Tokenization Readiness: A Checklist for Banks

A practical self-assessment for banks weighing where — and how — to move on tokenized deposits, assets and infrastructure.

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CLARINOVA PARTNERS

PAYMENTS. DIGITAL ASSETS. MARKET EXPANSION.

STEP 1 — STRATEGIC POSITIONING

Which Role Fits Your Institution?

Not every institution should play every role. Start by being honest about which of these fits.

Distributor

Trading, custody, stablecoin distribution, tokenized wealth products.

☐ This is us

Fits: large incumbent banks and digital/neo banks

Infrastructure & Tokenization

Payments rails, settlement, tokenized deposits, bond/sukuk issuance, collateral.

☐ This is us

Fits: large incumbent banks with balance sheet strength

Ecosystem Orchestrator

Identity, compliance, cross-chain liquidity, interoperability across all rails.

☐ This is us

Fits: very few institutions — typically global banks or central-bank-backed infrastructure

STEP 2 — READINESS PILLARS

Is the Ground Actually Ready?

Three conditions are converging. Check the ones your institution has already confirmed.

Regulatory Maturity

- ☐ We know which regulator(s) apply to our target market(s)
- ☐ We've mapped licensing requirements (e.g. VASP, TSP, SIO)
- ☐ We track framework changes — these are live, not settled

Institutional Adoption

- ☐ We've reviewed how comparable institutions are moving (BlackRock, JPMorgan, HSBC, Standard Chartered)
- ☐ We understand the custody, distribution and settlement models in use
- ☐ We've identified who we'd partner with, not just compete against

Technology Readiness

- ☐ We've assessed custody solutions available to us regionally
- ☐ We've evaluated tokenization platforms (e.g. Tokeny, Securitize, Fireblocks)
- ☐ We've reviewed our digital identity / eKYC infrastructure

STEP 3 — USE CASE ASSESSMENT

Where Would Tokenization Actually Show Up?

Check the use cases that map to your existing business lines.

Retail & Wealth

- ☐ Digital asset trading in mobile banking
- ☐ Digital custody for HNW clients
- ☐ Tokenized wealth products (bonds, real estate, MMFs)
- ☐ Stablecoin remittances

Corporate & Transaction Banking

- ☐ Stablecoin cross-border B2B payments
- ☐ Programmable treasury / conditional payments
- ☐ Banking services for crypto-native firms
- ☐ Instant merchant settlement

Treasury & Capital Markets

- ☐ Tokenized deposits and CBDC settlement
- ☐ Collateral mobility for repo and margin
- ☐ Stablecoin reserve management
- ☐ Tokenized bond / sukuk issuance

STEP 4 — EXECUTION CHECKLIST

Six Things to Have in Place Before You Move

- [ ] **Entry strategy**

  A documented approach tailored to your risk profile, market position and strategic objectives — not a generic roadmap.

- [ ] **Regulatory mapping & licensing**

  Clarity on which compliance requirements and licensing procedures apply, plus a plan for ongoing regulatory relationship management.

- [ ] **Pilot design & partnerships**

  A pilot programme with carefully selected technology partners, designed to validate the business model before scaling.

- [ ] **Technology selection**

  An independent assessment of platform options and how they integrate with your existing banking infrastructure.

- [ ] **Revenue model & GTM**

  A clear view on pricing, customer segmentation and competitive positioning — not just "launch and see."

- [ ] **Risk management framework**

  Operational, compliance and reputational risk considered together, not bolted on after the fact.

Checked fewer boxes than you expected?

That's normal — most institutions are earlier in this than they think. ClariNova helps banks work through this checklist properly: entry strategy, regulatory mapping, pilot design and everything after.

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