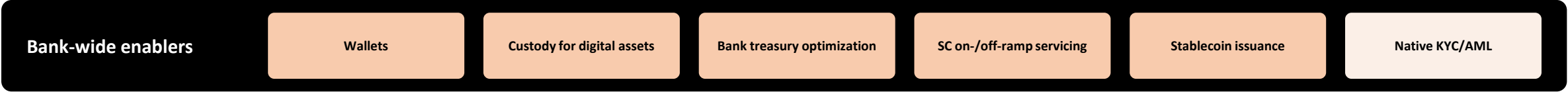
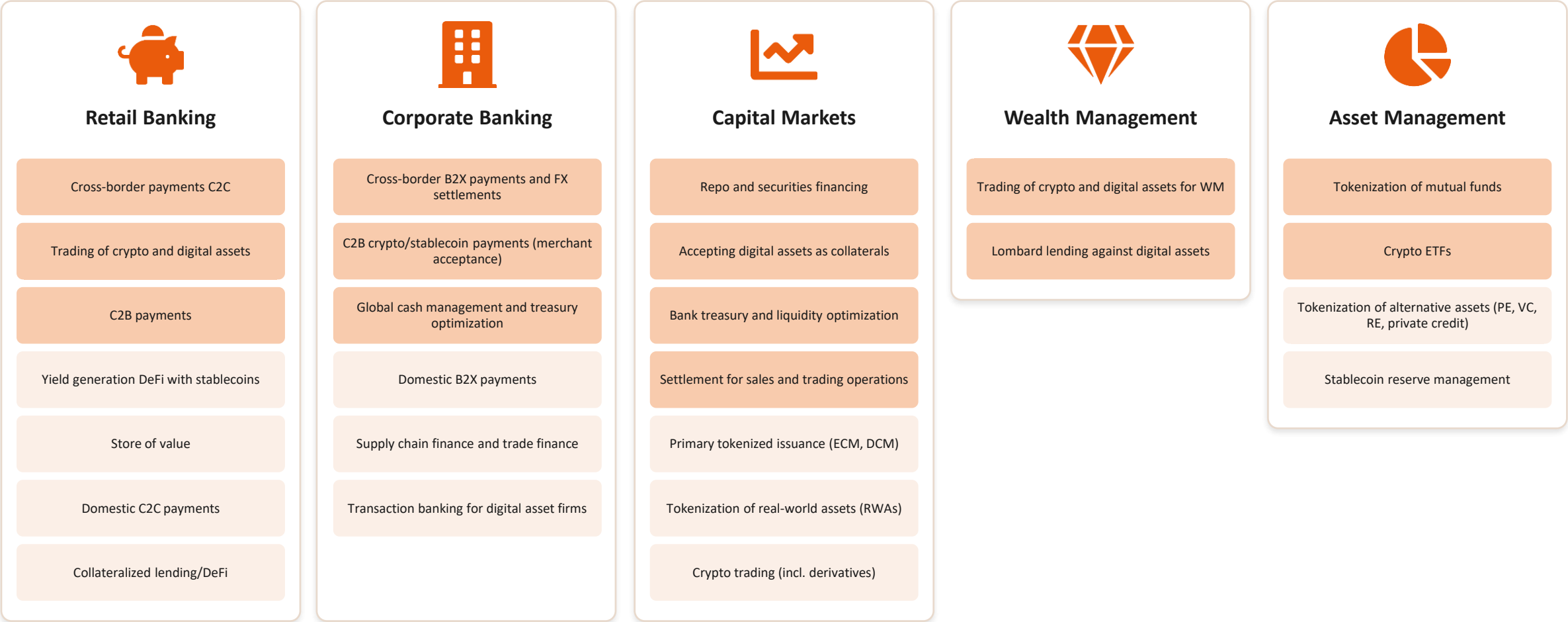


Digital assets — banking use cases by Business Line



Non-exhaustive mapping — OpenbanQ



 Often prioritized

How banks should prepare (1/2)

Not everything, everywhere — a small set of enterprise decisions, sequenced now

01

Set an explicit posture for each major digital-asset opportunity

Decide, per business line, where the bank will lead, partner, distribute or monitor across stablecoins, tokenized deposits, CBDC/sCBDC, crypto, tokenized MMFs/funds and tokenized RWAs.

Posture depends on franchise: a global transaction bank may (co-)issue stablecoins; a regional bank wins on integration; a wealth-led bank wins on access. Explicit choices prevent scattered pilots.

02

Decide who will own the bank's role in digital money and settlement

Treat stablecoins, tokenized deposits and CBDC/sCBDC readiness as one money-and-settlement agenda — decide where to issue, partner, or simply enable access.

The money layer is a strategic control point for balances, payments, settlement, treasury flows and the cash leg of tokenized markets — weigh disintermediation risk explicitly.

03

Focus initially on near-term use cases with clear client demand and economics

Prioritize 2-3 commercial plays with named business owners, funding, delivery milestones and revenue/adoption targets.

Anchor priorities in current demand, economics and regulatory feasibility — not in spreading effort across every theme.

How banks should prepare (2/2)

Completing the enterprise agenda: platform, controls and operating model

04

Build the technology platform as an orchestrator, not as a blockchain company

Partner for digital-asset-native layers (wallets, custody tech, smart-contract tooling, key management); build where the bank has durable advantage — core banking, payments, data, client channels.

The bank's edge is trust, distribution, balance sheet and workflow integration. Overbuilding the native stack raises risk, slows execution and adds vendor/security complexity.

05

Upgrade the risk and compliance framework before scaling volumes

Extend AML, sanctions, transaction monitoring, custody governance, third-party and cyber risk frameworks to on-chain and off-chain data; add reserve verification, asset lineage, blockchain analytics.

Tooling can be outsourced, accountability cannot — control ownership must stay inside the institution, tested by boards, regulators and institutional clients.

06

Establish an operating model with robust governance, ownership and talent strategy

A formal enterprise operating model: governance and decision rights, funding, prioritization forums, regulatory engagement, talent strategy, shared capabilities, risk oversight, product execution.

Digital assets cut across payments, custody, wealth, capital markets, treasury, technology and risk — without one model, expect fragmented pilots and inconsistent controls.

Not one decision but a set of choices : Where to compete? Platform/convening role? Who owns the money layer? Which use cases scale first? Build vs. partner? Risk and controls? Who is accountable ?