ACTUS + ZK + DLT = VFC
Verifiable Financial Contracts
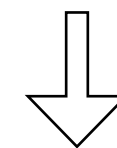
VFC Integrity

VFC Tokenisation

VFC Payments
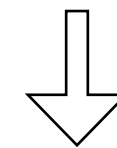
ACTUS

(Counter Parties, Term Set, Algorithm, Cash Flows)

⇩

Cryptographic Proofs

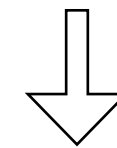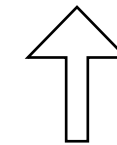**(Signatures, Attestations, Fingerprints, ZK-Proofs)**

⇩

DLT

(Smart Contract)

Minting

(Identifiers, Direction, Counter Parties, Units, Metadata)

⇩

DLT

(Smart Contract)

⇧

Servicing

(Auditors, Rating, Regulators, Markets)

ACTUS Cash Flow

(Timestamp, Direction, Amount, Denomination, Obligor)

⇩

Payments Engine

(Verify, Calculate, Open, Close, Default, Notify)

⇕

DLT
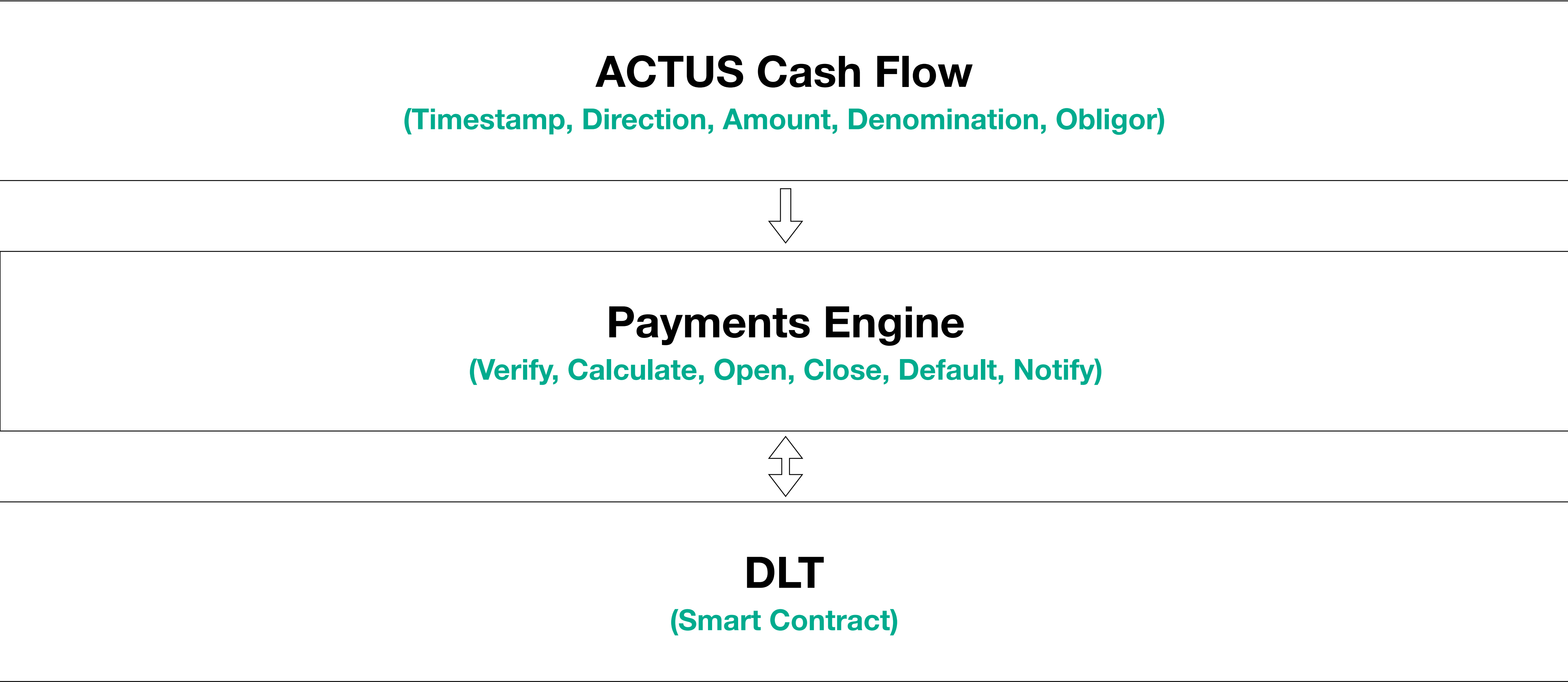
(Smart Contract)

VFC Principles

- **Occams Razor**
  As Little As Possible, As Much As Necessary

- **Chain Agnostic**
  Standard Smart Contracts

- **Privacy Preserving**
  Who, What, When, Why

- **Trust But Verify**
  Cryptographic Proofs Everywhere

VFC Challenges

- **Regulatory Certitude**
  Robust. Nuanced. Adaptive.

- **Counter-Party Risk**
  Identity -> KYC/AML. Defaults -> ???

- **Post Quantum Security**
  Cryptography equivalent to Y2K

- **Jurisdictional Anchoring**
  Smart Legal Contracts

- **Technological Flux**
  Multi-Decadal Platforms

ACTUS + ZK + DLT = VFC
Verifiable Financial Contracts