



# MORGAN MONEY

J.P. Morgan's **state-of-the-art**  
trading and analytics platform

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FOR INSTITUTIONAL / WHOLESALE / PROFESSIONAL CLIENTS AND  
QUALIFIED INVESTORS ONLY – NOT FOR RETAIL USE OR DISTRIBUTION

**J.P.Morgan**  
ASSET MANAGEMENT

## J.P. Morgan Global Liquidity

As one of the world's largest liquidity managers, J.P. Morgan Global Liquidity has shared cash investing expertise with organizations around the world, strengthening their short-term views and, as a result, their long-term success. Our team actively works with you to craft the right liquidity strategy, segmenting your cash position and leveraging solutions across the full cash management spectrum to help maximize opportunity.

We work towards having globally coordinated expertise and a research-driven process through:

- 135 dedicated global liquidity professionals
- 21 years average of portfolio management and credit research industry experience
- 14 locations across 7 countries
- 24-hour coverage across 5 global service centers

We are positioned to offer best-in-class investment solutions that span a broad range of currencies, risk levels and durations — all designed to suit our clients' specific operating, reserve and strategic cash management needs.

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

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# Introducing Morgan Money

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We at JPMorgan Chase & Co. continue to make substantial investments in technology to transform how we interact with our clients, spending nearly USD11 billion annually — with about USD700 million allocated specifically to cybersecurity — and employing over 50,000 technologists around the globe.

J.P. Morgan Asset Management is pleased to offer our institutional investing platform, **MORGAN MONEY**, a multi-currency, open architecture trading and risk management system. The platform was designed to deliver a seamless customer experience, centered on operational efficiency, end-to-end system integration, and effective controls to allow customers to invest when, where and how they want — securely.

**MORGAN MONEY** is an intuitive platform that allows you to view aggregated account information across your entire portfolio, conduct in-depth risk analysis, model potential trades and compare available investment options. This platform has been designed for clients, by clients — embedding your needs and priorities into its core capabilities.

We know that security is critical to your business — and as one of the global leaders in liquidity management, it is deeply engrained in everything we do. Overall, **MORGAN MONEY** has the ability to improve productivity without sacrificing quality or security. The platform offers a range of optional controls, including dual-entry trading approvals, PIN capabilities and investment policy statement compliance checks.

Technology is ever-changing and at J.P. Morgan Asset Management, we are committed to creating transformative digital capabilities to deliver meaningful client outcomes.

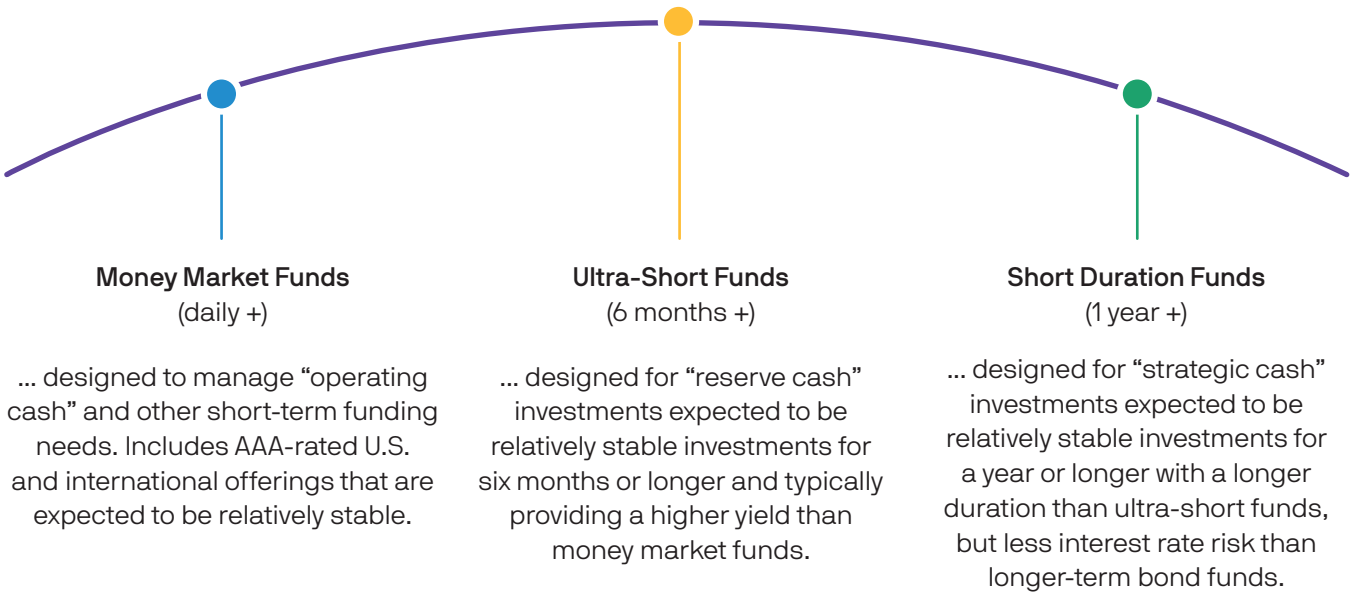
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Note: Effective 8 August 2019 , Global Cash Portal was renamed MORGAN MONEY.

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# A broad spectrum of investment options

**MORGAN MONEY** offers you an extensive menu of more than 100 short-term investment solutions managed by J.P. Morgan Asset Management and other leading investment management firms, allowing you the flexibility to build a multi-manager, multi-currency liquidity portfolio.



**Separately Managed Accounts**

provide direct ownership of securities and can be customized to specific client needs and investment parameters. Available through J.P. Morgan Asset Management only.

## Availability

	USD	GBP	EUR	AUD	SGD	RMB
Money market funds	■	■	■	■	■	■
Ultra-short funds	■	■	■			
Short duration funds	■	■	■			

Products subject to availability in your jurisdiction. Please contact your J.P. Morgan representative for available products.

# Simple, intuitive user interface

MORGAN MONEY’s enhanced design provides you with a simple, aggregated view of your entire company’s holdings on one screen. Pre-trade compliance checks allow you to avoid investing more than your investment policy concentration limits through soft-blocks. So, before you even place a trade, you can see expected fund concentrations.

J.P.Morgan  
ASSET MANAGEMENT

OVERVIEWTRANSACTIONSANALYTICSSTATEMENTSDIVIDENDSREPORTS

MORGAN MONEY  
Welcome Morgan Money User

Portfolio Overview

Company: AllAccount Groups: AllGroup by: Company

Balance Summary

Price

Live Balances

View History

	WAM	WAL	WLA	NAV	Yield	Fund AUM	Balance	
Company 1 Tax ID: 102020202							2,636,885,564.93 USD	
Company 2 Tax ID: 458796547							43,972,102.55 USD	
Account 1 ILF0004962							43,972,102.55 USD	
JPM GBP Liquidity (VNAV Institutional (dist.)) ISIN: LU0103815501 / Fund Number: JPMNG39	57	80	48.47%	1.00	0.61%	13,532,418,927.34 GBP	30,747,178.63 GBP	In Cart
JPM EUR Liquidity (VNAV Institutional (flex dist.)) ISIN: LU0836346345 / Fund Number: JPMNE29	55	55	41.52%	9,974.35	-0.58%	12,444,308,587.76 EUR	5,249,730.69 EUR	In Cart
JPM USD Liquidity (VNAV Institutional (dist.)) ISIN: LU0103813712 / Fund Number: JPMNE39	47	73	38.14%	1.00	2.06%	81,935,825,935.70 USD	275,934.98 USD	Add to Cart
JPM USD Liquidity VNAV A (acc.) ISIN: LU0011815304 / Fund Number: JPMN141	50	80		13,833.33	1.78%	11,329,060,809.00 USD	83,078.70 USD	Add to Cart
GBP Liquidity VNAV Cap R (dist.) ISIN: LU1850231256 / Fund Number: JPMNE20	-	-		-	-	0.00 GBP	69.16 GBP	Add to Cart
Total							2,680,857,667.49 USD	

The **portfolio overview screen** offers a firmwide view of money market fund and separately managed account balances, giving you a high level overview of risk exposures, transaction history and upcoming dividend dates — all on one easy-to-understand dashboard.

Portfolio Overview

Balance Summary

Company 1  
Tax ID: 102020202

Account 8  
ILF0003347

Account 7  
ILF0000808

Account 1  
33316

Prime Institutional Shares  
CUSIP: 4812A2603 / Fund Number: 2736

U.S. Treasury Plus Institutional Shares  
CUSIP: 4812C2734 / Fund Number: 3918

Managed Income Class L  
CUSIP: 48121A415 / Fund Number: 6680

**Color-coded trade indicators** appear as you begin entering trades, clearly displaying transactions awaiting final submission for execution or approval. Green for purchases, red for redemptions and orange for total transaction count.

# Trading capabilities

MORGAN MONEY simplifies trading across multiple fund providers and currencies from almost anywhere in the tool. The platform also has the ability to combine wires and trade tickets across multiple accounts.

The **portfolio overview screen** allows you to trade directly from this screen. Real-time portfolio balances can be viewed on the Portfolio Overview page by clicking the **Live Balances** button, providing up-to-the-minute information.

Portfolio Overview

Balance Summary

WAM WAL WLA NAV Yield

Company 1  
Tax ID: 102020202

Account 8  
ILF0003347

Account 7  
ILF000808

JPM SGD Liquidity LVNAV Institutional (dist.)  
ISIN: LU0440258258 / Fund Number: JPMNPF39

JPM USD Liquidity LVNAV Institutional (dist.)  
ISIN: LU0103813712 / Fund Number: JPMNLI39

Account 1  
33316

Account 2  
33317

Account 4  
ILF0002245

Account 15  
33311

Account 11  
ILF0001548

Cart

Trades 1 Accounts 1

Currency Cash Shares

USD 1,400,792.93

AUD 25,000.00

SGD (35,000.00)

Total: 1,392,345.05 USD 0.00 USD

Clear Cart Review Trades Close

U.S. Government Institutional Shares  
CUSIP: 4812C2684 / Fund Number: 2741

Trade Type Cash/Shares Order Quantity Cut Off Time Trade Date Action

Redeem Cash Please enter order quantity 16:59:59 EST

Complete Add to Cart

**Short-cut trading** capabilities allow you to trade across as many companies, accounts and funds as you'd like — saving you valuable time.

The patent-pending **shopping cart** allows you to create and save trades for future execution. Your cart will retain your trades as long as you are logged in to the platform and can be edited at any time. With a built-in aggregation tool, you can see what is in your queue before you execute trades.

Cart

Trades 3 Accounts 2

Currency Cash Shares

USD 1,400,792.93

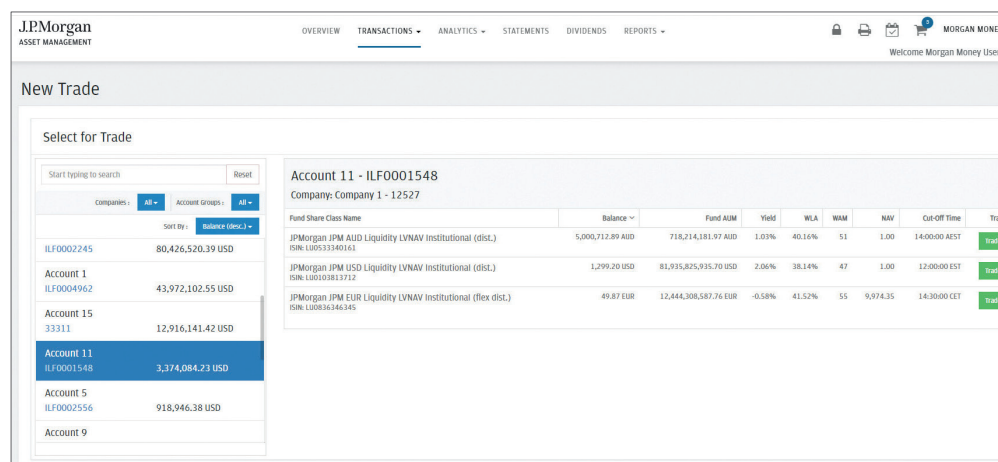
AUD 25,000.00

SGD (35,000.00)

Total: 1,392,345.05 USD 0.00 USD

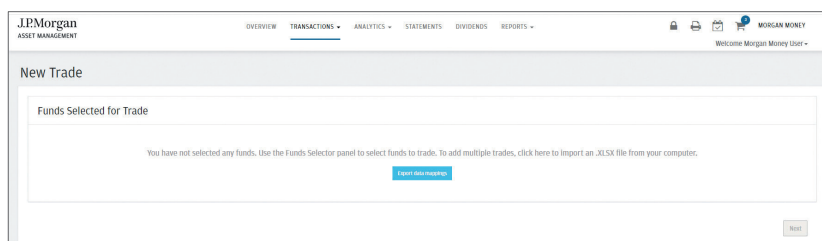
Clear Cart Review Trades Close

# Trading capabilities continued



The **trade screen** allows you to easily search for an account and execute trades for any entitled position across your entire portfolio — all from one screen.

**Bulk trading** allows you to export your set of entitlements with the click of a button and trade across all of your accounts by importing your trades. Entitlement validation, pre-trade checks and built-in reconciliation allow for convenient and safe trading.

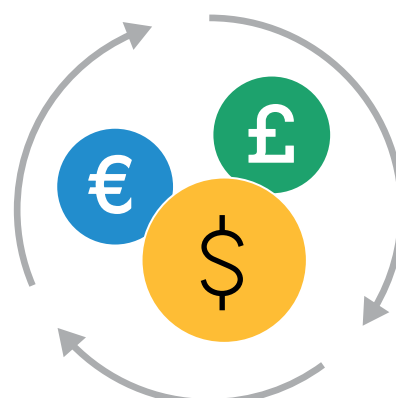


## Multiple settlement options

In addition to the intuitive trading approach offered via the platform, J.P. Morgan Asset Management is committed to providing cutting-edge technology that allows for connectivity to various systems, allowing you to trade in a way that is most convenient for you. **MORGAN MONEY** is designed to improve efficiency without sacrificing quality or cybersecurity.

**SWIFT:** We support SWIFT messaging, allowing you to trade through the front end of the tool or through the SWIFT network and maintain a trade audit history for up to two years — all from one screen.

**Direct Debit:** Payment security and efficiency are critical to cash management. As such, you can take advantage of our direct debit capability. Through secure electronic messaging and identity verification, your purchases can be settled automatically when you place your trades via the platform.





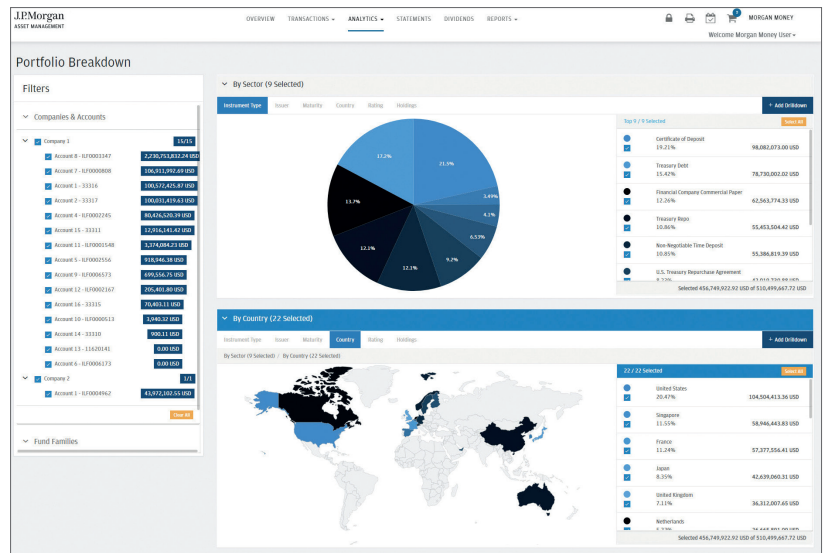
# Analytics

**MORGAN MONEY** offers robust risk and analytics tools, allowing you to take a deeper look into your exposures, understand how trades might impact your portfolio and compare funds available on the platform.

## Risk analytics display

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

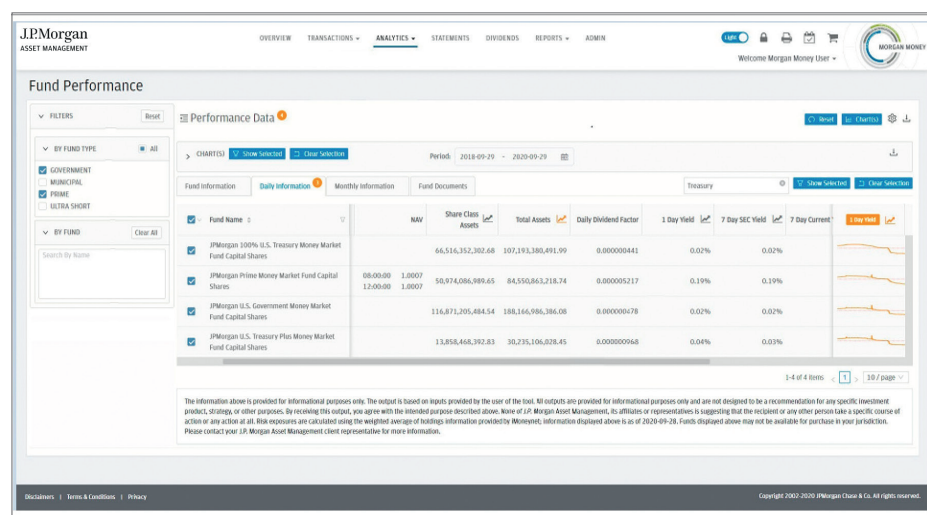
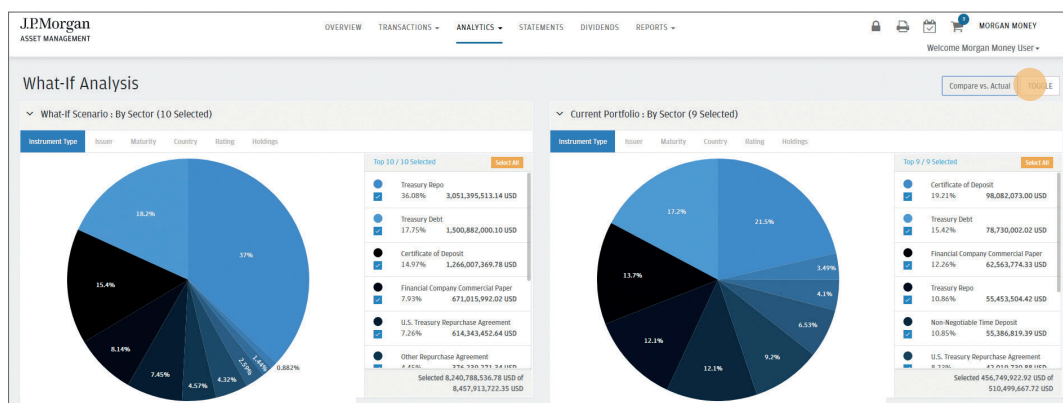
On the **risk analytics** screen, you can also utilize our unique drilldown feature to create views across multiple factors. Each filter or selection on a drilldown is applied to all subsets below, allowing you to adjust your view to understand specific country, issuer, maturity or rating exposures. All holdings information is exportable at a CUSIP level, providing further granularity and transparency on what you actually hold.



# Analytics continued

## What-if analysis

This function allows you to model the potential impact of a trade — whether a purchase or redemption — and see how it might affect exposures at an account, company or full relationship level.



## Fund Performance

The **fund performance** tool allows you to compare funds across commonly-used parameters including yield, performance, fund ratings and risk characteristics. Information is displayed across all funds available through the platform, whether entitled to your account or not. Within the fund performance tool, you also have the ability to compare funds side-by-side through plotting funds in a line graph.

# Reporting

**MORGAN MONEY** provides a variety of reporting capabilities, including:

**Downloading custom, real-time reports.** Reports can be customized to your preferences, covering transaction activity, balances and account performance. Risk analytics allows for customizable, exportable information that provides a more detailed view into fund exposures.

**Historical reporting.** Audit trails are available with up to two years of history including time stamps (across each step of the trade), input and validation information.

**Export** statements, trade history, confirmations and risk analytics information into PDF, Excel or CSV files for your convenience.

**Schedule reports** on a daily, weekly, monthly or quarterly basis and have them automatically generated and sent to you via email.

New Report

**REPORT INFORMATION**

Report Name:

Report Type: Transaction History

Report Criteria: Company

Company: All Companies, Company 1, Company 2

Report Format: ☒ PDF ☐ CSV ☐ Excel

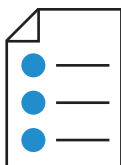
**SCHEDULE**

Frequency: ☒ \*Daily ☐ Weekly ☐ Monthly ☐ Quarterly

☒ Never End

☐ End date:

☐ Recurrence:



## Confirmations

Real-time confirmations are available directly from the transfer agent and fund providers, retrievable in the system and exportable in Excel or PDF.



## Statements

You can retrieve historical monthly account statements providing income accrual and balance information (going back two years) for all of your investments.

J.P. Morgan Asset Management

OVERVIEW TRANSACTIONS ANALYTICS STATEMENTS **DIVIDENDS** REPORTS

Welcome Morgan Money User

**Dividends**

Accounts

Search by Name

Account 1 33316

Account 1 ILF0004962

Account 10 ILF0000913

Account 11 ILF0001548

Account 12 ILF0002167

**Dividends**

Selected Period: 02-August-2019 to 01-October-2019

Export as:

Showing 1-10 of 42

Date	Fund Name	Balance	Divd Rate	Daily Divd	Deduction Rate	Daily Deduction	Cum. Divd
Oct 1, 2019	JPM USD Liquidity VNAV A (acc.)	6.000	0.000000000	0.00			0.00
Sep 30, 2019	JPM USD Liquidity VNAV A (acc.)	6.000	0.000000000	0.00			0.00
Sep 27, 2019	JPM USD Liquidity VNAV A (acc.)	275,934.980	0.000168185	46.39			430.37
Sep 26, 2019	JPM USD Liquidity VNAV A (acc.)	275,934.980	0.000056099	15.47			383.98
Sep 25, 2019	JPM USD Liquidity VNAV A (acc.)	275,934.980	0.000056370	15.55			368.51
Sep 24, 2019	JPM USD Liquidity VNAV A (acc.)	275,934.980	0.000055908	15.44			352.86
Sep 23, 2019	JPM USD Liquidity VNAV A (acc.)	275,934.980	0.000055908	15.44			337.52
Sep 22, 2019	JPM USD Liquidity VNAV A (acc.)	275,934.980	0.000000000	0.00			322.08
Sep 21, 2019	JPM USD Liquidity VNAV A (acc.)	275,934.980	0.000000000	0.00			322.08
Sep 20, 2019	JPM USD Liquidity VNAV A (acc.)	275,934.980	0.000168000	46.35			322.08

## Dividends

Daily, monthly and total accrual calculations are available with export functionality.

# End-to-end compliance controls

**MORGAN MONEY** provides end-to-end compliance checks based on a flexible set of guidelines that may be set up as soft-blocks, allowing you to validate that you are staying within your investment guidelines.

**Customized access levels:** The platform allows for a number of access controls, including user-level entitlements for companies, accounts, trading and approval capabilities.

**IPS checks:** Admins and super-users can create custom compliance monitoring by establishing exposure limits aligned with the parameters within your investment policy statement. You'll receive soft-warnings when these limits have been breached.

**Notification for policy guideline breaches:** At the end of each day, you can receive investment guideline monitoring reports by email to let you know where you stand in relation to your self-generated IPS checks.

J.P.Morgan  
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OVERVIEWTRANSACTIONS

My Preferences

Locale

Account

Notifications

% of Total Fund Assets Limit

5

E-mail transaction notifications

Send e-mail when:

Trade is placed and awaiting approval

Trade is approved

Trade is rejected

Trade is amended

## Trade notifications

You may choose to receive notifications at each stage over the trade lifecycle.

JPM EUR Liquidity LVNAV Institutional (flex dist.) ISIN: LU0836346345 / Fund Number: JPMNE29		55	55	41.52%	9,974.35	-0.58%	12,444,308
Trade Type	Cash/Shares	Order Quantity		Cut-Off Time		Trade Date	
Purchase	Cash	500,000,000.00		Assets		Date	
JPM USD Liquidity LVNAV Institutional (dist.) ISIN: LU0103813712 / Fund Number: JPMNU39		47	73	38.14%	Total Fund Assets:	12,444,308,587.76	
JPM USD Liquidity VNAV A (acc.) ISIN: LU0011815304 / Fund Number: JPMNU41		50	80		Expected Total Fund Conc:	4.06%	35,825
					Expected Total Position:	505,250,362.36 EUR	29,060

## Concentration limits

You have the ability to set your firm's specific internal concentration limits and receive real-time warnings when a proposed trade would put you over the limit. This would also be included in end-of-day IPS emails.

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Morgan Money

# Flexible digital integration

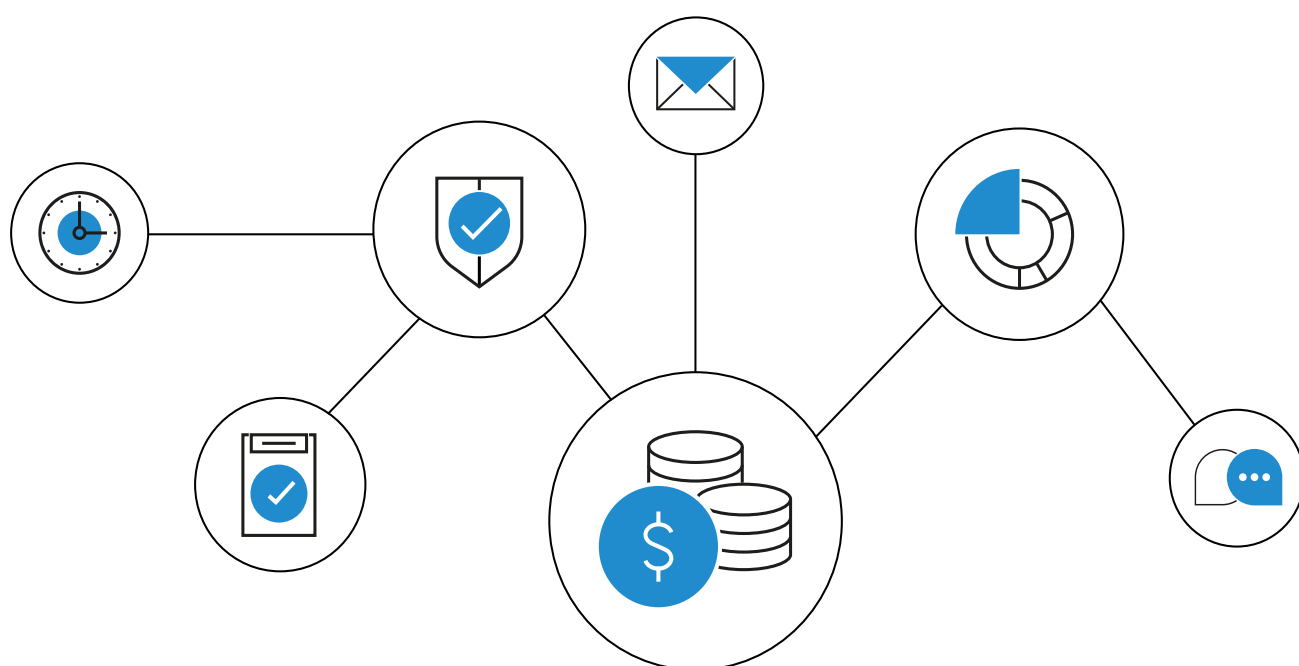
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**MORGAN MONEY** is built to facilitate your day-to-day operations by integrating with your existing digital infrastructure in a number of ways. This platform is designed to easily connect to client-side tools and systems, including treasury workstations, trust platforms and enterprise resource planning tools. With federated login capabilities, access to one of our integrated partner programs will allow you access to the platform without ever having to leave your system.

In addition to our partner programs, your systems can connect directly to MORGAN MONEY to facilitate end-of-day and intraday reporting of balances and dividends, monthly statements and full trading capabilities.

**(Secure) File Transfer Protocol (SFTP/FTP):** The platform allows you to place trades in all entitled funds through file transfer across multiple accounts and multiple settlement instructions without sacrificing the aggregation capabilities of the platform.

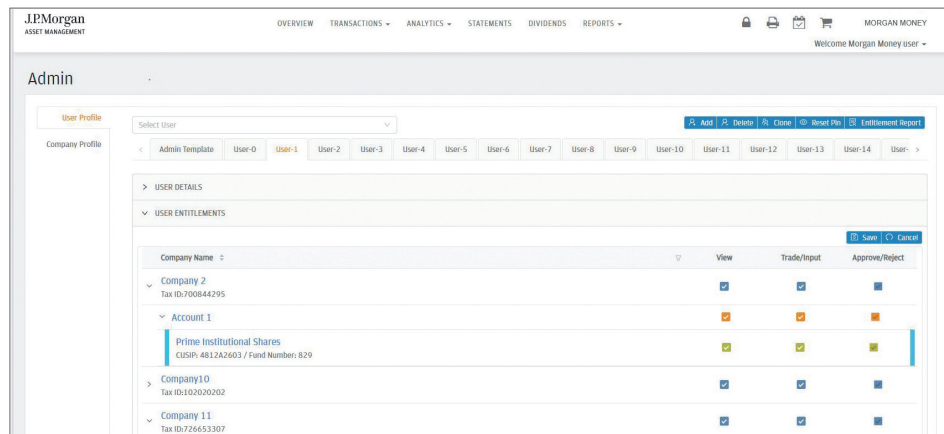
**API:** The platform allows you to place trades through API integration across multiple accounts and settlement instructions. Further, you will be able to utilize the front-end aggregation tools, retrieve statements and access historical information.



# Self-service administration

**MORGAN MONEY** puts **user maintenance** back where it needs to be — into the hands of our clients. To facilitate user entitlement management and save time, the self-service administration tool allows client-side resources to manage fund permissions at the user level.

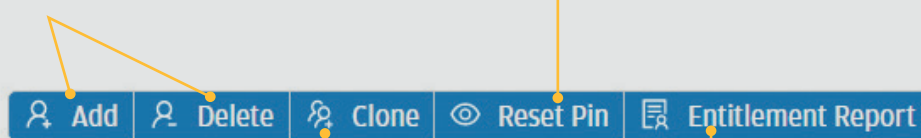
Make entitlement changes to **multiple users all at once**, saving you time and energy when adding new companies, accounts and funds to your profiles.



**Client-side administrators** are determined by you, and you have the option to set up a maker-checker process that would require approval for any changes made.

**Self-service user creation and removal:** When you have a new joiner or someone leaves your team, designated client-side administrators can **add or remove users quickly**, with an optional built-in maker/checker workflow.

**Reset PIN** allows a client-side administrator to reset a user's PIN, keeping security information in-house.



**Clone** an existing user to a new profile, carrying over trading entitlements with a single click.

User **entitlement report** generates an Excel file listing all your firm's trading and approval capabilities at the user level.

Client-side administrators have the ability to create **approval levels** at a company, account or position level, allowing you to adjust and maintain optional dual-entry security level requirements, or set up levels where a third approval is necessary.

# Audit made easier

## Transaction history

The platform's transaction history view provides you with up to two years of past transactions. All information is available for export to Excel or PDF and contains critical audit details, including inputter and approver fields. History can be sorted on almost any dimension and can be filtered at the account, company or account group level.

JP Morgan  
ASSET MANAGEMENT

OVERVIEWTRANSACTIONSANALYTICSSTATEMENTSDIVIDENDSREPORTS

Welcome Morgan Money User

Transaction History

Filters

STATUS

ACCOUNT GROUPS

COMPANY

ACCOUNT

BY FUND FAMILY

BY FUND TYPE

BY FUND

Transactions

Period: 24-Sep-2019 11-Oct-2019

Search Account Number

Search

Reset

Table

Export to PDF

Export to Excel

Export to CSV

Trade Date	Account Number	Fund Name	Amount	TA Fund Number	Account Name	Type	CUSIP/ISIN	Morgan Money Entry Date	Status
Oct 2, 2019	ILF0003347						U00011815304	Oct 1, 2019	CANCELLED
Oct 2, 2019	ILF0000808						U00440258258	Oct 1, 2019	CANCELLED
Oct 2, 2019	ILF0003347						U0053339585	Oct 1, 2019	CANCELLED
Oct 2, 2019	ILF0003347	JPM USD Liquidity VNMW A (Acc.)	1.00	JPMW041	Account B		U00011815304	Oct 1, 2019	PENDING APPROVAL
Oct 2, 2019	ILF0003347	JPM USD Liquidity VNMW C (Acc.)	1.00	JPMW042	Account B		U0053339585	Oct 1, 2019	PENDING APPROVAL
Sep 26, 2019	ILF0003347	JPM GDP Liquidity VNMW Institutional (Acc.)	500.00	JPMW029	Account B		U00268768008	Sep 27, 2019	FAILED
Sep 26, 2019	ILF0003347	JPM GDP Liquidity VNMW Capital (Acc.)	500.00	JPMW028	Account B		U00268768008	Sep 27, 2019	FAILED
Sep 26, 2019	ILF0004962	JPM GDP Liquidity VNMW Institutional (Acc.)	10,000.00	JPMW029	Account 1		U00103813712	Sep 27, 2019	CANCELLED
Sep 26, 2019	ILF0003347	JPM GDP Liquidity VNMW C (Acc.)	500.00	JPMW043	Account B		U0053339585	Sep 27, 2019	CANCELLED
Sep 27, 2019	33317	JPMorgan U.S. Government Money Market Fund Institutional Shares	100,000.00	2741	Account 2		481262603	Sep 27, 2019	CANCELLED
Sep 27, 2019	ILF0000808	JPM USD Liquidity VNMW Institutional (Acc.)	1,000.00	JPMW029	Account 7		U00103813712	Sep 27, 2019	CANCELLED
Sep 27, 2019	ILF0003347	JPM USD Liquidity VNMW A (Acc.)	50.00	JPMW041	Account B		U00011815304	Sep 27, 2019	CANCELLED
Sep 27, 2019	ILF0000808	JPM USD Liquidity VNMW Institutional (Acc.)	2.00	JPMW029	Account 7		U00103813712	Sep 27, 2019	CANCELLED
Sep 27, 2019	33316	JPMorgan Prime Money Market Fund Institutional Shares	3.00	2736	Account 1		481262603	Sep 27, 2019	APPROVAL EXPIRED
Sep 27, 2019	33316	JPMorgan Prime Money Market Fund Institutional Shares	0.03	2736	Account 1		481262603	Sep 27, 2019	APPROVAL EXPIRED
Sep 27, 2019	33316	JPMorgan Prime Money Market Fund Institutional Shares	0.03	2736	Account 1		481262603	Sep 27, 2019	APPROVAL EXPIRED

The entire audit history is exportable to PDF, Excel or CSV.

Trade Date	Account Number	Fund Name	Amount	TA Fund Number	Account Name
Oct 2, 2019	ILF0003347				
Oct 2, 2019	ILF0000808				
Oct 2, 2019	ILF0003347				

**Convenient filter** functionality is built in to the transaction history widget at a top level, providing you with the capability to filter down your account history across a number of factors.

### Show Columns

- ☒ Trade Date
- ☒ Account Number
- ☒ Account Name
- ☒ TA Fund Number
- ☒ Shares
- ☒ NAV
- ☒ Amount
- ☒ Type
- ☒ Fund Name
- ☒ CUSIP/ISIN
- ☒ GCP Entry Date (ET)
- ☒ Contract Notes
- ☒ Reference IDs (TA / JPM)
- ☒ Status

**Audit history**, or trade details, are available for each trade, providing step-by-step details across the life of a trade, including who performed what step.

### Trade Details

- Ref. No: 2804
- Sep 18, 2019 1:38pm by gcpdemo1  
NEW  
Trade submitted
  - Sep 18, 2019 1:38pm  
Trade status updated from PROCESSING to SUBMITTING\_TO\_TA
  - Sep 18, 2019 1:38pm  
Trade status updated from SUBMITTING\_TO\_TA to REJECTED  
SARA\_INVALID.XML

You can also filter or sort each column, reorder columns and turn on/off display information. After you log out, your preferred views will be saved when you next visit the platform.



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Please contact your **J.P. Morgan Asset Management**  
Global Liquidity or Client Services Representative

**Americas (800) 766 7722**

**EMEA (352) 3410 3636**

**Asia Pacific (852) 2800 2792**

**[jpmgloballiquidity.com](https://jpmgloballiquidity.com)**

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