AN INVITATION TO BUILD TOGETHER

From USD1 to a connected investment experience.

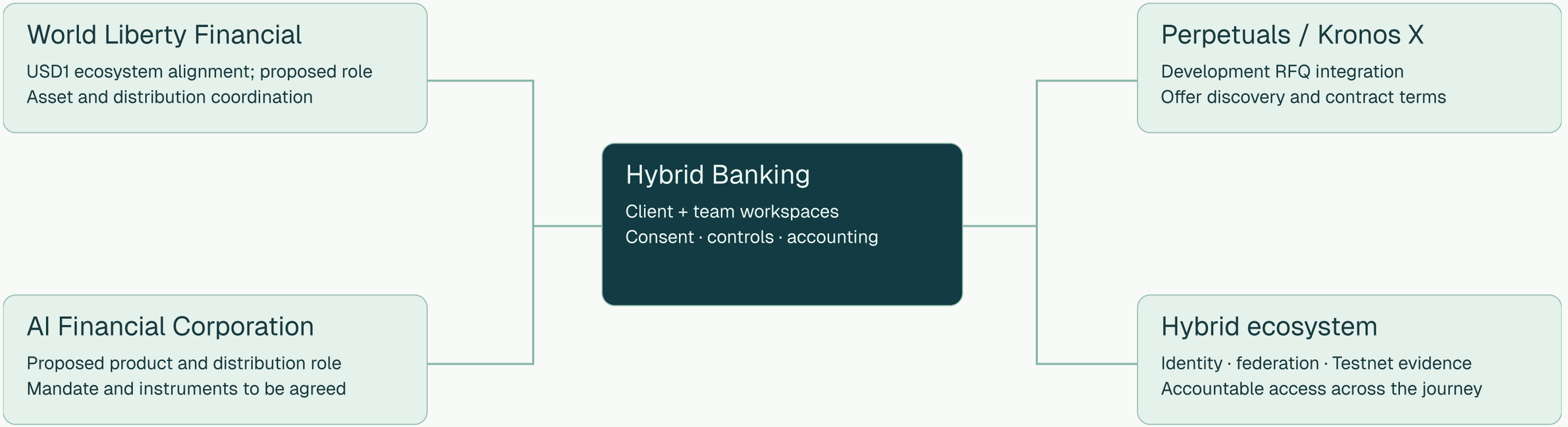
One banking journey across clients, institutions and ecosystem partners.

A discussion brief for World Liberty Financial and AI Financial Corporation (AIFC)

ECOSYSTEM DESIGN

Connected access. Distinct responsibilities.

Hybrid Banking is the common operating layer; each participant retains its own product, client and contractual responsibilities.

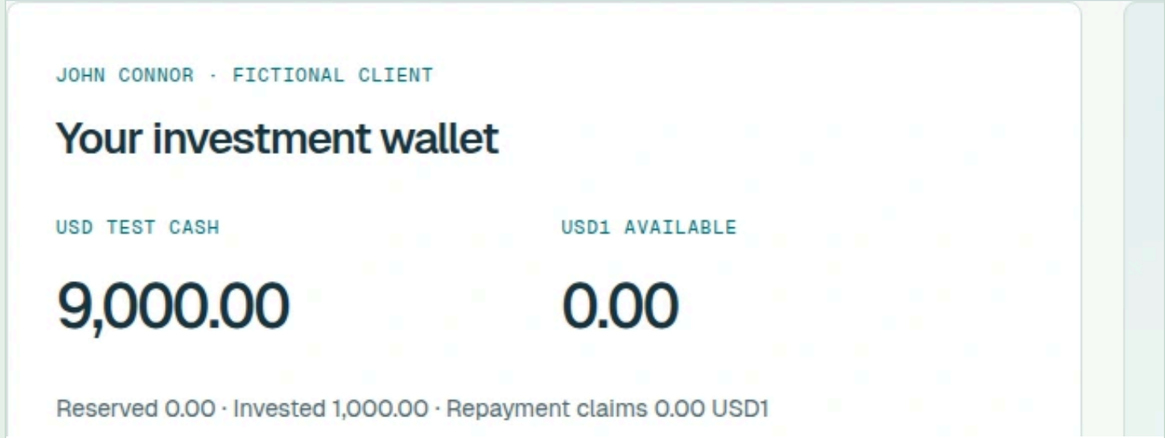


Proposed collaboration, not an announced joint offering. USD1's issuer and redemption processor is BitGo, according to World Liberty's USD1 documentation. A yield contract writer is a separate role.

EXPLORE THE WORKING SIMULATOR

Simple for clients.
Structured for the institution.

CLIENT · USD1 SCENARIO



01 / Client clarity.

Separate available funds, reserved units and invested principal before taking the next step.

TEAM · CONTROL & LIFECYCLE

02 / Institutional control.

Review identity, geographic screening and product eligibility before approval.

Actual public simulator screens with fictional records. Presets load examples; they do not act for the visiting user or publish blockchain transactions.

AGENTIC BANKING

Less navigation. Clearer decisions.

“Prepare 1,000 USD1 for a yield investment.”

01 / AGENT	**Prepare the instruction**	Assemble exact terms through the same eligibility and policy gates.
02 / CLIENT	**Review and confirm**	Understand provider, fixed term, risk and fees. Bind consent to the terms.
03 / INSTITUTION	**Approve independently**	A separate authorized person reviews the confirmed instruction.
04 / OPERATIONS	**Track and reconcile**	See principal, repayments and claims in one asset-aware workflow.

The current assistant supports deterministic preparation commands. Broad autonomous execution is not enabled. Efficiency comes from fewer handoffs and shared records, not removed controls.

ILLUSTRATIVE USD1 CONTRACT

Transparent terms. Visible outcomes.

1,000 USD1

PRINCIPAL · 30 DAYS · 4.5% ANNUALIZED

3.6986 USD1

Illustrative gross reward, displayed to four decimals. ACT / 365; zero-fee scenario.

No live offer or guaranteed return. Unsecured counterparty exposure; principal and reward may not be repaid. No early redemption in this scenario.

01 **Reserve on confirmation**

Available funds reduce only after client consent.

02 **Invest after approval**

Principal moves into a distinct contract position.

03 **Repay or retain a claim**

Only simulated repayments become available units.

04 **Recover without rewriting history**

Default and recovery remain visible in the log.

THE VALIDATION ADVANTAGE

Private detail. Verifiable decisions.

Keep authority accountable

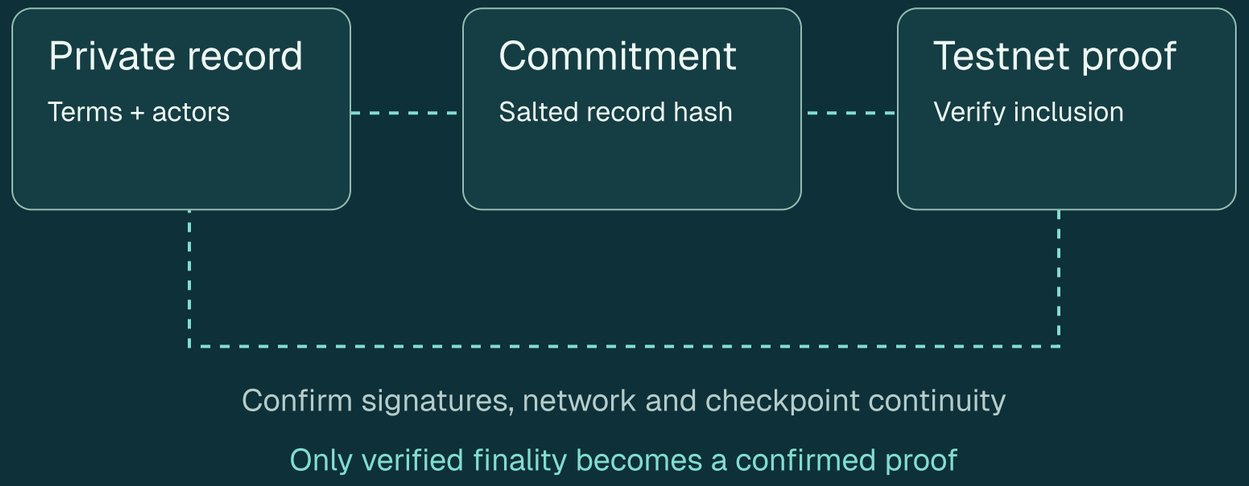
Retain exact consent, policy versions and institutional decisions.

Share evidence, not client files

Publish salted commitments; keep identities and terms in private records.

Make status explicit

Queued, pending and confirmed are different states.



Authenticated Banking queues policy, eligibility, consent and approval evidence. Lifecycle postings retain local encrypted audit records. The public demo publishes nothing. Proof of recording does not prove investment safety or settlement.

Current evidence infrastructure: single-operator, non-value Testnet with a 3-of-4 validator threshold. No claim of independent operators or Mainnet finality.

MODULAR INFRASTRUCTURE & FEDERATION

Integrate once.
Expand the opportunity.

Client + employee workspaces
One product journey, different responsibilities

Identity + institutional policy
Known actors, scoped access, current controls

Asset ledger + partner adapters
Separate assets, exact quantities, reconciliation

Federation + evidence network
Partner discovery and accountable participation

For World Liberty
A proposed route to bring USD1 into an institution-controlled customer journey.

For AIFC and distribution partners
A proposed common interface for eligible products, client relationships and operational oversight.

For banks and their teams
Reuse the workflow as products expand; keep eligibility, consent and review visible.

Institution-hosted, hosted and hybrid deployments are architectural options. The current pilot runs on operated Core infrastructure. Each connection requires its own permissions and agreements.

THE NEXT CONVERSATION

Start with a shared simulation.

See it.
Challenge it.
Shape it together.

Open the USD1 experience →

hybrid-banking.com/demo/yield/ · No account needed

01 / AVAILABLE NOW

USD and USD1 examples, agent preparation, client consent, team review and lifecycle scenarios.

02 / DEFINE TOGETHER

Provider responsibilities, eligible markets, distribution, fees and allocation of realized rewards.

03 / CONNECT WHEN READY

Verified offers, custody, funding and execution remain separate integration stages.

Explore recovery →

Arrange a partner walkthrough →

No real funds are needed for this evaluation. EUR1 and the EUR hedge are deferred. Commercial participation and revenue shares are proposals, not signed commitments.