

# Chasing scale in the wrong places?

5 ways cloud-based fintech infrastructure  
can address vital business challenges

# Fintech infrastructure problems often arrive in disguise

Infrastructure limitations can often masquerade as questions like, “How fast can you integrate this service?” Or “Does our team have the bandwidth to build that?” It might even be, “What happens to our systems if we double our number of customers next month?” or “Have you seen what our competitor is doing?”

Sometimes infrastructure issues show up looking like prioritization challenges. Development requests pour in on top of your planned roadmap. You need to adapt to new regulatory hurdles. Adjust to new security threats. Seize unexpected opportunities. All with finite time and resources.

**Question:** What if you don't have a resourcing crunch, or a prioritization squeeze, or a roadmap bottleneck — and you have an infrastructure problem instead?

**Better question:** What if your infrastructure problem were actually an opportunity to use cloud-based infrastructure to rise above whole genres of legacy development constraints?

*If you have 5 pounds of stuff to fit in a 1 pound bag, your problem isn't prioritization. It's the size of your bag.*

# Is your investing infrastructure holding you back?

Your Dev Ops mission	Signs that legacy custodian infrastructure might be a limitation	
<b>Get to market as quickly as possible</b>	<ul style="list-style-type: none"> <li>✗ In addition to the specific fintech product you're designing, you have an additional roadmap of infrastructure tech to build and integrate</li> </ul>	<ul style="list-style-type: none"> <li>✗ Every time you need to make a change, you have to talk to your custodian</li> </ul>
<b>Operate efficiently</b>	<ul style="list-style-type: none"> <li>✗ Limited access to your own data in the moments you need it</li> <li>✗ Technology debt can be built in from the get-go</li> </ul>	<ul style="list-style-type: none"> <li>✗ Complicated tech stack</li> <li>✗ Manual workflows are often cobbled together from inconsistent tools</li> </ul>
<b>Scale seamlessly</b>	<ul style="list-style-type: none"> <li>✗ Delays when you need to expand capacity to handle new business due to physical space and server limitations</li> </ul>	<ul style="list-style-type: none"> <li>✗ Costs that rise significantly as you scale business</li> <li>✗ New investments required for expanding data storage</li> </ul>
<b>Improve reliability</b>	<ul style="list-style-type: none"> <li>✗ Ongoing management around capacity provisioning and load-balancing</li> </ul>	<ul style="list-style-type: none"> <li>✗ Constantly drive reliability programs internally</li> <li>✗ Increasing costs to avoid obsolescence</li> </ul>
<b>Reduce technical debt</b>	<ul style="list-style-type: none"> <li>✗ Regular downtime or maintenance outages</li> </ul>	<ul style="list-style-type: none"> <li>✗ Key-man issues where the business relies on a few employees with deep knowledge of home-built systems</li> </ul>
<b>Security</b>	<ul style="list-style-type: none"> <li>✗ In-house systems that require routine upgrades in order to meet evolving cybersecurity threats</li> </ul>	<ul style="list-style-type: none"> <li>✗ Challenges with international markets that regularly change their privacy control requirements</li> </ul>

# 5 ways cloud-native fintech infrastructure can make a meaningful difference

Despite the limitations, your current solution has probably served you well for all these years. That's why it's so tempting to flank your aging custodial tech stack with more people to fill in the gaps, manage declining infrastructure, and extend capabilities.

When you're focused on driving growth and revenue, you need flexible infrastructure that can scale with your business. Let's take a look at a few common scenarios.

## 1

### Better mitigate daily risks at scale

Turn real-time data into timely risk decisions. For example, instead of calculating whether a customer has enough cash available to place the trade they want, your system could make an API call to check their available balance the moment that information is needed. A technology solve that works just as efficiently at enterprise volumes.

- ✓ Verify data with API calls to a real-time ledger
- ✓ Automate a proactive process of flagging potential fraud
- ✓ Take a systemic approach to staying ahead of intraday, overnight, and over-the-weekend risks

## 2

### Take control of your own roadmap

Help solve many of your prioritization issues by simply having less on your plate to begin with. The right cloud-based infrastructure will have more off-the-shelf systems — taking labor-intensive development tasks off your roadmap.

Likewise, a cloud-based approach means more of your core technologies are getting monitored and upgraded by your custodian — not by you.

At the same time, a more streamlined developer experience can mean that it is simply a lighter lift to take a new idea to market or adapt an existing product to new demands. So it's not just that there are fewer cars on your road, they are able to go faster too.

- ✓ Build only what you need
- ✓ Integrate and launch with flexible APIs and SDKs
- ✓ Let your custodian maintain and upgrade the wrap-around technology that supports your digital investing experience
- ✓ Make the process of building and adapting simpler for all of your new projects going forward

## 3

### Get timely access to real-time data

The cloud offers a multitude of data access and accuracy benefits — so many that we've written a whole whitepaper on the topic, **"The Power of Real-Time Data Access."**

In a nutshell, there are two big challenges around your data: lack of direct access in real time and the risk of unwittingly using inaccurate data due to delayed processing. A cloud-native approach changes the paradigm by providing:

- ✓ A built-in data warehouse
- ✓ Straight-through processing
- ✓ Integrated business intelligence tools

# 4

## Strengthen security around your investing and customer data

Cybersecurity is often a “weakest link” problem. So the more systems your team is building and maintaining, the more chances for unintended exposures. At the same time, a fragmented tech stack can make it more difficult to adapt to changing security threats or implement needed enhancements quickly and comprehensively.

- ✓ Help provide secure access and easy use through SSO integration
- ✓ Implement better internal access controls
- ✓ Set in motion more proactive, ongoing security updates
- ✓ Take advantage of security at scale

# 5

## Expansion into international markets

Say, for example, you want to open your business to large populations like Brazil or India — and deliver a convenient all-digital investing experience at the same time. With the flexibility and scalability of a modern tech stack, your company can:

- ✓ Seamlessly integrate, then land and expand in a new market with ready-built infrastructure for the specific regulatory needs of new markets
- ✓ Redirect upfront costs like IT spend into marketing
- ✓ Handle peak volumes with greater ease when business is booming

# Meet Apex Ascend™

The modern clearing, custody, and investment infrastructure built in the cloud.

It's designed to enable 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 improves the Ascend platform

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

**More reliable data quality, completeness, and consistency** with < 0.1% observed differentials per billion lines\*

**An embedded data warehouse** that scales seamlessly, replacing physical data warehouses

**Pre-trade risk checks** to help mitigate risk

**An integrated suite of investing tools**, including fractional shares, smart order routing, and algorithmic trading

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

**Automations** for calculating positions, updating corporate actions, pushing out events, and rebalancing — all designed to save time and help keep data fresh

**Built-in business intelligence tools**, including pre-built intuitive data visualizations

**Enhanced security** thanks to multiple technologies that help protect data and applications from all angles

\* Proprietary Apex data as of 12/11/2024.

## Expect more than just cloud architecture from Apex Ascend

Apex Ascend is a comprehensive custodial platform. While its cloud-native architecture is an important feature, what really matters is what Ascend can do for you, including:

- ✓ Real-time account opening and funding
- ✓ Robust cash management tools
- ✓ Access to a wide variety of asset classes
- ✓ Advanced trading, order, processing, routing and execution management, and automated corporate actions processing
- ✓ A robust automated rebalancer
- ✓ Investor documentation and communications
- ✓ Built with open architecture and integrated with flexible APIs, Apex Ascend is designed to become the cornerstone of your wealth management business.

# Demand more from your investing infrastructure

You've operated with the best technology available in the past. Take the next step — sandbox access — to discover how a cloud-native custodial platform can help transform your business.

**Build Nimble. Run Vast.**  
Request sandbox access today.

[Get Sandbox Access](#)

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