E-C1 - Significant contribution: product leadership of ZILO's institutional tokenisation platform

Criterion: Optional criterion 2 - significant technical, commercial or entrepreneurial contribution as an employee of a product-led digital technology company Applicant: Temisan Gerrard Agbajoh

Summary

At ZILO I co-created the institutional digital-assets proposition. Joining in April 2025, before any on-chain product existed, I translated regulated fund operations into an implementable tokenised-fund operating model - roughly 70 functions across the full fund lifecycle - and carried that model into product architecture, engineering delivery and institutional client work. The capability I helped define was launched publicly on 3 August 2026 as ZILO's fully integrated Digital Assets and Transfer Agency platform, with Ripple announced as strategic partner and investor. My formal title is Digital Assets Business Analyst; my functional contribution, corroborated by my line manager and by Ripple-side product leadership, is product strategy and solution design.

What I did, with proof

I designed the operating model. I created and maintain the complete BPMN process-model suite behind the approximately 70-function Digital Transfer Agency target operating model: fund creation, investor onboarding and eligibility, subscriptions, redemptions and exchanges, payments, dealing, NAV, token issuance and burn, transfers, distributions, corporate actions, reconciliation and reporting. Suzanne Warren, SVP and Director of Digital Assets, corroborates this in her recommendation letter.

The authorship is first-party and captured. Screenshots from ZILO's production Modeler environment (10 September 2026) show me as the creator of the artefacts across asset servicing, payments and settlement, fund creation, token lifecycle, contract deployment and verifiable-credential compliance.

[INSERT: Modeler folder views showing Creator provenance - asset servicing, payment and settlement, fund creation and token lifecycle folders, captured 10 September 2026]

The work is architecture, not documentation. Four examples:

1. **Fund Contract Deployment** - from fund-manager configuration through API interaction, asynchronous execution, orchestration-engine compilation and deployment, interface generation, blockchain transaction and UI confirmation.
2. **Reconciliation** - NAV-posted trigger, expected-token computation, cross-check against minted quantity, manual-review escalation, corrective mint/burn and reconciliation-event emission.

3. **Verifiable Credential lifecycle** - investor eligibility, credential issuance, subscription and redemption intent credentials, and NAV-triggered mint/burn verified by smart contracts.
4. **DDA settlement structures** - investor and fund-manager instructions across external banking, custodial DDA accounts, ZILO Mint and the blockchain layer.

[INSERT: readable crops of the four diagrams, captured 10 September 2026]

I converted the models into product behaviour and delivery. Dealing-window and NAV execution logic, controller mint/burn/transfer functions, wallet and payment-attestation flows, yield and distribution behaviour, multi-chain transfer-agency requirements and institutional reporting - delivered with a seven-engineer team across smart contracts, backend, frontend, UX and DevOps, which I run day to day. Delivery scale for reference: product documentation across 53 authored Confluence pages and 100 contributed pages, 40 epics and 227 tracked work items.

I shaped the compliance direction. I initiated the research comparing the established ERC-3643/T-REX token model with a decoupled soulbound-token/verifiable-credential design, arguing for privacy-preserving on-chain compliance that keeps direct identity claims off-chain. My line manager's letter calls the resulting approach "genuinely differentiated and scalable".

Independent assessment. Suzanne Warren's letter corroborates the complete BPMN-suite ownership, the roughly 70-function operating model and my central role in the work. My 2025 performance was rated Exceeds Expectations across all four assessment categories.

The company sent me to represent it. ZILO sponsored me to attend two industry conferences in 2026 - Paris Blockchain Week (PRO pass) and the London Blockchain Conference. The organiser-issued badges name ZILO next to my name.

Outcome

The operating and product model I helped define is now a commercial product: on 3 August 2026 ZILO launched its fully integrated Digital Assets and Transfer Agency platform and announced Ripple as strategic partner and investor, with ZILO providing the Digital Transfer Agency solution for Ripple's institutional digital-capital-markets client base (ZILO press release, 3 August 2026: https://www.zilo.co.uk/insight-articles/zilo-tm-launches-fully-integrated-digital-assets-and-transfer-agency-platform). The platform's publicly described capabilities - minting and tokenising fund units, digitally native issuance, atomic settlement, on-chain compliance, unified servicing of traditional and digital assets, and full-lifecycle reconciliation, payments, corporate actions and regulatory reporting - are the domains my models define. The Ripple-side evaluation of my work is documented separately in exhibit E-R1.