

JPMorgan Chase Receives EHNAC Accreditation

NEW YORK, April 24, 2007 – JPMorgan Chase, a full-service provider of cash management, trade finance and treasury solutions, today announced it is the first financial services company to receive accreditation by the Electronic Healthcare Network Accreditation Commission (EHNAC) for its Healthcare Link business, reinforcing its position as a premier provider of automated claims payment processing solutions to the healthcare industry.

To achieve EHNAC accreditation, JPMorgan Chase participated in an extensive independent evaluation of its ability to perform at the highest level of standards for the electronic processing of health information. EHNAC's accreditation process required a rigorous assessment of compliance against performance criteria, verified by an on-site review and approval by the commission.

"JPMorgan Chase believes that collaboration with EHNAC to define appropriate evaluation methodologies for financial services companies processing health information is of utmost importance and will add value to both JPMorgan Chase and the healthcare community," said Alberto Casas, head of JPMorgan Chase's B2B Healthcare Solutions business. "It is imperative that the highest standards of processing quality, security, confidentiality and oversight governed by the Healthcare Insurance Portability and Accountability Act of 1996 (HIPAA) and defined by EHNAC are supported and monitored by financial institutions in order to ensure broader industry compliance."

Key components of JPMorgan Chase's Healthcare Link business operations were thoroughly tested and evaluated, including its technology infrastructure, data security, emergency preparedness and customer service, passing strict guidelines for accreditation.

"This marks a significant milestone because JPMorgan Chase is the first bank to pursue this type of accreditation," said Lee Barrett, Executive Director of EHNAC. "JPMorgan Chase proved to our commission that they are fully committed to providing value-added solutions to the healthcare community with the highest standards and quality service."

JPMorgan Chase recently acquired FisaCure, Inc. – a leading provider of electronic remittance services for HIPAA compliant transaction sets. FisaCure's technology provides support for JPMorgan Chase's Healthcare Link(SM), a comprehensive solution for healthcare claims payment processing that enables providers to automate claims reimbursement and reduce administrative costs.

In Maryland and New Jersey, EHNAC accreditation is required of any entity processing healthcare transactions on behalf of healthcare organizations located in those states. Furthermore, EHNAC has been properly authenticated and registered with the Office of the United States Attorney General and Federal Trade Commission as an entity that is capable of and qualified to develop and measure national standards of healthcare clearinghouse HIPAA privacy and security.

About JPMorgan Chase Treasury Services

The Treasury Services business of JPMorgan Chase is a top-ranked, full-service provider of innovative payment, collection, liquidity and investment 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 50,000 clients and a presence in 36 countries, JPMorgan Chase Treasury Services is one of the world's largest providers of treasury management services. More information can be found at www.jpmorganchase.com/ts.

About EHNAC

EHNAC is an independent, not-for-profit accrediting agency that provides independent peer evaluation of an organization's ability to perform at industry-established levels. EHNAC's function is to promote administrative simplification and cost savings in the healthcare industry and to provide the healthcare transaction industry with an independent capability to develop industry standards, known as EHNAC Criteria. The mission of EHNAC is to promote standards, quality service, innovation, cooperation and open competition within the healthcare EDI industry. The organization:

- Establishes minimum criteria for industry self-regulation
- Encourages firms in the industry to improve performance
- Facilitates open market access and competition ("open access" referring to acceptance of transactions from any source or routing)
- Fosters consistency in transmitted information.
- Enhances customer service and satisfaction ("Customers" include providers, payers, intermediaries and third parties)

The EHNAC Commission seeks to accredit entities that send or receive HIPAA regulated transactions, or that transport or process EDI transactions between two or more trading partners in the healthcare community. These entities include, but are not limited to, clearinghouses, transactions processors, value-added networks (VANs), payers, providers and provider management organizations.