

Digital Asset Readiness Framework

A Structured Methodology for Institutional
Digital Asset Adoption

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DARF

Agenda

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The Institutional Readiness Gap

Why financial institutions need a structured approach

02

Introducing DARF

Cambridge-credentialed, six-dimensional assessment framework

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The Six Dimensions

Strategy, Legal, Technology, Risk, People, External Environment

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Maturity Model

Five-level progression from Exploratory to Integrated

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Assessment Methodology

Four-phase engagement delivering actionable outcomes

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Engagement Tiers & Next Steps

Three service levels tailored to institutional needs



The Institutional Readiness Gap

Most financial institutions lack a coherent, enterprise-wide methodology for evaluating their readiness for digital asset adoption.



Fragmented Initiatives

Digital asset efforts are siloed across innovation labs, treasury, and IT — disconnected from enterprise strategy and balance-sheet priorities



Regulatory Exposure

Without structured readiness assessment, institutions risk misinterpreting MiCA, Basel and FATF obligations, leading to supervisory friction



Competitive Risk

As tokenisation matures, liquidity will gravitate toward institutions with demonstrated governance capability — those unprepared risk irrelevance

500+ Tier 2/3 banks and DFIs globally are actively considering digital asset adoption — with no established framework to guide them.

Regulatory Tailwinds

Converging global regulation is creating immediate compliance and readiness pressure for regulated institutions.

MiCA (EU)

Markets in Crypto-Assets Regulation now in force — harmonised regime for crypto-asset service providers and stablecoins across 27 member states

UK FSMA

Financial Services and Markets Act crypto-asset regime advancing — bringing digital assets within the FCA regulatory perimeter

Basel Standards

BCBS prudential standards for crypto-asset exposures requiring capital adequacy and risk management frameworks from banks

FATF / Travel Rule

Anti-money laundering and travel rule implementation creating compliance obligations for cross-border transfers

Institutions that act now will set the standard. Those that wait risk supervisory friction and competitive disadvantage.

Introducing DARF

A proprietary, Cambridge-credentialed diagnostic methodology that evaluates institutional readiness for digital asset adoption.



Six Integrated Dimensions

Holistic coverage across strategy, legal, technology, risk, people, and external environment



Five-Level Maturity Scale

Clear progression from Exploratory to Integrated with measurable benchmarks



Technology-Agnostic

Focuses on governance, risk and strategic alignment — not specific blockchain protocols



Regulator-Aligned

Mapped to MiCA, Basel, FATF and PFMI standards for supervisory dialogue



Cambridge Credentialed

Developed at Cambridge Judge Business School as part of the Digital Assets for Enterprises programme.

Awarded Distinction.

Combines academic rigour with practical financial-market experience in liquidity management, collateral optimisation, and market infrastructure.

Six Dimensions of Readiness



Strategy & Leadership

Executive vision, board sponsorship, business-strategy alignment



Legal & Regulatory Compliance

MiCA, FATF, AML/CTF, supervisory expectations, policy alignment



Technology & Infrastructure

DLT integration, custody, API interoperability, cybersecurity



Risk & Control Environment

Operational risk, smart-contract governance, incident response



People & Culture

Awareness, skills, accountability, cross-functional governance



External Environment

Market infrastructure, trade lifecycle, sandbox readiness

Dimension 1: Strategy & Leadership



Evaluates executive commitment, clarity of purpose, and the integration of digital-asset strategy into the institution's overall business and balance-sheet strategy.

Assessment Criteria

- Board-level sponsorship and governance-approved objectives
- Alignment with core business models, balance-sheet priorities, and client needs
- Investment prioritisation and resource allocation for digital-asset initiatives
- Articulation of measurable, governance-approved digital-asset objectives

Key Question

Does your institution have a board-approved digital asset strategy linked to measurable business outcomes?

Dimension 2: Legal & Regulatory Compliance



Assesses the institution's understanding and internal interpretation of applicable laws, regulations, and supervisory guidance.

Assessment Criteria

- MiCA classification of tokens, AML/CTF procedures, data-privacy obligations
- Alignment of internal policies with supervisory expectations
- Governance arrangements for regulatory change management
- Cross-jurisdictional regulatory mapping and gap analysis

Key Question

Can your institution demonstrate consistent regulatory interpretation across all digital asset activities?

Dimension 3: Technology & Infrastructure



Reviews the institution's capability to integrate distributed-ledger systems into existing technology architecture.

Assessment Criteria

- Ledger design choices (permissioned vs consortium models)
- API-level interoperability between legacy and digital-asset systems
- Custody arrangements, wallet management, and key management
- Cybersecurity resilience and operational availability

Key Question

Is your technology architecture ready to support secure, interoperable digital asset operations?

Dimension 4: Risk & Control Environment



Examines the alignment of operational, market, and compliance risk frameworks with new digital-asset operating models.

Assessment Criteria

- Smart-contract governance and audit procedures
- Asset segregation, custody controls, and key management
- Incident response and disaster-recovery arrangements
- Alignment with PFMI and Basel operational-risk standards

Key Question

Are your risk and control frameworks adapted for the unique characteristics of digital asset operations?

Dimension 5: People & Culture



Measures organisational awareness, skills, accountability, and collaboration across business, technology, legal, and risk functions.

Assessment Criteria

- Formal training programmes and competency frameworks
- Cross-functional governance committees and decision-making
- Leadership accountability for digital-asset transformation
- Organisational learning and knowledge-sharing mechanisms

Key Question

Does your organisation have the skills and governance culture to sustain digital asset transformation?

Dimension 6: External Environment



Assesses understanding of, and connectivity to, the external market-infrastructure ecosystem required for digital-asset adoption.

Assessment Criteria

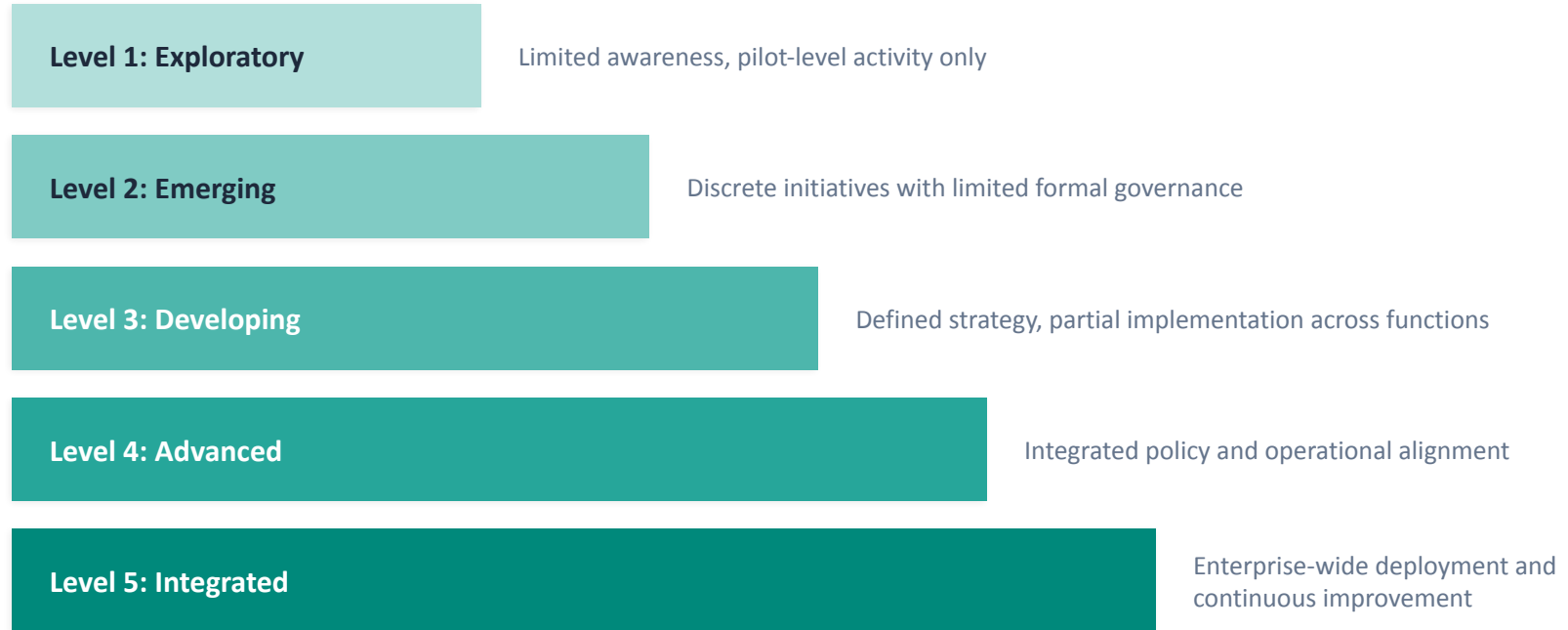
- Trade lifecycle mapping across CSDs, custodians, CCPs, and payment systems
- Identification of critical third-party dependencies and interoperability needs
- Awareness of regulatory sandboxes and industry pilots across jurisdictions
- Understanding of how tokenisation may reshape the end-to-end trade lifecycle

Key Question

Has your institution mapped its role in the emerging digital asset ecosystem?

Five-Level Maturity Model

Each dimension is scored independently, creating a multi-dimensional readiness profile.



Four-Phase Assessment Methodology

01

1–2 weeks



Scoping & Discovery

- Define scope and priority use cases
- Map stakeholders across functions
- Review existing digital-asset initiatives
- Identify regulatory touchpoints



02

2–3 weeks



Data Collection & Engagement

- Structured stakeholder interviews
- Policy and documentation review
- External regulatory analysis
- Cross-functional gap identification



03

1–2 weeks



Diagnostic Assessment

- Apply six-dimensional model
- Score maturity across all dimensions
- Produce readiness heatmap
- Generate maturity matrix



04

1–2 weeks



Roadmap & Delivery

- Sequenced implementation roadmap
- Executive board pack
- Regulatory-alignment summary
- Knowledge and policy toolkit

Assessment Deliverables

1

Digital Asset Readiness Report

Comprehensive assessment across all six dimensions with detailed findings, gap analysis, and benchmark comparison

2

Readiness Heatmap & Maturity Matrix

Visual representation of dimensional scores enabling instant identification of strengths and gaps

3

Implementation Roadmap

Sequenced, prioritised plan for closing readiness gaps aligned with institutional priorities and regulatory timelines

4

Executive Board Pack

Board-ready summary designed for governance reporting and investment decision-making

5

Knowledge & Policy Toolkit

Templates, policy frameworks, and governance guidelines for sustained digital-asset capability building

Engagement Tiers

RECOMMENDED

DARF Essentials

4–5 weeks

Single business line or use case

- Focused readiness assessment
- Readiness report & heatmap
- Targeted implementation roadmap

DARF Comprehensive

6–9 weeks

Full enterprise assessment

- All six dimensions assessed
- Full diagnostic report & board pack
- Policy toolkit & roadmap

DARF Enterprise

9–16 weeks

Multi-entity / cross-jurisdictional

- All Comprehensive deliverables
- Cross-entity benchmarking
- Ongoing advisory retainer

Why DARF Is Different

Competitor	Gap DARF Fills
Big 4 Firms	Offer digital asset advisory but lack a structured maturity model and enterprise-wide readiness framework
Blockchain Consultancies	Focus on technology implementation rather than institutional governance and regulatory alignment
Regulatory Consultancies	Lack the cross-domain integration of strategy, technology, risk, and culture that DARF provides

The DARF Advantage

- ✓ Only Cambridge-credentialed institutional readiness framework on the market
- ✓ Vendor-neutral and technology-agnostic — focuses on governance, not products
- ✓ Explicitly mapped to MiCA, Basel, FATF and PFMI for regulatory dialogue
- ✓ Enterprise-wide coverage across all six institutional dimensions
- ✓ First-mover advantage in a market with no established competitor

Next Steps

Begin your institution's digital asset readiness journey.

1

Discovery Call

30-minute confidential discussion to understand your institution's digital asset ambitions and current state

2

Scoping Proposal

Tailored engagement proposal aligned to your institutional priorities, regulatory context, and timeline

3

DARF Assessment

Structured diagnostic delivering actionable insights, a readiness heatmap, and a sequenced roadmap

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[Book a Discovery Call](#)