
INVESTOR MONEY ARCHITECTURE

Keep investor cash and investment holdings separate.

Understand how a provider-led account, payment, settlement and digital-holdings workflow keeps available cash separate from investment holdings in the agreed solution. Providers, account terms and product rules vary by solution.

For your branded offering, agree who holds the account, what each provider does, how payments flow, which entities are responsible and which product rules have been approved.

WHO DOES WHAT

Be clear about who does what with investor cash and investments.

Your organisation keeps its brand, asset or investment strategy and client relationship. The agreed configuration sets out the account holder, provider services, payment flow, responsible entities and approved product rules for the offering.

Your organisation retains

It retains the commercial proposition, target investors, distribution approach, proposed economics and proposed lifecycle rules for the product to be assessed and approved.

Responsible parties approve or provide

The relevant issuer, licensee and governance participants approve the product, disclosure and regulated-activity matters allocated to them. Applicable providers deliver account, payment, virtual-account and settlement services within their documented terms.

What we configure

We configure the agreed branded experience and the workflows, integrations, administration, reporting, digital holdings and transaction records that support it. Native applications, new integrations and bespoke capabilities are agreed separately.

HOW MONEY MOVES

Cash, investment holdings and income follow separate paths.

01 Investor funding

The investor uses the approved account and payment-provider arrangement that applies. Funds are associated with the verified investor and may appear as available cash in the configured interface.

02 Subscription and record

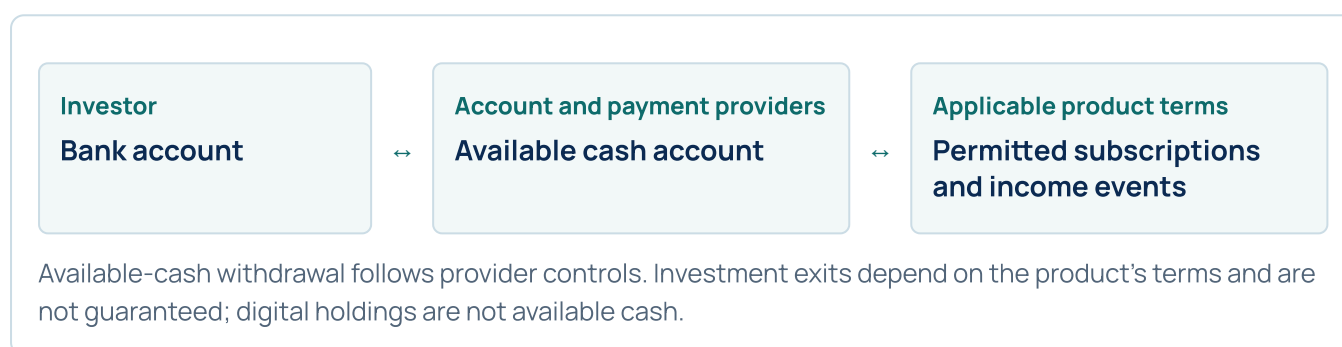
When an investor subscribes to an eligible investment, the transaction follows the approved product rules. The agreed digital holdings and transaction record are updated separately from available cash.

03 Income and distributions

If an investment makes distributions or other payments, entitlement and timing follow its product terms. We support the agreed payment and reporting workflow.

04 Withdrawal and settlement

Withdrawing funds means withdrawing available cash, not selling an investment. It follows the supported payment process and the applicable provider and account terms, verification and transaction controls.



RIGHTS AND LIQUIDITY

Available cash is not investment liquidity.

Product instruments set investor rights. Digital records support registry and administration. Transfers, redemptions, buybacks and other exits follow the approved product terms, eligible buyers, platform functionality and market conditions.

A cash withdrawal is not an investment exit.

Available cash is subject to applicable account and provider terms, verification and transaction controls. It does not make a fractional interest redeemable or saleable on demand.

REFERENCE DETAIL

Read the provider and MyBrix references in their product context.

Product-specific payment context

Account, payment, settlement and available-cash arrangements are specific to the relevant product and service documentation. They do not establish another offering's product approval or responsibilities.

MyBrix product-specific reference

The MyBrix PDS describes contractual economic rights, controlled digital records and product-specific arrangements. None of this establishes another product's rights, payment arrangement or record structure.

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EXISTING OFFERING

Assess an existing fund before configuring it.

Existing funds keep their brand, strategy, assets and relationships. Before migration, tokenisation or configuration scope is agreed, the assessment covers governing rights, permissions, registry and investor data, providers and integrations.

A standard web launch target is conditional.

An agreed standard web configuration can target launch in as little as 30 days when required inputs, product-specific approvals, readiness and acceptance testing support it. It is not a guarantee. Native, bespoke, migration and new-integration timing is agreed separately.

Bring the account, payment and product decisions together.

Talk through how the provider roles, product rules and money flows fit together in your proposed configuration.

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