

Scoring Rubric & Methodology

The complete evidence-based scoring standard for the D-100 Blockchain Asset Index

The D-100 Framework evaluates blockchain assets across four pillars — Enterprise, Infrastructure, DeFi, and Consumer — using 8 scored criteria per pillar (32 criteria total, 160 points maximum). Each criterion is scored 1 to 5 based on verifiable primary source evidence only. Checking a box does not equal a high score. Depth of adoption determines the score. A composite of 100+ across all four confirmed pillars = Macro Asset.

ENTERPRISE

Institutional & Governmental Integration

8 criteria / 40 pts

INFRASTRUCTURE

Foundational Networks & Protocol Layer

8 criteria / 40 pts

DeFi

Permissionless Financial Layer

8 criteria / 40 pts

CONSUMER

Mass Market Adoption Layer

8 criteria / 40 pts

SCORE SCALE:

● 1 — No Evidence ● 2 — Minimal ● 3 — Developing ● 4 — Strong ● 5 — Category-Leading

DESIGNATIONS:

130-160 = MACRO ASSET 100-129 = STRONG 70-99 = DEVELOPING <70 = SPECULATIVE PARTIAL = IN PROGRESS

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"If the money is digital, so is the hustle."

FRAMEWORK PHILOSOPHY

The D-100 Framework evaluates blockchain assets across four measurable pillars using 8 scored criteria per pillar — 32 criteria and 160 maximum points in total. Every score is anchored to primary source evidence only. No price data, market cap, social media presence, community size, or speculative roadmap claims are considered at any score level in any criterion.

THE EVIDENCE STANDARD

Primary Sources Only

A primary source is a document, regulatory filing, on-chain record, or official announcement verifiable independently. Secondary sources — news, analyst reports, community posts — are used only to locate primary sources, never as evidence themselves.

What Qualifies

Regulatory filings, government announcements, named institutional confirmations, on-chain transaction data from public block explorers, ISO compliance documentation, audit reports from recognized firms, and officially published agreements.

What Does Not Qualify

Price action, market cap, social media following, Discord/Telegram size, influencer endorsements, roadmap items not yet deployed, anonymous TVL with no institutional attribution, or any claim that cannot be traced to a verifiable primary source.

SCORING ARCHITECTURE

Four pillars. Eight criteria per pillar. Each criterion scored 1-5. Max per pillar: 40 pts. Max composite: 160 pts. All four pillars must be confirmed for a composite designation. Partial composites carry an In Progress designation until all four pillars are scored.

Score	Label	Standard
5	Category-Leading	Clear leader. Multiple primary sources confirm dominance. No significant gaps.
4	Strong	Strong performance, minor gaps. Primary sources confirm the claim.
3	Developing	Live deployment with meaningful evidence. Not yet at full institutional scale.
2	Minimal	Early-stage. Limited primary source evidence. Claims partially verified.
1	No Evidence	No verifiable primary source evidence. May appear in roadmap but not deployed.

CALIBRATION & REVISION

Scores are not permanent. As primary source evidence evolves — regulatory approvals granted, partnerships go live, outages occur, audits surface issues — scores are updated. A score that was a 5 may be revised downward if evidence no longer supports it. This is a living index.

WHAT THIS FRAMEWORK DOES NOT MEASURE

- Price prediction or price history
- Market capitalization at any level
- Founding team quality or developer personalities
- Tokenomics, inflation schedules, or supply mechanics
- Marketing quality, brand recognition, or social media presence
- Community enthusiasm or speculative roadmap potential

ENTERPRISE

8 CRITERIA | MAX SCORE: 40

Institutional & Governmental Integration

Each criterion scored 1-5 on primary source evidence

CODE	CRITERION	1	2	3	4	5
		No Evidence	Minimal	Developing	Strong	Category-Leading
REG	Regulatory Approval & Compliance	No regulatory engagement	Regulatory dialogue initiated	Approved in 1-2 jurisdictions	Approved in 3-5 major jurisdictions	Multi-jurisdictional approval with active compliance framework
INST	Named Institutional Partnerships	No named partners	Partners announced, not deployed	1-2 confirmed live deployments	3-5 named institutions live	5+ institutions with sustained verifiable volume
ISO	ISO 20022 Compatibility	No ISO 20022 development	Development announced	ISO 20022 registered	Active in pilot	Fully operational in live institutional flows
TXV	Live Transaction Volume	No verifiable institutional volume	Pilot scale only	Confirmed but limited scale	Meaningful multi-institution volume	Industry leading sustained institutional volume
GOV	Gov & Central Bank Engagement	No engagement	Government interest noted	Formal pilot with government entity	Active government deployment	Central bank or sovereign level integration
RWA	Real World Asset Settlement	No RWA activity	RWA announced	RWA pilot live	RWA operational at meaningful scale	RWA industry standard with sustained volume
JUR	Multi-Jurisdictional Legal	Single jurisdiction	2-3 jurisdictions	4-5 jurisdictions	Major financial centers covered	Global legal framework across 10+ jurisdictions
SEC	Security & Auditability	No formal security audit	Single audit completed	Regular audits, no major incidents	SOC2 or equivalent certification	Industry leading security, zero critical incidents over 3+ years

INFRASTRUCTURE

8 CRITERIA | MAX SCORE: 40

Foundational Networks & Protocol Layer

Each criterion scored 1-5 on primary source evidence

CODE	CRITERION	1	2	3	4	5
		No Evidence	Minimal	Developing	Strong	Category-Leading
IOP	Interoperability Score	Isolated, no bridges	1-2 protocol connections	3-5 connections	6-10 connections with live volume	10+ verified connections, industry leading
TPS	Transactions Per Second	Under 100 TPS real load	100-1,000 TPS	1,000-10,000 TPS	10,000-100,000 TPS	100,000+ TPS sustained
UPT	Network Uptime	Multiple major outages	95-97% uptime	97-99% uptime	99-99.9% uptime	99.9%+ over 3+ years
DEV	Developer Ecosystem	Minimal GitHub activity	Small core team only	Growing third party base	100+ active developers	500+ developers, major third party apps
CPT	Cost Per Transaction	Over \$1.00	\$0.10-\$1.00	\$0.01-\$0.10	\$0.001-\$0.01	Under \$0.001 sustained at scale
CON	Consensus Security	Unproven mechanism	Tested, vulnerabilities found	Proven with minor incidents	Proven, no critical incidents 2+ years	Industry benchmark 3+ years
STB	Network Age & Stability	Under 1 year mainnet	1-2 years	3-4 years	5-6 years	7+ years with sustained growth
TAR	Tokenized Asset Rails	No tokenization capability	In development	Live in pilot	Operational at scale	Industry standard with institutional adoption

DeFi

Permissionless Financial Layer

8 CRITERIA | MAX SCORE: 40

Each criterion scored 1-5 on primary source evidence

CODE	CRITERION	1	2	3	4	5
		No Evidence	Minimal	Developing	Strong	Category-Leading
TVL	Total Value Locked	Under \$1M	\$1M-\$10M	\$10M-\$100M	\$100M-\$1B	\$1B+ with sustained growth
RWP	RWA Protocol Integration	No RWA integration	RWA announced	RWA pilot live	Operational with meaningful volume	Leading RWA protocol, institutional grade
ICP	Institutional Capital	Retail only	Minor institutional interest	Confirmed institutional participants	Major institutional capital deployed	Industry leading institutional DeFi
AUD	Smart Contract Audit	No audit	Single audit, issues found	Multiple audits, minor issues resolved	Clean record across multiple firms	Continuous program, zero critical vulns 2+ years
YLD	Yield Instrument Variety	Single yield product	2-3 products	4-5 products	6-8 products with TradFi parity	Full suite matching or exceeding TradFi
RCL	Regulatory Clarity	No engagement	Uncertainty, no action	Active dialogue	Defined regulatory framework	Full clarity in multiple jurisdictions
CMP	Protocol Composability	Isolated	1-2 integrations	3-5 integrations	6-10 protocols building on top	Core infra for 10+ protocols
LQD	Liquidity Depth	Shallow, highly volatile	Limited but improving	Adequate for retail	Deep, supports institutional size	Industry leading, low slippage at institutional scale

CONSUMER

8 CRITERIA | MAX SCORE: 40

Mass Market Adoption Layer

Each criterion scored 1-5 on primary source evidence

CODE	CRITERION	1	2	3	4	5
		No Evidence	Minimal	Developing	Strong	Category-Leading Mass market
NCA	Non-Crypto-Native Adoption	Crypto-native only	Minor non-native interest	Measurable non-native user base	Majority non-native in key markets	adoption with verifiable metrics
MOB	Mobile & Emerging Markets	Desktop only	Mobile app, limited markets	Mobile in 10+ countries	Mobile-first in 25+ countries	50+ countries, offline capability
TXC	Transaction Cost	Over \$1.00 per transaction	\$0.50-\$1.00	\$0.10-\$0.50	\$0.01-\$0.10	Under \$0.01, micropayments viable
UCS	Use Case Specificity	No defined use case	Broad vague use case	Defined use case in pilot	Specific use case with proven adoption	Category defining with mainstream usage
PIN	Platform Integration	No consumer integration	1-2 integrations	3-5 integrations	6-10 major platforms	Embedded in mainstream platforms used by millions
GEO	Geographic Reach	Single market	2-5 markets	6-15 markets	16-30 markets, strong emerging presence	30+ markets, demonstrated impact in underserved populations
UXA	UX Abstraction	Requires blockchain knowledge	Simplified but still technical	Usable by motivated non-technical user	Seamless for average smartphone user	Blockchain invisible, indistinguishable from Web2
MCA	Merchant Acceptance	No merchant acceptance	Limited pilot	Regional acceptance	National or sector level	Major retailer or financial institution at scale

COMPOSITE SCORE & D-100 DESIGNATION SYSTEM

A composite score is the sum of all four confirmed pillar scores. All four pillars must be scored for a composite designation to be confirmed. Partial composites are tracked as In Progress until all four pillars are confirmed.

<p>130 – 160 MACRO ASSET</p>	<p>Cross-pillar utility at institutional scale. Strong confirmed performance across Enterprise, Infrastructure, DeFi, and Consumer simultaneously. Systemic importance that transcends any single use case or market cycle. Current examples: Ethereum (144), Chainlink (138), USDC (155), Solana (140).</p>
<p>100 – 129 STRONG</p>	<p>Dominant pillar presence with meaningful cross-pillar utility confirmed. Category leader in primary pillar with developing evidence in remaining three. Watch for convergence signals that could push toward Macro Asset. Current examples: Bitcoin (119), Hedera (118).</p>
<p>70 – 99 DEVELOPING</p>	<p>Clear verifiable use case with a growing primary source evidence base. Not yet at institutional scale across all pillars, or strong in one to two pillars with limited evidence in others. Real deployments — not speculative. Current examples: Algorand (108), VeChain (117).</p>
<p><70 SPECULATIVE</p>	<p>Primary source evidence does not currently support a higher designation. Narrative-driven assets, early-stage networks, or assets with community strength but limited institutional deployment. Monitor for deployment milestones and primary source events.</p>
<p>PARTIAL IN PROGRESS</p>	<p>One or more of the four required pillars remain unscored. The partial composite is shown for directional reference only. Formal designation is not assigned until all four pillars carry confirmed scores.</p>

PILLAR CONVERGENCE SIGNALS

<p>BRIDGE</p>	<p>A gap of 5 points or fewer between two pillars where new primary source evidence could close the gap in a s...</p>
<p>LEAN</p>	<p>Directional evidence momentum toward a higher score in a specific pillar without yet sufficient confirmation f...</p>
<p>CLEAR</p>	<p>Unambiguous multi-pillar leadership — dominant performance in two or more pillars simultaneously with no ...</p>