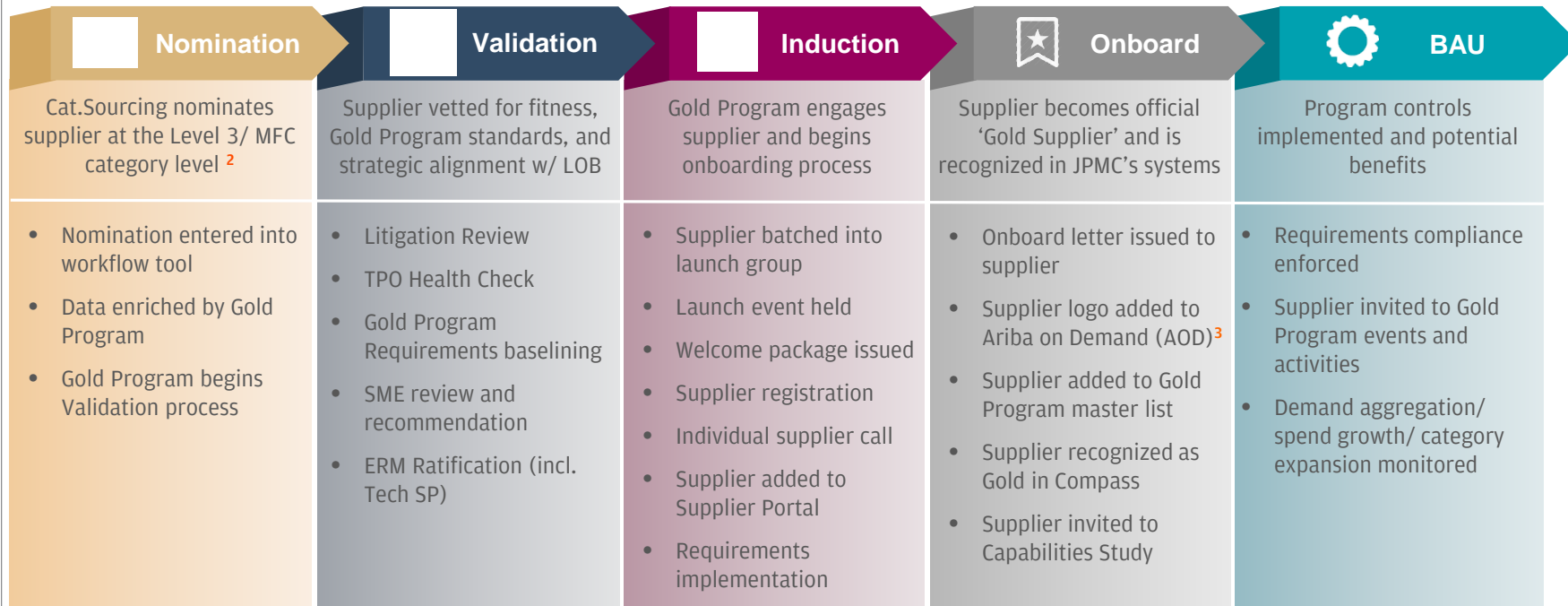


Gold Supplier Program Overview

Program Overview

How does a supplier become Gold? There are generally five stages in the Gold Supplier lifecycle ¹



Notes:

- Stages not shown:
 - 'Pre-Nomination,' a conditional nomination based on the outcome of a future event. Supplier does not matriculate until approved by Sourcing
 - 'Hold,' an exception stage in which an in-process supplier is temporarily removed from further matriculation
 - 'Removed,' an exception stage in which an in-process supplier is permanently removed from Gold consideration
- Nomination criteria varies by category. Typically includes LOB sponsorship, prominence in category, performance history, innovation, growth potential
- If supplier consents to logo usage

Program Overview

What are the Gold Program minimum requirements?



Accept Gold Program T&C

- T&Cs separate to supplier's MSA
- Includes program non-disclosure



Abide by JPMC's Supplier Code of Conduct

- Applicable only to suppliers who sign JPMC contracts
- JPMC may allow supplier's own Code as an acceptable substitute



Comply with JPMC Minimum Control Requirements

- Includes also risk assessments, surveys, documentation requests and issue remediation



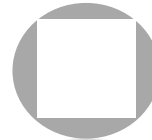
Accept JPMC's Standard MSA w/ Limited Redlines

- Takes effect during *next* contract renewal/ execution
- Applicable only to suppliers who sign JPMC contracts
- Category Sourcing determines appropriate 'standard'



Adopt JPMC's Standard Payment Terms

- Contains invoice discount for early payment (EPD)
- Standard term: 2% 10 Net 60 Days
- Category Sourcing issues MSA amendment to supplier



Support JPMC's Supplier Diversity Goals

- Report Tier 2 diversity quarterly through CVM portal
- Achieve targets: Year 1: up to 5%; Yr 2: 5% - 15%; Yr 3: 20%
- Requirement applicable to all suppliers, including Tier 1 Diverse



Consider Becoming a JPMC Client

- Meet w/ JPMC bankers from time to time, as requested
- Includes banking requests for both prospects and existing clients (Not a requirement for supplier to become or remain client)



Provide a Dedicated, Emergency Point of Contact

- Expected to be available to JPMC, 24/7
- Conceived as TPO/ tech-related escalation point



Consent To JPMC's [Internal] Use of Company Logo

- Supplier provides company logo for use on JPMC intranet, AOD/ SmartBuy



Submit Invoicing Through Ariba Network

- Applicable only in markets where JPMC has Ariba deployed
- Does not replace Special Billing, unless authorized by SME
- Alternatively, Ariba Lite is accepted, upon approval by SME

Note: Requirements may be modified or waived at the discretion of Category Sourcing and LOB. Gold Program monitors ongoing compliance.

Program Overview

What potential benefits could suppliers receive from the program?



New Opportunity for Growth with JPMC. Gold Suppliers may be recipients of demand aggregation and category expansion. In 2018, the program tracks four spend dynamics for Golds: 1) Net dollar spend; 2) Number of MFCs serviced; 3) % Share of inter-category spend; 4) Bid/ RFP opportunities. The goal is for each Gold supplier to show improvement in at least one of these four.



Enhanced Strategic Insight to JPMC. Gold Suppliers may receive new insight to JPMC's strategic direction, which allows them to better position their companies for continued success with JPMC. Gold Program hosts recurring events and activities designed to increase strategic alignment with supplier. 98% of suppliers agree that new insight is gained, and 81% realize High or Med/High business value.



New Cross-Selling Opportunities. Gold Program is structured as a community of suppliers. Onboarded Golds are aware of other Gold Suppliers, given contact information and formal networking opportunities to develop cross-selling channels. This element is built into the agenda of most Gold Supplier events and activities.



Faster Invoice Payment. Gold Suppliers are offered the chance to adopt an expedited invoice payment structure. Gold Suppliers can be paid in 10 days in exchange for a 2% discount on the invoice price.



A Better, More Efficient Working Experience. Gold Program surveys suppliers to determine their wants and needs, and then invites suppliers to participate in collaborative solution-building. In 2018, Gold Suppliers are participating in four working groups, alongside JPMC stakeholders, to address key, experiential pain-points identified by the suppliers.



Dedicated JPMC Program Rep . Each Gold supplier receives a dedicated Gold Program representative on the GSS Supplier Relationship Management team. These RM's function as SMEs for the JPMC client-development aspect of the Gold Program, as well as points of escalation for Gold Suppliers, augmenting the existing escalation contacts.

Note: The value proposition for Gold Program was developed in part in response to supplier feedback on the 2017 Supplier Experience Survey
