[For immediate release]

Anchorpoint Completes Demonstration of its Open Wallet Verification Framework for HKDAP Wallets

Paving the way for entities and AI agents to interact with regulated digital money and tokenised RWAs on-chain while preserving privacy and accountability

Hong Kong, 3 Nov 2026 – Anchorpoint Financial Limited ("Anchorpoint"), a Hong Kong-licensed stablecoin issuer today announced the completion of a pilot demonstration of its Open Wallet Verification Framework to explore how self-hosted wallets can establish verifiable credentials to access and transfer HKDAP compliantly. The pilot was completed with Terminal 3, with future phases expected to explore broader ecosystem interoperability through engagements with Red Date Technology, Chainlink and their partners.

The demonstration showed how entity and agent can transact with HKDAP using self-hosted wallets that have established acceptable, verifiable credentials via integration with 3rd party verifiers. This validates the technical feasibility of enabling self-hosted, on-chain wallets to seamlessly participate in HKDAP ecosystem while maintaining verification and compliance controls, representing an important step toward broader participation in the regulated stablecoin ecosystem.

As AI capabilities continue to advance, emerging applications across the digital asset ecosystem are creating a growing need for clarity around verifiable identity and authority behind automated interactions. By enabling trusted third-party verification and reusable identity credentials, the Open Wallet Verification Framework has the potential to streamline user onboarding while reducing the need for repeated verification processes. The approach could support broader participation across different wallet types and distribution channels, enabling a more scalable framework for HKDAP adoption while maintaining appropriate compliance safeguards.

Looking ahead, Anchorpoint intends to continue working with different ecosystem partners, including Terminal 3, Red Date Technology, Chainlink and their partners, to explore how trust and identity frameworks can be integrated across a broader digital asset ecosystem. Future phases will explore how identity credentials can interact with compliance and interoperability infrastructure across different blockchain networks, supporting trusted participation and seamless value transfer across a wider range of digital asset use cases.

Olivier Relandeau, Chief Technology & Information Officer & Co-Founder, Anchorpoint, said: "As digital assets become increasingly interconnected, trust and identity infrastructure will play an important role in enabling seamless interactions across wallets, platforms and networks. This pilot demonstrates how verifiable digital identity can strengthen trust between transacting parties while preserving privacy and supporting compliance requirements. By allowing participants to establish confidence in who they are interacting with without unnecessarily exposing personal information, it contributes to a safer, more trusted digital asset ecosystem for users, institutions and service providers alike. More importantly, it reflects our commitment to building HKDAP as part of an open and interoperable ecosystem, where users and institutions can participate through their preferred platforms without compromising on trust, security or regulatory standards."

Niki Ariyasinghe, Vice President, Asia-Pacific and Middle East, Chainlink, said: "For regulated stablecoins and tokenised assets to scale, institutions need trusted identity and compliance controls that work across blockchain networks. Connecting these capabilities can help digital assets reach more users and markets. We look forward to exploring with Anchorpoint and its ecosystem partners how Chainlink's Automated Compliance Engine (ACE) and Chainlink Runtime Environment (CRE) could support verifiable

credentials and secure value transfer across networks, enabling broader adoption of HKDAP and more connected on-chain financial markets."

Tim Bailey, Chief Commercial Officer, Red Date Technology, said: "As regulated digital money moves on-chain, the core challenge is no longer value transfer, it is verifying who or what stands behind each transaction and whether they are authorised to act. Anchorpoint's Open Wallet Verification Framework marks a critical step in addressing this for HKDAP. Red Date's decentralised identity and verifiable credential infrastructure, built around legal identities, enables verification without exposing personal data, while also delivering strong AML/CTF compliance support for tokenised deposits, stablecoins and other regulated digital currencies. Our technology is being piloted in the HKMA's GenA.I. Sandbox++ to bind AI agents to verified, accountable legal identities. We look forward to partnering with Anchorpoint to make these privacy-preserving credentials reusable across wallets, chains and jurisdictions, so trust flows as efficiently as value, while personal data remains usable but not visible."

Gary Liu, Co-Founder & CEO, Terminal 3, said: "Regulated digital money scales only when every party to a transaction can prove who it is and what it is authorised to do, whether that party is a business, an individual, or an AI agent acting on their behalf. Verifiable identity lets an issuer extend its compliance controls to every wallet and counterparty that touches its stablecoin. We designed the credential layer for this pilot around the obligations licensed issuers carry under Hong Kong's Stablecoins Ordinance, confirming both sender and receiver before each HKDAP transfer while keeping personal data off-chain. Anchorpoint has made identity part of HKDAP's core infrastructure from the start, a decision that will count for more as AI agents initiate a growing sha re of transfers."

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About Anchorpoint

Anchorpoint Financial Limited is a subsidiary of Standard Chartered Bank (Hong Kong) Limited (SCBHK) and a joint venture established by SCBHK, HKT, and Animoca Brands in February 2025. With the vision of utilising tokenised money to rewire and supplement existing financial infrastructure for the betterment of the real economy, the initial goal is to build and advance the regulated HKD stablecoin "HKDAP" to serve as a secure tokenised medium of exchange for digital economy and to facilitate international payments and capital flows. It is one of the first entities granted with a stablecoin issuer licence (licence number FRS01) by the Hong Kong Monetary Authority under the Stablecoins Ordinance in April 2026.

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