

A NEW ECOSYSTEM PRODUCT JOURNEY

Yield, connected to **banking.**

Client intent. Institutional control.
Accountable participation.

USD and USD1 first. Explore fixed-term yield swapping through the Hybrid Banking Testnet experience.



THE ECOSYSTEM ADVANTAGE

One journey. Clear responsibilities.

Hybrid Banking brings the client experience, permission checks and investment records together around an approved product catalogue.

01

Hybrid Banking

Identity-linked access, exact consent, independent review, asset accounting and lifecycle visibility.

02

Perpetuals integration

A read-only adapter for the Kronos X development offer board. Dedicated credentials and writer attribution are pending.

03

Federated participation

World Liberty Financial and Hybrid-Federation are intended participants. Contracts define each party's role; no shared licence or guarantee is implied.

Asset issuer, contract writer, execution venue and distributor are separate roles. USD1 denomination does not identify the yield provider.

AGENTIC CLIENT EXPERIENCE

Less navigation. More informed control.

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

The assistant prepares a draft with exact terms. The client reviews the provider, amount, annualized rate, fixed term and risk before confirming.

ILLUSTRATIVE CONTRACT

4.5%

ANNUALIZED · 30-DAY TERM

1,000 USD1 principal

3.698630 USD1 expected gross reward.

Zero-fee scenario. Not a live offer.

Unsecured exposure. No early redemption. Principal and rewards may not be repaid.

INSTITUTIONAL OPERATIONS

Approval is a workflow.
Every decision has an owner.

01	Enable the product	Compliance opts the institution into illustrative Testnet products and records the policy rationale.
02	Approve client eligibility	Relationship status, current country controls and sanctions clearance precede a separate investment decision.
03	Bind the exact terms	Client confirmation reserves test units and binds amount, provider disclosure, rate, term and policy version.
04	Review independently	An authorized reviewer rechecks controls and quote freshness. A second role on the same identity is not independent approval.

ASSET-AWARE ACCOUNTING

Available. Reserved. Invested. Never confused.

01	02	03	04
Available	Reserved	Invested	Claim
USD cash and USD1 units stay separate.	Confirmation prevents double use.	Approved principal enters the contract.	Unpaid maturity amounts remain receivables.

Exact six-decimal quantities · Atomic commands · Durable idempotency · Balanced asset movements

The first release uses a separate non-value investment subledger. Illustrative USD → USD1 conversion is not a live price, deposit, mint or redemption.

REPAYMENT, DEFAULT & RECOVERY

See the outcome. Preserve the history.

01

Full repayment

Principal and actual simulated reward return to available units. Expected yield is never credited prematurely.

02

Partial or missed payment

Unpaid amounts remain claims. Available balance reflects only what the scenario actually repays.

03

Recovery and allocation

Recovery reduces the claim without deleting the default. Configurable scenario shares apply only to realized reward after principal.

The operations lab advances scenario time explicitly. Actual audit timestamps are preserved.

Commercial fee and sharing agreements are unconfirmed. Test allocations do not imply a party has agreed to offer, distribute or guarantee a product.

HYBRID-CHAIN TESTNET EVIDENCE

Keep the details private.
Make recording verifiable.

01	02	03	04
Private record	Commitment	Verification	Explorer
Terms, consent, policy and reviewer stored with the institution.	Salted, network-bound hash queued to the existing proof service.	Signature, inclusion, publication binding and checkpoint checks.	Confirmed evidence only after verified finality.

Policy, eligibility, consent and approval decisions enter the Testnet compliance proof queue. Lifecycle postings have encrypted local audit records. This public simulator publishes nothing. Proof of recording is not proof of investment safety.

AVAILABILITY & NEXT STEPS

Explore now.

Connect deliberately.

01	Available in Testnet	Client and staff workflows, illustrative products, exact accounting, review, repayment scenarios and compliance evidence.
02	Read-only access connected	Development access verified. Available offers, approved writer mapping and fee terms remain pending. Development data is not labeled real-market pricing.
03	A later activation	Real funding, custody and execution require separately accepted integrations and permissions. EUR1 and the EUR hedge remain outside this iteration.

[Open the interactive Yield Studio →](#)

[Discuss your institution’s integration →](#)