

# WENFI

Gateway to Global Finance  
in Post AI World



# TL;DR

Powered by

 Persistent AI

 ETRACHAIN

 FINHARBOR



## The Structural Evolution

We are replacing the fragmented landscape of isolated Neobanks, Exchanges, and Marketplaces with a single Integrated Vertical Stack - unifying **Yield, Credit, Brokerage, Commerce in one runtime.**



## Orchestrated by Deterministic AI

WenFi is powered by **PersistentAI** - our proprietary orchestration layer that ensures financial actions are verifiable, private (**TEE-secured**), and deterministic, solving the "trust gap" in transactional AI.



## Unified Global Access

We solve market fragmentation by offering a single non-custodial account that bridges the gap between DeFi rails, TradFi assets, and Global Payments.

# Why Now?

# Three Trillion-Dollar Trends are Colliding

## AI Agents Revolution

AI is expanding from “just chatting” to “transacting”

- AI agents in e-commerce are projected to drive market growth from \$3.6 billion in 2024 to \$282.6 billion by 2034, a compound annual growth rate of 54.7% [1]
- Mastercard, Visa, PayPal racing to enable agentic payments [2]

## Stablecoin Explosion

Stablecoins are slowly becoming “internet-based currency”

- \$1T+ monthly payment volume - Becoming internet's base currency [3]
- Shopify enabling USDC payments across millions of merchants [4]

## Neobanking

Users demand a unified experience, but current banks are still siloed from both digital assets and commerce.

- The global neobanking market size was valued at USD 66.82 billion in 2022 and is projected to reach USD 2,048.53 billion by 2030, growing at a compound annual growth rate (CAGR) of 54.8% from 2023 to 2030. [5]

# Your Money is Fragmented. Your AI is Useless.



## The User Struggle

You have a wallet for trading, a bank for rent, and Amazon for shopping. They are not connected.



## The AI Struggle

Current AI Agents hallucinate, cannot transact safely, and don't understand compliance.

The technology is here but it's fragmented into isolated apps/experiences. There's a demand for a unified orchestration layer that would **provide access to all financial dimensions** in the most intuitive and native manner possible.

Can we use the modern web3/ai stack to unify what used to be isolated while automating away otherwise ubiquitous frictions ?

Yes we can

Wen? **WENFI**

# The Structural Evolution

# Taxonomy of Services



# An Integrated Stack

## Legacy TradFi

1. **Custodial Depository:** Passive yield generation for depositors
2. **Credit Intermediation:** Centralized underwriting acting as the pool of borrowable capital.
3. **Market Access:** Gatekept brokerage services for access to financial markets.
4. **Settlement:** Transaction facilitation via legacy payment rails.

## Modern Neobanks

1. **Settlement Focus:** Efficient cross-border transaction facilitation/global debit cards.
2. **Yield:** Rarely functions as a yield distributor (yield bearing stablecoins will solve this eventually).

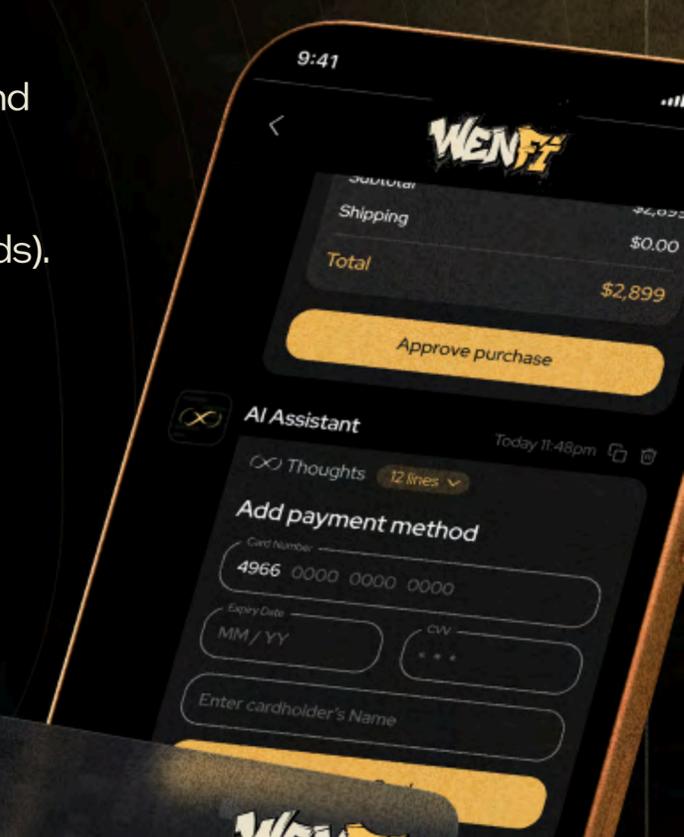
## Marketplaces

1. **Discovery:** Provides effective goods discovery & acquisition
2. **Disconnected from the broader financial stack**



## WenFi (The Integrated Financial Stack)

1. **DeFi-powered Credit and Yield:** DeFi-based yield distribution and access to credit.
2. **Intelligent Execution:** AI-first trading terminal/brokerage with access to DeFi and equities.
3. **Hybrid Settlement:** Fiat/Crypto rails (Cards).
4. **Autonomous Commerce:** Agentic-based shopping orchestration.
5. **DeFi-powered structured products:** e.g. credit/debit cards spending cash vs LSTs and other collateral



# Traditional Banks vs WenFi



## Traditional Bank

Mostly local

Credit

Yield

Brokerage

Payments



## DeFi Credit



## DeFi Yield



## Trading Terminal



## Payments



## Compared to Traditional Banks, WenFi is:

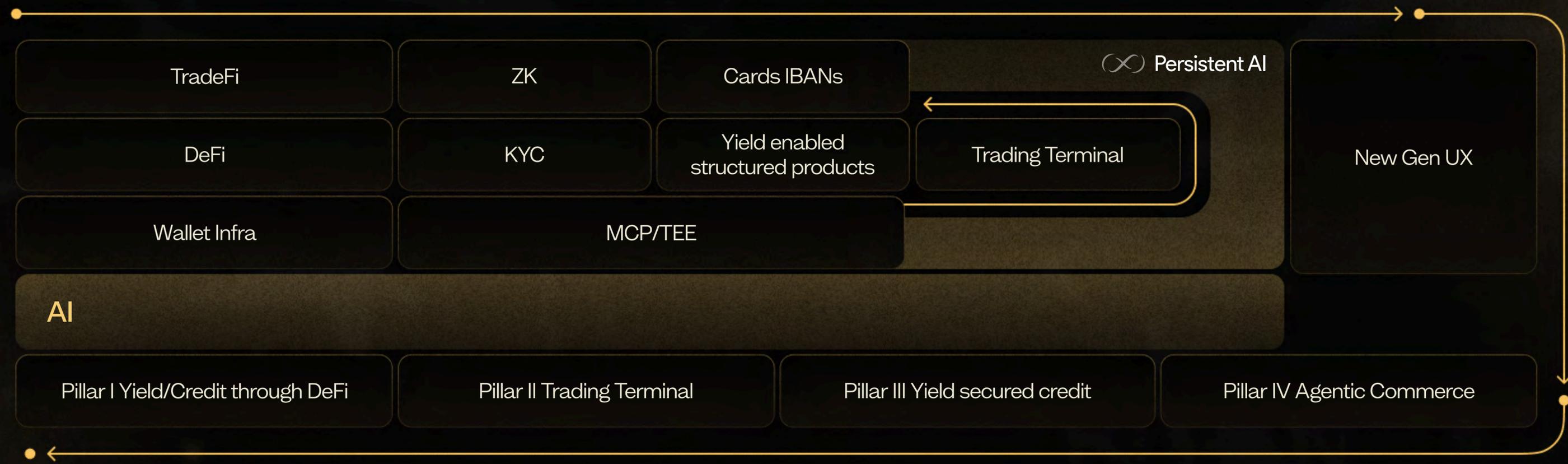
- Global
- AI-First
- Offers access to Structured Products

“A wallet more powerful than a bank”

“Fit for the age of robust AI infrastructure and global Web3 rails”



# 4 Layers of WenFi Stack and 4 Pillars of Utility



> We provide a complete financial lifecycle we overview earlier - from Yield, Brokerage, Yield, Payments and Commerce, all of that packed in DeFi & AI rails.

> Built on a foundation of MPC/TEE security and ZK, ensuring users control over their data while accessing TradFi services like financial markets, IBANs and Cards.

> PersistentAI acts as the orchestration wrapper, binding all Pillars into a single, deterministic runtime that powers the New Gen UX.



# Pillar 1: DeFi Yield & Credit

## DeFi yield

Access to structured products and native stablecoin yield;

## DeFi Credit

Overcollateralized lending through DeFi, Undercollateralized loans enabled by our proprietary Reputation Framework and zkKYC.

It comes without saying that DeFi is globally accessible. And so are MaterCard and VISA cards

### Interface

Layer 1

Native non-custodial wallet

App

### Core tech

Layer 3

zkKYC

Reputation Layer

### Features

Layer 2

Branded Cards

Undercollat. Lending

Yield

AI Native Chat

IBAN

### Rails

Layer 4

TradFi Services (Visa/MC)

DeFi Services (Protocols)

# Pillar 2: Trading Terminal - Smart Brokerage (yes, with AI)

We solve the market fragmentation problem by unifying access.



- **Financial Markets in NeoBank:** Trade traditional financial instruments like stocks and ETFs alongside crypto assets.
- **DeFi Composability:** Seamlessly move funds between the neobank account and the DeFi ecosystem.

The user doesn't need 4 apps:  
a bank, a brokerage, a wallet,  
and a DEX.

# The AI-Enhanced Trading Terminal

- **AI-powered discovery**

Market data, news, sentiment, trading, research, narrative

- **AI-driven modular discovery interface**

Charts, alerts, sentiment, news, social feeds

- **AI-integrated execution layer & wallet management**

- **Seamless AI-driven onramp and bridging**



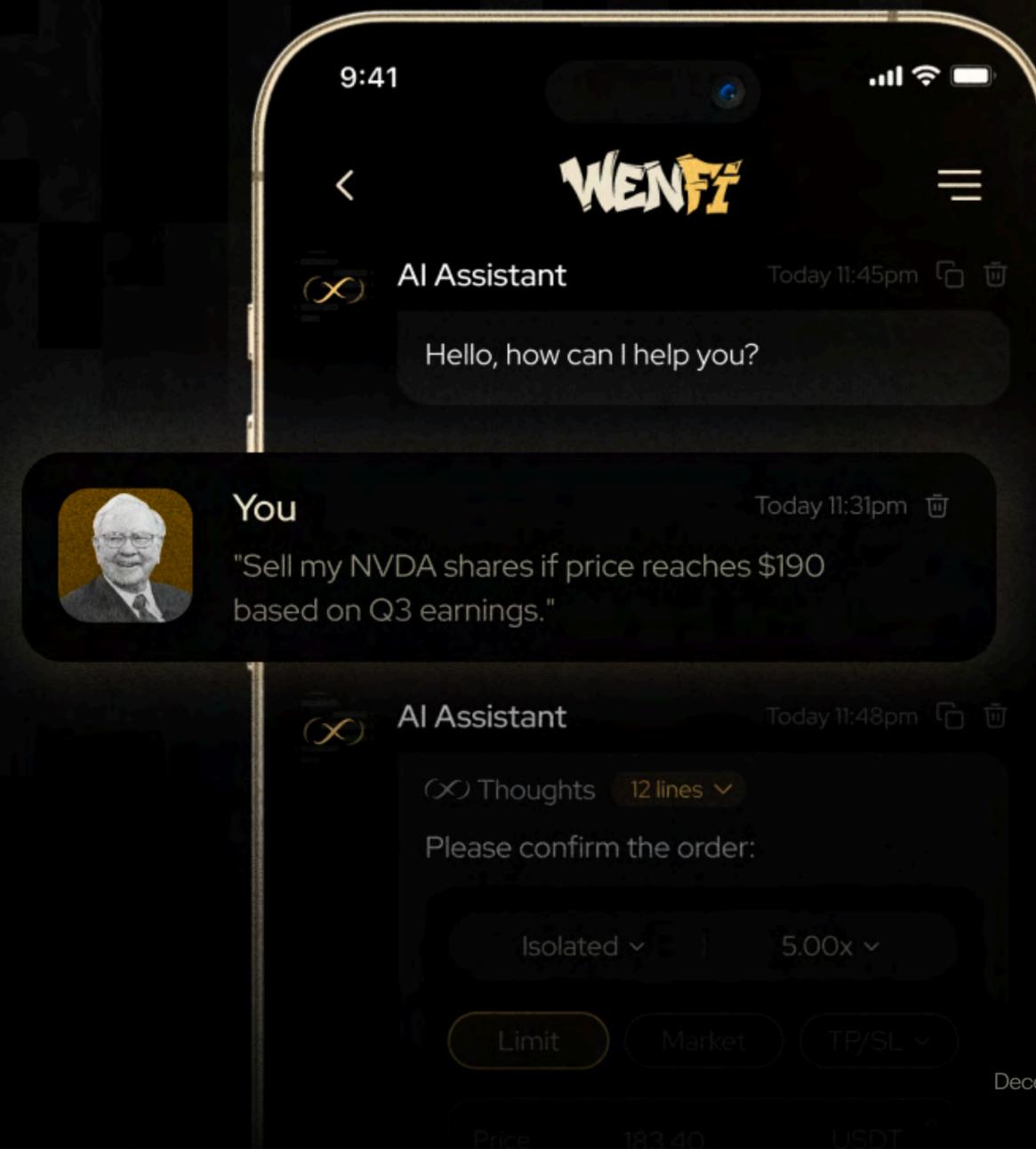


# The Mobile Differentiator: Conversational AI

## Conversational Trading:

The Mobile Future. For the mobile-first user, or for simple, time-sensitive actions:

- **Natural Language Execution**
  - "Sell my NVDA shares if price reaches \$190 based on Q3 earnings."
- **AI Discovery**
  - Real-time analysis and narrative tracking for simplified discovery.



# Pillar 3: Yield Secured Card & Transaction Facilitation

## The Positive Carry Card

### The Mechanic:

• **The Input:** Users deposit yield-bearing stablecoins into the WenFi Lending Pool rather than idle cash.



• **The Efficiency:** This collateral continues to compound even while locked.



• **The Result:** User's "Savings Account" is actually an active, yield-generating collateral engine that powers spending capability.

### The "Money Glitch":

• Because the collateral often earns a higher APY than the cost of the credit line, users can achieve **Negative Effective Interest** effectively getting paid to spend.

### ● The Rails

Virtual & Physical Visa/Mastercards supported globally.

### ▶ The Bridge

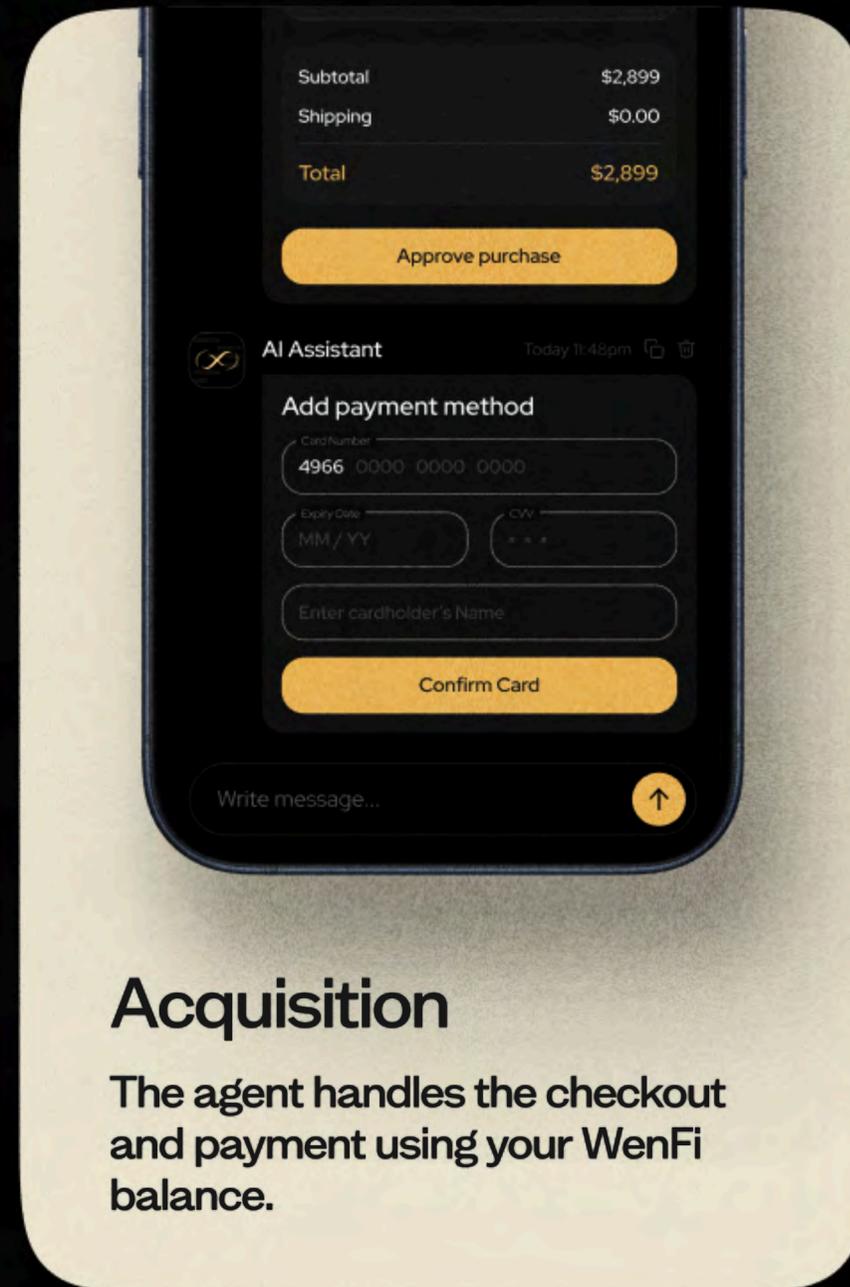
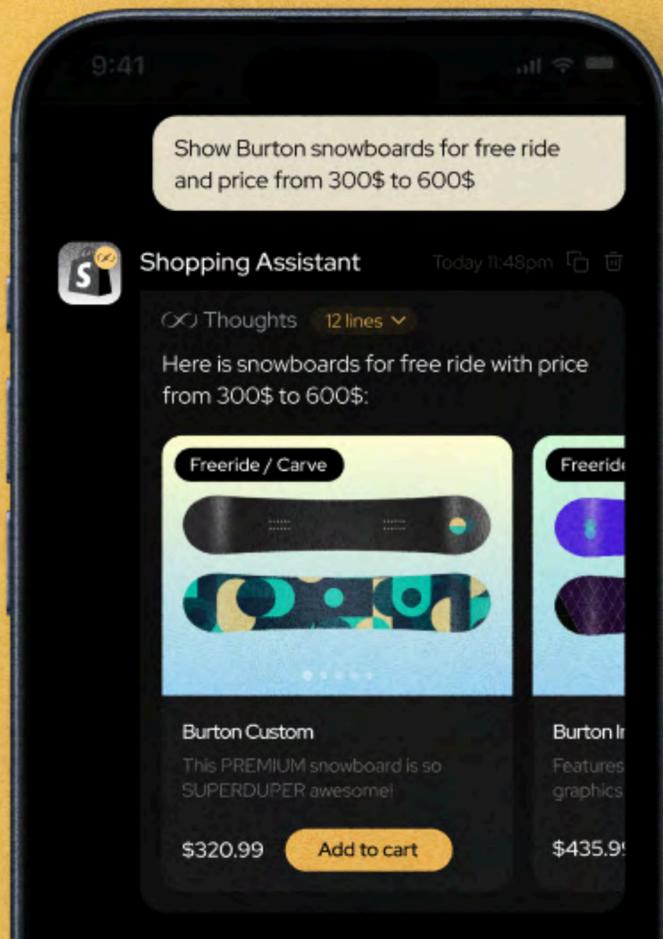
Seamless crypto-to-fiat conversion at the point of sale.

### ■ Integration

IBAN provision and direct debit capabilities.

## Discovery

AI Agents browse global marketplaces to find goods.



## Acquisition

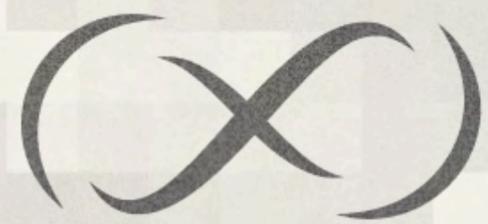
The agent handles the checkout and payment using your WenFi balance.

## Pillar 4:

# Agentic Commerce & Goods Acquisition

We have the app, the trading terminal, the banking rails and commerce. But to make the **Agentic** part work safely - so an AI doesn't accidentally wipe out your savings - we need a new kind of infrastructure.

**That is where**  **Persistent AI comes in.**



# Persistent AI

## The "Trust" Problem

# Why Banks & Merchants Don't Trust AI.

— If an AI hallucinates a poem, it's funny.

— If it hallucinates a bank transfer, it's a disaster.

**Current LLMs are probabilistic. Finance requires determinism.**



# What is PersistentAI & Why It Matters

PersistentAI is the TCP/IP stack for AI agents. Powered by a formal core, it's a **middleware layer that creates a safe, verifiable bridge** between Generative AI and mission critical use-cases like e-commerce or trading.

## ■ The Problem it Solves

LLMs are probabilistic and prone to hallucination, making them unsafe for financial transactions.

Banks cannot afford "creative" AI when moving money.

## ■ The Solution – Deterministic Orchestration

PersistentAI uses **FireFlow**, a visual flow builder that forces AI agents to follow strict, pre-defined logic paths. It ensures that while the conversation is natural, the transaction is hard-coded and secure.

## ■ Enterprise-Grade Security

Executions can run on-prem or in Trusted Execution Environments (TEE) with granular access controls, ensuring that customer financial or private data is processed privately and never exposed to public AI models. It also allows for a very customized user shopping experience.



# How We Enable Agentic Commerce

PersistentAI connects the user's intent ("I want to buy white Nike sneakers") directly to merchant inventory without the user leaving the app.

## ■ The "Agentic" Shift

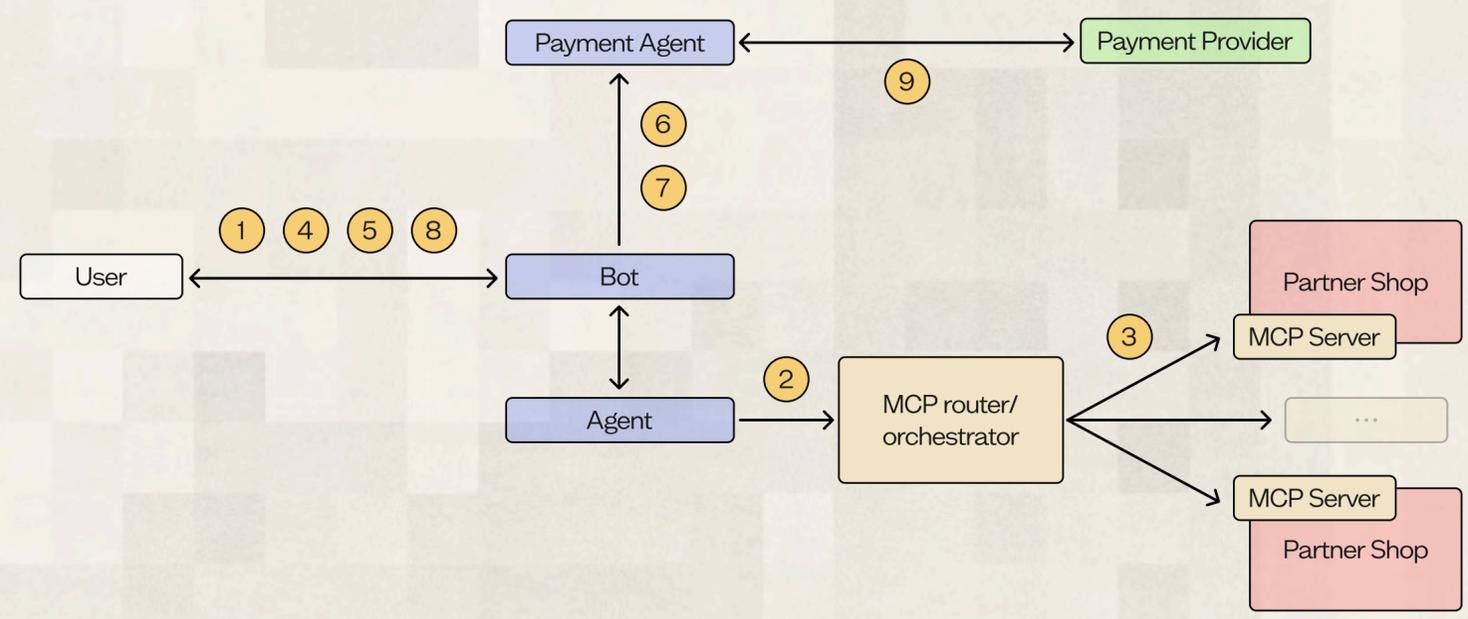
Instead of a user browsing a website, an AI Agent acts as a concierge. It connects to external marketplaces via Model Context Protocol (MCP)—a standard that lets AI "read" live inventory, pricing, and shipping data.

## ■ Smart Routing

The framework intelligently routes product requests to the optimal merchant based on price, availability, and user loyalty status, bypassing the need for a Google search or Amazon visit.

## ■ The Flow

1. User specifies the purchase: "I want to buy a pair of white Nike Air Force sneakers"
2. Agent browses available Merchant Partner's stores catalog via MCP Orchestrator locates relevant stores.
3. Agent queries storefronts of the relevant stores to get relevant items.
4. Agents selects the best matches and provides them to the user
5. User selects the suitable option
6. Bot gets the invoice and calls Payment Agent to process payment according to the user's preferences.
7. Payment Agent creates a transaction
8. User confirms
9. Transaction settles via chosen Payment Provider





# Benefits of Integrating Agentic Commerce into WenFi

## ■ Recapture Attention Market Share

By embedding the marketplace inside the app, we stop the leakage of user attention to platforms like Amazon or Temu. This way we control the whole journey from the initial intent to the payment.

## ■ Unlimited Logic Augmentation

The scope for agentic logic is effectively limitless. Agents can be augmented by any method from any available machine-readable interface or Model Context Protocol (MCP).

**Example:** An agent can cross-reference a product with YouTube tech reviewer sentiment.

## ■ New Revenue Streams

We are moving beyond interchange fees. Enabling affiliate revenue models, sponsored product placements, and premium "concierge" services for high-net-worth clients.

## ■ Programmable Financial Control

**User-Defined Limits:** Users can set strict budgets for their AI agents (e.g., "You can spend up to \$200 on groceries, but ask me for approval on electronics").

**Compliance inheritance:** The Agent inherits the user's KYC/AML status via ZK (Zero-Knowledge) proofs, allowing instant, compliant onboarding to new merchants without repetitive identity checks.

# Business Model

— Diversified Revenue Streams:



## Neobank

Interchange fees, FX fees, Card issuance



## Trading

Spot and perpetual contracts fees



## Subscriptions

Premium AI features and Agent tiers

