My name is Lucille Mayer. I'm CIO of Client Experience Delivery here at BNY Mellon and we're here at our Jersey City innovation center.

Everything we're doing here in the innovations centers really focuses, not only on the problems we're solving today, but how we better position ourselves for the changing needs of the future.

Most exciting thing we are working on as an organization is our Nexen Digital Ecosystem. First thing it does, is it brings together all the power of BNY Mellon and all the solutions we already have into a common, cohesive way of more clients being able to access them. Second thing that it does, is that it allows us to harness the other things that are going on in the industry and the Fintech world.

Ultimately, we want Nexen to be the platform that helps the industry reduce some of its friction. We've started exposing the engineers to the clients. We'll have them sit down and look at something we're developing and the actual engineer is actually doing the demo, and getting that feedback directly from the ultimate technology consumer. Makes them think a different way. And that's going to make us very, very powerful and a good partner to those clients in getting them the types of solutions that they need.

Essentially, our innovation centers are starting to change the way we work here at BNY Mellon.

If our greatest asset is our people, we've actually created an environment where they can feel empowered to think beyond the way they used to, and take their ideas and actually bring them to bear.

Creating the future means they feel empowered that they can actually try their new ideas and and not have to wait for somebody to tell them that it's okay is really making the future of what this firm is going to become.