

TRADE FINANCE / WORKFLOW WALKTHROUGH

A shared deal. A visible next step.

Follow a fictional 100,000 USD1 copper purchase with John Connor. Each participant has a clear responsibility.

One room connects documents, decisions and payment status. The proposed settlement layer can support multiple currencies, wallets and bank accounts.

Simulator screen detail

BK

Payment preparer · BKR-01

TF-001 · 11



Payment executed · Simulated

HB-PAY-001

Open invoice

Open accepted proposal

100,000.00 USD1

Internal transaction ID

HB-TX-001

Illustrative internal record. No wallet transfer or blockchain settlement took place.

Inspect evidence

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.

A named deal.
A secure conversation.

WHO ACTS

Buyer · supplier · bank

THE ACTION

Name the deal “Copper Purchase · October Delivery”. The supplier accepts the invitation; the bank chooses compliance involvement at creation.

THE HANDOFF

TF-001 remains the room reference. The proposed encrypted app connects bank, customer and approved counterparties. The demo shows local sample messages.

Simulator screen detail

TF-001 · COMMODITY PURCHASE

Copper Purchase · October Delivery

Customer-chosen room name · Deal room

Invited participants only

Encrypted messaging · Preview

Encrypted messaging · Preview

Preparing documents

+

ConversationDocumentsRelease conditionsParticipantsActivity & evidence

B

Supplier

TF-001 · 01

The room is ready. Follow each role to negotiate the deal and simulate the payment.

Inspect evidence

Send sample message

Preset messages only. No private information is collected or sent.

NEXT ACTION

→ Supplier

Share the supporting documents

Share five sample documents with the buyer and bank reviewer. This is an explicit sharing step, not a real upload.

Designated compliance officer · Included at creation

Share sample documents

→

100,000.00 USD1 · No monetary value

Five documents.
One review package.

WHO ACTS

Supplier → bank reviewer

THE ACTION

Share the agreement, invoice, quality confirmation, insurance and bill of lading. Review exact versions with explicit access grants.

THE HANDOFF

The proposed Data Vault stores encrypted documents; wallets control assets. Scripted findings assist human review, not proof of delivery or title.

Simulator screen detail

ConversationDocumentsRelease conditionsParticipantsActivity & evidence

✦Agent review · Scripted demonstrationSatisfied · Simulated

Invoice total matches quantity × unit price in the agreement.

Commercial invoicePurchase agreement

Sample quality document is present. Physical inspection is not verified by this demo.

Quality confirmation

No live AI is used. These findings illustrate how an agent can prepare evidence for an authorized reviewer.

AGR-001 · Version 1Purchase agreementShared with buyer and bank reviewer · Designated compliance officerPreview sample

INV-001 · Version 1Commercial invoiceShared with buyer and bank reviewer · Designated compliance officerPreview sample

Actual simulator screens · Fictional records · No real payment, encrypted transport, Vault storage or chain proof.

04 / 12

A discrepancy stops the handoff.

WHO ACTS

Bank reviewer → supplier

THE ACTION

Return the 105,000 USD1 invoice for correction. The supplier submits a 100,000 USD1 replacement.

THE HANDOFF

INV-001 v1 remains in the history. Version 2 requires review and fresh acceptance; earlier agreement does not silently carry over.

Fictional document preview

INV-001 · Version 1

Commercial invoice

Sample only, with no legal effect. In the proposed product, exact document versions and recipient grants accompany encrypted Data Vault storage.

Buyer	Example buyer company · Represented by John Connor
Supplier	Example supplier company · SUP-001
Current shipment (tonnes)	100
Transaction amount	105,000.00 USD1
Room reference	TF-001

Close

Fictional document preview

INV-001 · Version 2

Commercial invoice

Sample only, with no legal effect. In the proposed product, exact document versions and recipient grants accompany encrypted Data Vault storage.

Buyer	Example buyer company · Represented by John Connor
Supplier	Example supplier company · SUP-001
Current shipment (tonnes)	100
Transaction amount	100,000.00 USD1
Room reference	TF-001

Version comparison

Earlier version: Version 1 · 105,000.00 USD1

Current version: Version 2 · 100,000.00 USD1

A new invoice version replaces the earlier one. Review and acceptance must be renewed.

Close

Propose a version.
Accept that version.

WHO ACTS

Supplier → buyer

THE ACTION

The supplier sends a proposal; John Connor selects “Accept proposal” for the displayed version and amount.

THE HANDOFF

The conversation records the buyer’s response. A revision or partial shipment requires renewed review. Acceptance is not a signature or payment.

NEXT ACTION

→ John Connor · Buyer

Review and accept this version

Accepting the commercial proposal does not sign a contract or authorize a payment. A revised proposal requires fresh acceptance.

Purchase proposalVersion 1

Document-conditioned purchase payment

100,000.00 USD1

AGR-001 · SUP-001

Accept proposal→

► Other decisions

✓ 100,000.00 USD1 · No monetary value

JC

John Connor · Buyer

TF-001 · 06



John Connor accepted the exact proposal version. Payment authority remains separate.

Version 1 · 100,000.00 USD1

Inspect evidence

Request payment.
Choose the settlement plan.

WHO ACTS

Supplier → bank preparer

THE ACTION

The demo requests one fictional USD1 payment. Proposed funding connects external wallets via the secure gateway, or fiat accounts via bank-provided conversion.

THE HANDOFF

Authorize each settlement leg separately. Confirm deposits, quotes, currency, network, recipient and fees before reserving funds. Provider support determines available routes.

NEXT ACTION

→ Supplier

Request payment against agreed terms

Link the request to the accepted proposal and invoice INV-001. The bank must separately review and authorize the instruction.

Purchase proposalVersion 1

Document-conditioned purchase payment

100,000.00 USD1

AGR-001 · SUP-001

Request payment→

▶ Other decisions

✓ 100,000.00 USD1 · No monetary value

PROPOSED SETTLEMENT DESIGN

One deal. Multiple settlement legs.

01 USD1 · Wallet A → Wallet B

02 USD · Bank account C → Bank account D

03 EUR · Wallet E → Bank account F

Illustrative routes, not a split of the example amount. Verify currency, network, ownership, FX, fees and authority per leg. Wallet and bank-account support depends on the connected provider.

Prepare separately.
Approve explicitly.

WHO ACTS

BKR-01 → BKA-02

THE ACTION

The preparer reserves the illustrative balance. A separate bank approver confirms exact versions, amount and recipient.

THE HANDOFF

Approval precedes submission. For multiple legs, bind authority to each instruction; a common room does not imply one atomic settlement across every rail.

Confirm the simulated instruction

Purchase proposal

Version 1

Document-conditioned purchase payment

100,000.00 USD1

AGR-001 · SUP-001

Supplier	Example supplier company · SUP-001
Version	AGR-001 v1 · INV-001 v1 · QA-001 v1
Payment operation ID	HB-PAY-001

A second bank actor reviews the amount, beneficiary and document versions. Approval is bound to this instruction; switching demo roles is not real authentication.

Confirm simulation →

Cancel

Pending means not yet complete.

WHO ACTS

Buyer → bank reviewer

THE ACTION

In the hold scenario, restore funding and screening availability. Submit once, then reconcile the same HB-PAY-001 instruction.

THE HANDOFF

Reserved funds remain reserved while the result is uncertain. Proposed multi-leg settlement tracks pending, completed and failed legs separately; never mark the whole deal paid prematurely.

Funding & settlement		
Available sample funds	Reserved	Paid · Simulated
75,000.00 USD1	0.00 USD1	0.00 USD1
Illustrative fee: 0.00 USD1 · No conversion in this scenario		

JC

John Connor · Buyer

TF-001 · 06

John Connor accepted the exact proposal version. Payment authority remains separate.

Version 1 · 100,000.00 USD1

Inspect evidence

NEXT ACTION

→ Payment preparer · BKR-01

Reconcile the existing instruction

Check HB-PAY-001 again without issuing another payment. An unknown or pending result is not a failure and must not release reserved funds.

Reconcile same instruction →

Release conditions

Result still pending. Reservation and operation ID are preserved. Reconcile again.

✓ 100,000.00 USD1 · No monetary value

The receipt belongs in the conversation.

WHO ACTS

Banking event → participants

THE ACTION

After reconciliation, the simulator posts a payment receipt with internal transaction ID HB-TX-001.

THE HANDOFF

A payment request, approval and completion are distinct events. Future connected settlement must verify each result before displaying it; a chat message cannot establish payment.

BK

Payment preparer · BKR-01
TF-001 · 11



Payment executed · Simulated

HB-PAY-001

Open invoice

Open accepted proposal

100,000.00 USD1

Internal transaction ID

HB-TX-001

Illustrative internal record. No wallet transfer or blockchain settlement took place.

Inspect evidence

Invite precisely. Revoke future access.

WHO ACTS

Bank → quality inspector

THE ACTION

Grant the quality document. Earlier and future conversation access is an explicit option, off by default. The inspector must accept.

THE HANDOFF

Removal hides the room in this role preview. It cannot erase previously received information. Retention and company recovery require a separate policy.

Invite a sample inspector

The example inspector has an approved banking relationship. Grant the quality document only, or explicitly include the room conversation. Other documents and payment controls remain unavailable.

☐ Also share earlier conversation and future messages

Invite a sample inspector →

Cancel

Access removed

Stop future access. Previously received information cannot be erased. Company retention and recovery rules need separate production design.

Quality document only; no conversation access

Try the handoffs. Then define the pilot.

Replay success, correction and hold scenarios. Name the deal, switch roles, inspect documents and reset the demonstration.

01**Successful purchase****02****Invoice discrepancy****03****Payment on hold**

Next-stage integration: encrypted chat, Vault records, identity-linked signing and conditional wallet/bank settlement. Explorer verifies scoped evidence; private records retain access controls.

Open the deal-room simulator →hybrid-banking.com/demo/deal-room/