HYBRID BANKING

COMMUNITY BANKING / PILOT DISCUSSION

Local relationships. Connected services.

A first capital-raising journey around a community bank’s existing core.

The customer problem

A growing business needs more than a token-creation form. It needs credible source records, defined investor rights, an accountable review, an accepted funding route and ongoing shareholder servicing. A bank can support that relationship while agreed providers perform separately authorized securities services.

The fictional Texas case

Atlas Enterprises Ltd., an enterprise-software business, explores a Series A growth round. The standard illustration has a 100,000.00 USD1 target and 25,000.00 USD1 minimum. John Connor reviews a 2,500-unit subscription at 10.00 USD1 per unit. No real company, bank, provider, investor or offering is represented.

01	02	03	04	05	06
Scope	Evidence	Review	Subscribe	Reconcile	Service

What the pilot demonstrates

Six perspectives: bank executive, business applicant, bank team, investor, proposed securities partner and programme coordinator. Inspect fictional PDFs; review source versions and exact terms; follow the original funding reference; test partial allocation, refunds, outages and recovery. Reset the browser-local case at any time.

Broaden the relationship deliberately

Choose among MPC-policy, client-controlled and qualified-provider custody planning models. Explore Trade Finance, stablecoin payments, Yield Studio and alternative investments. DeFi / farming is an additional high-risk planning option, not an activated strategy or automatic sweep.

Try the resettable simulator

Start narrow. Verify before expansion.

A proposed sequence for one bank, one business and one supported funding asset.

1 / Agree scope and responsibilities

Confirm the legal issuer, jurisdiction, rights, controlling register, investor criteria and permitted offering route. Select an appropriate US securities provider; any ATS route is a separate provider and venue decision.

2 / Connect the agreed services

Banking provides the interface and workflow. Hybrid ID establishes current identity and delegated authority; Hybrid Vault controls exact-version evidence. Core records agreed native-asset operations; bank deposits remain on the bank core. Accept custody, gateways and reconciliation responsibilities.

3 / Prove the complete lifecycle

Require consent and independent review; accept exact terms; reconcile original funding before allocation; test refunds, servicing and separate market admission. Cover institution isolation, access loss, stale evidence, unavailable services and duplicate-safe recovery.

4 / Measure, decide and expand

Measure completion, review time, exception rates, reconciled receipts and customer comprehension. Compare observed results with actual software, implementation and provider costs. Expand only after scope and operating responsibilities.

Commercial discussion

Agree implementation milestones, platform modules, support and any lawful provider compensation explicitly. The simulator’s cost model is editable, not a quote or measured savings. No securities commission, investment return, bank endorsement or partner commitment is promised.

Important distinctions

Not FDIC insured. No bank guarantee. Investments may lose value. USD1 is not a USD deposit. Token format does not establish share rights or remove securities obligations.

FINRA Rule 3160 SEC: ATS framework SEC staff: Tokenized Securities (2026)