

The Future of Cross-Border Investing Starts Here

Apex Fintech Solutions for Latin America

The future of cross-border investing runs on real-time, cloud-native infrastructure — and it's no longer just for the wealthy. Apex equips Latin American fintechs, broker-dealers, and financial institutions with the technology to expand U.S. market access — offering equities, ETFs, UCITS, mutual funds, options, and a wide range of fixed income securities to more investors than ever before. With Apex, your firm can:

- Deliver 24x5 real-time U.S. market access with minimized batch delays
- Have support from specialized teams to address financial crimes, risk, AML, fraud, and trade surveillance
- Get to market faster with flexible APIs, SDKs, and pre-built investor-facing UIs
- Provide investor communications in Spanish and Portuguese, including trade confirmations, account statements, and change of address notifications

37M+

Brokerage Accounts

\$229B+

Assets Under Custody

170+

Countries With Active Investors

796M+

Trades Processed in 2025

Why Leading Institutions Choose Apex

In Latin America, leading institutions like **Banco do Brasil, Bradesco, XP Securities, Avenue, and Nomad** trust Apex to provide the technology, stability, and expertise their businesses depend on. Since 2012, Apex has built the digital investing infrastructure that today powers 200+ clients — including 12 unicorns and 7 Fortune 500 companies — with 1,000+ employees and offices across the U.S., Northern Ireland, and the Philippines.

- Proven at Scale: More than a decade of experience in execution, clearing, and custody
- Stability: Backed by a 10x net capital requirement¹
- Flexibility: API-first, modular infrastructure so you can use what you need now and add more as you grow



“Through its collaboration with Apex, Avenue has unveiled expansive U.S. market opportunities to Brazilian investors while navigating a complex regulatory landscape.”

Felipe Carvalho

Head of Operations at Avenue

Key Benefits

Accessing U.S. markets could be a growth opportunity — but only if your infrastructure can keep up. Apex is designed to help LatAm firms scale efficiently by enabling:

Real-Time Visibility

See the most up-to-date positions, balances, and transactions on a cloud-native platform — with real-time account opening and funding

Navigating U.S. Regulations

Manage KYC/AML requirements, monitor for suspicious activity, and file Suspicious Activity Reports (SARs) with built-in tools

Optimized Execution Opportunities

Provide 24x5 trading with overnight hours, plus smart order routing and algorithmic trading tools to help optimize outcomes in changing market conditions

Streamlined Development

Leverage API-first architecture, pre-built investor UIs, AI-powered tools — or opt to outsource to ília Digital, who offers bespoke development services in collaboration with Apex

Empower Self-Directed Investors

Give your investors access to fractional shares, commission-free trading, and real-time positions, balances, and account updates

Broad Access to U.S. and Global Securities

Offer access to U.S. fixed income, equities, mutual funds, and options — including fractional availability for equities and fixed income, allowing smaller contributions to become real portfolio positions

U.S. Fixed Income Coverage

Treasuries | Government Bonds | Agency Bonds | Corporate Bonds | Reg S Bonds | Municipal Bonds | CDs | Commercial Paper

Global Fund Access

Offshore Mutual Funds | UCITS

Key Features

Real-Time, Cloud-Native Infrastructure

- Apex AscendOS™, our cloud-native clearing, custody, and trading infrastructure, delivers real-time processing powered by a single-source-of-truth ledger for all Apex-managed transactions
- Access positions, balances, and transactions without waiting on overnight batch runs
- Built on scalable cloud architecture designed for high-volume retail operations

Trade Execution and Extended Hours

- Smart order routing and algorithmic trading tools dynamically route orders to help provide best execution
- 24x5 trading gives LatAm investors access to after work and overnight trading in the U.S. markets

Modern Developer Tools and Pre-Built UIs

- Developer portal tools with flexible APIs, SDKs, documentation, code samples, and sandbox access
- Ascend Investor UIs accelerate time-to-market with white-label, investor-facing components
- Use generative and agentic AI assistants in our developer portal to help accelerate your build

Expand Access to Global Funds

Looking to offer global diversification? Through Apex's integration with Allfunds, your firm can access 100,000+ offshore mutual funds, UCITS funds and ETFs, and alternatives from 66 countries — all through the same platform and APIs.

Ready to Bring U.S. Markets to Your Investors? Let's Talk.

Move forward with greater confidence. Apex Fintech Solutions delivers the real-time, compliant infrastructure Latin American fintechs, broker-dealers, and financial institutions need to unlock U.S. markets — and scale from there. Talk to an Apex rep to learn more.

[Connect With a Rep](#)

¹ Apex proprietary data as of 3/31/26.

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