

Supplier Experience Overview

Why it Pays to Accept Card

Supplier Enablement Overview

- Suppliers and buyers are both looking to find ways to obtain efficiency and improve their bottom line. To help meet those challenges, J.P. Morgan is able to offer clients the unique services of our Supplier Experience team. This cross-functional group combines the resources of our Performance Analysis team, the in-depth industry knowledge employed by our Client Consultants, and supplier on-boarding provided by our Supplier Campaign and Recruitment team, followed by the services of our Supplier Support team.
- The Supplier Experience teams work together as a cohesive whole to design and develop a customized supplier enablement strategy to meet our clients' goals. Applying extensive analytics and detailed supplier segmentation, we can effectively highlight targeted opportunities and assist with supplier onboarding. Agreed-upon optimization strategies are implemented by a dedicated campaign manager who leverages proven recruitment strategies to engage and onboard suppliers. Following the completion of the supplier engagement campaign, the Supplier Support team is able to provide your suppliers with ongoing support and education.
- With our large supplier network, extensive recruitment experience and broad base of acceptance, we can help you drive maximum adoption and capture more spend.

We will help you develop a tailored payment strategy that supports your needs and your suppliers

What you want	What suppliers want
Hold onto cash ✓	✓ Get paid faster
Improve DPO ✓	✓ Improve DSO
Rebate revenue stream ✓	✓ Lower carrying costs
Less paper/manual work ✓	✓ Less paper/manual work
Ease of use/convenience ✓	✓ Ease of use/familiar solutions
Save money ✓	✓ Get more business

Extend Days Payable Outstanding while your vendor reduces Days Sales Outstanding

Card payables benefit your suppliers and are 31% less costly to process for lower value spend

Calendar Days	Day 1 Invoice Term	Day 30 Average DPO	Day 59
DPO	Avg. 30 days + 29 days ¹ =		59 days
	Vs. a 30-Day Invoice Paid by Check		- 30 days
	Working Capital Impact		+ 29 days
Added Supplier Value + DPO Gain	Best Practice: Pay Suppliers 15 Days Early		- 15 days
	NET Working Capital Gain		+ 14 days

¹ Assumes equal purchasing throughout the month

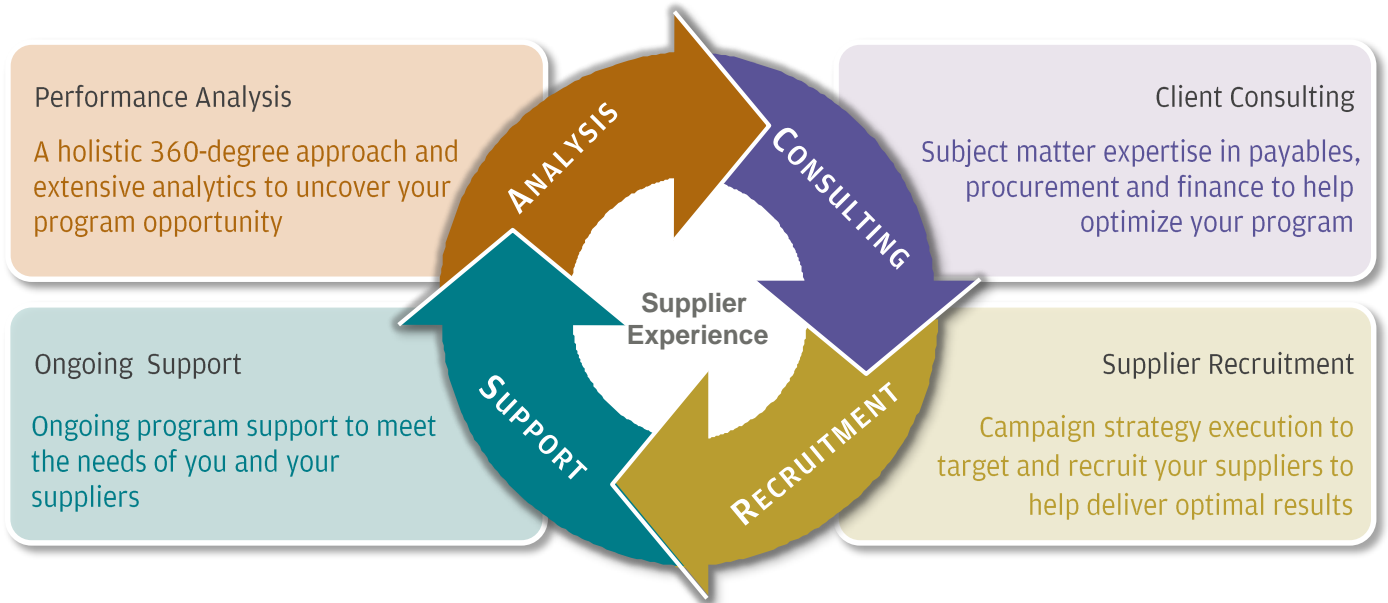
Supplier cost for \$500 transaction made at POS	
Wire	\$44.50
Check	\$34.44
ACH	\$33.98
Card	\$23.83

Source: Acceptance Matters - And Now We Know by How Much, Report by Mastercard and Kaiser Associates, 2016

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Our Approach

A Holistic Approach to Program Optimization



Comprehensive support for your supplier campaign







Your campaign manager guides you through the entire process and helps you apply proven methodologies to drive maximum supplier adoption.

- 
Analyze Suppliers 1
 Conduct spend analysis/segmentation and identify targeted suppliers
- 
Client Consultation 2
 Define project team, timeline and goals, develop rollout plan and update policies
- 
Supplier Recruitment 3
 Launch campaign and conduct supplier outreach to facilitate acceptance
- 
Supplier Support 4
 Provide ongoing payment processing, registration, and troubleshooting support
- 
Client Activities 5
 Follow our proven methodologies to get the most out of your program

Ongoing supplier support is available

J.P. Morgan Supplier Support provides extensive pre and post enrollment support to suppliers.



- 
 Educate suppliers on the benefits of accepting Single-Use AccountsSM (SUA)
- 
 Guide suppliers through details of what to expect and how to accept / process SUA payments
- 
 Support suppliers through enrollment and registration
- 
 Payment processing support
- 
 POS decline support
- 
 SecureMailTM and SUA ConnectionSM portal support

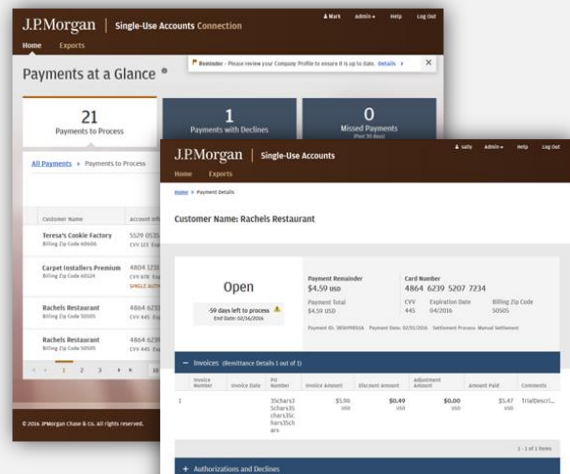
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Optional SUA Features

SUA Connection

A user-friendly, online portal empowers your suppliers.

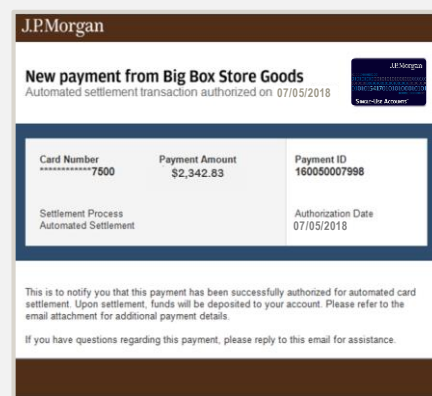
- Full visibility into SUA payment status
- An intuitive user interface to simplify payment processing and tracking
- Self-serve options to minimize missed/expired payments and improve DSO
- Easy access to aggregate remittance data to streamline reconciliation
- A supplier-defined profile, preferences and user access control to ensure tailored support



Straight-Through Processing

A streamlined way to accelerate SUA payments, minimize missed payments, and eliminate manual processing errors.

- A proprietary, touchless receivables solution that works seamlessly with SUA
- Automatically deposits payments into your suppliers' merchant bank accounts
- Reduces manual work related to payment processing
- No added cost to suppliers
- Increases security with no need to store card information or view full account numbers



Tiered Interchange

With competitive rates, Tiered Interchange creates win-win value across the payment process, and the opportunity to strengthen your supplier relationships.

- Promote SUA acceptance with suppliers who previously declined SUA payments due to high interchange fees
- Deliver the benefits of SUA – efficiencies, visibility, control – while lowering the cost of acceptance for your strategic supplier relationships
- Capture more spend on your SUA program to increase your rebate potential*

* Please note that as your suppliers receive a lower interchange rate as part of the Tiered Interchange program, your associated spend is processed at a lower rebate tier as well.