

# 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

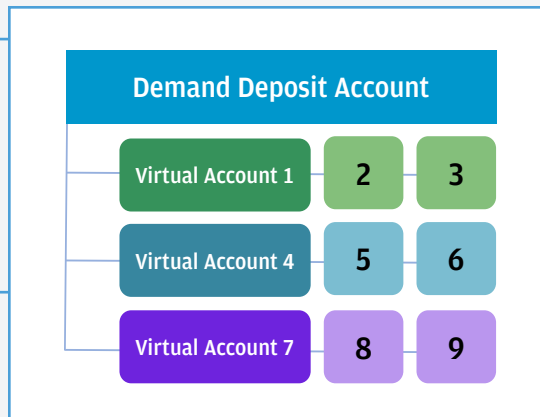
### Control & Visibility

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

### Optimization

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



### 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

### 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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