

Wolters Kluwer eOriginal® eAsset® Management

# eAsset Certainty® for secured party transactions

Improved visibility and control can help reduce the risk of double pledging and protect your portfolio.



## Overview

As secured transactions continue to grow in scale and complexity, expectations around oversight and accuracy are rising. Clear foundations for visibility and control are becoming essential to maintaining confidence in asset positions.

## Challenges that can increase risk exposure for secured buyers

- Limited visibility into loan portfolios
- Difficulty consolidating information on all debtors
- Fragmented access to viewing vaults, associated loans, and debtors
- Increased risk of double pledging loan assets without centralized oversight

## Reducing risk through digital certainty



Increase visibility and controls, reducing the risk of double and triple pledging



Protect reputation and minimize regulatory exposure



Documented communication and approvals within the platform



Built-in confirmation and validation workflow

## Key forecast insights for 2026–2030

2026

### Rising incidence

Peaks in 2026 due to residual vulnerabilities

### Weaknesses in collateral methods

Gradual reduction as digital registries replace paper-based systems

### High-profile cases

Expected spike in 2026–2027 before stabilizing as detection improves

### Regulatory responses

Continuous upward trend, reaching maximum impact by 2030

2030

### Technological countermeasures

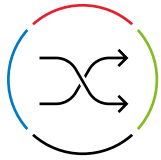
Strong growth, becoming the dominant mitigating factor by 2029–2030

Sources: [Wolters Kluwer Expert Insights](#), industry news and market reporting, and regulatory commentary.

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## A platform for trusted digital asset management

eOriginal® eAsset® Management Platform is designed for document integrity or Digital Asset Certainty (eCertainty®) and compliance with UCC requirements and ensures:



### One digital original

The uploaded document can only exist as the digital original in one vault at a time. As rights (control, ownership, and/or security interest rights) to the document change, the document is moved via the Transfer of Control process to a new vault.

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### Built-in transfer of control

This process ensures the complete removal of the digital original document from the old vault, or that a permanently marked copy remains. The new vault becomes the only location to access the digital original.

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### Tamper-evident control

Each digital original is digitally sealed and tracked with a unique identifier, making any attempt to alter detectable.

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### Audit trails

Every action, upload, transfer, or access is recorded in a tamper-evident audit trail, providing full transparency to current and future rights holders.

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## Shared responsibility for asset integrity

While the platform enforces uniqueness internally, it cannot prevent a customer from creating multiple versions of the same loan outside the system and uploading them separately. To mitigate this risk, we recommend:

- 1 Using unique loan IDs for every transaction
- 2 Implementing internal process controls
- 3 Leveraging Electronic Collateral Control Agreements (ECCAs) as a mechanism for gaining springing control rights, view only access and monitoring rights, and right to prevent/approve asset removal



## Take the next step to safeguard your portfolio

Built on the industry's most robust multi-asset class platform, Wolters Kluwer eOriginal eAsset Management empowers you to create, manage, and pledge enforceable eAssets.

[Schedule a Demo →](#)