

# Modern Treasury Management

## Investing for a Variety of Businesses

### Versatile. Institutional Scale. Professional Grade.

Whether you are a treasury management company, B2B fintech, payroll provider, educational institution, foreign-based broker-dealer, or any other business that needs to put your clients' cash reserves to work, you can maximize the potential of their idle cash with our treasury management solution.

Apex's treasury solutions can empower your business to help your clients strategically invest surplus funds with a modern and secure digital experience designed for the needs of corporate treasury. Get access to a comprehensive set of treasury focused securities and instruments, plus a suite of flexible and customizable tools that can integrate with your existing Treasury Management System (TMS) to manage investment strategy and, if desired, mobile app experience — just mix and match to meet your needs.

**APEX** Fintech Solutions™

### Key Benefits

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Gain access to a broad selection of fixed income and mutual fund securities, many available in whole and or fractional amounts

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Enable passive income generation with idle cash via our FDIC Sweeps for individual and entity accounts or through Money Market Mutual Fund Sweeps for entity accounts

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Embed our white-label trading UI, Ascend Investor, in your existing Treasury Management System (TMS) to lessen development and UX/UI work

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Use our cloud-native, real-time Apex AscendOS™ infrastructure so you don't have to wait for overnight batch processing that legacy investment technology requires

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Leverage our introducing broker-dealer, Apex Direct, for FINRA registration, if desired, instead of spending time and money to acquire your own registration, helping to fast-track your treasury management solution\*

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Help simplify investment management with the unified Ascend Workstation interface that consolidates activity in one screen



# Key Features

## Investment Capabilities for Treasury

Access a wide range of fixed income, mutual funds, and sweeps programs to enable treasury investing for your clients.\*\*

- ▷ Open individual and entity accounts in seconds<sup>†</sup>
- ▷ Fund accounts quickly
  - ▶ Tap into our fast funding solutions, such as Instant Cash Transfer (ICT) to get cash into accounts to invest sooner
- ▷ Invest in a wide array of fixed income securities, including:
  - ▶ U.S. Treasuries
  - ▶ U.S. Corporate and Municipal Bonds
  - ▶ Certificates of Deposit (CDs)
  - ▶ Cash equivalents such as treasury bills and money market accounts
  - ▶ Brazilian Corporate Bonds
  - ▶ Brazilian Government Debt
  - ▶ U.S. Structured Products\*\*
  - ▶ U.S. Convertible Bonds\*\*
  - ▶ U.S. Commercial Paper\*\*
- ▷ Invest in a variety of mutual funds, including money market mutual funds
- ▷ Earn interest on cash balances in various programs, including:
  - ▶ FDIC Sweeps with up to \$5,000,000 FDIC deposit insurance per account
  - ▶ Money Market Mutual Fund Sweep with up to \$500,000 total SIPC insurance (\$250,000 insurance limit for cash)

## A Turnkey Investment Solution

- ▷ Integrate via REST APIs for the shortest possible deployment timeline
- ▷ Configure the white-label web and mobile app screens instead of building your own from scratch
- ▷ Let Apex provide the back-office tools and support to help automate operational investment tasks
- ▷ Use our sophisticated Order Management System (OMS) and Execution Management System (EMS) designed to help achieve best execution
- ▷ Optimize precise portfolio allocation with access to fractional shares of many fixed income and mutual fund securities
- ▷ Use one screen, the Ascend Workstation, to manage all investing activities
- ▷ Lean on Apex Direct's introducing broker-dealer FINRA registration and outsource your brokerage solution instead of pursuing your own FINRA registration

## Bundle Additional Apex Products and Services, if Needed to Launch Your Treasury Experience

- ▷ Use cloud-native, out-of-the-box Ascend Investor technology, which includes:
  - ▶ Pre-built, white-label investment management UIs for web and mobile applications
- ▷ Simplify back-office investing administrative work
  - ▶ Count on our experienced operations team to help handle back-office administration and operational tasks
- ▷ Use Apex Direct for FINRA registration
  - ▶ Save time and money with the Apex Brokerage-as-a-Service solution that allows you to leverage Apex Direct's FINRA broker-dealer registration and access U.S. investment-grade fixed income securities

## Real-Time Data, Trading, and Ledger Access

- ▷ Get the real-time positions and cash balances you need from your investing software to stay up to date with the rest of your TMS — as opposed to legacy solutions that rely on overnight batch processing, often lagging 24 hours behind

# Ready to Unlock the Potential of Your Idle Cash?

Discover how Apex's embedded investing solution and outsourced corporate treasury services can help maximize your excess cash while maintaining critical liquidity. Talk to an Apex rep to determine if our software could help you increase the efficiency of your investing activities.

Start a Conversation

\*Note that Apex Direct users only have access to U.S. investment grade fixed income securities.

\*\*Not all items currently available, target date is an estimated release date for the commercial features contained herein. All information is subject to change. Incremental or updated subscription, usage, or license charges may apply.

†Most securities accounts can be opened in seconds and funded moments later, enabling trading thereafter.

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