

# PENANCE

## The Exchange - Complete Deck & Equipment System

Absolution Through Steel

Generated deck-equipment-system

# The Exchange - Complete Deck & Equipment System

**Faction Motto:** "PRETIUM FACIT PACEM" (The Price Makes Peace)

**Playstyle:** Economic warfare, mercenary summoning, credit manipulation, market control

**Core Mechanic:** Credit Tokens - Generate from kills, spend for advantages and mercenary units

**Frame Type:** Broker (5 SP per turn)

## Design Philosophy

The Exchange embodies faith-backed capitalism. Every card reflects their philosophy:

- **Credit Economy:** Kill enemies to generate Credits, spend for powerful effects
- **Mercenary Management:** Summon temporary allied units to fight for you
- **Economic Warfare:** Force opponents to pay costs or suffer penalties
- **Market Manipulation:** Control battlefield economy, deny resources to enemies
- **Faith + Finance:** Religious sect (Ledger Orthodox) merged with secular bankers (Rational House)
- **Neutral Broker:** Deal with anyone who pays (no morality, pure economics)

## Historical Context: The Concordat (Year 73)

### The Union of Church and Commerce

**Year 73 Crisis:** Post-Sundering economy collapsed - No unified currency (Credits, Soulstones, barter all competing) - Church monopolized Soulstone production (religious control) - Merchants couldn't trade across faction borders (no trust)

**The Ledger Orthodox** (Religious Faction): - Splinter sect from Church of Absolution (Year 52) - Belief: "God's will is recorded in The Great Ledger" - All debts/contracts are sacred (breaking contract = sin) - Soulstones are divine currency (blessed by God)

**The Rational House** (Secular Faction): - Pre-Sundering banking consortium - Belief: "Markets self-regulate, faith is irrelevant" - Currency should be backed by tangible assets (Soulstones have intrinsic value) - Pragmatic, amoral, efficient

### Year 73: The First Clearinghouse

**The Treaty:** - Ledger Orthodox provided: Moral authority, Soulstone sanctification, religious legitimacy - Rational House provided: Financial infrastructure, accounting systems, international networks

**Result:** The Exchange founded - **Monopoly:** Only authorized Soulstone currency issuer - **Neutrality:** Must trade with all factions (even enemies) - **Authority:** Church-backed, merchant-operated, universally accepted

## Faction Structure: Orthodox vs. Rational

### The Ledger Orthodox (Religious Wing)

**Beliefs:** - Every transaction is recorded in "The Great Ledger" (divine book) - Debts are spiritual bonds (owed to God, not just merchants) - Interest is divine punishment for poor planning - Bankruptcy is spiritual failure

**Members:** - **Brother Balthus the Reckoner** (high priest, enforces contracts) - Ledger Priests (bless Soulstones, sanctify transactions) - Debt Collectors (religious enforcers, hunt contract breakers)

**Philosophy:** "The ledger balances. Always."

## The Rational House (Secular Wing)

**Beliefs:** - Markets are amoral (profit is not sin or virtue, just efficiency) - Emotions cloud judgment (cold calculation always wins) - Monopoly is stability (competition breeds chaos) - Survival of the financially fittest

**Members:** - **Director Ilyara Voss** (CEO, master manipulator) - Risk Analysts (calculate battlefield economics) - Mercenary Brokers (hire killers, manage contracts)

**Philosophy:** "Everything has a price. Including loyalty."

## FACTION CARDS (10 Total - Players Choose 6)

### 1. War Profiteer

- **Type:** Passive
- **Cost:** 0 SP
- **Range:** N/A
- **Effect:** Passive: When ANY Casket (enemy, ally, or neutral) is destroyed within 6 hexes of you, gain 2 Credit tokens. **Bonus:** Gain 3 Credits instead if you dealt the killing blow. Profit from chaos.
- **Keywords:** passive, resource-generation, credit, kill-trigger
- **Lore:** "Every death is an opportunity. Every corpse a ledger entry."

## 2. Hire Mercenary

- **Type:** Summon
- **Cost:** 3 Credit tokens
- **Range:** 3 hexes
- **Effect:** Summon 1 Mercenary unit (8 HP, 3 damage, fights for you until destroyed or mission ends). Mercenary appears in target hex (must be unoccupied). Can have up to 2 Mercenaries active simultaneously. Expendable soldiers.
- **Keywords:** summon, mercenary, credit-cost, temporary-ally
- **Lore:** "Loyalty is expensive. Disloyalty is fatal."

## 3. Economic Leverage

- **Type:** Control
- **Cost:** 2 SP
- **Range:** 6 hexes
- **Effect:** Target enemy must choose: [1] Take 4 damage immediately, OR [2] Skip their next turn. Economic ultimatum.
- **Keywords:** control, choice, denial, damage-or-skip
- **Lore:** "Pay now or pay later. Either way, you pay."

## 4. Market Manipulation

- **Type:** Debuff
- **Cost:** 2 Credit tokens
- **Range:** 4 hexes (area)
- **Effect:** All enemies in area have +1 SP cost to all cards for 1 turn. Inflation hurts.
- **Keywords:** debuff, area-effect, sp-cost-increase, economic-warfare
- **Lore:** "We control the market. You merely survive it."

## 5. Hostile Takeover

- **Type:** Attack

- **Cost:** 4 SP
- **Range:** Melee (1 hex)
- **Damage:** 6
- **Effect:** Deal 6 damage. If this kills the target, gain 4 Credit tokens and recover 2 cards from discard pile. Liquidate assets.
- **Keywords:** attack, melee, credit-generation, lifesteal
- **Lore:** "Their loss. Our gain."

## 6. Insurance Policy

- **Type:** Reactive-Defense
- **Cost:** 3 Credit tokens
- **Range:** Self
- **Effect:** Play when you would take damage. Negate all damage from this attack. Generate 1 Heat. Once per round. Premium protection.
- **Heat:** +1
- **Keywords:** reactive, defense, credit-cost, negation, limit
- **Lore:** "We insure everything. For a price."

## 7. Bribe

- **Type:** Debuff
- **Cost:** 2 SP
- **Range:** 4 hexes
- **Effect:** Target enemy has -2 to their next attack roll and -1 movement this turn. Spend 2 Credit tokens to extend duration to 2 turns. Corruption works.
- **Keywords:** debuff, credit-synergy, movement-reduction
- **Lore:** "Everyone has a price. Even honor."

## 8. Contract Enforcement

- **Type:** Buff
- **Cost:** 2 SP

- **Range:** 4 hexes
- **Effect:** All friendly Mercenary units within range gain +2 damage and +2 Defense until end of round. Spend 1 Credit token to extend duration to 2 rounds. Paid professionals perform.
- **Keywords:** buff, mercenary-synergy, credit-synergy
- **Lore:** “We pay well. They fight better.”

## 9. Auction Bid

- **Type:** Utility
- **Cost:** X Credit tokens
- **Range:** Self
- **Effect:** Draw X cards (where X = Credits spent, max 5). Spend Credits to buy card advantage.
- **Keywords:** utility, card-draw, credit-sink, scaling
- **Lore:** “Knowledge is power. Power is expensive.”

## 10. Golden Parachute

- **Type:** Reactive-Escape
- **Cost:** 5 Credit tokens
- **Range:** Self
- **Effect:** Play when your deck reaches 5 cards or fewer. Immediately recover 8 cards from discard pile, remove all Heat, gain +1 Defense permanently this mission. Once per mission. Executive bail-out.
- **Keywords:** reactive, healing, credit-cost, limit, resurrection
- **Lore:** “Failure is for the poor.”

## PRIMARY WEAPON: Executive's Arsenal (12 cards)

### Ledger Strike (×3)

- **Cost:** 2 SP
- **Range:** Melee (1 hex)
- **Damage:** 3
- **Effect:** Deal 3 damage. If you have 3+ Credit tokens, deal 4 damage instead (wealth empowers).
- **Keywords:** attack, melee, credit-synergy, exchange, primary

### Coin Throw (×3)

- **Cost:** 2 SP
- **Range:** 4 hexes
- **Damage:** 2
- **Effect:** Deal 2 damage at range. Spend 1 Credit token to deal 4 damage instead (premium ammunition).
- **Keywords:** attack, ranged, credit-synergy, exchange, primary

### Hostile Acquisition (×2)

- **Cost:** 3 SP
- **Range:** Melee (1 hex)
- **Damage:** 5
- **Effect:** Deal 5 damage. If target is adjacent to your Mercenary, deal 7 damage instead (coordinated assault).
- **Keywords:** attack, melee, mercenary-synergy, exchange, primary



## Buyout Strike (×2)

- **Cost:** 4 SP
- **Range:** Melee (1 hex)
- **Damage:** 6
- **Effect:** Deal 6 damage. If this kills the target, immediately summon 1 Mercenary (no Credit cost). Acquire their contracts.
- **Keywords:** attack, melee, kill-trigger, summon, exchange, primary

## Executive Order (×1)

- **Cost:** 3 SP
- **Range:** 6 hexes
- **Damage:** 4
- **Effect:** Deal 4 damage. Target has -2 SP next turn (economic pressure). Authority in action.
- **Keywords:** attack, ranged, debuff, sp-reduction, exchange, primary

## Liquidation (×1)

- **Cost:** 3 SP
- **Range:** Melee (1 hex)
- **Damage:** 5
- **Effect:** Deal 5 damage to specific component (you choose: Right Arm, Left Arm, Legs, Head, Chassis). Spend 2 Credit tokens to deal 7 damage instead. Precision destruction.
- **Keywords:** attack, melee, component-targeting, credit-synergy, exchange, primary

## SECONDARY EQUIPMENT: Financial Instruments (6 cards)

### Market Forecast (×2)

- **Cost:** 1 SP
- **Range:** Self
- **Effect:** Look at top 3 cards of your deck. Rearrange them in any order. Spend 1 Credit token to draw 1 additional card. Insider trading.
- **Keywords:** utility, deck-manipulation, card-draw, credit-synergy, exchange, secondary

### Defense Contract (×1)

- **Cost:** 0 SP (Reactive)
- **Range:** Self
- **Effect:** Play when targeted by attack. Reduce damage by 2 (minimum 1). Spend 1 Credit token to reduce by 4 instead. Paid protection.
- **Keywords:** reactive, defense, credit-synergy, exchange, secondary

### Corporate Espionage (×1)

- **Cost:** 2 SP
- **Range:** 6 hexes
- **Effect:** Look at target enemy's hand (see all their cards). Spend 2 Credit tokens to steal 1 card from their hand and add it to yours. Information warfare.
- **Keywords:** utility, hand-reveal, card-theft, credit-synergy, exchange, secondary

### War Bonds (×1)

- **Cost:** 1 SP
- **Range:** Self

- **Effect:** Gain 3 Credit tokens immediately. Generate 1 Heat. Investment with interest.
- **Heat:** +1
- **Keywords:** utility, credit-generation, heat, exchange, secondary

## Mercenary Contract (×1)

- **Cost:** 2 SP
- **Range:** 4 hexes
- **Effect:** Target friendly Mercenary immediately moves up to 3 hexes and makes a 3-damage attack. Control your assets.
- **Keywords:** utility, mercenary-synergy, movement, attack-trigger, exchange, secondary

## ADDITIONAL FACTION CARDS (Expansion Options)

### Monopoly Control

- **Type:** Passive
- **Cost:** 0 SP
- **Range:** N/A
- **Effect:** Passive: For each Credit token you have, gain +1 to all attack rolls (max +3). Wealth is power.
- **Keywords:** passive, attack-buff, credit-scaling
- **Lore:** “The rich get richer. The poor get dead.”

### Liquidate Assets

- **Type:** Gambit
- **Cost:** 0 SP

- **Range:** Self
- **Effect:** Destroy all your active Mercenaries. Gain 2 Credit tokens per Mercenary destroyed. Sacrifice for profit.
- **Keywords:** gambit, mercenary-sacrifice, credit-generation
- **Lore:** “Expendable soldiers. Profitable corpses.”

## Executive Privilege

- **Type:** Utility
- **Cost:** 4 Credit tokens
- **Range:** Self
- **Effect:** Until end of turn, you may play cards at -1 SP cost (minimum 0). Spend money to make money.
- **Keywords:** utility, sp-reduction, credit-cost, economic-acceleration
- **Lore:** “Money buys time. Time buys victory.”

## Premium Ammunition

- **Type:** Buff
- **Cost:** 3 Credit tokens
- **Range:** Self
- **Effect:** Until end of round, all your attacks deal +2 damage and ignore Defense. Quality costs.
- **Keywords:** buff, damage-increase, defense-pierce, credit-cost
- **Lore:** “You get what you pay for.”

## Insider Trading

- **Type:** Utility
- **Cost:** 2 SP
- **Range:** 6 hexes
- **Effect:** Swap hands with target player (you take their hand, they take yours). Spend 3 Credit tokens to keep both hands instead. Information arbitrage.

- **Keywords:** utility, hand-swap, credit-synergy, disruption
- **Lore:** “We know what you’re planning. We always do.”

## Debt Forgiveness

- **Type:** Reactive-Healing
- **Cost:** 5 Credit tokens
- **Range:** Self
- **Effect:** Play when you take damage. Negate all damage, recover 5 cards from discard pile, remove all Heat. Once per mission. Divine intervention through economics.
- **Keywords:** reactive, healing, negation, credit-cost, limit
- **Lore:** “The ledger can be... adjusted.”

## SAMPLE DECK LOADOUTS

### “War Profiteer” (Economic Engine)

**Faction Cards (6):** War Profiteer, Hire Mercenary, Contract Enforcement, Auction Bid, War Bonds, Monopoly Control

**Strategy:** Generate Credits through kills, summon Mercenaries to farm more Credits, spend Credits for card advantage via Auction Bid. Contract Enforcement buffs Mercenaries. War Bonds accelerates Credit generation. Monopoly Control converts Credits into attack bonuses.

**Strengths:** - Infinite Credit scaling - Mercenary swarm - Card advantage engine - Self-sustaining economy

**Weaknesses:** - Slow early game (need kills for Credits) - Mercenaries are fragile (8 HP each) - Relies on kills (weak if denied) - Complex resource management

## “Mercenary Commander” (Swarm Leader)

**Faction Cards (6):** Hire Mercenary, Contract Enforcement, Mercenary Contract, War Profiteer, Liquidate Assets, Buyout Strike

**Strategy:** Summon maximum Mercenaries (2 active simultaneously), buff them with Contract Enforcement (+2 damage/Defense), control them with Mercenary Contract (forced movement/attacks). Liquidate Assets sacrifices Mercenaries for Credits. Buyout Strike kills enemies and summons free Mercenaries.

**Strengths:** - Action economy (Mercenaries act separately) - High pressure (multiple units attacking) - Flexible tactics (sacrifice or buff Mercenaries) - Free summons (Buyout Strike)

**Weaknesses:** - Credit-hungry (3 Credits per Mercenary) - Fragile units (8 HP dies fast) - Limited to 2 Mercenaries (can't overwhelm with numbers) - Weak solo (if Mercenaries die, no backup)

## “Corporate Raider” (Aggressive Buyout)

**Faction Cards (6):** Hostile Takeover, Economic Leverage, Market Manipulation, Premium Ammunition, Monopoly Control, Liquidation

**Strategy:** Aggressive high-damage attacks (Hostile Takeover, Liquidation with Credit boost) combined with Economic Leverage (force enemies to skip turns or take damage). Market Manipulation increases enemy SP costs. Premium Ammunition for +2 damage ignore Defense finisher.

**Strengths:** - Extreme burst damage (Hostile Takeover + Premium Ammo = 8+ damage) - Control (Economic Leverage forces bad choices) - Economic warfare (Market Manipulation cripples enemies) - Component targeting (Liquidation destroys specific parts)

**Weaknesses:** - Credit-hungry (needs kills for Credits) - No defensive tools (all offense) - No Mercenaries (single-unit pressure) - Predictable (all-in aggression)

## “Insurance Broker” (Defensive Profiteer)

**Faction Cards (6):** War Profiteer, Insurance Policy, Golden Parachute, Debt Forgiveness, Defense Contract, Market Forecast

**Strategy:** Tank through Insurance Policy (negate damage for 3 Credits), profit from enemy kills via War Profiteer. Golden Parachute resurrects at low HP. Debt Forgiveness emergency heal. Defense Contract layers defenses. Market Forecast manipulates draws.

**Strengths:** - Extreme survivability (multiple negation tools) - Resurrection mechanic (Golden Parachute) - Credit generation (War Profiteer from all kills) - Card manipulation (Market Forecast)

**Weaknesses:** - Low damage output (all defense) - Credit-hungry (defenses cost Credits) - Passive early game (need Credits before defending) - Weak to pressure (if Credits depleted, defenseless)

## TACTICAL GUIDELINES

### Credit Economy

- **Generation:** War Profiteer (2 Credits per kill, 3 if you killed), Hostile Takeover (4 on kill), War Bonds (3 Credits immediate), Liquidate Assets (2 per Mercenary destroyed)
- **Spending:** Hire Mercenary (3), Insurance Policy (3), Golden Parachute (5), Debt Forgiveness (5), Market Manipulation (2), Premium Ammunition (3)
- **Optimal banking:** Keep 3-5 Credits in reserve for Insurance Policy or emergency Mercenary summon
- **Credit priority:** Summon Mercenaries first (they generate more kills = more Credits), then save for defenses

### Mercenary Management

- **Maximum active:** 2 Mercenaries at once (summon limit)

- **Summon timing:** Wait until you have 6+ Credits (summon 2 Mercenaries immediately for pressure)
- **Buff timing:** Use Contract Enforcement before Mercenaries attack (+2 damage makes them lethal)
- **Sacrifice timing:** Liquidate Assets when Mercenaries are damaged (convert dying units into Credits)
- **Mercenary stats:** 8 HP, 3 damage (fragile but hits hard)

## Economic Warfare Tactics

- **Market Manipulation:** Use when enemies have low SP (forces them to discard cards to pay costs)
- **Economic Leverage:** Use on enemies with powerful next-turn plays (force them to skip or take damage)
- **Bribe:** Use on enemy carry (reduce their damage output by -2 to hit)
- **Executive Order:** Use on enemy tanks (-2 SP next turn cripples their SP economy)

## Defensive Credit Spending

- **Insurance Policy** (3 Credits): Use against lethal attacks (negate all damage once per round)
- **Defense Contract** (1 Credit): Use against moderate attacks (reduce 4 damage for cheap)
- **Golden Parachute** (5 Credits): Use at 5 cards or fewer (resurrect with 8 cards, once per mission)
- **Debt Forgiveness** (5 Credits): Use against lethal damage + low HP (negate + heal 5 cards, once per mission)



# FACTION RELATIONSHIPS

Faction	Relationship	Why
Church of Absolution	+1 Friendly	Ledger Orthodox = Church splinter sect (shared history, theological ties)
Verdant Covenant (Elves)	0 Neutral	Elves distrust economics but trade for resources
Forge-Guilds (Dwarves)	+2 Allied	Dwarves respect Exchange monopoly, strong trade partners
The Ossuarium	0 Neutral	Exchange deals with undead (amoral, pure business)
The Wyrd Conclave (Fae)	-1 Distrustful	Fae bargains undermine Exchange contracts (competing systems)
Nomad Collective	+1 Friendly	Nomads rely on Exchange for currency stability
Vestige Bloodlines	+1 Friendly	Exchange deals with anyone who has coin (neutrally amoral)
Emergent Syndicate	0 Neutral	Exchange sees Syndicate as clients (no moral judgment)
Crucible Packs	+1 Friendly	Crucible respect Exchange neutrality (honor commerce)

## NOTABLE NPCs

### Director Ilyara Voss (Rational House Leader)

**Title:** CEO of the Exchange, Master of Markets

**Age:** 54 (secular, pragmatic)

**Casket:** “The Counting House” (mobile vault, market data displays)

**Appearance:** - Impeccable tailored armor (expensive, functional, no flourishes) - Cold gray eyes (emotionless, calculating) - Carries ledger tablet (digital balance sheets, real-time market data) - No religious symbols (secular, rejects Ledger Orthodox faith)

**Personality:** - Ice-cold pragmatist (emotions cloud judgment) - Master manipulator (reads people like balance sheets) - Amoral (profit is neither good nor evil, just efficient) - Ruthlessly fair (honors contracts to the letter, exploits loopholes)

**Unique Abilities:** - **Market Crash** (5 Credits): All enemies within 8 hexes have +2 SP cost to all cards for 2 turns (economic collapse) - **Hostile Takeover** (Ultimate): Immediately gain control of 1 enemy Mercenary or Support Unit (lasts until destroyed or mission ends) - **Golden Parachute** (Passive): When Ilyara would die, spend 10 Credits to resurrect at full HP (once per mission)

**Backstory:** - Born into pre-Sundering banking family (Year 383) - Survived Sundering through wealth (bought evacuation slot) - Rose through Rational House ranks (CEO by Year 420) - No family, no friends (only business partners) - **Motto:** “Everything has a price. Including me.”

## Brother Balthus the Reckoner (Ledger Orthodox Leader)

**Title:** High Priest of the Great Ledger, Enforcer of Sacred Contracts

**Age:** 67 (devout, zealous)

**Casket:** “The Ledger’s Wrath” (armored cathedral, contract enforcement systems)

**Appearance:** - Ornate priest robes (gold-threaded, religious symbols) - Carries enormous ledger tome (The Great Ledger, hand-written) - Eyes glow faintly (blessed by divine accounting) - Ritual scars on arms (one per contract enforced—hundreds)

**Personality:** - Religious fanatic (believes contracts are divine law) - Merciless enforcer (breaking contracts = unforgivable sin) - Strangely honorable (always honors own contracts, even when disadvantageous) - Hates Ilyara Voss (secular corruption of sacred economics)

**Unique Abilities:** - **Divine Audit** (4 SP): Target enemy must reveal their hand. If they have any Credit tokens, steal half (rounded down). God sees all debts. - **Contract Enforcement** (Ultimate): Target enemy who broke a deal/promise takes 10 damage (ignore Defense). Divine punishment. - **Ledger's Blessing** (Passive): When Balthus spends Credits, recover 1 card per Credit spent (faith sustains)

**Backstory:** - Born into Church of Absolution (Year 370) - Joined Ledger Orthodox at age 15 (Year 385) - High Priest by Year 410 (youngest ever) - Believes The Great Ledger is literal divine text (God records all transactions) - **Motto:** "The ledger balances. Always."

## CAMPAIGN INTEGRATION

### Early Campaign Hooks

- **Quest:** "First Contract" - Exchange hires players for mercenary work (simple retrieval)
- **Quest:** "Debt Collection" - Help Brother Balthus hunt contract breaker
- **Quest:** "Market Crash" - Investigate economic sabotage at Exchange facility

### Mid Campaign Conflicts

- **Faction War:** Church vs. Ledger Orthodox (theological schism over sacred commerce)
- **Political Crisis:** Exchange monopoly challenged by rival currency
- **Moral Dilemma:** Exchange offers unlimited Credits for morally reprehensible contract

## Late Campaign Endgame

- **Alliance Option:** Join Exchange (become broker, gain economic power, lose moral agency)
- **Destruction Option:** Break Exchange monopoly (free currency markets, cause economic chaos)
- **Synthesis Option:** Reform Exchange (ethical guidelines, regulated monopoly)

[← Back to Factions](#) | [View Credit Economy](#) →