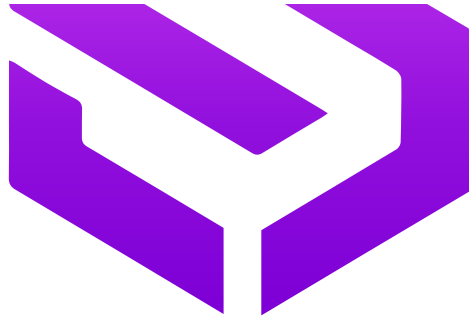


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## **A federated, bank-led stablecoin with fully auditable, 1:1 exchanges with fiat and USD+.**

The Fluent Protocol is a blockchain architecture that allows us to operate multiple tokens within our financial network and seamlessly bridge traditional finance and digital assets. At the center of the Fluent Protocol is our stablecoin USD+ which has been designed to provide users and institutions stability, certainty and security.



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## Building A High-Trust Stablecoin

- No Single Custodian
- USD+ is backed 1:1 with US Dollars held by the Fluent Federation of Banks
- Fully Auditable Reserves
- On-Chain Transparency

**What does it take to be the world's most trusted stablecoin?** A federated, bank-led US Dollar stablecoin with fully auditable 1:1 reserves. Designed with on-chain transparency, Fluent provides incredible value to banks and users with **USD+**, the world's most trustworthy, most stable stablecoin.



# What is a stablecoin?

Stablecoin cryptocurrencies are an internationally recognized type of asset, usually price-pegged to a fiat currency (typically the US Dollar). As a digital dollar equivalent, stablecoins seek to remove the volatility of storing value in cryptocurrencies by preserving their fiat value with minimal fluctuations. Unlike the US Dollars themselves, stablecoins can be traded online 24/7 with nearly instant peer-to-peer settlements.

As a blockchain technology, stablecoins have been acknowledged by central banks and governments as valuable fintech products that can coexist with CBDCs (if regulated correctly) because they can offer levels of transparency and oversight that allow institutions to comply with BSA/AML requirements. Stablecoins have proven desirable, perhaps even necessary, to the development of cryptocurrencies, blockchain projects and near-instant international settlements.

## What is **USD+**?

**USD+** is a public stablecoin created by

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Member Banks to mint and burn **USD+** based on US Dollar receipts as well as reserves and required collateral.

The Fluent Federation can individually determine a member bank's cash requirements and traditional financial asset reserves by strictly regulating and scoring each member bank based on their size, performance and overall creditworthiness. By establishing this **Fluent Score** for each Federation Member Bank and **guaranteeing 1:1 crypto-to-fiat conversion, USD+** becomes the world's most trusted stablecoin.



## What is F-Net?

The Fluent Network (F-Net) is a private Corda network operated by the Federation that significantly lowers operational costs for banks with standardized process for settlements and



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F-Net also serves as the primary bridge between the core banking systems of member banks and the **USD+** smart contracts that exist on the public blockchain.

## Why?

The market cap of all major stablecoins is in excess of \$170B (Jan 2022) with a daily trade volume of over \$100B. The utility of stablecoins are clear to consumers, retail traders, major institutions and even central banks.

**Unfortunately, key concerns prevent the further expansion and mainstream adoption of this revolutionary technology.**

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## trust.

Many stablecoins claim to be “fully backed” but there are numerous legitimate questions about their reserves and many stablecoin issuers use single custodians for their fiat assets.

## risk.

Many current stablecoins exist in a legal gray area and do not offer sufficient consumer protections or government oversight.

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# Building USD+ as a Trusted Stablecoin

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## **New Revenue Streams and Cost Efficiencies**

- New sources of revenue for AUM during the USD+ minting and burning process
- Cost savings for interbank settlements
- Lower cost to onboard and maintain customer accounts

## **Universal Federated Bank Standards**

Federated custody on a private layer standardizes, audits and settles

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## Fiatcoin Agnostic

Seamless vertical integration into core banking systems and compatibility with Central Bank Digital Currencies (CBDC).

# How?

## No single custodian.

We eliminate single points of failure by having many independent banks act as a federation. Once screened and approved, these *Federation Member Banks* become the main fiat entry and exit points for **USD+** (instead of just an exchange). This feature enhances reliability and gives consumers easier access to

## Enabled by banks.

As a condition of entry into the Fluent Federation, *Federation Member Banks* must guarantee a 1:1 exchange with US Dollars and USD+. These banks manage the supply of **USD+** through a process of minting and burning the stablecoin to ensure a 1:1 relationship with US Dollars.



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## Provably sufficient reserves.

Instead of mere attestation or a delayed third party audit, Fluent uses real-time on-chain analysis and audits to prove that each Federation Member Bank can meet their fiat obligations to **USD+** holders.

## Seamless vertical integration into core banking systems.

Following existing regulations while acting as a model for future crypto compliance, the Fluent protocol exists as a two-layer product integrated into core banking. Our technology removes friction for both banks and their customers and offers new revenue opportunities and investment products for everyone.



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