Revolutionizing liquidity trading

Morgan Money — an open architecture trading and analytics platform for liquidity investments

Everything you need in one place

We have developed an intuitive, easy-to-integrate platform where you can choose from over 800 short-term investment options, view aggregated account information across your entire portfolio, conduct in-depth risk analysis, model potential trades and compare available investment options across fund providers.

We do business when you do business

The Morgan Money platform has more than 330 billion USD in assets under supervision from over 5,000 clients. The average daily gross trading volume is 20 billion USD with more than 35,000 trade orders per month. We serve clients in over 80 countries with local experts always ready to provide support. Our dedicated coverage teams based in three main centers provide 24/7 coverage to our clients around the world.

Learn more about how Morgan Money can help you increase efficiency across your liquidity management operations in a way that's customized to your needs and prioritizes security.

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MORGAN MONEY
by J.P.Morgan

MORGAN MONEY

Morgan Money highlights

Product-agnostic global open architecture. Get truly unbiased information and access to more than 800 global short-term investment solutions in nine currencies.

Consistent client focus. Designed by clients, for clients, we've built your needs and priorities into the core capabilities of our platform. We continually strive to provide the best user experience possible — all at no cost to you.

Complete system integration. Experience the convenience of connecting the entire platform with any system globally. Choose Secure File Transfer Protocol (SFTP) or more than 25 Application Programming Interfaces (APIs) available through the app store.

Morgan Money Mobile. Execute trading on the go via the platform on your mobile device anywhere, anytime.

Insightful risk analytics. Access industry research, compare funds using historical data and get granular insights into your current investments.

Real-time, on-demand and customized reporting. Get information when and how you need it, including real-time trades, daily reports, monthly statements and scheduled customized reports for timely updates and insights.

Rules-based investing for cash optimization. Our proprietary cash optimization feature allows you to set up multi-bank, multi-fund automated rules-based investing capabilities across any currency available through the platform.

Industry-leading infrastructure and cybersecurity. Morgan Money maintains over a 99% uptime rate and has been designated a critical application with priority support across JPMorgan.

Product-agnostic global open architecture

Robust product offering and access

Morgan Money provides access to 800+ short-term investment solutions from more than 35 fund providers. Choose from money market, prime, ultra-short duration and short duration funds from across nine currencies: USD, GBP, EUR, AUD, SGD, RMB, JPY, CAD, CHF.

Choose the access model that suits your needs:

Cleared:
One account for everything

- Standardization simplifies and streamlines the settlement and account opening processes
- Automation of many clearing processes may reduce manual errors and increase efficiency
- Economies of scale reduces the overall cost of investment by qualifying for the lowest share class price points
- Flexibility to choose omni FBO masked or omni FBO disclosed

Direct:
Retain direct relationships with fund providers

- Transparent ownership with fund providers
- Maintain relationship flexibility with customized rebates for international fund providers
- Simplified onboarding process with single form for account connectivity

Cleared vs. direct features

	Cleared	Direct to Fund
Number of accounts	1 per entity	1 per provider per entity
Account in client's name	For Benefit Of	Yes
Settlement	1 wire	1 wire per trade
Statements	Consolidated	1 per account
Capabilities	● System Integration ● Risk Analytics ● Bulk Trading ● API or SFTP Trading ● Auto-settlement ● Notifications ● Consolidated, Custom Reporting Schedule ● Reports ● IPS Checks ● Self-Service Admin ● Cash Optimizer ● Fund Performance ● Model Portfolios ● What-if Trade Analysis ● Audit History	

Consistent client focus

Flexibility in the way to trade with faster execution

Morgan Money offers nine convenient ways to place trades on the platform.

1. Trading cart
Place trades for immediate settlement or future execution

2. Round-trip trades
Create round-trip trades up to 10 calendar days in advance with a single click

3. Quick trades
Use the quick trade button and execute trades without ever leaving the overview screen

4. Integrated trading
Connect your systems to Morgan Money through SFTP, API or SWIFT

5. Import trades
Enter multiple trades at one time with a file upload using exportable preset templates

6. Clone trades
Clone any prior trade with the click trade button without re-entering data

7. Mobile trading
Everything you need, everywhere you go

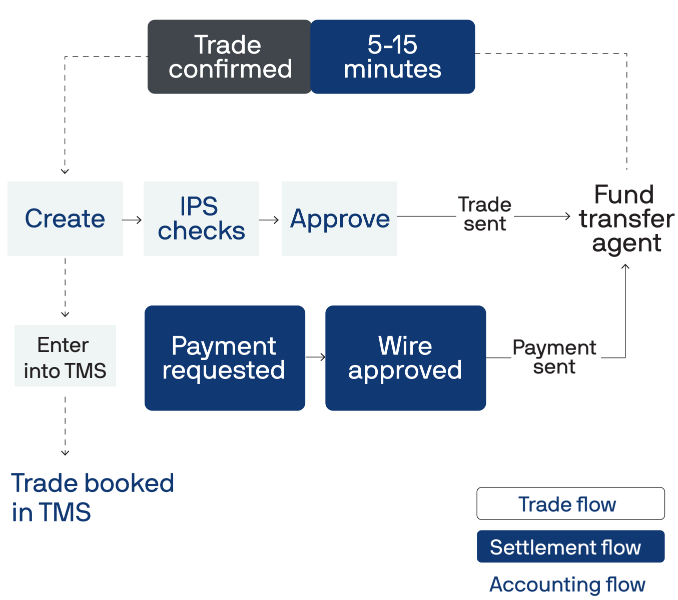
8. Cash optimizer
Invest your cash, not your time. Set the rules and we'll do the rest

9. Trade from anywhere
Trade directly from Fund Performance or What-if Analysis screens

A streamlined workflow leads to faster and more efficient trading

Compare the industry standard to Morgan Money's trade process.

Industry-standard money market fund portal trade workflow



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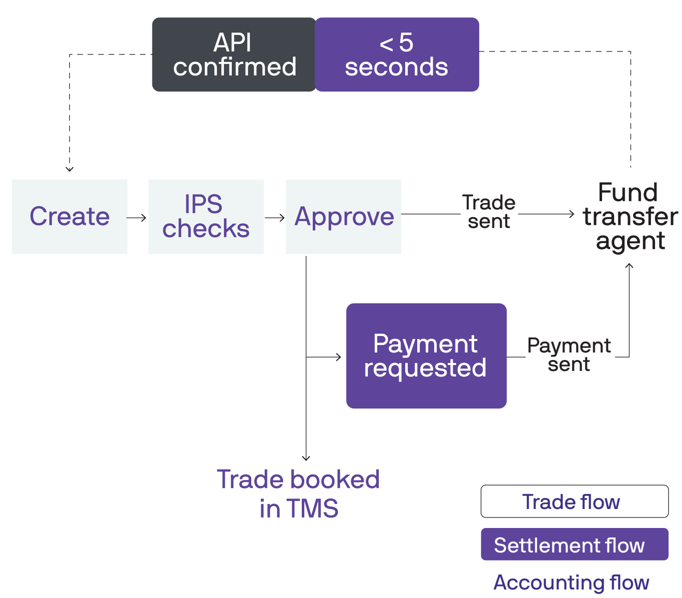
A faster and more efficient Morgan Money trade workflow



Secure and efficient settlement options

Morgan Money's auto-settlement capabilities can help speed up the trading process while reducing the risk of errors, enhancing the convenience and reliability of investing.

Settlement options

SWIFT Auto-Settlement. Trade on Morgan Money and initiate secure payment through SWIFT messaging.

Direct-to-Fund Settlement. Trade on the system and send funds directly to your investment account to complete transactions.

API Automated Settlement. Automatically transmit a payment request when placing a trade through Morgan Money's API to move money from any bank.

Integrated Auto-Settlement. Messages are sent to another system, such as TMS or ERP, to initiate a payment process outside of Morgan Money.

Complete system integration

Experience integration expertise

Bringing systems together is what sets us apart.

Our dedicated Morgan Data Xchange (MDX) has worked with Treasury professionals for more than 20 years, integrating solutions with cutting-edge, customizable formats and functions that are compatible with almost any system in the world.

Choose your preferred way to connect to Morgan Money

	What it is	When to use
API integration	Send and receive data on demand, in real time, through Morgan Money's API foundation, published through our public developer platform	Use APIs when you need real-time data exchange, interactive applications, seamless integration and scalability
SFTP	Send trades on demand, transmit reports and information through batch processes in a universally accepted file format and customize files to match your system needs	Use SFTP when you need to transfer large data files, ensure high security and reliability, comply with regulatory requirements and perform scheduled or batch transfers

Get to know our strategic partners

We partner with industry leaders to facilitate our clients' day-to-day processes through SFTP, API or SWIFT integration solutions.

SAP Partner

Offers new straight through trading capability within your SAP S4/HANA Fiori Launchpad.

TROVATA

Joint customers can determine their liquidity needs using Trovata and then take action to invest seamlessly using Morgan Money.

CLEARWATER ANALYTICS

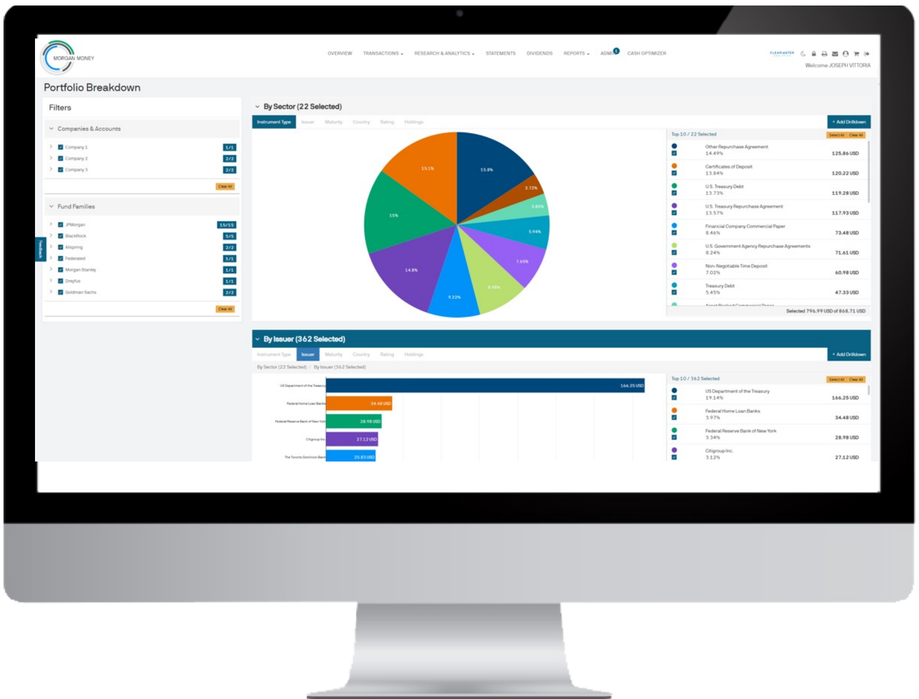
Empowers institutional investors to easily log in to the joint solution and gain a consolidated view of balances, exposures and counterparty risks.

Kyriba

Aims to streamline liquidity management processes, enhance the management of critical trading and accounting workflows and provide real-time visibility into cash flow balances.

Morgan Money's intuitive interface

Morgan Money's portfolio overview screen is an easy-to-read dashboard with the most important information our clients need. It allows you to empower users with additional capabilities and control key administrative functions digitally, with no paperwork.



My Portfolio

A granular risk analytics tool — built within a stem-and-leaf series of graphs — allows clients to analyze exposures by instrument type, issuer, maturity, country and rating, right down to the individual holding level. They can filter at the account, company or full entity level.

For illustration only.

On the risk analytics screen, clients can utilize our unique drilldown feature to create views across multiple factors.

- Each filter or selection on a drilldown is applied to all subsets below, allowing them to adjust their view to understand specific country, issuer, maturity or rating exposures.
- All holdings information is exportable at a CUSIP level, providing further granularity and transparency on what clients actually hold.

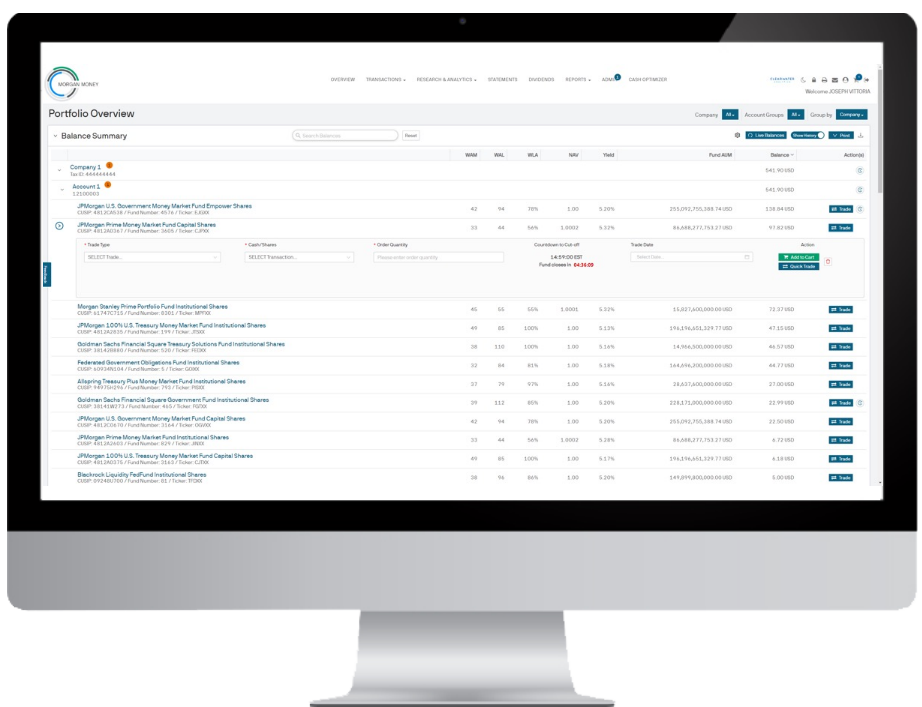
Overview customization

Customize your experience and arrange your widgets on any order you'd like. How you leave this screen is how you'll find it, ie., print screen, dark mode or trading cart.

- **Client driven.** The portfolio overview screen was designed by our clients who wanted to see a cleaner, more directed view. The screen offers a global, firmwide view of money market fund and separately managed account balances, giving you a high level overview of risk exposures and transaction history — all on one easy-to-understand dashboard.
- **Constantly evolving.** New tools are constantly being developed by Morgan Money to enhance our clients' day to day experience.
- **Driven by API – real-time trading and settlements.** When you place a trade, you will receive a real-time response from the transfer agent. With auto-settlement, your trade can be completed in moments.
- **Recent transactions.** A dynamic widget with a completely customizable layout is available on the dashboard, which allows clients to pull up to two years of history, turn columns on or off with no load times, drag and drop columns into whatever order they choose and sort or filter with just a few clicks. This widget is an information center and an action center, allowing approvers to release trades without leaving the page.

Customize multiple interfaces

- Create an optional trading PIN or add a password for scheduled reports and statements.
- Set up notifications for every stage of a trade or when reports and statements are generated.
- Create nicknames that will appear in your reporting and on the user interfaces without changing your registration.
- Combine accounts in convenient, customizable groups.



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Insightful analytics and reporting

Manage risk with customizable analytics and reporting

Manage risk effectively using tailored analytics and reporting tools to help provide relevant insights and detailed assessments and give a clearer understanding of potential risks to allow for more informed decision-making.

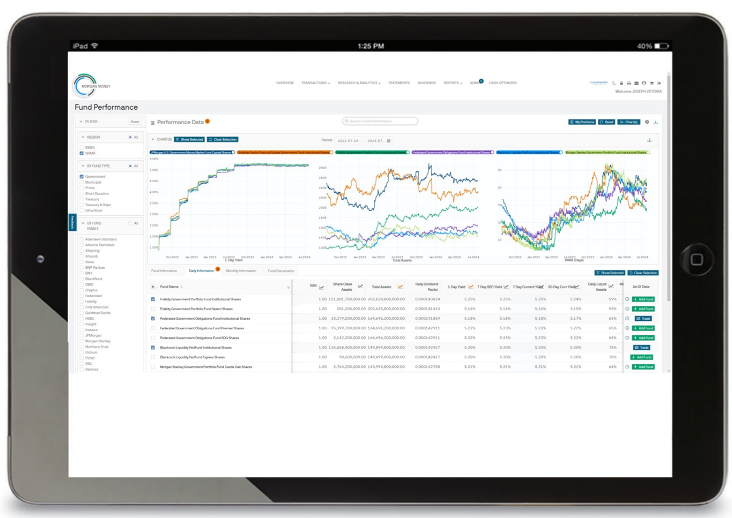
What-if trade analysis

- Model the impact of potential purchases and redemptions on exposure at the account, company or full relationship level.
- See how allocations effect exposures across several risk factors before investing.
- Compare current portfolio vs. model scenarios across all factors with one click.

Compare fund performance

A dedicated page of data-rich comparison capabilities allows you to compare funds across commonly used parameters including yield, fund ratings and risk characteristics.

- Charts that can pull up to two years of data
- General information including fund cut-off times, ratings, fund designation and currencies
- Daily statistics on yields, WAM, WAL, WLA and other key metrics
- Monthly performance information with periodic historical views
- Fund documents and fact sheets directly from the system



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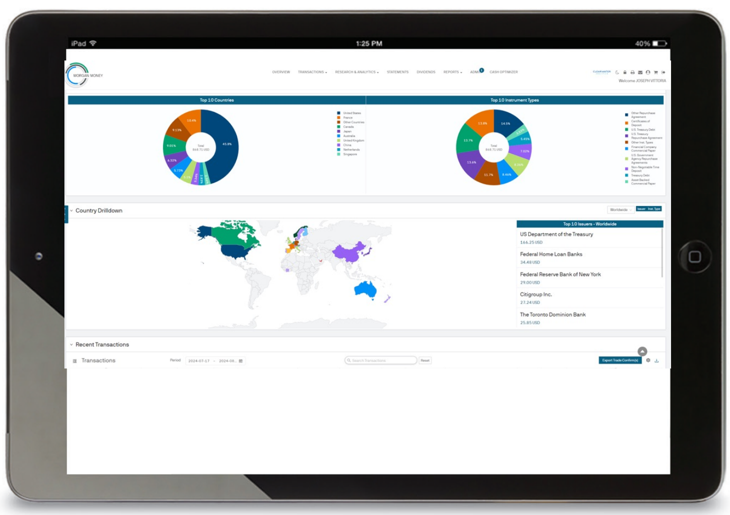
Actionable risk analytics

A granular risk analytics tool allows you to analyze exposures by instrument type, issuer, maturity, country and rating — down to the individual holding. Filter at the account, company or full entity level and leverage dynamic and on-demand charts to visualize your portfolio.

Synthetic model portfolio

We understand that Treasury management can be complex and sometimes you cannot manage all your cash in one place. Our synthetic model portfolio tool allows you to run consolidated reporting on your activity inside and outside of Morgan Money. Create a synthetic portfolio in Morgan Money for any holdings held outside of the platform by searching our funds list and adding the positions manually or upload your holdings into the platform.



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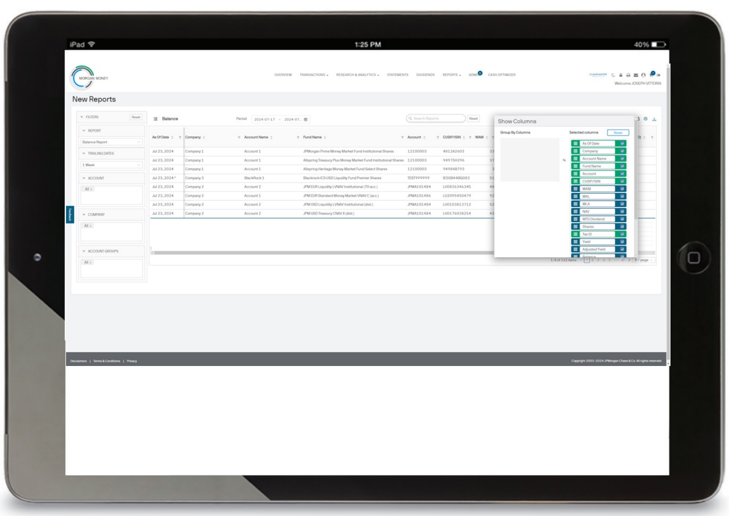
Real-time, on-demand and customized reporting

Morgan Money's reporting capabilities range from real-time performance in daily updates to quarterly summaries and a variety of customizable reports.

- **Account statements.** Monthly income accrual, transactions and balances for all investments, with up to two years of history; can receive via email.
- **Dividends.** Flexible, fully customizable report showing daily and cumulative dividends across multiple accounts, with two years of history — all exportable with a single click.
- **Transaction history.** Industry-leading reporting allows you to customize views, add or remove columns and rearrange their order; built-in audit history tracking.
- **Built-in reporting.** Customizable email reports including fund performance, fund holdings, balances, transaction history and more.
- **Host-to-host reporting.** Integration through API or SFTP sends reports directly to your system, eliminating duplicate work and lost time.
- **Separately managed accounts.** On-demand balances and holdings information for separately managed accounts exclusive to J.P. Morgan Asset Management.



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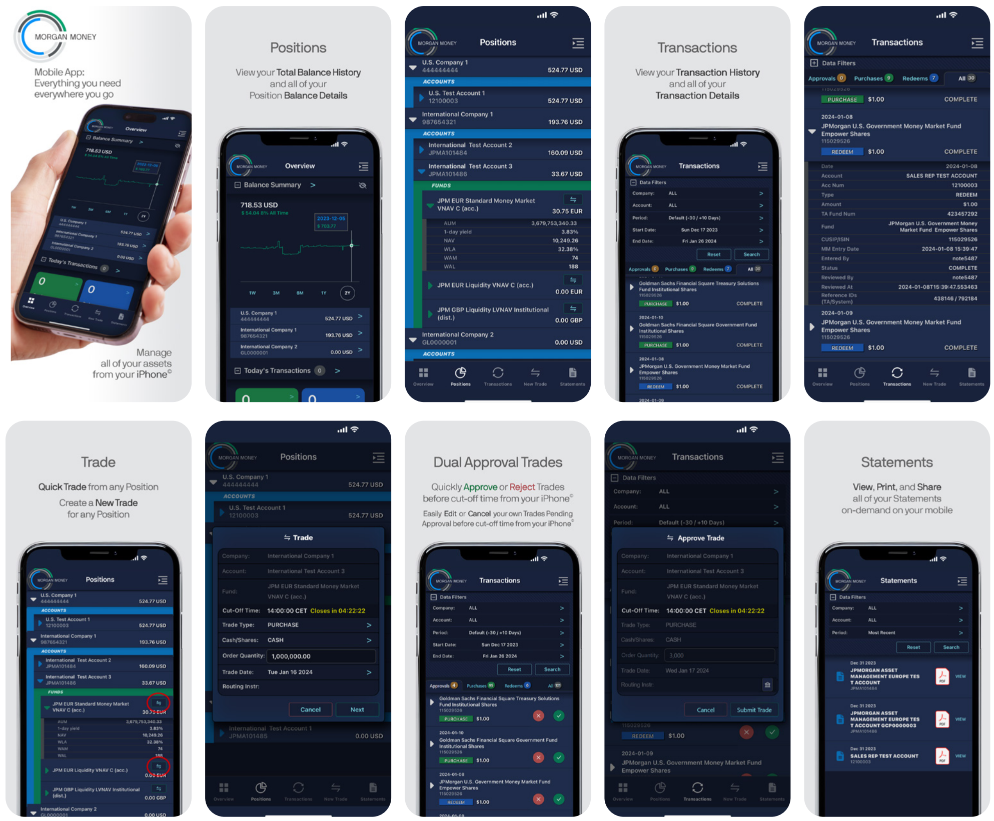
Morgan Money Mobile

With Morgan Money Mobile, you can access the platform from anywhere at any time for maximum flexibility. This external mobile technology allows Morgan Money web-based clients to:

- View positions, balances and transaction history
- Trade from anywhere
- Quickly approve or reject trades
- Download and view statements



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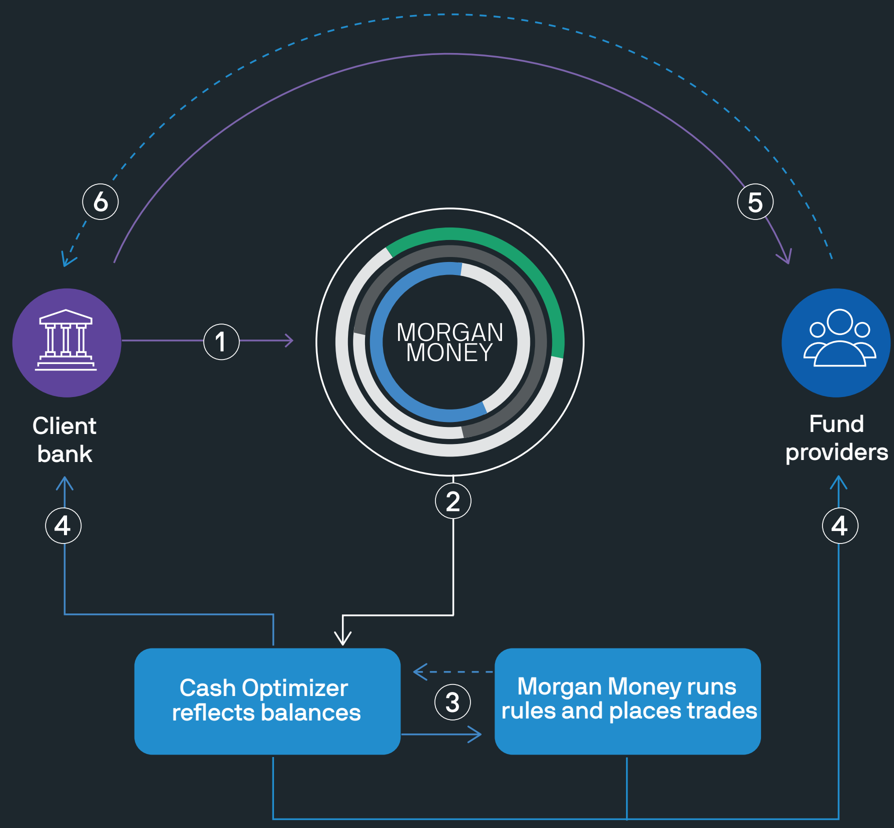
Cash Optimizer

Exclusively on Morgan Money

Rules-based investing with end-to-end automation

1. Set the rules for your Demand Deposit Account (DDA) balance by defining how you want to allocate your account and in which funds.
2. Morgan Money will automatically pull balances, execute trades and send money.
3. Email notifications and confirmations provide oversight without requiring manual action.



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Automatic process flow:

1. Client bank sends DDA balances to Morgan Money via SWIFT MT942.
2. The client sets up a rule with the Morgan Money platform team for balance and fund allocation logic.
3. Morgan Money enacts rules created by clients; a purchase or redemption is placed based on rules and target balance.
4. Trades are executed and confirmed; at the same time, Morgan Money sends a request for transfer via SWIFT MT101/103 if the DDA balance exceeds the target balance.
5. The bank provider moves money to the fund provider to settle purchases immediately.
6. If the DDA balance is below the target, redemptions are placed and settled back into the client bank account.
7. The process begins again based on the rules previously determined by the client unless adjusted.

Industry-leading infrastructure and cybersecurity

Compliance checks

Morgan Money helps cash managers stay within investment guidelines.

Real-Time IPS Checks

Set up Investment Policy Statement (IPS) rules with intuitive real-time checks to confirm that all portfolio holdings meet required parameters

Pre-Trade Compliance

Hard- or soft-block IPS rules, with in-system notifications and email alerts if potential trades will breach guidelines

Post-Trade Compliance

Configurable email alerts to notify you at the end of each day if your portfolio meets IPS rules

Client-empowered administration

Morgan Money features flexible and customizable user controls for clients.

- **Customized access level.** Assign each user unique entitlements to view, trade or approve for each position, company and account.
- **Customized approvals.** Configure approval thresholds at any level, offering complete flexibility.
- **Self-service administration.** Clients can control user access for their companies and accounts.
- **User-level PINs.** Personal PINs add another layer of trading security.
- **Dual authentication.** A second approver can be set up for a specific fund or for all trades.
- **Rebates.** Input and maintain any negotiated pricing on your international investment fund offerings to reflect true net yields throughout the platform and in reports.

Morgan Money is an innovative and agnostic trading and analytics platform for liquidity investors. Our clients benefit from our independent open architecture and the underlying strength of JPMorgan Chase — from J.P. Morgan Global Liquidity's 24-hour operations in five global service centers to JPMorgan Chase's 17 billion USD annual investment in technology and over 60,000 technologists globally. We believe this powerful combination seeks to drive a first-class experience for liquidity investors.

24 hr
operations

5
global service centers

$17 Bn
USD annual investment in technology

60K+
global technologists

To learn more, contact your Morgan Money representative.

Source: J.P. Morgan Asset Management. All above data as of December 31, 2023.

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