Virtual Account Management (VAM)

Combining one Demand Deposit Account (DDA) with a virtual account sub-ledger, VAM enables the virtual differentiation of cash activity within a single account. Clients are able to create virtual account structures that mirror their organization - improving cash visibility, optimizing liquidity, and reducing reliance on physical accounts.

A Single Platform to Support Your Cash Management Strategy

Control & Visibility
Control cash positions under one DDA, which provides transparency and differentiates activity
Visualize your cash picture, make decisions in real time, and gain insights that drive critical business decisions

Centralization & Efficiency
Track all transaction activity from one account, around the clock, and modify account structures with digital self-service capabilities
Free up resources by reducing administrative burdens of manual reconciliation and running multiple physical accounts

Optimization
Integrate virtual structures with existing liquidity solutions to optimize your in-house bank models and streamline processes

Reporting & Flexibility
Detailed account balance, transaction, and multi-level, multi-channel reporting to effectively support strategy and meet organizational needs

A Customizable Set of Capabilities that Drive Results

Live globally across 12 locations and major financial centers (United States, Canada, Mexico, Luxembourg, Ireland, United Kingdom, Germany, Netherlands, Singapore, Hong Kong, China and Australia) to support your global needs with a consistent experience, available 24x7

Available in 30+ currencies, to allow for a scalable and flexible solution

Supports multi-entity VAM structures that enable your in-house banking and payment factory organizations, including intercompany reporting capabilities

Integrates with other JPM Liquidity Solutioning tools including notional pooling, physical cash concentration, and multi-bank sweeps to enable efficient overlay structures across locations and banks

Multi-level virtual account structure and reporting across multiple channels enables reporting flexibility across your organizational hierarchy

Proprietary solution built entirely in-house that features an intuitive client interface and can support large scale structures (thousands of virtual accounts) and be scaled per client needs and evolving business environment
J.P. Morgan Payments

We believe every payment speaks volumes. As a trusted innovator and industry leader, we can help your business unlock the potential in your payments. Our integrated solutions empower businesses to diversify and thrive in a rapidly evolving world. Join companies around the globe that trust us to solve both complex and everyday challenges.

Leadership Matters

J.P. Morgan Payments has been recognized as a 2021 Greenwich Quality Leader in U.S. Large Corporate Cash Management and Trade Finance. J.P. Morgan was recognized as excellent in 10 categories, including:

- Quality of Advice
- Customer Service
- Frequency of Contact
- Digital Platform Design
- Digital Platform Functionality
- Domestic Product Capabilities
- Innovation
- Ease of Doing Business
- Account Opening
- Satisfaction with Documentation

9 clients recognized at Treasury Today’s 2022 Adam Smith Awards.

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