

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 37% 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

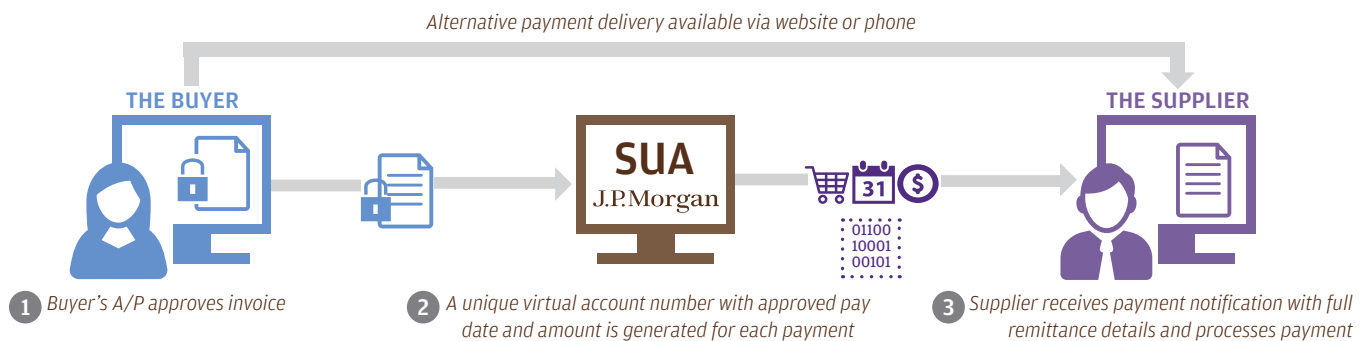
bank and the payment will be deposited into your bank account. SUA payments can also be provided by your customer over the phone or web.

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

We're continuing our work to support and improve the supplier experience with SUA payments. Among our upcoming enhancements is SUA Connection, a simple, intuitive user interface that will make it easier for you to track and access SUA payments across all of your J.P. Morgan customers.

If you need assistance with accepting SUA payments, just call (877) 263-5184 (Monday through Friday, 8 a.m. to 6 p.m. ET) or email us at sua.supplier.support@jpmchase.com.



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 1089, June 2016

** "Acceptance Matters – And Now We Know By How Much," Mastercard and Kaiser Associates, 2012