JIKO

Cash. Without Trade-Offs.

Engineered to be:

Safe. Liquid. Limitless.

Every business needs to protect its cash, put it to work, and maintain the liquidity needed to move it and make payments, but traditional cash management has forced a trade-off among safety, liquidity, scale, and yield.

To Change How Money Works, Jiko Changed How a Bank Works

Jiko keeps client cash invested in T-bills, in the client's name, earning the "risk-free" rate and available for 24/7 real-time settlement, at scale on JikoNet.

Safe

- Direct ownership of U.S. T-bills
- Held in client's name
- No lending, leveraging, or commingling

Productive

- Automatically invested on arrival
- Earning until the moment the funds move
- No idle balance or manual sweeps

Accessible

- T-bills liquidated when funds are needed
- 24/7 real-time settlement through JikoNet
- No lockups, cutoff windows, or waiting for markets to open

89% of treasury and finance professionals surveyed find value in a solution that combines direct T-bill ownership with immediate liquidity for payments.

Source: 2026 Corporate Cash Confidence Survey, Jiko.

JIKO

One Platform.

A New Operating Model for Enterprise Liquidity

Protect, Move, and Embed Cash on One Platform

Jiko helps businesses reduce risk, improve capital efficiency, and achieve 24/7 liquidity by bringing together a national bank charter, a registered broker-dealer, and technology platform. The same platform scales without limits, from a single $1B block settlement to millions of programmatic payments.

Choose the access method that fits your workflow

Direct engagement with Jiko

Open and manage accounts directly with Jiko

- Cash automatically invested in U.S. T-bills, held directly in client's name
- Earning until the moment funds move
- 24/7 settlement on JikoNet and stablecoins
- ACH and international & domestic wires

Embedded single-API access

Bring Jiko's infrastructure to customers

- T-bill-backed accounts inside partner products
- Full bank, broker-dealer, and settlement stack
- One API, live in as few as 11 days

Trusted By

BlackRock Cachematrix

CashInvest BY MORGAN STANLEY

LINK by State Street

Learn more at jiko.com

Investments in T-bills: Not FDIC Insured - No Bank Guarantee - May Lose Value.

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