



## **ICE BANC**

### **Swiss Private Banking Strategy**

Fiduciary Services • Custodian • Escrow • Paymaster • Ice Banc Max Cash and Crypto Card

Confidential strategic summary prepared to position Ice Banc as a premium Swiss private bank-style platform, subject to legal structuring, licensing, partner onboarding, and regulatory approvals.

**Prepared for management review**

April 2026

## Document Control

This document presents the strategic case for Ice Banc to develop into a premium Swiss private bank-style platform built around fiduciary services, custody, escrow, paymaster execution, and hybrid client payment solutions.

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## Document Purpose

Ice Banc is being framed in this summary as an owned-platform strategy rather than a third-party acquisition case. The document is designed for internal management, investor review, and early partner discussions.

*Use Note: References to “private Swiss bank” in this document describe the intended strategic direction and market positioning of Ice Banc. They should not be read as a representation that Ice Banc currently holds a Swiss banking license.*

## 1. Executive Summary

Ice Banc is positioned to become a high-trust private banking and fiduciary platform serving entrepreneurs, family offices, cross-border investors, and transaction principals who require greater control, discretion, and certainty in the handling of funds. The model combines premium client service with disciplined transaction infrastructure, allowing Ice Banc to sit at the center of complex domestic and international deal flow.

The strategic objective is to build a Swiss private bank-style institution that can administer client relationships across five linked service lines: fiduciary services, custodian support, escrow administration, paymaster execution, and the Ice Banc Max Card - a premium cash-and-crypto client card. Together, these services create a credible operating layer for clients who want one trusted platform to receive funds, hold value, release proceeds, manage instructions, and support practical day-to-day access to approved balances.

A key strategic advantage for Ice Banc is the ability to align its brand with **white-label UBS multi-currency account capability** and an **active Luxembourg SICAV fund**, creating a far more powerful platform than a conventional financial services vehicle.

Together, these elements give Ice Banc a premium operating stack: stronger banking credibility, broader transaction flexibility, more sophisticated asset-holding and deployment capability, and a structure that signals serious cross-border financial capacity to clients, partners, and investors.

**Positioning Statement: Ice Banc is designed to function as a trusted financial operating layer for premium clients who need fiduciary discipline, transaction certainty, and modern access across both fiat and digital value rails.**

## 2. Strategic Positioning

The market gap is not simply for another account provider. It is for a capable intermediary that can reduce friction in cross-border transactions, manage settlement controls, and improve confidence between counterparties. In many private transactions, the missing ingredient is not capital; it is trusted execution. Ice Banc addresses that gap by offering a premium, compliance-led service model tailored to high-value and instruction-sensitive workflows.

Swiss positioning remains commercially powerful because it signals stability, discretion, legal seriousness, and a higher standard of client stewardship. For Ice Banc, that positioning supports stronger branding, better partnership potential, and a more defensible path into fiduciary and transaction services than a purely generic offshore model would provide.

### 3. Core Service Architecture

Ice Banc can be organized around five integrated pillars. Each service line reinforces the others, creating both recurring client relationships and event-based transaction revenue.

Service Line	Strategic Role
<b>Fiduciary Services</b>	Administer mandates, hold and release funds under instruction, oversee controlled transactions, and support special-purpose client structures with higher-touch governance.
<b>Custodian Services</b>	Provide secure account administration and custody support for qualified fiat balances, reserves, settlement accounts, and approved digital assets under strict operational controls.
<b>Escrow</b>	Act as a neutral intermediary for acquisitions, private placements, commodities, digital settlements, and other trust-sensitive transactions where release conditions must be documented and enforced.
<b>Paymaster</b>	Receive and disburse funds according to verified instructions, fee splits, and closing schedules across multi-party transactions where timing and control are critical.
<b>Ice Banc Max Card</b>	Offer approved clients a premium cash-and-crypto card experience that extends the platform from institutional service into practical purchasing power and brand visibility.

## 4. Revenue Model and Investor Thesis

Ice Banc benefits from a layered revenue model. Fiduciary retainers, custody fees, and account administration charges create recurring income. Escrow and paymaster assignments generate high-margin event revenue tied to transaction size and complexity. Card-program economics can add interchange-style income, while foreign exchange spread, onboarding fees, and premium client servicing can widen the platform margin further.

The investor case rests on three advantages: first, Ice Banc addresses a real trust deficit in private and cross-border transactions; second, its services are complementary rather than fragmented; and third, the brand can scale from boutique relationship banking into a recognizable premium transaction platform. This creates a business that is both service-intensive and structurally defensible.

## 5. Execution Framework

**Legal and Structural Setup.** Finalize the jurisdictional structure, governance model, compliance architecture, and partner map required to support a Swiss private bank-style platform.

**Partner Stack.** Secure aligned banking, custody, card-program, payments, and compliance partners so Ice Banc can launch with institutional-grade infrastructure rather than improvised workflows.

**Documentation and Controls.** Build the policy stack, client agreements, escrow instructions, paymaster procedures, onboarding rules, and approval controls needed for premium client operations.

**Pilot Launch.** Start with a curated client base and a narrow service scope, allowing Ice Banc to prove process integrity, refine workflows, and build reference credibility before scaling.

## 6. Conclusion

Ice Banc has the opportunity to evolve into more than a financial brand. Properly structured, it can become a premium fiduciary and transaction platform with Swiss private banking character, strong client utility, and a diversified fee base. By combining fiduciary oversight, custody, escrow, paymaster execution, and the Ice Banc Max Card within one disciplined service model, Ice Banc can occupy a distinctive place between traditional private banking, modern transaction services, and digital asset utility.

The result is a compelling executive proposition: a boutique institution designed around trust, control, discretion, and practical execution - qualities that remain scarce and valuable in today's market.