KEEP MOVING FORWARD

J.P. Morgan
**Take payments from virtually anywhere—Merchant Services**

Give your customers more ways to pay as buying habits continue to transform

**Adapt to the always-on world**
Find confidence in an ever-changing environment

- **Boost digital presence** - meet growing online demand and evolving customer needs
- **Maximize sales** - establish more channels and payment methods
- **Enhance resiliency** - improve platform reliability to stay up and running
- **Prepare for the future** - gain actionable insights to drive strategy and growth

**Meet your customers where they are**

<table>
<thead>
<tr>
<th>Optimize contactless payments</th>
<th>Reimagine the checkout experience</th>
<th>Drive loyalty through your app</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accept contactless cards and mobile wallets with tap-to-pay technology</td>
<td>Connect physical and digital shopping experiences with omnichannel solutions</td>
<td>Simplify and support your transaction process end-to-end directly from your app</td>
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</tbody>
</table>

**Benefits for your customers**

- Speed up checkout during peak times
- Put safety first and help customers avoid touching surfaces
- Remove friction at checkout with embedded payments
- Boost convenience with a variety of payment methods and reduced clicks

**Benefits for you**

- Reduce the cost and risk of managing cash
- Customize your setup and technical requirements
- Boost sales with a better shopping experience
- Increase visibility with consolidated channel reporting
- Drive scalability, stability and functionality from a single platform
- Optimize recurring payments to increase authorization rates
- Take advantage of our tools to ease integration
OPTIMIZE CONTACTLESS PAYMENTS

J.P.Morgan
Discover the new payments normal

How we interact and pay has changed. Give customers and employees peace of mind with contactless payments.

Contactless solutions put safety first

- Get in and out quick
- Limit cash passing between hands
- Avoid touching surfaces
- Maintain social distance
- Stop the spread of germs

And are here to stay.

The shift is happening

DURING THE PANDEMIC:
One in five consumers made a digital payment for the first time¹

AFTER THE PANDEMIC:
More than half would continue¹

Get new customers in the door

- 63% of global consumers
- 54% of U.S. consumers
- 72% of millennials

...would switch to a new business that installed contactless payments²

¹National Retail Federation (Coronavirus leads to more use of contactless credit cards and mobile payments, 2020)
²Visa (The Visa Back to Business Study, 2020)
Start here
Make it easy for you, your customers and your developers with our global strength and scale. We break down barriers to:

1 | Implement a solution
2 | Drive adoption
3 | Minimize disruptions
4 | Offer a seamless experience
5 | Stay competitive

While keeping a pulse on the overall goals of your business.

Expand your offering
Stay flexible and take payments in more ways:

<table>
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<th>Contactless cards</th>
<th>Mobile wallets</th>
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<tbody>
<tr>
<td>Tap and go</td>
<td>Use a smart device</td>
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Get there
Modernize your technology with solutions tailored to your unique needs.

- Accept contactless tap-to-pay technology
- Customize your setup and requirements
- Remove friction and speed up transactions
- Improve platform reliability to stay up and running
- Use a familiar system so new customers know how to pay
- Reduce costs and risks associated with managing cash

And stay on the cutting edge with our latest innovations – we’ve invested more than $30 billion in technology.1

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How one client improved rush hour with contactless payments

Build a scalable system for your business.

Our client:
Provides public transportation in one of the largest cities in the U.S.

What they needed:
- **Speed** – move long lines through a turnstile fast
- **Convenience** – allow riders to use own card or mobile wallet instead of a fare card
- **Buyer behavior** – adopt new habits for how to pay

How we delivered:
- **Less delays** – allowed duplicate transactions so family members can pay back-to-back
- **Fewer charges** – aggregated transactions instead of charging for each ride
- **New riders** – passed through while we determine their future risk of decline

Now we’re ready to help you become more efficient. Find confidence in any environment knowing you’ll receive exceptional service and next-generation solutions.

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1JPMorgan Chase & Co. (Annual Reports, 2017 - 2019)
REIMAGINE THE CHECKOUT EXPERIENCE

J.P. Morgan
Explore the digital awakening

Convenience is fueling pandemic purchase behavior. Shoppers are finding ways to avoid store capacity restrictions, lines out the door and limited inventory.

We’ll lead the way and remove hurdles to:

• Evolve your business model
• Establish an omnichannel presence
• Enable flexibility between channels
• Ensure a seamless experience
• Expand your reach

Connect with your customers and engage new ones with an integrated digital experience.

Modernize how you do business

The key is to blend e-commerce and physical stores with emerging technology.

- 27% more online and mobile payment authorizations on Cyber Monday than we processed in 2019
- 3 out of 4 people tried a new shopping method due to the coronavirus
- Nearly 70% of consumers intend to continue using buy online pick-up in store

1Bloomberg (J.P. Morgan Says Card Payments Surged 27% Over Black Friday Weekend, 2020)
Today

Strengthen your digital capabilities and tap into new markets with our omnichannel solutions.

1 Online:
   Delivery – order from site to home
   Livestream – engage and shop through video

2 In store:
   Self-checkout – use mobile to scan and go
   Mobile point-of-sale – equip employees to assist and take payments

3 Omnichannel:
   Order ahead – buy online and pick-up in store
   Browse – search online and buy in store or vice versa

And continue to grow with an infrastructure powered by scale. We’ve surpassed $1.51 trillion in merchant processing volume.¹

Tomorrow

Help maximize revenue by keeping your performance strong across channels.

Online:
   Minimize cart abandonment with fewer clicks
   Increase loyalty through personalized interactions

In store:
   Free up cashiers to help with selling and other tasks
   Bust lines so customers can get inside and pay quickly

Omnichannel:
   Remove friction at checkout with embedded payments
   Get items to your customers more quickly
   Boost sales with a better shopping experience

It’s a win/win for you and your customers.

¹Internal data as of December 31, 2019
How one client increased digital sales during the pandemic

With widespread lockdowns, we’ve established omnichannel strategies. Let’s help you find the right balance between physical and digital shopping.

Our client:
High fashion brand established retail stores more than 40 years ago

What they needed:
- Reach customers - shift quickly to digital with store closures and limitations
- Understand preferences - analyze search and shopping behavior
- Speed up checkout - keep lines moving with store capacity constraints

How we delivered:
- Built a continuous experience - connected on and offline environments
- Provided insights - tracked customer journey to browse online and buy in store
- Increased impulse buys - got employees ready with mobile point-of-sale devices

1Internal reporting. Availability is dependent on third-party status

Start your journey

Help withstand the unforeseeable with a bank that can deliver innovation.

- **Enhance security** - help protect against ever-evolving risks across channels
- **Consider costs** - we can consult on interchange for different transaction types
- **Increase visibility** - get a clear view with consolidated channel reporting
- **Ease implementation** - make it simple with application programming interfaces (APIs) and developer tools
- **Ensure connectivity** - save time with 1,000+ third-party integrations
- **Improve reliability** - avoid disruptions with our wholly owned infrastructure
LET’S DRIVE LOYALTY THROUGH YOUR APP

J.P. Morgan
Assessing your environment today

Now more than ever, companies are looking for ways to boost their digital presence and adapt to their customers’ ever-changing needs by focusing on a few key areas:

- Meeting growing online demand
- Building a digital presence
- Exceeding consumer expectations
- Improving current digital commerce platforms
- Automating manual processes
- Driving convenience

Adapting to the on-demand world

<table>
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<th>Nearly 80% of consumers say speed, convenience and friendly service are paramount for the customer experience¹</th>
<th>43% of consumers say they would pay more for convenience¹</th>
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<td>Customers believe emerging technologies and digitization are areas businesses need to improve¹</td>
<td>Consumer spending on mobile is growing at a faster rate than desktop (+16% YOY) compared to (+5% YOY) in Q2²</td>
</tr>
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</table>

Here’s how we add value³

1  | Always on presence
2  | Better response time
3  | Improved transaction success rate
4  | Decreased authorization failures

¹PwC. Experience is Everything. Here’s How To Get it Right. (Comscore Digital Commerce Management 2017-2020).
Deliver simple, fast and secure payments for your customers and reduce cart abandonment

Let them pay how they want and drive convenience with access to a variety of payment methods
Securely store their payment information from their first transaction
Help them feel confident knowing their transactions are safe with our comprehensive suite of Safetech security solutions
Simplify aspects of the transaction flow – from processing refunds to paying bills directly from the app

Boost value for your business
Enhance your digital presence with modern in-app technology designed to meet your unique needs—now and in the future

Make it easy for your developers
Drive innovation by accelerating application build, so your developers can focus on what’s next

Create a new piece of code in just 5 clicks by taking advantage of our developer tools i.e. application programing interfaces (APIs)
Give them the power to self-certify through our developer sandbox, complete with guidance along the way
Tap into our third-party relationships, including gateways, hardware and software providers pre-configured to your platform to speed up integration

Drive scalability, stability, and functionality from a single platform
Access tools to automate your payment environment and manage your payment services, so you can focus on what matters most
Tap into dynamic tools to optimize your subscriptions and recurring payments to increase authorization rates

Humanize your in-app experience with these innovative features and capabilities
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How one client built a strong digital presence

We can work together to help you move your business forward with our innovative e-commerce platform—regardless of your size or sophistication.

Our client:
- Quick service restaurant
- Thousands of locations in the U.S. and CAN
- Corporate owns the technology with franchise owners managing individual locations

What they needed:
- Increased customer loyalty through their app
- Protected transactions across channels
- Simplified customers’ payments online and in-store using a smart device
- Improved refund process from corporate to franchise

How we delivered:
- Built a comprehensive mobile solution that supported transactions in store and online
- Developed a comprehensive security solution using tokenization and encryption
- Supported order-ahead and online catering capabilities
- Improved refunds using a combination of virtual terminal and tokenization to speed up back office reconciliation
- Added digital wallet capabilities (i.e. Apple Pay, Google Pay) to their terminals for in store

CLIENT SCENARIO

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Keep moving forward

Create an ecosystem that supports your entire customer journey. What are the next steps in your digital evolution? Let’s find out how to reach your goals together.

Learn more in our “Keep Moving Forward” series and discover what’s possible with your J.P. Morgan representative.
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