White Paper for TURC

Treasury US Reserve Currency

Executive Summary

In compliance with recent legislation defined in the GENIUS Act, this paper presents the TURC (Treasury US Reserve Currency) initiative, introducing a programmable digital currency backed by U.S. Treasury ETFs. This document details the functionalities of TURC products, the advantages of the associated debit card system, and the sophisticated treasury management systems available through the TURC.SH domain.

Introduction to TURC

TURC positions itself as a stable and regulated ecosystem for digital currency transactions using a combination of Treasury-backed assets and automated treasury management solutions. The recent GENIUS Act mandates each stablecoin to maintain full reserves, enhancing consumer confidence and ensuring compliance with U.S. regulations.

TURC Domains

1. **TURC.AI**: A web portal providing account holders with access to manage their savings-spending accounts and facilitate fund transfers.
2. **TURC.SH**: An automation platform for treasury operations, regulatory compliance, and smart contract settlement.

Account Holder Benefits

- **Savings-Spending Debit Card**: Clients can immediately access funds, facilitating digital transactions effortlessly.
- **Fund Allocation**: Funds in the account are invested in a diverse portfolio of low-cost U.S. Treasury ETFs, ensuring growth while maintaining liquidity.

Treasury ETFs and Their Returns on 2025-08-01

Symbol	Yield	Maturity
BILS	4.28%	3–12 mo.
SPTS	4.76%	1–3 yrs
SPTI	4.03%	3–10 yrs
SPTL	4.89%	10+ yrs

Account holders are allowed to spend against their balances at any given time, fostering flexibility in their financial transactions.

TURC.SH Features

TURC.SH provides a suite of automated treasury management tools tailored for clients that include financial institutions, corporations, and government entities.

Core Functionalities

1. **Automated Workflows**

- Streamline treasury operations using intelligent automation.

- Each workflow is customizable to fit specific treasury needs, enhancing operational efficiency.

2. **Compliance Engine**

- Built-in tools for regulatory compliance with real-time monitoring.

- Generates audit trails to meet regulatory requirements effortlessly.

3. **Smart Contracts**

- Facilitates automated settlement of contractual agreements.

- Handles multi-party agreements with conditional logic implementation for increased efficacy.

4. **Institutional Services**

- Provides comprehensive treasury automation to major financial clients.

- Offers liquidity management, yield optimization strategies, and risk assessment workflows.

Automation Examples

A detailed example of an automated liquidity management workflow is provided below:

```plaintext
turc.workflow("daily_liquidity_optimization") {
    monitor: ["cash_position", "upcoming_settlements",
"yield_opportunities"]

    triggers: [
        { condition: "cash_ratio > 0.15", action:
"optimize_allocation" },
        { condition: "settlement_due < 24h", action:
"ensure_liquidity" }
    ]

    actions: {
        optimize_allocation: [
            "analyze_yield_curves()",
            "calculate_optimal_duration()",
            "execute_etf_rebalancing()",
            "update_compliance_report()"
        ]
    }
```

```
    approvals: {
        auto_approve: "amount < $10M",
        manual_review: "amount >= $10M"
    }
}
```

This workflow ensures real-time optimization and compliance, significantly reducing the operational burden on treasury teams while enhancing decision-making capabilities.

Regulatory Compliance Framework

The TURC system adheres strictly to the provisions outlined in the GENIUS Act, which mandates:

- **Full Reserve Backing**: All assets must be backed 1:1 with U.S. dollars or liquid U.S. Treasury assets.
- **KYC/AML Integration**: Incorporation of Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations into automated systems.
- **Multi-Jurisdiction Support**: Ensuring compliance with different regulatory environments for cross-border transactions.

Conclusion

TURC stands at the forefront of a new era in treasury management and digital currency. By integrating automation and compliance into its core offerings, TURC not only meets the stringent regulations of the GENIUS Act but also provides clients with an efficient portal to manage their treasury operations. This initiative represents a significant step toward modernizing financial transactions through automated systems and regulatory adherence.

Next Steps: Interested parties should visit TURC.AI and TURC.SH for more information or to open an account.

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This draft covers key elements to meet quality control standards. Adjustments will be made based on feedback received to ensure compliance and clarity.