

Apex ACATS: The Modern Transfer Standard

Real-Time Processing. Exceptional Experience.

Get the modern infrastructure you need to transfer assets quickly and build client confidence from day one. Apex ACATS (Automated Customer Account Transfer Service) delivers real-time processing, event-driven updates, and a unified interface that helps you onboard clients through a seamless experience that's adapted to the latest DTCC protocols.

- ✓ **Real-time processing**
- ✓ **Total visibility across transfers**
- ✓ **Simplified onboarding**

Automatic Linking With Plaid

For eligible firms that want to go further, our integration with Plaid is an upgrade that can reduce the manual entry errors that cause 30–50% of transfer rejections industry-wide.¹ This premium, add-on service automates brokerage account linking and validates account details before submission.

Key Benefits

Process in Real-Time

Replace batch delays with timely, event-driven status updates, and visibility to a complete transfer cycle

Quicker Resolutions

Resolve transfer issues faster with precise error messaging and the ability to self-serve

Streamlined Onboarding

Connect with simplicity via API or through a single webhook — no MQ licensing or specialized programming required

Meet DTCC Protocols

Get the infrastructure you need to meet new DTCC protocols without building from scratch

Reduce Manual Errors with Plaid

Upgrade with Plaid integration for automated account linking and pre-validation

Key Features

Real-Time Processing

- ▶ Get event-driven updates the moment changes arrive, not hours or days later
- ▶ Transfer assets efficiently, with support to manage protocol upgrades and ensure compliance, while still considering associated complexities

Improved Error and Status Messaging

- ▶ Clearer language helps you pinpoint and understand the exact nature of exceptions, allowing for greater self-service without intervention
- ▶ Real-time notifications and a full suite of transfer capabilities aim to assist in resolutions, including fail reversals, mutual fund cleanups, and reclaims, while acknowledging potential operational challenges
- ▶ Enable recovery of incorrectly transferred assets through NSCC reclaims, providing a standardized mechanism to correct transfer errors

Complete Operations Transparency

- ▶ Gain transparency with a UI that allows you to view the complete transfer lifecycle
- ▶ Search ACATS actions and system events from one screen for easier diagnosing

Flexible Onboarding

- ▶ Two ways to connect: Leverage our white-label interface or build a branded ACATS experience with our APIs
- ▶ A single webhook handles all transfer-related communications, replacing multiple endpoints and integrations
- ▶ Test transfers in a fully configured simulator environment before going live

Audit Trail

Date	State	State Reason	Actor	Comment	NSCC Status
06/20/2025 04:37:00 EDT	Completed	-	api	Transfer is complete	Settle Close
06/20/2025 04:37:00 EDT	Pending Bookkeeping	Transfer is settled	NSCC status update	a558f95f-f6fa-52a9-940f-d543dc97b438	Settle Close
06/20/2025 04:36:57 EDT	Pending Settlement	Transfer is pending settlement	NSCC status update	a558f95f-f6fa-52a9-940f-d543dc97b438	Settle Prep
06/20/2025 04:36:54 EDT	Accepted	Transfer accelerated at NSCC	NSCC status update	a558f95f-f6fa-52a9-940f-d543dc97b438	Review Accelerate
06/20/2025 04:36:53 EDT	Accepted	Transfer accepted by contra party	NSCC status update	-	Review
06/20/2025 04:36:51 EDT	Pending Contra Response	Transfer accepted by NSCC	NSCC status update	a558f95f-f6fa-52a9-940f-d543dc97b438	Request
06/20/2025 04:36:50 EDT	Submitted	Transfer submitted to NSCC	NSCC status update	-	-
06/20/2025 04:36:50 EDT	Rec Submitted	Create Transfer	crypto.com	-	-

Take Transfer Accuracy to the Next Level

Our integration with Plaid can be used to automate the account linking process, reducing errors generated from manual entry. The result is a smooth, secure transfer initiation process that reduces delays and improves client confidence.

The Plaid Advantage



Fewer Rejections: Automated linking eliminates the manual entry errors behind most transfer failures



Faster Troubleshooting: See exactly where errors came from and resolve issues without guesswork



Better First Impressions: Investors get a secure, simplified experience that sets the tone for the relationship

Contact your Apex Relationship Manager for more information.

Key Features

- ▶ **Automatic Linking:** Investors securely connect to contra brokerage accounts without manually entering personal data — eliminating the cause of up to 50% of transfer rejections¹
- ▶ **Pre-Transfer Validation:** Validate account ownership, identify eligible assets, and confirm transfer viability before submission
- ▶ **OAuth-Based Security:** Plaid uses an industry standard, token-based security protocol to authenticate with the contra brokerage directly — no need to share credentials with multiple vendors
- ▶ **Clear, Automated Updates:** Keep investors informed with real-time updates at every stage of the transfer — fewer support calls, more confidence in the process
- ▶ **Built-In Data Transparency:** Know exactly where specific account details came from so your ops team can troubleshoot faster

With the DTCC's tight validation window, there's no room for error. This optional upgrade helps you get transfers right the first time.

Ready to Modernize Your Transfer Infrastructure? Let's Talk.

Learn how Apex Account Transfer Service — with optional Plaid integration — can help you accelerate asset gathering and deliver a better investor experience.

Connect With a Rep

¹ Sullivan, Tom. "ACATS Transfers: How APIs & Open Finance Modernize Investing." Plaid. Jan 15, 2025. <https://plaid.com/resources/fintech/acats-transfer/>

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