

HYBRID BANKING × STRADACARTE

Your network. Your brand. A connected financial offering.

Bring your customers into a branded banking experience, with card programs and a wider financial ecosystem behind it.

Stradacarte An AIFC company Delivered with OVRYDE



Illustrative white-label card design

One relationship. More ways to serve.

Turn an existing customer, member or affiliate network into the starting point for a broader financial relationship.

CARD PROGRAM

Your branded card

Give eligible customers virtual or physical prepaid cards, with program-specific funding and spending rules.

PAYMENT OPERATIONS

Payouts at scale

Connect commissions, rewards, contractor payments and other approved disbursements.

FINANCIAL CONNECTIVITY

Treasury & liquidity

Coordinate funding, conversion and settlement through the appropriate financial providers.

EXPANSION ROADMAP

Digital assets

Extend the proposition toward eligible asset services and tokenization as those connections are accepted.

You bring the audience and brand. The ecosystem supplies the coordinated path to delivery.

A clear role for every participant.

CLIENT / DISTRIBUTION

Your business

Your customer network, brand, proposition and relationship ownership.

An existing portal, CRM, membership app or affiliate platform can be the entry point.

CORPORATE GROUP

AI Financial Corporation

AiFi: payment, liquidity and settlement infrastructure.

AIFC SUBSIDIARY

Stradacarte

Card programs, funding, authorization and program controls.

TECHNOLOGY FOUNDATION

Hybrid Banking

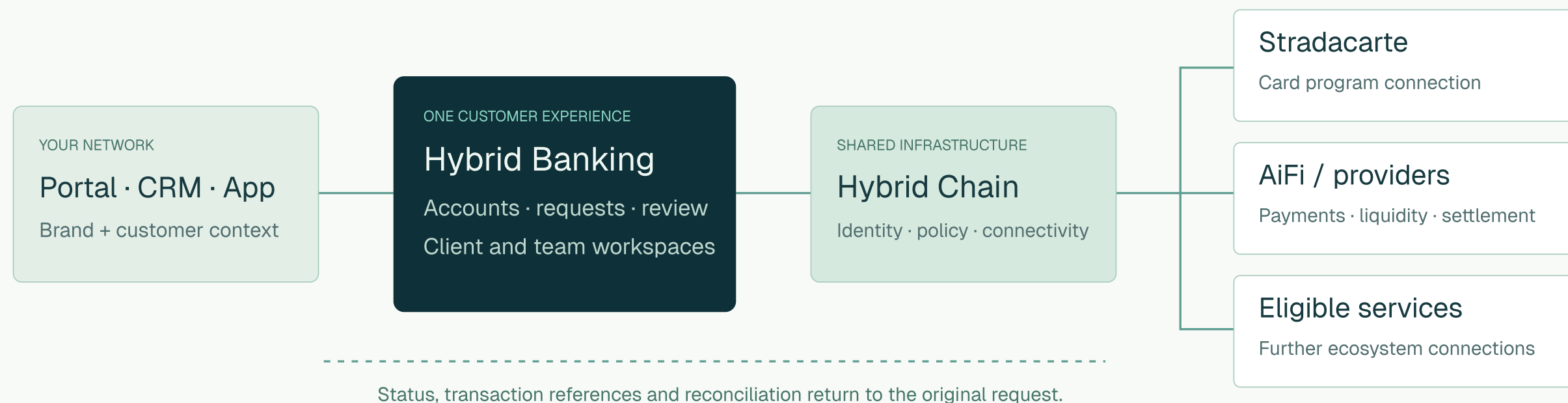
Client and team workspaces, banking workflows and institutional controls.

Hybrid Chain

Shared infrastructure, identity connections and ecosystem interoperability.

One integration surface. Defined provider connections.

Keep the customer journey coherent while each specialist service performs its own role.



Connect the existing business network once at the experience layer; configure each eligible service behind it.

From an invitation to an everyday relationship.

The customer sees your proposition. The institution and card program retain their required acceptance decisions.

01

Discover

Enter through your existing portal, campaign or membership network.

02

Identify

Sign in with Hybrid-ID and share the supported information with consent.

03

Review

Complete the institution's and program's eligibility, KYC and required checks.

04

Activate

Request the approved card product; issue and fund through the accepted provider connection.

05

Use & manage

See activity, manage supported controls and request help through one client experience.

Fewer disconnected journeys. Clear decisions. A familiar place to return.

Your brand. A program shaped around your business.



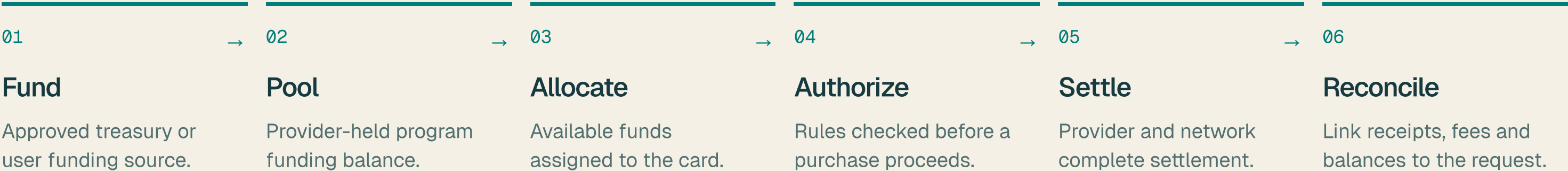
Concept artwork – not an issued card

Card format	Virtual and physical prepaid card options.
Acceptance	Open-loop or a defined closed-loop merchant network.
Funding	Single-load or reloadable, matched to the program.
Distribution	Direct customer delivery or bulk distribution.
Controls	Spend and velocity limits, merchant restrictions and authorization rules.

Follow the money.

Keep every status connected.

A prepaid program starts with available funding and a clear record of how it is allocated and used.



One financial view, distinct records.

Banking, program and card balances must be reconciled. A displayed request or approval is not a settled balance.

Designed for real operations.

Preserve transaction IDs, receive provider status updates and handle failed funding, reversals and duplicate messages.

Make the existing network work harder.

Start with the audience you already serve and the payment tasks it already needs.

01 Affiliates & creators

Prepare commission runs and eligible payouts; connect each payment to its business record.

02 Loyalty & rewards

Build a branded incentive or rebate program with explicit eligibility, funding and redemption rules.

03 Employees & contractors

Connect payroll or contractor disbursements with the appropriate payment or card program.

04 Marketplace communities

Offer an eligible card experience to sellers, members or customers inside the network they already use.

A reusable foundation for retention, repeat engagement and additional service relationships.

Trust belongs in the workflow.

Know the parties	Identity, business onboarding, permissions and the required institution and program checks.
Control the instruction	Exact amount, recipient, funding source and the approvals required for that action.
Manage the exception	Current restrictions, limits and unavailable evidence can hold the affected workflow.
Retain the record	Keep private context, actor, policy and provider references with the decision.

FEDERATION / STRADACARTE

Signed membership. Checkable identity.

Stradacarte is registered under the same signed membership approval scheme as the other Federation partners.

SIGNED MEMBERSHIP VERIFIED

Membership ledger finality is still pending. This record does not certify a Banking card connector or card settlement.

View membership evidence ↗

Let the agent prepare. Let authority decide.

ILLUSTRATIVE TEAM ASSISTANT

“Prepare this month’s approved partner rewards for our branded card program.”

I’ll assemble the eligible recipients, check available funding, highlight exceptions and prepare the batch for your review.

Workflow concept · not a live card-execution command

01

Prepare with context

Bring the approved business records and supported policy checks together.

02

Confirm the exact action

An authorized person reviews recipients, amounts, funding and exceptions.

03

Return a usable result

Associate provider outcomes and reconciliation references with the original request.

Start with cards. Expand on the same foundation.

Build a service relationship that can grow as each additional provider connection and product is accepted.

INITIAL PROGRAM

Banking + cards

A branded client experience, program funding, controls and a coordinated service workflow.

ELIGIBLE CONNECTIONS

Payments + liquidity

Extend approved payout, conversion, treasury and settlement routes through AiFi and relevant providers.

DEVELOPMENT PATH

Tokenization + markets

Evaluate defined asset products, custody and market connections under their own product and regulatory requirements.

Extend the proposition through agreed modules while keeping one coherent experience.

A focused path from proposition to launch.

One coordinated delivery program, with clear responsibilities and measurable acceptance at every step.

01

Configure

Choose the audience, brand, geography, program type and responsible provider.

02

Connect

Map identity, client records, card lifecycle, funding, status and reporting.

03

Prove

Test issuance, funding, controls, reversals and reconciliation end to end.

04

Activate

Approve the agreed scope, operating procedures, support and production readiness.

[Plan your program with OVRYDE ↗](#)

[Explore Hybrid Banking ↗](#)

Your network. One coordinated delivery path.