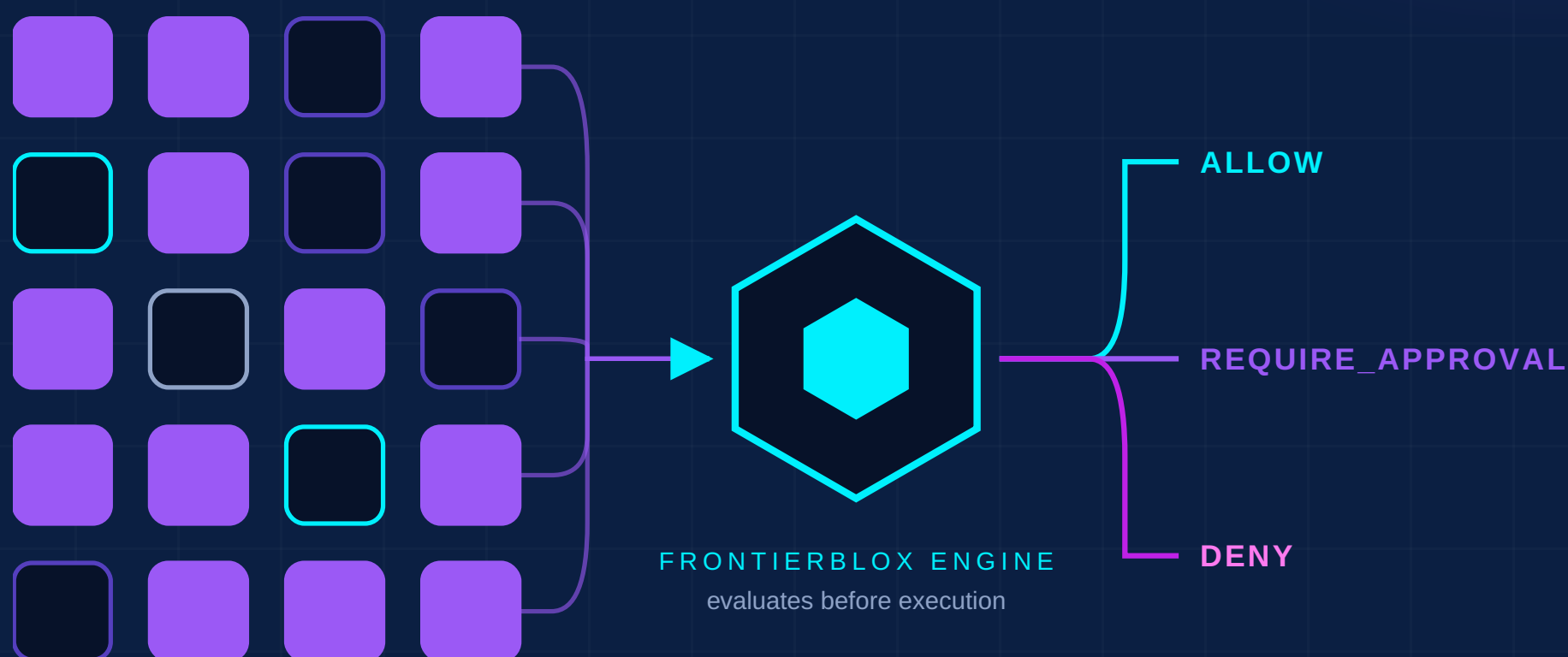


Describe the case. Compose the flow. Govern every action.

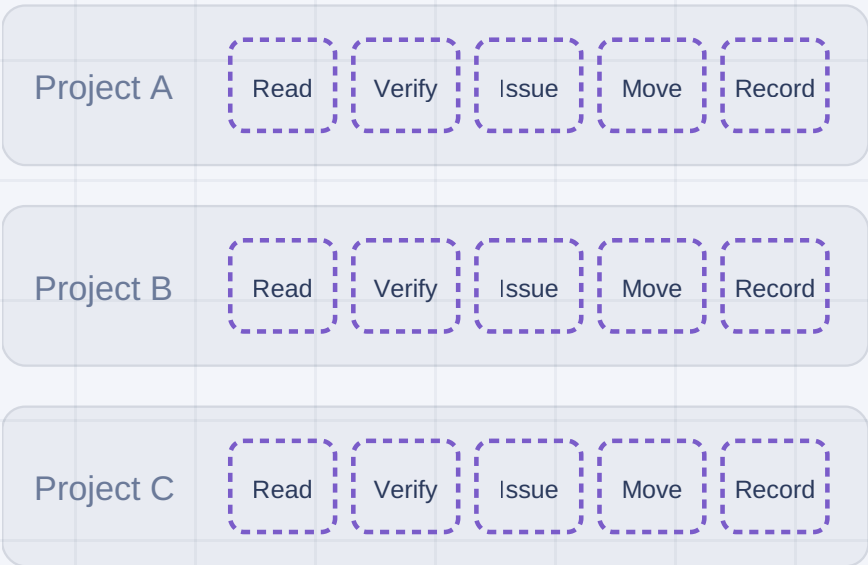
201 zconnects — single-operation connectors — that regulated institutions compose into governed workflows — with policy evaluated before every governed action executes.



Too many projects re-implement the same five operations.

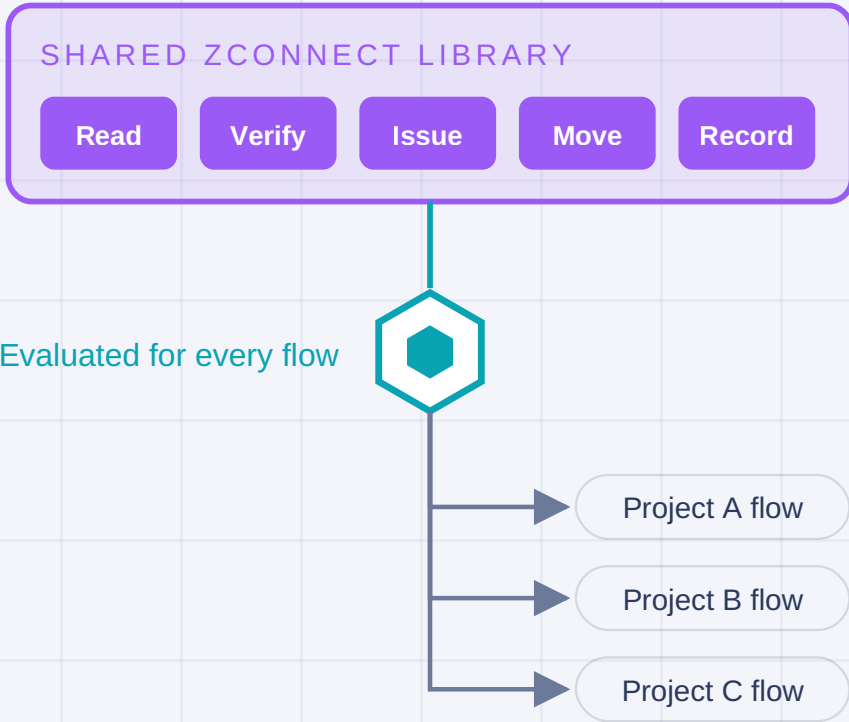
Read a ledger. Verify an identity. Issue a document. Move an asset. Record the outcome. Each re-implementation is months of bespoke work and a new control surface to secure and audit — usually governed after the fact.

TODAY — RE-IMPLEMENTED PER PROJECT



15 separately implemented operation steps. Each one a control surface to secure and audit.

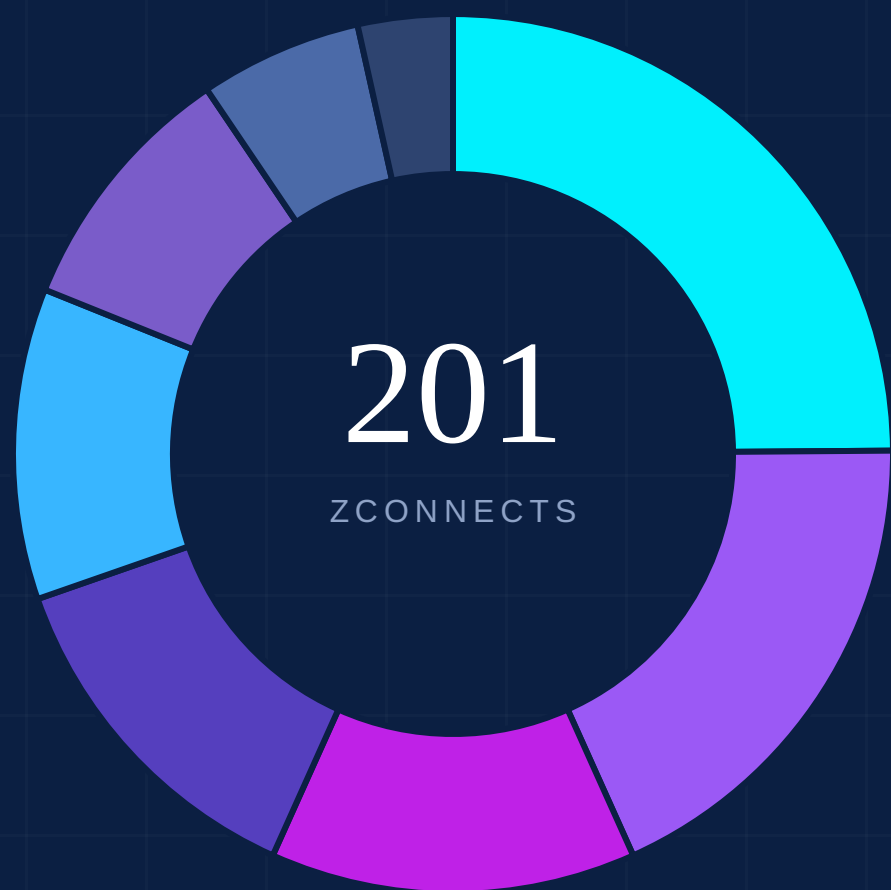
WITH UNIVERSAL ADAPTERS



One tested zconnect per operation. Policy evaluated before every governed state-changing action.

ONE CATALOG. MANY ENTERPRISE SYSTEMS.

201 zconnects. 18 integration families. One operation each.



Digital-trade document exchange	50
Business & productivity applications	37
Identity, registries & compliance	27
Azure Storage, Queues, Tables	26
Blockchain & payment networks	23
Databases	19
HTTP, files, timers, logging	12
Amazon Web Services	7

Counts are zconnects, not external systems. Thirteen workflow and data-processing elements sit alongside them. Recombine the zconnects to build the use case — not another integration monolith.

One zconnect. One operation. The institution chooses the semantics.

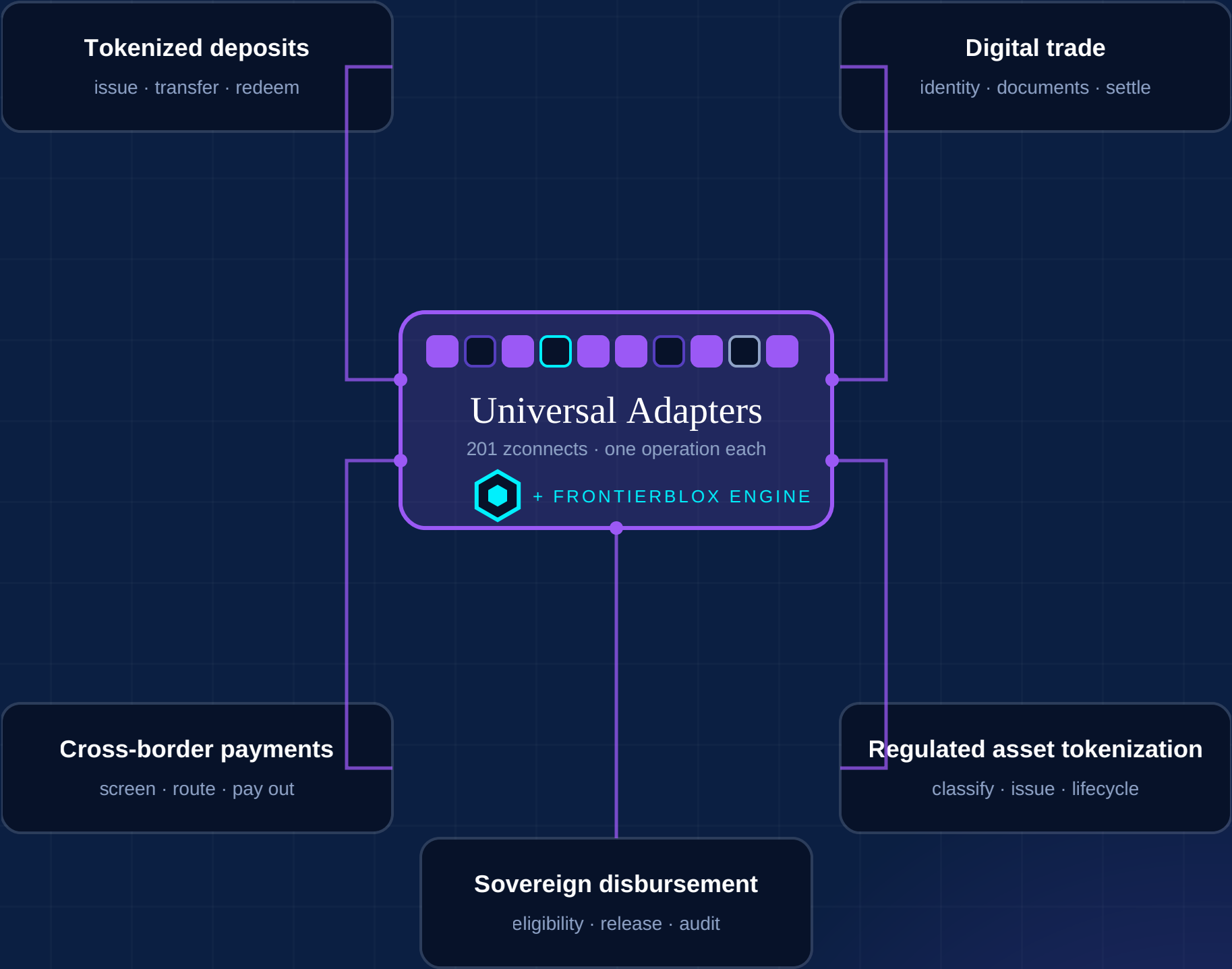
Each zconnect exposes one defined function. For documents sent to a trade exchange, three delivery behaviours are three separate zconnects — selected per document type according to reliability and control requirements.



Twenty-four trade, finance, vessel and terminal data types are supported across direct-push, store-and-forward and local-staging patterns. Each zconnect is independently selected and configured within the workflow.

ONE FOUNDATION. MULTIPLE REGULATED ECOSYSTEMS.

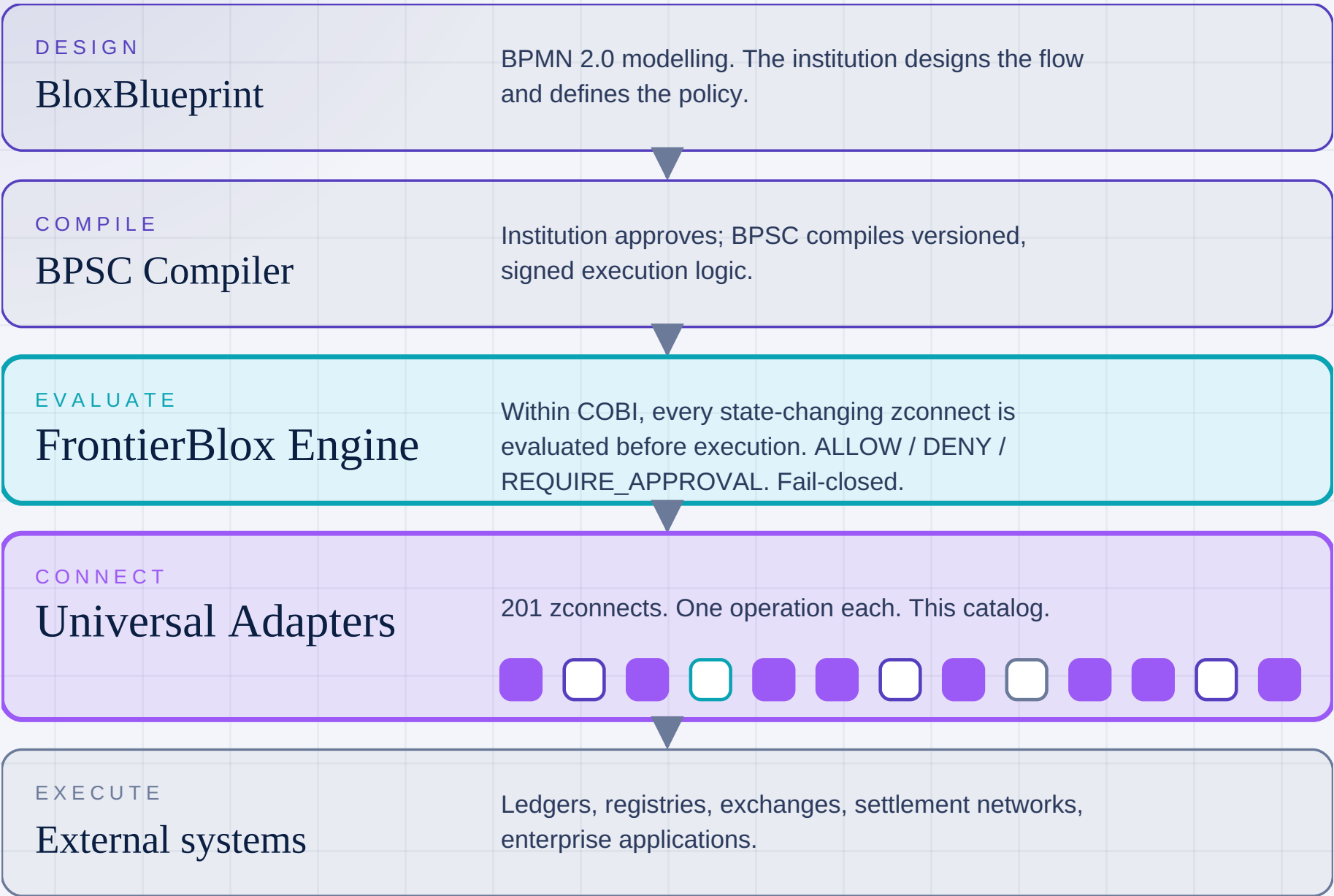
Five regulated use cases. One zconnect foundation.



Illustrative compositions. Not a claim that every zconnect is production-integrated in every deployment, and not a client reference.

One layer of COBI. Within COBI, the gate fires before every write.

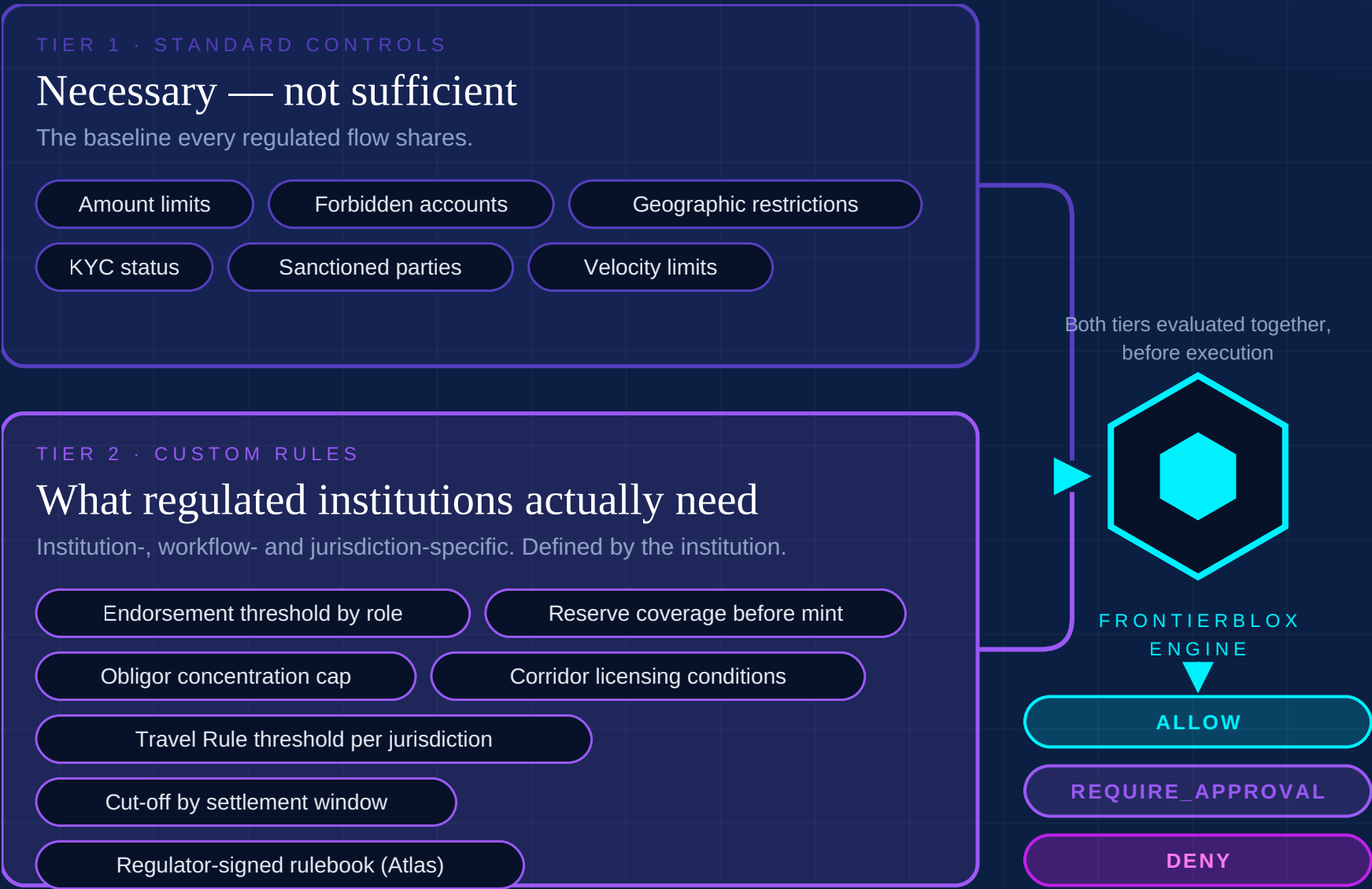
The institution designs and approves the flow; BPSC compiles it. When deployed as part of COBI, FrontierBlox gates every state-changing zconnect at runtime — not as a step the flow can omit, but as the boundary in front of it. Universal Adapters carry each approved operation to the external system.



- Write zconnect — changes external state; always evaluated
- Read zconnect — no external change
- Event zconnect — trigger or inbound message
- ◆ Processor — data module

Standard controls are necessary. Custom rules make them institution-ready.

Amount limits, forbidden accounts, geographic restrictions and KYC are the floor every regulated flow shares. The rules that distinguish one institution, workflow or jurisdiction from another are custom — and the institution defines them.





A bank assembles issuance around its existing deposit ledger.

Illustrative tokenized-deposit issuance flow for institutional holders. Core-ledger connectivity shown through a generic API zconnect; ISO 20022 and core-banking zconnects are roadmap.

CONNECTED SYSTEMS

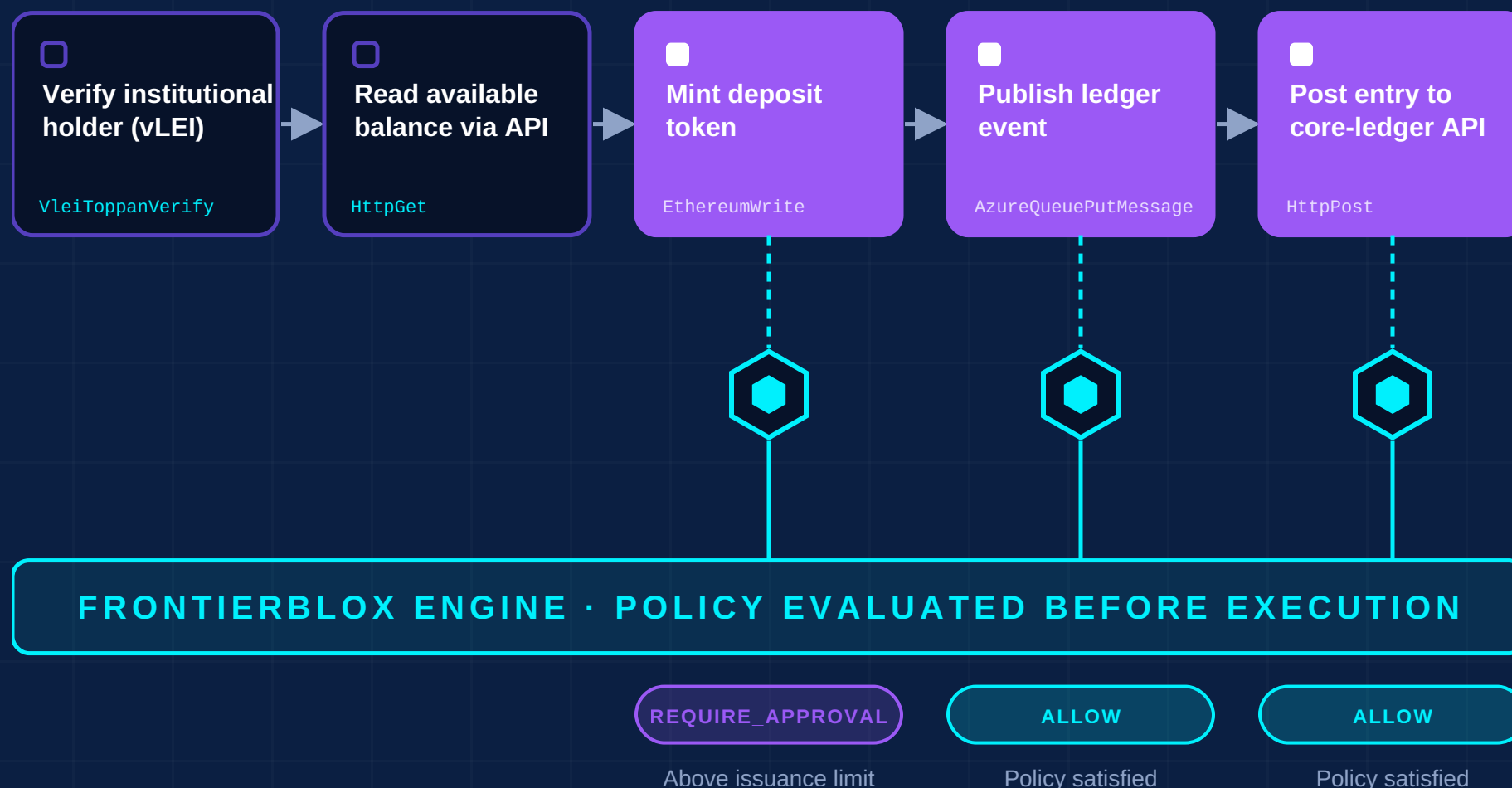
Core-ledger API (illustrative)

Permissioned EVM network

vLEI QVI

Azure Queue

UNIVERSAL ADAPTERS — COMPOSED ZCONNECTS



EVIDENCE RETAINED FOR EVERY DECISION · FAIL-CLOSED

STANDARD CONTROLS · NECESSARY

Issuance amount limits · holder KYB · restricted accounts · jurisdiction eligibility

CUSTOM RULES · WORKFLOW- AND JURISDICTION-SPECIFIC

Reserve coverage ratio before mint · mint windows · wallet classes · dual approval above threshold



Identity, documents and settlement coordinated in one governed trade flow.

A trade bank issues and endorses an electronic bill of lading and coordinates USDC settlement. Settlement is coordinated by policy, not asserted as atomic.

CONNECTED SYSTEMS

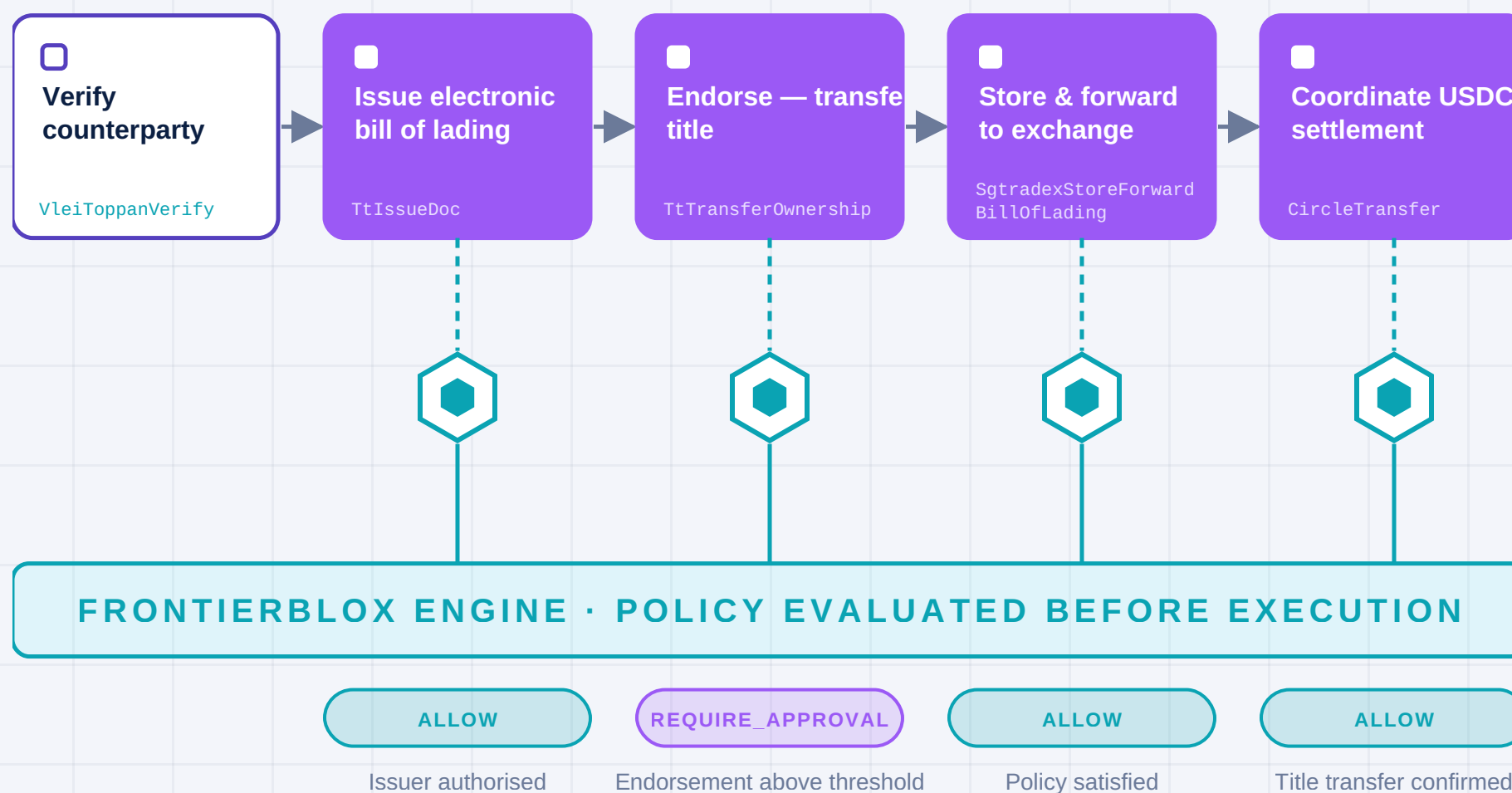
TradeTrust registry

Trade document exchange

Circle

vLEI QVI

UNIVERSAL ADAPTERS — COMPOSED ZCONNECTS



EVIDENCE RETAINED FOR EVERY DECISION · FAIL-CLOSED

STANDARD CONTROLS · NECESSARY

Counterparty KYB · sanctioned-party block · corridor restrictions · value limits

CUSTOM RULES · WORKFLOW- AND JURISDICTION-SPECIFIC

Document and invoice match · title-transfer conditions · carrier confirmation · settlement only after confirmed endorsement · recognition rules per jurisdiction



Compose the corridor. Govern the payment before the first financial action.

A licensed PSP moves value on-chain and pays out to a bank account. Corridor, purpose, amount and beneficiary rules are evaluated before anything is minted.

CONNECTED SYSTEMS

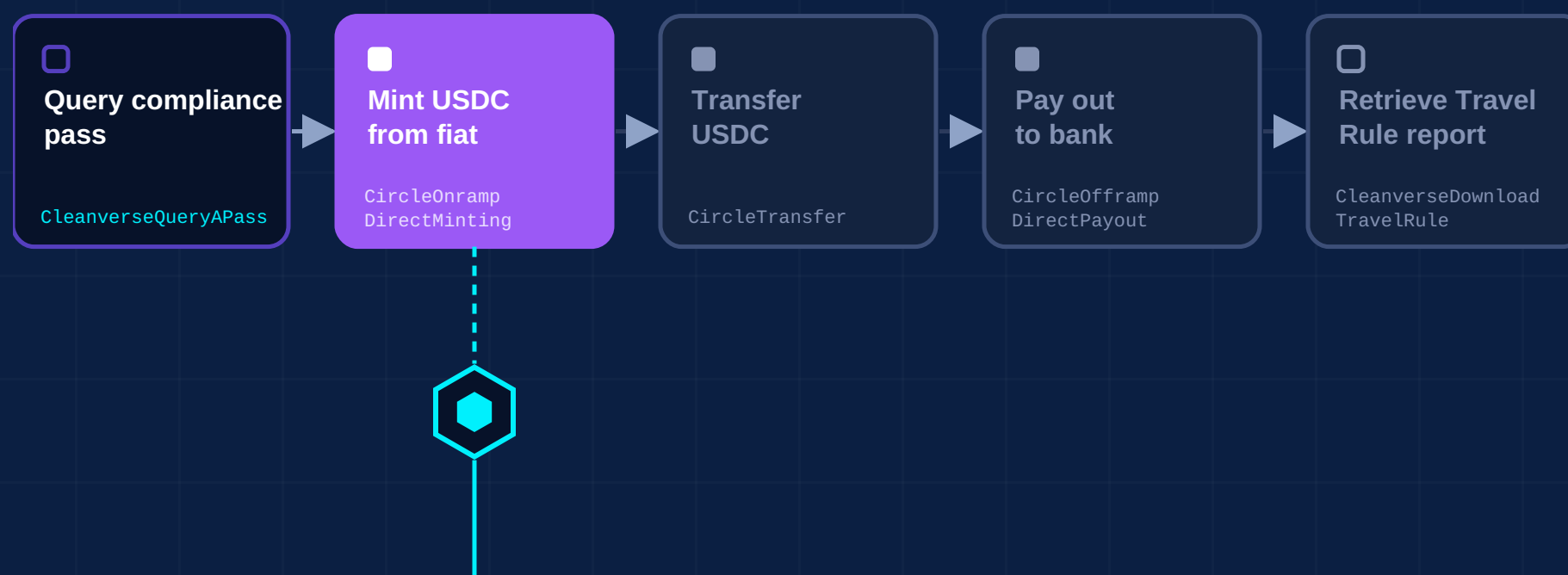
Compliance registry

Circle

Bank accounts

Reporting

UNIVERSAL ADAPTERS — COMPOSED ZCONNECTS



FRONTIERBLOX ENGINE · POLICY EVALUATED BEFORE EXECUTION

DENY

Corridor limit exceeded — nothing minted

EVIDENCE RETAINED FOR EVERY DECISION · FAIL-CLOSED

STANDARD CONTROLS · NECESSARY

Corridor amount limits · forbidden accounts · geographic restrictions · KYC pass validity

CUSTOM RULES · WORKFLOW- AND JURISDICTION-SPECIFIC

Purpose and currency per corridor · payout eligibility by beneficiary type · Travel Rule threshold per jurisdiction — rules change by corridor without redesigning the platform



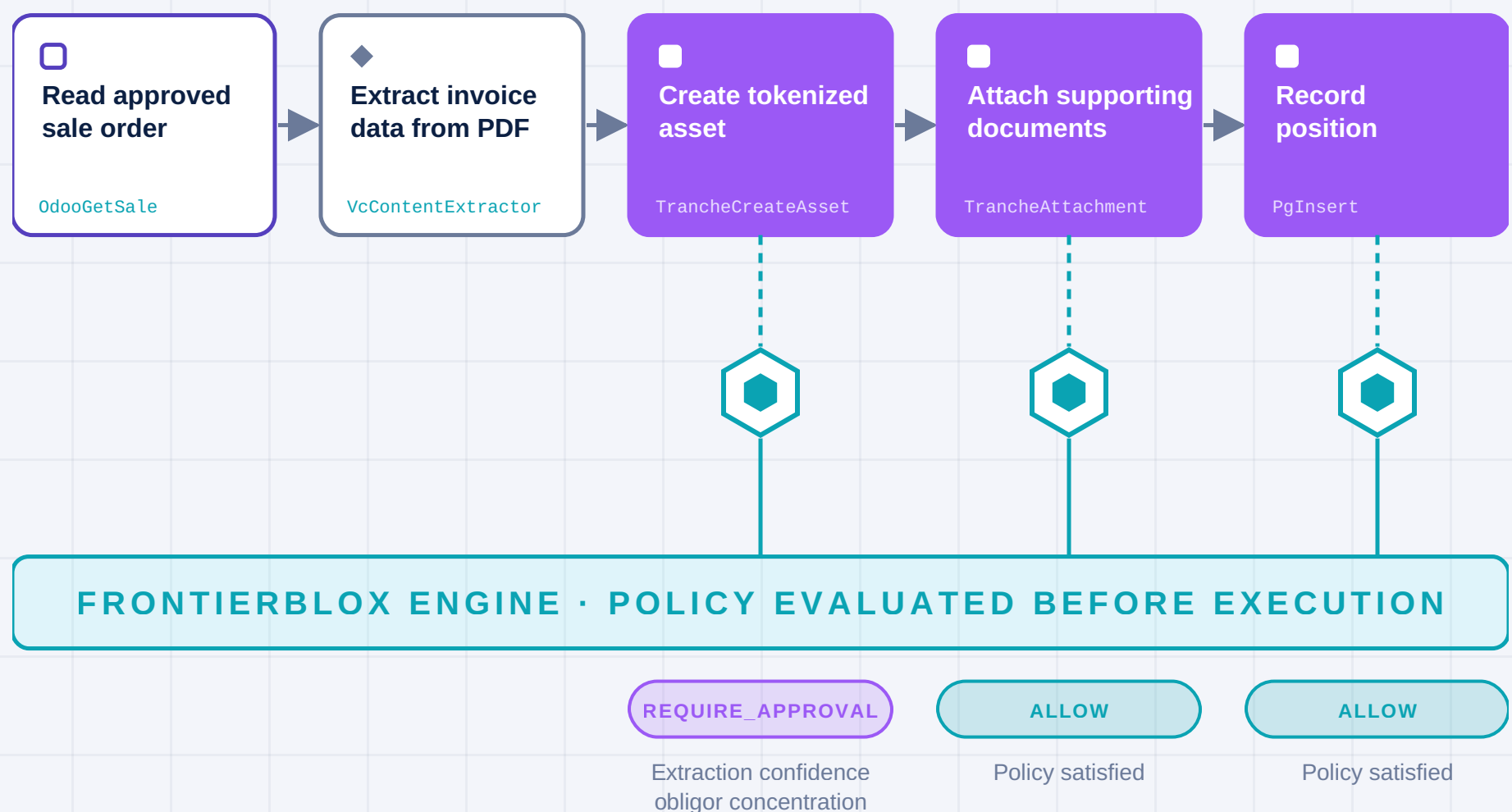
Approved receivables become governed tokenized assets.

A financier turns approved receivables into tokenized assets. Extracted invoice data never creates an asset on its own — below-threshold extractions route to `REQUIRE_APPROVAL`.

CONNECTED SYSTEMS



UNIVERSAL ADAPTERS — COMPOSED ZCONNECTS



EVIDENCE RETAINED FOR EVERY DECISION · FAIL-CLOSED

STANDARD CONTROLS · NECESSARY

Obligor KYB · forbidden counterparties · jurisdiction restrictions · value limits

CUSTOM RULES · WORKFLOW- AND JURISDICTION-SPECIFIC

Instrument terms · obligor concentration cap · advance rate · extraction confidence and schema validation before asset creation



Program conditions become executable before funds are released.

A public treasury releases program funds only when eligibility and milestone evidence are satisfied. Extracted evidence informs the decision; it does not make it.

CONNECTED SYSTEMS



UNIVERSAL ADAPTERS — COMPOSED ZCONNECTS



FRONTIERBLOX ENGINE · POLICY EVALUATED BEFORE EXECUTION

REQUIRE_APPROVALEvidence review
delegated authority**ALLOW**

Policy satisfied

EVIDENCE RETAINED FOR EVERY DECISION · FAIL-CLOSED

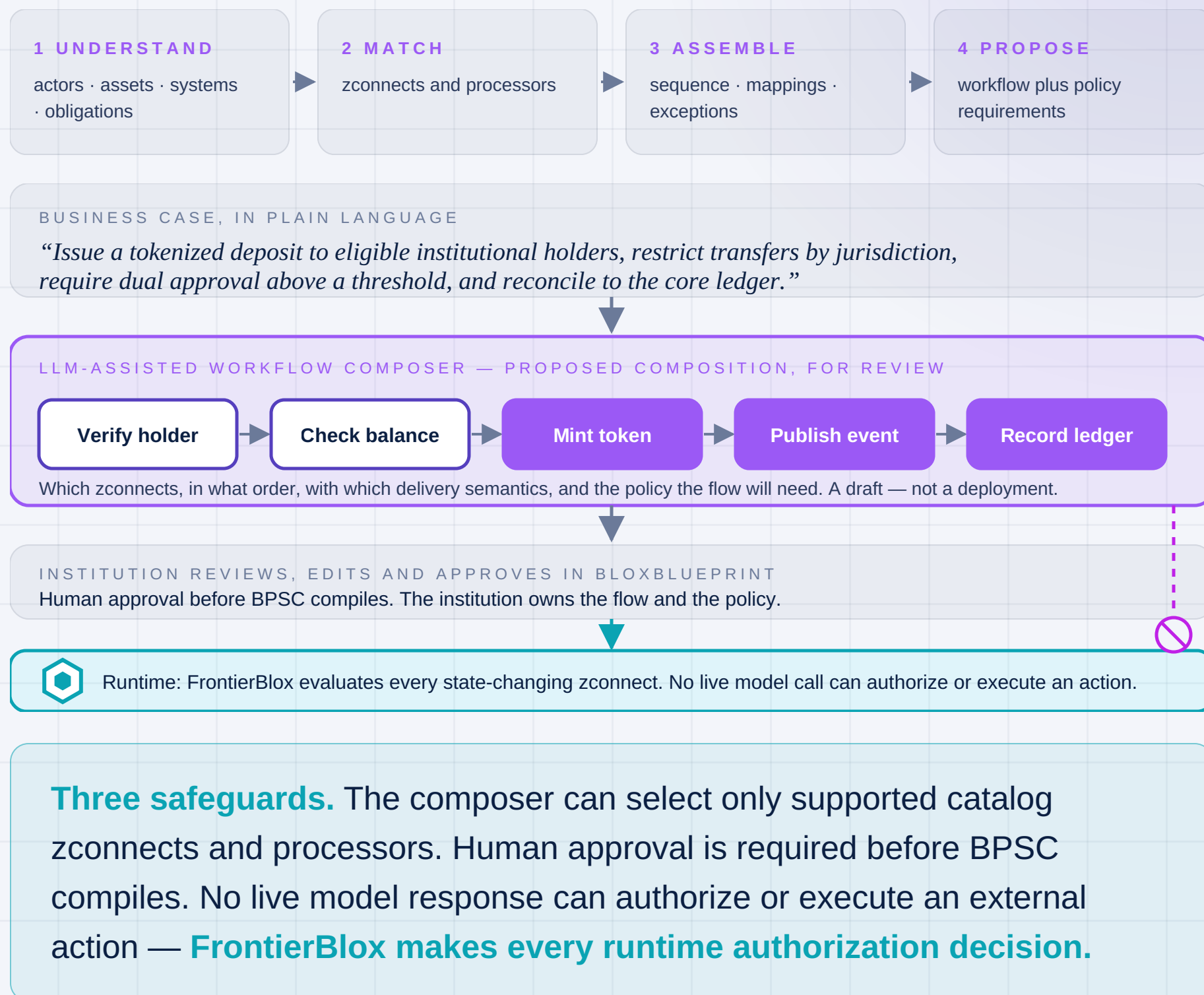
STANDARD CONTROLS · NECESSARY

Beneficiary KYB · forbidden accounts · geographic restriction · amount caps per program

CUSTOM RULES · WORKFLOW- AND JURISDICTION-SPECIFIC

Program eligibility · milestone evidence validated and reviewed before release · delegated authority by role · audit chain — regulator-signed rulebook via Atlas

Describe the case. Receive a reviewable proposal. Approve what runs.



Build with today's zconnects. Add tomorrow's without replacing the platform.

IMPLEMENTED

In the library — all implemented

Cloud storage & messaging

AWS · Azure

Databases

PostgreSQL · SQL Server

Blockchain & payment networks

BTC · ETH · SOL · Arc · Circle TESTNET · ARC / CIRCLE

Digital-trade documents

TradeTrust · doc. exchange PARTNER · IMDA / MBISB

Identity & compliance registries

vLEI · compliance passes PARTNER · TOPPAN INC.

Business & productivity applications

Odoo · FBE rules · Gmail · Google Sheets

13 processors

decoders · crypto · parser · document extraction

ROADMAP · NOT PRODUCTION

Priority expansion roadmap

Financial messaging

ISO 20022 · SWIFT

Core banking & ERP

Temenos · SAP · tier-1 cores

Enterprise messaging

Kafka · IBM MQ · AMQP

Secure transfer & custody

SFTP · AS2 · HSM / KMS

Identity & screening

OIDC · SAML · sanctions · KYB

Evidence persistence

immutable, timestamped decision records

Reliability processors

retry · idempotency · correlation · reconciliation

Every left-column family is implemented. Where additional validation exists it is marked: partner-validated (TradeTrust with IMDA Singapore; bilateral integration with MBISB; vLEI with TOPPAN Inc.) or testnet-validated (Circle zconnects on Arc Testnet). No family is claimed as production-validated. Roadmap items are stated as intent, sequenced by institutional demand, and are not delivered capability.

Policy before execution. Fail-closed by design.

COBI is the authorization control plane for regulated digital finance. The institution defines policy. FrontierBlox authorizes. Universal Adapters execute approved actions.

RECOGNITION

IMDA Singapore

Recognized among 37 TradeTrust-Ready Partners globally.

INTEGRATION COMPLETED

MBISB

Bilateral technical integration completed and announced.

INTEGRATION COMPLETED

TOPPAN Inc.

vLEI connector integration completed.

MEMBERSHIP

Circle Alliance Program

Connectors published on Arc Testnet — demonstrated, not production.

Describe one regulated workflow. We will map the zconnect composition and the pre-execution policy gates.

Fodé Touré, PhD — Founder & CEO

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