

Checklist

Digital collateral readiness checklist



Turn digital collateral frameworks into concrete actions that cross-functional teams can execute together.

Introduction

As lending operations scale and funding structures grow more complex, paper-based collateral processes can introduce blind spots that increase duplication and expose risk. This checklist highlights practical steps financial institutions can take to strengthen digital collateral governance, improve auditability, and reduce operational exposure.

Use the checklist below to assess your institution's digital collateral readiness. For each section, mark the status that best reflects your current environment.

Not started

the process or capability does not currently exist

In progress

some controls exist but are inconsistent or incomplete

Established

the process is implemented, documented, and consistently applied



Inventory assets across mediums

Understanding where collateral records exist is the first step toward identifying duplication risk and gaps in enforceability.

Status: Not started In progress Established

- Catalog all asset types and storage mediums such as paper, scanned PDFs, and legacy digital contracts
- Identify where authoritative copy controls exist and where gaps may expose the organization to duplication risk



Conduct partner and vendor due diligence

Digital lending ecosystems often depend on external providers, making strong partner oversight critical for maintaining control and compliance.

Status: Not started In progress Established

- Evaluate partner technology through security testing, audits, risk assessments, and remediation practices
- Confirm alignment with regulatory requirements, investor expectations, and internal compliance standards



Review and modernize your digital lending strategy

A modern digital lending environment should ensure authoritative records are created, controlled, and visible across the full lifecycle of the asset.

Status: Not started In progress Established

- Ensure your eSignature, eVault, and eAsset management technologies integrate to create authoritative records end-to-end
- Verify your environment is purpose-built for digital asset or eAsset management rather than general document storage



Define audit cadences and reconciliation routines

Regular verification helps confirm that collateral records remain accurate, enforceable, and properly pledged overtime.

Status: Not started In progress Established

- Establish recurring audits to validate pledged collateral and active funding assets
- Create cross-functional oversight across governance, finance, treasury, legal, technology, and external auditors

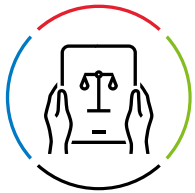


Standardize pledge, release, and lien-perfection procedures

Consistent workflows help ensure secured party interests are properly documented and enforceable across transactions.

Status: Not started In progress Established

- Standardize pledge and release workflows so secured-party interests are consistently documented and auditable
- Ensure clear processes for lien perfection and UCC filings, including pledge verification prior to funding and timely releases after payoff



Ensure continuity of operations and compliance over time

Digital collateral controls must remain durable as legal frameworks, standards, and regulatory expectations evolve.

Status: Not started In progress Established

- Work with partners that support evolving legal and regulatory frameworks
- Monitor standards and requirements continuously to maintain resilient digital collateral and eAsset controls



Ready to strengthen digital collateral controls?

Explore how digital-first collateral infrastructure can help reduce duplication risk and improve enforceability across capital markets transactions.

[Learn more →](#)