

PwC - Nordic Battle of Treasury

Real-time Treasury and Liquidity



J.P. Morgan Payments

J.P. Morgan is a trusted innovator in global treasury transformation that partners with corporates to drive scalable & sustainable growth.

J.P. Morgan Payments Credentials

1. Drive simplicity at scale

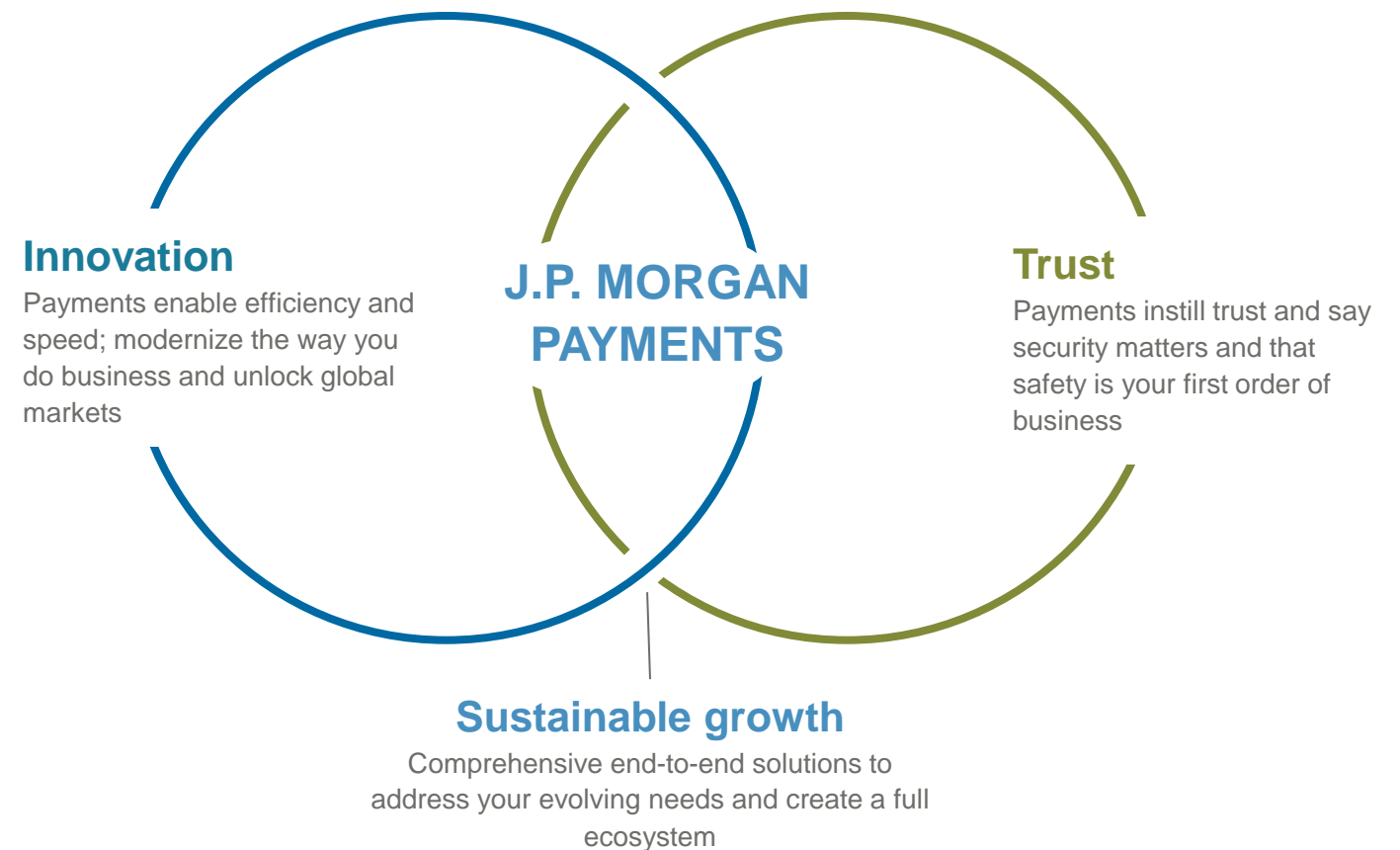
- Global footprint with local expertise with an end-to-end view of buyers and suppliers across the world
- Operating in 170+ countries and 120+ currencies

2. Adapt quickly to the market

- 5,400 transactions processed per second in 2021¹
- #1 rankings for acquiring worldwide¹ USD payments volume² card issuing and retail deposits³

3. Access new markets and ecosystems

- Move more than \$10 trillion in payments per day⁴
- 98% of value done the same day and 78% in real time



J.P. Morgan Payments can deliver the **innovation, global scale, trust and service** necessary for every payment to speak volumes

¹J.P. Morgan internal data ³Nilson Report, October 2021, Issue 1206. ²Nilson Report, February 2021, Issue 1192. ³JPMorgan Chase 2021 Annual Report. ⁴JPMorgan Chase Investor Day, May 2022

J.P. Morgan is powering the global transition to Real-time treasury and liquidity

Corporates are on a digital transformation journey with payments at the centre of this innovation. Connectivity methods are transitioning from file-based batch processing to API-driven interactions across the payment lifecycle.

J.P. Morgan’s RTP Differentiators

Instant Payment Finality and Visibility

- Payment status reporting
- Real-time view of cash positions and confirmations
- No returns, reversals, or chargebacks

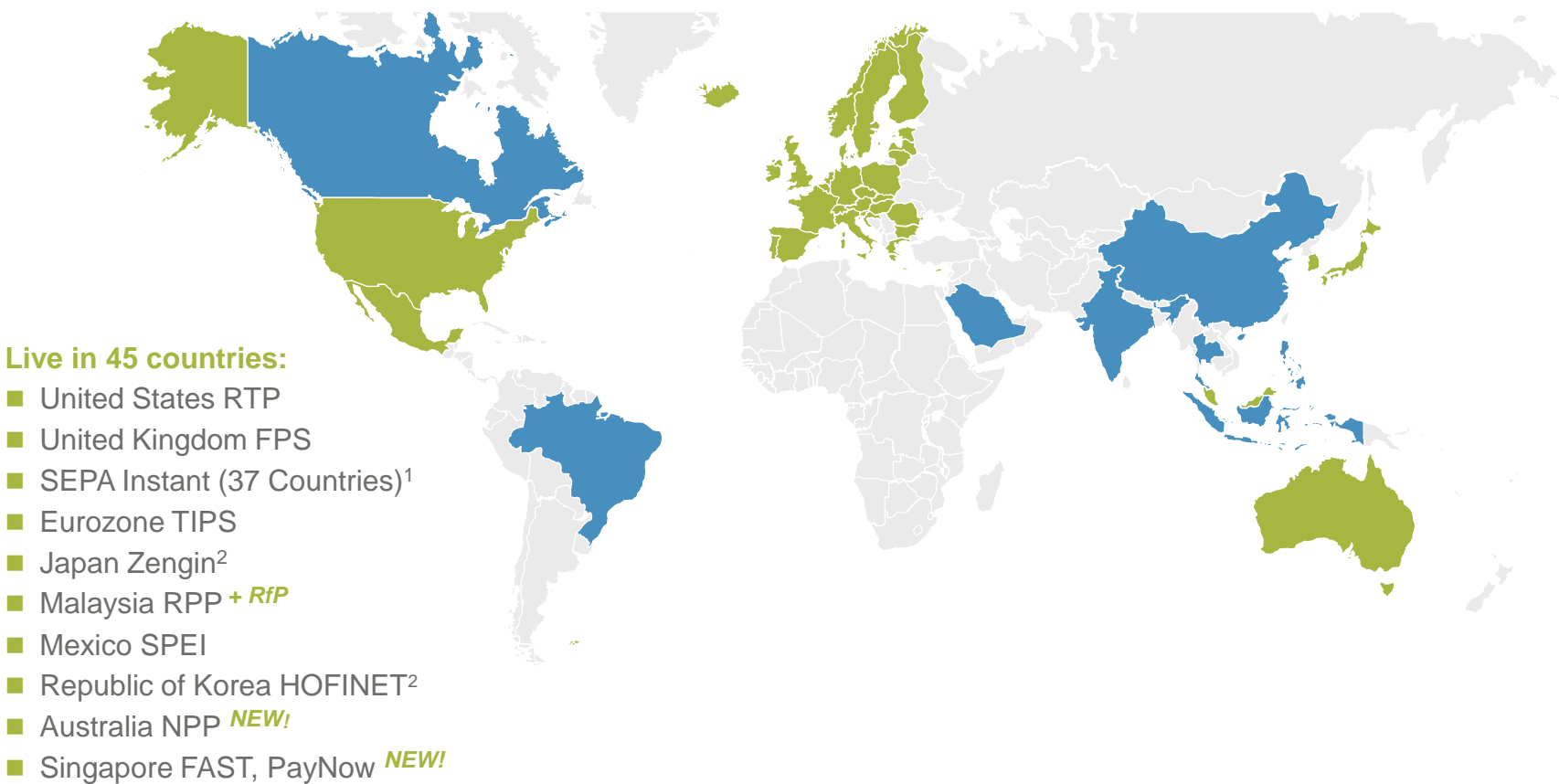
Instant Reconciliation

- Auto-apply invoicing reducing DSO
- Track and Trace functionality
- No cut-off times – 24/7 operating model

Optimized Liquidity Management

- Last second initiation allows longer funds availability
- Immediate availability of funds

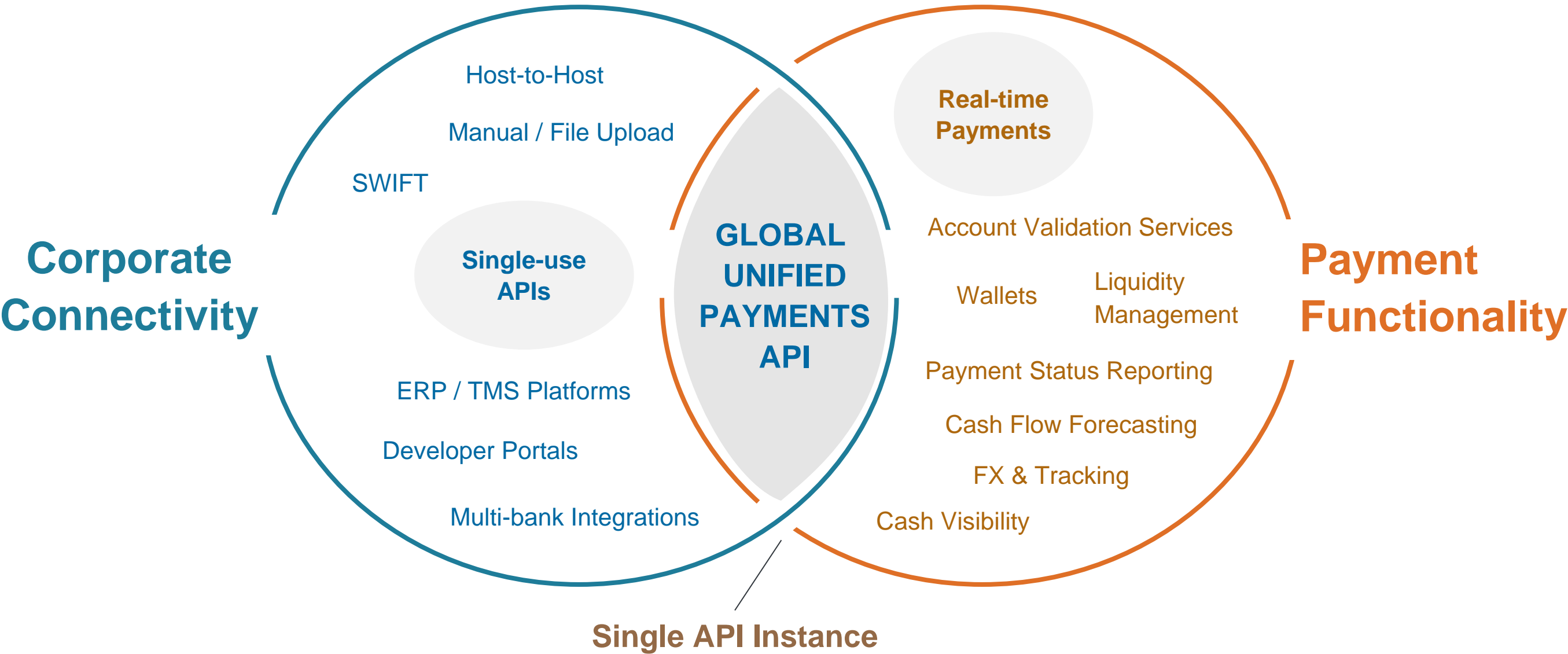
We are expanding our global Faster Payments network



1. J.P. Morgan can send SEPA Instant to all markets with a receiving bank enabled (24 countries as of February 2022)
2. Zengin (Japan) and Hofinet (Korea) process payments through RTGS

J.P. Morgan is developing a global unified Payments API

To deliver real-time treasury for corporates, we are developing a unified global Payments API that can support instant payment methods, payment status reporting and global cash visibility & reconciliation.



J.P. Morgan Case Study: Real-time reconciliation for a Nordic Corporate on SAP S/4Hana®

Problem Statement

- Lack of cash visibility across entities and regions
- AP/AR reconciliation issues based on conventional account statements
- SAP's inability to natively consume API reporting information

J.P. Morgan Solution

- J.P. Morgan developed a SAP Package in partnership with a specialized Fintech
- Advanced reconciliation and status reporting capabilities
- Superior cash forecasting for SAP connected to real time balance and transaction reporting APIs

Key Components of the Solution



A ready built SAP adapter to connect to J.P. Morgan's reporting APIs



Audit report to ensure automatic day-end reconciliation



Real time postings / reconciliation of clients FI books



Updated cash forecast report during the day

Key Benefits

Supporting business growth

- Enhanced credit management
- Maximised sales opportunities
- Smoother collaboration between AR and Business

Improving financial performance

- Reduced Days Sales Outstanding
- Improved cash forecasting
- Faster handling of unreconciled items to improve KPIs

Minimising technical disruption

- Limited technical resources requirements
- No disruption to reconciliation rules
- No changes required to existing master data

Thank You

Should you require any further information, please feel free to reach out to Tristan Attenborough and Mario Benedict to discuss how J.P. Morgan can support your real-time treasury journey.



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