EXCH.NAVIGATOR

Financial Navigation System — the navigation layer for global finance

Project overview: vision, goal and development status

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Non-profit organisation established for the promotion and development of standards for digital asset verification, compliance documentation, and consumer protection. IDAA is not a regulator, government authority, financial institution, law firm or authorised crypto-asset service provider; 1CAD is a voluntary evidence protocol.

About the Project

EXCH is an ecosystem project building the first navigation system for global finance — a Financial Navigation System. Just as GPS does not build roads but charts the optimal route across them, EXCH does not replace banks, exchanges, lawyers or compliance specialists — it coordinates their work around the user's goal, from intent to successful completion.

> *“You choose the destination — we chart the route.”*

The project is not being built from a blank page, nor as another fintech app, but as institutional infrastructure resting on three interconnected pillars:

IDAA	1CAD Protocol	EXCH.NAVIGATOR
A UK non-profit association setting institutional standards for the digital asset market.	A proprietary evidentiary standard: Source of Funds / Source of Wealth, wallet ownership verification, and evidence architecture.	The commercial orchestration platform (EXCH Consulting LLC): connects banks, exchanges, payment providers and compliance professionals into a single financial journey.

The Problem We Solve

International finance is fragmented. A bank answers only banking questions, a lawyer only legal questions, a tax adviser only tax questions, a company-formation provider only incorporation questions. No one designs the entire journey.

As a result, the client receives disconnected fragments — a jurisdiction note, a list of banks, a lawyer's checklist, a tax memo — without understanding how these pieces connect or what to do next across the full path.

EXCH proposes a different model: the user describes not a service, but a goal, for example:

> *“I want to move $100,000 from Coinbase to Barclays.”*

The platform identifies the jurisdiction and regulatory requirements, assesses AML/KYC obligations, recommends exchanges, banks, OTC desks or payment providers, flags risks, launches SOF/SOW preparation through 1CAD where needed, and builds a step-by-step execution plan.

The GPS Analogy

GPS Navigation	EXCH Financial Navigation
Destination	Financial goal
Route	Financial journey
Road network	Global financial infrastructure
Traffic	Compliance friction / AML / delays
Re-routing	Dynamic journey recalculation
Navigation system	EXCH.NAVIGATOR
Road rules	IDAA standards
Signs & mapping	1CAD evidence architecture

Goal

The short-term goal is to establish EXCH as a new category of global financial infrastructure — "Financial Navigation" — bringing together standardisation (IDAA), evidentiary infrastructure (1CAD) and service orchestration (EXCH.NAVIGATOR), and to bring the MVP platform to a working product with the first user scenarios.

The long-term goal is to turn EXCH.NAVIGATOR into the operating system for moving money, digital assets and financial services globally: a platform that orchestrates any financial journey, monetising through partner referral fees and its own premium compliance and verification products.

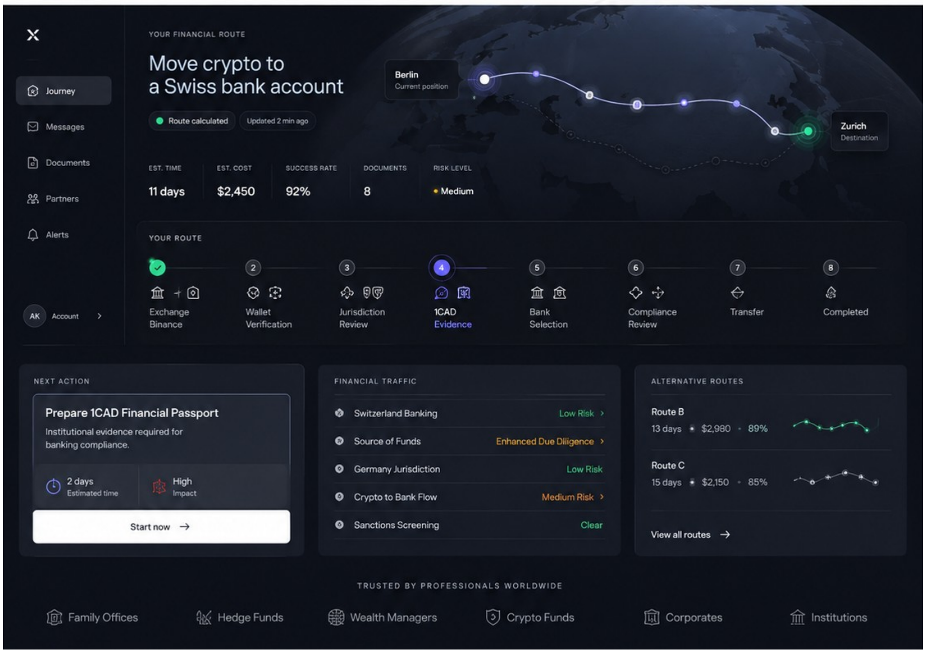
What Has Been Done

Institutional Foundation

- Established the International Digital Asset Association (IDAA) — a UK non-profit setting institutional standards for digital asset activity (idaa.uk).
- Developed and openly published the 1CAD protocol (RFC 0001–1003) on GitHub, together with a technical White Paper on the protocol.
- Prepared and published the EXCH Blue Papers series of institutional publications: BP-001 "Financial Navigation", BP-002 "Global Personal Financial System (GPFS)", BP-003 "LinkedID".
- Issued two IDAA Briefing Notes, including the study "The Global Source-of-Funds Problem" (September 2026), comparing SOF/AML evidentiary requirements across Thailand, India, the EU, Russia and the United States.
- Obtained a CPD-certified AML diploma — an institutional qualification confirming the team's compliance expertise.
- Drafted and filed RFC-1004 (Open Evidence Package Specification) — a draft standard for a machine-readable evidence package for digital assets.
- Prepared a grant application to StandICT.eu 2029 (Open Call 3) to bring the 1CAD methodology into the international standardisation track of ISO/TC 307, jointly with ISO/IEC JTC 1/SC 27 (JWG4), targeting work items ISO/AWI 7603 and ISO/PWI 12833.

Product & Technology

- Developed the Financial Journey Orchestrator concept: a Decision Engine, Capability Architecture (Identity, Banking, Payments, Crypto, OTC, Compliance, Evidence, Legal, Tax, Insurance, Escrow), and Regulatory Intelligence.
- Prepared a complete MVP product documentation set: product vision, product constitution, acceptance criteria (success test), state blueprint, copy guide, design principles, and a roadmap with sequential release gates.



EXCH.NAVIGATOR interface prototype — the "Journey" screen: route, execution time and cost, risk level, and real-time compliance-check status.

- Built the first working interface prototype on Next.js / TypeScript — the "Journey" demo screen with route calculation, risk assessment and compliance-check status.
- Defined the MVP structure: landing page and positioning, the Orchestrator conversational flow, a services marketplace, compliance and 1CAD integration, a programmatic SEO strategy, and partner integrations.

Business & Partnerships

- Established the commercial entity EXCH Consulting LLC (Wyoming, USA) as the operator delivering the 1CAD methodology commercially.
- Signed the first partnership agreement for the mutual referral of clients, assets and investment opportunities — a first practical step in building the partner network around EXCH.
- Produced institutional materials (business cards, presentation pages, the 1CAD White Paper v1/v2) to present the project to banks, regulators and partners.

The Partners and Sponsors We Are Looking For

The project has moved past the idea stage and is now transitioning from an institutional foundation and prototype to a working platform and its scale-up. For this step we need partners across several tracks:

Financial & Technology Partners

- Banks, crypto exchanges, payment providers, OTC desks and business account providers — to integrate into the services marketplace and partner/affiliate programmes.
- Compliance and verification infrastructure providers — to jointly develop 1CAD-based products (SOF/SOW, Wallet Verification, Evidence Builder).

Institutional & Regulatory Partners

- Regulators, associations and participants in standardisation working groups (notably around ISO/TC 307 and related initiatives) interested in advancing evidentiary standards for digital assets.
- Legal and tax advisers willing to join the pool of experts accompanying clients at specific nodes of the financial journey.

Investors & Sponsors

- Investors and sponsors to fund development of the EXCH.NAVIGATOR platform: the move from prototype to production product, the marketplace launch, and the programmatic SEO strategy.
- Grants and standardisation-support bodies (in the vein of StandICT.eu) — to advance the 1CAD Protocol and IDAA as an open institutional standard.

We are open to a range of engagement formats — from a one-off client-referral arrangement to a strategic partnership, product investment, or joint participation in industry standards work.

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