Core Trade

Whether you require certainty of payment, are looking for working capital efficiencies or need short-term funding on open account terms, our global team will advise and tailor a solution specific to your needs.

Best Funding Solution
Adam Smith Award, 2021 (Asia)
EXPORT / IMPORT LETTERS OF CREDIT

Issue, advise, amend, confirm and discount Letters of Credit (LC) with our global network of correspondent banks through our next-gen Trade Channel platform.

Benefits for the applicant / importer
- Mitigate the performance risk of the seller, with payment effected against compliant shipping documents
- Accelerate and manage cash flow through efficient LC structuring
- Potential to lower overall costs through J.P.Morgan’s correspondent network
- Facilitate sustainable supply chains by ensuring sales growth and strong customer relationships with certainty

Benefits for the beneficiary / exporter
- Alleviate the credit risk of the issuing bank / buyer as a result of having a bank to pay, on the due date, against a complying shipping document
- With confirmed LCs, you can:
  - Better manage cash flow knowing your exact pay date
  - Have the opportunity to get paid early, enhancing your cash conversion cycle
  - Enjoy specific country knowledge with individuals on the ground in many markets

LEARN MORE ABOUT CORE TRADE SOLUTIONS
How you benefit

- Optimize the growth of trade transactions / company footprint with new counterparties and regions
- Help reduce the overall cost by using our offices to issue the SBLC
- Efficiently manage and improve the processing of your SBLC applications with our award-winning online Trade Channel platform
- Alleviate the credit risk of the issuing bank / buyer as a result of having a bank to pay, on the due date, against a claim
- Take advantage of our global reach to help facilitate the local issuance and reissuance of SBLCs and Guarantees in other countries, thereby reducing the need for multiple global facilities

LEARN MORE ABOUT CORE TRADE SOLUTIONS ➤
Access competitive working capital and help improve your cash conversion cycle via short-term funding against trade instruments, open account trade flows or the discounting of negotiable instruments.

**How you benefit**

- Allow suppliers / buyers to receive early payment of a trade transaction
- Mitigate disruption within relationships with transaction counterparties
- Have better bargaining power within a transaction
- Enable counterparties to receive competitive funding
- Provide hybrid solutions, allowing both parties to work on open account terms, with control over the payment process and flexibility over who bears the cost