

# NVC Fund Holding Trust

NVC Fund Bank · www.nvcfund.com · www.nvcplatform.net · www.nvctoken.com  
Chartered under African Financial Regulatory Authority (AFRA) · ECO-6 Member Institution  
NVCT Contract: 0x36785Bb0396d3717aE3ddec61a4F562b7FcD9A37 — Base Mainnet (30T pre-minted)

## PARTNER INTEGRATION STATUS REPORT

DCB · Korenet · DevMind — Credential Architecture & Integration Readiness Analysis

**Report Date:** May 14, 2026 **Primary Ref:** DCB-NP-21399964 **Prepared for:** NVC Fund Bank Technical Team **Authorized by:** Frank O. Ekejija **Classification:** Confidential

### 1. EXECUTIVE SUMMARY

This report was prepared at the direction of Frank O. Ekejija and provides the NVC Fund Bank technical team with a consolidated status assessment of three active partner integrations — Digital Commercial Bank (DCB), KoreNet (Kore Collective Pty Ltd), and DevMind Group — with a particular focus on credential architecture, current integration status, and the specific action items required to complete the DCB live connection (Ref: DCB-NP-21399964).

A critical structural difference exists between the DCB integration and the prior Korenet and DevMind integrations. That distinction governs what actions are required and from whom. This report documents that difference in full and presents the three-step activation plan for DCB.

### 2. INTEGRATION PARTNER OVERVIEW

#### Digital Commercial Bank (DCB)

**Website:** digcommbank.com  
**Model:** Blockchain-powered "Tech Bank" — wallet-connected accounts, multi-currency  
**Settlement Token:** VUSD (VERGY.WORLD Network · \$100B+ TVL)  
**Target Integration:** NVCT ↔ VUSD 1:1 USD par-value swap lane  
**Standard:** ISO 20022 pacs.008.001.08 / OAuth 2.0 / TLS 1.3  
**Contact:** Felipe · DCB · Ref DCB-NP-21399964  
**API Form Submitted:** April 14, 2026  
**Status:** DCB READY · NVC ACTION REQUIRED

#### KoreNet — Kore Collective Pty Ltd

**Registration:** 2020/118214/07 (South Africa)  
**Vault ID:** NVC-FUND-BANK-VAULT-20251109  
**Vault Capacity:** \$60B USD officially allocated  
**Contact:** Bryan · CEO · bryan@korenet.cloud  
**API:** api.korenet.cloud · nvcbank.bank.korenet.cloud  
**Credentials Received:** November 9, 2025 (Welcome Pack from Bryan)  
**Status:** INTEGRATION BUILT · API ENDPOINTS UNVERIFIED

#### DevMind Group

**API Endpoint:** secure.devmindpay.com  
**DEVMIND Wallet:**  
0x792187c1A358Cc4e0f5A4A9E1FAd2108241b124  
**Protocol:** ISO 20022 pacs.008 Host-to-Host S2S  
**Gateway BIC:** DFCUUGKA  
**Treasury Account:** DEVMIND-H2H-001 (\$50B capacity)  
**Credentials:** DEVMIND\_BEARER\_TOKEN + DEVMIND\_API\_AUTH\_KEY (provisioned by DevMind)  
**Status:** PRODUCTION READY · ZERO TRANSACTIONS EXECUTED

#### NVC Fund Bank — NVCT Token

**Contract:** 0x36785Bb0396d3717aE3ddec61a4F562b7FcD9A37  
**Network:** Base Mainnet (ERC-20)  
**Supply:** 30 Trillion NVCT pre-minted  
**Settlement Method:** transfer() — NEVER mint()  
**Parity:** 1 NVCT = 1 VUSD = \$1.00 USD  
**Proposed API:** api.nvcfund.com/v1 (DNS not yet active)  
**Credit Rating:** Based on S&P Metrics

### 3. CRITICAL DISTINCTION — CREDENTIAL ARCHITECTURE ACROSS ALL THREE PARTNERS

The three integrations follow two fundamentally different credential architectures. Understanding this distinction is essential for the technical team to scope the work correctly for DCB.

#### CREDENTIAL FLOW COMPARISON

Who hosts the API

Who provides credentials

NVC Fund Bank role

<b>KoreNet</b>	KoreNet (api.korenet.cloud)	KoreNet → NVC Fund Bank	API Consumer
<b>DevMind</b>	DevMind (secure.devmindpay.com)	DevMind → NVC Fund Bank	API Consumer
<b>DCB ← THIS ONE</b>	<b>NVC Fund Bank (api.nvcfund.com)</b>	<b>NVC Fund Bank → DCB</b>	<b>API Provider</b>

**Korenet and DevMind:** Both partners ran live APIs and handed NVC Fund Bank credentials to call those APIs. The integration work on the NVC side involved building client code that connects outbound to the partner's servers using credentials the partner supplied.

**DCB — Reversed Direction:** DCB wants to connect inbound to NVC Fund Bank's API. NVC Fund Bank is the API host. This means NVC Fund Bank must (a) operate a live production API at api.nvcfund.com, (b) generate and manage API credentials within that system, and (c) securely transmit those credentials to DCB. The DNS for api.nvcfund.com is not currently active — this is the primary infrastructure prerequisite.

#### 4. INTEGRATION STATUS COMPARISON MATRIX

PARAMETER	KORENET	DEVMIND	DCB (ACTIVE)
<b>Credential Source</b>	KoreNet Welcome Pack (Bryan)	DevMind provisioned	<b>Must be generated by NVC Fund Bank</b>
<b>Credential Type</b>	JWT Bearer + mTLS certs (client.crt / .key / ca.crt)	Bearer token + API auth key	<b>OAuth2 client_id/secret · HMAC-SHA256 signing key · RSA-4096 public key · Webhook secret · TLS pin</b>
<b>API Host DNS</b>	api.korenet.cloud ✓ Live	secure.devmindpay.com ✓ Live	<b>api.nvcfund.com — NOT YET ACTIVE</b>
<b>NVC Role</b>	API Consumer (outbound calls)	API Consumer (outbound calls)	<b>API Provider (inbound from DCB)</b>
<b>Agreed Settlement</b>	FedNow / SWIFT / RippleNet / CBDC	ISO 20022 pacs.008 H2H S2S	<b>1 NVCT = 1 VUSD · ISO 20022 pacs.008 · INDA Rail</b>
<b>Partner Egress IP</b>	KoreNet-managed	DevMind-managed	<b>94.207.76.109 : 443 / TLS 1.3 (confirmed)</b>
<b>Smoke Test</b>	\$500 USD attempted (settled: No — API 404)	Not initiated (0 transactions)	<b>USD 1.00 standing by at DCB — awaiting NVC credentials</b>
<b>Signed Agreements</b>	Vault certificate (\$60B) received	Operational agreement in place	<b>Swap Agreement + Correspondent MOU — Pending DCB countersignature</b>
<b>Blocker</b>	KoreNet API endpoints not responding (404s) — Bryan to confirm PR #1353 deployment	First broadcast not yet executed	<b>api.nvcfund.com DNS + credential package generation</b>
<b>Current Status</b>	<b>INTEGRATION BUILT</b>	<b>INFRASTRUCTURE READY</b>	<b>ACTIVE — NVC ACTION REQUIRED</b>

#### 5. DCB — ITEMS PENDING FROM NVC FUND BANK

Felipe from DCB confirmed readiness on April 27, 2026 (Ref: DCB-NP-21399964) and is awaiting the following items from NVC Fund Bank. All items must be transmitted through a verified, encrypted, mutually authenticated secure channel — not email, chat, or this administrative platform.

- **api.nvcfund.com — Primary + Secondary IP Addresses**  
DNS is not currently active. Infrastructure team must provision and expose the production API host. Both primary and failover IPs required for DCB firewall configuration.

- **OAuth2 client\_id / client\_secret + API Key**

Generated from the live NVC API system. Must be scoped appropriately for DCB's settlement and swap operations. Rotation schedule required at issuance.

- **HMAC-SHA256 Payload Signing Key**

Used by DCB to sign all outbound API requests. NVC verifies signature on receipt. Key must be generated in a hardware-backed key management system (HSM or equivalent).

- **RSA-4096 Public Key (PEM format)**

NVC Fund Bank's RSA-4096 public key for DCB to use in asymmetric encryption of sensitive payloads. Corresponding private key must never leave NVC's infrastructure.

- **Webhook Endpoint Secret + TLS Certificate Pin**

Required for DCB to authenticate inbound event notifications from NVC. TLS pin prevents MITM attacks on the webhook delivery path.

**Already confirmed by DCB:** Their egress IP is 94.207.76.109 on port 443 (TLS 1.3). NVC Fund Bank's firewall team must add this IP to the allowlist once api.nvcfund.com is live. The USD 1.00 smoke test is standing by on DCB's side — can execute within 15 minutes of credential receipt.

## 6. THREE-STEP ACTIVATION PLAN — DCB-NP-21399964

1

### Infrastructure — Stand up api.nvcfund.com

DNS provisioning and IP allocation for api.nvcfund.com (primary + secondary). Deploy the NVC Fund Bank API service (OAuth 2.0 / HMAC-SHA256 / ISO 20022 pacs.008 endpoint stack) on a production host. Add DCB egress IP 94.207.76.109 to the firewall allowlist on port 443. Verify TLS 1.3 termination at the ingress layer.

Owner: Infrastructure / DevOps team · Prerequisite for all subsequent steps

2

### Credential Package Generation and Secure Transmission

Security team generates all five credential items listed in Section 5 from the live api.nvcfund.com system using HSM-backed key management. Package is transmitted to Felipe at DCB through a verified secure channel (mutual authentication, end-to-end encrypted, audit-logged). compliance@nvcfund.com must be the coordination point.

Owner: Information Security / Compliance · Blocked by Step 1

3

### Smoke Test Execution and Agreement Countersignature

Upon DCB confirming receipt and configuration of credentials, DCB executes the USD 1.00 smoke transaction. NVC Fund Bank monitors inbound on api.nvcfund.com and verifies the transaction appears correctly in ledger with ISO 20022 pacs.008 message type. Simultaneously: route the Bilateral Swap Agreement (NVCT ↔ VUSD) and the Correspondent Banking MOU to DCB for formal countersignature within the same working session.

Owner: Treasury Operations + Legal / Compliance · Blocked by Step 2

## 7. OUTSTANDING ITEMS — ALL THREE INTEGRATIONS

PARTNER	OUTSTANDING ITEM	OWNER	PRIORITY
DCB	api.nvcfund.com DNS + API deployment	Infrastructure / DevOps	CRITICAL
DCB	Credential package generation (OAuth2 + HMAC + RSA + webhook)	InfoSec / Compliance	CRITICAL
DCB	Swap Agreement + Correspondent MOU countersignature by DCB	Legal / Compliance	HIGH
KoreNet	Confirm live deployment of PR #1353 with Bryan — verify API endpoints respond	Technical Liaison (Bryan)	HIGH
KoreNet	Execute Nostro account validation + first real payment test	Treasury Operations	HIGH
DevMind	Execute first H2H ISO 20022 pacs.008 broadcast to secure.devmindpay.com	Treasury Operations	MEDIUM

## 8. SECURITY PROTOCOL — CREDENTIAL EXCHANGE REQUIREMENTS

**For the technical team:** All API credential exchange across all three integrations must follow NVC Fund Bank's formal key management and secure transmission protocols. No credentials — whether received from partners (KoreNet, DevMind) or generated for partners (DCB) — should transit through email, chat applications, web admin interfaces, or any unauthenticated channel. All credential exchanges must be audit-logged and approved through the compliance function at [compliance@nvcfund.com](mailto:compliance@nvcfund.com).

The credentials already received from KoreNet (JWT, mTLS certificates) and DevMind (Bearer token, API auth key) should be reviewed to confirm they are stored exclusively in the Replit Secrets vault and have not been committed to any code repository or documentation file. The KoreNet credentials file found at `attached_assets/korenet_pack/nvc_bank/credentials/credentials.txt` contains plaintext portal passwords and should be reviewed for secure storage compliance.

## 9. AUTHORIZATION

This report was requested and authorized by Frank O. Ekejija for distribution to the NVC Fund Bank technical team in connection with partner integration status review and DCB activation planning.

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AUTHORIZED BY: FRANK O. EKEJIIA · DATE: MAY 14, 2026

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TECHNICAL LEAD · NVC FUND BANK · DATE: \_\_\_\_\_

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