

BANKING • DIGITAL ASSETS • CONNECTED SERVICES

The next era of banking. Built around your institution.

A simpler client experience. More capacity for your team.
New opportunities across the Hybrid ecosystem.

Hybrid Banking. Integrated by OVRYPDE.

01 / THE STRATEGIC OPPORTUNITY

Keep the relationship as the rails evolve.

The next payment, asset or service should deepen your client relationship.

01

Client experience

Bring approved financial services into your own branded journey.

02

Operating capacity

Connect preparation, review and follow-through across teams.

03

Business opportunity

Evaluate new flows, assets and service revenue on one foundation.

The objective: become the trusted interface for more of your client's financial life.

02 / MORE THAN A SOFTWARE PURCHASE

Join a connected banking economy.

Hybrid Banking is the access and operating layer for a wider set of capabilities and approved business relationships.

Your institution at the center

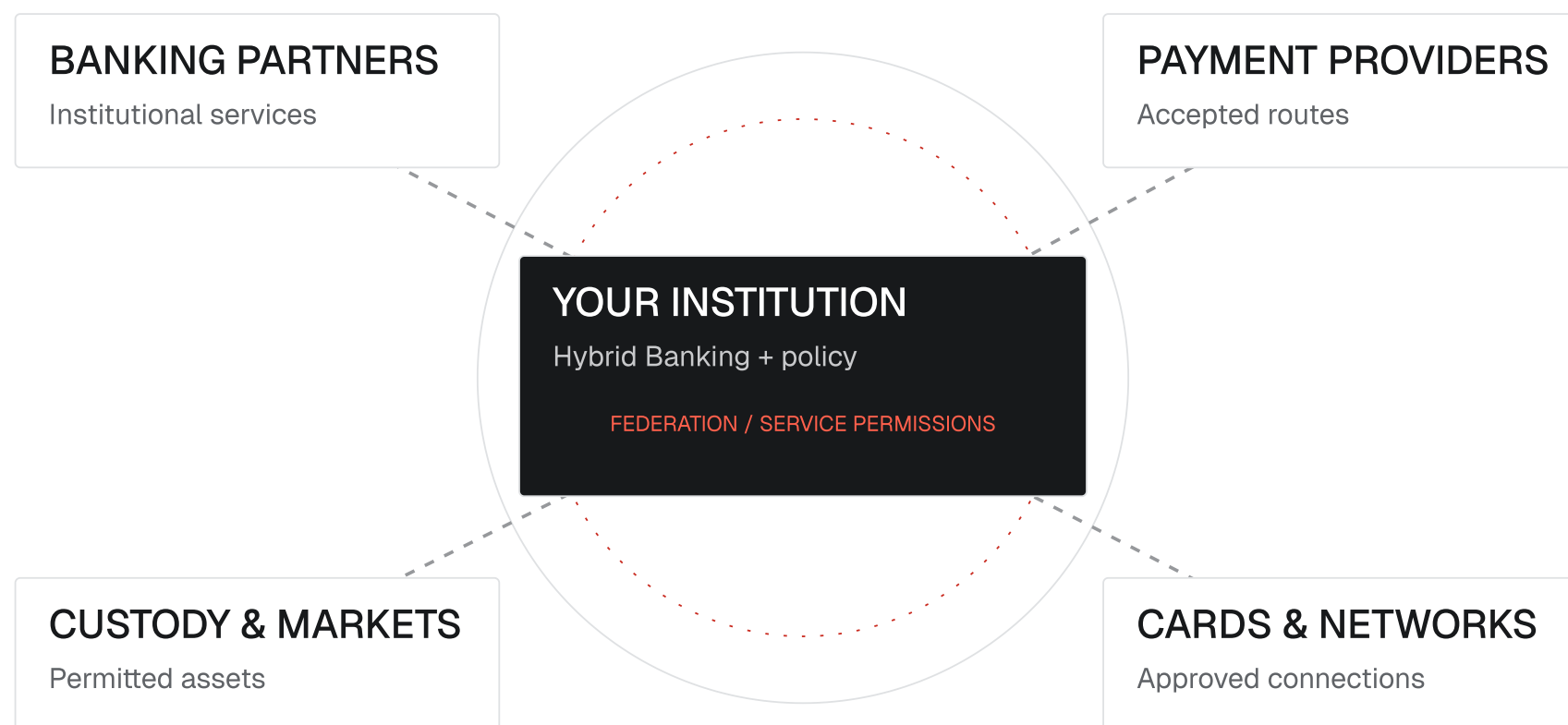
Your brand, client relationship, policy and authoritative financial records.

A reusable foundation

Identity, workspaces, core integration, workflow controls and protected evidence.

A wider opportunity set

Licensed banks, payment providers, card issuers, custodians and market services.



03 / SELECT THE FIRST COMMERCIAL OUTCOME

Start with the service your clients need next.

Choose one segment, one journey and one measurable outcome.

- | | | |
|----|---|--|
| 01 | Private banking & wealth | Consolidate account and portfolio context. Build an approved path to wallet, custody and investment services. |
| 02 | Payments & treasury | Simplify recipients, payment preparation, salary instructions and review. Connect a selected external route when accepted. |
| 03 | Banks, EMIs & new operations | Modernize around an existing core, or evaluate the Hybrid Core pilot with a clearly defined operating perimeter. |

Measure retained business, adoption and service economics—not the number of modules switched on.

04 / THE CLIENT EXPERIENCE

A familiar identity. A clearer next step.

From the first application to everyday banking, keep the client's task and its status in view.

Join

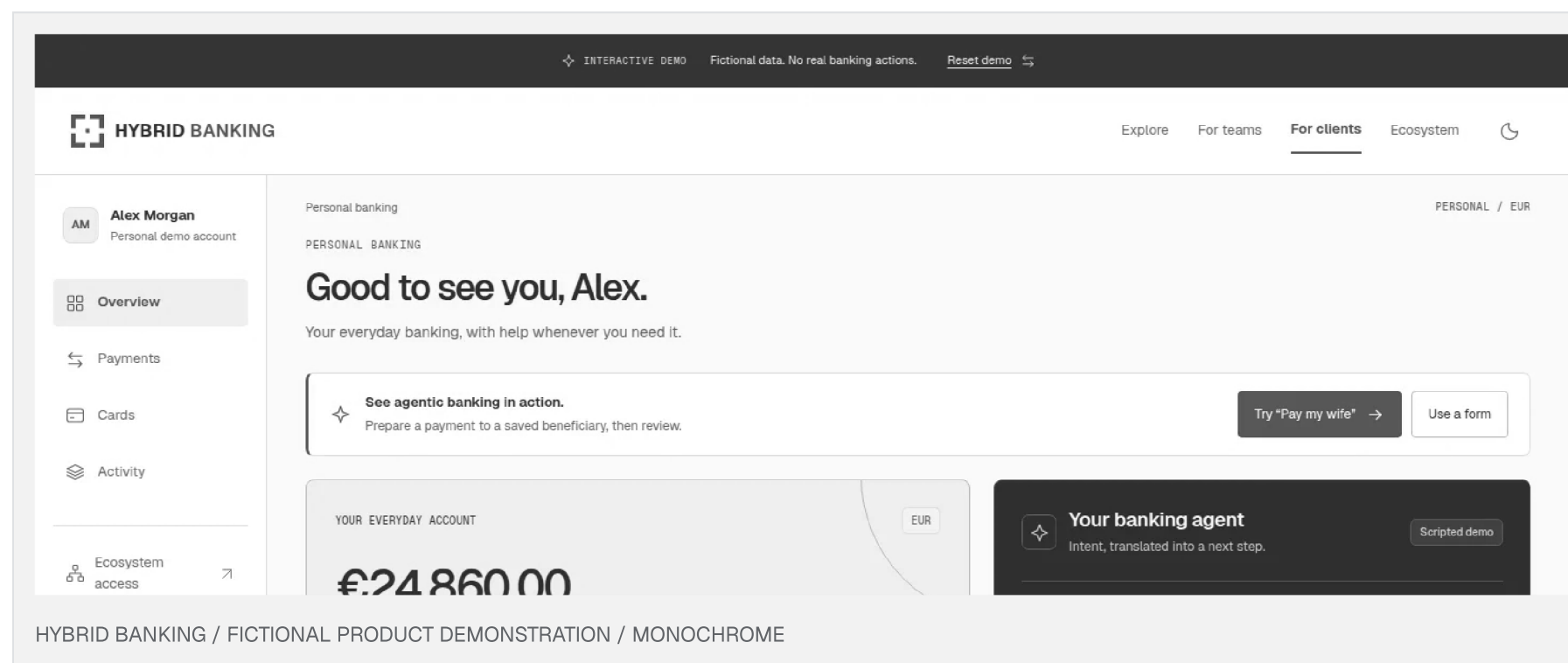
Sign in with Hybrid-ID and share supported verification evidence with the required consent.

Become a client

The institution reviews eligibility and records its decision before opening account access.

Bank & get help

Prepare a payment, manage a recipient, inspect financial information or send a service request.

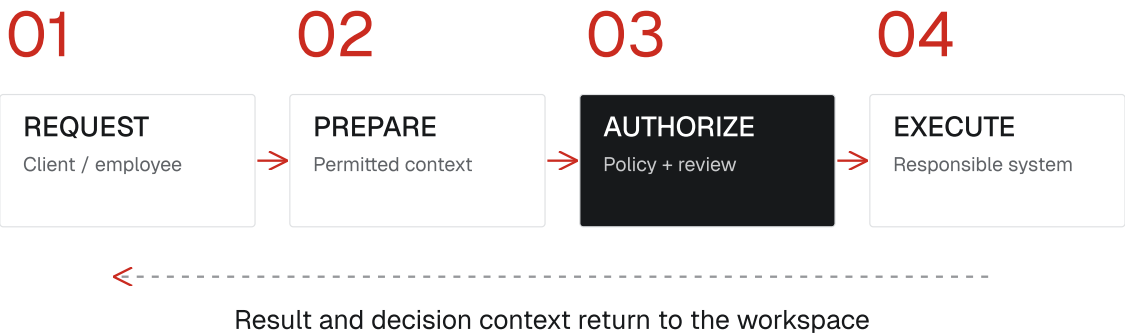


Identity reuse reduces repeated entry. It does not bypass institutional review.

“Prepare a payment to our approved supplier.”

Ask naturally. Act with authority.

An assisted interaction can organize the work while keeping the same controls as the conventional interface.



Prepare

Capture the permitted intent and assemble a reviewable instruction.

Validate & approve

Check permissions and policy; obtain confirmation and required independent review.

Execute & explain

Use the authoritative system, return its actual result and retain the decision context.

06 / THE OPERATING CASE

More capacity for the decisions that matter.

Measure the time between an incoming request and a review-ready case.

1,333

illustrative hours / month

Illustrative gross capacity

10,000 monthly cases × 8 minutes less preparation ÷ 60 = approximately 1,333 hours per month.

Validate the net result

Deduct added review, exceptions, support and platform effort.

Translate capacity into value

Redeploy qualified staff, improve service levels or remove actual cost—then measure the result.

07 / CONTROL AS PART OF THE EXPERIENCE

Every review has context. Every decision has an owner.

Bring current policy, evidence and case history into the team's workflow.

Prevent avoidable handoffs

Connect identity, geographic rules, required screening and transaction review.

Focus qualified attention

Explain unusual patterns with amounts, recipients, timing and rule reasons.

Keep evidence traceable

Retain restricted records and verify selected policy commitments through Testnet proofs.

01 **Observe confirmed instructions**
Monitoring service

02 **Explain the signal**
Compliance analyst

03 **Route the investigation**
Compliance analyst

Scenario outcome

Potential distributed splitting

A shadow-monitoring case is opened with supporting observations. A separate compliance reviewer can investigate or escalate. No automatic financial freeze.

Potential distributed splitting

Three EUR 9,500 instructions to three recipients in 24 hours total EUR 28,500. The example rule flags repeated amounts and aggregate volume.

Evidence in context

Fictional confirmed instructions · not booked transfers

09:10	Recipient A	€9,500
10:35	Recipient B	€9,500
11:50	Recipient C	€9,500

01 **Observe confirmed instructions**
Monitoring service · recorded in this walkthrough

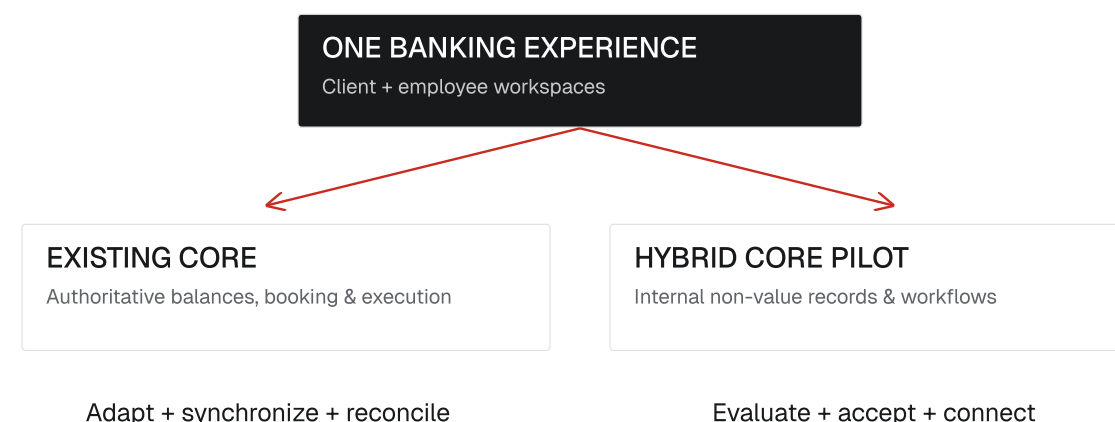
02 **Explain the signal**
Compliance analyst · recorded in this walkthrough

HYBRID BANKING / FICTIONAL PRODUCT DEMONSTRATION / MONOCHROME

08 / TWO OPERATING MODELS

Keep your core. Or evaluate Hybrid Core.

Choose the authoritative system deliberately; give employees and clients a consistent experience.



Choose one authoritative system for each financial record.

Extend an established institution

The existing core remains authoritative for balances, booking and execution. An agreed adapter synchronizes context and returns actual results.

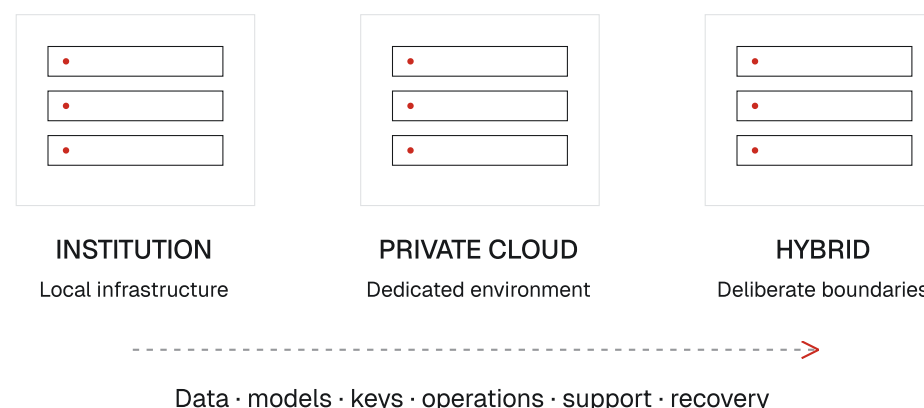
Evaluate a new operation

Hybrid Core supports internal pilot accounts, ledger records and review workflows. External financial services are connected separately.

09 / DEPLOYMENT & ECOSYSTEM

Set the boundary. Expand deliberately.

Design the installation around data location, operational ownership and the services you want to connect.



Institution infrastructure

Scope local data, model execution, keys, administration and support access.

Private cloud or hybrid

Place each workload where it is permitted and define the boundaries between them.

Federation & business networks

Agree counterparties, service scopes and consented context before opening a new relationship.

10 / A CONCRETE STARTING POINT

Evaluate now. Activate through evidence.

The starting point is a working non-value Banking pilot, with a defined path to institution-specific integration.

Working pilot

Client and team workflows; Hybrid-ID sign-in; policy and case handling; selected finalized compliance evidence on Testnet.

Scope for your institution

Core adapters, permitted agent interfaces, data hosting, partner services and operational responsibilities.

Accept before live use

Permissions, security assurance, reconciliation, recovery, support and the actual provider connection.

A successful pilot earns the next decision. It does not silently become production.

11 / THE NEXT CONVERSATION

Choose one journey. Prove it with OVRYPDE.

Bring business, operations, risk and technology into one working session.

Bring

Your client priority, core and provider inventory, permitted scope and hosting requirements.

Leave with

A bounded pilot, named responsibilities, integration dependencies and measurable acceptance criteria.

Start the institutional working session. ↗