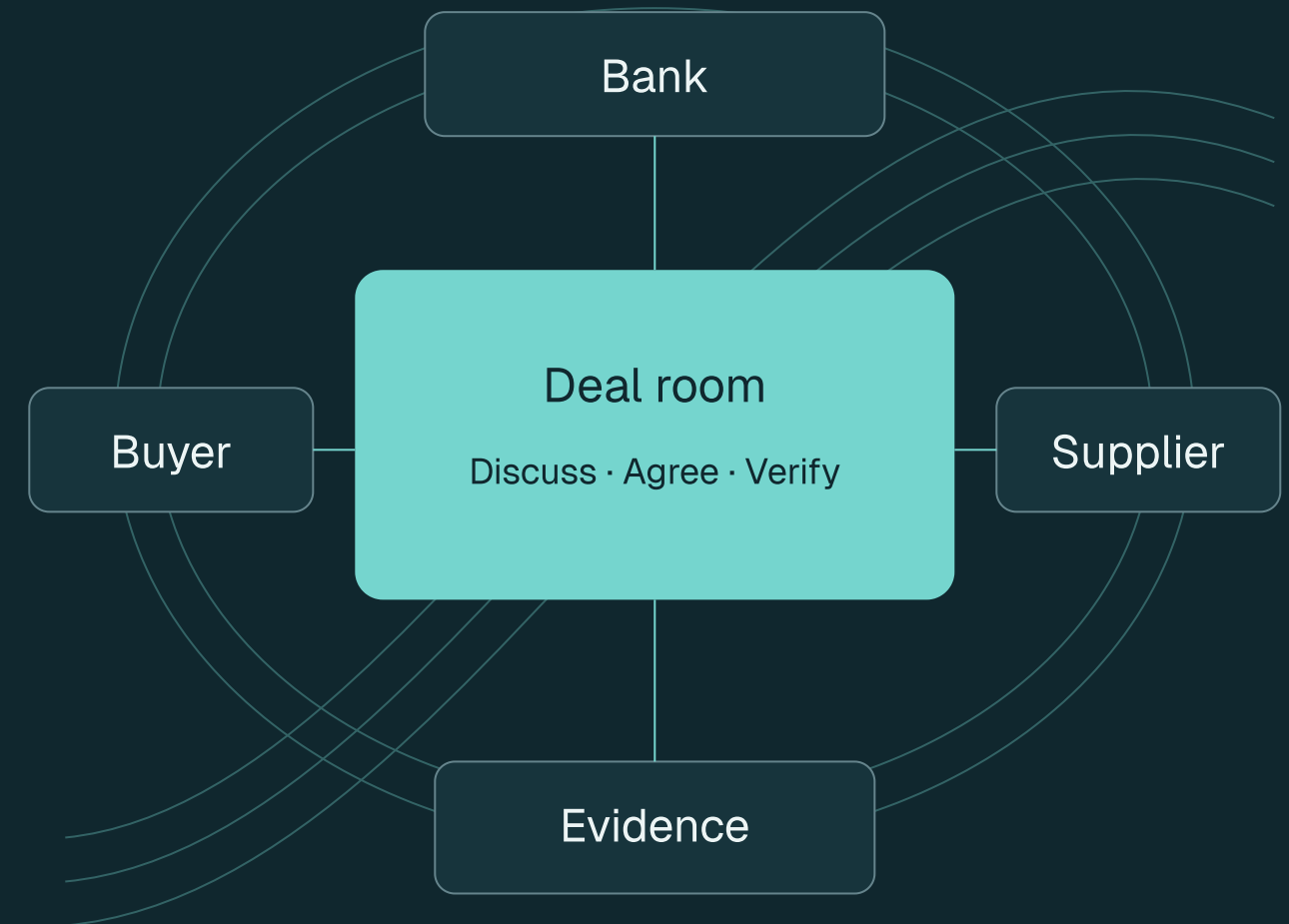


CONFIDENTIAL TRADE. CONNECTED OPERATIONS.

# One connected deal. Clear responsibilities.

Bring the bank, customer and counterparty together.  
Connect confidential collaboration to controlled funding,  
settlement and evidence.

Identify → Negotiate → Document → Fund → Authorize → Settle → Verify



A commitment, not a public transcript.

PROPOSED INTEGRATION

# The infrastructure behind the deal

 Bank and customer communicate through a secure communication app within Hybrid Banking and the Hybrid ecosystem. Approved counterparties join through explicit invitations.

01

**Hybrid ID**

Authenticate people and verify company authority. Signatures require a separate signing step.

02

**Secure communication**

Encrypted peer-to-peer messages for invited participants; explicit history sharing.

03

**Data Vault**

Encrypted documents and recoverable history, exact versions and access grants.

04

**Hybrid Wallet**

Control digital assets under explicit authority. A reviewer need not hold a wallet.

05

**Secure gateway**

Connect supported external-wallet deposits; verify network, asset and source.

06

**Banking connections**

Link approved fiat accounts and bank-provided conversion where available.

07

**Conditional settlement**

Bind approved terms, funding and release conditions to each payment leg.

08

**Hybrid Explorer**

Verify scoped evidence; viewing a proof does not grant access to private content.

Hybrid Chain infrastructure in the proposed Banking integration. The simulator uses local examples and does not call these services.

# Keep the whole deal in view.

Copper Purchase · October Delivery · TF-001

John Connor · Example Buyer / Example Supplier / Example Bank

ConversationDocumentsTermsPaymentsParticipants

JOHN CONNOR · EXAMPLE BUYER

Please confirm the delivery date and insurance before we approve payment.

EXAMPLE SUPPLIER

The updated schedule and insurance certificate are ready for your review.

Delivery schedule · v2

View exact version →

● Document review requested

Assigned to the bank’s designated reviewer.

NEXT ACTION

Review the updated terms.

Proposal v2 references the documents shared in this room.

Review proposal →

ACCESS

Named participants.

Document-specific grants.

Choose a recognizable deal name; retain TF-001 as the permanent reference. HB-PAY-001 identifies the instruction and HB-TX-001 the simulated receipt.

03 / 10

## PROPOSED INTEGRATION

# Bring funds into the agreed plan.

Multiple currencies, wallets and bank accounts. Every leg has its own approved route, authority, fees and result.

01 **EXTERNAL STABLECOINS**  
Third-party wallet → Secure gateway → Authorized Hybrid Wallet

02 **FIAT FUNDING**  
Client bank account → Bank-provided FX / conversion → Client wallet

03 **SETTLEMENT LEGS**  
Approved wallet or bank account → Conditional release → Recipient wallet or bank account

Proposed, provider-dependent routes. Deposits require confirmation before spending; conversion requires an accepted quote. No implied atomic settlement across different rails.

04 / AN ILLUSTRATIVE COMMODITY PURCHASE

Follow the deal.  
From invitation to receipt.

01 / INVITE

Establish  
the parties.

Approved banking relationship, current company authority and explicit acceptance.

Bank + counterparties

02 / NEGOTIATE

Agree the  
commercial terms.

Discuss price, quantity, delivery, responsibilities and exceptions in context.

Buyer + supplier

03 / REVIEW

Approve the  
exact documents.

Purchase agreement, quality evidence, insurance and bill of lading.

Designated reviewers

04 / AUTHORIZE

Bind the payment  
to the agreement.

Confirm the amount, asset, recipient and release conditions separately.

Authorized signers

05 / RECONCILE

Record  
the outcome.

Link the verified settlement result and receipt back to the same room.

Operations + parties

Physical trade stays physical.

A document or smart contract does not independently prove shipment, quality or title. Agree who attests each condition and how disputes are resolved.

# Requests to receipts. In context.

EXAMPLE SUPPLIER · LINKED TO AGREED TERMS

Payment requested

100,000.00 USD1

Purchase agreement v3 · Invoice INV-001  
Named recipient · Release conditions attached

Review payment request →

AUTHORIZED BANK REVIEWER

Payment approved

Exact instruction confirmed. Awaiting release conditions.  
**Approval is not settlement.**

INTERNAL TRANSACTION · ILLUSTRATIVE

Payment executed

Show only after the accepted settlement result is verified.

Internal transaction ID HB-TX-001

ACTION CARDS, NOT CHAT COMMANDS

## Every payment keeps its context.

- 01

Request

A structured instruction linked to the exact agreed terms.
- 02

Authorize

Separate permissions, current controls and explicit confirmation.
- 03

Verify

A service-authenticated result, reconciled before the status advances.

Typing “paid” never marks an instruction as executed. A receipt link does not grant access to its contents.

## PROPOSED INTEGRATION

# Agree the conditions. Authorize the release.

The client or bank prepares a conditional smart-contract instruction from an approved template. Authorized parties approve its exact terms before activation.

01

## Agree and sign

Identify the exact purchase-document versions. Signing is separate from Hybrid ID sign-in and commercial acceptance.

02

## Fund and attest

Reserve the agreed amount. Named reviewers confirm delivery, quality or other conditions using authenticated evidence.

03

## Release or resolve

Release only when conditions and authority pass. Define expiry, dispute, refund and uncertain-result handling.

Proposed smart-contract and escrow integration. Documents stay in Data Vault; the instruction references them and controls authorized funds. A smart contract cannot itself verify physical delivery.

# Private records. Verifiable evidence.

## PRIVATE CONTENT

Conversation  
Terms & documents  
Payment instruction

### Encrypt the record.

Only authorized participants receive access.  
Data Vault stores encrypted content.

## MINIMIZED EVIDENCE

### Commitment

Privacy-preserving binding

### Commit to the record.

A scoped, salted commitment represents the  
record without publishing its contents.

## INDEPENDENT VERIFICATION

### Verified checkpoint

Signature + inclusion checks

### Verify inclusion.

Check the commitment, intended network and  
recorded inclusion under the accepted trust  
policy.

## Evidence of a recorded event. Not a public transcript.

Authorized participants inspect documents and receipts privately. Hybrid Explorer  
verifies scoped commitments and inclusion, not the confidential contents, delivery or  
legal validity. Pending is not finalized.

# Privacy is a permission model. Every participant is accountable.

AT ROOM CREATION / COMPLIANCE TEAM DECIDES

## Compliance involvement

|              |                                                                                                            |
|--------------|------------------------------------------------------------------------------------------------------------|
| Involved     | Designated officers become visible participants with stated conversation and document access.              |
| Not involved | No room content is shared with the compliance team. Required screening and financial controls still apply. |

No hidden compliance copy. Retention, departure and legal-hold policies are separate decisions.

- 01

### Join deliberately

Bank staff or approved company representatives create rooms. Counterparties need an approved banking relationship.
- 02

### Share selectively

New participants receive no earlier history or documents by default. Each disclosure is explicit.
- 03

### Recheck authority

Role loss or removal stops future access. Earlier plaintext cannot be recalled; changed policies leave a private audit record.

09 / A PRACTICAL DELIVERY PATH

# Start with a private collaboration pilot.

One institution. Two approved counterparties. One clearly defined trade workflow.

FOUNDATION / EXISTING SERVICES

## Reuse the ecosystem.

Banking identity and review controls; Messaging and Data Vault contracts; scoped Testnet evidence services.

Existing foundations do not mean this room integration is already deployed.

FIRST RELEASE / PROPOSED

## Connect the human workflow.

Private invitations, encrypted chat, exact document versions, proposal responses and linked action cards.

Accept Banking authority, company custody, recovery and disclosure boundaries.

NEXT RELEASE / SEPARATE ACCEPTANCE

## Connect conditional settlement.

Funding reservations, escrow, verified wallet events and receipts; then optional scoped agent assistance.

First simulate on non-value Testnet. Signing and real execution require separate acceptance.

**Make complex deals easier to coordinate.  
Keep confidential details under control.**

[Discuss a pilot with OVRYDE →](#)