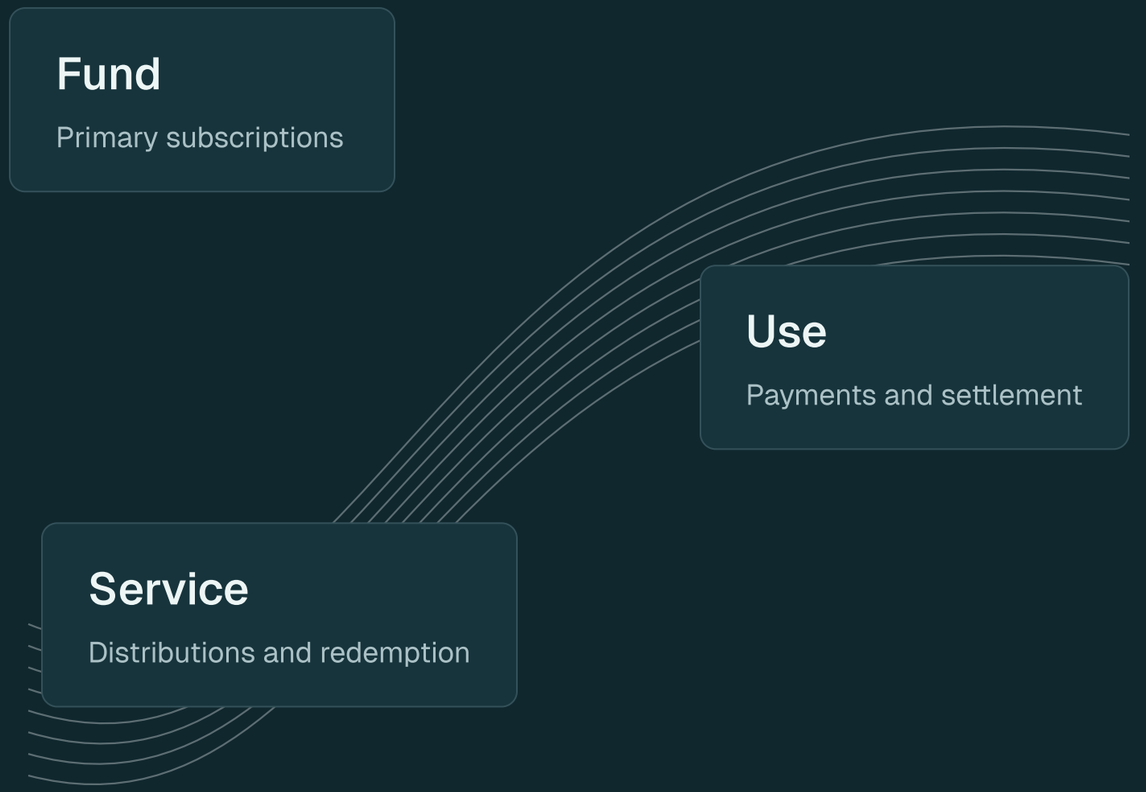
STABLECOIN UTILITY / A SERVICE MODEL

Give the asset a reason to be used.

Connect funding, settlement and everyday financial tasks without confusing activity with permanent balances.



01 / THE UTILITY NETWORK

Useful before, during and after a raise.

01

Fund

Eligible clients use an accepted fiat or stablecoin route.

02

Settle

Reconcile a primary allocation or permitted secondary trade.

03

Pay

Support separately authorized supplier or service payments.

04

Distribute

Service holders and provide the agreed redemption route.

> Cards, bank accounts, gateways and wallets are individually commissioned routes. A conceptual connection is not provider activation.

02 / STOCK AND FLOW

A busy network is not a permanent balance.

FLOW

Transfers and payments

Repeated transfers can reuse the same units. Transacted notional does not by itself increase stablecoin liabilities or reserves.

STOCK

Outstanding obligations

Minting and redemption change liabilities. A historical minimum balance is an observation, not a guarantee of future retention.

03 / ACCOUNTING BOUNDARIES

Keep three financial books separate.

01

Holder liabilities

The issuer owes the redemption obligation under the actual terms.

02

Issuer economics

Reserve income, service fees, provider costs and operating expenses.

03

Project proceeds

Offering funds and investment activity follow their own ownership and authority.

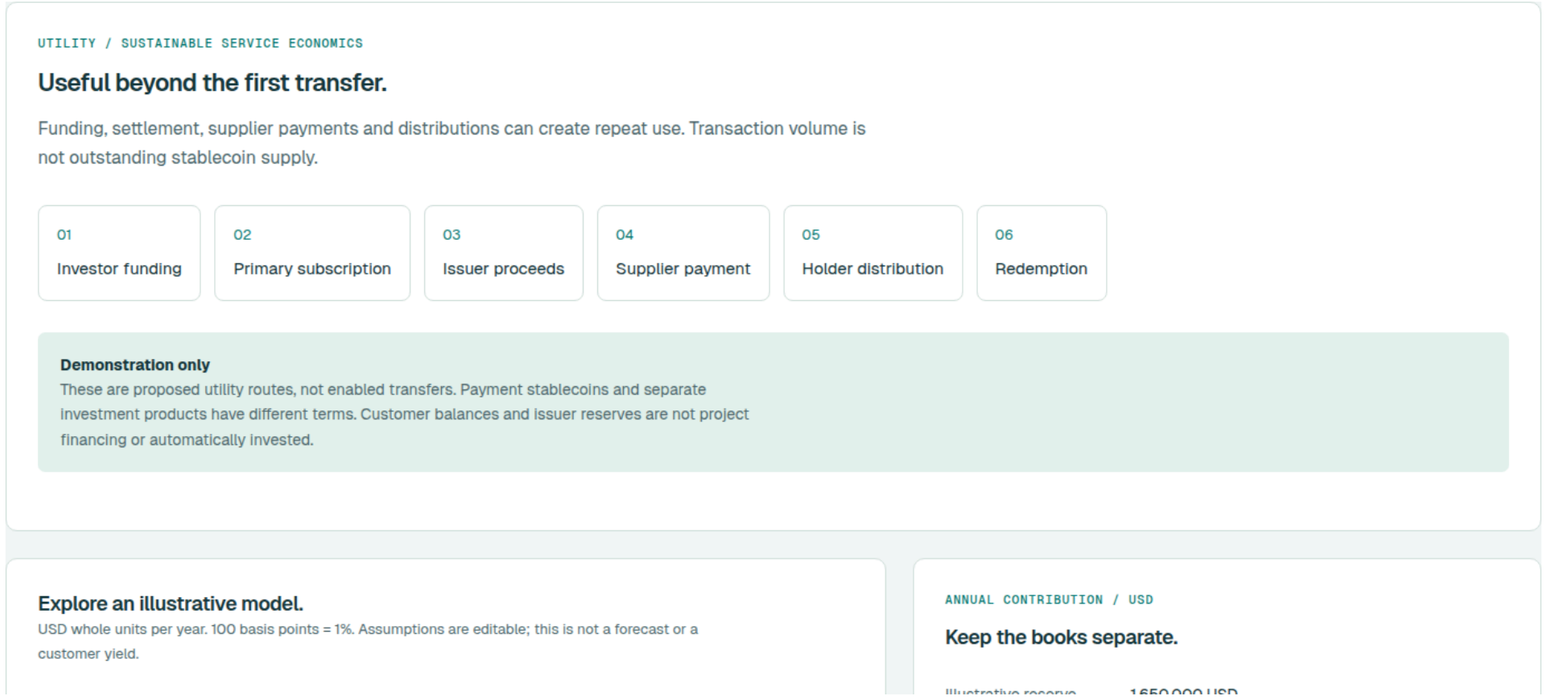
04

Evidence

A receipt or assessment records evidence; it does not create money or prove cash is available.

04 / ACTUAL SCENARIO CALCULATOR

Inspect the assumptions. Understand the sensitivity.



ACTUAL BROWSER DEMONSTRATION / FICTIONAL RECORDS / CROPPED EXCERPT

Editable annual scenario

Balance, rates, costs and service fees are visible.

No customer yield

The result is an illustrative contribution, not a promised return.

05 / TRANSPARENT EXAMPLE

An illustrative contribution bridge.

Annual USD scenario: 50m average outstanding; 80% at 4%, 20% at 0.5%. These are assumptions, not current rates.

RESERVE INCOME

1.65m

Weighted illustrative income before expenses.

SERVICE FEES

0.20m

Separate assumed fee income; no split agreed.

CONTRIBUTION

1.10m

After 0.45m variable and 0.30m fixed costs; before tax and additional losses.

> Sensitivity, losses, reserve requirements, redemption demand and actual provider costs must be evaluated for a genuine programme.

06 / PRODUCT DISTRIBUTION

Payment assets and yield products are distinct.

PAYMENT ASSET

Explain redemption and backing.

Identify the issuer, actual reserve arrangements, supported networks, holder rights and fees. Preserve a clear exit path.

INVESTMENT PRODUCT

Explain exposure and risk.

A separate yield product needs its own classification, eligibility, terms, consent and provider acceptance. Do not automatically sweep client or reserve funds.

NEXT / ONE SCOPED PILOT

Measure utility before scaling supply.

Start with one accepted issuer/asset and one useful workflow. Track liabilities, redemptions, completed tasks, actual costs and earned fees separately.

Explore the resettable demo

Discuss a pilot

> Hybrid Banking can present and distribute approved offerings; technology alone does not grant issuer, distribution or investment permissions.