

E-Commerce and Fintech Forum

Disruptive Innovation

June 24, 2021 | Virtual



Opening Address



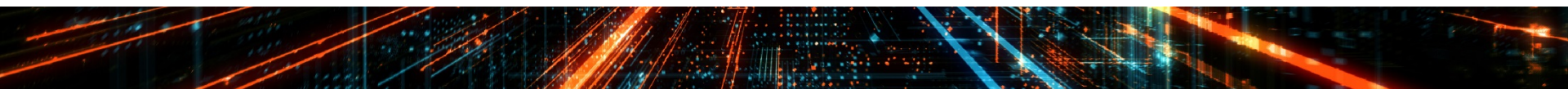
Madhu Namburi

Global Head of Technology
Investment Banking
J.P. Morgan



Takis Georgakopoulos

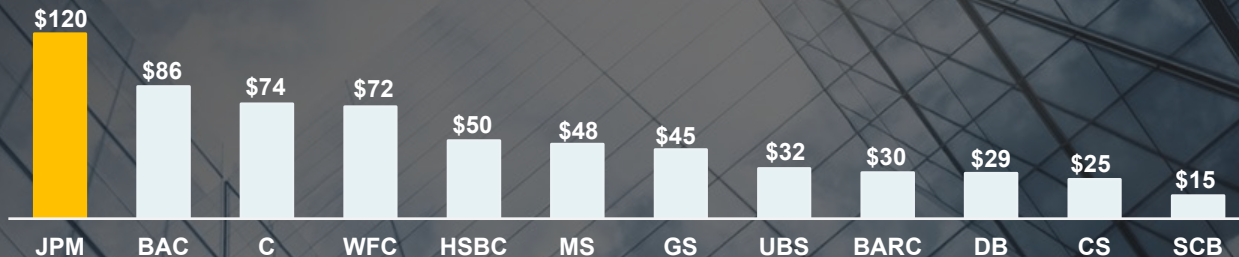
Global Head of Wholesale Payments
J.P. Morgan



J.P. Morgan's leading position in the industry allows us to help clients navigate and emerge stronger

Global leader

based on firmwide FY2020 net-revenue (\$ billion)



#1

Investment Banking

#1

**Fixed Income
Currencies
Commodities**

Joint #1

Equities

#1

Transaction Bank

#1

US Retail Bank

Sources: Public company filings; all figures converted to USD using spot rate as of 31st Dec 2020; Total net revenue is calculated as non-interest revenue + net interest revenue; Ranking figures for Investment Banking, Fixed Income Currencies Commodities, and Equities are based on Coalition FY20 Analytics -- J.P. Morgan's Ranks reflect J.P. Morgan's internal business structure and are based on the following peer-set: BAC, BARC, BNPP, CITI, CS, DB, GS, HSBC, MS, JPM, SG, and UBS; plus SCB and WF for Treasury and Trade Services; plus SCB, BNY Mellon, NT & State Street for Securities Services. JPMorgan's ranks are based on JPMorgan's internal revenue numbers. This analysis is strictly confidential and should not be distributed further; Transaction Bank ranking from JPMC Annual Report based on combination of Treasury Services, Merchant Services, and Trade Finance; US Retail Bank ranking from JPMC Annual Report based on credit card sales volume & outstanding and US Retail Deposits based on % market share

We are the largest global provider of payment solutions ...

**Global Leader in clearing
and payment processing**

24% SWIFT Market Share
Globally

1 Largest **USD Wires and
CHIPS** volume ranking

1 Daily payments processed
**\$8 Trillion in volume and
50 million transactions**

1st **Non-Chinese CNY clearer**
globally

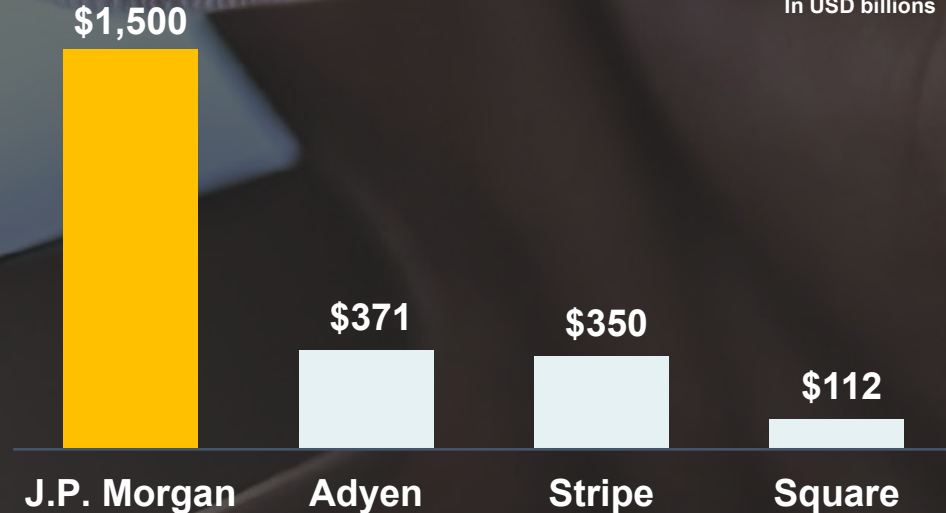
... the largest acquirer for online transactions ...

Largest Merchant Acquirer

Online Transactions (Card-not-Present)

FY2020 Merchant Processing Volume

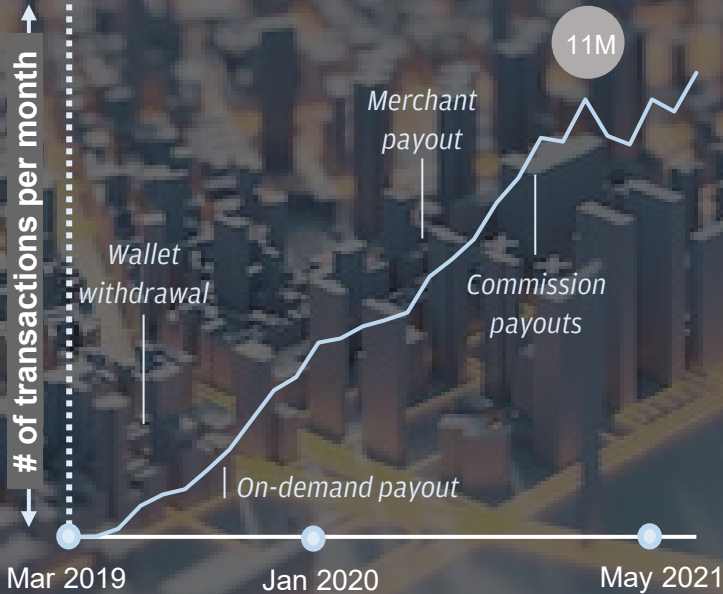
In USD billions



Source: Public disclosures for Adyen and Square; Stripe as an estimate for CB Insights

... largest footprint for Real-Time Payments globally ...

Our leadership in US RTP



1

Global RTP Presence
43 markets; 55 by 2021

1

Global API for RTP

1

US RTP Market Share
96% as of April 2021

1st

Bank to offer RTP
USD + EUR + GBP

Largest RTP footprint

Scalable Solution

Flexibility for clients

Supports Integrated & Contextual Commerce

... the largest retail bank in the US ...

Unparalleled US presence that continues to grow

1

US credit card issuer
in sales volume and outstanding

1

Retail deposits
with 9.8% market share

1 in 2

US Household penetration
banking **63+ mm households**

4.3mm

Small businesses customers

5000+

Branches in the US, adding **87 in**
new markets in 2020

42mm

Active mobile users

... and largest Blockchain network for Financial Institutions

400+
Banks

Liink  **oNYX**

- 1st** To market with live corporate clients in APAC
- 1st** Blockchain-based platform for digital clearing and settlement
- 1st** Bank live with Blockchain apps (Resolve, Confirm)
- 1st** U.S. Bank to introduce its own digital token (JPM Coin)

Disruption is accelerating across industries ...



... with new ways of doing business and new payment needs

Subscriptions



Marketplace Ecosystem



Payment Gateway



Contextual Commerce



Sharing Economy



"It won't be the biggest companies or the strongest brands that survive, but the ones most adaptable to change."

– Tobias Lutke, CEO of Shopify, 2020

We power your ecosystem and set you up for success



How we can help

Your customers “Make it simple for me to buy”

- User-friendly experience
- Accepting alternative payments, including Pay-by-Bank, in US & EU

Your sellers “Give me a consumer-like experience”

- Intelligent routing
- 120 currencies across 60 countries
- Digital wallets for sellers

You “Let me focus on what’s important”

- World-class liquidity solutions
- Full suite of connectivity options
- Uptime exceeds 99.99%
- Industry-leading cybersecurity

We help optimize your cash across the value chain

Visibility & Forecasting

Global Cash Allocation

Working Capital Optimization

FX & Cross Border

Intracompany Funding

Digital & Real-time

Supply Chain Financing

Customer Connectivity

Security

Corporations



Our innovation strategy is centered around you

CO-INNOVATE

Iterate with clients to refine or pivot quickly



Client
Co-Innovation

> 500 Clients
engaged



Client
Hackathons

OPEN

Build internally and partner with FinTechs and peers



Collaborating with leading
FinTechs



Delivering specialized
payment solutions

DISRUPT

EmTech experimentation and investment across horizons



Enabling Next-Gen banking



1st Bank-led blockchain
Launched: CONFIRM

We do some of our finest work when we co-innovate with you

Overall Winner
Highly Commended

Harnessing the Power of Technology

2020 Winner 
2021 Highly Commended 

Overall Winner

Best FX Solution

2019 
2020 
Meituan-Dianping

Overall Winner

Best Liquidity Solution

2020 
2021  MITSUI & CO., LTD.

Overall Winner

Treasury Today's Top Treasury Team

2021 

 treasurytoday
Adam Smith Awards

Overall Winner

Best Supply Chain Solution

2020 
2021 

Overall Winner

Best-in-Class Treasury Solution

2019 China 
2020 India 
2021 Americas 
2021 Middle East 

Overall Winner

Best Cash Management Solution

2020 
2021 

Highly Commended

Best New Technology Solution

2021  HYDRO

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