WENFI

Gateway to Global Finance
in Post AI World

December 2025

TL;DR

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 **GraphChain** - 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.

Go-To-Market

We do not start from zero. Born from the Blum Ecosystem, WenFi launches with an immediate advantage: direct access to 90M+ users, 1M+ active traders, and 10M+ wallets.

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)
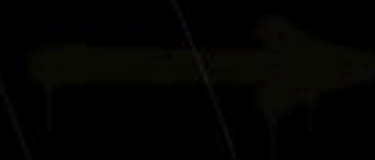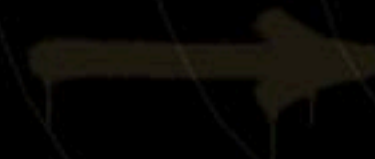
1. **DeFi-powered Credit and Yield:** DeFi-based yield distribution and access to credit.

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
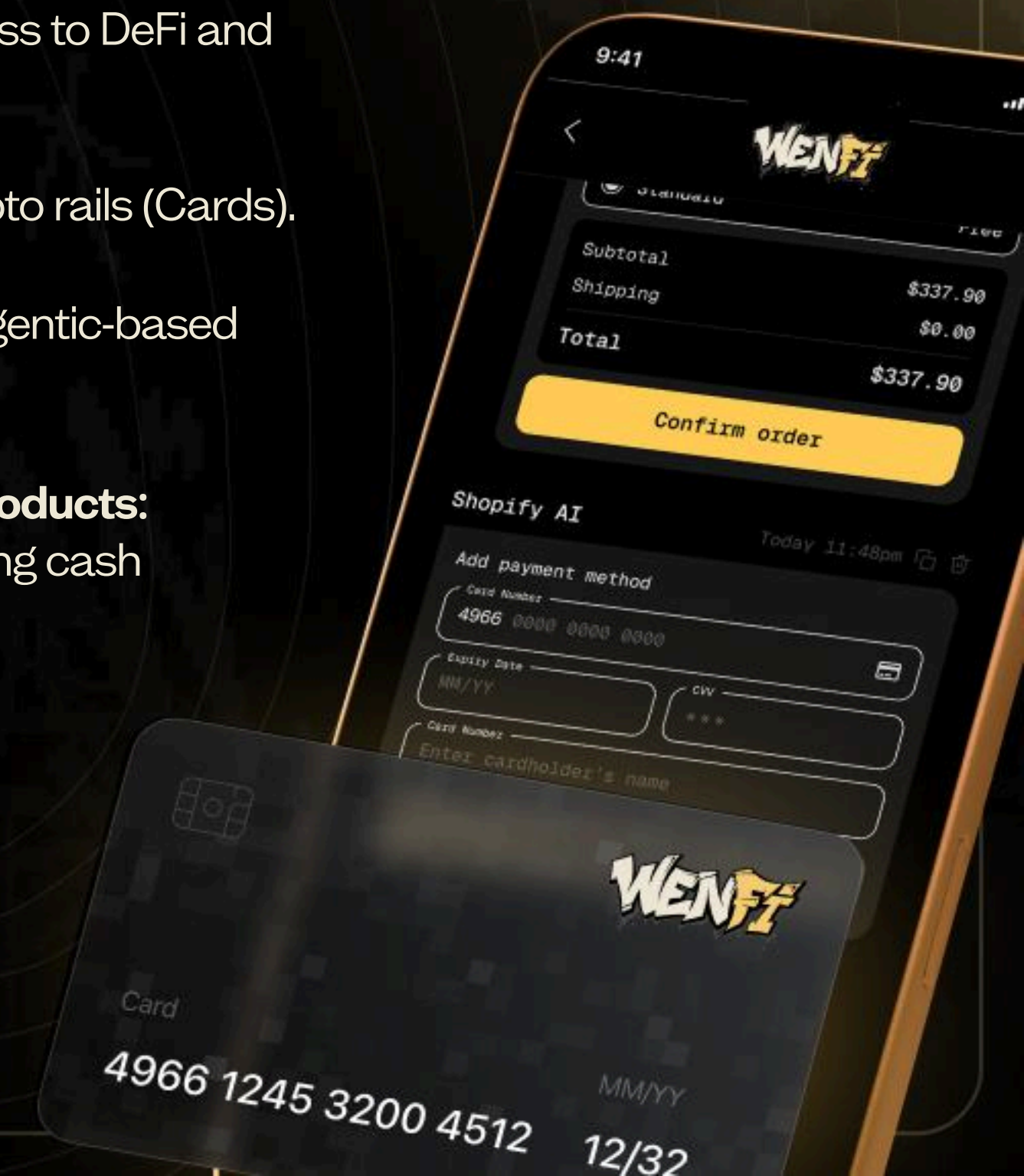
Traditional Banks vs WenFi

Traditional Bank
Mostly local

Credit   Yield

Brokerage   Payments

DeFi Credit

DeFi Yield

Trading Terminal

Payments
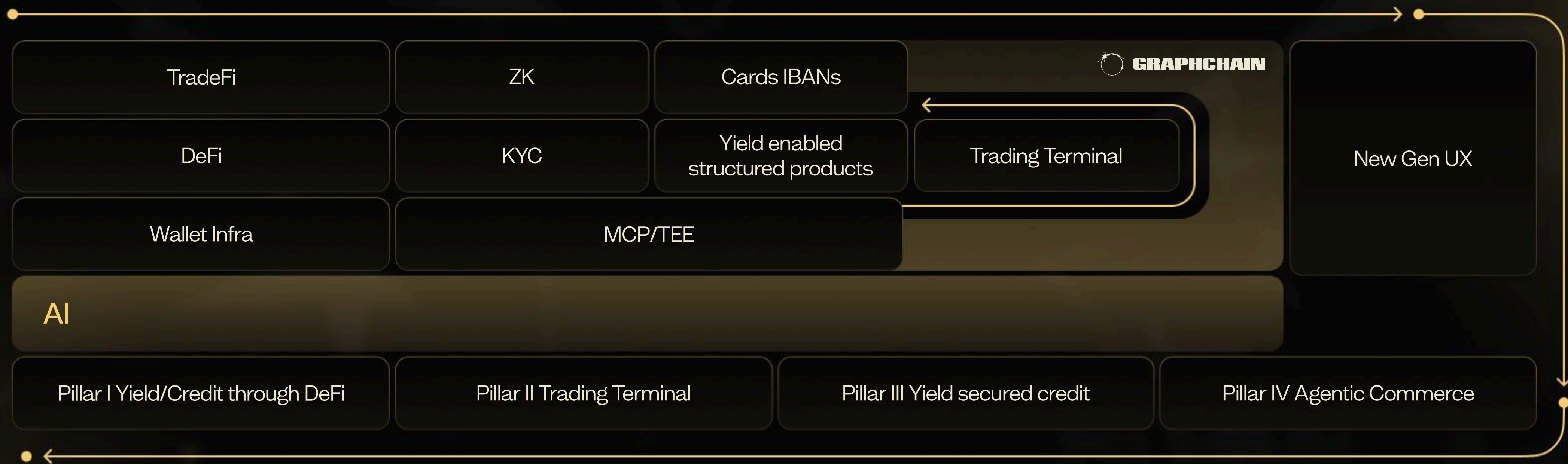
Compared to Traditional Banks, WenFi is:

- 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

WenFi

TradeFi	ZK	Cards IBANs	**GRAPHCHAIN**	
DeFi	KYC	Yield enabled structured products	Trading Terminal	New Gen UX
Wallet Infra	MCP/TEE			

AI

Pillar I Yield/Credit through DeFi	Pillar II Trading Terminal	Pillar III Yield secured credit	Pillar IV Agentic Commerce

> 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.

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

Pillar 1: DeFi Yield & Credit

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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 (see below).

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.

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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**

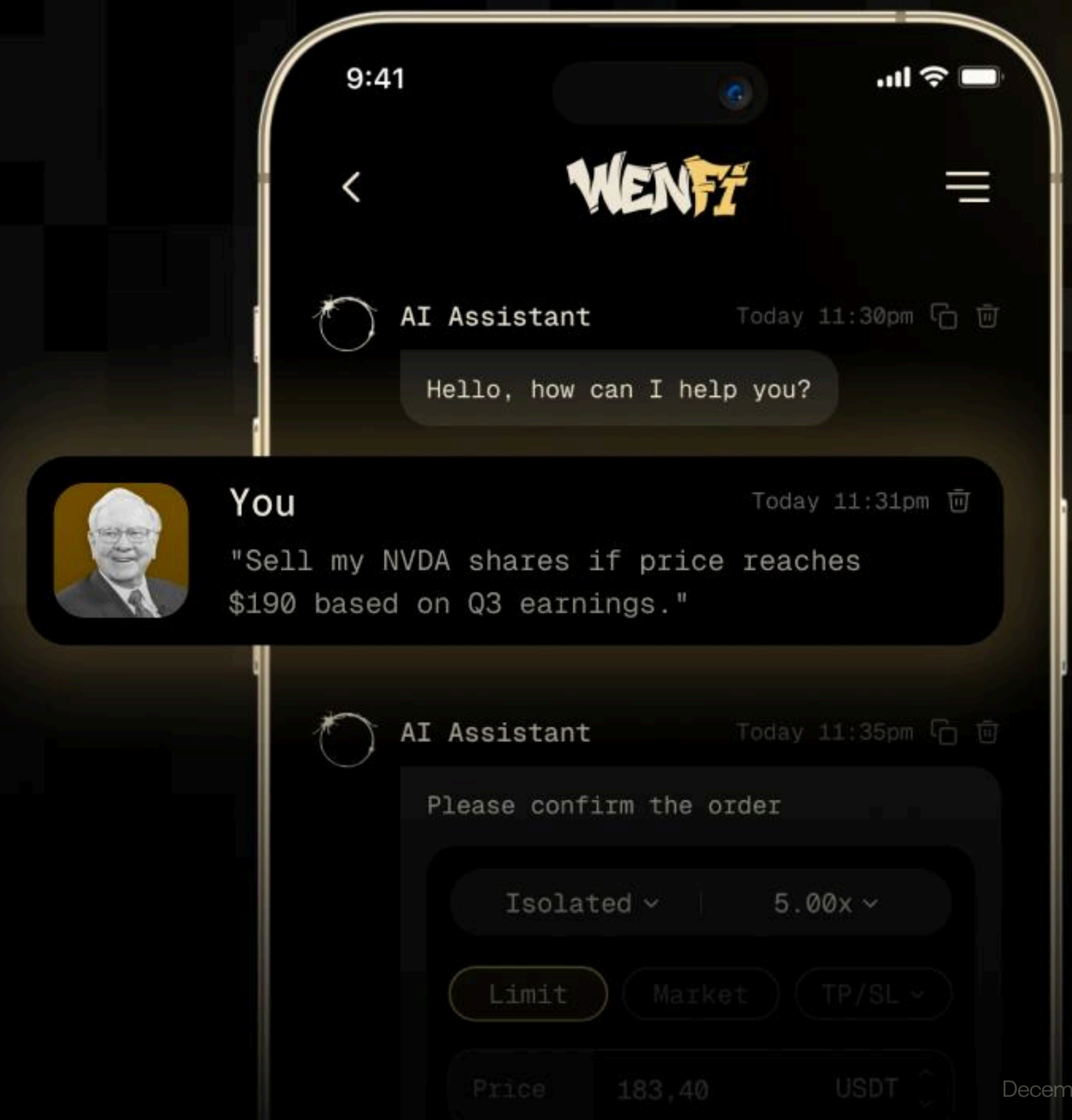- **Seamless AI-driven onramp and bridging**

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.

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(Phone screen)

WENFI

AI Assistant — Today 11:30pm

Hello, how can I help you?

You — Today 11:31pm

"Sell my NVDA shares if price reaches $190 based on Q3 earnings."

AI Assistant — Today 11:35pm

Please confirm the order

Isolated ⌄   5.00x ⌄

Limit   Market   TP/SL ⌄

Price   183,40   USDT

Pillar 3: Yield Secured Card & Transaction Facilitation

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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

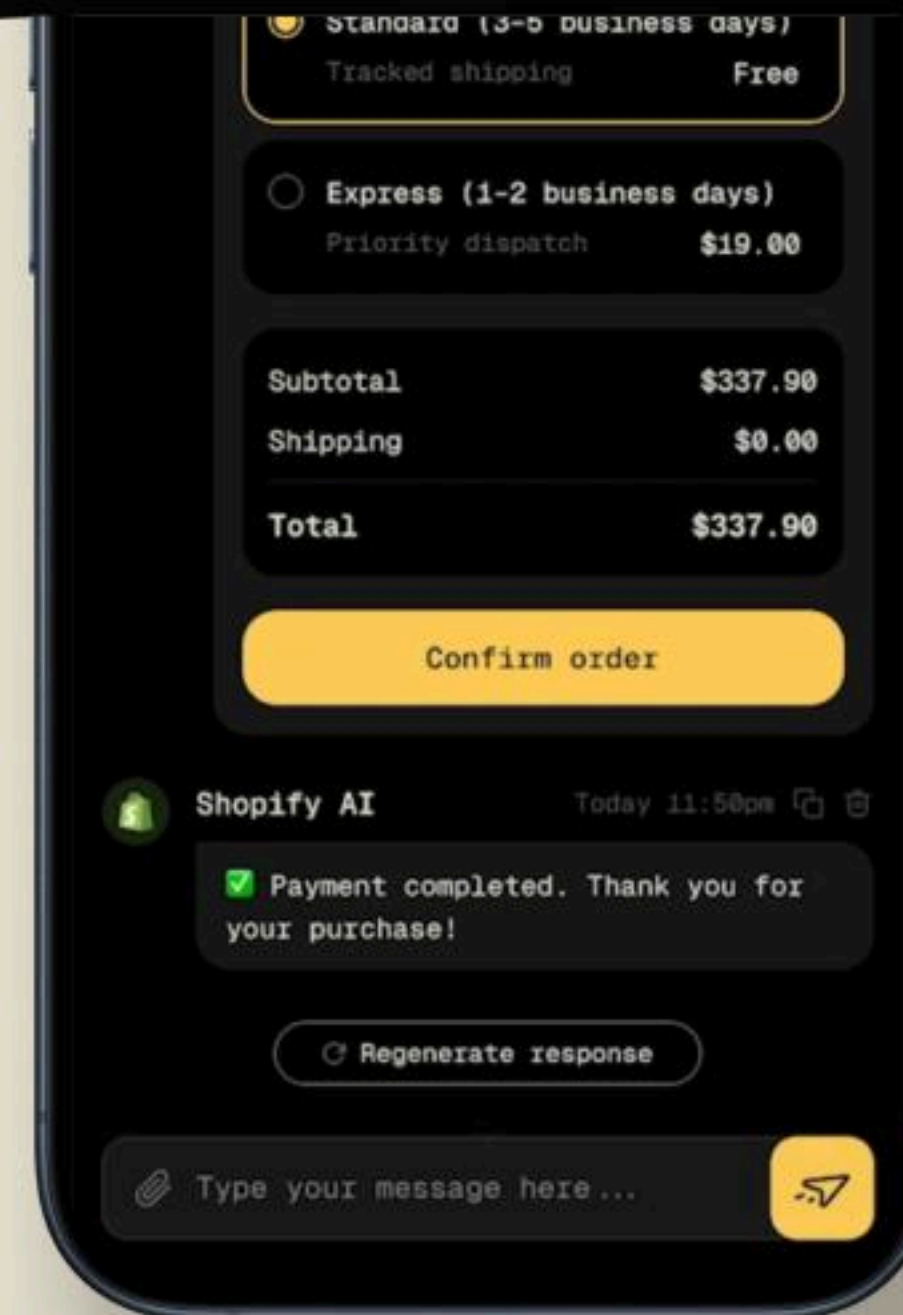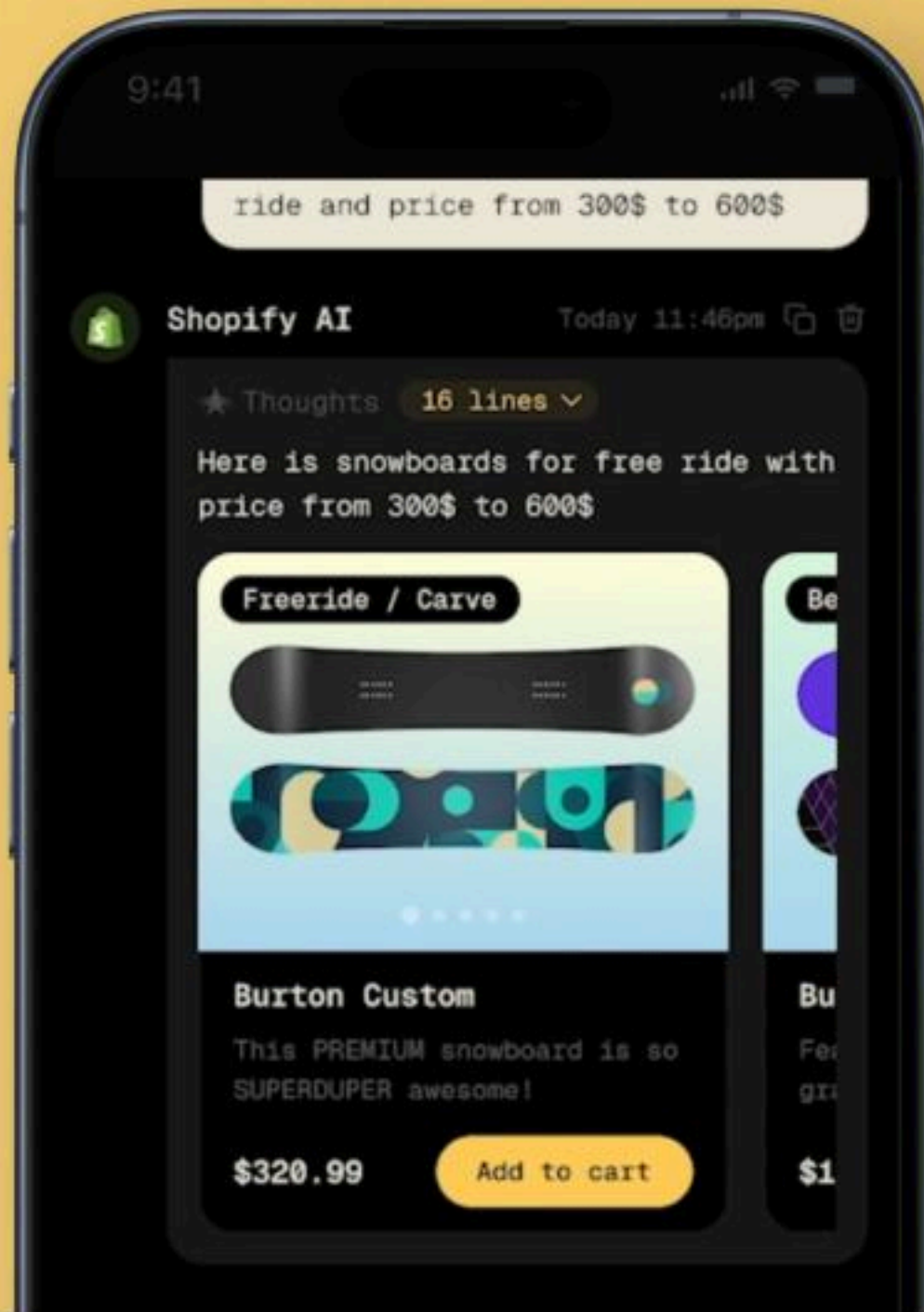Virtual & Physical Visa/Mastercards supported globally.

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.

ride and price from 300$ to 600$

Shopify AI Today 11:46pm

★ Thoughts **16 lines** ⌄

Here is snowboards for free ride with price from 300$ to 600$

Freeride / Carve

Burton Custom

This PREMIUM snowboard is so SUPERDUPER awesome!

$320.99 **Add to cart**

Standard (3-5 business days)
Tracked shipping **Free**

Express (1-2 business days)
Priority dispatch **$19.00**

Subtotal **$337.90**
Shipping **$0.00**
Total **$337.90**

Confirm order

Shopify AI Today 11:50pm

☑ Payment completed. Thank you for your purchase!

↻ Regenerate response

Type your message here ...

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 ⦿ GRAPHCHAIN comes in.

GRAPHCHAIN

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 GraphChain & Why It Matters

WenFi

GraphChain 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

GraphChain uses **ChainGraph**, 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

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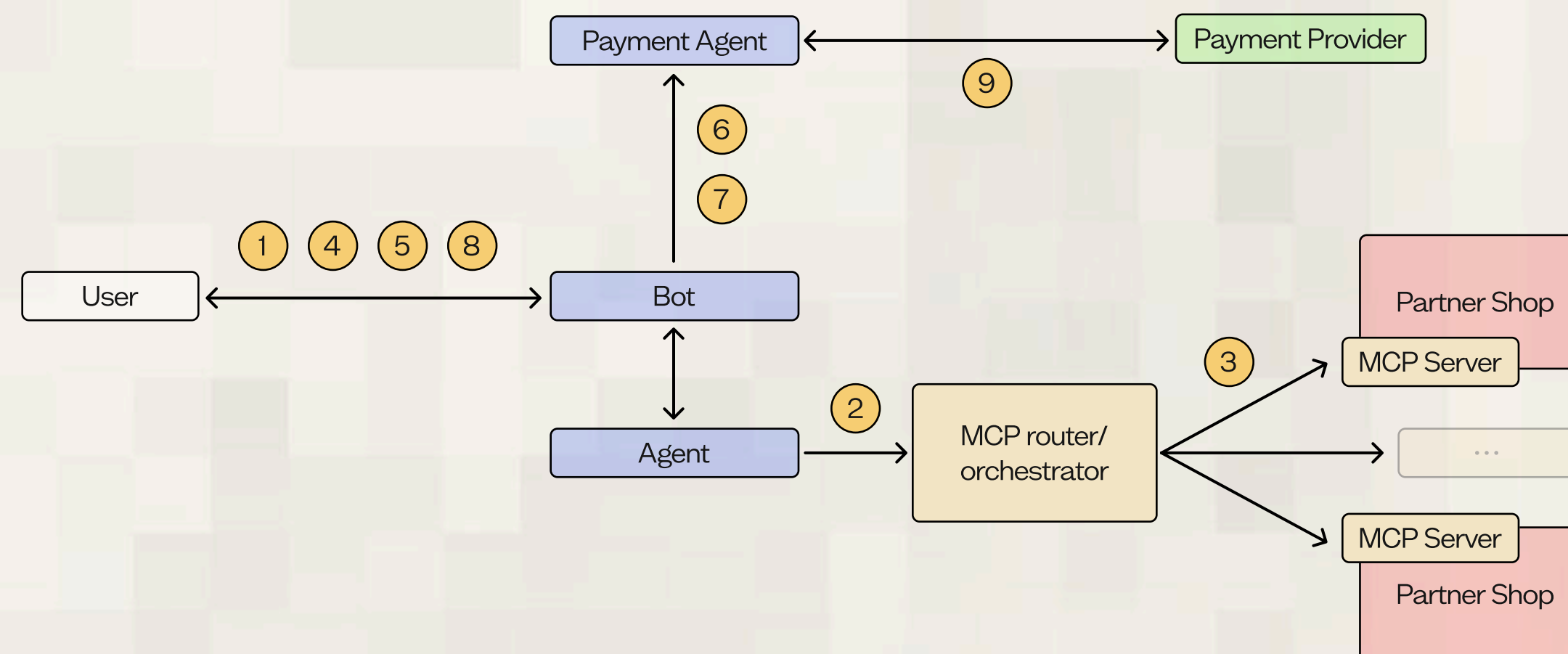
The "Agentic" Shift

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

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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.

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.

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.

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.

GTM & Business Model

We Start with Scale

Born from the ⊞ Blum ecosystem

90M+ users

1M+ traders

— demonstrated fresh scale

10M+ wallets under management

— zero incidents

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Business Model

— **Diversified Revenue Streams:**

Neobank

Interchange fees, FX fees, Card issuance

Trading

~1% Spot fees, 0.05% Perps

Subscriptions

Premium AI features and Agent tiers

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Appendix

Robust Orchestration and Agentic Infrastructure is a requirement for Transactional AI
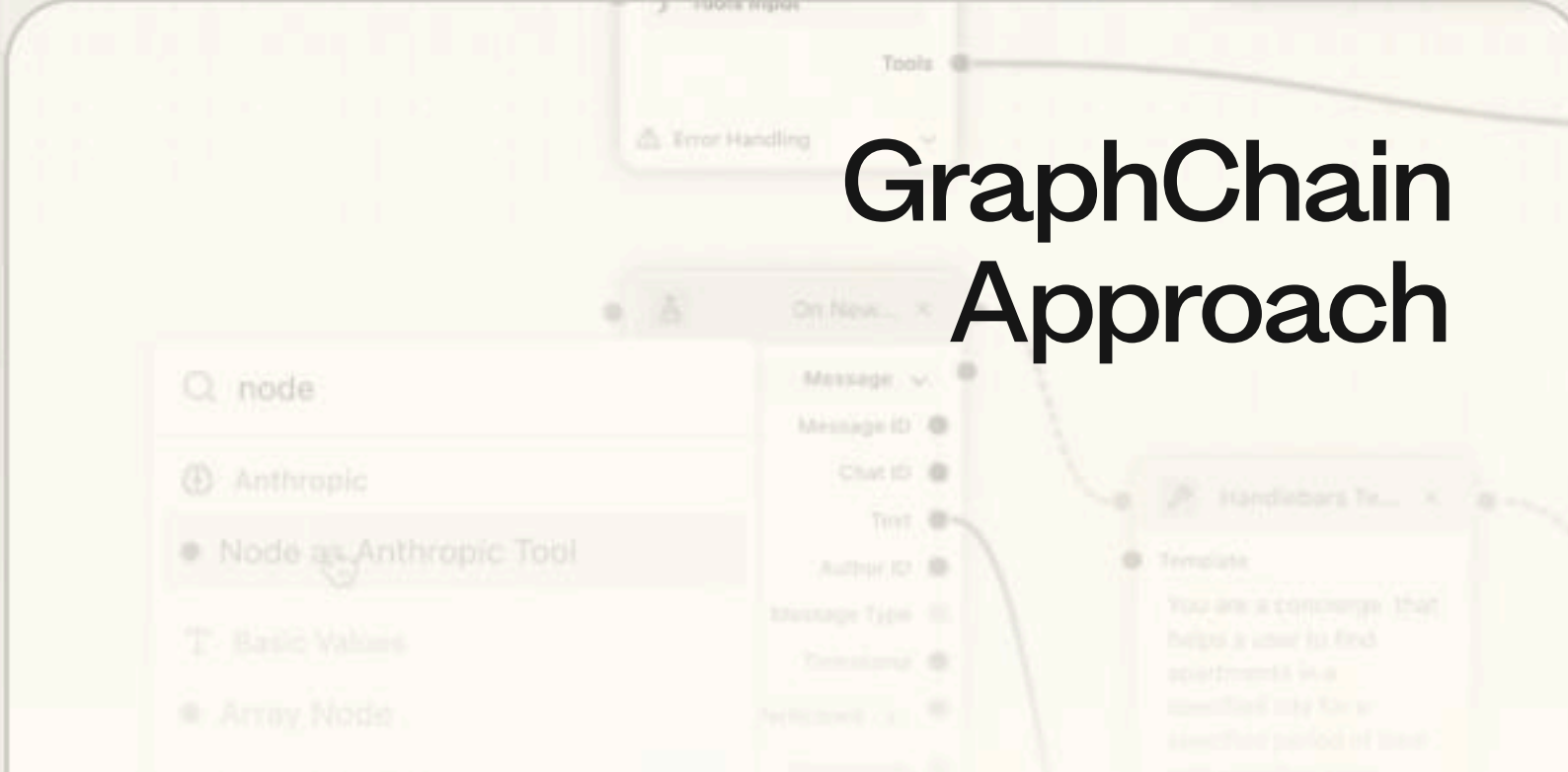
Current AI Agents Limitations

- Hallucinate.

- Can't transact on user's behalf.

- Don't inherit user's compliance.

- Agents don't have programmatic access to shops/marketplaces.

GraphChain Approach

- GraphChain is built with determinism in mind, significantly reducing hallucinations of LLMs.

- Integration with Neobanks allows creating a link between DID <> Agent <> Payment Card.

- Compliance enabled via ZK Proofs.

- Integration with Partner Merchant Aggregators.

The 7 Layers of The Agentic AI Stack

- **Foundation Model Infrastructure** - Underlying models, compute, storage & APIs that power higher-level intelligence

- **Agent Runtime & Infrastructure** - The environment where agents execute: memory, state, deployment, messaging

- **Protocol & Interoperability** - Standards and protocols enabling agents to talk, interoperate, exchange context

- **Orchestration** - Coordination of agents, routing logic, prompt management, workflow control

- **Tooling & Enrichment** - External tools, APIs, knowledge sources, RAG, enabling agents to act beyond text

- **Applications** - The user-facing agents and copilots that interact with end users directly

- **Observability & Governance** - Monitoring, safety, audit, compliance, logging, policy enforcement

GraphChain operates across Layers 2–5, forming the middle stack of the Agentic AI architecture.
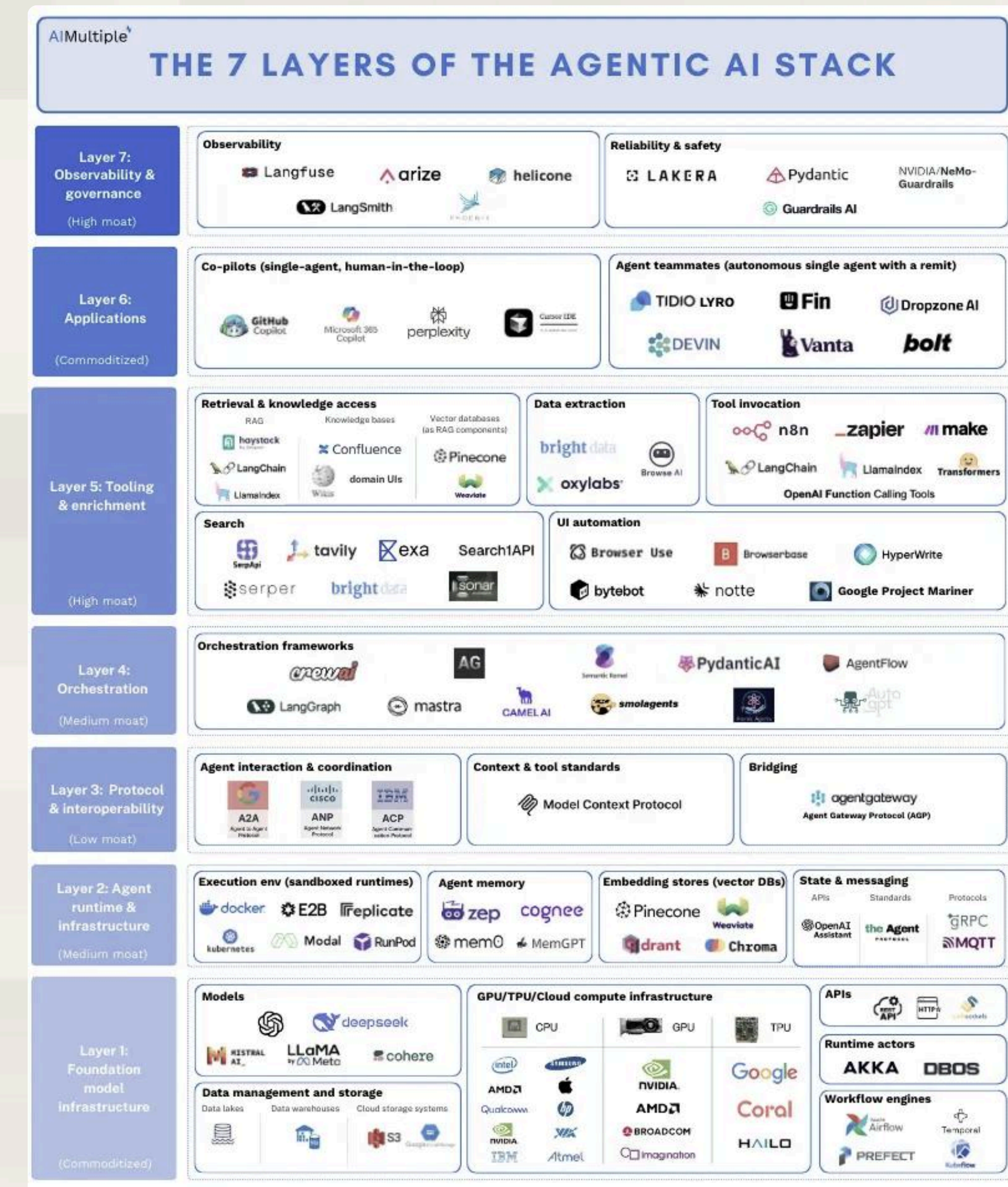
GraphChain: The Operational Core of Agentic AI **Layers 2–5**

GraphChain spans the **core functional layers** of the Agentic AI Stack — providing the runtime, orchestration, and enrichment foundation on which agentic systems operate.

It bridges **AI logic, protocol interoperability**, workflow orchestration, and tool integration into one cohesive execution layer.

GraphChain operationalizes agent execution, interoperability, orchestration, and enrichment—powering the middle stack of agentic AI.

Layer	GraphChain Role	Core Capabilities
Layer 2	Provides a deterministic, privacy-preserving agent runtime with TEE-powered execution and granular access controls.	• Secure GPU compute • Deterministic execution & debugging • Real-time concurrency & auditability
Layer 3	Implements Model Context Protocol (MCP) for cross-agent and external service communication.	• Auto-wraps MCP servers into nodes • Type-safe data exchange & validation • Dynamic capability discovery & sync
Layer 4	Powers visual, event-driven workflow orchestration for complex multi-agent logic.	• XYFlow-based visual builder • Event-driven execution & hierarchical sub-flows • Real-time debugging & breakpoints
Layer 5	Connects agents to external APIs, data sources, and enrichment tools.	• Unified integration of APIs / vector stores / LLMs • Tool discovery & schema validation • Secure authentication & resource access

Cont'd: TL;DR ➝ TCP/IP stack of AI

1. **GPU infrastructure and virtualization** (GCP + Vortex.ai, AWS + GPU, GPU droplets in DO + docker)

2. **LLMs + APIs** with MCP capabilities

3. **Agentic/Orchestration Layer** (A2A, AP2, ANP)

4. **Dapp layers** (superapps like telegram, dapps like TMAs)

Layers	OpenAI	Google	GrapChain
Dapp Layer	ChatGPT (web +mobile)	Google OAuth 2.1	Telegram + TMAs
Agentic Layer	OpenAI Agents	A2H/H2A + ADK + A2A	GraphChain + A2A + (A2H/H2A via chatbot) + AP2 via tycho and fiat rails
Model Layer	ChatGPT LLMs (5, o5, et)	LLMs run in GCP + MPC registry	Any cloud or local LLM + MPC registry
Compute Layer	AWS	GCP	Any cloud provider + GPU droplets + docker
Analogy	Apple's IOS (closed stack)	Google & Android (partially open stack but limited by Play Store)	Full open stack + Android apps that can run anywhere

WenFi lives at the intersection of Privacy x TradFi rails and DeFi institutions

1. Oriented towards crypto communities

2. Global access to financial services and products

3. Privacy - First

4. Unified banking experience on a global scale [DeFi + TradFi]

5. Improved financial efficiency through the use of reputation function

DeFi Services

TradFi Services

Global access to credit + fiat rails

Global financial services + products

Utility + Loyalty

WENFI
Homogenous Banking

Ultimate Loyalty

Undercollat. Lending

User Data [Private]

The Funnel

Global Crypto Communities