J.P. MORGAN ONLINESM & J.P. MORGAN MOBILE^{®1} Access & Security ManagerSM and IP Security



INVESTMENT PRODUCTS ARE: • NOT FDIC INSURED • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED



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Access & Security Manager[™]

Access & Security Manager enables you to grant trusted individuals customized access to your J.P. Morgan accounts without giving up control and security. With this tool, you can:

- Delegate access to up to 99 users with unique user IDs and passwords and varying levels of access
- Control which accounts users can view, including statements, check images and deposit images
- Authorize users to schedule payments and transfers, and/or approve transactions scheduled by others—all with limits established by you
- Create detailed reports to monitor users' account access and transaction activity

Note: To delegate money movement authority to authorized users, you must have full money movement authority on the account(s), and you must have the money movement service agreements (for Bill Pay, wire transfers, and/or ACH transfers) active on your own J.P. Morgan Online profile. To activate, navigate to the 'Pay & Transfer' tab and select each money movement type to activate each service. The "Approve transactions" delegation and initiating transactions without requiring approval is only available for authorized users established with the ability to perform and/or approve transactions, and is set up by your J.P. Morgan team.



Enrollment: Get Started

To begin the enrollment process, select 'Access & Security Manager'

from the \equiv menu located on the top left of the screen.

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Accounts								
Overview	y & transfer	Investments	Resear	ch Statements &	documents	What we do	Security & p	privacy
Transactions	nsactions							
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Security		Banking accounts		5.35%		\$365,910.23		
Access & Security Manager		Investment accounts		94.65%		\$6,478,294.18		NTS Will the U.S. econd
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Enrollment: Review & Accept Agreement

Review the Access & Security Manager agreement.

To proceed with enrollment, accept the terms and conditions and select **Submit**.

≡ ♀ ㅋ J.P.Morgan	Sign out
Access and security manager enrollment	×
Review agreement	
Please review the terms and conditions of the Access and Security Manager Agreement, check the box to accept the terms and conditions, and choose "Submit." If you choose "Cancel," we'll return you to the account management page.	
	8
Access and Security Manager Addendum to Online Services Agreement	•
This addendum (the "Addendum") amends and becomes part of the Online Services Agreement ("Initial Agreement," the Initial Agreement, as so amended being herein referred to as the "Agreement") between you and us. The Addendum provides for certain services ("Access and Security Manager") as provided herein. The Agreement governs use of Chase Online for Business Banking, Chase Online for Business Credit Card, JPMorgan Online for JPMorgan Private Client Services and Chase Online for JPMorgan Private Banking, whichever you avail yourself of (the "Online Service").	
The following Access and Security Manager Addendum contains terms applicable to both business and personal accounts. A personal account is one used primarily for personal, family or household purposes; all other accounts are business accounts. Sections 1- 5 apply equally to both business and personal accounts, Sections 6-8 apply only to business accounts and Section 9 applies only to personal accounts.	
"Access and Security Manager" is a feature that allows customers to delegate certain functions of the Online Service to one or more sub-users. In Sections 1 through 8 below, the term "you" and "your" means the business entity applying for or using the Online Services. If you are the Account Administrator (as defined below), the terms "you" or "your" also mean, as applicable, (a) in Sections 1 through 8 of this Addendum, you in your capacity as an authorized representative of a business entity in whose behalf you utilize Access and Security Manager and (b) in Sections 1 through 5 (as applicable) and Section 9 of this Addendum, you in your individual and personal capacity with respect to your personal accounts, including personal accounts you link to a business account for the Online Service access (and not in your capacity as representative of the business for which you are the Account Administrator).	
The terms of the Initial Agreement are incorporated herein and shall continue to apply in all respects, as modified hereby. In the event of any	•
I accept the terms and conditions of the Access and Security Manager Agreement.	
Cancel	Submit





Add a New Authorized User

Choose **⊕Add authorized user** to begin granting a new individual access to your accounts.

Note: To add an authorized user who can perform transactions without your approval and/or approve transactions submitted by other authorized users, please contact your J.P. Morgan team.

	K2.	J.P.Morgan			Sign out	
Accounts Pay & transfer I	nvestments Resear	ch Statements & documents	What we do	Security & privacy		
 Access & Security Manager All us	Chase Dual Contr	rol SM Help & support ∨				
All users						
System administrators						
Name	Role 0	Username	Status	Last sign-in 0		
Ann Smith	Primary admin	prodva5531	Active	Apr 11, 2021, 8:30:00 pm		
Authorized users					Add authorized user	כ



Complete Authorized User Enrollment

Provide the required contact information for your authorized user, and select if the user should have access to the J.P. Morgan Mobile® app. You can add up to four email addresses and phone numbers for each user.

Choose the email address where the authorized user should receive their temporary password. For security purposes, you will need to provide the chosen username to your authorized user.

Note: Upon logging in for the first time, authorized users are prompted to provide their legal name, primary residence information, and create a unique security identification code.

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	Add new user				×
		User information			
		You may create authorized users online to se transactions, but they will not be able to approve and releasing funds).	ee your account(s) and set up transactions (including submitting		
		To add an authorized user with the ability to appr and releasing funds), please contact your J.P. Morg to <u>"Requirements for Authorized Users"</u> First name	ove transactions (including submitting gan team. For more information, refer		
		Joe	Roberts		
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		Create username 🖲	Allow mobile access		
		roberts182j	● Yes ○ No		
		Send temporary password to 0			
		Choose an email address		~	
-					
	Cancel			Back	Next

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All information, securities, investments and holdings presented are fictional and purely for illustrative purposes, are in no way a recommendation/endorsement, and may not be representative of individual experiences. Feature availability may vary based on profile or account type, client segment, and/or eligibility requirements. Please read Important Information at the end of this material.

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Delegate Access to an Authorized User

Indicate which accounts and services the authorized user should have access to.

Enabling third-party app access allows the user to download permissioned J.P. Morgan account information to authorized financial management applications, such as QuickBooks[®].

② Selecting 'Full access' enables all services (view and transact) across all eligible accounts*.

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Accounts	Pay & transfer	Investr	nents	Research	Statements & document	s What we do	Security & privacy	
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			▼ Joe	Roberts r has access to 0 / 4 acco	unts		Choose all	
					70)		Chance	

* Eligible accounts include full-service brokerage accounts; checking and savings accounts; credit cards; and Chase Home Finance mortgages





Delegate Access to an Authorized User

If you prefer to customize access, you can select each account and choose the access level and services individually.

Note: "Approve transactions" and "Approval required over \$" are only available for authorized users who are permissioned to perform and/or approve transactions, which must be set up by your J.P. Morgan team.

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Accounts	Pay & transfer	Investments	Trade	Research	Statemer	nts & documents	s What we do	Security & privacy	/
Access & Sec	urity Manager	All users Acco	ount activity	Chase Dual C	ontrol SM	IP Security	Help & support 🗸		
		×.	Joint checking ((3658)			Choose		
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			Cany III	proval required o	ver 0.00				



Enable Chase Dual Controlsm

Once you have set up an authorized user*, you can enable Chase Dual Control, which requires secondary approval for all transactions—helping to ensure a single person cannot process an unauthorized transaction.

To activate, navigate to Chase Dual Control within Access & Security Manager, and select the 'Turn on Dual Control' button. Once enabled, you must contact the Online support team at 866-265-1727 to deactivate the service.

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Accounts Pay & transfe	r Investments	Research	Statements & documents	What we do	Security & privacy
Access & Security Manager	All users Chase	e Dual Control SM	Help & support 🗸		
Chase Dual Control	is Off				Turn on Dual
Chase Dual Control requires ano	ther user to approve transa	ctions for these serv	vices:		Control
Bill pay					
Transfers & payments					
Wire transfers					
Hide Important things to know $>$					
 Before you schedule trans Manager. 	sactions, you must have	at least 1 authori	ized user with the right to approve t	hose transactions t	hrough Access & Security
 You can set up an authori an account for that user. 	ized user to approve tra	nsactions for an a	ccount through Access & Security N	lanager by checking	g "Approve transactions" within
• A user can only approve a	a transaction initiated by	another user.			
Once activated, this appli	es to all monetary transa	actions leaving th	e bank.		
 Although Chase Dual Con checking "Approval require 	trol - Transaction doesn red" for that account thr	't apply to transac ough Access & Se	ctions between your linked JPMorga curity Manager.	n Chase accounts, y	rou can enforce it for users by
All pending transactions v	will appear in "Pending a	pprovals" through	h the Pay & transfer tab.		
Future-dated transactions	s scheduled before activ	ating Chase Dual	Control - Transaction won't need ap	proval.	
We don't require approva	lls for any medical bill pa	ayments made fro	om a JP Morgan card.		

* "Approve transactions" is only available for authorized users who are permissioned to perform and/or approve transactions, and is set up by your J.P. Morgan team.







You can enhance the security of your accounts by designating exactly which IP addresses—that is, which computers or mobile devices—may be used to log in to J.P. Morgan Online. An IP address is the numerical label assigned to each computer or device with internet access, and can typically be found within the device's Settings.

Before activating IP Security, you must first set up authorized users via Access & Security Manager. Once access has been granted, you can choose to authorize all devices on a network or limit access to specific computers or devices. Similarly, an individual can have one or multiple authorized account access points—including a home computer, tablet and office computer, for example.

Once IP Security is enabled, users who are permissioned to use the J.P. Morgan Mobile[®] app will only be able to do so from an authorized IP address. They will not be able to log in via a wireless carrier's network or a Wi-Fi hotspot.

Your J.P. Morgan team is deeply committed to helping you protect your privacy, including the confidentiality of your financial information. Please contact your team at once if you believe your accounts and/or personal financial information have been compromised in some way, including unauthorized users gaining access to your J.P. Morgan Online login information.



IP Security: Getting Started

IP Security is accessible via the J.P. Morgan Security Center, as well as within Access & Security Manager.

From Security Center select Manage IP address, or from Access & Security Manager select IP Security,





Enable IP Security

Select **Turn on IP Security**, and choose if you wish to activate the service at the user or company level.

At the user level, you can customize IP addresses for each authorized user.

At the company level, you will customize IP addresses across all authorized users.



When you register the IP addresses associated with your company or for individual users who work there, you restrict online banking access from unregistered IP addresses.





Set User-Level Access

For user-level IP security, you can enter up to 10 IP addresses per user. If the last digits of the IP address changes at each login, you can enter a range in the last field.

If a user attempts to log in from an IP address that is not specified, they will not be able to gain access.

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Turn on IP Security	
	Turn on IP Security: User level
	Tell us up to 10 IP addresses/ranges for each user and click "Save". IP address format Use the first field to tell us individual IP addresses (e.g. 123.33.33.200). If the
	last field of your IP address changes each time you sign in, use a range of numbers in the last field (e.g. 123.33.33.20-195). Potential numbers range from 0 to 255.
	▼ Joe
	Current IP address Description
	Add
	Turn on IP security for all users
	 Miguel
	IP Security Off Copy IP address





Set Company-Level Access

For company-level IP security, you can enter up to 30 IP addresses. If the last digits of the IP address changes at each login, you can enter a range in the last field.

If a user attempts to log in from an IP address that is not specified, they will not be able to gain access.

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Turn on IP Security			
	Turn on IP Security: Con	npany level	
	Tell us up to 30 IP addresses/range IP address format Use the first field to tell us individu field of your IP address changes ea in the last field (e.g. 123.33.33.20-1)	s for each company and click "Save". al IP addresses (e.g. 123.33.33.200). If the last ch time you sign in, use a range of numbers 95). Potential numbers range from 0 to 255.	
	Cancel	Back Save	



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IMPORTANT INFORMATION

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