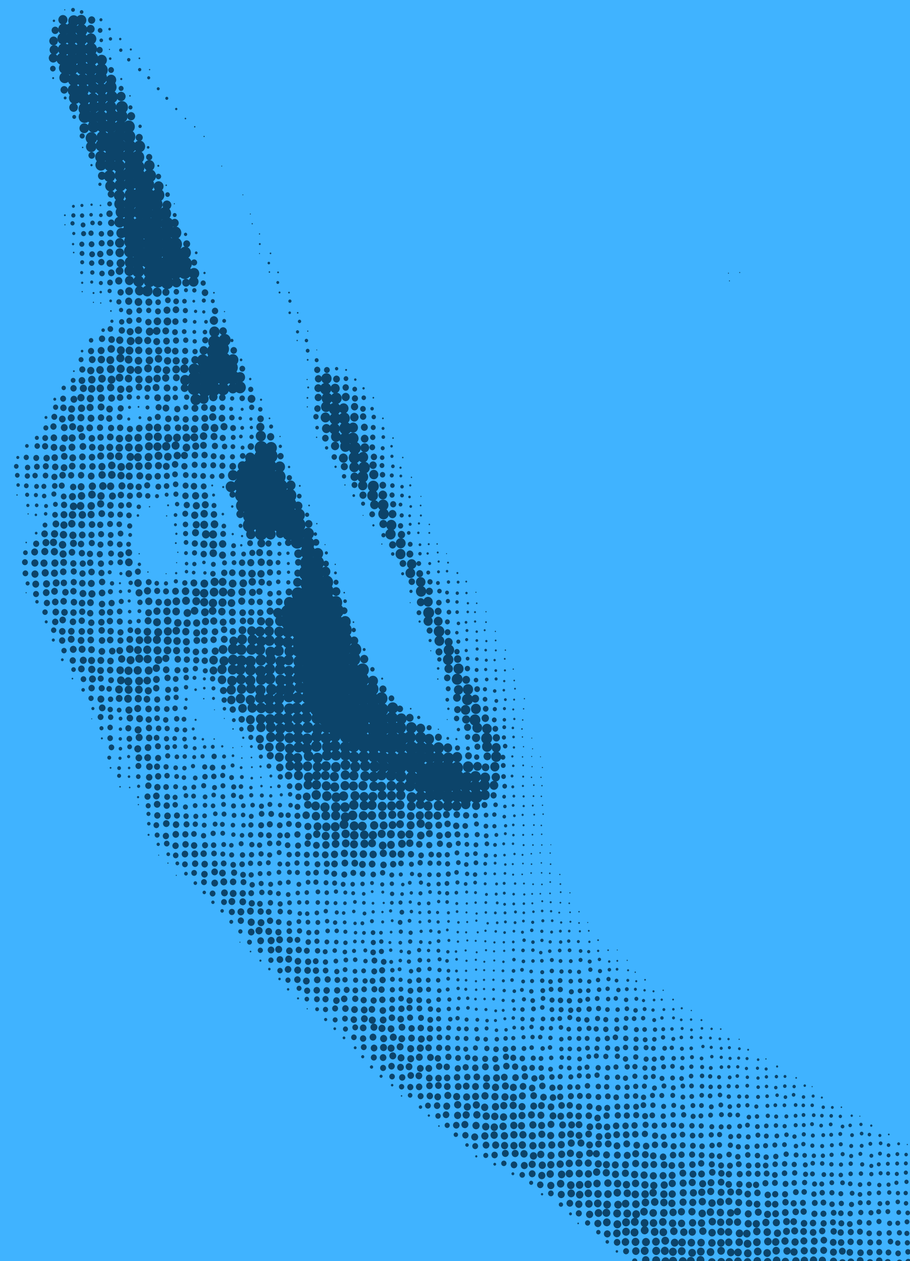
Unleashing breakthrough use cases with **tokenization**

Eran Barak



Modernization aspirations

What do banks want?

24 × 7 operations	1
Diversified assets	2
New offering agility	3
Agentic readiness	4

The challenges banks face

Lack of flexibility | Minimal extendability | Limited budget & risk appetite

Tokenization

Converting asset ownership rights or economic exposure into a digital token

Key properties:	**Digital representation** **Programmability** **Fractionalization**
Examples:	Stablecoins Tokenized deposits/securities Real-world assets

Use case #1

Liquidity mobility

Who?

Banks serving multinational clients

What?

Instantly move liquidity internationally

For clients:

Capital efficiency, additional yield

For the bank:

Operational efficiency

Use case #2

Programmable escrow

Who?

Banks serving escrow clients

What?

Escrow funds and conditions on the same rails

For clients:

Faster process

For the bank:

Less errors/fraud, new revenue

Use case #3

High yield checking

Who?

Banks serving corporate clients

What?

High yield checking using instant repo via tokenization

For clients:

Yield, deposits protected by securities

For the bank:

Protect deposits, margin on offering

Get started with tokenization

Use case:

Choose a case that fits your business

Start with single bank scenarios

Assets:

Start with tokenized deposits — OCC and FDIC gave clarity

Stablecoins, securities, RWAs later

Side core:

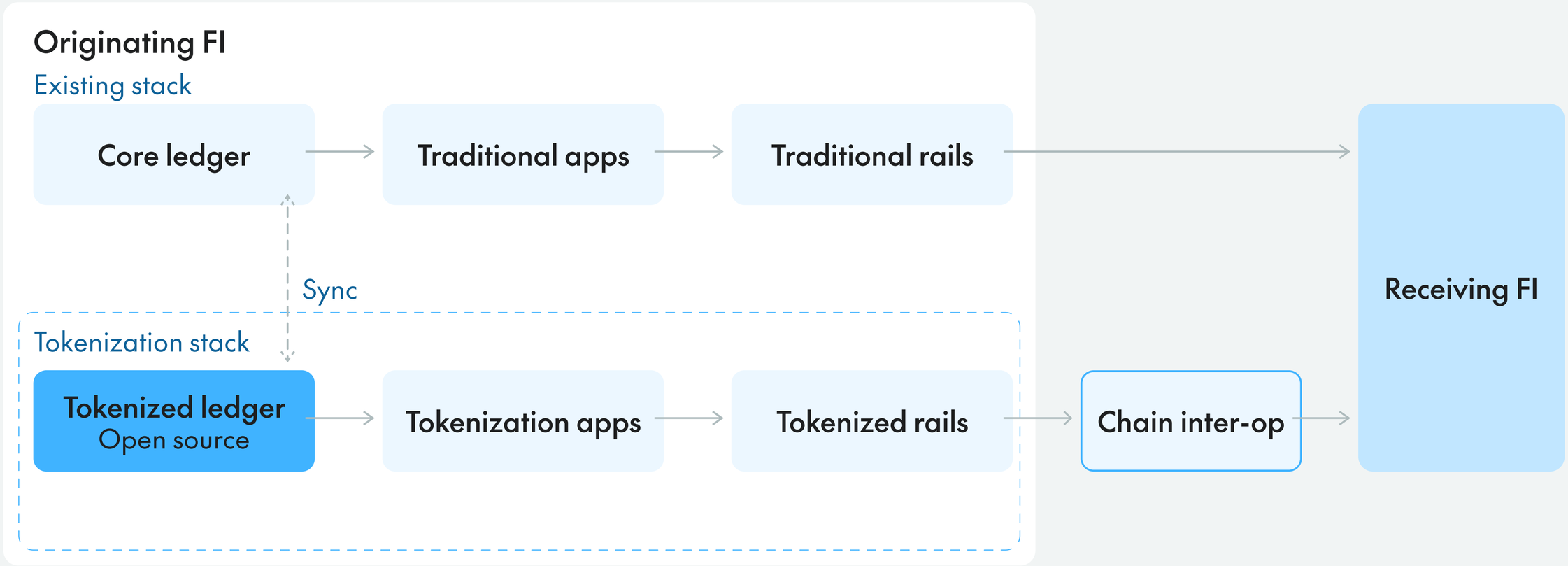
Deploy a new bank-owned digital ledger as a side core

Sync with existing core — no replacement

Future unlock:

Same platform can unlock multiple use cases

How are banks doing this?



How to get involved?

DLT development

Contribute to performance, enterprise fit, privacy, security, etc

Build applications

Build novel applications using smart contracts

Standardization efforts

Help create the future of finance infra

Thank you

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