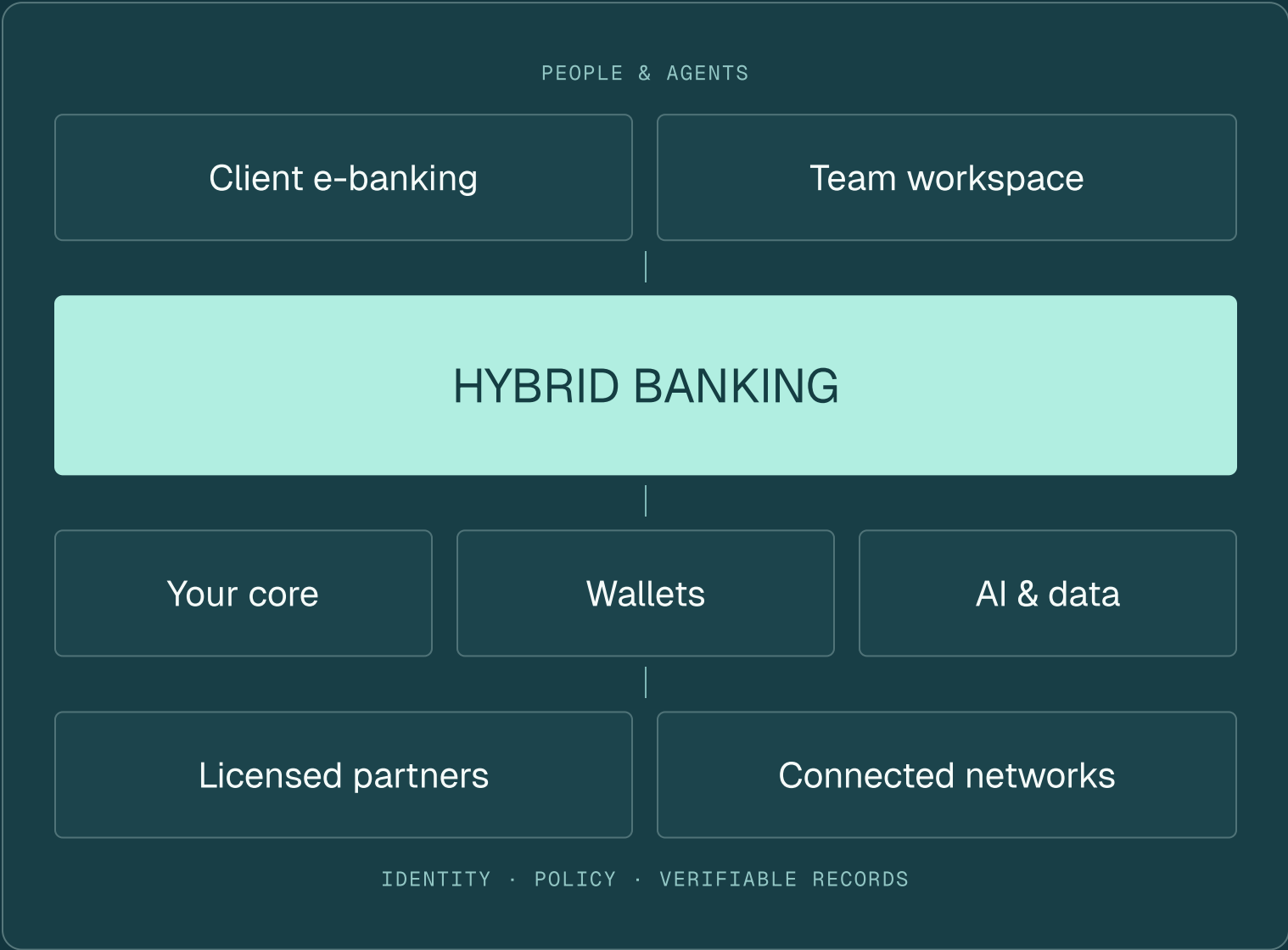


THE MODULAR HYBRID BANKING STACK

One experience.
A connected
economy.

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

CHOOSE THE MODULES. KEEP THE CONTROL.



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 Sign-in & optional verification	API gateway Requests, permissions & routing	Policy & compliance Risk, approvals & monitoring
Records & assets	Core banking Hybrid Core or your existing core	Digital-asset wallets 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	Data Vault Protected files & AI memory	Agentic Memory Exchange Reviewed context for agents	Deployment boundary On-premise, private cloud or hybrid

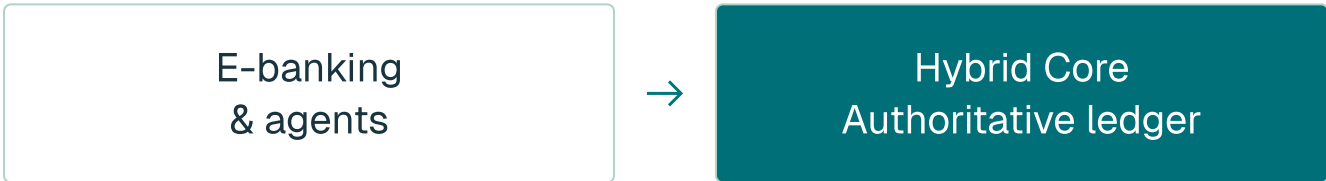
Keep your core. Or build on ours.

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.



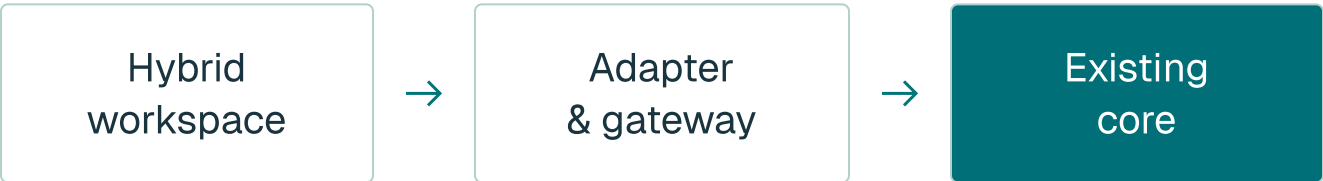
Account records and confirmed internal postings return to the workspace.

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.



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.

A simpler request. A controlled action.

“Prepare a payment to my supplier.”

Illustrative client request

01 Understand the request

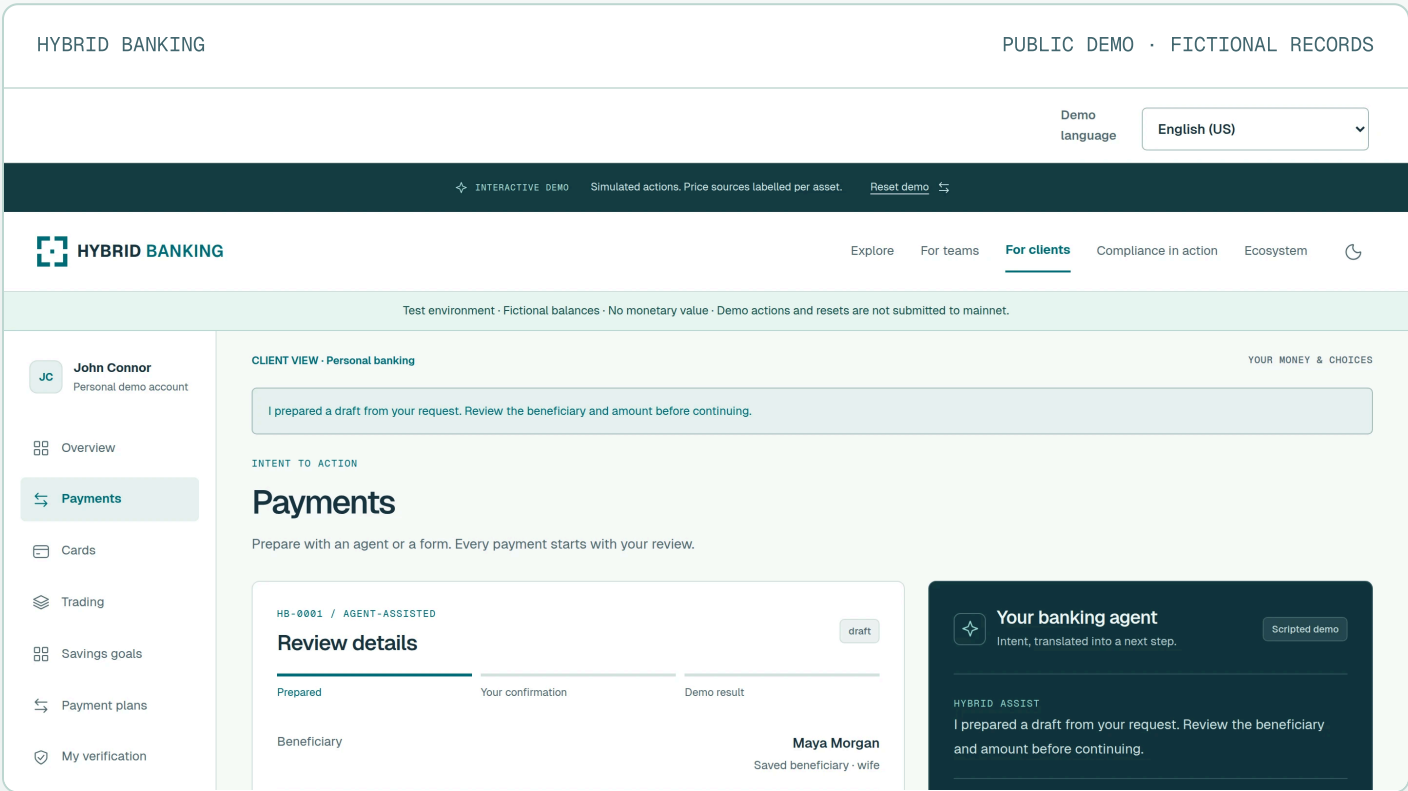
Identify the account, recipient, amount and permitted action.

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.

Three data boundaries. Clear ownership.

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

PRIVATE

Data 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.

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.

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

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 OVRIDE · Commercial and implementation engagement

[Hybrid platform](#)

[Hybrid-ID](#)

[Memory Exchange](#)

[Banking product tour](#)