



LINEWORK

\$LWK TOKEN

VISION

STRATEGIC VISION • CONFIDENTIAL

DUAL-RAIL INFRASTRUCTURE

Anchorage × Global Payments — the two regulated rails, fiat and crypto, behind the \$LNWK ecosystem.

LINEWORK USA INC.

DELAWARE C-CORP • TOKENIZATION PROGRAM

CONFIDENTIAL • MAY 2026

DUAL-RAIL VISION

1. THE THESIS

Linework becomes the only consumer platform where traditional money and tokenized assets live in the same wallet, under two tier-1 regulated counterparties. One fiat leg, one crypto leg, both investment-grade, in a single closed loop.

Today almost everyone has only one rail: either crypto-native with weak fiat, or fiat fintech with crypto bolted on as an afterthought. Linework has **both legs natively regulated**. That is not an operational detail — it is the moat.

THE GUIDING LINE

One wallet, two regulated rails: your tokenized securities and your everyday money, in the same place, both in investment-grade custody.

2. THE TWO LEGS

The two relationships are not interchangeable vendors: they are the two regulated tracks the whole machine runs on. Each covers a world the other cannot touch.

GLOBAL PAYMENTS / HEARTLAND – THE FIAT RAIL

Role: the on/off-ramp for traditional money.

- **Regulation:** PCI DSS Level 1, SOC 2 Type II, Nasdaq-listed group (GPN).
- **What it moves:** cards (Visa, MasterCard, AmEx, Discover), ACH, Apple Pay / Google Pay, recurring billing.
- **Status:** Developer ID 002914 assigned, sandbox live, T+2 settlement to JPMorgan Chase and Charles Schwab.
- **Inherited bonuses:** a full fraud stack (AVS, 3DS 2.0, velocity, Kount), a subscription engine, and an estimated ~USD 5.1M/year in operational savings at steady state.

ANCHORAGE DIGITAL BANK – THE CRYPTO RAIL

Role: qualified custody and asset settlement.

- **Regulation:** OCC Trust Charter 1468 — a U.S. federally chartered bank, not merely an exchange.
- **What it custodies:** the **\$LNWK** security token and the ecosystem's other digital assets.
- **Status:** Qualified Custodian of record, with APIs for programmatic shareholder onboarding.
- **Bonus:** a collateralized loan desk and access to institutional liquidity (Galaxy Digital, FalconX).

3. THE LINWORK BRIDGE

The two legs on their own are just pipes. The value is created by Linework in the middle, with three assets it already owns.

- **The ISO 8583 banking core** — the switching and ledger engine that orchestrates both rails and reconciles their movements.
- **The \$LNWK token** — the equity/asset instrument, under the Securitize DS regime, that represents the tokenized value.
- **The cross-product wallet** — the single surface (marketplace, social, banking) where the user lives both worlds without noticing the seam.

Without the bridge you have two disconnected pipes. With the bridge you have a closed loop: money enters by card or ACH (Global Payments), is custodied and settled into assets (Anchorage), and flows back out on the fiat or crypto rail as needed — with KYC and AML applied once and propagated to both sides.

4. WHAT THE MIX UNLOCKS

These are the products no single-rail platform can offer.

1. **Buy tokenized securities with a card.** The investor purchases \$LNWK with Visa or ACH via Global Payments; the fiat settles to JPMorgan; Anchorage custodies the token. Onboarding and custody in one flow — the killer feature for the S-1 Capital-Raise Phase 2.
2. **Spend your tokenized assets in the real world.** The token sits in Anchorage custody, but the user pays with the Linework wallet on the card rail: crypto collateral, fiat spend.
3. **Collateralized credit.** Anchorage lends against custodied assets; the loan is disbursed and repaid on the fiat rails. Crypto-collateralized credit with banking-grade UX.
4. **Dual-settlement marketplace.** The seller is paid in fiat or in token: one checkout, two settlement tracks.
5. **Tokenization-as-a-Service for third-party issuers.** Raise in fiat, custody in crypto, distribute dividends on both rails — the dual-rail becomes a sellable B2B product.

5. THE MOAT

Why this combination is defensible, and why it reassures the SEC.

- **Double tier-1 credibility.** A Nasdaq-listed acquirer plus an OCC-chartered bank: zero "dubious counterparty" red flags in S-1 review. That is rare — most crypto projects carry counterparties that burn the review.
- **Inherited compliance on both sides.** PCI Level 1 and SOC 2 on fiat, OCC qualified-custody on crypto: you do not build the regulatory risk, you inherit it.
- **Double disclosure-positive.** S-1 Item 101 cites two first-tier counterparties: a narrative asset for the Nasdaq uplisting.
- **Defensible by construction.** To replicate you, a competitor must obtain both a PCI Level 1

6. THE ROADMAP

How the two rails come online, in order.

- **Phase 1 — light the rails.** Close the Global Payments certification (Secure Submit + ACH) for fiat; in parallel, integrate the Anchorage APIs for programmatic shareholder onboarding.
- **Phase 2 — connect them.** Stitch the two rails into the banking ledger: the end-to-end "buy **\$LNWK** with a card" flow, from fiat-in to Anchorage custody. This is the flow the S-1 Capital-Raise Phase 2 needs.
- **Phase 3 — spend and lend.** The Linework wallet spends on the Global Payments rail with collateral custodied at Anchorage; the loan desk and Galaxy / FalconX liquidity come online.
- **Phase 4 — open it to third parties.** The dual-rail becomes infrastructure for external issuers: this is where it stops being an internal asset and becomes a product.

7. RISKS TO MANAGE

- **Concentration risk** on the two providers — mitigated because both are tier-1, but it must be disclosed in S-1 (Item 1A).
- **Fiat-crypto reconciliation** — the most delicate point: Global Payments settlement (T+2) and Anchorage on-chain movements must square. The banking ledger must be the single source of truth, with dual reconciliation.
- **Cross-rail AML and Travel Rule** — KYC done once must propagate to both rails (Securitize, Anchorage, Heartland identities): to be designed in the identity layer.
- **EU / MiCA perimeter** — European expansion runs through Global Payments Europe on fiat, but the EU crypto side has a different regime from Anchorage US: do not assume perimeter parity.

NORTH STAR

One wallet, two regulated rails: your tokenized securities and your everyday money, in the same place, both in investment-grade custody. True, defensible, and already 70 percent built.

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