BNY MELLON | PERSHING

Go Digital

SIMPLER, SPEEDIER AND MORE SECURE DIGITAL SOLUTIONS TRANSFORM YOUR BUSINESS.

Get Started

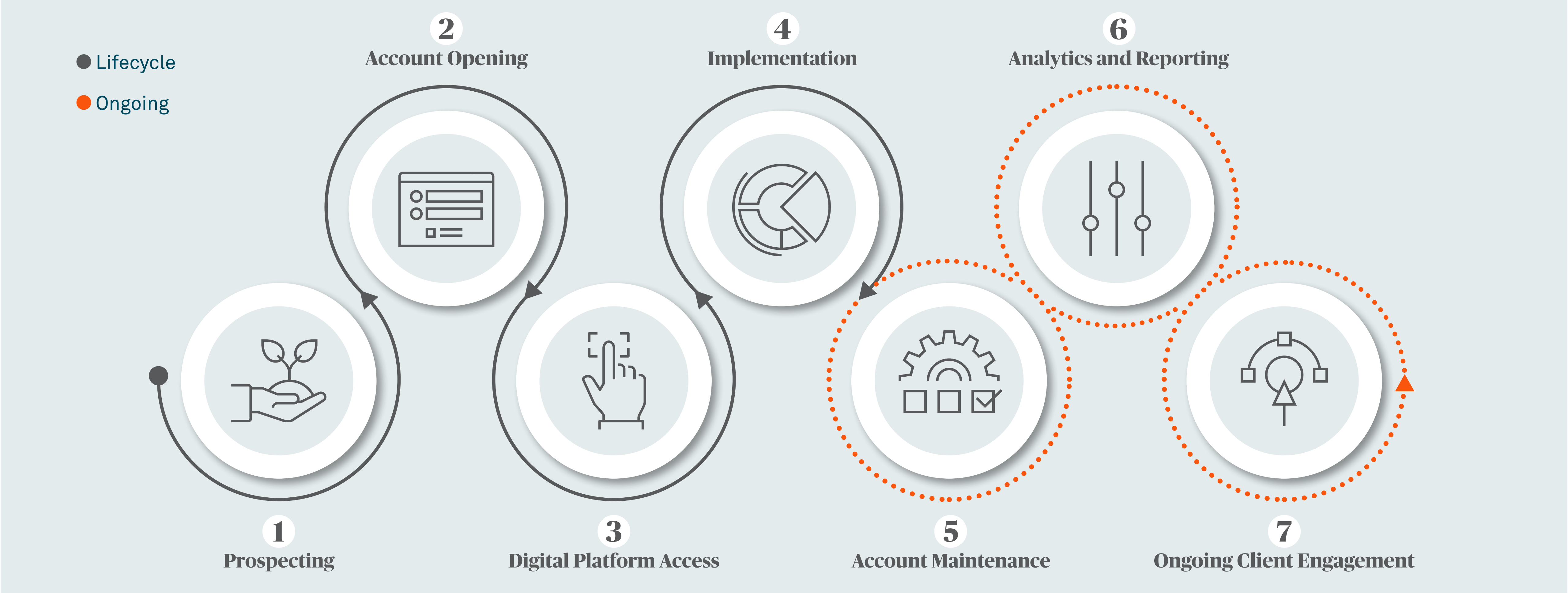
Digital Transformation

In this rapidly changing environment BNY Mellon | Pershing is committed to helping you digitally transform. Stronger digital adoption leads to a stronger experience with technology and product solutions that are simpler, speedier and more secure.

This overview shows how our easy-to-use digital tools can help you operate more efficiently and effectively manage your digital journey.

The Stages of the Digital Account Lifecycle

THE DIGITAL JOURNEY TO A SIMPLER, SPEEDIER AND MORE SECURE EXPERIENCE



The Stages of the Digital Account Lifecycle

1 Prospecting

Get to know your prospects' financial goals and recommend the different ways you can help them grow their wealth.

[Education and Resources >]

2 Account Opening

Set the stage for your prospect to become a client by using the digital tools that are simple, safe and secure while saving yourself time.

[eDelivery >]

[eSignature >]

3 Digital Platform Access

Help your clients see their full portfolio picture at their own pace by enabling self-service access to the investor view of NetX360®, available on desktop and mobile.

[Digital Platform Access >]

4 Implementation

Use your expertise to properly allocate funds and configure alerts so clients can stay up to date with the latest information about their accounts.

[Alerts and Notifications >]

The Stages of the Digital Account Lifecycle

5 Account Maintenance

Grow and support your clients' portfolio with detailed action plans that utilize digital tools to drive efficiency.

eDelivery ›

eSignature ›

Money Movement ›

Alerts and Notifications ›

6 Analytics and Reporting

Clients expect accurate and comprehensive performance reports that are complemented by analytics that are critical to an enhanced client experience.

Analytics and Reporting ›

Collaboration Tools ›

7 Ongoing Client Engagement

Find new opportunities to grow your clients' portfolio and introduce them to new products that best match their life stage.

Education and Resources ›

Collaboration Tools ›

Education and Resources

Prospecting

Ongoing Client Engagement

LET US HELP YOU GO DIGITAL

Understand your prospects' needs and risk tolerance in order to provide appropriate due diligence, proposal generation and recommendations to achieve their financial goals.

A periodic profile review would be highly beneficial to grow your client's portfolio, engage beneficiaries and provide additional cross-selling opportunities.

We can help you learn how to go digital in a secure and easily accessible environment.

1 | Technology Solutions >

2 | Professional Experience >

3 | Investor Experience >

Click here for additional information on our Go Digital page.

Pershing provides access to a large number of educational resources, online training modules, guides and how-to videos.

Learn more

Watch our Go Digital video >

eDelivery

A MORE CONVENIENT, SECURE AND FLEXIBLE WAY TO RECEIVE IMPORTANT COMMUNICATIONS

Establish your clients' eDelivery elections during the account opening process.

Electronic delivery (eDelivery) allows clients to access new documents as soon as they are available, rather than waiting for them to arrive in the mail.

Your clients can access these documents anytime and anywhere via multiple platforms.

The reduction of paper clutter with eDelivery not only helps clients be more organized, it also shrinks their carbon footprint.

The types of communications for which eDelivery is available include:

1. Statements and reports
2. Trade confirmations
3. Tax documents
4. Notifications and letters
5. Quarterly performance reports[1]
6. Proxy material, reorganization material and shareholder communications
7. Trade-confirming prospectuses for mutual funds, ETFs, and unit investment trusts[2]

[1] Not applicable to all clients. [2] Not supported by all firms.

Learn more

Watch our eDelivery video >

Read our eDelivery brochure >

eSignature

AN EFFICIENT AND AUTOMATED WAY TO MANAGE DOCUMENTS

Streamline the digital onboarding process with our integrated eSignature solutions.

Signing up for our eSignature solutions allows you and your clients to sign forms electronically, eliminating the need to print and sign forms manually while having the same legal standing as a handwritten signature.

- You have several options to pre-populate your clients' data — you can use NetX360 or your own Customer Relationship Management tool with a digital signature during onboarding.
- eSignature can be used with many types of documents, allowing you and your clients to digitally complete onboarding tasks remotely from any location.

Implementing eSignature saves you time when filling out account opening forms and can quickly fund accounts by setting up standing instructions for money movement.

Digital Platform Access

SELF-SERVICE ACCESS

Your clients can conveniently see their entire financial portfolio through the online investor portal and mobile app. You can view the same on the NetX360 portal and mobile app.

The investor portal enables your clients to gain secure access to:

1 **Consolidated account information, such as balances and holdings**

2 **Online account documents, including statements and tax documents**

3 **Digital authorization to approve or reject transactions in real-time using biometrics**

Clients can also place trades, view trade status, transfer funds, request a check, get quotes, perform market research, read news and much more.

Click on a button to download the **Netx360 Mobile App.**

GET IT ON Google Play

Download on the App Store

Click on a button to download the **Investor Portal Mobile App.**

GET IT ON Google Play

Download on the App Store

Implementation

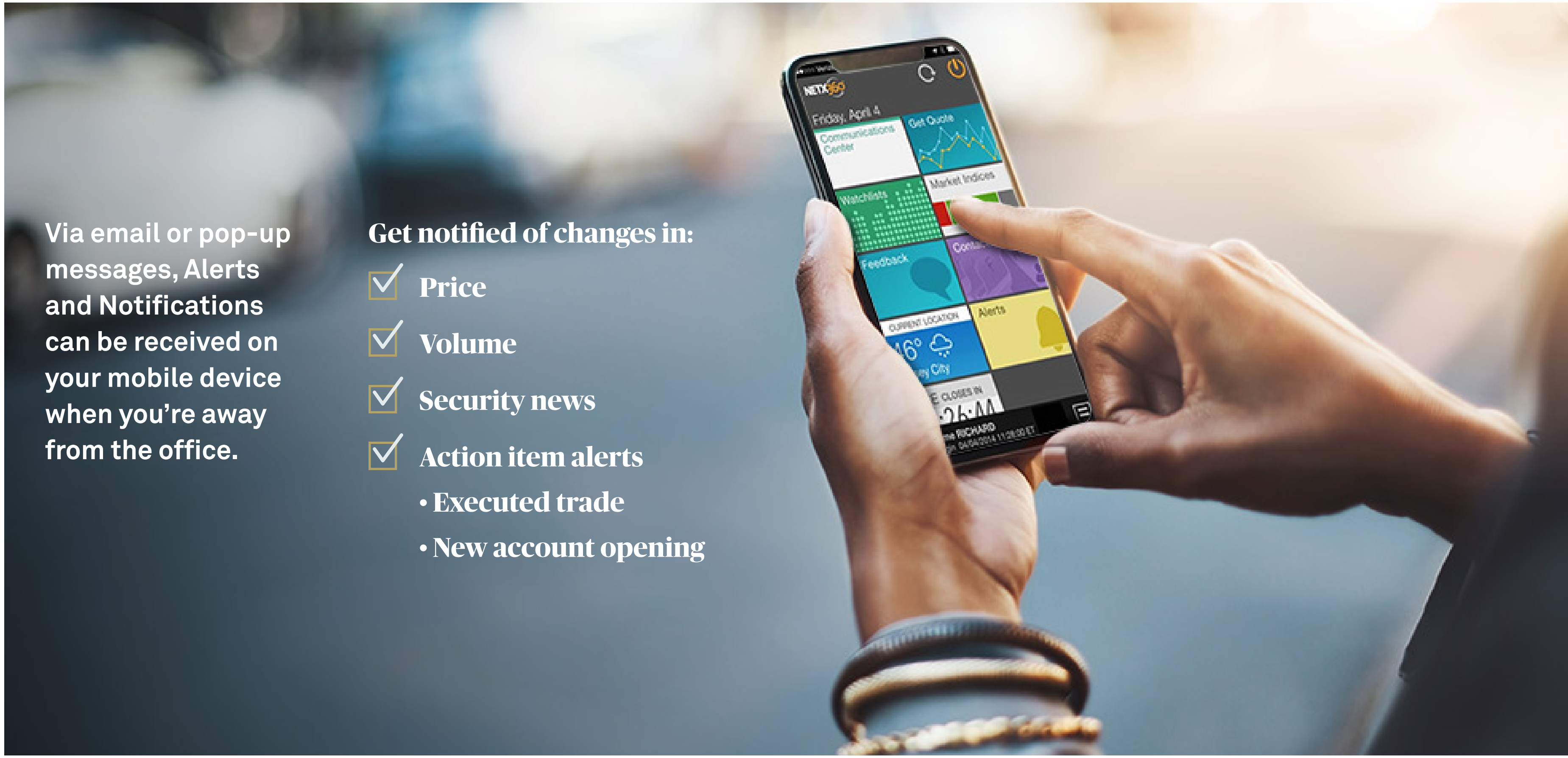
Account Maintenance

Alerts and Notifications

REAL-TIME ACCOUNT ACTIVITY UPDATES

Stay up to date with your accounts by implementing alerts and notifications.

Fully integrated with workflow protocols and can be customized to trigger status changes for an account to properly allocate funds and provide portfolio allocation.



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Money Movement

A DIGITAL EXPERIENCE THAT REDUCES PAPER AND ELIMINATES THE NEED FOR CALL REQUESTS

For your clients who wish to establish an electronic checking account and/or debit card, we are pleased to offer Electronic-Only Corestone® accounts via eSignature.

Corestone, Pershing's asset management account, can help you:

- Strengthen your relationships with clients
- Simplify clients' financial lives
- Deliver consolidated portfolio reports
- Conduct ACH transfers via BillSuite in the investor portal

Corestone offers digital payment options, including:

1. **Authorized debits and direct deposits (ACH debits/credits)**
2. **VISA® Debit Card**
3. **Mobile wallet options, such as Apple Pay® and Google Pay™**
4. **Peer-to-peer (P2P) payments**

[3] Mobile check deposit is available for iPhone®, iPad®, Android Phones and Tablets users. It requires iOS 9.0 or higher, Android 6.0 or higher.

Continue to improve your clients' experience with the latest digital tools to drive efficiency.

Within NetX360, quickly and easily perform trades, handle billing, rebalance portfolios, and move money/securities on all your accounts.

MOBILE CHECK DEPOSIT

Mobile Check Deposit[3] provides clients with a quick and secure way to deposit checks.

DIGITAL AUTHORIZATIONS

Setting up digital authorizations offers a streamlined and secure process to initiate:

- Federal fund wires
- Checks
- Automated Clearing House (ACH) transactions online, including outbound third-party

The investor portal's paperless setup and scheduling of money movement makes it easy for clients to expedite requests and eliminates the need for an additional support call.

Analytics and Reporting

CUSTOM CLIENT REPORTS THAT DELIVER ACTIONABLE INSIGHTS

Perform quick and efficient analysis with user-friendly graphics and charts.

NetX360 allows you to easily generate client reports and tailor them based on specific account information. NetX360 Analytics provides valuable intelligence from business data and shows money in motion, which allows your firm to track new asset flows and business performance while excluding market fluctuations.

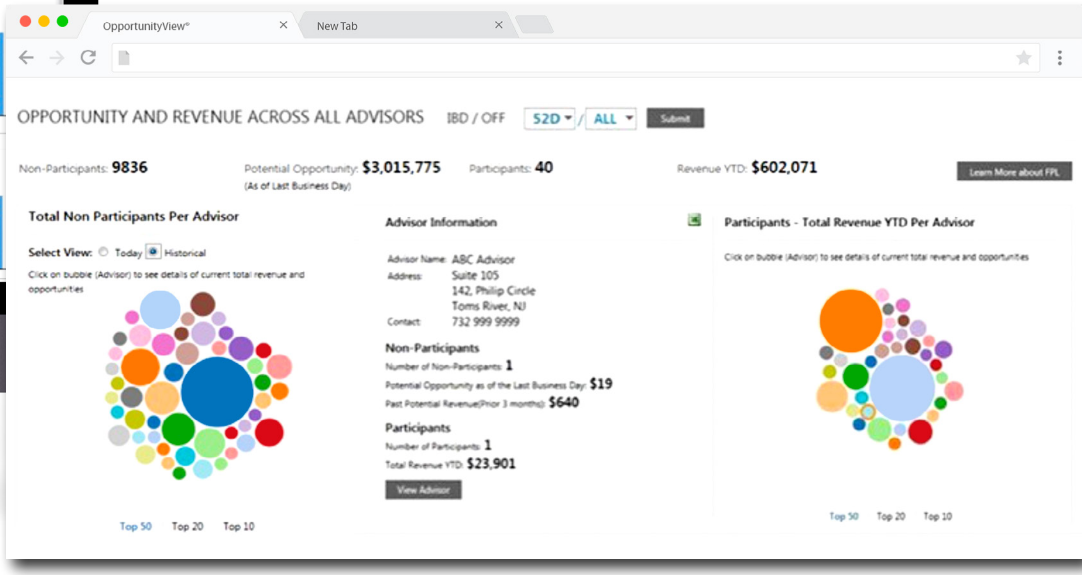
NetX360 provides consolidated client account data from hundreds of diverse sources, including proprietary feeds, banking, brokerage, insurance, retirement, managed accounts, alternatives and trusts.

▲ **DASHBOARD INSIGHTS**

provide performance measurements across your firm.

▼ **OPPORTUNITYVIEW® — OR FULLY PAID SECURITIES LENDING**[4]

identifies appropriate clients and the total revenue opportunity to your firm.



[4] In light of recent regulatory developments and anticipated changes to our Fully Paid Securities Lending program, we are not accepting new participants to our Fully Paid Securities Lending program temporarily. More information on the launch of our updated program will be available in 2021.

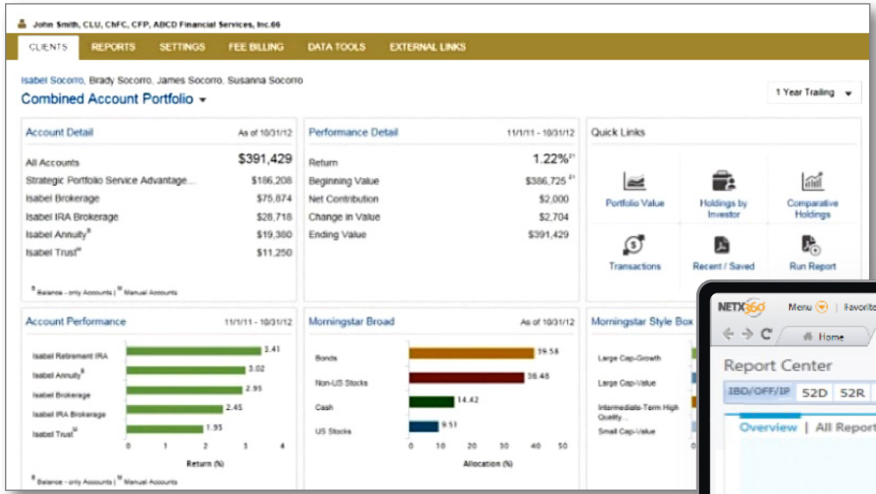
Analytics and Reporting

CUSTOM CLIENT REPORTS THAT DELIVER ACTIONABLE INSIGHTS

WEALTH REPORTING ▶ AND INSIGHTS

delivers an accurate, single view of all of your clients' assets via an online dashboard, as well as versatile reports for individual clients or user-defined portfolios.

More than 50 performance reports provide on-demand, point-to-point reporting with the ability to automate delivery of reports to clients so you can illustrate performance and collaborate with clients more efficiently.

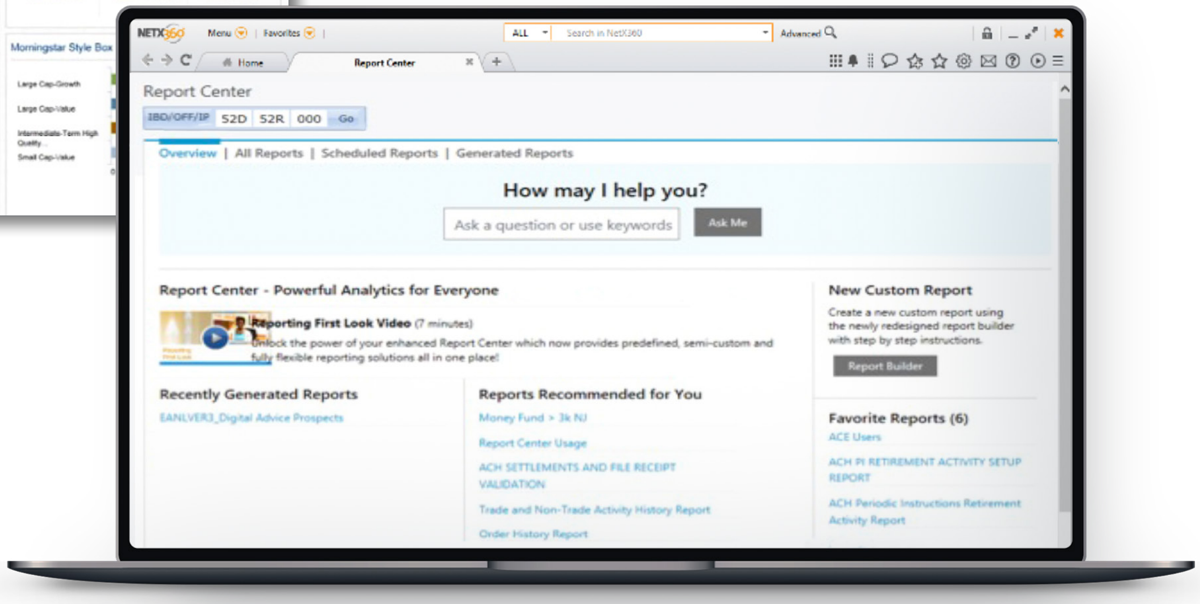


WEALTH VIEW

With Wealth View, a feature within the investor portal, your clients get an aggregated view of their accounts — including those held away — for a more streamlined and complete financial picture. Key performance indicators are also available, giving clients better access to data through one consolidated view.

▼ REPORT CENTER

Report Center provides an intelligent search capability and a report-building wizard.



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Collaboration Tools

A MORE EFFICIENT AND PRODUCTIVE DIGITAL CLIENT ENGAGEMENT

Make virtual meetings more successful by seeing what your client sees in the investor portal.

MY CLIENT VIEW

My Client View is a customizable portal accessible by both you and your clients. With both parties seeing the same thing on their screens, you have the opportunity to virtually walk clients through their portfolios step-by-step.

Enjoy a greater level of convenience and security with a simplified secure login process.

ONE-TIME PASSCODE (OTP)

One-Time Passcode can be set up and configured to streamline password resets, unlock accounts or replace the security questions and answers when you or your clients access your accounts from an unrecognized device.

For more information contact your Relationship Manager to learn more about how we can support simpler, speedier and more secure digital solutions that can transform your business.

Consider Everything

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