JPM COIN

Institutional Digital Deposits, Explained

A PREMIUM BRIEFING FOR AD INTERNATIONAL CONSULTING CLIENTS

WHAT YOU WILL LEARN

A Guided Overview

01

What JPM Coin Is

A digital dollar deposit token for institutions

02

Not a Public Cryptocurrency

How it differs from Bitcoin and public stablecoins

03

Backing & Liability

The 1:1 dollar peg and balance-sheet guarantee

04

Infrastructure

Blockchain rails, including the Base network

05

Purpose & Risk Mitigation

24/7/365 instant settlement

06

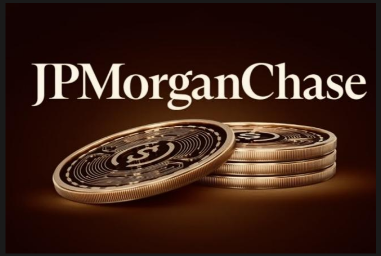
Access & Compliance

KYC/AML and institutional vetting

SECTION 01

What Is JPM Coin?

JPM Coin is a digital US dollar bank deposit token issued by JPMorgan Chase, designed for instant settlement between vetted institutional clients. It represents a claim on a real dollar balance held at the bank — not a new form of money, but a faster, programmable way of moving money that already exists.



In one sentence

A tokenized bank deposit — your dollars, on a faster rail.

Issued by JPMorgan Chase — available on the Kinexys platform, including the Base Layer-2 network.

SECTION 02

Not a Public Cryptocurrency

JPM Coin sits in a distinct category from open, publicly-traded digital assets.

	JPM Coin	Bitcoin	Public Stablecoins (e.g. USDT)
Issuer	JPMorgan Chase (regulated bank)	No central issuer	Private company
Access	Vetted institutions only	Open to anyone	Open to anyone
Trading	Not publicly traded	Traded on open exchanges	Traded on open exchanges
Backing	Direct bank liability, 1:1 USD	No backing asset	Reserve-claimed, third-party audited

SECTION 03

Backed 1:1 — A Direct Bank Liability

1 : 1

Every JPM Coin token is strictly pegged to one real US dollar held in a JPMorgan account.

Direct Liability

Recorded on JPMorgan's own balance sheet, not a separate trust or reserve fund.

No Market Speculation

Value does not float — it is not bought or sold as an investment asset.

Bank-Grade Assurance

Backed by the same institution and regulatory oversight as a standard deposit.

SECTION 04

The Infrastructure

Blockchain rails purpose-built for regulated institutional finance.

Kinexys Platform

JPMorgan's blockchain-based digital asset and payments platform, the operating environment for JPM Coin.

Base (Layer 2)

JPM Coin operates on Base, a Layer-2 network, extending reach and interoperability.

Always-On Rails

Transactions process continuously — no market close, no batch cut-off times.

SECTION 05

Instant Settlement, 24 / 7 / 365

TRADITIONAL WIRE

Initiate → Correspondent bank(s) → Business-hours cut-off → Settle (hours–days)

JPM COIN

Initiate → **Settle in seconds**

For Corporate Clients

Funds move and transactions settle in seconds, around the clock — every day of the year — bypassing the slower cut-offs of traditional interbank systems.

No weekends. No holidays. No cut-off times.

SECTION 05

Reducing Risk at Scale

Faster settlement is not only a convenience — it changes the risk profile of large transactions.

Eliminates Settlement Delay

Removes the lag between trade execution and final settlement, where funds are traditionally in transit and at risk.

Reduces Counterparty Risk

Shorter settlement windows reduce the exposure window in which a counterparty could default before completion.

Predictable, Programmable Flows

Institutions can plan liquidity with confidence, knowing exactly when funds will arrive.

SECTION 06

Strict Compliance by Design

Access is deliberately restricted — this is a closed, vetted institutional network.

01

Institutional Participant

Only corporate and institutional clients may apply — no public or retail access.

→

02

KYC Verification

Know-Your-Customer checks confirm identity and legitimacy before onboarding.

→

03

AML Screening

Anti-Money-Laundering procedures monitor for illicit activity on an ongoing basis.

→

04

Approved Access

Only after clearing every stage does a client gain access to the network.

Key Takeaways

1. A tokenized bank deposit, not a public cryptocurrency — pegged 1:1 to real USD.
2. Built for speed: institutional settlement in seconds, 24/7/365.
3. Reduces settlement delay and counterparty risk in large transactions.
4. Access is restricted to KYC/AML-vetted institutional participants.