

E-C2 - Significant contribution: architecture and delivery on the State Street engagement

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

State Street, a global custody bank, engaged ZILO on institutional tokenisation. I led the product side of that engagement: I authored the process models and key architecture deliverables for the tokenised-fund operating model, resolved specific execution and compliance design questions, and presented the work directly to State Street through a workshop programme that ran to formal client sign-off.

Three attributable design contributions

1. Architecture Review Deliverable 2 - trust boundaries and security model (20 August 2026). I was lead author of the data-flow and trust-boundary architecture for the State Street deployment: five trust boundaries, 28 mapped interaction flows, authentication and security controls (OAuth2 client credentials, OIDC, mTLS, Entra/SCIM), 12 classified data stores, and the multi-tenancy isolation rules. The document formed Deliverable 2 of the formal State Street Architecture Review Pack.

[INSERT: redacted capture showing title, authorship, date and Deliverable 2 placement]

2. Dealing-window and NAV execution design (18 August 2026). I resolved how institutional dealing actually executes on-chain: a 365-day per-fund UTC dealing calendar, holiday and daylight-saving semantics, missed-cutoff policy, intent-bucket batching, and NAV publication inside the window as the execution trigger. The design fed the State Street-facing subscription and redemption sequence diagrams and the Architecture Review Capture Pack.

[INSERT: authored page and revision history, plus a downstream sequence diagram using the decision]

3. Compliance architecture - ERC-3643 vs the soulbound-token/verifiable-credential model (from 28 May 2025). I authored the comparison of the established ERC-3643/T-REX standard against a decoupled SBT/VC design and recommended the privacy-preserving fund-gating model, avoiding direct identity claims on-chain. This was an independent design judgement, not the documentation of a predetermined answer.

[INSERT: authored analysis, version history and the resulting decision record]

Client-facing delivery

I developed all of the BPMN documentation for the State Street workshop programme and presented the process models throughout the series, to institutional audiences of up to roughly 50 stakeholders. The models and associated interface designs were issued to State Street for formal sign-off, and the client gave explicitly positive feedback on how the sessions were run. My line manager Suzanne Warren corroborates the workshop leadership, the sign-off process and the client feedback in her recommendation letter. Meeting minutes for 27-28 August 2026 record me as co-presenter on the platform architecture, trust boundaries, dealing mechanics and token lifecycle.

[INSERT: meeting minutes or calendar capture showing my presentation role, 27-28 August 2026]

Why this is a significant contribution

The engagement sits at the boundary between regulated fund infrastructure at a global custodian and blockchain-native settlement, identity and asset-lifecycle design. I did not document a product someone else designed: I translated institutional transfer-agency requirements into an implementable digital-asset operating model, authored material parts of the architecture, resolved the execution and compliance design questions, and stood in front of the client to carry the design through to formal sign-off.