

From Idea to Investment App in 90 Days

How Financial Innovators Are Building and Launching Next-Generation Platforms Faster Than Ever

EXECUTIVE SUMMARY

The line between financial services and technology has blurred. Today’s investors expect seamless digital experiences, instant onboarding, real-time data, and the same level of polish they get from leading consumer apps. Yet, for many firms, bringing a compliant investment app to market still takes a year or more.

This whitepaper outlines a 90-day roadmap—from concept to live, compliant, and API-enabled investment application—using modern fintech infrastructure. It’s designed for global brokers, banks, robo advisors, wealth managers, fintech founders, and others aiming to launch digital investing experiences quickly, securely, and at scale.

1. The New Fintech Reality

The fintech ecosystem has evolved beyond standalone apps. Institutions and innovators alike are embedding investing capabilities directly into digital experiences—from savings apps to neobanks to retirement platforms.

However, the biggest barrier remains time to market. Traditional development cycles are slowed by fragmented systems, compliance hurdles, and integration with legacy broker-dealer infrastructure.

Modern fintech infrastructure provider, ChoiceTrade, now solves these pain points through:

- Pre-built APIs for trading, account management, and KYC/AML.
- Hybrid compliance-tech models that combine regulatory coverage with technology rails.
- Cloud-native architectures that scale on demand.

2. The 90-Day Launch Framework

A 90-day journey to launch an investment app is achievable when compliance, technology, and operations are aligned from the start.

Phase 1: Discovery & Design (Weeks 1–3)

- Define the use case (retail investing, robo-advisor, thematic portfolios, etc.).
- Map user journeys and design the client experience.
- Choose ChoiceTrade as your infrastructure partner—we provide APIs for onboarding, order routing, and account management.
- Conduct preliminary compliance review and establish supervisory protocols.

Deliverables: User flow diagrams, API architecture plan, regulatory checklist.



Phase 2: Build & Integrate (Weeks 4–8)

- Integrate APIs for client onboarding (KYC/AML), funding, and trading.
- Develop front-end components using existing UI templates.
- Test simulated trades, account creation, and data flows.
- Align development and compliance workflows through sandbox testing.

Deliverables: Functional prototype, integrated backend, testing reports.



Phase 3: Compliance & Go-Live (Weeks 9–12)

- Conduct end-to-end compliance review and data validation.
- Run operational readiness checks—onboarding test accounts, trading and clearing.
- Deploy to production under controlled launch.
- Begin phased onboarding of real users.

Deliverables: Live environment, production credentials, compliance sign-off.

3. Key Enablers

Layer	Responsibility
Open APIs	Enable instant integration with trading, custody, and account services.
Embedded Compliance	Ongoing supervision, reporting, and KYC processes built into the infrastructure.
Modular Architecture	Deploy only what’s needed—trading, clearing, funding, or analytics.
Developer-Friendly Tools	Developer-friendly APIs, sandbox environments, and sample apps for rapid iteration.
Data & Analytics Layer	Real-time insights for both clients and compliance teams.

4. Real-World Outcomes

Fintechs and financial institutions that follow this model have achieved:

- Faster time to market — MVPs in under 90 days.
- Reduced operational costs — thanks to managed compliance and infrastructure.
- Enhanced flexibility — to support equities, ETFs, fractionals and options.
- Scalable growth — through modular, API-based design.

5. Choosing the Right Partner

Selecting the right infrastructure provider is critical. ChoiceTrade:

- Is a registered broker-dealer offering API-based access.
- Provides both compliance oversight and technology rails.
- Offers developer-centric onboarding with documentation and sandbox testing.
- Supports hybrid business models, from embedded investing to branded platforms.

CONCLUSION

The future of investing is infrastructure-driven. With the right partner and a disciplined 90-day roadmap, firms can move from idea to fully functional investment app in a single quarter—without compromising compliance or client experience.

Whether you’re a fintech startup or an enterprise-level institution seeking digital transformation, the opportunity is clear: build smarter, launch faster, and scale securely.

About ChoiceTrade

ChoiceTrade powers digital investing experiences through a unified fintech infrastructure platform. We provide APIs, compliance frameworks, and developer tools that help firms launch and scale investment apps faster—combining regulatory expertise with modern technology.

Contact Us

partner@choicetrade.com

www.choicetrade.com/partner-with-us.php