



INITIATIVE	Leading the Next Era of Digital Experiences
AWARD	Celent's 2025 Model Bank of the Year
EXECUTIVE SUMMARY	J.P. Morgan Payments, responding to customer demand for more sophisticated integrated services, launched several concurrent initiatives that markedly improved its end-to-end payments and treasury services, driving business value for corporate clients and ecosystem partners. Each of the initiatives is significant. Taken together, they demonstrate J.P. Morgan's continued commitment and ability to meet the needs of modern corporate treasury operations. JPM is positioning itself not only as a bank, but also as a technology partner in its clients' digitalization journeys, earning Celent's top award, 2025 Model Bank of the Year.
KEY BENEFITS	<ul> <li>Tangible operational benefits</li> <li>Developer empowerment</li> <li>Market differentiation</li> <li>Eliminating complexity</li> <li>Increased wallet share</li> <li>Competitive edge</li> </ul>
TIMELINES	Varies among the several initiatives, but generally 2022 – 2024.
READ MORE	Technology-driven J.P. Morgan continues to deliver highly strategic and forward-looking initiatives to strengthen its leadership in the corporate banking space. The bank is leading the next era of digital experiences, demonstrating a commitment to innovation, creativity, and tenacity.  Visit Celent.com to learn more about this initiative.

Source: J.P. Morgan © Celent. I&I Day 2025