



Dear Vendor:

We are pleased to announce the implementation a new virtual card payment process via J.P. Morgan's Single-Use Accounts (SUA) platform.

There are many benefits when accepting SUA payment, including:

- accelerated payments that will help reduce days sales outstanding (DSO).
- a simplified process that eliminates the cost of processing checks.
- the ability to reduce administration expenses, account collections and follow-ups.

The acceptance of SUA payments comes with no additional costs from J.P. Morgan or us, although merchant processing fees apply.

We are excited about the opportunity to improve processes for both of our organizations and are strongly committed to achieving 100% participation from our valued suppliers. Although SUA is a great option for receiving payment electronically (and sooner), our current methods of payment are not going away. If you haven't already, please consider an electronic method for receiving payment.

If you have questions about acceptance/payment processing related or issues, please contact JP Morgan Supplier Support at (877) 263-5184. If you have any questions about our SUA payment program, please contact Accounts Payable at (719) 668-8550.

Thank you for being a valued supplier,

Accounts Payable Department

Single-Use Accounts Supplier Overview

Why Carry Receivables Longer Than You Have To?

Single-Use Accounts (SUA) are the fast, easy, convenient way to get paid

As the largest U.S. commercial card bank issuer* and one of the nation's largest financial institutions, J.P. Morgan has a proven track record and expertise in card payment solutions such as SUA.

SUA is an electronic payment solution that is processed like a credit card, streamlining the payment process for both you and your customers.

Cash is the lifeblood of any business. Accepting SUA payments can help reduce days sales outstanding (DSO), saving you time and money in the process. They're paperless, and they provide revenue assurance against bad debts. Plus, credit card transactions have been shown to be 31% less costly for suppliers to process.**

When you are set up to receive SUA payments, your organization will benefit from:

- Working capital gains via improved DSO
- Detailed electronic remittance data that helps lower Accounts Receivable and check processing costs
- Savings on credit and collection costs without the need to extend trade financing or track down payments.

And, you'll open the door for additional business as you become a stronger, more strategic partner to your business customers.

How does SUA work?

It's easy. Each SUA is assigned a unique 16-digit virtual card number, which carries a credit limit equal to the invoice(s) being paid and remains active for a defined time frame.

When your buyer approves your invoice for payment, we will send you a notification via secure email, an encrypted communication that contains the unique SUA number and complete payment information. You simply process the payment electronically through

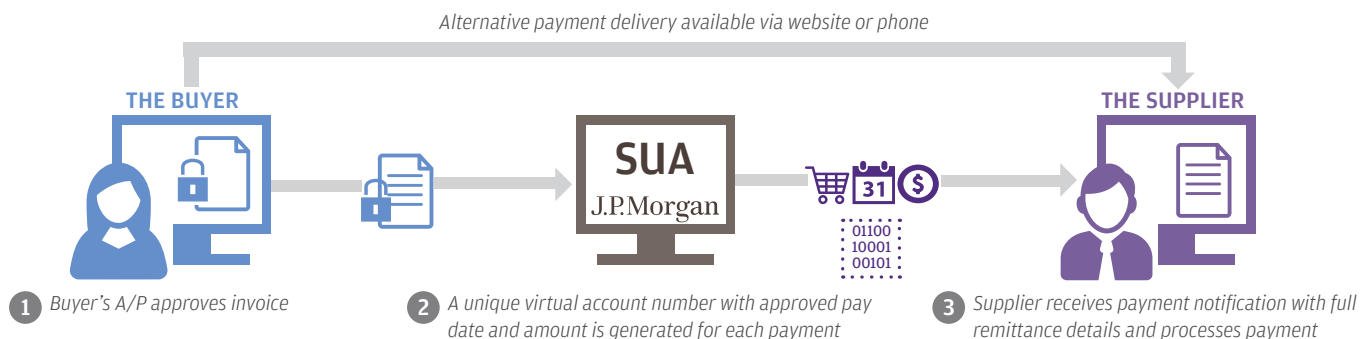
your merchant bank and the payment will be deposited into your bank account. SUA payments can also be provided by your customer over the phone or web.

There is no technical effort required to enroll as a supplier. This solution is entirely independent of your invoicing and payment systems and does not require any on-site software. There is no additional cost for SUA payment acceptance; however, your existing merchant interchange fees will apply.

We're here to help

Our SUA Connection supplier portal allows you to view and manage SUA payment information from any of your J.P. Morgan customers, and provides easy access to transaction and remittance data to help you streamline reconciliation and troubleshoot payment questions.

We can also assist you via email at sua.supplier.support@jpmchase.com or at (877) 263-5184 (Monday through Friday, 8 a.m. to 6 p.m. ET).



How do you enroll?

Start enjoying quick, seamless electronic payments with SUA today. If you already accept credit card payments, contact your customer directly to start receiving SUA payments immediately. If not, to set up an account, contact your merchant bank or our Supplier Support team at (877) 263-5184 or sua.supplier.support@jpmchase.com.

*The Nilson Report, Issue 1111, June 2017

** "Acceptance Matters — And Now We Know By How Much," Mastercard and Kaiser Associates, 2016

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