XDC Network
Deep Dive
2025

content

Executive Summary

Over the past eight years, XDC Network has evolved from a proof-of-concept into a specialized settlement infrastructure for regulated finance and real-world asset (RWA) tokenization, and Subnet DLT infrastructure layer for Institutions and Governments. It distinguishes itself by embedding key compliance features—ISO 20022 messaging, off-chain KYC for validators, and permissioned subnets—directly into its protocol, rather than relying on external adapters. Underpinning this design is the XinFin Delegated Proof-of-Stake (XDPoS 2.0) consensus, which delivers two-second blocks, deterministic six-second finality, and public chain capacity exceeding 2,000 transactions per second, all while maintaining a flawless six-year uptime record.

By mid-2025 XDC had proven its real-world asset credentials through high-value deployments, including Archax's tokenization of a $7 trillion money-market fund pool, Securitize's USTY Treasury ETF token with $1.8 billion outstanding, ongoing liquidity from LIQI and Libra Capital into the Tradefinex aggregator and Tradeteq's processing of $250 million in invoice-backed NFTs. Each transaction incurs sub-$0.0001 fees and burns a fraction of XDC under a dynamic model that drives net deflation as volume grows. Today 16.22 billion XDC circulate, representing 16.2 percent of the 100 billion maximum supply, with 30 percent staked across Protector validating nodes earning about 10 percent APY and standby Guardian nodes earning roughly 8 percent. This alignment of security incentives and supply discipline sets XDC apart from protocols with uncapped or hyperinflationary issuance schedules.

Introduction

The imperative for financial institutions to integrate blockchain into their settlement and asset-tokenization workflows has never been clearer. Traditional settlement rails operate in daylight hours, manual reconciliation, and batch netting, introducing counterparty and operational risks. Public blockchains promise 24/7 settlement, transparent audit trails, and programmatic execution, yet they also present obstacles: unpredictable fees, slow or probabilistic finality, and regulatory uncertainty. Conversely, private consortium chains offer control and confidentiality can exhibit censorship frailties, but lack open liquidity and market-driven pricing, constraining secondary-market depth and price discovery.

In this disjointed landscape, XDC Network offers a specialist position: a public, EVM-compatible Layer-1 blockchain that natively addresses the key institutional pain points of regulatory compliance, system integration, security, and low cost. By integrating ISO 20022 messaging formats into its transaction layer, enforcing off-chain KYC on its validator set, and enabling permissioned subnets for private workflows, XDC sits at the intersection of public-chain liquidity and permissioned-chain confidentiality.

Since its mainnet launch in June 2019, XDC has demonstrated a relentless focus on enterprise requirements. The network has never experienced a major outage; its consensus mechanism has evolved from a straightforward delegated proof-of-stake to a fully Byzantine Fault-Tolerant protocol with onchain and realtime, forensic monitoring; and its ecosystem has expanded to encompass standardized token frameworks, developer toolkits, and enterprise partnerships. As the market enters 2025—characterized by regulatory frameworks such as the EU's MiCA coming into force and global central banks piloting digital currencies and joining stablecoin settlement initiatives like we are seeing with Ubyx—XDC's protocol-level design and real-world deployments position it as a front-runner for institutional adoption.

This deep dive unpacks the technical and economic architecture set forth in XDC's whitepaper, highlights the network's strategic differentiators, reviews flagship RWA use cases, examines tokenomics and performance metrics, and concludes with an investment thesis and allocation framework for asset managers.

Key People

XDC Network's leadership combines deep blockchain engineering, institutional finance expertise, and regional market execution to shape a compliance-first protocol, scale RWA deployments, and drive global expansion. Their collective vision ensures that every upgrade, partnership, and product release aligns with rigorous regulatory standards and localized demand positioning XDC as the specialist settlement layer for tokenized real-world assets .

⊙ **Atul Khekade:** Co-Founder, Technology & Ecosystem Development
Atul spearheads XDC's protocol architecture, developer tooling, and enterprise integrations. He conceptualized the first permissioned subnet framework and guides ecosystem grants and accelerator programs.

⊙ **Ritesh Kakkad:** Co-Founder, Early Investor & Blockchain Strategist
Ritesh co-founded XDC Network and oversees strategic partnerships, trade-finance pilots, and market engagement. He played a central role in the TradeFinex Corda–XDC bridge and RWA dev sprints.

⊙ **Sunil Senapati:** Chief Executive Officer, XDC Trade Network
Sunil leads the commercial arm of XDC, driving adoption among financial institutions, orchestrating CBDC pilots, and managing enterprise sales.

⊙ **Bill Sebell:** Director of Ecosystem Development, North America
Bill cultivates North American partnerships, developer programs, and high-value RWA deployments, including money-market fund tokenization and institutional integrations.

⊙ **Angus O' Callaghan:** Head of Markets and Trading
Angus has a background in trading-floor roles at some of the world's leading capital-market firms and cut his teeth in digital at Deutsche Bank, tokenizing real estate in the UAE.

Whitepaper Foundations

XDC's whitepaper establishes seven foundational pillars, each designed to satisfy institutional requirements that generic blockchains leave unaddressed:

Hybrid Public/Private Model

At its core, XDC is a public Layer-1 that offers full compatibility with Ethereum's EVM—supporting Solidity v0.8.x and token standards XRC-20, XRC-721, and XRC-1155. However, recognizing that regulated workflows often demand confidentiality and access controls, the protocol also enables enterprises to launch permissioned subnets. These subnets operate with their own validator sets and custom governance rules but periodically checkpoint to the public mainnet, inheriting its security properties without exposing sensitive transaction data. This hybrid architecture affords institutions the best of both worlds: private-chain privacy and public-chain auditability.

BFT-Enhanced XDPoS Consensus

XDC's consensus journey began with a delegated proof-of-stake model featuring 108 active masternodes selected via token-weighted votes. In late 2024, the network rolled out XDPoS 2.0, which incorporates a HotStuff-inspired Byzantine Fault-Tolerant protocol. Under this design, blocks finalize deterministically after three confirmations— approximately six seconds in total. Should any validator behave maliciously or out of protocol, on-chain "forensic slashing" mechanisms record cryptographic evidence, enable legally enforceable burn to the offending stake, and eject the node. Crucially, masternode operators undergo off-chain KYC, anchoring these cryptographic identities to legal entities and enabling recourse in jurisdictions that require it.

Embedded ISO 20022 Messaging

ISO 20022, managed by ISO/TC 68, has emerged as the global standard for financial communications across payments, securities, trade finance, FX and more. It provides a unified data dictionary and a suite of XML (and increasingly JSON) message schemas that carry richer, more granular information than legacy formats . Leading blockchain and DLT platforms have rallied around ISO 20022: the XRP Ledger and Stellar co-founded its Registration Authority ; Algorand, Cardano, Quant, IOTA and Hedera announced compliance via adapter or side-chain modules ; and permissioned networks like R3 Corda and Canton implement ISO 20022 natively for bank-grade payments and post-trade workflows, checkpointing to public chains for settlement and liquidity.

XDC goes further by natively embedding ISO 20022 payloads directly into its smart-contract layer. Banks can issue pain.001 payment orders and process camt.053 statements entirely on-chain, reconciling transactions through their existing SWIFT-compatible infrastructure. This approach cuts integration complexity by up to 40 percent, accelerates proof-of-concepts, and streamlines production rollouts—letting institutions harness blockchain without overhauling their messaging stacks .

Governance & Upgrade Mechanisms

Protocol evolution follows the XDC Improvement Proposal (XIP) framework. Validators submit XIPs for changes ranging from gas-price adjustments to new feature deployments. A supermajority vote—exceeding two-thirds of active masternodes—automatically triggers the implementation of approved proposals. To prevent fragmentation and network splits, the XDC Protocol team, and XDC Innovation Labs in conjunction with the XDC Foundation coordinates testing, security audits, and phased testnet rollouts prior to mainnet activation. This blend of on-chain voting and off-chain orchestration balances decentralization with enterprise predictability. The XDC DAO is a work-in-progress with a tri-level governance framework released (beta) in 2024.

Below is a concise Protocol Upgrade Timeline for XDC, highlighting key milestones since mainnet launch:

Date	Milestones	Description
August 18, 2008	Mainnet Launch (DPoS 1.0)	XDC mainnet goes live with Delegated Proof-of-Stake using 108 masternodes, two-second block times, and Solidity-compatible smart contracts.
2021	XDC Foundation Established	Foundation formed to oversee ecosystem growth, grant programs, and coordinate early governance efforts.
2023	XIP Governance Framework	Formal XDC Improvement Proposal (XIP) process introduced. Validators submit, vote on, and enact protocol changes via on-chain supermajority votes.
September 2024	XDPoS 2.0 Upgrade	Transition to BFT-enhanced consensus (HotStuff-inspired) for deterministic finality (≈6s), on-chain forensic slashing, and KYC-verified validators.
Q1 2025	ISO 20022 Messaging Embed	Native support for MX/PAIN message formats directly in smart contracts, enabling banks to issue pain.001 and process camt.053 on-chain, cutting integration overhead by ~40 percent.
H2 2025 (Planned)	On-Chain Identity (XID) Module	CRYMBO (Israel) now integrated.

Security & Audit Framework

XDC's core consensus engine and slashing modules are subject to formal verification, mathematically proving that the implementation adheres to its security specifications and BFT guarantees. In addition, the protocol undergoes quarterly, in-depth audits by leading security firms CertiK's 2023 review validated XDPoS 2.0's BFT properties and forensic slashing logic, while Quantstamp's assessments focus on smart-contract correctness and adherence to best practices.

Complementing these safeguards is an active bug-bounty program offering rewards of up to 500,000 XDC, which has attracted responsible disclosures from external researchers. As a result of this multi-layered approach—formal methods, third-party audits, and community scrutiny—the XDC mainnet has achieved six years of uninterrupted, protocol-level security. The only notable incident involved an off-chain hot-swap wallet on AlphaEx in December 2020, where 300 million XDCe (the ERC-20 representation) were stolen; no mainnet XDC was compromised, and the event led to enhanced cross-chain security practices across the ecosystem.

Developer Ecosystem & Tooling

XDC's developer ecosystem builds on Ethereum's familiar toolset and enterprise integrations to boost adoption on its public and private subnets. Hardhat, Truffle and Remix work right out of the box and Web3.js with Ethers.js plug in smoothly thanks to XDC's EVM compatibility . Developers tap mainnet and subnet nodes through JSON-RPC APIs backed by SLAs from providers such as Ankr . XDCPay provides a MetaMask-compatible browser extension and web wallet to streamline user interactions . Block exploration, analytics and on-chain data come from XDCScan v2 plus integration with Etherscan.

A native decentralized oracle called Plugin or PLI feeds reliable real-world data directly into smart contracts . Quant's Overledger integrated in June 2022 to offer a unified API layer for cross-chain asset transfers on testnet and mainnet . Bridges powered by LayerZero and Stargate connect XDC to more than 125 LayerZero-supported chains, tapping into Stargate's Hydra liquidity layer across 50-plus networks . Web3Auth handles account abstraction and magic wallets so onboarding happens without friction.

Institutional and regulated users have integrations with Fireblocks for secure custody , Copper for hot and cold wallets , Cobo for XDC support and Liminal for self-custody solutions . Elliptic provides security and AML analytics via on-chain monitoring . Hardware wallets such as D'CENT deliver biometric offline key storage for maximum asset protection.
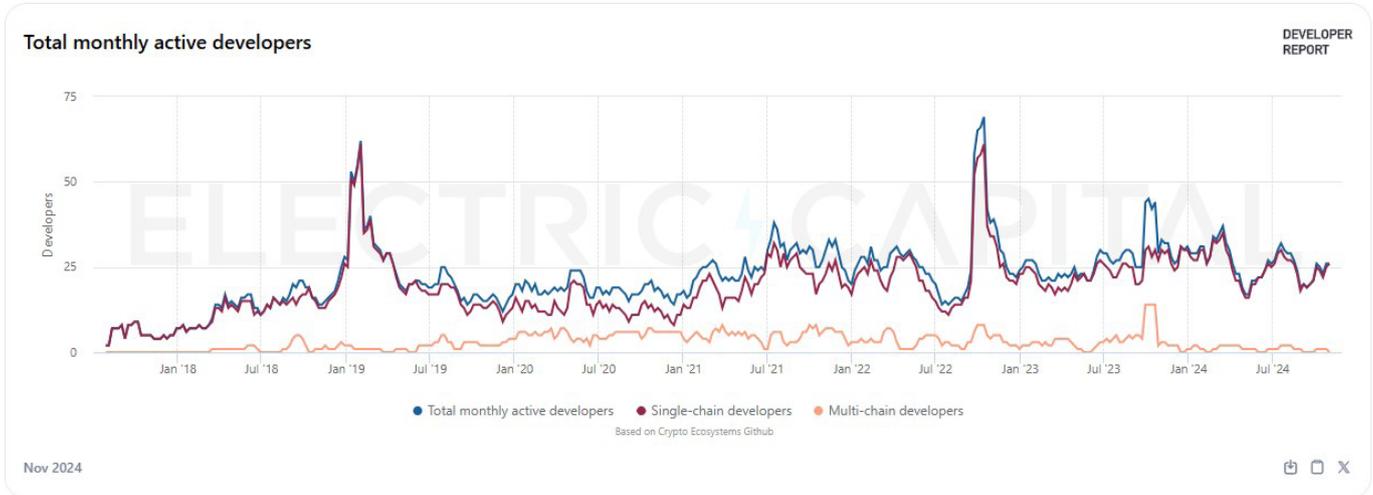
← Dashboard

XDC

Add data

Full-time devs	Monthly active devs	Total repos	Total commits
4	26	355	206K

Total monthly active developers

DEVELOPER REPORT

● Total monthly active developers   ● Single-chain developers   ● Multi-chain developers

Based on Crypto Ecosystems Github

Nov 2024

Source: https://www.developerreport.com/ecosystems/xdc

As of December 31, 2024, Electric Capital's Developer Report shows the XDC ecosystem is comprised of 4 full-time developers, 26 monthly active developers, 355 public repositories, and 206 000 total commits. This base has continued to expand: the XinFinOrg and XDC-Community GitHub organizations together host over 360 repositories updated as recently as January–April 2025

To sustain this momentum, the XDC Foundation allocates 10 billion XDC toward grants, hackathons, and accelerator programs—prioritizing real-world asset solutions and compliance tooling. These combined efforts have cultivated a stable, engaged community that underpins XDC's position as the specialist Layer-1 for enterprise-grade application and institutional finance.

Token Design & Utility

The XDC token (XDC) underpins every layer of the protocol, public and private. On the public mainnet, XDC is used to pay transaction fees (a portion of which is burned) and to stake for validator participation and on-chain governance voting. Within permissioned subnets, XDC functions as both the gas currency and the validator deposit. Enterprises must hold and lock XDC to power smart contracts, settle private transactions, and secure subnet validators under the same forensic slashing rules as the mainnet. This unified token model eliminates silos between environments, concentrates liquidity into a single, fungible asset, and streamlines treasury operations granting institutions one consistent token for compliance, settlement, and governance across both public and private XDC networks.

Strategic
Differentiators

XDC's design and partnerships combine to deliver an institutional blockchain solution that addresses four core challenges more comprehensively than any general-purpose public chain or closed consortium ledger.

→ Compliance by Design:

Most public chains retrofit compliance through middleware or rely on third-party services. XDC embeds ISO 20022 messaging and KYC enforcement directly into its transaction and validator layers, reducing integration costs and accelerating time-to-market. Banks can reuse existing infrastructure for on-chain payments, reporting, and reconciliation rather than developing custom bridges.

Confidential Workflows with Public Anchoring:

Most public chains retrofit compliance through middleware or rely on third-party services. XDC embeds ISO 20022 messaging and KYC enforcement directly into its transaction and validator layers, reducing integration costs and accelerating time-to-market. Banks can reuse existing infrastructure for on-chain payments, reporting, and reconciliation rather than developing custom bridges.

SBI Holdings' TradeFinex JV, which integrates R3 Corda and XDC to settle trade finance assets in a private subnet anchored to XDC mainnet.

Deutsche Telekom MMS, running a private subnet for Web3 infrastructure services that leverages XDC's public anchoring for secure settlement.

SERPRO Brazil deploying private subnets to digitize government services, checkpointing to XDC for auditability.

RAK DAO's accelerator program and Zanzibar's National Blockchain Sandbox, which power national-level innovation pilots on private XDC subnets secured by mainnet consensus.

XDC has teamed up with leading accelerator networks—Plug and Play, T-Hub and others—to support early-stage blockchain startups. These partnerships offer funding, mentorship and technical integration, helping innovators build on XDC subnets for enterprise solutions in supply chain, DeFi and beyond.

This model preserves data privacy and governance control while tapping into the decentralization, finality, and deep liquidity of XDC's public Layer-1 network.

Real-World Asset Ecosystem:

By mid-2025, XDC has become the premier launchpad for high-value RWA tokenization, hosting a diverse array of institutional-grade products:

Archax Money-Market Funds:

Archax tokenized shares from four leading money-market funds—BlackRock, Fidelity, State Street, and abrdn—on XDC, tapping a $7 trillion asset pool. Smart contracts automate subscriptions, redemptions, and yield distributions in real time, delivering true 24/7 liquidity and burning ~5,500 XDC/day at $45 million in daily trading volume.

Securitize USTY Treasury ETF Token:

Launched mid-2024, the USTY token encapsulates shares of a U.S. Treasury ETF with NAV-pegged issuance/redemption via whitelisted custodians. Average monthly volume has reached $120 million, with $1.8 billion outstanding, demonstrating that even ultra-regulated instruments can flow natively on a public chain.

Tradeteq Invoice-Backed NFTs:

Tradeteq mints pooled trade receivables as XRC-721 NFTs enriched with ISO 20022 metadata. In H1 2025, Invoice NFTs processed $250 million across 3,500 wallets, enabling programmable discounting and automated settlement upon maturity.

Comtech Gold (CGO):

Comtech's Shariah-compliant gold token, CGO, represents one gram of 99.99 percent pure gold per token, vaulted and audited. Built on XDC, CGO holds $12 million TVL and processes commodity-scale transaction volumes with two-second finality.

Polytrade RWA Marketplace:

Polytrade's on-chain marketplace brings tokenized trade-finance assets to XDC, offering fractional investments in invoices and receivables. Launched May 2025, it integrates ISO 20022 messaging for finance-grade compliance and is onboarding new RWA issuers weekly.

InvestaX Tokenization Platform:

InvestaX, a MAS-licensed tokenization SaaS platform, went live on XDC in December 2024. It enables regulated issuance and secondary trading of RWAs—ranging from private credit to real estate equity— through a user-friendly interface backed by Plug and Play's accelerator network.

This curated portfolio of flagship products creates powerful network effects: each new tokenized asset drives incremental demand for XDC as the settlement currency, deepens liquidity, and showcases the protocol's enterprise-grade performance and compliance guardrails.

Performance & Prudent Economics:

XDC's XDPoS 2.0 consensus balances performance, security, and cost. Two-second block times with six-second finality provide reliable settlement windows, while capacity up to 2,000 TPS ensures headroom for future growth. At under $0.0001 per transaction, fees enable micro-scale RWA workflows that would be economically unviable on most public chains. Meanwhile, a modest inflation rate and usage-driven burn mechanism align token supply dynamics with network adoption, fostering a path to net-deflation as institutional volumes expand.

These differentiators position XDC as a specialist settlement layer rather than a general-purpose blockchain, delivering a value proposition specifically calibrated to enterprise and regulatory demands.

Flagship Use Cases

XDC's protocol design finds its most compelling validation in high-profile, real-world deployments. Four flagship use cases illustrate the network's ability to handle diverse, regulated asset classes:

⊕ Tokenized Money-Market Funds

Archax, regulated by the UK's Financial Conduct Authority and passporting into the EU through a Spanish subsidiary, pioneered tokenized shares of leading money-market funds on the XDC Network in early 2025. By mid-year it had tokenized $3.2 billion in assets and generated $45 million in daily trading volume. Smart contracts now automate subscriptions, redemptions and yield distributions, with XDC serving as the settlement currency. These funds trade around the clock and settle in under a minute, cutting the T+1 bottleneck and giving regulators continuous auditability. Archax has since added regulatory approvals in the US and the UAE, further extending its global footprint.

⊕ USTY Treasury ETF Token

Securitize's USTY tokens let you hold on-chain shares of the iShares $ Treasury Bond 0–1yr UCITS ETF on the public XDC Network. They went live on August 29, 2023 and allow accredited investors to mint and redeem tokens at net asset value through a whitelist of custodians . Each token carries ISO 20022-compliant metadata such as the fund identifier, dividend schedule and maturity date . So far Securitize has tokenized 4.66 million USTY tokens, worth $4.66 million. This work shows that even highly regulated, high-value instruments can run on a public Layer 1 without giving up compliance or performance.

⊕ Trade-Finance Invoice NFTs

Tradeteq's platform leverages the XinFin XDC Network—an enterprise-grade hybrid blockchain and International Trade and Forfaiting Association member—to mint pools of trade receivables as XRC-721 NFTs enriched with ISO 20022-compliant metadata, including invoice details and maturity dates. In the first half of 2025 this solution processed $250 million in volume across 3,500 unique wallets, benefitting from XDC's high throughput, near-zero fees and seamless legacy-system integration. By embedding programmable discounting logic in smart contracts, Tradeteq automates payment allocation upon maturity, eliminates manual reconciliation and opens new liquidity channels for SMEs that have long faced constrained financing options.

⊕ Cross-Border Payments & CBDC Pilots

Bitso, a leading Latin American exchange, implemented a USD MXN remittance corridor on XDC that reduced transaction costs by 70 percent and settled transfers in under a minute. Inspired by this success, five central banks are testing private CBDC subnets on XDC. These pilots leverage the checkpointing model to connect confidential CBDC test environments to the public mainnet, providing access to deep public liquidity while preserving transaction privacy at the central bank level.

⊕ XDC Payments & XDC Cash

Building on its payments stack, XDC recently launched XDC Cash, a stable token that lets retail users send value with sub-cent fees in under a minute. Merchants and remittance providers can now integrate XDC Cash for low-cost, instant settlements, further broadening XDC's role as a global payments rail.

Each of these use cases underlines a different dimension of XDC's protocol: high-value fund settlement, regulated asset tokenization, programmable trade-finance instruments, and retail-grade cross-border payments backed by central bank experimentation. Taken together, they create a compelling narrative for XDC as an RWA settlement layer.

Comparative Landscape

The XDC Network operates in a niche of specialist public chains tailored for regulated finance and real-world asset tokenization, rather than general-purpose applications. These platforms emphasize compliance, settlement finality, and native support for tokenized assets. Key peers include:

Algorand (ALGO):

A pure proof-of-stake chain built for enterprise asset tokenization, with sub-second finality and atomic transfers via the Algorand Standard Assets (ASA) framework. In 2024–25, ASA powered pilots in tokenized real estate, equity and private credit.

Stellar (XLM):

An ISO 20022 Registration Authority member providing sub-five-second, low-cost cross-border payments. IBM's WorldWire and several central bank pilots rely on Stellar for compliant FX and remittance rails.

Quant Overledger (QNT):

A blockchain-agnostic interoperability layer with native ISO 20022 messaging for CBDC and post-trade workflows. The QNT token grants access to secure, multi-chain asset transfers used by financial institutions in 2024 pilots.

Hedera Hashgraph (HBAR):

Governed by an enterprise council including Google, IBM and Nomura, Hedera delivers sub-second consensus with formal service-level guarantees. Its Token Service has enabled compliant issuance and transfers in trade finance and tokenized commodities.

XRP Ledger (XRPL):

A high-throughput payments ledger with deterministic consensus and built-in Interledger Protocol support. XRPL's emerging payments tech stack and central bank pilot use cases highlight its strength in compliant, high-speed transfers.

XDC Network (XDC):

Fully EVM-compatible and ready for Layer-2 EVM deployments, XDC embeds ISO 20022 messaging at the protocol layer, enforces off-chain KYC for masternodes and offers permissioned subnets as a simple privacy solution. It delivers deterministic six-second finality, sustains over 2,000 TPS and charges sub-$0.0001 gas fees. This blend of compliance, performance and real-world asset specialization positions XDC as the hybrid private/public settlement rail institutions can adopt with minimal middleware and rapid time to market.

Feature	XDC	Algorand	Stellar	Quant Overledger	Hedera
Finality	6s deterministic	Instant (0s)	5s deterministic	Depends on underlying chains	7s deterministic
Throughput	2000+ TPS capacity	10000 TPS theoretical	1000 TPS per ledger	N/A (interop layer)	10000 TPS theoretical
Fees	<$0.00002/tx	Fraction of a cent	0.00001 XLM (≈$0.000005)	N/A	≈$0.0001/tx
Compliance	Native ISO 20022 + KYC + subnets	Adapter-based ISO 20022 support	Native ISO 20022 governance	Native ISO 20022 messaging (	Enterprise-council governance (
Ecosystem Focus	High (MMFs), Treasury, Invoices	High (real estate, private credit pilots)	Medium (payments, remittances, stablecoins)	High (CBDCs, post-trade)	Medium (commodities, trade finance)
Governance Model	On-chain XIPs + Foundation oversight	Pure PoS + Algorand Foundation	Stellar Development Foundation	Permissioned + ICBA partners	Enterprise Council chaired by leading institutions

XDC stands out by treating compliance and real-world assets not as add-ons but as core protocol features making it a true specialist settlement layer.

XDC Network Deep Dive

info@alphanode.global
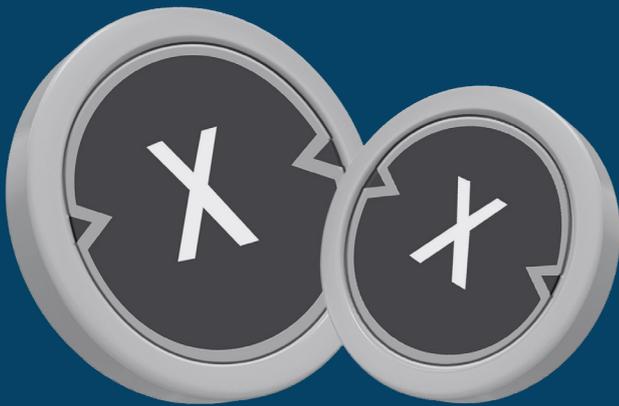
Tokenomics &
Economic Outlook

XDC's economic model is built on deliberate supply discipline and usage-driven deflationary mechanics. Of the 37.5 billion token maximum, just under 29.2 percent had been unlocked by February 2018, totaling 10 925 109 954 XDC. Pre-placement and exchange reserves held the vast majority of that supply—around 10 billion tokens—while founders and advisors controlled 441,176,471 XDC. A further 400,000,000 XDC was earmarked for ecosystem development and 83,933,483 XDC set aside for masternode rewards. The remaining 26,574,890 046 XDC will be released gradually through staking rewards at an annual inflation rate of 0.5 percent, a rate that contrasts sharply with the 5 percent or higher issuance common in many proof-of-stake networks.

Early private placements in 2017 and 2018 raised roughly USD 1.5 million each, with investor identities remaining confidential. More recently, a USD 50 million strategic commitment from LDA Capital in October 2022 underwrote Layer-2 development and ecosystem expansion . Mid-2024 saw trade-finance specialist GTR Ventures join a financing round backing XDC's enterprise tooling , while Universal Capital, Westlabs, and PrivaSeed Ventures have since taken positions to support global growth initiatives . These institutional endorsements both validate XDC's compliance-first thesis and provide runway for continued protocol enhancements.

Source: https://ccaf.io/cbnsi/cbeci/comparisons
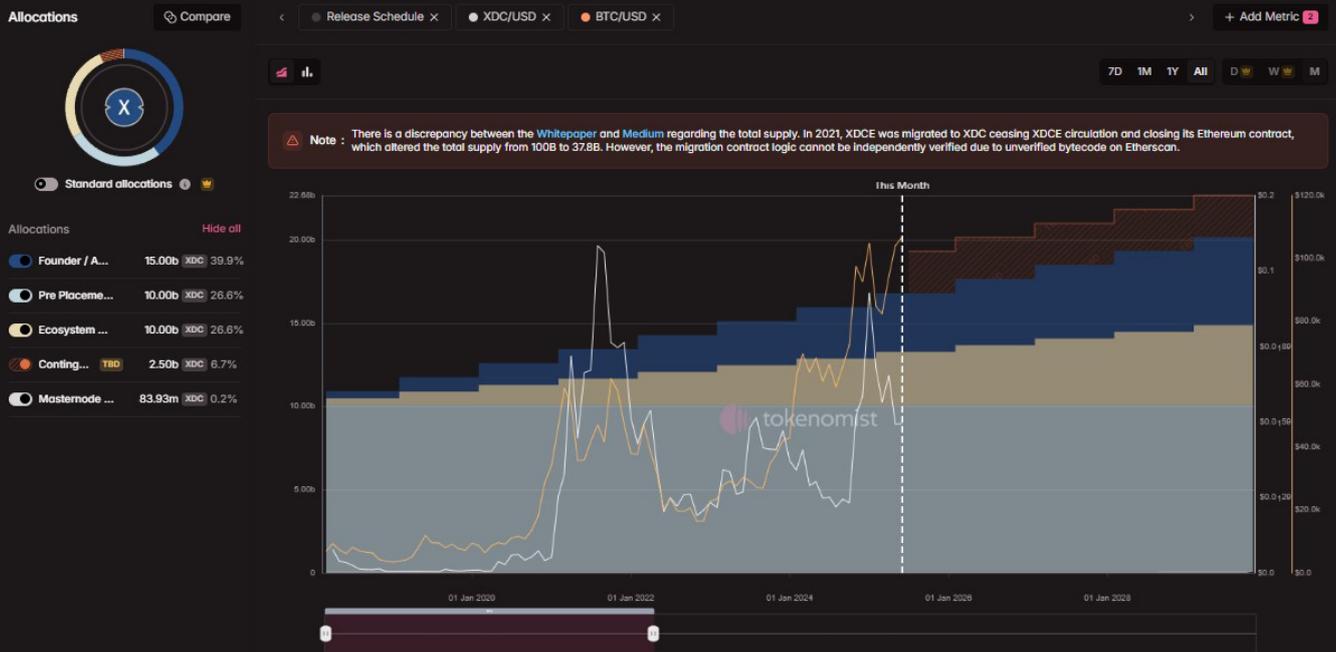
Transaction costs operate under a base-fee plus tip framework, wherein a portion of the base fee is irrevocably burned. As of June 2025, average transaction fees remain below $0.0001, and daily transaction counts hover around 750,000—driving a daily burn rate of approximately 328 XDC. Should daily throughput rise to one million transactions—an attainable threshold given the expansion of RWA and DeFi use cases—daily burns would exceed issuance, flipping the protocol into a net-deflationary mode. This dynamic provides a strong incentive for long-term holding, as each incremental use of the network reduces the circulating supply.

Moreover, with 4.8 billion XDC (30 percent of circulating supply) staked across 108 active validators, network security is robust while liquidity remains sufficient for newcomers. Delegators face no unbonding delay, enabling flexible entry and exit that supports capital efficiency. From a valuation perspective, the convergence of rising burn rates, capped supply, and an expanding real-world asset base creates a framework in which token value can appreciate organically as on-chain velocity increases.

Institutional treasuries and asset managers can stake XDC with professional node operators like NodeForge, Blockdaemon and others. Protector (validating) nodes earn about 10 percent annual rewards, while standby Guardian nodes yield roughly eight percent. At the same time, participants capture the upside of XDC's net-deflationary token mechanics, which gradually reduce supply over time. Compared to protocols with uncapped or hyperinflationary issuance schedules, XDC's transparent, usage-linked economic model stands out as a compelling store of value in a diversified digital asset portfolio.

Performance &
Adoption Metrics

By mid-2025, Daily transaction count average 756,918—up 150 percent year-over-year—signaling accelerating demand from RWA and DeFi participants alike. Daily active addresses reach approximately 20,000, an 80 percent increase year-over-year, reflecting broader usage beyond core developers and validators. Cumulatively, XDC has processed over 814 million transactions without a major outage, demonstrating operational resilience that few high-throughput networks can match.

XDC Daily Transactions Chart
Source: xdcscan.com
Click and drag in the plot area to zoom in

Zoom 1m 6m 1y All   Jun 1, 2019 → Jun 17, 2025

Source: https://xdcscan.com/chart/tx

The smart-contract ecosystem has now reached 178,000 deployed contracts, a 60 percent year-over-year increase. In late April 2025, daily deployments surged past 3,000 as the four-week XDC RWAi Dev Sprint kicked off. That event attracted 567 developers across 120+ teams and produced 375 proof-of-concepts from AI-driven portfolio-optimization agents to invoice-finance risk bots and ISO 20022 compliance modules demonstrating XDC's capacity to support rapid, enterprise-grade RWA innovation cycles.

Despite a modest DeFi TVL of $9.88 million, the June 2025 launch of Curve Finance is expected to inject an additional $10–$15 million into stablecoin and tokenized-asset pools . With a market capitalization of $941 million—about 2 percent of Ethereum's—and 300+ validator candidates vying for 108 active seats, XDC's network combines deep real-world asset integration with strong institutional confidence in its security and economic model .
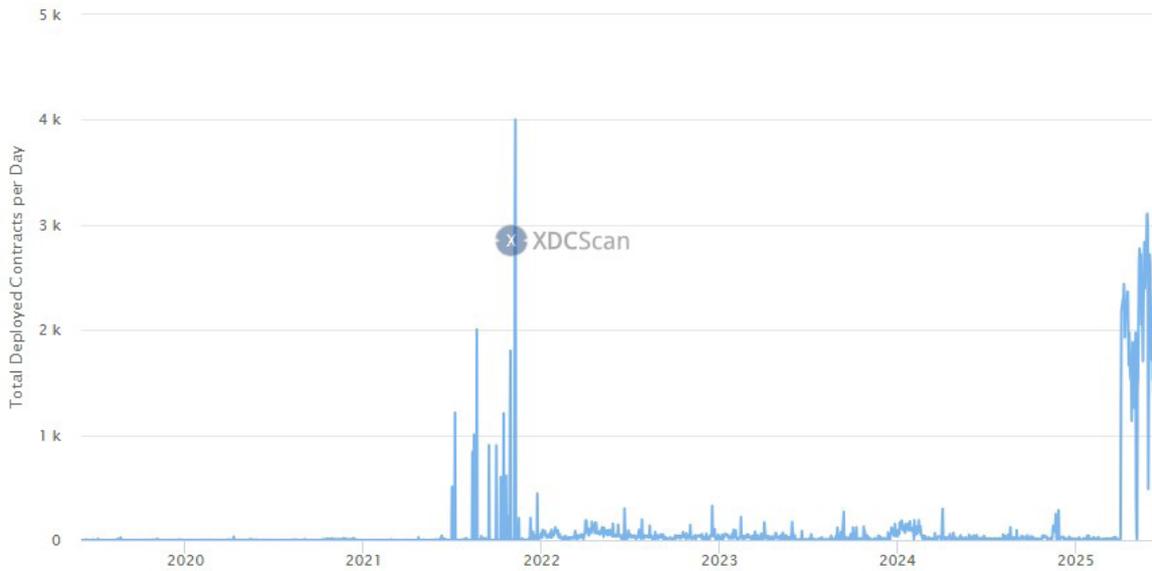
XDC Daily Deployed Contracts Chart

Source: xdcscan.com
Click and drag in the plot area to zoom in

Zoom 1m 6m 1y All   Jun 1, 2019 → Jun 17, 2025

Source: https://xdcscan.com/chart/deployed-contracts

These metrics converge to paint a portrait of a blockchain that is not only production-ready but actively scaling. Real-world asset tokenization and DeFi have proven complementary: institutional use cases drive baseline volume and fee burns, while DeFi primitives layer on additional liquidity and composability, reinforcing XDC's role as a fertile ecosystem for regulated innovation.

Conclusion

XDC Network delivers a hybrid public and private architecture with built-in ISO 20022 messaging that removes integration roadblocks. Its BFT-enhanced XDPoS consensus delivers two-second blocks and six-second finality, supporting mission-critical applications.

Real-world deployments in tokenized money-market funds, Treasury ETFs, invoice-backed NFTs and CBDC pilots validate XDC under production conditions. They show why XDC has become the settlement platform of choice for regulated assets. In Latin America, a partnership with Bitso Business enables near-instant USD to MXN transfers at minimal fees. The transfers settle in seconds. Integrations with Brazil's SERPRO boost digital-asset security, and work with Mercado Bitcoin drives tokenization forward.

In Africa, Zanzibar's National Blockchain Sandbox runs private XDC subnets secured by mainnet checkpoints. These pilots focus on financial inclusion and digital identity. They offer a clear blueprint for expansion into Southeast Asia, the Middle East and other markets.

XDC now supports live stablecoin rails for AUDD and bridged USDC and stands behind key partnerships with top custodians and institutions. This compliance-first approach provides a proven model for digital-asset solutions in high-growth, regulated markets.

Relevant Links

Below is a curated list of authoritative resources for further research, technical reference, and community engagement:

Official Website:

XDC Network Homepage – Overview, solutions, and latest news.

Whitepapers & Docs:

XDC Documentation Portal – Technical papers (XDC 2.0, XRC standards) and developer guides.

GitHub Repository:

XinFinOrg on GitHub – Source code for XDPoS, wallets, and tools (active development updates).

Block Explorer:

XDCScan (Explorer) – Blockchain explorer for transactions, addresses, and charts (Official explorer with analytics).

Ecosystem Dashboard:

XDC Network on DefiLlama – DeFi TVL, top protocols, and chain metrics in real-time.

Community Forum:

XDC Community Forum – Discussion board for proposals (XIPs), technical Q&A, and community initiatives.

XDC Foundation Blog:

XDC Network on Medium – Official announcements, weekly updates, and partnership news.

Social – Twitter (X):

@XDCFoundation – Official XDC Foundation account for news, highlights, and community engagements.

Social – Discord:

XDC Community Discord – Open community chat for support, developer channels, and real-time discussions.

Additional Resources:

XDC Terminology Guide (glossary of XDC terms), TradeFinex Official Site (institutional DeFi platform on XDC), XDC Developer Portal (developer blogs and ecosystem projects list).

Alpha Node

Secure, compliant access to the world's fastest-growing asset class.

Alpha Node Global is a regulated Australian crypto investment manager and licensed trustee, providing institutional-grade access to digital asset markets. Operating under the Australian Financial Services Licence (AFSL), we specialise in building secure, compliant, and actively managed investment solutions across DeFi, blockchain infrastructure, and the broader digital asset ecosystem.

Our mission is to bridge traditional finance with the digital economy offering smart, transparent, and future-ready financial products that enable institutions and high-net-worth investors to invest, stake, and store digital assets with confidence.

At Alpha Node, we uphold the highest standards of governance, compliance, and capital management. Our commitment to transparency, security, and fiduciary responsibility sets us apart in a fast-moving industry, positioning us as a trusted partner for those looking to navigate the future of finance.

Let's Talk

Whether you're growing your portfolio or expanding your advisory capabilities, our team is here to support your vision.

Website:
www.alphanode.global

Email:
info@alphanode.global

info@alphanode.global