

J.P.Morgan

Solutions architected for your needs

Account structuring and liquidity optimization



Create a structure that provides a clear line of sight and empowers your liquidity to work harder for you using our tailored approach to evaluating your accounts—both physical and virtual.

Physical cash concentration

Seamlessly move funds across the globe on the same day and without fund transfer fees with our wide range of physical cash concentration solutions.

Just-in-time funding

Fund local currency payments automatically from a central currency account prior to payment release.

Notional pooling

Gain increased flexibility with management of balances and currencies across fully operational accounts.

Cross-currency sweeps

Maximize the ability to physically concentrate cash, rationalize bank account structures or automate funding in different currencies by automatically moving and converting balances from an account in one currency to an account in another.

Investment sweeps

Deploy operating account balances held with us efficiently and maintain full intraday liquidity with intraday and end-of-day sweeps that offer multiple onshore and offshore money market fund investment options.

[LEARN MORE ABOUT LIQUIDITY & ACCOUNT SOLUTIONS >](#)

© 2022 JPMorgan Chase & Co. Member FDIC. Deposits held in non-U.S. branches are not FDIC insured. All rights reserved. The statements herein are confidential and proprietary and not intended to be legally binding. Not all products and services are available in all geographical areas. Visit jpmorgan.com/paymentsdisclosure for further disclosures and disclaimers related to this content.