



# THE ENTREPRENEUR'S GUIDE TO OWNING A BANK IN 2026

Why Financial Control Is the Ultimate Competitive Advantage

[FINCEN-REGISTERED MSB 31000286291846](#)

D-U-N-S® No: 119413613

# THE SHIFT NO ONE IS TALKING ABOUT

Entrepreneurs do not own their financial system.

They:

- ✓ Depend on payment processors
- ✓ Rely on correspondent banks
- ✓ Borrow from institutions that control underwriting
- ✓ Raise capital through intermediaries
- ✓ Accept settlement delays and account freezes

2026 CHANGES THE MODEL

- NOT marketing
- NOT branding
- NOT product

CONTROL OF CAPITAL FLOW

If you do not control settlement, you do not control your business.



They process transactions



We execute identity

BANKS / VISA / Baanx



- ✓ 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



From cards and accounts  
to sovereign domain identities



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



# THE ILLUSION OF “FINTECH”

Over the last decade, thousands of founders launched “fintech companies.”

Most of them are:

- ✓ API layers on top of regulated banks
- ✓ White-labeled payment processors
- ✓ Front-end apps connected to someone else’s balance sheet
- ✓ Neobanks dependent on sponsor banks

THEY DO NOT OWN:

- The license
- The clearing relationship
- The capital vehicle
- The settlement rails

Entrepreneurs who rely on rented rails are operating on borrowed sovereignty.



# THE INFRASTRUCTURE-FIRST MODEL

The modern entrepreneur-owned bank consists of:

- ✓ A statutory investment banking trust or financial vehicle
- ✓ A compliance interface (e.g. MSB registration where applicable)
- ✓ Settlement rails (blockchain-native + fiat integration)
- ✓ Private-label online banking interface
- ✓ Card issuing partnerships
- ✓ Capital formation documentation (PPM /structured offerings)

This structure allows a founder to:

- ✓ Raise capital legally
- ✓ Take investment capital
- ✓ Issue cards
- ✓ Operate treasury functions
- ✓ Manage assets
- ✓ Structure real estate or fund vehicles
- ✓ Deploy cross-border settlement

Modern bank ownership is infrastructure-based,  
not branch-based.

The shift is from:

Charter-first banking → Infrastructure-first banking

Without building a traditional retail deposit bank.



# WHY REAL ESTATE OPERATORS ARE MOVING FIRST

Real estate developers understand capital velocity.

## Traditional model:

- ✓ Raise LP capital
- ✓ Borrow from banks
- ✓ Pay fees to processors
- ✓ Distribute through intermediaries

## Infrastructure-first model:

- ✓ Raise capital directly into a trust vehicle
- ✓ Issue structured notes
- ✓ Deploy capital internally
- ✓ Manage treasury flows in-house
- ✓ Operate card programs for investors
- ✓ Control settlement timing

This compresses the financial stack.

Developers stop asking  
banks for permission.

They become the capital platform.



# THE CAPITAL FORMATION ADVANTAGE

Most founders struggle with one thing:

## Raising capital.

A properly structured financial vehicle includes:

- ✓ A compliant offering framework
- ✓ Subscription agreements
- ✓ Defined risk disclosures
- ✓ Structured capitalization
- ✓ Governance separation

This is not about avoiding regulation.

It is about operating inside defined legal frameworks with institutional.

The advantage:

- You raise capital into your own structure.
- Not into someone else's fund.
- Not into someone else's balance sheet.



# SETTLEMENT IS THE REAL POWER

Marketing builds revenue.

**Settlement builds empires.**

When you control settlement:

- ✓ You decide when money moves.
- ✓ You decide how money moves.
- ✓ You reduce intermediary dependency.
- ✓ You reduce freeze risk.
- ✓ You gain treasury visibility.

Modern infrastructure integrates:

- ✓ Fiat rails
- ✓ Blockchain rails
- ✓ API-based treasury systems
- ✓ Card issuance networks

**Settlement control equals strategic leverage.**



# WHAT THIS IS NOT

## This is not:

- ✓ A retail consumer bank
- ✓ A speculative crypto exchange
- ✓ An unregulated money scheme
- ✓ A replacement for public law

## It is:

An entrepreneur-owned  
financial infrastructure stack.



Settlement control equals strategic leverage.

# WHO THIS MODEL IS FOR

## This model is ideal for:

- ✓ Real estate developers
- ✓ Cross-border payment operators
- ✓ Digital asset operators
- ✓ High-revenue founders
- ✓ Family office structures
- ✓ Fund managers
- ✓ Infrastructure builders

## It is not for:

- ✗ Casual operators
- ✗ Under-capitalized startups
- ✗ Speculators
- ✗ Retail traders



Bank ownership is a strategic decision. Not a hobby.

# THE 2026 REALITY

- The financial system is fragmenting.
- Correspondent banking is consolidating.
- Sponsor bank risk tolerance is shrinking.
- Fintech compliance costs are rising.
- Payment processors are de-risking entire sectors.

Entrepreneurs who build financial infrastructure internally will:

- Outlast payment platform shutdowns
- Avoid dependency shocks
- Accelerate capital velocity
- Create institutional-grade enterprises

The question is no longer:

*“Can I start a fintech?”*

The question is:

*“Do I control my financial architecture?”*



# THE FOUNDER'S DECISION

You have three options:

- Remain dependent on banks and processors
- Build a fintech layer on top of someone else's infrastructure
- **Own the infrastructure**

In 2026, the founders who win are those who:

- Control capital
- Control settlement
- Control governance
- Control deployment

**They do not rent the financial system.**



# HOW TO ESTABLISH YOUR OWN BANK IN 24–72 HOURS

WORLD  
BLOCKCHAIN BANK

Owning a bank in 2026 does not require building a financial institution from scratch.

## The traditional model required:

- Years of regulatory review
- Multi-million-dollar capital reserves
- Physical branch infrastructure
- Extensive charter approvals
- Correspondent banking negotiations

## That model was charter-first.

When deployed within a pre-secured architecture, an entrepreneur-owned investment banking trust or blockchain bank can be structured and activated within 24–72 hours.

**This is not about bypassing compliance.**

**They build it.**



# STEP 1: STRUCTURAL FORMATION (HOURS 0-24)

The first stage is legal constitution.

This includes:

- Deed of Incorporation
- Articles of Incorporation
- Trust Deed and governance framework
- Defined fiduciary structure
- Registration documentation
- EIN assignment (where applicable)
- Compliance interface structuring (e.g. MSB registration if required)

At this stage, the financial entity is legally constituted.  
It exists as a structured vehicle capable of:

- Entering contracts
- Opening accounts
- Receiving capital
- Issuing instruments
- Operating under defined governance



**This is the foundation.**

## STEP 2: COMPLIANCE & REGULATORY INTERFACE (HOURS 24–48)

Modern entrepreneur-owned banks integrate a regulatory interface appropriate to their activities.

Depending on structure and jurisdiction, this may include:

- MSB registration
- AML/KYC architecture
- Internal reporting protocols
- Defined capital intake procedures
- Offering documentation (eg, structured private placements)

This stage does not create bureaucracy.  
It creates operational clarity.

Serious founders operate within defined frameworks.

Infrastructure-first banking is built for lawful deployment,  
not ambiguity.



## STEP 3: SETTLEMENT & TREASURY ACTIVATION (HOURS 48–72)

Once the entity is formed and compliance interfaces are defined, the operational layer activates.

Depending on structure and jurisdiction, this may include:

- MSB registration
- AML/KYC architecture
- Internal reporting protocols
- Defined capital intake procedures
- API key deployment
- Private-label online banking interface
- Card issuing program installation (where applicable)

At this stage, the entrepreneur moves from theory to operation.

You now control:

- Capital intake
- Internal treasury
- Payment routing
- Investor onboarding
- Cross-border settlement



**You are no longer dependent on third-party processors  
as your primary infrastructure.**

# WHAT “ACTIVATION” ACTUALLY MEANS

Within 24-72 hours, activation means:

- Your entity is legally structured
- Governance is defined
- Compliance interface is documented
- Settlement rails are connected
- Treasury controls are operational

It does not mean:

- Instant global scale
- Retail mass deployment
- Automatic capital inflow

It means the architecture exists.

From that point forward, growth becomes a function of:

- Capital strategy
- Deal flow
- Risk management
- Governance discipline
- Operational execution

Just like any serious financial institution.



# WHY SPEED IS POSSIBLE TODAY

Speed is possible because:

- Infrastructure is modular
- Settlement is API-driven
- Blockchain-native rails reduce correspondent dependency
- Compliance frameworks can be integrated digitally
- Governance documentation can be standardized

In the charter-first era, you waited for permission.

In the infrastructure-first era, you *deploy* inside defined structures.



In the charter-first era, you waited for permission.

In the infrastructure-first era, you *deploy* inside defined structures.

# THE FOUNDER'S RESPONSIBILITY

Owning a bank — even an infrastructure-first investment banking trust — is not symbolic.

It carries responsibility:

- ✓ Investor protection
- ✓ Governance integrity
- ✓ Capital discipline
- ✓ Risk controls
- ✓ Regulatory awareness

This model is designed for entrepreneurs who intend to operate at institutional standards.

Not for experimentation.

Not for shortcuts.

Not for speculation.



# THE STRATEGIC ADVANTAGE

Within 72 hours, you can move from:

“I depend on banks.”

To:

“I operate financial infrastructure.”

The difference is permanent.

When you control capital and settlement,  
you control your trajectory.

In 2026, that is the ultimate entrepreneurial advantage.



## APPLY TO ESTABLISH YOUR OWN BANK

Entrepreneur-owned financial infrastructure is not a retail product.  
It is a strategic deployment reserved for principals operating at scale.

If you are exploring bank ownership in 2026, you are likely in one of the following positions:

- You operate a high-revenue business and want treasury control.
- You are a real estate developer seeking internal capital deployment.
- You manage cross-border payments and want settlement independence.
- You operate in digital assets and require structured compliance integration.
- You are building a private investment platform and need institutional architecture.

If that is you, the next step is not a purchase.  
It is a qualification process.



# WHO THIS IS DESIGNED FOR

## This infrastructure is appropriate for

- Operate established businesses
- Understand fiduciary responsibility
- Are prepared to implement governance structures
- Intend to raise capital or manage capital professionally
- Value compliance alignment and operational clarity

## This is not appropriate for:

- Early-stage experiments
- Under-capitalized operators
- Retail trading activities
- Short-term speculation

**Owning a bank is a structural decision.  
Not a promotional one.**

## THE EXECUTIVE CONSULTATION PROCESS

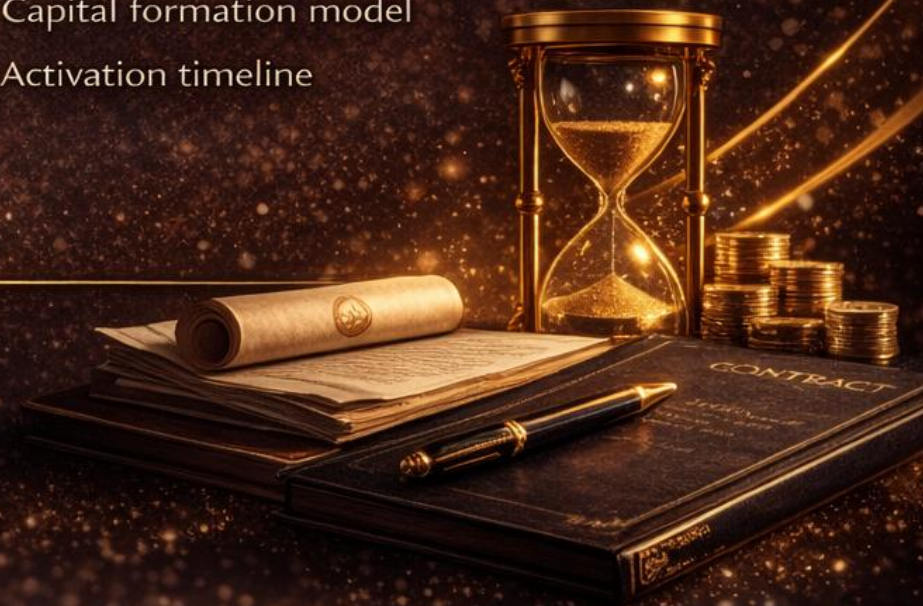
The process begins with a structured review of:

- Your current business model
- Revenue profile
- Intended banking activities
- Capital strategy
- Jurisdictional considerations
- Settlement requirements
- Risk tolerance and governance framework

Following this review, a tailored infrastructure blueprint is presented outlining:

- Recommended legal structure
- Compliance interface
- Settlement configuration
- Capital formation model
- Activation timeline

Only after alignment is confirmed does formal deployment begin.



## WHAT YOU GAIN

By establishing your own infrastructure-first bank, you gain:

- Control over capital intake
- Internal treasury visibility
- Structured capital raising capability
- Private-label banking interface
- Settlement independence
- Long-term institutional positioning



You transition from financial dependency  
to financial architecture ownership.

## CONFIDENTIALITY & DISCRETION



- All inquiries are treated as confidential.
- This infrastructure is offered selectively and deployed with discretion.
- Direct principal engagement is required.
- Intermediaries and brokered inquiries are not accepted.

You transition from financial dependency  
to financial architecture ownership.

## BEGIN THE QUALIFICATION PROCESS

To initiate executive review:

Submit a formal inquiry including:

- Name and principal entity
- Industry sector
- Approximate annual revenue
- Intended banking use case

Qualified applicants will be invited to a strategic consultation.

Infrastructure deployment can begin within 24–72 hours  
following approval and structuring alignment.



# WBB CARD + QR PAYMENT SYSTEM

GLOBAL PAYMENTS. ZERO FRICTION. FIXED COST.

**\$0.50 FLAT PER TRANSACTION — NO PERCENTAGES, NO INTERMEDIARIES, NO LOCK-IN**

WORLD  
BLOCKCHAIN BANK

## INSTANT MERCHANT ACTIVATION



### SCAN QR CODE

Your Blockchain Trust Domain becomes your payment endpoint in seconds.



### NO POS. NO HARDWARE.

Just a QR code.  
Works anywhere, anytime.



### NO CONTRACTS. NO LOCK-IN.

No 30-page agreements.  
No underwriting.  
No account freezes.



### SELF-CUSTODIAL COMMERCE

You are your own merchant.  
Funds go directly to your wallet.  
You stay in control.



## SCAN TO PAY



Pay anyone.  
Anytime.  
Anywhere.  
Instantly.



SCAN  
QR CODE



PAY  
\$0.50 FLAT FEE



SETTLE  
INSTANT & FINAL

**PAYMENTS SETTLE DIRECTLY TO MERCHANT WALLET  
NO INTERMEDIARIES. NO DELAYS. NO EXCUSES.**

## FLAT FEE MODEL

**\$0.50** PER TRANSACTION

- ✓ No percentages
- ✓ No hidden fees
- ✓ No surprises

## MASSIVE COST ADVANTAGE

TRANSACTION AMOUNT	VISA / MASTERCARD	WBB (FLAT)	SAVINGS
\$10	\$0.30	\$0.50	-\$0.20 (negligible)
\$100	\$3.00	\$0.50	\$2.50 saved
\$1,000	\$30.00	\$0.50	\$29.50 saved
\$10,000	\$300.00	\$0.50	\$299.50 saved

## INSTANT SETTLEMENT



No delays



No chargebacks



No reversals

## 8 LINES OF FREEDOM

1



YOU OWN  
THE WALLET

2



YOU RECEIVE  
FUNDS DIRECTLY

3



NO CUSTODY  
RISK

4



NO  
CHARGEBACKS

5



NO  
REVERSALS

6



NO  
INTERMEDIARIES

7



NO PERMISSION  
REQUIRED

8



NO LIMITS ON  
TRANSACTION SIZE

## BUILT ON TRUST. BACKED BY COMPLIANCE.



FINCEN-REGISTERED MSB  
**31000286291846**

D-U-N-S® No: 119413613



ANY CURRENCY.  
ANY COUNTRY.  
ANY TIME.

**FROM \$10 TO \$10,000 — THE FEE IS ALWAYS THE SAME.  
THIS IS NOT PAYMENT PROCESSING.  
THIS IS PAYMENT LIBERATION.**



THE WORLD BLOCKCHAIN BANK  
A NEW FINANCIAL ARCHITECTURE  
FOR A FREE WORLD.



Transparency First:

8 Lines of Freedom  
Merchant Agreement

SCAN TO SETUP YOUR  
WBB MERCHANT DOMAIN  
INSTANT. SECURE. \$0.50 FLAT FEE.



LINK: [checkout.worldbankpay.io/domains/3617/](https://checkout.worldbankpay.io/domains/3617/)

# THE QUESTION IS SIMPLE

Do you intend to rent the financial system – or build your own?

In 2026, *the founders who control settlement control their destiny.*

**Apply accordingly.**

**CONTACT:**

**Stephan Schurmann**

Executive Chairman

World Blockchain Bank

Tel: +1-587-430-2692

Email: [executive@worldblockchainbank.io](mailto:executive@worldblockchainbank.io)

FINCEN MSB License No: 31000286291846

D-U-N-S® No: 119413613



# 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**  
FINCEN-Registered MSB: 31000286291846  
D-U-N-S® No: 119413613

# WORLD BLOCKCHAIN BANK



## ADDRESS



World Blockchain Bank  
Bankers Hall 888, 3rd Street  
West Tower, 10th Floor  
South West Calgary, Alberta T2P 5C5, Canada

Executive Contact:  
Stephan Schurmann  
Founder & Chief Executive Officer  
[executive@worldblockchainbank.io](mailto:executive@worldblockchainbank.io)  
Tel: +1-587-430-2692