

# CARBON CODED: Enabling a New Class of Climate-









## Redefining Money: Closing the Climate Gap in Digital Finance

Despite rising climate awareness, mainstream financial systems remain largely decoupled from environmental impact. Traditional money—whether physical or digital—offers no inherent support for sustainability. Carbon markets, meanwhile, often suffer from opacity, inefficiencies, and lack of interoperability with mainstream finance.

CBDCs and stablecoins, if built solely for payments, risk missing a pivotal opportunity: embedding environmental incentives into the fabric of economic activity. The real challenge for forward-looking institutions is clear—how to create next-generation digital currencies that not only drive financial efficiency, but also accelerate climate action.

### **Carbon Coded:** A Unified Response to Fragmented Innovation



Carbon Coded addresses these challenges head-on by offering an integrated, modular platform that links programmable digital money with verifiable environmental value. Designed by experts from Blockchain Worx and Barclays (via the Barclays RISE program), Carbon Coded enables the issuance, distribution, and lifecycle management of digital currencies that are backed by fiat and environmental assets. The platform is built on open standards, advanced Al, and blockchain interoperability—making it both forward-looking and regulatory-aligned.

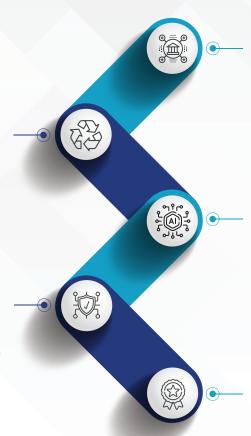
#### Key Features & Capabilities

#### Carbon and ESG Asset Integration

Digital currencies issued through Carbon Coded are partially backed by Certified carbon credits, ESG-rated financial assets, or Climate-aligned funds or reserves. This transforms the stablecoin or CBDC from a neutral currency into a climate-action instrument.

#### Zero Trust Security & Custody

Utilizing MPC / hardware wallets and Zero Trust architecture, Carbon Coded ensures tamper-proof digital asset custody and data integrity.



#### Two-Tier CBDC/Stablecoin Architecture

Central banks design the digital currency framework, while licensed institutions issue and manage distribution—allowing innovation within guardrails.

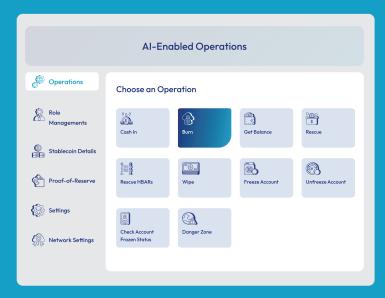
#### Al-Driven Treasury, Liquidity, & Wallet Operations

By integrating the QXLI AI Engine, the platform enables automated rebalancing of reserves, liquidity optimization, and intelligent wallet operations

#### Real-Time Proof-of-Reserve & Auditability

Through oracles every asset backing a token can be verified on-chain—ensuring transparency and trust.

## The Power of An Integrated Technology Stack



Under the hood, Carbon Coded brings together some of the most advanced Web3 and AI infrastructure available today:

- Hedera Stablecoin Studio: A platform for token creation and management.
- RPC Relays and Mirror Nodes: Ensuring compliance as well as reliable network connectivity and performance
- QXLI AI: An integrated plug-and-play AI Engine that automates treasury optimization, liquidity provisioning, and wallet intelligence.
- Chainlink Oracles: Delivering real-time, verifiable Proof-of-Reserve data.

All components are bound by a Zero Trust mesh-securing endpoints, user access, and data layers across public-private infrastructure.





## The Future of **Programmable Climate Finance**

Carbon Coded is more than a digital currency platform. It represents a new class of programmable financial infrastructure that embeds intelligence and sustainability into the very fabric of global finance—driving systemic change and accelerating the transition to a greener, more resilient economy.

As central banks, policymakers, and financial institutions explore the future of money, Carbon Coded offers a compelling blueprint: secure, intelligent, and climate-aligned.



#### **Get in Touch Today!**