FINRA API Platform Overview for Firms

July 2026

1 The FINRA API Platform

What is the FINRA API Platform?

- **The FINRA API Platform is an automated data exchange service that lets your firm's internal systems connect to FINRA's databases to retrieve and submit information**

- **Key subscriber benefits**
  - Self-service console to manage machine-to-machine credentials
  - Automated access to regulatory data in standardized formats
  - Near-real-time information with change detection
  - Integration with your existing compliance and operations systems
  - Cost savings due to less manual work and fewer data entry errors

- **Use is governed by the Terms of Service published on the DFO website**
  - https://developer.finra.org/docs#getting_started-terms_of_service

Copyright 2026 FINRA

FINRA API Platform Offerings

Query API

Provides **near-real-time data** to subscribers, empowering them to make more informed decisions and drive innovation

Areas covered:

- Registration
- Equity
- Fixed Income
- FINRA Content

Submission API

Provides an effective, secure, and scalable method of **submitting data** to FINRA

Areas covered:

- Registration

Notification API

Provides **change detection notification**, allowing subscribers to monitor changes as they occur

Areas covered:

- Registration
- FINRA Content

Copyright 2026 FINRA

Current Platform Capabilities and Limitations

Currently available:

- ✓ Registration data: Broker-Dealer firms, branches and individuals
- ✓ Form submissions: U4, U5, and BR
- ✓ Gateway functions: FinPro Gateway tasks
- ✓ Market data: Equity and Fixed Income
- ✓ Regulatory content: FINRA Rulebook
- ✓ See DFO catalog for other available datasets

Not currently available:

- X Investment Adviser firm data
- X Historical market data
- X Market Transparency reporting tools (TRACE/TRAQS, ADF, ORF, etc.)
- X Non-registration submissions (4530, Advertising, Form 211, etc.)
- X See DFO FAQs for other platform limitations

(For security reasons, Social Security Numbers are permanently out of scope)

Copyright 2026 FINRA

Sample Firm Use Cases

- **Near-real-time registration monitoring**
  - Continuous notification of registration changes as they happen
  - Get newly-approved representatives started immediately

- **Automated registration filing submissions**
  - Integrate with your onboarding flow, including rep U4 collaboration in FinPro
  - Submit large numbers of filings in a short period of time, such as end-of-year terminations (one-time bulk updates are not supported)

- **Vendor utilization**
  - Subscribers not doing in-house development can leverage FINRA's on-behalf-of entitlement feature to enable third-party vendor access
  - Makes API benefits accessible to all firms

Copyright 2026 FINRA

API Platform Fees

- **Current subscription fees are published online**
  - https://developer.finra.org/fees

- **Invoices are distributed and paid via FINRA's E-Bill application**
  - Users needing access to E-Bill should contact the firm's Super Account Administrator (SAA)

- **See the fee-related FAQs for information about data overage charges, and affiliate firm billing**
  - https://developer.finra.org/support?field_faq_category=471

Copyright 2026 FINRA

2 | Getting Started

Firm API Platform Onboarding

Firm setup*:

1. SAA requests API Console admin access
2. SAA grants API entitlement to themselves and other users
3. Entitled users create machine-to-machine credentials

(* – Other organization types [click here](#) for onboarding information)

Copyright 2026 FINRA

Firm API Platform Onboarding (continued)

- **Detailed information for the SAA is provided on the DFO website**
  - https://developer.finra.org/docs#getting_started-info_for_the_firm_saa

- **Summary of API credential creation process**
  - SAA requests admin access to API Console in FINRA Gateway (form available at link above)
  - SAA grants "User" entitlement for available API Console privileges to themselves and others
  - Users with console access are then able to create machine-to-machine API credentials
  - Invoices become available in E-Bill a month after creating the first paid credential
  - For information about credential limits, see FAQs on this page: https://developer.finra.org/support?field_faq_category=471

- **Ongoing credential management**
  - Credential passwords must be reset annually, reminders are sent 30 days in advance
  - Instructions for transferring existing credentials to another user are published online: https://developer.finra.org/docs#getting_started-the_api_console-api_credential_transfer

Copyright 2026 FINRA

Developer Resources

- Information about machine-to-machine connections
  - https://developer.finra.org/docs#getting_started-api_platform_basics-authorization

- Sample API call using Postman
  - https://developer.finra.org/UsingPostmantocalltheFINRAAPIPlatform

- Recorded demos for Form U4 and Composite Individual
  - https://developer.finra.org/webinars

- QA environment for integration testing
  - https://developer.finra.org/docs#getting_started-api_platform_basics-qa_test_environment

Copyright 2026 FINRA

3 | Best Practices

Intended Use of Registration Datasets

Request a Composite Individual Seed file for initial database population or recovery (not intended to be used frequently)

Call the Individual Delta endpoint on a chosen cadence to receive a list CRD #'s that have had changes since the last call

Use the delta list of CRD #'s to call the Composite Individual dataset and download updates for each individual

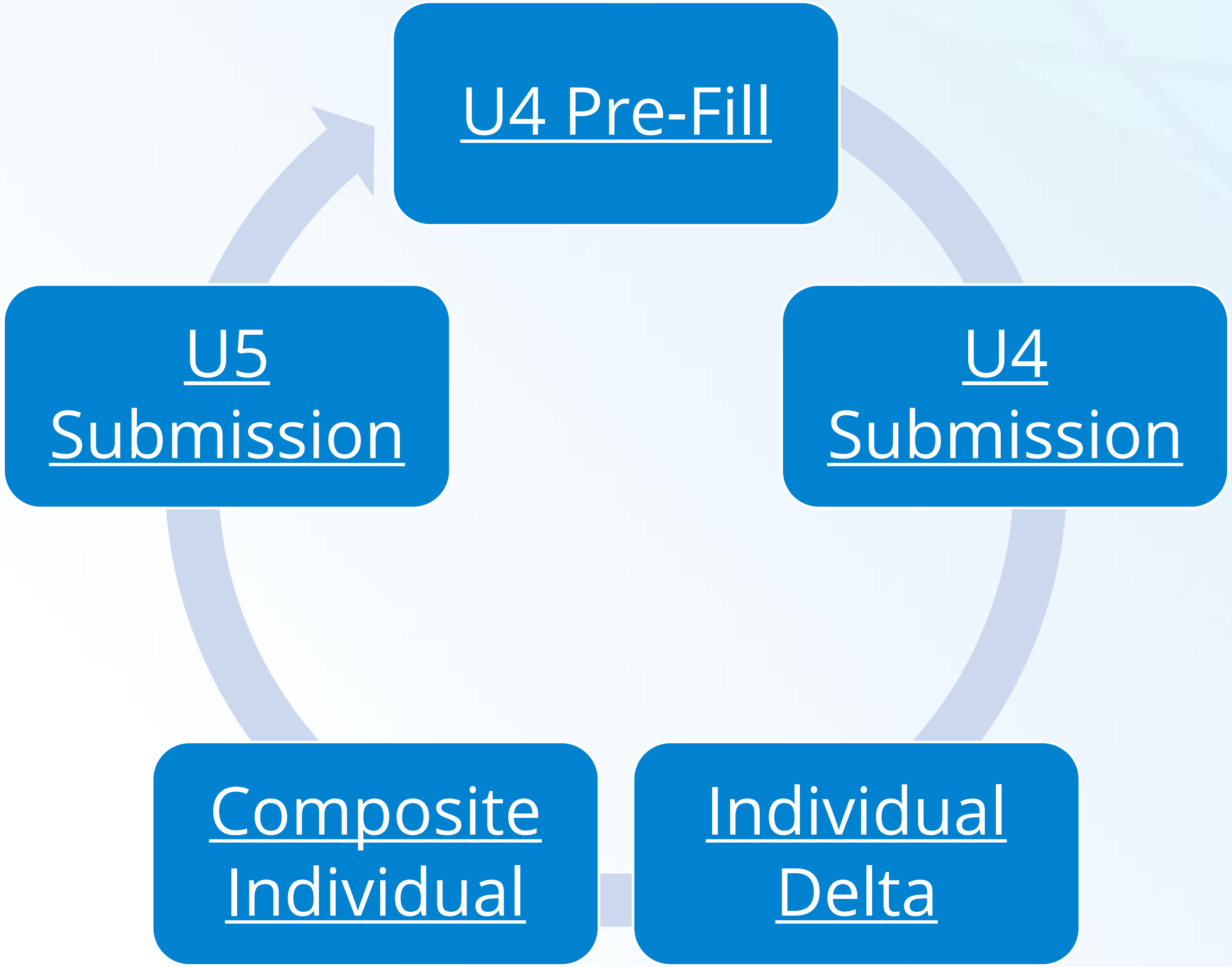
Call the Branch List dataset for a list of all branches and use that list to call the Composite Branch dataset to receive data on all branches

Call the Branch Delta endpoint on a chosen cadence to receive a list of CRD #'s that have had changes since the last call

Use the delta list of CRD #'s to call the Composite Branch dataset and download updates for each branch

Copyright 2026 FINRA

Example Individual Registration Lifecycle



Copyright 2026 FINRA

Reminders and Tips

- **Use the centralized documentation available at https://developer.finra.org/docs**
  - Find specifics about capabilities and limitations in the “API Basics” at the beginning of each major section, and expand the “Dataset Details” or “Submission Details” for each endpoint
- **Promote business and technology staff partnership within the firm**
  - The API is a conduit to facilitate data transfers with the underlying FINRA systems (CRD, E-Bill, etc.) and many questions about the data can likely be answered through internal coordination
- **Optimize Delta queries**
  - Recommended range for delta queries is from every 15 minutes to no more than every 24 hours, based on your firm’s needs
- **One submission at a time**
  - If submitting multiple filings for the same individual or branch, confirm that any previous submissions have been processed before making your next submission

Copyright 2026 FINRA

API Platform Support

Use the “Chat with us” button on the lower right of any screen on https://developer.finra.org/ for questions, technical support, and feature requests

Copyright 2026 FINRA