



The Core Principle of RT-SCL

DO NOT FALL BEHIND



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The foundation of **Real-Time Super-Centralised Liquidity (RT-SCL)** lies in the ability for participating financial institutions to **hold and manage central bank money across multiple jurisdictions**, while remaining **operationally independent of local central bank operating hours or national system constraints**.

In traditional infrastructures, the safety of settlement is tied to central bank money — but that safety is also time-bound. Each Real-Time Gross Settlement (RTGS) system operates only within its national hours, limiting global liquidity mobility to local operating windows. This creates fragmentation, daylight funding pressures, and an unavoidable mismatch between time zones.

RT-SCL resolves this structural limitation by introducing a **continuous, cross-currency settlement environment** that preserves the integrity of central bank money while extending its operational reach to a **24/7 global framework**.

How This Is Achieved

1. **Multi-Currency Central Bank Connectivity:**

Each participant holds funds in segregated, fully backed accounts corresponding to its chosen central banks and currencies.

2. **Operational Continuity Layer:**

Settlement activity is coordinated within the UNITE Global FMI, which operates continuously — even when local RTGS systems are offline. Balances are maintained in synchronised ledgers reflecting true central bank holdings, allowing value to move securely and instantly between currencies and jurisdictions at any time.

3. **Legal and Risk Integrity:**

Finality is preserved under FMI principles through rulebook design and oversight cooperation with participating central banks. RT-SCL transactions achieve **final settlement certainty**, irrespective of RTGS cut-off hours, weekends, or holidays.

4. **Liquidity Visibility and Mobility:**

Participants have instant insight into their total liquidity positions — across all currencies — and can redeploy balances dynamically, without delay or exposure to correspondent chains.

The Policy Significance

For central banks and regulators, this model provides a unique dual benefit:

- **It maintains settlement safety** — transactions are fully backed by central bank money or equivalent finality assets.
- **It introduces temporal neutrality** — liquidity becomes continuously available, removing the systemic inefficiencies caused by time-zone segmentation.

This represents a **structural enhancement of the global settlement framework**, not a displacement of national sovereignty. Each central bank continues to control issuance, policy, and oversight within its own currency domain; UNITE Global simply ensures that the operational use of those balances becomes **globally synchronised and continuously available**.

Summary

The ability to **hold and mobilise central bank money globally — independently of operating hours — is the defining innovation of RT-SCL**.

It transforms liquidity from a static, time-bound national resource into a dynamic, 24/7 global utility — maintaining central bank integrity while achieving unprecedented efficiency and resilience in the world's financial system.