

J.P.Morgan

A BLUEPRINT FOR YOUR BUSINESS

Reduce costs, increase insights,
build your e-commerce business



COLLABORATING FOR SUCCESS

Start with a solid foundation

If your business depends on credit and debit card customers, you might want to rethink your relationship with your acquiring bank or processor.

Are you missing opportunities to build value with customers?

Turn to J.P. Morgan Merchant Services. You gain a merchant services partner with diverse opinions and experiences, an unwavering focus on customer support and the technical expertise to offer solutions that can make running your business simpler.

Last year, J.P. Morgan Payments was trusted to process more than 31 billion transactions on behalf of our clients, with an annual processing volume of \$1.7 trillion¹. J.P. Morgan sets the standards for merchant services - without compromising on personalized support.

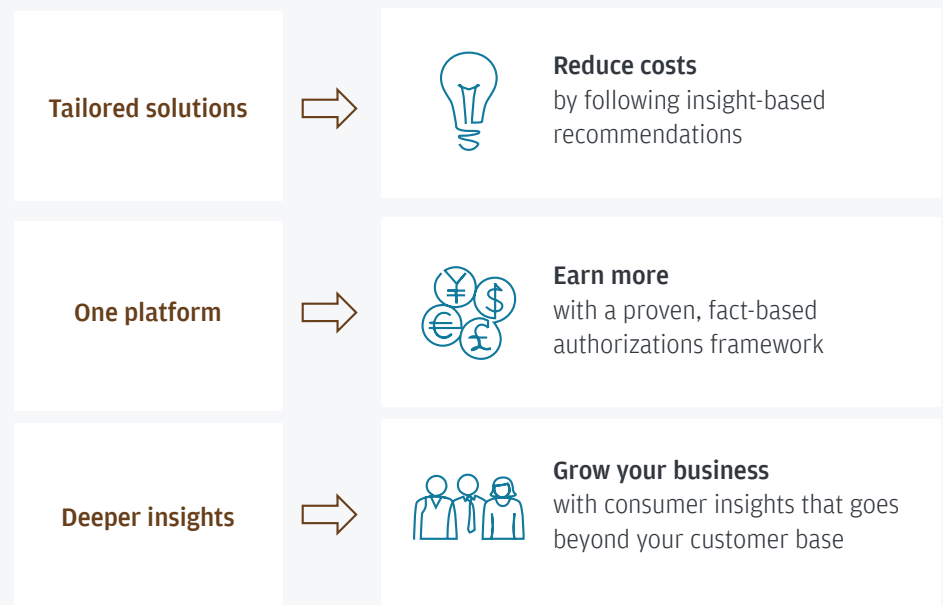


\$1.7^T

Last year J.P. Morgan Payments had an annual processing volume of \$1.7 trillion



A blueprint to grow your business



A BLUEPRINT TO GROW YOUR BUSINESS

Reduce costs by following insight-based recommendation

Understanding your transaction volume across payment networks

Unless you have a team of payment experts advising you, the chances are good that you are paying too much in card fees. The reality is that you have options that can save you money and meet other priorities, such as helping improve your customer checkout experience.

How to spend less on processing and more on customer experience and business growth

- Identify strategies that support your goals: frictionless checkout, fewer declined payments or recurring business.
- Work with your processor to implement best practices that reduce interchange fees across card transactions.
- Source the right data and insight to help drive routing decisions.

How J.P. Morgan can make a difference

Offer you simplified, single-rate processing

Save on transactions made on U.S. Chase-issued Visa cards with a closed-loop payments platform, available only from J.P. Morgan for qualified merchants. When J.P. Morgan is both the issuing bank (the consumer's bank) and the merchant's bank, the rich data insights can bolster your 360° perspective and help grow your business.



Help you control costs

- Single rate, versus the traditional separate interchange rates, acquiring fees and network fees for each transaction.
- Transparent and predictable pricing with full visibility over processing costs.



Work with you to make data-driven decisions

- Actionable insight that combines J.P. Morgan scale and expertise from across the payments value chain.
- Integrated treasury and payments reporting system for your J.P. Morgan solutions.



“Merchants are extremely busy running their business and may think card brands have forced them down one path or another. But there are alternatives. We work alongside clients to empower them to understand all options based on their total share of payments and data that only J.P. Morgan can bring to the table.”

Allan Shearer
Executive Director and
Relationship Manager, Payments,
J.P. Morgan

Earn more with proven, fact-based authorizations framework

Optimize authorizations to close sales

J.P. Morgan is uniquely positioned to strike the right balance between risk tolerance and authorizations. With insights derived from Chase cardholder behavior, J.P. Morgan can more easily fine-tune fraud strategies and authorization rules than processors with an acquiring-only perspective.

How authorizations work

In an ideal world, card-issuing banks would automatically authorize all valid transactions and prevent all fraudulent transactions. But authorization policies are risk-driven, designed to approve the most transactions at the lowest-possible cost. Authorization models balance the expected fraud rate with the customer experience and anticipated revenue.

Sometimes payments can go wrong. Perhaps the customer hasn't updated their billing address, or there's a typo in the checkout form. Even the time of day can affect whether an issuing bank declines or approves an authorization request. Our best in class payment gateway, [Orbital](#), saves time and money with an easier integration and helps speed up checkout for returning customers.

Why issuing data makes a difference

Issuers set specific expectations about data elements; authorizations are more likely when transaction data meets those expectations. On Chase-issued transactions, J.P. Morgan is uniquely positioned to adjust its strategies to improve both fraud outcomes and authorization rates.



"We compete in stability, scalability and security — that's what we do best so that our merchants can focus on delivering value to their customers and leave payments to us."

Irina Nichol
Head of Digital Connect Products,
Payments, J.P. Morgan



How J.P. Morgan can make a difference

J.P. Morgan delivers industry-leading payment solutions for e-commerce in the United States. It's why merchants of all sizes trust us to process one out of every two³ e-commerce transactions.

We do this using [one platform](#) for end to end payment solutions. Best of all, integration into the J.P. Morgan Orbital payment gateway is seamless and secure.

The Strawhecker Group ranks J.P. Morgan's Orbital Payment Gateway #1 for maintaining the industry's highest authorization rate³. If your gateway partner isn't on the leading edge of functionality, scalability, speed and reliability, it may be time to change.

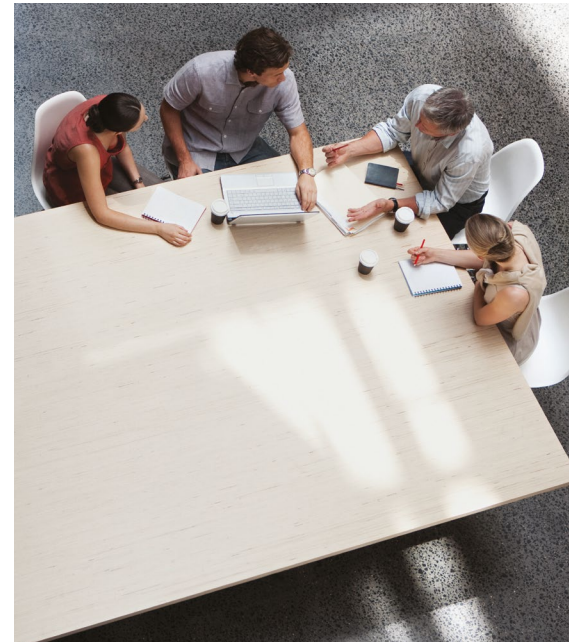
Grow your business with consumer insight that goes beyond your customer base

Make more informed marketing and operational decisions. Find answers using J.P. Morgan data analytics and consumer insight derived across the entire payments value chain, including the 90 million U.S. households who do business with Chase⁴.

Deepen your insights

Meet your customers where they are: offering them the products and services that they need, at the right time, with a seamless online checkout experience. Expand into underpenetrated customer segments.

- What are the characteristics of your customers (age, income and gender) and how do they compare to businesses that look like yours?
- Encourage web visits, repeat business using subscription models and an optimized experience. What day of the week and what time of day do customers tend to buy from you and businesses like yours?
- Drive loyalty behavior. What share of sales comes from new customers versus repeat customers? What about your most valuable customers?



Analytics and expert recommendations

Take advantage of specialized expertise to help guide your strategic initiatives. Compare your performance against peers with benchmarking. Drive bottom-line growth with data-driven decisions.

Location strategy success story: A coffee chain that wanted to open a new outlet used J.P. Morgan consumer insights to understand where coffee lovers lived in relation to other premium coffee shops. As a result, the chain identified underserved areas to locate new stores.

Marketing strategy success story: A retailer that wanted to win more big-spending customers used J.P. Morgan consumer insights to analyze and segment its customers based on spending behavior. The business then mapped a profile of high spenders. Using the profile, top categories of spending and preferred channels, the retailer improved the return on its marketing campaigns.

From blueprints to specialized expertise

Step up with J.P. Morgan

Whether you are starting out or continuing to expand operations, J.P. Morgan Merchant Services offers unmatched insights and expertise across the card payments value chain. Work with us to save on payment costs while you build revenue and create new opportunities.

Reduce costs

- Insight-based recommendations
- Simplified, single-rate pricing

Deepen your insights

- Proven, fact-based authorizations framework
- Targeted customer engagement and acquisition

Build your business

- Consumer insight that goes beyond your customer base
- Analytics and expert recommendations



More reasons to turn to J.P. Morgan experts

- Take advantage of digital solutions across the entire payments ecosystem built on best practices and deep expertise from our consumer businesses.



- Help resolve disputes quickly with tools and specialists.



- The security of a global bank partner with fortress balance for stability and security for your long term growth plans, with expertise in treasury services, liquidity and working capital, trade finance as well as merchant services.



¹ Nilson report, March 2022

² The Nilson Report, Issue 1193, March 2021

³ TSG 2022 Top Performing Gateways

⁴ J.P. Morgan Chase 2021 Annual Report

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