

**#FinanceFriday**

# Institutional Integration of Tokenized Assets and DeFi

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The maturation of Decentralized Finance (DeFi) is moving beyond speculative crypto-assets toward the tokenization of real-world assets (RWA) and institutional-grade infrastructure.

Legislation such as the GENIUS Act in the United States and MiCA in Europe has set a global standard for compliance-ready smart contracts.

In Nigeria, the Securities and Exchange Commission (SEC) has broadened its oversight, officially categorizing virtual assets, NFTs, and related products as securities. This convergence of traditional finance (TradFi) and decentralized rails requires firms to navigate complex cross-border regulatory requirements while managing the transition toward ISO 20022-compliant payment messaging, which is now a baseline for global interoperability.

### **Disclaimer:**

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