
PW vendor ecosystem reference

Selected subprocessors in Protocol Wealth's production stack, with role notes

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Protocol Wealth publishes its complete subprocessor list at protocolwealthllc.com/subprocessors — that page is the authoritative, complete enumeration. The version below covers selected production-stack vendors and adds one sentence of context per vendor explaining what it does. The intent is to make the supply chain visible enough that a qualified reviewer or auditor can review 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. The authenticated advisor and client applications 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	Primary LLM inference (Claude API) for advisor-supporting research, analysis drafting, and document preparation under human review. Zero Data Retention contracted at the workspace level; US-only inference. Client PII is removed by PW's redaction pipeline before any data is sent.	SOC 2 Type II · ISO 27001

Vendor	Role in PW's stack	Attestations on file
Google LLC (Gemini API)	Brokered, advisor-facing image and graphics generation only (an advisor graphics studio surface and an image tool in the advisor chat). All calls route through PW's backend; there is no client-facing Gemini surface. Paid-tier engagement (no training use, no human review); CCO-approved June 3, 2026.	SOC 1/2/3 · ISO 27001 / 27017 / 27018 / 27701
OpenAI	Whisper API for advisor-initiated voice-memo transcription into PW's internal idea-capture workflow. OpenAI chat and reasoning models are not used; there is no client-facing OpenAI surface.	SOC 2 Type II · DPA on file

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

Vendor	Role in PW's stack	Attestations on file
Fordefi	MPC wallet infrastructure for PW's onchain operational treasury and for client-directed onchain allocations where PW operates as a co-signer — not qualified custody. PW holds a key share alongside the client (and Coincover backup encryption where applicable).	SOC 2 Type II

Onboarding + signing

Vendor	Role in PW's stack	Attestations on file
Anvil	E-signature with E-SIGN/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

Vendor	Role in PW’s stack	Attestations on file
Postmark	Transactional email delivery.	SOC 2 Type II

How to read this list

- **AI use is narrow and brokered.** Anthropic handles primary LLM inference. Two additional surfaces are narrow and advisor-facing — Gemini for advisor graphics generation and OpenAI Whisper for advisor voice-memo transcription — both brokered through PW’s backend with no client-facing AI surface. Client PII is removed before any data reaches an external AI vendor.
- **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 client-facing AI surface. External AI use is advisor-facing and brokered through PW’s backend; client PII is removed before any data reaches an external AI vendor.

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 The canonical subprocessor list is at protocolwealthllc.com/subprocessors. Engineering substrate transparency · aggregate substrate material · not investment advice · not advisory performance.