

A PARTNER BRIEF / OCTOBER 2026

Many platforms. One card-program experience.

Hybrid Banking brings the customer journey, institutional controls and card-program workflows into one coherent technology layer.

Your network

Your brand

A reusable integration path

Financial platforms

Member networks

Enterprise brands

HYBRID BANKING

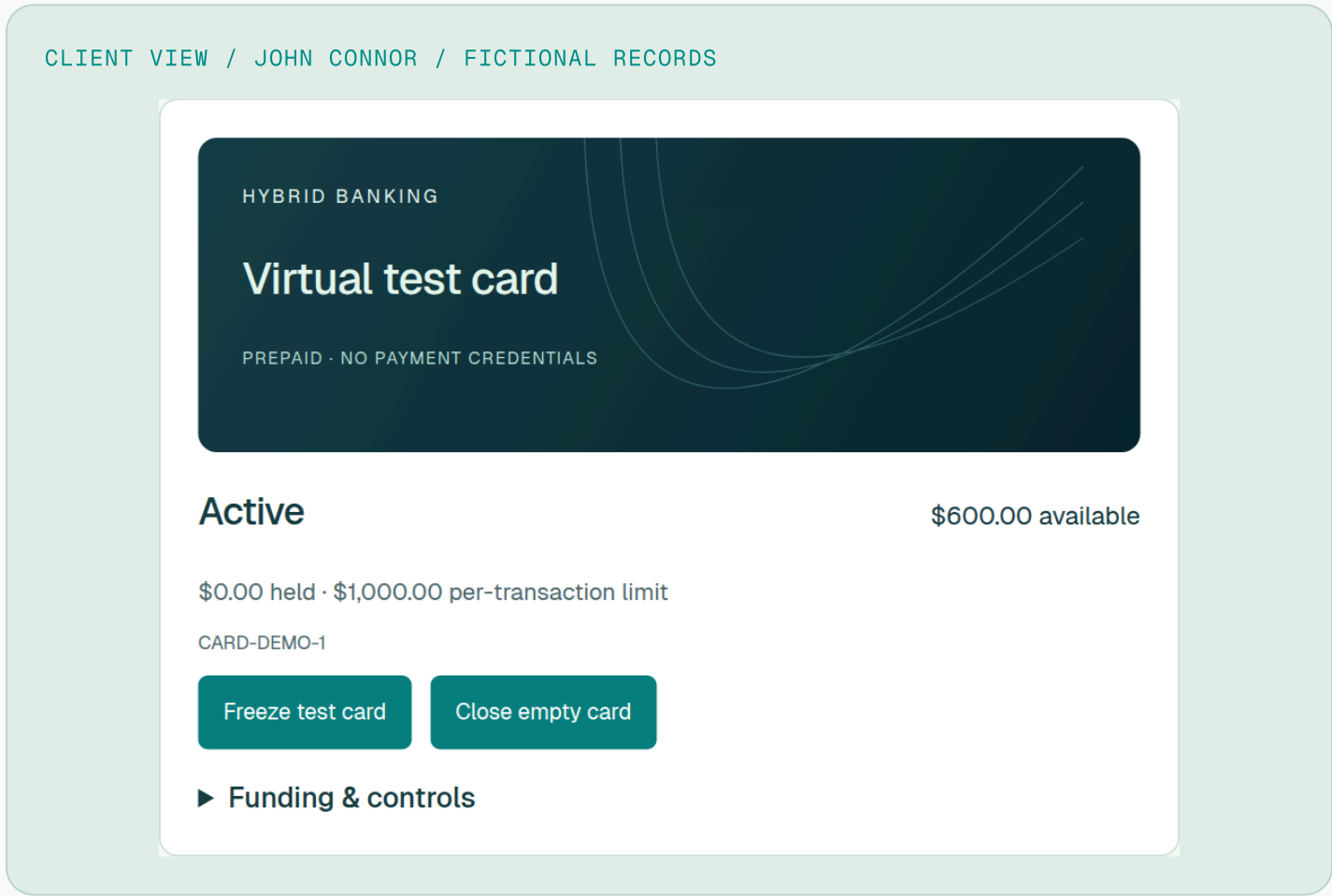
Card Studio

YOUR BRAND · ONE CONNECTED EXPERIENCE

Stradacarte / AIFC

01 / EXPLORE THE WORKING TESTNET STUDIO

A working card journey. Two clear perspectives.



01 Request & manage

Request virtual or physical test cards. Freeze, resume, set a spending limit or close an empty card.

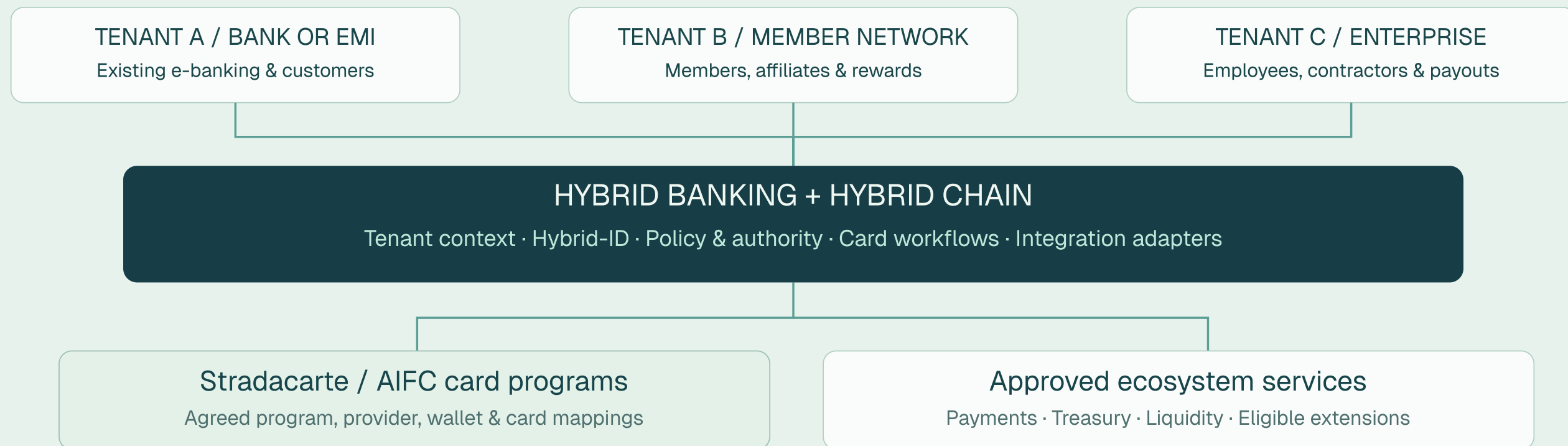
02 Fund & approve

Allocate separate USD test credits. Reserve a load for an independent team member to approve.

03 Spend & reconcile

Simulate authorizations, captures, reversals and refunds. Track held, available and spent balances.

One technical counterparty. Distinct tenant programs.



One integration surface

Platforms connect to Hybrid Banking rather than repeat every provider workflow.

Clear tenant boundaries

Map each brand, institution, authority and program without pooling customer records.

A common operating model

Reuse workflows while preserving program-specific controls and responsibilities.

Control on both sides. Clarity at every handoff.

ACTUAL TEAM VIEW / FICTIONAL FUNDING REQUEST

Card funding requests

\$600.00 · approved

CARD-DEMO-4

\$200.00 · pending

CARD-DEMO-6

Decision

Approve simulation

Review rationale

Example: program and funding request reviewed

Record independent review

A client requests. An independent reviewer decides. Operations follows the resulting activity.

Next: scoped agent assistance

Prepare requests, summarize exceptions and help reconcile outcomes through the same controls. Card-specific agent commands remain planned.

Authority stays explicit.

Owner checks, assigned roles and independent card/funding approval are enforced in the authenticated Testnet workspace.

Balances tell one story.

Reserved funding and authorization holds remain distinct. Exact event retries do not post twice.

Decisions remain traceable.

Authenticated actions retain encrypted private audit records with hash-chain integrity. Card events are not publicly anchored.

One pilot. A repeatable path.

Choose one platform, one tenant and one USD prepaid program. Prove the complete handoff before expanding.

01

Define the program

Stradacarte / AIFC confirms sandbox access, the provider program, supported controls and responsible operating entities.

02

Connect the journey

Hybrid maps client, tenant, wallet and card references. Agree issuance states, event authentication, amounts and retry behavior.

03

Prove, then repeat

Test funding, declines, reversals, duplicate events and reconciliation. OVRYPDE coordinates the rollout before adding the next tenant.

Explore the experience.
Then connect the first sandbox program.

[Open Card Studio ↗](#)

Ready today Testnet workflows, client/team screens and a pinned public API contract.
Next: accepted provider sandbox connectivity and tenant-by-tenant rollout.