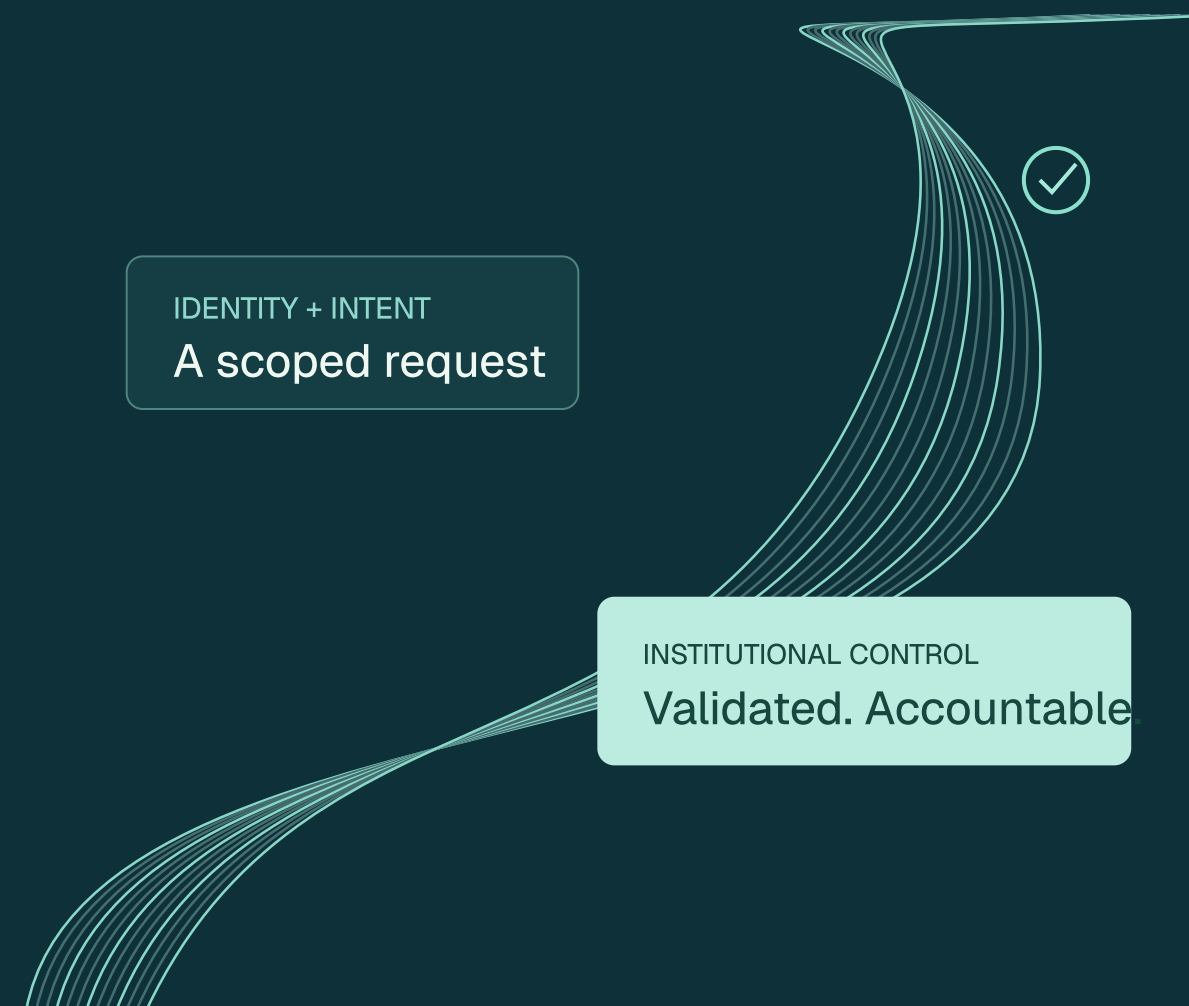


THE CONNECTED BANKING ECONOMY

Agentic banking. Accountable by design.

Less repetitive work. More capacity for judgment.
An ecosystem with explicit authority and
verifiable records.

A PERSPECTIVE FOR BANK LEADERSHIP



01 / THE EFFICIENCY ADVANTAGE

Scale the work. Preserve the judgment.



01 **Prepare once.**

Organize consented identity evidence and the request into one reviewable proposal.

02 **Focus attention.**

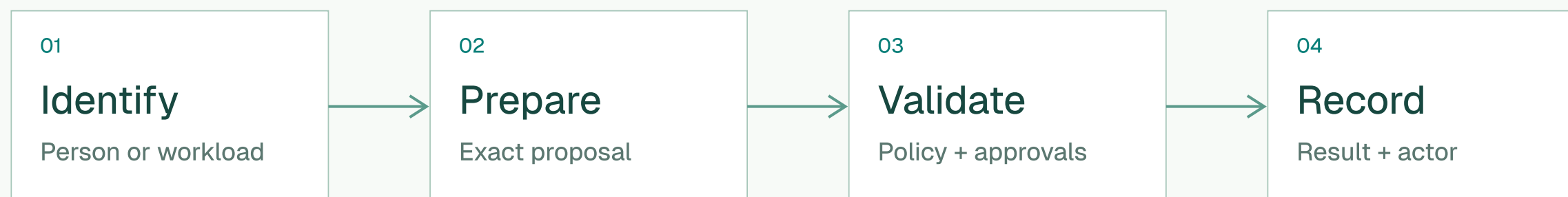
Give the right reviewer the exceptions, changing risk and supporting context.

03 **Follow the result.**

Keep confirmation, approval, service status and reconciliation traceable.

An agent's intent is never its authority.

A faster interface should make the control path easier to follow.



Every handoff carries its permissions and decision context.

Keep the boundary visible Pilot workflows and an audited assistant are present. External agents and model routing require scoped integration.

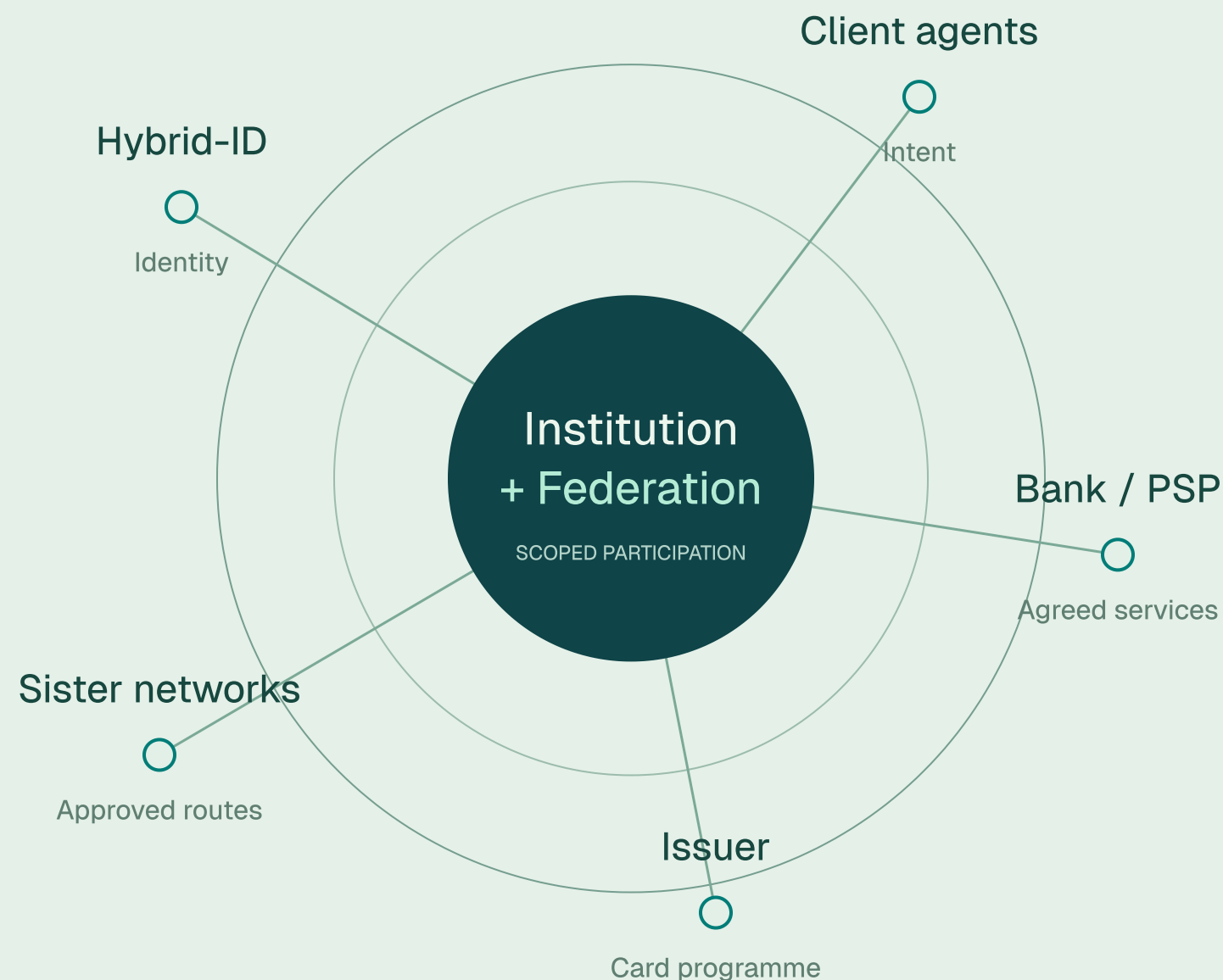
03 / FEDERATION & BUSINESS NETWORK

One institution. A wider economy.

Connect complementary capabilities through approved participants and agreed information sharing.

Opportunity, with responsibility.

Define participant permissions, service agreements, data boundaries and approvals before opening a new route.



04 / INSTITUTIONAL CONTROL

Three controls. One coherent decision path.

Country policy, named-party screening and approval requirements answer different questions.

Hybrid-ID supplies signed reference evidence. The institution determines its whole-country exclusion policy.

COUNTRY POLICY

Allow · review · protected block

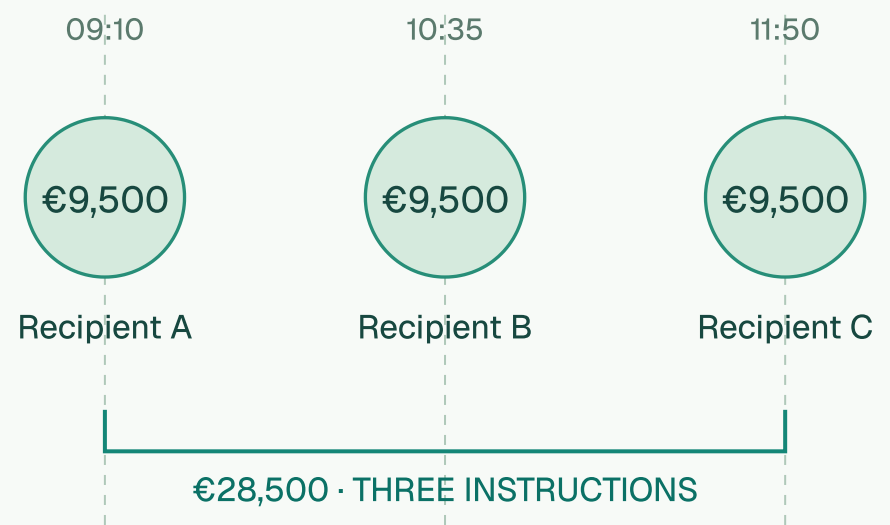
NAMED-PARTY SCREENING

Six source families selected by default

ACTION-TIME APPROVAL

Recheck before confirmation / release

Make the pattern visible.



Illustrative cluster within 24 hours

€28,500

across three fictional recipients

The value is in the explanation:
amounts, timing, recipient context
and the rule that raised the signal.

A signal opens a question.
It does not establish wrongdoing.

Look beyond one payment Splitting · velocity · aggregation · rapid movement · historical deviation

Validate the action. Verify the record.

BEFORE THE DECISION

Is this operation allowed?

Identity, permissions, screening and policy make the request ready for an accountable decision.

Who may request it?

Which controls apply now?

Who must approve it?

AFTER THE RECORD IS CREATED

Does this evidence verify?

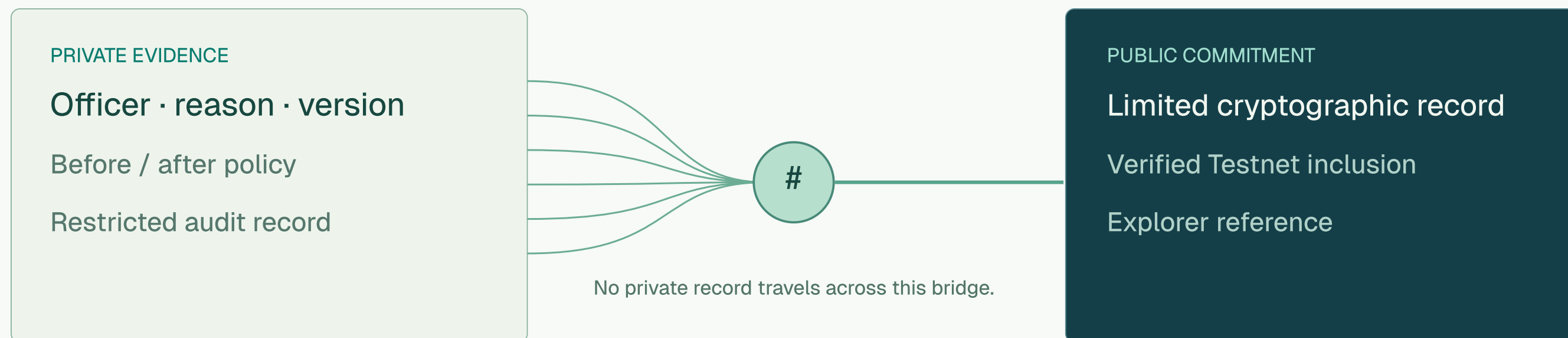
Cryptographic checks bind the commitment to the expected record and verified inclusion.

Integrity and publication binding

Signatures, quorum and inclusion

Network and checkpoint continuity

Keep the detail private. Make the commitment verifiable.

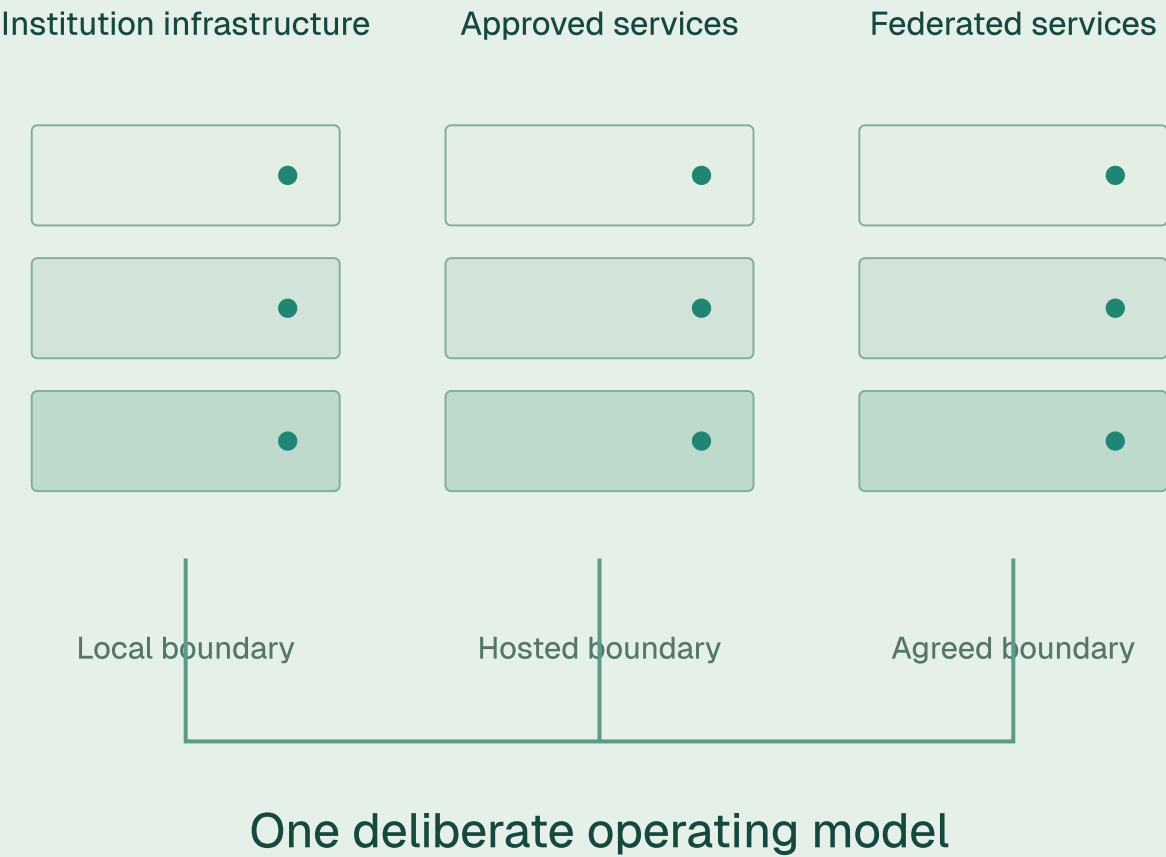


Intake ≠ finality Pending acknowledges durable receipt. Confirm only after independent verification.

Choose the
boundary.
Expand deliberately.

Match the operating model to your institution’s data, service and recovery requirements.

- Plan local models, approved hosted services or a hybrid architecture.
Validate each connection before expanding access.



09 / FROM DEMONSTRATION TO INSTITUTION

Prove the model. Then expand.

Begin with one client journey, one accountable team and one approved network opportunity.

01

Explore

Run six public scenarios.

[Explore the interactive demo ↗](#)

02

Map

Policies, roles, core and partners.

[Discuss with OVRYDE ↗](#)

03

Measure

Review effort and evidence quality.

