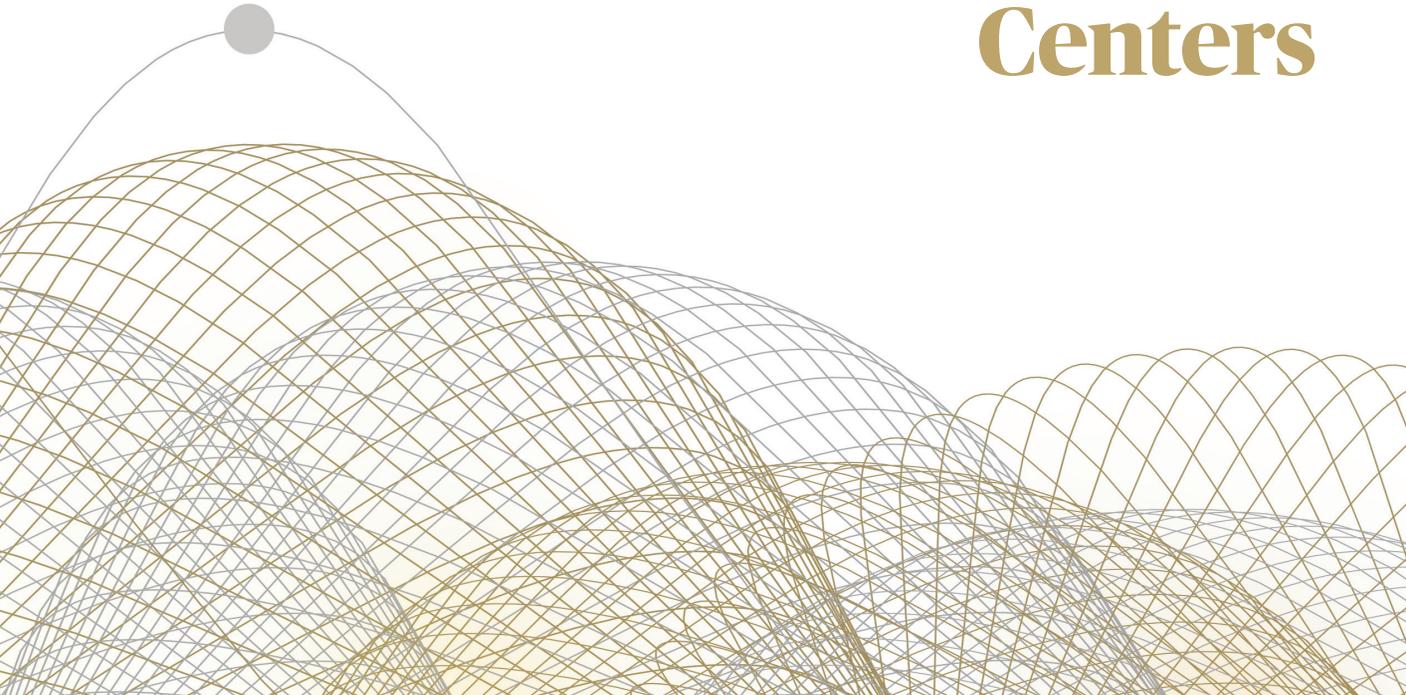


# Global Innovation Centers



BNY MELLON | Invested

# BNY Mellon Innovation Centers are changing the way we work.

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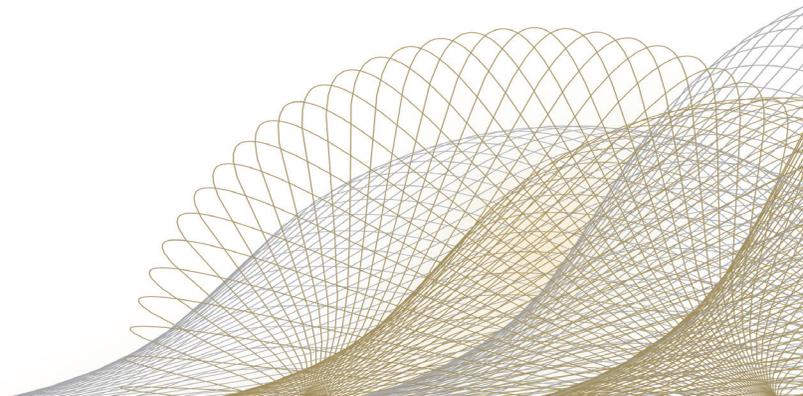
At BNY Mellon  
Innovation Centers,  
we're incubating  
new ideas and  
technologies to  
change the future  
of the financial  
services industry.

Located in market centers around the world, BNY Mellon's global Innovation Centers provide a nexus of collaboration to fuel innovation. Our solutions keep us at the leading edge of financial technology, powering investment success and improving lives through investing.

Global markets rely on BNY Mellon. The decisions we make every day can have vast implications for maintaining stability and confidence in global financial markets.

Our approach to innovation is unique in its focus on the value chain – we work with clients to identify business needs and opportunities and develop innovative solutions that not only address these needs, but transform our people, process and culture; leading to ongoing creation of new ideas.

Each BNY Mellon Innovation Center has a unique focus, but collectively our innovation centers are creating a digital transformation throughout the investment lifecycle. They embody our intellectually rich culture and encourage the collaboration that results in cutting-edge solutions, powering investment success and improving lives through investing.



# The BNY Mellon Approach to Innovation

Driving our Innovation Centers is BNY Mellon's strategic approach to innovation, with a focus on four key areas:

## Technology

We strive for scalable, state-of-the-art solutions at the leading edge of financial technology.

## Collaboration

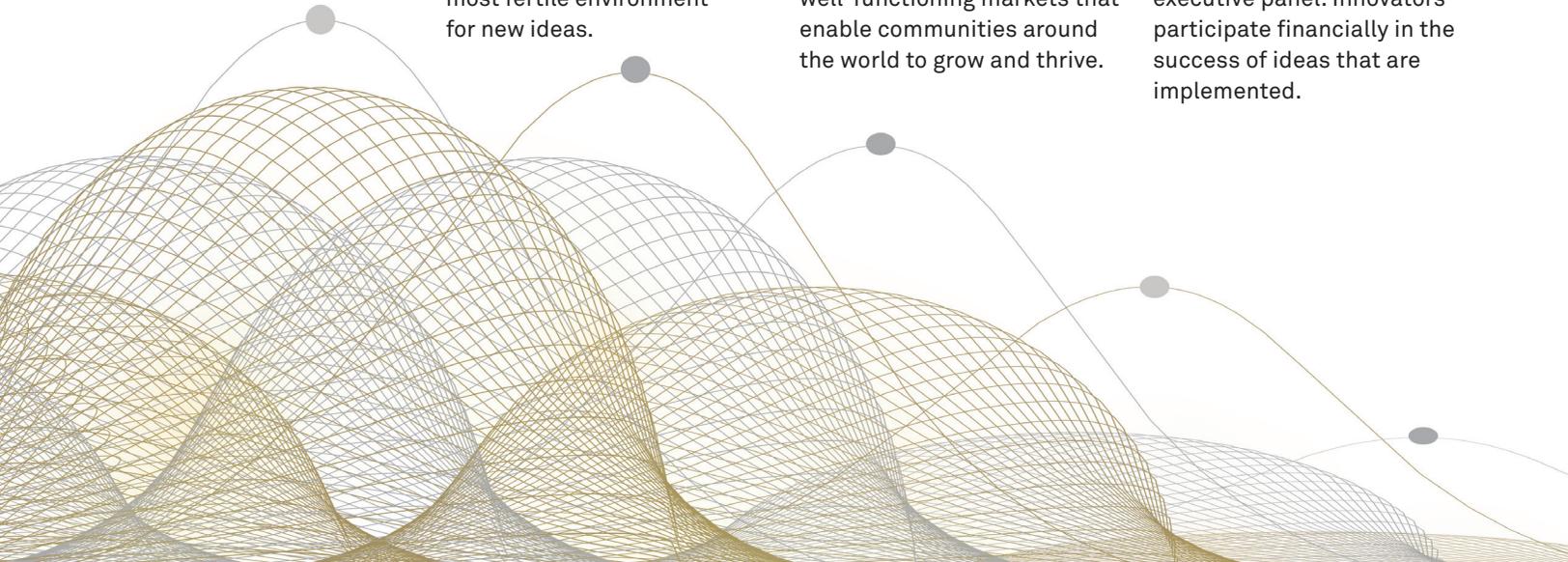
BNY Mellon brings together the best minds – from both inside our organization and from the financial services industry, academia, the start-up community and the markets to create the most fertile environment for new ideas.

## Markets

As a leading financial institution, our ability to innovate reaches far beyond BNY Mellon and our clients to impact economies and participants all over the world by helping to provide stable, well-functioning markets that enable communities around the world to grow and thrive.

## Innovators

Innovation flows from empowerment as well as collaboration. One example is our annual A.C.E. competition which gives employees the opportunity to pitch their best ideas to an executive panel. Innovators participate financially in the success of ideas that are implemented.



# Advancing the Standard of Industry Technology

Since the first centers opened in 2014, we've done a lot more than just talk about innovation. We've developed myriad solutions with wide-ranging benefits.



**Our Digital Platform:** Our Innovation Centers around the globe have collaborated to build the NEXEN digital ecosystem, which consolidates our business and technology functions on a single, intuitive and powerful platform.



**Data and Analytics:** We're leveraging new techniques and technologies, such as machine learning, advanced data visualization, and semantic data modeling, to power our data and analytics tools.



**Value of Innovation from the Business Perspective:** We're transforming BNY Mellon's business processes through the use of rapid transformation technologies (Continuous Integration/Continuous Deployment, Test-driven Development, Business Process Management) and methodologies (Lean Six Sigma, Agile, 5 Habits of Performance Excellence). We challenge "business as usual" by reducing operating cost, improving controls, and increasing client and employee engagement. As a result, we are transforming the way we think and work.



**Security:** We created an independent Information Risk Management team to oversee and implement standards of information security, risk assessment, testing and tracking. The team monitors and neutralizes cyber threats 24/7.



**Everything Connected:** BNY Mellon is continuing to expand Digital Pulse, our big data analytics platform, enabling us to generate actionable insights to improve processes and business performance, such as trade capture. We are pursuing "internet of things" technology to offer advanced connectivity among systems, services, and devices.

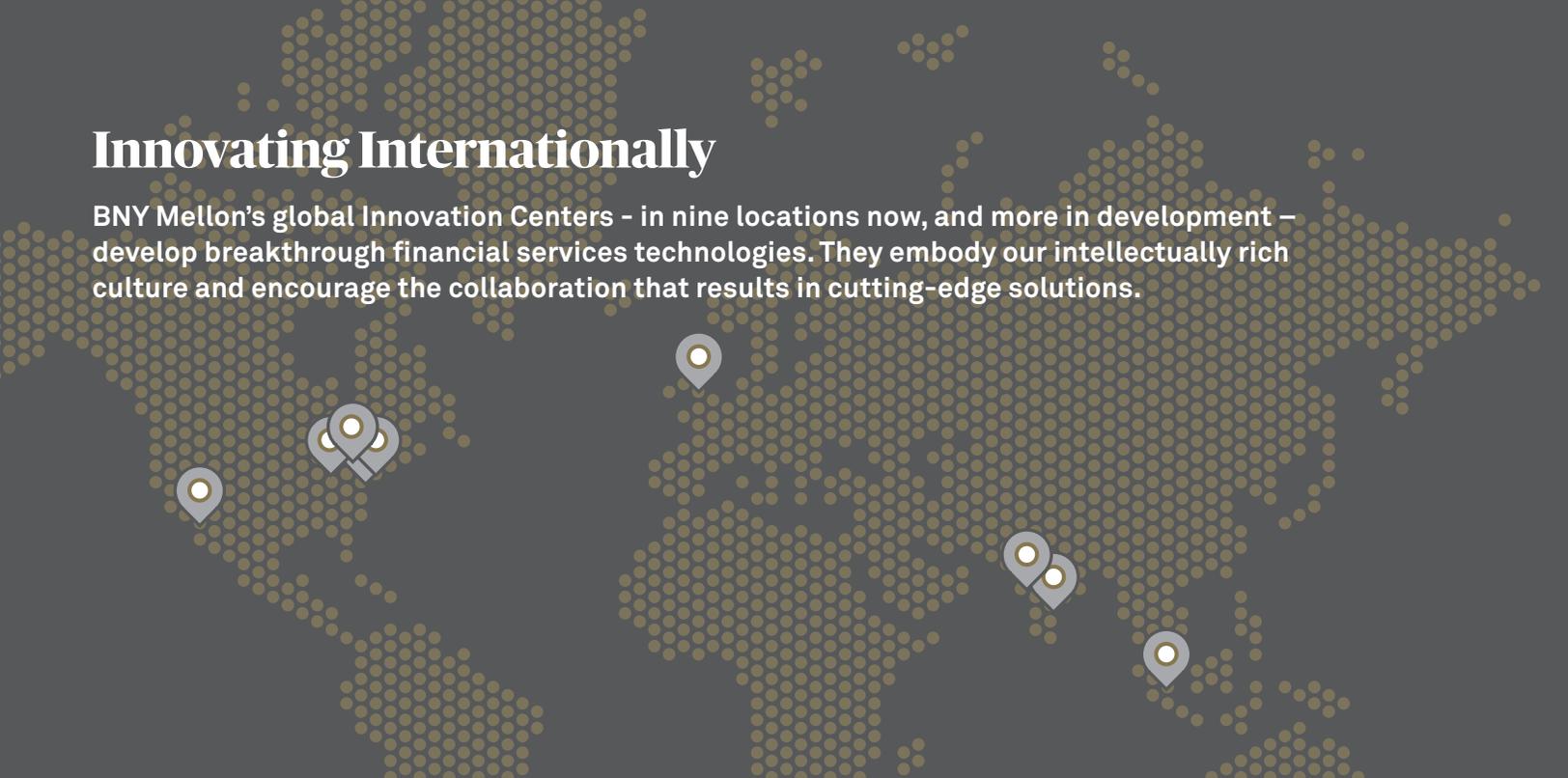
# Invested in the Future

Innovation is how we build the future at BNY Mellon. We engage employees and clients at every level of the innovation process.

For more than 230 years, BNY Mellon has been investing in innovation. It is how we have introduced new products and services that have helped our clients succeed and transform the financial services industry worldwide. Today it's still a part of everything we do. From the way we engage our clients to how we respond to new challenges in the markets, at BNY Mellon we're invested in innovation – ideas that drive change and help our clients build their future.

# Innovating Internationally

BNY Mellon's global Innovation Centers - in nine locations now, and more in development - develop breakthrough financial services technologies. They embody our intellectually rich culture and encourage the collaboration that results in cutting-edge solutions.



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## Silicon Valley, CA

CREATING NEW  
TECHNOLOGY /  
TALENT ACQUISITION

## Pittsburgh, PA

ALIGNING TECHNOLOGY  
WITH BUSINESS NEEDS

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## Central New York, NY

IMPROVING BUSINESS  
PERFORMANCE THROUGH  
RAPID TRANSFORMATION

## Jersey City, NJ

CREATING BUILDING  
BLOCKS OF NEXEN

## Pennington, NJ

FOCUSING ON DATA  
EXCELLENCE, ELEGANT  
TECHNOLOGY AND  
CONSULTATIVE SOLUTIONS

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## EMEA

COLLABORATING WITH  
FINTECHS AND CLIENTS TO  
CREATE NEW SOLUTIONS

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## Chennai

ENHANCING THE  
NEXEN ECOSYSTEM

## Pune

FOCUSING ON BUSINESS  
PROCESS OPTIMIZATION

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## Singapore

COLLABORATING WITH  
FINTECHS AND CLIENTS TO  
CREATE EVIDENCE-BASED  
MANAGEMENT SOLUTIONS

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