



# RAFT GOVERNANCE FRAMEWORK

## Institutional Control for Digital Public Infrastructure



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## EXECUTIVE OVERVIEW

RAFT is designed as public digital infrastructure, not a private financial platform. Its governance model ensures that control over national financial rails remains anchored in law, policy, and accountable institutions, rather than concentrated in opaque intermediaries or private technology operators. This framework explains how RAFT is governed, how authority is distributed, and how the system scales across jurisdictions without centralizing power.







Swing Bridge, Market etc, Belize, B.H.

Beattie & Co's Series.

# CORE GOVERNANCE PRINCIPLE



**RAFT is governed by institutions, not intermediaries.**

The system is architected to ensure that no single actor, commercial entity, or external network can unilaterally alter rules, extract rents, or compromise national data sovereignty.

Governance authority is embedded at the institutional level and enforced through legal, regulatory, and cryptographic mechanisms.





# SEPARATION OF ROLES AND AUTHORITY

RAFT enforces a strict separation between infrastructure, operations, and policy authority. This separation ensures accountability, resilience, and democratic oversight.

## 1. Infrastructure Layer

The infrastructure layer provides the technical rails that enable payments, credit, and identity services.

- Operates under open standards
- Is cryptographically secure and auditable
- Cannot be altered without governance approval
- Does not embed commercial incentives at the protocol level

Infrastructure does not set policy and does not control participants.







## 2. Institutional Operators

Operational roles are held by regulated financial institutions and authorized public entities.

- Participation is permissioned
- Operators are accountable to domestic regulators
- Compliance obligations remain local
- Operational authority is revocable under defined conditions

No private platform operator controls access to the system.





### 3. Policy and Oversight Authorities

Policy authority remains with participating governments and designated public institutions.

- Rules are defined through law and regulation
- Oversight mechanisms are explicit and auditable
- Changes require formal institutional approval
- Governance decisions are transparent and documented

RAFT encodes policy. It does not replace it.







## **Governance Enforcement Mechanisms**

Governance is not aspirational. It is enforced. RAFT governance is upheld through:

- Legal frameworks embedded at deployment
- Regulatory participation requirements
- Cryptographic controls that prevent unauthorized changes
- Independent auditability
- Clear escalation and dispute resolution processes

This ensures that governance commitments are durable, not discretionary.





### **Jurisdictional Deployment Model**

RAFT is designed to scale through jurisdiction-specific deployments rather than centralized platform control.

Each deployment operates under its own legal, regulatory, and institutional framework, while adhering to shared technical and governance standards.

This model allows nations to participate in a regional financial architecture without ceding sovereignty or governance authority to a central operator.

#### **Key characteristics of this model include:**

- Sovereign control over domestic infrastructure
- Local regulatory alignment
- Institutional accountability at the national level
- Interoperability without dependency
- Shared standards without shared control

RAFT does not impose governance across borders. It enables cooperation while preserving autonomy.





## What RAFT Is Not



### **RAFT does not function as:**

- A global financial platform
- A private payments network
- A centralized technology intermediary
- A vendor-controlled operating system
- A substitute for public institutions

RAFT strengthens institutions. It does not bypass them.





### **Accountability and Transparency**

All governance actions within RAFT are designed to be:

- Traceable
- Auditable
- Reviewable by authorized authorities
- Aligned with domestic legal frameworks

This ensures long-term legitimacy and public trust.



## The Path Forward

RAFT represents a governance-first approach to digital financial infrastructure. By anchoring authority in institutions, separating roles clearly, and scaling through jurisdictional deployments rather than centralized control, RAFT enables modern financial systems that are resilient, sovereign, and accountable. This is not disruption for its own sake. It is correction through design.

