Integration Services

Date

Presenter name

Title

Agenda

1. Integration services overview
2. Client demand landscape
3. API deployment with generative AI
4. Fintech integrations

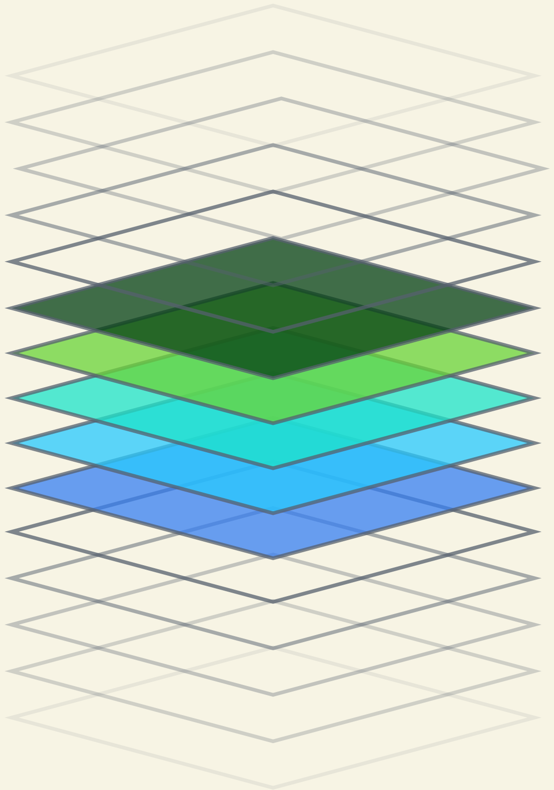
Integration Services Overview

We deliver world class digital solutions that streamline and accelerate integration for Financial Institutions and Fintechs, empowering firms to imagine, develop and execute on their technology vision

Integration Types Include

APIs (Application Programming Interface)	SSO (Single Sign On)	S2S (Server to Server) alerts
Get near real-time access to services and data shared between two applications.	Move seamlessly between two applications without the need to sign in.	Near real-time and batch scheduled alerts providing notifications across technologies

Inbound file processing	Outbound transmissions	FIX integrations (Financial Information eXchange)	Network connectivity
Transfer bulk data from external applications to Fidelity in near real time.	Securely share bulk Fidelity brokerage data in a fixed format on a nightly basis.	Manage orders and trades via FIX, the standard for trading and regulatory messaging	Enable secure and reliable access to key systems across locations and offices.



Use our direct and Fintech integrations to build an open, flexible, and scalable tech ecosystem

Providing flexibility to deliver firms' desired experiences

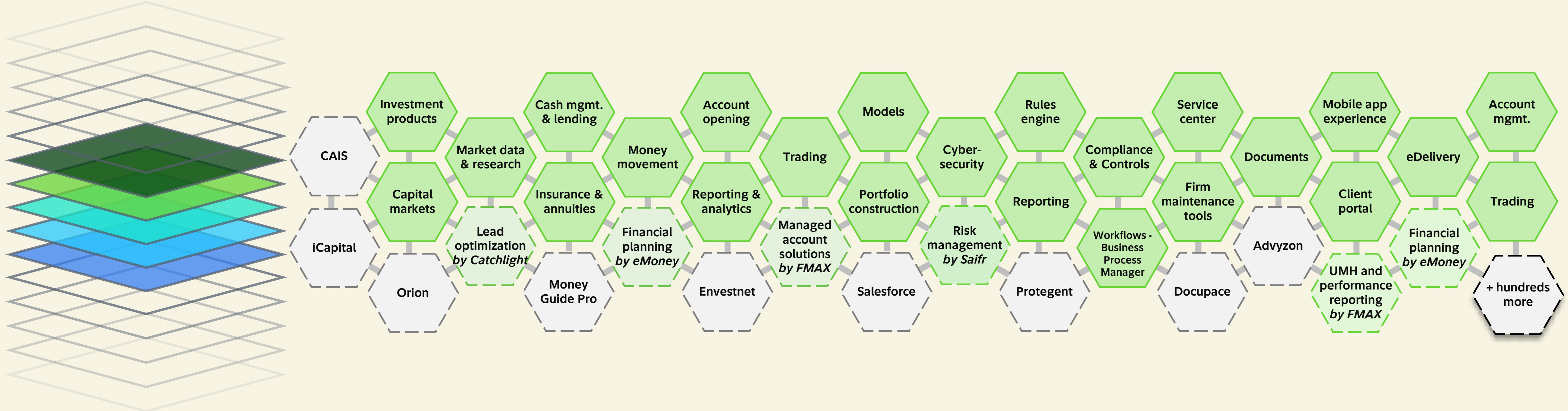
Harness our open architecture suite of capabilities powered by Wealthscape or integrated solutions to meet your needs

Your tech stack

Advisor experience

Operations experience

Investor experience



Wealthscape℠ integration enabled

Fidelity integrations

Fintech integrations

Seamless connectivity powered by the Integration Xchange

IWMS platform is integrated with more than 250 fintech providers across the industry. The fintech providers referenced above are listed for illustrative purposes only and based on relative market popularity as of December 2025. Such references do not constitute an endorsement, recommendation, or solicitation for the use of any specific product, service, or partnership. Investment professionals are solely responsible for conducting their own independent due diligence prior to selecting or engaging any fintech products or services.

Use case: custom advisor portal for comprehensive client services

Scalable services, flexible architecture and expert guidance to help create optimized workflows and connected tech ecosystems

100 integrations | **7** month initiative | **3** Integration Services resources

Strategic operations: governance review, legal agreement, revenue, pricing, exception, risk, tech review, market data reporting

IWMS client's advisor portal

2 SSO	Single sign on to Wealthscape + alt login for mobile app
3 S2S Alerts	Portal ID and account restrictions functions
25 APIs	AO(20+ reg types), profile, positions, balances, tox lots, money movement suite
2 Connectivity	Peer to peer VPN (FBSI), Axway file delivery
48 Data Files	Outbound full bookkeeping and other data files
5 IFPs	A/c fees. TradeHub, rep profile, check writing, householding, large trader ID, order entry

ORION ADVISOR TECH, Broadridge, iCapital, capelogic, ice

5 data files	Outbound files
10 data files	Outbound files
FIX	Structured products
FIX	UITs
FIX	Fixed income

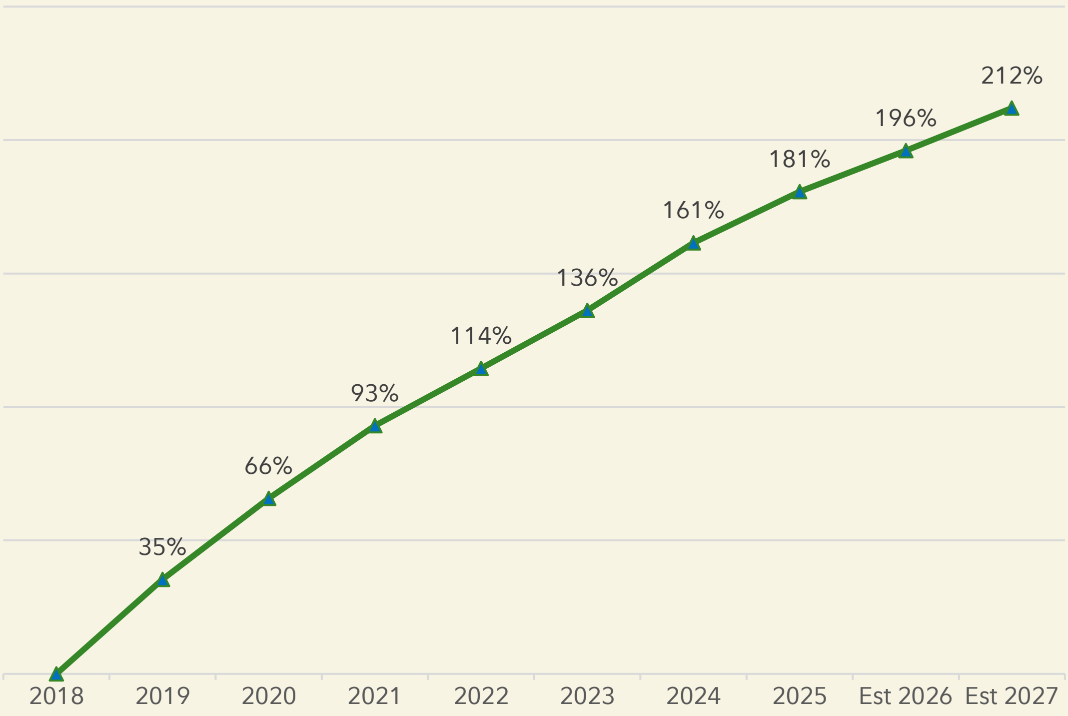
IWMS platform

Services support: test/UAT environment, test data management, ID provisioning, conversions, mergers & acquisitions, SLA/OLA, prod support

2025 integration highlights

Relentless execution amid accelerating demand

Total clients integrated directly or via fintech*



*The chart shows integration growth as a percentage, using the number of clients with integrations in 2018 as the benchmark.

105M

Monthly API hit rate
27% 7 year CAGR
reflecting robust adoption, platform scalability

70%

Of IWMS clients return to Integration Xchange to deepen their integrations

25%

Increase in API deployment efficiency with our patent filed AI tool

150+

Active clients/fintech in the test environment, an 18% increase from 2024

250+

Integrated fintechs
9% 7 Year CAGR signaling continued expansion in IWMS platform ecosystem

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Technology consulting & deployment model & approach

Key integration phases

Consultation

Tech discovery
- ✓ Joint stakeholder engagement
- ✓ Vision/scope alignment
- ✓ Needs/wants analysis
- ✓ Initiative expectations/timeline

Use case review
- ✓ Use case (UC) documentation
- ✓ UC to capabilities offering
- ✓ Integration confirmation
- ✓ Out of scope agreement

Solutioning design
- ✓ Business requirements
- ✓ Confirm UC alignment
- ✓ Resource alignment
- ✓ Finalize roles/responsibilities

Technology & ops assessment

Technology
- ✓ Authentication & authorization
- ✓ Design solution architecture
- ✓ Use case analysis & mapping
- ✓ Security model review

Operations
- ✓ Legal agreements/contracts
- ✓ Vendor/client tech review
- ✓ Exception & risk control
- ✓ Market data subscription

Fintech (If applicable)
- ✓ Assess integration solutions
- ✓ Align operating model
- ✓ Conduct architecture review
- ✓ Perform tech assessment

Implementation

Solution deployment
- ✓ Connectivity, IFP, transmission
- ✓ Deploy API, SSO, S2S alerts
- ✓ FIX order & trade flow
- ✓ Provide E2E testing support

Development support
- ✓ Tech configuration & setup
- ✓ Establish network connectivity
- ✓ Test data & ID provisioning
- ✓ Support test case execution

Program management
- ✓ Track timeline & milestone
- ✓ Deliver progress update
- ✓ Enhancement & issue list
- ✓ Conduct change management

Production

Installs/releases
- ✓ Validate production installs
- ✓ Two-week production warranty
- ✓ Transition to prod support
- ✓ Incidents resolution & triage

Dashbard/analytics
- ✓ Monitor E2E traffic
- ✓ Track performance metrics
- ✓ Usage & adoption reports
- ✓ Implement alert & notification

Maintenance/upgrades
- ✓ Follow up on industry events
- ✓ Tech/version upgrades
- ✓ Cybersecurity upgrades
- ✓ Maintenance changes

Post-production support

Development support
- ✓ Production like test env.
- ✓ Production like test data
- ✓ E2E integrated capabilities
- ✓ 24 x 5 support model

Tech solutioning
- ✓ Consult on complex use cases
- ✓ Spec review for optimization
- ✓ Support fintech ecosystem
- ✓ Tech stack consolidation

Annual integration review
- ✓ New product & tech update
- ✓ Current state assessment
- ✓ Future development roadmap
- ✓ Integration opportunities

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Fidelity & client engagement by phase

Lead by phase
- Support

	Consultation	Technology & ops assessment	Implementation	Production	Post-production support
Est. duration	1 – 2 months	1 – 2 months	3 – 6 months	ongoing	ongoing
Fidelity	**Tech consultant** ❖ Relationship manager ❖ Deployment team	**Deployment team** ❖ Relationship manager ❖ Tech consultant ❖ Strategic ops (if applicable) ❖ Fintech manager (if applicable) ❖ Legal and risk (If appliable)	**Deployment team** ❖ Relationship manager ❖ Program management ❖ Client testing support ❖ Enterprise env. support (R4) ❖ Product SMEs as needed	**Client experience support** ❖ Relationship manager ❖ Deployment team ❖ Client testing support	**Deployment team** ❖ Relationship manager ❖ Client Testing support ❖ Client experience support ❖ Tech consultant
Client	**Business/ops lead** ❖ Technology lead ❖ Business analyst (if available) ❖ Tech analyst (if available)	**Tech lead** ❖ Business lead ❖ Development team ❖ Business analyst (if available) ❖ Tech analyst (if available)	**Development team** ❖ Business lead ❖ Program management ❖ Tech analyst (if available) ❖ QA lead (if applicable)	**Production support** ❖ Business lead ❖ Tech lead ❖ Development team	**Tech lead** ❖ Business lead ❖ Development team
Fintech if applicable	**Tech lead** ❖ Business lead	**Tech Lead** ❖ Business lead ❖ Business analyst (if available) ❖ Tech analyst (if available)	**Development team** ❖ Business lead ❖ Tech lead ❖ Program management	**Production support** ❖ Business & tech contact	**Follow fintech operating model**

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2026 observations: evolving landscape

Optimizing platform integration

- Modernization and security upgrades
- Decommissioning of legacy systems
- Fine-tuning integration performance

Trade outsourcing driven by clients and TAMP providers

- Envestnet, Orion, AssetMark, Vestmark
- SAN Segment Custom Integration

Scaling to support high volume integration activities

- Mergers and acquisitions (M&A)
- *Generative AI, robotic process automation
- Testing and conversions

Sustained demand for fintech solutions

- Addepar, Advyzon, Atomic Insights Dispatch, eMoney, jiffy.ai, SS&C

More sophisticated product offering through integration

- Alternative investments (Alts)
- Fixed income, international
- Custody account opening
- Long/short, options strategies

*With the rise of generative AI, iIntegration becomes even more critical. It provides the infrastructure and data connectivity needed to power AI solutions

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Fidelity INVESTMENTS

AI-powered API integration for faster time-to-market

- **API adoption has accelerated at a 17% CAGR** (compound annual growth rate) for the last 7 years due to increased demand for integrated platforms.
- Our patent-filed **API integrations solutions, powered by Generative AI**, are designed to meet the demand.
- Leverage our Integration Xchange (IX) AI technologies to integrate with our APIs with more efficiency and scale – **reducing cost and helping increase speed, flexibility and innovation**.

Since launching the Integration Xchange AI capacity in Q4 2024:

- **A growing number of institutional clients**, representing thousands of advisors, have adopted our new APIs with AI assistance as of December 2025.
- These clients are experiencing **faster integration timelines**, **reducing the overall expense and effort** to deploy new integrations
- With our **intuitive natural-language prompts that simplify technology and roadmap decision-making,** business teams may plan more confidently and strategically.

Implementation procedures and guidance

Robotic process automation (RPA), AI, and/or automation tools via **API**

Pre-deployment phase

- **Initiate consultation** Open a case with the Integration Services RTID Team to initiate the consultation process.
- **Use case validation** Relationship Managers (RMs) and Clients lead the review of external use cases to validate their suitability for RPA/API integration.
- **Integration review** Conduct a joint review with Cybersecurity and Legal teams to ensure compliance with security and regulatory requirements.
- **Contractual review** Review existing contracts to confirm all necessary provisions for API-based automation are addressed.
- **Deployment planning** Follow the standard deployment procedures, including documentation, scheduling, and stakeholder alignment.

Deployment phase

- **Secure configuration** Set up isolated connections and assign unique API IDs to ensure that usage is segregated, preventing any impact on other API use cases
- **Risk mitigation** Implement separate control and monitoring mechanisms for AI/RPA components to minimize risk exposure in production environments.
- **Producer communication** Notify producer teams and confirm expectations on TPS (Transactions Per Second), OLAs (Operational Level Agreements), and usage
- **Testing and sign-off** Ensure all use cases are fully tested & receive formal sign-off from both the Deployment Team and Clients before moving to production.

Production phase

- **Documentation** Update the case with comprehensive details of the end-to-end RPA use case implementation.
- **Support handoff** Provide clear support documentation and contact information to the Production Support Team.
- **Ongoing review** Regularly review the RPA strategy and adoption with the Client to ensure alignment with business needs & performance expectations

Fidelity INVESTMENTS

Fintech integration

Fintech strategy: one platform, many solutions

Delivering seamless integrations at scale turning fintech integrations into advantage

Platform-led fintech model

Build a scalable, modular fintech ecosystem via plug-and-play fintech relationships

Customer-centric enablement

Deliver seamless, intelligent and desirable experiences along advisor journeys

Future-ready innovation

Thinking about fintechs as a strategic lever to speed innovation, not just a vendor solution

Highlights

- **Deep integration with select fintechs who have wide market coverage** enabling seamless workflow, driving efficiency and better data flow management
- **Open architecture** access via Integration Xchange to power your unique needs within your tech ecosystem
- **Integrations** designed to prioritize capabilities and workflows that **drive business value and impact** for clients
- **Access to tomorrow's technology today** through fintech with cutting edge tools & capabilities

Comprehensive fintech ecosystem

Focusing on the key workflows and processes to define the right integrations

Seamless connection across the workflows saves time

Steps along the workflow require **integration options**

Bring select fintech integrations into **IWMS platform**

High level workflows

Planning	Client engagement	Forms & onboarding	Portfolio management	Trading & order management
eMoney	salesforce	Advisor360°	ADDEPAR	ENVESTNET Tamarac
ENVESTNET MoneyGuide	AdvisorEngine	Dispatch	FMAX	SS&C EZE
BlackRock	REDTAIL	Docupace	Advyzon	REDBLACK
RightCapital	SS&C Salentica	SKIENCE	ORION PORTFOLIO SOLUTIONS	CharlesRiver A State Street Company
	Wealthbox		Black Diamond WEALTH PLATFORM	ORION ADVISOR TECH
			CAIS	
			SUBSCRIBE	
			iCapital	
			Alternative investments	

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Fidelity INVESTMENTS

Fidelity integrations | financial planning

Fintechs	APIs							Transmissions				SSO	
	Prospect prefill	Account positions	Account balances	Alert manager	Document delivery	Account history	Account profile	Account balance	Positions – full	Name & address	Affiliate data	To Wealthscape	From Wealthscape
Assetbook (CircleBlack)								✓	✓	✓	✓		
BlackRock													✓
eMoney Advisor					✓			✓	✓	✓	✓	✓	
Envestnet MoneyGuide		✓											
Envestnet Yodlee		✓	✓			✓							
RightCapital								✓	✓	✓			

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Fidelity integrations | account opening & onboarding

Top 10^	Fintechs	APIs														Signature experience		SSO	Account registration										
		Account create	Prospect prefill	Account validate	Transfer of assets	Remote check deposit	EFT standing instruction	Inquire on MM transactions	Rules & reference	Check standing instructions	Journal standing instructions	Check disbursement	EFT disbursement	EFT receipt	Journal transaction	Wealthscape account opening (WAO)	External via DocuSign	To Wealthscape	Total registrations	Managed accounts	MFA mutual fund only	Authorized individual	HSA accounts	529 accounts	RR1/RR2 ROR/PTR	eDelivery	Custom forms library	Custom suitability	DocuSign/eSig
CLEARING																													
^	**Advisor 360**	✓				✓	✓	✓	✓	*	*	*	*	*	*		✓	✓	28	✓	✓	✓	*	✓	✓	*	✓	✓	✓
^	**Docupace**	✓			*											✓			40							✓			
^	**Envestnet Tamarac**		✓													✓		✓											
	Jiffy AI	✓																	7										
	SigFig	✓			*		*									✓													
^	**Skience**	✓	✓		*		*							*		✓		✓	58	✓	✓	✓		✓	✓	✓	✓		✓
CUSTODY – DIY DocuSign Bridge Solution																													
^	**Advisor 360/AEX**			✓		✓	✓	✓	✓	*	*	*	*	*	*		✓	✓	28										
	Advisor Engine	✓			✓			*								✓													
^	**Advyzon**		✓													✓		✓											
^	**Dispatch**			✓													✓		10										
	Jiffy AI (New) *																												
^	**Orion**		✓													✓		✓											
^	**Redtail**		✓													✓		✓											
^	**Salesforce App**		✓													✓		✓											
	Wealthbox		✓													✓		✓											

✓= In production, * = In development, ^ = Top 10 tier fintech based on client adoption

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Fidelity integrations | client engagement & CRM

Top 10^	Fintechs	APIs										Transmissions						SSO
		Account create	Prospect prefill	Account positions	Account balances	Alert manager	Doc delivery	Account details	Account history	Tax lot	Account profile	Account balance	Position - full	Name & address	Cryptocurrency	Daily tax -full	Affiliate data	Connectivity
CLEARING																		
^	**Black Diamond Wealth Solutions/Salentica**			✓	✓	✓			✓		✓	✓	✓	✓				✓
^	**Envestnet Tamarac**		✓	✓	✓		✓		✓		✓	✓	✓	✓			✓	✓
^	**Salesforce (direct integration) ****	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓			✓	✓
^	**Skience**	✓	✓								✓	✓	✓	✓			✓	✓
CUSTODY																		
^	**Advyzon**		✓	✓	✓	✓	✓				✓	✓	✓	✓			✓	✓
	Advisor360	✓		✓	✓						✓	✓	✓	✓				✓
	AdvisorEngine	✓					✓		✓		*	✓	✓	✓				
	Assetbook (Circle Black)											✓	✓	✓				
^	**Atomic Insights**							✓	✓			✓	✓	✓				✓
^	**Docupace**	✓									✓							
^	**IWMS Salesforce App**		✓	✓	✓	✓			*		✓							✓
^	**Redtail**		✓			✓						✓	✓	✓				✓
^	**Wealthbox**		✓									✓	✓	✓				✓

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** Client specific, not deployed to the SF app

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Fidelity INVESTMENTS

Fidelity integrations | portfolio management & reporting

Top 10	Portfolio management (PM) systems		FIX							IFP		Transmissions				API								SSO
			Equities	Block trade	Allocation	Versus purchase	Options	Trade aways	International equities	Mutual fund	Management fees	Standard	Affiliate data	Tax lot data	Security master	Account create/TOA	Prospect prefill	Money movement	Informational	Alert manager	Documents	Tax lot	Order entry/status	To Wealthscape
	Addepar	Custody only	✓	✓	✓	*						✓	✓	✓							*			✓
	Advisor 360									✓	✓	✓	✓	✓		✓		✓	✓		✓	✓	✓	✓
	Advisor Engine	Custody only	✓	✓	✓						✓	✓		✓						✓				
^	**Advyzon**		✓	✓	✓					✓	✓	✓	✓	✓			✓	✓	✓	✓	✓			✓
	AssetMark via InvestCloud APL		✓	✓	✓							✓		✓	✓		✓	✓	✓		✓	✓	✓	✓
	Bloomberg AIM		✓	✓	✓			✓	✓			✓		✓										
	Charles River Development		✓	✓	✓		✓		✓															
	CircleBlack (PM only) via RedBlack	Custody only	✓	✓	✓					✓		✓	✓	✓										✓
	Envestnet | FolioDynamix		✓	✓	✓	✓				✓		✓		✓									✓	
^	**Envestnet | Tamarac**		✓	✓	✓	✓				✓		✓	✓	✓			✓		✓		✓			✓
^	**Flyer | Co-Pilot**		✓	✓	✓	✓	✓	*		✓														
	Indata	Custody only	✓	✓	✓																			
^	**InvestCloud | APL**		✓	✓	✓					✓		✓		✓	✓		✓		✓		✓	✓	✓	✓
^	**Orion Eclipse**		✓	✓	✓	✓	*			✓		✓	✓	✓	✓		✓		✓	✓	✓			✓
^	**RedBlack**	Custody only	✓	✓	✓					✓		✓	✓	✓										
	Ridgeline	Custody only	✓	✓	✓	✓		*		✓		✓	✓											
^	**SS&C | Black Diamond**		✓	✓	✓	✓				✓		✓	✓		✓				✓		*			✓
^	**SS&C | Eze Castle**		✓	✓	✓	✓	✓		✓	✓		✓	✓		✓									
^	**SS&C | Moxy**		✓	✓	✓	✓	✓	✓		✓		✓	✓		✓									
^	**Vestmark**	Custody only	✓	✓	✓	✓				✓		✓	✓		✓		*					*		

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Fidelity INVESTMENTS

Fidelity integrations | trading & rebalancing

Trading and rebalancing flow	FIX							IFP		Transmissions				API								SSO
	Equities	Block trade	Allocation	Versus purchase (VSP)	Options	Trade aways	International equities	Mutual fund	Management fees	Standard	Affiliate data	Tax lot data	Security master	Account create/TOA	Prospect prefill	Money movement	Informational	Alert manager	Documents	Tax lot	Order entry/status	To Wealthscape
Advisor 360 (trade through API route)	✓	✓	✓					✓	✓	✓	✓	✓		✓		✓	✓		✓	✓	✓	✓
AssetMark via Refinitiv	✓	✓	✓	✓		✓																
Flyer	✓	✓	✓	✓	✓	✓		✓														
RedBlack	✓	✓	✓	✓		✓		✓		✓	✓	✓										
Smartleaf via Flyer	✓	✓	✓							✓	✓	✓	✓									
SS&C | Black Diamond	✓	✓	✓	✓	✓	✓		✓		✓	✓		✓				✓		*			✓

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