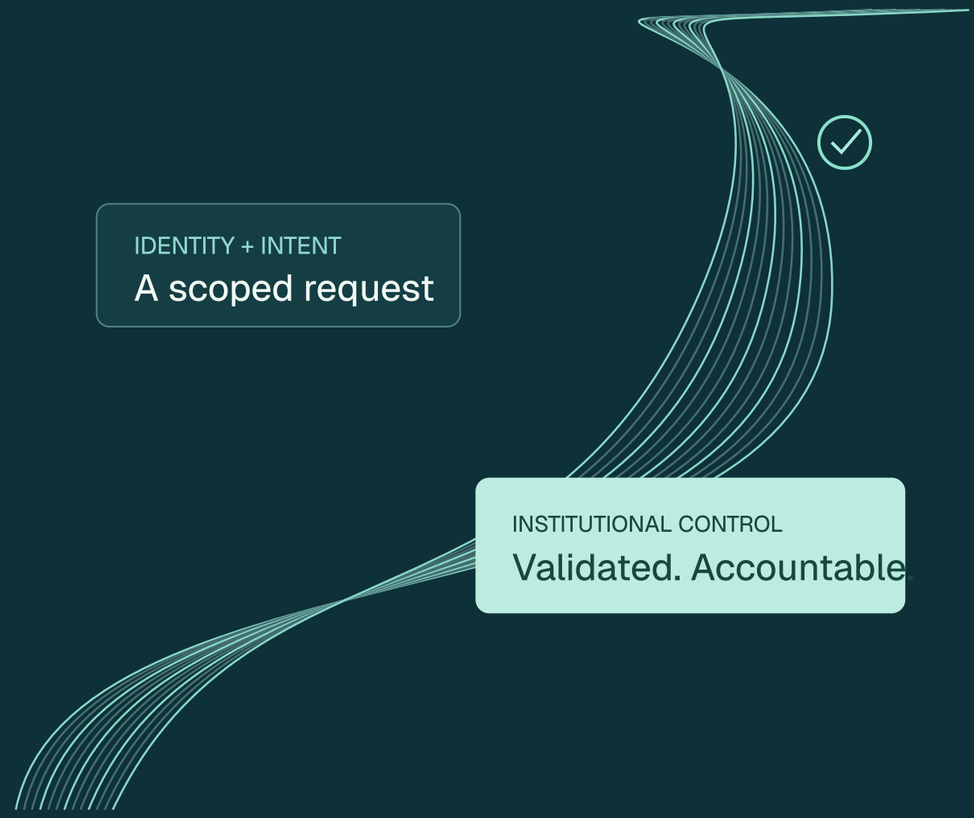
THE CONNECTED BANKING ECONOMY

Agentic banking. Accountable by design.

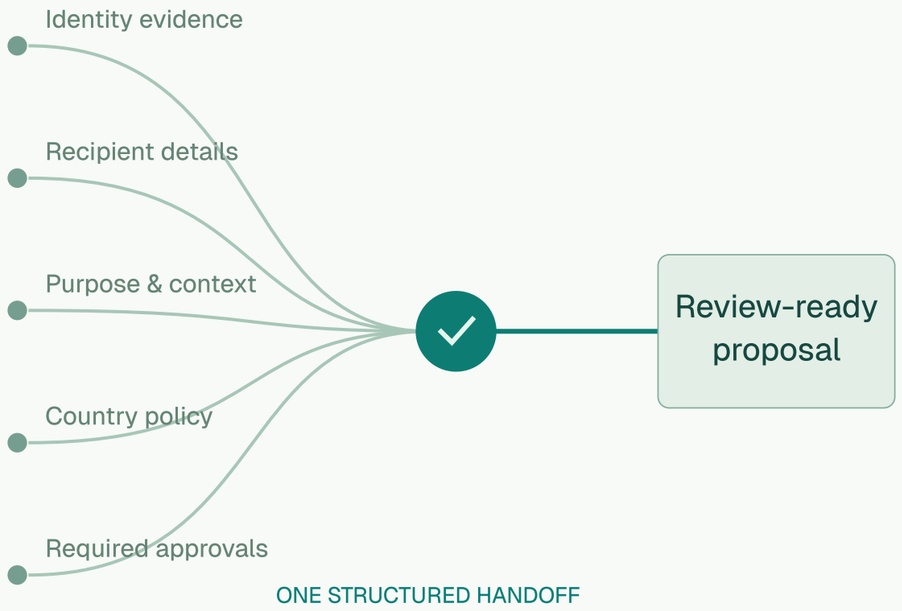
Less repetitive work. More capacity for judgment. An ecosystem with explicit authority and verifiable records.

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.

Efficiency is a design objective. Measure review-ready time, manual touches and exception age; no benchmark or time guarantee is claimed.

02 / IDENTITY-LINKED AGENT WORK

An agent’s intent is never its authority.

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

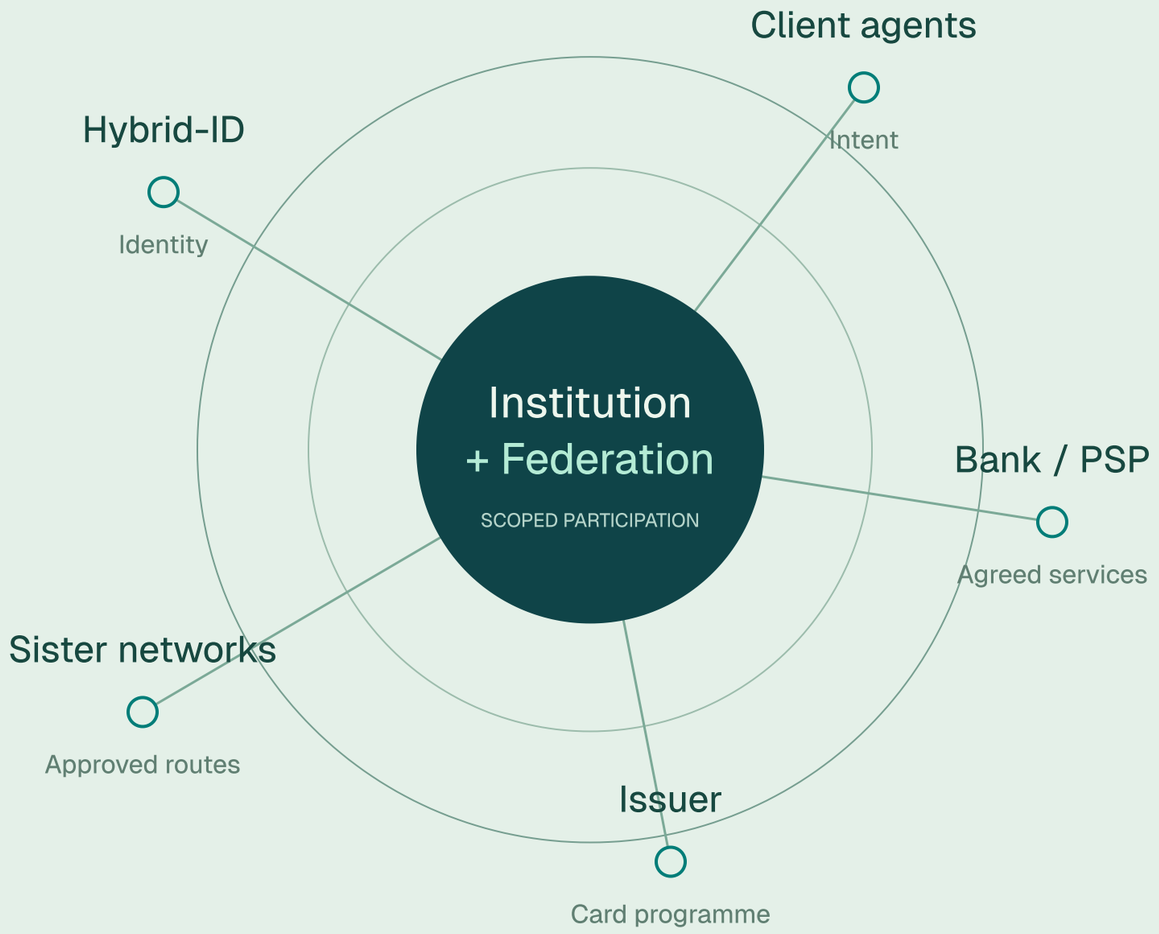
Keep the boundary visible Pilot workflows and an audited assistant are present. External agents and model routing require scoped integration.

Target interaction model. Agent identity and natural-language intent do not automatically grant spending or partner authority.

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.

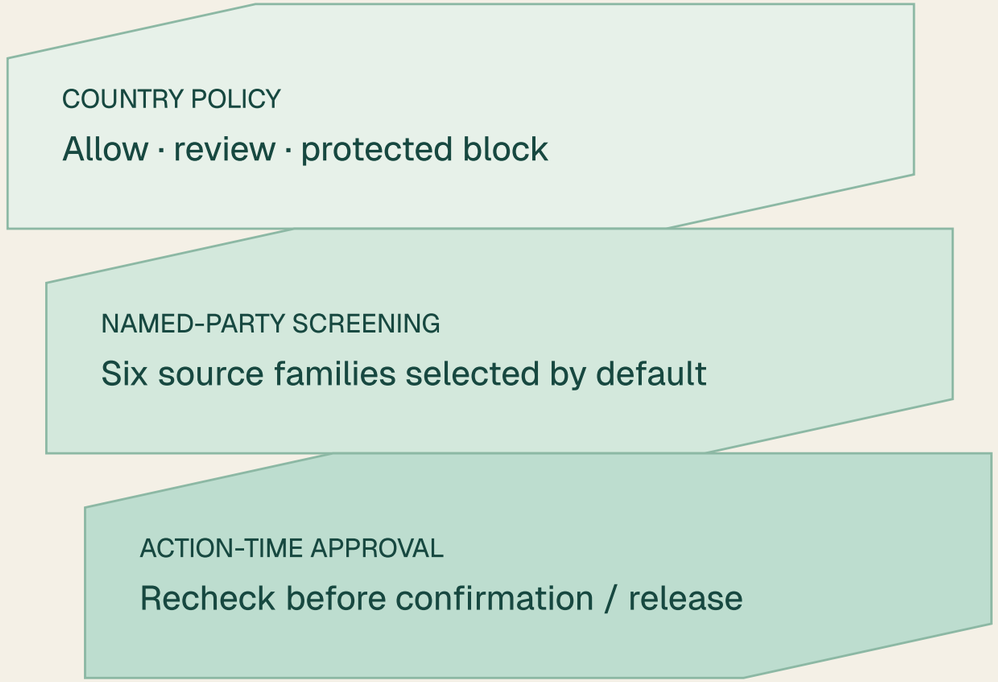
Illustrative connection pattern. Licences stay with their holders; financial services follow each provider’s agreed scope and permissions.

04 / INSTITUTIONAL CONTROL

Three controls. One coherent decision path.

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

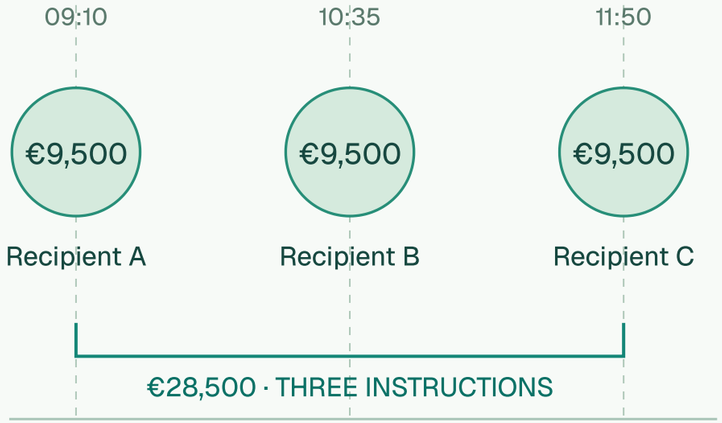
> Hybrid-ID supplies signed reference evidence. The institution determines its whole-country exclusion policy.



All six named-party source families are selected by default. A named party's address does not designate a country. Protected institution exclusions prevail.

05 / MONITORING & EXPLAINABLE RISK

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

Illustrative EUR 9,500 instructions in 24 hours. Configurable thresholds are not regulatory reporting limits. Shadow monitoring does not automatically freeze funds.

06 / TWO COMPLEMENTARY KINDS OF ASSURANCE

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?

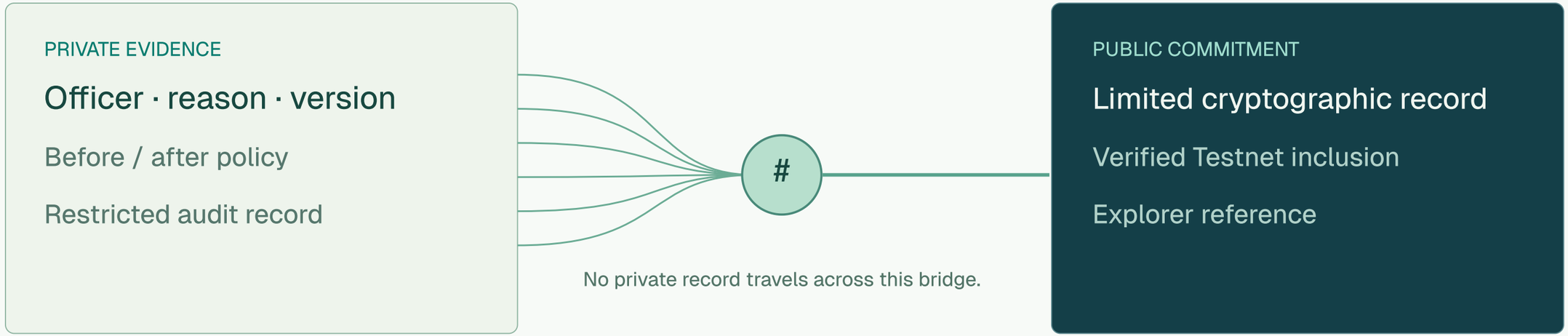
Cryptographic checks bind the commitment to the expected record and verified inclusion.

- Integrity and publication binding
- Signatures, quorum and inclusion
- Network and checkpoint continuity

A proof establishes integrity and inclusion, not the correctness of a compliance judgment. Neither validation nor approval is universal legal clearance.

07 / PRIVATE RECORDS, PUBLIC INTEGRITY

Keep the detail private.
Make the commitment verifiable.



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

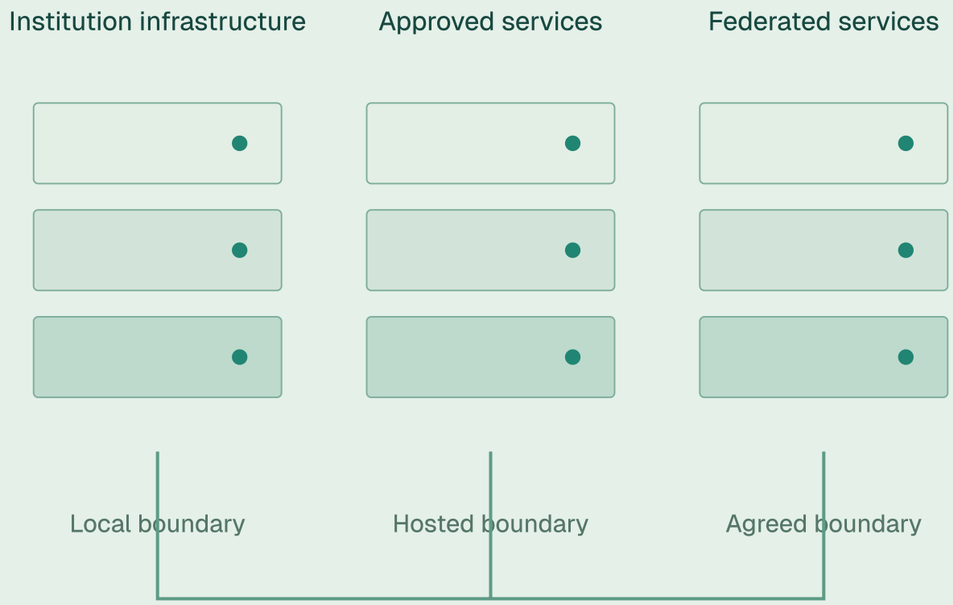
Selected compliance-policy proofs are connected on dedicated 3-of-4, single-operator, non-value Testnet. Not every conversation or business event is publicly anchored.

08 / DEPLOYMENT & OPERATIONAL SCALE

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.



One deliberate operating model

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.

02

Map

Policies, roles, core and partners.

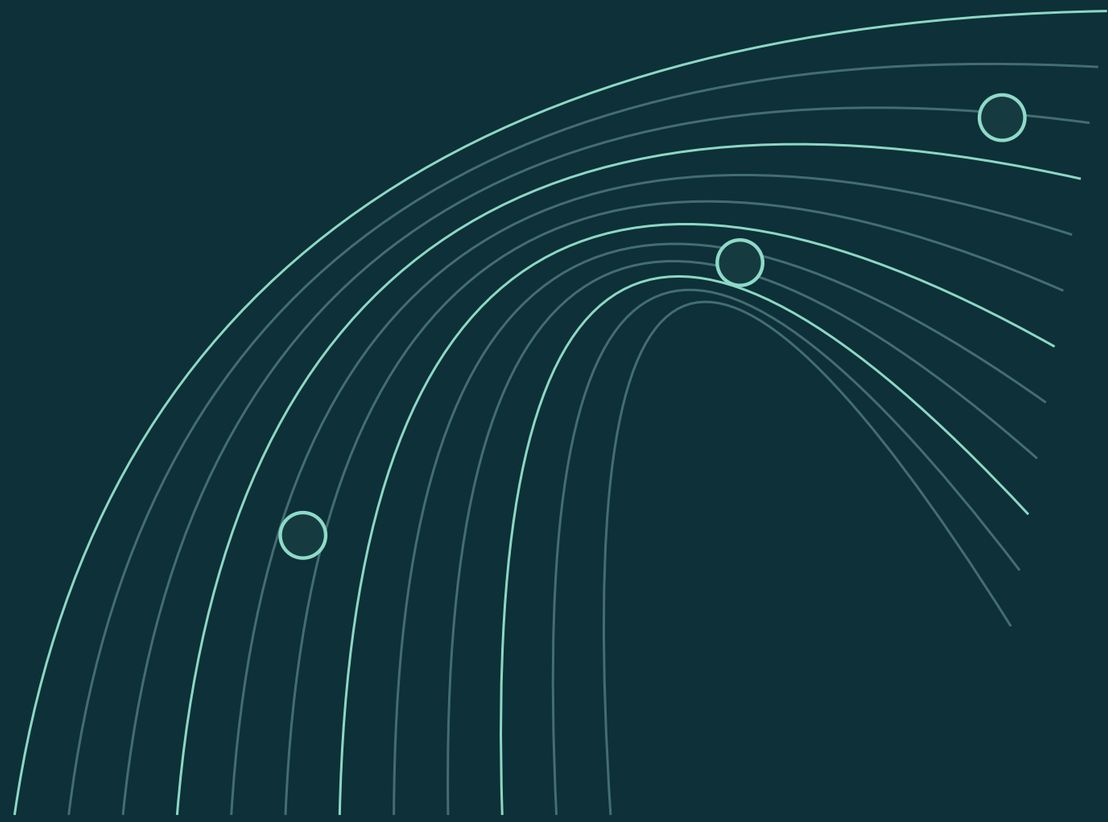
03

Measure

Review effort and evidence quality.

Explore the interactive demo ↗

Discuss with OVRYDE ↗



Hybrid Banking provides technology infrastructure. Regulated services remain the responsibility of the institution and its contracted providers.