

NVC Banking Platform

Institutional Digital Banking Infrastructure

Partnership Proposal for Qolo

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Executive Summary

NVC Banking Platform is an institutional-grade digital banking infrastructure combining traditional USD settlement with blockchain-based stablecoin capabilities. We operate a conservatively managed banking platform backed by substantial documented Estate Trust assets, currently seeking partnership with Qolo for domestic USD liquidity management and multi-rail payment orchestration.

Platform Focus	Institutional B2B banking and treasury operations
Primary Product	NVCT stablecoin (1:1 USD parity) deployed on Base Mainnet
Asset Backing	Estate Trust-backed with documented asset verification
Current Operations	30 trillion NVCT deployed, active DEX liquidity pools
Target Market	Corporate treasuries, payment processors, institutional clients
Transaction Profile	Average: \$100K-\$50M USD per transaction
Compliance Approach	Institutional KYB/AML, seeking licensed sponsor bank partnership

Market Opportunity

The Institutional Stablecoin Gap

Traditional banks struggle to provide institutional-grade stablecoin settlement infrastructure, while pure crypto platforms lack regulatory compliance and USD banking relationships. NVC Banking Platform bridges this gap with hybrid traditional/digital banking capabilities.

Target Market Segments

- **Corporate Treasuries:** Managing USD/stablecoin conversions for operational efficiency
- **Payment Processors:** High-volume cross-border settlement infrastructure
- **Institutional Investors:** On/off-ramp for blockchain-based investments
- **DeFi Protocols:** Institutional-grade liquidity provisioning
- **Remittance Networks:** Cost-efficient multi-currency settlement

Market Sizing (Conservative)

Metric	Estimate
Global stablecoin market cap	\$150B+ (2024)
Institutional stablecoin demand	Growing 40% YoY
Cross-border B2B payments	\$23T annually
Average institutional transaction	\$500K - \$5M USD
NVC initial target volume	\$1B monthly settlement

Platform Overview

NVCT Stablecoin Architecture

NVCT is a USD-pegged stablecoin deployed on Base Mainnet (Coinbase Layer 2) with institutional-grade backing and compliance infrastructure. The platform emphasizes conservative management and transparent operations.

Blockchain Network	Base Mainnet (Ethereum L2)
Contract Address	0x36785Bb0396d3717aE3ddec61a4F562b7FcD9A37
Total Supply	30 trillion NVCT (deployed and managed)
Peg Mechanism	1:1 USD parity with asset backing
Liquidity Infrastructure	DEX pools on Base, multi-chain bridges via DeBridge
Compliance Framework	Estate Trust authority with institutional KYB/AML

Multi-Chain Infrastructure

- **Base Mainnet:** Primary deployment with native NVCT
- **DeBridge Integration:** Cross-chain bridges to 9 networks (Ethereum, Polygon, Arbitrum, etc.)
- **Wrapped NVCT:** deNVCT for interoperability across ecosystems
- **Bridge Capacity:** \$100M+ conversion capacity per network

Current Banking Infrastructure

NVC Banking Platform operates with a hybrid traditional banking and blockchain infrastructure, emphasizing established institutional relationships and regulatory compliance.

Traditional Banking Partners

- **Capital One Bank:** Primary USD settlement and ACH operations
- **Fidelity Brokerage:** Treasury securities management and institutional custody
- **Federal Reserve:** Direct integration for Treasury purchases and government securities
- **Key Bank RTP:** Real-Time Payments for instant USD transfers
- **WISE:** International wire transfers and multi-currency operations

Payment Gateway Integration

KoreNet Universal Payment Gateway - Production integration with \$60B vault capacity allocated for multi-rail settlement (SWIFT, Fedwire, RTGS, blockchain). Vault ID: NVC-FUND-BANK-VAULT-20251109, Bank Code: NVCBANK, SWIFT: NVCFZAJJ.

Blockchain Infrastructure

- **Base Mainnet DEX:** Live NVCT liquidity pools for institutional trading
- **Attestation Contract:** On-chain proof of reserves
(0xEce67dC59D40D37A7BbC9d1383bec19F290Bc2aa)
- **Circle Integration:** USDC liquidity provisioning via Treasury Funding Orchestrator
- **Multi-Signature Security:** 4-tier hierarchical approval for critical operations

Why Qolo Partnership

NVC Banking Platform seeks Qolo as a strategic partner to enhance domestic USD liquidity management and provide regulatory-compliant sponsor bank relationships. This partnership addresses critical gaps in our current infrastructure.

Current Gaps Qolo Solves

Gap	Current State	Qolo Solution
Domestic ACH	Limited capacity via Capital One	High-volume ACH collections & disbursements
Virtual Accounts	Manual segregation	Programmable virtual account infrastructure
Multi-Rail Orchestration	Multiple integrations	Unified API for Wire/ACH/RTP routing
Card Issuance	No capability	Virtual/physical cards for institutional clients
Sponsor Bank	Operating under Estate Trust	Licensed sponsor bank for regulatory compliance
Payment Automation	Manual processes	Webhook-driven programmable payments

Strategic Alignment

- **Regulatory Focus:** Both prioritize compliance-first approach to financial innovation
- **Institutional Market:** Qolo's B2B expertise aligns with NVC's corporate treasury focus
- **API-First:** Programmable infrastructure matches our blockchain automation requirements
- **Scalability:** Qolo's infrastructure supports high-volume institutional transaction needs

Qolo Integration Use Cases

Use Case 1: NVCT Stablecoin Redemptions

Scenario: Corporate client holds 10M NVCT tokens and requests USD redemption.

Qolo Role:

- Client initiates redemption via NVC platform
- NVCT burned on-chain (Base Mainnet smart contract)
- Qolo API triggered for USD wire disbursement (\$10M)
- Funds settled to client's bank account within 24 hours
- Webhook confirmation updates NVC platform ledger

Use Case 2: Institutional Treasury ACH Collections

Scenario: Enterprise client funds NVCT purchase via ACH transfer.

Qolo Role:

- Qolo virtual account assigned to client for segregated funds
- Client initiates ACH transfer from their corporate account
- Qolo webhook notifies NVC platform of funds received
- NVCT minted on-chain and delivered to client's blockchain wallet
- Automated compliance reporting for AML verification

Use Case 3: Multi-Beneficiary Batch Payments

Scenario: NVC distributes monthly Treasury interest payments to 500+ institutional holders.

Qolo Role:

- NVC uploads batch payment file via Qolo API (CSV with beneficiary details)
- Qolo processes Wire/ACH routing based on amount and urgency
- Real-time status updates via webhooks for each payment
- Automated reconciliation with NVC's internal ledger

Use Case 4: Virtual Cards for Institutional Spending

Scenario: Treasury manager needs to pay vendor invoices using NVCT-backed funds.

Qolo Role:

- Issue virtual card linked to Qolo virtual account
- Set spending limits and merchant category restrictions
- Card transactions automatically debit from NVCT-collateralized balance
- Real-time expense tracking and reporting via Qolo dashboard

Technical Integration Requirements

API Integration Needs

Requirement	Details
REST API Access	Full CRUD operations for accounts, transactions, payments
Webhook Support	Real-time notifications for transaction status, balance updates
Authentication	OAuth 2.0 or API key-based authentication
Virtual Accounts	Programmatic creation and management of segregated accounts
Payment Initiation	ACH, Wire, RTP routing via unified API
Batch Processing	Support for 1000+ beneficiary batch payment files
Card Issuance API	Virtual/physical card creation, limits, controls
Compliance Tools	KYB verification, transaction monitoring, reporting

Transaction Volume Projections

Timeline	Monthly Volume	Avg Transaction	Transaction Count
Month 1-3	\$10M - \$50M	\$500K	20 - 100
Month 4-6	\$50M - \$200M	\$1M	50 - 200
Month 7-12	\$200M - \$1B	\$2M	100 - 500
Year 2+	\$1B+	\$5M	200 - 1000+

Note: Projections are conservative estimates based on current pipeline of institutional clients. Actual volumes may scale faster with successful Qolo integration.

Timeline & Next Steps

Proposed Integration Timeline

Phase	Duration	Milestones
Discovery & Onboarding	Week 1-2	<ul style="list-style-type: none">• Qolo platform walkthrough• Technical requirements review• Compliance documentation
Sandbox Integration	Week 3-6	<ul style="list-style-type: none">• API integration development• Webhook testing• Virtual account setup
Compliance Review	Week 7-8	<ul style="list-style-type: none">• KYB verification• AML policy review• Sponsor bank approval
Production Deployment	Week 9-10	<ul style="list-style-type: none">• Live API credentials• Production testing• Initial low-volume transactions
Scale-Up	Week 11-12	<ul style="list-style-type: none">• Gradual volume increase• Performance monitoring• Full operational capacity

Immediate Next Steps

1. **Qolo Review:** Review this proposal and schedule discovery call
2. **Technical Deep Dive:** Discuss API requirements and integration architecture
3. **Compliance Documentation:** Submit required KYB materials and Estate Trust documentation
4. **Sandbox Access:** Obtain sandbox credentials for integration development
5. **Agreement Execution:** Finalize partnership terms and service agreement

Target Go-Live Date

Based on 12-week timeline: **February 15, 2026** (assuming onboarding begins December 1, 2025)

Contact Information

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Blockchain Explorer	https://basescan.org/token/0x36785Bb0396d3717aE3ddec61a4F562b7FcD9A37

Verification Resources

- **NVCT Smart Contract:** Verify deployment and supply at basescan.org
- **DEX Liquidity Pools:** View active liquidity at Base Mainnet DEX explorers
- **Multi-Chain Bridges:** DeBridge dePort documentation and bridge status
- **KoreNet Integration:** Vault NVC-FUND-BANK-VAULT-20251109 allocation certificate

Confidentiality Notice

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