Internet USD

$i_USD

Money for the Internet.

Programmable digital-dollar infrastructure for people, businesses, applications, AI agents and machines.



The internet globalised information. Money is still fragmented.

Cross-border and online value transfer still depends on layers of accounts, processors, settlement windows and local rails.

Today

Bank → processor → correspondent → bank → recipient

Multiple intermediaries
Settlement delays
FX and reconciliation friction
Poor fit for micropayments

Internet-native money

$i_USD is designed as a common programmable settlement asset that can move across supported digital networks and applications.

Tomorrow

Person ↔️ Business
App ↔️ App
AI Agent ↔️ API
Machine ↔️ Machine

One digital-dollar abstraction layer.

Why now

Stablecoins are moving from crypto-market infrastructure toward mainstream payment and settlement use cases.

A purpose-built digital-asset regime

The Bahamas' DARE Act 2024 establishes a dedicated framework for digital-asset businesses and stablecoin issuance.

Stablecoins have defined requirements

DARE 2024 addresses reserve backing, segregation, custody, reporting, audits and redemption for stablecoins.

Global digital-dollar demand is expanding

Internet USD is designed for cross-border payments, online commerce, developer APIs and autonomous machine payments.

The opening: build for the next internet economy — where software itself becomes an economic actor.

Sources: Securities Commission of The Bahamas; DARE Act 2024.

The product

A stable digital dollar surrounded by payment and developer infrastructure.



$i_USD

Proposed 1:1 USD-denominated stablecoin. Stable value is the product; speculation is not.

iUSD Pay

Merchant checkout, payment links, QR and settlement.

iUSD API

Wallet, payment, webhook and programmable-money APIs.

iUSD Business

Treasury, supplier, payroll and cross-border workflows.

iUSD Agent

Micropayments and autonomous agent-to-service commerce.

The wedge: programmable payments

We start where stable digital dollars can remove friction — then expand into a network.

Cross-border internet payments

Freelancers, businesses, remittances and digital commerce where legacy settlement is expensive or slow.

Merchant settlement

A lower-friction digital-dollar option for online merchants and platforms.

Machine commerce

APIs, AI agents and applications able to pay for services programmatically — including sub-cent economics.

Illustrative machine payment

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AI Agent  →  API request  →  0.002 i_USD  →  access granted
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Business model

Monetise the services around money movement — not ordinary peer-to-peer transfers.

Revenue stream	Illustrative model
Mint / redeem	0–0.25% depending on channel and partner economics
Merchant checkout	0.25–0.75% target range
FX / cross-border	Conversion spread / partner revenue
Business & API	Subscription + usage-based pricing
Reserve economics	Potential income on permitted reserve assets
Cards / partners	Interchange or commercial revenue share

Pricing is illustrative and subject to market testing, partner economics and regulation.

Economic architecture

Keep the money layer and the investment layer separate.

Money layer — $i_USD

- Designed to maintain 1 i_USD = US$1
- Backing assets segregated from operating capital
- Mint / burn around authorised deposits and redemptions
- Transparent reserve and supply reporting
- No promise of investment return to stablecoin holders

Investment layer — IUSD Labs

- Investors fund the company/network, not the stable dollar
- Equity or another compliant investment instrument
- Company captures economics from payments, APIs, FX, partnerships and permitted reserve income
- Investor participation structured with legal and regulatory counsel

Go-to-market

Win distribution before chasing consumer scale.

01	**Developers**	SDK/API + testnet + agent-payment demos
02	**Payment partners**	On/off ramps, wallets, remittance and merchant integrations
03	**Businesses**	Cross-border suppliers, freelancers, treasury and online commerce
04	**Liquidity**	Exchange / DEX access and market-making partnerships
05	**Consumers**	Wallet UX and corridors where i_USD has real utility

Path to $100m circulating supply

A distribution problem, not a token-sale problem. Illustrative scenario — not a forecast.



$100m

illustrative circulation milestone

Defensibility

The token contract is easy to copy. The network around it is not.

Distribution

Wallets, merchants, payment providers, exchanges and corridors create embedded liquidity.

Developer ecosystem

APIs, SDKs and agent-payment primitives increase switching costs and utility.

Trust infrastructure

Reserve transparency, compliance, security and operational resilience become brand assets.

Network effect

More integrations → more liquidity → more places to spend → more reasons to hold → more integrations

Regulatory strategy — Bahamas first

Establish the first regulated operating base in The Bahamas, then expand market by market.

Establish the initial Internet USD / i_USD operating structure in The Bahamas and pursue the applicable registrations under DARE 2024.
Design i_USD around full reserve backing, reserve segregation, custody, reporting, audit and redemption requirements.
Engage the Securities Commission of The Bahamas and specialist Bahamian digital-asset counsel before issuance or public distribution.

- Use the Bahamas as the initial regulatory base; enter the UK, African and other markets only through the permissions, registrations or regulated partners required in each jurisdiction.

DARE 2024 has been in force since 29 July 2024 and gives The Bahamas a specific statutory framework for stablecoins and digital-asset businesses.

Roadmap

Milestones are targets and will evolve with regulatory, technical and partner dependencies.

01

Foundation

Bahamas entity, DARE counsel, architecture, reserve design, prototype

02

Test Network

Wallet, test token, mint/burn, developer API

03

Payments

Merchant checkout, payment links, partner on/off ramps

04

Regulated Launch

Bahamas regulatory approval/registration pathway, reserves, audits, redemption

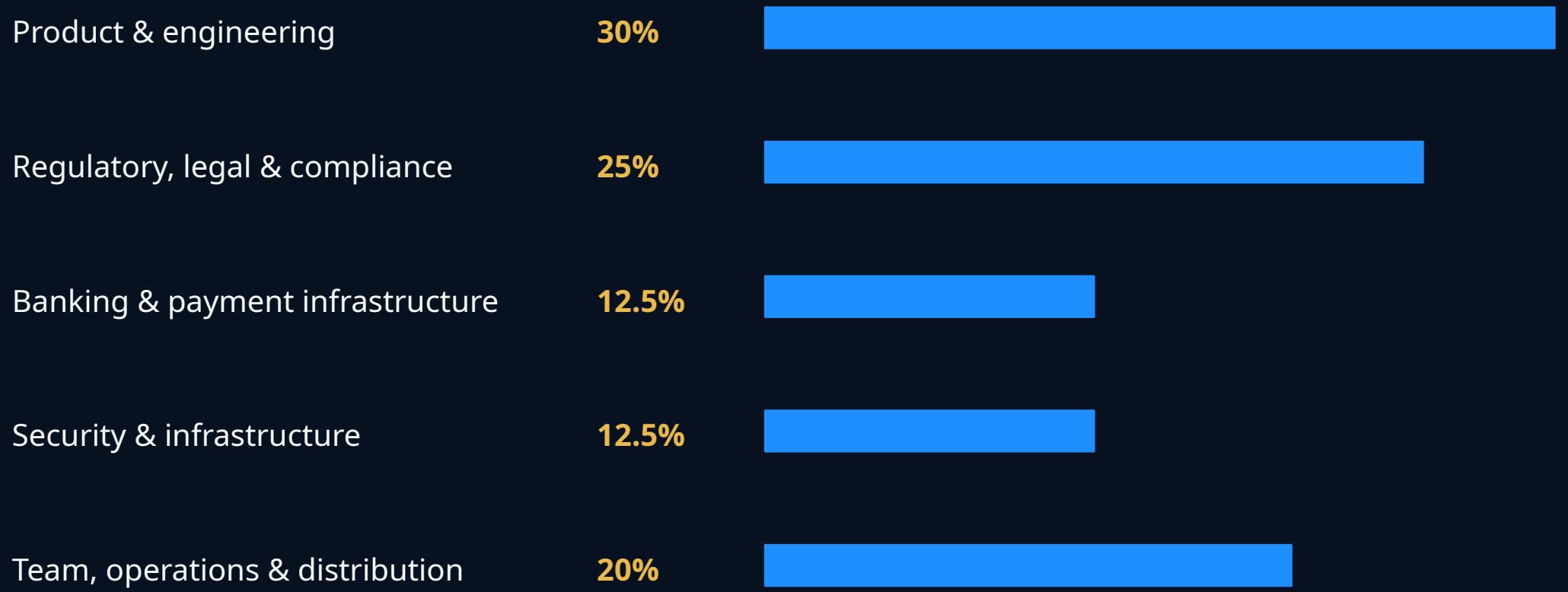
05

Network

Cross-border corridors, business payments, AI / machine commerce

What we are raising for

Use of funds should convert regulatory readiness and product proof into distribution.



PRE-SEED TARGET: £2,000,000

Target runway: approximately 18 months. Proposed allocations may change as regulatory, technical and partner requirements are finalised.

The internet connected the world.

Now connect its money.

$i_USD — Money for the Internet.



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