

J.P. Morgan Treasury Services Announces Enhancements To Its Suite Of Fraud Protection Tools

New Fraud Diagnostic Rating Tool Identifies Risks

Positive Pay, Reverse Positive Pay Now Available Through an Additional Online Channel Payables Web Services Offers Immediate Use of Tools to Clients Affected by Fraud

NEW YORK- May 13, 2010 - J.P. Morgan's Treasury Services business, a full-service provider of cash management, trade finance and treasury solutions, today announced enhancements to its suite of fraud protection tools. A new Fraud Diagnostic Tool will rate client's vulnerability to fraud and recommend solutions to tighten security. J.P. Morgan also now offers its patent-pending Positive Pay and Reverse Positive Pay solution through Chase Commercial OnlineSM for the first time and has enhanced its Payables Web Services offering to immediately make available tools to help protect clients impacted by fraudulent activity against their accounts. These enhancements will help clients mitigate the persistent threat of check fraud.

Fraud continues to be a critical issue for corporates as confirmed by a 2010 survey on fraud fielded by the Association for Financial Professionals (AFP) and sponsored by J.P. Morgan. Nearly three-quarters (73 percent) of organizations polled experienced attempted or actual payments fraud in the last year. "At J.P. Morgan, we are very aware of the negative impact of fraud attacks on our clients' accounts," explained Stephen Markwell, Vice President, J.P. Morgan Treasury Services. "We believe it is our responsibility as a banking partner to maintain a dialogue with our clients about fraud and fraud protection in order to help them guard their accounts from being compromised."

Electronic Tools Deliver Vital Protection

J.P. Morgan has introduced these new enhancements to prevent attacks on clients' accounts:

- The **Fraud Diagnostic** Tool rates clients' accounts for fraud risk, identifying those that need additional protection. Recommendations on the most appropriate fraud tools to deploy to best protect those accounts are then provided to clients.
- **Positive Pay/Reverse Positive Pay** is now available through Chase Commercial OnlineSM, the Bank's online platform for middle-market companies. When clients open an account, they can easily add fraud protection to their account or it can be added at any time through online enrollment.
- **Payables Web Services** offers a new capability that provides immediate account fraud protection. Now, within 24-hours of a fraud attack, J.P. Morgan provides clients a listing of their daily paid checks sorted by dollar amount. At the same time, clients can view images and return suspect items while creating the file for Positive Pay coverage.

"At J.P. Morgan, we are committed to developing products and services that help our clients stay ahead of fraudsters," added Markwell. "As long as there are parties focused on finding new ways to perpetrate fraudulent activities, we will continue to innovate new ways to combat fraud so that our clients can protect their assets."

In keeping with J.P. Morgan Treasury Services' commitment to fraud protection, the Bank sponsored the 2010 AFP Payments Fraud and Control Survey for the second year. The Bank also recently released an industry white paper on fraud. The survey and the white paper can be found at www.jpmorgan.com/preventfraud.

For more information on J.P. Morgan Treasury Services, visit: www.jpmorgan.com/ts.

About J.P. Morgan Treasury Services

The Treasury Services business of J.P. Morgan is a top-ranked, full-service provider of innovative payment, collection, liquidity management, trade finance, commercial card and information solutions to corporations, financial services institutions, middle market companies, small businesses, governments and municipalities worldwide. With more than 100,000 clients and services provided in more than 60 countries and 40 states, J.P. Morgan Treasury Services is one of the world's largest providers of treasury management services and a division of JPMorgan Chase Bank, N.A., member FDIC. More information can be found at www.jpmorgan.com/ts.

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