

Minted Protocol - Current Architecture

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Last updated: 2026-04-29

Status: Production

Single source of truth for current production architecture state.

Architecture Class

Canton-native mUSD settlement token plus separate smUSD Institutional Yield Vault.

The production path is implemented for Canton settlement and DAML-based institutional workflows.

Stack

- Settlement & accounting: Canton Network (DAML)
- Validator infrastructure: Five North SV, LLC (Canton Super Validator)
- DevNet, TestNet, MainNet validator nodes
- 99.9% uptime SLA
- Signed Validator/NaaS Hosting Services Agreement, executed 2026-03-23
- DocuSign Envelope ID: 2A8720F7-6FBA-40C9-8936-8323231E31BC
- Agreement: <https://deck.minted.app/five-north-validator-agreement.pdf>

Products

- mUSD: Canton-native non-yield-bearing payment stablecoin (GENIUS-aligned)
- smUSD: structurally separate Institutional Yield Vault, target net APY 9-12%

Compliance Stack

- FinCEN MSB registered
- BSA/AML, OFAC screening (Chainalysis, TRM Labs)
- FINRA BD/ATS/transfer agent: Texture Capital — signed paper committed 2026-04-28; definitive agreement pending
- Distribution: Reg D 506(b) / Reg S

- Regulatory architecture: Wallace Glausi (GC), Bob Feil (Chief Advisor, ex-VP FRB Dallas) — designed for GENIUS Act alignment

Validation

- Five North 5N Sandbox Validation: VERDICT GO, 27 phases, 99.3% coverage, 13 full DvP cycles, 116+ lifecycles, 6h soak 72/72 PASS
- Report: <https://deck.minted.app/minted-sandbox-validation.pdf>

Audits

- Softstack Audit — mUSD Canton: <https://deck.minted.app/softstack-canton-audit-2026-03-01.pdf>
- Softstack Audit — Vaults: <https://deck.minted.app/softstack-defi-lending-audit-2026-03-01.pdf>
- Current production-scope audit coverage should be reviewed in diligence before mainnet launch.

Canonical References

- Deck: <https://deck.minted.app/>
- AI brief: <https://deck.minted.app/llms.txt>
- Changelog: <https://deck.minted.app/changelog.md>
- Whitepaper: <https://deck.minted.app/mUSD-Whitepaper-v5.pdf>
- Technical architecture PDF: <https://deck.minted.app/minted-technical-architecture.pdf>