

# d-fine

—  
analytical.  
quantitative.  
tech.



## — Blockchain & Digital Assets

Business models under  
disruption



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## We help shape the future of decentralized ecosystems and blockchain based business models to create a lasting impact

Distributed ledger technology (DLT) can be an enabler for new business models and more efficient processes.

Working in agile and cross-functional teams, we help you to translate your idea into a product. We start by shaping your vision and business model. In the next step, we validate assumptions by e.g. implementing a proof-of-concept or by detailing the target operating model. Taking this step further, we ramp up state-of-the-art infrastructure and develop a minimum viable product, leveraging, e.g., a scalable microservices architecture. Finally, together with you, we drive the solution to production readiness.

### We support you to

- develop bespoke solutions for managing electronic securities registers and integrating them with existing Central Bank Digital Currency (CBDC) solutions.
- tokenize virtual or real assets, ranging from designing and analyzing the token model to implementing smart contracts or integrating a tokenization infrastructure.
- leverage distributed ledger technologies to build innovative platform solutions and design more efficient processes, encompassing everything from the Internet of Things (IoT) to programmable money.
- create novel identity solutions based on Self-Sovereign Identity (SSI) concepts that protect users' personal information while simultaneously offering a superior user experience.



*Electronic securities and tokenized assets will create a paradigm shift w.r.t. the interaction with and the integration of securities as "asset applications". This will add value to the ecosystem and redefine existing roles.*

## Blockchain expertise

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Electronic Securities & CBDCs

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Tokenization & NFTs

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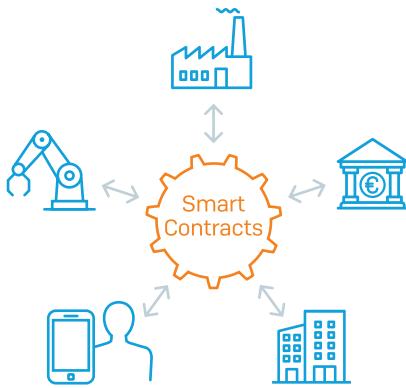
Platform Solutions & IoT

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Verifiable Credentials & SSI

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## Project examples



DLT-based platforms allow for the orchestration of value and data flows between different entities that share business processes.

**Electronic Securities:** We are supporting multiple clients in bringing electronic securities onto a "market DLT" within the framework of various legal contexts, such as the eWpG and the Luxembourg Blockchain Act.

**CBDC:** For a Nordic central bank, we develop a wholesale CBDC sandbox and explore various use cases, such as providing CBDC to capital market participants. Furthermore, we are involved in several projects to support clients in their ECB trial participation.

**NFTs:** We assisted a security technology company in designing a target operating model for the creation of an NFT-based product that represents digital twins of valuable goods, including their secure distribution to end clients.

**Pay Per X-Models:** We supported one of the largest European manufacturers of molding machines in establishing a network to develop a pay-per-use model, which included designing processes for machines, banks, insurers, and various users.

**Digital Asset Custody:** We are assisting several German banks in obtaining crypto custody licenses and implementing crypto custody solutions that will run in production.

**Issuance platform:** For an Austrian bank, we developed a fully digital issuance process for Debt Capital Market products, culminating in the creation of a platform that enables arrangers and issuers to offer specific debt instruments to institutional investors.

With us, your vision can quickly become a reality!

**60+** projects

successfully  
implemented

**1/2+** months

Vision, Business Model,  
and Roadmap

**2+** months

Proof-of-Concept and  
Target Operating Model

**4+** months

Minimum  
Viable Product

Our analytical approach and technological expertise enable design and implementation from a single source.

We are a European consulting firm with more than 1500 consultants focused on analytical and quantitative challenges and the development of sustainable technological solutions. Our modus operandi is the development of bespoke solutions for our clients and meeting the ever changing requirements of a wide variety of industries and topics. Through extensive methodological knowledge and years of experience, our project teams enable our clients to achieve their goals.



### Our DNA

- 50% Physics
- 35% Mathematics
- 15% Computer Science and Engineering
- 50% Ph.D.

[www.d-fine.com/blockchain](http://www.d-fine.com/blockchain)

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