



J.P.Morgan

Growing a strong banking relationship.

February 2022

ZIEGLER CAT

STRICTLY PRIVATE AND CONFIDENTIAL



April 2022

Treasury Services
Discussion

Constructing
**a long-lasting
partnership.**

CHASE 

J.P.Morgan

A single gateway for pay-outs

With Concourse, you can use a single connection to facilitate pay-outs, enabling new experiences that were previously difficult and costly

Your Organization



Conveniently link via API, or
Transmission



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CONCOURSE



Method of Payments available

Your Counterparties



Customers using Concourse
platform to accept a payment

Supporting you through our dedicated Technology & Disruptive Commerce (TDC) practice

Your success story is our passion. As your business grows, our group will deliver simple solutions that scale to fit your needs from pre-revenue to later stages



50+ YEARS
serving the
technology industry



460+
innovative companies
bank with us



40+ BANKERS
dedicated to technology
and disruptive
commerce clients



\$11B
invested in
technology annually



15K+
middle market
companies we
support



~50%
of American
households are our
customers

Unique Value-Building Partnership

✓ Specialized Sector Expertise

We help you "look around the corner" to identify the latest sector trends and match our products and services to your expanding company needs

✓ Global Reach With a Local Touch

As disruption reshapes markets, we have a global footprint to help you scale—but with a local presence in key innovation cities like: Atlanta, Boston, Boulder, Chicago, Denver, Houston, Los Angeles, Minneapolis, New York, Phoenix, Salt Lake City, San Francisco, Seattle, Vancouver, and others¹

✓ Powerful Solutions Built for Innovation Economy

We have the right technological solutions for every stage of your company—from scalable online banking platforms that we match to your needs to a growing set of tailored card and merchant solutions suited to best help your business grow

✓ Next-Generation Consumer Analytics

We can provide unique pathways to sales growth through actionable consumer and payment insights data, helping increase brand awareness and make informed business decisions

✓ Complete Access to all of J.P. Morgan

Our team partners across the firm to deliver thought leadership and solutions at critical business stages to both companies and respective stakeholders

Client Spotlight

InvoiceCloud



PLURALSIGHT

WPengine

GoodRx



SHAKE SHACK



siggis

Etsy

KIND



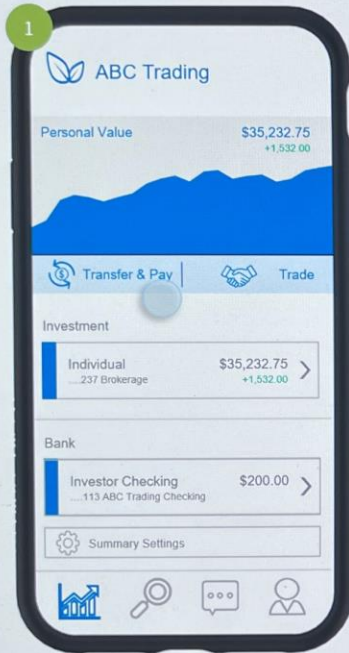
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smile
DIRECT CLUB

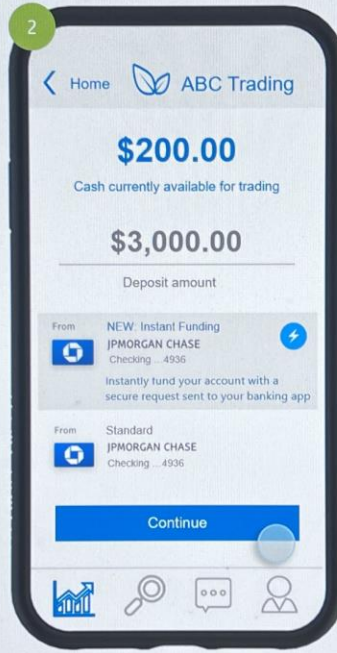
Fairmarkit

J.P.Morgan

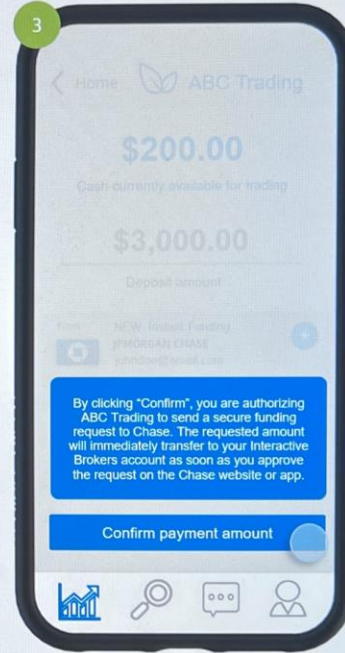
See it in action—RFP wallet funding flow



Log into trading app and choose to transfer funds into trading account



Input bank account information and deposit amount. If routing number is eligible for instant funding (file/API eligibility check available), then user is given this option



User confirms the transfer amount

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Let your customers make payments quickly and securely

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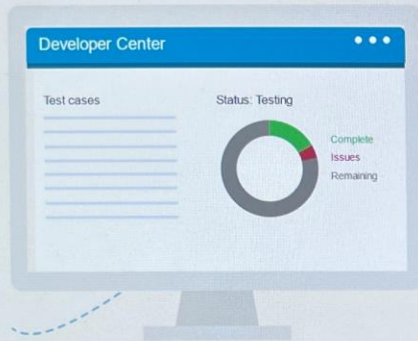


They get a fast and secure checkout experience, you get customer loyalty



Continually investing in solutions to help you maximize customer relationships

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Plug and play solutions to connect to payments seamlessly

Multiple ways to integrate payments, including RESTful / JSON API, to support your evolving business needs
Creating your payment code can be as simple as 5 clicks

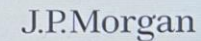


Recurring biller solutions with a single connection

Accept online and in-app payments, keep card-on-file information updated and ensure a seamless user experience

Connect cash management and payments reporting in one place

View customizable Merchant Services reporting alongside your bank and treasury accounts



When San Diego succeeds, we all succeed.



\$2.1MM
PHILANTHROPIC
INVESTMENTS,
2019

From Pacific Beach to the Gaslamp Quarter, from Mira Mesa to Paradise Hills, we're championing inclusive growth and critical job skills in "America's Finest City."


86 YEARS
proudly serving
San Diego



1.8K HOURS
volunteered by our San
Diego employees at
nonprofits (2019)


1.2K EMPLOYEES
available for you
(2020)


1.1MM
consumers served
in the region (2020)


131K
businesses served
in the region (2020)

3

WE ARE HERE

AdvancingCities

\$3MM, three-year grant to support the Advancing San Diego initiative, a demand-driven, employer-led strategy to connect underrepresented residents to high-demand jobs and provide small businesses with access to diverse talent pipelines

Community Housing Works (CHW)

\$105K supports the organization's Credit Strengthening Initiative, which helps residents of CHW's affordable housing communities establish and improve their credit scores and build greater financial resiliency

Jacobs Center for Neighborhood Innovation

\$300K supports a collaborative of nonprofits to provide outreach and education to small businesses in the San Diego Promise Zone in order to connect them to lending capital and technical assistance

International Rescue Committee

\$600K, two-year grant to provide financial coaching and access to responsible lending products for refugees, immigrants and other low-income, vulnerable individuals in San Diego, Los Angeles and Salt Lake City

We will work with you to build a roadmap that optimizes payment methods



Our holistic strategy helps you to further your payables and working capital goals end-to-end



Our integrated payables approach

1



Strategize

Segment suppliers to meet strategic goals

2



Digitize

Utilize electronic payment methods

3



Standardize

Optimize working capital

4



Execute

Deliver on agreed strategy





Supporting the mission.

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