



## Carbon Coded

Accelerating Climate Action with AI-enabled CBDCs and Stablecoins backed by ESG Assets and Carbon Credits



Intelligent, Scalable, and Sustainable Financial system



Environment-supporting programmable money

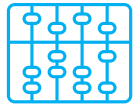


Climate Innovation via futuristic monetary policies and tools

Confidential

# Climate change demands urgent action, but fragmented solutions have left financial systems disconnected from climate priorities

*The challenge at the intersection of finance and sustainability*



## Climate Action Gap

Traditional financial systems are misaligned with sustainability objectives



## CBDC Limitations

Central Banks and FIs lack the tools for sustainable currency issuance & management



## Fragmentation

No unified framework linking digital currencies with environmental impact metrics



## Stakeholder Needs

Banks, fin. institutions, and enterprises lack a way to integrate climate impact into fiscal ops

# Carbon Coded is an integrated platform to help Central Banks and Financial Institutions holistically issue, distribute, and manage CBDCs linked to Carbon Credits and ESG Assets

## Key Features

### Holistic Management

Issue, distribute, and manage CBDCs linked to Carbon Credits and ESG assets

### Sustainability by Design

Built to embed environmental impact directly into financial systems

### Blockchain Transparency

Full traceability and trust in sustainable finance. Privacy maintained.

### Intelligent Money

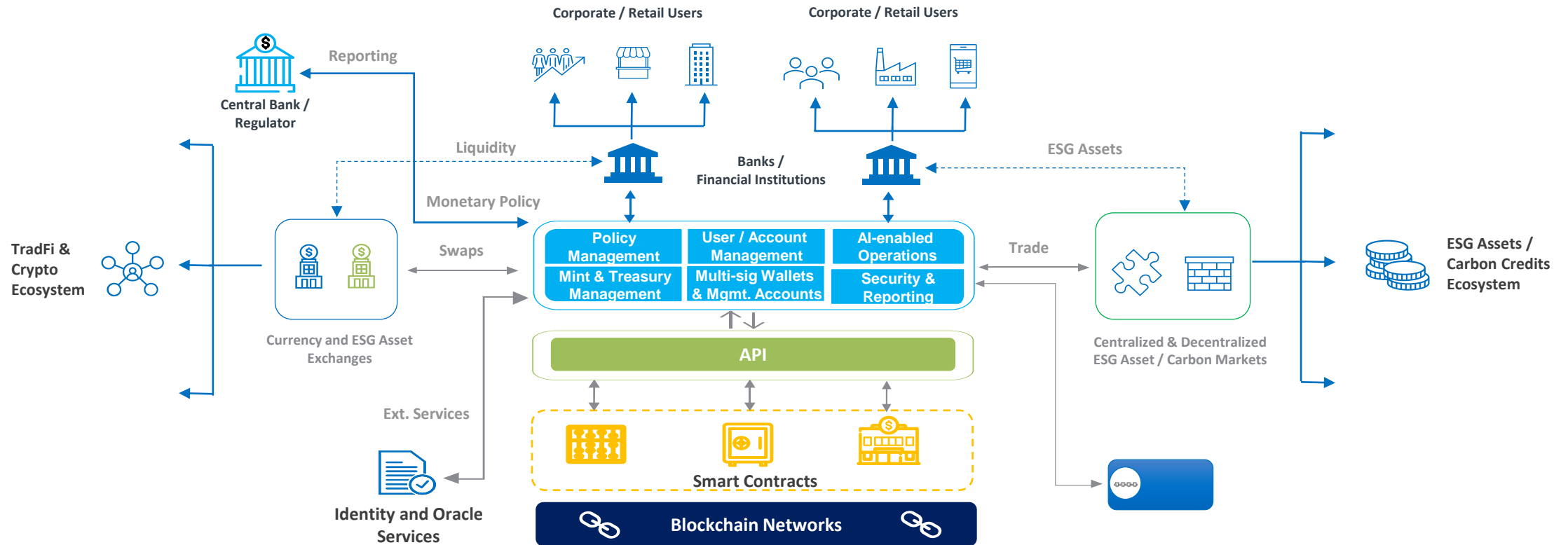
AI-powered operations including treasury, liquidity, autonomous payments, and more



Carbon Coded scales climate action by directly linking financial systems to positive environmental impacts while offering a next-gen stable digital fiscal instrument to a diverse set of stakeholders

# Our **Two-Tier CBDC Framework** empowers **public-private** partnerships and enables digital cash to be designed by central banks but issued and distributed by financial institutions

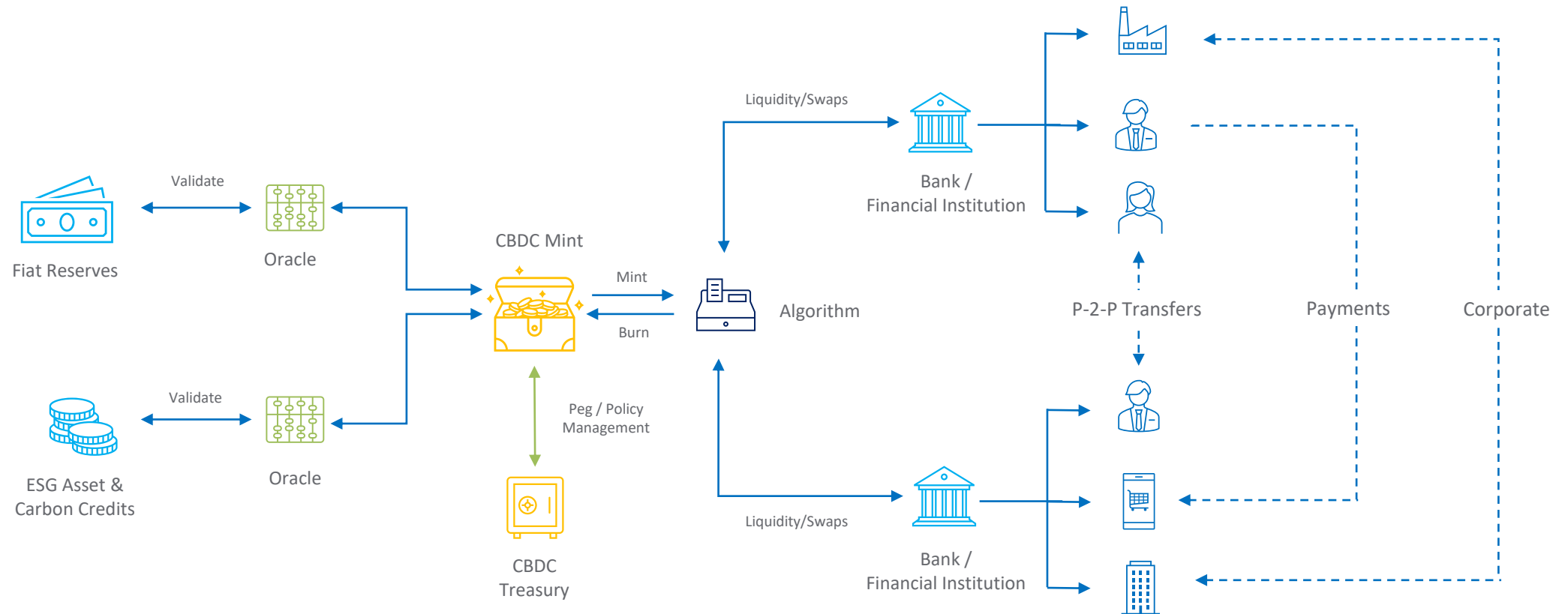
## *The Framework*



Digital currencies, denominated in the domestic unit of account, will be fully backed with fiat reserves and ESG assets, with AI-enabled optimization of treasury, liquidity, & wallet operations

# From P-2-P transfers and everyday payments to corporate transactions, the AI-enabled platform powers a cohesive financial ecosystem inherently aligned with the sustainability agenda

*How it all comes together*



The platform operates on a Gen-3 Blockchain network, providing a robust, scalable, and programmable infrastructure with inherent privacy features, optimally designed for CBDCs

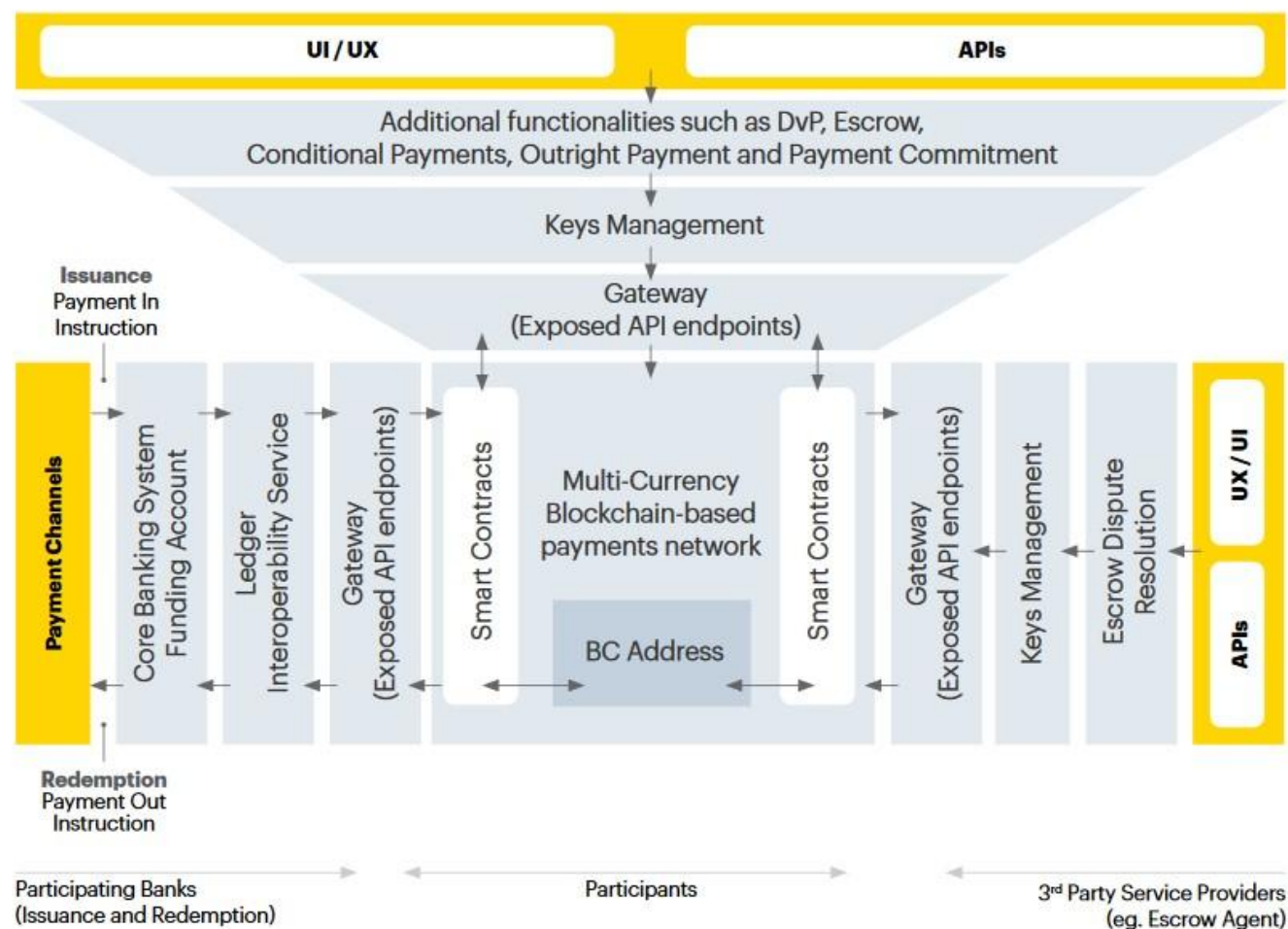
### Key Features



AI supercharges currency operations, programmable smart contracts seamlessly enable automation and facilitate settlements, while a well-orchestrated set of distributed nodes provide a highly available network for all users

We largely follow the Monetary Authority of Singapore's Project Ubin framework, building upon and extending the work done across five inter-related components

... *ledger interoperability service, gateway communication service, blockchain ledger, user connectivity interfaces, & digital currency*



Source: Monetary Authority of Singapore

**Carbon Coded** is dedicated to integrating sustainability into the very fabric of the financial system, thereby amplifying our collective efforts to combat climate change

*We're making digital money better:*



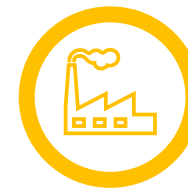
#### Central banks

Facilitate climate action  
through integrated  
digital fiscal tools



#### Financial Institutions

Manage sustainable  
assets and liabilities  
seamlessly



#### Corporates

Meet ESG goals and  
accelerate the journey to  
Net Zero

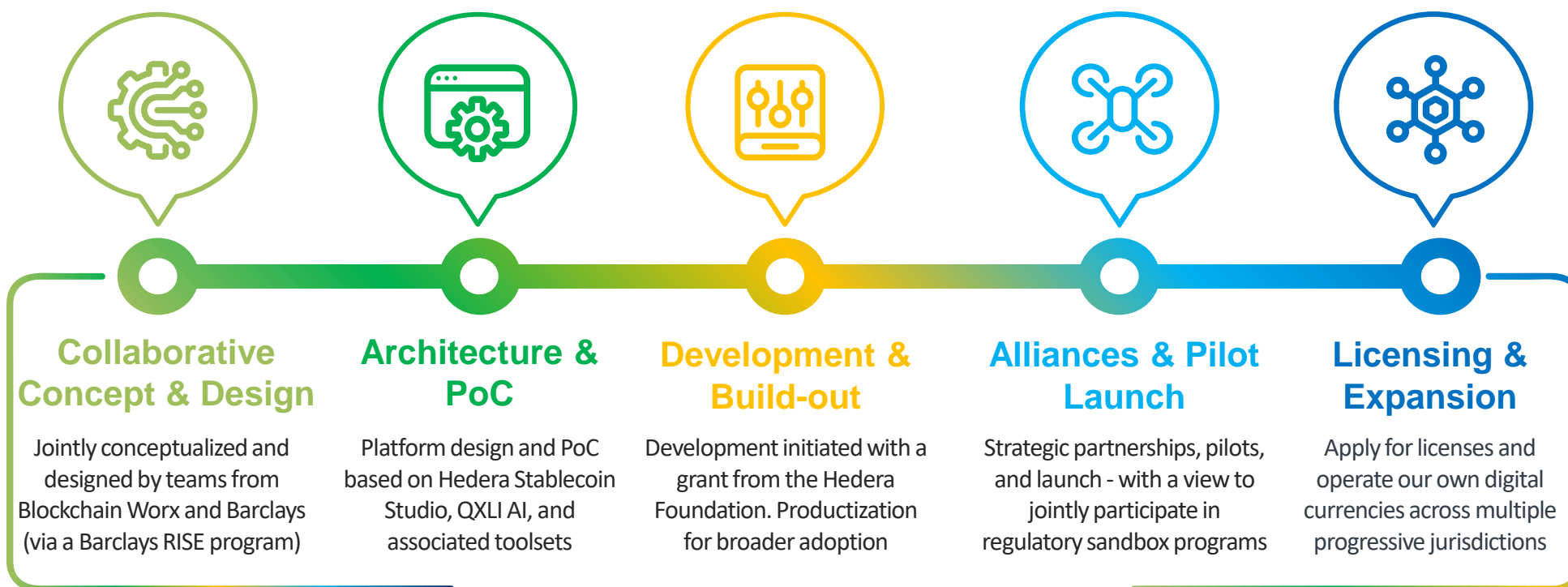
Let's make our planet sustainable, one ESG-backed CBDC at a time!



We've begun the journey to accelerate climate action with AI-enabled CBDCs and stablecoins backed by ESG assets—driven by collaboration, innovation, and regulatory-forward expansion

*The Roadmap*

rise Created by  
BARCLAYS



H1 2025

Join us on this journey as we enable a new digital currency paradigm and pave the future of sustainable financial markets

*Drop us a line or reach us via any of the channels below:*

## Get in Touch



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