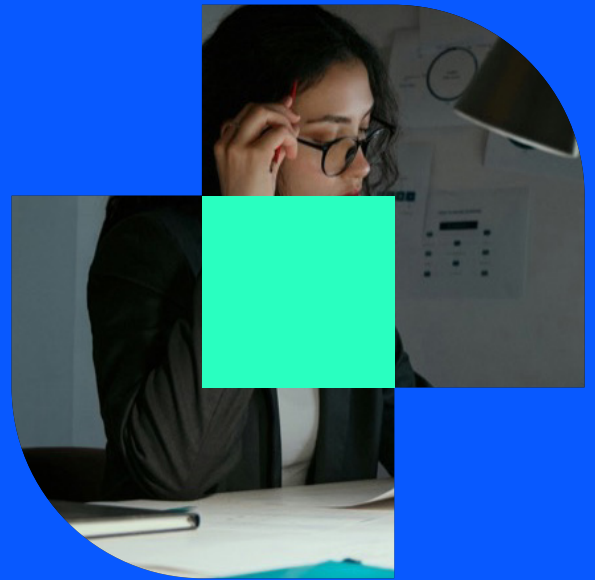


Use Case

Digital Assets (Crypto)

SOLUTION

Smart Reconciliations



Reconciliation of digital assets including crypto brings together activity across L1/L2 chains, wallets, custodians, CEX/DEX venues, smart contracts, and internal ledgers, to create a consistent, verifiable view of on-chain and off-chain balances. It aligns token transfers, contract calls, fees, staking rewards, swaps, and bridged assets into a single, trusted operational record.

Challenges

Rapid on-chain activity, multichain fragmentation, and diverse execution paths make it hard for teams to validate true positions. Token movements span wallets, exchanges, protocols, and validators, each with different formats, time stamps, and event structures. Manual spreadsheets cannot keep up with high velocity flows, DeFi interactions, and chain specific behaviours, and this approach can lead to drift between on-chain state and internal books.

The Accelerating Forces

MultiChain Expansion: Growth of L2s, bridges, wrapped assets, and staking ecosystems increases reconciliation surface area and contract complexity.

Heightened Regulatory Scrutiny: Auditors now expect provable, evidence-based reconciliation of Digital Asset movements, safeguarding controls, and transparent lineage from wallet to ledger.

Programmatic Volume & Velocity: High frequency trades, automated smart contract interactions, and protocol level events overwhelm manual processes and amplify operational risk.



Solution

A digital asset reconciliation ingests data from blockchains, nodes, wallets, custodians, CEXs, DeFi protocols, trading systems, and accounting platforms, standardising it into a single schema. It decodes contract interactions—swaps, staking/unstaking, bridging, gas fees, failed calls and matches on-chain state against internal books with exact and fuzzy logic.

Breaks are routed through governed workflows with full commentary, supporting valuation, P&L, fair value calculations, and automated journal posting. Continuous monitoring surfaces anomalies in real time across chains and venues.

Benefits

- ✓ **Unified on /off chain accuracy** across blockchains, wallets, custodians, exchanges, and DeFi protocols, reducing unexplained P&L, slippage, and write offs.
- ✓ **Faster break detection** for wallet mismatches, contract level errors, timing gaps, and failed or missing transactions, strengthening operational and financial control.
- ✓ **Immutable audit evidence** with complete, tamper proof logs aligned to SOC, AML, FCA, and MiCA expectations, supporting audit readiness and regulatory compliance.
- ✓ **Automated, high volume reconciliation cycles** that replace manual spreadsheets and scripting, accelerating processes that traditionally took days or weeks.
- ✓ **Scalable digital asset infrastructure** capable of supporting rapid growth in transaction volumes, new tokens, L1/L2 chains, staking flows, and evolving protocol behaviours without additional manual effort.
- ✓ **Enhanced transparency & control**, with real time insight into ageing, risk levels, NAV and valuation impact, and SLA performance, enabling more informed operational and treasury decisions.

Next steps

To discover how Smartstream can help you gain real time control over high volume, multichain digital asset reconciliations, [request a demo](#) or contact our team at **smart.stream**

About Smartstream

For more information visit:
smart.stream

Smartstream unlocks trusted, intelligent data insights – clearly, consistently, and without compromise.

Empowering leading global financial institutions and enterprises with innovative solutions that deliver accurate, timely data insights to streamline operations, reduce costs, and meet regulatory demands with confidence.

By harnessing data at the core of customer operations, Smartstream drives smarter, faster outcomes across reconciliations, liquidity, collateral, corporate actions, fees, and reference data solutions.