

PW vendor ecosystem reference

The 16 subprocessors in Protocol Wealth’s production stack

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Protocol Wealth publishes its subprocessor list at protocolwealthllc.com/subprocessors. The version below adds one sentence of context per vendor explaining what it does in PW’s production stack. The intent is to make the supply chain visible enough that a qualified reviewer or prospective partner firm can audit the architecture without a phone call.

Every vendor relationship carries contractual restrictions on data use, breach-notification clauses (72-hour closure where applicable), and US-region processing commitments. Authenticated advisory surfaces (`pwos.app`, `pwportal.app`, `pw-api`) do not transit Cloudflare; the public-edge layer handles marketing properties only.

AI inference

Vendor	Role in PW’s stack	Attestations on file
Anthropic, PBC	All LLM inference. Single-vendor transparency posture is deliberate: a regulator evaluates one upstream AI relationship, not a chain of undisclosed sub-providers. Zero Data Retention contracted at the workspace level; effective April 21, 2026.	SOC 2 Type II · ISO 27001

Compute, storage, security

Vendor	Role in PW's stack	Attestations on file
Google Cloud Platform	Compute (Cloud Run), database (Cloud SQL Postgres), cache (Memorystore Redis), object storage (GCS), secrets (Secret Manager), audit logs (Cloud Audit Logs). Single-cloud posture is deliberate for ISO/SOC alignment and data sovereignty.	SOC 1/2/3 · ISO 27001 / 27017 / 27018 / 27701 · PCI DSS · FedRAMP High
Cloudflare	DNS, CDN, and WAF for public marketing surfaces only. Authenticated advisory surfaces route direct-to-GCP without edge interference.	SOC 2 Type II · ISO 27001

Identity verification + AML

Vendor	Role in PW's stack	Attestations on file
Veriff OÜ	Natural-person identity verification (KYC). Document + biometric checks; PEP/sanctions screening for natural persons. Webhook callbacks routed through the canonical webhook-receiver primitive.	SOC 2 Type II · ISO 27001
Scorechain S.A.S. (via QuickNode)	Two-layer AML for crypto-touching surfaces: free OFAC + OFSI + MOFA + NBCTF sanctions API, plus paid KYT entity attribution + risk scoring. Selected after Chainalysis Free Sanctions API winding down.	Vendor-risk review active
QuickNode, Inc.	Multi-chain RPC infrastructure + the substrate that surfaces Scorechain to PW.	SOC 2 Type II
Hadrius, Inc.	AI-aware compliance monitoring and supervision overlay.	Vendor-risk review active

Custody (separately registered fiduciaries)

Vendor	Role in PW's stack	Attestations on file
Altruist Financial LLC	Primary advisory custodian for TradFi assets + billing back-office. SEC/FINRA-registered broker-dealer.	SEC/FINRA oversight · SOC 2 Type II
Interactive Brokers LLC	Brokerage and custody for institutional accounts.	SEC/FINRA registered broker-dealer
Anchorage Digital Bank, NA	Qualified digital-asset custody. National trust bank charter; OCC oversight.	OCC oversight · SOC 2 Type II
BitGo Trust Company	Qualified digital-asset custody. South Dakota banking charter.	SD Banking oversight · SOC 2 Type II
Fordefi	MPC wallet infrastructure for firm-treasury operations (not client custody). Coincover backup encryption pairs with this.	SOC 2 Type II

Onboarding + signing

Vendor	Role in PW's stack	Attestations on file
Anvil	E-signature with ESIGN/UETA attestation; PDF/A-2b archival output; signed-document state machine. Webhook callbacks routed through the canonical webhook-receiver primitive.	Vendor DD on file

Data aggregation

Vendor	Role in PW's stack	Attestations on file
Quiltt, Inc. (with MX, FinGoal)	Financial-account aggregation; primary path for client-held accounts. Subagent-handled through Quiltt's webhook surface.	SOC 2 Type II

CRM + transactional

Vendor	Role in PW's stack	Attestations on file
Wealthbox	Client relationship management. Custom fields support PW's tax-status, dependents, control-person, and FINRA-affiliation capture.	SOC 2 Type II
Postmark	Transactional email delivery.	SOC 2 Type II

How to read this list

- **Single-vendor transparency.** PW intentionally uses one AI inference vendor (Anthropic) rather than a chain. A regulator or prospective partner reviews one upstream AI relationship, not three or four.
- **Custody is separately fiduciary.** Altruist, IBKR, Anchorage, BitGo all carry their own SEC/FINRA/OCC/state-banking oversight. PW does not custody client assets directly.
- **Edge layer is marketing-only.** Cloudflare fronts the public site; advisory surfaces do not route through Cloudflare.
- **Webhook discipline is uniform.** Every vendor callback flows through the same six stages (verify, dedup, parse, process, audit, dead-letter). One pattern, one audit trail.
- **AML two-layer.** Scorechain Free Sanctions API for natural-person-level OFAC screening; Scorechain Risk Assessment API via QuickNode for KYT entity attribution. Veriff handles natural-person OFAC/PEP.

What's NOT in this list

For full disclosure, PW does not currently use:

- Any closed-source compliance-monitoring tool that requires PW to ship client communications to it for AI processing. (We use Hadrius for monitoring; the inference path runs through PW's own audit substrate first.)
- Any portfolio-accounting vendor that takes custody of client data outside the named custodian relationships above.
- Any AI vendor other than Anthropic. Single-vendor posture is deliberate.

If a future vendor is added, the subprocessor list is updated and PW will provide material-change notification to clients per the amended Reg S-P timeline.

Protocol Wealth, LLC · SEC-Registered Investment Adviser · CRD #335298 This document is an internal draft. The canonical subprocessor list is at protocolwealthllc.com/subprocessors. Engineering substrate transparency · aggregate substrate material · not investment advice · not advisory performance.