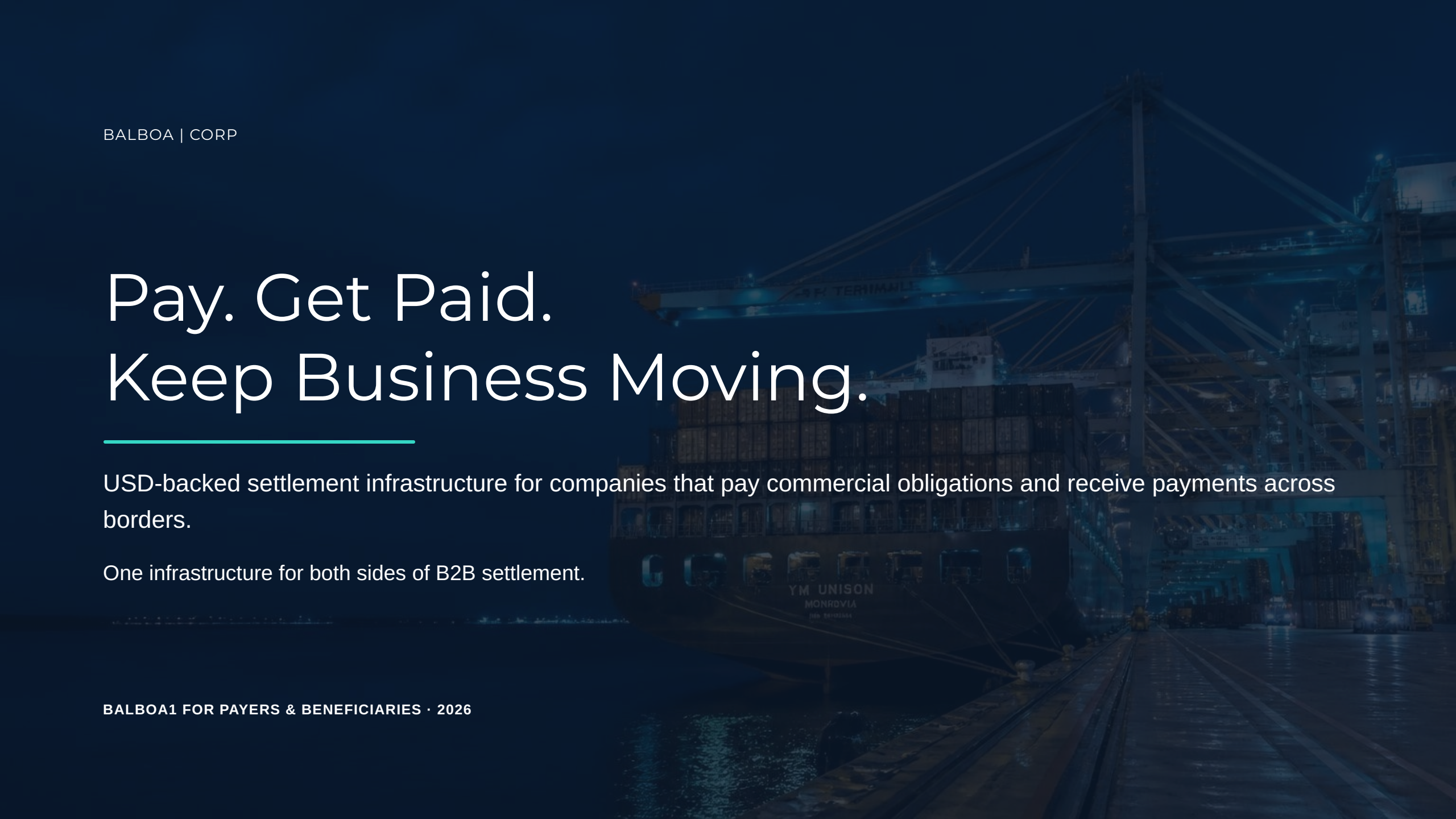
BALBOA | CORP

Pay. Get Paid.
Keep Business Moving.

USD-backed settlement infrastructure for companies that pay commercial obligations and receive payments across borders.

One infrastructure for both sides of B2B settlement.



BALBOA1 FOR PAYERS & BENEFICIARIES · 2026

Settlement infrastructure built around commercial transactions.

What is BALBOA | CORP?

A Panama-based settlement infrastructure company focused on international trade, logistics, maritime operations, and cross-border B2B commercial flows. It connects commercial execution and financial settlement, with compliance integrated.

What is BALBOA1?

A USD-backed digital settlement asset for verified businesses and approved commercial flows. Designed to settle business obligations, not to speculate.

COMMERCIAL SETTLEMENT LIFECYCLE

01

Verified Participants

Payer and payee complete applicable KYC/KYB.

02

Commercial Obligation

Invoice, order, contract, service, or other approved obligation.

03

Settlement Originated

The payer initiates the approved flow.

04

Payee Receives

BALBOA1 moves with transaction records and settlement confirmation.

05

Balance Continues

Hold, reuse, or redeem according to the approved process.

The token is the tool. Commercial settlement is the business.

PAYERS & PAYEES

One company pays. Another company receives.

BALBOA1 connects both sides of the same commercial obligation.

PAYER

The company settling the obligation

Pays suppliers, vendors, agents, contractors, freight forwarders, logistics providers, maritime service companies, manufacturers, and other approved businesses.

Move commercial value to the correct counterparty with visibility and operational control.

PAYEE

The company receiving the commercial value

Receives payment for goods, services, supplies, freight, logistics, agency, maritime services, manufacturing, distribution, professional services.

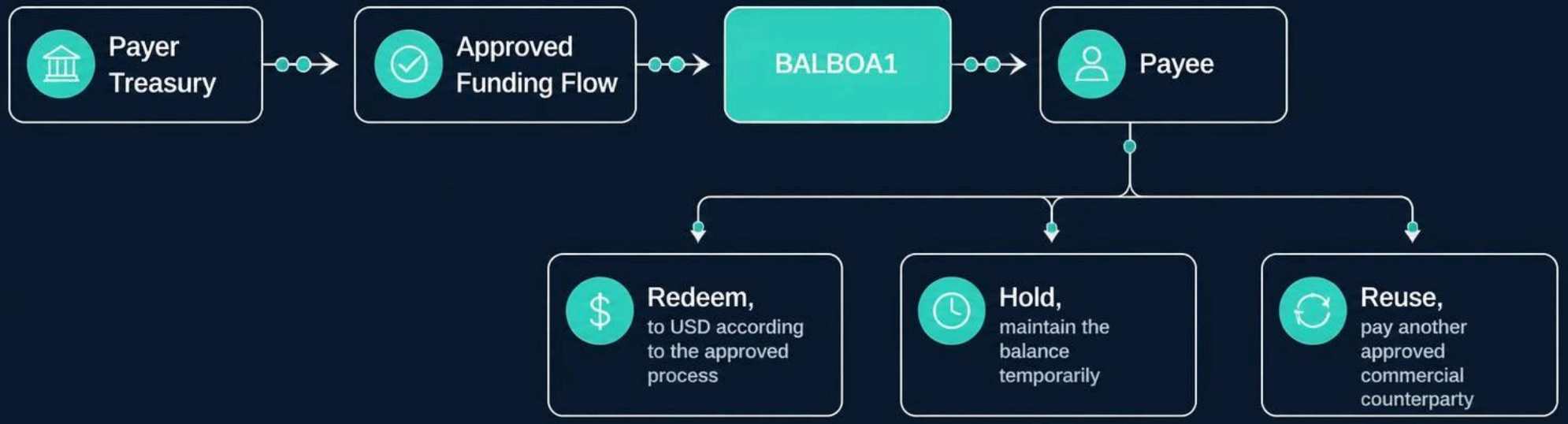
Receive confirmed commercial settlement and decide what to do with the balance next.

A company can be a payer today and a payee tomorrow. The role belongs to the transaction.



COMMERCIAL SETTLEMENT FLOW

From commercial obligation to usable settlement.



Illustrative continuation: Company A pays Company B, which pays Company C, which redeems, reuses, or holds.

Settlement does not necessarily end when the first beneficiary receives the payment.

Fund once. Settle multiple commercial obligations.

Instead of treating every invoice as an isolated cross-border payment event, a company can maintain an operational BALBOA1 settlement balance and use it across approved commercial flows.

01

TREASURY

Company Treasury

Approved Funding Flow

02

SETTLEMENT BALANCE

BALBOA1 Balance

03

APPROVED PAYEES

Suppliers, service providers, agents, contractors, logistics companies, manufacturers, commercial counterparties.

Operational Control

One settlement infrastructure across multiple business obligations.

Visibility

Clear transaction records and settlement confirmation.

Flexibility

Use the balance across approved flows as obligations arise.

RECEIVABLES · PAYEE CHOICES

Receive commercial value, then decide what happens next.

Payer → Commercial obligation → BALBOA1 → Payee

PAYEE → REDEEM

Redeem

Redeem BALBOA1 to USD according to the applicable approved process.

PAYEE → HOLD

Hold

Maintain the balance temporarily as a commercial settlement balance.

PAYEE → REUSE

Reuse

Settle another approved business obligation.

Example: a logistics company receives BALBOA1 from an international client, uses part of it to pay an approved subcontractor, and redeems the rest to USD.

Receiving BALBOA1 does not require becoming a "crypto business." It is receiving USD-backed commercial settlement value through an approved B2B infrastructure.

One transaction can become an operating settlement network.



Receive → Reuse → Pay → Settle → Redeem

Companies in real commerce constantly alternate between accounts payable and accounts receivable. BALBOA1 lets approved participants move USD-backed commercial value through those relationships instead of treating each transaction as isolated.

The payer creates the flow. The payee creates the network.



COMMERCIAL OPERATIONS

Commercial operations move continuously. Payment processes often do not.

BALBOA1 adds a settlement layer designed around the commercial transaction rather than an isolated transfer.

Multiple counterparties

Suppliers, customers, agents, providers, contractors, and distributors across jurisdictions.

Payment timing

Execution does not always align with banking cutoffs, intermediaries, weekends, or time zones.

Reconciliation

Who paid, who received, what obligation, when, and which commercial flow.

Working capital and treasury

Payers manage upcoming obligations while payees need usable value after delivery.

BUSINESS-ONLY SETTLEMENT

USD-backed. Business-only. Compliance-gated.

USD-BACKED

Commercial value

Represents USD-backed commercial settlement value.

VERIFIED PARTICIPANTS

Approved flows

KYC/KYB applies to participating businesses; commercial flows are subject to approval.

TRACEABLE

Settlement records

Operational, treasury, and compliance visibility.

- Designed for B2B settlement
- Not designed for speculative trading
- Used through approved commercial flows
- Hold, reuse, or redeem according to approved processes
- Built to complement existing financial workflows

BALBOA | CORP does not seek to replace a company's banking relationships. It provides an additional settlement infrastructure for approved commercial flows.

ONE COMMERCIAL FLOW. ONE SETTLEMENT.

Start with one payer. One payee. One real obligation.

01

Identify the flow

Choose one real obligation: supplier or service invoice, logistics or maritime payment, import/export transaction, buyer or contractor payment.

02

Verify the parties

Complete KYC/KYB for payer and beneficiary and validate the flow.

03

Execute one settlement

One controlled transaction through BALBOA1.

04

Measure and scale

Review execution, confirmation, reconciliation, treasury, payer and payee experience, operational fit; then expand to more approved counterparties.

Pay. Receive. Reuse. Settle.

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