

# 2021 Client Solutioning Roadmap

Timing is subject to change

New solutions in development to optimize your payments, modernize card solutions and simplify the experience.

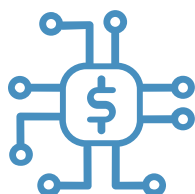
	2021 Solution Priorities	Q1	Q2	Q3	Q4
OPTIMIZE PAYMENT FLOWS	<ul style="list-style-type: none"> <li>Enable for International payments</li> <li>Integrate into procure-to-pay software</li> <li>Mobile app for one-time payments made by individuals (employees, contractors, etc.)</li> <li>Deliver <b>Integrated Payables (IP)</b> solution</li> <li>Expand supplier acceptance via <b>WePay</b></li> </ul>	<ul style="list-style-type: none"> <li>Mobile app &amp; industry wallet (pilot)</li> <li>IP Real-Time Payments &amp; APIs (pilot)</li> </ul>	<ul style="list-style-type: none"> <li>Enhanced acceptance network - WePay (pilot)</li> </ul>	<ul style="list-style-type: none"> <li>Industry wallet API for client/3<sup>rd</sup> party apps</li> <li>General Availability</li> </ul>	<ul style="list-style-type: none"> <li>International Payments for limited clients (pilot)</li> </ul>
	<ul style="list-style-type: none"> <li><b>Integrate with Quickbooks</b> for easier expense download</li> <li>Revitalize all <b>Commercial Card designs</b></li> <li>Enable new card capabilities</li> </ul>		<ul style="list-style-type: none"> <li>New card plastic design</li> <li>Rapid account number (US)</li> <li>Contactless Card functionality (Canada)</li> <li>Mobile wallet – Apple, Google, Samsung (Canada)</li> </ul>		<ul style="list-style-type: none"> <li>QuickBooks integration (phase 1)</li> </ul>
MODERNIZE CARD PAYMENTS	<ul style="list-style-type: none"> <li><b>Service cardholders, digitally</b> via mobile app</li> <li><b>Automate Cardholder</b> servicing</li> <li><b>Automate the onboarding</b> process</li> <li>Facilitate program management for Program Administrators across AP &amp; Treasury</li> <li>Report realized spend to assess supplier campaign</li> </ul>	<ul style="list-style-type: none"> <li>Credit monitoring of cardholders traveling (GA)</li> <li>Onboarding automation through Connect (pilot)</li> </ul>	<ul style="list-style-type: none"> <li>Cardholder mobile app iOS (pilot)</li> <li>Digital integration of payables into Connect &amp; ACCESS (pilot)</li> </ul>		<ul style="list-style-type: none"> <li>Cardholder mobile app iOS (general availability)</li> <li>Cardholder dispute automation</li> <li>Realized spend reporting (pilot)</li> </ul>
SIMPLIFY THE EXPERIENCE					

## Opportunities to Deliver Value thru Commercial Card Solutions

---

J.P. Morgan innovations aim to support your payables objectives.

### Optimize Payment Flows



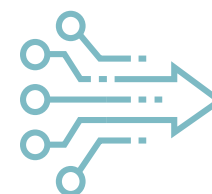
Capitalize on virtual card innovations to simplify internal processes, better meet your working capital needs and optimize your payables strategy

### Enhance Card Utility



Facilitate your card program by leveraging new data integration enhancements and Card functionality

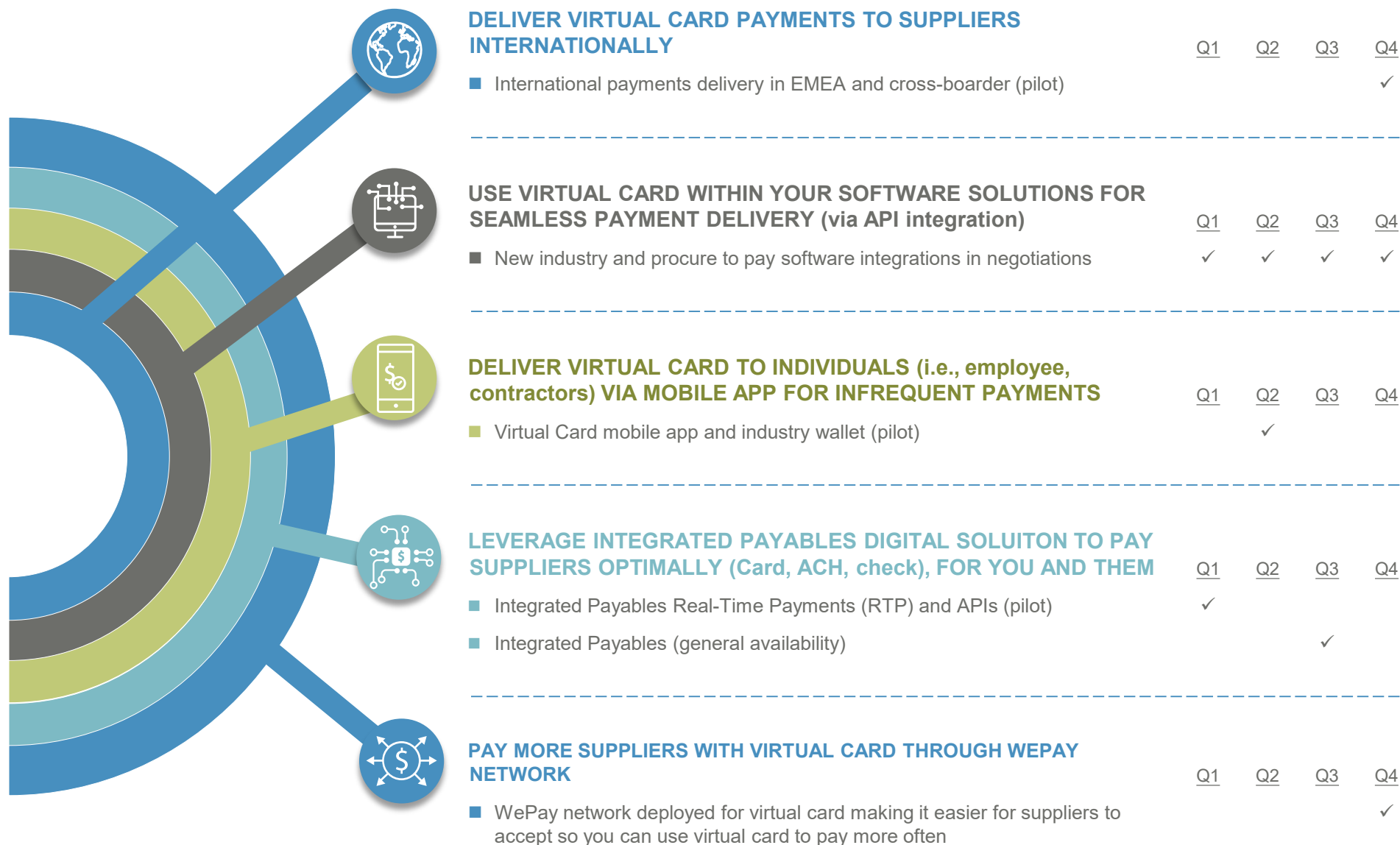
### Simplify the Experience



Be supported by our digital-first end-to-end experience, enabling self-service and streamlining engagement for you and your cardholders

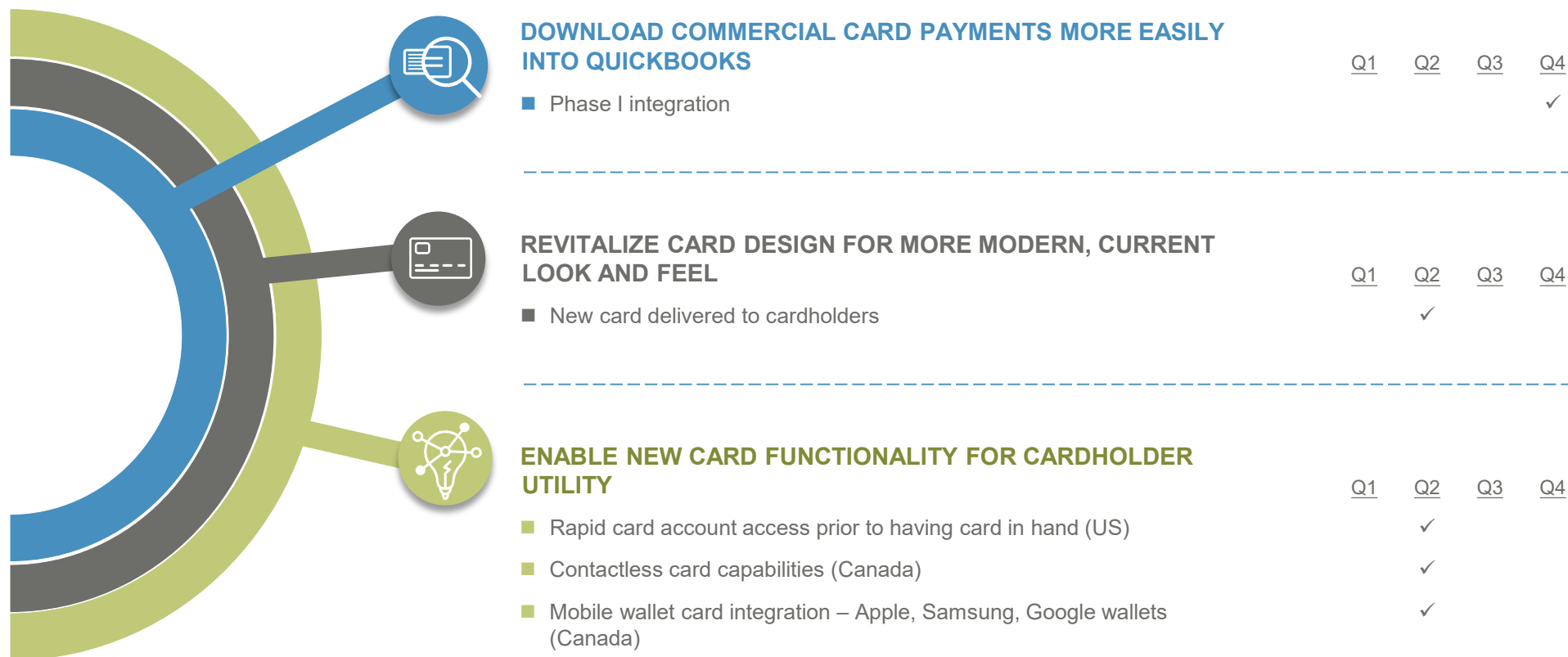
# Optimize Payment Flows

What you may be able to do with virtual card solutions in development from JP Morgan



# Enhance Card Utility

How new card capabilities in development may impact your current card solution

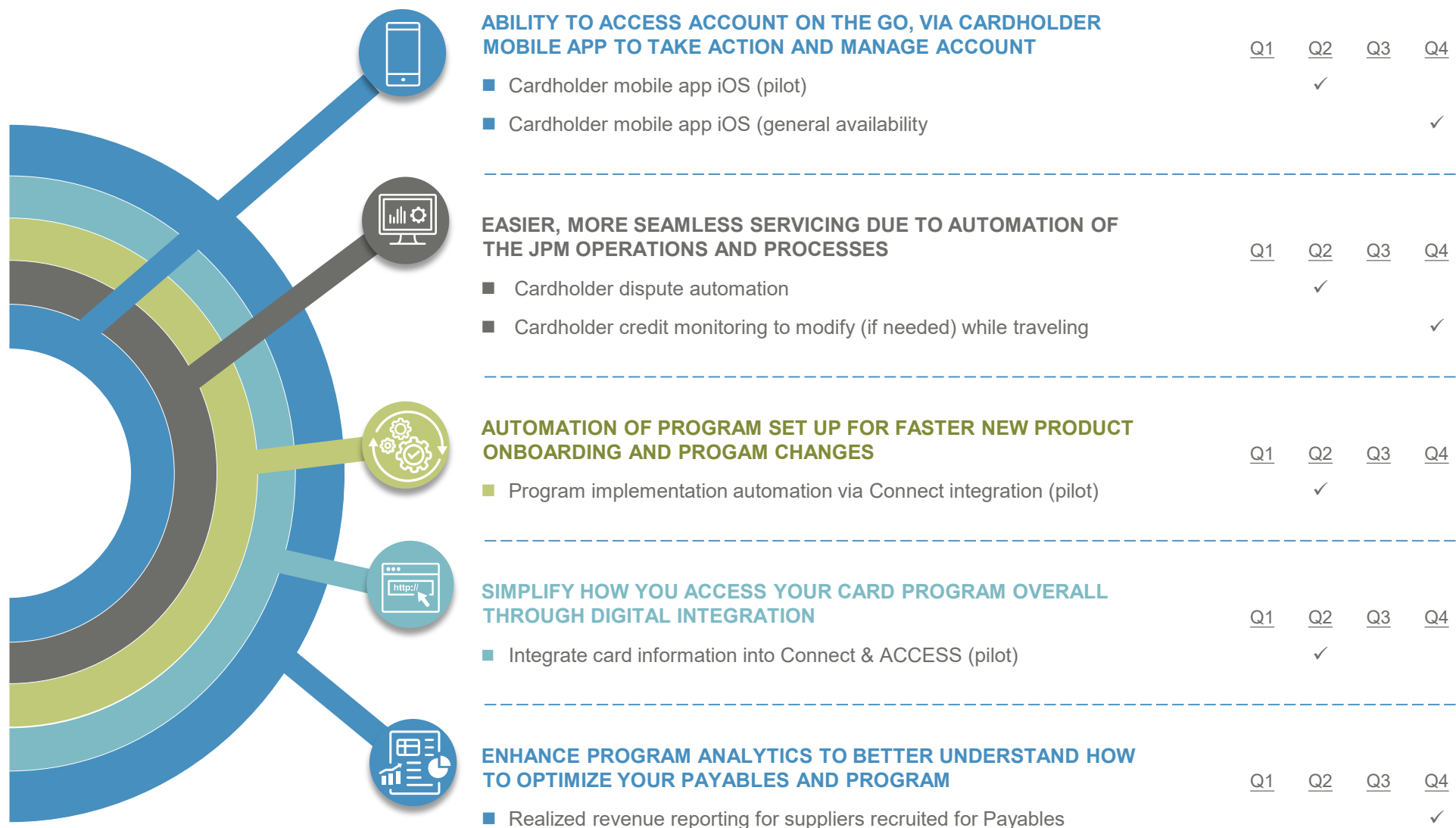


J.P.Morgan

*All solutions currently in development. Functionality and timelines are subject to change.*

# Simplify the Experience

What new capabilities in development may improve the experience for Cardholders and you:



J.P.Morgan