

WHOLESALE PAYMENTS

FINANCIAL INSTITUTIONS OUTLOOK

2021



STRICTLY PRIVATE & CONFIDENTIAL

2020 has taught us many things about the changing dynamics of the payments industry but arguably the year was more about evolution than revolution. The objectives of doing things in a more digital, resilient and efficient manner might have accelerated in 2020 but it was a journey the industry has been on for a number of years.



Jon Lloyd

Head of FIG Sales Europe
Wholesale Payments

So what is truly new? We think three things are going to really shape the industry in the coming years – digital coins, platform as a service and ESG.

They might even complement each other as drivers of fundamental change in how we operate and manage transaction banking in ways not yet fully appreciated or priced in.

Some of the questions we are asking ourselves include the following:

- With a renewed appetite for change and collaboration, could 2021 herald a step-change for the financial services industry?
- Could this be the year when the first central bank digital currency is tested and / or issued, with the ECB paving the way?
- Will we see banks and fintechs successfully using “platform as a service” models that replace proprietary and legacy systems?
- What will the renewed focus on ESG mean for financial institutions– including our financing activities and conduct as corporate citizens?

While the jury is out on how these topics might evolve, we can be confident that 2021 will be an exciting year for our industry.

European banks and policymakers in particular have led on embedding ESG into financing frameworks, with the continent accounting for 80% of sustainable assets globally. We also saw increased importance placed on the need to create diverse and inclusive communities.

Perhaps the most reassuring view of all is that the challenges of 2020 did not break the basic building blocks of transaction banking. It was a year of immense determination and resiliency and it is these attributes that we believe set the path for a brighter 2021.

As you look for opportunities to meet the challenges that this year will bring, we would like to extend an open invitation to meet with our wholesale payments and treasury experts on any of the topics detailed in this outlook or any other topic on your agenda.

**Thank you for your continued partnership
and all the best for the year ahead.**

MARKET LANDSCAPE

OUTLOOK 2021

DIGITAL COINS

Anticipate the future of money movement, whereby blockchain infrastructure is facilitating the next generation of cash, trade and securities settlement

ENVIRONMENTAL, SOCIAL & CORPORATE GOVERNANCE

Join us in driving social change; cultivating diversity and inclusion and working to strengthen our communities. [Learn more about our approach](#)

PLATFORM AS A SERVICE

Leverage evolving platform models that may replace proprietary and legacy systems with open source and cloud-based ecosystems

REGULATION

Review how the changing regulatory landscape will shape the financial services industry globally

OPTIMIZING LIQUIDITY

Discuss the impact of a low/negative global rate environment, with a consideration for the effects on balance sheet management



PRIORITIES

OUTLOOK 2021

DIGITAL PLATFORMS

Embrace innovation and discover reliable, tech-forward blockchain and payments infrastructure with Kinexys Liink and Kinexys. [Learn more about Kinexys by J.P. Morgan](#)

API

Enhance reconciliation through real-time data and visibility, track cross-border payments and automate treasury operations

PARTNERSHIP

Collaborate with leading Fintechs to leverage exciting treasury technologies, maximised through the scale of a trusted banking partner

DIGITISATION

Continue to accelerate the power of digital, through automating manual processes and reducing costs

TRADE FINANCE

Prepare for the post-pandemic trade recovery and support the increased focus on sustainability, digitisation and e-commerce that has resulted



EVENTS PLANNED FOR 2021

BANKING FORUMS AND ROUNDTABLES

European Virtual Banking Forum and Young Professionals Virtual Event

SERVICE REVIEWS AND TRAINING

Scheduled regularly during the year

BOURNEMOUTH AND TAMPA OPERATIONS TOURS

Please contact your Treasury Sales Manager to arrange a visit

WOMEN ON THE MOVE

Virtual Leadership Day 2021

EBADAY 2021

SIBOS 2021

BAFT 2021

OUTLOOK 2021



VIRTUAL TOURS

Our world-class corporate centres in Tampa, Florida (U.S.) and Bournemouth, Dorset (U.K.) support a range of the firm's day-to-day business activities. More than 9,000 professionals are based in these two locations, both are part of our 20 strong strategic global network which also includes: Singapore, Philippines and India.



TAMPA CORPORATE CENTRE

Scan the QR Code with your smartphone or click image to take the tour of the Tampa Corporate Center.



BOURNEMOUTH CORPORATE CENTRE

Scan the QR Code with your smartphone or click image to take the tour of the Bournemouth Corporate Center.

OUTLOOK 2021



WHOLESALE PAYMENTS APP

OUTLOOK 2021

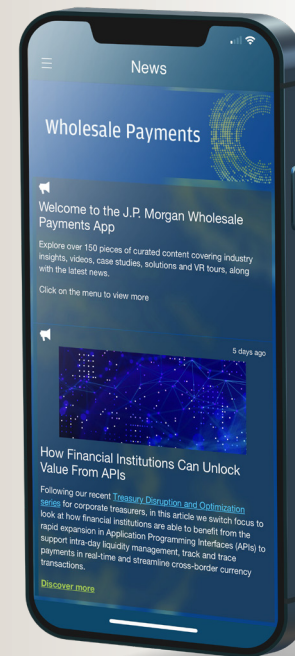
We are pleased to announce the new J.P. Morgan Wholesale Payments Mobile App, now available for iOS and Android. From our Sales and Product teams to our clients around the globe, anyone can access the app. In a centralized location, you will find 100+ pieces of curated, timely content to support your client conversations as you tell the Wholesale Payments story.



Use the QR code to download the app through the Google Play Store.



Use the QR code to download the app through the Apple App Store.





This document is for information purposes only. It may not be copied, published or used, in whole or in part, for any purpose other than as expressly authorized by J.P. Morgan. The statements in this documentation are not intended to be legally binding. Neither J.P. Morgan nor any of its directors, officers, employees or agents shall incur any responsibility or liability whatsoever to the Company or any other party in respect of the contents of this document or any matters referred to in, or discussed as a result of, this document. J.P. Morgan makes no representations as to the legal, regulatory, tax or accounting implications of the matters referred to in this document.

J.P. Morgan is a marketing name for the Corporate & Investment Bank and Commercial Bank businesses of JPMorgan Chase Bank, N.A. and its affiliates/subsidiaries worldwide. Any products and services are offered by JPMorgan Chase Bank, N.A. or its affiliates subject to applicable laws and regulations and service terms. Not all products and services are available in all locations. Eligibility for particular products and services will be determined by JPMorgan Chase Bank, N.A. or its affiliates.

© 2021 JPMorgan Chase & Co. All rights reserved.