COMPETITIVE ANALYSIS REPORT · 2026 EDITION

Foundation One

A comprehensive evaluation of feature breadth, technical architecture, security posture and market positioning against the leading Trust & Corporate Services platforms.

113 MODULES	**17** SERVICE DOMAINS
48 JURISDICTIONS	**700+** API ENDPOINTS
500+ REGULATORY REQS	**13** AI CAPABILITIES
11 BANKING INTEGRATIONS	**99.99%** UPTIME SLA

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1. Executive Summary

Foundation One is a single-codebase platform purpose-built for Trust & Corporate Services Providers (TCSPs). Unlike competitors assembled through acquisitions — each maintaining separate codebases, data models, and development teams — Foundation One was engineered from the ground up as one unified system. The result is a platform where 113 modules across 17 service domains share a single governed ledger, a single API layer, a single authentication system, and a single UI component library.

1.1 Key Differentiators

113	17	48	13
MODULES	DOMAINS	JURISDICTIONS	AI FEATURES

SINGLE CODEBASE

An entity created in Entity Management is immediately available in Trust Accounting, Documents, Compliance, Wealth, CRM, and the Client Portal — with zero integration, synchronisation, or data duplication. New features ship once and work across all modules. Security patches deploy in a single release cycle. This is structurally different from multi-product competitors that maintain 2–4 separate codebases from legacy acquisitions.

1.2 Platform at a Glance

ATTRIBUTE	FOUNDATION ONE
Modules	113 modules across 17 service domains
Architecture	Single modern codebase — not assembled through acquisitions
API	700+ secure REST endpoints, database-level Row-Level Security (116+ tables)
AI	13 deeply-integrated AI capabilities, including Privacy-First AI certified 95/100
Regulatory	48 jurisdictions, 500+ regulatory requirements, 300+ regulatory forms
Integrations	11 banking API providers, 3 e-signature providers, 5 storage backends
Security	AES-256 encryption, per-user geo-locking, 2FA, tamper-evident audit trail
Deployment	Containerised — cloud, on-premise, or hybrid; real-time WebSocket capabilities
Client Portal	Purpose-built, per-entity access control, separate authentication
General Availability	November 1, 2026

2. Competitive Landscape

2.1 The Competitive Set

The TCSP platform market is dominated by vendors that grew through acquisition rather than unified engineering. Four names consistently appear on shortlists alongside Foundation One:

VENDOR	ORIGIN	POSITIONING
Quantios	Acquisitions	Maintains four separate codebases (Core, NavOne, 5Series, vPoint) from legacy acquisitions — each with its own tech stack, data model, and dev team. Broad coverage, but structural fragmentation.
Athennian	Canada	Entity-management and compliance focus. Strong in North American statutory filings, but limited trust accounting, wealth, or AI capabilities.
Diligent	GRC lineage	The GRC category leader — strong in board meetings and entity management, but board-meeting focused. No trust, wealth, or compliance modules.
Eazzy	Mauritius	Regional player focused on Mauritius-licensed TCSPs. Adequate for local compliance, but lacks the module breadth and single-codebase architecture of Foundation One.

2.2 Market Consolidation Context

The TCSP software market is undergoing consolidation. Quantios itself was formed by merging Alfin, Ashbury, and other point solutions — each acquisition added a codebase, not a feature. The pattern is familiar: a vendor acquires a complementary product, writes an integration layer, and markets the result as a "platform." The integration layer may work, but it has latency, can fail silently, and requires reconciliation logic to keep the underlying databases in sync.

Foundation One represents the opposite approach: a single codebase engineered from inception to cover the full TCSP lifecycle. No acquisitions, no integration layers, no reconciliation between subsystems. One data model, one API, one release cycle.

2.3 The Single-Codebase Test

The decisive test for any "unified platform" is simple: ask to see one entity edited in one module propagate instantly to every other module — the corporate register, the KYC file, the trust accounting ledger, the board pack, the client portal. If the vendor's engineers need to explain their "synchronisation layer" or "integration bus," the platform is a portfolio, not a unified system. Foundation One passes this test by architecture, not by configuration.

3. Feature Breadth Comparison

3.1 Capability Matrix

The table below compares Foundation One against the three closest competitors across 18 capabilities. Coverage is marked as ✓ (included), ◖ (partial / build-yourself), or ✗ (not available).

CAPABILITY	FOUNDATION ONE	QUANTIOS	ATHENNIAN	DILIGENT
Single unified codebase	✓	✗ 4 codebases	✓	◖
Module coverage	**113 modules / 17 domains**	◖	✗	◖
Trust accounting	✓	✓	✗	✗
Company secretarial & filings	✓	✓	✓	◖
Wealth & portfolio management	✓	✗	✗	✗
FATCA / CRS / AEOI reporting	**✓ + CRS v3.0**	✓	◖	✗
ESG / CSRD reporting	✓	✗	✗	✗
Client portal (per-entity access)	✓	✗	◖	◖
AI — privacy-first, EU AI Act	**✓ 13 features**	◖ limited	✗	◖ limited
Immutable audit trail	✓	◖	◖	✓
Banking API integrations	**✓ 11 providers**	◖	✗	✗
Regulatory intelligence	**✓ 48 jurisdictions**	◖	✗	✗
Trust asset & custody lifecycle	✓	◖	✗	✗
Board pack generation	✓	✓	✓	✓
Multi-currency accounting	✓	✓	◖	✗
Workflow & automation engine	✓	◖	✗	◖
White-label capability	✓	✗	✗	✗
Pricing model	**Per-entity**	Per-user + module	Per-user	High-cost per-seat

3.2 Coverage Score

Of the 18 capabilities above, Foundation One provides full coverage on 17 (94%). Quantios provides full coverage on 7 (39%), partial on 8, and lacks 3. Athennian provides full coverage on 3 (17%). Diligent provides full coverage on 2 (11%). No competitor matches Foundation One's combination of trust accounting, wealth management, compliance reporting, and AI in a single codebase.

4. Technical Architecture

4.1 Single-Codebase Advantage

Foundation One's single-codebase architecture means all 113 modules share one data model, one API layer, one authentication system, and one UI component library. An entity created in Entity Management is immediately available in Trust Accounting, Document Management, Compliance, Wealth Management, CRM, and the Client Portal — without any integration, synchronisation, or data duplication.

This is a structural advantage that multi-product competitors cannot replicate without a complete rewrite of their technology stack. The single-codebase approach also benefits development velocity: new features are built once and work across all modules, bug fixes apply universally, and security patches deploy in a single release cycle. When a regulatory change affects multiple modules (e.g. a new KYC requirement that impacts entity management, trust accounting, and compliance), the change is implemented once and propagates automatically.

4.2 API Architecture

The platform exposes 700+ secure API endpoints organised by domain module. Every API route is protected by authentication, authorization, and rate-limiting middleware. The API layer sits above the governed ledger, so all reads and writes flow through the same validation, audit, and permission checks — regardless of whether the request originates from the UI, an integration, or a banking API.

API METRIC	VALUE
API endpoints	700+
Database tables	116+ with row-level security
Banking API integrations	11 providers
E-signature providers	3
Storage backends	5 (no vendor lock-in)
Real-time capabilities	WebSocket (live notifications, collaborative workflows)

4.3 Deployment & Scalability

Foundation One is containerised, enabling single-command installation on cloud, on-premise, or hybrid infrastructure. The architecture supports horizontal scaling of stateless services and vertical scaling of the database layer. Multi-region active-active deployment is available on Enterprise, with nightly verified backups and point-in-time recovery.

5. Security Architecture

5.1 Database-Level Row-Level Security

Unlike competitors that rely on application-level permissions, Foundation One enforces tenant isolation at the database layer using Row-Level Security (RLS) policies across 116+ tables. A compromised API key or application bug cannot expose another tenant's data — the database itself refuses the query.

5.2 Authentication & Authorisation

CONTROL	DETAIL
Authentication	SSO / SAML & SCIM provisioning (Enterprise); 2FA enforced for all staff
Authorisation	Role-based access control down to the field level; time-boxed delegation; break-glass
Per-user geo-locking	Admins can restrict user access by geographic region
Client portal	Separate authentication system; per-entity access control

5.3 Audit Trail & Tamper Protection

Every field change is captured in an immutable, tamper-evident audit trail with full lineage. Auditors receive a complete export on demand — no reconstruction from email trails or file history. The audit trail records actor, timestamp, old value, new value, and the API route that triggered the change.

5.4 Encryption & Data Residency

All data is encrypted with AES-256 at rest and TLS 1.3 in transit. Customer-managed encryption keys (CMEK) are available on Enterprise for sensitive vaults. Data residency options are available across EU, UK, Mauritius, and US regions. Foundation One never trains AI models on client data.

6. AI Capabilities

Foundation One integrates 13 AI capabilities — not bolted on as external tools, but deeply embedded in the platform's workflows and drawing facts from the live governed ledger rather than the model's training data.

6.1 The 13 AI Capabilities

#	CAPABILITY	DESCRIPTION
1	**AI Assistant**	Natural-language querying of entity, financial, and compliance data
2	**Document Understanding (VLM)**	Automated analysis of KYC, contracts, and filings
3	**Regulatory Monitor**	AI tracking of regulatory changes across 48 jurisdictions
4	**Board Pack Generator**	AI-assisted compilation of board meeting documents
5	**EU AI Act Compliance**	Built-in assessment against Articles 9, 10, 12, 15
6	**AI Risk Register**	Systematic tracking and mitigation of AI-related risks
7	**Privacy-First AI**	Privacy-first local AI, certified 95/100 against four principles
8	**Subsidiary Governance Agent**	AI that scans every entity for governance gaps and auto-generates draft resolutions
9	**Text-to-Speech (TTS)**	Audio generation for accessibility
10	**Speech Recognition (ASR)**	Voice-to-text for hands-free data entry
11	**Web Search**	Real-time information retrieval for compliance research
12	**Image Generation**	Visual content for reports and presentations
13	**CRS v3.0 XML Generation**	Automated CRS reporting in the latest XML format

6.2 Privacy-First AI Framework

CERTIFIED 95/100

Foundation One's Privacy-First AI is assessed against four principles — Transparency & Explainability, Accountability & Auditability, Privacy, and Governance. Every AI output is traceable to its sources, every AI-triggered action is logged in the audit trail, and no client data is used to train external models. This is what responsible AI looks like in a fiduciary context.

7. Module Inventory (113 Modules)

Foundation One ships with 113 modules across 17 service domains. Every module shares the same governed ledger — a change anywhere is reflected everywhere, instantly and auditably.

Main	3
Dashboard, Wealth Dashboard, Client 360° View	
Trust & Corporate Services	22
Client & Entity Management, Trust Accounting, Principal & Income, Distribution Engine, Beneficiary K-1, Court Accounting, Form 1041 (Fiduciary Return), UPIA Power to Adjust, Trust Tax Calendar, Registered Agents, Group Consolidation, Company Secretarial, Board Meetings, Board Pack, Cap Table, Trust Asset & Custody, Trust & Estate Admin, Succession Planning, Client Onboarding, Estate Planning, Real Estate, Digital Assets	
Wealth & Investments	8
Investments & Portfolio Management, Trade Management, Portfolio Management, Asset Master, Fund Management, Wealth Management & Advisory, Risk Analytics, Client Reporting	
Compliance & Regulatory	11
Compliance & KYC, BO Verification, FATCA/CRS/AEOI, CRS v3.0 Generator, Unified Regulatory Dashboard, Regulatory Database, Economic Substance, Data Residency, Insurance, DAC6/MDR Disclosure, UBO Register Filings	
ESG & Sustainability	2
ESG & Impact Reporting, CSRD/ESRS Reporter	
Documents	6
Document Management, Document Production, Electronic Signatures, Contract Lifecycle Management, VDR Analytics, Virtual Data Room	
Accounting	5
Chart of Accounts, Journal Entries, General Ledger, Payments, Recurring JEs	
Financial Management	16
Financial Management, Bank Reconciliation, Trial Balance, Balance Sheet, Income Statement, Cash Flow Statement, AR Aging, AP Aging, Financial Snapshot, Treasury Management, Tax Management, Tax Engine (BEPS/TP), Exchange Rates, Multi-Ledger Management, Fixed Assets, Budgeting	
Human Resources	5
Employees, Attendance, Leave Management, Timesheets, Payroll	
CRM & Sales	10
Prospects, Engagements, Forecast, Customers, Contacts, Quotations, Sales Orders, Invoices, Time & Billing, Billing & Fee Management	
Purchasing	3
Suppliers, Purchase Orders, Purchase Invoices	
Projects	2
Projects, Tasks	
Workflow & Automation	3
Workflows, Email Integration, WhatsApp	
Integrations	4
Banking APIs, KYC Providers, Microsoft 365, Outlook	

AI Tools	6

Meeting Assistant, Governance Agent, AI Act Compliance, Privacy-First AI, AI Risk Register, AI Features

Analytics	2

Reports, Custom Report Designer

Settings	5

Company, Users, General, API Keys, White Label

8. Market Positioning & Pricing

8.1 Target Segments

SEGMENT	FIT
Family Offices	Consolidate operating companies, trusts, foundations and personal holdings into a single governed view.
Trust Companies	Trust accounting, company secretarial, and compliance on one ledger — replacing 6+ point tools.
Corporate Service Providers	Entity management, statutory filings, and board packs with guided migration from spreadsheets.
Private Banks	Wealth & portfolio management integrated with trust and compliance on Enterprise.
Fund Administrators	Fund management, multi-currency accounting, and regulatory reporting built in.
Wealth Managers	Portfolio management, risk analytics, and white-labelled client reporting.

8.2 Pricing

Foundation One is priced per-entity — so it scales with the structures a firm administers, not the number of staff it seats. Seats are included in every tier; overages are transparent and can be added one at a time.

TIER	ANNUAL	MONTHLY	INCLUDES
Foundation	$16,800/yr $1,400/mo equiv	$1,600/mo	200 entities, 15 seats, core Trust & Corporate + vault + Client 360, read-only Governance Agent (20 runs/mo)
Growth ⭐	$38,400/yr $3,200/mo equiv	$3,840/mo	800 entities, 35 seats, all 113 modules, API read-only, priority support. Foundation Rate 24-month lock.
Professional	$66,000/yr $5,500/mo equiv	$6,600/mo	2,500 entities, 75 seats, full API (read & write), ESG/CSRD, AI unlimited, 24/7 + CSM
Enterprise	from $9,500/mo (annual only)		Unlimited entities & seats, SSO/SCIM, data residency, customer-managed keys, private connect

Overages: additional seats $29/seat/mo (one at a time); additional entities $6/entity/mo (first 250) then $4/entity/mo. Migration is FREE for Foundation Rate partners (up to 500 entities, $7,500 value), including 12 months of parallel read access.

9. Conclusion

Foundation One is the only platform that combines all four operational pillars — trust, corporate, wealth, and compliance — in a single unified codebase, with 113 modules across 17 domains, a 48-jurisdiction regulatory database, privacy-first AI aligned to the EU AI Act, and database-level tenant isolation.

Competitors assembled through acquisitions cannot match this without a complete rewrite. They maintain multiple codebases, write integration layers that have latency and fail silently, and require reconciliation logic to keep their underlying databases in sync. Foundation One was engineered from inception as one system — and the difference shows in every workflow, every report, and every audit trail.

> **THE BOTTOM LINE**
>
> For a TCSP evaluating platforms, the question is not "which vendor has the most modules?" — it is "does the vendor's architecture let those modules share one governed ledger?" Foundation One is the only platform that answers yes by design, not by integration.

Foundation One

The TCSP platform built for wealth, trust & corporate services firms.

113 modules across 17 domains · One governed ledger

See it on your own structures

Bring a sample relationship — a trust, a holding company, a portfolio — and we will map it live across the platform in a 45-minute private walkthrough, under NDA. Visit www.f-1.cloud to request a demo.

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FSC-supervised · SOC 2 / ISO 27001 control-mapped · General availability November 1, 2026