



## **Executive Committee Report: Helvetia Acquisition – Strategic Plan, Rationale, and Action Steps**

**Prepared for: RedClover Capital Executive Committee**

**Date:** October 2025

### **I. Acquisition Rationale**

#### **Strategic Purpose:**

Acquiring Helvetia Securities & Trust SA offers RedClover effective control of a Swiss-licensed, FINMA-regulated banking institution, shifting RedClover's foundation from a digital asset-first business to a fully integrated, compliant TradFi-DeFi hybrid—a major advantage in today's worldwide digital asset ecosystem and regulatory landscape.<sup>[1] [2]</sup>

#### **Key Drivers:**

- **FINMA-Regulated Infrastructure:** Secures a premier regulatory jurisdiction for banking, offering credibility, legal certainty, and access to global financial rails (SEPA, SWIFT, Visa/Mastercard).
- **Integrated Digital-Traditional Finance:** Merges banking, asset management, BaaS (Banking-as-a-Service), digital asset custody, tokenization/RWA platforms, and compliance-driven payment products.
- **Market Timing (Charter Window):** Capitalizes on global demand by digital asset firms and VASPs for regulated banking services that pure-play crypto firms cannot provide alone.
- **Jurisdictional Expansion & Risk Mitigation:** Enables multipronged, multi-jurisdictional growth into the US, Cayman Islands, and Dubai/UAE through a phased, compliance-driven go-to-market plan.
- **Revenue & Product Diversification:** Supports RedClover's ambitions to become a "compliant bridge" between traditional finance and the programmable asset/tokenized economy.<sup>[2] [1]</sup>

### **II. Acquisition and Integration Plan**

#### **A. Immediate (H2 2025–Q1 2026)**

##### **1. Close Acquisition & Full Operational Integration**

- Complete legal/financial closing and register new Board/management.<sup>[1]</sup>

- Integrate core banking, compliance (AML/Sanctions/KYC), and technology with RedClover's digital asset stack.<sup>[2]</sup>

## **2. Swiss Operations – Stabilize & Optimize**

- Solidify private banking, asset management, trust, and payment functions.<sup>[1]</sup>
- Prepare Swiss entity for cross-border BaaS and digital asset custody for external partners.

## **3. Cayman Islands Activation**

- Launch as ecosystem bank for GTED/Music City Cayman (payment rails, stablecoin reserve management, cards, merchant acquiring, HNWI deposits, and bespoke wealth solutions).<sup>[2]</sup> <sup>[1]</sup>
- Obtain VASP and local banking authorizations for digital asset/stablecoin projects.<sup>[1]</sup>

## **B. Mid-Term (2026–2027)**

### **4. US Market Entry (Phased Approach)**

- Phase 1: Use Swiss entity to provide BaaS to eligible US institutional clients and VASPs (non-deposit, segregated FBO accounts, international wires, FX, stablecoin reserve custody).<sup>[2]</sup> <sup>[1]</sup>
- Phase 2: Seek US Trust Charter, ILC, or agency license to allow onshore banking, USD accounts, ACH, potential Fedwire access; expand to direct regulated lending, deposits, and card issuing when licenses obtained.<sup>[1]</sup>

### **5. UAE Expansion**

- Establish presence in ADGM/DIFC free zones with full regulatory authorization; target HNWIs, VASPs, and corporate clients with multi-currency accounts, stablecoin reserve management, payment products, and trade finance innovation.<sup>[1]</sup>
- Integrate wealth management with digital asset investment products for regional clients.<sup>[2]</sup>

## **C. Scaling and Globalization (2027+)**

### **6. Broader International Rollout**

- Expand into new financial centers leveraging core banking and digital infrastructure.
- Develop specialist product lines, e.g., tokenized fund platforms, AI-driven lending, USDLC/other stablecoin rails.<sup>[2]</sup>

## **III. Integration Action Steps**

### **1. Regulatory Affairs & Compliance**

- Map regulatory requirements by jurisdiction (Switzerland, Cayman, US, UAE).
- Deep-dive due diligence, secure post-closing regulatory signoffs, prioritize local compliance hiring, partner with leading international law firms.

### **2. Technology & Platform Integration**

- Integrate banking core with RedClover's digital asset, RWA tokenization, and DeFi technology.<sup>[1] [2]</sup>
- Ensure robust platform for multi-jurisdictional, multi-currency BaaS, custody, payment processing.

### 3. Productization & Go-to-Market

- Launch cross-border BaaS services and custodial/fiat rails.
- Position Helvetia as the core banking partner for flagship ecosystems (e.g., Music City Cayman).
- Go-live with merchant acquisition, custom card issuance, and tokenized asset-backed lending products as regulatory approvals are won.

### 4. Strategic Partnerships & Ecosystem Integration

- Deepen alliances with VASPs, HNW families, institutional investors, and industry partners across all core markets.<sup>[2] [1]</sup>
- Lead integration with ecosystem projects (tokenized real estate, stablecoins) using Helvetia as settlement/custody agent.

### 5. Operational Milestones

- Integrate personnel, update operational policies, and validate all legacy process handovers.
- Set near-term milestones: AUM growth to \$250M+, \$100M in tokenized assets, and 10+ institutional client onboardings in the first year post-close.<sup>[2]</sup>

## IV. Reporting and Oversight

- Create a RedClover-Helvetia Executive Integration Office.
- Conduct monthly steering committee reviews, focusing on regulatory, revenue, and scaling KPIs and compliance metrics.
- Provide quarterly reports to the RedClover Board and investors on integration progress, regulatory status, and financial outcomes.

## Conclusion

This acquisition is a game-changer; Helvetia becomes the regulated anchor for a next-generation TradFi-DeFi powerhouse, enabling RedClover's global ambitions while maintaining best-in-class compliance and financial rigor. The plan is staged, compliance-led, and designed for aggressive but controlled expansion—placing RedClover at the forefront of the convergence of traditional and digital finance.<sup>[1] [2]</sup>



1. Helvetia-Securities-x26-Trust\_-Geographic-Expansion-x26-Service-Strategy-Post-Acquisition.pdf
2. RedClover-Capital-Ecosystem-2.pdf

