Blockchain Use Case

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DISCLAIMER

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AGENDA

✓ UPI
✓ Real World Asset Tokenization

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Mobile Payments

PAYMENTS REQUEST FLOW – THE SILOED LEDGERS

1 Confirm Payee Details

2 Resolve Payee VPA

3 Resolve Payee VPA

6 Payee Details

5 Resolved VPA

4 Resolved VPA

Payer PSP

Payee PSP

7 Debit Request

8 Debit Request

Payer Device

15 Send Credit Status

14 Send Credit Status

Intermediary

9 Debit Request

12 Credit Request

10 Validate balance

Payer Bank

Payee Bank

11 Send Debit Status

13 Send Credit Status
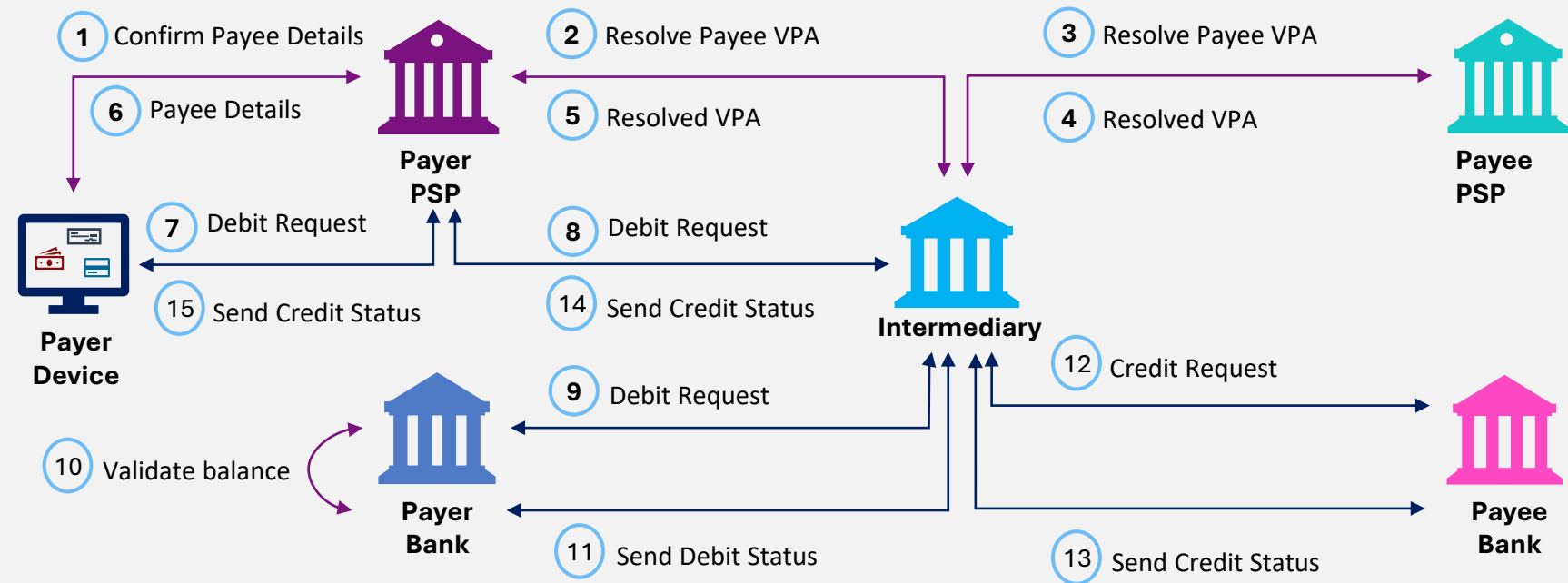
PAYMENTS REQUEST FLOW – POWERED BY DLT

Auditor

4 Record Debit   5 Debit Response

6 Credit Request   7 Credit Response

1 Initiate Transaction

5 Debit Response

Payer PSP

2 Validate Pay Request

9 Pay Response

3 Resolve Payee ID

7 Credit Response

Payee PSP

Payer Device

4 Debit Payer Account

5 Debit Response

Payer Bank

6 Credit Request

7 Credit Response

Payee Bank

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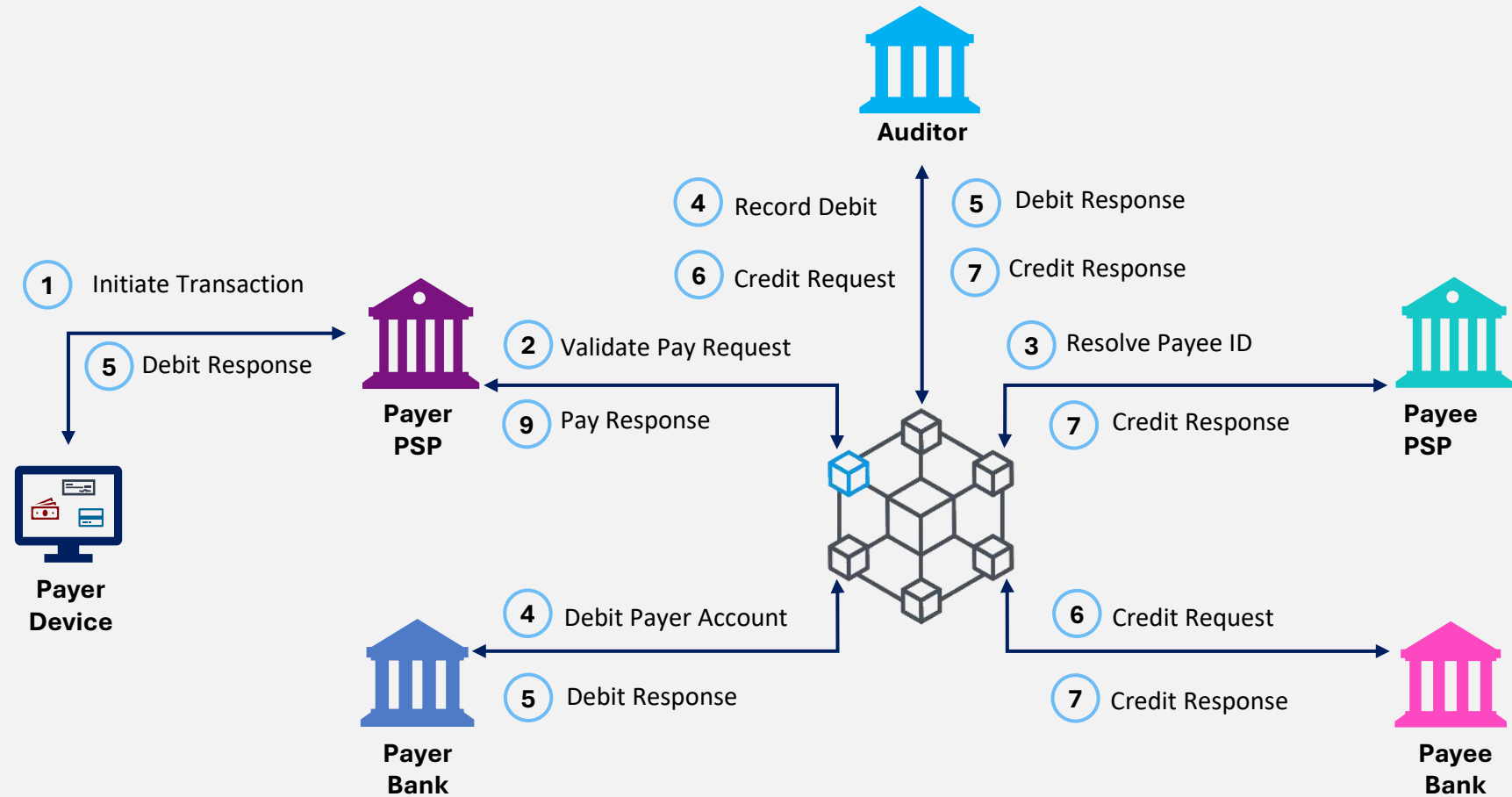
Real World Asset Tokenization

KEY ELEMENTS OF ASSET TOKENIZATION

Assets

Assets are resources with inherent economic value owned by an individual or an organization

- ✓ Security
- ✓ Real estate
- ✓ Fine art
- ✓ Licenses
- ✓ Copyrights

Ledgers

Unlike traditional ledgers which used databases, tokenization usually uses a DLT.

Tokens

Tokens are a replica of the real-world asset with the difference being that tokens combine information about the tokenized asset and its ownership, with platform's rules and governance embedding within

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KEY ELEMENTS OF ASSET TOKENIZATION

Tokenizing claims involves transforming them into tokens on a common programmable platform that combine a core layer, which contains information about the tokenized asset and its ownership, with a service layer embedding the platform's rules and governance
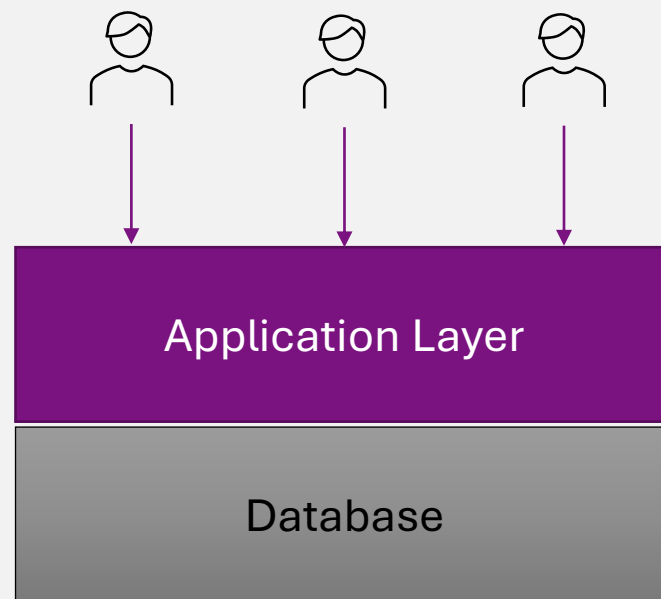
Traditional Ledgers
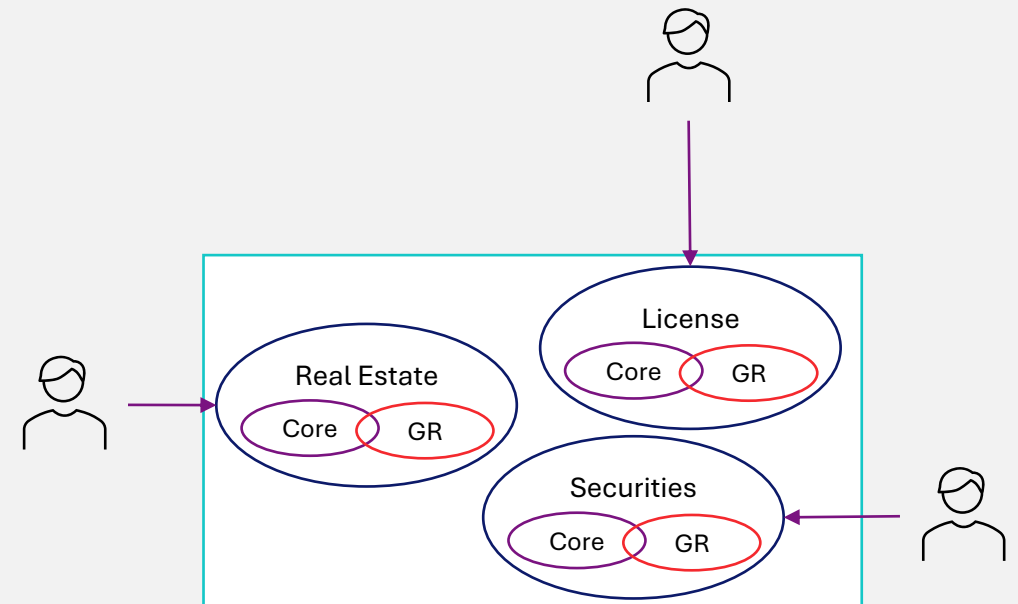
Programmable Ledger

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THE TOKEN ANATOMY

- ✓ Issuance
- ✓ Distribution
- ✓ Settlement
- ✓ Escrow
- ✓ Regulatory
- ✓ Collateral

Governance Rules

Core

- ✓ Unique Token Identifier
- ✓ Owner
- ✓ Custodian
- ✓ Value
- ✓ Issuer

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TOKENIZATION ADVANTAGES & USE CASES

Advantages

- ✓ Operational efficiency
- ✓ Improved liquidity
- ✓ Reduced cost
- ✓ Better compliance
- ✓ Increased transparency
- ✓ Enhanced settlement
- ✓ Streamlined payments

Use Cases

- ✓ Bonds, stock, and shares
- ✓ CBDC
- ✓ Real estate
- ✓ Digital art
- ✓ Licenses
- ✓ Copyrights

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THANK YOU