For audit firms, credit bureaus, and proof-of-reserve oracles

Continuous cryptographic verification and independent assurance

Deliver real-time proof-of-reserve attestations, asset deduplication, and independent SPV audits across the exchange's deterministic asset lifecycle.

Multi-layer verification architecture

Eko Securities Exchange replaces periodic, backward-looking spreadsheet audits with continuous programmatic verification backed by independent third-party assurance:

- **Direct read-only API ingestion:** The exchange's API and Integration Layer connects directly to PSP settlement engines and banking cores (and ERP systems in phase 2) to ingest verified receivable events at creation.
- **SHA-256 fingerprinting and registry checks:** Every receivable receives a unique SHA-256 cryptographic asset fingerprint checked against the exchange's on-chain registry and partner credit bureaus to block duplicate financing across platforms.
- **Continuous proof-of-reserve (PoR) attestations:** Independent oracle and verification partners confirm legal perfection into the SPV prior to 1:1 collateral minting and continuously reconcile DACA lockbox cash balances plus active SPV receivables against outstanding tranche tokens.
- **Eko Risk Score and cohort data:** Every verified, serviced, and extinguished receivable feeds the exchange's immutable Data and Analytics Layer, powering the transparent Eko Risk Score and standardized historical cohort reporting.

Assurance scope for audit and oracle partners

Verification pillar	Partner deliverables
Pre-mint PoR attestation	Cryptographic sign-off confirming valid receivable origination, true-sale legal perfection, and unique SHA-256 hash prior to token issuance.
Live DACA cash and asset sync	Automated read-only bank feed verification confirming DACA lockbox balances and performing receivables match 1:1 with issued tranche liabilities.
Periodic SPV financial audits	Agreed-upon procedures (AUP), statutory SPV financial statements, waterfall distribution audits, and investor tax reporting.

Next step for verification partners: Email us at hello@ekosecurities.com to talk about proof-of-reserve and SPV audit work.