Freedom by Design:

Why the World Blockchain Bank Model

Outperforms the Centralized Digital Currency System

Published by World Blockchain Bank (WBB) in association with

Blockchain International Corporate Registry Authority (BICRA) and the

World Arbitration Court (WAC)

“True Wealth Requires Sovereignty — We Secure Your Assets & Business Against Government Overreach.”

+1-587-430-2692
+1-800-620-6896
D-U-N-S® No: 119413613
Bankers Hall 3 | 888rd Street
West Tower, 10th Floor, South West
Calgary | Alberta T2P 5C5 | Canada
executive@worldblockchainbank.io
www.worldblockchainbank.io
FINCEN LICENSE NO: 31000286291846

I. Executive Summary

On **November 22, 2025**, the Society for Worldwide Interbank Financial Telecommunications (**SWIFT**) will finalize its global transition to the **ISO 20022 CBPR+ standard**, replacing legacy SWIFT MT message formats for cross-border payment instructions. This marks the largest structural shift in global banking infrastructure since the creation of SWIFT itself.

Behind this technical update lies a strategic transformation: the foundation for **central bank digital currency (CBDC)** interoperability and the consolidation of programmable money under centralized policy control.

In contrast, the **World Blockchain Bank (WBB)** and its aligned institutions — **BICRA** (Blockchain International Corporate Registry Authority) and the **World Arbitration Court (WAC)** — represent the **freedom architecture** of the digital financial era. WBB's **8 Lines of Freedom Merchant Agreement**, backed by blockchain sovereignty and post-jurisdictional enforcement, offers a functional and ethical alternative to the programmable currency regime now emerging.

This paper outlines the coming transition, the inherent risks of centralized digital money, and the WBB framework that preserves sovereignty, privacy, and economic self-determination.

II. The 2025 Transition: ISO 20022 and the Global Programmable Currency Framework

By late 2025, over **11,000 financial institutions** across 200+ countries will be operating exclusively under ISO 20022 for interbank payments. The standard expands message fields, embeds compliance metadata, and enables interoperability with **CBDCs** and **tokenized assets**.

While presented as a modernization effort, this conversion also embeds the infrastructure for ***total visibility*:** every transaction becomes a data-rich message capable of being traced, filtered, or reversed based on centralized rules.

The synchronization window (mid-November 2025) will mark the moment when **liquidity becomes programmable**, and **data replaces discretion** in the monetary system.

The architecture of this system is clear:

- All transaction metadata structured for AI-driven compliance monitoring.
- Integration points for central bank and commercial digital currencies.
- Event-driven settlement logic capable of triggering automatic reversals, freezes, or tax deductions.

This new infrastructure doesn't merely digitize payments — it **digitizes control**.

III. The Centralized Digital Currency Model — What's Really Coming

The coming CBDC regime represents an operational merger of monetary policy, identity control, and behavioral data management.

Under the CBDC model:

Programmability replaces cash autonomy.

Reversibility replaces finality.

Surveillance replaces privacy.

Custodial dependency replaces sovereign ownership.

Programmable digital money will allow authorities to impose transaction restrictions, expiration dates, or geofencing. The same technical logic that enables "smart compliance" also enables **financial censorship**.

While the CBDC infrastructure is being sold as innovation, it is, in effect, **a compliance mainframe for programmable constraint** — one that collapses the distinction between money and monitoring.

IV. Freedom by Design — The World Blockchain Bank Response

The **World Blockchain Bank** has already built the counter-architecture: a **non-custodial, domain-based financial ecosystem** that embodies ***Freedom by Design*.**

At the core stands the **8 Lines of Freedom Merchant Agreement**, operating through **Blockchain Trust Domains** (https://domains.blockchaintrust.pro).

The Eight Lines of Freedom

Peer-to-Peer Finality – Every transaction settles directly between payer and merchant wallets; irreversible and censorship-proof.

Flat Fee Structure – A single **$0.50 network facilitation fee**, regardless of transaction size — from $10 to $10,000,000. No percentages, no rent extraction.

Merchant Sovereignty – Each domain is its own merchant account; users are fully independent and responsible for their operations.

Non-Custodial Infrastructure – WBB holds no funds, private keys, or custody; merchants retain complete control.

Regulatory Transparency – WBB is a registered MSB (FinCEN #31000286291846), providing compliant infrastructure without becoming a money transmitter.

Immutable Transactions – Once confirmed, transactions cannot be reversed or intercepted.

Instant Settlement – Payments flow directly into the merchant's domain vault; no intermediaries, no delays.

Freedom with Responsibility – Users govern themselves; the infrastructure simply provides the rails.

Page 2 of the Merchant Agreement demonstrates this advantage through the following comparison:

Transaction Amount	Visa/Mastercard (3%)	WBB ($0.50 Flat)	Savings
$10	$0.30	$0.50	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

The World Blockchain Bank Advantage:

"Receive $10 or $10,000 — your fee is the same: 50 cents. No percentages. No surprises. No middlemen."

This isn't an abstract philosophy; it's a live, functioning alternative to centralized financial dependency.

V. Comparative Analysis: CBDC vs. WBB Closed-Loop System

Dimension	CBDC / ISO 20022 Architecture	WBB Closed-Loop Ecosystem
Control	Centralized by monetary authorities	Distributed among domain owners
Privacy	Full traceability and identity linkage	Selective disclosure, user-defined transparency
Fees	Variable % + intermediaries	Flat $0.50 per transaction
Reversibility	Programmable reversals and freezes	Immutable once confirmed
Custody	Central banks or intermediaries hold funds	User-controlled wallets only

Dimension	CBDC / ISO 20022 Architecture	WBB Closed-Loop Ecosystem
Arbitration	State or institutional courts	WAC post-jurisdictional arbitration
Compliance Model	Mandatory surveillance and KYC gating	Voluntary, auditable, non-custodial transparency
Economic Ethos	Policy-enforced dependence	Freedom-enforced responsibility

In short:
CBDCs encode obedience.
WBB encodes sovereignty.

VI. The Role of BICRA and WAC in the Post-Jurisdictional Economy

The **Blockchain International Corporate Registry Authority (BICRA)** and the **World Arbitration Court (WAC)** form the enforcement and ethical backbone of the World Blockchain Bank ecosystem.

> ***BICRA** evaluates risk and compliance based on voluntary transparency and on-chain accountability, not centralized reporting. It recognizes self-custody and sovereign digital identity as legitimate credit indicators.*
>
> **BICRA** is the world's first *sovereign risk intelligence system* engineered for individuals, trusts, and institutions that operate beyond the reach of coercive state finance. BICRA's model begins where traditional compliance ends: it safeguards wealth through **irrevocable blockchain trusts** that convert personal and business assets into **sovereign, tax-exempt wealth vaults**.
>
> Rather than rating based on centralized disclosures or regulatory dependence, BICRA measures **institutional integrity**, **trust permanence**, and **on-chain accountability** — the three pillars of real credit in the post-jurisdictional economy. In BICRA's architecture, **self-custody equals solvency**, and **sovereign trust structures** become the new credit baseline for families, enterprises, and nations that choose independence over permission.
>
> **The World Arbitration Court (WAC)**, operating under its **post-jurisdictional arbitration authority**, provides dispute resolution and enforcement for digital contracts and tokenized arbitration awards (WTAA). This ensures that WBB participants remain protected without submitting to legacy judicial corruption or capture.

Together, they establish a **legal-financial continuum** independent of the BIS, IMF, or SWIFT governance layer — a *sovereign liquidity framework* for the digital age.

VII. Future Outlook — The Rise of the Freedom Economy

The coming years will divide global finance into two realities: **centralized compliance economies** and **sovereign freedom economies**.

WBB's architecture — already deployed via the World Blockchain Bank Explorer — forms the operational nucleus of the latter. Through integration with **MetaResolver DNS Enforcement Protocols**, **BRICS trade corridors**, and **WTAA-backed legal instruments**, the Bank's model scales from merchant payments to full-spectrum sovereign finance.

Future development pathways include:

MetaResolver DNS Integration – allowing domain-based financial identity and DNS-level arbitration enforcement.

BRICS DeFi Corridors – connecting gold-backed and commodity-backed liquidity flows through tokenized instruments.

WTAA Enforcement Layer – integrating legal award execution directly into payment channels.

AI Sovereign Logic Modules (WAC-AI-001) – automating dispute verification and enforcing outcome finality in real time.

In this framework, ***freedom becomes an operating system***, not a slogan.
The network itself enforces integrity, independence, and fairness — without the need for centralized permission.

VIII. Call to Action: Join the Freedom Architecture

The World Blockchain Bank extends an open invitation to merchants, institutions, and nations seeking to operate **outside the constraints of programmable money**.

By registering your **Blockchain Trust Domain** for $20/year, you assume direct ownership of your payment channel, your liquidity, and your economic agency.

- ✓ No intermediaries.
- ✓ No hidden fees.
- ✓ No reversals.
- ✓ No surveillance.

Freedom requires infrastructure.
WBB, BICRA, and WAC have built it.

Join the movement.
Become your own bank.
Build your sovereignty on-chain.

World Blockchain Bank (WBB)
In Association With:
BICRA – Blockchain International Corporate Registry Authority
WAC – World Arbitration Court
Official Registration: FinCEN MSB #31000286291846 • D-U-N-S® No. 119413613

Website: www.worldblockchainbank.org | www.worldblockchainbank.io

Domains Gateway:

https://domains.blockchaintrust.pro | www.blockchaintrustdomains.world

Blockchain Trust Domains — The world's first people-owned payment network.

We don't compete with banks — we obsolete them.

"What if you could own your name online — forever?"

From www.tomcruise.com
to www.tom.cruise

Your Family Name Is the New Bank Code.

TOM.CRUISE = Your Node, Your Bank, Your Legacy. One root. Infinite generations.

From rented identity to true digital ownership with Blockchain domain security."

Blockchain Trust Domains

Your Name. Your Brand. Your Sovereignty. Your Wallet. Your Freedom!

Own your family or brand name on web3 that never can be shut down...

We define the rails of sovereign finance. This isn't a product launch — it's a paradigm shift.

World Blockchain Bank doesn't compete with banks — it redefines what a bank is.

No Branches. No Borders. No Bureaucrats. No Waiting. No Nonsense!

“Every $20 membership creates equity; every $0.50 transaction fuels perpetual yield — a bankless financial organism that grows richer the more people use it.

World Blockchain Bank isn’t competing with PayPal or Stripe on fees.

It eliminates their business model entirely.

At $0.50 flat per transaction, WBB turns every merchant into a co-owner of the payment rail — eliminating up to 99 % of legacy fees and redirecting the savings into profit-share and sovereign reserves.

Contact:

Stephan Schurmann

Founder & Executive Chairman
World Blockchain Bank | World Reserve Blockchain Bank
Blockchain International Corporate Registry Authority (BICRA)
FINCEN MSB LICENSE No: 31000286291846

D-U-N-S® No. 119413613

executive@worldblockchainbank.io