

FINANCIAL SERVICES · ONE CONNECTED EXPERIENCE

Make the next client service feel connected.

Hybrid Banking brings client journeys, bank operations and ecosystem services into a modular financial platform.

English · Product & implementation briefing

ILLUSTRATIVE CLIENT · JOHN CONNOR

A request with context

Client	Prepare and confirm
Institution	Review and authorize
Core	Record the actual outcome
Ecosystem	Connect agreed services

Client simplicity · Institutional control

THE PROBLEM TO SOLVE

Replace fragmented handoffs with one workflow.

A client request should not lose its purpose, authority or status as it moves between teams.

FRAGMENTED JOURNEY

The same request, repeated

- 01 Client details re-entered across portals and documents.
- 02 Decisions separated from the instruction being reviewed.
- 03 Unclear ownership when a provider response is delayed.

CONNECTED WORKFLOW

The context follows the work

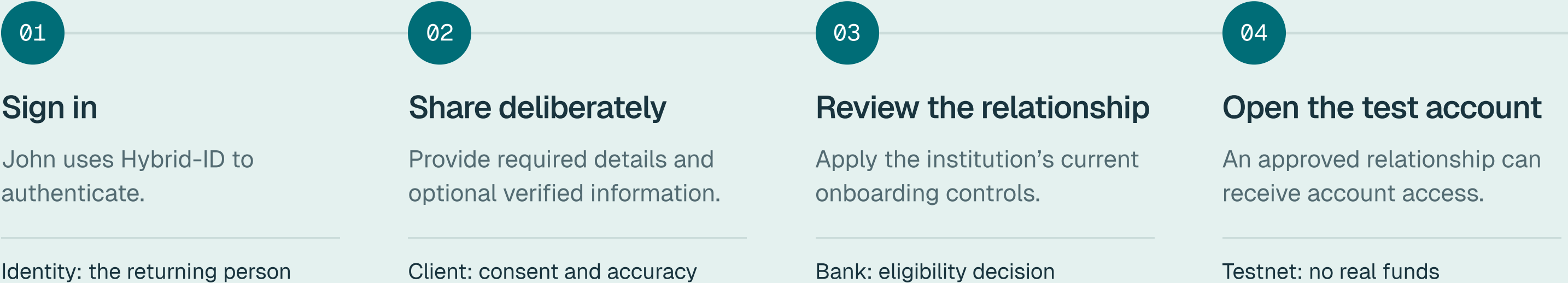
- 01 Identity and profile context presented within its permitted scope.
- 02 Exact instructions, reviews and records linked to their workflow.
- 03 A visible current state and an accountable next action.

Practical benefit Less avoidable re-entry, clearer review and easier investigation. No unmeasured speed or savings claim is required.

ONBOARDING JOURNEY

A familiar identity. A separate banking decision.

Hybrid-ID starts the relationship. The institution remains responsible for admission and its required checks.



ILLUSTRATIVE CONVERSATION • NOT A LIVE AI TRANSCRIPT

Let the agent prepare. Keep authority explicit.

Assistance can explain the task and organize the next step without silently authorizing it.

JOHN CONNOR • SCRIPTED EXAMPLE

Prepare EUR 250 for Northstar Services.

ASSISTANT • PROPOSED INTERACTION

Review the source account and recipient. Your confirmation and the bank's required controls still apply.

Review instruction →

Cancel

01

Prepare with context

Bring the amount, recipient and relevant records together.

02

Explain what is missing

Identify required information or institutional review.

03

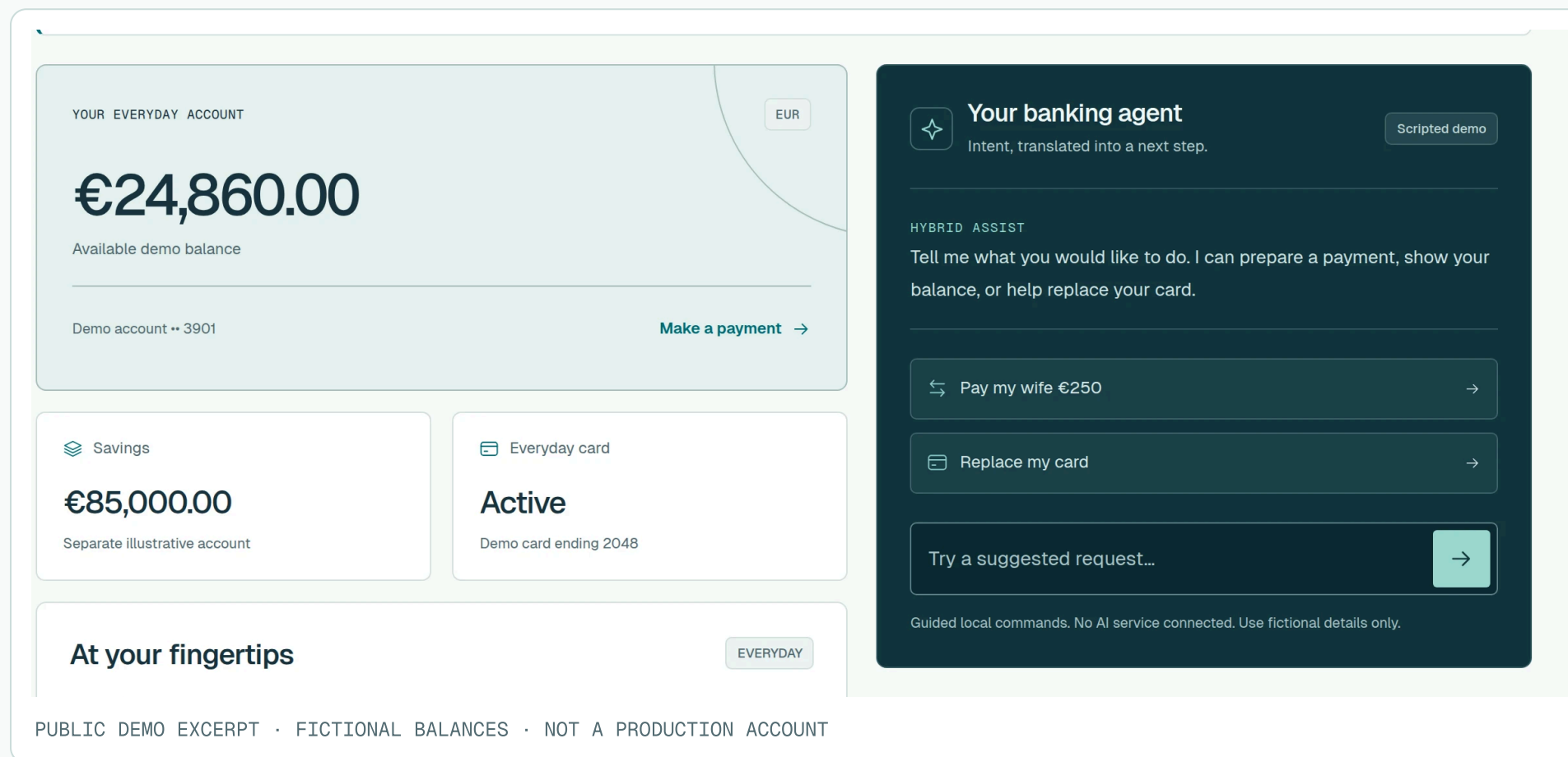
Respect the handoff

The authorized human confirms the exact consequential action.

ACTUAL PUBLIC DEMO · FICTIONAL JOHN CONNOR RECORDS

The client sees a usable financial workspace.

Balances, recent activity and everyday requests share a consistent interface.



Start with the essentials

A clear account overview and recognizable everyday actions.

Keep context nearby

Activity and requests remain easy to find.

Show the environment

This is a public simulation with fictional balances.

ACTUAL PUBLIC DEMO · SEPARATE FICTIONAL REVIEW EXAMPLE

The team sees the decision behind the request.

A EUR 50,000 Alpine Systems instruction illustrates an employee approval workspace.

HB-0002 / AGENT-ASSISTED

Awaiting second review

pending

Prepared

Second review

Demo result

Beneficiary

Alpine Systems

Saved business supplier

Destination

Demo account ending 8042

Amount

€50,000.00

Fee

€0.00

Illustrative only

Source

Operating · 7106

Reference

HB-0002 · Demo payment

Your banking agent

Intent, translated into a next step.

Scripted demo

HYBRID ASSIST

I prepared a draft from your request. Review the beneficiary and amount before continuing.

Prepare €50,000 to Alpine

Check available balance

Try a suggested request...

Guided local commands. No AI service connected. Use fictional details only.

PUBLIC DEMO EXCERPT · EUR 50,000 EXAMPLE · NO REAL EXECUTION

Inspect before acting

The review panel carries the amount, state and supporting context.

Separate responsibilities

The example visibly requires a second review.

Avoid ambiguous status

Awaiting approval is not a completed payment.

ACTUAL HYBRID CORE INTERFACE

Look behind the balance, into operations.

Operations brings the current ledger picture, allocations and daily-close controls into view.

Customer fiat and institutional adjustment books · No monetary value. Separate yield, card and custody books are outside this report. A ledger close does not verify external settlement.

Ledger integrity

Balanced & matched

Posted entries checked against stored account balances.

Active reservations

0

Reserved funds remain distinct from settlement.

Last approved close

Not closed yet

Prepare a completed UTC day for independent review.

01 / THE BOOKS

Every balance has a counterpart.

3 posted Journal(s) · 6 entries · Each currency reconciled separately.

Export snapshot

Posted balances by currency			
Currency	Settlement control assets	Customer liabilities	Debit / credit difference
EUR	125,000.00 EUR	125,000.00 EUR	0.00 EUR
USD	125,000.00 USD	125,000.00 USD	0.00 USD

ACTUAL INTERFACE · ISOLATED FICTIONAL RECORDS

Read currency by currency

Avoid hiding exposure inside an arbitrary total.

Inspect commitments

Reservations and allocations explain available balances.

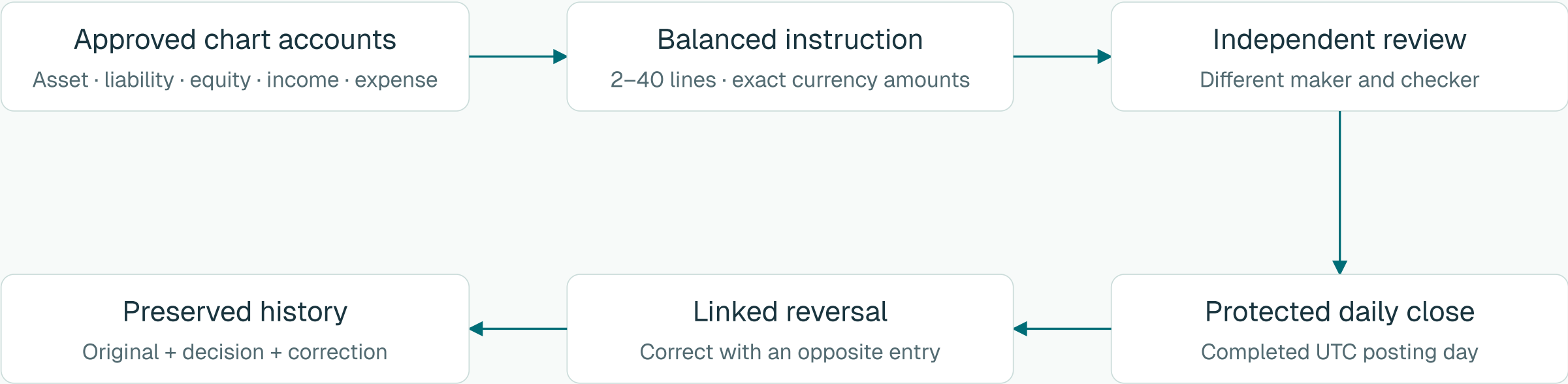
Close with review

An exact snapshot and a separate approver govern the posting day.

SEPARATE INSTITUTIONAL ADJUSTMENT BOOK

An accounting foundation you can inspect.

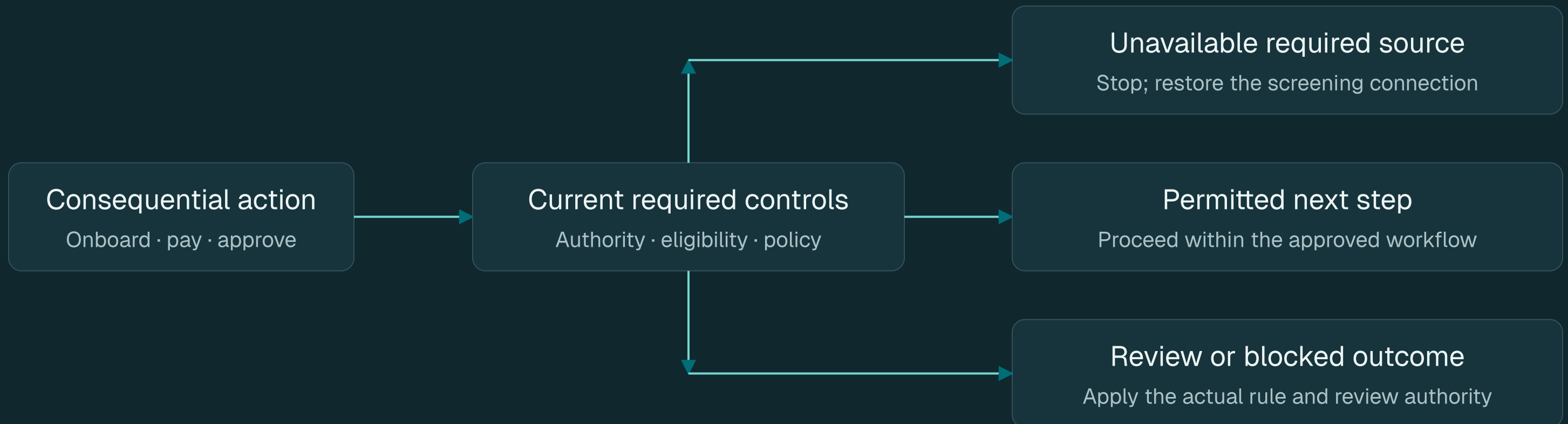
A coherent record connects chart definitions, journal decisions and corrections.



Further work Product mappings, accruals, FX and consolidated statutory reporting remain beyond this delivered adjustment book.

Controls belong in the path of the action.

Identity sign-in, a saved recipient or an earlier approval cannot stand in for current required checks.



ACCOUNTABILITY WITHOUT A PUBLIC CUSTOMER FILE

Privacy and evidence serve different needs.

Keep confidential detail under access controls and verify the scope of published evidence.



Private records

Identity, terms, decisions and exact accounting history stay behind authorized access.



Scoped commitment

Selected policy events use the configured Testnet evidence pathway.



Verified status

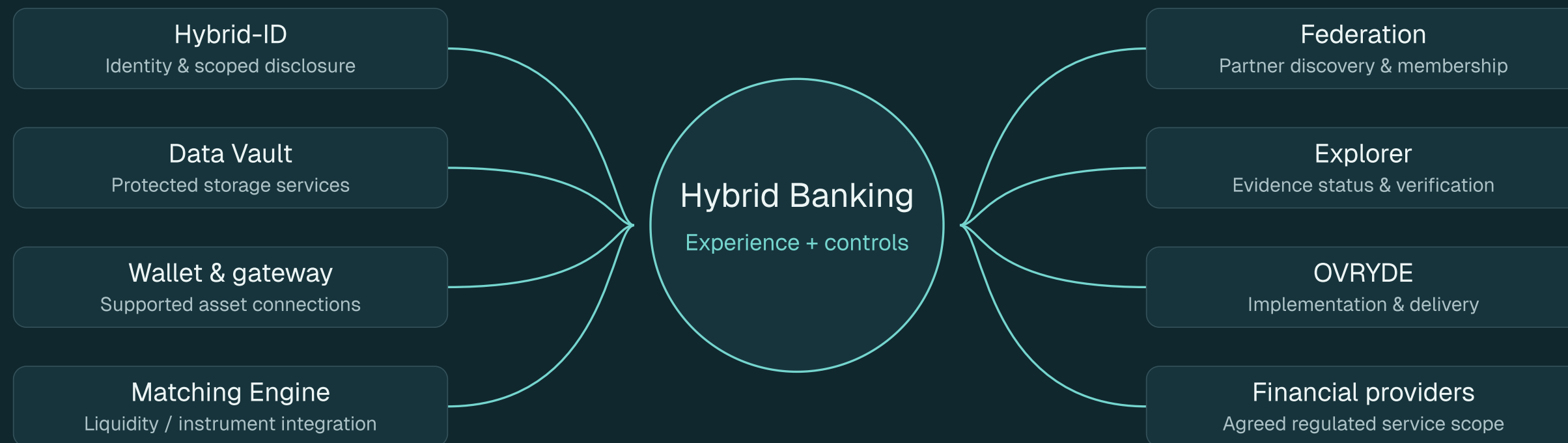
Check the receipt, inclusion and finality. Pending is never presented as verified.

Proof boundary A commitment does not prove that a trade is lawful, an asset is owned or a payment settled. It does not grant access to private records.

THE SERVICES AROUND THE BANKING EXPERIENCE

One platform, connected to an ecosystem.

Select the modules and provider relationships that support the institution's agreed offering.

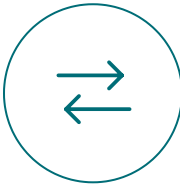


Connection is not activation Membership, service availability, permissions and provider acceptance are separate facts.

EXPLORE THE PRODUCT STUDIOS

Add the next service without losing the controls.

Each module has its own readiness, authority and provider requirements.



Yield Studio

Explore USD / USD1 offers, consent and lifecycle handling.

TESTNET SIMULATION · EXTERNAL EXECUTION DISABLED



Card Studio

Show branded programs, tenant boundaries and card requests.

SIMULATOR · PROVIDER ACTIVATION REQUIRED



Trade Finance

Negotiate terms, documents and payment handoffs in one deal view.

DESIGN PREVIEW / SIMULATOR · INTEGRATION PROPOSED



Asset Management

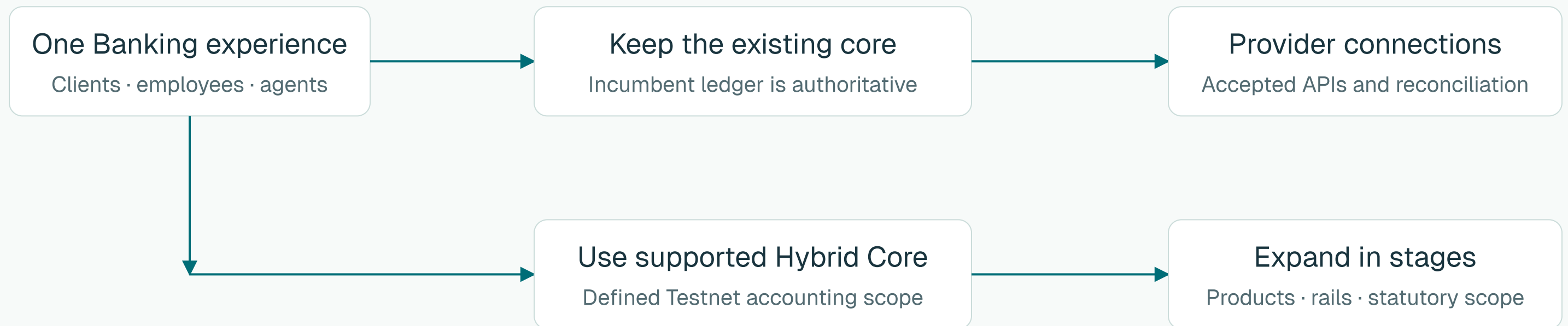
Connect mandates, manager decisions and institutional review.

TESTNET / DEMO · LIVE EXECUTION NOT IMPLIED

MODULAR ADOPTION

Fit the institution's operating model.

Keep an existing core authoritative or evaluate the supported Hybrid Core scope with explicit boundaries.



Choose one accounting authority for each product and balance.

YOUR NEXT STEP WITH OVRYDE

Define the first service. Prove the whole journey.

Start with a client need, the institution's permitted scope and the providers required to make it work.

01

Choose the need

Name the client group and first financial workflow.

A focused service brief

[Explore the presentations ↗](#)

02

Map responsibility

Agree systems, accounting authority and providers.

A reviewable operating model

[Discuss your first service ↗](#)

03

Prove the pilot

Test consent, controls, outcomes and recovery.

Accepted Testnet evidence

04

Activate the scope

Confirm readiness and ownership before release.

A controlled launch plan