



THE Executive Lens

www.theexecutivelens.com

FEBRUARY 2026

Inspirational
Icon
to Look For in
2026

AWARDS
2026

Why Web4 Needs Identity,
Routing, and Settlement — In That Order

By **Stephan**
Schurmann

Founder, Blockchain Trust Domains
www.blockchaintrustdomains.com







Why Web4 Needs Identity,
Routing, and Settlement — In That Order

By **Stephan**
Schurmann

Founder, Blockchain Trust Domains

www.blockchaintrustdomains.com



Inspirational Icon to Look For in 2026

For more than a decade, digital innovation has focused on one question: **how fast can value move?**

From instant payments to blockchain settlement and stablecoins, enormous progress has been made in compressing transaction time from days to seconds. Settlement has become cheaper, faster, and more transparent.

But speed was never the real constraint.

As Web3 evolves into what is now emerging as Web4, it is becoming clear that settlement only works at scale when it is preceded by identity and routing. Without persistent **identity** and clear **routing** logic, even the fastest settlement rails lack context, continuity, and institutional reliability.

Web4, therefore, is not a story about payments alone. It is a story about building the stack in the correct order: **identity first, routing second, settlement last.**

Turn
your name
into your
crypto
wallet.

Pay me at.

TOM. HARDY



WHY PAYMENTS SCALED BEFORE IDENTITY (AND WHY THAT'S A PROBLEM)

Payments scaled first because they were easier to abstract.

A payment rail does not need to know who you are — only:

- where funds come from,
- where they go,
- and whether intermediaries allow the transaction.

Identity, by contrast, is harder:

- it must persist over time,
- survive platforms and jurisdictions,
- and remain human-readable.

As a result, modern digital systems rely on fragile substitutes:

- accounts instead of identities,
- user names instead of names,
- wallets instead of registries.

This works at small scale.

It fails at global scale.

Without persistent identity, systems become:

- fragmented,
- permission-dependent,
- and vulnerable to platform failure or regulatory discontinuity.

**GOT
YOUR
NAME?**

ROBERT. DOWNEY



BLOCKCHAINTRUST.PRO



THE HISTORICAL ROLE OF REGISTRIES

Every durable economic system relies on registries.

Land registries define ownership.

Corporate registries define legal existence.

IP registries define rights.

DNS defines how the internet resolves destinations.

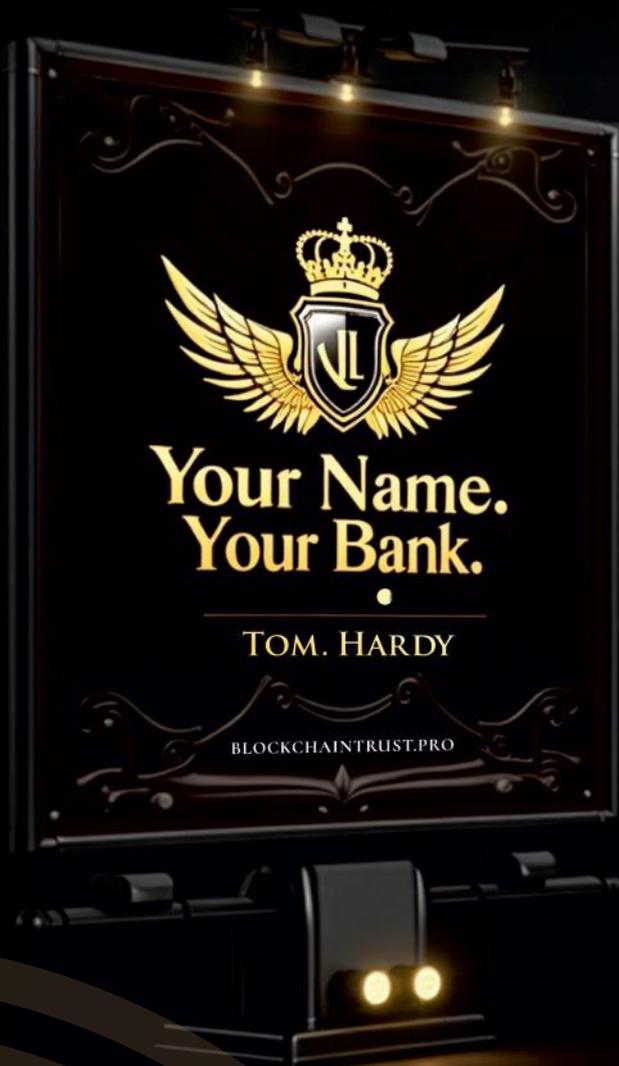
Registries are not applications.

They are foundational infrastructure. When coupled with neutral, flat-fee settlement rails, registries also become economic routing infrastructure. Routing determines how identity resolves into action.

They do three critical things:

- 1) Create uniqueness
- 2) Provide continuity
- 3) Enable enforceability

Payments without registries are fast — but ephemeral.
Registries without payments are static — but inert. Web4 requires both.



FROM ACCOUNTS TO NAMES

Accounts are temporary. Names are permanent.

An account exists at the discretion of a platform. A registry entry exists independently of interfaces.

This distinction matters deeply for:

- families,
- brands,
- institutions,
- and long-lived economic entities.

A human-readable domain-based identity:

- survives software upgrades,
- survives wallet changes,
- survives platform failures,
- and survives jurisdictional shifts.

It becomes a **destination**, not a login.

This is why names — not addresses — are the real primitives of Web4.

"For \$20/year,
your name becomes
your crypto wallet"

TOM.HARDY



BLOCKCHAINTRUST.PRO



DOMAIN-BASED IDENTITY AS ECONOMIC INFRASTRUCTURE

Domain registries are often misunderstood as marketing tools. In reality, they are **economic routing infrastructure**.

A domain can represent:

- a family identity,
- a brand,
- a trust,
- a commerce endpoint,
- or a settlement destination.

When identity and routing converge:

- communication,
- commerce,
- and settlement

all resolve to the same persistent namespace.

This is not speculative innovation.

It is infrastructure logic.

**Turn your
name into
your wallet.
\$20/year.**

CHRIS.BROWN



[BLOCKCHAINTRUST.PRO](https://blockchaintrust.pro)

WHEN IDENTITY MEETS SETTLEMENT: THE ROLE OF NEUTRAL RAILS

Identity alone does not move value. Settlement alone does not create continuity.

The missing link between the two is a **neutral settlement rail** that can route transactions based on identity without custody, float, or discretionary control.

This is where flat-fee settlement infrastructure becomes critical.

Traditional payment systems monetize:

- float,
- spreads,
- opacity,
- and delay.

Web4 settlement must do the opposite:

- eliminate float,
- remove spreads,
- minimize discretion,
- and make routing explicit.

WorldBankPay™ (<https://worldbankpay.io>) was designed around this principle.

Rather than acting as a processor, bank, or intermediary, it functions as a **domain-linked settlement routing layer**, enabling transactions to resolve through identity-based destinations at a **fixed, transparent flat fee (currently \$0.50 per transaction)**.

There is no custody of funds.

No balance-sheet risk.

No dependency on volume-based spreads.

Settlement becomes:

- predictable,
- programmable,
- and auditable.

In this model, identity defines *where* value goes, while settlement rails define *how efficiently* it gets there — without either layer absorbing the role of the other.

This separation is essential for institutional adoption.



WEB4: THE STACK ABOVE THE STACK

Web4 is not a replacement of Web3. It is the layer above it.

Where Web3 focused on:

- tokens,
- wallets,
- protocols,

Web4 focuses on:

- identity,
- registries,
- governance,
- and continuity.

This layer is quieter.

Less speculative.

More durable.

And it is where institutions ultimately operate.

SEND ME CRYPTO
VIN. DIESEL



BLOCKCHAINTRUST.PRO

GLOBAL EXPRESS
BUSINESS CARD

WORLD BLOCKCHAIN BANK



VIN.DIESEL

VALID
THRU 05/30



NO BORDERS. NO FROZEN ACCOUNTS. NO RED TAPE. NO BULLSHIT.

WHY THIS MATTERS FOR INSTITUTIONS

Institutions do not adopt technology because it is fast. They adopt systems where identity, routing, and settlement are cleanly separated, economically transparent, and operationally neutral.

They adopt it because it is:

- predictable,
- enforceable,
- auditable,
- and durable over decades.

Registry-based identity provides:

- clear namespaces,
- traceable lifecycle events,
- and separation between infrastructure and applications.

This is what allows innovation **without systemic fragility**.

BUILDING FOR DECADES, NOT CYCLES

Speculation moves in cycles.
Infrastructure accumulates quietly.

The internet did not win because it was exciting — it won because it standardized naming, routing, and addressing.

Web4 will follow the same path.

The question is not whether identity layers will emerge.
The question is who builds them correctly.

CONCLUSION

Identity Is the Anchor of the Digital Economy

Payments will continue to get faster.
Settlement will continue to compress.

But without identity, none of it lasts.

The next phase of the digital economy will not be defined by speed, but by continuity.

And continuity begins with identity.

“Settlement can be instant — but without identity and routing, it is still directionless.”

About Blockchain Trust Domains

Blockchain Trust Domains has built a Web4-native domain identity registry designed to provide persistent, human-readable digital identity and routing infrastructure for individuals, families, brands, creators and institutions.

Learn more at:

<https://www.blockchaintrustdomains.com/>





 **THE** Executive Lens