



THE AGE OF AUTOMATION IN AN EVOLVING TRANSFER AGENCY SPACE

Providing investors with a seamless, transparent, and efficient experience is the fundamental purpose of modern transfer agency services - one that is being dynamically reshaped by technology and innovation.

Charlie Brownlee, Director – Fund Services, and Elize Bland, Senior Director – Fund Services at JTC draw on their extensive market experience to discuss how evolving investor demands, regulatory compliance, and sophisticated data management are converging to transform the industry. Increasingly, it is innovative technology - and those who can effectively harness it - that is defining leaders in the transfer agency space.

At JTC, transfer agency is not just an ancillary service but a linchpin of our holistic fund administration solutions - delivered globally by our seamlessly integrated teams. Our focus is on utilising our global presence and local expertise to offer consistently high standards everywhere our clients do business.

Leveraging a robust technology infrastructure and the deep expertise of our team, JTC delivers transfer agency services as a seamless extension of a manager's operations - freeing clients to focus on core strategies while we enable operational excellence behind the scenes.

Typically, these services include:

- › Investor onboarding and KYC compliance - aligned with global regulatory standards for frictionless investor experiences.
- › Transaction processing - handling subscriptions, redemptions, transfers, and distributions with automation for efficiency and accuracy.
- › Capital calls and distributions - managing drawdowns and investor payments through secure, streamlined processes.
- › Investor reporting and statements - including real-time reporting and transparent communication to meet evolving investor expectations.
- › Regulatory and tax compliance - ensuring adherence to FATCA/CRS and other local (SARS) and global tax reporting obligations.
- › Cash settlement and reconciliations.

While the end goal of providing investors with a seamless service has not changed, over recent years we have witnessed an evolution in the way transfer agency services are being delivered – and will continue to evolve in the years ahead. Unsurprisingly, technology-driven innovation is a major factor in this evolution.



INFORMATION FLOWS

At the heart of this evolution are investors whose expectations have fundamentally shifted. They seek not only transparency and data-rich reporting, but also fingertip access and proactive engagement with their portfolios. This shift has redefined the traditional investor-manager dynamic.

Today's investors demand up-to-the-minute portfolio metrics and on-demand reporting, transforming the transfer agency's role from passive administrator to information conduit.

The response to that demand from managers – delivered by transfer agents - in recent years has been the use of technology – and particularly the proliferation of investor portals aimed at enhancing usability and access to data for investors.

But whilst portals are one of the most obvious and visible aspects of evolution in transfer agency services, the application of technology and automation goes far deeper, providing sophisticated and integrated data management services to deepen and enhance investor relationships.

Digitised onboarding, including real-time ID verification and seamless KYC uploads, sets the tone for the entire investor journey. Done right, it creates a strong first impression and fosters long-term trust.

Beyond that is the ongoing transactability - the ability to log in and process a transaction online without manual forms. It is secure, it is quick, and it is convenient, helping to reinforce the positive ongoing investor experience.

SECURITY AND COMPLIANCE

As information flows expand and automation deepens, the imperative for watertight data security and rigorous data governance only intensifies.

Investor data is sensitive and, as technology evolves to support better investor access and usability, which cannot be at the expense of robust data management and secure systems. Ensuring technology platforms are robust is a critical outcome – helped by drawing on additional security measures such as two-factor authentication.

Meanwhile, the regulatory landscape continues to evolve rapidly, with cross-border tax reporting, disclosure obligations, data protection and sustainable investment reporting remaining areas of ongoing and dynamic change. As transfer agents, it is vital we recognise that and enable technology enhancements in line.

Having the right technology in place can be incredibly helpful when it comes to being able to demonstrate quickly and effectively to the regulators and authorities that the right documentation is held on file or that the right due diligence has been completed. JTC's digital records management enables instant retrieval of compliance documentation, dramatically simplifying audit processes and regulatory reviews for our clients.

INNOVATION

The velocity of technological change poses a unique challenge: how do transfer agency providers stay ahead while ensuring stability for clients and investors?

We have seen that investors do not want a constantly changing platform or unfamiliar interface to monitor their investments. Additionally, continuing to push the boundaries to enhance accessibility, ensure investor transparency, improve security, achieve regulatory compliance, help streamline fund transactions, and support operational efficiency is crucial.

JTC strikes this balance by deploying a Digital Innovation team based in South Africa - an internal independent and dedicated team tasked with continuously evaluating, optimising, and integrating technological advances across our entire platform. This ensures investors and managers experience the latest innovations without unnecessary disruption or learning curves.

JTC'S APPROACH TO TRANSFER AGENCY SERVICES

As a Group, we have a commitment to invest in technology, to ensure the latest version of the technology is used, in a sensible and focused way, that achieves intended outcomes and is not simply rolled out and applied for the sake of it. This pragmatic approach to innovation keeps JTC at the leading edge and ensures our clients receive truly differentiated service.

This technology-first approach is complemented by our team of highly experienced professionals, who understand the intricacies of transfer agency services and provide the personal oversight and expert guidance that technology alone cannot deliver. By combining deep human expertise with continual digital evolution, we offer a responsive service that adapts to both regulatory developments and the specific needs of each client.

The industry will only become more complex as regulatory requirements evolve and investor expectations rise. Transfer agency services must keep pace - or risk becoming obsolete. Providers who are proactive, digitally enabled, and client-focused will shape the future of fund administration.

At JTC, we are committed to leading this transformation. We partner with fund managers to navigate technological change and regulatory complexity, ensuring that innovation is applied intelligently, securely, and with measurable impact across the investor journey. Looking ahead, the most successful fund managers will be those who embrace this ongoing evolution. Through next-generation technology, specialised expertise, and an unwavering focus on the investor experience, JTC stands ready to help our clients - and their investors - thrive in the age of automation.

To learn more about how JTC's innovative approach to transfer agency services can help your fund navigate industry transformation, connect with us using the details below.

JTC's Cape Town office employs over 250 professionals who service institutional clients in the global asset management industry.



KEY CONTACTS



SOUTH AFRICA ELIZE BLAND

Senior Director – Fund Services

T: +27 21 529 4851

E: elize.bland@jtcgroup.com



SOUTH AFRICA CHARLIE BROWNLEE

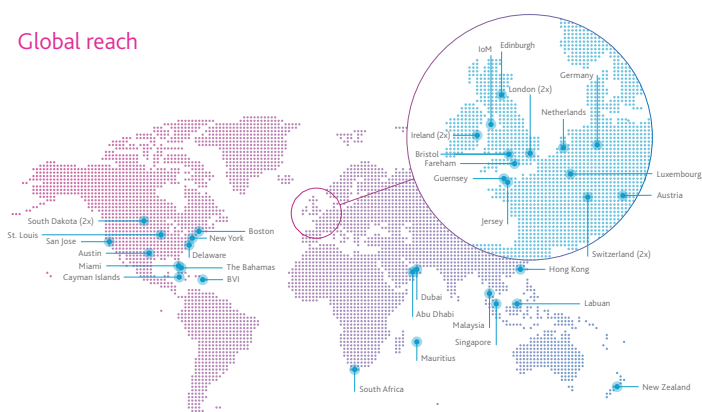
Director – Fund Services

T: +27 21 529 4921

M: +27 78 915 6591

E: charlie.brownlee@jtcgroup.com

Global reach



ABOUT JTC

JTC is a publicly listed, global professional services business with deep expertise in fund, corporate and private client services.

Every JTC person is an owner of the business and this fundamental part of our culture aligns us with the best interests of all of our stakeholders.

Our purpose is to maximise potential and our success is built on service excellence, long-term relationships and technology capabilities that drive efficiency and add value.

We value shared ownership

- › We operate around the principle that if our people have a stake in the business, they will do a better job for our clients.

We value relationships

- › We aim to work with clients who share our belief in the importance of building strong relationships over time.

We invest in our people

- › Over 83% of our employees hold a relevant professional qualification or are working towards this through our dedicated JTC Academy.

We embrace technology

- › We operate a variety of best-in-class systems to deliver and maintain an impeccable standard of administration and use technology to innovate in both service delivery and efficiency.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG)



- › Our environmental, social and governance (ESG) framework has at its heart our culture of shared ownership and is informed by our purpose, which is to help maximise the potential of every client, colleague and partner with whom we work.
- › We believe that we will thrive as a business by working in a sustainable way, operating within constantly evolving legal and regulatory frameworks, respecting the natural environment and creating a positive impact for the communities where we live and work.
- › We understand the ESG risks and opportunities our clients face and as a listed professional services business with expertise across a wide range of sectors, geographies and asset classes, we are ideally placed to support our clients with a range of solutions that help them meet their own ESG commitments and goals.



jtcgroup.com

