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

01 / THE COMMERCIAL OPPORTUNITY

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.

02 / THE PARTNERSHIP

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.

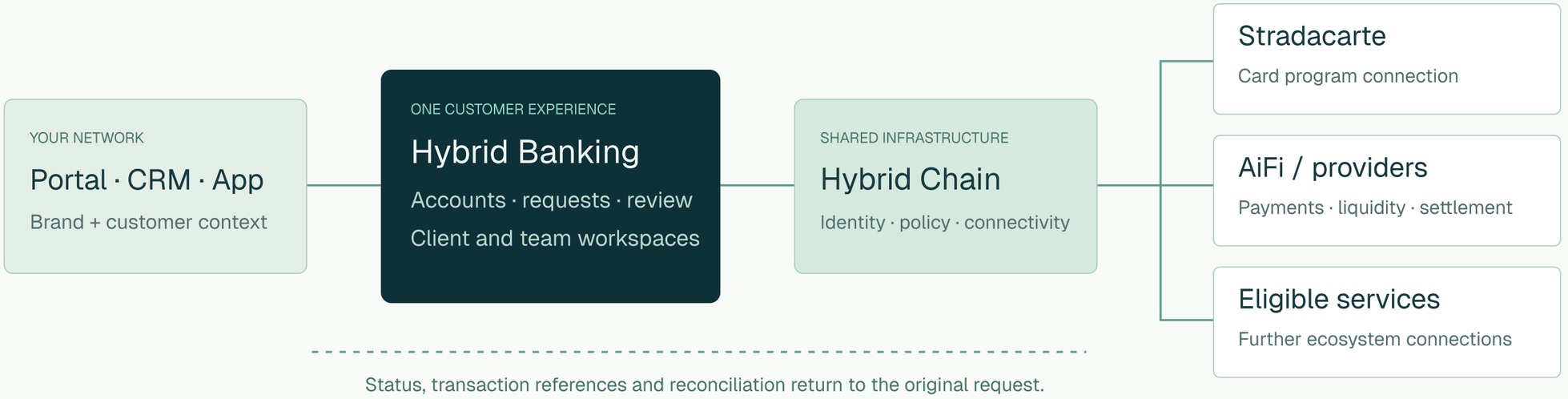
OVRYDE Solution design · white-label delivery · integration · deployment · ongoing support.

Corporate relationship: Stradacarte / About · Delivery role: OVRYDE / Services. Each entity retains its own responsibilities.

03 / THE INTEROPERABILITY MODEL

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.

Proposed integration architecture. Federation membership identifies approved participants; it does not itself activate APIs, issuing authority or settlement routes.

04 / THE CUSTOMER JOURNEY

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.

Illustrative customer flow for the integrated proposition. Card availability and activation depend on the accepted program and completed connections.

05 / WHITE-LABEL CARD PROGRAMS

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.

Program capabilities described by Stradacarte / Prepaid programs and Platform. Exact scope is confirmed per program.

06 / FUNDING & RECONCILIATION

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.

01 →

Fund

Approved treasury or user funding source.

02 →

Pool

Provider-held program funding balance.

03 →

Allocate

Available funds assigned to the card.

04 →

Authorize

Rules checked before a purchase proceeds.

05 →

Settle

Provider and network complete settlement.

06

Reconcile

Link receipts, fees and balances to the request.

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.

Prepaid funding reference: Stradacarte. Event mapping and reconciliation are part of the proposed Banking connector; funds are not held by a membership record.

07 / DISTRIBUTION & MASS PAYMENTS

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.

Use cases are an integration proposition. Program examples: Stradacarte prepaid programs. Economics and permitted use are agreed separately.

08 / CONTROLS & VERIFIABLE PARTICIPATION

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 ↗

Membership state from the Federation deployment handoff, 8 October 2026. Existing Banking policy proofs are a separate non-value Testnet evidence system; a proof does not establish compliance.

09 / THE AGENTIC ADVANTAGE

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.

Agent-assisted card operations are part of the integration design. Existing Banking assistants use guided commands; identity and membership do not grant unrestricted spending authority.

10 / A WIDER FINANCIAL OFFERING

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.

AiFi separates financial connectivity from developing tokenization and autonomous capabilities: AiFi product positioning. No universal market access or transferable licence is implied.

11 / DELIVERED WITH OVRYDE

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.