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The world is moving increasingly from standing in line to going online. To remain relevant, we must find ways to improve our existing products and services, launch products that serve clients in adjacent markets, and develop breakthrough products for markets that do not yet exist.

To support this transformation and contribute to our competitiveness, we are partnering with disruptive fintechs in new markets.

Our dedicated Strategic Investments and Alliances team sources and engages fintech companies and invests in them, providing us with exposure to emerging technologies and capabilities that we don't currently have as a bank. In turn, our scale and reach give fintech start-ups access to our client base and they are able to leverage off our strong brand. We have developed a global network of associates comprising of fintechs, venture capital firms and non-competing partner banks. In certain instances, we also provide fintech start-ups with business mentorship. Innovation hubs have been established and our portfolio of strategic equity investments is supporting our ability to deliver leading technical solutions to our clients and businesses.

COLLABORATING WITH FINTECHS