

# KEEP MOVING FORWARD

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# Take payments from virtually anywhere—Merchant Services

Give your customers more ways to pay as buying habits continue to transform

## Adapt to the always-on world

Find confidence in an ever-changing environment

**Boost digital presence** - meet growing online demand and evolving customer needs

**Maximize sales** - establish more channels and payment methods

**Enhance resiliency** - improve platform reliability to stay up and running

**Prepare for the future** - gain actionable insights to drive strategy and growth

# Meet your customers where they are

## Optimize contactless payments

Accept contactless cards and mobile wallets with tap-to-pay technology

## Reimagine the checkout experience

Connect physical and digital shopping experiences with omnichannel solutions

## Drive loyalty through your app

Simplify and support your transaction process end-to-end directly from your app

## Benefits for your customers

Speed up checkout during peak times

Put safety first and help customers avoid touching surfaces

Remove friction at checkout with embedded payments

Boost convenience with a variety of payment methods and reduced clicks

## Benefits for you

Reduce the cost and risk of managing cash

Customize your setup and technical requirements

Boost sales with a better shopping experience

Increase visibility with consolidated channel reporting

Drive scalability, stability and functionality from a single platform

Optimize recurring payments to increase authorization rates

Take advantage of our tools to ease integration

# **OPTIMIZE CONTACTLESS PAYMENTS**

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# Discover the new payments normal

How we interact and pay has changed. Give customers and employees peace of mind with contactless payments.

## Contactless solutions put safety first

- Get in and out quick
- Limit cash passing between hands
- Avoid touching surfaces
- Maintain social distance
- Stop the spread of germs

And are here to stay.

<sup>1</sup>National Retail Federation (Coronavirus leads to more use of contactless credit cards and mobile payments, 2020)  
<sup>2</sup>Visa (The Visa Back to Business Study, 2020)

# The shift is happening

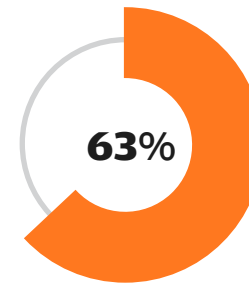
## DURING THE PANDEMIC:

One in five consumers made a digital payment for the first time<sup>1</sup>

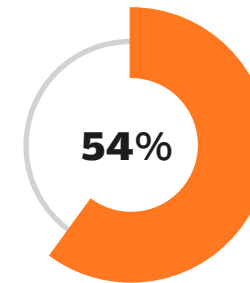
## AFTER THE PANDEMIC:

More than half would continue<sup>1</sup>

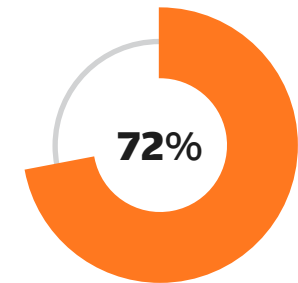
## Get new customers in the door



of global consumers



of U.S. consumers



of millennials

...would switch to a new business that installed contactless payments<sup>2</sup>

# Start here

Make it easy for you, your customers and your developers with our global strength and scale. We break down barriers to:

- 1 | Implement a solution
- 2 | Drive adoption
- 3 | Minimize disruptions

- 4 | Offer a seamless experience
- 5 | Stay competitive

While keeping a pulse on the overall goals of your business.

# Expand your offering

Stay flexible and take payments in more ways:



**Contactless cards**  
Tap and go



**Mobile wallets**  
Use a smart device

<sup>1</sup>JPMorgan Chase & Co. (Annual Reports, 2017 - 2019)

# Get there

Modernize your technology with solutions tailored to your unique needs.



Accept contactless tap-to-pay technology



Improve platform reliability to stay up and running



Customize your setup and requirements



Use a familiar system so new customers know how to pay



Remove friction and speed up transactions



Reduce costs and risks associated with managing cash

And stay on the cutting edge with our latest innovations - we've invested more than **\$30 billion in technology.**<sup>1</sup>

# How one client improved rush hour with contactless payments

Build a scalable system for your business.



## Our client:

Provides public transportation in one of the largest cities in the U.S.



## What they needed:

**Speed** - move long lines through a turnstile fast

**Convenience** - allow riders to use own card or mobile wallet instead of a fare card

**Buyer behavior** - adopt new habits for how to pay



## How we delivered:

**Less delays** - allowed duplicate transactions so family members can pay back-to-back

**Fewer charges** - aggregated transactions instead of charging for each ride

**New riders** - passed through while we determine their future risk of decline

Now we're ready to help you become more efficient. Find confidence in any environment knowing you'll receive exceptional service and next-generation solutions.

<sup>1</sup>JPMorgan Chase & Co. (Annual Reports, 2017 - 2019)

## Elevate your experience

Streamline your operations when we manage:



**Complexity** - develop technical requirements with strategic consulting



**Volume** - keep processing transactions during peak hours



**Customer adoption** - drive awareness with our consumer cards as we serve nearly 63 million U.S. households<sup>1</sup>

# REIMAGINE THE CHECKOUT EXPERIENCE

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## Explore the digital awakening

Convenience is fueling pandemic purchase behavior. Shoppers are finding ways to avoid store capacity restrictions, lines out the door and limited inventory.

### We'll lead the way and remove hurdles to:

- Evolve your business model
- Establish an omnichannel presence
- Enable flexibility between channels
- Ensure a seamless experience
- Expand your reach

Connect with your customers and engage new ones with an integrated digital experience.

<sup>1</sup>Bloomberg (J.P. Morgan Says Card Payments Surged 15% Over Black Friday Weekend, 2020)  
<sup>2</sup>The Wall Street Journal (Pandemic Speeds Americans' Embrace of Digital Commerce, 2020)

## Modernize how you do business

The key is to blend e-commerce and physical stores with emerging technology.

27%

more online and mobile payment authorizations on Cyber Monday than we processed in 2019<sup>1</sup>



3 out of 4 people tried a new shopping method due to the coronavirus<sup>2</sup>

Nearly → 70%

of consumers intend to continue using buy online pick-up in store<sup>2</sup>

# Today

Strengthen your digital capabilities and tap into new markets with our omnichannel solutions.

1

## Online:

- Delivery - order from site to home
- Livestream - engage and shop through video

2

## In store:

- Self-checkout - use mobile to scan and go
- Mobile point-of-sale - equip employees to assist and take payments

3

## Omnichannel:

- Order ahead - buy online and pick-up in store
- Browse - search online and buy in store or vice versa

And continue to grow with an infrastructure powered by scale. We've surpassed \$1.51 trillion in merchant processing volume.<sup>1</sup>

<sup>1</sup>Internal data as of December 31, 2019

# Tomorrow

Help maximize revenue by keeping your performance strong across channels.



## Online:

- Minimize cart abandonment with fewer clicks
- Increase loyalty through personalized interactions



## In store:

- Free up cashiers to help with selling and other tasks
- Bust lines so customers can get inside and pay quickly



## Omnichannel:

- Remove friction at checkout with embedded payments
- Get items to your customers more quickly
- Boost sales with a better shopping experience

It's a win/win for you and your customers.

# How one client increased digital sales during the pandemic

With widespread lockdowns, we've established omnichannel strategies. Let's help you find the right balance between physical and digital shopping.



## Our client:

High fashion brand established retail stores more than 40 years ago



## What they needed:

Reach customers - shift quickly to digital with store closures and limitations

Understand preferences - analyze search and shopping behavior

Speed up checkout - keep lines moving with store capacity constraints



## How we delivered:

Built a continuous experience - connected on and offline environments

Provided insights - tracked customer journey to browse online and buy in store

Increased impulse buys - got employees ready with mobile point-of-sale devices

<sup>1</sup>Internal reporting. Availability is dependent on third-party status

## Start your journey

Help withstand the unforeseeable with a bank that can deliver innovation.

- **Enhance security** - help protect against ever-evolving risks across channels
- **Consider costs** - we can consult on interchange for different transaction types
- **Increase visibility** - get a clear view with consolidated channel reporting
- **Ease implementation** - make it simple with application programming interfaces (APIs) and developer tools
- **Ensure connectivity** - save time with 1,000+ third-party integrations<sup>1</sup>
- **Improve reliability** - avoid disruptions with our wholly owned infrastructure

# LET'S DRIVE LOYALTY THROUGH YOUR APP

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# Assessing your environment today

Now more than ever, companies are looking for ways to boost their digital presence and adapt to their customers' ever-changing needs by focusing on a few key areas:



Meeting growing online demand



Improving current digital commerce platforms



Building a digital presence



Automating manual processes



Exceeding consumer expectations



Driving convenience

<sup>1</sup>PWC. Experience is Everything. Here's How To Get it Right. <sup>2</sup>Comscore Digital Commerce Management 2017-2020. <sup>3</sup>The Strawhecker Group (GEM: Real Transaction Metrics: Semi-Annual Report, May-June 2020) Ranked 1st of 21 systems with index score of 98.35 out of 100.

# Adapting to the on-demand world

Nearly 80% of consumers say speed, convenience and friendly service are paramount for the customer experience<sup>1</sup>

43% of consumers say they would pay more for convenience<sup>1</sup>

Customers believe emerging technologies and digitization are areas businesses need to improve<sup>1</sup>

Consumer spending on mobile is growing at a faster rate than desktop (+16% YOY) compared to (+5% YOY) in Q2<sup>2</sup>

## Here's how we add value<sup>3</sup>

- 1 | Always on presence
- 2 | Better response time
- 3 | Improved transaction success rate
- 4 | Decreased authorization failures

# Deliver simple, fast and secure payments for your customers and reduce cart abandonment



Meet your customers where they are

Humanize your in-app experience with these innovative features and capabilities

Let them pay how they want and drive convenience with access to a variety of payment methods

Securely store their payment information from their first transaction

Help them feel confident knowing their transactions are safe with our comprehensive suite of Safetech security solutions

Simplify aspects of the transaction flow – from processing refunds to paying bills directly from the app

## Boost value for your business

Enhance your digital presence with modern in-app technology designed to meet your unique needs—now and in the future



Drive scalability, stability, and functionality from a single platform



Access tools to automate your payment environment and manage your payment services, so you can focus on what matters most



Tap into dynamic tools to optimize your subscriptions and recurring payments to increase authorization rates

## Make it easy for your developers

Drive innovation by accelerating application build, so your developers can focus on what's next



Create a new piece of code in just 5 clicks by taking advantage of our developer tools i.e. application programming interfaces (APIs)



Give them the power to self-certify through our developer sandbox, complete with guidance along the way



Tap into our third-party relationships, including gateways, hardware and software providers pre-configured to your platform to speed up integration

# How one client built a strong digital presence

We can work together to help you move your business forward with our innovative e-commerce platform— regardless of your size or sophistication

## Our client:



Quick service restaurant



Thousands of locations in the U.S. and CAN



Corporate owns the technology with franchise owners managing individual locations

## What they needed:



Increased customer loyalty through their app



Protected transactions across channels



Simplified customers' payments online and in-store using a smart device



Improved refund process from corporate to franchise

## How we delivered:



Built a comprehensive mobile solution that supported transactions in store and online



Developed a comprehensive security solution using tokenization and encryption



Supported order-ahead and online catering capabilities



Improved refunds using a combination of virtual terminal and tokenization to speed up back office reconciliation



Added digital wallet capabilities (i.e. Apple Pay, Google Pay) to their terminals for in store

## Keep moving forward

Create an ecosystem that supports your entire customer journey. What are the next steps in your digital evolution? Let's find out how to reach your goals together.

[Learn more](#) in our “Keep Moving Forward” series and discover what's possible with your J.P. Morgan representative.

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