		Return/Reject: 08/31/2016		
Payment Reference:	AP2433 TSS-183/16				
Customer Reference:	3bb678912				
Payer		Value:	09/01/2016	Processed	
Name:	ABCDE SERVICE CO. LTD.	2,696,728.07	Transmission: 08/31/2016		
Bank:	WXYZ BANK		Return/Reject:		
Account Number:	4bbb89123				
Payment Reference:	AP2433 TSS-183/16				
Customer Reference:	3bb678912				

Regional Report - Post Dated Check

Provides the status of future dated checks that are warehoused by J.P. Morgan.
Only available for Asia based and other select accounts.

ABCD CORP		J.P.Morgan	
** All values are subject to verification and adjustments. **		Date: 01/03/2017	
Regional Report - Post Dated Check			
Date Type(s):	Deposit Date, Value Date	Data Display:	Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters
Check Status:	All		
Account Name:	ABCD CORP		Last Updated:
Account Number:	6bbb12345		01/03/2017
Currency:	THB BAHIT		01:09 PM EDT
Bank:	CHASTHBB - JPMorgan Chase Bank, NA Thailand		
Value Date:	01/24/2017	Amount:	2,605,200.00
Customer Reference:	7715782745	Status:	Cleared
Deposit Branch:	JPMorgan Chase Bank, NA Thailand	Drawee Bank / Branch:	0040578
Deposit Date:	01/03/2017		
Payer Name:	XYZ CORP		
Check Number:	8014914		
Value Date:	01/24/2017	Amount:	3,263,100.00
Customer Reference:	7715782890	Status:	Cleared
Deposit Branch:	JPMorgan Chase Bank, NA Thailand	Drawee Bank / Branch:	0240047
Deposit Date:	01/03/2017	Reference:	7715783166
Payer Name:	BUSINESS 123		
Check Number:	2438258		
Value Date:	01/24/2017	Amount:	5,950,111.91
Customer Reference:	7715782940	Status:	Cleared
Deposit Branch:	JPMorgan Chase Bank, NA Thailand	Drawee Bank / Branch:	0240047
Deposit Date:	01/03/2017	Reference:	7715782941 7715782957 7715783052 771596989
Payer Name:	ENGINEERING CO		
Check Number:	2436489		

Regional Report – Standard Collections

5

Provides the details of a variety of incoming transactions posted to your J.P. Morgan account. Only available for Asia based and other select accounts.

ABC Company LLC		J.P.Morgan			
** All values are subject to verification and adjustments. **		Value Date Range: 08/01/2016 - 11/02/2016			
Regional Report - Standard Collections					
Incoming Instruments:	All	Data Display:	Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters		
Account Group:	Ungrouped Accounts	Last Updated: 12/01/2016 02:53 AM GMT +05:30			
Account Name:	ABC COMPANY LLC				
Account Number:	1bbb56789				
Currency:	USD US Dollar				
Bank:	CHASAUSS - JPMorgan Chase Bank, NA Sydney				
References	Check Number	Value Date	Invoice Number	Amount	CCY
Instrument Type:	Wires	08/15/2016		Payment: 1,378.00	
Payer Name:	ABC NAME			Remittance: 1,378.00	USD
Bank:					
Account Number:					
Bank Reference:	ABCDEF11		Product Type:		
Customer Reference:	6bbb12345		UTR Reference:		
Reference:	/INV/ABCDE12 XYZABC2XXXX				
Instrument Type:	Wires	08/15/2016		Payment: 1,532.51	
Payer Name:	ABC BANK SECURITIES ASIA LIMITED			Remittance: 1,532.51	USD
Bank:					
Account Number:					
Bank Reference:	XYZABC11		Product Type:		
Customer Reference:	2499/XYZ-3bbb78912		UTR Reference:		
Reference:	/XYZ/202ABC16081501311 WXYZ-0001136130 TO PAY FOR GOODS AND/OR SERVICES				
Instrument Type:	Wires	08/16/2016		Payment: 1,748.47	
Payer Name:	ABCDE INTERNATIONAL CAPITAL CORP			Remittance: 1,748.47	USD
Bank:					
Account Number:					
Bank Reference:	XYZABC11		Product Type:		
Customer Reference:	2499/ABC-4bbb89123		UTR Reference:		
Reference:	/ABC/202XY16081600759 ABCDE INV NO J233649				
Instrument Type:	Wires	08/16/2016		Payment: 8,604.06	
Payer Name:	XYZ (ASIA) LIMITED			Remittance: 8,604.06	USD
Bank:					
Account Number:					
Bank Reference:	XYZABC11		Product Type:		
Customer Reference:	PAY6bbb12345		UTR Reference:		
Reference:	J234003,J091373				
Regional Report - Standard Collections					
Created On: 02/24/2017 03:45 PM GMT +05:30		Page 1 of 40			

Regional Report - Withholding Tax

Provides the detailed information on Taxes withheld on a monthly basis for your J.P. Morgan account. Only available for Thailand based and other select accounts.

Regional Report - Withholding Tax									
** All values are subject to verification and adjustments. **									
ประจำเดือน: 04/2556			เลขประจำตัวผู้เสียภาษีอากร (ของผู้นิติบุคคล): 1bbb56789				สาขา: JPMorgan Chase Bank, NA Thailand		
ปี: ๒๕๕๖			ABC CORP Ltd				วันที่ 1 ในจำนวน 7 วัน		
ลำดับที่	ชื่อผู้มีเงินได้ ที่อยู่ผู้มีเงินได้ (ในรูปเลขที่ ตรอก/ซอย ถนน ตำบล/แขวง อำเภอ/เขต จังหวัด)	เลขประจำตัวผู้เสียภาษีอากร (ของผู้นิติบุคคล)	วัน เดือน ปี ที่จ่าย	รายละเอียดเกี่ยวกับการจ่ายเงิน (1) ประเภทเงินได้ (ถ้ามากกว่าหนึ่งประเภท ให้กรอกแยกลงไป)	อัตรา ภาษี ร้อยละ	จำนวนเงินที่จ่ายแต่ละ ประเภทในครั้ง นี้ บาท ส.ด.	รวมเงินภาษีที่หักและนำส่งในครั้ง นี้ จำนวนเงิน	จำนวนเงิน (2) เดือน	
1	BUSINESS 123, 1122/33 - 4444 LAND MARK STREET, ROAD 2, SERVICE AREA, BANGKOK	1bbb56789	26/06/2556	00300 3% OTHER SERVICES	03.00	9,900,000.00	297,000.00	1	
2	XYZ LTD, INDUSTRIAL AREA, 3337 BUSINESS STREET, AAA ROAD RING TOWER, BANGKOK	7bbb23456	26/06/2556	00300 3% OTHER SERVICES	03.00	1,961,100.00	58,833.00	1	
รวมยอดเงิน โอนและภาษีที่นำส่ง (นำไปรวมกับใบค่อ ภ.ง.ด. 53 ฉบับอื่น (ถ้ามี))						11,861,100.00	355,833.00		
(ในกรอกลำดับต่อเนื่องกันไปทุกแผ่น)									
หมายเหตุ									
(1) โปรดระบุว่าเป็นค่าอะไร เช่น ค่าเช่าอาคาร ค่าซ่อมบัญชี ค่าขนถ่ายสินค้า ค่าวิชาชีพของแพทย์ ค่าก่อสร้าง				ลงชื่อ _____ ผู้จ่ายเงิน					
รางวัลในการประกวด การแข่งขัน การชิงโชค ค่าจ้างแสดงภาพยนตร์ ร้องเพลง คนตรี ค่าจ้างทำของ				ตำแหน่ง _____					
ค่าจ้างโฆษณา ฯลฯ				ยื่นวันที่ _____ พ.ศ. _____					
(2) เงินโอนการหักภาษี ในกรอกดังนี้				ประทับตรานิติบุคคล (ถ้ามี)					
- หัก ณ ที่จ่าย				กรอก 1					
- ออกให้ตลอดไป				กรอก 2					
- ออกให้ครั้งเดียว				กรอก 3					
Regional Report - Withholding Tax									
Created On: 01/21/2014 10:08 PM GMT +05:30									
								Page 1 of 245	

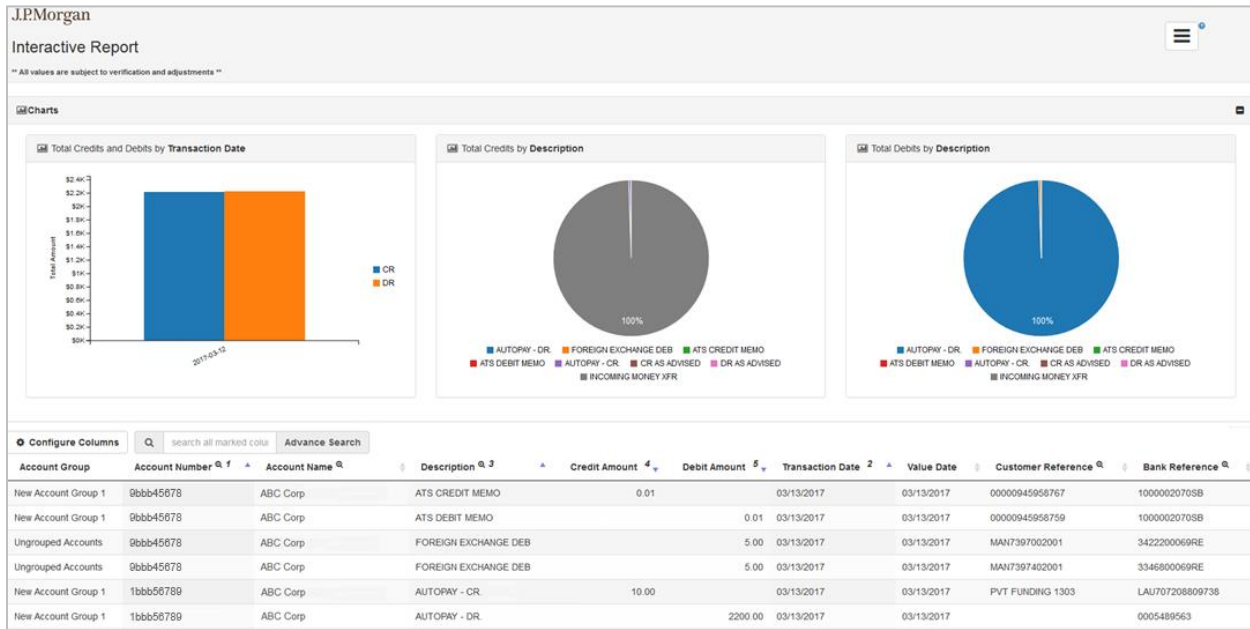
Returns and Exceptions Report

Provides a detailed view of return and exception items, including check returns, ACH returns and ACH Notification of Change (NOC). Asia based accounts will only have electronic transactions based return information.

Date Type:		Original Date	Data Display:		Only Include Accounts with Activity, Page Break by Account, Credits and Debits, Include Multi-Byte and Accented Characters, Confidential and Non-Confidential	
Status:	All					
ABC Company LLC ** All values are subject to verification and adjustments. ** Returns and Exceptions Report - Account				J.P.Morgan Original Date: 29-Nov-2016		
Account Group:	Operational Accounts				Last Updated:	
Account Name:	ABC COMPANY LLC				30-Nov-2016	
Account Number:	5bbb91234				06:01 AM EST	
Currency:	USD - US Dollar					
Bank:	02100002 - JPMORGAN CHASE NEW YORK					
Post Date	Original Date Reject Date	Company / Location ID	Status	Return / Reject Reason	Credit Amount	Debit Amount
30-Nov-2016	29-Nov-2016 29-Nov-2016	ABCDEF11	ACHREDEPOSIT	N01 FIRST TIME REDEPOSIT 122715 CHECKING		192.52
	Beneficiary ID: ABC9bbb45678 Name: XYZ GROUP, Bank: ABCABCDE - ABCDEF11 Account: 9bbb45678			Originator: ABCD INC. Bank Trace: 0000000000 Customer Trace: 2bbb67891 Batch Description: RDP RETRY		
30-Nov-2016	29-Nov-2016 29-Nov-2016	4bb789123	ACHREDEPOSIT	N01 FIRST TIME REDEPOSIT 040316 CHECKING		184.18
	Beneficiary ID: XYZ2bbb67891 Name: ABCDE LIMITED Bank: ABCZY211 - XYZABC12 Account: 5bbb91234			Originator: ABCD INC. Bank Trace: 3bbb78912 Customer Trace: 000000000 Batch Description: RDP RETRY		
30-Nov-2016	29-Nov-2016 29-Nov-2016	4bb789123	ACHREDEPOSIT	N01 FIRST TIME REDEPOSIT 0 CHECKING		27.00
	Beneficiary ID: A00001bbb56789 Name: NAME GROUP, Bank: ABCXYZ34 - XYZABCDE Account: 7bbb23456			Originator: ABCD INC. Bank Trace: 021000026512115 Customer Trace: 021000020918541 Batch Description: RDP RETRY		
30-Nov-2016	29-Nov-2016 29-Nov-2016	4bbb89123	ACHREDEPOSIT	N09 FIRST TIME REDEPOSIT CHECKING		234.31
	Beneficiary ID: A0006bbb12345 Name: XYZ FINANCIAL CO Bank: ABCDEFG - ABCXYZ55 Account:			Originator: BLANK MUTUAL Bank Trace: 000000000 Customer Trace: 6bbb12345 Batch Description: RDP RETRY		
Returns and Exceptions Report - Account						
Created On: 15-Feb-2017 07:24 AM EST						
						Page 1 of 2

Transaction Detail Report - Interactive

Provides a highly customizable list view of transactions with dynamic graphic options. Once the Online report is generated, you can customize the report using a host of interactive features and then download the report in PDF or Excel format. Online changes can be saved as a new Customized Report.





Wire Detail Report - Date

Provides incoming and outgoing wire transaction information by date for Fedwire, CHIPS, SWIFT and Book Transfer with complete advice-level detail. This report is also available by account.

ABC Company		J.P.Morgan	
** All values are subject to verification and adjustments. **		Transaction Date: 28-Nov-2016	
Wire Detail Report - Date			
Data Display			
Only Include Accounts with Activity, Include Multi-Byte and Accented Characters, Includes Credits and Debits			
Transaction Date: 28-Nov-2016			
Account Group:	USD ACCT	Last Updated:	
Account Name:	AccountNickname1	29-Nov-2016	
Account Number:	3bbb78912	01:40 AM EST	
Currency:	USD US Dollar		
Bank:	02100002 - JPMORGAN CHASE NEW YORK		
Credits			
Credit Amount	1 985.74 USD	Transaction Date / Time	28-Nov-2016 07:50 AM EST
Description	CHIPS CREDIT	Value Date / Time	28-Nov-2016 01:40 AM
		Release Time	
Customer Reference	1bbb56789USGOR	Bank Reference	EST 4bb789123FC
GFP Reference		GFP Received	1bbb56789
CHIP Seq/Ref	2bbb67891	SRN	
Received From	SOME BANK 1095 XYZ AVENUE NEW YORK NY		
By Order Customer	1bbb56789 ABC CUSTOMER NAME, PLACE INDIA AND		
By Order Bank	NAME BANK LTD XYZ BRANCH PLACE INDIA 3bbb78912		
Beneficiary	XYZ BENEFICIARY NAME NEW YORK USA		
Account Party	NAME OF BANK: NEW BANK OF NY ADDRES: 1234 STREET NEW YORK		
Remarks	GIFT FROM BROTHER 25.00 FEE DEDUCTED DEBIT REF 2bbb67891		
Credit Amount	90.57 USD	Transaction Date / Time	28-Nov-2016 09:52 PM EST
Description	CHIPS CREDIT	Value Date / Time	28-Nov-2016 01:40 AM EST
		Release Time	
Customer Reference	A/B SOMEBANK	Bank Reference	1bbb56789FC
GFP Reference		GFP Received	2bbb67891
CHIP Seq/Ref	NYC 1bbb56789	SRN	
Received From	SOME BANK 123 ANY STREET NEW YORK NY 10000-0000 /		
By Order Customer	CH7bbb6300394762111811 ABC AG HOLDINGS 5 3011		
By Order Bank	BCDE USER BANK 1 ANYWHERE SWITZERLAND CH 0001		
Account Party	9bbb45678 BILLINGHURST SANDRA 3 PLACE SQUARE VILL US-00000 NEW		
Remarks	YORK HONOABCD EQUIV. OF CHF 108.35 DEBIT REF 50bbb12345		
Credit Amount	8 996.00 USD	Transaction Date / Time	28-Nov-2016 02:57 PM EST
Description	FEDWIRE CREDIT	Value Date / Time	28-Nov-2016 01:40 AM EST
		Release Time	
Customer Reference	HK1bbb56789	Bank Reference	3bbb78912FF
FED Reference	B1Q8bb4C 003141 **VIA FED**	Fed Time (ET)	13:19
GFP Reference		GFP Received	11281819
MRN Sequence	3bbb78912	Sending Bank ID	2bbb67891
Received From	NAME1 BANK USA, N.A. 000 FIFTEENTH AVENUE NEW YORK NY 00000 /05bbb91234 SOME RESEARCH CONSULTING CO., LTD ROOM 111 11/F.CHINA XYZ BLDG, HONG KONG ID:1bbb56789		
By Order Customer			
By Order Bank	XYZ HONG KONG GENERAL REMITTANCE ATTN: NAME PO BOX 00 HONG KONG		
Account Party	HONG KONG /3bbb78912 NAME		
Remarks	PAYMENT /CHGS/USD25.00/ /BNF/FW 026003379 ANY NAME 000 AVENUE, CITY, NY 00000 UNITED STATES DEBIT REF 3bbb78912		
Wire Detail Report - Date			
Created On: 15-Feb-2017 07:40 AM EST		Page 1 of 45	

Payment Summary Report



Provides originated payment transaction information at a summary level.

ABC Company
 ** All values are subject to verification and adjustments. **
Payment Report - Summary

J.P.Morgan
 Payment Value Date: 15-Feb-2017

Data Display	Only Include Accounts with Activity, Include Payment History Additional Sort: Value Date (Ascending)
Payment Methods/Descriptions	All
Payment Status	Saved, Pending Approval, Partially Approved, Pending Release, Rejected, Released, Delivered, Completed, Rejected By Bank
Payment Creation Method	Free Form, Imported, From Template. Template Name: All Templates.
Payment Method Currency	Cross-Currency
Payment Amount	
Payment Currencies	All
Event History & Selected Users	All Events - All

Account Name: **ABC Company**
 Account Number: 7bbb23456
 Currency: USD US Dollar
 Bank: 02100002 - JPMORGAN CHASE NEW YORK

WIRE

Value Date	Originating Account Payment ID	Beneficiary Name Creation Method	Bank Reference Settlement Reference	CCY	Payment Amount	CCY	Debit Amount	
Wire - Pending Release								
15-Feb-2017	0000007bbb23456 021000002 - JPMORGAN CHASE NEW YORK 1bbb56789	XYZ Company Free Form		GBP	234.00	USD Rate 1.5791	369.51	
	Event	Date / Time	Actioned By	User ID / Approval Category	Additional Information			
	Saved as Template	15-Feb-2017 08:48 AM EST	im ada	user01	Saved As Template: SAMPLE ABC TEMPLATE			
	Approved	15-Feb-2017 08:45 AM EST	im ada	user01				
	Modified	15-Feb-2017 08:45 AM EST	im ada	user01				
	Approved	15-Feb-2017 06:50 AM EST	im ada	user01				
	Submitted	15-Feb-2017 06:50 AM EST	im ada	user01	Created from Scratch			
Wire - Pending Release Totals			Payments: 1	GBP	234.00	USD	369.51	
WIRE TOTALS			Total Payments	1	CCY GBP	Payment Amount 234.00	CCY USD	Debit Amount 369.51

END OF REPORT

Payment Report - Summary
 Created On: 20-Feb-2017 10:44 AM EST

Page 1 of 1

Payment Detail Report

Provides originated payment transaction information at a detail level.

ABC Company		J.P.Morgan	
** All values are subject to verification and adjustments. **		Payment Value Date: 15-Feb-2017	
Payment Report - Detail			
Data Display	Only Include Accounts with Activity, Include Payment Details, Include Payment History Additional Sort: Value Date (Ascending)		
Payment Methods/Descriptions	All		
Payment Status	Saved, Pending Approval, Partially Approved, Pending Release, Rejected, Released, Delivered, Completed, Rejected By Bank		
Payment Creation Method	Free Form, Imported, From Template. Template Name: All Templates.		
Payment Method Currency	Cross-Currency		
Payment Amount			
Payment Currencies	All		
Event History & Selected Users	All Events - All		
<hr/>			
Account Name:	ABC Company		
Account Number:	7bbb23456		
Currency:	USD US Dollar		
Bank:	02100002 - JPMORGAN CHASE NEW YORK		
<hr/>			
Creation Method	Free Form, TSP_ONLINE		
Status	Pending Release		
<hr/>			
PAYMENT INFORMATION			
From Account	Account Currency	Account Name	
000007bbb23456	USD	ABC Company	
Bank			
02100002 - JPMORGAN CHASE NEW YORK			
<hr/>			
Payment Method	Clearing Location	Bank to Bank Transfer	Value Date
Wire	SWIFT	No	15-Feb-2017
Payment Amount	Debit Amount	Rate	
GBP 234.00	USD 369.51	1.5791 USD = 1 GBP	
Payment ID	Bank Reference	Settlement Reference	
1bbb56789			
<hr/>			
BENEFICIARY			
Beneficiary ID	1bbb56789	Address	
Beneficiary ID Type	Account Number	NAME STREET	
Beneficiary Name	XYZ Company	LONDON	
		GB - UNITED KINGDOM	
<hr/>			
BENEFICIARY BANK			
Bank ID	ABCDABCD	Address	
Bank ID Type	Swift ID	123 ANY STREET LONDON	
Bank Name	XYZ BANK	GB - UNITED KINGDOM	
<hr/>			
Supplementary Bank ID Type	Supplementary Bank ID		
No ID			
<hr/>			
INTERMEDIARY BANK			
Bank ID	ABCDEF11	Address	
Bank ID Type	Swift ID	456 WEST NAME	
Bank Name	NAME BANK	BOULEVARD CHICAGO,IL	
		US - UNITED STATES	
<hr/>			
REFERENCE INFORMATION			
PAYMENT DETAILS			
<hr/>			
Payment Report - Detail			
Created On: 20-Feb-2017 10:42 AM EST			
			Page 1 of 2

Template Summary Report

Provides summary information of the templates created for all payment types by account. Templates are displayed for each account separately.

XYZ Holding Corp
 ** All values are subject to verification and adjustments. **

J.P.Morgan

Template Report - Summary

Template Creation Date Range: 2016-09-29 - 2017-02-21

Data Display	Only Include Accounts with Activity
Payment Methods/Descriptions	Wire, ACH - Tax Payments, ACH - Payroll Payments, ACH - Corporate/Vendor Payments, ACH - Corporate/Vendor Collections, ACH - Consumer Payments, ACH - Consumer Collections, ACH - Child Support Payments, ACH - Cash Disbursement, ACH - Cash Concentration
Template Status	All
Template Creation Method	Manual, Imported; Enhanced, Standard. Template Name: All Templates.
Payment Method Currency	Same-Currency, Cross-Currency
Event History & Selected Users	All Events - All

Account Name: XYZ HOLDING CORP
 Account Number: 7bbb23456
 Currency: USD US Dollar
 Bank: 02100002 - JPMORGAN CHASE NEW YORK
 ACH Company Name-ID: ABCDEF12 - XYZABC123, XYZABCD11 - ABCDEFG11, ABCABC456 -XYZABCDE1

Last Used Date	Template Name Template Description	Status	Payment Method/ Description	Originating Account Bank/ACH Company Name-ID	Last Action Event Last Action Date & Time	Beneficiary Count
Not Used	Abcd123 5th Nov Test	Active	ACH Tax Payments	7bbb23456 N1bbb56789 - 2bbb67891		0
Not Used	ABCD - Wire 5th Nov	Pending Bank Review	WIRE	7bbb23456 JPMORGAN CHASE NEW YORK	Pending Bank Review 2016-10-28 06:51 PM GMT +05:30	1

Template Report - Summary
 Created On: 2017-02-23 07:16 PM GMT +05:30

Page 1 of 2

Template Detail Report

Provides detail-level information on the templates created for all payment types. Templates are displayed for each account separately.

XYZ Holding Corp

J.P.Morgan

** All values are subject to verification and adjustments. **

Template Report - Detail

Template Creation Date Range: 2016-09-29 - 2017-02-21

Data Display	Only Include Accounts with Activity
Payment Methods/Descriptions	Wire
Template Status	All
Template Creation Method	Manual, Imported; Enhanced, Standard. Template Name: All Templates.
Payment Method Currency	Same-Currency, Cross-Currency
Event History & Selected Users	All Events - All

Account Name:	XYZ HOLDING CORP
Account Number:	7bbb23456
Currency:	USD US Dollar
Bank:	02100002 - JPMORGAN CHASE NEW YORK
ACH Company Name-ID:	

Template Name	Template Type/ID
ABCD - Wire	ENHANCED - 0000000006
Status	Creation Method
Pending Bank Review	MANUAL
Template Description	
5th Nov	

PAYMENT INFORMATION

From Account	Account Currency	Account Name
7bbb23456	USD	XYZ HOLDING CORP
Bank	02100002 - JPMORGAN CHASE NEW YORK	

Payment Method	Clearing Location	Bank to Bank Transfer	
Wire	LOCAL	Yes	
	Default Payment Amount		Maximum Payment Amount
	USD 12.00 Editable		USD 13.00

BENEFICIARY

Beneficiary ID	ABCD123	Address
Beneficiary ID Type	Swift ID	0000 POINT PARKWAY
Beneficiary Name	1ST VIRTUAL MANAGEMENT	SAN MATEO, CA
		US - UNITED STATES

BENEFICIARY BANK

Bank ID	ABCABCD	Address
Bank ID Type	CHIPS Universal Identifier	00 DANBURY ROAD
Bank Name	ABC FINANCIAL PRODUCTS CORP.	US - UNITED STATES

INTERMEDIARY BANK

Bank ID Type	No ID
---------------------	-------

REFERENCE INFORMATION

BY ORDER OF INFORMATION

Account Number	2bbb67891	Address
Name	xyzabc	werwerw
		werwer
		cxbfdxgdf
		US - UNITED STATES

Template Report - Detail
Created On: 2017-02-23 07:15 PM GMT +05:30

Page 1 of 4

Last modified: April 25, 2018

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North Richland Hills

Request for Proposal #19-007
For Safekeeping Services

February 28, 2019



BNY MELLON | Invested

CORPORATE TRUST



BNY MELLON | Invested

Oreste Casciaro
Vice President
Relationship
Management

Corporate Trust
The Bank of New York Mellon
240 Greenwich Street
New York, NY 10286

T 212 815 4265
oreste.casciario@bnymellon.com

February 28, 2018

City of North Richland Hills, Texas

Re: City of North Richland Hills (TX) RFP 19-007

On behalf of The Bank of New York Mellon Trust Company, N.A. (BNY Mellon) we appreciate the opportunity to respond to the City's request for proposal for safekeeping services.

BNY Mellon is the leading provider of securities services in the world with \$33.1 trillion under custody and administration. Given the scale, diversity, depth and duration of our client partnerships, we have extraordinary insights that are reflected in the ingenuity and sophistication of our products and services.

We ensure consistent service quality and excellence worldwide so our clients receive the same service, regardless of where their portfolios are located. We have the systems, experienced staff members and transactional expertise to ensure that we consistently meet or exceed the expectations of our clients. We also ensure continued applied knowledge and expertise for our clients through our relationships with investment bankers, dealers and institutional clients, as well as our involvement in industry committees and associations.

BNY Mellon strives for excellent operational management to reduce climate-related risks, improve efficiency, and deliver the highest service quality. We implemented an environmental sustainability program in 2007, which applies to BNY Mellon's global operations. BNY Mellon helps drive global growth and prosperity, improving lives through investing.

Our competitive advantage in servicing the public sector is based on the breadth and scope of our experience within this market. Our Custody Client Service team, based in Jacksonville, FL, works exclusively with municipalities and not-for profit organizations to provide a collection of high-quality safekeeping solutions including: securities clearance and safekeeping, cash management and investment, income collection, corporate action and proxy voting services, benefit disbursement administration and reporting.

Please do not hesitate to contact me should you ever have any questions or need additional information regarding our proposal.

Warmest Regards,

Oreste Casciaro
Vice President

PRIVATE AND CONFIDENTIAL

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BNY MELLON CUSTODY

Our Custody Business

In 1922, The Bank of New York merged with the New York Life Insurance and Trust company, introducing trust and custody services to the Bank's core offerings – a space the Bank dominates today.

We are the largest custodian in the world and have been providing global custody services since 1968 with \$33.1 trillion under custody and administration as of December 31, 2018.

In 1995, The Bank of New York acquires JP Morgan's global custody business.

As part of our Corporate Trust division, our Jacksonville Custody unit has been providing safekeeping services since 1999.

GLOBAL CUSTODIAN

BNY Mellon is the leading provider of securities services in the world with \$33.1 trillion under custody and administration. Given the scale, diversity, depth and duration of our client partnerships, we have extraordinary insights that are reflected in the ingenuity and sophistication of our products and services. We ensure consistent service quality and excellence worldwide so our clients receive the same service, regardless of where their portfolios are located. We have the systems, experienced staff members and transactional expertise to ensure that we consistently meet or exceed the expectations of our clients. We also ensure continued applied knowledge and expertise for our clients through our relationships with investment bankers, dealers and institutional clients, as well as our involvement in industry committees and associations.

OUR CORE CUSTODY SERVICES

Our competitive advantage in servicing the public sector is based on the breadth and scope of our experience within this market. Our Custody Client Service team based in Jacksonville, FL, works exclusively with municipalities and not-for-profit organizations to provide a collection of high-quality safekeeping solutions including:

- Securities Clearance (Free Delivers/Receives and Delivery/ Receipt v Payment)
- Income Collection and Monitoring
- Cash Management
- Web-based Reporting and Trade Instruction
- Corporate Action and Proxy Voting
- Benefit Administration
- Large Selection of Short-Term Investment Funds (STIF), Insured Cash Sweep and Cash Reserve investment options

Custody Awards/ Accolades

*Global Custodian of the Year,
Central Banking Journal, 2018*

*Global Custodian of the Year,
HFM MENA Fund Manager
Services Awards, 2018*

CLIENT FOCUS

Our service model differentiates us from competitors in a way that has real value for clients. We provide each client with a single point of contact in order to facilitate communication and to better manage all aspects of the custodial relationship. A dedicated Client Service Manager assures clients that they will be communicating with a qualified professional who will be responsive to their needs, and ensures that the client does not need to call multiple cash, operations, or compliance specialists in order to get answers to questions or service on their accounts

CENTERS OF EXCELLENCE

Alongside the Client Service Manager we have built several centers of excellence that specialize in various aspects of custody processing:

- Specialized Processing Unit (SPU) : dedicated to trade input and settlement
- Cash Processing Group
- Income Group
- Mutual Fund Group
- Corporate Actions Group
- Proxy Voting Group

ONLINE REPORTING – NEXEN

All clients and appointed third parties will have access to our NEXEN online reporting tool which provides a wealth of real time transactional data. Our Custody clients can independently track the status of trades, positions and securities, run detailed holdings reports or monitor real time cash activity and view opening and closing account balances. Users can also track, manage and respond to corporate action events, such as tender offers, conversions, mergers, exchanges, maturities, called bonds, rights, warrants, bankruptcies and stock splits. It is also possible for our Custody clients to be set up with direct trade instruction capture access through our Nexen portal.

bnymellon.com

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01/2018

Response to RFP Questions



FINANCIAL INSTITUTION INFORMATION

1. Creditworthiness

In order to fulfill the City's fiduciary responsibility for public funds the proposal shall provide the following.

- a. Provide an audited annual financial statement for the most recent fiscal period. The financial statements may be submitted in electronic form or provided as a reference link on the internet. The bank will be required to submit an audited annual financial statement to the City each year of the contract period, as soon as it is available. Confirm agreement to this requirement.

Please find the Company's audited financial statements located on our website:

<https://www.bnymellon.com/us/en/investor-relations/index.jsp>

- b. Provide certification of the bank's Community Reinvestment Act (CRA) rating by its rating agency. The bank will be required to notify the City of any change in this rating during the contract period, as soon as it is publicly available. Confirm agreement to this requirement.

The Bank of New York Mellon is rated "Satisfactory".

<https://www.bnymellon.com/global-assets/pdf/csr/community-reinvestment-act-performance-evaluation-the-bank-of-new-york-mellon-2013.pdf>

- c. Provide the most recent senior and subordinate debt ratings of the bank's holding company. If not rated, provide the bank's most recent four quarters rating from an independent rating agency such as Highline or Veribanc. The bank will be contractually liable for notifying the City within thirty (30) days of any change in any of these ratings during the contract period. Confirm agreement to this requirement

The Bank of New York Mellon Trust Company, N.A. is a wholly owned subsidiary of The Bank of New York Mellon Corporation. Please see below for Credit Ratings for the Corporation.

The Bank of New York Mellon Corporation

	MOODY'S	S & P	FITCH	DBRS
LONG-TERM SENIOR DEBT	A1	A	AA-	AA (Low)
SUBORDINATED DEBT	A2	A-	A+	A (High)
PREFERRED STOCK	Baa1 (hyb)	BBB	BBB	A (Low)
TRUST PREFERRED SECURITIES	A3	BBB	BBB+	A (High)
SHORT-TERM DEBT	P-1	A-1	F1+	R-1 (Middle)
OUTLOOK	Stable	Stable	Stable	Stable

A security rating is not a recommendation to buy, sell, or hold securities. The rating may be subject to revision or withdrawal at any time by the assigning organization. Each rating should be evaluated independently of other ratings.

2. Customer Service and Community Service

Service is a critical element for the City and will be a primary focus of the evaluation. Describe the bank's customer service philosophy and approach to satisfying this need through the following responses.

- a. Describe the bank's philosophy of customer service. How will the bank satisfy the City's need for customer service? What approach, service, or program functions will be instituted to provide the optimal service?

With a presence on six continents and 35 countries, BNY Mellon delivers global scale at the local level. As the largest custodian in the world with \$33.1 trillion under custody and administration as of December 31, 2018 we have been providing custody since 1968. In developing and delivering investment solutions, we put our clients at the center of everything we do. In Public Not For Profit, we

specialize in partnering with municipalities and not-for-profit organizations to provide a collection of high-quality safekeeping solutions.

Our Client Service team is made up of seasoned professionals experienced in managing all aspects of our custody service from securities clearance to corporate action voting. A dedicated Client Service Manager (CSM) assures clients that they will be communicating with a qualified professional who will be responsive to their needs, and ensures that the client does not need to call multiple cash, operations, or compliance specialists in order to get answers to questions or service on their accounts. Alongside the Client Service Manager, we have built several centers of excellence that specialize in various aspects of custody processing and provide support to the group:

- *Specialized Processing Unit (SPU) : dedicated to trade input and settlement*
- *Cash Processing Group*
- *Income Group*
- *Mutual Fund Group*
- *Corporate Actions Group*
- *Proxy Voting Group*

b. How are professionals in the local bank involved to provide the City with relationship support?

Our Safekeeping Client Service team is made up of experienced Client Service Managers (CSMs) familiar with securities processing and safekeeping solutions. We administer custodial services for over 435 clients with accounts totaling \$34bn in asset holdings. Each client is assigned a primary CSM to coordinate all of your custodial requirements. We also appoint a back-up CSM to all of our accounts.

c. What services are provided at the holding company level? What at the local level?

Our Client Service team located in Jacksonville Florida would handle your safekeeping accounts.

d. How will service for banking be coordinated?

BNY Mellon is only bidding on Safekeeping services within this bid.

e. How is service and overall contract performance monitored?

The Client Service team is in close contact with its clients on a day to day basis and any issues or concerns should be raised directly to the Client Service Manager and/ or the Custody Group Manager, Nicola Armstrong. The team will work with you to resolve any issues and ensure the City is satisfied with the service provided. If there is a need to involve product or system experts from within the bank, the Client Service team will invite them to calls accordingly.

BNY Mellon offers feedback buttons on all emails so that critical feedback can be given on individuals working with the client. Feedback reviewed by management and follow up calls with the client can be held to resolve issues/concerns. Equally a client can reach out to schedule regular update calls.

Client accounts are regularly monitored by senior management to ensure that the overall service meets with our company goals of outperformance, client focus, integrity, teamwork and excellence.

f. How does the bank intend to support the new and ongoing automation needs of the City? How will this impact the City now and throughout the contract period?

Through our NEXEN Gateway client portal the City would have secure access to all BNY Mellon transactional data along with the ability to view and manage important account functions online, including:

- *Real-time cash balances*
- *Real-time holdings*
- *Reporting services*
- *Instruction capture*
- *Corporate action management*
- *Alerts and broadcasts*

NEXEN provides access to all BNY Mellon transactional data in a near real time basis and access is 24/7. The client dashboard and reporting within NEXEN is completely customizable and our training and Client Service teams will work with you to create a set up that suits your custodial needs. Regular reports can be set up to run at specific times throughout the month and be delivered to one or multiple email addresses in multiple formats.

Please see attached A Guide to Global Cash and Custody Reports brochure for more information.

g. Are there any new services planned which may impact the City? When are these planned to be available?

At this time, we are unaware of any new services that will impact your safekeeping services. BNY Mellon launched NEXEN in 2016 which brought an advanced technology solution based on cloud computing.

h. Is the bank offering any transition or retention incentives? Describe fully and quantify completely.

BNY Mellon is prepared to waive acceptance fees and set up costs as an incentive.

i. The City requires the right to use a third party auditor to review the City's accounts, collateral, transactions, and bank records at any reasonable time. Confirm agreement with this condition.

BNY Mellon acknowledges.

j. What level of community service does the bank and its employees contribute to North Richland Hills and its citizens?

Though we have no local office in the City of North Richland Hills, in 2017 for Texas we provided nearly \$174K in community support and 1,770 volunteer hours. Community support includes donations, grants and charitable sponsorships made by BNY Mellon and employee donations to charities that qualify for our matching program.

3. References.

List references from three comparable Texas public entity clients. For each reference, include the length of time under contract, a client contact, title, email, and telephone number.

Texas Department of Transportation

Deborah Fleming, Portfolio Project Manager

Deborah.fleming@txdot.gov

(512) 463-7667

City of Allen

Steven Glickman, Assistant Chief Financial Officer

sglickman@cityofallen.org

(214) 509-4636

4. Depository Agreement and Service Agreements

Provide a copy of all service agreements, which will be required to provide the services under the contract for services rendered.

Please find a copy of our custody agreement attached.

5. Implementation timeline.

The contract period will commence October 1, 2019. The City recognizes that not all services and funds will be transferred by this date but expects that all services should be available for use by that date. In accordance with Local Government Code [105.073] the City will attempt to move funds into the bank within 60 days of the award of the agreement, if feasible. All services must be available October 1, 2019. Collateral will be in place at least two (2) days before any funds are transferred.

Default in promised delivery of services, without acceptable reasons, or failure to meet the terms or conditions of the depository contract without remedy, shall result in the City having the option

to terminate the contract, but the exercising of such option to terminate the contract does not limit any other remedies the City may have for damages or other relief under law.

- a. **Provide a proposed, detailed timeline for implementation of the contract including all required services. Include each activity required defined by its responsible party and assigned responsibilities. Denote any limitations or potential delay points. The timeline must reflect the number of calendar days required to put the services in place or the end date of when such services will be in place and available to the City.**

The Custody Client Service team recognizes that the onboarding of a new client relationship and transfer of assets from the incumbent Custodian requires careful planning and execution. We work closely with any new clients to determine a suitable timeframe for the transition and ensure there are no delays. Understanding the nature of custody, our goal is to plan and execute a controlled conversion with minimal impact to the ongoing investment activities. Although we have the ability to fast track account openings our typical timeframe is 6-8 weeks.

- b. **Describe your new customer conversion procedures.**

The Custody Client Service team will work closely with the City to develop a detailed transition plan. Understanding the nature of custody, our goal is always to plan and execute a controlled conversion with minimal impact to the ongoing investment activities.

Our standard timeline is 6 to 8 weeks, but we regularly onboard new clients completing similar transitions in 4 weeks.

A detailed transition plan is included in the RFP, but key stages would include:

Documentation: *ensure that all required documentation is agreed and executed.*

KYC/ Key Contacts: *A welcome package will be sent out including required KYC information and for BNY Mellon to determine the recipients of key information within the City (proxy voting material, corporate action notifications, hardcopy of statements etc).*

Account Opening: *upon completion of the KYC process it only takes us 1-2 days to open the account(s).*

NEXEN Gateway Access: *The Client Service team will coordinate the user access set up and training sessions for the City's representatives and any third party users. Training is delivered via Webex by our NEXEN client training team.*

Transition of Assets: *The Client Service Manager will work with representatives of the City or, if directed to do so, the incumbent Custodian to obtain and review a list of assets scheduled for transition and ensure that they are correctly received into the custody account.*

REQUIRED BANKING SERVICES

Safekeeping Services

All City investments will be made by the City Finance Department and written instructions for settlement will be given to the bank by an authorized individual. The bank will be required to provide book-entry safekeeping services through the bank or a correspondent. Correspondent processing is not preferable.

All securities must be cleared on a delivery versus payment (DVP) basis and ownership clearly and timely documented by receipts. All interest payments and maturities shall be given immediate collected credit.

The City anticipates an average of twenty securities in FRB or DTC safekeeping at any time (third-party). Ownership of the securities must be perfected and evidenced by an original safekeeping receipt or access to online information directly to the City within one business day.

The bank's brokerage services will not be used for investment purchases in order to perfect DVP. Certificates of deposit may be purchased from the bank but these will be on a competitive basis.

a. Is online trade input available? Is safekeeping online inquiry available? Describe all options.

Yes, the Instructions secured service on our NEXEN Gateway online client portal supports the submission and communication of a variety of instruction types to BNY Mellon, including security Buys & Sells.

Through a simple interface, our clients can input and manage instructions. The activity screen can be set to auto authorize the trade instruction upon entry or it can be set to require one or more authorizations before final submission. A User Administrator at your site can determine the level of access provided to individual users and can also set the approval requirements as desired, for example dual approval can be required on all items above a specified value.

Please refer to our Global Guide to Cash and Custody and the NEXEN Instructions Overview.

Our NEXEN Gateway Product specialists are also available to give demonstrations of our client portal via WebEx to all prospective custody clients.

BNY Mellon also accepts trade instruction via email, fax or SWIFT messaging.

b. Describe the bank safekeeping arrangements proposed. Identify any correspondent bank used for custody.

BNY Mellon will not be using any sub-custodial arrangements in order to meet the requirements of this RFP. BNY Mellon is a direct member of the following depositories:

- *Canadian Depositories for Securities*
- *Clearstream Banking Luxembourg*
- *The Depository Trust & Clearing Corporation (DTCC)*
- *Euroclear Bank*
- *Euroclear UK & Ireland Limited (formerly CREST)*
- *Euroclear Netherlands*
- *Federal Reserve*

c. If a correspondent is to be used, define the process and confirm same-day crediting/debiting on all transactions. Describe any additional City actions required.

BNY Mellon does not anticipate using a third party or subcontractor to administer the City's accounts.

d. Are safekeeping fees hard charged or available through the account analysis?

Please find attached our fee schedule.

e. Are notifications sent on all transactions (purchase, sale, calls, and maturities)? When and how?

The City can monitor the status of transactions real-time via our online portal, NEXEN platform.

f. What time are delivery instructions required? Is this a firm cut-off? Is there a fee charged for late instructions.

The BNY Mellon Client Service Team will work with our Specialized Processing Unit (SPU) to settle custody trades. The following is a guide to the final deadlines for the Specialized Processing Unit. Trade instructions received 30 mins or less prior to the listed cutoff times will be reviewed and processed on a best efforts basis.

11:00am EST – ETF cutoff

2:00pm EST – Mutual Fund cutoff

2:30pm EST - Security Payment Order (SPO) cutoff

3:00pm EST– FED/FRB or DTC receive or delivery versus payment trades

4:00pm EST – Free receive or deliver trades

6:00pm EST – DTC Free receive or deliver trades

While the above cut-offs are our preferences the Custody Client Service team is experienced in working under pressure and always aims to assist our clients and investment managers in settling late trades. BNY Mellon works very closely with all parties involved and understands things happen; we would not charge a fee for late instructions.

Monthly Statements

The bank shall provide monthly account statements on individual accounts and on a relationship basis. All accounts are on a monthly cycle using the calendar month as cut-off. Timeliness of reporting is critical.

a. Provide a sample statement.

Please find attached a sample statement.

b. When are statements available? Are statements provided in both paper and electronic formats?

Standard month-end statements are available two business days following month end and can be downloaded from our NEXEN Gateway online system. BNY Mellon has recently launched its Go Green Campaign and we are actively encouraging our Corporate Trust clients to be as paperless as possible. All of our messaging can be delivered and managed electronically.

c. How long are statements maintained online?

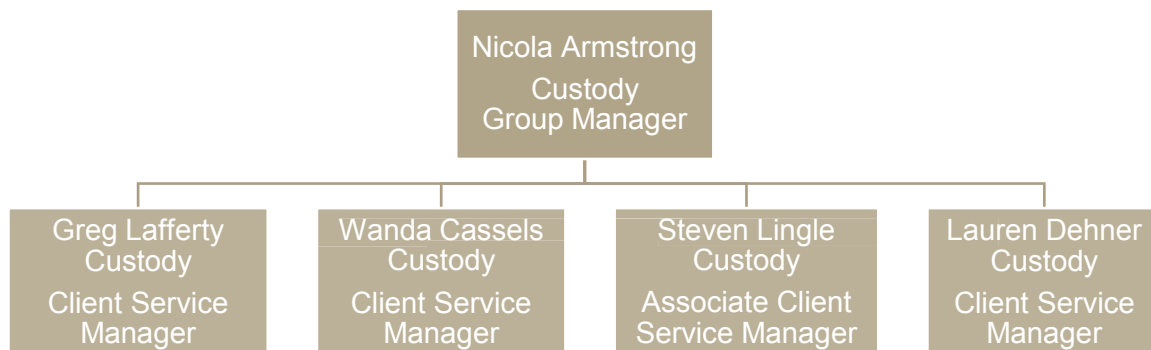
Statements are maintained online for approximately 10 years.

Our Custody Client Service Team

OUR JACKSONVILLE CLIENT SERVICE TEAM

Our Client Service Team is made up of seasoned professionals experienced in managing all aspects of our custody service. The Client Service team is made up of experienced Client Service Managers (CSMs) familiar with securities processing and safekeeping solutions. We administer custodial services for over 435 clients with accounts totaling \$34bn in asset holdings. Our client base is made up of municipalities, government agencies, hospitals, school boards and charitable foundations. Each client is assigned a primary CSM to coordinate all of your custodial requirements. We also appoint a back-up CSM to all of our accounts. If you chose to partner with us, the following CSMs would be assigned to your account:

JACKSONVILLE CUSTODY ORGANIZATIONAL CHART



NICOLA ARMSTRONG, CUSTODY GROUP MANAGER



Role	Group Manager - Custody
Address	10161 Centurion Parkway N., Jacksonville, FL 32256
Phone	(904) 645-1951
Fax	(866) 486-0742
Email	nicola.armstrong@bnymellon.com

RESPONSIBILITIES

Nicola manages the Custody Client Service team and will serve as your point of escalation.

She will be available on a day to day basis to:

- Supervise day to day operations and address any client services issues
- Manage new account inquiries.
- Coordinate new client onboarding.

BIOGRAPHY

Nicola Armstrong joined The Bank of New York Mellon Trust Company in 2007 as a Trust Associate. Initially based out of our London (UK) office, she has worked as a Client Service Manager and then Team Lead within our CDO teams and has also worked within our Projects group on several product migrations. She relocated to Jacksonville, Florida, in early 2014 to set up and lead our Pooled Finance Center of Excellence. Nicola has over eleven years' experience in the financial industry ranging from CDOs, Swaps, Asset-backed Securities, Pooled Finance, Housing, Student Loans, Municipal Bonds and Custody. She has a Master's Degree in International Law from King's College London, England.

GREGORY LAFFERTY, CLIENT SERVICE MANAGER



Role	Client Service Manager
Address	10161 Centurion Parkway N., Jacksonville, FL 32256
Phone	(904) 645-1939
Fax	(866) 486-0742
Email	gregory.lafferty@bnymellon.com

RESPONSIBILITIES

Greg will serve as the primary point of contact and coordinate all of the client's custodial requirements.

He will be available on a day to day basis to:

- Coordinate account set up and online access and training for all users.
- Review and supervise all incoming trade settlement instructions and wire distribution requests
- Monitor income collection and maturity postings
- Research and respond to any inquiries relating to securities clearance, income, statements and our online NEXEN platform.
- Identify and resolve operational issues in a timely manner

Greg will be supported by an experienced cash processing group, a Specialized Processing Unit (SPU), which is solely focused on trade settlement throughout the day, a Mutual Funds group who specialize in mutual fund trading, a Proxy and Corporate Actions group and a NEXEN online product team who will provide tailored custody training for all users and help customize reports as required.

BIOGRAPHY

Gregory Lafferty joined BNY Mellon Wealth Management in 2011 as a Private Banking Senior Client Rep in Pittsburgh, PA. While in Wealth Management he was promoted to Unit Manager of a specialized credit team dedicated to high net worth clients. In 2015, Gregory transitioned to Corporate Trust as a Client Service Manager in one of the Company's hub locations in Jacksonville, FL. He has over 8 years' experience in the financial industry including retail products, retirement accounts, investment backed credit lines, and corporate trust. Gregory received his Bachelor degree in Business Management and Business Philosophy from Slippery Rock University in Western Pennsylvania.

WANDA CASSELS, CLIENT SERVICE MANAGER



Role	Client Service Manager
Address	10161 Centurion Parkway N., Jacksonville, FL 32256
Phone	(904) 998-4709
Fax	(866) 486-0742
Email	wanda.cassels@bnymellon.com

RESPONSIBILITIES

Wanda will serve as the primary point of contact and coordinate all of the client's custodial requirements.

She will be available on a day to day basis to:

- Coordinate account set up and online access and training for all users.
- Review and supervise all incoming trade settlement instructions and wire distribution requests
- Monitor income collection and maturity postings
- Research and respond to any inquiries relating to securities clearance, income, statements and our online NEXEN platform.
- Identify and resolve operational issues in a timely manner

She will be supported by an experienced cash processing group, a Specialized Processing Unit (SPU), which is solely focused on trade settlement throughout the day, a Mutual Funds group who specialize in mutual fund trading, a Proxy and Corporate Actions group and a NEXEN online product team who will provide tailored custody training for all users and help customize reports as required.

BIOGRAPHY

Wanda joined the Firm in 2009 as a Senior Trust Associate in the Carolinas unit, then she was promoted to a Section Manager in 2012, and then she became a Client Service Manager in 2017. Prior to working for BNY Mellon, she was a Trust Officer at Barnett Bank and worked at HSBC for 10 years.

STEVEN LINGLE, ASSOCIATE CLIENT SERVICE MANAGER



Role	Associate Client Service Manager
Address	10161 Centurion Parkway N., Jacksonville, FL 32256
Phone	(904) 645-1922
Fax	(866) 486-0742
Email	steven.lingle@bnymellon.com

RESPONSIBILITIES

Steve will serve as the primary point of contact and coordinate all of the client's custodial requirements.

He will be available on a day to day basis to:

- Coordinate account set up and online access and training for all users.
- Review and supervise all incoming trade settlement instructions and wire distribution requests
- Monitor income collection and maturity postings
- Research and respond to any inquiries relating to securities clearance, income, statements and our online NEXEN platform.
- Identify and resolve operational issues in a timely manner

Steve will be supported by an experienced cash processing group, a Specialized Processing Unit (SPU), which is solely focused on trade settlement throughout the day, a Mutual Funds group who specialize in mutual fund trading, a Proxy and Corporate Actions group and a NEXEN online product team who will provide tailored custody training for all users and help customize reports as required.

BIOGRAPHY

Steve Lingle joined The Bank of New York Mellon Trust Company in 2005 as a Trust Associate working with Bond issues and moved to the Custodial area in 2009. Since that time he has been promoted to Associate Client Service Manager and manages a large book of accounts. He has almost fifteen years' experience in the financial industry ranging from Corporate Trust, Securities, Municipal Bonds, Variable Rate Demand Obligations and Fixed rate revenue bonds. Steve has education from Florida State College of Florida and he attended a trade school to further his knowledge in computer hardware and software.



LAUREN DEHNER, ASSOCIATE CLIENT SERVICE MANAGER



Role	Associate Client Service Manager
Address	10161 Centurion Parkway N., Jacksonville, FL 32256
Phone	(904) 645-1918
Fax	(866) 486-0742
Email	lauren.dehner@bnymellon.com

RESPONSIBILITIES

Lauren will serve as the primary point of contact and coordinate all of the client's custodial requirements.

She will be available on a day to day basis to:

- Coordinate account set up and online access and training for all users.
- Review and supervise all incoming trade settlement instructions and wire distribution requests
- Monitor income collection and maturity postings
- Research and respond to any inquiries relating to securities clearance, income, statements and our online NEXEN platform.
- Identify and resolve operational issues in a timely manner

She will be supported by an experienced cash processing group, a Specialized Processing Unit (SPU), which is solely focused on trade settlement throughout the day, a Mutual Funds group who specialize in mutual fund trading, a Proxy and Corporate Actions group and a NEXEN online product team who will provide tailored custody training for all users and help customize reports as required.

BIOGRAPHY

Lauren joined the firm in 2011 as a Trust Associate in Custody and was promoted to a Senior Trust Associate in 2012. She was recently promoted to an Associate Client Service Manager within the Custody group. Prior to working at BNY Mellon she worked at Bank of America as a Senior Specialist in International Equity Clearance for 3.5 years giving her over 10 years of securities clearance related experience. She also worked at Citibank Mortgage for 11 years, first in the Payoff Research Dept. and later as a Cash Management Supervisor. She earned her Associate of Arts Degree from FCCJ in Jacksonville, FL.

Attachments/Exhibits





A Guide to Global Cash and Custody Reports



BNY MELLON

BNY Mellon provides a range of global cash and custody services. This guide highlights the suite of tools, reports and graphics available as part of our standard cash and custody reporting capabilities.

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About BNY Mellon Technology

Since our beginnings, we've focused on keeping things safe. It may sound simple, but as new technologies, opportunities and uncertainties emerge, maintaining a solid foundation for your business remains our primary responsibility. We are committed to resiliency and security as we continue to expand access to our data and services to better connect our clients to our firm and the industry. We bring together our people, data and systems along with third parties to offer clients new services and better solutions, creating practical value.

BNY Mellon NEXENSM technology is a digital platform engineered to drive insight, structural agility and opportunity. Through Gateway, our versatile client portal, you have secure access to comprehensive account data, integrated digital business solutions, innovative, scalable technology and powerful connectivity to the capabilities and expertise of BNY Mellon. Our APIs enable easier access to capabilities, which comprehensively manage data across the enterprise.

Key functions include:



REAL-TIME CASH BALANCES

View balances of cash in real-time across all currencies and accounts. Perform 'what if' adjustments. Receive cash projections for the next one to five days. Drill down on transaction types and statuses. Search, export and print.



REAL-TIME HOLDINGS

View real-time posted and settled positions. Track status of trades, positions and securities processed. Search, export and print.



REAL-TIME ACTIVITY

View a listing of all transactions that make up the holdings and balances with descriptions on the source and destination of inflows and outflows. Search, export and print.



INSTRUCTION CAPTURE

Electronically create, view, modify, authorize and release wires, trades and instructions to BNY Mellon's processing systems. Increase efficiency by creating instruction templates, eliminating callbacks. Customize the level or type of authorization.



CORPORATE ACTIONS

A centralized view of all income and corporate action notifications, responses and payments. View, respond and authorize mandatory, voluntary, unsolicited and FYI notifications. Research and access historical information.



REPORTING SERVICES

Access real-time cash and custody reports on a daily, weekly, monthly and ad hoc basis. An intuitive, interactive interface allows you to customize reports, data extracts, and graphics with drill down, charting, and more. Save, schedule, distribute (email, print, save locally, FTP) and share reports to create operational efficiencies.



DASHBOARDS

Access to persona driven dashboards that enable immediate decision-making capabilities by consolidating the most important information needed to achieve one or more objectives arranged on a single screen.



ALERTS AND BROADCASTS

Receive email or SMS text notifications on instruction status and/or type. Receive broadcast messages at the enterprise level as well as specifics to a line of business.



DELEGATED ADMINISTRATION

Ability to self-administer services to entitled users and reset user IDs.



REFERENCES

Access to NetInfo global news, market profiles, global tax rate lookup, daily and historical rates, etc.



APIs

Our Custody Services API suite works seamlessly to integrate data from BNY Mellon's custody platform directly into our clients' applications and platforms:

- Cash Inquiry: Returns custody cash account summaries and transaction details by transaction type
- Holdings and Transactions: Returns detailed information on investment positions and transaction activity within accounts
- Corporate Events Management: returns corporate action data on income projection, settlement, and cancellation and reversal advice on security movement

Instruction Capture

Instruction Capture is a browser-based service that provides real-time entry and straight-through processing (STP) for cash, securities, mutual funds, foreign exchange, and non-discretionary loan instructions.

Dual Factor authentication is required in order to access this tool for added security. Clients can determine the level or type of authorization required for certain instruction types:

- **Cash instructions:** Payment, Pre-Advice, Capital Calls and Book Transfer
- **Security instructions:** Buy, Sell, Receive Free, Deliver Free, Turnaround, Account Swing, Security Payment Order, Repo and Option Input
- **DTC affirmation:** Affirm single or multiple confirm instructions
- **FX instructions:** FX Execute Buy, FX Execute Sell, Third-Party FX and TPFX Cancel
- **Non-discretionary loan instructions:** Loan Send Pay, Loan Return Pay, Loan Send Free, Loan Return Free and Reallocation
- **Mutual fund instructions:** Mutual Fund Purchase and Mutual Fund Redemption

Instruction Capture provides quick and easy access to BNY Mellon’s Broker, Securities, and Banks Databases. This feature enables you to easily locate trading/clearing brokers, counterparties and securities. Users can create instruction templates to improve efficiency and simplify the instruction entry process. To track your trades, Instruction Capture assigns a unique reference number that stays with the instruction through its life on the system. We also provide the ability to assign the brokers you use to a preferred broker list. Additionally, instructions can be uploaded into the system in a simple, secure manner through the File Transfer tool.

Instruction Capture Details

The screenshot displays the 'Instruction Capture Details' interface. At the top, it shows the 'User Group' and navigation tabs for 'Today', 'Filtered', 'Pending Authorization', 'Pending Bank Authorization', and 'Pending Approval'. A 'Create New Instruction' button is visible on the right. Below this is a summary table for instruction types:

Cash - Payment	9
Security - Buy	4
Security - Receive Free	1
Security - Sell	2

The main area shows a list of instructions with columns for Instruction ID, Status, Account, Value Date, Amount, and Currency. The status for all listed instructions is 'Pending Authorization + Held'. Below this, a 'File Transfer' window is open, showing a progress indicator (a green donut chart) and a table of uploaded files:

File ID	Time	Type	File Name	Status
FT020518519793	01:42:37 PM	Instruction	Payment Test.csv	Accepted

Corporate Actions

With the Corporate Actions tool, you can view corporate action notifications, account holdings and entitlements, and easily send your decisions through the online response screen. Authorized users can manage and respond to corporate events, such as tender offers, conversions, mergers, exchanges, maturities, called bonds, rights, warrants, liquidations, bankruptcies, stock splits, stock distributions and put bonds.

KEY FEATURES

- User profile screen that allows for flexible assignment of functions and accounts to individual users
- Real-time announcement, account holdings and account eligibility details
- View, respond and authorize capabilities for mandatory, voluntary, unsolicited and FYI notifications
- Ability to enter responses for single or multiple accounts that are sent STP
- Tabbed notification folders allows users to actively manage new, updated, response required, upcoming payments and authorization required notifications
- Quick Search tabs to help manage notifications such as: new notifications, response required, response optional, authorization required, upcoming payments, all active, history, and review responses
- Online sorting and downloading
- Auto search allows you to quickly search by action type, deadline, eligibility and payable dates, and security
- Audit trails include elections for voluntary notices along with name of authorizer and date/time stamp
- Automated ticket

Corporate Actions

The screenshot shows the Corporate Actions tool interface. At the top, there is a dropdown menu for 'All Accounts'. Below it are tabs for 'ACTIVE', 'HISTORY', and 'VIEW RESPONSES'. A filter bar contains several filters: Status: All, Time Period: All, Action Class: All, Event Type: All, Hide Standing Instructions: Unchecked, and Response Accounts Only: Unchecked. There are 'Reset' and 'Apply' buttons. On the left, a sidebar shows counts for different notification types: All (170), New (29), Updated (5), Response Required (46), Upcoming Payments (15), and Authorization Required (75). The main area has a search bar and a 'UNSOLICITED RESPONSE' button. Below is a table with the following data:

Action	Security ID	Security Name	Event Type	Response Status	Indicators...	Eligible Units
Action	FR0000053076	ADA EUR 1.52	OPTIONAL DIVIDEND	RESPONSE REQ.	SI N	5,800.0000
Action	FR0000053076	ADA EUR 1.52	TENDER OFFER/TAKE OVER	PARTIALLY RESPONDED	N	115,000.0000
Action	XS1111071574	TELEFONICA PARTICIPACIO 4.9	CONVERT/REDEEM	PENDING AUTH.	N	137,700,000.0000
Action	SG2D63974620	AIMS AMP C NPV (REIT)	CAPITAL DISTRIBUTION	Not Applicable	E	663,956.0000
Action	US801060AB05	SANOFI S A 1.25 10APR18	FULL CALL/EARLY REDEMP...	Not Applicable		2,845,000.0000
Action	US801060AB05	SANOFI S A 1.25 10APR18	FULL CALL/EARLY REDEMP...	Not Applicable		650,000.0000
Action	US87265K1025	TPG SPECIALTY LENDING INC	CASH DISTRIBUTIONS	RESPONSE REQ.		33,968.0000
Action	US8958481090	TRIANGLE C COM STK USD0.001	CASH DISTRIBUTIONS	PENDING AUTH.	SI N	29,739.0000
Action	GB0008706128	LLOYDS TSB GROUP PLC 10P	DIVIDEND REINVESTMENT	RESPONSE REQ.	N	127,900,315.0000

Accounts Inquiry

The Accounts Inquiry is available to assist our clients in monitoring their cash, positions and activity in real-time. All queries provide quick search capabilities, customizable views, and the ability to export into PDF or Microsoft® Excel spreadsheet.

The Cash Accounts Summary allows you to monitor cash balances and activity real-time. The tool also allows you to manually enter 'what if' adjustments in order to see updated balances. You can view opening balances, projected closing balances, and projected closing balances with adjustment entries to foresee the cash balances at the end of the day, or projected out up to five days. In addition, you can run a combined query for accounts within the same currency to determine your total currency balance across all of your portfolios.

KEY FEATURES

- Reconcile and Monitor Cash Balances Online
- View Balances for: Real-Time Today, Previous Day (Up to Five Prior Days), Future Days (Up to Five Future Days)
- Add 'What If' Adjustments—Buy, Sell, Net Settlement and Miscellaneous, and Retain Adjustments Across Days
- Drill into Transaction Details
- Dashboard View by Transaction Status or Transaction Type; View only Accounts with Activity or All Accounts
- Ability to View, Export, Print and Schedule the Cash Inquiry Report

Cash Accounts

Cash Accounts

All Accounts

Filters
View By: Status
Date Range: Real Time Today
Accounts With Activity: Checked
Non-Zero Balance Only: Unchecked
Reset
Apply

Summary
Details

Account Number	Account Name	Currency/Branch	Opening Balance	Settled	Pending	Projected Close
XYZ1398400	ACCOUNT A FUND	GBP 10	100,000.00	200,000.00	-	300,000.00
XYZ1498400	ACCOUNT D FUND	EUR 10	1,339,382.90	-	904,530.37	2,243,913.27
XYZ1577560	ACCOUNT M FUND	USD 22	155,974.24	-	250.00	156,224.24
XYZ1578260	ACCOUNT T FUND	CHF 22	0.00	0.00	-	0.00
XYZ1578400	ACCOUNT C FUND	GBP 22	(275,370.14)	(350.18)	-	(275,720.32)
XYZ1579780	ACCOUNT G FUND	USD 22	14,121.87	22,095.06	4,504.91	40,721.84
XYZ3858400	ACCOUNT P FUND	EUR 22	2,480,000.00	(90,000.00)	-	2,390,000.00
XYZ6098260	ACCOUNT S FUND	USD 22	0.00	-	20.63	20.63
XYZ6099780	ACCOUNT W FUND	USD 22	973,441.01	(770,748.46)	-	202,692.55

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25 Rows
1 - 25 / 87

Accounts Inquiry

Custody Accounts Holdings and Activity are inquiry tools that allow you to track the status of trades, positions, and securities. View real-time traded and settled positions, and drill into the detailed status of trades or into holdings reference information.

The **Holdings** inquiry allows you to query on your holdings by account, by asset type, by position status, by location, or by a specific security, to produce position summary and detailed reporting.

The **Activity** inquiry allows you to query on your transactions by account, by date, asset type, location, transaction type, transaction status, or to search for a particular security, currency or reference number, to produce transaction summary and detailed reporting.

In addition, **Documents** enables users to manage, search and retrieve stored documents from an archiving repository (additional subscription may be required).

Delivery Instructions provide detailed security settlement instructions at the individual custody account level. Providing this detail is a valuable tool in reducing the risk of trade settlement failures due to incorrect or outdated instructions. The results include BNY Mellon's subcustodian and account information.

Custody Holdings

Holdings Activity Documents Delivery Instructions

Filters

Asset Type: ALL | Locations: ALL | Position Status: ALL

Security Identifier Type: ISIN | Specific Securities (separate entries with comma):

Reset Apply

Search for:

Account	ISIN	Security Name	Reg...	Loc...	Posted Units	Settled Units	Position Status...	Pending Receipt	Pending
	FR00005290	HERMES INTERNATIONAL NPV	SPEX	SFR	22.0000	22.0000	AVAILABLE	0.0000	
	SE0001186056	TELEFONAKTIEBOLAGET LM ERIC BEK S O	SEBX	SEB	4.656.0000	4.656.0000	AVAILABLE	0.0000	
	US0211351067	AMAZON COM INC USD 0 01	DTC	DTC	80.0000	80.0000	AVAILABLE	0.0000	
	US9884981013	YUM BRANDS INC NPV	DTC	DTC	950.0000	950.0000	AVAILABLE	0.0000	
	US9848482009	YAPI VE KREDI BANKASI A TRY 1 0 GDR	ECL1	ECL	50.526.0000	50.526.0000	AVAILABLE	0.0000	
	ES0113211835	BANCO BILBAO VIZCAYA ARGEN EUR 0 49	BBVX	BBV	9.279.0000				
	DE3008430028	MUENCHENER RUECKVERSICHERUN NPV RFD	CBFX	CBF	10.667.0000				
	JP3756000007	NINTENDO CO LTD NPV	FLUX	FIJ	150.0000				
	JP3883000005	MITSUBI CHEMICALS INC NPV	FLUX	FIJ	7.680.0000				
	BM06298F1832	NABORS INDUSTRIES LTD USD 0 001	DTC	DTC	5.710.0000				

Custody Activity

Holdings Activity Documents Delivery Instructions

Filters: Contractual Settled Activity | Unsettled Income | Security Transaction History | Pending Transactions | Failing Transactions | Actual Settlement | Open/Cancelled Orders

Asset Type: ALL | Transaction Type: ALL | Locations: ALL

Transaction Status: Pending | Settled | Date Type: Contractual Settle Date | Date Range: Real Time Today

Security Identifier Type: ISIN | Specific Securities (limit 6; separate entries with comma):

Transaction Ref Number (separate entries with comma): | Client Reference Number (separate entries with comma): | Currency (separate entries with comma):

Reset Apply

Search for:

Account	Transaction Type	Status	ISIN	Security Name	Amount	Trade Date	Settle Date
	INTEREST	PNF	US381434J487	GOLDMAN SACHS BK CD 1.50 14NOV17	756.16	11/14/20	
	INTEREST	PNF	US381434J523	GOLDMAN SACHS BKUSA CD 1.95 14NOV19	491.51	11/14/20	
	DIVIDEND	PNF	US3624801038	ONEOK INC NEW USD 0 01	700.3	11/03/20	
	DIVIDEND	PNF	US29278N1937	ENERGY TRANSFER PARTNERS L P NEW	5254.5	11/06/20	
	MATURITY	STL	US358710BK06	FREEPORT MCMORAN INC 2.3 14NOV17	10000	11/14/20	
	MATURITY	STL	US381434J487	GOLDMAN SACHS BK CD 1.50 14NOV17	100000	11/14/20	
	SELL	STL	US5883311055	MERCK - CO USD 0 5	9402.53	11/10/20	
	SELL	STL	US5883311055	MERCK - CO USD 0 5	8296.35	11/10/20	

Multilingual Capabilities

Reports may be customized using one of the following languages: Dutch, English, French, German, Italian, Japanese, Portuguese-Brazilian, Russian, Simplified Chinese, Spanish and Traditional Chinese. If a language other than English has been selected, you may choose to include or exclude English subtitles, depending on each user's preference.

BNY MELLON		Declaración del Efectivo de Liquidación - Settled Cash Statement				Informe ICAS0010	
		Todos los saldos - All Balances				Report ID	
		Consolidar Saldos y Barridos - Consolidate Cash and Sweep				Divisa del Informe USD	
		Tiempo Real - Real-Time 9-24-20XX 2:16:53 PM EDT				Reporting Currency	
Descripción	CUSIP/CINS	Acuerdo / Fecha de Ejecución	Acciones/Paridad				
Description	CUSIP/CINS	Trade / Ex Date	Shares/Par				
Nombre del Corredor del Acuerdo	ISIN	Fecha de Liquidación / Pago	Locales Precio / tasa				
Trading Broker	ISIN	Settle / Pay Date	Local Price/Rate				
Tipo de transacción	Referencia	Efectivo puesto fecha	Principales locales				
Trade Type	Reference Number	Cash Post Date	Local Principal	Cantidad Local	Equivalente del Reporte		
Clearing Broker	Referencia del Cliente	Fecha de valor en efectivo	Ingresos locales	Local Amount	Reporting Equivalent		
Client Reference	Client Reference	Cash Value Date	Local Income	Local Amount	Reporting Equivalent		
AUSTRALIAN DOLLAR (AUD)							
9-24-20XX	Opening Balance	Exchange Rate 0.9014500000		232,414.70	209,510.23		
*** No Activity During This Period ***							
9-24-20XX	Closing Balance			232,414.70	209,510.23		
CANADIAN DOLLAR (CAD)							
9-24-20XX	Opening Balance	Exchange Rate 0.9295408068		71,528.52	66,488.68		
B	BUY						
	Purchase	05534B760	9-24-20XX	3,768.0000	-95,834.48	-89,082.06	
	BCE INC NPV	CA05534B7604	9-24-20XX	25.4306000000			
	TORONTO DOMINION SECURITIES TORONTO (TDSECAT1)	1092960060135	9-24-20XX	-95,822.50			
	TORONTO DOMINION SECURITIES TORONTO (TDSECAT1)	1YFLJYOKUIU000	9-24-20XX				
B	Purchase	09067J109	9-24-20XX	1,905.0000	-28,256.01	-26,265.11	
	BIOVAIL CORP NPV	CA09067J1093	9-24-20XX	14.8307000000			
	TORONTO DOMINION SECURITIES TORONTO (TDSECAT1)	1092960060210	9-24-20XX	-28,252.48			
	TORONTO DOMINION SECURITIES TORONTO (TDSECAT1)	1YFLJYOKLMO000	9-24-20XX				
B	Purchase						
	BOMBARDIER						
	TORONTO DO						
	TORONTO DO						
B	Purchase						
	CANADIAN PA						
	TORONTO DO						
	TORONTO DO						
B	Purchase						
	CANADIAN T C						
	TORONTO DO						
	TORONTO DO						

BNY MELLON		未決済取引明細 - Unsettled Trades				レポート ID ICUS0018	
		証券別 - 未決済及びフェール - By Security - Pending And Failing				Report ID	
		リアルタイム - Real-Time				2:18:56 PM EDT	
証券銘柄名	CUSIP/CINS	ISIN	株数/額面	取引ステータス			
Description	CUSIP/CINS	ISIN	Shares/Par	Trade Status			
約定ブローカー	リファレンス番号	取引日	現地通貨建てネット金額	現地通貨			
Trading Broker	Reference Number	Trade Date	Local Net Amt	Local Currency			
クリアリング・ブローカー	顧客リファレンス番号	決済日	現地通貨建て価格	コメント			
Clearing Broker	Client Reference	Contract Settle Date	Local Price	Comments			
S	Sale	B09800135	9-26-20XX	-529.0000	PENDING		
	BEKAERT SA NPV	BE0003780948	9-29-20XX	48,795.36	EURO (EUR)		
	MERRILL LYNCH INTL LTD EQUIT SETT (MLILGB3LESF)	1092990048222		92.256900	MATCHED INSTRUCTION HAS BEEN MATCHED		
	EUROCLEAR BANK	1YFQ3TMGW35100					
S	Sale	B09800135	9-27-20XX	-470.0000	PENDING		
	BEKAERT SA NPV	BE0003780948	9-30-20XX	42,483.54	EURO (EUR)		
	DEUTSCHE BANC SECURITIES INC, NY (NWSCUS33)	1093000061040		90.408600	INSTRUCTION IS A PREADVICE		
	DEUTSCHE CUSTODY N.V	1YFQNP9Q0TW000					
S	Sale	B33432129	9-26-20XX	-1,415.0000	PENDING		
	DELHAIZE G NPV	BE0003562700	9-29-20XX	67,671.27	EURO (EUR)		
	MORGAN STANLEY CO INC NEW YORK (MSNYUS33)	1092990047566		47.836656	MATCHED INSTRUCTION HAS BEEN MATCHED		
	BNP PARIBAS SECURITIES SERVICE	1YFPDRHC9B000					
S	Sale	B33432129	9-27-20XX	-1,148.0000	PENDING		
	DELHAIZE G NPV	BE0003562700	9-30-20XX	54,290.33	EURO (EUR)		
	MERRILL LYNCH INTL LTD EQUIT SETT (MLILGB3LESF)	1093000050857		47.299500	INSTRUCTION IS A PREADVICE		
	EUROCLEAR BANK	1YFQNP9GJOH000					
S	Sale	B38564108	9-26-20XX	-593.0000	PENDING		
	EURONAV NV, ANTWERPEN ACT	BE0003816338	9-29-20XX	8,114.71	EURO (EUR)		
	DEUTSCHE BANC SECURITIES INC, NY (NWSCUS33)	1092990055209		13.686900	MATCHED INSTRUCTION HAS BEEN MATCHED		
	DEUTSCHE CUSTODY N.V	1YFPDRHLC5X000					
S	Sale	B38564108	9-27-20XX	-418.0000	PENDING		
	EURONAV NV, ANTWERPEN ACT	BE0003816338	9-30-20XX	5,581.42	EURO (EUR)		
	MERRILL LYNCH INTL LTD EQUIT SETT (MLILGB3LESF)	1093000051088		13.355000	INSTRUCTION IS A PREADVICE		
	EUROCLEAR BANK	1YFQNP9QLX8000					
				TOTAL SELL (6)	-4,573.0000	Shares/Par	
B	Purchase	B82095116	9-26-20XX	1.0000	PENDING		
	SOLVAY SA NPV	BE0003470755	9-29-20XX	-70.82	EURO (EUR)		
	MORGAN STANLEY CO INC NEW YORK (MSNYUS33)	1092990047567		70.800000	MATCHED INSTRUCTION HAS BEEN MATCHED		
	BNP PARIBAS SECURITIES SERVICE	1YFPDRHONPB000					

Cash Reports: Daily Cash Management

The Daily Cash Management report provides a summary of balances as well as a detailed breakdown of the activity, which occurred on the reporting date. The report also provides information such as fails, foreign exchanges executed and loan positions.

KEY FEATURES

- Monitor real-time cash balances throughout the day
- View activity by transaction type and transmission status: settled, pending and failed
- Quick view to encumbered securities—on loan, collateral, third-party loans, pledged, segregated and out for transfer
- Drill down on reference numbers for transaction details

BNY MELLON		Daily Cash Management				Report ID ICAS0014	
		9/24/20XX 3:08:34 PM EDT				Reporting Currency USD	
Pending Foreign Exchange Transactions - Next 5 business days only							
Tran Type	Reference Number Client Reference Number	Trade Date Contract Settle Date	Contract Rate	Payable Account Receivable Account	Payable Currency Receivable Currency	Payable Amount Receivable Amount	
EXTERNAL	1071991000025	7/19/20XX 7/17/20XX	0.7230657000	104020XXXX 104020XXXX	UNITED STATES DOLLAR EURO	-45.00 32.54	
EXTERNAL	1071991000024	7/19/20XX 7/17/20XX	0.7230657000	104020XXXX 104020XXXX	UNITED STATES DOLLAR EURO	-45.00 32.54	
EXTERNAL	1071991000023	7/19/20XX 7/17/20XX	0.7230657000	104020XXXX 104020XXXX	UNITED STATES DOLLAR EURO	-45.00 32.54	
Pending Trades							
Tran Type	Reference Number Client Reference Number	CUSIP/CINS ISIN Description	Shares	Trade Date Price/Rate Contractual Settle Date	Net Amount		
DANISH KRONE (DKK)							
BUY	1102600023747 EOE378444915001	K74493HE8 NYKREDIT REALKREDIT A/S 4.0 01OCT11 DK0009774549	4,200,000.0000	9/17/20XX 10/1/20XX	-4,311,342.00		
BUY	1102590026465 EOE378444032001	K74493HE8 NYKREDIT REALKREDIT A/S 4.0 01OCT11 DK0009774549	5,600,000.0000	9/16/20XX 10/1/20XX	-5,749,240.00		
MATURITY	1102324000765 PSS1102324000765	K70458AD4 NORDEA KREDIT REALKREDI 5.0 01JUL35 DK0002011386	-372,442.0000	8/20/20XX 10/1/20XX	372,442.00		
MATURITY	1102364000175 PSS1102364000175	K70458DC3 NORDEA KREDIT REALKREDI 5.0 01OCT41 DK0002020965	-1,639,458.0000	8/20/20XX 10/1/20XX	1,639,458.00		
MATURITY	1102324001034 PSS1102324001034	K70458DB5 NORDEA KREDIT REALKREDI 5.0 01OCT41 DK0002021260	-627,015.0000	8/20/20XX 10/1/20XX	627,015.00		
MATURITY	1102324001041 PSS1102324001041	K70458DE9 NORDEA KREDIT REALKREDI 6.0 01OCT41 DK0002021344	-6,263,436.0000	8/20/20XX 10/1/20XX	6,263,436.00		
MATURITY	1102324001039 PSS1102324001039	K3184NAX7 DLR KREDIT A/S 6.0 01OCT38 DK0006324736	-10,468,662.0000	8/20/20XX 10/1/20XX	10,468,662.00		
MATURITY	1102324001057 PSS1102324001057	K3184NBS7 DLR KREDIT A/S 5.0 01OCT41 DK0006326947	-427,277.0000	8/20/20XX 10/1/20XX	427,277.00		
MATURITY	1102324000634 PSS1102324000634	K3184NBT5 DLR KREDIT A/S 5.0 01OCT41 DK0006327085	-83,706.0000	8/20/20XX 10/1/20XX	83,706.00		
MATURITY	1102324001069 PSS1102324001069	K8094KLM3 REALKREDIT DANMARK A/S 6.0 01OCT41 DK0009279614	-8,621,326.0000	8/20/20XX 10/1/20XX	8,621,326.00		
MATURITY	1102324001038 PSS1102324001038	K8094KLQ4 REALKREDIT DANMARK A/S 5.0 01OCT41 DK0009280463	-6,533,000.0000	8/20/20XX 10/1/20XX	6,533,000.00		

Cash Reports: Projected Cash Balances

The Projected Cash Balances report provides beginning and ending balances, net activity, exchange rate and location for the point in time (real-time and/or projected) selected. It shows all cash types, including cash investment vehicles, also referred to as sweeps.

KEY FEATURES

- Monitor real-time cash balances throughout the day
- View overdraft and/or uninvested cash balances only
- View cash and sweeps for total cash balance
- Drill down on the future pending amounts, up to five days into the future
- Drill down on dates for transaction details

BNY MELLON		Projected Cash Balances				Report ID ICAS0007	
		All Balances				Reporting Currency USD	
		9/24/20XX - 9/24/20XX					
Date	Count	Beginning Balance Local	Net Activity Local	Ending Balance Local	Beginning Balance Reporting Currency	Net Activity Reporting Currency	Ending Balance Reporting Currency
MOROCCAN DIRHAM (MAD) Exchange Rate 0.1203231880							
9/24/20XX (0)	0	0.00	0.00	0.00	0.00	0.00	0.00
Period Summary	0	0.00	0.00	0.00	0.00	0.00	0.00
NEW ISRAELI SHEKEL (ILS) Exchange Rate 0.2723867892							
9/24/20XX (0)	0	242,182.81	0.00	242,182.81	65,967.44	0.00	65,967.44
Period Summary	0	242,182.81	0.00	242,182.81	65,967.44	0.00	65,967.44
NEW ROMANIAN LEU (RON) Exchange Rate 0.3176216490							
9/24/20XX (0)	0	11,653.30	0.00	11,653.30	3,701.34	0.00	3,701.34
Period Summary	0	11,653.30	0.00	11,653.30	3,701.34	0.00	3,701.34
NEW TAIWAN DOLLAR (TWD) Exchange Rate 0.0317510715							
9/24/20XX (0)	3	179,707,531.00	999,568.00	180,707,099.00	5,705,893.81	31,737.28	5,737,631.10
Period Summary	3	179,707,531.00	999,568.00	180,707,099.00	5,705,893.81	31,737.28	5,737,631.10
NEW TURKISH LIRA (TRY) Exchange Rate 0.6772085463							
9/24/20XX (0)	3	63,768.78	19,018.00	82,786.78	43,184.79	12,879.16	56,063.95
Period Summary	3	63,768.78	19,018.00	82,786.78	43,184.79	12,879.16	56,063.95
NEW ZEALAND DOLLAR (NZD) Exchange Rate 0.7342000000							
9/24/20XX (0)	0	106,522.70	0.00	106,522.70	78,208.96	0.00	78,208.96
Period Summary	0	106,522.70	0.00	106,522.70	78,208.96	0.00	78,208.96
NIGERIAN NAIRA (NGN) Exchange Rate 0.0064829821							
9/24/20XX (0)	0	1,270,202.49	0.00	1,270,202.49	8,234.72	0.00	8,234.72

Cash Reports: Projected Cash Worksheet

The Projected Cash Worksheet report provides a transaction category (buy, sell, etc.), summary and count of transactions affecting an account's cash balances. It also provides balances related to primary and secondary sweep vehicles.

KEY FEATURES

- View activity by transaction type and status—failing, pending, settled
- View projected cash and STIF balances
- Transaction value reported in both local and reporting currency
- Quick view to pending and failing trades by current day
- Monitor cash balances—zero, uninvested and/or overdraft

BNY MELLON		Projected Cash Worksheet Non-Zero Balances Real-Time 9/24/20XX 1:05:04 PM EDT				Report ID ICAS0015 Reporting Currency USD	
Date	Transaction Category	Transaction Count	Settled Local Amount	Pending Local Amount	Failing Local Amount	Projected Local Amount	Projected Reporting Equivalent
AUSTRALIAN DOLLAR (AUD)							
Exchange Rate 0.9247000000							
9/24/20XX	Projected Availability						
	Beginning Cash Balance		0.00			0.00	0.00
	BUY	1		(206,936.97)		(206,936.97)	(191,354.62)
	DIVIDEND	1			8,715.01	8,715.01	8,058.77
	FOREIGN EXCHANGE	2	206,936.97	0.00	28,073.84	235,010.81	217,314.50
	OTHER	1			461.55	461.55	426.80
	Net Activity	5			9,176.56	9,176.56	8,485.57
	Investable Balance		206,936.97				
	Projected Pending Failing Balance			(206,936.97)	9,176.56		
	Projected Ending Balance					9,176.56	8,485.57
CANADIAN DOLLAR (CAD)							
Exchange Rate 0.9516106009							
9/24/20XX	Projected Availability						
	Beginning Cash Balance		19.15			19.15	18.22
	DIVIDEND	1			43,126.39	43,126.39	41,039.53
	Net Activity	1			0.00	0.00	0.00
	Investable Balance		19.15				
	Projected Pending Failing Balance						
	Projected Ending Balance					19.15	18.22
DANISH KRONE (DKK)							
Exchange Rate 0.2017573061							
9/24/20XX	Projected Availability						
	Beginning Cash Balance		4.94			4.94	1.00
	FOREIGN EXCHANGE	1	(1,028,563.50)			(1,028,563.50)	(207,520.20)
	SELL	1		1,028,563.50		1,028,563.50	207,520.20
	Net Activity	2		1,028,563.50		0.00	0.00
	Investable Balance		(1,028,558.56)				
	Projected Pending Failing Balance			1,028,563.50			
	Projected Ending Balance					4.94	1.00

Cash Reports: Projected Cash Statement

The Projected Cash Statement report provides the balances and transactions details of an account. Details include transaction description and types, trade/execution, settle/pay, actual settle and effective dates, shares/par, units, price, income, expenses, commission fees, local and reporting equivalent amounts, beginning and ending balances, and exchange rates for the point in time (real-time and/or projected) selected. It shows all cash types, including cash investment vehicles referred to as sweeps and short-term investment fund (STIF) accounts.

KEY FEATURES

- View projected cash and STIF balances with transactions
- View uninvested and/or overdraft accounts only
- Back value transactions are noted by an asterisk (*)
- Monitor free deliver and free receives for current day
- Transaction value reported in both local and reporting currency
- "Combine with Detail" option provides cash details across portfolios

BNY MELLON		Projected Cash Statement All Balances 9/24/20XX - 9/26/20XX				Report ID ICAS0009 Reporting Currency USD	
Tran Type	Description Trading Broker Clearing Broker	CUSIP/CINS ISIN Reference Number Client Reference Number	Trade / Ex Date Settle / Pay Date Cash Post Date Cash Value Date	Shares/Par Local Price/Rate Local Principal Local Income	Local Amount	Reporting Equivalent	
DANISH KRONE (DKK)							
	9/24/20XX Opening Balance, Projected Availability	Exchange Rate 0.1808792540			279,870.43	50,622.74	
	BUY						
B	Purchase A P MOLLER -MAERSK A/S - B DKK 1000	K0514G101 DK0010244508 1102650018460 EOE378447504001	9/21/20XX 9/24/20XX 9/24/20XX 9/24/20XX	8.0000 -374,056.10	-374,056.10	-67,658.97	
	CASH WITHDRAW						
CW	DR-MONEY TRANSFER DEBIT BNF:BHF-BK AKTIENGESELLSCHAFT A/C WITH:DANSKE	6001941044301001-10 DL995419	9/24/20XX 9/24/20XX 9/24/20XX		-2,100,000.00	-379,846.32	
	SELL						
S	Sale DANISCO A/S DKK 20.0	K21514128 DK0010207497 1102650012613 EOE378447531001	9/21/20XX 9/24/20XX 9/24/20XX 9/24/20XX	-1,600.0000 769,100.14	769,100.14	139,114.22	
S	Sale GN STORE NORD DKK 4.0	K4001S214 DK0010272632 1102650012663 EOE378447533001	9/21/20XX 9/24/20XX 9/24/20XX 9/24/20XX	-26,000.0000 1,139,050.32	1,139,050.32	206,030.51	
S	Sale NOVO NORDISK A/S DKK 1.0	K7314N152 DK0060102614 1102650012698 EOE378447535001	9/21/20XX 9/24/20XX 9/24/20XX 9/24/20XX	-1,000.0000 535,025.23	535,025.23	96,774.94	
				Subtotal SELL (3)	2,443,175.69	441,919.67	
	9/24/20XX Closing Balance				<u>248,990.02</u>	<u>45,037.12</u>	
ESTONIAN KROON (EEK)							
	9/24/20XX Opening Balance, Projected Availability	Exchange Rate 0.0861278223			0.00	0.00	
		*** No Activity During This Period ***					
	9/24/20XX Closing Balance				<u>0.00</u>	<u>0.00</u>	

Cash Reports: Settled Cash Balances

The Settled Cash Balances report provides beginning and ending balances, net activity, exchange rate and location for the point in time (real-time or historical) selected. It shows all cash types including cash investment vehicles, referred to as sweeps.

KEY FEATURES

- View real-time settled cash and STIF balances
- View uninvested and/or overdraft only balances
- View all currencies and the foreign exchange rate
- “Combine with Detail” option provides cash details across portfolios

BNY MELLON		Settled Cash Balances All Balances - Consolidate Cash and Sweep Real-Time 9/24/20XX 3:08:21 PM EDT					Report ID ICAS0008 Reporting Currency USD		
Date	Count	Beginning Balance Local	Net Activity Local	Ending Balance Local	Exchange Rate Reporting Currency	Beginning Balance Reporting Currency	Net Activity Reporting Currency	Ending Balance Reporting Currency	
ARGENTINE PESO (ARS)									
9/24/20XX	0	0.00	0.00	0.00	0.2529244388	0.00	0.00	0.00	
Period Summary	0	0.00	0.00	0.00		0.00	0.00	0.00	
AUSTRALIAN DOLLAR (AUD)									
9/24/20XX	10	119,863.51	46,995.34	166,858.85	0.9590000000	114,949.11	45,068.53	160,017.64	
Period Summary	10	119,863.51	46,995.34	166,858.85		114,949.11	45,068.53	160,017.64	
BAHRAINI DINAR (BHD)									
9/24/20XX	0	1,486.41	0.00	1,486.41	2.6521681474	3,942.21	0.00	3,942.21	
Period Summary	0	1,486.41	0.00	1,486.41		3,942.21	0.00	3,942.21	
BERMUDIAN DOLLAR (BMD)									
9/24/20XX	0	0.00	0.00	0.00	1.0000000000	0.00	0.00	0.00	
Period Summary	0	0.00	0.00	0.00		0.00	0.00	0.00	
BRAZILIAN REAL (BRL)									
9/24/20XX	0	0.06	0.00	0.06	0.5839416058	0.04	0.00	0.04	
Period Summary	0	0.06	0.00	0.06		0.04	0.00	0.04	
BRAZILIAN REAL (BRL)									
9/24/20XX	0	0.02	0.00	0.02	0.5839416058	0.01	0.00	0.01	
Period Summary	0	0.02	0.00	0.02		0.01	0.00	0.01	
BULGARIAN LEVA (BGN)									
9/24/20XX	0	0.00	0.00	0.00	0.6890136769	0.00	0.00	0.00	
Period Summary	0	0.00	0.00	0.00		0.00	0.00	0.00	
CANADIAN DOLLAR (CAD)									
9/24/20XX	3	54,987.63	-628,819.67	-573,832.04	0.9740417863	53,560.25	-612,496.63	-558,936.39	
Period Summary	3	54,987.63	-628,819.67	-573,832.04		53,560.25	-612,496.63	-558,936.39	
CHILEAN PESO (CLP)									
9/24/20XX	0	0.00	0.00	0.00	0.0020599443	0.00	0.00	0.00	
Period Summary	0	0.00	0.00	0.00		0.00	0.00	0.00	
CHINESE YUAN RENMINBI (CNY)									
9/24/20XX	0	0.00	0.00	0.00	0.1491090732	0.00	0.00	0.00	
Period Summary	0	0.00	0.00	0.00		0.00	0.00	0.00	
COLOMBIAN PESO (COP)									

Cash Reports: Settled Cash Statement

The Settled Cash Statement report provides the balances and transaction details of an account. Details include transaction description and types, trade/execution, settled/pay, actual settled and effective dates, shares/par, units, price, income, expenses, commission fees, local reporting equivalent amounts, beginning and ending balances, and exchange rates for the point in time (real-time or historical) selected. It shows all cash types including cash investment vehicles referred to as sweeps and short-term investment funds (STIF) accounts.

KEY FEATURES

- View settled balances and transactions for any day or period
- View cash only or STIF only balances
- View overdraft balances or zero balances
- Option to include free delivery and free receive transactions
- Search transaction by reference number
- Create monthly statement of transactions

BNY MELLON		Settled Cash Statement				Report ID ICAS0010	
		All Balances - Consolidate Cash and Sweep				Reporting Currency USD	
		Real-Time 9/24/20XX 3:09:21 PM EDT					
Description	CUSIP/CINS	Trade / Ex Date	Shares/Par				
Tran Type	ISIN	Settle / Pay Date	Local Price/Rate				
Trading Broker	Reference Number	Cash Post Date	Local Principal				Reporting
Clearing Broker	Client Reference	Cash Value Date	Local Income		Local Amount		Equivalent
ARGENTINE PESO (ARS)							
9/24/20XX	Opening Balance	Exchange Rate 0.2529244388			0.00		0.00
*** No Activity During This Period ***							
9/24/20XX	Closing Balance				<u>0.00</u>		<u>0.00</u>
AUSTRALIAN DOLLAR (AUD)							
9/24/20XX	Opening Balance	Exchange Rate 0.9590000000			119,863.51		114,949.11
B	BUY						
	Purchase	Q13921103	9/21/20XX	1,185,200.0000	-812,531.50		-779,217.71
	BEACH ENERGY LTD NPV	AU000000BPT9	9/24/20XX				
	UBS AG LONDON EQUITIES (UBSWG2LEQU)	1102640026241	9/24/20XX	-812,531.50			
	UBS SECURITIES AUSTRALIA LTD (UWAEAU21)	EOE378447130001	9/24/20XX				
CA	CORPORATE ACTION						
	Dividend	Q5318K103	9/6/20XX	1,500.0000	300.00		287.70
	KINGSGATE CONSOLIDATED LTD NPV	AU000000KCN1	9/24/20XX	0.2000000000			
	Gross 300.00 RecDte: 9/10/20XX	PSS1009070905097	9/24/20XX				
			9/24/20XX	300.00			
CD	CASH DEPOSIT						
	CR-MONEY TRANSFER CREDIT				800,000.00		767,200.00
	ORD		9/24/20XX				
		2501585044301001-11	9/24/20XX				
		DL995529	9/24/20XX				
DV	DIVIDEND						
	Dividend	Q4252X106	8/27/20XX	5,220.0000	214.02		205.25
	GPT GROUP NPV (STAPLED SECURITIES)	AU000000GPT8	9/24/20XX	0.0410000000			
	Gross 214.02 RecDte: 9/2/20XX	PSS1009160919352	9/24/20XX				
			9/24/20XX	214.02			
DV	Dividend						
	LEND LEASE GROUP AUD 0.5	Q55368114	9/6/20XX	12,600.0000	1,512.00		1,450.01
	Gross 1,512.00 RecDte: 9/10/20XX	AU000000LLC3	9/24/20XX	0.1200000000			
		PSS1009030922728	9/24/20XX				
			9/24/20XX	1,512.00			

Cash Reports: Accrued Interest

The Accrued Interest report provides details of accrued interest, including STIF data details, such as debit and credit rates on currency balances. This report also includes negative interest rates, in response to the European Central Bank's negative interest rate policy for certain foreign currency balances.

KEY FEATURES

- Can be run for cash, STIF or combined
- Includes credit rates on clients' long cash balances, debit rates on overdrafts, and negative interest rates

BNY MELLON																			
Accrued Interest																			
Category	Cash Account Number	Book Date	Int Days	Beginning Cash Balance Amount	Sweep Balance Local Amount	Closing Cash and Sweep Bal Loc Amt	Credit Rate	Credit Amount	Debit Rate	Debit Amount	Net Int CR-DR Accrual Amount	Negative Int on Deposits Amt	Negative Int on Deposits Amt	Reporting Currency Code	Exchange Rate	Begin Balance Rptg Equiv Amt	Sweep Balance Rptg Equiv Amt	Closing Balance Rptg Equiv Amt	Apportioned Interest Balance
				577,641.13	0.00	577,641.13						(1.300000)	62.63			85,993.05	0.00	85,993.05	
				577,641.13	0.00	577,641.13		2.550000				(1.300000)	62.63	USD	0.146899	85,993.05	0.00	85,993.05	
EURO				131,981,358.75	(30,346,716.46)	101,634,642.29				1,507.51	(1,507.51)	(0.300000)	2,540.85			146,644,487.70	(33,718,236.66)	112,926,251.04	
				(944,884.43)	609,952.72				2.370000	346.41	(346.41)	(0.300000)	15.24	USD	1.111100	1,277,524.00	(1,049,861.00)	877,862.91	
				11,571,483.39	(25,389,000.00)	86,187,483.39			1.760000			(0.300000)	2,154.69	USD	1.111100	123,972,830.69	(28,209,717.90)	95,763,112.79	
				7,793,349.32	(4,072,832.03)	3,780,517.29			1.750000	1,161.10	(1,161.10)	(0.300000)	94.50	USD	1.111100	8,859,190.43	(4,458,657.87)	4,200,532.56	
				11,056,738.89	0.00	11,056,738.89			1.000000			(0.300000)	276.42	USD	1.111100	12,285,142.98	0.00	12,285,142.98	
POUND STERLING				21,209,643.00	956,302.99	22,165,945.99		321.90	0.06	321.85	0.00	0.00				33,106,131.77	1,492,693.34	34,598,825.10	10,214.62
				41,823.66	(14,563.34)	27,260.32			2.958700			0.00	0.00	USD	1.960000	65,282.55	(22,731.93)	42,550.63	
				53,407.43	58,054.79	111,462.22			2.958700			0.00	0.00	USD	1.960000	83,383.66	90,617.72	173,981.38	
				122,889.76	(3,258.37)	119,631.39			2.958700			0.00	0.00	USD	1.960000	191,818.63	(5,085.99)	186,732.64	
				12.08	0.00	12.08			2.958700			0.00	0.00	USD	1.960000	18.86	0.00	18.86	
				14,307.19	(3,533.31)	10,773.88			2.958700			0.00	0.00	USD	1.960000	22,332.09	(5,515.14)	16,816.95	
				19,884,261.38	0.00	19,884,261.38			2.958700			0.00	0.00	USD	1.960000	31,037,343.59	0.00	31,037,343.59	
				1,020,751.93	919,803.22	1,940,555.15		3.250000	0.05	(0.05)	0.00	0.00	0.00	USD	1.960000	1,993,291.69	1,435,408.67	3,028,700.35	
				61,974.95	0.00	61,974.95	0.150000	321.90	3.500000		321.90	0.00	0.00	USD	1.960000	96,736.70	0.00	96,736.70	
				10,214.62	0.00	10,214.62		1.750000						USD	1.960000	15,944.00	0.00	15,944.00	10,214.62
SOUTH AFRICAN RAND				254,457,924.81	0.00	254,457,924.81		96,282.56	0.00	96,282.56	0.00	0.00				19,865,945.13	0.00	19,865,945.13	
				717,384.01	0.00	717,384.01	0.850000	1,458.28	8.750000	1,458.28	0.00	0.00	0.00	USD	0.078072	96,008.12	0.00	96,008.12	
				1,469.54	0.00	1,469.54	1.850000	1.19	8.750000	1.19	0.00	0.00	0.00	USD	0.078072	114.73	0.00	114.73	
				253,730,081.28	0.00	253,730,081.28	0.850000	94,823.09	8.750000	94,823.09	0.00	0.00	0.00	USD	0.078072	19,809,822.28	0.00	19,809,822.28	
SWEDISH KRONA				12,879,465.14	0.00	12,879,465.14						(0.850000)	912.30			1,514,037.77	0.00	1,514,037.77	
				12,879,465.14	0.00	12,879,465.14		2.161000				(0.850000)	912.30	USD	0.117354	1,514,037.77	0.00	1,514,037.77	
SWISS FRANC				180,676.68	0.00	180,676.68						(1.750000)	26.34			184,957.44	0.00	184,957.44	
				105,900.30	0.00	105,900.30			1.997500			(1.750000)	15.45	USD	1.023899	108,409.99	0.00	108,409.99	
				74,775.38	0.00	74,775.38			1.997500			(1.750000)	10.89	USD	1.023899	76,547.45	0.00	76,547.45	
UNITED STATES DOLLAR				8,150,790,673.57	449,498,947.97	8,600,289,621.54			0.79	(0.79)	0.00	0.00				8,150,790,673.57	449,498,947.97	8,600,289,621.54	
				0.00	296,512.24	296,512.24			1.150000					USD	1.000000	0.00	296,512.24	296,512.24	
				962,811.90	2,900.85	965,712.75			1.500000					USD	1.000000	962,811.90	2,900.85	965,712.75	
				6,318,281.27	182,249.66	6,500,530.93			1.500000					USD	1.000000	6,318,281.27	182,249.66	6,500,530.93	
				126,818.77	2,450.75	129,269.52			2.650000					USD	1.000000	126,818.77	2,450.75	129,269.52	
				284,708,051.34	4,422,857.14	289,130,908.48			2.650000	0.27	(0.27)	0.00	0.00	USD	1.000000	284,708,051.34	4,422,857.14	289,130,908.48	
				8,559,372.46	910,887.97	9,470,260.43			2.650000	0.26	(0.26)	0.00	0.00	USD	1.000000	8,559,372.46	910,887.97	9,470,260.43	
				910,887.97	370,914.56	1,281,802.53			2.650000	0.26	(0.26)	0.00	0.00	USD	1.000000	910,887.97	370,914.56	1,281,802.53	
				4,765,036.98	(3,061,385.10)	1,693,651.88			2.000000			0.00	0.00	USD	1.000000	4,765,036.98	(3,061,385.10)	1,693,651.88	
				1,860,585.91	(261,511.41)	1,609,074.49			0.00			0.00	0.00	USD	1.000000	1,860,585.91	(261,511.41)	1,609,074.49	
				7,025,457,342.20	448,379,841.44	7,456,256,983.73			0.00					USD	1.000000	7,025,457,342.20	448,379,841.44	7,456,256,983.73	
				183,511.53	1,537,922.81	1,721,434.34			0.00					USD	1.000000	183,511.53	1,537,922.81	1,721,434.34	
				838,147,576.15	(3,741,332.14)	834,406,244.01			0.00					USD	1.000000	838,147,576.15	(3,741,332.14)	834,406,244.01	

Cash Reports: Extended Cash Forecast

The Extended Cash Forecast report provides transactions and balances forecasted beyond the next five weekdays into the foreseeable future. The report shows an opening balance, cash investment vehicle amounts, transaction detail and all forecasted cash balances, by currency, projected over the selected number of days. Accounts on the IAS accounting system will also include income accruals for the forecasted payable date of the security.

KEY FEATURES

- Project cash balances and activity into the foreseeable future
- View activity by currency
- View limited transaction descriptions (per below) or include all security and transaction descriptions

BNY MELLON		Extended Cash Forecast Non-Zero Balances 08/05/20XX - 02/05/20XX				Report ID ICAS0024 Reporting Currency USD	
Tran Type	Description	CUSIP/CINS ISIN Reference Number Client Reference Number Event ID	Trade / Ex Date Settle / Pay Date Cash Post Date Cash Value Date	Shares/Par Amortized Units Local Price/Rate Local Principal Local Income	Local Amount	Reporting Equivalent	
UNITED STATES DOLLAR (USD) Exchange Rate 1.000000000							
	08/05/20XX	Opening Balance			0.00	0.00	
		Sweep Balance X9X9USDBMXXX			0.00	0.00	
		Sweep Balance X9X9USDDXXX			54,368,937.94	54,368,937.94	
		Sweep Balance X9X9USDEFXXX			0.00	0.00	
		Cash Balance			54,368,937.94	54,368,937.94	
		Total Cash Balance			54,368,937.94	54,368,937.94	
	08/05/20XX	INTEREST					
IT	FISHERS LANE ASS 5.477 05AUG40 144A FISHERS LANE ASS 5.477 05AUG40 144A FISHERS LANE ASS 5.477 05AUG40 144A 1405378400	33803WAB5 US33803WAB54 PSS1507216033778	08/05/20XX 08/05/20XX 08/05/20XX	35,810,000.0000 163,442.78	163,442.78	163,442.78	
	08/05/2015	Net Activity			163,442.78	163,442.78	
		Forecast			54,532,380.72	54,532,380.72	
	08/06/20XX	BUY					
B	INTERNATIONAL PAPER CO 3.8 15JAN26 1405378400	460146CL5 US460146CL53 1152150208288 00017500010670B	08/03/20XX 08/06/20XX	7,600,000.0000 -7,445,644.00 -56,155.56	-7,501,799.56	-7,501,799.56	
	08/06/20XX	Net Activity			-7,501,799.56	-7,501,799.56	
		Forecast			47,030,581.16	47,030,581.16	
	08/07/20XX	BUY					

Cash Inquiry Report

The Cash Inquiry report provides a high-level view of cash, custody and user-entered net settlement adjustments activity together. This report was designed to allow you to look for information based on cash or net settlement adjustment activities entered via the Cash Accounts Inquiry tool. It shows all transaction types and can be run for Real-Time Today, Previous Day or up to five future business days.

KEY FEATURES

- Monitor real-time transaction status
- View summary and/or detailed information
- Filter for specific security types, transaction types, or transaction status
- Includes an optional transaction time stamp range parameter to see activity posted during the specified time frame

BNY MELLON		Cash Inquiry - Detail Real-Time Today 08/30/XX 3:39:54 PM As of 08/30/XX				Report ID ICAS0021 Reporting Currency USD	
JAPANESE YEN (JPY)		Exchange Rate 0.0127307447					
Opening Balance						Opening Balance	Reporting Equivalent Opening Balance
						0.00	0.00
UNITED STATES DOLLAR (USD)		Exchange Rate 1.0000000000					
Opening Balance						Opening Balance	Reporting Equivalent Opening Balance
						0.00	0.00
Settled Transactions							
Transaction Type	CUSIP ISIN	Update Date - Timestamp Reference Number Event ID	Posted Date Value Date	Shares/Par Amortized Units	Amount	Reporting Equivalent Amount	
BUY							
FEDERAL NATL MTG AO8609 3.0 01JUL27	3138M0R77 US3138M0R776	08/30/XX 12:10 PM 1122120053365	08/30/XX 08/30/XX	50,000,000.00 0.00	(49,927,252.32)	(49,927,252.32)	
FEDERAL NATL MTG AO8609 3.0 01JUL27	3138M0R77 US3138M0R776	08/30/XX 12:11 PM 1122120053793	08/30/XX 08/30/XX	25,142,874.00 0.00	(25,106,292.29)	(25,106,292.29)	
Total BUY:					(75,033,544.61)	(75,033,544.61)	
CASH DEPOSIT							
1122120053XXX 1122120053XXX		08/30/XX 03:12 PM XXX0236115001002-31	08/30/XX 08/30/XX	0.00 0.00	499,544.61	499,544.61	
ORD CUST:/1015485921 JMP SECURITIES LLC		08/30/XX 03:18 PM XXX9714115001001-31	08/30/XX 08/30/XX	0.00 0.00	5,356,363.26	5,356,363.26	
Total CASH DEPOSIT:					5,855,907.87	5,855,907.87	
CASH WITHDRAW							
BNF:ABC ACCOUNT		08/30/XX 11:10 AM	08/30/XX 08/30/XX	0.00 0.00	(499,544.61)	(499,544.61)	
BNF:DEF ACCOUNTS, INC		08/30/XX 09:03 AM	08/30/XX 08/30/XX	0.00 0.00	(341,179.61)	(341,179.61)	
Total CASH WITHDRAW:					(840,724.22)	(840,724.22)	
OTHER							
CHEQUE NUMBER:00123456789		08/29/XX 08:19 PM XXX1002114901001-31	08/30/XX 08/30/XX	0.00 0.00	(1,657.23)	(1,657.23)	
<i>*Disclaimer: The Adjusted Balance information contained within this report does not represent the actual account balance</i>							

Custody Holdings Reports: Asset Backed Holdings

The Asset Backed Holdings report displays bonds or notes backed by financial assets. Under the issuer sort, the original and amortized face value of each security is sub-totaled by issuer and coupon percentage with a grand total for each account. This report displays mortgage backed issue types of FHLMC, FNMA, FNMA PART, GNMA or Mortgage Type II.

KEY FEATURES

- View original and current amortized unit
- View factor month and factor rate
- Sort by security type or by security description
- View issue date and maturity date

BNY MELLON		Asset Backed Holdings By Security Type Real-Time 08/21/20XX 1:01:26 PM						Report ID ICUS0025		
Description	Coupon Rate	Pool Number	CUSIP/CINS	ISIN	Issued Date	Maturity Date	Factor Month	Factor	Original Face	Amortized Face
UNITED STATES DOLLAR (USD)										
AMERICAN AIRLS PASS THR 3.2 15DEC29	3.20000000		023765AA8	US023765AA88	05/16/2016	12/15/2029	6	0.97400000	7,800,000.0000	7,597,200.0000
AMERICAN AIRLS 2013-2 4.95 15JUL24	4.95000000		02377UAB0	US02377UAB08	07/25/2014	07/15/2024	7	0.72947982	3,750,000.0000	2,735,549.3213
AMERICAN EXPRESS CR AC 1.77 15NOV22	1.77000000		02582JHE3	US02582JHE38	04/25/2017	11/15/2022	8	1.00000000	4,600,000.0000	4,600,000.0000
COMM 2015-CCRE22 MTG 3.309 10MAR48	3.30900000		12592XBD7	US12592XBD75	03/01/2015	03/10/2048	8	1.00000000	19,425,000.0000	19,425,000.0000
COMM 2013-CCRE6 MTG T 3.101 10MAR46	3.10100000		12624XAD0	US12624XAD03	03/01/2013	03/10/2046	8	1.00000000	18,765,000.0000	18,765,000.0000
COMM 2013-CCRE7 MTG T 3.213 10MAR46	3.21300000		12625FAE6	US12625FAE60	04/01/2013	03/10/2046	8	1.00000000	18,940,000.0000	18,940,000.0000
COMM 2013-CCRE13 MTG 3.928 10NOV23	3.92800000		12630BAZ1	US12630BAZ13	12/01/2013	11/10/2023	8	1.00000000	14,140,000.0000	14,140,000.0000
CSAIL 2015-C3 COML M 3.7182 15AUG48	3.71820000		12635FAT1	US12635FAT12	08/01/2015	08/15/2048	8	1.00000000	12,565,000.0000	12,565,000.0000
CAPITAL ONE MULTI-ASSE 1.39 15JAN21	1.39000000		14041NEU1	US14041NEU19	03/31/2015	01/15/2021	8	1.00000000	9,500,000.0000	9,500,000.0000
CAPITAL ONE MULTI-ASSE 1.82 15SEP22	1.82000000		14041NFH9	US14041NFH98	12/08/2016	09/15/2022	8	1.00000000	9,450,000.0000	9,450,000.0000
CHASE ISSUANCE TR 1.58 16AUG21	1.58000000		161571FK5	US161571FK59	07/26/2012	08/16/2021	8	1.00000000	6,875,000.0000	6,875,000.0000
CHASE ISSUANCE TR 2.16 16SEP24	2.16000000		161571FQ2	US161571FQ20	10/09/2012	09/16/2024	8	1.00000000	9,325,000.0000	9,325,000.0000
CHASE ISSUANCE TR 1.84 15APR22	1.84000000		161571GX6	US161571GX61	05/01/2015	04/15/2022	8	1.00000000	4,750,000.0000	4,750,000.0000
CITIBANK CR CARD ISSUA 3.72 08SEP25	3.72000000		17305EFH3	US17305EFH36	09/23/2013	09/08/2025	3	1.00000000	4,675,000.0000	4,675,000.0000
CITIBANK CR CARD ISSUA 2.19 20NOV23	2.19000000		17305EFX8	US17305EFX85	12/08/2016	11/20/2023	5	1.00000000	5,680,000.0000	5,680,000.0000
CITIGROUP COML MTG TR 3.635 10OCT47	3.63500000		17322YAD2	US17322YAD22	10/01/2014	10/10/2047	8	1.00000000	6,000,000.0000	6,000,000.0000
CITIGROUP COML MTG TR 3.717 15SEP48	3.71700000		17324DAU8	US17324DAU81	08/01/2015	09/15/2048	8	1.00000000	5,865,000.0000	5,865,000.0000
COBALT CMBS COML MTG 5.359 15AUG48	5.35900000		190749AK7	US190749AK76	12/01/2006	08/15/2048	3	0.00000000	3,804,000.0000	0.0000
CONTINENTAL AIRLS INC 4.0 29APR26	4.00000000		210795QB9	US210795QB94	10/03/2012	04/29/2026	4	0.82231656	4,700,000.0000	3,864,887.8287
CONTINENTAL AIRLS PASS 6.9 02JUL19	6.90000000		210805BU0	US210805BU05	10/23/1997	07/02/2019	7	0.02224969	1,428,000.0000	31,772.5617
CONTINENTAL AIRLS PAS 6.648 15MAR19	6.64800000		210805CB1	US210805CB15	02/20/1998	03/15/2019	3	0.01837457	5,642,000.0000	103,669.3307
DISCOVER CARD EXECUTION 1.9 17OCT22	1.90000000		254683BP9	US254683BP98	04/29/2015	10/17/2022	8	1.00000000	10,800,000.0000	10,800,000.0000
DISCOVER CARD EXECUTIO 2.53 15OCT26	2.53000000		254683BZ7	US254683BZ70	04/25/2017	10/15/2026	8	1.00000000	1,800,000.0000	1,800,000.0000
DOMINION ENERGY INC 3.59639 30SEP66	3.59639000		25746UAZ2	US25746UAZ21	09/29/2006	09/30/2066	6	1.00000000	1,000,000.0000	1,000,000.0000
CITIGROUP COML MTG TR 2.779 10JUL49	2.77900000		29429EAE1	US29429EAE14	07/01/2016	07/10/2049	8	1.00000000	12,350,000.0000	12,350,000.0000
FEDERAL HOME LN G01665 5.5 01MAR34	5.50000000	G01665	31283HZB5	US31283HZB50	02/01/2004	03/01/2034	8	0.02934856	115,827,431.0000	3,399,368.3083
FEDERAL HOME LN G30321 5.0 01MAR27	5.00000000	G30321	3128CULA2	US3128CULA22	03/01/2007	03/01/2027	8	0.04596885	297,993.0000	13,698.3955
FEDERAL HOME LN G30414 5.5 01JUL28	5.50000000	G30414	3128CUN77	US3128CUN776	08/01/2008	07/01/2028	8	0.04869997	1,500,000.0000	73,049.9550
FEDERAL HOME LN G30432 5.5 01NOV28	5.50000000	G30432	3128CUPR1	US3128CUPR11	02/01/2009	11/01/2028	8	0.05331112	2,000,000.0000	106,622.2400
FEDERAL HOME LN G30477 5.0 01OCT26	5.00000000	G30477	3128CUQ66	US3128CUQ662	04/01/2010	10/01/2026	8	0.08867391	186,705.0000	16,555.8624
FEDERAL HOME LN G30459 5.0 01MAY29	5.00000000	G30459	3128CURL3	US3128CURL32	10/01/2009	05/01/2029	8	0.05368753	30,000.0000	1,610.6259
FEDERAL HOME LN D96029 5.5 01MAY23	5.50000000	D96029	3128E2VW3	US3128E2VW32	05/01/2003	05/01/2023	8	0.03866345	2,000,000.0000	77,326.9000
FEDERAL HOME LN D97258 5.5 01APR27	5.50000000	D97258	3128E4B35	US3128E4B352	04/01/2007	04/01/2027	8	0.03785766	1,000,000.0000	37,857.6600
FEDERAL HOME LN D98288 5.0 01SEP29	5.00000000	D98288	3128E5F53	US3128E5F533	09/01/2009	09/01/2029	8	0.06468015	132,872.0000	8,594.1809
FEDERAL HOME LN D98743 4.0 01AUG31	4.00000000	D98743	3128E5WC9	US3128E5WC99	07/01/2011	08/01/2031	8	0.21211750	434,566.0000	92,179.0535
FEDERAL HOME 847473 2.882 01DEC35 F	2.88200000	847473	3128JRJS6	US3128JRJS65	12/01/2005	12/01/2035	8	0.08332973	40,400,000.0000	3,366,521.0920
FEDERAL HOME LN A48967 5.5 01MAY36	5.50000000	A48967	3128K9C33	US3128K9C334	05/01/2006	05/01/2036	8	0.01347281	313,155.0000	4,219.0778

Custody Holdings Reports: Collateral Valuation

The Collateral Valuation report provides a high-level view of share position and valuation based on a settled basis date range. It shows repo and reverse repo contracts with underlying collateral link positions.

KEY FEATURES

- Monitor contract-collateral transactions in real-time or for historical time periods; these include repo's and reverse repo's
- View underlying collateral linked positions
- Drill down on quantity for transaction details

BNY MELLON		Collateral Valuation 09/24/20XX				Report ID: ICUS0028 Reporting Currency: USD			
Description	ISIN	Quantity	Local Market Price Market Price Date	Local Currency	Principal Accrued Income	Total Market Value Local	Total Market Value Reporting Currency	Percentages	
REPURCHASE AGREEMENT									
REPO GOLDMAN SACHS 0.00001 12/13/49	USRP0001JAP2	(49,315,920.4000)	100.0000000000 09/24/20XX	USD	(49,315,920.40)	(49,315,920.40)	(49,315,920.40)		
COLLATERAL OUT									
UNITED STATES TREAS N 1.125 15DEC12	US912828MB33	(50,000,000.0000)	99.8050000000 09/24/20XX	USD	(49,902,500.00) (78,125.00)	(49,980,625.00)	(49,980,625.00)	101.34%	
REPURCHASE AGREEMENT									
REPO GOLDMAN SACHS 0.00000 12/13/49	USRP0001JAO0	(49,315,920.4000)	100.0000000000 09/24/20XX	USD	(49,315,920.40)	(49,315,920.40)	(49,315,920.40)		
COLLATERAL OUT									
UNITED STATES TREAS N 1.125 15DEC12	US912828MB33	(50,000,000.0000)	99.8050000000 09/24/20XX	USD	(49,902,500.00) (78,125.00)	(49,980,625.00)	(49,980,625.00)	101.34%	
REPURCHASE AGREEMENT									
REPO GOLDMAN SACHS 12/13/49	USRP0001JAU2	(49,315,920.4000)	100.0000000000 09/24/20XX	USD	(49,315,920.40)	(49,315,920.40)	(49,315,920.40)		
COLLATERAL OUT									
UNITED STATES TREAS N 1.125 15DEC12	US912828MB33	(50,000,000.0000)	99.8050000000 09/24/20XX	USD	(49,902,500.00) (78,125.00)	(49,980,625.00)	(49,980,625.00)	101.34%	
REPURCHASE AGREEMENT									
REPO GOLDMAN SACHS 12/13/49	USRP0001JAZ1	(49,315,920.4000)	100.0000000000 09/24/20XX	USD	(49,315,920.40)	(49,315,920.40)	(49,315,920.40)		
COLLATERAL OUT									
UNITED STATES TREAS N 1.125 15DEC12	US912828MB33	(50,000,000.0000)	99.8050000000 09/24/20XX	USD	(49,902,500.00) (78,125.00)	(49,980,625.00)	(49,980,625.00)	101.34%	
REPURCHASE AGREEMENT									
REPO GOLDMAN SACHS 0.1 12/13/49	USRP0001JB23	(49,315,920.4000)	100.0000000000 09/24/20XX	USD	(49,315,920.40) (3,150.30)	(49,319,070.70)	(49,319,070.70)		
COLLATERAL OUT									
UNITED STATES TREAS N 1.125 15DEC12	US912828MB33	(50,000,000.0000)	99.8050000000 09/24/20XX	USD	(49,902,500.00) (78,125.00)	(49,980,625.00)	(49,980,625.00)	101.34%	

Disclaimer: The pricing information contained within this report is unaudited.

Custody Holdings Reports: Custody Holdings

The Custody Holdings report provides trade and settlement date holdings, by location, for the point in time (real-time or historical) selected. It can be run against the last 45 days of position data and each month end position for the last two years. It shows all assets types, including cash investment vehicles, referred to as sweeps.

KEY FEATURES

- View posted and settled share positions
- View holdings and cash investment vehicles
- View status, location and registration
- View specific markets by sorting "Country of Incorporation"
- Filter by "Security Status" to view: collateral, on loan, pledged, restricted, segregated, third-party loan, out for transfer
- Option to include Moody's and S&P ratings

CUSIP/CINS		Custody Holdings										Report ID ICUS0016	
		By Security - Details By Status											
		Real-Time 9/24/20XX 2:28:35 PM EDT											
ISIN	Description Moody's Rating	S&P Rating	Ccy	Ctry Inc	Status	Loc	Reg	Traded Shares/Par		Pending Receive Shares / Par	Pending Deliver Shares/Par		
								Amortized Face	Settled Shares/Par				
F0819HLV7 XS0455227768	BANQUE PSA FINANCE 3.625 14OCT11 Baa1	BBB	EUR	FR	AVAILABLE	ECL	ECLX	11,950,000.0000	11,950,000.0000				
F0819HPR2 XS0478488066	BANQUE PSA FINANCE 3.875 18JAN13 Baa1	BBB	EUR	FR	AVAILABLE	ECL	ECLX	11,775,000.0000	11,875,000.0000		100,000.0000		
F0819HRS8 XS0496144113	BANQUE PSA FINANCE 3.625 17SEP13 Baa1	BBB	EUR	FR	AVAILABLE	ECL	ECLX	25,500,000.0000	29,150,000.0000		3,650,000.0000		
F0819HSY4 XS0505200211	BANQUE PSA FINANCE 3.625 29APR14		EUR	FR	AVAILABLE	ECL	ECLX	15,000,000.0000	15,200,000.0000		200,000.0000		
F0819HUM7 XS0526100879	BANQUE PSA FINANCE 4.0 ECP 19JUL13 Baa1	BBB	EUR	FR	AVAILABLE	ECL	ECLX	2,900,000.0000	2,900,000.0000				
F0819HWJ2 XS0542174395	BANQUE PSA FINANCE 3.5 17JAN14 Baa1	BBB	EUR	FR	AVAILABLE	ECL	ECLX	700,000.0000	700,000.0000				
F0819H107 XS0426032289	BANQUE PSA FINANCE 8.5 04MAY12 Baa1	BBB	EUR	FR	AVAILABLE	ECL	ECLX	6,975,000.0000	6,975,000.0000				
F0957QAA7 FR0010574236	BANQUES POPULAIRES COV 4.25 29JAN13 Aaa	AAA	EUR	FR	TOTAL AVAILABLE		BPR BPRX	17,700,000.0000 10,300,000.0000	15,700,000.0000 10,300,000.0000	2,000,000.0000			
					AVAILABLE	ECL	ECLX	7,400,000.0000	5,400,000.0000	2,000,000.0000			
F0957QAB5 FR0010613364	BANQUES POPULAIRES CO 4.625 02MAY11 Aaa	AAA	EUR	FR	AVAILABLE	ECL	ECLX	300,000.0000	300,000.0000				
F0957QAQ2 FR0010762385	BANQUES POPULAIRES CO 3.875 05JUN14 Aaa	AAA	EUR	FR	TOTAL AVAILABLE		ECL ECLX	74,900,000.0000 29,700,000.0000	74,900,000.0000 29,700,000.0000				
					AVAILABLE	BPR	BPRX	45,200,000.0000	45,200,000.0000				
F0957QAU3 FR0010915918	BANQUES POPULAIRES CO 2.625 30JUN15 Aaa	AAA	EUR	FR	AVAILABLE	ECL	ECLX	3,000,000.0000		3,000,000.0000			
F10080103 FR0000120966	SOCIETE BIC SA EUR 3.82		EUR	FR	AVAILABLE	BPR	BPRX	6,158.0000	6,158.0000				
F1058Q238 FR0000131104	BNP PARIBAS EUR 2.0		EUR	FR	AVAILABLE	BPR	BPRX	1,810,704.0000	1,810,704.0000				

Custody Holdings Reports: Custody Valuation

The Custody Valuation report provides security share position and valuation for a given time period, on either a posted or settled basis. A selection is available to include short-term investment vehicles (STIF) on the report.

KEY FEATURES

- View valuation by posted basis or settled basis
- View fixed income securities with or without accrued income
- View both local market value and reporting market value
- Sort by asset type, local currency, security or location
- Sort securities by country of incorporation
- Option to include Moody's and S&P ratings
- “Combine with Detail” option shows total amount across for all portfolio

BNY MELLON		Custody Valuation By Asset Type Traded Basis - 9/23/20XX				Report ID ICUS0017 Reporting Currency USD		
CUSIP/CINS ISIN	Description	Ctry Inc	Loc	Ccy	Units Amortized Face	Local Price	Accrued Market Value Local	Accrued Market Value Reporting Currency
DEBT								
DANISH KRONE (EXCHANGE RATE: 0.1789550000)								
K70458BV3 DK0002016500	NORDEA KREDIT REALKREDI 6.0 01OCT38	DK	DDD	DKK	16,922,445.1400	104.727500	17,965,174.25	3,214,956.02
K70458DC3 DK0002020965	NORDEA KREDIT REALKREDI 5.0 01OCT41	DK	DDD	DKK	0.7500	103.287500	0.78	0.14
K8094KFW8 DK0009269144	REALKREDIT DANMARK A/S 5.0 01APR25	DK	DDD	DKK	488,247.7100	106.150000	524,321.48	93,829.90
K8094KHP1 DK0009272957	REALKREDIT DANMARK A/S 5.0 01APR38	DK	DDD	DKK	0.0400	103.220800	0.04	0.01
K8094KHW6 DK0009273682	REALKREDIT DANMARK 2.45 01JAN38 FRN	DK	DDD	DKK	102.1100	99.452500	102.13	18.28
K8094KJY0 DK0009278483	REALKREDIT DANMARK A/S 6.0 01JAN38	DK	DDD	DKK	0.0350	104.625000	0.04	0.01
K74181KV7 DK0009723637	NYKREDIT REALKREDIT A/S 6.0 01OCT26	DK	DDD	DKK	1.0600	109.500000	1.18	0.21
K74493BN4 DK0009761488	NYKREDIT REALKRE 2.2924 01APR38 FRN	DK	DDD	DKK	0.9640	99.531000	0.97	0.17
K74493DN2 DK0009766289	NYKREDIT REALKREDIT A/S 6.0 01JUL38	DK	DDD	DKK	0.2300	104.683500	0.24	0.04
K74493FC4 DK0009770208	NYKREDIT REALKREDIT A/S 6.0 01OCT41	DK	DDD	DKK	606,714.4400	104.552500	643,022.74	115,072.07
K5675SFQ7 DK0009921785	DENMARK GOVERNMENT BOND 4.0 15NOV10	DK	DDD	DKK	16,750,000.0000	100.459000	17,402,223.56	3,114,213.24
TOTAL DANISH KRONE					34,767,512.4790		36,534,847.41	6,538,090.09
EURO (EXCHANGE RATE: 1.3333000000)								
A5260RX81 AT0000A0DXC2	AUSTRIA GOVERNMENT 4.85 15MAR26 144A	AT	CAV	EUR	95,000,000.0000	120.366600	117,265,559.66	156,350,170.69
A95384AC6 AT0000A0H999	WIENERBERGER AG 4.875 07JUL14	AT	CAV	EUR	1,340,000.0000	103.523500	1,401,666.63	1,868,842.11
A5260RCN1 AT0000A001X2	AUSTRIA GOVERNMENT 3.5 15SEP21 144A	AT	CAV	EUR	45,000,000.0000	105.306700	47,424,367.29	63,230,908.91
A5260RKE2 AT0000A04967	AUSTRIA GOVERNMENT 4.15 15MAR37 144A	AT	CAV	EUR	87,300,000.0000	114.072100	101,758,895.56	135,675,135.45
TOTAL EURO					228,640,000.0000		267,850,489.14	357,125,057.16
<i>Disclaimer - The pricing information contained within this report is unaudited and may not reflect the most recent security prices.</i>								

Custody Holdings Reports: Consolidated Cash and Holdings Statement

The Consolidated Cash and Holdings Statement allows you to view cash activity and custody holdings for a defined date parameter. Assets held are dependent on the basis selection (posted basis/settled basis) and cash transactions are dependent on the date range selected. The report can be viewed at the summary or detailed level and includes four sections:

- Assets Held
- Settled Cash Transactions
- Pending Cash Transactions
- Failing Cash Transactions

KEY FEATURES

- View cash and holdings in one report, in real-time or for historical date ranges
- View summary and detailed information combined, summary only, or detail only
- Can filter by transaction status (e.g., settled, failing, pending)
- Ability to consolidate or segregate cash and sweep

BNY MELLON		Consolidated Cash and Holdings Statement			Report ID ICUS0043	
		By Security ID - Segregate Cash and Sweep			Reporting Currency USD	
		Posted Basis - 08/04/20XX - 08/04/20XX				
Summary of Assets Held						
Asset Category	Shares/Par	Amortized Face	Market Value Local	Market Value Reporting Currency		
UNITED STATES DOLLAR - USD Exchange Rate 1.000000000						
DEBT	28,164,213,640.00	0.00	20,448,062,951.70	20,448,062,951.70		
BILLS - SOVEREIGN DEBT	106,271,091.00	0.00				
BONDS - SOVEREIGN AGENCY DEBT	168,950,000.00	0.00				
BONDS - SOVEREIGN DEBT	887,111,000.00	0.00				
INT BEARING CORP DEBT	5,029,932,000.00	0.00				
INT BEARING SUB-SOVEREIGN DEBT	195,450,000.00	0.00				
INT BEARING SUPRANATIONAL	326,500,000.00	0.00				
NOTES - SOVEREIGN AGENCY DEBT	406,007,000.00	0.00				
NOTES - SOVEREIGN DEBT	6,445,876,000.00	0.00				
OTH INT BEAR SOV AGENCY DT TYP	78,635,000.00	0.00				
OTH INT BEARING SOVERGN DT TYP	329,930,000.00	0.00				
PRIVATE LABEL ABS PT	148,900,000.00	0.00				
PRIVATE LABEL MBS PT	475,210,170.00	0.00				
SOVEREIGN AGENCY MBS PT	13,452,531,379.00	0.00				
SOVERGN AGENCY MBS STRUCT FIN	112,910,000.00	0.00				
EQUITIES	55,363,115.24	0.00	1,241,039,827.25	1,241,039,827.25		
COMMON	28,836,802.00	0.00				
PREFERRED	5,319,187.00	0.00				
STIF	20,618,889.24	0.00				
UNITS	588,237.00	0.00				
MISC DEBT	145,830,422.24	0.00	145,830,422.24	145,830,422.24		
RECEIPTS						
GRAND TOTAL						

BNY MELLON		Consolidated Cash and Holdings Statement			Report ID ICUS0043	
		By Security ID - Segregate Cash and Sweep			Reporting Currency USD	
		Posted Basis - 08/04/20XX - 08/04/20XX				
Summary of Settled Cash Transactions						
Tran Type	Shares/Par	Amortized Units	Income	Principal	Local Amount	Reporting Equivalent Amount
UNITED STATES DOLLAR - USD						
OPENING BALANCE					3,000,000.00	3,000,000.00
Sweep					48,933,522.68	48,933,522.68
Total Cash Balance					51,933,522.68	51,933,522.68
BUY	39,277,851.00	0.00	-386,785.91	-43,410,105.28	-43,803,227.59	-43,803,227.59
CASH DEPOSIT	0.00	0.00	0.00	0.00	20,680,311.19	20,680,311.19
CASH WITHDRAW	0.00	0.00	0.00	0.00	-58,428,836.79	-58,428,836.79
DIVIDEND	1,374,229,593.17	0.00	1.74	0.00	1.74	1.74
INTEREST	11,450,000.00	0.00	0.00	0.00	0.00	0.00
INTERNAL MOVEMENT	28,314,633.44	0.00	0.00	-28,314,633.44	-28,314,633.44	-28,314,633.44
SELL	-70,746,392.07	0.00	102,513.41	78,454,740.54	78,554,971.85	78,554,971.85
CLOSING BALANCE					20,618,889.24	20,618,889.24

Custody Transactions Reports: Asset Backed Payments

The Asset Backed Payments report displays real-time or historical information pertaining to asset backed securities. You can select a date range and retrieve data related to a specific account and security. The data provides the pay date, original face, previous and current factor, and the associated breakdown of principal and income.

KEY FEATURES

- View current and previous factor rates
- View interest and principal pay downs by security or payment date
- View original face and amortized face
- "Combine with Detail" option shows total amount by security across all portfolios

BNY MELLON		Asset Backed Payments By Security 8/1/20XX - 8/31/20XX				Report ID ICUS0026	
CUSIP/CINS ISIN	Description	Private Placement	Principal Tran Num	Previous Factor Current Factor	Original Face Amortized Face	Income	Principal
Payment Date	Variable Rate		Income Tran Num	Income Rate			
EURO (EUR)							
G1808RAC9	BUSINESS MORTGAGE 1.089 15FEB39 FRN		PSS10081209160XX	0.6041453100	800,000.0000	1,066.56	11,291.00
XS0271323163	YES	NO	PSS10081009118XX	0.5900315600	472,025.2480		
8/15/20XX				0.0141137500			
G4034ZAG2	GRACECHURCH MORTG 0.994 20NOV56 FRN		PSS10081909090XX	1.0000000000	1,000,000.0000	2,013.78	75,170.67
XS0273840305	YES	NO	PSS10081809166XX	0.9248293200	924,829.3200		
8/20/20XX				0.0751706700			
G4034ZAP2	GRACECHURCH MORTG 0.994 20NOV56 FRN		PSS10082309171XX	1.0000000000	8,000,000.0000		398,453.29
XS0302999064	YES	NO		0.9501933300	7,601,546.6400		
8/20/20XX				0.0498066613			
G4063SCZ8	GRANITE MASTER IS 0.717 20DEC54 FRN		PSS10081809148XX	0.6043633500	4,300,000.0000	1,559.76	45,749.78
XS0240602929	YES	NO	PSS10081309175XX	0.5937238600	2,553,012.5980		
8/20/20XX				0.0106394837			
G41441AA7	GRANITE MASTER IS 0.797 20DEC54 FRN		PSS10080909279XX	0.4715359800	1,638,000.0000	516.78	13,597.25
XS0210929161	YES	NO	PSS10080909279XX	0.4632348500	758,778.6843		
8/20/20XX				0.0083011294			
G41441AR0	GRANITE MASTER IS 0.897 20DEC54 FRN		PSS10080609308XX	0.5132579200	4,600,000.0000	1,783.00	41,563.86
XS0220174543	YES	NO	PSS10080609308XX	0.5042223000	2,319,422.5800		
8/20/20XX				0.0090356217			
G41441BB4	GRANITE MASTER IS 0.817 20DEC54 FRN		PSS10081809147XX	0.6043633500	7,700,000.0000	2,793.06	81,923.96
XS0229614200	YES	NO	PSS10081309176XX	0.5937238600	4,571,673.7220		
8/20/20XX				0.0106394753			
G41441DS5	GRANITE MASTER IS 0.777 17DEC54 FRN			1.0000000000	1,600,000.0000	946.04	
XS0298975813	YES	NO	PSS10080209447XX				
8/17/20XX							
G54266AC8	LEAGUE LTD 1.069 15FEB15 FRN		PSS10081609377XX	0.3133530700	24,000,000.0000	16,215.60	2,258,801.95
XS0238454317	YES	NO	PSS10081109090XX	0.2192363200	5,261,671.6800		
8/15/20XX				0.0941167479			
G63980JY6	NATIONWIDE BUILDI 3.375 17AUG15 FRN			1.0000000000	1,600,000.0000	54,000.00	
XS0212573462	YES	NO	PSS10081209142XX				
8/17/20XX							
G6901QAD4	PARAGON MORTGAGES 1.319 15MAY34 FRN		PSS10081609387XX	0.4062035200	11,000,000.0000		43,107.46
XS0193406351	YES	NO		0.4022850000	4,425,135.0000		
8/16/20XX				0.0039188600			

Custody Transactions Reports: Cash and Security Transactions

The Cash and Security Transactions report shows real-time and historic details on all cash and custody transactions for a selected date range. The report can be customized to view a specific transaction status (all, settled, pending, failing, and settled back value).

KEY FEATURES

- View transactions in both local and reporting equivalent currency
- Exchange rate is displayed for each currency
- View specific transactions by transaction or client reference number
- Ability to filter for specific transaction types
- "Combine with Detail" option shows activity by currency

BNY MELLON		Cash and Security Transactions				Report ID ICAS0011	
		Posting Date				Reporting Currency USD	
		Real-Time - 9/24/20XX 3:08:34 PM EDT					
Tran	Description	CUSIP/CINS	Trade / Ex Date	Shares/Par	Local Price/Rate	Local Amount	Reporting Equivalent
Type	Trading Broker	ISIN	Settle / Pay Date	Local Principal	Local Income		
	Clearing Broker	Reference Number	Cash Post Date				
	Client Reference	Client Reference	Cash Value Date				
AUSTRALIAN DOLLAR (AUD)							
9/24/20XX - Projected Availability		Exchange Rate 0.951850000					
BUY							
B	Purchase	Q13921103	9/21/20XX	1,185,200.0000		-812,531.50	-773,408.10
	BEACH ENERGY LTD NPV	AU000000BPT9	9/24/20XX				
	UBS AG LONDON EQUITIES (UBSWG2LEQU)	1102640026241	9/24/20XX		-812,531.50		
	UBS SECURITIES AUSTRALIA LTD (UWAEAU21)	EOE378447130001	9/24/20XX				
CORPORATE ACTION							
CA	Dividend	Q5318K103	9/6/20XX	1,500.0000		300.00	285.55
	KINGSGATE CONSOLIDATED LTD NPV	AU000000KCN1	9/24/20XX	0.2000000000			
	Gross 300.00 RecDte: 9/10/20XX	PSS1009070905097	9/24/20XX				
			9/24/20XX		300.00		
DIVIDEND							
DV	Dividend	Q6137H107	8/24/20XX	6,000.0000		360.00	342.66
	MINCOR RESOURCES NL NPV	AU000000MCR8	9/24/20XX	0.0600000000			
	Gross 360.00 RecDte: 8/30/20XX	PSS1008230936325	9/24/20XX				
			9/24/20XX		360.00		
DV	Dividend	Q8975N105	8/23/20XX	17,000.0000		2,380.00	2,265.40
	TELSTRA CORP LTD NPV	AU000000TLS2	9/24/20XX	0.1400000000			
	Gross 2,380.00 RecDte: 8/27/20XX	PSS1008200925419	9/24/20XX				
			9/24/20XX		2,380.00		
DV	Dividend	Q8975N105	8/23/20XX	242,773.0000		33,988.22	32,351.68
	TELSTRA CORP LTD NPV	AU000000TLS2	9/24/20XX	0.1400000000			
	Gross 33,988.22 RecDte: 8/27/20XX	PSS1008200925323	9/24/20XX				
			9/24/20XX		33,988.22		
SUBTOTAL DIVIDEND (3)						36,728.22	34,959.74
SELL							
S	Sale	C6796P114	9/21/20XX	-5,000.0000		20,391.84	19,409.97
	OCEANAGOLD CORP NPV IDR	AU000000GCG7	9/24/20XX				
	UBS AG LONDON EQUITIES (UBSWG2LEQU)	1102640023593	9/24/20XX		20,391.84		
	UBS SECURITIES AUSTRALIA LTD (UWAEAU21)	EOE378446767001	9/24/20XX				
DIVIDEND							
DV	Dividend	Q4252X106	8/27/20XX	5,220.0000		214.02	203.71
	GPT GROUP NPV (STAPLED SECURITIES)	AU000000GPT8	9/24/20XX	0.0410000000			
	Gross 214.02 RecDte: 9/2/20XX	PSS1009160919352	9/24/20XX				
			9/24/20XX		214.02		

Custody Transactions Reports: Custody Security Transactions

The Custody Security Transactions report shows real-time and historic custody security transactions for a selected date range. The date range can be based on create date, trade date, contractual settlement date, actual settlement date, alternate delivery date, or cancel date. The report includes a description of the security, number of shares, local settlement amount, as well as the status details of the transaction.

KEY FEATURES

- View all posted transactions by status—pending, failing, settled, and/or cancelled
- View transactions created for a specific day
- View transactions by broker/counterparty, securities, currency, or location
- View specific transactions by transaction or client reference number
- Ability to filter for specific transaction or asset types
- “Combine with Detail” option shows total amount by portfolio

BNY MELLON		Custody Security Transactions By Security Create Date 9/1/20XX - 9/23/20XX				Report ID ICUS0015
Description	CUSIP/CINS	Create Date	Shares/Par			
Trading Broker	ISIN	Trade Date	Local Net Amount	Trade Status		
Clearing Broker	Reference Number	Contract Settle Date	Local Price	Local Currency	Days Late	Comments
	Client Reference	Actual Settle Date				
S	Sale	A19494102	9/6/20XX	-10,000.0000	SETTLED	
	ERSTE GROUP BK AG NPV	AT0000652011	9/3/20XX	297,990.67	EURO (EUR)	
	CREDIT SUISSE FIRST BOSTON (CSFBGB2L)	11024900096XX	9/8/20XX			INSTRUCTION HAS BEEN MATCHED
	BANK AUSTRIA CREDITANSTALT, VIENNA (BKAUATWW)	XXX377447474001	9/8/20XX			
SW	Security Withdrawal	A19833101	9/16/20XX	-40,000.0000	SETTLED	
	EVN AG NPV	AT0000741053	9/14/20XX		EURO (EUR)	
	DEUTSCHE BANK AG (DEUTGB2LASL)	11025900130XX	9/17/20XX			INSTRUCTION HAS BEEN MATCHED
	DEUTSCHE BANK AKTIENGESELLSCHAFT FI (DEUTATWWCUS)	XXX79371.0080951	9/17/20XX			
SW	Security Withdrawal	A19833101	9/17/20XX	-4,902.0000	SETTLED	
	EVN AG NPV	AT0000741053	9/17/20XX		EURO (EUR)	
	DEUTSCHE BANK AG (DEUTGB2LASL)	11026000236XX	9/20/20XX			INSTRUCTION HAS BEEN MATCHED
	DEUTSCHE BANK AKTIENGESELLSCHAFT FI (DEUTATWWCUS)	XXX82018/0080983	9/20/20XX			
SW	Security Withdrawal	A19833101	9/20/20XX	-20.0000	SETTLED	
	EVN AG NPV	AT0000741053	9/17/20XX		EURO (EUR)	
	DEUTSCHE BANK AG (DEUTGB2LASL)	11026300487XX	9/20/20XX			INSTRUCTION HAS BEEN MATCHED
	DEUTSCHE BANK AKTIENGESELLSCHAFT FI (DEUTATWWCUS)	XXX85323/0072892	9/20/20XX			
			TOTAL SECURITY WITHDRAWAL (3)	-44,922.0000	Shares/Par	
			TOTAL EVN AG NPV (3)	-44,922.0000	Shares/Par	
S	Sale	A3539S101	9/20/20XX	-10,000.0000	SETTLED	
	INTERCELL AG NPV	AT0000612601	9/17/20XX	168,755.81	EURO (EUR)	
	DEUTSCHE BANK AG, FRANKFURT (DEUTDEFF)	11026300407XX	9/22/20XX			INSTRUCTION HAS BEEN MATCHED
	DEUTSCHE BANK AG, FRANKFURT (DEUTDEFF)	XXX378445875001	9/22/20XX			
B	Purchase	A51460110	9/8/20XX	14,000.0000	SETTLED	
	OMV AG NPV	AT0000743059	9/7/20XX	-372,685.76	EURO (EUR)	
	CONRAD HINRICH DONNER BANK, HAMB (CHDBDEHH)	11025100197XX	9/10/20XX			INSTRUCTION HAS BEEN MATCHED
	CLEARSTREAM BANKING (CEDELULLXXX)	XXX377449113001	9/10/20XX			
S	Sale	A51460110	9/1/20XX	-2,008.0000	SETTLED	
	OMV AG NPV	AT0000743059	8/31/20XX	51,257.30	EURO (EUR)	
	CREDIT SUISSE FIRST BOSTON (CSFBGB2L)	11024400193XX	9/3/20XX			INSTRUCTION HAS BEEN MATCHED
	BANK AUSTRIA CREDITANSTALT, VIENNA (BKAUATWW)	XXX377445215001	9/3/20XX			

Custody Transactions Reports: Unsettled Trades

The Unsettled Trades report shows the real-time pending and failing trades for a selected transaction and match status. The report includes a description of the security, as well as shares and local settlement amount. This report can also be filtered to show unverified trades. Unverified trades are trades that have not been fully authorized or affirmed.

KEY FEATURES

- Track pending and failing trades by preferred security identifier or reference number
- View unverified trades
- View executed and/or open mutual fund trades
- Filter for specific transaction types
- View trades by: broker/counterparty, location/depository, currency, and security

BNY MELLON		Unsettled Trades By Security - Pending And Failing Real-Time 9/24/20XX 3:08:25 PM EDT			Report ID ICUS0018
Description	CUSIP/CINS	ISIN	Shares/Par	Trade Status	
Trading Broker	Reference Number	Trade Date	Local Net Amt	Local Currency	
Clearing Broker	Client Reference	Contract Settle Date	Local Price	Comments	
MT	Maturity	E11805AB9	9/27/20XX	-900,000.0000	PENDING
	BANCO BILBAO VIZCAYA A 5.75 27SEP10	ES0413211014	9/27/20XX	900,000.00	EURO (EUR)
		1102604000978			C/DECL// ES0413211014 33095910 7
		PSS1102604000978			ORIG EVENT: ES0413211014 NEW
					CODE: RAT IO: B/DECL//
					ES0413211014 33095910
B	Purchase	E11883AQ3	9/23/20XX	9,500,000.0000	PENDING
	BANCO BILBAO VIZCAYA AR 3.5 24JAN21	ES0413211211	9/28/20XX	-9,059,151.85	EURO (EUR)
		1102660028532			MATCHED MATCHED CP IN
	JPMSL, LONDON (ECL ONLY)	EOE378449258001			OVERNIGHT
B	Purchase	E15819SN1	8/26/20XX	900,000.0000	FAILING
	BANCO DE SABADELL SA 4.375 22MAY12	ES0313860233	8/31/20XX	-930,902.55	EURO (EUR)
		1102390007599			SECURITY SHORTAGE INSUFFICIENT
	JPMSL, LONDON (ECL ONLY)	EOE377443177001			SECURITIES CP IN OVERNIGHT
			TOTAL BUY (2)	10,400,000.0000	Shares/Par
S	Sale	E1786TAC3	9/23/20XX	-5,000,000.0000	PENDING
	BANCO SANTANDER SA 4.5 14NOV12	ES0413900178	9/28/20XX	5,403,027.40	EURO (EUR)
		1102660028545			COUNTERPARTY HAS NO
	SOC GEN MARC GES TIT DEP, PARIS	EOE378449281001			INSTRUCTIONS INSTRUCTION HAS
					NOT BEEN MATCHED
S	Sale	E1786TAC3	9/23/20XX	-5,000,000.0000	PENDING
	BANCO SANTANDER SA 4.5 14NOV12	ES0413900178	9/28/20XX	5,402,927.40	EURO (EUR)
		1102660028553			MATCHED MATCHED CP IN
	SOC GEN MARC GES TIT DEP, PARIS	EOE378449285001			OVERNIGHT
S	Sale	E1786TAC3	9/23/20XX	-5,000,000.0000	PENDING
	BANCO SANTANDER SA 4.5 14NOV12	ES0413900178	9/28/20XX	5,402,277.40	EURO (EUR)
		1102660018974			MATCHED MATCHED CP IN
	HSBC BK TC MKT,LONDON	EOE378448920001			OVERNIGHT
			TOTAL SELL (3)	-15,000,000.0000	Shares/Par
B	Purchase	E1979HVE9	9/23/20XX	2,500,000.0000	PENDING
	BANCO SANTANDER SA 3.625 06APR17	ES0413900210	9/28/20XX	-2,530,300.34	EURO (EUR)
		1102660018973			MATCHED MATCHED CP IN
	HSBC BK TC MKT,LONDON	EOE378448917001			OVERNIGHT

Custody Transactions Reports: Foreign Exchange Transactions

The Foreign Exchange Transactions report provides real-time and historical listings of failing, cancelled, pending, and unverified statuses. Trades are considered pending when there is no payment settlement date or receive settlement date, and the report “as of date” is greater than the contractual settlement date. This creates a competitive advantage in the marketplace with the foreign exchange matching and projected settlement capabilities.

KEY FEATURES

- View settled FX including third party FX
- View CLS status on FX transactions
- View buy and sell amounts
- View specific transactions by transaction or client reference number

Create Date		Payable Currency		Payable Account	FX Type
Trade Date	Settle Date	Pay Amt	Receivable Currency	Receivable Account	FX Status
Pay Value Date	Rec Value Date	Receive Amt	Pay Trading Broker	Reference Number	Current CLS Status
		Contract Rate	Clearing Broker	Client Reference	Current CLS Last Updated Comments
9/23/20XX		-56,580.52	EURO (EUR)	1040209XXXX - SAMPLE ACCOUNT	INTERNAL
9/23/20XX		233,932.17	MALAYSIAN RINGGIT (MYR)	1040209XXXX - SAMPLE ACCOUNT	RECEIVE SIDE SETTLED
9/24/20XX		4.1345000000	BNYM BRUSSELS DIM	S10092301284-06	
9/24/20XX			BNYM BRUSSELS DIM		1102650009731
9/23/20XX		-2,187,994,313.00	INDONESIAN RUPIAH (IDR)	104020XXXX - SAMPLE ACCOUNT	INTERNAL
9/23/20XX		182,644.88	EURO (EUR)	104020XXXX - SAMPLE ACCOUNT	SETTLED
9/23/20XX		11,979.5000000000	BNYM BRUSSELS DIM	S10092301571-06	
9/23/20XX			BNYM BRUSSELS DIM		1102640012713
9/23/20XX		-1,311,200,605.00	INDONESIAN RUPIAH (IDR)	104020XXXX - SAMPLE ACCOUNT	INTERNAL
9/23/20XX		109,453.70	EURO (EUR)	104020XXXX - SAMPLE ACCOUNT	SETTLED
9/23/20XX		11,979.5000000000	BNYM BRUSSELS DIM	S10092301570-06	
9/23/20XX			BNYM BRUSSELS DIM		1102640012642
9/23/20XX		-1,221,626,006.00	INDONESIAN RUPIAH (IDR)	104020XXXX - SAMPLE ACCOUNT	INTERNAL
9/23/20XX		101,976.38	EURO (EUR)	104020XXXX - SAMPLE ACCOUNT	SETTLED
9/23/20XX		11,979.5000000000	BNYM BRUSSELS DIM	S10092301569-06	
9/23/20XX			BNYM BRUSSELS DIM		1102640012764
9/23/20XX		-2,160,970.75	UNITED ARAB EMIRATES DIRHAM (AED)	104020XXXX - SAMPLE ACCOUNT	INTERNAL
9/23/20XX		440,924.45	EURO (EUR)	104020XXXX - SAMPLE ACCOUNT	SETTLED
9/23/20XX		4.9010000000	BNYM BRUSSELS DIM	S10092301452-06	
9/23/20XX			BNYM BRUSSELS DIM		1102650004136
9/23/20XX		-3,162,558.28	EURO (EUR)	104020XXXX - SAMPLE ACCOUNT	INTERNAL
9/23/20XX		129,570,012.60	THAILAND BAHT (THB)	104020XXXX - SAMPLE ACCOUNT	SETTLED
9/23/20XX		40.9700000000	BNYM BRUSSELS DIM	S10092301437-06	
9/23/20XX			BNYM BRUSSELS DIM		1102650051371

Custody Transactions Reports: Pending Foreign Exchange

The Pending Foreign Exchange report provides real-time listings of pending foreign exchange transactions. Trades are considered pending when there is no payment settlement date or receive settlement date, and the report “as of date” is greater than the contractual settlement date. This creates a competitive advantage in the marketplace with the foreign exchange matching capabilities. Both sides of the trade are shown in this report.

KEY FEATURES

- View pending and failing FX
- View unverified FX (transactions not fully authorized)
- View third party FX, as well as BNY Mellon negotiated FX
- View specific transactions by transaction or client reference number

BNY MELLON		Pending Foreign Exchange Pending			Report ID ICUS0022
Real-Time 9/24/20XX 3:08:25 PM EDT					
Create Date	Payable Currency	Payable Account	FX Type	FX Status	Comments
Trade Date	Pay Amt	Receivable Account	FX Type	FX Status	Comments
Settle Date	Receivable Currency	Receivable Account	FX Type	FX Status	Comments
Pay Value Date	Contract Rate	Pay Trading Broker	Reference Number	FX Status	Comments
Rec Value Date	Clearing Broker	Client Reference	FX Status	Comments	Comments
PENDING					
9/24/20XX	-352,417,127.00	INDONESIAN RUPIAH (IDR)	104020XXXX - SAMPLE ACCOUNT	INTERNAL	
	30,501.74	EURO (EUR)	104020XXXX - SAMPLE ACCOUNT	PAY SIDE SETTLED	
9/24/20XX	11,554.0000000000	PSS FOR FX 2	S10092401477-06		
9/24/20XX		PSS FOR FX 2			
9/24/20XX	-1,011,463.07	MALYSIAN RINGGIT (MYR)	104020XXXX - SAMPLE ACCOUNT	INTERNAL	
	245,232.89	EURO (EUR)	104020XXXX - SAMPLE ACCOUNT	PAY SIDE SETTLED	
9/24/20XX	4.1245000000	BNYM BRUSSELS DIM	S10092401819-06		1102650024380
9/24/20XX		BNYM BRUSSELS DIM			
9/24/20XX	-3,733,106,375.00	INDONESIAN RUPIAH (IDR)	104020XXXX - SAMPLE ACCOUNT	INTERNAL	
	311,844.52	EURO (EUR)	104020XXXX - SAMPLE ACCOUNT	PAY SIDE SETTLED	
9/24/20XX	11,971.0500000000	BNYM BRUSSELS DIM	S10092401815-06		1102650009820
9/24/20XX		BNYM BRUSSELS DIM			
9/24/20XX	-897,741,000.00	INDONESIAN RUPIAH (IDR)	104020XXXX - SAMPLE ACCOUNT	INTERNAL	
	74,992.67	EURO (EUR)	104020XXXX - SAMPLE ACCOUNT	PAY SIDE SETTLED	
9/24/20XX	11,971.0500000000	BNYM BRUSSELS DIM	S10092401814-06		1102650009265
9/24/20XX		BNYM BRUSSELS DIM			
9/24/20XX	-94,761,550.00	INDONESIAN RUPIAH (IDR)	104020XXXX - SAMPLE ACCOUNT	INTERNAL	
	7,915.89	EURO (EUR)	104020XXXX - SAMPLE ACCOUNT	PAY SIDE SETTLED	
9/24/20XX	11,971.0500000000	BNYM BRUSSELS DIM	S10092401813-06		1102650009857
9/24/20XX		BNYM BRUSSELS DIM			
9/23/20XX	-56,590.52	EURO (EUR)	104020XXXX - SAMPLE ACCOUNT	INTERNAL	
	233,932.17	MALYSIAN RINGGIT (MYR)	104020XXXX - SAMPLE ACCOUNT	RECEIVE SIDE SETTLED	
9/24/20XX	4.1345000000	BNYM BRUSSELS DIM	S10092301284-06		1102650009731
9/24/20XX		BNYM BRUSSELS DIM			
9/24/20XX	-27,112.66	EURO (EUR)	104020XXXX - SAMPLE ACCOUNT	INTERNAL	
	313,259,669.00	INDONESIAN RUPIAH (IDR)	104020XXXX - SAMPLE ACCOUNT	RECEIVE SIDE SETTLED	
9/24/20XX	11,554.0000000000	PSS FOR FX 2	S10092401476-06		
9/24/20XX		PSS FOR FX 2			

Custody Transactions Reports: DTCC Pre-Settlement Matched Unmatch Report

The DTCC Pre-Settlement Match Unmatch Report consolidates DTCC match and unmatched reporting that are not recognized by the counterparty. This report mitigates settlement risk by communicating to our clients pre-settlement data that advises of all unmatched trades prior to day of settlement.

Prerequisite: DTC ID setup forms must be completed for the confirm/trade information to flow to this report. See your servicing teams for more information.

KEY FEATURES

- Provides pre-settlement data which includes 'Matched' 'Near Matched' 'Unmatched' and 'Cancelled' status data, which enables you to mitigate risks
- Historical data for this report is maintained for the past 30 days

BNY MELLON		DTCC Pre-Settlement Match Unmatch Report														
Category	SIDE	CUSIP	SECURITY DESCRIPTION	UNITS	PRICE	PRINCIPAL AMOUNT	NET AMOUNT	TRADE DATE	SETTLE DATE	TRD-BRKF	TRADE BROKER NAME	CLR-BRKF	CLEAR BROKER NAME	LOC	COMMISSIONS	SEC FEES
CANCELLED																
	B	84473L105	ADR SOUTHS LTD	123.00	8.400000	0.00	0.00	05/29/20XX	12/31/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC		
	B	84473L105	ADR SOUTHS LTD	26.00	8.500000	0.00	0.00	05/29/20XX	12/31/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC		
	B	84473L105	ADR SOUTHS LTD	163.00	8.370000	0.00	0.00	05/29/20XX	12/31/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC		
MATCHED																
	B	111320107	BROADCOM CORPORATION	160,000.00	50.529800	8,083,898.00	8,085,498.00	08/03/20XX	08/09/20XX	00059091	LIQNET INC	00000352	J.P. MORGAN CLEARING CORP	DTC	1,800.00	
	B	111320107	BROADCOM CL A COM USDB 0001	160,000.00	50.529800	8,083,898.00	8,085,498.00	08/03/20XX	08/09/20XX	00035200	J.P. MORGAN CLEARING CORP	00035200	J.P. MORGAN CLEARING CORP	DTC	1,800.00	
	B	111320107	BROADCOM CORPORATION	65,000.00	50.419800	3,277,274.00	3,279,484.00	08/03/20XX	08/09/20XX	00000642	UBS SECURITIES LLC	00000642	UBS SECURITIES LLC	DTC	2,210.00	
	B	111320107	BROADCOM CL A COM USDB 0001	65,000.00	50.419800	3,277,274.00	3,279,484.00	08/03/20XX	08/09/20XX	00064200	UBS SECURITIES LLC	00064200	UBS SECURITIES LLC	DTC	2,210.00	
	B	125509109	CIGNA CORPORATION COM	53,347.00	143.903000	7,676,820.01	7,678,633.81	08/03/20XX	08/09/20XX	00000642	UBS SECURITIES LLC	00000642	UBS SECURITIES LLC	DTC	1,813.80	
	B	125509109	CIGNA CORP USDB 0.25	53,347.00	143.903000	7,676,820.01	7,678,633.81	08/03/20XX	08/09/20XX	00064200	UBS SECURITIES LLC	00064200	UBS SECURITIES LLC	DTC	1,813.79	
	B	111320107	BROADCOM CORPORATION	37,700.00	50.654800	1,909,885.96	1,910,967.77	08/03/20XX	08/09/20XX	00000642	UBS SECURITIES LLC	00000642	UBS SECURITIES LLC	DTC	1,281.80	
	B	111320107	BROADCOM CL A COM USDB 0001	37,700.00	50.654800	1,909,885.96	1,910,967.77	08/03/20XX	08/09/20XX	00064200	UBS SECURITIES LLC	00064200	UBS SECURITIES LLC	DTC	1,281.80	
	B	111320107	BROADCOM CORPORATION	5,000.00	50.483400	252,417.00	252,587.00	08/03/20XX	08/09/20XX	00000642	UBS SECURITIES LLC	00000642	UBS SECURITIES LLC	DTC	170.00	
	B	111320107	BROADCOM CL A COM USDB 0001	5,000.00	50.483400	252,417.00	252,587.00	08/03/20XX	08/09/20XX	00064200	UBS SECURITIES LLC	00064200	UBS SECURITIES LLC	DTC	170.00	
	S	298649105	ESPERION THERAPEUTICS	3.00	60.810000	182.43	182.42	08/03/20XX	08/06/20XX	00000573	DEUTSCHE BANK SECURITIES, INC.	00000573	DEUTSCHE BANK SECURITIES, INC.	DTC	0.01	
	S	298649105	ESPERION THERAPEUTICS INC USDB 0.001	3.00	60.810000	182.43	182.42	08/03/20XX	08/06/20XX	00057300	DEUTSCHE BANK SECURITIES, INC.	00057300	DEUTSCHE BANK SECURITIES, INC.	DTC	0.01	
UNMATCHED																
	B	49803L109	KITE PHARMA INC	5,108.00	72.499300	370,028.25	370,201.00	08/04/20XX	08/07/20XX	00000225	RBC CAPITAL MARKETS, LLC	00000225	RBC CAPITAL MARKETS, LLC	DTC	173.40	
	B	49803L109	KITE PHARMA INC	1,400.00	71.979600	100,771.44	100,775.64	08/04/20XX	08/07/20XX	00000019	JEFFERIES LLC	00000019	JEFFERIES LLC	DTC	4.20	
	B	111320107	BROADCOM CORPORATION	150,000.00	49.700000	7,485,000.00	7,486,000.00	08/04/20XX	08/07/20XX	00000161	MERRILL LYNCH PIERCE FENNER & SMITH	00000161	MERRILL LYNCH PIERCE FENNER & SMITH	DTC	3,000.00	
	B	111320107	BROADCOM CORPORATION	88,700.00	50.084200	4,442,488.54	4,444,242.54	08/04/20XX	08/07/20XX	00000161	MERRILL LYNCH PIERCE FENNER & SMITH	00000161	MERRILL LYNCH PIERCE FENNER & SMITH	DTC	1,774.00	
	S	13485T100	CANADIAN PAC RAILWAY	248,800.00	159.982200	39,483,898.96	39,477,844.46	08/04/20XX	08/07/20XX	00000225	RBC CAPITAL MARKETS, LLC	00000225	RBC CAPITAL MARKETS, LLC	DTC	4,938.00	728.30
	B	111320107	BROADCOM CORPORATION	268,175.00	50.307800	13,491,294.27	13,498,657.77	08/04/20XX	08/07/20XX	00000161	MERRILL LYNCH PIERCE FENNER & SMITH	00000161	MERRILL LYNCH PIERCE FENNER & SMITH	DTC	5,363.50	
	B	49803L109	KITE PHARMA INC	6,182.00	73.164700	452,354.18	452,514.37	08/04/20XX	08/07/20XX	00000225	RBC CAPITAL MARKETS, LLC	00000225	RBC CAPITAL MARKETS, LLC	DTC	219.19	
	S	91911K102	VALEANT PHARMACEUTICALS INTERNATIONAL	7,030.00	260.052200	1,828,168.97	1,827,894.31	08/04/20XX	08/07/20XX	00000225	RBC CAPITAL MARKETS, LLC	00000225	RBC CAPITAL MARKETS, LLC	DTC	239.02	33.64
	B	111320107	BROADCOM CORPORATION	90,000.00	50.159500	4,515,965.00	4,515,795.00	08/04/20XX	08/07/20XX	00000161	MERRILL LYNCH PIERCE FENNER & SMITH	00000161	MERRILL LYNCH PIERCE FENNER & SMITH	DTC	1,800.00	
	S	162287102	LP NAVIOS MARITIME PTN	84.00	10.330000	867.72	865.40	08/03/20XX	08/09/2015	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	2.10	0.02
	S	060200102	BLACKROCK MUNICIPAL INCOME INVESTME	184.00	14.276000	2,640.28	2,338.13	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	4.10	0.05
	B	580193101	NATIONALS CORP	54.00	66.940000	3,598.76	3,398.11	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	1.20	
	S	31878A103	CEP FIFTH ST FN CRP	617.00	4.230000	2,603.91	3,828.46	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	16.43	0.08
	B	03244A109	ADR ANHEUSER-BUSCH F	30.00	111.530000	3,345.90	3,848.66	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	0.75	
	S	6106L109	WASTE MANAGEMENT INC (NEW)	17.00	51.080000	868.53	868.06	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	0.43	0.02
	S	62348A109	CEP 74L DR BL LN FD	165.00	16.870000	2,792.55	2,742.36	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	4.13	0.08
	S	16888A107	LP TEEKAY OFFSHORE F	20.00	17.230000	344.60	344.00	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	0.50	0.01
	B	84473L105	ADR SOUTHS LTD	26.00	8.500000	0.00	0.00	05/29/20XX	12/31/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC		
	B	84473L105	ADR SOUTHS LTD	303.00	8.500000	0.00	0.00	05/21/20XX	12/31/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC		
	B	84473L105	ADR SOUTHS LTD	26.00	8.500000	0.00	0.00	05/29/20XX	12/31/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC		
	B	84473L105	ADR SOUTHS LTD	94.00	8.180000	0.00	0.00	05/22/20XX	12/31/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC		
	B	84473L105	ADR SOUTHS LTD	49.00	8.560000	0.00	0.00	05/27/20XX	12/31/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC		
	B	30225T102	EXTRA SPACE STORAGE	80.00	73.500000	5,880.00	5,882.00	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	2.00	
	S	70464A109	ETF SPDR BARCLAYS CONVERTIBLE S	119.00	47.110000	5,608.00	5,603.00	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	2.98	0.11
	S	46131103	CEF INVESCO MUNICIPAL TRUST	891.00	12.220000	10,888.02	10,885.53	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	22.28	0.21
	S	60738106	NAVLEN PREFERRED INCOME OPPORTUNTI	759.00	9.210000	6,993.39	7,009.37	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	18.98	
	S	194818109	DPS CHINA MOBILE LIMITED ADR F	11.00	64.080000	704.90	704.69	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	0.28	0.02
	S	68808A109	SMON PROPERTY GROUP INC	8.00	187.150000	1,497.20	1,498.07	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	0.20	0.03
	S	68179A025	ADRS SMITH KNEPHEW INC	4.00	38.910000	147.64	147.53	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	0.10	0.01
	S	06010L103	CEF AREAS CAPITAL CORP	374.00	16.030000	5,995.22	5,988.75	08/03/20XX	08/09/20XX	00000942	UBS SECURITIES LLC	00000942	UBS SECURITIES LLC	DTC	0.35	0.12

Foreign Exchange Execution Reports

The Foreign Exchange Execution report provides historical listings of foreign exchange transactions. The report can filter by a date type, specific currency, reference numbers, and/or foreign exchange types. FX types include Bank Negotiated, Bank Standing—Defined Spread, Bank Standing—Session Range (default), External and/or Sub-custodian types.

KEY FEATURES

- Provides greater detail on FX trades
- Monitor BNY Mellon and/or external counterparty trades
- Track standing vs. negotiated deals

DEFINED SPREAD REPORT FEATURES

- Pricing components: rate, spread, forward points (if any)
- Time of rate capture/funding transactions (as available)
- Rate source

UPGRADED SESSION RANGE REPORT FEATURES*

- Pricing components: rate and forward points (if any)
- High/low range of session

Foreign Exchange Execution Defined Spread																	
Period: 01-Apr-XX to 04-Apr-XX																	
CCY Pair	Execs	Known	Customer	Customer	Value	Netting	Spread	Priced	Time of Rate	Spot Rate Source	Base Rate	Spread	Forward	Contract	Overide	Reference	
Date		CCY	Pays	Receives	Date	Ref	in BP	on	Capture (EST)			in Pips	Points	Rate	Description		
Bank Negotiated																	
01-Apr-XX		USD	USD	USD	11	00								25.8000		110260052	
02-Apr-XX		USD	USD	USD	9	43								25.7500		110260051	
03-Apr-XX		USD	USD	USD	27	94											
Defined Spread																	
AUDUSD																	
02-Apr-XX		AUD	AUD	AUD	28	07		10		09	10		08		08	10	10
		AUD	AUD	AUD	28	07	10		10		09		08		08	10	10
		AUD	AUD	AUD	28	07	10		10		09		08		08	10	10
		AUD	AUD	AUD	28	07	10		10		09		08		08	10	10
03-Apr-XX		AUD	AUD	AUD	28	07	10		10		09		08		08	10	10
		AUD	AUD	AUD	28	07	10		10		09		08		08	10	10
		AUD	AUD	AUD	28	07	10		10		09		08		08	10	10
		AUD	AUD	AUD	28	07	10		10		09		08		08	10	10
04-Apr-XX		AUD	AUD	AUD	28	07	10		10		09		08		08	10	10
		AUD	AUD	AUD	28	07	10		10		09		08		08	10	10
		AUD	AUD	AUD	28	07	10		10		09		08		08	10	10
		AUD	AUD	AUD	28	07	10		10		09		08		08	10	10
		AUD	AUD	AUD	28	07	10		10		09		08		08	10	10
GBPUSD																	
02-Apr-XX		GBP	GBP	GBP	147	58		10		08		10		08	10	10	10
		GBP	GBP	GBP	229	75		10		08		10		08	10	10	10
		GBP	GBP	GBP	342	21		10		08		10		08	10	10	10
		GBP	GBP	GBP	49	19		10		08		10		08	10	10	10
		GBP	GBP	GBP	23	97		10		08		10		08	10	10	10
		GBP	GBP	GBP	24	98		10		08		10		08	10	10	10
USDCAD																	
01-Apr-XX		CAD	CAD	CAD	21	77		10		08		10		08	10	10	10
		CAD	CAD	CAD	14	58		10		08		10		08	10	10	10
		CAD	CAD	CAD	10	89		10		08		10		08	10	10	10
		CAD	CAD	CAD	70	96		10		08		10		08	10	10	10
		CAD	CAD	CAD	8	46		10		08		10		08	10	10	10

Foreign Exchange Execution Session Range																		
Period: 12/10/20XX to 12/13/20XX																		
CCY Pair	Date of Pricing	Known CCY	Customer	Customer	Value	Netting	Trading	Priced	Rate	Base	Forward	Contract	Session Range	Session Range				
			Sells	Buys	Date	Ref	Region	on	Source	Rate	Points	Rate	High	Low				
Session Range																		
EURUSD																		
12/12/20XX		EUR	EUR	USD	77	612	EUR	12	Dec	XX		1	30000	1	31000	1	31000	
		EUR	EUR	USD	48	87	EUR	15	Dec	XX	643	Europe	Ask	Reuters	1	30470	1	31000
		EUR	EUR	USD	3	00	EUR	15	Dec	XX	643	Europe	Bid	Reuters	1	30470	1	31000
		EUR	EUR	USD	2	23	EUR	15	Dec	XX	643	Europe	Ask	Reuters	1	30470	1	31000
12/13/20XX		EUR	EUR	USD	45	572	EUR	15	Dec	XX	643	Europe	Ask	Reuters	1	30470	1	31000
		EUR	EUR	USD	82	363	EUR	15	Dec	XX	643	Europe	Ask	Reuters	1	30470	1	31000
		EUR	EUR	USD	24	484	EUR	15	Dec	XX	643	Europe	Ask	Reuters	1	30470	1	31000
		EUR	EUR	USD	19	515	EUR	15	Dec	XX	643	Europe	Ask	Reuters	1	30470	1	31000
		EUR	EUR	USD	243	30	EUR	15	Dec	XX	643	Europe	Ask	Reuters	1	30470	1	31000
		EUR	EUR	USD	154	27	EUR	15	Dec	XX	643	Europe	Ask	Reuters	1	30470	1	31000
		EUR	EUR	USD	956	36	EUR	15	Dec	XX	643	Europe	Ask	Reuters	1	30470	1	31000
		EUR	EUR	USD	891	04	EUR	15	Dec	XX	643	Europe	Ask	Reuters	1	30470	1	31000
GBPCHF																		
		CHF	CHF	GBP	86	445	CHF	15	Dec	XX		1	46070	1	46070	1	46600	
GBPDKK																		
		DKK	DKK	GBP	46	489	DKK	15	Dec	XX		9	22100	9	22400	9	24800	
GBPSEK																		
		SEK	SEK	GBP	543	753	SEK	15	Dec	XX	643	Europe	Ask	Reuters	9	08200	9	08800
		SEK	SEK	GBP	543	753	SEK	15	Dec	XX	643	Europe	Ask	Reuters	9	08200	9	08800
GBPUSD																		
		GBP	GBP	USD	5	194	USD	15	Dec	XX		1	61140	1	61140	1	61500	
		GBP	GBP	USD	956	36	USD	15	Dec	XX	643	Europe	Ask	Reuters	1	61150	1	61500
USDKND																		
		DKD	DKD	USD	303	24	DKD	15	Dec	XX		7	79800	7	79800	7	79870	
USDJPY																		
		JPY	JPY	USD	998	400	JPY	17	Dec	XX		84	65800	84	65800	84	70000	
		JPY	JPY	USD	116	810	JPY	17	Dec	XX		83	62000	83	62000	83	64000	
		JPY	JPY	USD	9	055	JPY	17	Dec	XX		83	62000	83	62000	83	64000	
		JPY	JPY	USD	13	831	JPY	17	Dec	XX		83	62000	83	62000	83	64000	
		JPY	JPY	USD	8	744	JPY	17	Dec	XX		83	62000	83	62000	83	64000	
USDMMN																		
		MMN	MMN	USD	8	916	MMN	17	Dec	XX		12	80700	12	80700	12	81800	
		MMN	MMN	USD	19	597	MMN	17	Dec	XX		12	80700	12	80700	12	81800	
		MMN	MMN	USD	6	154	MMN	17	Dec	XX		12	80700	12	80700	12	81800	
		MMN	MMN	USD	174	822	MMN	17	Dec	XX		12	80700	12	80700	12	81800	
USDQAR																		
		QAR	QAR	USD	151	903	QAR	17	Dec	XX		12	80700	12	80700	12	81800	
		QAR	QAR	USD	156	087	QAR	17	Dec	XX		3	616275	3	616275	3	616500	
USDTHB																		
		THB	THB	USD	2	743	THB	17	Dec	XX	643	Europe	Ask	Reuters	30	69800	30	69800
		THB	THB	USD	27	273	THB	17	Dec	XX	643	Europe	Ask	Reuters	30	69800	30	69800
		THB	THB	USD	3	837	THB	17	Dec	XX	643	Europe	Ask	Reuters	30	69800	30	69800
		THB	THB	USD	125	126	THB	17	Dec	XX	643	Europe	Ask	Reuters	30	69800	30	69800
USDZAR																		
		ZAR	ZAR	USD	11	479	ZAR	17	Dec	XX		8	67800	8	68600	8	68670	

* For more information on the upgraded Session Range Program, please contact your relationship executive.

BNY Mellon's management reporting system identifies certain foreign exchange transactions as "Standing Instructions" (SI) based on the systems through which they originate. This category, and therefore some of the SI volume reported here, may include certain transactions that BNY Mellon considers to be negotiated (including but not limited to bespoke Defined Spread arrangements and benchmarking transactions).

Corporate Actions and Income Reports: Corporate Actions Notification and Response

The Corporate Actions Notification and Response report shows real-time comprehensive notifications and responses. The summary view is displayed first and combines all of the notifications. You can drill down from the Corporate Action summary into the details of each announcement, which provides additional information including current position.

KEY FEATURES

- View new and updated corporate action events
- View mandatory and voluntary events
- View notifications where a response is required
- View upcoming payment
- View by date type including event deadline, eligibility date, ex date, record date and response entered date
- View authorized corporate action responses on the detail page
- View standing instructions on the detail page

Corporate Actions Notification and Response

New and Amended Events Only (Current and Prior Weekday)

Real-Time 03/05/20XX 2:03:15 PM EST

Report ID ICUS0023

CUSIP/CINS ISIN	Security Description	Action Class Location	Event Type	Eligibility Date Payable Date Response Deadline	Eligible Units Responded Units Remaining Units	Response Status Indicators	Announcement ID Notification Status Last Updated
G1091G105 GG00B2QQPT96	BH GLOBAL ORD GBP NPV	Voluntary CRE	CONVERSION / EXCHANGE	01/31/20XX 03/01/20XX 01/29/20XX	73,079.0000 0.0000 73,079.0000	Response Required R, D	0054400567 Amended / Definitive 03/04/20XX 11:20:57 AM
Q88418108 AU000000WOW2	WOOLWORTHS LTD NPV	Voluntary NAB	DIVIDEND REINVESTMENT	03/19/20XX 04/29/20XX 03/19/20XX	3,004.0000 0.0000 3,004.0000	Response Required SI	0054404075 Amended / Interim 03/04/20XX 8:57:17 AM
G90840102 GB0008710799	HENDERSON ASIAN GROWTH TRUST PLC	Voluntary CRE	TENDER OFFER/TAKE OVER	12/28/20XX 03/25/20XX 03/07/20XX	129,825.0000 0.0000 129,825.0000	Response Required R	0054574839 Amended / Definitive 02/22/20XX 12:41:36 PM
G12793108 GB0007980591	BP ORD USD0.25	Voluntary CRE	OPTIONAL DIVIDEND	02/13/20XX 03/28/20XX 03/07/20XX	31,882,171.0000 0.0000 31,882,171.0000	Response Required R, E	0054992532 Amended / Definitive 02/21/20XX 12:38:16 PM
235177L23 US235177LZ39	DALLAS PA SCH DIST 4.125 15APRXX	Mand DTC					
00211Y100 US00211Y1001	ARCA BIOPHARMA INC USD 0.001	Mand DTC					
N0049JFB7 XS0878195667	ACHMEA HYPOTHEKB 0.859 23JANXX FRN	Volun CED					
527288BD5 US527288BD58	LEUCADIA NATL CORP 8.125 15SEPXX	Volun DTC					

Corporate Actions Notification and Response

New and Amended Events Only (Current and Prior Weekday)

Real-Time 03/05/20XX 2:03:15 PM EST

Report ID ICUS0023

Announce ID CUSIP/CINS ISIN Last Updated Response Deadline (US EST)	0054404075 Q88418108 AU000000WOW2 03/04/20XX 8:57:17 AM 03/19/20XX 10:00:00 AM	Notification Status Security Description Event Type Payable Date Eligibility Date	Amended / Interim WOOLWORTHS LTD NPV DIVIDEND REINVESTMENT 04/26/20XX 03/18/20XX	Response Status Location Action Class Effective Date Ex Date	Response Required NATLAUSTRALIA BK LTD Voluntary 03/19/20XX
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View	Account	Account Name	Entitlement Last Reminder Last Disclaimer New Holder Lottery Notice	Loc Code REG Resp Status Resp Ref No	Lottery Aff	Eligible Units Lent Position Responded Units Response Detail Remaining Units	Remarks	Standing & Currency Instructions
Summary	123456	ABC CLIENT		NAB NAB1 Standing Instruction	0.00	2,904.0000 0.0000 0.0000 2,904.0000		ACCEPT THE DIVIDEND IN CASH
Summary	654321	ACME CORP		NAB NAB1 Response Required	0.00	100.0000 0.0000 0.0000 100.0000		

Narrative

THE FOLLOWING PREVIOUSLY ANNOUNCED CORPORATE EVENT HAS NOW BEEN UPDATED/CONFIRMED

EVENT TYPE: DIVIDEND REINVESTMENT

BNYM DEADLINE DATE: 19-MAR-20XX BNYM DEADLINE TIME: 10:00:00 EX DATE: 18-MAR-20XX EXPECTED TO RECEIVE DATE: 26-APR-20XX PAY DATE: 26-APR-20XX RECORD DATE: 22-MAR-20XX

001 ACCEPT THE DRP OPTION DEFAULT: NO BNYM DEADLINE DATE: 19-MAR-20XX BNYM DEADLINE TIME: 10:00:00

Reinvestment *GROSS CASH RATE: 0.6200000000 NET CASH RATE: TBD RATE CURRENCY: AUD NEW SEC ID (ISIN): AU000000WOW2 NEW SECURITY NAME: WOOLWORTHS LTD NPV

002 ACCEPT THE DIVIDEND IN CASH DEFAULT: YES BNYM DEADLINE DATE: 19-MAR-20XX BNYM DEADLINE TIME: 10:00:00

Franked Dividend *GROSS CASH RATE: 0.6200000000 RATE CURRENCY: AUD

Unfranked Dividend GROSS CASH RATE: TBD RATE CURRENCY: AUD

+++UPDATE 04MAR20XX+++ PLEASE NOTE THE GROSS CASH RATE HAS BEEN ANNOUNCED.

DIVIDEND REINVESTMENT PLAN (DRP): DISCOUNT RATE: TBA CALCULATION PERIOD: THE WEIGHTED AVERAGE MARKET PRICE OVER THE 10 TRADING DAYS

Corporate Actions and Income Reports: Tax Reclaims

The Tax Reclaims report displays tax reclaims owed to security positions within an account, by local currency, status or location. You have the ability to select a specific security cross-reference, and the option to drill down by currency, location and/or status type. The report shows the activity in the local currency, and further expands it to your selected reporting equivalent currency.

KEY FEATURES

- View by status—all, all pending, pending bny mellon action, pending client action, pending sub-custodian/tax authorization center
- Add sort by local currency

BNY MELLON		Tax Reclaims By Currency					Report ID : ICUS0019 Reporting Currency : USD	
Real-Time 9/24/20XX 3:08:45 PM EDT								
CUSIP/CINS ISIN	Reference Number	Ex Date	Dividend Rate Shares/Par	Withheld Rate	Reclaim Rate	Prepared Date Filed Date	Reclaim Status	
Description	Related Reference Number	Pay Date	Gross Amount	Withheld Amount	Reclaim Amount	Paid Date Deadline Date	Reclaim Reason	
CANADIAN DOLLAR (CAD) Exchange Rate 0.9740417863								
067901108 CA0679011084 BARRICK GOLD CORP NPV	PSS2061520044570 PSS0605300915206	5/29/20XX 6/15/20XX	0.1100000000 400.0000 0.00	0.2500000000 0.00	0.1000000000 0.00		PENDING WITH BNY MELLON	
74270L101 CA74270L1013 PRISZM INCOME FD	PSS2101110487423 PSS1004260260132	11/26/20XX 12/15/20XX	0.0833333333 16,000.0000 1,333.33	0.1500000000 200.00	0.1500000000 200.00	5/31/20XX 12/31/20XX	PENDING WITH CLIENT	
74270L101 CA74270L1013 PRISZM INCOME FD	PSS2100900474464 PSS1004020260023	9/26/20XX 10/15/20XX	0.0700000000 40,000.0000 2,800.00	0.2500000000 700.00	0.2500000000 700.00	4/30/20XX 12/31/20XX	PENDING WITH CLIENT	
985569102 CA9855691023 YELLOW PAG TRUST UNITS	PSS2101110487424 PSS1004260260133	12/29/20XX 1/15/20XX	0.0053473296 181,000.0000 967.87	0.1500000000 145.18	0.1500000000 145.18	5/31/20XX 12/31/20XX	PENDING WITH CLIENT	
985569102 CA9855691023 YELLOW PAG TRUST UNITS	PSS2100900474474 PSS1004020260026	9/26/20XX 10/15/20XX	0.0031874256 773,000.0000 2,463.88	0.2500000000 615.97	0.2500000000 615.97	4/30/20XX 12/31/20XX	PENDING WITH CLIENT	
985569102 CA9855691023 YELLOW PAG TRUST UNITS	PSS2100900474472 PSS1004020260025	4/28/20XX 5/15/20XX	0.0028439310 580,000.0000 1,649.48	0.2500000000 412.37	0.2500000000 412.37	4/30/20XX 12/31/20XX	PENDING WITH CLIENT	
TOTAL CANADIAN DOLLAR			9,214.56	2,073.52	2,073.52			
TOTAL REPORTING CURRENCY (USD)			8,975.37	2,019.70	2,019.70			
EURO (EUR) Exchange Rate 1.3476000000								
G02072117 IE0000197834 ALLIED IRI ORD EUR0.32	PSS2060720005014 PSS0603130925296	3/1/20XX 4/27/20XX	0.4230000000 3,586.0000 1,516.88	0.2000000000 303.38	0.2000000000 303.38		PENDING WITH CLIENT STATUTE OF LIMITATION REACHED	4/27/20XX

Class Actions Reports

We offer you the tools to help manage your corporate governance activity. Class action reporting provides the detail of the class action process including the class action claim, filing deadlines, and settlement notices.

KEY FEATURES

- Includes class action period and settlement details
- Gross settlement and entitlement amounts
- Settlement notices and claims form are available for download in a .pdf format
- Provides status of claims

REPORTS AVAILABLE

- Settled Class Actions Paid Claims Summary
- Settled Class Actions Pending Claims Summary
- Transaction Detail

BNY MELLON		Settled Class Actions Pending Claims Summary						Report ID: ICSS00002	
Claims Filing Deadline Date between 01/01/20XX and 04/12/20XX									
Class Action Name	Account Name	Notice Date	Exclusion Date	Claim Due Date	Period Begin Date	Period End Date	Currency	Gross Settlement	
Account Number	Account Name	Account Open Date	Status Date	Account Status	Claim Status	Comments			
ACME CO., LTD.		N/A	10/20/20XX	01/09/20XX	04/25/2007	08/07/2007	USD	9,000,000.0000	
ABCF6702002	CAPITAL GUARDIAN	12/09/1994	08/24/20XX	OPEN	FILED				
MDC PHARMACEUTICAL CORP.		N/A	02/02/20XX	02/18/20XX	10/30/2003	09/23/2008	USD	18,000,000.0000	
ABCF6753002	TRANSITION ACCOUNT	11/29/1991	12/30/20XX	OPEN	NOT-FILED	DNF COMBINED INTO			
ABCF6689002	LARGE CAP GROWTH								
NAT CORP. ERISA									
ABCF6691002	SMALL CAP VALUE								
NORTELE NETWORKS CORPORATION (SEC)									
ABCF6702002	CAPITAL GUARDIAN								
BECKMAN , INC									
ABCF6689002	LARGE CAP GROWTH								
ABCF6753002	TRANSITION ACCOUNT								

BNY MELLON		Class Actions Detail		Report ID: ICSS00002	
Claims Filing Deadline Date between 01/01/20XX and 04/12/20XX					
Class Action Information			Class Period Begin: 04/25/20XX		
Class Action Name: ACME CO., LTD.			Class Period End: 08/07/20XX		
Class Action Status: SETTLED - CLAIMS PENDING PAYMENT			Claim Due Date: 01/09/20XX		
Claims Administrator: THE GARDEN CITY GROUP, INC.					
Complaint Information			Complaint Filed Date: 04/16/20XX		
Court Case Name: ACME CO., LTD.			Complaint Notice Received Date: 03/01/20XX		
Court Case Number: 108-CV-03663-BSJ-MHD			Complaint Notice Sent Date: N/A		
Court Location: US			Lead Plaintiff Deadline Date: 06/16/2008		
Lead Plaintiff: JAMES J. HAYES					
Lead Counsel: SAXENA WHITE P.A.					
Settlement Information			Settlement Hearing: 11/10/20XX		
Currency: USD			Objection Deadline: 10/20/20XX		
Settlement Fund: 9,000,000.0000					
Pro-Rata Distribution Rate: N/A					
Settlement Notification Received: 08/15/20XX					
Settlement Notification Distributed: N/A					
Notice of Settlement Claims Form					
Involved Securities					
Security Name					
ACME LTD ADR					
ACME LTD JUL06 PUT 12.50					
ACME LTD SPONSORED ADR					
ACME LTD SPONSORED ADR					

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

IN MATTER OF THE ESTATE OF JAMES J. HAYES, DECEASED, and in Favor of All Other Estate Beneficiaries

CASE NO. 1:08-CV-03663-BSJ-MHD

HARMONY GOLD MINING COMPANY LIMITED
Debtor

NOTICE OF PROPOSED SETTLEMENT OF CLASS ACTION AND NOTICE OF OBJECTION RIGHTS

IF YOU'RE READING THIS NOTICE, YOU'RE ONE OF THE CLASS MEMBERS OF THE AMERICAN DEPOSIT ONLY RECEIPTS (ADRs) CLASS ACTION SETTLEMENT. YOU MAY BE ENTITLED TO RECEIVE A SETTLEMENT CHECK OR A CASH DISTRIBUTION FROM THE SETTLEMENT FUND.

PROOF OF CLAIM FORM

YOU MUST COMPLETE THIS PROOF OF CLAIM FORM AND IT MUST BE POST-MARKED NO LATER THAN JANUARY 9, 2009.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT

Submit a Claim Form by January 9, 2009: The only way to get payment from the Settlement Fund is to submit a claim form by January 9, 2009. The court will review your claim form and determine if you are eligible for payment from the Settlement Fund. If you do not submit a claim form by January 9, 2009, you will not be eligible for payment from the Settlement Fund.

Object by October 20, 2008: If you object to the proposed settlement, you must file a written objection with the court by October 20, 2008. The court will then hold a hearing to determine if the settlement is fair and equitable.

Do Not Waive: Do not waive your rights to object to the settlement or to sue the debtor or its affiliates in any court.

QUESTIONS? CALL 1-866-468-7518 OR VISIT WWW.HARMONYGOLDADR/SETTLER.COM

Future North American Shareholder Meeting Report

The Future North American Shareholder Meetings report provides a listing of upcoming shareholder meetings up to three weeks, based on record date. The report provides asset positions based on trade and settlement date basis, and segregates any positions out on-loan. Also included are any premium/rebate rates provided for BNY Mellon Securities Lending clients.

BNY MELLON		Future North American Shareholder Meetings				Report ID: ICUS0014	
		03/30/20XX					
Account Number	Account Name	Shares Type	Shares	Price	Market Value	Average Rebate Rate	Non Cash Loan Premium
Record Date: 03/30/20XX							
Issuer Name: A123 SYSTEMS INC, WALTHAM							
Sec ID: 03739T108 - A123 SYSTEMS INC							
Local Currency: USD							
Meeting Type: ANNUAL MEETING							
Meeting Date: 05/23/20XX							
ABCF123456789	MANAGER A	Settled - Available	64,307.000	1.120000	72,023.84		
TOTAL:			64,307.000		72,023.84		
ABCF987654321	MANAGER B	Settled - On Loan	60,000.000	1.120000	67,200.00	-10.000000	
TOTAL:			60,000.000		67,200.00		
TOTAL SETTLED - ON LOAN:			60,000.000		67,200.00		
TOTAL SETTLED - AVAILABLE:			64,307.000		72,023.84		
TOTAL NET PENDING TRADES:			0.000		0.00		
TOTAL SHARES:			124,307.000		139,223.84		
Record Date: 03/30/20XX							
Issuer Name: ACE LIMITED, ZUERICH							
Sec ID: H0023R105 - ACE LIMITED SHS							
Local Currency: USD							
Meeting Type: ANNUAL MEETING							
Meeting Date: 05/16/20XX							
ABCF123456789	MANAGER A	Settled - Available	2,500.000	73.200000	183,000.00		
TOTAL:			2,500.000		183,000.00		
ABCF987654321	MANAGER B	Settled - Available	100.000	73.200000	7,320.00		
TOTAL:			100.000		7,320.00		
ABCF246813579	MANAGER C	Settled - Available	100.000	73.200000	7,320.00		
TOTAL:			100.000		7,320.00		

Visit our website at www.bnymellon.com/asset servicing for news and other information about our services and to contact a BNY Mellon representative in your market.



BNY MELLON

bnymellon.com

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Custodian Transition Plan

OUR IMPLEMENTATION/TRANSITIONING OF YOUR ACCOUNTS:

<i>Dates</i>	<i>BNY Mellon Representatives</i>	<i>Action</i>
<i>8 weeks prior to transition</i>	<i>Client Executive</i>	<i>BNY Mellon is notified of its appointment as Custodian for The Client.</i>
<i>8 weeks prior to transition</i>	<i>Relationship Manager</i>	<i>BNY Mellon confirms dates for transition meetings with The Client and prior Custodian. Meeting is set for [date].</i>
<i>8 weeks prior to transition</i>	<i>Relationship Manager</i>	<i>Discuss trust agreement and other required documentation. Send Welcome Package to The Client.</i>
<i>8 weeks prior to transition</i>	<i>Your Relationship Manager, along with members of your Client Team (Client Service, Accounting, Investment Mgmt Services)</i>	<i>Transition meeting with BNY Mellon to learn business requirements and develop transition project plan. Review documentation checklist and contracts. Transition discussion with outgoing Custodian to review transition schedule and information we will need from them. Meet with the Client's accounting and other key personnel to establish contacts and to review controls and procedures.</i>
<i>7 weeks prior to transition</i>	<i>Relationship Manager, Client Service Team Leader and Client Service Representative</i>	<i>Determine recipients of all reporting information within The Client and investment managers (e.g., proxy material, accounting statements, and custody reporting). Contact prior Custodian to review delivery procedures and dates. Establish electronic interface procedures for asset movement with the prior Custodian. Establish procedures for ongoing communication between The Client and BNY Mellon. Ensure communication to investment managers notifying the effective date of change in Custodian. Finalize Custodial agreement and other required documentation.</i>

<i>Dates</i>	<i>BNY Mellon Representatives</i>	<i>Action</i>
<i>6 weeks prior to transition</i>	<p><i>Client Service Team Leader, Client Service Representative</i></p> <p><i>Investment Manager Services Team</i></p>	<p><i>BNY Mellon assigns account numbers and opens new accounts on BNY Mellon’s system. Review dates to begin trading for settlement at BNY Mellon.</i></p> <p><i>Client Service Team notifies Investment Manager Services (IMS) of client account transition(s), date of transition and provides copy of Account Opening Form.</i></p> <p><i>Information provided to IMS includes The Client Account Profile detailing settlement type, STIF vehicle, securities lending, etc., and the Investment Advisor Profile detailing daily contact, reorganization contact, proxy contact, etc.</i></p> <p><i>The IMS Team delivers the “Welcome Package” to investment managers. (If this is a new investment manager, a conference call with the investment manager is requested and the IMS service team is introduced).</i></p> <p><i>Investment managers return required documentation (i.e., Authorized Signature List) to IMS Service Team Manager. Copies of documentation are maintained by the IMS Team.</i></p> <p><i>Confirmation is requested regarding method of trade instruction, as well as how the investment managers will be executing FX, i.e., with BNY Mellon, or using a third-party.</i></p> <p><i>Confirmation is requested if Standing Instructions should be set up to repatriate Income, Tax Reclaims and Corporate Action proceeds to the working or base currency.</i></p> <p><i>Account coding is initiated for SWIFT, Connect, etc.</i></p> <p><i>Client Service Management is responsible for the coordinating and set up of a domestic or global STIF.</i></p> <p><i>IMS Service Team address questions raised by the investment managers.</i></p>
<i>4 weeks prior to transition</i>	<i>Client Technology Team, Performance Analyst, Client Service Team, Investment Manager Services Team</i>	<p><i>On-site training on CONNECT.</i></p> <p><i>Follow-up meetings by discipline with The Client. Confirm reporting requirements, formats and schedules by product.</i></p> <p><i>Test conversion files with prior Custodian and make necessary enhancements.</i></p> <p><i>The movement of securities and pre-advicing the cash funding is the responsibility of the Client Service Team. The IMS Service Team takes control of the account on transition date.</i></p>
<i>4 weeks prior to transition</i>	<i>Client Service Representative</i>	<i>BNY Mellon receives preliminary asset reports and month end accounting statements from prior Custodian.</i>
<i>3 weeks prior to transition</i>	<i>Client Service Representative</i>	<i>BNY Mellon receives updated asset positions (electronic files) from prior Custodian and weekly thereafter.</i>

<i>Dates</i>	<i>BNY Mellon Representatives</i>	<i>Action</i>
		<i>Conduct final test with prior Custodian on the asset conversion file</i>
<i>2 weeks prior to transition</i>	<i>Client Service Representative</i>	<i>BNY Mellon receives notification of all asset settlements and purchases from prior Custodian. Receives updated final asset statement from prior Custodian.</i>
<i>4 days prior to transition</i>	<i>Client Service Representative</i>	<i>BNY Mellon to receive notification of all asset settlements and purchased from prior Custodian.</i>
<i>1 day prior to transition</i>	<i>Client Service Representatives, Accounting Group</i>	<i>All cash holdings and 1 day prior income are sent to BNY Mellon via Fed wire. Prior Custodian provides a detailed breakdown of the wire. Cash due from prior Custodian is invested at the direction of the investment managers.</i>
<i>Date of Transition</i>	<i>Client Service Team Leader and Client Service Representative</i>	<i>All security deliveries are made to BNY Mellon Securities Operations Division. All cash holdings and income are sent to BNY Mellon via Fed wire. A detailed breakdown of the wire is provided by prior Custodian. BNY Mellon audits final position against securities received. BNY Mellon performs a complete reconciliation BNY Mellon continues to receive transaction summaries from prior Custodian until all trailing income is received.</i>
<i>Days following Transition</i>	<i>Client Service Representative</i>	<i>BNY Mellon follows up on receipt of assets, income and wire transfers. All trailing income or outstanding transaction proceeds are sent daily to BNY Mellon via Fed wire. Prior Custodian provides a detailed breakdown of the wire.</i>
<i>3 days following transition</i>	<i>Client Technology Team</i>	<i>Follow-up training on Connect.</i>
<i>3 days following transition – Transition Period</i>	<i>Client Service Team Leader and Client Service Representative</i>	<i>Key Bank of New York service personnel available on-site through the transition to assist with reconciliation and training inquiries.</i>
<i>1 month following transition</i>	<i>Relationship Manager, Client Service Team Leader and Accounting Group</i>	<i>Meet with The Client to review the completed transition, ascertain the adequacy of transaction data and trade communications, and review initial accounting reports. Review The Client service requirements again and document the Client’s account profile for internal operating procedures. Discuss future meetings.</i>



City of North Richland Hills (TX) RFP 19-007

Date: February 28, 2019

Presented By:

BNY Mellon Corporate Trust

Fee Schedule for the following:

- **Safekeeping Services**

Fee Schedule

Subject to the Terms and Disclosures below, upon appointment of The Bank of New York Mellon Trust Company, N.A. (“BNYM” or “us” or “affiliates” or “subsidiaries”) in the roles as outlined within this Fee Schedule (this “Fee Schedule”), City of North Richland Hills, Texas (“Client”) shall be responsible for the payment of the fees, expenses and charges as set forth herein. Fees are payable or accrue at the time of the execution of the governing documents (the “Transaction Documents”) in connection with the closing of the transaction (the “Transaction”) which is the subject of this Fee Schedule.

General Fees

Acceptance Fee

Waived

The Transaction Acceptance Fee is payable at the time of the execution of the governing documents in connection with the closing of the transaction which is the subject of this Agreement (the “**Transaction**”), and compensates BNYM for the following: review of all supporting documents, initial establishment of the required accounts and Know Your Client checks.

Administration Asset Fees

See Below

An annual fee covering the duties and responsibilities related to account administration, which may include maintenance of accounts on various systems, collection and payment of principal and interest on assets held in the account. Fees are calculated based on the total market value of assets in arrears on a quarterly billing cycle.

First \$100 million.....	0.75 Basis Points (0.000075)
Over \$100 million.....	0.50 Basis Points (0.000050)
(Minimum Quarterly Fee \$1,000)	

Account Activity Fees

See Below

INVESTMENT and SECURITY TRANSACTION COMPENSATION

Security purchase, sale or transfer (book entry):	\$25.00
Wires	\$20.00
Audit confirm	\$50.00

Extraordinary Services/Miscellaneous Fees

The charges for performing extraordinary or other services not contemplated at the time of the execution of the Transaction Documents or not specifically covered elsewhere in this schedule will be commensurate with the service to be provided and may be charged in BNY Mellon’s sole discretion. If it is contemplated that BNY Mellon hold/and or value collateral, additional acceptance, administration and counsel review fees will be applicable to the agreement governing such services

Miscellaneous fees and expenses may include, but are not necessarily limited to supplemental agreements, preparation of special or interim reports, auditor confirmation fees, wire transfer fees, , and reconciliation fees to balance trust account balances to third-party investment provider statements. Counsel, accountants, special agents and others will be charged at the actual amount of fees and expenses billed. FDIC or other governmental charges will be passed along as incurred. Reimbursement will be required for any out-of-pocket expenses and will be invoiced to the Client at cost.

Client agrees to reimburse BNYM for extraordinary expenses incurred by it in connection with the Transaction to the extent permitted by law.

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Default Administration (if applicable)

If an event of default occurs under the Transaction Documents, the services of each employee of BNYM administering such default will be charged at the prevailing hourly rate for default administration services as set out from time to time. In addition, all of BNYM's costs and expenses "including but not limited to any legal costs, travel costs and applicable taxes" shall be charged to Client.

Negative Interest Rates – Charges

With respect to any funds invested by BNYM in connection with the Transaction, if: (i) any recognized overnight benchmark rate or any official overnight interest rate set by a central bank or other monetary authority is negative or zero; or (ii) any market counterparty or other institution applies a negative interest rate or any related charge to any account or balance of BNYM or any account or balance opened for You by BNYM, BNYM may apply a charge to any of Your accounts or balances. BNYM will give You prompt written notice of the application of any such charges. You acknowledge and agree that the application of such a charge by BNYM may cause the effective interest rate applicable to Your account or balance to be negative, notwithstanding that one or more of the rates set by third parties specified in clauses (i) and (ii) above may be positive.

Terms and Disclosures

General

BNYM's final acceptance of its appointment pursuant to the Transaction Documents is subject to the full review and approval of all related documentation and standard Know Your Client procedures. In the event that this Transaction does not proceed with BNYM in the roles contemplated by this Fee Schedule and the Transaction Documents, Client will be responsible for payment of any external counsel fees and expenses and out-of-pocket expenses which BNYM may have incurred up to and including the termination date.

Client shall be responsible for filing any applicable information returns with the U.S. Department of Treasury, Internal Revenue Service in connection with payments made by BNYM to vendors who have not performed services for BNYM's benefit under the various bond or note issuances or other undertakings contemplated by this Fee Schedule.

The Bank of New York Mellon Corporation is a global financial organization that operates in and provides services and products to clients through its affiliates and subsidiaries located in multiple jurisdictions (the "BNY Mellon Group"). The BNY Mellon Group may (i) centralize in one or more affiliates and subsidiaries certain activities (the "Centralized Functions"), including audit, accounting, administration, risk management, legal, compliance, sales, product communication, relationship management, and the compilation and analysis of information and data regarding Client (which, for purposes of this provision, includes the name and business contact information for Client employees and representatives) and the accounts established pursuant to the Transaction Documents ("Client Information") and (ii) use third party service providers to store, maintain and process Client Information ("Outsourced Functions"). Notwithstanding anything to the contrary contained elsewhere in this Fee Schedule or the Transaction Documents and solely in connection with the Centralized Functions and/or Outsourced Functions, Client consents to the disclosure of, and authorizes BNY Mellon to disclose, Client Information to (i) other members of the BNY Mellon Group (and their respective officers, directors and employees) and to (ii) third-party service providers (but solely in connection with Outsourced Functions) who are required to maintain the confidentiality of Client Information. In addition, the BNY Mellon Group may aggregate Client Information with other data collected and/or calculated by the BNY Mellon Group, and the BNY Mellon Group will own all such aggregated data, provided that the BNY Mellon Group shall not distribute the aggregated data in a format that identifies Client Information with Client specifically. Client represents that it is authorized to consent to the foregoing and that the disclosure of Client Information in connection with the Centralized Functions and/or Outsourced Functions does not violate any relevant data protection legislation. Client also consents to the disclosure of Client Information to governmental and regulatory authorities in jurisdictions where the BNY Mellon Group operates and otherwise as required by law.

Please note the fees quoted in this Fee Schedule are based upon the information available at the present time. Further quotes may be provided once the structure of the deal has been finalized. Annual Fees cover a period of one year and any portion thereof and are not subject to pro-rata. Fees may be subject to adjustment during the life of the engagement.

PRIVATE AND CONFIDENTIAL

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Advance Fees

BNYM requires that Client agree to the fees quoted in this Fee Schedule prior to the commencement of any work or the provision of any services by BNYM in relation to the Transaction. In the event that BNYM provides any services to Client prior to your agreement to the fees quoted herein, the commencement of such work or the provision of such services shall not be deemed to constitute a waiver of the fees listed in this Fee Schedule. BNYM reserves the right to cease providing services until such time as Client agrees to the fees quoted herein. BNYM reserves the right to request that any and all fees due and payable pursuant to this Fee Schedule and related in any way to the Transaction are paid in advance (either in whole or in part) prior to the provision of any services.

Acceptance/Revocation of Offer

You may agree to the fees quoted herein by (i) executing this Fee Schedule and returning it to us, (ii) closing the Transaction, or (iii) instructing us or continuing to instruct us after receipt of this Fee Schedule. Upon the earlier to occur of (i), (ii) and (iii), the fees quoted herein shall be deemed accepted by you. If you agree to the fees quoted herein, the terms of this Fee Schedule shall supersede any prior fees quoted with respect to the Transaction. BNYM may revoke the terms of this Fee Schedule if the Transaction does not close within three months from the date of this Fee Schedule. Should the Transaction fail to close for any reason, a termination fee equal to BNYM’s Acceptance Fee, any external counsel fees, expenses and disbursements and all out-of-pocket expenses will apply.

Confidential Information

Except as otherwise provided by law, all information provided to Client by BNYM must remain confidential and may not be intentionally disclosed, reproduced, copied, published, or displayed in any form to any third party without BNYM’s prior written approval.

Client Notice Required By the USA Patriot Act

To help the U.S. government fight the funding of terrorism and money laundering activities, US Federal law requires all financial institutions to obtain, verify and record information that identifies each person (whether an individual or organization) for which a relationship is established. When Client establishes a relationship with BNYM, we will ask Client to provide certain information (and documents) that will help us to identify Client. We will ask for your organization’s name, physical address, tax identification or other government registration number and other information that will help us identify Client. We may also ask for a Certificate of Incorporation or similar document or other pertinent identifying documentation for your type of organization.

City of North Richland Hills, Texas hereby accepts and agrees to the fees and the terms and conditions set forth in this Fee Schedule.

By: _____
Name: _____ *(Print name in full)*
Title: _____
Date: _____

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BNY MELLON

CORPORATE TRUST CLIENT
 CLIENT ADDRESS
 CITY, STATE ZIP

Account Statement

Statement Period 02/01/2014 Through 02/28/2014

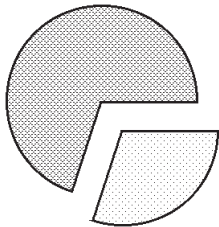
Account 123456
 CLIENT ACCOUNT NAME

CLIENT SERVICE MANAGER YOUR CLIENT SERVICE MGR
 CLIENT SERVICE MANAGER ADDRESS
 CITY, STATE ZIP
 123-456-7890
 CLIENTSERVICEMGR@BNYMELLON.COM

Go Paperless. Securely access your account online to view your statements. Ask your BNY Mellon contact how we can help you access your accounts, enter your own transactions or submit an audit confirmation online. Also be sure to ask how Connect(SM), our new web-based, single sign-on platform can help you go paperless.

Visit us at www.bnymellon.com

Account Overview



Percent of all Investments	Asset Classification	Market Value
29%	FIXED INCOME	1,825,426.50
71%	CASH AND SHORT TERM	4,280,250.00
100%	TOTAL OF ALL INVESTMENTS	6,105,676.50

Summary of Assets Held

Asset Classification	Market Value	Cost	Accrued Income	Est Annual Income	Market Yield
FIXED INCOME	1,825,426.50	1,807,385.65	25,144.38	80,750.00	4.42%
CASH AND SHORT TERM	4,280,250.00	4,280,250.00	0.00	39,000.00	0.91%
ACCOUNT TOTALS	6,105,676.50	6,087,635.65	25,144.38	119,750.00	1.97%

Summary of Cash Transactions

Transaction Category	Current Period			Year-to-Date	
	Income	Principal	Realized Gains/Losses	Income	Principal
OPENING BALANCE	0.00	0.00		0.00	0.00
DIVIDENDS	5,000.00	0.00	0.00	10,000.00	0.00
SALES AND REDEMPTIONS	0.00	0.00	0.00	0.00	322,000.00
PAYMENTS AND WITHDRAWALS	100.00 -	0.00	0.00	200.00 -	322,000.00 -
FEEs AND EXPENSES	0.00	0.00	0.00	0.00	0.00
OTHER CASH DISBURSEMENTS	4,900.00 -	0.00	0.00	9,800.00 -	0.00
CLOSING BALANCE	0.00	0.00	0.00	0.00	0.00

The above cash transactions summary is provided for information purposes only and may not reflect actual taxable income or deductible expenses as reportable under the Internal Revenue Code.



Statement of Assets Held

Shares / Par Value	Asset Description	Market Price Average Cost	Market Value Cost	Accrued Income Est Annual Income	Market Yield
FIXED INCOME					
1,260,000.000	UNITED STATES TREAS NTS DTD 00123 CUSIP:999999ABC M/D:04/30/2014 RATE: 4.875% MOODY'S Aaa S&P AAA	100.79540 100.65025	1,270,022.04 1,268,193.15	20,160.00 61,000.00	4.80%
550,000.000	FEDERAL HOME LN BKS PREASSIGN 00507 CUSIP:999999XYZ M/D:11/30/2014 RATE: 3.625% MOODY'S Aaa S&P AAA	100.98263 98.03500	555,404.46 539,192.50	4,984.38 19,750.00	3.56%
Total FIXED INCOME			1,825,426.50 1,807,385.65	25,144.38 80,750.00	4.42%
CASH AND SHORT TERM					
4,280,250.000	MONEY MARKET FD 1 CUSIP: S9999DEFG	1.00000 1.00000	4,280,250.00 4,280,250.00	0.00 39,000.00	0.91%
Total CASH AND SHORT TERM			4,280,250.00 4,280,250.00	0.00 39,000.00	0.91%

ACCOUNT TOTALS		6,105,676.50 6,087,635.65	25,144.38 119,750.00	1.97%
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Total Market Value Plus Total Accrued Income 6,130,820.88

Statement of Transactions

Transaction Date	Transaction Description	Income	Principal	Cost	Realized Gains/Losses
02/01/14	OPENING BALANCE	0.00	0.00	6,082,735.65	
02/04/14	Purchase MONEY MARKET FD 1 4,900.00 SHARES	4,900.00 -	0.00	4,900.00	0.00
02/04/14	Dividend MONEY MARKET FD 1 DIVIDEND	5,000.00	0.00	0.00	0.00
02/04/14	Cash Debit TRANSFERRED TO ACCOUNT 999999 FF	100.00 -	0.00	0.00	0.00
02/04/14	DAILY ENDING BALANCE	0.00	0.00	6,087,635.65	0.00

02/28/14	CLOSING BALANCE	0.00	0.00	6,087,635.65	0.00
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Cumulative realized capital gain and loss position from 12/31/2013 for securities held in principal of account:

Short Term: 0.00 * Long Term: 0.00 *

* The above gain and loss position does not include transactions where tax cost information is incomplete or unavailable.

The Bank of New York Mellon may utilize subsidiaries and affiliates to provide services and certain products to the Account. Subsidiaries and affiliates may be compensated for their services and products.

The value of securities set forth on this Account Statement are determined by The Bank of New York Mellon for Corporate Trust on the basis of market prices and information obtained by The Bank of New York Mellon from unaffiliated third parties (including independent pricing vendors) ("third party pricing services"). The Bank of New York Mellon has not verified such market values or information and makes no assurances as to the accuracy or correctness of such market values or information or that the market values set forth on this Account Statement reflect the value of the securities that can be realized upon the sale of such securities. In addition, the market values for securities set forth in this Account Statement may differ from the market prices and information for the same securities used by other business units of The Bank of New York Mellon or its subsidiaries or affiliates based upon market prices and information received from other third party pricing services utilized by such other business units. Corporate Trust does not compare its market values with those used by, or reconcile different market values used by, other business units of The Bank of New York Mellon or its subsidiaries or its affiliates. The Bank of New York Mellon shall not be liable for any loss, damage or expense incurred as a result of or arising from or related to the market values or information provided by third party pricing services or the differences in market prices or information provided by other third party pricing services.

NON-COLLUSION AFFIDAVIT OF BIDDER

State of Florida County of Duval

Nicola J. Armstrong verifies that:
(Name)

- (1) He/She is owner, partner, officer, representative, or agent of
The Bank of New York Mellon Trust Company, N.A., has submitted the attached bid: (Company Name)
- (2) He/She is fully informed in respect to the preparation, contents and circumstances in regard to attached bid;
- (3) Neither said bidder nor any of its officers, partners, agents or employees has in any way colluded, conspired or agreed, directly or indirectly with any other bidder, firm or person to submit a collusive or sham bid in connection with attached bid and the price or prices quoted herein are fair and proper.

Nicola J. Armstrong
SIGNATURE

Nicola J. Armstrong
PRINTED NAME

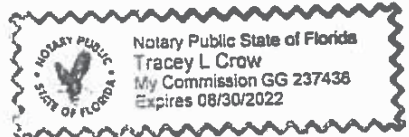
Subscribed and sworn to before me this

26th Day of February 2019.

Tracey L. Crow
NOTARY PUBLIC in and for

Duval County, Florida

My commission expires: 08/30/2022



THIS FORM MUST BE COMPLETED, NOTARIZED AND SUBMITTED WITH BID

BID CERTIFICATION FORM

The Undersigned, in submitting this bid, represents and certifies:

- a. He/she is fully informed regarding the preparation, contents and circumstances of the attached bid;
- b. He/she proposes to furnish all equipment/service at the prices quoted herein and bid is in strict accordance with the conditions and specifications stated herein;
- c. There will be at no time a misunderstanding as to the intent of the specifications or conditions to be overcome or pleaded after the bids are opened;
- d. He/she is an equal opportunity employer, and will not discriminate with regard to race, color, national origin, age or sex in the performance of this contract.
- e. The undersigned hereby certifies that he/she has read, understands and agrees that acceptance by the City of North Richland Hills of the bidder's offer by issuance of a purchase order will create a binding contract. Further, he/she agrees to fully comply with documentary forms herewith made a part of this specific procurement.

COMPANY: The Bank of New York Mellon Trust Company, N.A.


ADDRESS: 10161 Centurion Pkwy N

CITY, STATE & ZIP: Jacksonville, FL 32256

TELEPHONE: (904) 645-1951

FAX: (866) 486-0742

EMAIL: nicola.armstrong@bnymellon.com

SIGNATURE: 

PRINTED NAME: Nicola J. Armstrong

DATE: 2/25/2019

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RECEIVABLES EDGE REPORTS

Activity Summary I Report

Description – Deposit totals (items and dollars) by credit date and lockbox for 1 to 31 days

Usage – Balance lockbox totals to bank deposit reports and/or Accounts Receivable

Conditions – Standard

Billing – Free

J.P.Morgan		Receivables Edge SM		Log Out Help My Settings Change Password	
				Home Search Alerts Upload Files Reports Remitter Admin Service Capture	
Home > Standard Report Search > Activity Summary I Report					
Activity Summary I Report					
For credit date(s):	2/1/14 - 2/28/14	Created On:	1/15/15 11:29 AM CST		
For Lockbox(es):	All	Download Format :	Please Select A Format ▾	Download	
Transaction Type:	All				
					Previous Page 1 of 8 Next
Report Total: 205 Items					2,971,776.46
Credit Date	LockBox	Site	Items	Currency	Amount
2/2/14	9399802	Chicago - 30	5	USD	1,564.25
	9399902	Chicago - 30	2	USD	4,735.93
	10099902	Pasadena - 34	1	USD	3,080.60
Subtotal for 2/2/14			8		9,380.78
2/3/14	9399902	Chicago - 30	7	USD	36,824.09
		Electronic Payments - 90	1	USD	17,744.88
	73099902	Dallas - 32	1	USD	4,699.23
Subtotal for 2/3/14			9		59,268.20
2/4/14	9399902	Chicago - 30	3	USD	5,699.96
		Chicago - 30	1		0.00
Report Total: 205 Items					2,971,776.46
					Previous Page 1 of 8 Next

Activity Summary II Report Example

Description – Deposit totals by credit date and lockbox for 1 to 31 days; includes separate totals for weekend days.

Usage – Balance lockbox totals to bank deposit reports and/or Accounts Receivable

Conditions – Standard

Billing – Free

J.P.Morgan		Receivables Edge sm		Log Out Help My Settings Change Password																					
Home		Search		Alerts		Upload		Files		Reports		Remitter		Admin		Service		Capture							
Home > Standard Report Search > Activity Summary II Report																									
Activity Summary II Report																									
For credit date(s):				2/1/14 - 2/28/14				Created On:				1/15/15 11:32 AM CST													
For Lockbox(es):				All				Download Format :				Please Select A Format <input type="button" value="Download"/>													
Transaction Type:				All																					
Report Total: 205 Items																		Previous		Page 1 of 15		Next		2,971,776.46	
Credit Date	Process Date	LockBox	Site	Items	Currency	Amount																			
2/2/14	2/2/14	9399802	Chicago - 30	5	USD	1,564.25																			
	2/2/14	9399902	Chicago - 30	2	USD	4,735.93																			
	2/2/14	10099902	Pasadena - 34	1	USD	3,080.60																			
Subtotal for Process Date 2/2/14						8	9,380.78																		
Subtotal for Credit Date 2/2/14						8	9,380.78																		
2/3/14	2/3/14	9399902	Electronic Payments - 90	8	USD	54,568.97																			
Report Total: 205 Items																		Previous		Page 1 of 15		Next		2,971,776.46	

Assigned to Summary Report Example

Description – Transaction totals (items and dollars) by user and workflow status for 1 to 31 days

Usage – Monitor completion of cash application or exception review assignments

Conditions – Standard

Billing - Free

J.P.Morgan		Receivables Edge SM		Log Out Help My Settings Change Password	
				Home Search Alerts Upload Files Reports Remitter Admin Service Capture	
Home > Standard Report Search > Assigned-to Report Assigned-to Summary Report					
For credit date(s):	2/1/14 - 2/28/14	Created On:	1/15/15 11:37 AM CST		
Assigned To :	All	Download Format :	Please Select A Format ▾	Download	
Status :	All				
Report Total: 205 Items					Previous Page 1 of 20 Next 2,971,776.46
Assigned To	Status	Credit Date	# Items	Currency	Amount
AideVillareal	Assigned	2/2/14	1	USD	154.00
Subtotal for AideVillareal					154.00
Allison Briaglio - DISABLED	Assigned	2/13/14	1	USD	29,802.63
Allison Briaglio - DISABLED	Assigned	2/15/14	1	USD	15,163.99
Allison Briaglio - DISABLED	Assigned	2/16/14	1	USD	14,404.18
Allison Briaglio - DISABLED	Assigned	2/17/14	2	USD	11,137.26
Allison Briaglio - DISABLED	Closed	2/15/14	1	USD	25,000.00
Allison Briaglio - DISABLED	Closed	2/17/14	1	USD	8,156.33
Subtotal for Allison Briaglio - DISABLED					103,664.39
Amit Vvas-17355-avvas118 P	Assigned	2/17/14	1	USD	1,795.85
Report Total: 205 Items					2,971,776.46 Previous Page 1 of 20 Next

Batch Recap Report Example

Description – Totals by assigned batch within lockbox for a single credit date

Usage – Identify daily activity by batch

Conditions – Standard

Billing – Free

J.P.Morgan		Receivables Edge SM		Log Out Help My Settings Change Password		
				Home Search Alerts Upload Files Reports Remitter Admin Service Capture		
Home > Standard Report Search > Batch Recap Report Batch Recap Report						
For Credit Date:	2/11/14	Created On:	1/15/15 11:39 AM CST			
For lockbox(es):	All	Download Format:	Please Select A Format ▾	Download		
Transaction Type:	All					
Previous Page 1 of 1 Next					249,494.51	
Report Total: 12 Items						
	Lockbox	Site	Batch	Report Total	Currency	Total Amount
	9399902	Chicago - 30	424	1	USD	2,890.12
Subtotal for Lockbox 9399902						2,890.12
	10099902	Pasadena - 34	615	6	USD	202,171.28
Subtotal for Lockbox 10099902						202,171.28
	73099902	Dallas - 32	409	5	USD	44,433.11
Subtotal for Lockbox 73099902						44,433.11
Report Total: 12 Items						249,494.51
					Previous Page 1 of 1 Next	

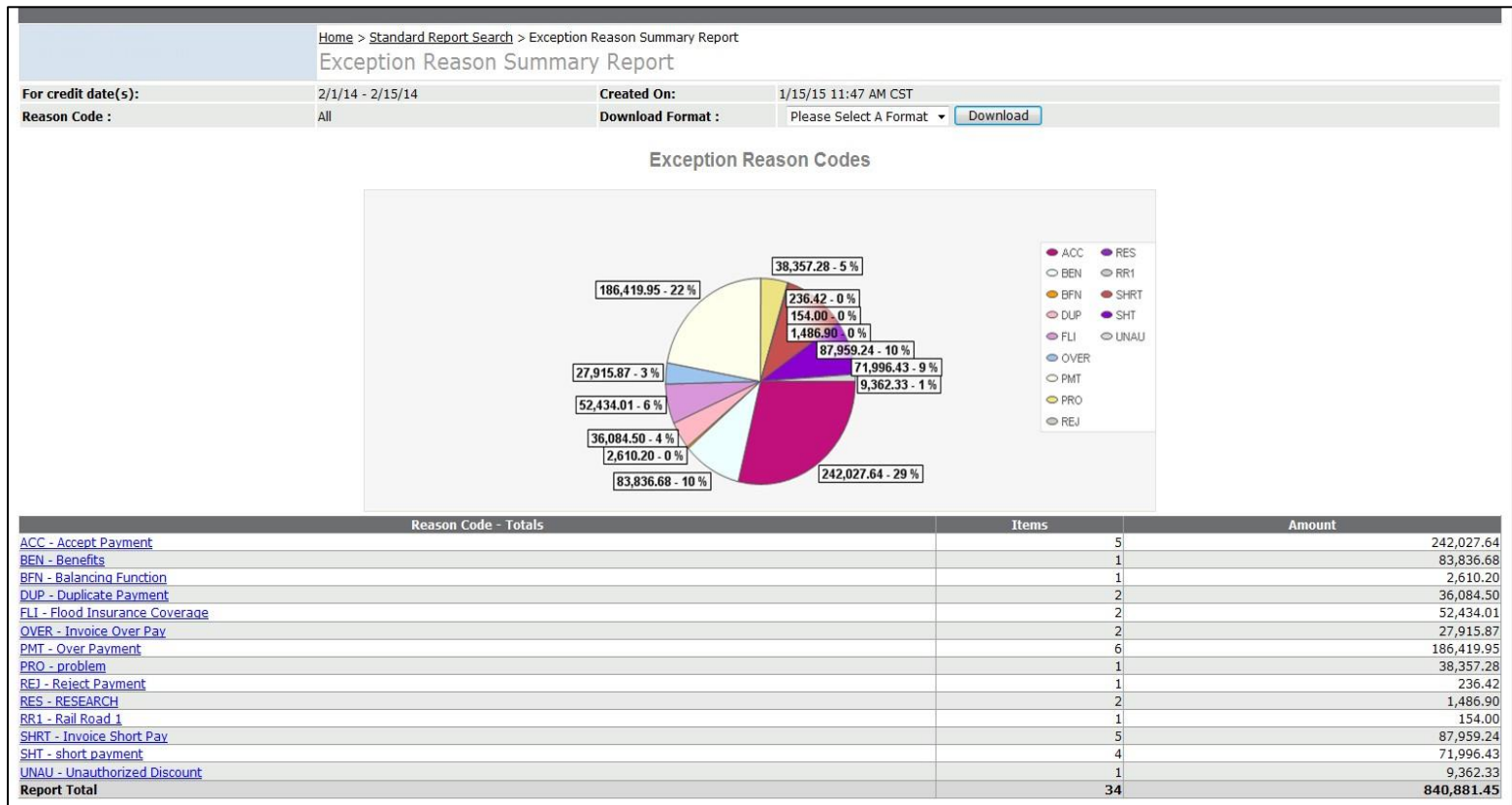
Exception Reason Summary Report Example

Description – Transaction totals (items and dollars) by exception reason for 1 to 31 days. Includes graphical representation.

Usage – Monitor cash application trends through the use of customer defined exception reason codes.

Conditions – Standard

Billing – Free



Group Recap Report Example

Description – Totals by assigned group code within lockbox for a single credit date

Usage – Identify daily activity by groups

Conditions – Standard with Lockbox Group Assignments

Billing – Free

J.P.Morgan		Receivables Edge sm		Log Out Help My Settings Change Password	
				Home Search Alerts Upload Files Reports Remitter Admin Service Capture	
Home > Standard Report Search > Group Recap Report Group Recap Report					
For credit date(s):	2/11/14	Created On:	1/15/15 11:58 AM CST		
For lockbox(es) :	All	Download Format:	Please Select A Format <input type="button" value="Download"/>		
Transaction Type:	All				
Previous Page 1 of 1 Next					249,494.51
Report Total: 12 Items					
	Lockbox	Group	Items	Currency	Total Amount
	9399902	1	1	USD	2,890.12
Subtotal for Lockbox 9399902					2,890.12
	10099902	1	6	USD	202,171.28
Subtotal for Lockbox 10099902					202,171.28
	73099902	1	5	USD	44,433.11
Subtotal for Lockbox 73099902					44,433.11
Report Total: 12 Items					249,494.51
Previous Page 1 of 1 Next					

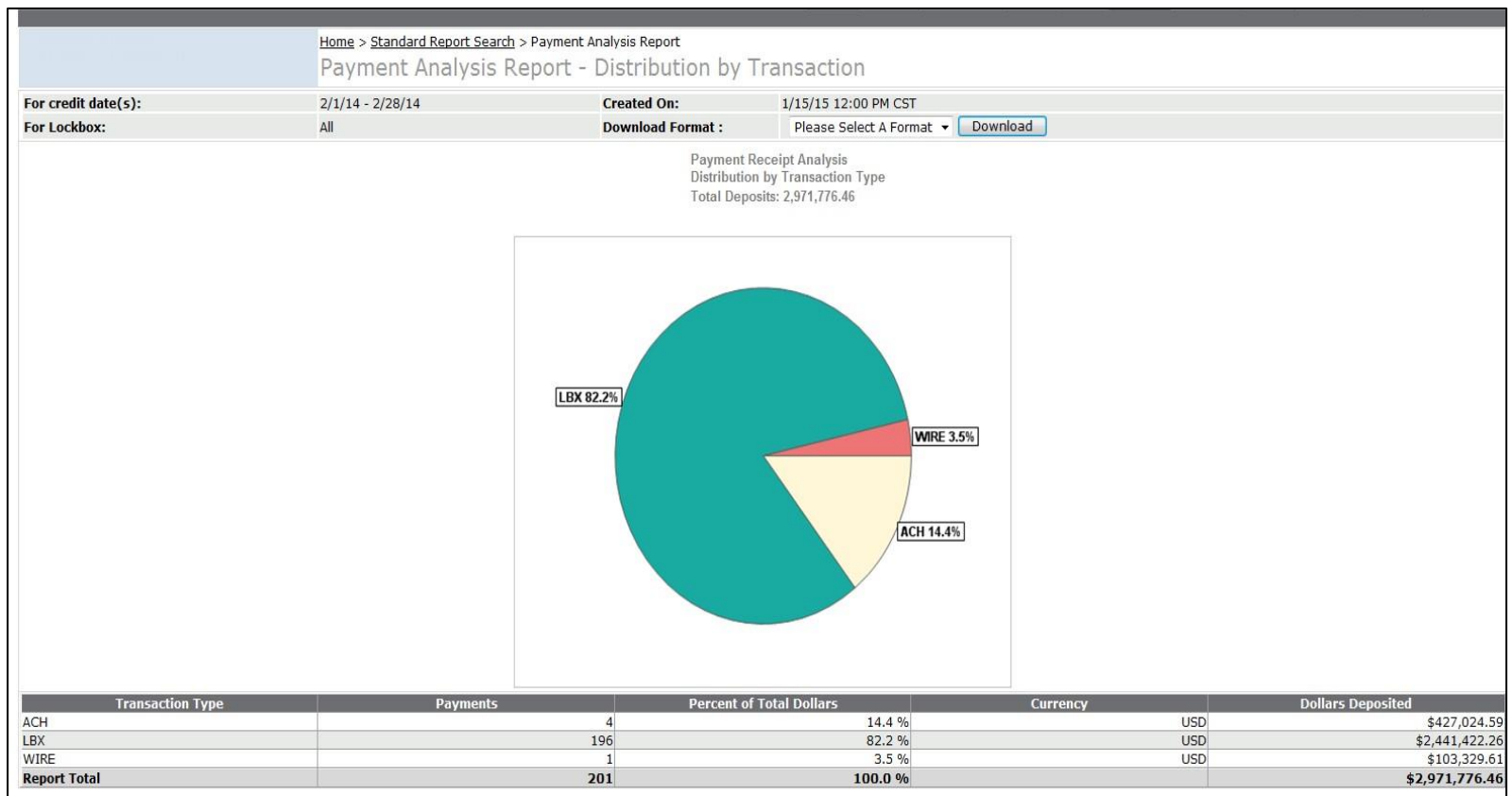
Payment Analysis Report Example

Description – Transaction totals (items and dollars) and percentage breakdown by transaction type for 1 to 31 days. Includes graphical representation.

Usage – Monitor trends in electronic vs. paper deposits

Conditions – Standard with Consolidated Receivables

Billing – Free



Payment Detail Report Example

Description – List of all payments received in lockboxes for a single credit date with multiple subtotalling and sorting options.

Usage – View payment information as well as no check transactions.

Conditions – Standard

Billing – Free

J.P.Morgan		Receivables Edge SM		Log Out Help My Settings Change Password						
				Home Search Alerts Upload Files Reports Remitter Admin Service Capture						
Home > Standard Report Search > Payment Detail Report										
Payment Detail Report										
For credit date(s):	2/11/14	Created On:	1/15/15 12:06 PM CST							
For Lockbox:	All	Download Format :	Please Select A Format <input type="button" value="Download"/>							
Transaction Type:	All									
					Previous Page 1 of 2 Next					
Report Total: 12 Items					249,494.51					
Remitter	Customer ID	Remitter RT#	Remitter DDA	Type	Payment Status	Payment #	Currency	Amount	Lockbox Number	Batch Number
UNIVERSAL APPLIANCES	552539	31100267	64956982	LBX	Deposited	14354	USD	2,890.12	9399902	424
Total for 9399902 - Chicago-30								2,890.12		
CUSHING CONTAINER CORP	5592-0001245	21000021	4211317792	LBX	Deposited	48792	USD	35,630.07	10099902	615
CUSTOM WIDGETS CORP		21309379	35648209	LBX	Deposited	901795	USD	14,138.49	10099902	615
CUSTOM WIDGETS CORP		21309379	35648209	LBX	Deposited	904523	USD	18,968.20	10099902	615
CUSHING CONTAINER CORP	5592-0001245	21000021	4211317792	LBX	Deposited	48805	USD	102,018.28	10099902	615
ELIXIR NATIONAL INC	5474358-CCE01	31100267	55443982	LBX	Deposited	100101	USD	22,038.86	10099902	615
PLONIS SYSTEMS SERVICES	58879A4	111300880	2134570	LBX	Deposited	43231	USD	9,377.38	10099902	615
Total for 10099902 - Pasadena-34								202,171.28		
ACME MANUFACTURING INC	88910951	111300880	557034	LBX	Deposited	3334712	USD	3,080.60	73099902	409
Report Total: 12 Items					249,494.51					
					Previous Page 1 of 2 Next					

Remote Deposit Capture Detail Report Example

Description – List of all payments scanned via Remote Deposit Capture for a single credit date (US Only).

Usage – View data scanned via Remote Deposit Capture with batch and group total information.

Conditions – Standard, with Remote Deposit Capture (US Only)

Billing – Free

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Customer Name	Lockbox Number	Lockbox Name	Group Number	Group Name	Batch Number	Batch Total Amount	Batch Total Items	Group Total Amount	Group Total Items	Lockbox Total Amount	Lockbox Total Items	Report Total Amount
2	TEST CUSTOMER	5036001	TRAINING LOCKBOX1			1000	\$191.22	3	\$191.22	3	\$191.22	3	\$191.22
3	TEST CUSTOMER	5036001	TRAINING LOCKBOX1			1000	\$191.22	3	\$191.22	3	\$191.22	3	\$191.22
4	TEST CUSTOMER	5036001	TRAINING LOCKBOX1			1000	\$191.22	3	\$191.22	3	\$191.22	3	\$191.22
5													

	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB
1	Report Total Items	Credit Date	Report Date	Transfer Date	Control Number	Transaction Type	Deposit Serial Number	Capture Date	Amount	Payment Number	Remitter RT	Remitter DDA	Settlement DDA	Payment Disposition	Capture De
2	3	6/18/2018	7/20/2018 11:15	6/21/2018 13:57	101666	VRD	1000	6/15/2018 14:26	\$135.00	1000010	271974033	10200068	850301	ICL	Panini Twai
3	3	6/18/2018	7/20/2018 11:15	6/21/2018 13:58	101667	VRD	1000	6/15/2018 14:26	\$46.22	1000007	271974033	201276	850301	ICL	Panini Twai
4	3	6/18/2018	7/20/2018 11:15	6/21/2018 13:59	101664	VRD	1000	6/15/2018 14:26	\$10.00	176	21000021	123456789	850301	ICL	Panini Twai

Extended Detail Report Example (additional fees)

Description – List of all payments received in lockboxes for a single credit date with multiple sorting options.

Usage – View data keyed reference fields along with payment information as well as no check transactions.

Conditions – Subscription

Billing – Billed per lockbox, per month

J.P.Morgan		Receivables Edge SM		Log Out Help My Settings Change Password																			
Home		Search		Alerts		Upload		Files		Reports		Remitter		Admin		Service		Capture					
Home > Standard Report Search > Extended Detail Report																							
Extended Detail Report																							
For credit date(s):					2/11/14					Created On:					1/15/15 12:08 PM CST								
For Lockbox:					All					Download Format:					Please Select A Format <input type="button" value="Download"/>								
Transaction Type:					All																		
																		Previous		Page 1 of 15		Next	
Report Total:										12		249,494.51		249,494.52		2.00		0.00					
Lockbox Number	BatchNumber	Remitter	Customer ID	R/T #	Remitter DDA	Type	Payment Status	Payment #	Currency	Amount	INVOICE NUMBER	INVOICE AMOUNT	INVOICE DATE	GROSS AMOUNT	Originator to Beneficiary	Bank to Bank							
9399902	424	UNIVERSAL APPLIANCES	552539	31100267	64956982	LBX	Deposited	14354	USD	2,890.12	53434	643.32											
											53435	540.44											
											53436	45.33											
											53437	67.43											
											53438	23.71											
											53539	121.43											
											53540	123.54											
											53541	954.35											
											53542	135.23											
											53543	235.34											
Report Total:										12		249,494.51		249,494.52		2.00		0.00					
																		Previous		Page 1 of 15		Next	

CSV + Detail Report (additional fees)

Description – A delimited file containing all Edge transaction data elements for a single credit date.

Usage – Cash application or import to an external application for further analysis or reporting

Conditions – Subscription

Billing – Billed per lockbox, per month

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	
1	Credit Date	Process D Site	Lockbox	Batch	Item	Seq	Deposit DDA	Remitter	RT #	DDA	Payment #	Remit Date	Type	Payment C	Currency	Amount	Reference	Control Nu	INVOICE N	INVOICE /	INVOICE C	GROSS A P		
2	2/12/2014	2/12/2014	Chicago	9399902	425	1	1	999999999	XYZ MANU	1.11E+08	557034	3334699		LBX	Deposited	USD	83836.68		0	123456	80,000.00	10/1/2014		
3	2/12/2014	2/12/2014	Chicago	9399902	425	1	1	999999999	XYZ MANU	1.11E+08	557034	3334699		LBX	Deposited	USD	83836.68		0	12345654	3,836.68	10/1/2014		
4	2/12/2014	2/12/2014	Chicago	9399902	425	2	2	999999999	CUSHING	21000021	4211317792	48702		LBX	Deposited	USD	13208.69		0	905203	185.12			
5	2/12/2014	2/12/2014	Chicago	9399902	425	2	2	999999999	CUSHING	21000021	4211317792	48702		LBX	Deposited	USD	13208.69		0	905204	940.99			
6	2/12/2014	2/12/2014	Chicago	9399902	425	2	2	999999999	CUSHING	21000021	4211317792	48702		LBX	Deposited	USD	13208.69		0	905205	247.5			
7	2/12/2014	2/12/2014	Chicago	9399902	425	2	2	999999999	CUSHING	21000021	4211317792	48702		LBX	Deposited	USD	13208.69		0	905206	4,950.00			
8	2/12/2014	2/12/2014	Chicago	9399902	425	2	2	999999999	CUSHING	21000021	4211317792	48702		LBX	Deposited	USD	13208.69		0	905207	2,530.39			
9	2/12/2014	2/12/2014	Chicago	9399902	425	2	2	999999999	CUSHING	21000021	4211317792	48702		LBX	Deposited	USD	13208.69		0	905208	3,266.51			
10	2/12/2014	2/12/2014	Chicago	9399902	425	2	2	999999999	CUSHING	21000021	4211317792	48702		LBX	Deposited	USD	13208.69		0	905209	887.25			
11	2/12/2014	2/12/2014	Chicago	9399902	425	2	2	999999999	CUSHING	21000021	4211317792	48702		LBX	Deposited	USD	13208.69		0	905210	154.36			
12	2/12/2014	2/12/2014	Chicago	9399902	425	2	2	999999999	CUSHING	21000021	4211317792	48702		LBX	Deposited	USD	13208.69		0	905211	31.72			
13	2/12/2014	2/12/2014	Chicago	9399902	425	2	2	999999999	CUSHING	21000021	4211317792	48702		LBX	Deposited	USD	13208.69		0	905212	14.85			
14	2/12/2014	2/12/2014	Chicago	9399902	425	3	3	999999999	CUSTOM	21309379	35648209	901800		LBX	Deposited	USD	7942.43		0	38962	1,771.44			
15	2/12/2014	2/12/2014	Chicago	9399902	425	3	3	999999999	CUSTOM	21309379	35648209	901800		LBX	Deposited	USD	7942.43		0	39567	243.21			
16	2/12/2014	2/12/2014	Chicago	9399902	425	3	3	999999999	CUSTOM	21309379	35648209	901800		LBX	Deposited	USD	7942.43		0	40152	5,927.78			

Electronic Payment Detail Report

Description – Provides detailed transaction information by account for daily electronic activity.

Usage – View payment and reference data for ACH and Wire transactions.

Conditions – Customer is subscribed to Consolidated Receivables

Billing – Billed per page

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ELECTRONIC PAYMENT AND REMITTANCE DETAIL REPORT PAGE 1 OF 5

User Name
Company Name
Company Address
Lockbox Number: XXXXXXXX

=====

* CREDIT AMOUNT: \$310.75 DATE: 01/20/2015 METHOD: ACH CCP *

* RECEIVER- ABA: ACCT: *

* SENDER- NAME: ID: *

* ABA: ACCT: *

===== PAYMENT LEVEL INFORMATION =====

* NOTE: ZZZ*ACH TRACE NUMBER: *

* NOTE: ZZZ*ACH COMPANY ENTRY DESCRIPTION:ELECT CRED *

* TRACE: *

* CURRENCY: PE*CAD *

* REFERENCE: BT*0000349 *

* REFERENCE: TN* 52323*TRACE NUMBER FROM THE ACH PAYMENT *

* DATE/TIME: 009*20150120 *

* NAME: *

* NAME: *

===== INVOICE INFORMATION =====

=====

* CREDIT AMOUNT: \$1,968.15 DATE: 01/20/2015 METHOD: SWT *

* RECEIVER- ABA: ACCT: *

* SENDER- NAME: ID: *

* ABA: ACCT: *

===== PAYMENT LEVEL INFORMATION =====

Custom Report Template (additional fees)

Description – Reporting option that provides the flexibility of creating a reporting template defined by the user.

Usage – Individual templates can be created by selecting and ordering payment elements.

Condition – Subscription

Billing – Billed per lockbox, per month

The screenshot shows the 'Custom Reports' configuration page. At the top, there is a breadcrumb 'Home > Custom Reports' and the page title 'Custom Reports'. Below this is a 'Custom Reports' section with a table header 'Template Name | Created By'. There are fields for 'Existing Template: Select' (with a dropdown and a 'Delete' button) and 'Save Template As:' (with a dropdown set to 'Private').

The 'Field Selection' section contains two columns: 'Available Fields' and 'Selected Fields'. The 'Available Fields' list includes: Assigned To, Associated, Batch Number, Check Date, Control Number, Currency, Customer Classification, Customer ID, and Deposit DDA. The 'Selected Fields' list currently contains 'Credit Date', which is highlighted in red. A note below this section states 'Note: Field in red is required'. Navigation arrows (>>, <<, up, down) are present between the lists.

The 'Report Criteria for Custom Reports' section includes:

- 'Repeat Payment Data On Each Row:' with a dropdown set to 'Don't Repeat'.
- 'Process Date:' with 'From:' and 'To:' date pickers.
- 'Credit Date:' with a date picker.
- 'Amount:' with two input fields.
- 'Lockbox:' with a list of lockbox IDs (9399902, 9399902, 10099902, 73099902).
- 'Site:' with a list of site codes (Chicago-30, Dallas-32, Electronic Payments-90, Pasadena-34) and an 'All' checkbox.
- 'Deposit DDA:' with the value '999999999' and an 'All' checkbox.
- 'Transaction Type:' with a list (Lockbox, ACH, Wires, PCX) and an 'All' checkbox.
- 'Enrichment Status:' with options 'Complete' and 'Required' and an 'All' checkbox.
- 'Supplemental Data Entry:' with options 'Complete', 'Required', and 'Not Required' and an 'All' checkbox.

On the right side, there are several criteria:

- 'No Check Items / Correspondence:' with a dropdown set to 'Include'.
- 'Return Items:' with a dropdown set to 'Include'.
- 'Remote Capture Items:' with a dropdown set to 'Include'.
- 'Associated:' with a dropdown set to 'All'.
- 'Primary Remitter Name:', 'Remitter RT#:', and 'Remitter DDA:' each with an input field.
- 'Customer Classification:' with a dropdown set to 'All'.
- 'Payment Reference Fields:' with a dropdown set to 'Select' and an input field.
- 'Group:' with an input field.
- 'Payment Status:' with a dropdown set to 'All'.

At the bottom of the form are three buttons: 'Submit Report', 'Clear', and 'Save Template'.

Return Item Summary Report

Description – Return totals (items and dollars) by return reason and disposition for 1 to 31 days.

Usage – Monitor return activity to identify trends requiring review

Conditions – Standard with Returns Service

Billing – Free

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[Home](#) > [Standard Report Search](#) > Return Item Summary

Return Item Summary Report

For Return Date(s):	1/1/15-1/21/15	Created On:	1/21/15 04:06 PM CST
Disposition Indicator:	All	Download Format :	Please Select A Format <input type="button" value="Download"/>

Report Total:	146,841.80	Previous Page 1 of 1 Next
		78
Return Reason	Amount	Items
NSF 1st	USD 52,603.47	26
NSF 2nd	USD 7,649.64	10
Stop Payment	USD 34,645.99	13
Account Closed	USD 2,654.46	5
Refer To Maker	USD 41,749.12	17
Uncollected 2nd	USD 2,373.14	1
UCF - Uncollected Funds Hold	USD 1,742.48	2
UTLA - Unable to Locate Account	USD 333.70	2
Frozen/Blocked Account	USD 107.00	1
Signature(s) Missing	USD 2,982.80	1
Report Total:	146,841.80	Previous Page 1 of 1 Next

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Virtual Remit Activity Summary

Description – Virtual Remit transaction total by capture date and lockbox for 1 to 31 days

Usage – Monitor all virtual remit workflow activity with status.

Conditions – Standard with Virtual Remit Service

Billing – Free

J.P.Morgan		Receivables Edge sm		Log Out My Settings Change Password		
				Home Search Alerts Upload Files Reports Remitter Admin Service Capture		
Home > Standard Report Search > Virtual Remittance - Activity Summary Report Virtual Remittance - Activity Summary Report						
For Capture Date(s):	12/1/14 - 12/30/14	Created On:	1/21/15 04:11 PM CST			
Lockbox:	All	Download Format :	Please Select A Format <input type="button" value="Download"/>			
Status:	All					
Previous Page 1 of 1 Next					\$10,009.18	
Report Total: 3 Items						
Lockbox	Site	Status	Capture Date	Credit Date	# Items	Amount
73099902	Dallas - 32	Expired	12/17/14		2	\$8,763.73
		Transferred	12/17/14		1	\$1,245.45
Subtotal for 73099902 - Dallas - 32					3	\$10,009.18
Report Total: 3 Items						
					Previous Page 1 of 1 Next	\$10,009.18

Virtual Remit Operator Summary

Description – Virtual Remit transaction total by operator, capture date and lockbox for 1 to 31 days

Usage – Monitor all virtual remit operator activity with status.

Conditions – Standard with Virtual Remit

Billing – Free

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Log Out | My Settings | Change Password

Home Search Alerts Upload Files Reports Remitter Admin Service Capture

Home > Standard Report Search > Virtual Remittance - Operator Summary Report

Virtual Remit - Operator Summary Report

For Capture Date(s): 12/1/14 - 12/30/14

Operator : All

Status: All

Created On: 1/21/15 04:19 PM CST

Download Format : Please Select A Format Download

[Previous](#) **Page 1 of 1** [Next](#)

Operator	Status	Capture Date	# Items	Amount
Report Total: 3 Items				
				\$10,009.18
Karl Lamar	Expired	12/17/14	2	\$8,763.73
Karl Lamar	Transferred	12/17/14	1	\$1,245.45
Subtotal for Karl Lamar			3	\$10,009.18
Report Total: 3 Items				
				\$10,009.18

[Previous](#) **Page 1 of 1** [Next](#)

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- Energy management systems



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