

METALPLAT – INFRASTRUCTURE FAQ

1. What is MetalPlat?

MetalPlat is a **B2B infrastructure layer for global metals trade**, designed to integrate banks, vaults, logistics providers, and counterparties into a unified, secure transaction environment.

It enables **structured trade execution, financing, and settlement workflows** for institutional participants.

2. Is MetalPlat a trading platform or marketplace?

No.

MetalPlat is **not a trading marketplace**.

It is an **execution and settlement infrastructure** that enables transactions between verified participants.

3. Does MetalPlat hold client funds?

No.

MetalPlat does **not hold or take custody of client funds**.

All funds are held within **bank-controlled accounts**, with movement governed by escrow and payment-versus-delivery (PvD) conditions.

4. Does MetalPlat hold physical gold or metals?

No.

All metals are stored in **independent, accredited vault facilities** operated by third-party custodians. MetalPlat links asset ownership to transactions but **does not take physical custody**.

5. How are transactions secured?

Transactions are secured through a combination of:

- **Pre-funded buyer participation**
- **Escrow-controlled capital flows**
- **Vault-based asset verification**
- **Payment-versus-Delivery (PvD) settlement logic**

This ensures synchronized transfer of assets and funds.

6. What is Payment-versus-Delivery (PvD)?

PvD is a settlement mechanism where **payment and asset transfer occur simultaneously**, reducing counterparty risk.

Funds are released only upon confirmation of asset delivery and verification.

7. What is a TradeAccount?

TradeAccount is a **restricted virtual account** used within the MetalPlat infrastructure.

It is designed to:

- Enable controlled transaction flows
- Support escrow, financing, and settlement
- Restrict usage to permitted trade-related activities

8. What activities are permitted within TradeAccount?

Permitted activities include:

- Receiving and transferring funds to connected bank accounts
- Escrow, collateral, and financing workflows
- Opening Letters of Credit (LC) and Bank Guarantees (BG)
- Payments to logistics, vaults, insurance, and related stakeholders
- Receiving sale proceeds and managing transaction-related payments

9. Who controls funds and assets in the system?

- **Funds** → Controlled by banks
- **Assets** → Held by independent vaults
- **Platform** → Orchestrates workflows
- **Settlement** → Executed via PvD

10. Is MetalPlat compliant with regulatory frameworks?

MetalPlat is being designed to align with **institutional and regulatory requirements**, including:

- AML / CFT considerations
- Transaction traceability
- Auditability of workflows

11. What stage is MetalPlat currently in?

MetalPlat is currently at the **Prototype / MVP stage**, focused on:

- Workflow validation
- Stakeholder alignment
- Infrastructure development

12. Who can use MetalPlat?

MetalPlat is intended for **institutional participants**, including:

- Buyers and sellers of precious metals
- Vault operators
- Logistics providers
- Financial institutions

13. Does MetalPlat act as a counterparty in transactions?

No.

MetalPlat does **not act as a buyer, seller, or counterparty**.
It enables transactions between independent participants.

14. How does MetalPlat generate revenue?

Revenue is generated through:

- Transaction-based fees
- Platform access and onboarding

- Infrastructure and service-related fees

15. What problem does MetalPlat solve?

MetalPlat addresses key inefficiencies in global metals trade, including:

- Fragmented sourcing and logistics
- Lack of integration between banks and vaults
- Settlement delays and counterparty risk

MetalPlat enables structured, secure, and transparent metals trade without taking custody of funds or assets.

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