



WORLD BLOCKCHAIN BANK

The Post-Correspondent Banking Architecture

Private Banking & Digital Assets in the Modern Settlement Era

A BANKING ARCHITECTURE POWER PACKAGE

(INVESTMENT BANKING TRUST + BANKING RAILS)

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FOREWORD

The global financial system was not designed for the velocity, complexity, or jurisdictional fragmentation that now defines modern capital movement.

For decades, banks, payment institutions, and regulated financial entities have attempted to solve cross-border execution, asset custody, and settlement risk by layering compliance, correspondent relationships, and jurisdictional approvals on top of one another. That model functioned when capital moved slowly, risk was geographically contained, and institutional trust was embedded in centralized balance sheets.

That environment no longer exists.

Today's constraints are not regulatory in nature — they are architectural. Settlement authority, custody risk, and jurisdictional control have become entangled inside structures never designed to operate at global digital scale. As a result, even fully licensed institutions increasingly find themselves constrained by the very frameworks intended to protect them.

The **Private Banking & Digital Assets Power Package** exists because those constraints can no longer be solved by acquiring more licenses, more entities, or more correspondent relationships.

Instead, the solution required a structural separation of functions:

- ownership from operation,
- custody from settlement,
- regulatory interface from execution, and
- banking functionality from deposit-taking institutions.

What follows is not a product, a platform, or a financial instrument.

It is a **banking architecture** — designed for principals who understand that in modern finance, control does not come from owning licenses, but from controlling how assets move, settle, and remain insulated from systemic risk.

This document is written for decision-makers.

If you recognize the problems described here, the architecture will be immediately clear.

If you do not, this framework is not intended for you.

Private Banking Without the Bank

A Modern Architecture for Settlement, Control, and Execution

1. What This Package Is (High-Level)

The **World Blockchain Power Package** is a **full-stack private banking and digital asset architecture**, combining institutional legal structure, regulated U.S. financial interfaces, decentralized settlement technology, and a client-branded blockchain-native banking layer.

It integrates:

A U.S. Institutional Statutory Investment Banking Trust Structure

Purpose-built for private investment banking, digital assets, credit, and asset administration.

A Live U.S. FINCEN-Registered MSB Banking Layer

Providing regulatory interface, money transmission capability, and counterparty acceptance across the United States.

An Operational IRS EIN & U.S. Tax Identity

Enabling lawful operation, onboarding, contracting, and integration with financial and commercial counterparties.

Private-Label, Non-Custodial Global Settlement Rails (WorldBankPay™)

Delivering fiat and digital asset settlement without custody risk, correspondent bank dependency, or commingling of funds.

A Client-Branded Blockchain Bank Entity (Decentralized & Native)

A private-label blockchain-native banking entity branded in the client's own name, operating outside legacy correspondent banking constraints and without retail deposit-taking, while providing institutional banking optics, on-chain treasury logic, and decentralized operational resilience.

Together, this package delivers **institutional credibility, regulatory interface, real settlement capability, and decentralized banking functionality** — without converting the client into a retail bank, exposing them to deposit regulation, or subjecting them to traditional correspondent banking choke points.

This is not a product.

It is a **banking architecture**.

Banking Beyond Licenses

The Architecture of Modern Settlement and Control

2. Structural Architecture (How It Works Together)

Layer 1 — Institutional Trust (Control & Asset Segregation)

World Blockchain Banking & Digital Assets Statutory Trust

Used for:

- Asset holding
- Investment banking activity
- Digital asset issuance / custody logic
- Credit and capital structuring

Clean separation between:

- Assets
- Operations
- Counterparty exposure

This is the **legal spine**.

Layer 2 — Regulated U.S. Banking Interface (Compliance Bridge)

Through **World Blockchain Bank**, the structure gains access to:

FINCEN-Registered MSB Status (Active)

- Money transmission
- FX dealing
- Prepaid access
- Issuance and settlement activities
- Nationwide U.S. coverage

IRS EIN & U.S. Operating Identity -

Required for:

- Banking relationships
- Payment rails
- Counterparty onboarding
- Vendor and platform integrations
- This layer provides **regulatory interface without surrendering control**.

Layer 3 — WorldBankPay™ Private-Label Settlement Rails

This is where the package becomes unique.

WorldBankPay™ provides:

- Non-custodial settlement rails
- Fiat ↔ digital asset settlement logic
- Private-label branding (client-facing name, not WBB)
- No commingling of client funds
- No deposit-taking

Key characteristics:

- The client **controls funds at all times**
- The system **settles**, it does not custody
- Avoids correspondent bank choke points

Designed for:

- Cross-border settlement
- Treasury movement
- Institutional counterparties
- Next-generation blockchain-native operations

This is the **functional engine**. *World Blockchain Bank provides the regulated U.S. compliance and settlement interface, while the client-facing blockchain bank operates under the client's own brand as a decentralized, non-depository financial institution.*

3. Why This Is “Best of Both Worlds”

Traditional Problem	Power Package Solution
Trusts lack payment rails	MSB + WorldBankPay
Banks seize or freeze	Non-custodial settlement
Crypto lacks legitimacy	U.S. MSB + EIN
MSBs lack asset protection	Trust-based segregation
EMIs shut down accounts	Private-label rails
Correspondent bank risk	Direct settlement logic

The client gets:

- **Legal structure**
- **Regulatory interface**
- **Operational capability**
- **Brand autonomy**

Without:

- Becoming a federal regulated bank
- Holding customer deposits
- Taking balance-sheet risk
- Relying on hostile intermediaries

4. The Power Position

Clients acquire:

“A private institutional investment banking trust structure combined with U.S.-registered settlement and payment rails, and a client-branded, blockchain-native banking layer — delivering the functionality of banking without operating as a retail bank.”

Or:

“A private institutional banking architecture combining trust-based control, U.S. settlement rails, and decentralized blockchain-native banking — without retail banking or correspondent bank dependency.”

5. Typical Ideal Clients

This **Power Package** is ideal for:

- Family offices
- International investment groups
- Digital asset platforms
- Cross-border trading firms
- Enforcement / litigation finance vehicles
- Sovereign-adjacent capital pools
- Payment, FX, or treasury operators who cannot rely on EMIs

Not suitable for:

- Retail clients
- Small businesses seeking checking accounts
- High-risk consumer-facing operators

Direct Engagement

This package may be engaged directly by principals, founders, owners, or authorized decision-makers of qualifying institutions. No intermediary or agent is required.

World Blockchain Bank works directly with end clients where strategic alignment, suitability, and proof of funds are established.

6. Commercial Upside

This package:

- Commands **significantly higher ticket size**
- Solves real operational pain
- Is hard to replicate
- Has strong referral velocity

It is **not a commodity entity sale** — it is a **system deployment**.

7. Strategic Note for Buyers (Why This Package Is Different)

This bundle quietly does something extremely important.

Each layer solves a different historical failure point:

The Statutory Investment Banking Trust

Handles ownership, asset segregation, investment banking activity, and control.

The FINCEN-Registered MSB

Satisfies regulators, compliance officers, counterparties, and onboarding requirements without turning the structure into a retail bank.

WorldBankPay™ Non-Custodial Settlement Rails

Enable global fiat and digital asset settlement while bypassing correspondent banks, EMI shutdown risk, and custody exposure.

Client-Branded Blockchain Bank Entity (Decentralized, Native)

A dedicated **blockchain-native banking entity branded in the client's own name**, operating as a decentralized financial institution layer:

- No deposit-taking
- No retail banking
- No correspondent bank dependency
- No legacy regulatory chokeholds
- Blockchain-native by design

This layer provides:

- Institutional banking optics
- Client-owned brand authority
- On-chain treasury logic
- Decentralized operational resilience

Together, these four layers form a **post-correspondent banking architecture** — delivering the *functionality of a bank, the control of a trust, the compliance bridge of an MSB, and the resilience of decentralized blockchain finance.*

That is why this is not an entity.

It is a **power package**.

Appendix A — Investment Banking Trust Structure (Layer 1 of the Power Package)

World Blockchain Banking & Digital Assets

Statutory Trust Program (U.S.)

1. Executive Overview

World Blockchain Bank offers select international clients access to a **U.S.-recognized institutional investment banking and digital asset trust structure**, designed for private capital, digital assets, and alternative financial operations.

This is **not a retail bank** and **not a public fund**.

It is a **private statutory trust architecture** used for institutional investment banking, credit structuring, and digital asset administration.

The structure is ideal for:

- International principals
- Family offices
- Private investment groups
- Digital asset operators
- Sovereign-adjacent or cross-border capital structures

2. The Structure (What It Is)

WORLD BLOCKCHAIN BANKING & DIGITAL ASSETS STATUTORY TRUST (U.S.)

A U.S. Statutory Trust purpose-built to function as:

- A private investment banking wrapper
- A digital asset & blockchain administration vehicle
- A credit, treasury, and asset-holding trust

Key characteristics:

- U.S. legal recognition
- Flexible trust-based governance
- Strong institutional optics
- No retail banking or deposit-taking
- Designed for accredited / institutional counterparties only

3. What This Is *Not* (Important)

To be clear for all clients:

- ✗ Not a retail bank
- ✗ Not FDIC insured
- ✗ Not a payment bank or EMI
- ✗ Not a public hedge fund
- ✗ Not a substitute for regulated deposit institutions

This structure operates exclusively in **private, alternative, and institutional finance**.

4. Typical Client Use Cases

Clients commonly use this structure for:

- Private investment banking activities
- Holding and administering digital assets or tokenized instruments
- Private credit, structured finance, and capital pooling
- Treasury and asset administration
- Blockchain-based financial operations
- Cross-border investment and asset segregation
- Institutional presentation to counterparties and partners

5. Why Clients Want This Structure

Clients choose this structure because it offers:

- U.S. institutional credibility without retail banking regulation
- Flexibility across traditional finance and digital assets
- Clean separation between operating entities and assets
- A recognizable investment banking framework
- Speed compared to full fund or bank licensing

For many international clients, this solves the problem of **credibility + control** without excessive regulatory friction.

6. Power Package – Commercial Terms (Indicative)

Typical Commercial Framework:

Initial Setup Fee:

USD 289,000

Includes statutory investment banking trust, MSB interface, IRS EIN, WorldBankPay™ rails, and client-branded blockchain bank establishment and deployment.

Annual Administration:

USD 25,000

Optional Add-ons:

- Custom structuring
- Digital asset framework
- Credit or treasury configurations

7. Client Suitability

This structure is suitable only for clients who:

- Are financially sophisticated
- Operate at an institutional or professional level
- Understand private investment and digital asset risk
- Do not require retail banking services
- Can pass basic KYC / suitability review

Unsuitable for:

- Small retail clients
- Individuals seeking personal bank accounts
- High-risk or non-transparent operators

8. Process Flow

- Client provides proof of funds and ID documents
- Preliminary suitability discussion
- High-level structuring confirmation
- Engagement & onboarding
- **Trust establishment and activation of banking and settlement layers**

The process is efficient but selective.

9. Post-Activation State

Upon completion, clients operate with:

- A live U.S. statutory investment banking trust
- An active U.S. MSB-compliant settlement interface
- Operational non-custodial settlement rails
- A client-branded, blockchain-native banking entity
- Independent control of assets, treasury, and execution

World Blockchain Bank remains the underlying compliance and settlement interface, while operational control resides with the client.

10. Confidentiality & Control

This program is:

- Limited distribution
- Offered selectively
- Subject to approval
- Controlled by World Blockchain Bank

Misrepresentation voids participation.

All structures are subject to applicable law and jurisdictional suitability.

11. Next Step

Parties who believe this architecture aligns with their operational requirements may request a private suitability discussion. Engagement is selective and subject to review.

Initial discussions are exploratory and non-binding.

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