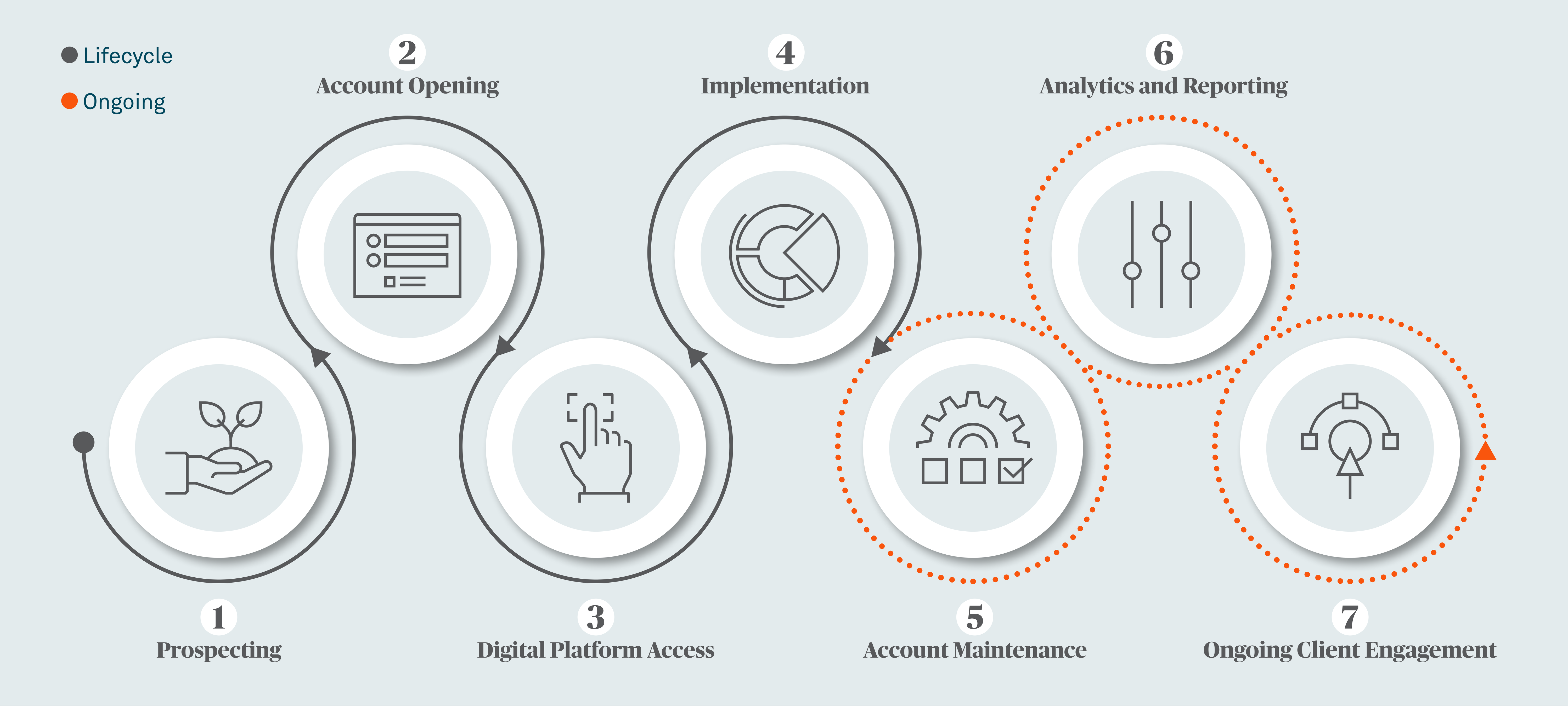
BNY MELLON | PERSHING

The Stages of the Digital Account Lifecycle

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



1 Prospecting

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

Initial KYC and Risk Tolerance Review

Due Diligence

Proposal Generation

Education and Resources

2 Account Opening

Set the stage for prospects to become clients by using the digital tools that are simple, safe and secure while saving yourself time.

Forms

Funding
- Set up standing instructions for money movement

eDelivery

Establish Digital Corestone®

eSignature

3 Digital Platform Access

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

Investor Portal Access

Mobile App Access

Digital Authorizations

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.

Portfolio Allocation

Alerts and Notifications

5 Account Maintenance

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

Trading/ Rebalancing

Billing

Alerts and Notifications

eSignature

eDelivery

Money Movement
- Corestone Asset Management Account
  - Investor Portal access to BillSuite™ to conduct ACH transfers
  - VISA® debit card can be used for online and in-person transactions
  - Set up peer-to-peer payments (e.g., PayPal® and Venmo)
- ACH/Fed Fund Wires
- Mobile Check Deposits
- Digital Authorizations

6 Analytics and Reporting

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

Dashboard Analytics

Performance Reporting

Collaboration Tools
- My Client View
- One-Time Passcode

7 Ongoing Client Engagement

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

Client Profile Review
- Cross-Selling Opportunities
- Engaging Beneficiaries

Education and Resources

Collaboration Tools

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