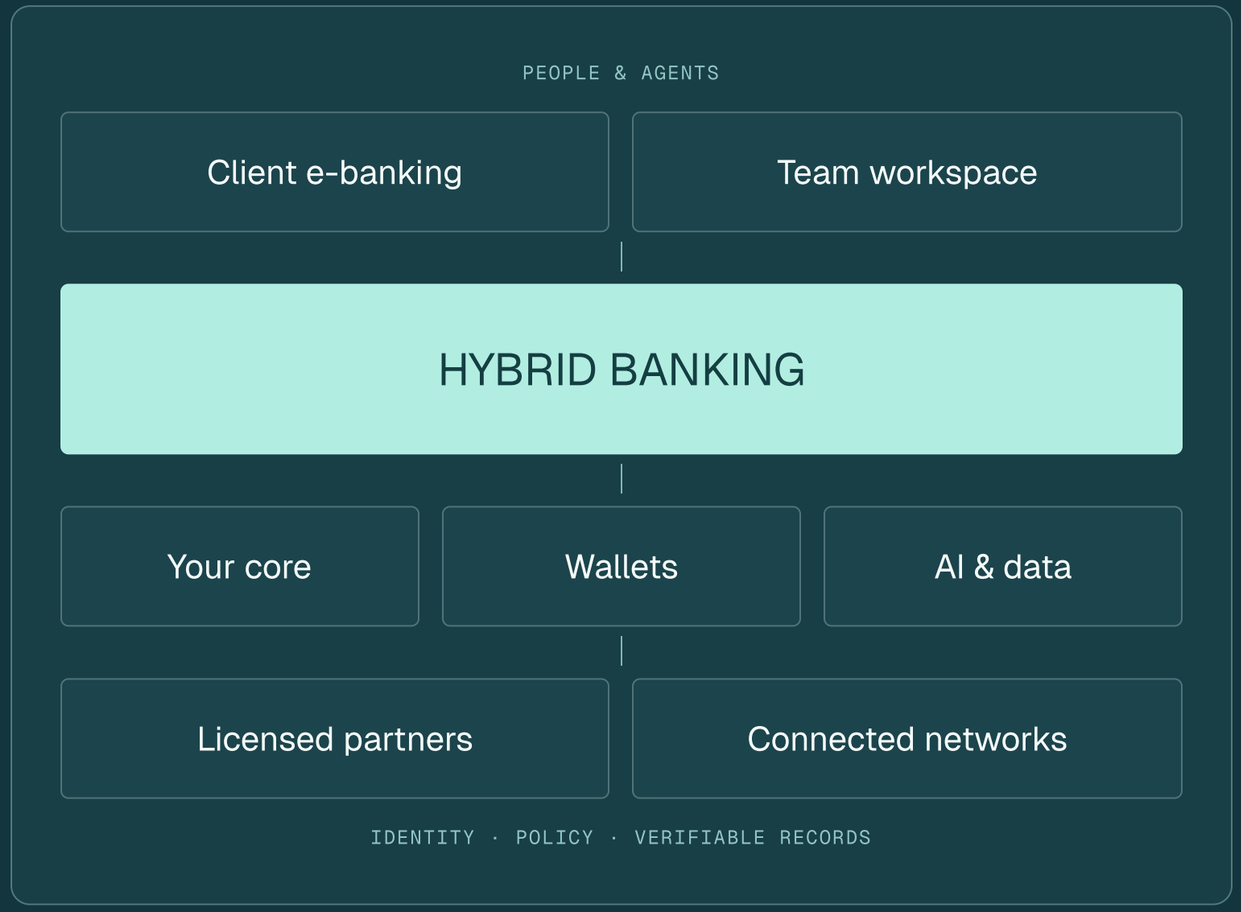
THE MODULAR HYBRID BANKING STACK

One experience. A connected economy.

Bring banking, wallets, agents and partner networks into a coherent operating model.

CHOOSE THE MODULES. KEEP THE CONTROL.



01 / THE WHOLE PICTURE

The architecture, at a glance.

Explore each module in the interactive version. Connections are selected for your institution; modules do not activate automatically.

Experience	**E-banking** Client dashboard & responsive web	**Team workspace** Operations & compliance	**AI interfaces** Client & employee agents
Control	**Hybrid ID & Verify** Authentication & consent-based disclosure	**API gateway** Requests, permissions & routing	**Policy & compliance** Risk, approvals & monitoring
Records & assets	**Core banking** Hybrid Core or your existing core	**Hybrid Wallet** Custody, keys & asset records	**Market access** Research, exchange & DEX
Service partners	**Licensed banking partner** Accounts & settlement	**Payment service provider** Transfers & payment rails	**Card issuer** Debit & credit programmes
Connected economy	**Federation Network** Permissioned collaboration	**Sister Networks** Additional partner networks	**Hybrid-Chain & Explorer** Public integrity evidence
Data foundation	**Hybrid Vault** Protected documents & private information	**Agentic Memory Exchange** Reviewed context for agents	**Deployment boundary** On-premise, private cloud or hybrid

Click any module in this PDF to explore it online. Core choice is alternative; data, identity and policy support the full stack.

02 / TWO OPERATING MODELS

Keep your core. Or build on ours.

One client experience. One authoritative source for each financial record.

A / NATIVE HYBRID CORE

Start a new banking operation.

Configure accounts, institution roles and approval workflows around the Hybrid Core ledger.

E-banking & agents → **Hybrid Core Authoritative ledger**

Account records and confirmed internal postings return to the workspace.

Current controlled pilot. External rails, custody and issuing are separate connections.

B / EXISTING CORE INTEGRATION

Extend your established operation.

Keep the existing core, such as Temenos or Avaloq, responsible for execution and balances.

Hybrid workspace → Adapter & gateway → **Existing core**

Confirmed results synchronize back; stale or pending states stay visible.

Target integration pattern. Map identifiers, permissions, retries and reconciliation before activation.

A deliberate boundary A synchronized view supports interaction. It does not become a second source of financial truth.

03 / AGENTIC INTERACTION

A simpler request. A controlled action.

> “Prepare a payment to my supplier.”
>
> Illustrative client request

01 Understand the request

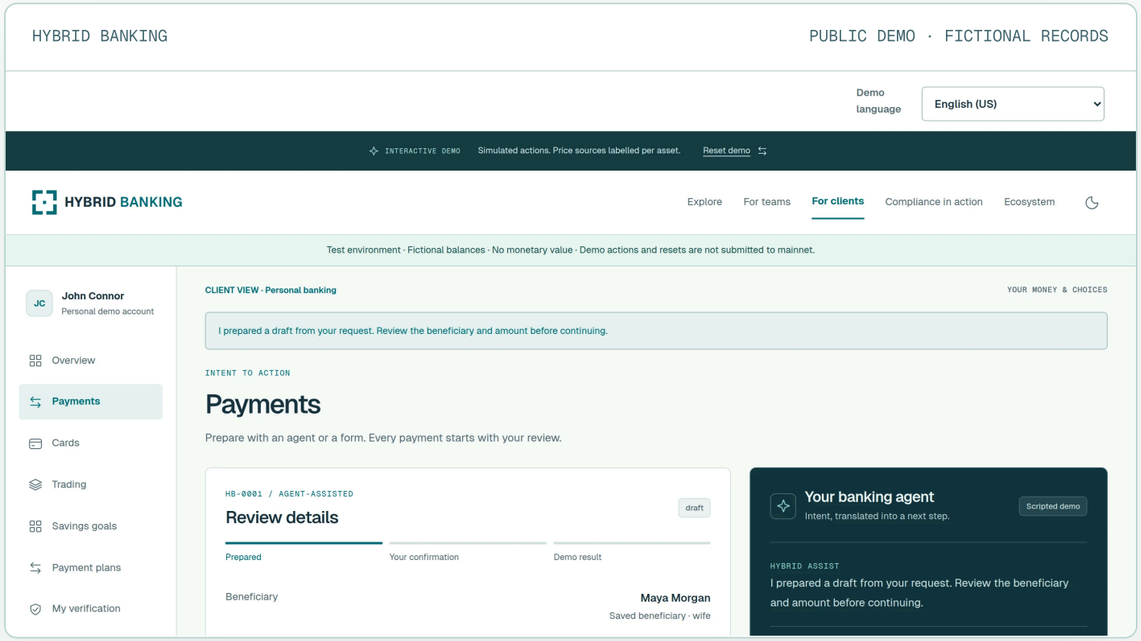
Identify the account, recipient, amount and permitted action.

02 Review and authorize

Show the details. Apply policy and obtain the required client or employee approval.

03 Route and report

Send the authorized instruction to the responsible core or provider. Return the actual status.



Use conventional controls alongside an agent. Local or approved hosted model deployment is scoped separately.

Illustrative interaction. The public demo uses guided simulations; external agent and execution connections require validation.

04 / AI DATA, MEMORY & EVIDENCE

Three data boundaries. Clear ownership.

Useful context can move between approved participants without exposing the complete record.

PRIVATE

Hybrid Vault

Protect files, source evidence and AI memory. Set retention, encryption, key ownership and recovery requirements.

PERMISSIONED

Memory Exchange

Prepare and approve the context an agent or partner may receive. Define the audience and revoke future access when needed.

PUBLIC

Hybrid Chain & Explorer

Publish limited cryptographic commitments for supported records. Keep customer details and the officer’s identity in the private audit trail.

Separate permissions Reading context, approving an action and executing a payment are distinct authorities.

Ecosystem integration design. Selected compliance-policy proofs are connected; not every Banking record or conversation is publicly anchored.

05 / PARTNERS & NETWORKS

The ecosystem is the opportunity.

Assemble the services your institution needs around a shared experience.

BANKING & PAYMENTS

Licensed banking partner
Payment service provider

Account and settlement services, supported payment rails and reconciled status.

CARDS & CUSTODY

Card issuer
Custody provider

Card programmes, asset safekeeping and agreed key-control responsibilities.

MARKETS

Exchange
DEX access

Supported venues, digital assets and liquidity, with separate execution authority.

Hybrid ecosystem → Federation Network → Sister Networks

Select counterparties and agreements for each use case. Each provider retains its own licenses, obligations and service perimeter.

06 / DEPLOYMENT CHOICE

Your infrastructure. Your operating boundary.

ON-PREMISE

Run within your environment.

Place records, keys and selected models on institution-controlled infrastructure. Agree support, updates and recovery ownership.

PRIVATE CLOUD

Use an approved environment.

Deploy within an agreed private cloud boundary. Define access, residency, provider responsibilities and model endpoints.

HYBRID

Connect only what is needed.

Keep sensitive workloads local while enabling approved services or partner connections through explicit interfaces.

Agree before rollout Data flows · Key custody · Model access · Network calls · Recovery · Operating responsibilities

Deployment options are designed and tested per institution. A completely offline installation cannot use online partner services or publish public proof.

07 / MAKE THE ARCHITECTURE YOURS

Start with a workflow. Grow the network.

Choose the client outcome first. Add the smallest set of modules and partners that can deliver it.

EXPLORE THE DESIGN

Follow the connections.

Switch between a native-core and existing-core view. Inspect each module, its owner and its connection requirements.

Open the interactive architecture →

PLAN YOUR FIRST PILOT

Turn the map into a rollout.

Use the companion deployment guide to choose scope, set policies, test integrations and prepare the operating team.

View the institution rollout guide →

Discuss your institution OVRYDE · Commercial and implementation engagement

Hybrid platform Hybrid-ID Memory Exchange Banking product tour