



\$1B across 7 blockchains

Deep dive into the tech architecture of Europe's largest RWA issuer

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What is Spiko?

- **EU-regulated investment firm** – issued on public blockchains
- **Smart Cash (EUR, USD, GBP, CHF), Gov. Money Market Funds, Cash & Carry strategies**
- **\$1.5B+** assets on the platform
- **#3 globally** in tokenized T-Bills issuance by TVL
- **Open-source smart contracts, with public audits reports**

Live on 7 blockchains



Ethereum



Polygon



Arbitrum



Base



Etherlink



Starknet



Stellar



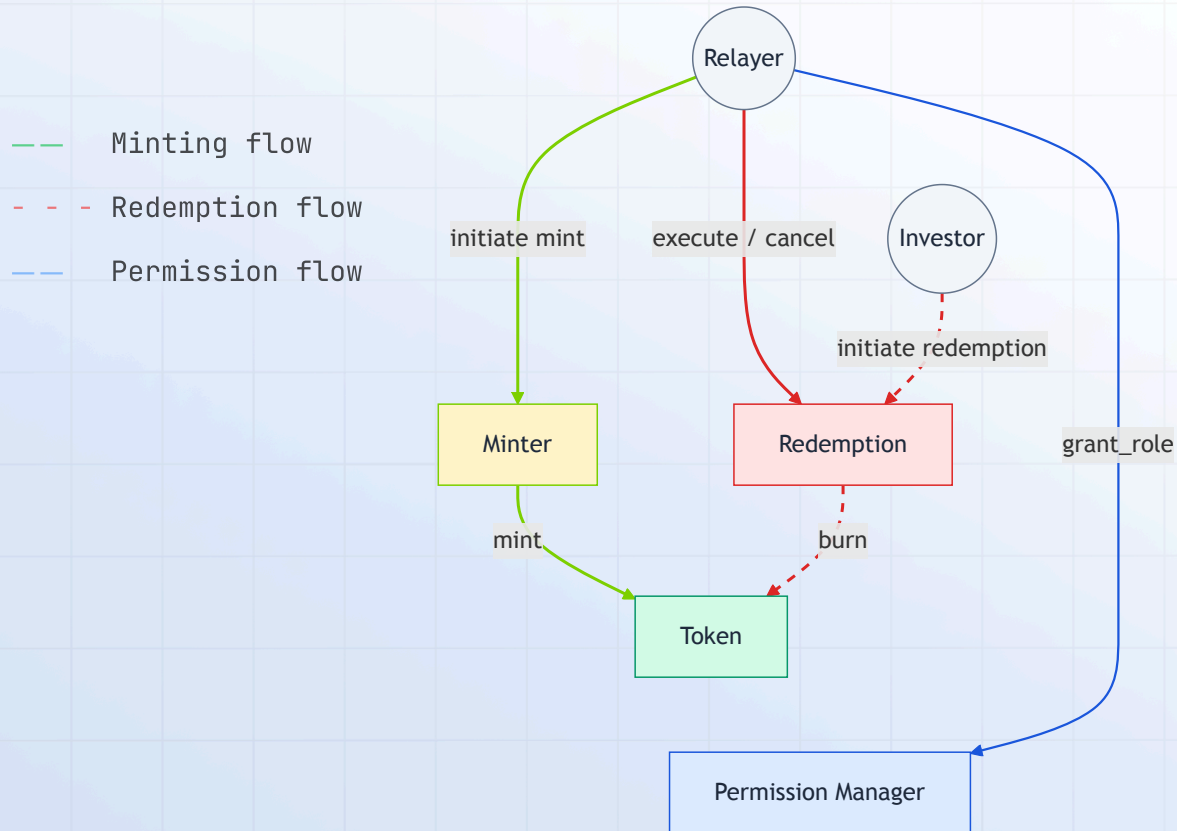
Coming soon

5 EVM chains + Starknet + Stellar

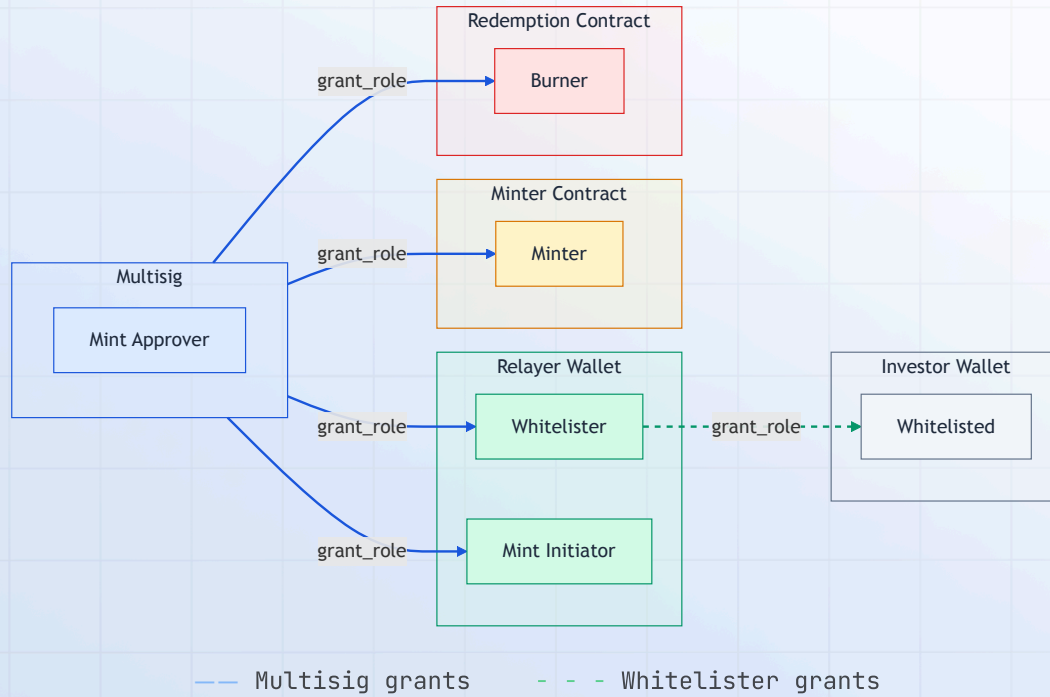
Our Goal

- **Blockchain as our single source of truth** – security, auditability, and transparency
- **Identical contracts, roles, and lifecycle on every chain** – same architecture, chain-specific implementations
- **Adding a new network in weeks, not months** – deploy the same contract suite, implement generic interfaces

Smart Contract Architecture

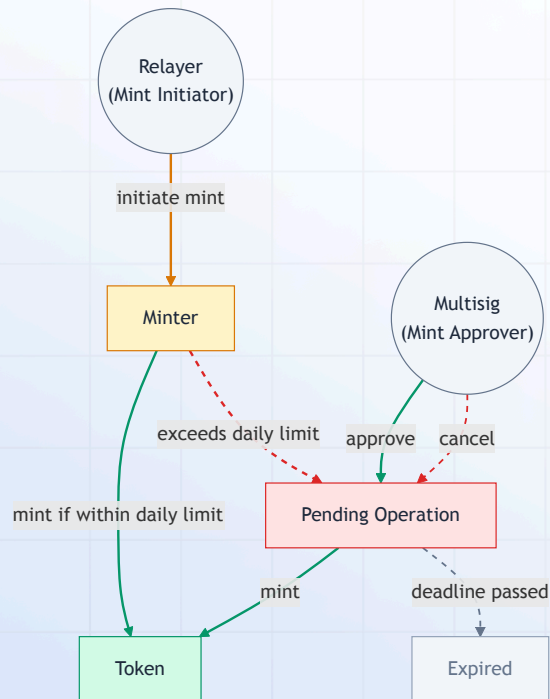


Permission Manager



Minter

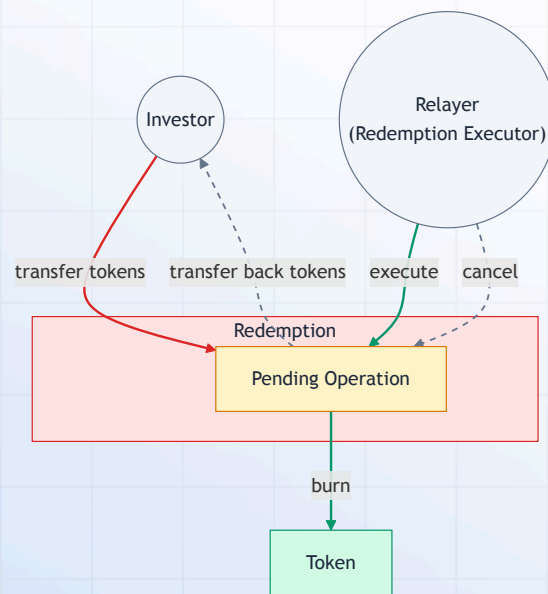
- **Daily limits per token** – within daily limit, tokens are minted immediately
- **2-phase approval**
- **Role segregation**
- **Expiration** – if nobody acts before the deadline, the mint can not be executed
- **Full audit trace** – every operation is permanently recorded on-chain through events



Events emitted: `MintInitiated` · `MintExecuted`

Redemption

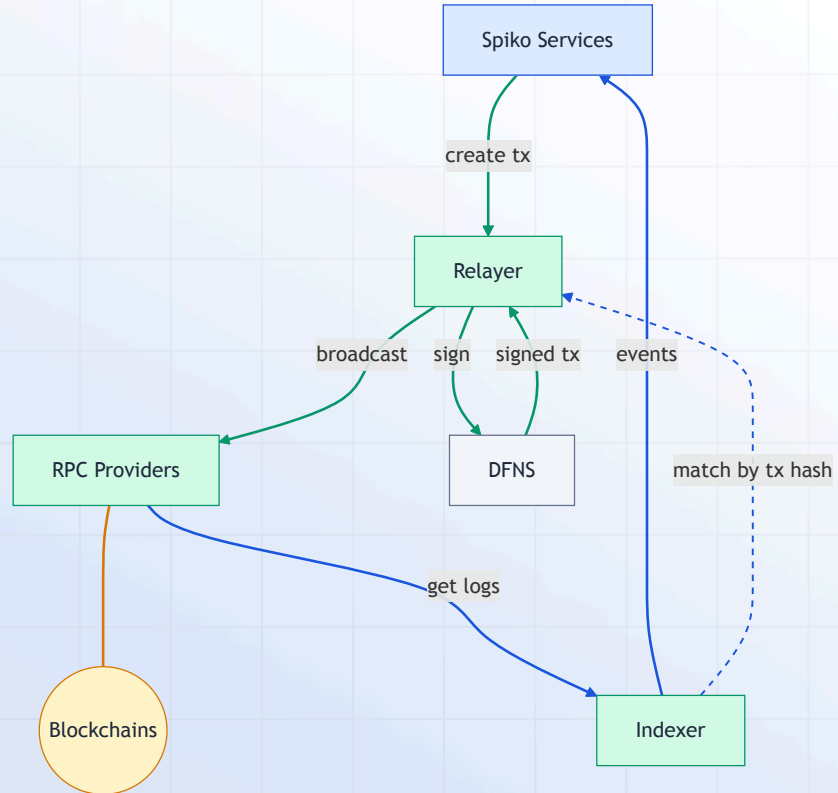
- **Investor transfers tokens** to the redemption contract with a redemption initiation
- A **pending redemption operation** is created with a unique hash ID
- Operations are **batched and processed** daily by the relayer
- The relayer **executes** the redemption – tokens are burned, payout initiated off-chain



Events emitted: `RedemptionInitiated` · `RedemptionExecuted`

Off-Chain Architecture

- Blockchain Transactions
- Blockchain Events
- - - Tx matching






Thank you

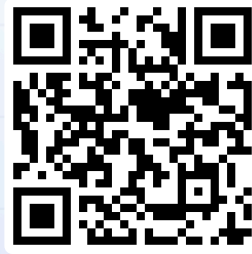


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