

# JPMorganChase Digital Handbook

## Find your path

Discover your next opportunity  
at JPMorganChase.

# Find your path

Use this guide to identify how your strengths and motivators align with what JPMorganChase has to offer.

## How to use:

Personalize your experience. Download and save this pdf to your laptop. Use the navigation pane at the top, or scroll to the next page.

These icons appear throughout to bring additional information.

Click the links to access more information

Read top tips from our career experts

Hover over this icon to get additional details

Use checkboxes to mark what you like



# 1 Our everyday

We have opportunities available for a range of interests and skillsets, with offices in over 100 cities.

Learn more about what our people do every day to help bring our customers and clients closer to their dreams. You can explore our business through the voices of people who are in our early careers programs.

# 1 Our everyday

With over 30 programs to choose from, take a moment to discover what life is like every day from different programs across all business areas.

“In J.P. Morgan Asset & Wealth Management, you’ll be instrumental in managing investments and financial portfolios for a diverse clientele, from individuals to institutions. You’ll craft personalized solutions, leverage cutting-edge technology, and provide expert advice to help clients navigate the complexities of the financial landscape and achieve their goals.”

Asset Management

“Our work helps to empower businesses and enable entrepreneurs. We work with everyone from early-stage start-ups to mid-size businesses, and it’s exciting to see ideas transform into successes, which then contribute to the economic well-being of communities through the creation of jobs and innovation.”

Commercial & Specialized Industries

“I help people achieve financial stability and peace of mind as a Financial Advisor. I work with clients nationwide to help them achieve their most important financial aspirations and goals.”

Financial Advisor Development Track

“I joined the Global Philanthropy team where I have been working on a range of strategic grant-making initiatives, specifically for nonprofits and community development financial institutions. Each grant requires reviewing and presenting the socio-political landscape, performing due diligence, and summarizing financial, operational, and programmatic matters to senior leaders.”

Corporate Analyst Development Program

“As a software engineer in real-time payments, I develop application features globally and ensure platform stability through extensive testing. I’ve worked on both domestic and cross-border payments in Hong Kong, Mexico, Malaysia, and Indonesia.”

Software Engineer Program



# 2 Build your profile

The most important step in beginning your career is identifying **what you like** and **where your strengths are**.

Before exploring what is on offer at JPMorganChase, **reflect on what motivates you**.

Start building your profile. Setting aside time to **reflect on** and **complete** the following pages will help you understand the **types of opportunities** you may like and will ultimately help you **shape your application**.

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2.1

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2.2



## 2.1 Know your strengths

Can you identify what your **strengths** and **interests** are in the list below? You may have more interests and strengths beyond this list: take note of these as you build your profile.

Add new capabilities. Attend our **Development Webinars**.

Interested in operations

Adaptable to changing priorities

Interested in business intelligence

Advanced in Excel

Designing software

Collaborating in a team

Mastering the customer experience

Staying updated with market trends

Knowledgeable on data science theory

Learning coding languages

Understanding the wider strategy

Excelling in communication

Giving engaging presentations

Making sales strategies

Solving difficult problems

Interest in finance and economics

Quantitative analysis and insights

Working in machine learning

Confident and leadership oriented

Analyzing data for risk

Designing for UX



## 2.2 Five questions to understand your ‘why’

Use these questions to help you further explore your strengths and what motivates you. Doing so can help you identify which opportunities to pursue. You can write your answers in a personal notebook as they can help you when you start preparing applications and for interviews.

- 
- 01 Your top three
- **Three strengths** you want to **keep focusing on**
  - **Three skills** you rely on **every day** in your projects and/or work
  - **Top three things** you want to **learn from your next role**
- 
- 02 Consider when you are **most productive**. What environment are you in? What are you working on? What can you **take from this into your career decisions**?
- 
- 03 Think about **feedback you have received from others**. What areas do you excel in? What are your **personal opportunities for growth**?
- 
- 04 Think about the **projects you’ve worked on** in the **last 18 months**. What did you enjoy about them? What **lessons** from these projects would you like to **bring with you** to your next experience?
- 
- 05 Imagine what **success looks like** for you **in the future**. What did you do to get there?



# 3 Your next opportunity

With **over 30 programs available**, where will you find your **next opportunity?**

There are five business areas falling under the umbrella of JPMorganChase. Within each business area, there are programs which need a range of **behaviors, interests and knowledge.**

To help **refine your decision**, explore this section to understand how JPMorganChase works for a range of clients from individuals to small businesses, multinational corporations to sovereign wealth funds, and many more.

Keep reading and see **what stands out to you.**

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3.5

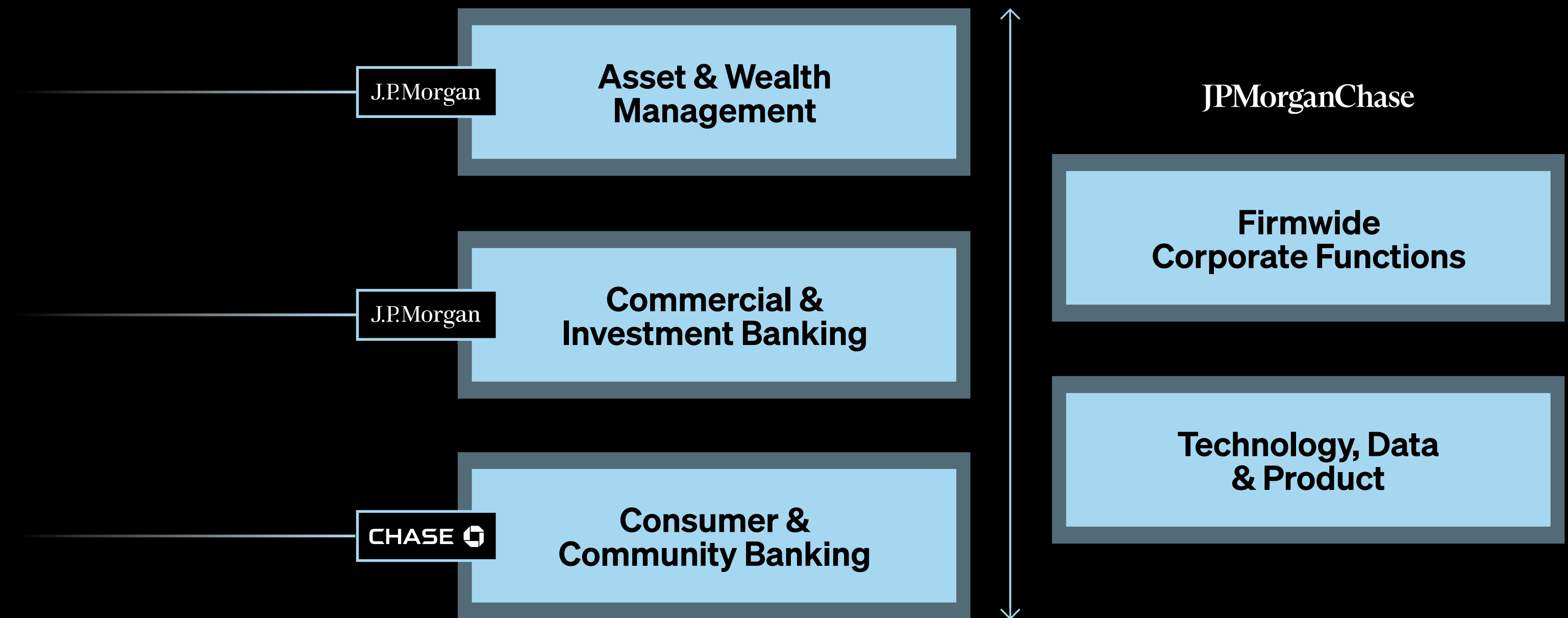
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3.6



# 3.1 Our business structure

There are **five business areas** which come together to make up JPMorganChase. Between all five, we provide **the highest quality service** to millions of consumers, small businesses and corporate, institutional and government clients around the world.



## 3.2 Asset & Wealth Management

Our purpose is to provide institutions and individual high-net-worth clients with innovative strategies and solutions to achieve their investment goals, prioritizing their interests and fiduciary responsibility.

### Here are some things on the horizon:

- Serving a diverse clientele, from first-time investors to major institutions like pensions
- Contributing to **expanding our market share** by leveraging our broad, diversified offerings and strong investment performance
- Working on delivering exceptional, **personalized advice to help clients** achieve their objectives and navigate market cycles
- Innovating **new financial tools** by implementing new technologies
- Managing **philanthropic investments** globally

### Discover your fit

*If you answer yes to any of these, there are programs available that may interest you.*

- Are you interested in developing strong **communication and presentation** skills?
- Do you enjoy staying up to date with **market trends**?
- Have you done **coursework** in financial accounting, financial analysis, macro-level economics, or mathematics?
- Do you have experience in **quantitative analysis**?
- Would you like experience in **identifying risk and analyzing financial data**?



“At the Private Bank, I work with high-net-worth individuals, offering wealth growth and protection strategies. I provide a high touch service in banking, investment management, lending, tax, and estate planning, combining financial expertise with personal client connections.”

US Private Bank (USPB)

# 3.3 Commercial & Investment Banking (CIB)

Our purpose is to remain the global leader in banking, markets, securities services, and payments, providing strategic advice, raising capital, managing risk, and extending liquidity worldwide.

## Here are some things on the horizon:

- Expanding in-store **biometric payments** for shoppers to pay using facial recognition
- Revolutionizing how **money, information, and assets move globally** using **Onyx**, our blockchain-based platform for wholesale payments
- Developing products for **international clients**, such as financing, energy investments and private credit
- Innovating in electronic trade, finding **new ways to organize financial markets**
- Providing a **payments developer portal** for diverse payment options, with the benefits of optimized security with tokenization and real-time notifications

## Discover your fit

*If you answer yes to any of these, there are programs available that may interest you.*

- Have you completed **coursework** in Finance and/or Economics?
- Are you drawn to working in a **collaborative** environment?
- Have you had any experience working with **programming** languages like Python, Java, or SQL?
- Are you interested in **solving complex problems** and developing **critical thinking skills**?
- Have you had experience **demonstrating leadership**?



“I work in a dynamic team at the forefront of financial markets, executing trades and providing strategic insights. I have a portfolio of diverse clients, I analyze market data, develop strategies, and build strong relationships. This program offers incredible growth in a fast-paced environment.”

Markets

## 3.4 Consumer & Community Banking (CCB)

Our purpose is to serve over 82 million consumers and 6.4 million small businesses with a wide range of financial services through Chase, available through branches, ATMs, mobile, online, and phone.

### Here are some things on the horizon:

- Leveraging data to **gain insights** into customer behavior, **optimize marketing strategies**, and **enhance product offerings**
- Opening **500 new branches globally** to grow market share and tailor local strategies to **meet community needs**
- Continuously enhancing our digital banking platforms, including our **mobile banking app**, which is used by **over 50 million active users**
- Helping small businesses **start, run, and grow** through financial products
- Offering a **market-leading** range of credit cards, including Chase Sapphire Reserve, and launching new products like Freedom Rise and DoorDash credit cards
- Integrating AI to **streamline operations** and **enhance decision-making**

### Discover your fit

*If you answer yes to any of these, there are programs available that may interest you.*

- Do you enjoy using your **interpersonal skills** to **build relationships** with others?
- Can you communicate **complex information** effectively to various audiences?
- How do you **adapt to changing priorities** in a **rotational, fast-paced environment**?
- Are you a **strategic thinker** interested in **data analytics** and **digital development**?
- Do you have **strong organizational** and **project management** skills with an **eye for detail**?



**“I work on strategic projects to align our products with organizational objectives. As Chief of Staff, I ensure efficiency between the Chief Product Officer and product leaders. I turn creative ideas into impactful financial products, making solutions like banking apps and loan products more useful and accessible.”**

Chase Leadership Development Program

# 3.5 Firmwide Corporate Functions

Our purpose is to develop sound business practices and solutions for the firm and our clients.

## Here are some things on the horizon:

- Enhancing **operational efficiency** through data, business intelligence and analytics
- Implementing **AI to improve Internal Audit reporting**
- Driving the employee experience, **shaping the firm's culture** and building a diverse and inclusive workforce
- Developing our **talent and future leaders** across the firm

## Discover your fit

*If you answer yes to any of these, there are programs available that may interest you.*

- Are you motivated to **improve processes** and drive change?
- Do you have experience in **advanced Excel functions**?
- Are you familiar with **analytics tools** and business intelligence (e.g. *Alteryx, Tableau, Signavio, etc.*)?
- Do you like the **variety** of working on multiple projects at once?
- Are you interested in meeting new people and **recruiting** our future leaders?



“As part of the Planning & Analysis team in Global Finance, I develop solutions and reports that drive our business. Our work supports business reviews, earnings releases, Investor Day, and reporting for stakeholders and regulators.”

Global Finance and Business Management

# 3.6 Technology, Data & Product

With an annual investment of \$18 billion in advancing technology, we create innovative products and services, leverage data and maintain strong security, shaping the future of business for our clients, communities and employees.

## Here are some things on the horizon:

- Pairing the unique and complicated data and problems of a bank, with **machine learning** expertise
- Shaping **fintech strategy**, partnership development, product management and engineering to create new offerings for clients
- Conducting **advanced technology research** into **valuable business solutions**
- Exploring **payment innovations** with blockchain, open banking, and machine learning use cases
- Exploring **cutting-edge research** in the world of AI to **make tomorrow better**

## Discover your fit

*If you answer yes to any of these, there are programs available that may interest you.*

- Do you have foundational knowledge of **programming languages**, such as Python, JavaScript, Java, C++, C#?
- Would you like to gain experience across the **Software Development Life Cycle (SDLC)**?
- Do you have knowledge of **machine learning/data science theory, techniques, and tools**?
- Are you interested in **user research, UX writing or prototyping**?
- Would you like to work in large, **collaborative** teams?



“I am developing a crucial trade reporting application, ensuring timely delivery within a 10-minute SLA. I handle system design, stakeholder discussions, coding, testing, and deployment, applying what I learned at college on a larger scale.”

Software Engineer Program

# 4 Make your application

Interested in applying to a program at JPMorganChase?  
Follow our guidance in this chapter. Don't forget to join the Talent  
Community to set your preferences and receive updates.

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4.1

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4.2

# 4.1 Recruitment journey

## Explore



### Get to know JPMorganChase

Have you explored **all the opportunities** that appeal to you in your region? Have you seen our Expanding Horizons video or attended any of the Development Webinars?

Join our Talent Community to receive frequent updates on new and existing roles and programs.

## Apply



### Submit your online application

Select the program for you. Read all the requirements. Make your application. Make your application online. Note that positions are filled on a rolling basis, so we recommend you apply as soon as possible.

Every application is considered, and someone at JPMorganChase will respond as quickly as possible.

## Interview



### Meet with us

A chance for us to get to know you and for you to learn more about JPMorganChase.

There are two rounds

- 1. Virtual assessment:** First round recorded virtual interview hosted over HireVue and/or HackerRank (technology only).
- 2. Interview:** There can be multiple interviews in this round. They are held virtually and/or in person, depending on the program.

*Visit the next page for our interview guide.*

## Decide



### Next steps

After a decision is made, you will receive an update from the hiring team via email.

Regardless of the outcome, you will have the opportunity to reflect on your application journey and be given additional resources to support you in your career development.

## 4.2 Interview tips

Interviews can be stressful. Preparation is not only the best strategy to reduce anxiety; it also gives the best impression on the day.

We have developed this guide to help you bring your best self to any interview.

### → 01

#### Interview preparation

- **Research JPMorganChase.** Prepare **two questions** about the program
- Clarify **why** you have chosen this role
- Demonstrate how you wish to **grow in the role**
- Know your unique contribution. **Connect to your values and experience so far**, following this structure:  
**Context:** What was the challenge?  
**Action:** What did you do?  
**Result:** What was the outcome?

### → 02

#### On the day

##### First impressions count

- Be on **time** (or early)
- Wear something clean and neat
- **Remember** names
- If virtual, **check** your environment: test WiFi, lighting, audio and background
- Be aware of your **body language**

### → 03

#### Post-interview cool-down

Reflect on anything you **weren't expecting** to guide your preparation **next time around**.

- Set aside 20 minutes to **reflect** on what you did well, and **where you can improve** for next time
- Send a **thank you email** to the interviewers or recruiter

“You are marketing yourself to the team of people interviewing you. How you prepare for this demonstrates your interest, discipline and curiosity.”

Head of Human Resources

## 4.3 Interview tips

Prepare examples that are based on **your real-life experience**. Know your **unique contribution** to the role. Research what **skills and expertise** you have that would be **applicable** to this employer. Be prepared to **talk to them**.

Provide **an example** from academia or past work placements/experience. You can use the **SHER model** to help structure your answer:

**S Situation:** What was happening?

**H Hurdle:** What obstacles did you encounter?

**E Endgame:** What actions did you take to navigate those obstacles?

**R Reflection:** What did this process teach you?

Murphy, 2023

**Need practice questions?** Prompt your preferred LLM or search engine to generate a list of 20+ interview questions for early careers roles in your industry.



**“81% of early careers employers want interviewees to showcase their experience in skill-based questions.”**

TestGorilla. (2024). The State of Skills-Based Hiring 2024. <https://www.testgorilla.com/skills-based-hiring/state-of-skills-based-hiring-2024/>

# 4.4 Interview tips



The following dos and don'ts have been gathered from industry experts within JPMorganChase:

## Do:

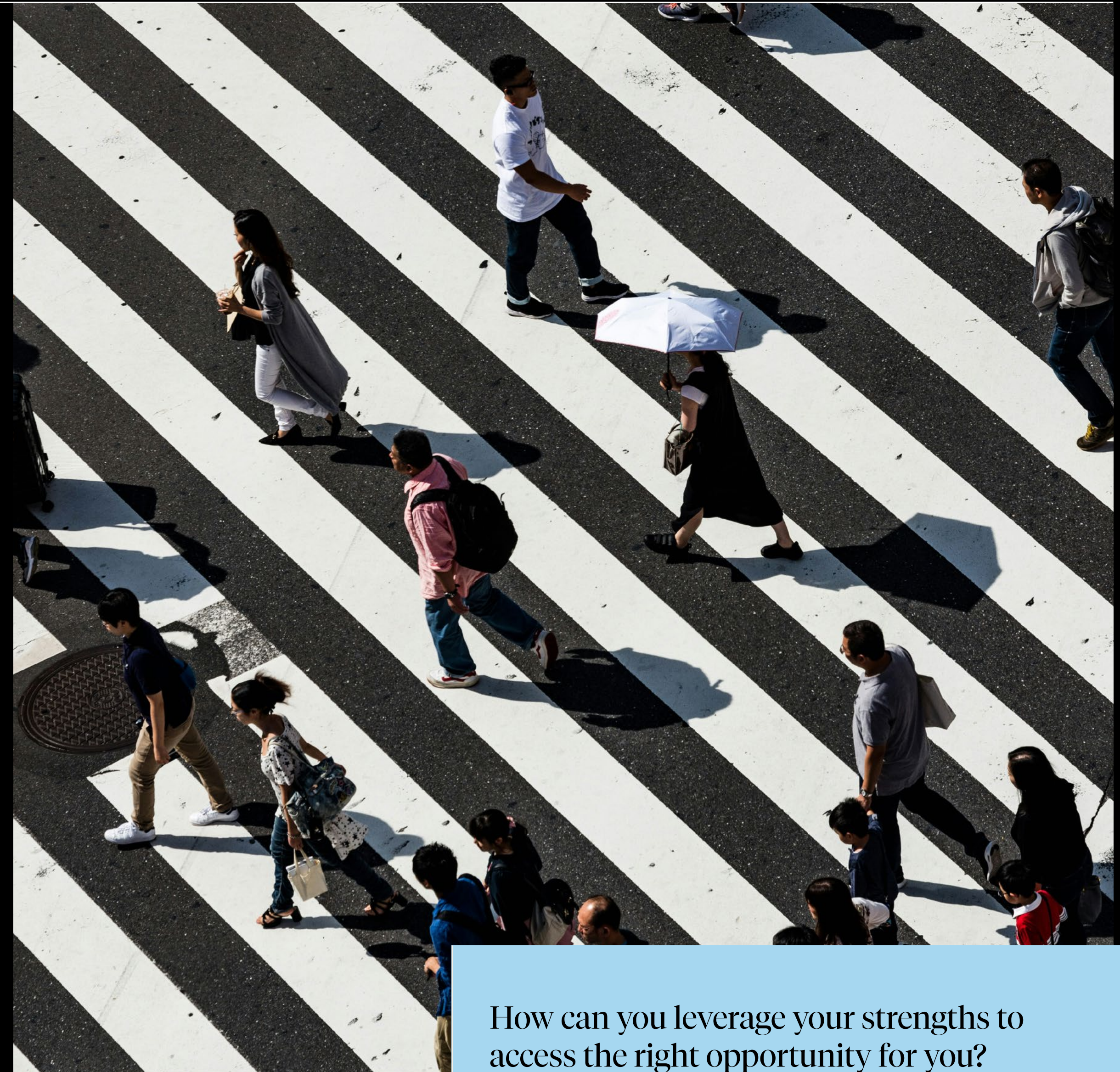
- **Research the program** you aspire to participate in to **understand why** you want to be a part of it
- Show your interest in the role by **asking insightful questions** about the company and position
- Pay close attention to the **interviewers' questions and comments**
- Take a moment to **think before responding** to ensure your answers are **thoughtful**
- Discuss **specific classes, projects, or research** relevant to the job
- Prepare answers for questions about your **academic background, strengths, weaknesses, and career goals**
- Be ready to **take notes** during your interview – either on paper or digitally – to show that you are **prepared** and **engaged** in the conversation

## Don't:

- Use software to **generate answers** while you are interviewing, unless you are **invited** to use an LLM as part of the interview or exercise
- Use examples that are **not from your own experience**
- **Read off notes** or pre-written documents while in the interview
- **Fabricate or exaggerate** in your responses – this could lead to issues later down the road
- Go into the interview **without researching** the company or understanding the role you are applying for
- Go **off on tangents**, unrelated to the question – keep your answers **concise**
- Don't be afraid to **admit you don't know**. If you don't know the answer to a question, it's better to **admit it** and express a **willingness to learn**, rather than trying to **bluff your way** through

# 5 Next steps

You are on your way to finding your path.  
Continuously reflect on your strengths, align your  
values and take the best opportunity for you.



How can you leverage your strengths to  
access the right opportunity for you?