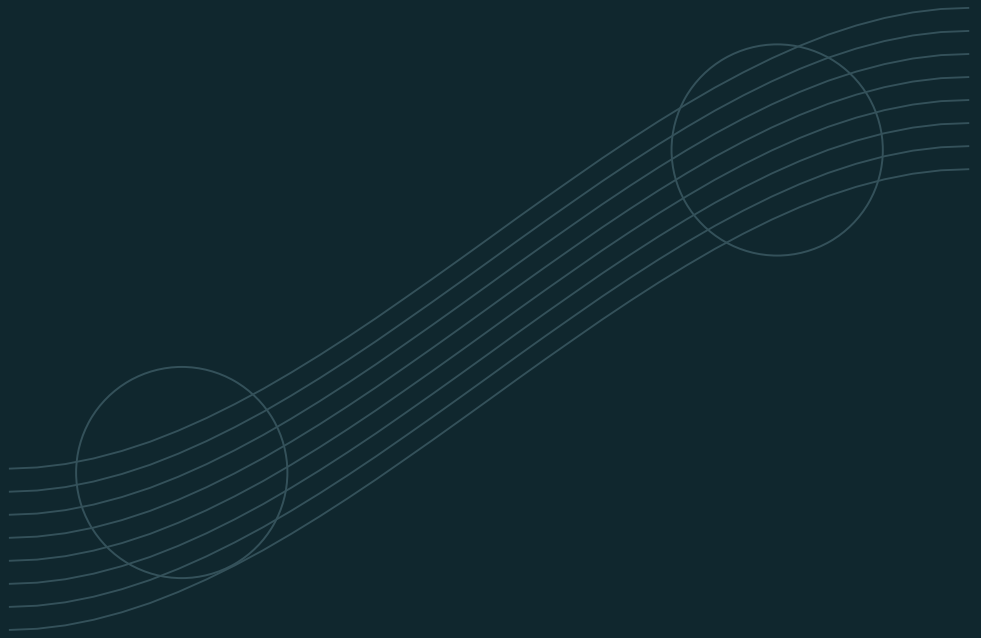
A PRACTICAL CONVERSATION FOR COMMUNITY BANKS

Local relationships. Connected opportunities.

Help local businesses access growth capital, then add useful financial services around the relationship.



One fictional Texas business. Six perspectives.

A scoped pilot around the bank’s existing core.

01 / RELATIONSHIP VALUE

Start with a business your bank understands.

A Texas enterprise-software company wants capital to expand its product and customer capacity.

BUSINESS

A credible growth case

Structure source records, rights and review before approaching eligible investors.

BANK

A stronger relationship

Keep the bank team close to the workflow while a separately accepted provider handles securities responsibilities.

CUSTOMER

A clearer decision

See the company, proposed rights, risks and exact next action before any commitment.

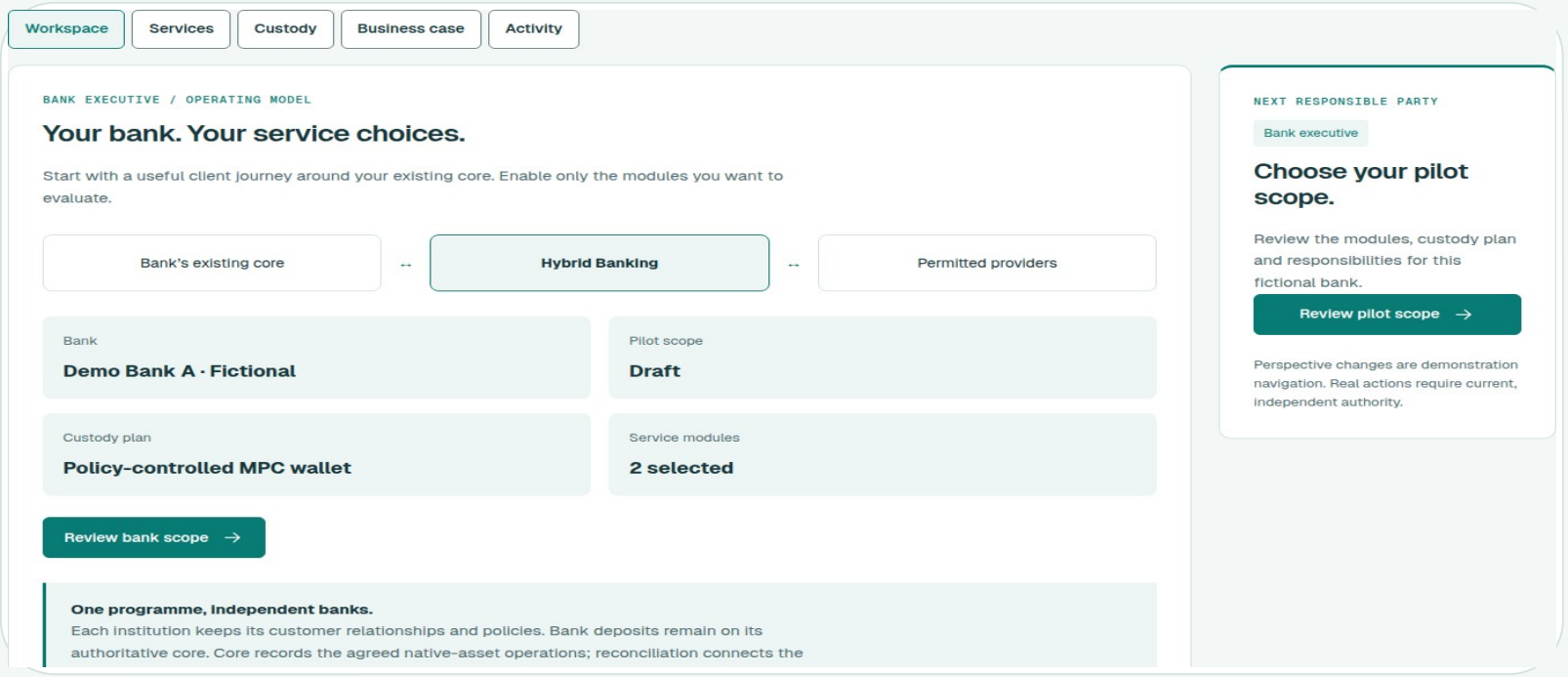
02 / PROPOSED OPERATING MODEL

Connect the experience. Preserve the authority.

Existing bank core	Hybrid Banking	Accepted providers
Deposits and bank-account records	Client experience, tasks and orchestration	Securities, custody and payment rails
Hybrid ID + Hybrid Vault	Core + Wallet + Explorer	Federation + OVRYDE
Current identity / authority; purpose-bound exact-version evidence.	Agreed native-asset balances, ownership and appropriately scoped receipts.	Counterparty discovery and implementation; no automatic licence sharing.

03 / BANK EXECUTIVE WORKSPACE

Choose a useful first scope.



ACTUAL SIMULATOR EXCERPT / FICTIONAL LOCAL RECORDS

Add around the core

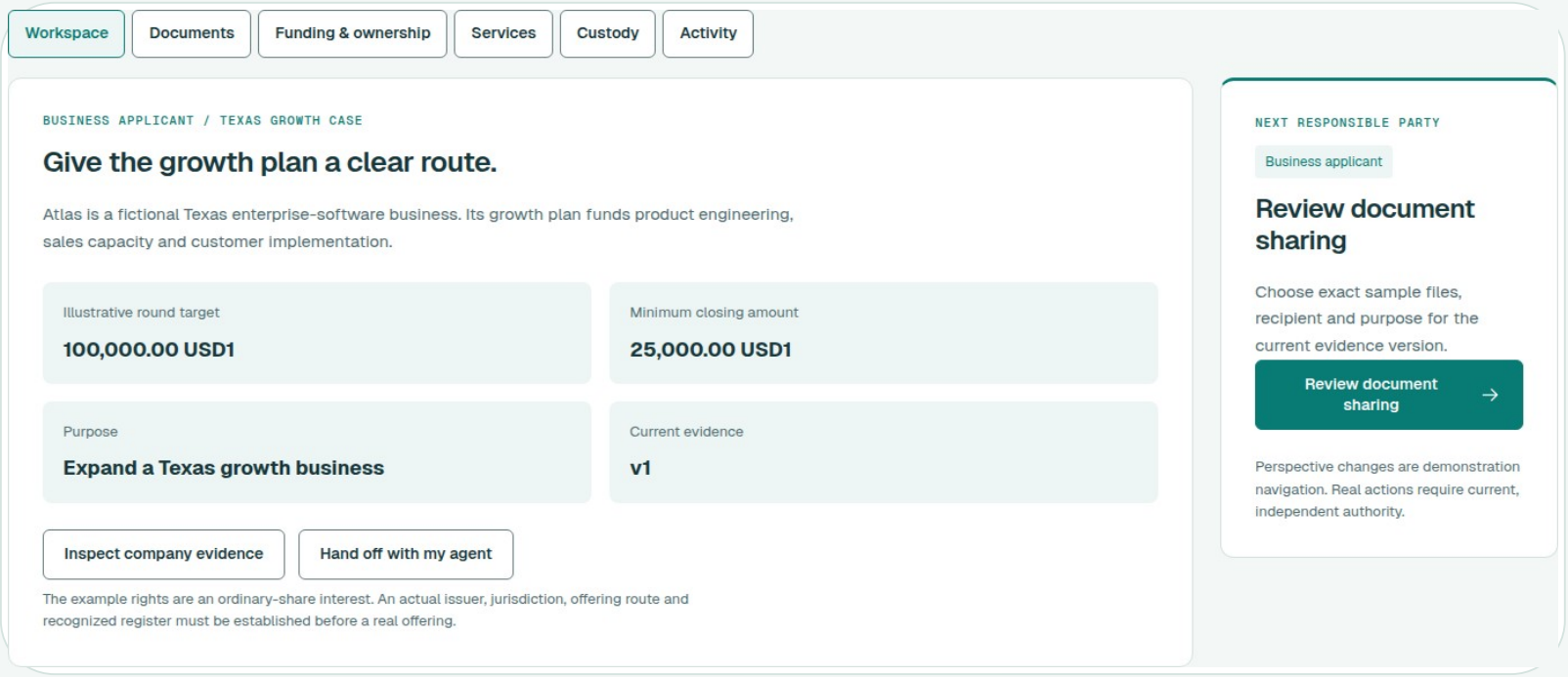
Choose modules and custody. Keep deposit records on the existing bank core.

Keep banks independent

Each bank needs its own access, agreement and activation acceptance.

04 / BUSINESS APPLICANT

Make the growth case inspectable.



ACTUAL SIMULATOR EXCERPT / FICTIONAL LOCAL RECORDS

Inspectable source files

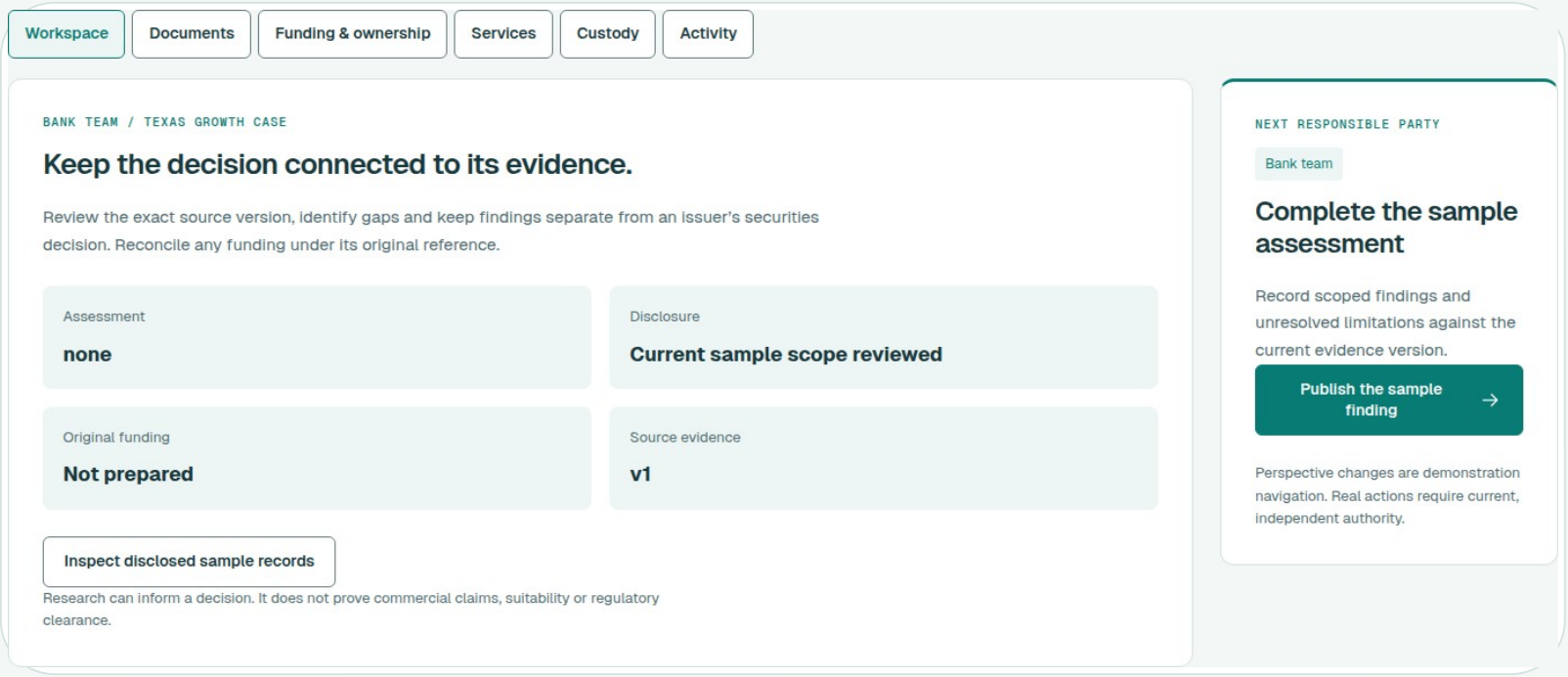
Inspect fictional company, rights and growth-plan PDFs for the proposed Vault package.

A human-owned handoff

Copy an agent brief; review the response before use. Nothing is sent automatically.

05 / DILIGENCE AND SECURITIES REVIEW

An assessment informs. An accountable reviewer decides.



ACTUAL SIMULATOR EXCERPT / FICTIONAL LOCAL RECORDS

Current evidence matters

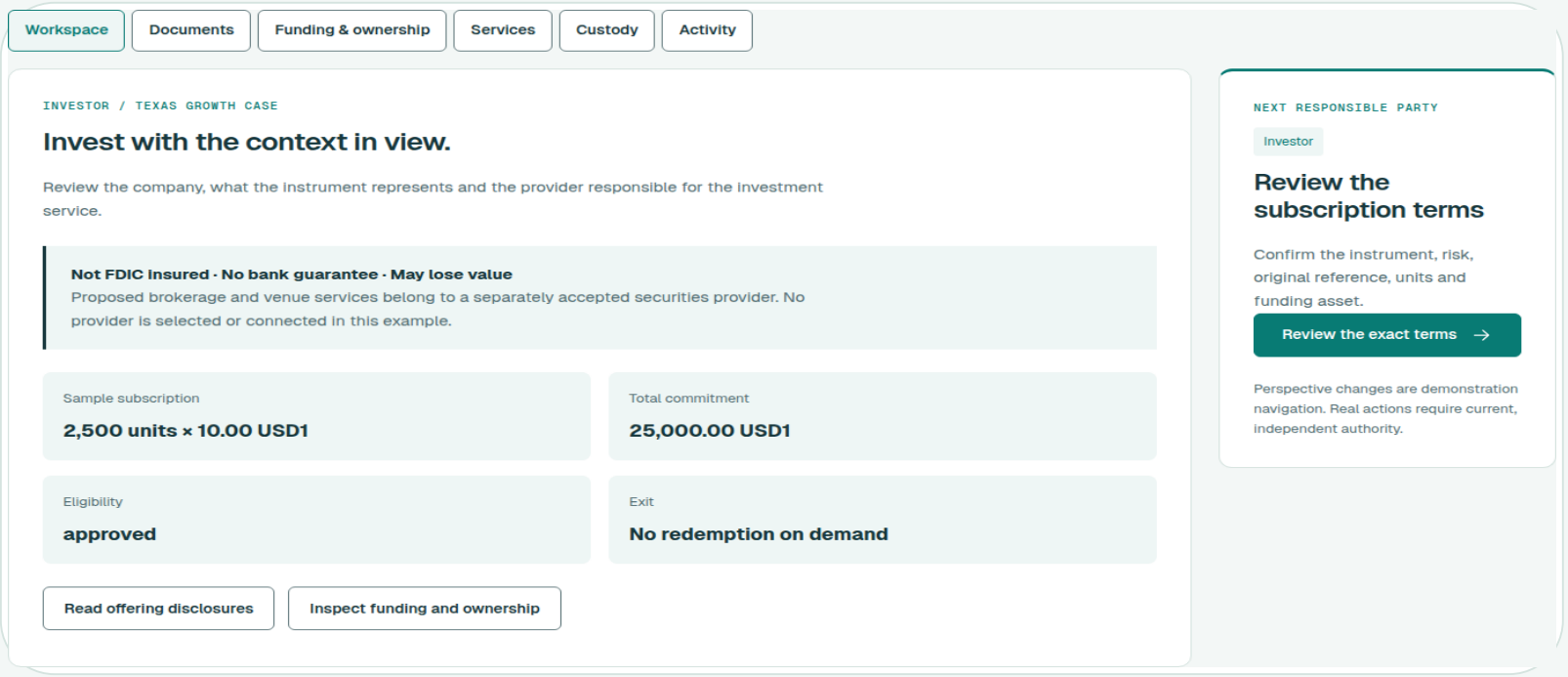
Corrected sources need a new version review. A research score is not clearance to list.

Separate decisions

Issuer review, investor eligibility and venue admission each require their own authority.

06 / INVESTOR JOURNEY

Know the rights. Review the exact commitment.



ACTUAL SIMULATOR EXCERPT / FICTIONAL LOCAL RECORDS

An explicit sample

2,500 units × 10.00 USD1. Eligibility precedes accepted terms and a subscription.

Securities are distinct

Not FDIC insured. No bank guarantee. May lose value. A proposed US provider remains to be selected.

07 / FUNDING, OWNERSHIP AND SERVICING

Follow the funds without losing the original intent.

01 / AGREE

25,000.00 USD1

HB-SUB-DEMO-001

02 / RECONCILE

Original receipt

HB-FUND-DEMO-001

03 / ALLOCATE

2,500 units

HB-ALLOC-DEMO-001

04 / SERVICE

Notices & distributions

Version-bound holder record

Unknown response? Reconcile the original operation. Never create a replacement to bypass uncertainty.

USD is not USD1. FX, bank rails, external wallets and legally recognized ownership require separate acceptance.

08 / ASSET CONTROL AND RECOVERY

Choose custody deliberately.

POLICY / MPC

Shared signing controls

Define thresholds and delegated policies. MPC technology alone does not establish legal custody.

CLIENT CONTROL

A client-controlled wallet

Agree recovery, supported assets, transfer restrictions and client approval responsibilities.

PROVIDER CUSTODY

A qualified service provider

Name the provider and accept segregation, statements, incident procedures and withdrawal terms.

09 / MODULAR EXPANSION

A first use case opens a broader service pathway.

Growth capital

Company evidence / funding / ownership

Trade Finance

Terms, documents and payment handoffs

Stablecoin payments

Issuer, gateway and redemption to commission

Yield Studio

Separate investment terms, consent and risk

Alternative investments

Instrument-specific rights and provider review

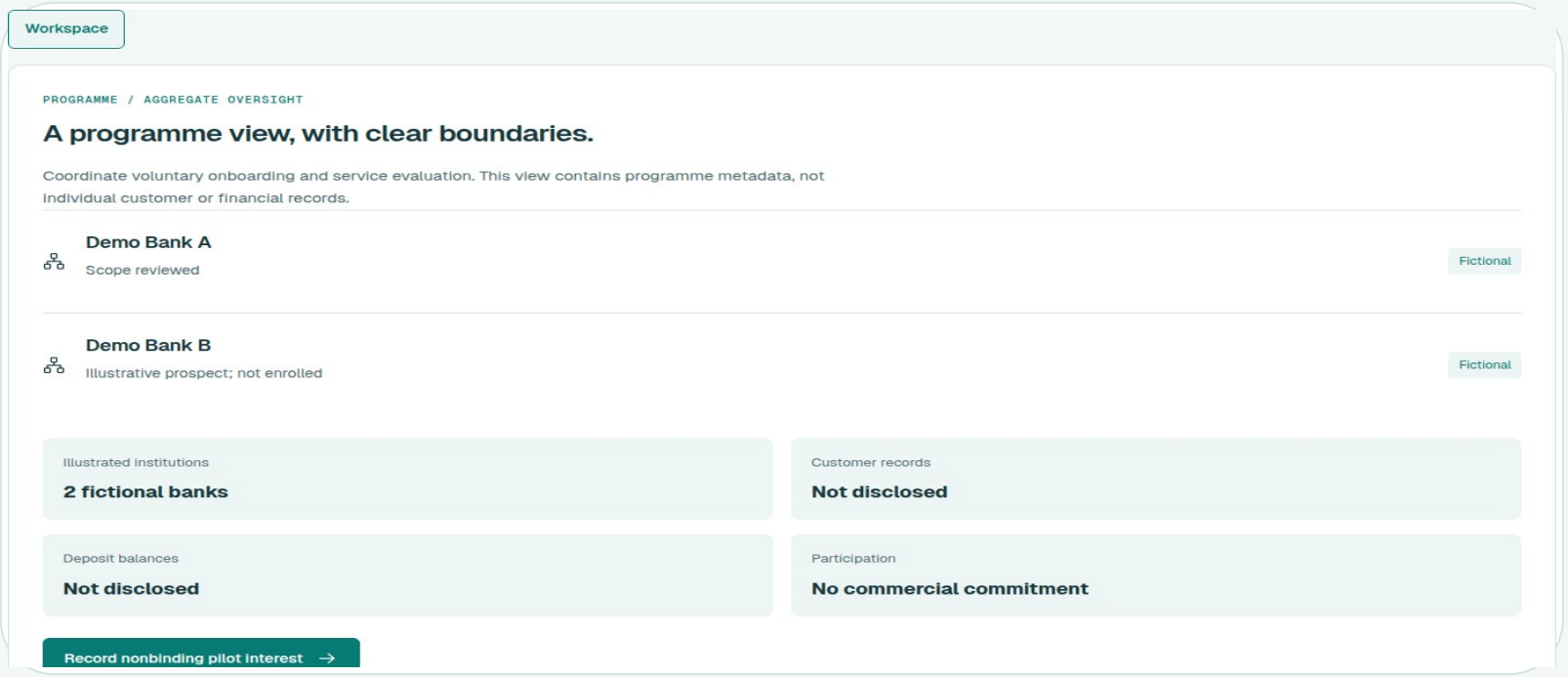
DeFi / farming

Protocol, liquidity and smart-contract risk

Working demos and proposed connectors are labelled separately. No automatic sweep into yield or DeFi strategies.

10 / PROGRAMME AND ECONOMICS

Build the business case with observable inputs.



ACTUAL SIMULATOR EXCERPT / FICTIONAL LOCAL RECORDS

Programme boundaries

Coordinate interest and onboarding, without customer files, balances or holdings.

Measure operational value

Inspect case volumes, staff time and costs. Exclude unagreed fees and promised returns.

11 / A REVIEWABLE LAUNCH PATH

One bank. One business. One accepted pilot.

01	Agree the scope	Business case, issuer / instrument, provider responsibilities and funding asset.
02	Connect the selected services	Defined bank, identity, protected-record, Core, wallet and securities-provider responsibilities.
03	Test the complete lifecycle	Consent, funding, allocation, refunds, isolation, outages and recovery.
04	Measure and expand	Completion, review time, reconciled receipts and customer comprehension.

Explore the simulator: hybrid-banking.com/demo/community-banking/

Discuss a scoped pilot with OVRYDE