

# Global Innovation Centers

Invested in Innovation, Invested in the Future



BNY MELLON | Invested

# Innovating Internationally

BNY Mellon's global Innovation Centers - in six 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.



## Silicon Valley

### CREATING NEW TECHNOLOGY/ TALENT ACQUISITION

As our premier research and development center, it leverages open source and emerging technologies for NEXEN and other identified business opportunities

## Pittsburgh

### ALIGNING TECHNOLOGY WITH BUSINESS NEEDS

Leverages technology and access to leading universities to address business and market challenges

## Central New York\*

### APPLYING NEW TECHNOLOGY TO RISK MANAGEMENT

Adopts and adapts state of the art technologies and protocols to enhance competitiveness and reduce risk

*\* Opening in 2016*

## Jersey City

### BUILDING BRIDGES BETWEEN BUSINESS AND TECHNOLOGY

Facilitates innovative collaboration between business and technology to develop market leading solutions

## London

### CREATING NEW TECHNOLOGY/ TALENT ACQUISITION

Educates and co-creates innovative solutions with clients and FinTech to solve market and client challenges and strengthen key relationships

## Chennai

### ENHANCING THE NEXEN SYSTEM

Promotes and enhances BNY Mellon's new technology ecosystem, NEXEN and data analytic tools to deliver superior solutions to the market, and to attract local talent

## Pune

### FOCUSING ON BUSINESS PROCESS OPTIMIZATION

Emphasizes global process optimization via new technologies, strategies and product enhancements

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

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.

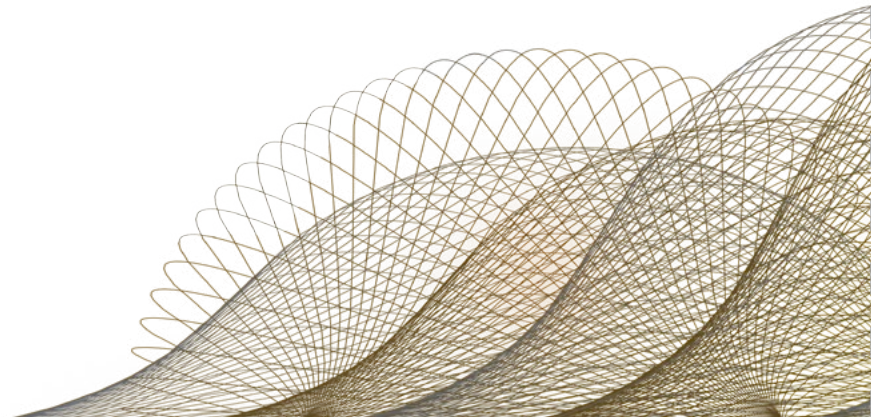
Global markets rely on BNY Mellon. The decisions we make every day can have vast implications for maintaining stability and confidence in global financial markets.

Our most significant core competency is the ability to deliver sophisticated technological solutions. We strive to continuously improve the way investors and institutions interact in capital markets around the world.

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

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**BNY Mellon is the  
Investments Company of the  
World. More than anything,  
it's our advanced technology  
that makes this so.**



# 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

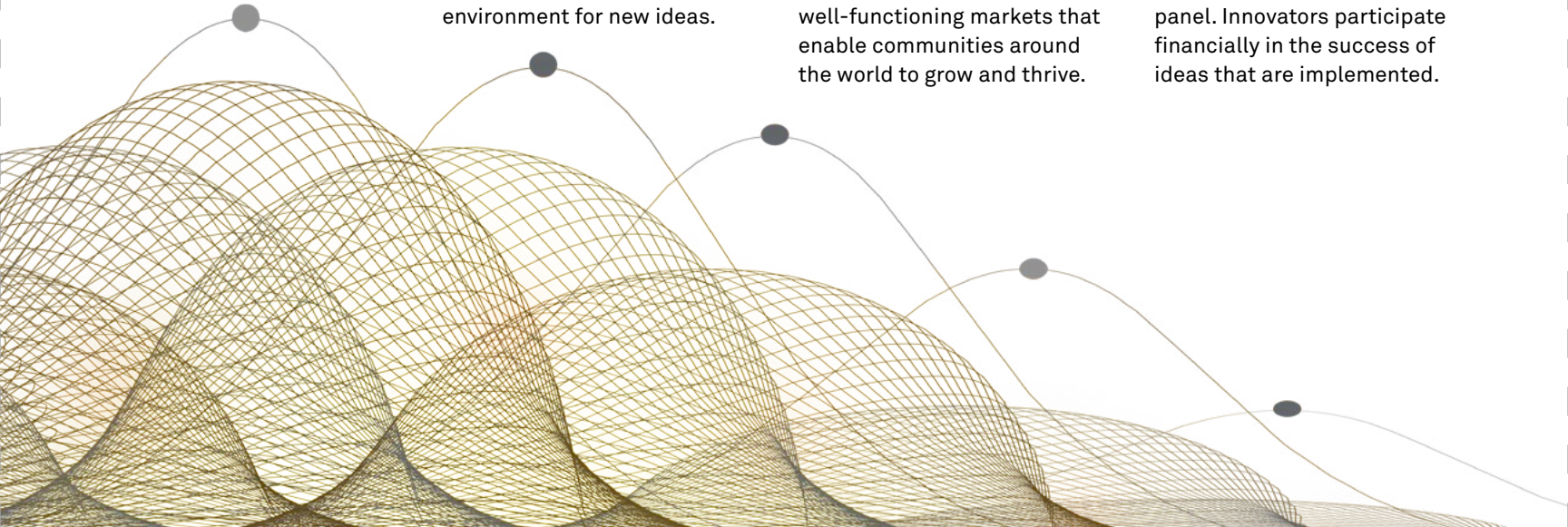
BNY Mellon brings together the best minds – from both inside our organization and from the financial services industry, academia, the start-up community and the markets to create the most fertile environment for new ideas.

## 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 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.



**Data Science:** We're developing new applications including storage optimization, data modeling, data visualization, machine learning and more.



**Value of Innovation from the Business Perspective:** We will help transform BNY Mellon's business processes through the use of rapid transformation technologies (Robotics, Machine Learning, Business Process Management) and methodologies (Lean Six Sigma, Agile, 5 Habits of Performance Excellence). We will challenge "business as usual" by reducing operating costs, improving controls, and increasing client and employee engagement. As a result, we will transform the way we think and work.



**Cloud Computing Architecture:** Our innovation centers around the globe have collaborated to develop and build the NEXEN digital ecosystem, which consolidates BNY Mellon applications on a single, intuitive and powerful platform. The team monitors and neutralizes cyber threats 24/7.



**Security:** We created an independent Information Risk Management team to oversee and implement standards of information security, risk assessment, testing and tracking.



**Internet of Things:** BNY Mellon is pursuing "Internet of things" technologies to offer advanced connectivity among systems, services and devices. This includes our proprietary Digital Pulse, which offers trade capture analytics that allow our business partners to make evidence-based decisions using real-time data.

# 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.

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