



Dear BNY Supplier,

We are pleased to announce that we have engaged C2FO, a global leader in working capital solutions, to provide a secure online platform that enables you to receive early payment on your BNY invoices.

Through the C2FO platform, you can suggest a discount on one or all of your outstanding invoices with us. If your offer is accepted, early payment will be initiated on the next immediate payment run. You can receive early payment on BNY invoices using your current payment method.

The BNY Early Payment Program is simple and has many advantages:

- Access to cash flow whenever you need it
- Lower cost than traditional sources of funding
- No changes to existing payment terms
- No maintenance fees and no complicated paperwork to complete

Finally, the best part about the program is that you determine which invoices to discount and how much of a discount to offer, so you're in complete control.

To learn more about the program and activate your account, please visit **BNY.c2fo.com**.

Thank you for your continued relationship with BNY.

A handwritten signature in black ink, appearing to read "Renny Narvaez".

Renny Narvaez
Head of Accounts Payable
BNY