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## **Carolyn Weinberg, Chief Product and Innovation Officer, BNY**

Global Capital Markets are at an inflection point. We are seeing two massive trends.

First clients are requiring and demanding speed of certainty and settlement. They're also looking to move money faster around the world and leveraging new technologies to do so.

Secondly, we're seeing the mainstreaming of digital assets.

The combination of these two means that we have an entirely new financial system that's evolving and emerging. Here at BNY we're very focused on traditional assets, but also digital assets. And the bridge between them is a massive unlock for our clients.

Imagine you're the treasurer of a large corporation and you have offices in the U.S. and also in Singapore. Wouldn't it be amazing if you could maintain all of your cash balances in one place, and then move them instantaneously to make payroll, or do the transaction that you need in Singapore relative to New York?

Instead of having bank accounts, revolvers and credit facilities, all over the world, imagine if you could use this always-on finance to move your money wherever you need to manage your business better. Now, a blockchain is always on so when you think about the combination of traditional, alongside a blockchain, it enables us to move money faster and settle transactions with clarity all of the time. We are working towards that as an institution and as an industry. That is the future of finance.

Our BNY Digital Asset Platform enables and powers BNY from a digital assets perspective. It enables safekeeping, servicing and management of our clients' assets in a single and unique platform.

We do so many things for clients across payments, custody, markets, investment management and so much more. The ability for our clients to leverage the technology in a private and safe way is exactly what we're trying to deliver here at BNY. The future of finance is really not about the dollar bills. It's gonna be about how do you instantaneously move money on your phone? How do you enable movements and payments in a different way than ever before? And that digitalization and blockchain is an enablement for that is the future of finance.

BNY is the financial infrastructure for today and has all of the pieces that are required to drive the financial infrastructure for the future.

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