

# Paperless Asset Movement Alternatives

Functionality	Pershing Standard Brokerage Account <sup>1</sup>	Pershing Corestone Asset Management Account
<b>Automated Clearing House (ACH) Deposit</b> <i>Electronic transfer of money with funds credited the following business day</i>	Originates via Pershing's Asset Movement system and requires standing instructions with external bank details <ul style="list-style-type: none"> <li>• NetX360<sup>®</sup></li> <li>• NetXInvestor<sup>®</sup> (paperless)</li> </ul> Learn more by viewing a <a href="#">video</a> on ACH deposits	Initiated by the investor's bank (or other third-party financial institution) using the investor's Corestone routing number (ABA) and account number (DDA)
<b>ACH Withdrawal</b> <i>Electronic transfer of money with funds credited the following business day</i>	Originates via Pershing's Asset Movement system and requires standing instructions with external bank details <ul style="list-style-type: none"> <li>• NetX360</li> <li>• NetXInvestor (paperless)</li> </ul> Learn more by viewing a <a href="#">video</a> on ACH withdrawals	Initiated by the investor's bank (or other third-party financial institution) using the investor's Corestone routing number (ABA) and account number (DDA) <ul style="list-style-type: none"> <li>• BillSuite™ bill pay capability (available in NetXInvestor)</li> </ul>
<b>Journal Transfer</b> <i>Transfer money or securities between two brokerage accounts within the same broker-dealer firm</i>	Originates via Pershing's Asset Movement system <ul style="list-style-type: none"> <li>• NetX360</li> </ul> Learn more by viewing a <a href="#">video</a> on initiating journal transfers in retail accounts  Learn more by viewing a <a href="#">video</a> on initiating journal transfers in retirement accounts	Leverages standard Asset Movement brokerage functionality
<b>Fed Fund Wire Deposits (USD and foreign)</b> <i>Same-day electronic transfer of funds from a bank account to a brokerage or investment account</i>	Same day funds availability with the incoming transfer initiated by a bank following Pershing's Fed Fund wire instructions  Learn more by viewing a <a href="#">video</a> on initiating Fed Fund wires	Leverages standard Asset Movement brokerage functionality
<b>Fed Fund Wire Withdrawals (USD and foreign)</b> <i>Same-day electronic transfer of funds from a brokerage or investment account to a bank</i>	Same day funds availability with the outbound transfer originating from Pershing's Asset Movement system and sent to designated bank account <ul style="list-style-type: none"> <li>• NetX360</li> <li>• NetXInvestor (<i>future enhancement</i>)</li> </ul>	Leverages standard Asset Movement brokerage functionality
<b>Debit Card</b>	Not available for standard brokerage accounts without Corestone <sup>®</sup>	Corestone VISA <sup>®</sup> debit card
<b>PayPal</b> <i>An account used to send, receive and access money</i>	Not available for standard brokerage accounts without Corestone	Initiate via the applicable third-party solution (mobile app, vendor, etc.). Investor can leverage the following Corestone options within the app: <ul style="list-style-type: none"> <li>• Enter Corestone ABA/DDA details to conduct deposits and withdrawals via PayPal</li> <li>• Enter Corestone debit card number to conduct withdrawals only</li> </ul>
<b>Venmo</b> <i>An app that allows individuals to pay and request money from friends</i>	Not available for standard brokerage accounts without Corestone	Initiate via the applicable third-party solution (mobile app, vendor, etc.). Investor can leverage the following Corestone options within the app: <ul style="list-style-type: none"> <li>• Enter Corestone ABA/DDA details to conduct deposits and withdrawals via Venmo</li> <li>• Enter Corestone debit card number to conduct withdrawals only</li> </ul>
<b>Apple Pay<sup>®</sup></b> <i>A mobile payment and digital wallet service</i>	Not available for standard brokerage accounts without Corestone	Add the Corestone debit card details to your Apple Pay wallet
<b>Google Pay<sup>®</sup></b> <i>A digital wallet platform and online payment system</i>	Not available for standard brokerage accounts without Corestone	Add the Corestone debit card details to your Google Pay wallet

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<sup>1</sup> Pershing standard brokerage account without a Corestone asset management account.

## Contact your relationship management team for more information.

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