

24/7 Secure Fiat Settlement for Crypto Institutions

Banking Rails Weren't Built for Digital Markets

Essential flows like exchange arbitrage, client withdrawals, and liquidity provisioning continue to face delays and limitations as traditional banks struggle to support real-time, high-volume activity.

Industry Challenges

Regulatory Compliance

Institutions require regulated frameworks to meet BSA/AML requirements

Balance Sheet Concentration Risk

Solutions must eliminate the risk of network failure due to balance sheet concerns

Technology Gaps

Modern platforms need clean APIs and systems built for scale, not legacy technology

Onboarding Friction

Participants desire fast, predictable onboarding processes and responsive service

JikoNet Crypto Solves Industry Core Challenges Through Instant USD Transfers Backed by Real-Time T-Bill Trades

Through Jiko's T-bill deposit model, JikoNet eliminates balance sheet risks and facilitates instant fiat settlement while delivering yield. Every transaction between participants occurs in USD on Jiko's bank ledger, where the cash is freed up and reinvested through real-time, 24/7 T-bill trades before and immediately after the payment transaction clears.



Safe & Scalable

Off-balance sheet T-bill deposit model eliminates risks stemming from capital requirements

Yield Generating

The second funds are received, they're invested in T-bills (in the client's name) earning the "risk-free" rate

Efficient Operations

Seamless and quick onboarding driven by transparent requirements and white glove service

JikoNet Crypto

Regulated Rails

All network participants are verified customers of Jiko Bank, with BSA/AML requirements met on all transactions

Frictionless & Instant

Real-time settlement with crypto-native operations to help eliminate cutoff windows

API Integration

Modern technology platform with simple API integration for speed and scale

The Foundational Network for the Next Era of Digital Assets

Join the Network

By eliminating balance sheet risk and embedding yield into every transaction, JikoNet Crypto offers a stable, long term foundation for real-time fiat movement, built to scale with the needs of the digital asset ecosystem.

Join the growing network of crypto institutions building on infrastructure designed for scale, transparency, and 24/7 performance.

Investments in T-bills: Are not FDIC insured. Are not deposits. Are not bank guaranteed.

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