



# WTBDC

**EMPOWERING REAL ASSETS IN THE DIGITAL AGE**

*A New Era of Global Tokenized Finance Infrastructure*



# WTBDC PROTOCOL VISION

20 October 2025

Orkun BALCI  
Financial Technologies Director  
WTBDC



# Introduction: The Age of Tokenized Finance

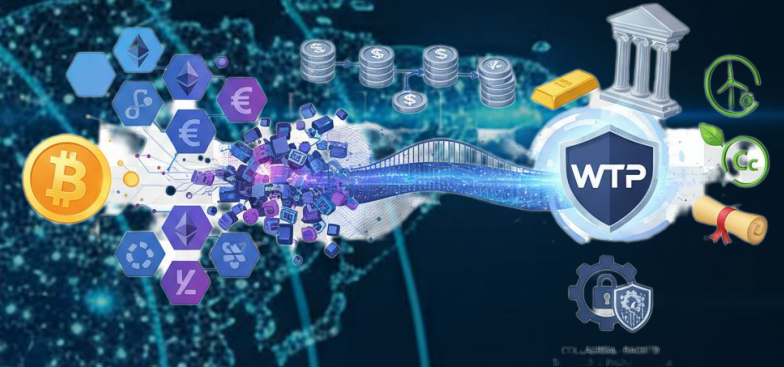
- A new era begins at the **intersection** of traditional **capital markets** and **blockchain** infrastructure.
- Tokenization redefines **liquidity, trust, and accessibility** by creating digital representations of real assets.
- The WTBDC ecosystem **implements** this transformation **globally** — insured, regulated, and compliant.





# From Crypto to Capital Markets

- Bitcoin proved scarcity; Ethereum added programmability; **stablecoins** enabled scalability.
- **Tokenized assets** now connect over \$20 trillion of traditional capital to the DeFi world.
- WTBDC leads this transition with **WTP Token**, digitizing gold, energy, carbon credits, and bonds.
- Result: A collateral-backed, insured, programmable financial ecosystem.





# Stablecoins as Financial On-Ramps

- ~\$280B **stablecoin** market forms the backbone of **on-chain** settlements.
- WTFC Digital Bank operates as a **fiat-backed token** infrastructure — a global payment on-ramp.
- The integration of WTP Token + WTFC Bank merges **DeFi and TradFi** liquidity networks.





# Institutional Trust Era

- **Global examples:** BlackRock – BUIDL, Franklin Templeton – BENJI, Fidelity – FDIT.
- WTBDC extends this model with Lloyd's **insurance, independent audits, and KYC/AML compliance.**
- Every tokenized asset becomes an **insured** digital financial instrument.



# The Liquidity Revolution: WTP Swap

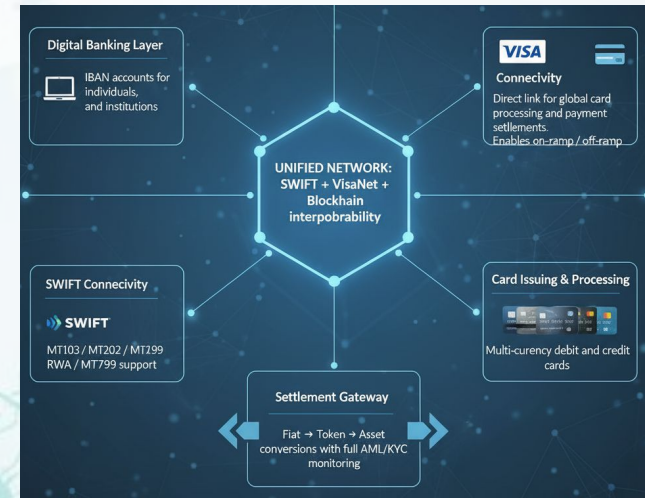
- Tokenized bonds still face **limited** secondary market activity.
- WTP Swap System enables **instant swaps** between gold, energy, carbon, and bond tokens.
- Continuous, **collateralized liquidity** via WTFC integration (24/7).
- New era: limitless **collateral mobility** and institutional-grade transparency.





# Financial Technology Infrastructure

- **Digital Banking Layer:** IBAN accounts for individuals, corporates, and institutions.
- **SWIFT Connectivity:** MT103 / MT202 / MT199 RWA / MT799 support.
- **VisaNet Connectivity:** Direct link for global card processing and payment settlements.
- **Card Issuing & Processing:** Multi-currency debit and credit cards.
- **Settlement Gateway:** Fiat ↔ Token ↔ Asset conversions with AML/KYC monitoring.
- **Unified Network:** SWIFT + VisaNet + Blockchain interoperability.





# Core Asset Foundations

- **Gold:** Audited reserves; 1 WTP = 0.5 oz physical gold.
- **Energy:** Renewable power plants (solar, hydro, wind) tokenized as ELEC Tokens.
- **Bonds:** EU and US sovereign/corporate bonds tokenized as BND Tokens.
- **Carbon Credits:** Certified environmental offsets tokenized as CRD Tokens.
- **Credit Lines:** Institutional and project-based credit tokenized as CRX Tokens.





# Tokenization Framework

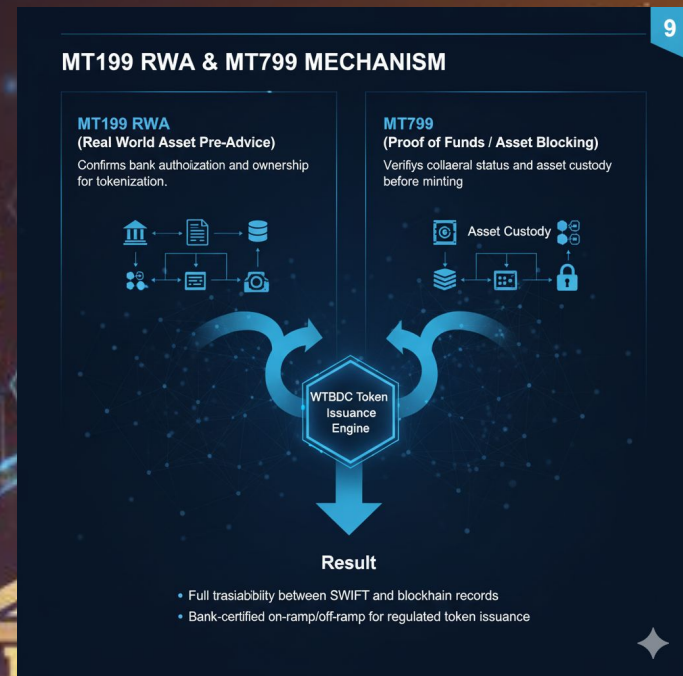
- **Asset verification** → **Custody validation** → **SWIFT confirmation** → **Token minting**.
- **Token classes:** WTP | ELEC | BND | CRD | CRX.
- Tokenization triggered by **MT199 RWA** and **MT799** confirmations.
- **On-Ramp:** Converts traditional assets into tokenized form.
- **Off-Ramp:** Redeems digital tokens into fiat or asset custody.





# MT199 RWA & MT799 Mechanism

- MT199 RWA confirms **bank authorization** and ownership for tokenization.
- MT799 verifies **collateral status** and asset custody before minting.
- Result: **Full traceability** between SWIFT and blockchain records.
- Bank-certified on-ramp/off-ramp for **regulated token issuance**.





# Blockchain & Swap System

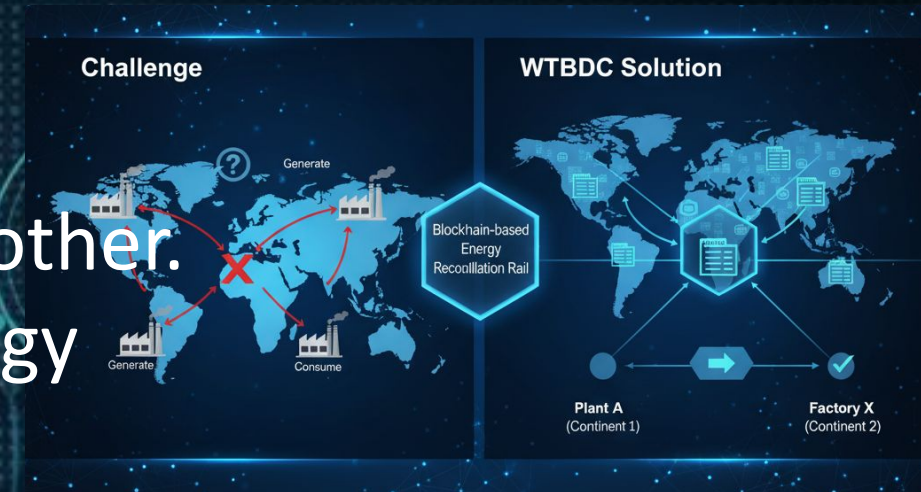
- **Real-Time Swap Engine:** Gold ↔ Energy ↔ Bonds ↔ Carbon ↔ Fiat tokens.
- **Cross-Chain Support:** Ethereum, BSC, Polygon, Solana, institutional networks.
- **Liquidity Pools:** Institutional staking and yield optimization.
- **On/Off-Ramp Integration:** Automated settlements via SWIFT + VisaNet.
- **Audit Layer:** Embedded MT199 RWA / MT799 hash references in every transaction.





# Energy Production & Consumption Reconciliation

- **Challenge:** Global corporations generate energy in one region and consume in another.
- **WTBDC Solution:** Blockchain-based Energy Reconciliation Rail.
- **Tokenizes** production and consumption to balance across continents.
- **Example:** Company with 2 power plants and 2 factories across continents offsets usage.
- **Outcome:** Real intercontinental energy trade, grid-level commissions, and traceability.





# Compliance & Security

- **Compliance:** AML/KYC/KYB, FATF, MiCA, ISO 20022 aligned.
- **Security:** HSM-secured keys, multi-signature controls.
- Smart contract audits and real-time **threat monitoring**.
- **Encrypted IoT data** from gold, bond, and energy sources.





# Eco Trade Chain: The New Digital Order of the Carbon Economy

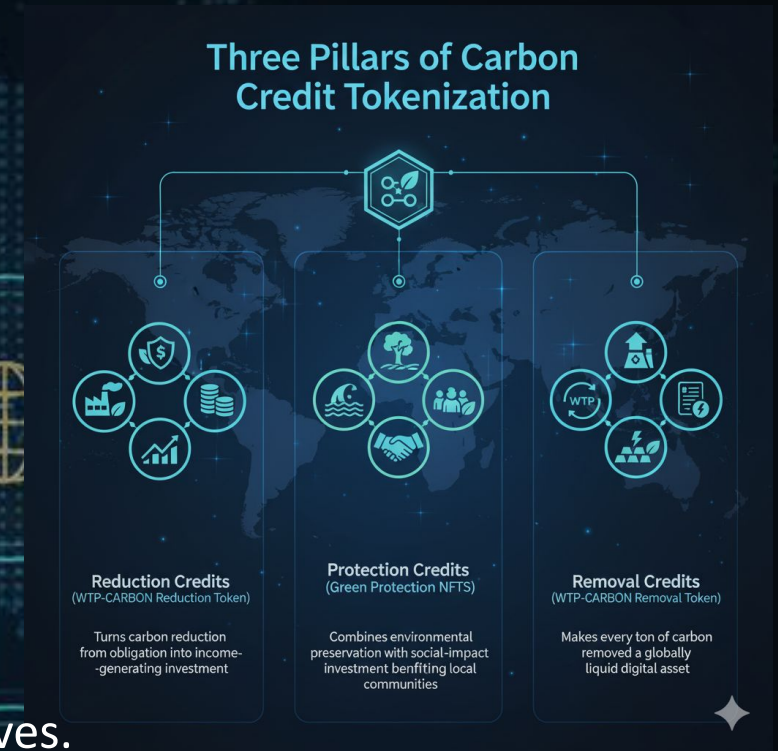
- Developed by WTBDC Technology R&D and Software Inc. under Teknopark Istanbul.
- Digitizes carbon credits and transforms them into insured, audited, and liquid financial assets.
- Each project is verified on blockchain, certified internationally, and opened to investors via the WTP Token System.
- Operates within a TÜBİTAK-supported R&D framework ensuring national-level innovation in green finance.
- Converts environmental impact into measurable, tradable digital value.





# Three Pillars of Carbon Credit Tokenization

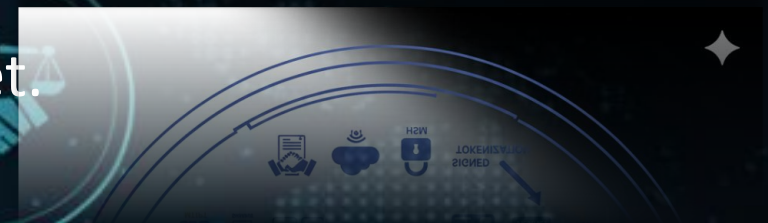
1. **Reduction Credits (WTP-CARBON Reduction Token)**
  - a. Links emission-reduction projects — energy efficiency, industrial modernization, renewable energy — to digital finance.
  - b. Fully insured via Lloyd's, audited by WTBDC, liquid through WTFC Bank.
  - c. Turns carbon reduction from obligation into income-generating investment.
2. **Protection Credits (Green Protection NFTs)**
  - a. Tokenizes projects that preserve forests, oceans, and natural reserves.
  - b. Verified with Balgreen and Carbondivest partners, ESG-compliant.
  - c. Combines environmental preservation with social-impact investment benefiting local communities.
3. **Removal Credits (WTP-CARBON Removal Token)**
  - a. Represents projects that physically remove carbon (CCUS, DAC, Afforestation).
  - b. Tradable through WTP Swap, exchangeable with gold, energy, and bond tokens.
  - c. Makes every ton of carbon removed a globally liquid digital asset.





# What We've Done So Far

- Established WTBDC legal structure and governance.
- Partnerships: UBS, Barclays, HSBC London, Lloyds, Santander, Monzo.
- Completed SWIFT–Blockchain MT199 RWA + MT799 integration.
- Launched WTP and ELEC pilot contracts.
- Deployed on-ramp/off-ramp prototypes via IBAN + VisaNet.
- Integrated IoT energy data and HSM-secured signing modules.
- Signed agreements for investment projects, will be funded by tokenization





# What We're Planning Next

- Launch Bond (BND) and Credit (CRX) tokenization for global markets.
- Roll out Carbon Credit (CRD) program and reconciliation network.
- Integrate VisaNet Direct Settlement API for instant global payments.
- Expand Energy Reconciliation Rail to intercontinental operation.
- Automate grid commissions and carbon tracking via smart contracts.
- Achieve MiCA + ISO 20022 + SWIFT CSP certifications.
- And will sign with more investment project





# Liquidity Infrastructure

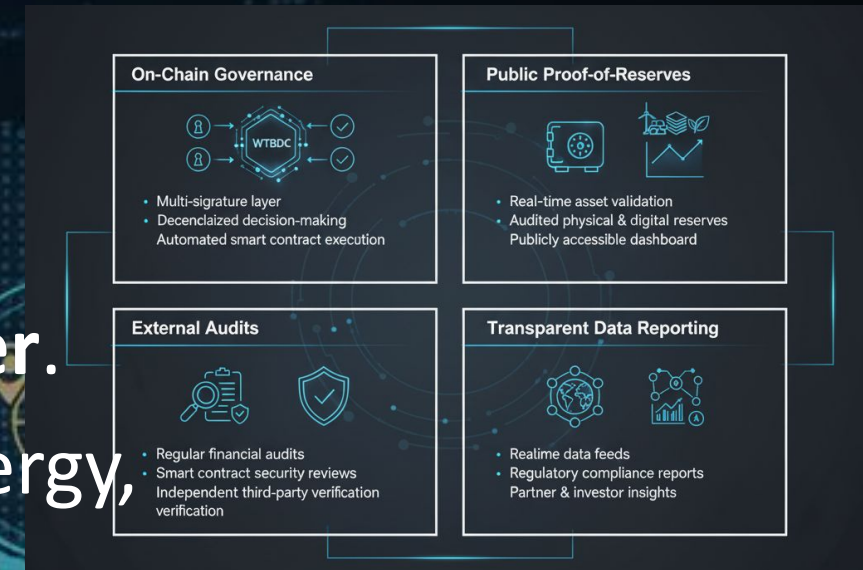
- **WTP Swap** ensures 24/7 collateralized liquidity.
- **Interoperability** between gold, energy, bond, and carbon assets.
- **VisaNet and SWIFT** act as global on/off-ramp highways for settlements.
- **Liquidity pools** provide staking, collateral mobility, and automated arbitrage.





# Governance & Transparency

- Multi-signature, on-chain **governance layer**.
- Public **Proof-of-Reserves** (gold, bonds, energy, carbon).
- Regular **external audits** — blockchain and financial.
- **Transparent data reporting** for regulators and partners.





# Roadmap



- Gold & Bond tokenization pilot (MT199 RWA).
- Global energy reconciliation deployment.
- Carbon & Credit tokenization + VisaNet on/off-ramp.
- Institutional bank integrations.
- Global adoption and licensing certifications.



# Global Vision: Tokenization-Driven Development

- Digitalization of real assets marks a new financial growth cycle.
- WTP Token System powers sustainable economic progress.
- WTFC Bank serves as the liquidity hub of this global network.
- Lloyd's insurance layer ensures trust in tokenized assets.
- WTBDC creates a new operating system for global finance.



# Investment Highlights

- Multi-asset tokenization: Gold | Energy | Bonds | Carbon | Credit.
- SWIFT + VisaNet connectivity for institutional on/off-ramps.
- Fully insured and audited financial ecosystem.
- Real trade, real energy, and real collateral — not speculation.
- Scalable, compliant, and programmable financial infrastructure.



# Contact & Closing

- World Trade Business Development Council (WTBDC)
- Empowering Real Assets in the Digital Age.
- Email: [info@wtbdc.org](mailto:info@wtbdc.org) | Web: [www.wtbdc.org](http://www.wtbdc.org)
- Offices: Argentina | Estonia | Switzerland | United Kingdom | Spain
- Operations: Türkiye





THANK YOU FOR PARTICIPATING

WTBDC