

SDB VIRTUAL BANK CORP.

ESTABLISHING THE GLOBAL STANDARD FOR LIQUIDITY

Bridging Traditional Fiat Liquidity with Digital Asset Efficiency



TRANSFORMING GLOBAL FINANCE THROUGH INNOVATION

- Redefining modern banking: consumer-friendly digital solutions + institutional-grade settlement
- Trusted by 1M+ users globally
- Serving 3 key markets: consumers, commercial banks, digital platforms
- Founded on accessibility, security, and innovation





OUR MISSION AND VISION

MISSION

Democratize banking through technology, making financial services more accessible, intuitive, and beneficial for all.

VISION

A world where banking is seamless, secure, and tailored to each individual's needs.

Four Pillars of Excellence



Customer Centricity

Placing customers' needs at the heart of everything



Inclusivity

Making banking accessible to everyone



Innovation

Creating simpler, smarter banking solutions



Sustainability

Committed to ethical practices

Comprehensive Digital Banking Solutions

Virtual & Physical Cards: Secure digital cards with customizable limits and premium physical cards.

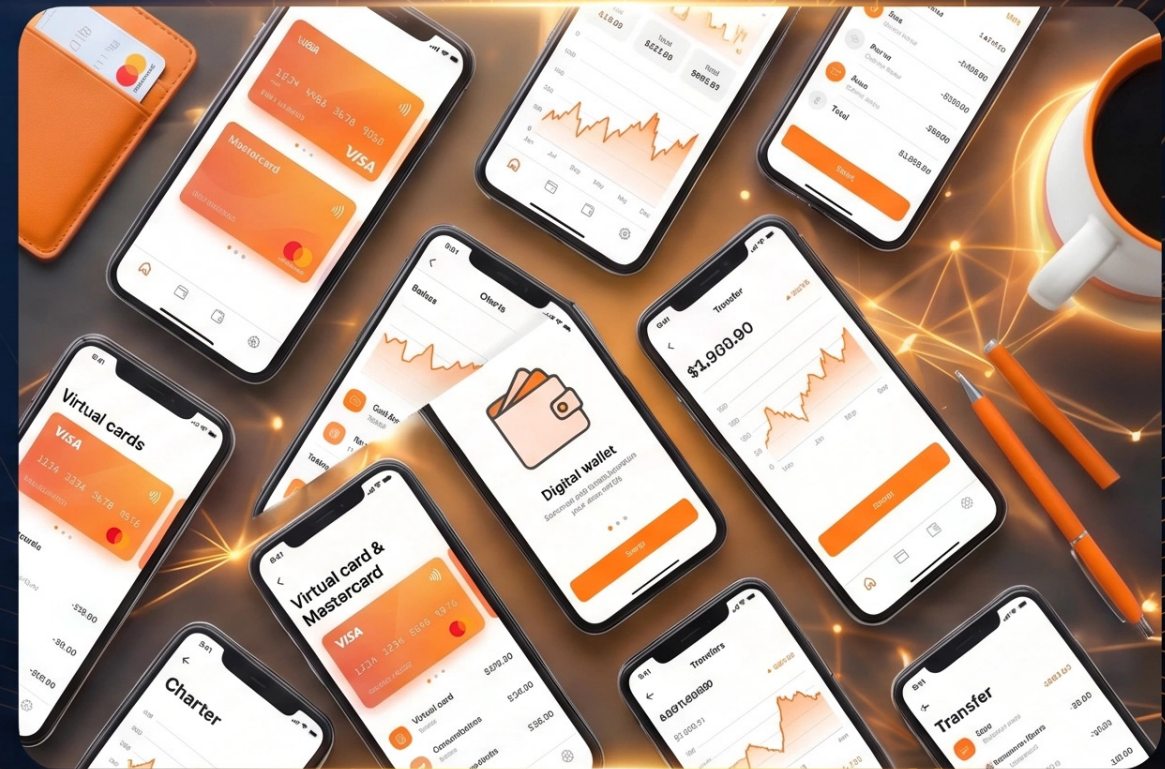
Mobile Banking: Intuitive app with full account control and real-time notifications.

Automated Savings: Goal-oriented financial planning with automated transfers.







Financial Insights: AI-powered analytics and personalized financial advice.

Global Transfers: Instant transfers with competitive exchange rates.

Loan Services: Flexible credit options without traditional credit checks.



Banking in the Palm of Your Hand

-  Create and manage virtual cards with customizable limits
-  Real-time alerts for all account activities
-  Track spending with AI-powered financial insights
-  Lock/unlock cards and set transaction limits instantly
-  Biometric login using fingerprint or face recognition
-  Deposit checks via smartphone camera



Bank-Grade Security You Can Trust

CERTIFICATIONS

- ISO 27001 Certified
- ISO 27001 Certified (Information Security Management)
- PCI DSS Compliant (Payment Card Industry Data Security Standard)
- GDPR Compliant (Data Protection Regulations)
- SOC 2 Certified (Service Organization Control)

TECHNICAL FEATURES

- 256-bit bank-grade encryption for all data
- Two-Factor Authentication and Biometric Login
- 24/7 real-time fraud monitoring systems
- Secure API connections for third-party integrations
- Comprehensive audit trails with self-contained reconciliation



The Central Nervous System of Settlement



- SDB Virtual Bank Corp. bridges traditional finance and digital assets via the CTSP Protocol.
- Institutional-grade liquidity management with ISO 20022 API.
- Implements BIS Multilateral Netting standards.
- Faster, lower-cost settlement through private corridors.
- Reduces operational and compliance risks.
- Ensures universal liquidity efficiency.

FOUR PILLARS OF FINANCIAL SETTLEMENT

Bridging Traditional and Digital Asset Ecosystems

IDENTITY (CID)

Creditor Identifier acts as the primary cryptographic key, confirming legal status and verifying asset origin.

STANDARD (BIS)

Bank for International Settlements provides the framework for multilateral netting operations.

RULES (IFRS)

International Financial Reporting Standards dictate rigorous recording and classification of financial instruments.

DELIVERY (CTSP)

Integrates all components into a seamless transaction mechanism with ISO 20022 structured metadata.



STRATEGIC ADVANTAGES ACROSS THE ECOSYSTEM

FOR COMMERCIAL BANKS

- Reduced search friction through structured metadata.
- Simplified data compliance processes.



FOR DIGITAL PLATFORMS

- Faster fund settlement latency.
- Massively reduced operational and compliance risks.



FOR THE ECOSYSTEM

- Universal liquidity efficiency.
- Seamless integration across financial networks.



Connecting Global Financial Centers

- ISO 20022 standardized API enables seamless integration across international banking networks
- Connects major financial hubs: **New York, London, Frankfurt, Singapore, Tokyo, Mumbai**
- **Multilateral netting** reduces settlement complexity and costs
- Evolution from bilateral primitives to standardized, multilateral settlement corridors
- **Institutional-grade compliance** across all jurisdictions



THE FUTURE OF BANKING IS HERE

CONSUMER-FOCUSED

User-friendly mobile banking for over 1 million customers

INNOVATION-DRIVEN

Continuous advancement in security, accessibility, and efficiency



INSTITUTIONAL-GRADE

Cryptographically secure settlement infrastructure for global finance

FUTURE-READY

Prepared for the evolution of digital assets and global liquidity management

JOIN US IN ESTABLISHING THE GLOBAL STANDARD FOR LIQUIDITY AND TRANSFORMING HOW THE WORLD BANKS.