

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

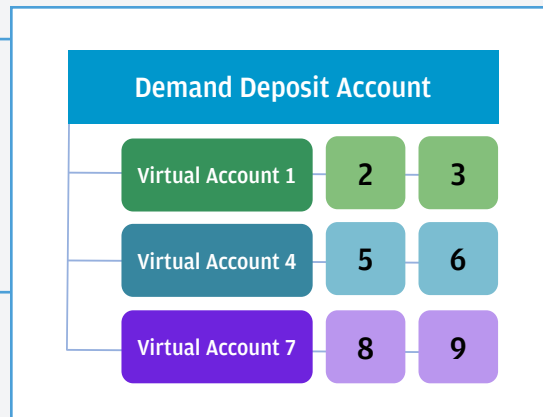
Control & Visibility

Control cash positions under one DDA, which provides transparency and differentiates activity

Visualize your entire 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

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 11 locations and major financial centers (United States, Canada, Mexico, Luxembourg, Ireland, United Kingdom, Germany, Netherlands, Singapore, Hong Kong and China) 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 Wholesale Payments

J.P. Morgan's Wholesale Payments combines our treasury services, trade, commercial card and merchant services capabilities to help clients pay anyone, in nearly any currency, anywhere in the world.

As one of the world's largest full-service providers, our cash management, liquidity and escrow services help clients resolve working capital and efficiency challenges they face today. More than 135,000 corporations, financial institutions, governments and municipalities in over 180 countries and territories entrust their cash business to J.P. Morgan.

Leadership Matters

J.P. Morgan is a global leader in helping clients define their liquidity needs and develop a framework for managing and investing cash balances. Here are a few of the recent awards we have received for industry leadership:

- Boston Consulting Group ranked J.P. Morgan #20 among The Most Innovative Companies of 2019
- J.P. Morgan recognized as a Greenwich Quality Leader in U.S. Large Corporate Cash Management Quality, 2019
- 2019 Greenwich Associates U.S. Large Corporate Cash Management Study - Corporates +\$2B - cited for:
 - » #1 in Innovation
 - » #1 in Ease of Doing Business
 - » #1 in Quality of Advice
 - » #1 in Product Quality (GQI)
 - » Likelihood to Recommend



For more information, please visit jpmorgan.com/country/US/EN/cib/treasury-services

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