

December 2025

BNY - Global Payments & Trade

A comprehensive Global Platform

To move, manage, and protect Your money at every stage of your business journey

Seamless payments
Optimized cash management
Tailored trade finance
Solutions in real time

A platform leveraging
Al innovation and advanced analytics
Powered by deep expertise
And a trusted global network

All brought together
To help you
Navigate complexity
Gain operational efficiency
Drive growth
Scale globally
Leverage a global ecosystem of
2000 banking counterparts
And supporting 120+ currencies

With access to liquidity tools
With access to FX services
With access to investment opportunities

Sustained by resilient infrastructure And a history of industry leadership

Discover **BNY Global Payments & Trade**Visit **bny.com/global-payments-and-trade** or contact your representative today.

[Logo on Screen: **BNY**]

DISCLAIMER

BNY is the corporate brand of The Bank of New York Mellon Corporation and may be used to reference the corporation as a whole and/or its various subsidiaries generally. This material and any products and services mentioned may be issued or provided in various countries by duty authorized and regulated subsidiaries, affiliates, and joint ventures if BNY. This material does not constitute a recommendation by BNY of any kind. The information herein is not intended to provide tax, legal, investment, accounting, financial, or other professional advice on any matter, and should not be used or relied upon as such. The views expressed within this material are those of the contributors and not necessarily those of BNY. BNY has not independently verified the information contained in this material and makes no representation as to the accuracy, completeness, timeliness, merchantability or fitness for a specific purpose of the information contained in this material. BNY assumes no direct or consequential liability for any errors in or reliance upon this material.

This material may not be reproduced or disseminated in any form without the express prior written permission of BNY. BNY will not be responsible for updating any information contained within this material and opinions and information contained herein are subject to change without notice. Trademarks, service marks, logos and other intellectual property marks belong to their respective owners.

© 2025 The Bank of New York Mellon. All rights reserved. Member FDIC.