

AI for Real-World Asset 3.0

From Digital Representation to Intelligent Financial Infrastructure



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Agenda: RWA 3.0 & The AI Transformation



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What is Real-World Asset (RWA)?



Digital transformation of assets

Connecting Reality to Web3

01 / Definition

RWA refers to physical or financial assets (e.g., real estate, bonds) that are **tokenized** and represented on blockchain networks.

02 / Tokenization

The process of digitally representing ownership rights of an asset on a blockchain.

03 / Key Framework for Viability



Legal



Data Provenance



Compliance



Valuation



Servicing

The Layered Structure of RWA



Layer 1: Real Assets

Treasuries, Credit, Funds,
Collectibles, Real Estate,
Receivables



Layer 2: Tokenization

Digital Representation of
Ownership on the Blockchain



Layer 3: Operable RWA Finance

Data Provenance, Legal
Enforceability, Compliance
Controls, Valuation, Servicing

The Transformative Benefits of RWA



Transparency & Auditability

Immutable records on the blockchain create a trustless, verifiable trail.



Process Efficiency

Automation drastically reduces operational friction and overhead costs.



Fractional Ownership

Democratizes access by enabling investment in high-value assets with small amounts.



Programmability

Smart contracts automate complex financial agreements and payouts.



Faster Settlement

Near-instant transfer and settlement eliminates counterparty risks.



Global Investor Access

Breaks down barriers, offering global investors access to new asset classes.

RWA bridges real-world value with digital efficiency — the future of finance is here.

RWA Market Overview (as of 2026)



Real World Assets

Bridging TradFi & DeFi



Total Value Distributed

≈\$26.67B



Total Value Represented

≈\$387.71B



Tokenized U.S. Treasuries

≈\$13.1B (Major Market Share)



BlackRock BUIDL

\$2.01B AUM



Ondo OUSG

\$716.65M AUM

Tokenization is Just the Beginning: The 4 Core Gaps



Data Gap

Messy, delayed, and inconsistent off-chain data inputs hinder trust.



Compliance Gap

Labor-intensive KYC/AML and manual investor monitoring slow adoption.



Valuation Gap

Illiquid assets have slow-moving or stale prices, lacking real-time accuracy.



Liquidity Gap

Fragmented secondary markets and cold-start effects limit trading volume.



Key Insight: RWA's true potential is unlocked when paired with solutions to these gaps, bridging traditional finance with on-chain efficiency.

Bridging the Gaps with Data and Intelligence



Information Grid (IG)

A data integration platform that unifies heterogeneous sources (legacy systems, IoT, legal registries) into a governed data space.

Pipeline Speed

40x Faster

Cost Reduction

60x Lower



AI as the Catalyst

IG provides high-quality, real-time, traceable input that enables AI to move from simple record-keeping to deep, actionable understanding.

From Record-Keeping to **Intelligent Analysis**

The Evolution of Real-World Assets (RWA)



RWA 1.0 (Conceptual)

Focus: Tokenizing unique assets (real estate, art) as on-chain receipts.

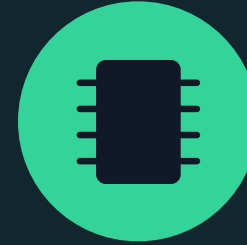
Traits: Basic mapping of physical assets to chains via NFTs.



RWA 2.0 (Institutional)

Focus: Bringing traditional yield (T-Bills) to DeFi.

Traits: Relies on institutional whitelists and high liquidity pools.



RWA 3.0 (AI-Driven)

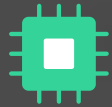
Focus: "Market Before Assets" - automated & secure issuance.

Traits: Leverages DEXs, bonding curves & AI verification.

Core Insight: RWA 3.0 marks a shift from "Mapping Assets" to "Building Native On-Chain Markets".

AI: The Intelligence Layer for a Scalable RWA Market

CORE CAPABILITIES: What AI Adds to RWAs



Decision Support

AI-driven insights for faster, data-backed choices



Continuous Monitoring

24/7 oversight of asset performance & compliance



Anomaly Detection

Proactive fraud & risk identification in real-time



Risk & Valuation Inference

Dynamic pricing & risk assessment models



Workflow Compression

Automating tedious tasks to accelerate transactions



Investor Suitability Analysis

Matching assets to accredited investors' profiles

Transformation: From static digital wrappers to **adaptive, monitorable, compliance-ready** financial products.

AI's Impact on the RWA Lifecycle



Origination

Doc Understanding



Verification

Agentic Workflows



Valuation

Predictive Models



Compliance

Multimodal Analysis



Trading

Liquidity AI



Monitoring

Anomaly Detection



Portfolio

Optimization



Data Quality

Structured & Trusted



Risk Visibility

Real-time & Continuous



Speed & Efficiency

Automated Workflows

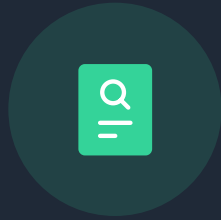


Investable Markets

Deep Liquidity

AI Application: Accelerating Onboarding & Verification

Transforming Financial Services with Intelligent Automation



Data Intake Bottlenecks

Manual, document-heavy intake processes cause delays and errors.

AI: Document Parsing & Entity Resolution

Result: Faster, Cleaner Data



Complex Ownership Mapping

Unraveling KYC and beneficial ownership structures is highly complex.

AI: Knowledge Graph + LLM Extraction

Result: Scalable Origination



Fraud & Anomaly Checks

Identifying subtle fraudulent patterns requires deep pattern analysis.

AI: Pattern Detection Algorithms

Result: Reduced Cycles & Errors



Key Considerations: Beware of GIGO (Garbage In, Garbage Out) risk; ensure human-in-the-loop oversight for edge cases; and implement continuous model monitoring.

AI Application: Dynamic Valuation & Proactive Risk Management



Illiquid Assets Pricing

Challenge: Hard to price illiquid assets continuously

Solution: Dynamic pricing models for private credit

Value: Tighter bid-ask spreads

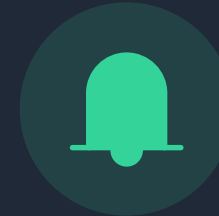


Credit Risk Scaling

Challenge: Estimating credit risk at scale

Solution: PD/LGD models with graph features

Value: Better risk-adjusted allocation



Collateral & Macro Risk

Challenge: Collateral deterioration & shocks

Solution: Early-warning & scenario testing

Value: Proactive hedging & risk control



Net Value: Achieving these benefits with strict guardrails for data provenance, model drift monitoring, and explainability.

AI Application: Transforming Compliance with Agentic Workflows



Human-Supervised Model

Orchestration: AI handles end-to-end KYC/AML tasks.

Exceptions: Humans resolve complex edge cases.

Auditability: Full documentation of all steps.



Unmatched Efficiency

Productivity: 1 human supervises **20+** agents.

Quality: Eliminates fatigue-driven errors.

Focus: Humans concentrate on high-value work.



Robust Governance

Guardrails: Strict limits on agent actions.

Explainability: Transparent decision-making.

Monitoring: Real-time oversight of workflows.

AI Application: Deepening Liquidity & Personalizing Portfolios



Market Making & Routing

Adaptive MM Models

Value: Deeper Liquidity Pools



Suitability & Matching

Algorithms & Recommenders

Value: Lower Slippage



RL-Driven Rebalancing

Constrained RL / Optimization

Value: Better Fit Portfolios



Risk Reminder: Monitor for herding and correlated models to avoid procyclical market dynamics.

¥ Building the Intelligent Financial Infrastructure



Layer 1: Asset

Real estate, credit, funds & other real-world value.



Layer 2: Data

Powered by Information Grid tech for unified, structured data.



Layer 3: AI Core

Extraction, classification, valuation, prediction & agents.



Layer 4: Tokenization

Digital issuance, smart contracts & secure custody.



Layer 5: Access/UX

User permissions, API gateways & reporting dashboards.



Cross-cutting Governance: Identity Management · Security Controls · Explainability · Policy · Human Oversight

Key Takeaway: The AI layer adds understanding and monitoring, while governance ensures trustworthiness across the entire stack.

Navigating the Risks of AI-Powered RWA



Data Risk

Poor provenance, manipulation, and oracle integrity issues.



Model Risk

Bias, drift, and lack of explainability in AI outputs.



Financial Risk

Liquidity illusion, mispricing assets, and concentration risks.



Operational Risk

Workflow failures and smart-contract vulnerabilities/bugs.



Regulatory Risk

Legal enforceability issues and jurisdiction mismatches.



Cyber Risk

Expanded attack surface across AI systems and blockchain layers.



Mitigation Strategy: Implement technology-neutral regulation, adopt trustworthy AI practices, ensure strong data provenance, and maintain robust operational controls.

Principles for Regulation and Trustworthy AI

Build an outcome-oriented regulatory framework and implement trustworthy AI governance standards.



Regulatory principle: Technological neutrality



SEC - Securities regulation

Tokenized securities are still considered securities and are subject to existing regulations.



IOSCO - Core principles

"Equal activities, equal risks, equal regulatory outcomes"



EU MiCA - Regulations

Establish a unified framework of transparent rules to eliminate market fragmentation.



Trustworthy AI Principles (NIST AI RMF)



Human participation in decision-making

Final gatekeeping for high-risk scenarios



Transparency and Explainability

Meet audit and compliance requirements



Continuous monitoring mechanism

Protection against performance drift and data bias



Safety railing (Guardrails)

Policy constraints and audit trail

Action Agenda for Industry & Academia



For Industry

- Start with assets with clean legal structures & reliable data.
- Prioritize compliance readiness over liquidity engineering.
- Measure ROI on cycle time, error rates, cost-to-serve & efficiency.



For Academia

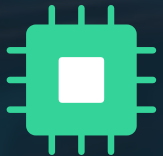
- Develop benchmarks for multimodal valuation & oracle reliability.
- Research graph-based risk for interconnected tokenized assets.
- Focus on explainable AI for regulated workflows & governance.

FUTURE OF FINANCE INSIGHTS



Tokenization Changes the Rails.

Infrastructure for a new financial system



AI Changes the Economics.

The engine driving efficiency & scalability

Thank You!