



WORLD BLOCKCHAIN BANK

FINCEN-REGISTERED MSB 31000286291846

D-U-N-S® No: 119413613

WORLD
BLOCKCHAIN BANK

Global Country Operator Program Own the National Payment Infrastructure Limited National Operator Franchise Available

- ✓ Exclusive Country Territory
- ✓ National Settlement Node
- ✓ City Operator Licensing Rights
- ✓ National Merchant Network Expansion
- ✓ Sovereign Blockchain Settlement Rails
- ✓ Transaction Revenue Override Across the Country

Strategic Position:

Country operators become the **national infrastructure layer** of the World Blockchain Bank global payment network.



They process transactions



We execute identity



BANKS / VISA / Baanx



Limited National Operator Franchise Available

- ✓ Requires bank accounts
- ✓ Requires card networks (Visa/MC)
- ✓ Requires POS terminals
- ✓ Requires merchant onboarding
- ✓ Requires compliance gatekeepers
- ✓ Settlement delays + fees
- ✓ Users = accounts
- ✓ AI = unsupported

WBB vs. The Entire



Payments Industry

WORLD BLOCKCHAIN BANK
+ DOMAIN IDENTITY STACK

- ✓ No banks
- ✓ No Visa / Mastercard
- ✓ No POS terminals
- ✓ Instant QR execution
- ✓ Domain = identity + wallet + payment rail
- ✓ Flat fee (\$0.50 global)
- ✓ Humans + Businesses + AI agents native



From cards and accounts
to sovereign domain identities



The Global Opportunity

\$10T+

Global Digital Payments Industry

- ✓ Global digital payments exceed \$10T annually.
 - ✓ Visa and Mastercard dominate legacy rails.
 - ✓ WBB introduces a new domain-based payment network with flat \$0.50 settlement fees.
- The internet created the information layer.
 - Blockchain created the value layer.
 - The next infrastructure is economic identity and routing layer for AI-driven economic activity.



Platforms compete on distribution and control — this architecture defines the layer where identity, settlement, and trust are set, before platforms, jurisdictions, or regulators can intervene.

Every major platform controls users, data, or distribution — this architecture controls the layer beneath them: identity, settlement, and trust itself.

If Web2 and Web3 were about owning platforms, Web4 is about stewarding the layer that platforms themselves depend on — permanently.

The \$10T Payment Problem

Current Payment System Problems

- ✓ High fees (2-3%)
- ✓ Slow settlement
- ✓ Banking gatekeepers
- ✓ Fragmented identity

WBB solves this with domain-based identity payments.

THE WESTERN UNION / VISA COMPARISON

WESTERN UNION

Legacy
Central Operator

✔ Global Brand
Trusted

✔ \$5-20
Transfer Fee

VISA

Legacy
Financial Network

✔ Global Brand
Trusted

✔ 2-3%
Transaction Fees



New Blockchain City Operator Network

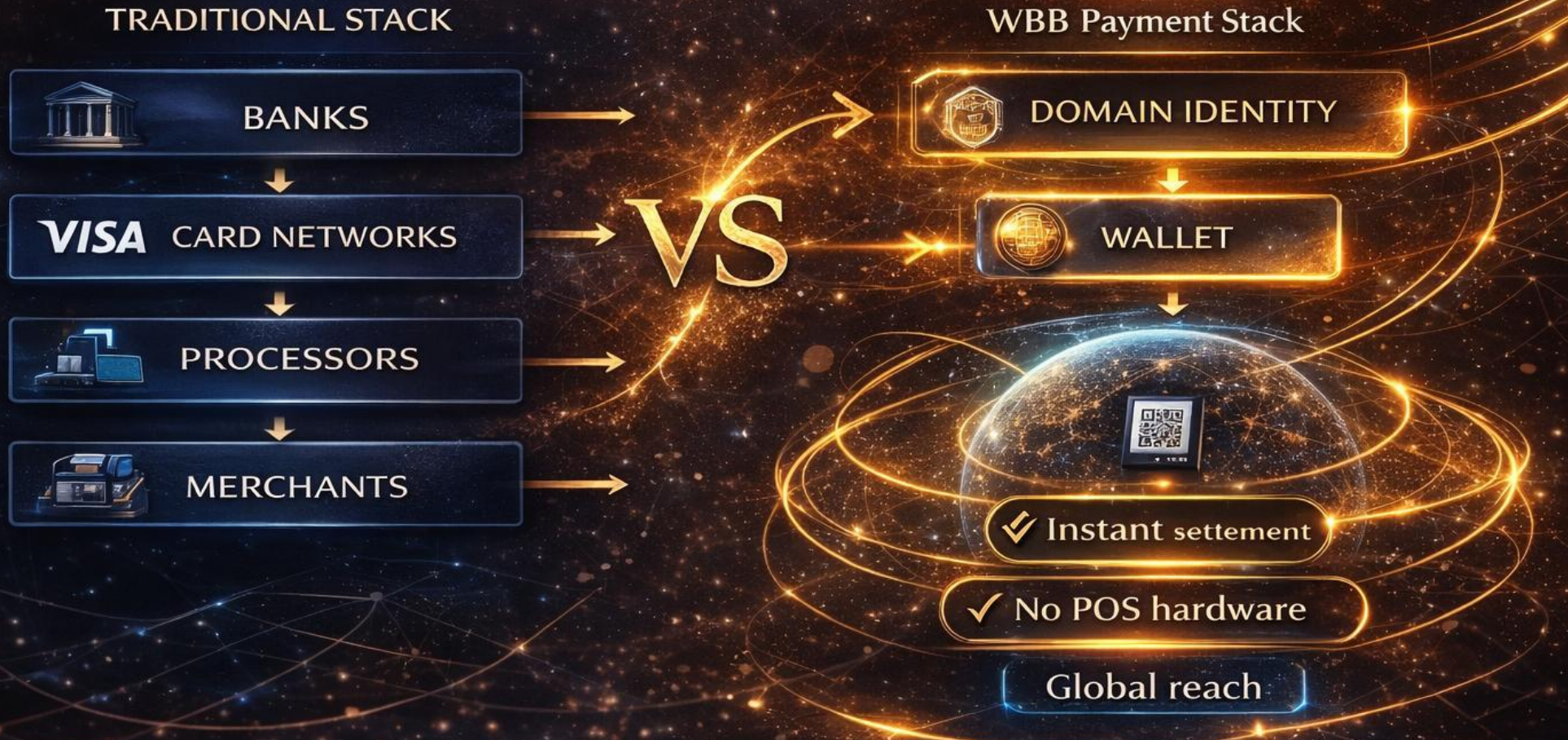
- ✔ Innovative Blockchain System
- ✔ Builds Trustless City Networks
- ✔ Empowers Local Micro-Bankers
- ✔ Flat \$0.50 Fee / 5x Lower

DECENTRALIZED /
DISRUPTIVE



THE DISRUPTION

Traditional Stack vs. WBB Domain Payment Infrastructure



THE COUNTRY OPERATOR MODEL

National Payment Infrastructure Ownership

Country Operator Franchise: \$500,000

Includes:

- Exclusive national territory
- Control of city operator licensing
- National settlement node
- Micro-banker network distribution rights
- Revenue override on every transaction in the country

Revenue Rights:

- \$0.10 override per transaction nationwide
- Share of city operator licenses
- Share of micro-banker onboarding
- National payment network control

You become the national steward
of the WBB payment network.



HOW A COUNTRY NETWORK SCALES

COUNTRY OPERATOR



CITY OPERATORS
(MAJOR CITIES)

MICRO-BANKERS

MERCHANTS

CONSUMERS

Example:

- 20–100 cities per country
- 500 micro-bankers per city
- 20,000 merchants per city
- millions of consumers

Result:

National decentralized payment infrastructure

Result:

National decentralized payment infrastructure

COUNTRY OPERATOR ECONOMICS

Example for a medium-size country

Cities: 30

Merchants per city: 20,000

Daily transactions per merchant: 20



Daily transactions:

30 cities

× 20,000 merchants

× 20 transactions

= 12,000,000 daily transactions

Country operator revenue:

\$0.10 per transaction

= \$1,200,000 daily

= \$438M annually

Operator Revenue Potential



Small Country

\$50M~\$100M

annual network revenue



Medium Country

\$200M~\$500M.

annual network revenue



Large Country

\$1B+

annual payment volume

Why This Is Easy to Deploy

Merchant onboarding requires only QR identity domains.



Domain-Based QR Codes

Merchants receive unique
QR identity domains



Simple Setup

No hardware installation
needed



Instant Security & Settlement

National system secures and
settles transactions

Launch a national payment network instantly.

THE MISSING LAYER: VERIFIABLE TRUST IN GLOBAL COMMERCE

Every transaction depends on identity.
Every identity depends on trust.
Today, trust has no global standard.

CURRENT SYSTEM

- ◆ Social verification → Cosmetic
- ◆ KYC → Fragmented & Repetitive
- ◆ Legal Identity → Jurisdiction-Bound
- ◆ AI Agents → No Verifiable Authority

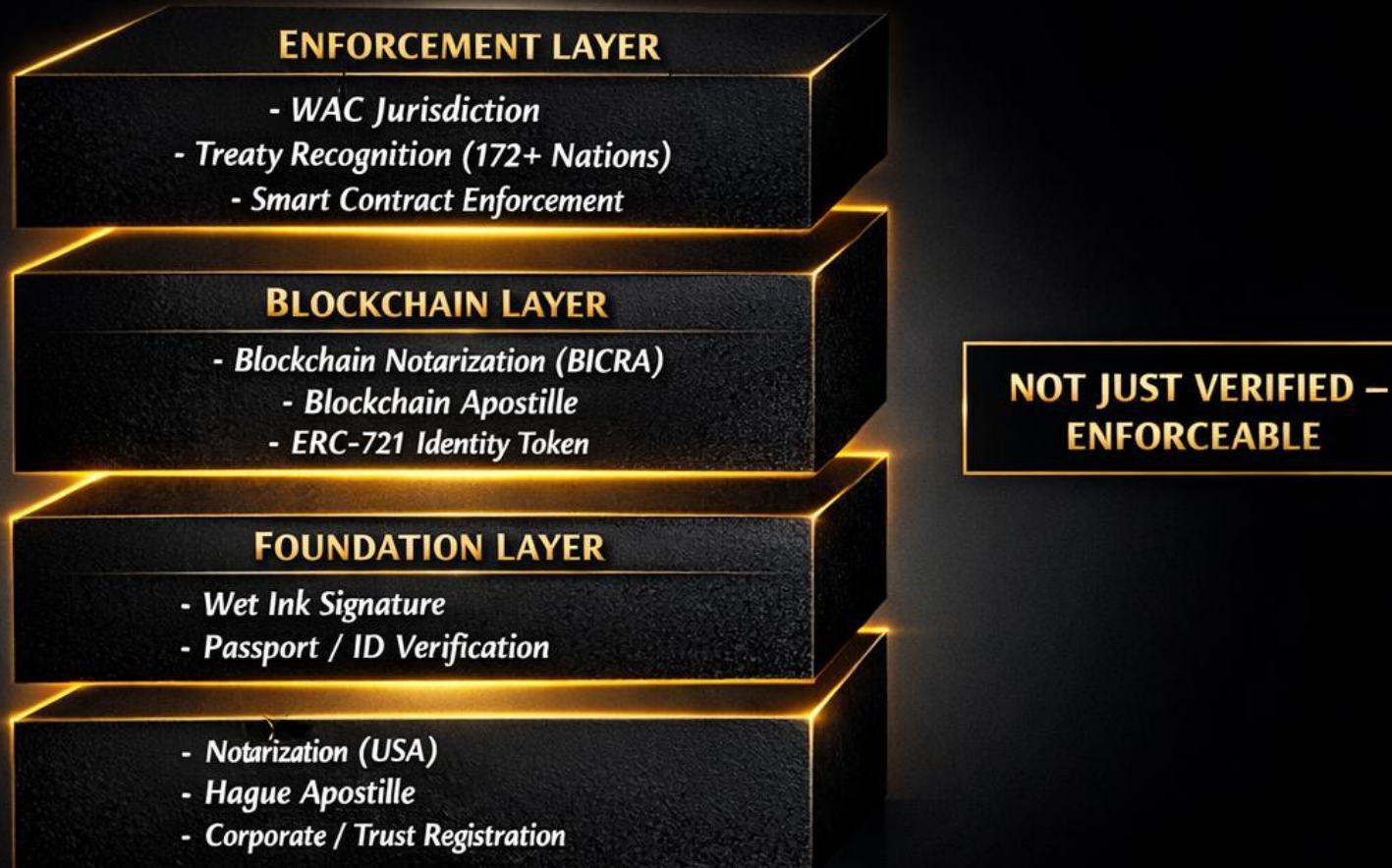
WBB STANDARD

- ◆ Globally Verifiable Identity
- ◆ Multi-Layer Authentication (Legal + Blockchain)
- ◆ Machine-Readable Trust Credentials
- ◆ Enforceable Under Arbitration & Treaty Law

**WBB INTRODUCES THE FIRST GLOBAL STANDARD FOR
PROGRAMMABLE, ENFORCEABLE TRUST**

WBB TRUST CERTIFICATE™

Verified Authority for Global Economic Actors



One identity. One verification. Global recognition.

THE CONTROL POINT OF TRUST



The entity that controls identity controls the routing layer.

The entity that controls **trust** controls **participation**.

WBB DEFINES WHO IS TRUSTED TO TRANSACT

☞ “Control of trust becomes the highest-margin revenue layer in global commerce.”

THE TRUST ECONOMY

Verification is not a feature — it is a *monetization layer*

DOMAIN REGISTRY

- ▶ Identity namespace
- ▶ \$20/year per domain

SETTLEMENT LAYER

- ▶ Transaction routing fees
- ▶ Embedded financial rails

INFRASTRUCTURE LICENSING

- ▶ Governments
- ▶ Cities
- ▶ Enterprise platforms

TRUST VERIFICATION

- ▶ Humans (*executives, signatories*)
- ▶ Corporations (*global entities*)
- ▶ AI Agents (*autonomous systems*)

**UNVERIFIED ACTORS CANNOT PARTICIPATE IN
HIGH-VALUE ECONOMIC ACTIVITY**

Recurring, high-margin revenue layer across every participant in the network

TRUST = REVENUE MULTIPLIER

Verification transforms identity into recurring, high-margin infrastructure revenue



Verification converts identity into monetizable infrastructure

UNVERIFIED IDENTITY

- \$20/year domain
- Limited access
- Low transaction value

VERIFIED IDENTITY

- Recurring verification fees
- Access to high-value counterparties
- Enforceable transactions

ILLUSTRATIVE SCENARIO

- 10M identities
- 20% verified
- \$500/year

= \$1B ARR
(verification layer only)

Trust is not a feature – it multiplies every revenue layer.

COUNTRY OPERATOR REVENUE STREAMS

1. National Transaction Override

\$0.10 per transaction nationwide

2. City Operator

\$89,000 per City

Example:

50 cities = **\$1,000,000 Override Commission**

3. Micro-Banker Network

500 micro-bankers per city

\$2,999 entry

Country share example:

\$300 per micro-banker

4. Merchant Identity Domains

\$10 / year per merchant override commission

Total national ecosystem revenue: hundreds of millions annually



WHY FUNDS LOVE THIS MODEL

✔ Capital Efficiency

\$500K secures a national infrastructure position.

✔ Network Effects

Payments scale exponentially.

✔ Distribution Rights

Control national onboarding.

✔ Infrastructure Play

Similar to early:

- Visa acquiring licenses
- SWIFT gateway operators
- telecom spectrum licenses

Total national ecosystem revenue:
hundreds of millions annually



Domain-based economic identities resolve directly into payment routing and settlement infrastructure.

WHY THIS OPPORTUNITY EXISTS

The world never had:

- ✔ Identity-based payments
- ✔ blockchain settlement rails
- ✔ domain-based economic identity

Until now.

Result:

A new financial infrastructure layer is emerging.

Country operators become the first distributors of that infrastructure.



EARLY COUNTRY OPERATOR ADVANTAGE

Benefits for the first operators:

- ✔ first city licensing rights
- ✔ first merchant network formation
- ✔ largest micro-banker network
- ✔ dominant national payment position

Just like:

- ✔ early Visa acquiring banks
- ✔ early telecom operators
- ✔ early internet service providers

Country operators become the first distributors of that infrastructure.



GLOBAL NETWORK VISION

- ✔ 4,000 cities
- ✔ 500,000 micro-bankers
- ✔ 20M+ merchants
- ✔ billions of consumers

Country operators coordinate national deployment.

MERCHANT ADOPTION

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✓ Merchant identity domains: **\$20/year**

EXAMPLES:



COFFEE.LONDON



TAXI.DUBAI



HOTEL.PARIS



FLAT **\$0.50** TRANSACTION FEE



[Click To Verify](#)

COUNTRY OPERATOR QUALIFICATION

Ideal partners:

- ✓ financial services firms
- ✓ telecom distribution networks
- ✓ merchant service providers
- ✓ fintech funds
- ✓ family offices

Requirement:

Ability to deploy a national merchant network.



Global Country Operator Opportunities

 USA

 Canada

 Brazil

 United
Kingdom

 Germany


 EU

 MALAYSIA

 UAE

 India

 Nigeria

 Singapore

 Australia

Available Country Operator Franchise

Secure the national infrastructure position.

The Next Global Financial Infrastructure Layer

Over the past 50 years, three financial infrastructure layers dominated global payments:

- Card Networks – Visa, Mastercard
- Banking Networks – SWIFT
- Internet Commerce – PayPal, Stripe

A fourth infrastructure layer is now emerging:

Identity-Based Payment Networks

- Built on:
 - blockchain settlement
 - domain-based economic identity
 - decentralized distribution networks



Country operators control the national entry point to this infrastructure.

How the Network Deploys Globally



Key Insight:

This model creates a self-expanding financial network where distribution is decentralized.

- Similar historical expansions:
- Visa acquiring networks
- Telecom carrier licenses
- Internet service providers

Similar historical expansions:

- Visa acquiring networks
- Telecom carrier licenses
- Internet service providers

Country operators control national network expansion.

Why Early Operators Capture the Largest Share

The first operators gain structural advantages:

- First national merchant network formation
- First city licensing rights
- Largest micro-banker distribution network
- Long-term transaction volume dominance

Historical Examples

Early infrastructure operators became industry leaders:

- Visa acquiring banks
- Mobile telecom spectrum holders
- Internet backbone providers

Infrastructure ownership compounds over decades.



A National Financial Infrastructure Position

Country operators are not distributors.
They are infrastructure stewards.

Traditional financial infrastructure is controlled by a small number of operators.

- ✓ Visa acquiring banks
- ✓ SWIFT gateway institutions
- ✓ Telecom spectrum operators
- ✓ Internet backbone providers

These positions were allocated once per country.
They became multi-decade infrastructure monopolies.

The World Blockchain Bank network introduces a
new infrastructure layer:

Identity-Based Payment Networks

Each country has one primary operator position.



Country Operators Control National Network Deployment

The country operator controls:

- ✓ National settlement node
- ✓ City operator licensing
- ✓ Merchant network formation
- ✓ Micro-banker distribution
- ✓ Transaction routing infrastructure

These positions were allocated once per country.
They became multi-decade infrastructure monopolies.

Economic Structure:

Country operators receive:

- ✓ **\$0.10** override on every transaction
- ✓ Share of city operator licenses
- ✓ Share of micro-banker onboarding
- ✓ Merchant identity domain overrides

Strategic Position:

Country operators function similarly to:

- ✓ early Visa acquiring banks
- ✓ telecom license holders
- ✓ internet backbone providers

How Value Flows Through the Network



Example transaction:
\$100 payment
\$99.50 merchant receives

Split example:

- ✓ \$0.20 City Operator
- ✓ \$0.10 Country Operator
- ✓ \$0.10 Network infrastructure
- ✓ \$0.10 ecosystem incentives

Global Settlement Network

Secure the infrastructure position before
the network expands in your country.



Institutional Foundations

- ✓ FINCEN Registered MSB
- ✓ WAC Arbitration Enforcement Layer
- ✓ Master Domain Registry Infrastructure
- ✓ Blockchain Settlement Architecture

The Founding Operator Circle



- ✓ Receive 1% of Equity in the Global Settlement Network
- ✓ Share a Circle of Sovereign Country Operators
- ✓ Shape Global Infrastructure Governance Rules

The Allocation of the Next Financial Infrastructure Layer

Major **infrastructure networks** are allocated **once** — and then **dominate for decades**.



Telecom Infrastructure

- Mobile spectrum licenses allocated once per country



Payment Networks

- Visa acquiring licenses allocated to early banks



Internet Infrastructure

- Backbone routing operators established in the early internet era

The World Blockchain Bank network introduces a new **infrastructure layer**:

Identity-Based Payment Networks

Each country has one primary operator position.

Infrastructure Ownership Compounds Over Decades

Core Concept: Infrastructure networks follow a **power-law dynamic**.

Once distribution and routing control are established:

- ✓ competitors struggle to displace the network.
- ✓ transaction volume compounds.
- ✓ ecosystem participants depend on the infrastructure.

Historical Evidence

 → global card routing infrastructure.

 → international banking messaging infrastructure.

 → Internet Backbone Providers → global traffic routing infrastructure.

The value of infrastructure networks increases
as the ecosystem built on top of them expands.

Infrastructure Positions Are Allocated Once

Every infrastructure network begins with a limited number of operators.

Examples:

- Telecom Networks → one spectrum license per operator band
- Payment Networks → a limited number of acquiring banks
- Internet Routing → early backbone operators

The WBB Model

Each country has one primary operator position.

The operator controls:

- ✓ national network deployment
- ✓ city licensing
- ✓ merchant network formation
- ✓ infrastructure distribution rights

Investment Position:

Country Operator Franchise

\$500,000

Includes:

- ✓ exclusive national territory
- ✓ settlement node control
- ✓ national transaction override
- ✓ infrastructure distribution rights

Secure the national infrastructure position
before the network expands in your country.

National Infrastructure Positions Are Limited

Each country has one primary operator

- ✓ national distribution rights are locked
- ✓ Merchant network formation begins
- ✓ Transaction routing becomes entrenched

Infrastructure advantages compound over decades.

**Franchise Position:
Country Operator Franchise
\$500,000**

Includes;

- ✓ exclusive national territory
- ✓ Share of city operator licenses
- ✓ Share of micro-banker onboarding
- ✓ Merchant identity domain override

**Secure the infrastructure position before
the network expands in your country.**



DOMAIN IDENTITY PAYMENTS

THE FUTURE OF GLOBAL PAYMENTS

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DOMAIN IDENTITY PAYMENTS

Pay with Your Identity – Not an Account Number



NO POS HARDWARE

Anyone Can Accept Payments – Anywhere



INSTANT SETTLEMENT

Real-Time Payments to Anyone, Any City



BUILT-IN DISTRIBUTION NETWORK

Micro-Bankers + Merchants + Cities



VISA-SCALE POTENTIAL

Billions of Transactions – Global Reach

THE WORLD'S FIRST DECENTRALIZED PAYMENT NETWORK



GLOBAL SCALE POTENTIAL

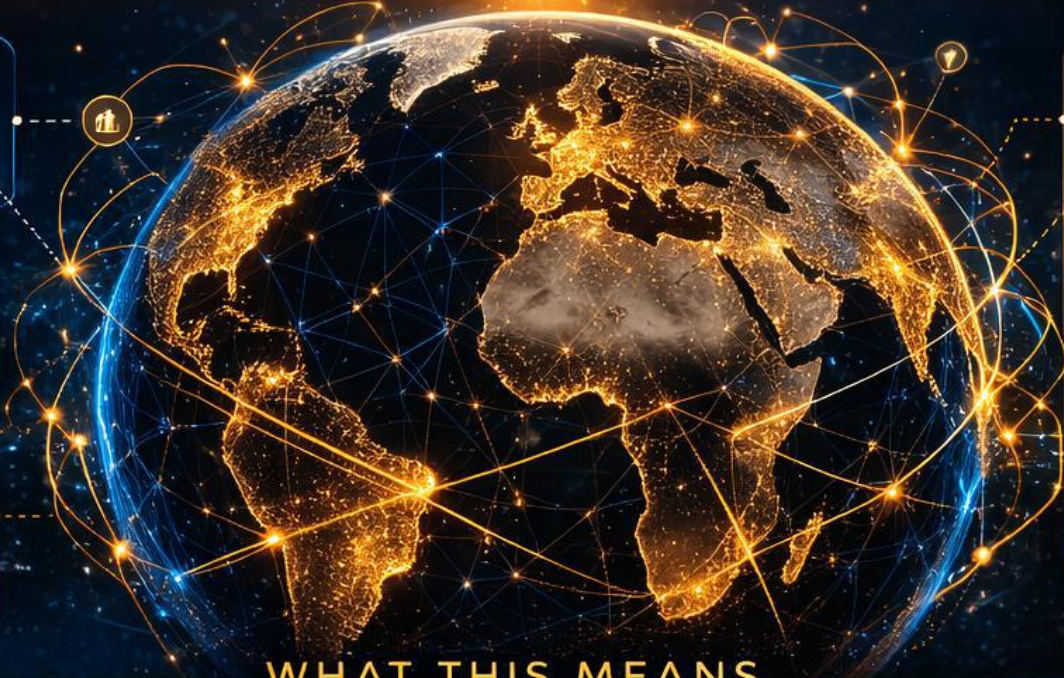
A GLOBAL NETWORK IN FORMATION

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 **4,000**
CITIES

 **500,000**
MICRO-BANKERS

 **20M+**
MERCHANTS



BILLIONS
OF CONSUMERS



WHAT THIS MEANS

 Hundreds of Millions
of Daily Transactions

 Global Settlement &
Blockchain Infrastructure

Country Operators Participate in
Every Transaction
Within Their National Ecosystem

THIS IS **NOT** A STARTUP — IT IS A
FINANCIAL INFRASTRUCTURE ROLLOUT



WHY WBB WINS

✓ Massive **\$1T+**
Global Opportunity

✓ Proven City
Operator Model

✓ Game Changing
Crypto/DeFi Solution



✓ Decentralized
Payment Network

✓ Flat **\$0.50**
Transaction Fee

✓ Rapid City Expansion /
Mass Adoption



500
Micro-Bankers



20,000
Merchants



Millions
of Consumers



THE FUTURE OF GLOBAL PAYMENTS

Institutional Infrastructure Behind World Blockchain Bank

The Economic Identity Layer for the AI Global Economy



Why **World** Blockchain Bank Has the Right to Win

1. **Proprietary Infrastructure** (Defensible IP)

World Blockchain Bank has already developed and deployed core components of the Economic Identity Infrastructure including:

- ✓ Master Domain Registry
- ✓ Economic Identity Layer
- ✓ Domain-based wallet architecture
- ✓ blockchain settlement infrastructure
- ✓ arbitration and enforcement framework via World Arbitration Court



These components form a complete economic identity stack rather than a single application.

Why **World** Blockchain Bank Has the Right to Win

2. First-Mover Advantage in AI Economic Identity

AI agents will require:

- ✓ persistent identity
- ✓ payment authority
- ✓ transaction routing
- ✓ audit and enforcement



WBB provides the infrastructure layer enabling AI-native economic actors to transact globally.

3. Registry Economics

The Foundation for Digital Commerce Identity



WBB as the Identity Routing Layer for Digital Commerce



Why World Blockchain Bank Has the Right to Win

4. Integrated Legal + Technical Architecture

Unlike typical blockchain projects, the WBB ecosystem integrates:

- ✓ cryptographic identity
- ✓ domain-based identity registry
- ✓ financial settlement rails
- ✓ international arbitration enforcement



This combination creates a full economic coordination layer rather than a narrow technology

Why World Blockchain Bank Has the Right to Win

5. Capital Deployment Strategy

World Blockchain Bank Infrastructure Fund I will deploy capital into:

- ✓ expansion of the identity registry
- ✓ developer ecosystem growth
- ✓ merchant adoption infrastructure
- ✓ AI commerce integrations



The opportunity is not to build another financial application.

The opportunity is to **establish the identity** and coordination infrastructure for the AI-driven global economy.

\$500,000 vs \$438M

Every infrastructure network begins with a limited number of operators.

\$500,000 Cost

County Operator

- ✓ Exclusive national territory
- ✓ Settlement node control
- ✓ Transaction revenue override
- ✓ Infrastructure distribution rights

One-Time Investment

VS

\$438M Revenue

e.g., 1 Year of National
Network Transactions

Annual Recurring
Revenue Potential

Secure Early Infrastructure Ownership

Example:

A medium-size country can reach \$400M+ annual network revenue once 30 major cities are deployed.

National Operator Positions Are Limited

Secure Your Country

Each country has **one primary operator** position.

The operator controls:

- national network deployment
- city licensing
- merchant network formation
- transaction settlement infrastructure



\$500,000 FRANCHISE FEE

Become the national steward of the World
Blockchain Bank payment network.

Example:

A medium-size country can reach \$400M+ annual network revenue
once 30 major cities are deployed.

Q & A

? Who is deploying merchants first?

- ✓ City Operators and Micro-Bankers build the merchant network, starting with the top local marketplaces.

? How fast can a country reach 1M users?

- ✓ A medium-sized country can reach 1M weekly users within 12 to 18 months through city licensing and merchant onboarding.

? How does WBB defend the network long term?

- ✓ Exclusive National Rights ensure dominant early positioning
- ✓ Domain-based identity system locks in ecosystem
- ✓ Settlement nodes maintain national routing control



Secure Your National Infrastructure Position

Country Operator Franchise

\$500,000

Includes:

- Exclusive national territory
- Settlement node control
- City operator licensing
- National transaction override

Next Step: Schedule a national operator allocation discussion.

Contact

- > World Blockchain Bank™
- > World Arbitration Court™
- > Master Domain Registry™
- > BlockchainTrust™

Your Name.
You Bank.

TOM.CRUISE



WORLD BLOCKCHAIN TRUST.PRO



WORLD BLOCKCHAIN BANK



Patent-Protected Infrastructure and Namespace Sovereignty



Blockchain Trust Domains™
(Commercial Stewardship Entity)

World Blockchain Bank
A globally distributed, stakeholder-aligned settlement network

Jurisdiction & Dispute Resolution
World Arbitration Court (WAC)

Regulatory Status
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D-U-N-S® No: 119413613

WORLD BLOCKCHAIN BANK



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