

The AI-Driven Compliance Infrastructure for RWA

The world's first platform to provide end-to-end AI compliance
infrastructure for RWA.



ChainLex

Compliance,
Codified.

RWA: A \$16 trillion certain future

The Inevitable Evolution of Global Markets

By 2030, the global market size for tokenization of illiquid assets will reach 16.1 trillion US dollars. This means that RWA assets will account for 10% of the global GDP. Compared with the current DeFi market, which is only about 100 billion US dollars, this is a blue ocean with a growth space of more than 50 times.

Boston Consulting Group, "Relevance of On-Chain Asset Tokenization in 'Crypto Winter'"



"I believe the next generation for markets, the next generation for securities, will be tokenization of securities."

Larry Fink, Chairman and CEO of BlackRock

BlackRock®

Four Critical Pain Points in RWA

Over \$16 trillion in assets are constrained by real-world conditions, leaving their potential unrealized.



Regulatory fragmentation

Differences in national regulatory rules lead to conflicts and disconnects in cross-border compliance.



The Privacy-Ownership Paradox

The question of how to prove ownership while protecting commercial privacy stands as a core obstacle to institutions' large-scale participation in the market.



Paper Speed in a Digital Market

Manual legal reviews cannot keep pace with the scale and velocity of on-chain transactions.



The Enforcement Vacuum

If on-chain code cannot drive real-world legal actions, ownership confirmation will remain merely at the digital level.

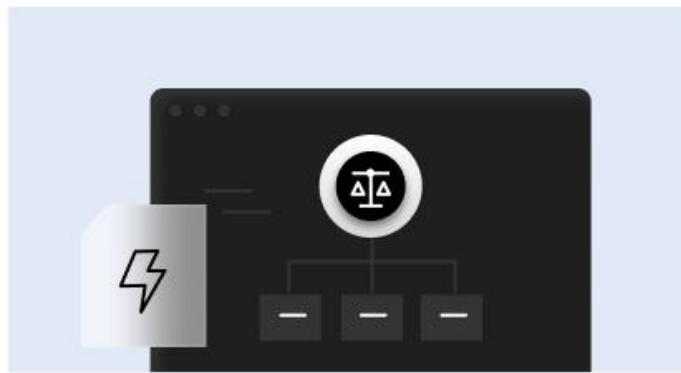
This is not a legal problem.

This is a missing compliance infrastructure problem:
compliance that must run in real time, continuously, and automatically.



How We Solve Pain Point:

End-to-End Lifecycle Compliance Platform(include 3 modules).



LexStudio

Automated Legal Engineering.

Transform static legal prose into executable smart contract logic in seconds, not weeks.



LexOracle

Hybrid Oracle Framework

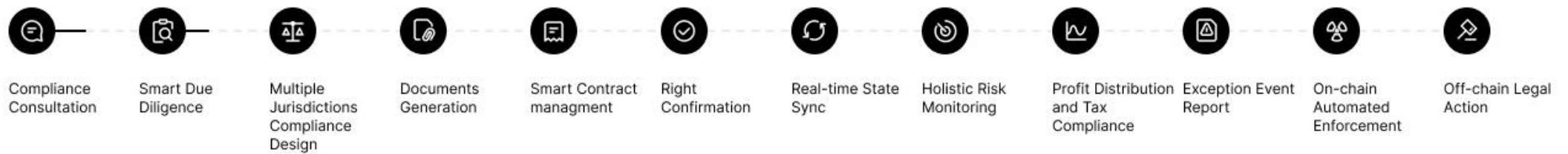
Combine the efficient responsiveness of centralization with the trusted security of decentralization to build an oracle service that balances performance and safety.



LexEnforcer

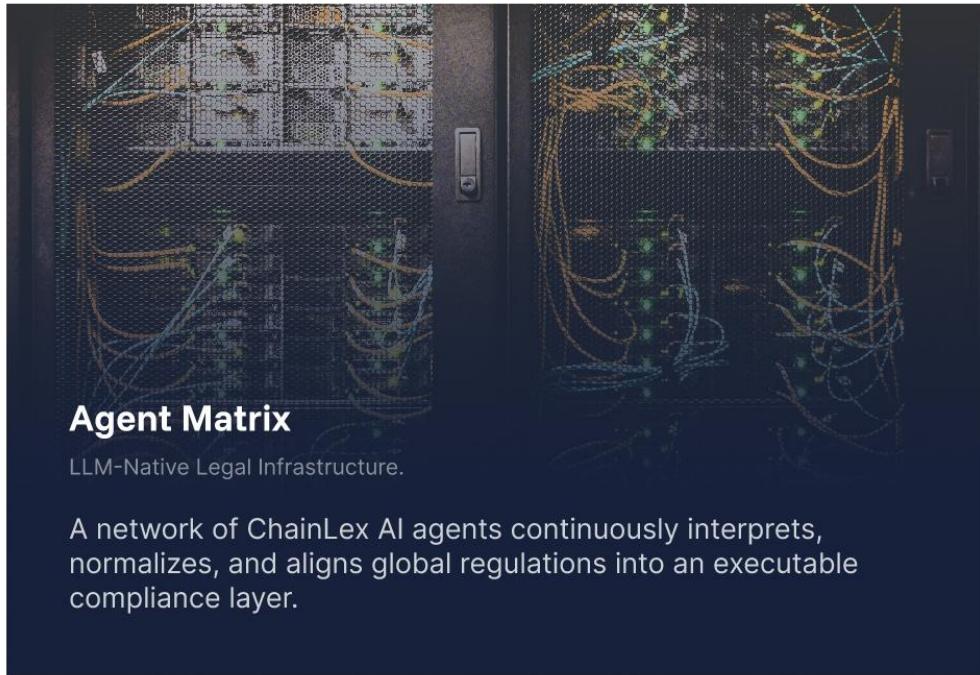
Legally Binding Execution.

Connect on-chain triggers to off-chain legal mandates. When the code executes, the law enforces.



Technical Foundation

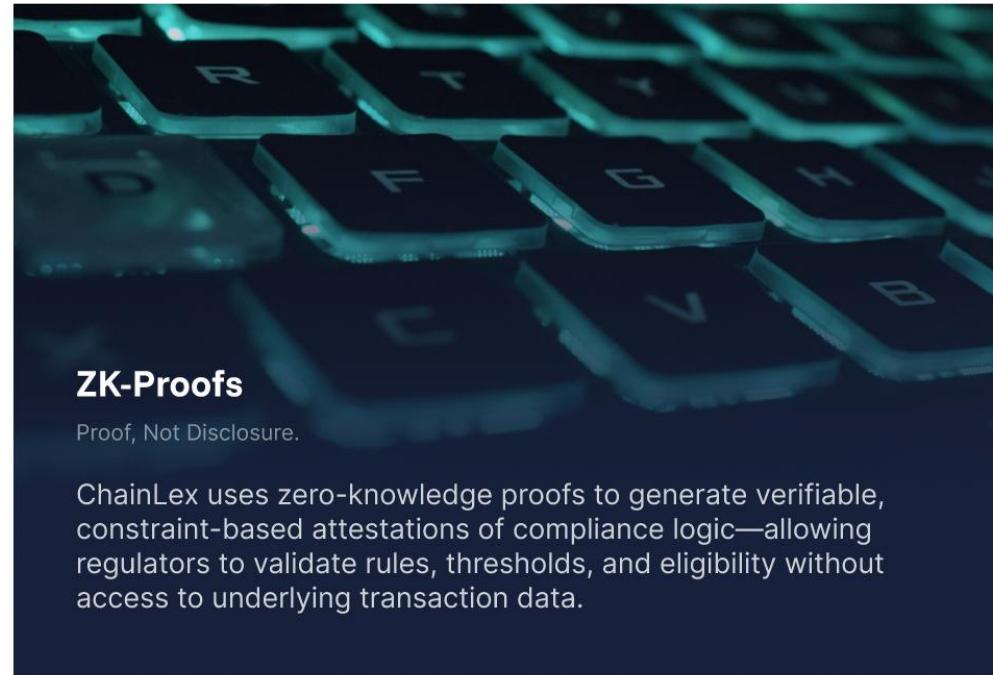
The Cornerstone of Trust



Agent Matrix

LLM-Native Legal Infrastructure.

A network of ChainLex AI agents continuously interprets, normalizes, and aligns global regulations into an executable compliance layer.



ZK-Proofs

Proof, Not Disclosure.

ChainLex uses zero-knowledge proofs to generate verifiable, constraint-based attestations of compliance logic—allowing regulators to validate rules, thresholds, and eligibility without access to underlying transaction data.



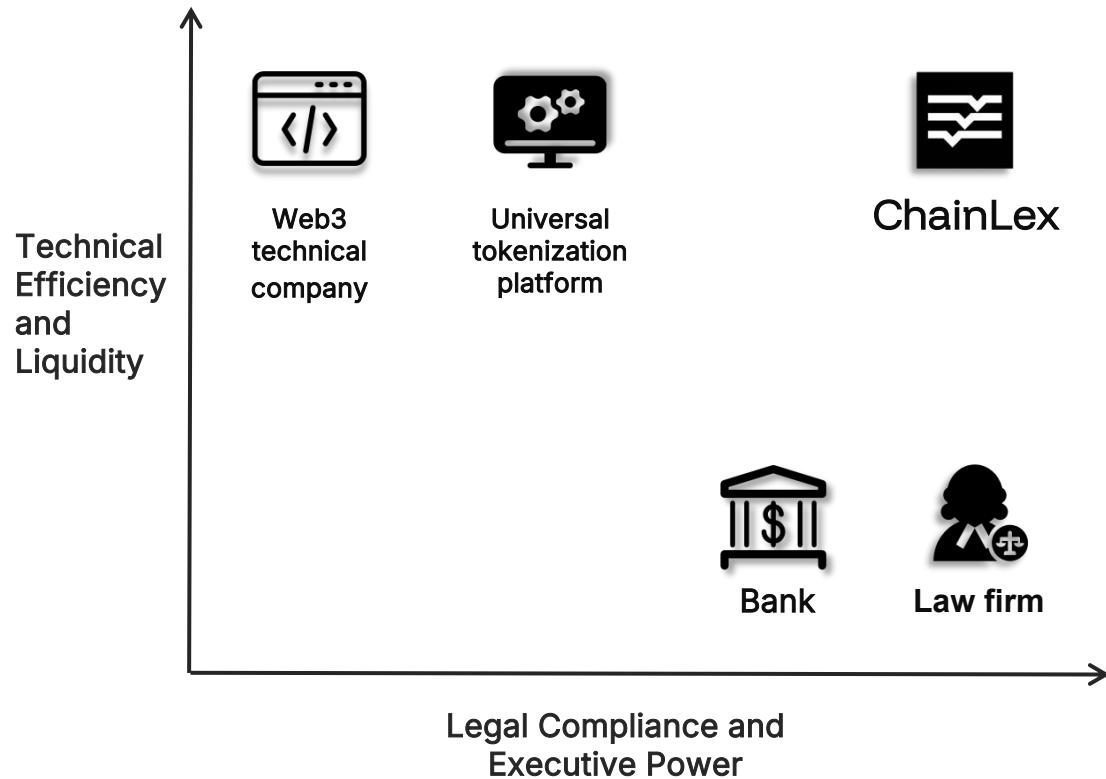
Enforcement Network

Cyber-Physical Coupling Protocol

Transcend the boundaries of code and forge legal anchors in the physical world. Through protocol-level judicial mapping, endow digital instructions with enforceable power that penetrates legal jurisdictions.

The Chainlex Edge

A Dual Moat of Legal Enforceability & Tech Efficiency



Moat 1: In-depth Compliance & Enforcement Capability

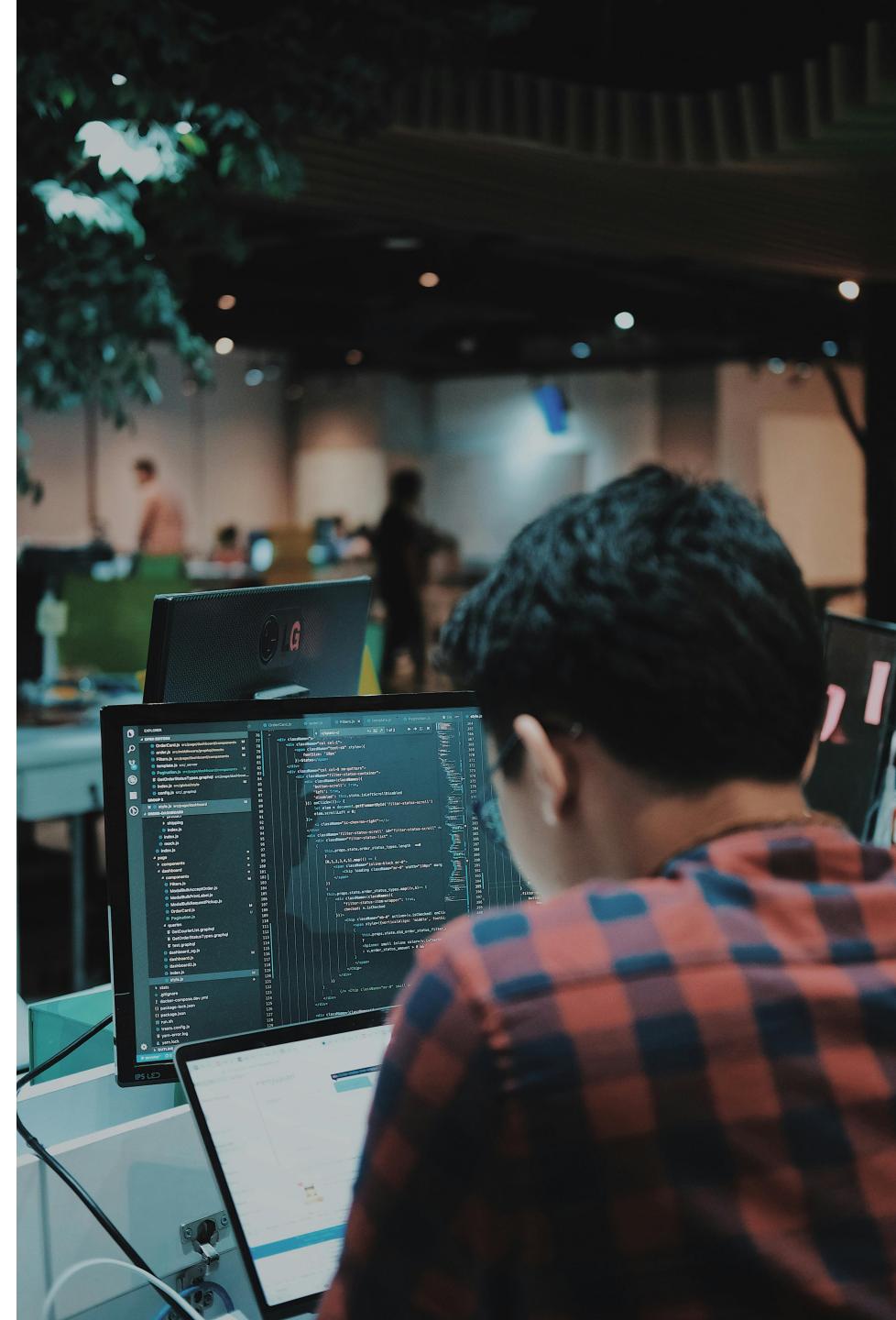
Dimension	Pure Tech	Law firm	ChainLex
Asset right confirmation	✗ Token-level only	✓ Manual	✓ Standardized
Legal enforceability	✗	✓	✓ Preset logic
Default disposal	✗	⚠ Case-by-case	✓ Built-in
Compliance coverage	On-chain only	Offline only	On & Off-chain

Moat 2: Real-time & Continuous Compliance via Technology

Dimension	Pure Tech	Law firm	ChainLex
Execution model	Static code	Manual review	Automated
Real-time risk monitoring	✗	✗	✓
Continuous compliance	✗	✗	✓
Scalability for RWA	⚠ Limited	✗	✓ Native

In the world of RWA, Code is Law—and Law is Code.

ChainLex is the only infrastructure that speaks both languages fluently.



Flagship Use Case



Electronic Bill of Lading (eBL) Tokenized Financing

High Circulation

Relying on the instant settlement capability of blockchain and the automatic execution of smart contracts, eBL tokenized financing can significantly shorten the full-cycle duration of bill of lading pledge, transfer and redemption, solving the pain points of lengthy processes and slow fund arrival in the traditional bill of lading financing model.

Complex Legal Structure

eBL tokenization involves multiple aspects such as real asset right confirmation, on-chain contract compliance and cross-border regulatory coordination, which needs to connect the legal frameworks and regulatory requirements of different jurisdictions.

Complete and Accessible Data

During the tokenization process, the full-link data corresponding to eBL, such as trade background, ownership changes and logistics information, are all recorded on the blockchain, allowing relevant parties to conduct real-time and credible inquiries and verification.



Flagship Use Case



Electronic Bill of Lading (eBL) Tokenized Financing

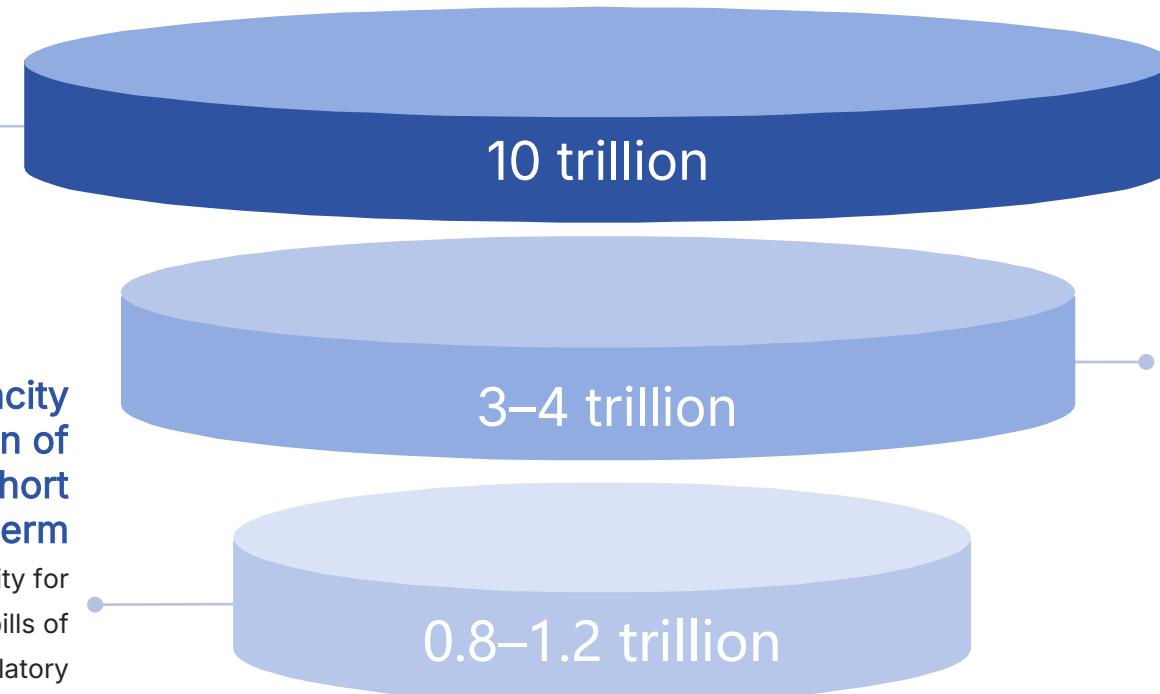
Potential market size of eBL tokenized financing

Total scale of global trade finance

The total scale of global trade financing has reached \$10 trillion, serving as the core financial infrastructure supporting global commodity circulation and cross-border trade.

The implementable market capacity suitable for the tokenization of electronic bills of lading in the short to medium term

In the short to medium term, the market capacity for implementable tokenization of electronic bills of lading (eBL) that have technical feasibility, regulatory acceptance, and commercial implementation conditions is 0.8–1.2 trillion US dollars, accounting for approximately 25%–33% of the financing scale of ocean bills of lading. This is currently the most operable incremental space.



The scale of maritime trade financing centered on bills of lading

Among them, the scale of maritime trade financing centered on bills of lading is 3–4 trillion US dollars, accounting for 30%–40% of the global total trade financing.

Flagship Use Case



Electronic Bill of Lading (eBL) Tokenized Financing

The pain points of eBL tokenization and ChainLex's solutions

Pain point	Question	ChainLex Solution
1.Legal complexity; 2.Difficulty in handling default risks	<p>1.Cross-border electronic bills of lading involve laws of multiple jurisdictions, negotiable instruments law, maritime law, contract law, etc., with a complex legal structure.</p> <p>2.In the traditional model, if the financier defaults, the process of disposing of the ownership of goods is complicated and time-consuming, making it difficult to control risks in a timely manner.</p>	<p>1. AI Compliance Agent: Automatically determine whether transactions are legal and comply with the requirements of various jurisdictions.</p> <p>2. Lawyer Review: High-risk transactions or special circumstances are manually reviewed by lawyers to enhance legal enforceability.</p> <p>3. Enforcement Mechanism: On-chain rules are bound to financing logic, and in case of default, processes such as automatic freezing and liquidation of funds or cargo rights can be triggered.</p>
Low financing efficiency	Traditional trade financing is limited by the banking system, regions, and manual processes, resulting in slow financing speed, especially difficulties in cross-border transactions.	<p>1.Tokenization + Access to Global Liquidity Layer: eBL can be directly transferred among global investors/banks.</p> <p>2.Automated Financing Execution: On-chain smart contracts automatically trigger fund release and collateral liquidation based on the status of goods, significantly improving financing efficiency.</p>
Data fragmentation and dispersion	<p>1. Trade data is scattered across shipping companies, ports, customs, banks, and IoT systems, lacking a unified data source.</p> <p>2. It is difficult to track asset status and the transfer of ownership in real-time, making it hard for investors and financing institutions to verify the authenticity of assets.</p>	<p>1. Multi-source data integration: Aggregating shipping status, customs declarations, IoT devices, and banking system data.</p> <p>2. On-chain trusted verification: Smart contracts ensure data consistency, allowing investors to confirm asset and financing status in real-time.</p> <p>3. Scalable RWA modularization: More types of assets can be connected in the future to achieve standardized tokenized financing.</p>

Flagship Use Case



Compliance Layer for B2B Payments



Pain Points



"Naked" Payments

Identity Anonymity

Transfers occur between anonymous wallet addresses, failing KYB (Know Your Business) standards required for corporate finance.

Context Vacuum

Payments are disconnected from real-world trade data (Invoices/POs), creating high risks for TBML (Trade-Based Money Laundering).

Compliance Void

Lacks embedded logic for Sanction Screening and Cross-border Tax, leading to regulatory liabilities.



ChainLex



Outcome



Audit & Tax-Ready:

Every on-chain transfer is accompanied by complete legal and compliance metadata.



License-Ready & Compliant

Significantly lowers the barrier to obtaining licenses by providing pre-validated, bank-grade infrastructure.



Risk-Free:

The risk of transferring funds to sanctioned entities has been eliminated.

LexStudio



Programmable Approval Matrix

Encodes internal financial policies into smart contracts.

Regulatory Report Generation

Auto-generates audit logs required for license applications and ongoing regulatory inspections.

LexOracle



Atomic Sanction Check

Calls API to block transfers to sanctioned addresses in real-time.

Universal 3-Way Matching Verifies

consistency between Purchase Order + Invoice + Payment Request before releasing funds.

LexEnforcer



Auto-Tax Splitting

Automatically deducts and routes Withholding Tax/VAT to regulatory accounts upon payment.

Conditional Clawback

Allows transaction reversal within a "cooling-off period" if fraud or error is proven via arbitration.

Profit Model and Pricing Strategy

Ecosystem Service Fees — Platform Commission

Chargee: Third-party service providers (law firms, rating agencies, auditors) that have settled on the platform

Charging logic: Similar to the Uber/Airbnb model, a "platform commission" is charged to the service providers.

Charging standard: 10% - 15% of the service contract amount.

Scenario example: When a user hires a Singaporean lawyer through Chainlex to issue a legal opinion, if the lawyer's fee is \$5,000, the platform will charge \$500 - \$750 as commission.

Intelligent Enforcement & Recovery Commission — — High Premium

Charging Object: Defaulting party's assets / funding party (deducted from the recovered funds)

Charging Logic: Only charged when default disposal is triggered, on a success fee basis.

Charging Standards: On-chain automatic liquidation: 1% - 3% of the liquidation amount (fully automatically executed by LexEnforcer code).

Off-line asset recovery: 10% - 20% of the value of the recovered assets (involving initiating legal teams to carry out complex processes such as off-line goods seizure and auction).



Core transaction commission (Transaction Fees) — Flagship revenue

Charged object: Borrowers (exporters/traders)

Pricing Logic: Take Rate based on the financing amount.

Pricing Standard: 0.5% - 1.5% per financing amount (varies according to the financing term and credit rating).

Comparative Advantage: The comprehensive cost of traditional bank trade financing is usually 2% - 4% with hidden fees, while we have a significant price advantage.

SaaS Subscription Fee (SaaS Subscription) — Recurring Revenue (ARR)

Charging objects: Shipping and logistics companies, large core enterprises

Charging logic: Pay monthly/annually for using LexStudio to issue assets and LexOracle to monitor data.

Standard Edition: \$999/month (including 50 eBL minting quotas, standard API data access).

Enterprise Edition: Custom quotation (unlimited minting, private deployment, exclusive Oracle node support).

5-Year Roadmap: From Infrastructure Build to Exponential Scale					
Metrics	Year 1 (Construction period)	Year 2 (Validation period)	Year 3 (Growth inflection point)	Year 4 (scale-up)	Year 5 (Dominant Market Position)
Core Task	Products and Compliance	Pilot with benchmark customers	SaaS Standardization	Asian expansion	Full range of RWA
GMV	\$0	\$50M	\$400M	\$1.5B	\$5B
Revenue	\$0	\$600,000	\$4,500,000	\$16,000,000	\$52,000,000
1. Transaction Fees	-	\$500k	\$3.5M	\$12M	\$38M
2. SaaS Subscription	-	\$80k	\$800k	\$3M	\$10M
3. Enforcement, Recovery, Ecosystem Service Fees	-	\$20k	\$200k	\$1M	\$4M
Gross Margin	-	85%	90%	92%	95%
EBITDA	negative	negative	Close to equilibrium	\$5M+	\$20M+

We have taken a deliberately conservative approach to our projections; however, future revenue is expected to exceed this level over time.

We bridging the "Enforcement Gap" in the RWA World

ChainLex integrates Law, Data, and Execution into a single layer.

Core dimension	 ChainLex	 Chainlink	 SECURITIZE	 Chainalysis
1. Core Function	End-to-end compliance and execution layer	Universal Oracle and Cross-Chain Transmission	Token Issuance and Investor Management	On-chain Anti-Money Laundering and Compliance Monitoring
2. Compliance integration level	Deeply embedded	None (technology-neutral)	Investor Access Compliance (KYC)	None (Data Analysis) Only provide the survey report
3. Default disposal	LexEnforcer automatically enforces.	None Only trigger price update	Manual processes	None
4. Flagship Use Case	Assets with high-frequency demand and complex legal aspects (eBL)	General financial data Price/Weather/Proof of reserve funds	Equity/Fund/Bond	All encrypted assets

Ecosystem & Support(to data)



Tokenomics

The Fuel of ChainLex Ecosystem

1	The Basics	Token Name	ChainLex Token
		Ticker	\$LEX
		Role	Utility & Governance Token
2	Token Utility	Network Gas	Enterprises use \$LEX to pay service fees when using LexStudio, calling LexOracle, and executing LexEnforcer.
		Staking for Security	LexOracle validation nodes (e.g., shipping data providers) must stake \$LEX to participate in the network.
		DAO Governance	Holding \$LEX enables voting in the ChainLex DAO to decide key parameters (e.g., adding new RWA asset classes, adjusting protocol fees).
3	Value capture mechanism	Buyback & Burn	We will use a portion of ChainLex protocol revenue to buy back and burn \$LEX tokens on the open market. As eBL financing volume grows, the circulating supply of \$LEX will decrease, creating a deflationary effect and driving up token value.
4	Investor Rights	Token Warrant Structure	Investors in this round will hold ChainLex equity and receive a Token Warrant—one investment, two assets.
5	Token Launch Strategy	Timeline	Anticipated 12-18 months post-seed round.
		Trigger	Aligned with the official launch of the LexOracle Mainnet and the first batch of commercial eBL issuance.

Financing Plan

Funding round: Seed Round

Funding structure: SAFE + Token Warrant

Funding amount: \$3,000,000.00

Expected runway: 18 - 24 months

40% Core Technology R&D (Product R&D)

Goal: Deliver a production-grade, enterprise-ready version of Chainlex's three core modules, forming a scalable and enforceable compliance-by-design infrastructure for eBL-based RWA.

Key Focus Areas:

- LexStudio

Design and implement standardized asset tokenization pipelines, including configurable legal templates and smart contract factories, enabling compliant, repeatable, and auditable issuance of eBL-based assets across jurisdictions.

- LexOracle

Integrate with API data interfaces of major global shipping companies and logistics providers, while deploying distributed verification nodes to ensure real-time data integrity, availability, and tamper-resistance across the asset lifecycle.

- LexEnforcer

Architect, write, and rigorously audit "legal enforcement" smart contract logic that translates contractual rights into on-chain execution, ensuring secure, deterministic, and jurisdiction-aware asset control and disposal mechanisms in default or dispute scenarios.

30% Construction of Compliance Barriers (Legal & Compliance)

Goal: Build a durable legal-and-compliance moat by institutionalizing legal expertise as part of the platform architecture, rather than relying on one-off external opinions.

Key Initiatives:

- Design and establish a global legal structure (e.g. Hong Kong / offshore SPV or trust structures) to support compliant issuance, custody, and enforcement of RWA.
- Form strategic partnerships with leading international and regional law firms, ensuring long-term access to top-tier legal expertise across key jurisdictions.
- Build a curated lawyer network (Legal Partner Pool), integrating domain-specific lawyers (trade finance, shipping, trusts, insolvency, digital assets) into Chain Fletcher's compliance workflow for review, escalation, and approval.
- Obtain authoritative legal opinions on the legal characterization, enforceability, and compliance of eBL-based RWA assets, with opinions designed to be reusable and standardizable across transactions.
- Pursue necessary fintech, trust, or related licenses where applicable, depending on the regulatory jurisdiction and business scope.

15% Market Expansion and Pilot Execution (Business Development & Go-to-Market)

Goal: Secure a first cohort of benchmark partners, validate end-to-end commercial viability, and establish a repeatable go-to-market model for eBL tokenized financing.

Key Initiatives:

- Onboard 2–3 mid-sized logistics and freight forwarding companies as strategic seed partners, serving as anchor issuers and early adopters for eBL-based tokenized assets.
- Execute and validate the first set of flagship production use cases, completing full-cycle verification from asset issuance and financing to settlement and enforcement.
- Expand access to both DeFi and CeFi capital channels, forming initial liquidity pathways and testing capital allocation mechanisms under compliant and risk-controlled conditions.

15% Operations & Reserve

Goal: Team building and risk response.

Breakdown:

Salaries for the core team, office operations, and brand building.

Emergency reserve funds for unexpected situations.

Exit Opportunities

Multiple Paths to Liquidity



Strategic M&A

Target buyers

traditional financial giants, global logistics giants (such as Maersk), or leading crypto institutions

Logic

Giants are in urgent need of compliant RWA infrastructure to connect real-world assets. Acquiring ChainLex is the fastest way for them to make up for their shortcomings in "law + technology"

High strategic premium, technology acquisition



IPO

Target market

HKEX, NASDAQ

Logic

As an AI-driven fintech infrastructure, ChainLex fills the compliance infrastructure gap in the RWA world and has the potential to be independently listed in mainstream capital markets.

Long-term holding, unicorn valuation



Token Liquidity

Mechanism

Based on the terms of Token Warrant.

Logic

Investors do not need to wait for a long listing cycle. After ChainLex issues its token (TGE) and lists on major exchanges (such as HashKey, Binance), investors can quickly cash out through the secondary market and obtain high liquidity premiums.

Short cycle (2-3 years) and strong flexibility

Team

Born at the Convergence of Law and Code.



Arthur Lee

CEO

Former police officer, Third-Class Police Superintendent. Former Chief Legal Officer (CLO) of a Publicly Listed AI Company. Founder of a legal AI company. Master of Laws / Chinese Legal Professional Qualification. Qualifications in the securities industry and fund industry.



Neo Chan

CTO

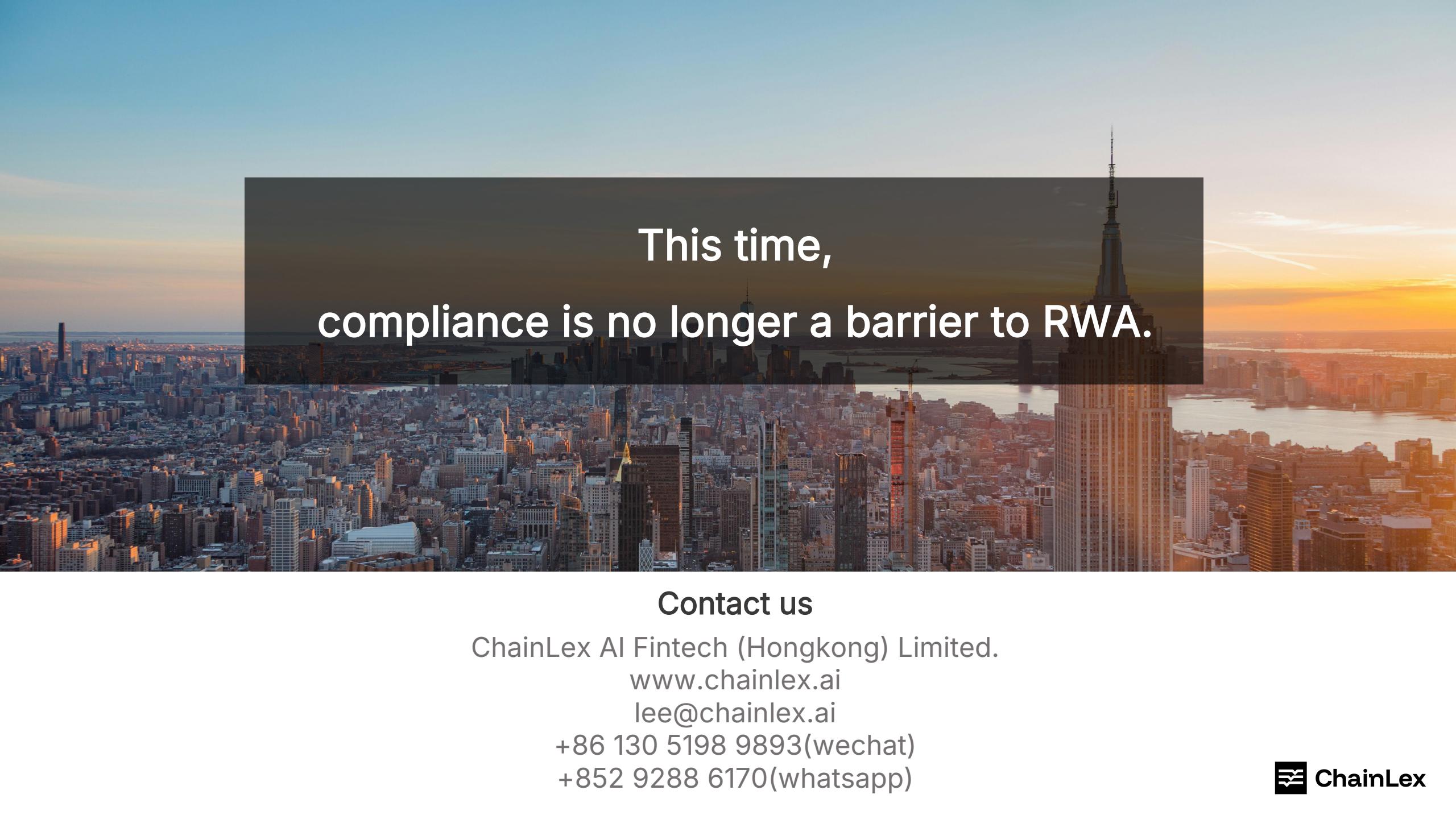
Former NLP Engineer, Ex-Product Manager at Global Bank, AI Product Lead in Web3
Openbuild AI+web3 Hackthon Champion
ETHshenzhen 3rd prize
ETHshanghai Merit prize
Monad Blitz shenzhen Hackthon 3rd

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This time,
compliance is no longer a barrier to RWA.

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