NVC FUND HOLDING TRUST

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NVCT Stablecoin White Paper

Institutional-Grade USD-Pegged Digital Settlement Currency

30T	$1.00	Base	5	9+
NVCT TOTAL SUPPLY	USD PARITY TARGET	PRIMARY NETWORK	SETTLEMENT RAILS	SUPPORTED CHAINS

NVCT TOKEN CONTRACT — BASE MAINNET (CHAIN ID: 8453) — LIVE & VERIFIED

`0x36785Bb0396d3717aE3ddec61a4F562b7FcD9A37`

30 trillion NVCT tokens deployed on Base Mainnet (Coinbase Layer 2), maintaining strict $1:1 USD parity. All issued tokens are backed by documented Trust assets with on-chain Proof of Reserves verification. Five active settlement rails enable T+0 global settlement across both traditional and blockchain financial systems.

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1. Executive Summary

NVCT (NVC Token) is an institutional-grade USD-pegged stablecoin issued by NVC Fund Holding Trust, a Common Law Business Trust operating under American Common Law and the Uniform Commercial Code. NVCT is designed to serve as a global settlement currency bridging traditional banking infrastructure with blockchain-native operations.

30 trillion NVCT tokens have been deployed on Base Mainnet (Coinbase Layer 2), where the token maintains a strict 1:1 parity with the US Dollar. All issued tokens are backed by documented Trust assets with on-chain Proof of Reserves verification through the NVC Sovereign Attestation DEX V4 contract.

The platform integrates with five active settlement rails — Base Mainnet on-chain settlement, SWIFT/ISO 20022, ACH/RTP/Fedwire domestic USD rails, institutional multi-rail payment

infrastructure, and an SCT inbound settlement endpoint — enabling T+0 global settlement across both traditional and blockchain financial systems.

Key Facts

PARAMETER	VALUE
Token Name	NVC Token (NVCT)
Token Standard	ERC-20 on Base Mainnet (Coinbase L2, Chain ID: 8453)
Total Supply	30,000,000,000,000 NVCT (30 Trillion)
Target Price	$1.00 USD — 1:1 parity
Collateralization	Fully backed by documented Trust assets (on-chain attested)
Governance	Multi-signature, 4-tier hierarchical approval with timelocks
Settlement	5 active rails — on-chain, SWIFT, ACH/RTP/Fedwire, multi-rail, SCT
Issuer	NVC Fund Holding Trust, Dallas, Texas, USA

2. The Problem: Global Settlement Inefficiency

The global payments system processes over $5 trillion daily through SWIFT, Fedwire, ACH, and correspondent banking channels. Despite this scale, the infrastructure carries fundamental limitations that institutional users navigate as a cost of business:

Settlement Speed

- Cross-border wire transfers: T+1 to T+3 settlement cycles
- Business-hours constraints (Monday–Friday, jurisdiction-dependent cutoffs)
- Weekend and holiday processing halts causing liquidity gaps
- Multiple correspondent bank hops compounding time and fee exposure

Cost Structure

- Correspondent banking fees: 0.05–0.50 basis points per transaction
- Currency conversion spreads on cross-border flows
- SWIFT messaging overhead on every leg
- Manual reconciliation costs at month-end

Accessibility Barriers

- Minimum relationship balances and credit facility prerequisites

- Geographic service exclusions in underserved corridors
- Complex onboarding for new correspondent relationships

> **The core gap:** Existing blockchain stablecoins offer 24/7 settlement and reduced costs, but lack the institutional asset backing, regulatory positioning, and multi-rail interoperability required for institutional treasury and correspondent banking adoption.

3. The NVCT Solution

NVCT resolves these limitations through a dual-rail architecture: on-chain settlement via Base Mainnet operates in parallel with traditional banking rails. Neither replaces the other — institutions access NVCT's blockchain efficiency while retaining ISO 20022 and SWIFT connectivity through NVC Fund Bank's settlement infrastructure.

Core Design Principles

- **Asset-backed stability:** Every NVCT in circulation is backed by documented Trust assets, verified on-chain through Proof of Reserves contracts.
- **Regulatory-first positioning:** Operations structured under Common Law Business Trust framework with UCC-compliant documentation, designed for integration with existing correspondent banking relationships.
- **Institutional-grade governance:** Critical operations require multi-signature approval across a 4-tier hierarchy with time-lock delays.
- **Multi-rail interoperability:** NVCT settles across on-chain, SWIFT/ISO 20022, ACH, RTP, Fedwire, and institutional payment authorization rails simultaneously.
- **Transparency by design:** All token supply, asset backing claims, and reserve attestations are verifiable on-chain without counterparty trust.

4. Token Architecture

4.1 Technical Specifications

PARAMETER	VALUE
Token Name	NVC Token
Symbol	NVCT
Standard	ERC-20
Decimals	18
Total Supply	30,000,000,000,000 NVCT (30 Trillion)
Target Price	$1.00 USD (1:1 parity)
Primary Network	Base Mainnet (Coinbase Layer 2, Chain ID: 8453)
Collateral Type	Documented Trust assets — on-chain attested
Governance	Multi-sig, 4-tier hierarchy, timelocked
Issuer	NVC Fund Holding Trust

4.2 Smart Contracts — Base Mainnet (All Live & Verified)

NVCT TOKEN CONTRACT (ERC-20)
0x36785Bb0396d3717aE3ddec61a4F562b7FcD9A37

NVC SOVEREIGN ATTESTATION DEX V4 — ON-CHAIN PROOF OF RESERVES
0xEce67dC59D40D37A7BbC9d1383bec19F290Bc2aa

NVCT LIQUIDITY POOL
0xaf08D3E50093b96bdA637107ac2A83A55a1d05Dd

TREASURY WALLET
0x11D39567720c827c504FaCf8e1A80dbaa18958Ae

All contracts are publicly verifiable on basescan.org by searching the addresses above.

4.3 Dual-Token System

NVC Fund Bank operates a dual-token architecture to segregate use cases:

- **NVCT** — Primary global payments and cross-border settlement token. Deployed at 30 trillion supply on Base Mainnet.
- **NVCT-T** — Institutional treasury operations token. Designed for high-value, low-frequency settlement between treasury counterparties.

Both tokens derive parity from the same underlying asset backing framework and are governed by the same multi-signature authority structure.

5. Asset Backing Framework

NVCT's stability derives from documented assets held within NVC Fund Holding Trust, a court-validated Common Law Business Trust. Asset backing is verified through two independent layers:

Layer 1 — On-Chain Proof of Reserves

The NVC Sovereign Attestation DEX V4 contract (0xEce67dC59D40D37A7BbC9d1383bec19F290Bc2aa on Base Mainnet) provides trustless on-chain attestation of reserve backing. This contract:

- Publishes the current reserve backing amount on-chain, readable by any party
- Enables automated verification without reliance on issuer-provided reports
- Is updated through the same multi-signature governance process as issuance decisions
- Supports integration with third-party Proof of Reserves oracle frameworks

Layer 2 — Trust Asset Documentation

The Trust's documented assets are maintained under institutional custody with comprehensive audit trail documentation. Asset categories include:

- Sovereign and government securities holdings
- Cash and cash equivalents under institutional management
- Verified real asset holdings with third-party appraisal documentation
- Institutional investment portfolios under professional management

> **Collateralization policy:** NVC Fund Holding Trust maintains a policy of full collateralization — total NVCT in circulation does not exceed the verified asset backing figure published on-chain at any time.

Reserve Verification

Institutions and counterparties can independently verify NVCT's reserve backing by querying the Attestation DEX V4 contract directly on Base Mainnet. No intermediary or issuer report is required. The IBRC Document Repository (Institutional Banking Record Center) maintains supporting documentation available to verified institutional counterparties upon request.

6. Settlement Infrastructure

NVC Fund Bank operates five active settlement rails, enabling institutions to settle in NVCT using whichever pathway is most appropriate to their operational infrastructure.

Traditional Banking Rails

RAIL	TYPE	SETTLEMENT	STATUS
SWIFT / ISO 20022	International wire	pacs.008 FI-to-FI credit transfer	**Live**
Fedwire	RTGS	Real-Time Gross Settlement (USD)	**Live**
ACH	Batch clearing	Automated Clearing House (USD)	**Live**
RTP	Real-time	Real-Time Payments (The Clearing House)	**Live**
SCT Inbound	Receiving endpoint	Designated SCT settlement receiver	**Live**

On-Chain Rail

RAIL	NETWORK	SETTLEMENT	STATUS
Base Mainnet	Coinbase L2 (EVM)	NVCT ERC-20 transfer, T+0	**Live**
Attestation DEX V4	Base Mainnet	On-chain PoR + DEX operations	**Live**
Liquidity Pool	Base Mainnet	NVCT/USDC liquidity provisioning	**Live**

Institutional Multi-Rail Authorization

NVC Fund Bank operates an institutional vault payment authorization system for high-value settlement between qualified institutional counterparties. This system provides:

- Nostro account management and validation
- Multi-rail payment authorization with atomic settlement
- Universal liquidity layer connectivity
- 5 active Nostro account management endpoints (live in production)

7. Multi-Chain Architecture

While Base Mainnet is NVCT's primary deployment network, the token is interoperable across 9+ blockchain networks via bridge infrastructure. Cross-chain operations use wrapped NVCT (deNVCT) on non-primary chains.

Supported Networks

NETWORK	ROLE	NVCT FORM
Base Mainnet	Primary deployment	Native NVCT (ERC-20)
Ethereum	Secondary / bridge destination	deNVCT (wrapped)
Polygon	Bridge destination	deNVCT (wrapped)
Arbitrum	Bridge destination	deNVCT (wrapped)
Optimism	Bridge destination	deNVCT (wrapped)
Avalanche	Bridge destination	deNVCT (wrapped)
XRP Ledger	Bridge destination	deNVCT (wrapped)
Stellar Network	Bridge destination	deNVCT (wrapped)
Bitcoin Network	Bridge destination	deNVCT (wrapped)

Bridge Infrastructure

Cross-chain bridging uses DeBridge dePort protocol for wrapped NVCT (deNVCT) creation and redemption on non-primary chains. The bridge mechanism locks NVCT on Base Mainnet when deNVCT is minted on destination chains, and burns deNVCT when NVCT is released — maintaining 1:1 parity across all chains at the bridge level.

NVCT Gas Payment System

NVC Fund Bank's multi-chain gas payment system allows all blockchain transactions to be paid in NVCT instead of native tokens across supported EVM and non-EVM chains, removing the need for institutions to maintain native token balances on each chain.

8. Governance & Security

Multi-Signature Architecture

All critical NVCT operations — token issuance, reserve attestation updates, bridge operations, liquidity management — require approval across a 4-tier governance hierarchy:

TIER	AUTHORITY LEVEL	REQUIRED FOR
Tier 1	Trust Authority	Issuance above defined thresholds, reserve attestation
Tier 2	Institutional Operations	Bridge operations, liquidity pool management
Tier 3	Settlement Authority	Large-value settlement, Nostro account operations
Tier 4	Operational Authority	Routine transactions, API authorization

Timelocks

Governance changes and high-value operations are subject to timelock delays, providing a window for review and challenge before execution. This prevents rapid unilateral changes to critical protocol parameters.

Smart Contract Security

- Emergency pause functionality on all core contracts
- Institutional custody wallet management with recovery protocols
- Real-time transaction monitoring and automated compliance checks
- Segregated signing authority between treasury operations and protocol governance

9. ISO 20022 Compliance

NVC Fund Bank implements a full ISO 20022 JSON REST API following June 2025 ISO.org API guidelines and JSON Schema Draft 2020-12 specification. This enables institutions to interact with NVCT settlement infrastructure using standard financial messaging formats.

Supported Message Types

MESSAGE	TYPE	DESCRIPTION
pain.001	Payment Initiation	Customer credit transfer initiation
pacs.008	FI-to-FI Transfer	Financial institution credit transfer (primary settlement message)
camt.053	Account Statement	Bank-to-customer account statement

Implementation Highlights

- Bidirectional XML ↔ JSON conversion for legacy SWIFT compatibility
- JSON Schema validation on all inbound messages
- JWT and API key authentication options
- OpenAPI 3.0 specification published for integration teams
- pacs.008 inbound receiver live at NVC Fund Bank's settlement endpoint

10. Use Cases and Applications

Correspondent Banking

Financial institutions can establish Nostro/Vostro relationships with NVC Fund Bank using NVCT as the settlement asset. NVCT's ISO 20022 compliance and SWIFT connectivity enable integration with existing correspondent banking workflows without requiring technology overhaul on the counterparty side.

Cross-Border Corporate Treasury

Multinational enterprises managing multi-currency treasury positions can use NVCT to reduce the cost and delay of cross-border intercompany settlement. The 24/7/365 on-chain settlement capability eliminates business-hours constraints on treasury operations.

Institutional Settlement

Investment managers, custodians, and prime brokers can use NVCT for T+0 settlement of security and fund transactions, reducing settlement risk and freeing up collateral that would otherwise be locked in T+1 or T+2 cycles.

Sovereign Development Finance

Development finance institutions and sovereign wealth funds can access NVC Fund Bank's settlement infrastructure for project finance disbursements, cross-border development funding, and regional liquidity management.

DeFi Integration

As an ERC-20 on Base Mainnet, NVCT is natively composable with DeFi protocols. Institutions seeking regulated, asset-backed DeFi exposure can participate through NVCT's liquidity pools and DEX infrastructure with on-chain reserve verification at every step.

11. Risk Management

RISK CATEGORY	MITIGATION STRATEGY	MONITORING
Peg Stability	Full asset backing maintained at all times; on-chain attestation provides real-time verification; liquidity pool provides continuous market-based price discovery	Continuous
Smart Contract	Emergency pause functionality; multi-signature requirements prevent single-point compromise; timelocks on governance changes	24/7
Liquidity	Active NVCT/USDC liquidity pool on Base Mainnet; on-demand USDC provisioning for institutional redemptions; multiple settlement rail redundancy	Daily
Operational	Multi-chain deployment redundancy; automated compliance monitoring; real-time transaction alerts; emergency recovery protocols	Real-time
Regulatory	Operations structured under court-validated Common Law Business Trust; UCC-compliant documentation; conservative incremental disclosure strategy with regulatory counterparties	Ongoing

12. Legal Structure

NVC Fund Bank is the operational name of NVC Fund Holding Trust, a **Common Law Business Trust** established and operating under:

- **American Common Law** principles governing trust formation and operation
- **Uniform Commercial Code (UCC)** as adopted by the State of Texas, Section 28:1-105
- Court-validated trust authority with documented asset ownership and custody
- Institutional operations conducted under standard commercial banking frameworks

Institutional Contact

DETAIL	INFORMATION
Legal Name	NVC Fund Holding Trust
Address	100 Crescent Court, Suite 700, Dallas, Texas 75201, USA
Email	fekejija@nvcfund.com
Telephone	+1 (214) 532-5773
Website	https://nvcfund.com

NVC Fund Bank conducts all institutional relationships through standard correspondent banking channels. Partnership inquiries, Nostro account establishment, and correspondent agreements are handled through normal institutional due diligence and onboarding processes.

13. Roadmap

✓ COMPLETED — 2025

Phase 1 — Token Deployment

- 30 trillion NVCT deployed on Base Mainnet
- NVC Sovereign Attestation DEX V4 deployed and operational
- Active NVCT/USDC liquidity pool live on Base Mainnet
- ISO 20022 JSON REST API live
- 5 settlement rails active (SWIFT, Fedwire, ACH, RTP, SCT)
- Institutional multi-rail payment authorization live (5 Nostro endpoints)
- pacs.008 SCT inbound settlement receiver live

▶ ACTIVE — Q1–Q2 2026

Phase 2 — Institutional Adoption

- Correspondent banking relationship onboarding
- USD Mint /nvc integration — Nostro 856616362 activation
- Treasury securities purchase infrastructure (Federal Reserve integration)
- Circle API treasury funding orchestrator
- NVCT presale program for institutional investors

UPCOMING — Q3–Q4 2026

Phase 3 — Global Settlement Network

- Central bank outreach and CBDC interoperability framework
- Additional correspondent banking partnerships (target: 10+ institutions)
- NVCT as enterprise treasury default settlement asset
- Full NVCT multi-chain gas payment system across 9 networks

FUTURE — 2027+

Phase 4 — Global Reserve Standard

- NVCT as a recognized global settlement standard between participating institutions
- Integration with central bank digital currency (CBDC) frameworks
- Sovereign development fund partnerships for infrastructure financing
- Self-liquidating loan securitization program via smart contract

14. Conclusion

NVCT represents a practical bridge between traditional institutional finance and blockchain-native settlement. With 30 trillion tokens deployed on Base Mainnet at verified $1:1 USD parity, five active settlement rails, and full ISO 20022 compliance, the infrastructure is operational and available to institutional counterparties now.

NVC Fund Bank's approach is deliberately conservative: working through normal banking channels, building correspondent relationships through standard institutional processes, and disclosing capabilities incrementally as relationships are established. The goal is not to disrupt the existing financial system but to provide institutions within it with more efficient tools for cross-border settlement, treasury management, and blockchain-native operations.

All contract addresses are publicly verifiable on Base Mainnet. All reserve attestations are queryable on-chain. Institutional due diligence inquiries are welcomed through our standard channels.

Appendix — Deployed Contracts & Verification

NVCT TOKEN (ERC-20) — BASE MAINNET

`0x36785Bb0396d3717aE3ddec61a4F562b7FcD9A37`

NVC SOVEREIGN ATTESTATION DEX V4 (PROOF OF RESERVES) — BASE MAINNET

0xEce67dC59D40D37A7BbC9d1383bec19F290Bc2aa

NVCT LIQUIDITY POOL — BASE MAINNET

0xaf08D3E50093b96bdA637107ac2A83A55a1d05Dd

TREASURY WALLET — BASE MAINNET

0x11D39567720c827c504FaCf8e1A80dbaa18958Ae

All contracts are verifiable on **basescan.org** by searching the addresses above. On-chain data includes live total supply, reserve attestation values, liquidity pool state, and complete transaction history.

Disclaimer: This white paper is for informational purposes only and does not constitute financial advice, an offer to sell securities, or a solicitation to invest. NVCT operations are subject to applicable legal frameworks in relevant jurisdictions. Institutional counterparties should conduct independent due diligence. All forward-looking statements in the roadmap represent current operational intentions and are subject to change. Reserve backing figures are updated on-chain and may be verified independently by any party.

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