

JPMorgan Embedded Payment Account

Last modified: [____]

The terms and conditions that follow ("**Agreement**") govern your Embedded Payment deposit account with J.P. Morgan Chase Bank, N.A. ("**Embedded Payment Account**") and describe how the account will work in connection with the Platform identified below.

Summary of Our Relationship and Key Product Features	
Platform and Platform Provider	Your Embedded Payment Account is opened in connection with your use of the platform (the "Platform") operated by [Platform], with whom you have a current commercial relationship (the "Platform Provider").
Nature of the Account	<p>Embedded Payment Accounts are offered to assist with payment transaction processing in connection with the Platform. Embedded Payment Accounts are business demand deposit accounts which are requested through the Platform.</p> <p>Your Embedded Payment Account may only be used to receive funds from the Platform pursuant to your commercial arrangement with the Platform Provider (your "Commerce Terms"). Your Embedded Payment Account may not receive funds in any other manner.</p> <p>A key feature of your Embedded Payment Account is that you appoint the Platform Provider as agent of your Account. This means that only the Platform Provider may give us instructions on the payment of funds from your Embedded Payment Account on a day-to-day basis. Once the Platform Provider instructs us to make a payment from your Embedded Payment Account pursuant to your Commerce Terms, we will transfer the funds to another bank account in your name and/or control (separate from your Embedded Payment Account).</p> <p>Pursuant to your Commerce Terms, you also grant a security interest in your Embedded Payment Account to the Platform Provider.</p> <p>Your Embedded Payment Account may only pay out funds to another U.S. demand deposit account in your name and/or control upon an instruction from the Platform Provider to do so. The Platform Provider's rights and obligations to give such instructions are governed by the Commerce Terms between you and the Platform Provider.</p> <p>Your Embedded Payment Account may not be accessed or serviced at a J.P. Morgan branch or website.</p>
Embedded Payment Account Customer	Referred to in this Agreement as "you" or "yours" and means a business entity that has a commercial relationship with the Platform Provider that

Please visit the Platform if you have any questions or need additional information.

EMBEDDED PAYMENT ACCOUNT TERMS & CONDITIONS

JPMorgan Chase Bank, N.A. Member FDIC

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