

CRL — Commercial & Use-Case Overview

Why Buy Conditional Retroactive Leverage

Executive Summary

If you already run a leveraged business, you don't buy CRL to get 'a nicer CFD'.

You buy it because it gives you a **new, defensible leverage line** that:

- your competitors don't have,
- your best clients can immediately understand,
- your regulator can respect,
- and your existing infrastructure can actually digest.

Lower churn is the consequence. **The competitive edge is the point.**

1. What CRL Is

CRL (Conditional Retroactive Leverage) is a **patent-protected payoff engine** that sits under your existing platforms and changes *when* and *how* leverage applies.

Until a trigger level is reached, the client is effectively linear and loss is capped at a known premium. When the trigger is hit in the client's favour, the entire price move from entry is **retroactively multiplied** by a leverage factor, creating a discontinuous payoff jump with capped downside.

You remain the issuer and risk owner. CRL is the calculation engine behind a new family of 'conditional leverage' products that you can brand and distribute as your own.

2. Why a Broker or Bank Would Actually Buy CRL

From a broker's seat, the real reasons to buy are not 'nicer simulations' or 'more elegant maths'. They are commercial, competitive and political.

2.1 A Leverage Line Nobody Else Can Copy

The CRL payoff — conditional, retroactive leverage with a structural jump at trigger and capped loss at premium — is covered by filed patent applications. This gives you:

- A product line you can legitimately present as '**only here**' in your segment
- A centrepiece for your leverage story that is not just 'more pairs, tighter spreads, higher max leverage'
- A defensible asset when you allocate scarce innovation budget

For your clients: *'Leverage only when you're right — a patented payoff available exclusively at [your firm].'*



2.2 A Magnet for Better Clients — Not Only More Clients

The traditional leverage shelf disproportionately attracts short-life gamblers, fragile retail who should probably not be leveraged at all, and only a minority of genuinely competent traders.

A structure where loss is capped, leverage applies only after a confirmed move, and the payoff is clearly explainable, is much easier to put in front of:

- Semi-professional and 'serious' active traders
- HNWIs and family offices via advisory channels
- Smaller funds and desks that currently refuse to touch 'CFD-style' leverage

CRL gives your sales teams a flagship leverage product that they can present **without embarrassment** to serious money.

2.3 Internal Politics: A Project Risk, Compliance and the Board Can Support

Every firm with leveraged business now faces the same questions: 'What are you doing to reduce client harm?' and 'Are you prepared for the next regulatory tightening on retail leverage?'

CRL gives you a concrete story:

'We did not just add warnings. We changed the shape of leverage so that clients are structurally less likely to be wiped out when they are broadly right on direction.'

Risk and Compliance see: structurally capped loss, explicit states with clear transition rules, and deterministic audit trails.

Sales sees: a new, marketable category ('conditional leverage') instead of another CFD variant.

The Board sees: innovation that improves outcomes without dismantling the existing business.

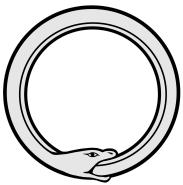
3. How CRL Differs from Existing Instruments

A Head of Product or Risk will ask: 'How is this different from turbos, barrier options or just structured notes?'

Feature	CRL	Turbo	Barrier Opt	CFD	Option
Leverage from day one	No (conditional)	Yes	Yes	Yes	No
Retroactive profit jump	YES	No	No	No	No
Payoff discontinuity at K	YES (vertical)	Continuous	At maturity	No	No
Max loss for client	Premium only	> premium	Varies	Margin+gap	Premium
Margin calls	No	Yes	Varies	Yes	No
Patent protection	YES	No	No	No	No

Strategic difference: Turbos, barriers and CFDs can be recomposed by any house with a basic quant team. CRL's core payoff is covered by patent filings and cannot be trivially replicated.

4. Economic Impact: Quantitative Evidence



In leveraged businesses, most losses and departures concentrate in the **first months** of client activity. Clients who survive beyond twelve months generate several times the lifetime value of those who burn out early.

Internal Monte Carlo testing (10,000+ scenarios, GBM dynamics, 18% annual volatility, 365-day horizon) comparing standard fixed-leverage with CRL-style conditional structure showed:

Early Wipe-Out Reduction	Median Relationship Extension
60-75%	+5-6 months

Disclaimer: Results based on internal Monte Carlo simulation using simplified price dynamics. Does not include transaction costs, behavioural factors or market microstructure effects. For professional assessment only. Full methodology available upon request.

5. Technical Readiness

CRL is delivered as a hardened production engine, not a slide deck. The system is live and serving multiple tenants with full audit integrity.

Metric	Specification
Core calculation latency	<250 microseconds
End-to-end latency (p99)	<10 milliseconds
Throughput	146,000+ calculations/second
Authentication	HMAC-SHA256 + mTLS (enterprise)
Audit trail	AWS KMS signed, WORM storage, 7-year retention
Compliance	MiFID II Article 16(6), EMIR fields, best execution evidence
SDKs available	Python, TypeScript, Java, C#, Go — published

Time to pilot is measured in weeks, not months. You are not committing to a core replacement; you are adding a tightly scoped calculation engine.

6. Commercial Model

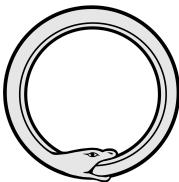
CRL operates on a setup + success fee model designed to align incentives. Pricing reflects the competitive value of exclusive access to a patented payoff family.

Component	Indicative Range
Setup / Integration Fee	EUR 50,000 – 150,000
Revenue Share	20% – 35% of CRL premium income
SLA Options	99.5% standard, 99.95% enterprise

Exact terms depend on scope, volume and tier. Typical structures include:

- **Integration Partner:** standard onboarding, email support, core SLA
- **Strategic Partner:** dedicated account management, premium SLA, exclusivity options
- **Early Partner Program:** preferred terms for firms joining in the current phase, including locked revenue share and roadmap input

ROI Framework



Illustrative example for a broker with 2,000 active professional traders:

CRL adoption rate	10% = 200 traders
Incremental ARPU	EUR 100/trader/month
Monthly incremental revenue	EUR 20,000
Churn reduction value (at-risk segment)	EUR 150,000+/year

Indicative payback on mid-range setup: under 6 months

7. Next Steps

For a broker or bank evaluating CRL:

1. Have Product and Risk review this overview alongside your current leverage shelf
2. Have Quant review the formal payoff definition and simulation methodology
3. Have Technology assess the API, SDKs and operational model
4. Schedule a **30-minute technical demonstration** followed by sandbox access

CRL is not a promise of 'easy leverage'. It is a way for you to say, credibly:

'We have a different, patented way to do leverage. It keeps more of our serious clients alive. And it is only available here.'

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