

ABILITIES FINANCE

Internal Governance & Operational Control

GOVERNANCE DOCUMENT 9 OF 9

ACCESS-CONTROL POLICY

Policy Objective: Governs internal security protocols for exchange accounts, bank accounts, document storage, and the website infrastructure.

1. Authentication Requirements

Hardware-based Two-Factor Authentication (2FA) is required for all exchange accounts, bank portals, and document storage systems.

SMS-based 2FA is prohibited for financial accounts due to SIM-swap risks.

2. Exchange Access

Master account credentials must be stored offline in a secure password manager.

Day-to-day trading must be conducted via restricted API keys or sub-accounts without withdrawal privileges.

3. Website and Infrastructure

Access to the Abilities Finance web server and domain registrar is restricted to authorized personnel only.

All administrative access requires SSH key authentication; password-only access is disabled.

4. Contingency Planning

A secure 'dead man's switch' protocol must be maintained to ensure a designated fiduciary can access accounts and return capital to lenders in the event of the Founder's incapacitation.

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