INSTITUTION-GOVERNED · AUDIT-NATIVE · NON-CUSTODIAL

The Control Plane for Institutional Digital Assets.

Aetherum connects institutional identity, policy enforcement, transaction authorization, controlled execution, and audit-native evidence for credit unions and community banks deploying digital-asset lending, tokenization, payments, and settlement — without replacing their core systems.

28	Core	No
USPTO APPLICATIONS FILED	GOVERNANCE & EVIDENCE	CORE REPLACEMENT REQUIRED

01 · PROBLEM

Digital-asset execution is available. Institutional control must travel with it.

01 Financial institutions need to authorize new financial workflows without fragmenting policy authority or customer relationships.

02 Existing core systems were not built for crypto collateral, wallet permissions, stablecoins, or on-chain audit records.

03 Consumer crypto tools do not satisfy credit-union governance, examiner, risk, and compliance requirements.

04 Most vendors solve custody, trading, or payments. Credit unions need institutional control across the whole workflow.

02 · PLATFORM

Aetherum is the institutional digital-asset control plane across identity, governance, execution, and evidence.

FOUNDATIONAL PLATFORM

Core Governance & Evidence

Institution-scoped identity, policy evaluation, pre-execution authorization, and linked audit evidence form the common platform.

APPLICATION MODULE

Stablecoin Payments & Settlement

Orchestrate approved money movement through supported providers, with institutional approvals, transaction status, exception handling, and reconciliation.

APPLICATION MODULE

DACS Lending & Collateral Risk

Support institution-originated lending with collateral risk assessment, LTV controls, and officer review. The institution remains the lender and decision authority.

Business model: recurring core subscriptions + optional modules + scoped implementation + transparent usage tiers.

03 · DIFFERENTIATION

The new Aetherum stack: Identity → Policy → TxGuard → Modular Execution.

1

Identity V4

Resolves the institution and governed member relationship that applies before a regulated digital-asset operation proceeds.

2

Policy / Asset Controls

Defines which assets, operation types, limits, and policy conditions are permitted for each institution.

3

TxGuard

Evaluates required controls before value moves and preserves explicit authorization evidence.

4

Modular Smart Accounts

Applies bounded, revocable, institution-governed permissions to ERC-7579-compatible account workflows.

04 · PLATFORM APPLICATIONS

A complete product layer around the member, the asset, the transaction, and the examiner.

DACS

Digital-Asset Collateral Risk Assessment

Risk-based LTV, collateral scoring, tax-position intelligence, and explainable underwriting.

PATENT PENDING

WALLETS

Non-Custodial Wallet Infrastructure

Member-controlled wallet experiences with institution-governed permissions and policy context.

NON-CUSTODIAL

STABLECOINS

Disbursement & Settlement

Stablecoin money movement across supported rails with compliance and servicing controls.

MULTI-RAIL

TOKENIZATION

Governed Tokenization Control Plane

Institution-authorized asset state flows into ERC-7943-based on-chain lifecycle controls, reconciliation, and examiner-ready evidence.

DEPLOYMENT SCOPE VARIES · PATENT PENDING

PARTICIPATION TOKENS

Compliance-Gated Digital Participation

Institution-scoped token representations carry eligibility, lifecycle restrictions, and separated administrative authority into the on-chain instrument.

ERC-7943 · PATENT PENDING

STAFF TOOLS

CU Operations Portal

Loan officer, compliance, member-management, risk, and examiner-facing operational workflows.

SCOPE SUBJECT TO DILIGENCE

05 · COMPLIANCE

Non-custodial should not mean ungoverned.

Aetherum separates asset custody from institutional governance. The member can control the wallet while the credit union retains policy, authorization, risk, and audit control around the financial workflow.

FAIL-CLOSED

Required controls stop execution when unresolved.

Uncertainty does not silently become permission.

EXAMINER-READY

Every material decision is reconstructable.

Policy context, decision outcome, and transaction evidence are preserved.

INSTITUTION-OWNED

CU policy remains the governing source.

The rail can change while institutional control remains legible.

06 · MARKET

Credit unions and community banks need digital-asset capabilities without surrendering institutional control.

WHO WE SERVE

Credit Unions, Community Banks & CUSOs

Community-based institutions that want digital-asset products without core replacement or custody reinvention.

INITIAL COMMERCIAL SCOPE

Core Governance & Evidence

Core Governance & Evidence anchors a funded institutional use case. Stablecoin Payments and DACS Lending are optional applications.

EXPANSION

Payments, Stablecoins & Tokenized Credit

Once the control plane is installed, additional digital-asset workflows can operate under the same governance layer.

07 · TRACTION

Technology developed. Commercial validation is the next milestone.

IP

28 USPTO-Filed Applications

Lending, identity, policy controls, TxGuard, modular smart accounts, governed tokenization, compliance-gated participation tokens, audit evidence, and stablecoin workflows.

BUILD

Demonstration Stack

Digital-asset lending, wallet, settlement, compliance, and staff workflows demonstrated in the operating product.

RAILS

Stablecoin / OMS Path

Non-custodial wallet and stablecoin money movement strategy aligned around Polygon OMS and related rails.

PARTNERS

CU Ecosystem Focus

Institutional and channel discussions support discovery; introductions are not contracted customers or distribution revenue.

08 · ROLLOUT

A disciplined pilot path: prove one workflow, then expand the control plane.

1

Pilot CU

Agree one funded workflow, responsible owners, acceptance criteria, and a scoped paid pilot.

2

Control Validation

Demonstrate approved and denied paths, safe execution, confirmation, reconciliation, and retrievable evidence.

3

Commercial Conversion

Measure onboarding effort, service cost, control coverage, and willingness to renew.

4

Network Scale

Repeat only after a feasible production path, recurring contract, and acceptable delivery economics.

FINANCING ASK · $1.0M capital objective at a proposed $16.0M valuation · Final instrument and terms to be agreed · Proceeds support first-pilot execution, compliance infrastructure, partner integration, and controlled credit-union expansion.

09 · TEAM & ADVISORS

Built by operators. Advised by the ecosystem.

John Bailey

FOUNDER & CEO

20+ years in technical recruiting with placements at Google, Spotify, and Goldman Sachs. Previously co-founded Thorium Data. Building Aetherum full-time since early 2025 — product, business development, fundraising, and technical implementation.

Steve Salzer

BOARD ADVISOR · SVP, VELERA

SVP at Velera since 2017. Chairs the Board of Managers at Ongoing Operations LLC. NACUSO Regulatory Advocacy Committee and CUNA Payments Subcommittee. JD, University of Chicago Law School.

Rahul Goel

ADVISOR · JP MORGAN / UBER

Cybersecurity and financial-infrastructure expertise from senior roles at JP Morgan and Uber, including involvement with Meta's Novi digital wallet. Advises on platform security and institutional trust.

Saiprasad Raut

ADVISOR · WORLDPAY / VANAR

Head of Payments Infrastructure at Vanar, formerly Worldpay. Deep payments and blockchain-infrastructure expertise guiding settlement and digital-asset architecture.

10 · THE ASK

The ask: fund the first governed credit-union digital-asset pilot.

Aetherum is raising **$1.0M at a proposed $16.0M valuation, with final terms to be agreed**, to convert its built product stack, portfolio of 28 filed patent applications, and credit-union positioning into a live institutional pilot and repeatable distribution model. Proceeds support pilot execution, compliance infrastructure, partner integration, and controlled credit-union expansion.

Schedule a Demo

demo@aetherum.ai