The LiquidityDirect® platform supports $6.5 trillion in transaction flow annually* for more than 850 of the world’s largest corporations and institutional investors.

Backed by the world’s largest custodian and a leading Fed clearing bank for US Treasuries

$35.8 trillion in assets under custody or administration

$2 trillion in payments processed daily

$3 billion in expected technology spend in 2019**

Embedded in your workflow—whether your systems are proprietary, third-party or vendor sourced

* BNY Mellon, as of October 10, 2019
** BNY Mellon, as of September 30, 2019
WHEN YOUR CASH WANTS A SERIOUS RELATIONSHIP

If you’re serious about elevating your cash management strategies, LiquidityDirect® offers an unmatched experience from a world leader in custody, clearing, collateral optimization, investing and payments.

Our platform has an exceptionally broad range of short-term investing options, so you can make your money work harder while remaining safe in the knowledge that it is readily accessible whenever you need it.

SERIOUSLY SEAMLESS

SERIOUS OPTIONS
Access a **broad range of money market funds** and direct individual money market securities, or buy commercial paper and **certificates of deposit** from our global fixed income desk. Through one touchpoint, you can invest and monitor your money, while also **customizing your dashboard** according to how you want to use it.

SERIOUS EFFICIENCY
Benefit from a host of operational efficiencies with a **seamless connection** to our global custody platform. Simply wire us money to one account and **we handle all your payments** and settlements. You can also segregate collateral balances to mitigate your counterparty and transaction risk.

SERIOUS STRENGTH
Our online portal is backed by a **highly rated** US financial institution (AA- by Standard & Poor’s) and the **world’s largest custodian**, safeguarding $35.8 trillion* in assets. We are also the largest triparty repo agent and were the first to launch a money market fund and non-US liquidity “supermarket” in 1997.

SERIOUS TRANSPARENCY
We offer a unique aerial view of your short-term investments. From the same place where you manage your liquidity account, you can draw on a range of **top-notch analytics** to help guide your investing decisions. You can also choose to distribute **reports in a variety of formats** to third parties and research the performance and exposures across your portfolio.

Contact Us

Please contact the Liquidity team directly for more information about what LiquidityDirect® can do for you, or reach out to your usual BNY Mellon relationship manager.

**US**
George Maganas  
Head of Sales  
+1 212 815 6336  
George.Maganas@bnymellon.com

**EMEA**
Jason Garwood  
Head of Liquidity & Segregation  
+44 20 7163 3290  
Jason.Garwood@bnymellon.com

**APAC**
Filippo Santilli  
Head of Liquidity & Segregation  
+852 2840 6664  
Filippo.Santilli@bnymellon.com

* BNY Mellon, as of September 30, 2019
bnymellon.com

BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation and may be used as a generic term to reference the corporation as a whole and/or its various subsidiaries generally. This material and any products and services may be issued or provided under various brand names in various countries by duly authorized and regulated subsidiaries, affiliates, and joint ventures of BNY Mellon, which may include any of the following: The Bank of New York Mellon, at 225 Liberty St, NY, NY USA, 10286, a banking corporation organized pursuant to the laws of the State of New York, and operating in England through its branch at One Canada Square, London E14 9SL, UK, registered in England and Wales with numbers FC005522 and BR000818. The Bank of New York Mellon is supervised and regulated by the New York State Department of Financial Services and the US Federal Reserve and authorized by the Prudential Regulation Authority. The Bank of New York Mellon, London Branch is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. The Bank of New York Mellon SA/NV, a Belgian public limited liability company, with company number 0808.743.159, whose registered office is at 46 Rue Montoyerstraat, B-1000 Brussels, Belgium, authorized and regulated as a significant credit institution by the European Central Bank (ECB), under the prudential supervision of the National Bank of Belgium (NBB) and under the supervision of the Belgian Financial Services and Markets Authority (FSMA) for conduct of business rules, and a subsidiary of The Bank of New York Mellon. The Bank of New York Mellon SA/NV operates in England through its branch at 160 Queen Victoria Street, London EC4V 4LA, UK, registered in England and Wales with numbers FC029379 and BR014381. The Bank of New York Mellon SA/NV (London Branch) is authorized by the ECB and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. The Bank of New York Mellon SA/NV operating in Ireland through its branch at 4th Floor Hanover Building, Windmill Lane, Dublin 2, Ireland trading as The Bank of New York Mellon SA/NV, Dublin Branch, is authorized by the ECB and is registered with the Companies Registration Office in Ireland No. 907126 & with VAT No. IE 9578054E. The Bank of New York Mellon, Singapore Branch, subject to regulation by the Monetary Authority of Singapore. The Bank of New York Mellon, Hong Kong Branch, subject to regulation by the Hong Kong Monetary Authority and the Securities & Futures Commission of Hong Kong, if this material is distributed in Japan, it is distributed by The Bank of New York Mellon Securities Company Japan Ltd, as intermediary for The Bank of New York Mellon. If this material is distributed in, or from, the Dubai International Financial Centre (“DIFC”), it is communicated by The Bank of New York Mellon, DIFC Branch, regulated by the DFSA and located at DIFC, The Exchange Building 5 North, Level 6, Room 601, P.O. Box 506723, Dubai, UAE, on behalf of The Bank of New York Mellon, which is a wholly-owned subsidiary of The Bank of New York Mellon Corporation. This material is intended for Professional Clients only and no other person should act upon it. Not all products and services are offered in all countries.

The information contained in this material is intended for use by wholesale/professional clients or the equivalent only and is not intended for use by retail clients. If distributed in the UK, this material is a financial promotion.

This material, which may be considered advertising, is for general information purposes only and is not intended to provide legal, tax, accounting, investment, financial or other professional advice on any matter. This material does not constitute a recommendation by BNY Mellon of any kind. Use of our products and services is subject to various regulations and regulatory oversight. You should discuss this material with appropriate advisors in the context of your circumstances before acting in any manner on this material or agreeing to use any of the referenced products or services and make your own independent assessment (based on such advice) as to whether the referenced products or services are appropriate or suitable for you. This material may not be comprehensive or up to date and there is no undertaking as to the accuracy, timeliness, completeness or fitness for a particular purpose of information given. BNY Mellon will not be responsible for updating any information contained within this material and opinions and information contained herein are subject to change without notice. BNY Mellon assumes no direct or consequential liability for any errors in or reliance upon this material.

This material may not be distributed or used for the purpose of providing any referenced products or services or making any offers or solicitations in any jurisdiction or in any circumstances in which such products, services, offers or solicitations are unlawful or not authorized, or where there would be, by virtue of such distribution, new or additional registration requirements.

LiquidityDirect®: Money market fund shares are not a deposit or obligation of BNY Mellon. Investments in money market funds are not insured, guaranteed, recommended or otherwise endorsed in any way by BNY Mellon, the Federal Deposit Insurance Corporation or any other government agency. Although a money market fund seeks to preserve the value of your investment at $1.00 per share, fund shares are subject to investment risk and your investment may lose value. Money market fund yield performance represents past performance, which is no guarantee of future results and investment returns will fluctuate. Before investing, investors should carefully consider the investment objectives, risks, charges, tax impact and expenses of the fund that are explained in each fund’s prospectus. The following factors, among many, could reduce any one fund’s income level and/or share price: interest rates could rise sharply, causing the value of the fund’s investments and its share price to drop; interest rates could drop, thereby reducing the fund’s yield; any of the fund’s holdings could have its credit rating downgraded or could default; and there are risks generally associated with concentrating investments in any one industry. Investments in instruments of non-U.S. issuers are subject to the risks of certain domestic events—such as political upheaval, financial troubles, nationalization (certain assets, entities or sectors) or natural disasters—that may weaken a country’s securities markets. Country risk may be especially high in emerging markets. Such investments may be affected by market risk on a global scale based on responses of certain foreign markets to markets of other countries or global market sectors. Foreign-currency denominated securities are subject to fluctuations in exchange rates that could have an adverse effect on the value or price of, or income derived from, the investment. Investments in foreign instruments are subject to the risk that the value of a foreign investment, measured in U.S. dollars, will decrease because of unfavorable changes in currency exchange rates.

Securities instruments and services other than money market mutual funds and off-shore liquidity funds are offered by BNY Mellon Capital Markets, LLC. All references to dollars are in US dollars unless specified otherwise.

This material may not be reproduced or disseminated in any form without the prior written permission of BNY Mellon. Trademarks, logos and other intellectual property marks belong to their respective owners.

The Bank of New York Mellon, member FDIC.

© 2019 The Bank of New York Mellon Corporation. All rights reserved.