The Integrated Wealth Experience

Solution Snapshot

Overview

Popular consumer solutions (think of Amazon, Disney or Uber) continue to raise expectations for the overall user experience. Technology should not only be insightfully easy to use—it must be comprehensive. Technology enables us to deliver an experience. In fact, technology should be so easy that, while there may be workflows happening on the backend, to the user, it just works. Your firm's associates, your financial professionals and investors deserve access to a complete wealth management experience that is in line with the technology solutions we all rely on every day.

Trends in the financial industry are further driving this transformation. Innovation is challenging the way all financial institutions are doing business. The client experience is in the driver's seat—not products and transaction-based solutions. New entrants and services in the marketplace are making it challenging for one technology provider to successfully serve the needs of financial professionals. And through it all, now more than ever, financial institutions want to control the financial professional and investor experience.

Pershing's Integrated Wealth Experience

BNY Mellon's Pershing is continuing to help you navigate this change and redefine your firm's wealth management experience. The right technology can play a big role in the experience you want to create for your financial professionals. Through an open technology environment, we can help you consume technology, according to how your firm operates. How do we do that? We provide options through our turnkey solution or other integration pathways—including third-party solutions. It's entirely up to you!

Here's what's compelling:

- Design your technology solution according to your business need, using our solutions or third parties
- Complete tasks across our platform, including traditional commission, advisory, wealth reporting and bank custody, making you more efficient
- Gain insight into technology behaviors and trends through analytics, allowing financial professionals, compliance and home office professionals to work more efficiently

What Makes the Integrated Wealth Experience Unique?

- Flexibility—Design your wealth management experience the way you prefer. Choose NetX360® Wealth, connect with select third-party providers or consume our technology through your own portal. Whatever path you choose, Pershing can tie it all together. These paths or client types are illustrated in more detail on page 2.
- Choice through open architecture—Create your own exceptional wealth management experience through deep integrations with leading third-party providers
- A stronger foundation through better integration—Your wealth management business model is more than simply executing transactions. No matter how you define your technology solution, our capabilities will enable an end-to-end flow of data across traditional commission, advisory, wealth reporting and bank custody to support investor needs while making it easier for you to manage your business

Design Your Wealth Management Experience

Preferred Consumption Type	Technology Use	Client Description
Adopter	NetX360 Wealth	Clients who want to use a turnkey solution will be able to use NetX360 Wealth, as well as access a combination of capabilities from Pershing such as client onboarding, bank custody, managed investments and wealth reporting. NetX360 Wealth is a web-based, mobile-ready solution which has been developed to meet the needs of financial professionals while also supporting the home office staff.
Integrator	Multiple Third-party Portals	Clients who want to chart their own technology paths, can connect multiple portals from different solution providers, through our ability to integrate (link from your other tools in and out of our systems without having to sign in again). Data flows along with you so you don't have to rekey information. This will benefit clients, like many Registered Investment Advisors (RIAs), who prefer to choose specific solutions across their spectrum of wealth management needs.
Creator	Client-designed Platform	Clients with custom portals can consume our technology—data, screens and APIs—into their own systems to create their own unique experiences.

Goal

We are committed to helping you create the best wealth management experience, delivered through your preferred technology strategy.

Contacts

To learn more about the Integrated Wealth Experience, contact your Relationship Manager or Financial Solutions Consultant. Pershing will also publish updates on the Integrated Wealth Experience as new capabilities are released and milestones are achieved.

pershing.com

One Pershing Plaza, Jersey City, NJ 07399

PER-0418-1788-FST

FS-PER-IWE-SS-4-18

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