Treasury Reporting APIs Playbook

The Complete Guide to understanding J.P. Morgan's Treasury Reporting APIs ecosystem

Learn how to integrate to J.P. Morgan's API platform to manage your company's Treasury Reporting API flow.

Last Modified: October 2025

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J.P. Morgan API Portal

Treasury Reporting APIs

Treasury Reporting APIs can help mitigate manual processes of transaction monitoring, file status tracking and reconciliation, as well as reduce manual error and increase operational efficiency. Benefit from more transparency and a real-time view of your business processes.

Transaction Details API

- The Transactions Details allows customers to retrieve details on all of the inflows and outflows of funds in their accounts (not just payments made through API's).
- Using the Transaction Details API, you can view the details of any transaction. The Transactions Details API enables users to query via multiple accounts at a time and/or with a specified date range to retrieve a list of all debits and credits to those accounts.
- Transaction Details V2 API provides a list of transactions with their details as a synchronous response, the Transaction Details V3 API provides a list of transactions with their details in a paginated synchronous response. It also provides up to 1000 records per page, and a maximum of 50 pages which translates to 50,000 transactions. Please note that V3 is not available for accounts in India branches.
- The Transaction Details API is also capable of providing intraday information (transactions during regular business hours) for the current day. This will be a full set of data each time the request is made and is not an incremental data set.

- Constraints in the Request – search criteria options

  1. All parameters are optional. However, when providing an accountList, the accountID and bankID fields are required for each account in the array.

     Note: In the accountID section if you put 0 it will get all your accounts.

  2. Guideline on # accounts per API call is provided based on projected volume of transactions per account. If any account has more than 5000 transactions per day, call the account separately. For best performance, we recommend calling the API one account at a time or group accounts to 10 or less for each API request.
  3. # of accounts per API call do not exceed 5000 transaction records.
  4. When providing startDate and endDate, the date range cannot exceed 5 days.
  5. Invalid parameter combinations:

     a. startDate + relativeDateType

     b. endDate + relativeDateType

     c. startDate + endDate + relativeDateType

There are mutually exclusive filter combinations to use when sending a request.

6. The maximum lookback period for historical data is based on the number of days setup in the Access retention period. Clients needing historical data beyond a 5 day range must use the J.P. Morgan Access Online portal to export historical data.

- API Automatic interpretation

When certain fields are not provided in the request, the API will calculate them.

When no parameters are provided the API will interpret the request to include:

1. relativeDateType="CURRENT_DAY"
2. accountList will be composed of all of the client's cash reporting accounts. If the accountID value is set to 0, the response will include all your accounts.
3. When startDate is provided without an endDate, the Access API will interpret the endDate to be startDate + 5 days.
4. When endDate is provided without a startDate, the Access API will interpret the startDate to be endDate - 5 days.

Account Balances

- The Account Balances API facilitates fetching current and historical bank account balances. Balances are the cash settled amount in a given account at the time of the API request.
- The API provides additional details besides the balances within the return payload, enabling customized integration and reporting.

- Success events

1. When a client provides a startDate or endDate on the Request, the API will return the historical balances across the date range for the client's cash reporting accounts provided on the Request.
2. When providing relativeDateType of PRIOR_DAY, the API will return the prior day balances for the client's cash reporting accounts provided on the Request.
3. When providing relativeDateType of CURRENT_DAY, the API will return the current day balances for the client's cash reporting accounts provided on the Request.
4. When providing a list of accountID, the system will only return the requested balances for the list of accounts.
5. Balances returned in the balancesList will be sorted by asOfDate in chronological order.

- Constraints in the Request – search criteria options

1. All parameters are optional. However, when providing an accountList, the accountID and bankID fields are required for each account in the array.
2. Retrieve balances for up to 200 accounts per API call.
3. When providing startDate and endDate, the date range cannot exceed 5 days.
4. Invalid parameter combinations:

    a. startDate + relativeDateType

    b. endDate + relativeDateType

    c. startDate + endDate + relativeDateType

There are mutually exclusive filter combinations to use when sending a request.

- API Automatic interpretation

When certain fields are not provided on the request, the API will calculate them.

When no parameters are provided the API will interpret the request to include:

5. relativeDateType="CURRENT_DAY"
6. accountList will be composed of all of the client's cash reporting accounts
7. When startDate is provided without an endDate, the Access API will interpret the endDate to be startDate + 5 days.
8. When endDate is provided without a startDate, the Access API will interpret the startDate to be endDate - 5 days.

Onboarding

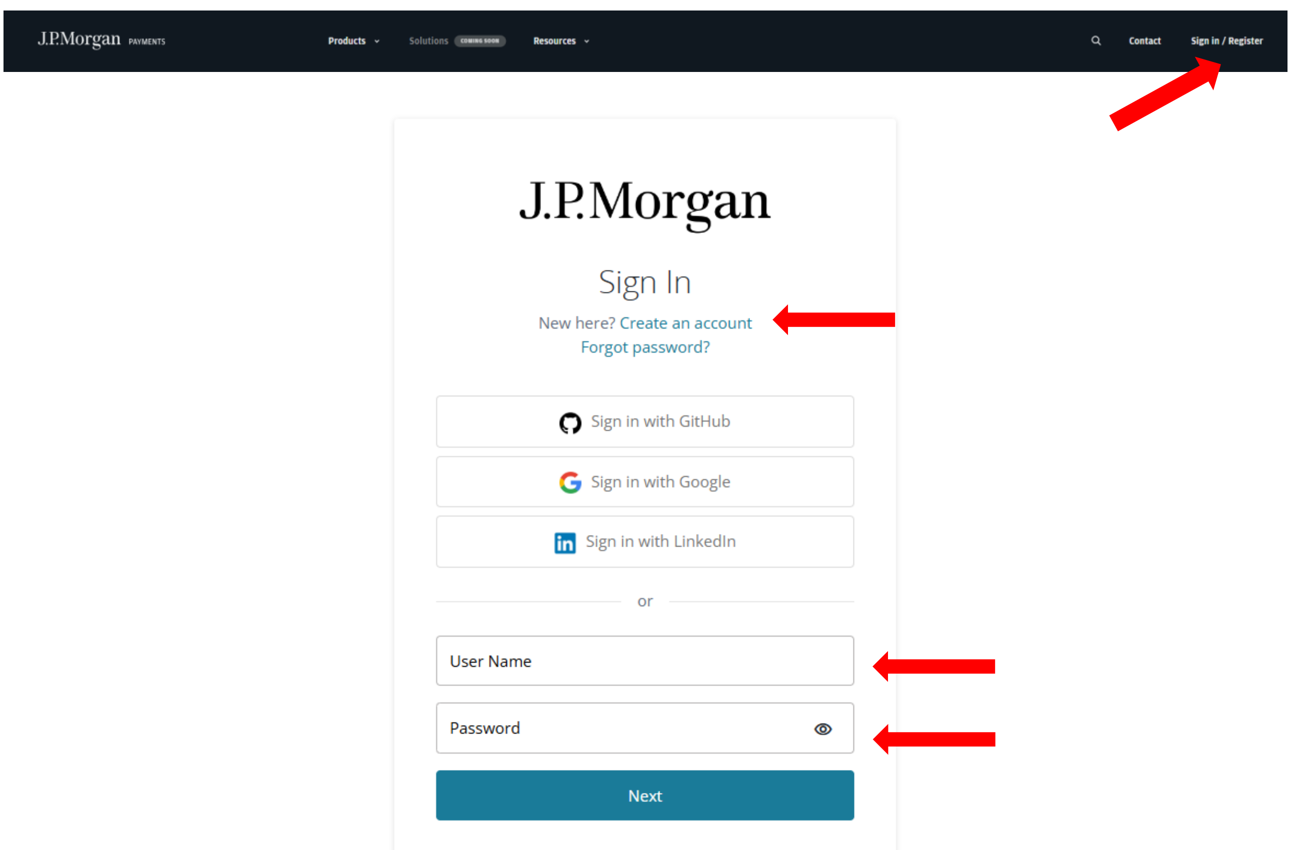
Follow the steps below to onboard into Developer Portal and have access to the detailed API data.

Please inform your J.P. Morgan Sales Representative when you are ready to start the onboarding process. An Implementation Team consisting of an Onboarding Specialist and a Technical Implementation Manager (TIM) will be assigned to help guide you through the technical implementation to successfully connect with our APIs. Please do not upload Production (PROD) certificates to the Developer Portal if your TIM has not yet been assigned. If you upload PROD certificates before your TIM is assigned, you will experience an onboarding delay.

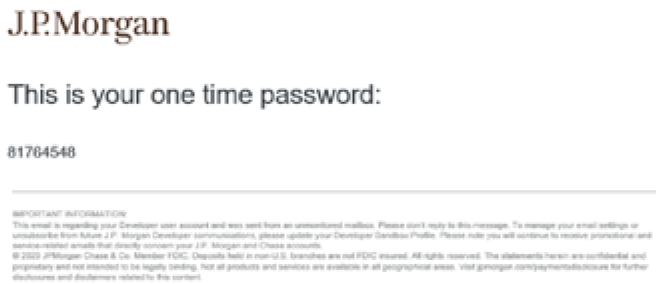
1. Steps to register in the API Developer Portal

To access our Reporting APIs, you will need to register to the J.P. Morgan Payments Developer Portal by submitting a registration. We require registrants to have a J.P. Morgan representative aware for follow-up and documentation purposes. Your J.P. Morgan representative will be your J.P. Morgan Sales representative. To register, please follow the steps outlined in this guideline:

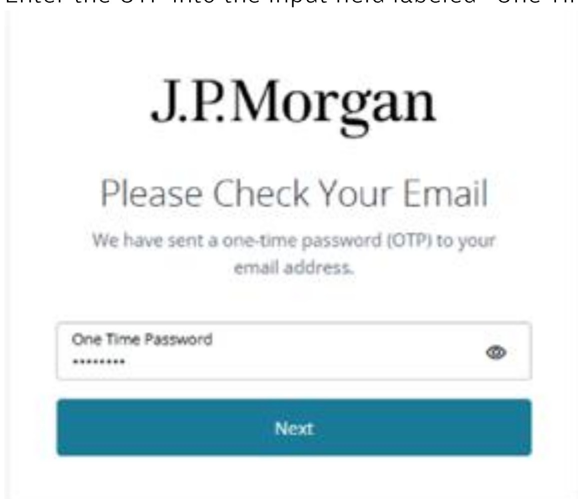
i. Navigate to https://developer.payments.jpmorgan.com/ and select “Sign in / Register”
ii. Create a new account by registering your email address or connecting a linked social account.
iii. Fill the registration form as it is shown below:



iv. Check your email for a message from noreply@jpmorgan.com containing a one-time password (OTP) to verify your identity.



v. Enter the OTP into the input field labeled "One Time Password", then click Next.



vi. When redirected to the account sign-in page, enter your username and password or select an alternative method to sign in to the Payments Developer Portal.

vii. After your registration is processed, you will receive a welcome no reply email from "J.P. Morgan Payments Developer Portal" with a Quick Start guide to get started.

viii. Need to reset your password to access the developer portal? We've got you covered!
   a. Navigate to https://developer.jpmorgan.com/, click "Login" and select "Forgot Password".
   b. If you are still unable to reset your password, send an email to jpmmhelp@jpmorgan.com with your username. Please state in the email that you need your password reset to access the Developer Portal.

ii. If you require a change in your registration or have not received a response after 2 business days, please contact API Support at +1-978-805-1200, Option 1, or send an email to api.service.support@jpmchase.com and include the following details:
   i. First and Last Name
   ii. Email Address
   iii. Company Name (Legal Entity Name)
   iv. Username (If available)
   v. A brief clear explanation of the required change

For further assistance or specific questions, feel free to reach out to API Support using the same contact information, and be sure to copy your J.P. Morgan representative.

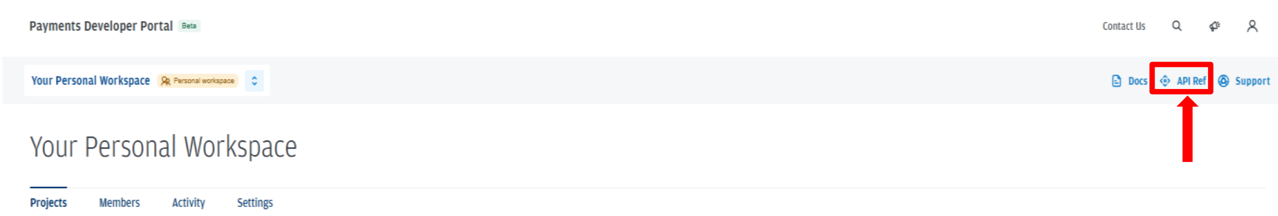
2. API Documentation and Requirements for Transaction Details API and Account Balances API

After logging in our Payments Developer Portal, in order to implement the Transaction Details API or Account Balances API, it is necessary to follow the steps indicated below to access their documentation and technical specifications.

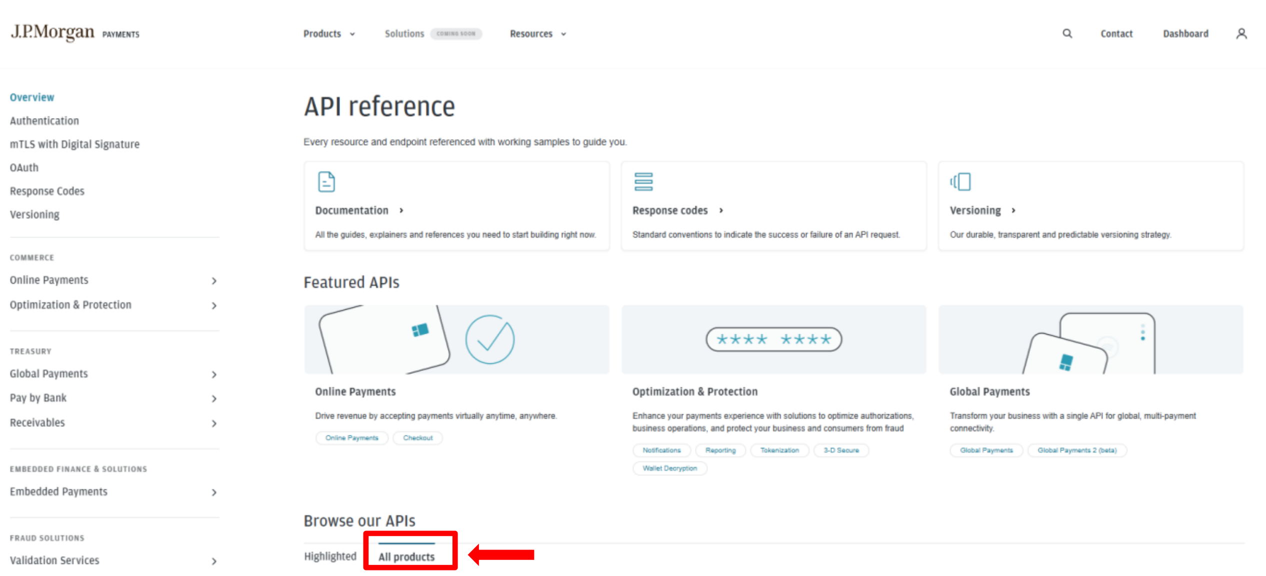
Click the below links to access the Transaction Details API Page or Account Balances API Page and understand the implementation step by step:
https://developer.payments.jpmorgan.com/api/treasury/transaction-details/doc
https://developer.payments.jpmorgan.com/api/liquidity-account-solutions/account-balances/doc

Transaction Details API

i. Click on "API Ref" as highlighted below:



ii. Click in "All products" as shown below:



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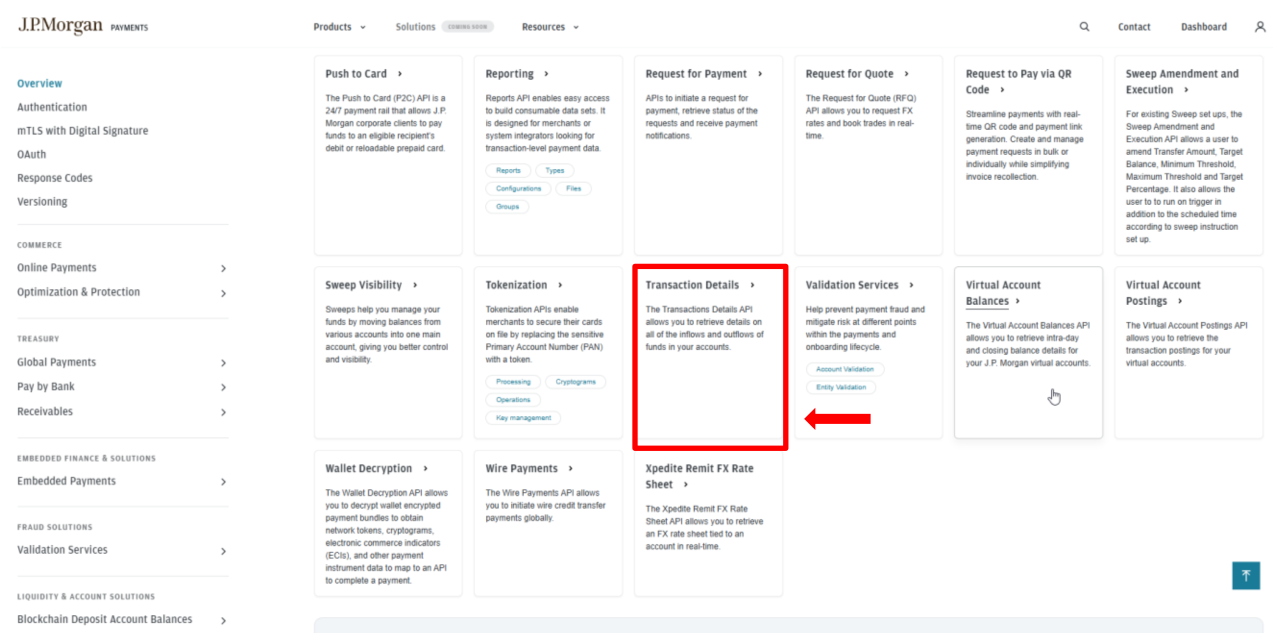
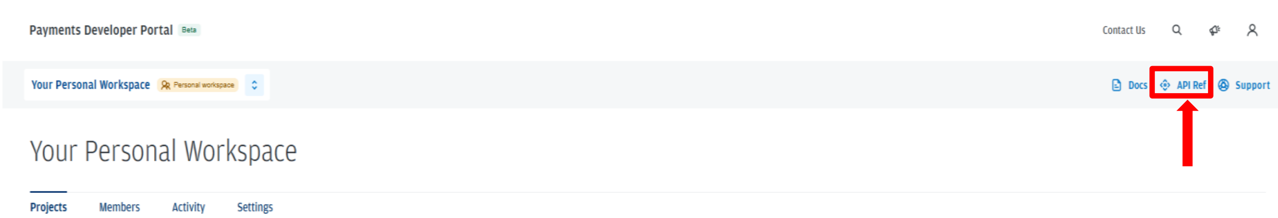
iii. Scroll Down until you find Transaction Details as you can see in the following image.

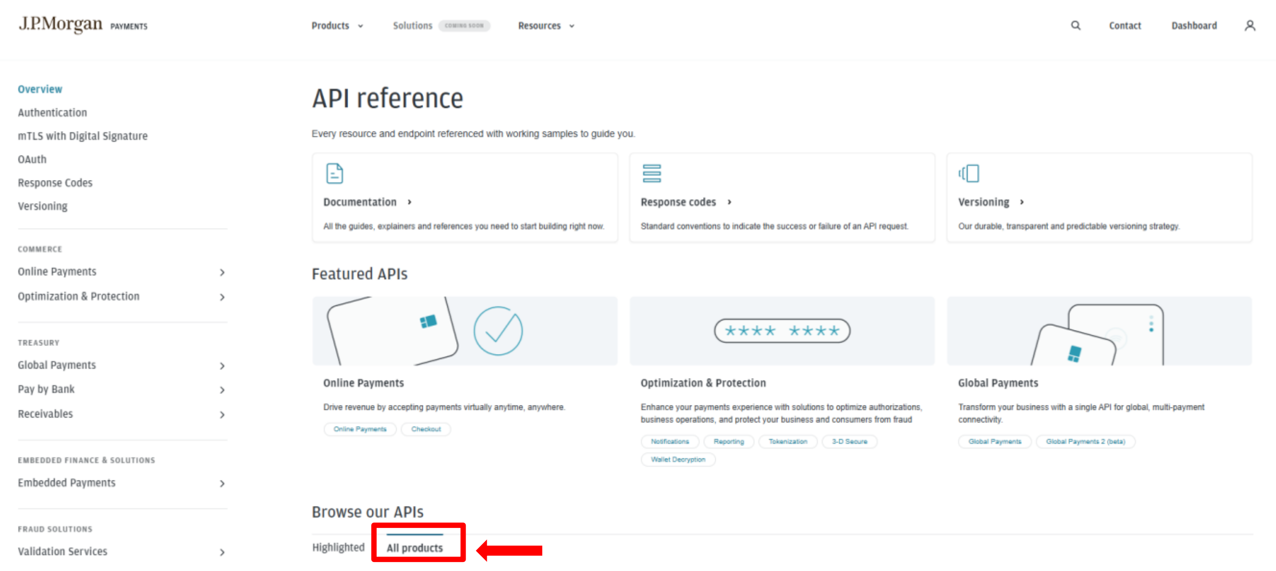


Accounts Balances API

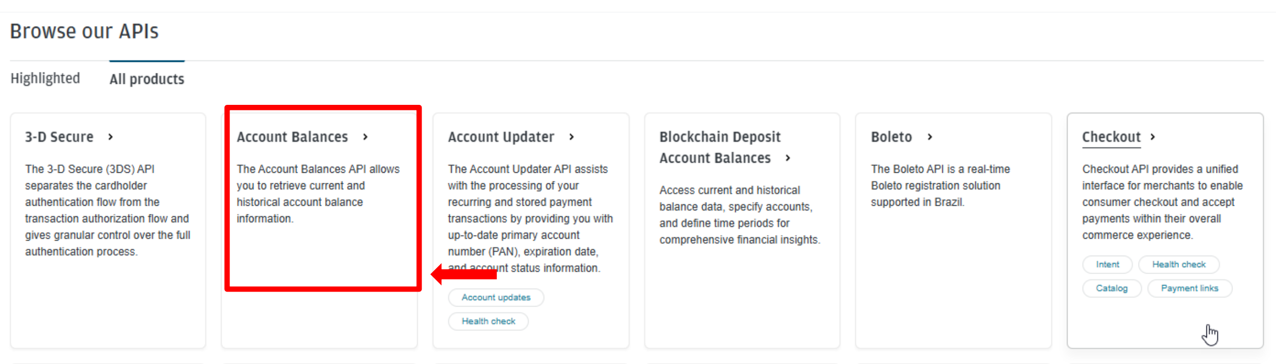
i. Click on “API Ref” as highlighted below:



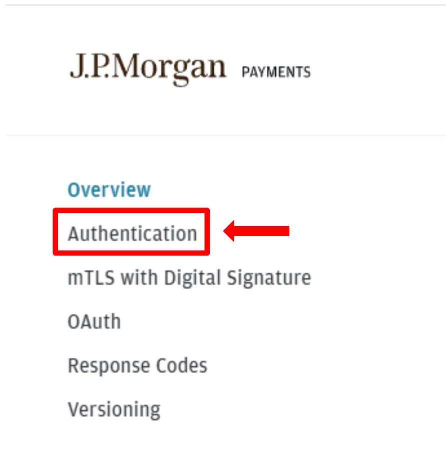
ii. Click in “All products” as shown below:



iii. Scroll Down until you find Account Balances as you can see in the following image.



If you don't already have a connectivity for any JPMC APIs, first please read the Authentication and Onboarding Guides to get the details for the API onboarding process and certificates, available on the left side panel, and create a new project following the instructions as per [Portal User Guide](#).
The bank accounts are configured for cash reporting and API access with JPMorgan. Check with your implementation manager to confirm that the configuration has been properly completed.



3. Certificates required for Treasury Reporting APIs Integration

For read only / reporting only integrations OAuth is recommended. There is no fee required to procure certificates for OAuth.
Note: the treasury reporting APIs are also compatible with Mutual SSL.

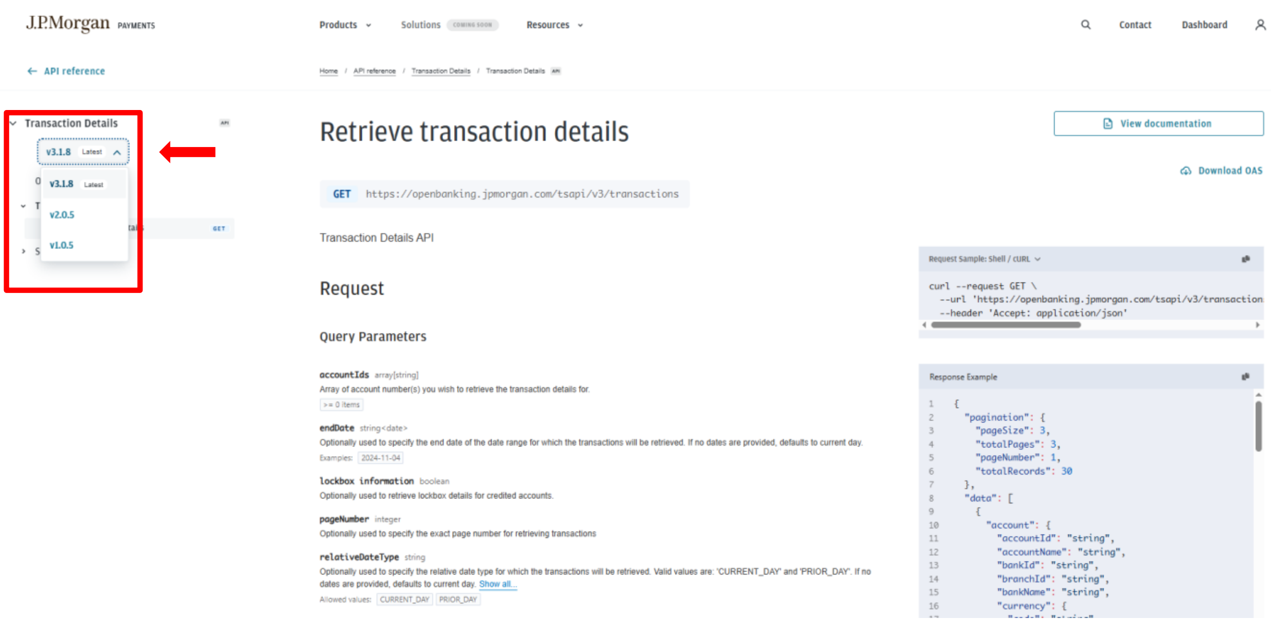
OAuth is a secure authentication standard used widely within the industry. You can find all the details in the following links from the developer portal.
https://developer.payments.jpmorgan.com/api/authentication
https://developer.payments.jpmorgan.com/api/mtls-with-digital-signature

For clients that plan on integrating both reporting and payment initiation APIs, we recommend starting with Mutual SSL, which is a requirement for payment initiation APIs. This will allow you to maintain only one set of certificates for all use cases.

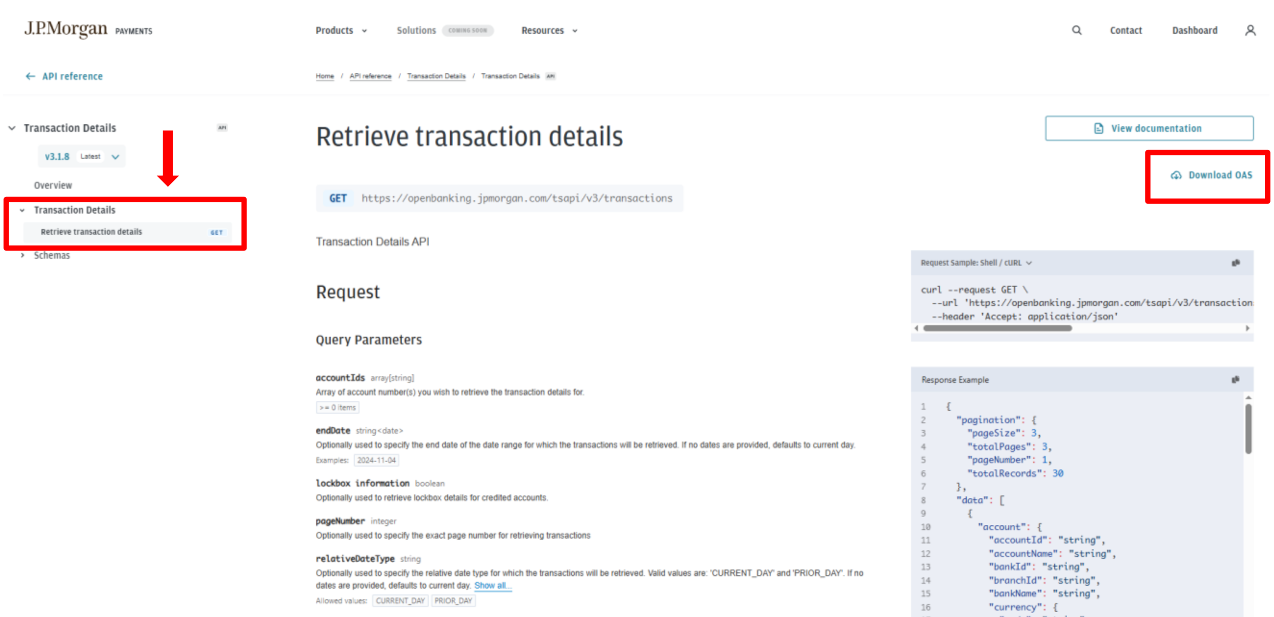
4. Reporting APIs Specifications and Schema

Transaction Details API

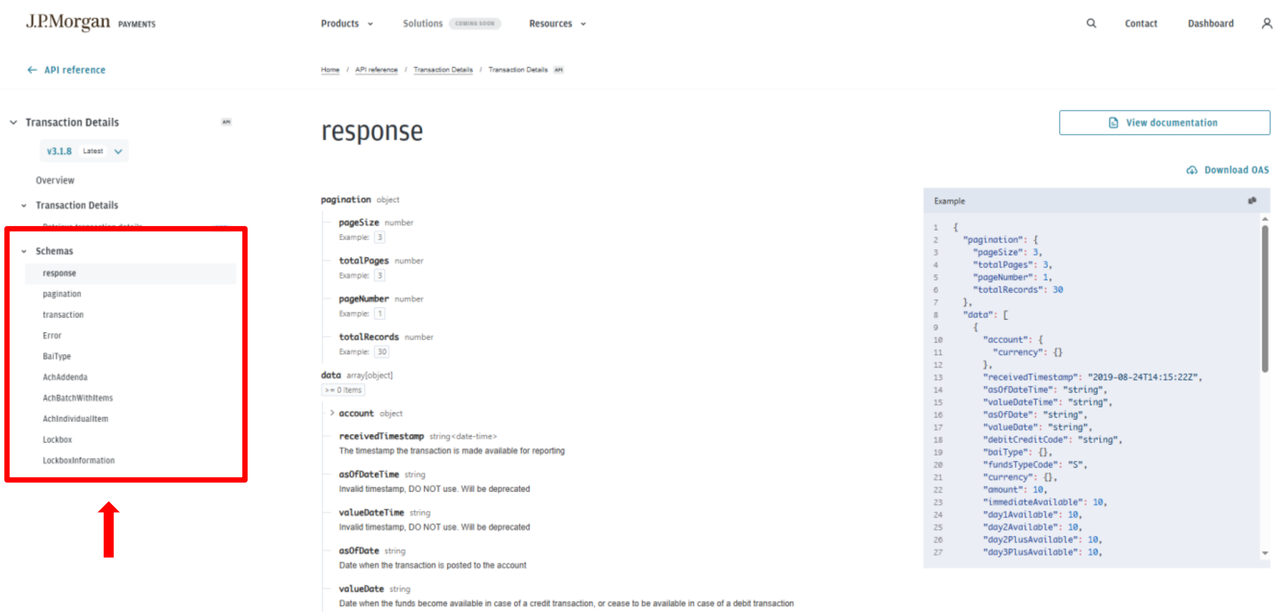
After selecting the box Transaction detail, you will see there are available different versions for Transaction details API, please proceed with the latest version v3.1.8.



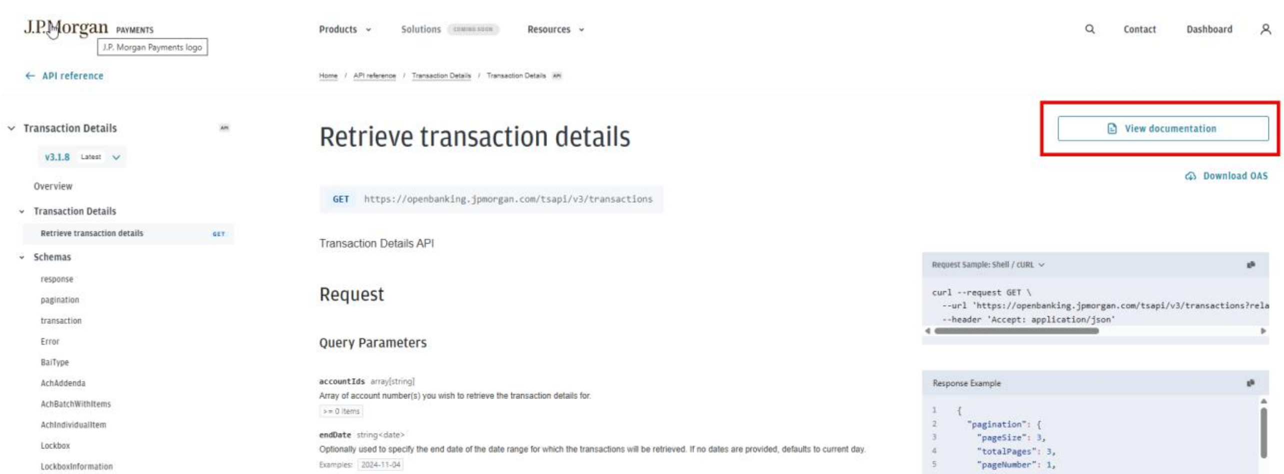
To access the specification details, JSON request and response samples, select the option on the left side panel “Retrieve Transaction details”, Here you will find important guidelines for integrating with our API and retrieving transaction details from your DDA account.
Additionally, on the top right side, you will find the option to download the yaml file.



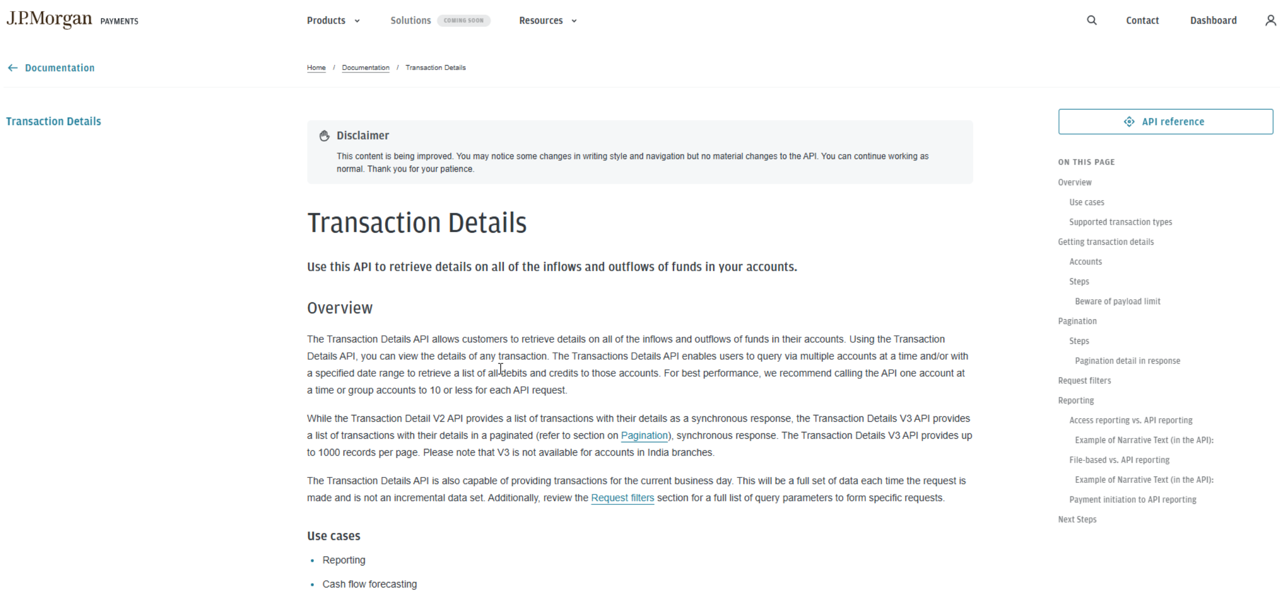
Moreover, on the left panel, below Transaction Details you'll find the API 'Schema' details.



Also, by clicking on the top right panel option "View Documentation", you will be redirected to the overview page where you can find general guidelines, use cases and details about Account Balances API.



Transaction Details API Documentation Page



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Transaction Details

API reference

Disclaimer

This content is being improved. You may notice some changes in writing style and navigation but no material changes to the API. You can continue working as normal. Thank you for your patience.

Transaction Details

Use this API to retrieve details on all of the inflows and outflows of funds in your accounts.

Overview

The Transaction Details API allows customers to retrieve details on all of the inflows and outflows of funds in their accounts. Using the Transaction Details API, you can view the details of any transaction. The Transactions Details API enables users to query via multiple accounts at a time and/or with a specified date range to retrieve a list of all debits and credits to those accounts. For best performance, we recommend calling the API one account at a time or group accounts to 10 or less for each API request.

While the Transaction Detail V2 API provides a list of transactions with their details as a synchronous response, the Transaction Details V3 API provides a list of transactions with their details in a paginated (refer to section on Pagination), synchronous response. The Transaction Details V3 API provides up to 1000 records per page. Please note that V3 is not available for accounts in India branches.

The Transaction Details API is also capable of providing transactions for the current business day. This will be a full set of data each time the request is made and is not an incremental data set. Additionally, review the Request filters section for a full list of query parameters to form specific requests.

Use cases

- Reporting
- Cash flow forecasting

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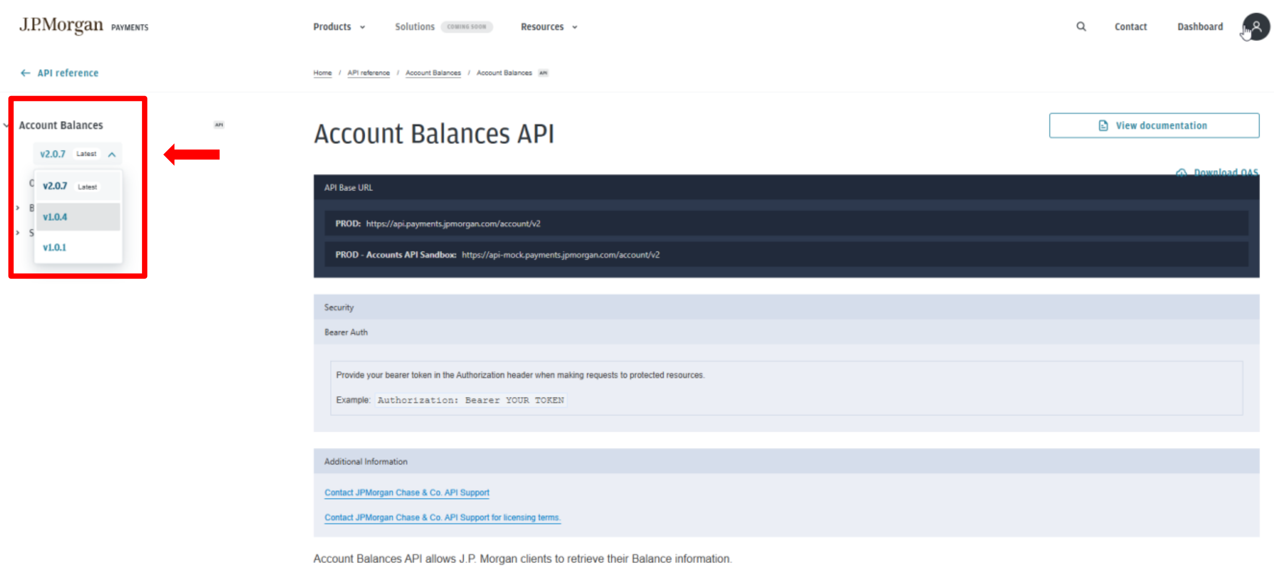
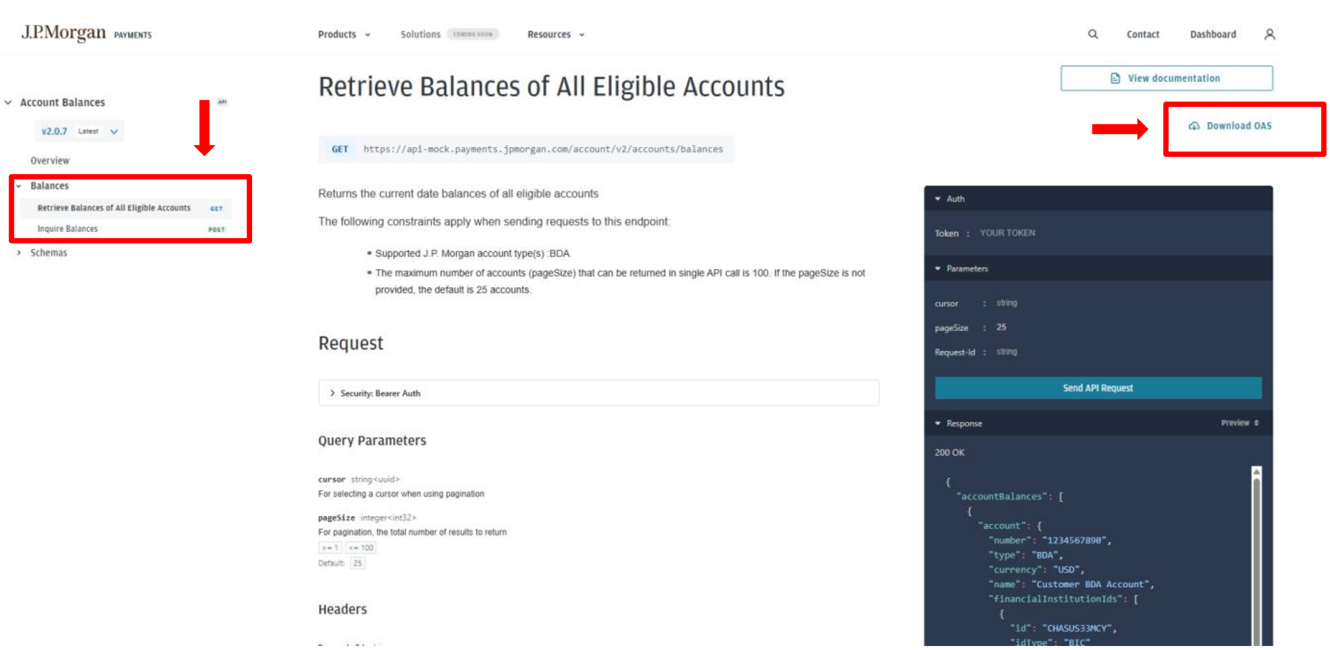
Best practice: Optimize your number of API calling times or frequencies to make the best use of technology and bandwidth. Your requirements can be fine-tuned during the implementation stage.

Accounts Balances API

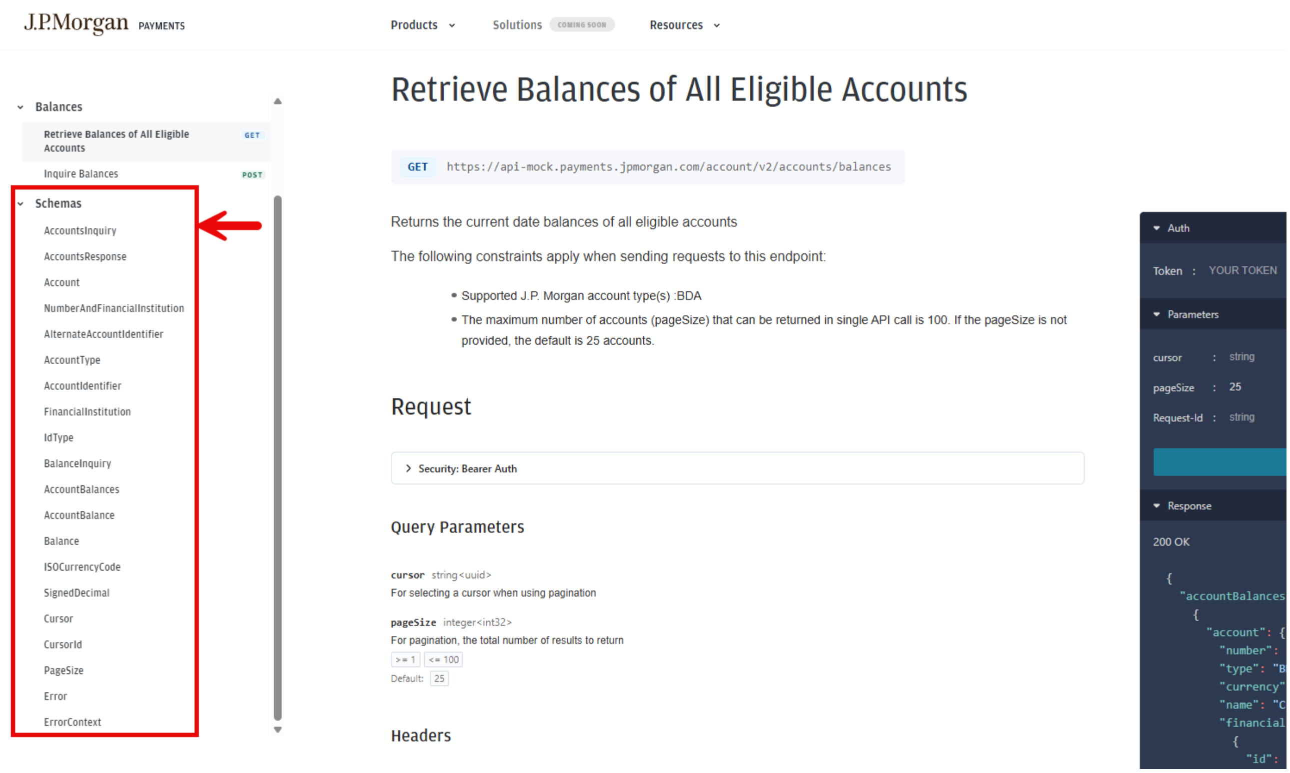
After selecting the box Account Balances, you will see there are available different versions for Transaction details API, please proceed with the latest version v2.0.7.



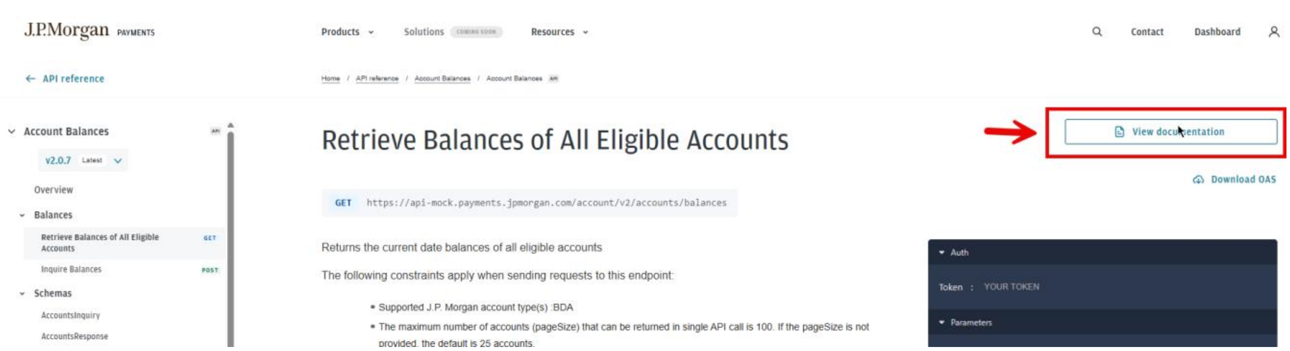
To access the specification details, JSON request and response samples, select the option on the left side panel "Balances" – "Retrieve Balances of All Eligible Accounts". Here you will find important guidelines for integrating with our Account Balances API.
Additionally, on the top right side, you will find the option to download the yaml file.



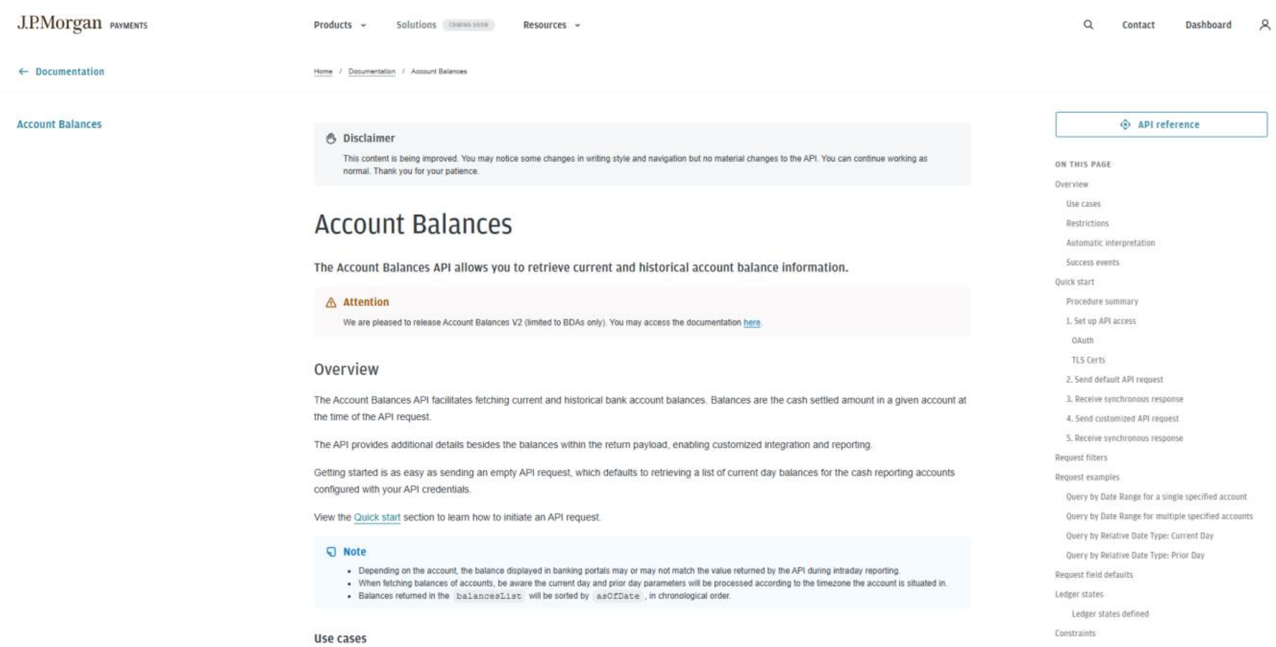
Moreover, on the left panel, below Transaction Details you'll find the API 'Schema' details.



Also, by clicking on the top right panel option "View Documentation", you will be redirected to the overview page where you can find general guidelines, use cases and details about Account Balances API.



Account Balance API Documentation Page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Account Balances

Disclaimer

This content is being improved. You may notice some changes in writing style and navigation but no material changes to the API. You can continue working as normal. Thank you for your patience.

Account Balances

The Account Balances API allows you to retrieve current and historical account balance information.

Attention

We are pleased to release Account Balances V2 (limited to BDAs only). You may access the documentation here.

Overview

The Account Balances API facilitates fetching current and historical bank account balances. Balances are the cash settled amount in a given account at the time of the API request.

The API provides additional details besides the balances within the return payload, enabling customized integration and reporting.

Getting started is as easy as sending an empty API request, which defaults to retrieving a list of current day balances for the cash reporting accounts configured with your API credentials.

View the Quick start section to learn how to initiate an API request.

Note

- Depending on the account, the balance displayed in banking portals may or may not match the value returned by the API during intraday reporting.
- When fetching balances of accounts, be aware the current day and prior day parameters will be processed according to the timezone the account is situated in.
- Balances returned in the `balancesList` will be sorted by `asOfDate` , in chronological order.

Use cases

API reference

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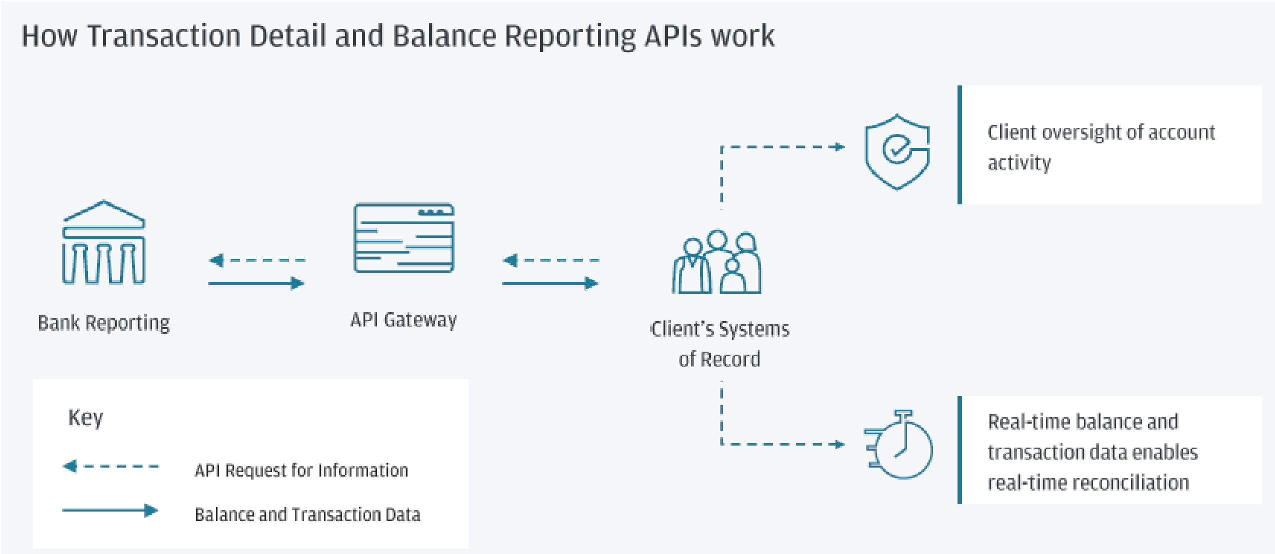
5. Reporting API Lifecycle & Choreography



- **Prior day information becomes available by 7 AM local time. We recommend doing an API call for prior day activity after 7 am. You'll be provided with a response. You can repeat the call for current day activity based on your needed schedule.**
- **Intraday activity may continue to update throughout the day up until the branch close time, which varies by country. This may be before or after midnight. Specific times can be provided upon request.**

6. Transaction Details API Pagination

Pagination is available in V3 of the Transaction Details API. It enables request responses to be returned synchronously with the first page and detail about the payload.

Steps to follow

- ✓ Send normal filtered request, such as a date range request
- ✓ Receive Paginated response
- ✓ Retrieve following pages with header query param "pageNumber"

Pagination detail in response

```
{
"pagination": {
   "pageSize": 1000,
```

```
    "totalPages": 3,
    "pageNumber": 1,
    "totalRecords": 2146
  },
}
```

- pageSize - the number of transactions in a page
- totalPages - the number of pages included in the query result
- pageNumber - the specific page number in the given response
- totalRecords - the total number of transactions in the query result

7. Error Codes List

HTTP RESPONSE	ERROR CODE / ERROR DESCRIPTION
400 **Bad Request** ***For status/details API response***	GCA-023 - Please re-send request in valid format PMT-E005 - EndToEndId field is required PMT-E006 - EndToEndId is not in correct format PMT-E007 - Please re-send request in valid format. T
200 **OK**	PMT-E010 - endToEndId must be unique PMT-E011 - instructedAmount or equivalentAmount is required with amount and currency fields PMT-E012 - amount field is required PMT-E014 - Invalid field combination; aba + memberId GCA-023 - Please re-send request in valid format GCA-059 - serviceLevelCode is required GCA-057 - country is required in the debtorAgent GCA-060 - serviceLevelCode value is invalid GCA-041 - Invalid parameter combination: debtorAccount must NOT be provided with iban AND accountNumber GCA-049- Invalid parameter combination: debtorAgent must NOT be provided with bic AND abaNumber GCA-043 - Invalid parameter combination: When debtorAccount is provided with iban, then debtorAgent must NOT be provided with abaNumber GCA-045 - debtorAccount must be provided with iban or accountNumber GCA-047 - When debtorAccount is provided with accountNumber, bic or aba is required. When debtorAccount is provided with iban, bic is required GCA-029 - The requested debit account was not found GCA-056 - bic must be provided with accountNumber GCA-055 - ACH Company id was not provided GCA-051 - ACH Company id and Account combination was not found

403 **Forbidden**	GCA-001 - Unauthorized Access GCA-003 - Unauthorized Access
503 **Service Unavailable**	GCA-099 – System is Unavailable

8. Account Type

- The reporting APIs support both virtual and physical accounts, as well as non-JPMC Multibank accounts, if enabled.

9. Lockbox Detail Reporting via Transaction Details API

Lockbox detail reporting is available on a prior-day basis once this capability is activated for the Transaction Details API. Please ensure this is discussed during scoping conversations so the JPMC implementation team can complete the necessary setup to enable this functionality via API.
Only six tags are provided from Lockbox for reporting through the Transaction Details API. These tags are:

- LBX CHECK NO
- LBX CHECK AMT
- LBX REMITTER NAME
- LBX REMITTER DDA
- LBX REMITTER BANK
- LBX INVOICE

If additional data is required, we recommend utilizing our BAI2 Reporting services, which are available through File Transmission Lockbox file reporting.

10. Reporting APIs – Virtual Reference Number (VRN)

Transactions paid to VRNs are available on API Reporting with Transaction Details API and will be prefixed with VXR/, as shown in the highlighted Remark below.

- **Reported transaction with VRN – JSON Sample**


```
{
  "account": {
    "accountId": "000000953800062",
    "accountName": "ABC INC",
    "bankId": "02100002",
    "branchId": "",
    "bankName": "JPMORGAN CHASE BANK, N.A. - NEW YOR",
    "aba": "021000021",
    "swift": null,
    "currency": {
```

```
    "code": "USD",
    "description": "US DOLLAR"
  }
},
"asOfDateTime": "2024-11-19T11:13:11Z",
"valueDateTime": "2024-11-19T07:42:46Z",
"asOfDate": "2024-11-19",
"valueDate": "2024-11-19",
"receivedTimestamp": "2024-11-19T11:13:10Z",
"debitCreditCode": "CREDIT",
"baiType": {
  "typeCode": "195",
  "description": "IND INCOMING MONEY TRANSFER",
  "btrsTypeCode": "195"
},
"fundsTypeCode": "SAME",
"currency": {
  "code": "USD"
},
"amount":240.0,
"immediateAvailable": 240,
"day1Available": 0,
"day2Available": 0,
"day2PlusAvailable": null,
"day3PlusAvailable": 0,
"bankReferenceSearchable": {
  "standardValue": "0100121324AA"
},
"customerReferenceSearchable": {
  "standardValue": "RQRTT05126681143"
},
"repairCode": "S",
"reversal": false,
"checkNumber": 0,
"wireType": "FED",
"shortDescription": "FEDWIRE CREDIT",
"postCode": "P",
"lockbox": {
  "lockboxSequenceCode": "",
  "lockboxItems": 0,
  "lockboxNumber": "",
  "lockboxDepositDate": null,
  "lockboxDepositTime": null
},
"narrativeText": {
  "YOUR REF    ": "RQRTT05126681143",
  "REC FROM    ": "WELLS FARGO BANK, N.A. 420 MONTGOMERY STREET SAN FRANCISCO CA US",
  "FED ID      ": "121000255",
  "B/O CUSTOMER": "/000005736165811 JOHN SMITH 20143 LITTLE BIG ISLAND DR KATY NY 10399",
  "REMARK      ": "VXR/10000051234456 ABC INC 56-98 KAPOLEI CENTER PARKWAY SUITE 244 EWA
```

```
  BEACH HI 96746 /CHGS/USD0,00/ DEBIT REF 2024123456789797",
  "REC GFP     ": "11191110",
  "MRN SEQ     ": "2024111900021587",
  "FED REF     ": "1234 I1B12360 PP1804 **VIA FED**"
 },
 "addenda": [],
 "sepaDetailsXml": null,
 "supplementalTextSet": {},
 "supplementalTextRecordList": null,
 "supplementalText": null,
 "achBatchItems": null,
 "transactionId": "TXN-P-4453555-987654"
},
```


11. Other Reporting Options

J.P. Morgan offers many options for daily account reporting. Please refer to the End-to-End Reconcilement Guide for additional examples of ACH reconciliation across multiple reporting file formats, such as CAMT, BAI2, MT940, etc.

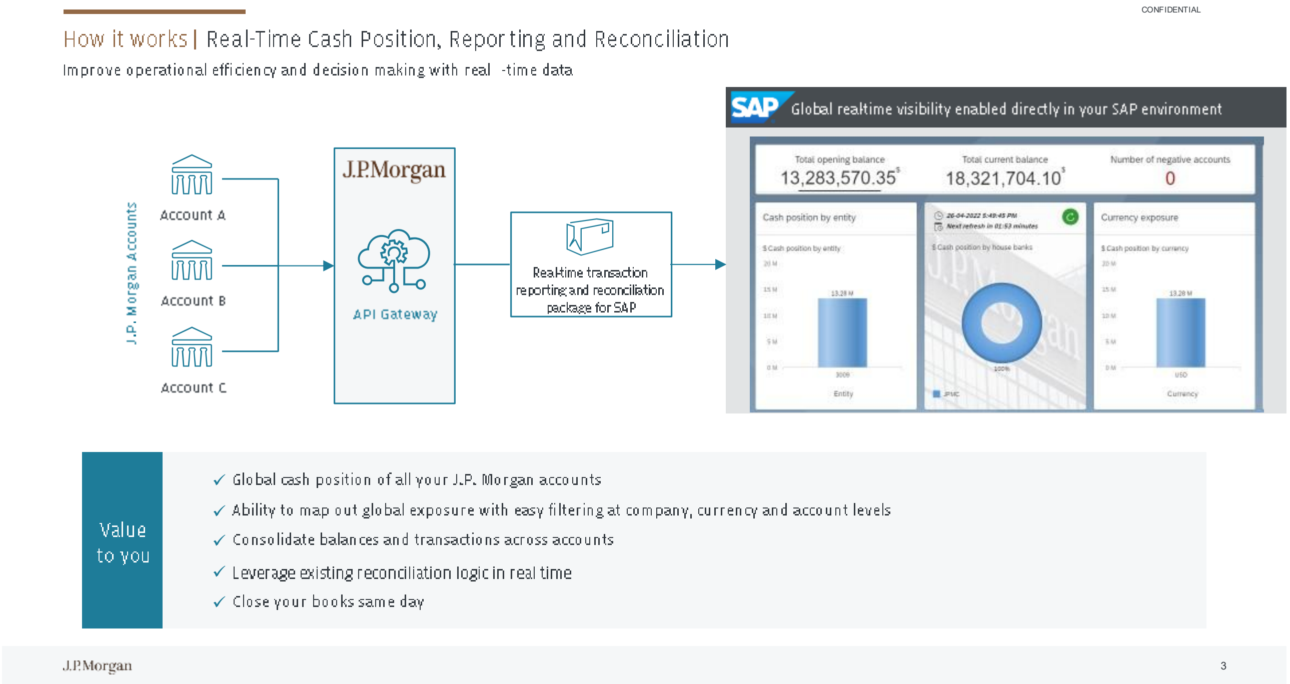
12. J.P. Morgan Integrated Solutions – Pre-built capabilities for Real Time Reporting powered by our Treasury Reporting APIs

J.P. Morgan has worked with partners to develop a set of real-time applications powered by J.P. Morgan Treasury Services APIs to support our clients' digital journey.

- **Integrated Solutions for SAP**

J.P. Morgan has developed a Real-Time Treasury app solution that provides real-time bank data on SAP S/4HANA and SAP ECC. Featuring the following capabilities:

  - Real-Time Cash Position, Reporting & Reconciliation
  - Global cash position of all your J.P. Morgan accounts
  - Ability to map out global exposure with easy filtering at company, currency and account levels
  - Consolidate balances and transactions across accounts
  - Leverage existing reconciliation logic in real time
  - Close books same day



- **Integrated Solutions for NetSuite, Sage Intacct and Microsoft Dynamics 365 Business Central**

J.P. Morgan Integrated Solutions for NetSuite, Sage Intacct and Microsoft Dynamics 365 Business Central is a plugin you can install within their Enterprise Resource Planning (ERP) software to automate the transfer of your payment instructions to the bank and retrieve cash reporting right from your NetSuite, Sage Intacct or Microsoft Dynamics 365 Business Central environment.

Reporting capabilities

ERP	Reporting Capabilities	Report Types
NetSuite	Cash reporting: manual and automated feed. In pilot: U.S. Virtual Card automated reconciliation. A daily reconciliation file will be transmitted to FISPAN to reconcile the transactions initiated with the plugin.	Balances and Transaction Details (Intraday and Prior Day) Virtual Card daily reconciliation file
Sage Intacct	Cash reporting: manual and automated feed.	Balances and Transaction Details (Intraday and Prior Day)
Microsoft 365 Business Central	Cash reporting: manual and automated feed.	Balances and Transaction Details (Intraday and Prior Day)

- **J.P. Morgan Embedded Solution for MS Excel with API**

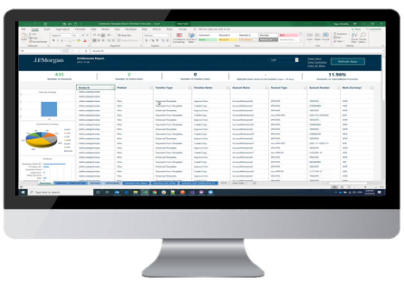
Excel with API installs directly into Microsoft® Excel® and uses J.P. Morgan Treasury Services API as the foundation to drive real-time, on-demand data from J.P. Morgan.

Excel with API provides pre-configured and customizable end-to-end solutions for cash visibility, user management and payment reporting; enabling you to view your global bank data on your local desktop.

CONFIDENTIAL

Oversee your bank's global data from your desktop

Bring on-demand real-time global data to your Microsoft Excel spreadsheet



Global cash visibility	Payment status reporting	User management
Account balances	Swift GPI-enabled payment journey	Entitlements view
Bank transactions	On-demand payment status	User status
FX rate sheet	Payment details	Authorized signatories (EMEA)

Access the download online with just a few clicks

Contact sales for API onboarding	Download plug-in	Login with Access® SSO for real-time data

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13. Technical Support and Assistance

For further assistance on any issues or questions, please contact API Support at +1-978-805-1200, Option 1 or send an email to api.service.support@jpmchase.com with details on your issue/question. Please cc your JPMorgan Sales representative.

14.Maintenance Windows

Maintenance windows are currently scheduled on Saturdays beginning at 20:00 ET and ending no later than Sunday 05:00 ET. API calls received during maintenance windows will receive a failure acknowledgement.

Annex: JSON Samples

Transaction Details API v2

Response ===


```
{
 "transactions": [
  {
   "uetr": "dd5e2b94-7ec1-461d-99ca-39dc7dcf38ca",
   "transactionRef": "T54CCLC162394",
   "endToEndId": "123403075TWO",
   "messageId": "MTSHK155401T54CCLC162394CMP2024060711435900",
   "jpmcRefId": "P123456575802624",
   "transactionStatus": "Completed",
   "paymentMethod": "Wire",
   "initiationChannel": "PAYSOURCE",
   "accounts": [
    {
     "crDrIndicator": "DR",
     "accountNumber": "123456789",
     "accountName": null,
     "bankId": "CHASHKHH"
    },
    {
     "crDrIndicator": "CR",
     "accountNumber": "1301020002",
     "accountName": null,
     "bankId": "CHASHKHH"
    }
   ],
   "originalCreationDtTm": "2024-06-06T23:39:32.000-04:00",
   "payDepInd": "P",
   "originatingBank": {
    "name": null,
    "partyIds": [
     {
      "id": "CHASHKHH",
      "idDomain": "FIID",
      "idType": "SWF"
     }
    ],
    "postalAddress": null
   },
   "originatingCust": {
    "name": "ALOHA PAYMENTS LIMITED",
    "postalAddress": {
     "adrLine": [
      "12TH FLOOR,OCEAN BUILDING, 56 SHOREDIT",
```

```
        " CH HIGH STREET GB /LONDON LN E1 6J",
        "J"
      ],
      "country": null
    },
    "partyIds": [
      {
        "id": "001234001915",
        "idDomain": "ACID",
        "idType": "OTHR"
      }
    ]
  },
  "bene": {
    "name": "PACIFIC JELWERY LIMITED",
    "postalAddress": {
      "adrLine": [
        "TSIM SHA TSUI,KOWLOON FLAT 11,2/F,W",
        " ING ON PLAZA,NO.62 MODY ROAD HONG",
        "K ONG HK"
      ],
      "country": null
    },
    "partyIds": [
      {
        "id": "12349069583056",
        "idDomain": "ACID",
        "idType": "OTHR"
      }
    ]
  },
  "beneBank": {
    "name": null,
    "partyIds": [
      {
        "id": "CITIHKAX",
        "idDomain": "FIID",
        "idType": "SWF"
      }
    ],
    "postalAddress": null
  },
  "valueDt": "2024-06-07",
  "debitCcy": "USD",
  "debitAmt": 3677,
  "creditCcy": "USD",
  "creditAmt": 3677,
  "xchgRate": null,
  "charges": [
    {
```

```
    "chargeAcct": null,
    "chargeBankCode": null,
    "chargeBranchCode": null,
    "bearerType": "OUR",
    "chargeType": "inbound message 71A charge",
    "chargeCcy": null,
    "chargeAmt": null
  },
  {
    "chargeAcct": null,
    "chargeBankCode": null,
    "chargeBranchCode": null,
    "bearerType": "SHA",
    "chargeType": "outbound message 71F charge",
    "chargeCcy": "USD",
    "chargeAmt": 0
  }
],
"lastUpdatedDtTm": "2024-06-06T23:43:59.000-04:00",
"paymentDetails": [
  "L.J.T.K YOU XIAN HUI SHE , L.J.T.K",
  "YOU XIAN HUI SHE"
],
"txnAmount": 3677,
"gpi": [
  {
    "gpiReason": null,
    "gpiAmount": 3677,
    "forwardBic": null,
    "fxRate": null,
    "creditReference": "T54CCLC112344",
    "debitReference": "0123434504014016",
    "sla": "001",
    "messageId": "437df2d4-fb47-4b42-bf21-de9c7041fa0c-GPI",
    "uetr": "dd5e2b94-7ec1-461d-99ca-39dc7dcf38ca",
    "gpiCurrency": "USD",
    "fxOriginalCCY": null,
    "forwardBankName": null,
    "gpiStatusDescription": "Credited to beneficiary",
    "originatorBankName": "CITIBANK N.A.",
    "messageType": "MT199",
    "processingBIC": "CHASHKHHDXXX",
    "last_updated_pp_timestamp": "2024-06-06T23:46:38",
    "gpiDateTime": "2024-06-06T23:44:00.000-04:00",
    "originatorBic": "CITIHKHXXXX",
    "fxTargetCCY": null,
    "processingBankName": null,
    "direction": "IN",
    "gpiStatus": "ACCC",
    "charges": [
```

```
          {
            "chargeCcy": "USD",
            "chargeAmount": 0
          },
          {
            "chargeCcy": "USD",
            "chargeAmount": 0
          }
        ]
      }
    ],
    "jpmcRefType": "P3"
  }
 ]
}
```


Transaction Details API v3


```
{
  "pagination": {
    "pageSize": 1000,
    "totalPages": 1,
    "pageNumber": 1,
    "totalRecords": 1
  },
  "data": [
    {
      "account": {
        "accountId": "000000123456789",
        "accountName": "ABC INC",
        "bankId": "02100002",
        "branchId": "",
        "bankName": "JPMORGAN CHASE BANK, N.A. - NEW YOR",
        "aba": "021000021",
        "swift": null,
        "currency": {
          "code": "USD",
          "description": "US DOLLAR"
        }
      },
      "asOfDateTime": "2024-11-01T15:25:46Z",
      "valueDateTime": "2024-11-01T15:25:46Z",
      "asOfDate": "2024-11-01",
      "valueDate": "2024-11-01",
      "receivedTimestamp": "2024-11-01T15:25:46Z",
      "debitCreditCode": "DEBIT",
      "baiType": {
        "typeCode": "458",
        "description": "REAL TIME PAYMENT",
        "btrsTypeCode": "458"
```

```
},
"fundsTypeCode": "SAME",
"currency": {
  "code": "USD"
},
"amount":431.28,
"immediateAvailable": 431.28,
"day1Available": 0,
"day2Available": 0,
"day2PlusAvailable": null,
"day3PlusAvailable": 0,
"bankReferenceSearchable": {
  "standardValue": "0123451306GB"
},
"customerReferenceSearchable": {
  "standardValue": "T6RZ5VK2AHN7FYY"
},
"repairCode": "N",
"reversal": false,
"checkNumber": 0,
"wireType": "EMPTY",
"shortDescription": "REAL TIME PAYMENT",
"postCode": "I",
"lockbox": {
  "lockboxSequenceCode": "",
  "lockboxItems": 0,
  "lockboxNumber": "",
  "lockboxDepositDate": null,
  "lockboxDepositTime": null
},
"narrativeText": {
  "CREATED     ": "2024-11-01T15:25:32",
  "DR BANK REF ": "08e27b80ef1cee1a",
  "DR CUST REF ": "T3EZ5VK2AHN7FJJ",
  "DR TRANS ID ": "8FZW4VM6LRY4",
  "DR NAME     ": "ABC",
  "DR ACCT     ": "123456789",
  "DR BANK ID  ": "021000021",
  "DR BANK     ": "JPMorgan Chase",
  "CR NAME     ": "John Smith",
  "CR BANK ID  ": "456700355",
  "CR BANK     ": "Commercial Bank"
},
"addenda": null,
"sepaDetailsXml": null,
"supplementalTextSet": {},
"supplementalTextRecordList": null,
"supplementalText": null,
"achBatchItems": null,
"transactionId": "TXN-C-4437439-1990765234"
```

},

Elements Returned in the Response	Value
uetr:	dd5e2b94-7ec1-461d-99ca-39dc7dcf38ca
"transactionRef":	T54CCLC162394
"endToEndId":	123403075TW0
"messageId":	MTSHK155401T54CCLC162394CMP2024060711435900
"jpmcRefId":	P123456575802624
"transactionStatus":	Completed
"paymentMethod":	Wire
"initiationChannel":	PAYSOURCE
accounts:	
"crDrIndicator":	DR
"accountNumber":	123456789
"accountName":	
"bankId":	CHASHKHH
"crDrIndicator":	CR
"accountNumber":	1301020002
"accountName":	
"bankId":	CHASHKHH
"originalCreationDtTm":	2024-06-06T23:39:32.000-04:00
"payDepInd":	P
"originatingBank":	
"name":	
"partyIds":	
"id":	CHASHKHH
"idDomain":	FIID
"idType":	SWF
"postalAddress":	
"originatingCust":	
"name":	ALOHA PAYMENTS LIMITED
"postalAddress":	
"adrLine":	
	"12TH FLOOR,OCEAN BUILDING, 56 SHOREDIT",
	" CH HIGH STREET GB /LONDON LN E1 6J",
	"J"
"country":	
"partyIds":	
"id":	1234001915
"idDomain":	ACID
"idType":	OTHR
"bene":	

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"name":	PACIFIC JELWERY LIMITED
"postalAddress":	
"adrLine":	
	"TSIM SHA TSUI,KOWLOON FLAT 11,2/F,W",
	" ING ON PLAZA,NO.62 MODY ROAD HONG",
	"K ONG HK"
"country":	
"partyIds":	
"id":	1.23491E+13
"idDomain":	ACID,
"idType":	OTHR
"beneBank":	
"name":	
"partyIds":	
"id":	CITIHKAX
"idDomain":	FIID
"idType":	SWF
"postalAddress":	
"valueDt":	6/7/2024
"debitCcy":	USD
"debitAmt":	3677
"creditCcy":	USD
"creditAmt":	3677
"xchgRate":	
"charges":	
"chargeAcct":	
"chargeBankCode":	
"chargeBranchCode":	
"bearerType":	OUR
"chargeType":	inbound message 71A charge
"chargeCcy":	
"chargeAmt":	
"chargeAcct":	
"chargeBankCode":	
"chargeBranchCode":	
"bearerType":	SHA
"chargeType":	outbound message 71F charge
"chargeCcy":	USD
"chargeAmt":	0
"lastUpdatedDtTm":	2024-06-06T23:43:59.000-04:00
"paymentDetails":	
	"L.J.T.K YOU XIAN HUI SHE , L.J.T.K"

	"YOU XIAN HUI SHE"
"txnAmount":	3677
"gpi":	
"gpiReason":	
"gpiAmount":	3677
"forwardBic":	
"fxRate":	
"creditReference":	T54CCLC112344
"debitReference":	1.23435E+14
"sla":	1
"messageId":	437df2d4-fb47-4b42-bf21-de9c7041fa0c-GPI
"uetr":	dd5e2b94-7ec1-461d-99ca-39dc7dcf38ca
"gpiCurrency":	USD
"fxOriginalCCY":	
"forwardBankName":	
"gpiStatusDescription":	Credited to beneficiary
"originatorBankName":	CITIBANK N.A.
"messageType":	MT199
"processingBIC":	CHASHKHHDXXX
"last_updated_pp_timestamp":	2024-06-06T23:46:38
"gpiDateTime":	2024-06-06T23:44:00.000-04:00
"originatorBic":	CITIHKHXXXX
"fxTargetCCY":	
"processingBankName":	
"direction":	IN
"gpiStatus":	ACCC
"charges":	
"chargeCcy":	USD
"chargeAmount":	0
"chargeCcy":	USD
"chargeAmount":	0
"jpmcRefType":	P3

Best practice: Transaction Details API and Account Balance API should configure calls to be spaced out to 15 mins between 2 consecutive calls at the minimum. Ideally the calls to these APIS should be 4 or 5 times during business hours but should there be a business need, you may configure it at 30 mins intervals typically. Beware of Payload Limit.
For high daily account activity (i.e. over 3/5k transactions), We recommend prior day H2H reporting vs the Transaction Details API v3 with pagination.

Account Balances

Request ==


```
{
  "startDate": null,
  "endDate": null,
  "relativeDateType": "CURRENT_DAY",
  "accountList": [
    {
      "accountId": "123456789"
    },
    {
      "accountId": "987654321"
    }
  ]
}
```


Response ==


```
{
  "accountList": [
    {
      "accountId": "000000000000001",
      "accountName": "ABC INC",
      "branchId": "",
      "bankId": "02100002",
      "bankName": "JPMORGAN CHASE BANK, N.A. - NEW YOR",
      "currency": {
        "code": "USD",
        "currencySequence": 0,
        "decimalLocation": 2,
        "description": "US DOLLAR"
      },
      "balanceList": [
        {
          "asOfDate": "2023-01-17",
          "recordTimestamp": "2023-01-17T13:47:41Z",
          "currentDay": true,
          "openingAvailableAmount": 7783394.91,
          "openingLedgerAmount": 7783394.91,
          "endingAvailableAmount": 21311879.19,
          "endingLedgerAmount": 21311879.19
        }
      ]
    },
    {
      "accountId": "000000002",
      "errorCode": "GCA-010",
      "errorMsg": "The account was not found."
    }
  ]
}
```

Elements Returned in the Response	Value
"accountList":	
"accountId":	123456789
"accountName":	ABC INC
"branchId":	
"bankId":	2100002
"bankName":	JPMORGAN CHASE BANK, N.A. - NEW YORK
"currency":	
"code":	USD
"currencySequence":	0
"decimalLocation":	2
"description":	US DOLLAR
"balanceList":	
"asOfDate":	1/17/2023
"recordTimestamp":	2023-01-17T13:47:41Z
"currentDay": true,	
"openingAvailableAmount":	7783394.91
"openingLedgerAmount":	7783394.91
"endingAvailableAmount":	21311879.19
"endingLedgerAmount":	21311879.19
"accountId":	987654321
"errorCode":	GCA-010
"errorMsg":	The account was not found

Frequently asked questions- FAQ´s

Transaction Details and Account Balances API

Question	Answer
What are Treasury Reporting APIs?	Treasury Reporting APIs are tools provided by J.P. Morgan to help automate and streamline transaction monitoring, file status tracking, and reconciliation processes. They offer real-time insights into your business's financial activities.
What is the Transaction Details API?	The Transaction Details API allows users to retrieve detailed information about all inflows and outflows in their accounts. It supports querying multiple accounts and date ranges to provide a comprehensive list of transactions.
How do I register for the J.P. Morgan Developer Portal?	To register, navigate to developer.jpmorgan.com, select "Register Now," and follow the instructions. Ensure a J.P. Morgan representative is aware of your registration for documentation purposes.
How can I reset my password for the Developer Portal?	Go to developer.jpmorgan.com, click "Login," and select "Forgot Password." Follow the instructions to reset your password. If issues persist, contact jpmmhelp@jpmorgan.com.
What are the API reporting capabilities for Lockbox?	Lockbox specific information can be optionally included, though some limitations may apply depending on additional data you may wish to have captured as part of your lockbox processing. Check images via API are available. Additionally, images can be downloaded from the Access Online portal or sent via file transmission. Lockbox details (e.g. invoice-level data) requires configuration in our Receivables platform before it will be visible in the API.
What authentication methods are supported?	The APIs support OAuth for secure authentication, which is recommended

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	for read-only integrations. Mutual SSL is also compatible.
What are the constraints on API requests?	For both Transaction Details and Account Balances APIs, you can retrieve data for up to 200 accounts per call. The date range for queries cannot exceed 5 days, and certain parameter combinations are invalid.
What should I do if I encounter an error code?	Refer to the Error Codes List in the document for specific error descriptions and resolutions. Common errors include invalid parameter combinations and unauthorized access.
What are the best practices for the Transaction Details API usage?	Limit repeated API calls to once every 15 minutes. For high volume or frequency needs, discuss with J.P. Morgan. Ensure you are using the latest API version and follow the onboarding guidelines. Ideally the calls to this API should be 4 or 5 times during business hours but should there be a business need, you may configure it at 30 mins intervals typically. Be aware of Payload Limit. For high daily account activity (i.e. over 3/5k transactions), We recommend prior day H2H reporting vs the Transaction Details API v3 with pagination.
What support is available for API issues?	For technical support, contact API Support at +1-978-805-1200, Option 1, or email api.service.support@jpmchase.com. Include specific details about your issue and cc your J.P. Morgan representative.
Are there maintenance windows for the APIs?	Yes, maintenance windows are scheduled on Saturdays from 20:00 ET to Sunday 05:00 ET. API calls during this time will receive a failure acknowledgment.

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Question	Answer
What is the Account Balances API?	The Account Balances API provides current and historical bank account balances, offering additional details for customized integration and reporting.
What does the Account Balances API do?	The Account Balances API facilitates fetching current and historical bank account balances, providing additional details for customized integration and reporting.
What parameters are required for the Account Balances API request?	All parameters are optional, but if you provide an accountList, the accountID and bankID fields are required for each account in the array.
How many accounts can I retrieve balances for in a single API call?	You can retrieve balances for up to 200 accounts per API call.
What is the maximum date range I can specify in a request?	When providing startDate and endDate, the date range cannot exceed 31 days.
What happens if I don't provide any parameters in the request?	If no parameters are provided, the API will interpret the request to include relativeDateType="CURRENT_DAY" and will use all of the client's cash reporting accounts.
What are the invalid parameter combinations for the request?	Invalid combinations include: startDate + relativeDateType, endDate + relativeDateType, and startDate + endDate + relativeDateType.
How are balances sorted in the response?	Balances returned in the balancesList are sorted by asOfDate in chronological order.
What should I do if an account is not found?	If an account is not found, the response will include an error code such as "GCA-010" with the message "The account was not found." Check the account details and try again.
What is the recommended practice for calling the API for prior day balances?	Prior day information becomes available by 7 AM local time. It is recommended to make an API call for prior day activity after this time.

APPENDIX

Product/ERP System	NetSuite (FISPAN)	Sage Intacct (FISPAN)	Microsoft Dynamics Business Central (FISPAN) V18+
Reporting			
Balance and Transaction Reporting **Global accounts supported**	Live (API)	Live (API)	Live (API)
Multi-Bank Reporting (Cash Reporting via the TS APIs of multibank accounts that have been setup on Access for Cash Reporting (via SWIFT Multibank)	*PILOT* Requires Product Approval	*PILOT* Requires Product Approval	*PILOT* Requires Product Approval
Automated Bank Feed (Requires Balance and Transaction API Reporting to enabled in the plugin and then it's configured with FISPAN; no additional JPM setup needed.	Live	Live	Live
NetSuite Expense Report (Expense Report payments are available for clients using NetSuite's Expense Reports module. Payments supported include US ACH/Check, BACS, CPA, and SEPA.)	Live	NA	NA
FISPAN Remittance Email Service (FISPAN will send an email to the client's vendor with the invoice information for the bills being paid)	Live	Live	Live