



SETTLEMENT OPERATIONS

Stablecoin Settlement Infrastructure Guide

Rail Architecture, Supported Assets, and Reconciliation Operations

Unykorn Capital Markets

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Restricted — BD Only

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OVERVIEW

Unykorn's settlement engine supports six stablecoin types: USDC (Circle, EVM and Stellar native), USDT (Tether, EVM native), DAI/USDS (MakerDAO/Sky Protocol), RLUSD (Ripple USD, XRPL native), USDF (Unykorn proprietary, Apostle Chain), and private bank rails for institutional counterparties. Each is available for investor subscription receipt, distribution payments, and redemption proceeds.

Settlement routing selects the optimal rail for each transaction based on: investor wallet type, program chain configuration, liquidity availability in the designated currency, and settlement latency requirements. Sub-second finality is available on Apostle Chain with USDF. Blockchain-confirmed settlement under 5 minutes is available on Polygon, Avalanche, and Base. XRPL provides 3-5 second finality for RLUSD transactions.

Reconciliation occurs in real time against the platform's canonical ledger. Discrepancies between on-chain settlement records and expected transaction values trigger an automated alert to the operations team and a hold on related transactions until reconciliation is confirmed. All reconciliation events are logged with resolution timestamps for audit access.



PARTNER IMPLEMENTATION CHECKLIST

- 1 Select stablecoin(s) for investor subscription and distribution
- 2 Configure custody account for each selected stablecoin
- 3 Test round-trip settlement in sandbox environment
- 4 Establish reconciliation alert routing with operations team
- 5 Define latency requirements and select rail accordingly
- 6 Document stablecoin election in the offering supplement
- 7 Confirm stablecoin disclosures in investor communications

NEXT STEPS — Unykorn Capital Markets Partnership Desk

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