

The Power of Real-Time Data Access

6 ways a real-time data warehouse
can transform the investing industry

Working without access to real-time data ... is a lot of work

Your company uses a lot of investing and business data every day. Data about accounts, positions, customer activities, corporate actions, and more. Data that can help you and your customers make informed decisions. Data that can help you mitigate risk. Data that can improve your customer service. Data that can help you shape the future of your business.

You know, your data. In real time.

Although there's "no substitute" for real-time data, you've probably been making do with the daily batch data provided by your legacy custodian. Often, that's meant creating and maintaining workarounds: building layers of technologies that use reference points and cross-checks to

simulate and approximate a real-time ledger. And manually fixing breaks that inevitably occur when disconnected data doesn't mesh quite right.

When you've been operating with workarounds for long enough, you can get used to it. Or even lose sight of what life would be like if you had real-time data at your fingertips.

Common drawbacks of data workarounds

Costly investments in the original build

Developing and integrating systems that are not your product.

The first step of building a system that simulates real-time data is accepting the fact that you have to develop behind-the-scenes technology in addition to creating your actual investing experience.

Specifically, building your own real-time ledger.

This is worth mentioning twice. If your platform doesn't provide real-time data, you have to build your own work-around solution. And that is not a simple proposition.

Increased cost, complexity, time to market.

It turns out that adding major development tasks to your to-do list can make the list longer and more expensive.

Day-to-day operational challenges

Maintaining what you've built when the world keeps changing.

New regulatory demands and new product integrations mean that the more you insource functionality, the more your In-house systems will require regular attention. This ongoing need can be a persistent drain on development resources.

Different systems provide disparate views.

When the underlying data is disconnected, it's harder to create a consolidated view. And it's harder to distill and surface timely insights for you and your customers.

Limited access to your own data for business intelligence.

Need a custom report, dashboard, or alert on your own data? Often this still means asking your custodian to run a query for you.

Lack of control of your data-driven decision-making needs.

That custom query you need today? You no longer need to ask your custodian — just run it yourself. And that recurring report you'd like to have every Tuesday morning? You can set that up yourself, too.

6 ways real-time data can make a meaningful difference

Real-time data is here. And already there are clear use cases where it can change what's possible for the investing industry.

1

Real-time data and a dynamic data warehouse

Real-time data takes out the middleman between you and potential insights. You can run and schedule ad hoc reports for any reason without having to call your custodian. Get dashboards. Set up automated alerts. Start running your business with access to the right data at the right time. Make decisions with less guesswork and more timely information.

2

Pre-built real-time ledger

With a custodian that offers a real-time ledger, you can cross “building an in-house ledger” off your to-do list. Instead, you can enjoy all the benefits without the burden. Benefits like a single source of truth. Reliable financial snapshots whenever you want them. Along with up-to-the-minute positions and balances. Even the opportunity to dedicate development hours to building a better investor experience.

Because when you don't have to create and maintain the ledger that underpins your day-to-day business, you can reallocate these resources to higher-value tasks that can contribute to greater success.

3

Mitigate risk with greater confidence

Managing risk is a part of life in wealth management. Unnecessary exposures shouldn't be. Credit risks. Operational risks. Fraud risks. Real-time data can help organizations react more quickly and have more time to resolve potential exposures. Up-to-date information on accounts, positions, and more can reduce the likelihood of unintended, unanticipated, or unseen exposures — meaningfully changing the ways organizations mitigate intraday, overnight, and over-the-weekend risks.

4

From waiting for help to self service

People aren't static. They move, they get married, they get divorced. In a real-time data world, none of these updates require a customer service ticket. Instead, customers can update their account information themselves. Or if they prefer professional help, they can reach out to your customer service team, who can also update account information in the moment.

5

Real-time corporate action updates sidestep a host of old headaches

Corporate actions have historically provided a particularly thorny use case for in-house systems. When things go sideways, this is not a place to skimp on real-time data. If there are late-breaking industry or issuer changes, it is increasingly difficult to rely on batch-based files to project your positions and manage the risk.

Automated real-time data replaces these problems with more lead time to respond to an issue. No more guessing or waiting for position updates and event info down to the smallest detail. Arm yourself with real-time data, including information executives and customers alike can rely on — all delivered with a lighter lift for operations.

6

Shape the future of your business with real-time data

Planning for the future. Sharpening your competitive differentiators. Redefining your total addressable market. Identifying organic growth opportunities. All these essential strategic activities rely on accurate, accessible real-time data — and can be supported with built-in data visualization tools that help reveal meaningful trends and insights.

For example, say an advisor wants to host a bring-a-friend event where you have a high concentration of valued customers. Ask your custodian to cross-reference ZIP codes and positions, and you're likely to hear, "Sure, give us a couple of days." But if time is of the essence, having the ability to slice and dice your own data can help keep your business moving forward on your schedule.

Instead, run that query yourself and get the insights you need in minutes. Dig deeper to help uncover meaningful patterns and trends. Provide company-wide access, and you can amplify data-driven decision-making and support an information-based corporate culture.

Transform data workarounds into data working for you

In a nutshell, having real-time data can fundamentally change how your business handles day-to-day work.

Common data headaches

Disconnected data

Opaque data

Inaccessible data

Real-time data relief with Apex Ascend™

Connected, normalized, unified data

Transparent data

Data at your fingertips

Get real-time data with Apex Ascend

Apex Ascend can give your business real-time access to real-time data.

Ascend is a real-time, cloud-native custodial platform that enables a digital-first retail investment experience for wealth management firms, fintechs, banks and neobanks, retailers, and businesses that manage employee retirement accounts.

How modern infrastructure enables real-time data

A built-in real-time ledger so you don't have to develop your own

An embedded data warehouse that contains both structured and unstructured data

Straight-through processing that supports real-time activities like account opening

Smart order routing and algorithmic trading for more efficient trade execution

Automations for corporate actions and rebalancing to help keep data fresh

Built-in business intelligence tools, including intuitive data visualizations

Expect more than just real-time data from Apex Ascend

As a comprehensive custodial platform, Apex Ascend offers much more than real-time data.

Built with open architecture and integrated with flexible APIs, Apex Ascend is designed to become the cornerstone of your wealth management business.

Real-time account opening and funding

Access to a wide variety of asset classes, including fractional and notional trading of equities, ETFs, and bonds

An integrated suite of investing tools

Advanced trading, order, processing, routing and execution management, and automated corporate actions processing

A robust automated rebalancer

Investor documentation and communications

Demand a better data experience

Now that you know it's possible to have 24/7 access to your real-time data, take the next step to discover how Apex Ascend can help transform your business.

Build Nimble. Run Vast.

Request a live demo of
Apex Ascend today.

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