BLOCKCHAINARMY

Tokenizing real-world assets

An introduction for investors: how tokenization works, where the market stands, and how BlockchainArmy helps asset owners tokenize.

blockchainarmy.com

What is RWA tokenization?

A token is a **digital ownership record** for a real asset, held on a blockchain instead of a paper certificate or a single bank's ledger.

The asset stays in the real world: a government bond, a building, a fund, a bar of gold. The token says who owns it, how much, and what they are entitled to.

Real-world asset (RWA)
Anything with value off-chain: bonds, credit, real estate, funds, commodities.

Tokenization
Issuing blockchain tokens that legally represent a share of that asset.

On-chain
Ownership, transfers and payouts recorded on a shared, tamper-evident ledger.

How an asset becomes a token

1

Real asset

A bond, building, fund or commodity with clear ownership and valuation.

2

Legal wrapper

A fund or special-purpose company holds the asset, so token holders have an enforceable claim.

3

Token issued

Tokens are created on a blockchain, with transfer rules and investor checks built in.

4

Investors hold & earn

Investors buy, transfer and receive income automatically, with every movement on record.

ONE THING TO REMEMBER

A token is only as strong as the legal claim behind it.

The blockchain records ownership. The law makes that ownership enforceable. That is why we design the legal and technical sides together.

What changes for investors and issuers

Faster settlement

Transfers settle in minutes, around the clock, instead of days.

Transparency

Holdings and transfers are visible and auditable in real time.

Lower cost

Fewer intermediaries and less manual reconciliation.

Wider access

Smaller minimum tickets let more investors reach assets once reserved for institutions.

Programmable rules

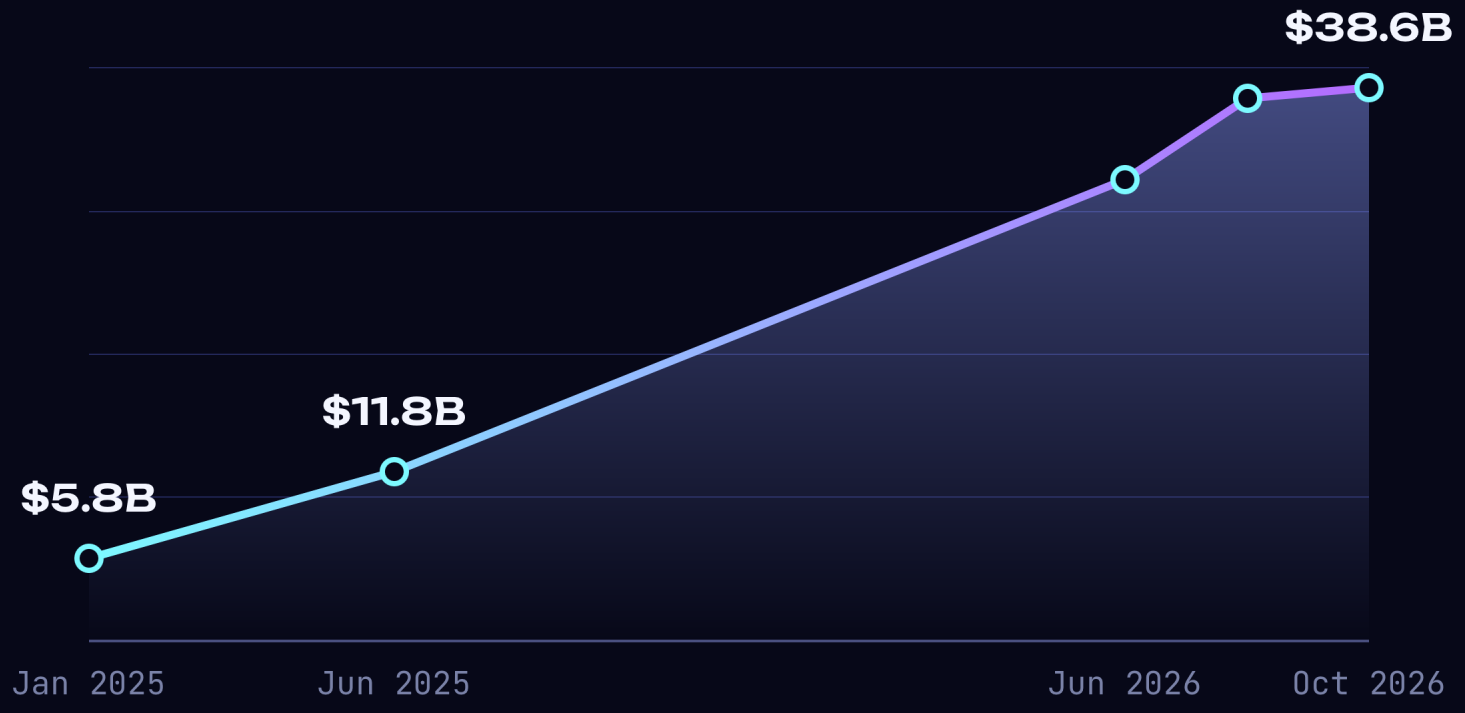
Investor checks, transfer limits and payouts run automatically in the token.

Composability

Tokens can be used as collateral or plugged into other financial products.

MARKET DATA

The market has grown six-fold since January 2025



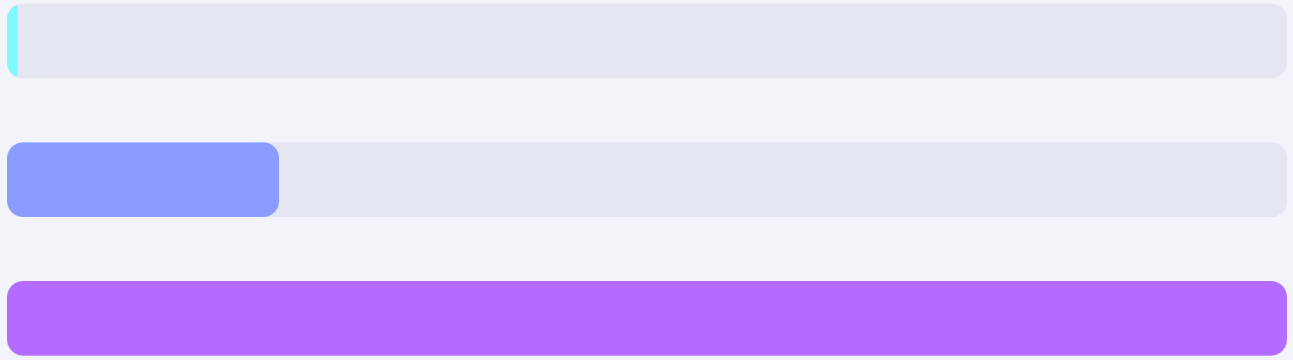
$38.6B
on-chain tokenized RWAs, excluding stablecoins (Oct 2026)

39
blockchain networks carrying RWA tokens

~$15B
in tokenized U.S. Treasuries, the largest single category

Source: RWA.xyz (via Cointelegraph, Coinpaprika, Crypto Briefing)

Forecasts for 2030 range from $2 trillion to $9.4 trillion



Even McKinsey's base case means roughly 50 times today's size. How fast regulation moves will decide which forecast is closer.

Sources: McKinsey (2024); BCG & Ripple (2025); RWA.xyz

Large asset managers are already issuing tokens

$2.8B

in BlackRock's BUIDL, a tokenized U.S. Treasury fund launched in March 2024, now the largest of its kind.

Franklin Templeton

One of the first to put a money market fund on a public blockchain.

Securitize

The tokenization platform behind BUIDL, listed on the NYSE in 2026.

Ondo, Janus Henderson, Circle

Tokenized Treasury and credit products competing for institutional money.

Sources: Crypto Briefing; KuCoin; Yahoo Finance (2026)

What is being tokenized today

Asset class	Stage	What investors get
Government bonds & money market funds	Largest today	Short-term Treasuries and cash funds, with daily yield
Private credit & trade finance	Growing fast	Loans, invoices and receivables with steady income
Funds (PE, VC, real estate)	Emerging	Fund units issued as tokens, with smaller minimums
Real estate & infrastructure	Emerging	Fractional ownership of buildings and projects
Commodities & gold	Established	Tokens backed one-to-one by stored physical metal
Listed equities	Early	Tokenized shares trading around the clock

What holds asset owners back

01

Legal structuring

Each asset needs a legal wrapper that gives token holders an enforceable claim, and few teams know how to set one up.

02

Technology build

Smart contracts, wallets, investor portals and integrations take time and specialist engineers.

03

Compliance

Investor checks, transfer restrictions and reporting must follow securities rules in every market.

04

Liquidity

Tokens are only attractive if investors can sell them, which means planning for secondary trading early.

McKinsey calls this a “cold start” problem: without enough investors, issuers hold back, and without products, investors stay away.

Source: McKinsey, “From ripples to waves” (2024).

WHAT WE DO

We design, build and maintain tokenization platforms

Design

Token structure, investor rules and the technical side of the legal wrapper, worked out with your lawyers.

Build

The issuance platform, smart contracts, investor portal and integrations, built by our engineers.

Maintain

Updates, security fixes and technical support after launch, plus help setting up and training your operations team.

OUR PLATFORM

Five modules, one platform

Issuer console	Create tokens, manage the cap table, run distributions and corporate actions.
Investor portal	Onboarding, identity and anti-money-laundering checks, wallet connection, holdings and statements.
Smart contracts	Ownership records, transfer rules, whitelists and automatic payouts, independently audited.
Integrations	Custodians, banks and payment rails, exchanges and data providers.
Reporting & audit	Full audit trail and regulator-ready reports.

Who we build for

Real estate & infrastructure owners

Raise capital from more investors with smaller tickets.

Fund managers

Issue fund units as tokens and automate investor administration.

Banks & financial institutions

Offer tokenized products to clients on their own branded platform.

Corporates

Tokenize receivables, inventory or supply-chain assets to unlock working capital.

Public sector

Digital bonds and registries with a transparent, auditable record.

How a project runs

Step 1

Discovery

Understand the asset, the investors and the target market.

Step 2

Structure

Design the token and the investor rules, aligned with your legal advisers.

Step 3

Build

Develop, integrate and test the platform and smart contracts, including an independent audit.

Step 4

Launch & maintain

Go live, help set up your operations team, and keep the platform maintained.

How we charge

01 **Platform setup**
A one-off fee to design, build and launch the platform.

02 **Annual licence**
Use of the platform software, including updates.

03 **Issuance fees**
A fee for each new token offering launched on the platform.

04 **Maintenance & team setup**
Ongoing maintenance and support, plus training for your operations team.

Recurring licence and issuance fees grow with every client and every new offering on the platform.

Main risks and how we handle them

Risk	What it means	How we handle it
Regulation	Rules differ by country and keep changing.	Each project is built to local securities rules, working with licensed partners and the client's lawyers.
Legal claim	A token is only as strong as its legal structure.	The legal wrapper is agreed before any code is written.
Smart contracts	Code can have flaws.	Independent security audits and upgradeable, tested contracts.
Liquidity	Some tokens are hard to sell.	Tokens designed for transfer, with connections to licensed trading venues.
Custody	Assets and keys must be held safely.	Integration with regulated custodians instead of holding assets ourselves.

ABOUT US

BlockchainArmy builds blockchain systems for companies and public institutions.

Blockchain engineering

In-house team building enterprise blockchain platforms end to end.

Delivered products

Platforms for procurement, data migration, mobility and shared parking.

Regional reach

Based in Istanbul, working across Europe, the Middle East and Asia.

Compliance by design

Systems built around audit trails, identity checks and data protection.

BLOCKCHAINARMY

Thank you

To discuss a tokenization project or partnership, contact us through our website.

blockchainarmy.com

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