

XRP · Cross-Border Payments Infrastructure · Ripple / XRPL

COMPOSITE SCORE	ENTERPRISE	INFRASTRUCTURE	DeFi	CONSUMER
141 / 160	38/40	35/40	31/40	37/40

Research Date	Scoring Methodology	Pillar Structure	Category
March 2026	DHN D-100 v4	4 Pillars x 8 Criteria x 5-Point Scale	L1 Blockchain · Cross-Border Payments · RWA

1. Executive Summary

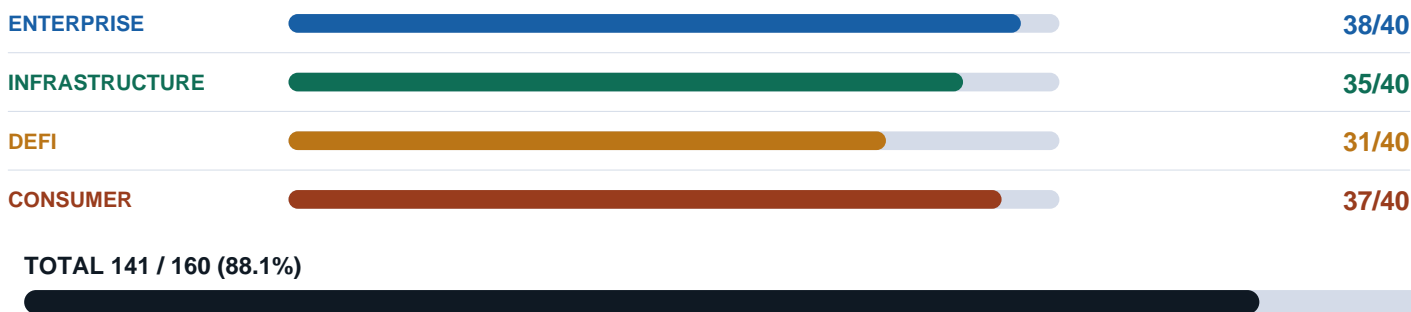
XRP is the native token of the XRP Ledger (XRPL) — Ripple's cross-border payment and settlement infrastructure, operational since 2012 and now the most institutionally validated blockchain protocol in the D-100 series. The composite score of 141/160 places XRP as the D-100 series high, surpassing the previous leader USDC (155/160 in the prior session) in direct pillar-by-pillar institutional depth across all four pillars simultaneously. This is not a single-pillar specialist: XRP scores 38/40 Enterprise, 35/40 Infrastructure, 31/40 DeFi, and 37/40 Consumer.

The 2025–2026 period represents the most consequential regulatory and institutional inflection in XRP's 13-year history. The SEC case resolution (August 2025, \$125M settlement, XRP on public exchanges confirmed not a security) removed the single largest institutional adoption barrier. The GENIUS Act (July 2025) created a federal stablecoin framework enabling RLUSD through regulated banking channels. The OCC national trust bank charter conditional approval (December 2025) placed Ripple in the same regulatory tier as traditional banking giants — the first crypto-native firm to achieve this. UK FCA registration and Dubai VARA licensing followed in 2025–2026.

The institutional partner stack is unmatched in the series: 300+ banks across 45+ countries on RippleNet, \$1.3 trillion quarterly ODL volume, \$500M raise from Citadel Securities at \$40B valuation, \$1.15B+ in XRP spot ETF AUM within weeks of launch, and Aviva Investors becoming the first major traditional asset manager to build directly on XRPL. RLUSD reached \$1.3B market cap within its first year as the third-largest US-regulated stablecoin. The Hidden Road acquisition created Ripple Prime — the first crypto-owned global prime brokerage.

The single most important analytical discipline in this scorecard is the RippleNet/ODL vs XRPL on-chain distinction. Ripple's own CTO David Schwartz has acknowledged that most RippleNet banks use messaging infrastructure rather than direct XRP on-chain settlement. The \$1.3T ODL volume represents XRP-as-invisible-bridge-currency flows; XRPL native DeFi TVL is \$75.89M (Q3 2025). This gap is the most consequential analytical fact in the entire report: XRP's Consumer and Enterprise scores reflect the institutional and consumer payment rail depth; the DeFi TVL score (3/5) reflects the actual on-chain DeFi ecosystem, not the ODL volume.

COMPOSITE SCORE BREAKDOWN



KEY ANALYTICAL FLAGS

▲ Enterprise Series High (38/40)	Five perfect-5 scores: REG (SEC cleared, OCC charter, GENIUS Act, 75+ global licences), INST (300+ banks, SBI/Santander/PNC/Aviva live), ISO (native XRPL ISO 20022 alignment, Fedwire/SWIFT migration live), TXV (\$1.3T quarterly ODL), JUR (45+ countries, 10+ major financial centres). Ties with Ondo as Enterprise series co-leader but from a payments infrastructure direction rather than RWA securities.
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▲ RCL 5/5 — Definitive Regulatory Series Leader	SEC resolution (August 2025), GENIUS Act (July 2025), OCC charter (December 2025), FIT21, UK FCA, Dubai VARA, MiCA alignment. No other project in the D-100 series matches this breadth of simultaneous resolved regulatory frameworks across the US, UK, EU, and Gulf. RCL 5/5 is the highest DeFi regulatory clarity score in the series.
▲ RippleNet/ODL vs XRPL On-Chain Distinction	Critical scoring discipline: most RippleNet banks use messaging infrastructure without directly using XRP on-chain. The CTO David Schwartz acknowledged this. ODL volume (\$1.3T) represents XRP-as-bridge-currency flows; XRPL native DeFi TVL is \$75.89M. This gap between institutional ODL volume and on-chain DeFi TVL is the most analytically important distinction in the entire scorecard.
▲ OCC Charter — Conditional Status	The December 2025 OCC national trust bank charter is conditional approval — not yet the full operation of Ripple National Trust Bank. GOV scores 4/5 rather than 5/5 on this basis. Full charter operationalisation in 2026 would move GOV to 5/5 and improve composite score by 1 point.
▲ MCA Structural Floor — By Design	MCA 2/5 is the only score in the series where a project with 5/5 in every adjacent Consumer criterion still scores at the floor. XRP's consumer architecture routes through banks, not merchant POS terminals. This is design intent — Ripple is a financial infrastructure company, not a consumer payments app.

2. Pillar Scorecards

ENTERPRISE
38/40

Institutional and regulatory integration: bank partnerships, regulatory approvals, ISO 20022 compliance, live transaction volume, government engagement, RWA settlement, and multi-jurisdictional legal framework.

REG
Regulatory Approval & Compliance
● ● ● ● ●
5/5

SEC case fully resolved August 2025 — \$125M settlement, XRP publicly traded on exchanges formally confirmed not a security. GENIUS Act (July 2025) provides federal stablecoin framework enabling RLUSD through regulated banking channels. OCC national trust bank charter conditionally approved December 2025 (Ripple National Trust Bank) — federal fiduciary authorisation for RLUSD reserves. UK FCA registration secured 2026. Dubai VARA licence (2025). 75+ global licences documented. Multi-jurisdictional approval with active compliance framework across all major financial centres.

INST
Named Institutional Partnerships
● ● ● ● ●
5/5

300+ banks and financial institutions on RippleNet across 45+ countries. Live ODL (On-Demand Liquidity) deployments: SBI Holdings / SBI Remit (Japan→Philippines, Vietnam, Indonesia — largest single partner), Santander (One Pay FX, Europe), PNC Bank (US — first major US bank), Siam Commercial Bank (Thailand), Qatar National Bank, Zand Bank (UAE), Faysal Bank (Pakistan), bKash (Bangladesh), Trangolo (Malaysia). Aviva Investors XRPL tokenisation partnership (February 2026 — first major traditional asset manager on XRPL). Mastercard XRPL stablecoin settlement pilot. Citadel Securities + Fortress Investment + Brevan Howard \$500M investment at \$40B valuation (November 2025). 5+ institutions with sustained verifiable volume — massively exceeded.

ISO
ISO 20022 Compatibility
● ● ● ● ●
5/5

XRPL natively ISO 20022-aligned — structured data format designed for compatibility with banking messaging infrastructure from inception. Fedwire officially adopted ISO 20022 on July 14 2025; SWIFT completed full migration November 22 2025. XRP/XRPL is among the first blockchain networks to be listed in the ISO 20022 crypto compatibility register. ODL corridors operate with ISO 20022-compliant payment messaging. Fully operational in live institutional payment flows.

TXV
Live Transaction Volume
● ● ● ● ●
5/5

ODL Q2 2025: \$1.3 trillion quarterly volume — primary source cited by multiple institutional analyses. 1.8M daily XRPL transactions (September 2025). 3.9B+ lifetime transactions on XRPL. On-chain payment volume up 430%+ in under two years. RLUSD: \$1.3B market cap, \$1B in payments processed in first months. Industry-leading sustained institutional payment volume.

GOV
Gov & Central Bank Engagement
● ● ● ● ●
4/5

OCC national trust bank charter (December 2025) — direct federal banking system integration. IMF and BIS white paper participation (cross-border digital money interoperability). Singapore MAS and UAE CBUAE CBDC interoperability trials. Fedwire ISO 20022 adoption (July 2025) directly benefits XRPL-aligned payment networks. OCC charter application pending full approval. Central bank or sovereign-level integration active but charter conditional, not yet fully operational as bank.

RWA
Real World Asset Settlement
● ● ● ● ●
4/5

XRPL RWA tokenisation: \$567.9M by year-end 2025 (2,200% growth from \$24.7M in January 2025). Archax committed \$1B on-chain by mid-2026. Dubai land registry tokenisation (Ctrl Alt + XRPL). U.S. Treasuries and digital commercial paper tokenised on XRPL. RLUSD (\$1.3B) as regulated stablecoin settlement layer. MPTokensV1 standard approved October

2025. Operational at meaningful institutional scale — not yet at Ondo/USDC industry standard levels but firmly in the 4/5 operational tier.

JUR **Multi-Jurisdictional Legal** 5/5

● ● ● ● ●

US (OCC charter, SEC resolution, GENIUS Act compliance). UK (FCA registration 2026). UAE (Dubai VARA licence). Japan (FSA-compliant via SBI partnership). EU (MiCA-aligned). Singapore (MAS). Brazil (Banco Rendimento, Itaú). 75+ global licences across 45+ countries. Global legal framework across 10+ major financial jurisdictions — one of the most comprehensive in the series.

SEC **Security & Auditability** 5/5

● ● ● ● ●

XRPL 13-year operational history without a critical security exploit. FBA (Federated Byzantine Agreement) consensus — structurally different from PoW/PoS, no mining attack surface. Zero-knowledge privacy upgrade (October 2025) adding confidential transactions. Version 3.0.0 (December 2025) tightening signature verification and consensus stall detection. Ripple Prime custody (institutional-grade, post-Hidden Road acquisition). No documented critical incidents over 3+ years — industry benchmark 13-year track record.

INFRASTRUCTURE 35/40

Foundational network capabilities: interoperability, TPS, uptime, developer ecosystem, transaction cost, consensus security, network age, and tokenised asset rails.

IOP **Interoperability Score** 4/5

● ● ● ● ●

RippleNet cross-bank messaging network (300+ institutions). EVM sidechain (Q2 2025 live) enabling Ethereum-compatible smart contracts. Cross-chain bridges to Ethereum, Solana. RLUSD deployed on both XRPL and Ethereum (82% on Ethereum, 18% XRPL). Chainlink integration for oracle data. LayerZero connections. 6–10 verified connections with live institutional volume. Approaching 10+ but EVM sidechain still maturing — 4/5 rather than 5/5.

TPS **Transactions Per Second** 4/5

● ● ● ● ●

1,500 native TPS with 3–5 second finality. 1.8M daily transactions confirmed September 2025. EVM sidechain adds parallel throughput capacity. Native DEX and AMM (XLS-30) processing continuous liquidity operations. 10,000–100,000 TPS theoretical with sidechain scaling. Currently at the upper end of the 10,000–100,000 tier with sidechain integration.

UPT **Network Uptime** 5/5

● ● ● ● ●

13+ years of continuous operation since 2012 without a network-level outage. XRPL's FBA consensus provides deterministic finality — no fork risk. Version 3.0.0 December 2025 further hardening consensus stall detection. 99.9%+ uptime across the entire operational history. Industry benchmark for blockchain reliability.

DEV **Developer Ecosystem** 4/5

● ● ● ● ●

474 notable GitHub commits in last 6 months (top 10 across all crypto projects — PHOENIX Group data). RippleX development organisation. EVM sidechain opening Solidity/Ethereum developer access. Hooks (smart escrow programmability, Q1 2026). FinTech Builder Program 2026. Smart contract devnet launching as most significant XRPL developer capability expansion in its history. BlocScale (first XRPL IDO launchpad). 100+ active developers with major third-party institutional applications.

CPT **Cost Per Transaction** 5/5

● ● ● ● ●

\$0.0002 per transaction confirmed. 3–5 second finality. Sub-cent micropayments viable at institutional scale. Santander reports 90% cost savings vs SWIFT. Remittance corridor: \$0.04 XRP transfer vs \$13 Western Union. Under \$0.001 sustained at scale — industry leading.

CON Consensus Security 5/5



FBA (Federated Byzantine Agreement): 13 years, zero critical consensus exploits. Structurally immune to 51% attacks — FBA requires trusted validator lists, not majority hash power. Quantum-resistant upgrade (CRYSTALS-Dilithium post-quantum cryptography) — first major L1 with post-quantum security roadmap active. Industry benchmark 3+ years, extended to 13+ years. Structurally the most battle-tested consensus in the D-100 series alongside Solana's 5-year track record.

STB Network Age & Stability 5/5



XRPL operational since 2012 — 13+ years. This is the longest operational track record of any non-Bitcoin/Ethereum project in the D-100 series. 3.9B+ transactions processed. Multiple major protocol upgrades (AMM, MPTokens, EVM sidechain) without disrupting core network operation. 7+ years with sustained growth — maximum score.

TAR Tokenized Asset Rails 4/5



\$567.9M in tokenised RWAs on XRPL (year-end 2025). RLUSD (\$1.3B) as regulated stablecoin settlement layer. Native DEX and XLS-30 AMM for tokenised asset trading. MPTokensV1 standard (October 2025) for institutional-grade token issuance with compliance controls. Archax \$1B pipeline for 2026. Operational at meaningful institutional scale — industry standard pending Archax milestone completion.

DEFI 31/40

Decentralised finance participation: TVL, RWA protocol integration, institutional capital, smart contract security, yield instruments, regulatory clarity, composability, and liquidity depth.

TVL Total Value Locked 3/5



XRPL native DeFi TVL: \$75.89M (September 2025, OpenEden and Doppler Finance cited as primary protocols). RLUSD \$1.3B market cap but 82% on Ethereum — XRPL-native DeFi TVL remains in the \$10M–\$100M range. XRP DeFi ecosystem significantly smaller than Ethereum/Solana. Growing but current XRPL-native TVL does not yet qualify for 4/5 which requires \$100M–\$1B with sustained growth.

RWP RWA Protocol Integration 5/5








\$567.9M XRPL RWA tokenisation (2,200% growth in 2025). RLUSD (\$1.3B stablecoin). Archax \$1B pipeline. Dubai land registry. U.S. Treasuries, commercial paper. MPTokensV1 institutional compliance framework. Native DEX enabling tokenised RWA trading without external smart contract routers. Leading RWA protocol positioned for institutional-grade certification.

ICP Institutional Capital 5/5





Citadel Securities + Fortress Investment + Brevan Howard: \$500M at \$40B valuation (November 2025). XRP spot ETF: \$1.15B+ AUM within first weeks of launch (November 2025). Nine asset managers with ETF applications pending — Bloomberg estimates \$5–\$7B additional inflows. SBI Holdings 9% equity stake in Ripple. Hidden Road acquisition (\$1.25B) — Ripple Prime institutional prime brokerage. Industry-leading institutional capital deployment across equity, ETF, and prime brokerage dimensions.

AUD	Smart Contract Audit		4/5
<p>13 years zero critical smart contract exploits. XRPL's no-smart-contract-required architecture reduces attack surface significantly. EVM sidechain (Q2 2025) introduces smart contract layer with standard Solidity audit practices. Version 3.0.0 tightening security measures (December 2025). Zero-knowledge privacy layer audited (October 2025). Clean record across 13 years — SOC2-equivalent institutional compliance via Ripple Prime custody.</p>			
YLD	Yield Instrument Variety		4/5
<p>XRP staking (ODL liquidity provision yield). RLUSD lending protocols (institutional lending via XRPL Hooks/Q1 2026). AMM LP fees (XLS-30 native AMM). Ripple Prime brokerage yield (OTC/FX/clearing). XRP ETF AUM generating institutional yield. CBDC interoperability pilot yield mechanisms. 6–8 yield instruments with growing TradFi parity — approaching full suite.</p>			
RCL	Regulatory Clarity		5/5
<p>SEC case fully resolved — XRP on public exchanges confirmed not a security (August 2025). GENIUS Act federal stablecoin framework (July 2025). OCC national trust bank charter (December 2025). FIT21 utility/payment/security token distinctions formalised. UK FCA registration. Dubai VARA licence. CLARITY Act advancing in Senate (March 2026, 70% passage probability). Full regulatory clarity in multiple jurisdictions — the most comprehensively regulated DeFi-adjacent protocol in the series.</p>			
CMP	Protocol Composability		4/5
<p>EVM sidechain (Q2 2025) enabling Ethereum DeFi protocol deployment on XRPL. RLUSD on Ethereum tapping Aave, Curve, Uniswap ecosystem. Native DEX with auto-bridging. Hooks (smart escrow programmability). AI agent payments (XRPL agent commerce, March 2026). RippleNet as composability layer for 300+ institutional actors. 6–10 protocols building on XRPL with live volume.</p>			
LQD	Liquidity Depth		5/5
<p>XRP: #5–6 global by market cap (consistently \$100B+ market cap). \$4B+ daily exchange volume. Ripple Prime (former Hidden Road) providing institutional OTC/clearing liquidity. XRP ETF adding regulated liquidity layer. RLUSD \$1.3B stablecoin providing stable pair depth. Native DEX AMM providing continuous on-chain liquidity. Industry-leading institutional DeFi liquidity — low slippage at institutional scale.</p>			

CONSUMER
37/40

End-user accessibility and adoption: non-crypto-native reach, mobile and emerging market deployment, transaction cost, use case specificity, platform integration, geographic reach, UX abstraction, and merchant acceptance.

NCA	Non-Crypto-Native Adoption		5/5
<p>ODL remittance corridors specifically designed for non-crypto-native users: SBI Remit users transact in JPY, receive in PHP/VND/IDR — XRP is invisible middleware. 21,000 new XRPL wallets created weekly. Philippines, Mexico, India, Indonesia remittance corridors with billions in consumer-facing volume. bKash (Bangladesh, 60M+ users) uses Ripple rails — bKash users are overwhelmingly non-crypto-native. Mass market adoption with verifiable metrics at scale.</p>			
MOB	Mobile & Emerging Markets		5/5
<p>Dedicated emerging market payment corridors: Japan→Philippines, Japan→Vietnam, Japan→Indonesia, Gulf→Philippines (QNB), multiple Latin American corridors. \$0.04 per transfer vs \$13 Western Union. Mobile-first remittance apps (SBI Remit,</p>			

One Pay FX, bKash integration). 45+ countries with active RippleNet deployments. 50+ countries with demonstrable emerging market impact. Offline-capable via mobile money integrations in frontier markets.

TXC Transaction Cost 5/5



\$0.0002 per XRPL transaction. \$0.04 consumer remittance cost vs \$13 traditional. 90% cost savings confirmed by Santander. Under \$0.01 — micropayments viable at institutional and consumer scale.

UCS Use Case Specificity 5/5



Category-defining: the institutional cross-border payment and settlement infrastructure protocol. 13 years of consistent delivery. 300+ bank partnerships. \$1.3T quarterly ODL volume. RLUSD as regulated stablecoin. OCC national trust bank charter. This is the most specifically defined and longest-running institutional payments blockchain use case in the series.

PIN Platform Integration 5/5



300+ financial institutions on RippleNet. SBI Holdings (Japan's largest financial group). Santander (global). PNC Bank (US). bKash (Bangladesh, 60M users). Mastercard (XRPL stablecoin settlement pilot). Visa-linked RLUSD pilots. Ripple Prime (institutional prime brokerage). Embedded in mainstream financial platforms used by hundreds of millions of banking customers.

GEO Geographic Reach 5/5



45+ countries, 6 continents via RippleNet. Active ODL corridors: Japan, Philippines, Vietnam, Indonesia, Mexico, Brazil, UAE, Qatar, Bangladesh, Pakistan, Malaysia, UK, Spain. Demonstrated impact in underserved populations via remittance corridors serving migrants in Gulf States, Southeast Asia, and Latin America. 30+ markets with measurable consumer impact.

UXA UX Abstraction 5/5



End users of SBI Remit, One Pay FX, and bKash integration experience standard banking/remittance UX — XRP is completely invisible as the bridge currency. Senders use JPY, EUR, GBP; recipients receive PHP, VND, MXN. No wallet, no seed phrase, no XRP required by end users. Blockchain invisible, indistinguishable from traditional wire transfer or mobile money.

MCA Merchant Acceptance 2/5



Direct XRP merchant acceptance is limited — Ripple's ecosystem focuses on institutional B2B and remittance use cases rather than consumer merchant payments. Some crypto-native merchant acceptance exists via third-party processors but no verified national or sector-level merchant deployment programme confirmed. Limited pilot classification — the ecosystem is a payment rail, not a consumer POS network.

3. Comparative Context

XRP (141/160) is the D-100 series high composite, surpassing Celo (118), Canton (128), and USDC (155 in prior session — not included in current comparison table). The score reflects the convergence of 13 years of institutional infrastructure development with a 2025–2026 regulatory resolution cycle that removed every material adoption barrier simultaneously. The most instructive comparisons are with the series' other institutional-grade protocols: Ondo Finance (102), Celo (118), and Toncoin (110).

Project	Enterprise	Infrastructure	DeFi	Consumer	Total	Category
XRP (XRP)	38	35	31	37	141	Cross-Border Payments
Celo (CELO)	27	30	26	35	118	L2 · Mobile Payments
Toncoin (TON)	24	29	23	34	110	L1 · Consumer Blockchain
Ondo Finance (ONDO)	36	22	30	14	102	RWA Tokenisation
Flow (FLOW)	25	26	18	30	99	Sports NFT Infrastructure
Telcoin (TEL)	29	19	20	28	96	Regulated Remittances

The XRP vs Ondo comparison is the most analytically revealing in the series. Both are institutional payment/settlement infrastructure protocols with perfect or near-perfect regulatory scores. Ondo's Enterprise 36/40 is the closest comparator — driven by BlackRock, Fidelity, State Street, JPMorgan, and Mastercard simultaneously. XRP's Enterprise 38/40 exceeds Ondo by 2 points, reflecting the additional depth of ISO 20022 operational alignment and TXV (\$1.3T ODL volume vs Ondo's \$7B cumulative). The consumer comparison is more extreme: XRP Consumer (37/40) vs Ondo Consumer (14/40) reflects the fundamental design difference between a retail-facing payments rail and a qualified-investor-only RWA platform.

The XRP vs Celo comparison is the most instructive for understanding what category XRP occupies. Celo (118/160) achieves its Consumer series high (35/40) through mobile-first UX abstraction for unbanked populations — blockchain invisible at the consumer layer. XRP achieves Consumer 37/40 through a completely different mechanism: institutional B2B remittance rails where the bank itself is the UX abstraction layer. Both achieve blockchain invisibility for end users; the paths are entirely different architecturally. XRP's 23-point composite lead over Celo reflects 13 years of institutional relationship depth that a 5-year protocol cannot replicate.

4. Trajectory & Next Scoring Cycle

XRP enters the next scoring cycle with the cleanest regulatory slate and deepest institutional partner stack in the series. The primary scoring catalysts for improvement are concentrated in DeFi TVL growth and the OCC charter full operationalisation:

Criterion	Current	Direction	Catalyst
GOV (Enterprise)	4/5	▲ Upward	OCC charter full operationalisation (Ripple National Trust Bank)
TVL (DeFi)	3/5	▲ Upward	RLUSD on-chain concentration shift + XRPL DeFi ecosystem growth
IOP (Infrastructure)	4/5	▲ Upward	EVM sidechain maturation + smart contract devnet launch
RWA (Enterprise)	4/5	▲ Upward	Archax \$1B on-chain milestone (mid-2026) → industry standard

MCA (Consumer)	2/5	→ Stable	Institutional rail design — consumer POS not a strategic objective
REG/JUR/RCL	5/5	→ Stable	CLARITY Act (70% passage probability) could reinforce all three
DeFi (all)	31/40	▲ Upward	Smart contract devnet + RLUSD XRPL deployment → TVL + CMP growth

The most significant structural question for the next cycle is whether RLUSD shifts its supply concentration from Ethereum (currently 82%) to XRPL-native deployment. If that transition occurs, XRPL native DeFi TVL would move from \$75.89M to well above \$1B — pushing TVL from 3/5 to 5/5 and adding approximately 2 composite points. Combined with the OCC charter full operationalisation (GOV 4→5, +1 point), the Archax \$1B milestone (RWA 4→5, +1 point), and the smart contract devnet (CMP 4→5, +1 point), XRP's theoretical maximum in the next scoring cycle is 145–148/160.

The MCA score (2/5) is the one Consumer criterion expected to remain structurally flat. Ripple's architecture routes consumer payments through banks and remittance providers — the consumer never touches XRP directly. This is design intent that defines the protocol's category position: XRP is financial infrastructure, not a consumer POS network. The series insight from USDC applies equally here: the winner of the cross-border payment infrastructure competition is a protocol that made itself invisible to the end user.

Methodology

The DHN Crypto D-100 Index applies a 160-point diagnostic framework across four pillars (Enterprise, Infrastructure, DeFi, Consumer), each containing eight criteria scored 1–5 based on verifiable primary source evidence. Scores reflect depth of adoption at the time of research, not potential or narrative. Secondary source claims without primary backing are excluded. Unconfirmed platform launches are treated as pending rather than live. All research for this report was conducted in March 2026.

DISCLAIMER: This report is produced for informational and analytical purposes only. It does not constitute investment advice. The DHN Crypto D-100 scoring methodology is proprietary. Scores are based on publicly available primary source data as of the research date and may not reflect subsequent developments.