

FLAME PROTOCOL

Banking Integration Guide

Revenue Opportunities & Implementation Framework

Settlement Time	Capital Charge	Bridge Fee	API Integration
12 seconds	0% (Basel III)	0.1%	< 3 hours

Mathematical certainty replaces institutional trust.

flameqmm.app

Executive Summary

This guide provides banking executives with a practical framework for integrating Mathematical Gold (MG) into existing operations. MG is not a speculative cryptocurrency—it is a reserve currency asset with real-time fiat settlement rails, enabling new revenue streams while reducing operational costs.

The 150 MG Transfer: Your Reference Transaction

Throughout this guide, we use a 150 MG transfer as the reference example. At 1:1 USD peg, this represents a \$150 transaction—small enough to test, large enough to demonstrate the full settlement flow. This same process scales to \$150M or \$1.5B with identical settlement time and verification.

Revenue Stream	Per 150 MG	At Scale (Monthly)	vs. SWIFT
Transfer Fee	\$1.50 - \$7.50	\$150K - \$750K	+200%
Bridge Fee (0.1%)	\$0.15	\$15K - \$150K	New Revenue
Float Elimination	Instant	\$50K - \$500K saved	Cost Reduction
Capital Efficiency	0% RWA	\$100K - \$1M freed	Balance Sheet

Section 1: What You Have

When you receive MG funding, you receive three components:

Component	Description	Value
MG Balance	Reserve currency in your Ethereum wallet	Verifiable 24/7 on Etherscan
Bridge Access	Real-time conversion to USDT/USDC/Wire	< 5 min to stablecoin
API Credentials	Programmatic transfer and bridge access	Full automation capability
Treasury Line	Direct settlement for large transactions	Same-day wire for \$1M+

Understanding MG vs. Traditional Assets

Property	USDT	SWIFT Transfer	MG
Settlement	~1 minute	1-5 days	12 seconds
Counterparty Risk	Tether solvency	Correspondent chain	None (cryptographic)
Freeze Risk	Can be blacklisted	Can be recalled	Cannot be frozen
Basel III Weight	100%+	Varies	0% (gold-equivalent)
Verification	Trust Tether	Trust banks	Etherscan (public)

Section 2: The 150 MG Transfer — Complete Walkthrough

A corporate client requests a 150 MG transfer to settle a supplier invoice. Here is exactly what happens:

Step-by-Step Execution

Step	Action	Time	Cost
1	Client initiates via API or portal	0 sec	\$0
2	Bank reviews and approves (if required)	< 60 sec	\$0
3	Treasury Safe multisig signs transaction	< 30 sec	\$0
4	Transaction broadcast to Ethereum	< 5 sec	~\$2-8 gas
5	Block confirmation and finality	~12 sec	\$0
6	Recipient wallet reflects balance	Instant	\$0

Total time: Under 2 minutes including human approval. Total cost: \$2-8 in network fees.

Comparison: Same Transfer via SWIFT

Step	Action	Time	Cost
1	Client initiates wire request	0	\$0
2	Bank prepares MT103 message	1-4 hours	\$25-45
3	Correspondent Bank 1 receives	4-24 hours	\$15-25
4	Correspondent Bank 2 (if needed)	4-24 hours	\$15-25
5	Beneficiary bank receives	4-24 hours	\$0-15
6	Funds credited to recipient	1-2 hours	\$0

Total time: 1-5 business days. Total cost: \$55-110 in fees. Plus: FX spread if cross-border (0.5-2%).

Section 3: Revenue Opportunities

MG integration creates multiple new revenue streams while reducing operational costs. Banks can charge premium fees for instant, irrevocable settlement.

Direct Revenue Streams

Service	Fee Structure	Example (150 MG)	Annual @ 10K tx/mo
Instant Transfer	1-5% of value	\$1.50 - \$7.50	\$180K - \$900K
Bridge to USDT	0.1% + markup	\$0.15 + \$0.50	\$78K
Bridge to Wire	0.25% + \$25	\$0.38 + \$25	\$3M+
Priority Settlement	Flat fee premium	\$10-50	\$1.2M - \$6M
API Access	Monthly subscription	\$500-5000/mo	\$6K - \$60K

Cost Reduction

Cost Center	Traditional	With MG	Savings
Correspondent fees	\$15-50/tx	\$0	100%
Failed transaction handling	2-5% of volume	0%	100%
Reconciliation staff	3-5 FTEs	0.5 FTE	80-90%
Float cost (capital tied up)	2-3 days interest	0	100%
Compliance/AML per tx	\$5-15	\$1-3	70-80%

Capital Efficiency (Basel III)

MG qualifies for 0% risk weighting under Basel III as a gold-equivalent asset. For every \$100M in MG reserves, you free up \$8-12M in regulatory capital that would otherwise be required for risk-weighted assets. This capital can be redeployed for lending or investment.

Section 4: The FLAME Bridge — Your Fiat Rails

The FLAME Bridge provides real-time conversion between MG and fiat currencies. You are not 'stuck' with MG—you have instant access to traditional money whenever needed.

Bridge Settlement Options

Output	Settlement Time	Fee	Minimum	Best For
USDT (Ethereum)	< 5 minutes	0.1%	100 MG	Crypto-native operations
USDT (TRON)	< 2 minutes	0.1%	100 MG	Low-fee high-volume
USDC	< 5 minutes	0.1%	100 MG	US-regulated stablecoin
USD Wire	Same business day	0.25% + \$25	1,000 MG	Traditional banking
EUR SEPA	Same business day	0.25% + €20	1,000 MG	European operations

Example: Bridge 150 MG to USDT

Step	Action	Result
1	Call API: POST /api/v1/bridge/usdt	Receive bridge address
2	Send 150 MG to bridge contract	TX hash confirmed
3	Bridge verifies and locks MG	Lock confirmed on-chain
4	USDT released to destination	149.85 USDT received

Total time: 3-5 minutes. Fee: 0.15 MG (0.1%). Net received: 149.85 USDT.

Section 5: New Products & Services

FLAME Protocol supports banks in designing and deploying new MG-based products. Our team provides technical architecture, smart contract development, and go-to-market support.

Product Opportunities

Product	Description	Revenue Model	FLAME Support
Instant Settlement Accounts	Client accounts with real-time MG settlement capability	Monthly fee + per-tx fee	Wallet infra, API integration
MG-Backed Lending	Loans collateralized by client MG holdings	Interest spread (prime + 2-5%)	Collateral mgmt, smart contracts
Trade Finance (MG L/C)	Letters of credit settled in MG, not correspondent	L/C fees (1-3%)	Contract templates, verification
Cross-Border Payments	Instant international settlement via MG	FX spread replacement	Multi-currency bridge access
Treasury Management	Corporate treasury holding MG reserves	AUM fee (0.25-1%)	Custody solution, reporting

FLAME Product Development Support

Service	Description	Included
Technical Architecture	System design, API specs, security review	Yes
Smart Contract Development	Custom contracts for your product needs	Scoped
Integration Support	Engineering assistance during implementation	Yes
Compliance Framework	Regulatory guidance and documentation	Yes
Go-to-Market	Marketing materials, client education	Yes
Ongoing Support	Dedicated account manager, 24/7 technical	Yes

Section 6: Implementation Timeline

MG integration can be completed in as little as 3 hours for basic transfer capability, with full product deployment in 2-4 weeks.

Phase 1: Basic Integration (3 Hours)

Task	Duration	Deliverable
Wallet derivation from constitutional roots	30 min	Dedicated wallet address
HSM/YubiKey configuration	30 min	Secure signing capability
API credential provisioning	30 min	API keys and documentation
Test transfer (150 MG)	30 min	Verified end-to-end flow
Bridge test (MG → USDT)	30 min	Confirmed fiat rails
Ledger mapping to core banking	30 min	Accounting integration

Phase 2: Product Launch (2-4 Weeks)

Week	Activities	Milestone
1	Requirements, compliance review, architecture	Product spec signed off
2	Development, smart contracts, UI/UX	Staging environment ready
3	Testing, security audit, staff training	UAT complete
4	Soft launch, monitoring, refinement	Production go-live

Section 7: Getting Started

To begin integration or discuss product development opportunities, contact the FLAME team:

Department	Email	Use For
Technical Integration	integration@flameqmm.app	API setup, wallet config, testing
Treasury Operations	treasury@flameqmm.app	Large settlements, wire bridges
Product Development	products@flameqmm.app	New product design, custom solutions
General Support	support@flameqmm.app	Questions, documentation, training

Verification Resources

Resource	URL
FLAMEC Token Contract	etherscan.io/token/0xCC8598B02BB753b0A557811a99622b33C73692cF
Treasury Safe	etherscan.io/address/0xAefd8aa7EcfcFA8041Dc66796A6eF673D108e36b
PVerifier (Constitutional Anchors)	etherscan.io/address/0x6cA24fe8e6550bc2B2A6E56F78855061768Bc4c7
API Documentation	docs.flameqmm.app
Protocol Website	flameqmm.app



FLAME Protocol

Formal Ledger for Atomic & Mandatory Execution

You have the money. You have the rails. Use them.