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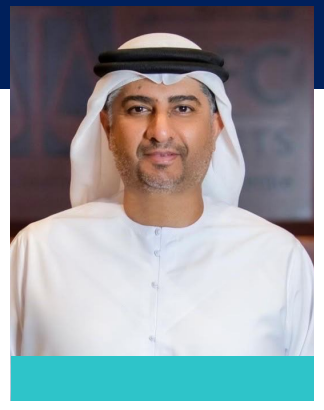
REPORT

The Dispute Resolution Oracle

Foundations of a Decentralised Jurisdiction

NOVEMBER 2026

FOREWORDS



H.E. Justice Omar Al Mheiri

Director | DIFC Courts

The growth of the on-chain economy has been remarkable. Financial transactions that once relied on legacy systems and infrastructure now routinely take place on blockchain networks.

This economy has developed sophisticated ways to transfer and settle value. Yet it still lacks a dependable way to resolve disputes and make enforceable decisions against the underlying assets.

The central question is: how can we connect trillions of dollars' worth of decentralised transactions with the centrhalised commercial dispute resolution system?

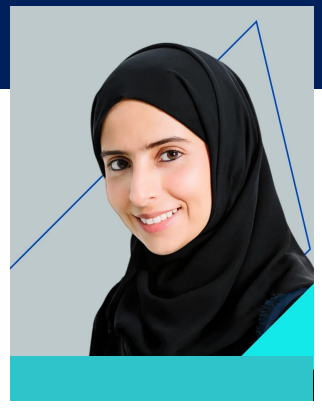
This white paper proposes a practical bridge between these two worlds: the Dispute Resolution Oracle (DRO). It is designed to preserve independent human judgment and due process, while giving parties certainty before they transact about where a dispute will be heard and how a decision can be enforced.

Developed by the DIFC Courts, with the support of DECA4 Advisory, the DRO is intended to serve a global need. The ambition is not to create a solution limited to the DIFC Courts, but to convene an open standard that qualified forums and independent jurisdictions can adopt.

When disputes arise in a decentralised world, recovery requires cooperation among multiple parties and above all, clarity about who holds the controls. Blockchain technology has come a long way, but a reliable way to carry a forum's decision onto the ledger and enforce it against an asset is still missing.

The purpose of this paper is simple: to give courts a standard route for carrying their decisions directly onto the ledger, without depending on a service provider to act. The Dispute Resolution Oracle provides that route.

I am confident this initiative will prompt important conversation and constructive dialog. The time is right to come together and build the legal infrastructure needed to support the next generation of global digital commerce.



Amna Al Owais

Deputy Director | DIFC Courts

Making courts more efficient and responsive to business needs is an ongoing mission for commercial courts worldwide. A pressing challenge is how to resolve disputes in the on-chain economy and enforce decisions against digital assets.

Courts can determine ownership of a digital asset or entitlement to funds held in a smart contract but lack a dependable way to enforce those decisions directly on the blockchain. The proposed Dispute Resolution Oracle (DRO) is designed to bridge that gap.

The DRO is based on a core principle: the growth of on-chain commerce should not leave parties without meaningful recourse when disputes arise. Technology can move and store value, but courts and other qualified forums must have a recognised role in the on-chain economy.

The DIFC Courts are well placed to help shape this work. As a pioneer in innovation, they offer a strong foundation for developing an open, provider-agnostic standard that qualified forums can adopt.

The DRO also reflects the UAE's ambition to lead in emerging technologies, including artificial intelligence, while ensuring that innovation is matched by trust, accountability and effective recourse. The aim is to build confidence in on-chain commerce by bringing established principles of dispute resolution into a changing, ever-increasing digital economy.

Thank you to DECA4 Advisory and to everyone across the legal, regulatory, blockchain and professional services sectors who contributed their ideas.

SUGGESTED OUTLINE

- The Courts have been open by agreement to parties anywhere since 2011.
- The Courts of the Future, the Court of the Blockchain and the Digital Economy Court were steps toward a court that can reach the assets it rules on.
- This report proposes the next step, and invites others to build it with the DIFC Courts.

THE PROPOSAL IN FIVE POINTS



A working jurisdiction

On chain disputes decided by a real forum and enforced against the asset, with the DIFC Courts as the chosen forum, where parties designate them.



An open standard

Any qualified forum can operate it; any jurisdiction can adopt it.



A register of qualified providers

The fora whose decisions the oracle will execute, with the DIFC Courts as the first entry.



Pilots

Contained pilots in tokenised real world assets, on a test network before any live value.



International dialogue

Toward mutual recognition of on chain enforcement across jurisdictions.

EXECUTIVE SUMMARY

Code increasingly governs how value moves, but it cannot judge. Courts can and they already hear disputes over digital assets. But to carry a decision onto the ledger, a court today depends on a service provider, an issuer or a custodian being willing to act. The Dispute Resolution Oracle (DRO) gives that decision a direct, standard route on chain.

The DIFC Courts propose a Decentralised Jurisdiction: a legal framework built for decentralised systems, anchored in the Dubai International Financial Centre (the DIFC). Its first project is the DRO.

The DRO connects participating blockchain applications with designated dispute resolution providers. It supports dispute notification, authorised asset preservation, verified enforcement instructions and auditable execution, while the dispute itself is resolved off chain: a judge, an arbitrator or an expert decides it; or a mediator helps the parties settle it.

The oracle is opt in. The DIFC Courts act only where an arrangement has chosen them in advance. The oracle cannot freeze or move any asset on its own; it acts only on an asset, escrow or protocol for those who signed up to it before a dispute arose. It never reaches the network beneath and it gives way to insolvency proceedings.

THE MISSING ENFORCEMENT LAYER

IN THE ON CHAIN ECONOMY

Activities worth trillions of US dollars are now settled on distributed ledgers: tokenised treasuries, stable coins, real estate, fund units and the contracts that move them.

FIGURE 1 | **A PRIVATE FREEZE TODAY, AND A FREEZE UNDER THE ORACLE**

	PRIVATE FREEZE TODAY	UNDER THE ORACLE
Hearing	None	The forum reviews the claim before any freeze
Reasons	None	A reasoned decision
Appeal	None	A route for appeal
Cost of abuse	None	A possible bond from the claimant
Record	None	An auditable record

FIGURE 2 | **HEADLINE FIGURES**

USD 4.4 tn
Crypto market at its peak, October 2025

USD 8 tn
Stable coin transfers in 2024, excluding automated activity (estimate from CEX.iodata)

USD 116 bn
Held in decentralised finance protocols, December 2024

USD 39 bn
Tokenised real world assets, excluding stable coins, October 2026

Sources: CoinGecko; CEX.io; DefiLlama; RWA.xyz. Details in the white paper. These figures describe the activity at stake. The oracle acts only on assets held in arrangements that have chosen it, a smaller share that grows as arrangements designate.



LOSSES ARE SETTLED BY DISCRETION, NOT BY RIGHT

In 2016 a flaw in the code of the DAO, a decentralised autonomous organisation built as an application, let an attacker drain approximately $60 million (USD). The network executed correctly and a contested, one-off hard fork reversed the outcome. Since then, protocols have negotiated with attackers, sponsors have absorbed losses and issuers have frozen assets with no hearing.



FREEZES ALREADY HAPPEN; HEARINGS DO NOT

Private freezes lack the discipline of a court's freezing order, including a party who must justify it, a neutral party who reviews it, reasons, an appeal and a record.



CODE IS EXECUTION; LAW IS ADJUDICATION

A smart contract does exactly what it was written to do. It cannot decide whether a certifier was conflicted, whether notice was validly served or whether a vote was fair to the minority. Those questions have always been answered by a neutral forum applying law to evidence.



> The oracle connects all three to a real forum.

WHAT EXISTS TODAY

AND WHERE IT STOPS

Many have tried to solve this problem. Each attempt proved something this design relies on. None has yet given a court a standard route to the asset in dispute that does not depend on a service provider and the arbitral schemes that aim to reach assets on chain remain untested.

On chain protocols

Kleros and Universal Market Access (UMA) proved that dispute resolution can be built into blockchain applications, and that a contract can name its resolver at deployment. But their decisions do not automatically carry the legal status, recognition or enforceability of a court judgment or a qualifying arbitral award. In the one reported case where a court enforced one, a human arbitrator had adopted it in a reasoned award.

Off chain rules

The Digital Dispute Resolution Rules published in 2021 by the UK Jurisdiction Taskforce (UKJT) gave tribunals power over digital assets. No court or standing enforcement infrastructure stood behind them and no award under them has been reported.

FIGURE 3 | **WHAT EACH APPROACH PROVED, AND WHAT IT LACKED**

APPROACH	PROVED	MISSING
On chain protocols Kleros, UMA	A contract can name its resolver at deployment	A decision that the treaties between courts recognise
Off chain rules UKJT Digital Dispute Resolution Rules(2021); JAMS; London Chamber of Arbitration and Mediation (LCAM)	A tribunal can be given power over digital assets	An institution behind them, and a reason to adopt them
Token controls ERC-3643, ERC-7943, issuer freezes	Assets can be frozen and moved on instruction	A hearing, reasons and a route for appeal

Token controls

Ethereum Request for Comments (ERC) token standards, such as ERC-3643 and ERC-7943, already let issuers freeze tokens and force transfers. The DRO provides a standard way for participating blockchain applications to freeze or transfer digital assets based on decisions made by an authorised court or dispute resolution body.

THE COMPARISON ACROSS JURISDICTIONS

The United Kingdom has a strong common law foundation for digital assets as property. Singapore, Switzerland and the European Union have mature regulation. Wyoming recognises decentralised organisations in statute and the Cayman Islands provides the entity form most used by them. The DIFC recognises digital assets as property in statute, its Court of Appeal has held crypto assets to be property and it has international reach. We are not aware of a jurisdiction that yet combines all five capabilities: entity recognition, regulation, a dedicated court, on chain enforcement and international enforceability.

THE MISSING LINK:

FROM DECISION TO LEDGER

A jurisdiction performs three functions: formation, regulation and dispute resolution. A Decentralised Jurisdiction performs the same three for activities that live on a ledger. This report concerns the third, because it is the one that must reach the asset. A court acts on assets through those who hold or control them, including its own enforcement officers. It commands the registry or the bank and the registrar or the banker answers to it. On a ledger, issuers and administrators often hold that ability already, but nothing connects their controls to a forum's decision in advance. What is missing is a reliable way to carry the forum's decision onto the ledger and enforce it against the asset. Designation and the oracle provide it.

FIGURE 4 | **THREE FUNCTIONS OF A JURISDICTION**



Formation | DIFC AUTHORITY

A legal form for entities



Regulation | DFSA

What they may do, under supervision



Dispute resolution | DIFC COURTS

Deciding what happens when they disagree, and giving effect to it

OPTING IN BY DESIGNATION

Nothing applies until an arrangement chooses it. Before any dispute exists, the arrangement designates a forum in one of three ways:

- by contract, the same act by which parties have chosen the DIFC Courts since 2011;
- by code, at deployment;
- in a decentralised organisation's founding documents.

Each party records its signed acceptance. Designation fixes the terms, anchored on chain, the governing law, the forum and the instructions the forum may give. While no dispute exists, it costs nothing and locks up nothing.

> A registry without a court is a list; a regulator without an enforcer is a rulebook.

HOW A DISPUTE TRAVELS
THROUGH THE ORACLE

The oracle decides nothing

It gives the forum the on chain record and carries the forum's freeze and decision to the chain. It has no view on the merits.

Nothing happens until a party raises a dispute

While no dispute is active, the forum has no power over the system and no instruction to execute. Only an identified party can open the gate; the forum cannot open it itself. Once it is open, the forum reaches the disputed asset and no further. A dispute is raised off chain and privately, so the other party is not alerted. Raising it freezes nothing: the forum reviews the claim and only if it finds cause, sends the freeze through the DRO.

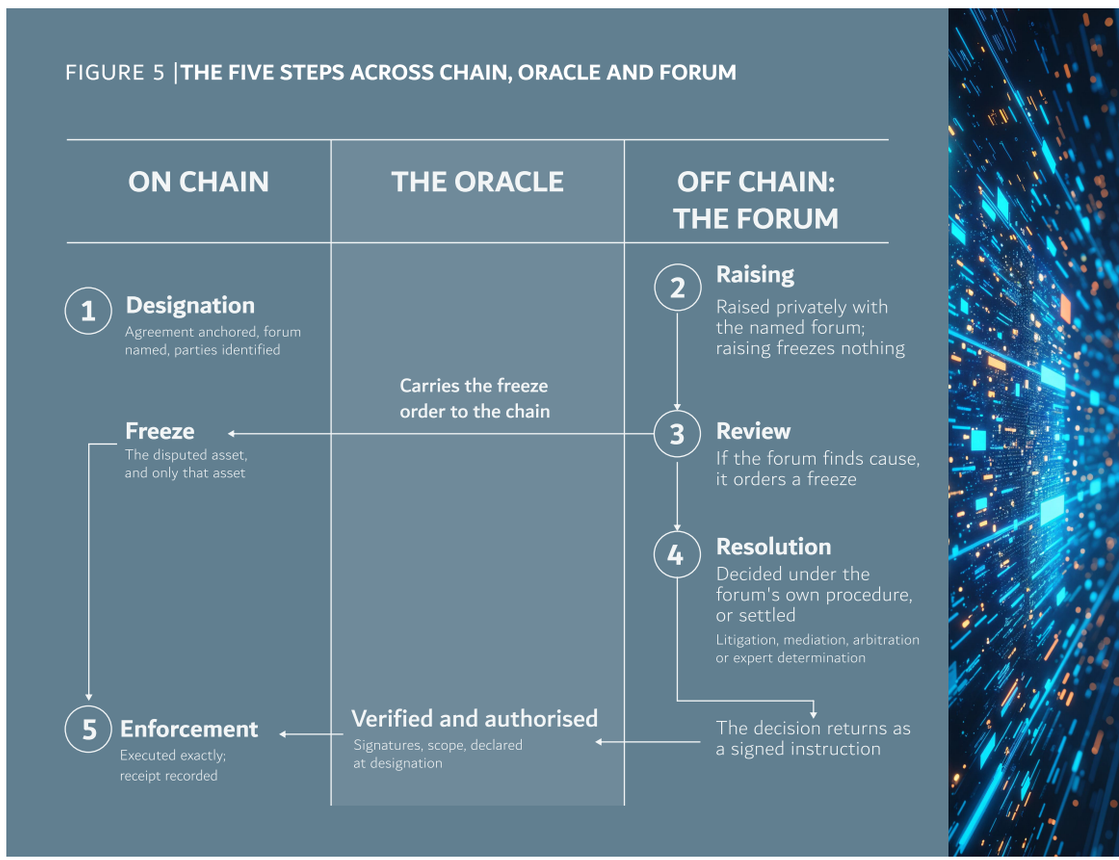
Two levels of designation, never the chain

At the application level, an escrow, a platform, or a registry designates and the forum reaches it and the assets it holds. At the asset level, an issuer designates its token's own contract, so the freeze and transfer controls it already holds are used only on a court's decision, with due process.

FIVE STEPS

1. **Designation** : The arrangement anchors its agreement, names its forum and identifies the parties.
2. **Raising** : A party raises a dispute off chain and privately with the named forum.
3. **Review** : The forum reviews the claim and if it finds cause, orders a freeze of the disputed asset and only that asset, through the DRO.
4. **Resolution** : The forum decides under its own procedure, or the parties settle, off chain.
5. **Enforcement** : The decision returns as a signed instruction, is verified and authorised, is executed and a receipt is recorded.

FIGURE 5 | **THE FIVE STEPS ACROSS CHAIN, ORACLE AND FORUM**



SIX CORE INSTRUCTIONS

A decision returns as one instruction from a closed set declared at designation: Transfer, Restore, Split, Release, Hold or Lift, or an extended instruction the arrangement declared in advance. Each carries an ordinary remedy. The instruction is simulated before signature, then verified and authorised on arrival (its signatures, its scope and that it was declared at designation) before it is executed exactly. Nothing undeclared can ever be called.

FOUR ROUTES TO RESOLUTION

Litigation, mediation, arbitration or expert determination, alone or in sequence. An expert's determination is contractual. It does not carry the enforceability of a court judgment, or of an arbitral award under the New York Convention. The oracle executes it only because the designation says so.

ENFORCEMENT AND ITS LIMITS

WHAT THE FREEZE PROTECTS AND WHAT IT CANNOT REACH

A freeze happens only when the forum, having reviewed the claim, orders it through the DRO. It carries three safeguards: scope, a possible bond and an early review. Where the contract allows, only the disputed amount is ring fenced. Four things are beyond direct enforcement:

- assets that left before the freeze;
- parties outside the designation;
- immutable code that no one controls;
- insolvency, where the collective process takes over.

NOBODY MOVES AN ASSET ALONE

Once a decision is made, the instruction executes on chain under the forum's own security policy, for example several signatures held by different officers. Each court sets its own signing process and need not publish who signs or where keys are held.

FIGURE 6 | **THE SIX INSTRUCTIONS AND THEIR REMEDIES**

Transfer
Moves the disputed asset, in whole or in part, to the party found entitled
Remedy: Award of the asset, or of damages from the fund

Split
Apportions the asset between the parties
Remedy: Partial award

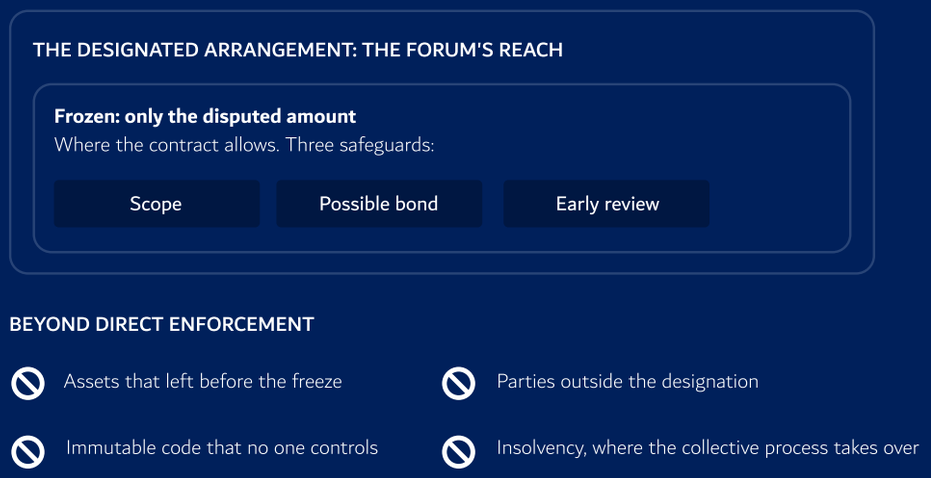
Lift
Dissolves the freeze with no other effect
Remedy: Withdrawn claim or settlement

Restore
Returns the disputed asset to its predispute holder
Remedy: Claim dismissed

Release
Lets an escrowed arrangement proceed on its terms
Remedy: The arrangement stands

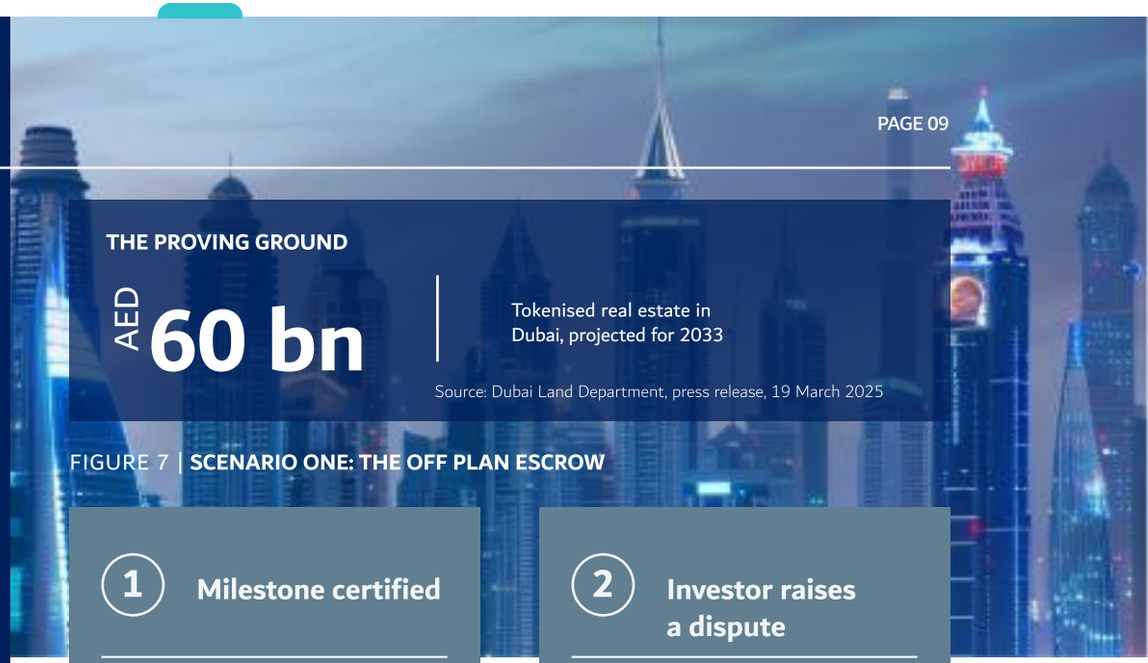
Hold
Keeps the asset frozen to a stated date
Remedy: Stay, appeal pending

FIGURE 7 | **WHAT A FREEZE REACHES**



WHERE IT APPLIES FIRST

The standard fits best where the asset stays within the arrangement (escrow, bonds, guarantees and short term financing), starting with assets not held in shared pools. The proving ground is tokenised real world assets. Dubai is building this market: the Dubai PropTech Hub, a joint initiative of the DIFC Innovation Hub and the Dubai Land Department, counts tokenisation among the investment use cases in PropTech 2033 and the Dubai Land Department projects that tokenised real estate will reach AED 60 billion by 2033.



THE PROVING GROUND

AED 60 bn

Tokenised real estate in Dubai, projected for 2033

Source: Dubai Land Department, press release, 19 March 2025

FIGURE 7 | **SCENARIO ONE: THE OFF PLAN ESCROW**

1 Milestone certified

The certifier has ties to the developer

2 Investor raises a dispute

The forum orders the tranche held

3 Mediation, then court

By the route set at deployment

4 Instruction returns

Executed, with a receipt on chain

POSSIBLE INSTRUCTIONS : Restore | Release | Split

SCENARIO ONE: THE OFF PLAN ESCROW

Background

Several hundred investors, many abroad, sit behind a tokenised escrow that pays a developer as construction milestones are certified. The developer nears insolvency and the certifier turns out to have ties to it.

Under the standard

The escrow is designated at deployment. An investor raises a dispute, the forum orders the remaining tranche held and the matter follows the route set at deployment (in this example, mediation and then the court).

Outcome

Restore, Release or Split, with a receipt. How an on chain escrow sits alongside Dubai's escrow account regime for off plan sales is a question for the pilot.

TWO MORE SCENARIOS

SCENARIO TWO: THE PERFORMANCE BOND

Background

A public authority calls a contractor's performance bond, held in on chain escrow. The contractor says the delay was caused by the authority's own variations.

Under the standard

The escrow named expert determination as its first route. When the contractor disputes the call, the forum orders the bond held and the expert decides the delay question on a short timetable.

Outcome

Transfer or Release. There is no automatic payout without review and no bond frozen through years of litigation.

SCENARIO THREE: COLLATERAL THAT IS ONLY A CLAIM

Background

A lending protocol accepts a tokenised receivable as collateral. The borrower defaults and the protocol moves the token to the lender in seconds. But the token is only a claim.

Under the standard

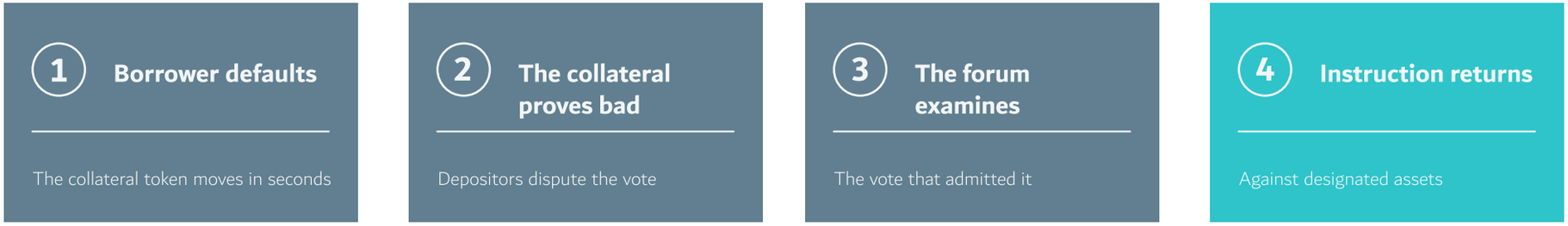
The oracle acts on the token; realising the value behind it still runs through conventional enforcement. Where the protocol designated at platform level, depositors have a forum before which the vote that admitted bad collateral can be examined.

FIGURE 8 |**SCENARIO TWO: THE PERFORMANCE BOND**

POSSIBLE INSTRUCTIONS : Transfer | Release



FIGURE 9 |**SCENARIO THREE: COLLATERAL THAT IS ONLY A CLAIM**



ACROSS NETWORKS AND USE CASES

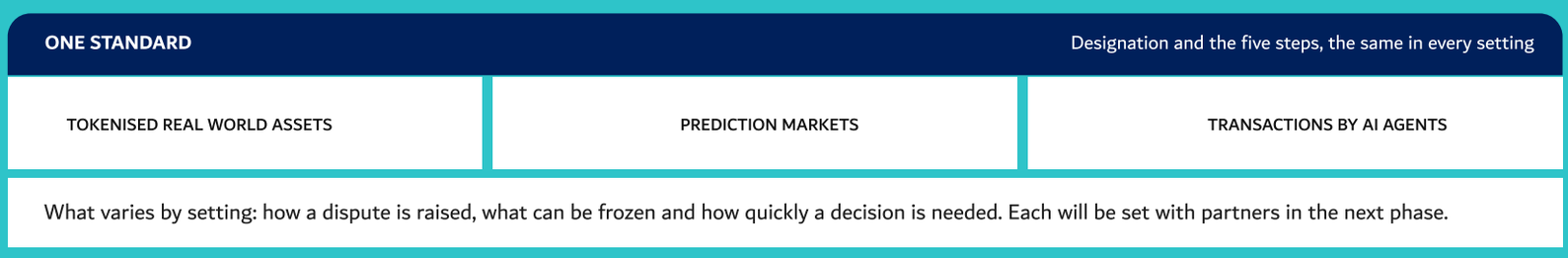
One standard, many settings

The DRO is an open standard that any network or application can adopt and this report describes it at that general level. Applying it to a particular network, token standard or use case, such as tokenised real world assets, prediction markets or transactions made by Artificial Intelligence (AI) agents, will differ in the detail: how a dispute is raised, what can be frozen, how quickly a decision is needed and how the instruction is carried out. Those details are not settled here. They will be developed with the relevant peer reviewers and partners in the next phase.

An example: contested prediction markets

Most markets resolve cleanly from a data source. A few turn on an ambiguous question or contested facts. A market that designates a forum in its rules would gain a last resort for those cases: a reasoned decision, with a right of appeal, carried back to the market as an instruction to release, restore or split the disputed pool.

FIGURE 10 | **ONE STANDARD, APPLIED ACROSS SETTINGS**



One designation. Five steps. Any network that chooses it.

WHY THE DIFC



Three bodies, one framework

The DIFC Authority, the Dubai Financial Services Authority (DFSA) and the DIFC Courts each have a distinct role: the Authority administers the Centre, the DFSA regulates financial services and the DIFC Courts resolve disputes.

FIGURE 11 | **REACH**

2011
Cases accepted from anywhere, by agreement

2021
Digital Economy Court Division established

2024
Digital Assets Law

170+
New York Convention states, for arbitral awards

Sources: Dubai Law No. 12 of 2004, as amended by Dubai Law No. 16 of 2011; supersededby Dubai Law No. 2 of 2025; DIFC Law No. 2 of 2024; DIFC Courts; New York Convention1958.



Chosen, not imposed

The DIFC was established in 2004 as a common law jurisdiction, working in English, with its own courts and regulator. Since 2011, parties with no connection to the Centre have been able to choose the DIFC Courts by written agreement. Designation is intended to be the same legal act, made in code as well as on paper. How courts recognise a designation made on chain is to be settled.



Decisions travel

The DIFC Courts have entered into a series of memoranda of guidance with leading courts around the world, complementing the wider treaty, convention and reciprocal arrangements available for the recognition and enforcement of DIFC Courts judgments. Where the route is arbitration, the New York Convention reaches more than 170 states.



Digital asets are property here

The Digital Assets Law, DIFC Law No. 2 of 2024, provides that a digital asset is intangible property and in 2024, the DIFC Court of Appeal held at common law that crypto assets such as Bitcoin are property.[1] The Digital Economy Court Division was established in 2021.



The courts have built on ledgers before

The Court of the Blockchain initiative began in 2018. In 2024, the DIFC Courts unveiled the Digital Notary Service and launched the Digital Assets Will. These are existing deployments, not a choice of network: the oracle is chain agnostic.

1. Gate MENA DMCC and another v Tabarak Investment Capital Limited and another, DIFC Court of Appeal, CA-002-2023, judgment of 13 June 2024.

FIGURE 12 | **MILESTONES, 2004 TO 2025**

2004 — DIFC established

2011 — Cases accepted from anywhere, by agreement

2017 — Courts of the Future

2018 — Court of the Blockchain

2021 — Digital Economy Court

2024 — Digital Assets Law; DIFC Court of Appeal holds crypto assets are property

2025 — Digital asset custody and blockchain analytics for court users

VOICES FROM
THE ECOSYSTEM

In 2026 the DIFC Courts opened this proposal to peer review before publication. Blockchain networks, companies and foundations reviewed the drafts, with the support of a regulator and free zone authorities and their comments shaped the design set out here.

PEER REVIEWERS



Federico Ast
Founder and CEO,
Kleros

Every transformation of the economy has demanded new forms of governance. Today, AI agents are beginning to transact, negotiate and contract on their own and their disputes will need forums that work at machine speed without abandoning the rule of law. By connecting decentralised justice to the authority of courts, this initiative helps build that new architecture.



Aishwary Gupta
Global Head of Business,
Polygon Labs

Tokenised assets need more than code to earn institutional trust; they need clear legal recourse when things go wrong. The Dispute Resolution Oracle connects on-chain enforcement to the authority of the DIFC Courts, giving builders and institutions a shared standard to build on. Polygon is proud to have contributed to this work.

SAFEGUARDS AND GOVERNANCE

Due process restored

A freezing injunction requires a good arguable case, assets capable of enforcement, a real risk of dissipation and that it be just and convenient to grant the relief. Where relief is sought without notice, the applicant is also subject to the requirements applicable to without-notice applications, including full and frank disclosure and will ordinarily give a cross-undertaking in damages, with provision for an early return hearing. Private freezes took the speed of that remedy and dropped its discipline. The standard restores the discipline: the forum decides and its decision executes on chain at once.

Built on existing institutions

The standard builds on the institutions the DIFC already has. If courts and institutions come together around it, a shared register of qualified providers could follow, for example under an international association. The DIFC Courts would be the first forum.

A complement to regulators

The standard grants no licences and removes no obligation. It may be explored with the relevant regulators and authorities. Designation is voluntary.

A cooperative register

The register is proposed as a shared instrument among the jurisdictions that adopt the standard. Admission is a collective decision of the participating courts, under published criteria. Changing who may decide is slow and public; executing what has been decided is fast.

Personal data stays off chain

Documents are anchored as salted commitments, which reveal nothing about the document or the people in it. Parties could be identified to the forum through credentials derived from national digital identity, such as UAE Pass.

FIGURE 13 | **HOW A COOPERATIVE REGISTER COULD WORK**

CHAIN OF AUTHORITY	ITS SAFEGUARD
1 **Register of qualified providers**	Admission under published criteria. Changing who may decide is slow and public.
2 **Designated provider** Named in the designation	Designation is voluntary.
3 **Decision and signed instruction** Under the forum's own procedure	Signed under the forum's own security policy, for example several signatures held by different officers.
The designated arrangement Executes exactly what was decided	Executing what has been decided is fast

FIGURE 15: PERSONAL DATA STAYS OFF CHAIN

A salted commitment
Reveals nothing about the document or the people in it

ON CHAIN
Only the commitment

anchored as

OFF CHAIN, WITH THE FORUM

The document
Never written to the chain

The parties
Identified to the forum through credentials derived from national digital identity, such as UAE Pass

FIVE PHASES
AND AN INVITATION TO BEGIN

Code increasingly governs how value moves and courts and tribunals still decide the disputes that follow. Courts already rule on digital assets. What they do not yet have is a standard route that carries their decisions directly onto the ledger, without depending on a service provider to act. The oracle gives a court that means, only for the arrangements that choose it. Any qualified forum can operate the standard, any jurisdiction can adopt it and any arrangement can designate under it:

- Developers, issuers and platforms can register interest in the pilots.
- Courts, arbitral institutions and mediation centres can apply to the register.
- Jurisdictions can join the dialogue on mutual recognition.

The dispute layer of the on chain economy will be built by someone. We propose to begin, in the open, and to be judged on what the record shows.



Read more and register interest

www.courtsofthefuture.org
DIFC Courts: Arul Jose Vigin,
Head of Digital and Data
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FIGURE 14 | **FIVE PHASES, EACH GATED ON THE ONE BEFORE**

PHASE I - NOW	PHASE II	PHASE III	PHASE IV	PHASE V
This report, peer review and a design workshop.	Contained pilots on a test network before any live value.	Production: the register opens, with the DIFC Courts as the first entry	Regulatory integration, and disputes involving AI agents.	International scaling and mutual recognition.

WHAT COMES NEXT

Peer reviewers raised questions that the design workshop and later phases will take up:

- the parameters of the freeze;
- how parties and legal entities are identified
- the network environments for the reference implementation;
- compliance, including anti money laundering, cross border data, custody and key loss;
- further use cases, such as AI agents and contested prediction markets.

BUILT WITH THE PEOPLE WHO WILL USE IT

The organisations that reviewed this report bring perspectives from networks, protocols and foundations. As development begins, the design for specific networks and use cases will be worked through with them and with other partners, through workshops and pilots, so that each implementation reflects how the oracle will be used in practice.

AUTHORS AND PROJECT TEAM

DIFC COURTS



Amna Al Owais
Deputy Director
DIFC COURTS

Amna Al Owais is Deputy Director of the DIFC Courts, providing high-level operational support and oversight of the Courts' public services. She spearheads special projects in technology and innovation, including the Courts of the Future initiative with the Dubai Future Foundation and the Court of the Blockchain with the Dubai Digital Authority. She chairs the DIFC Courts' Users' Committee and established the Courts' Pro Bono Programme in 2009.



Arul Jose Vigin
Head of Digital and Data
DIFC COURTS

Arul Jose Vigin is a senior technology leader with over 20 years of experience across government, financial services and judicial technology. He has led major digital transformation programmes at the DIFC Courts, including smart court services, blockchain-enabled digital trust solutions and AI assisted judicial capabilities. He is a member of the Courts of the Future initiative and holds a Master's degree in Technology and Law.



Ruksana Ellahi
Legal Counsel and Data Protection Officer
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Ruksana Ellahi is Legal Counsel and Data Protection Officer at the DIFC Courts, where she leads the Legal Affairs function and provides strategic legal, regulatory and governance advice across the organisation. She also oversees the Courts' data protection strategy and compliance framework. She holds an LLB (Hons) and was admitted as a solicitor in England and Wales in 2007.



Ajaz Wani
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Ajaz Wani is a digital services professional with experience in technology implementation, court digitalisation and service transformation. He supports the development and delivery of digital platforms, emerging technology initiatives and technology-enabled court services.

DECA4 TECHNOLOGY ADVISORY



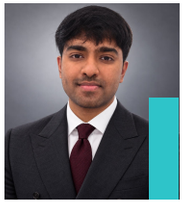
Deca4
Mohammed Mahfoudh
Chief Executive Officer

Mohammed Mahfoudh is Chief Executive Officer of Deca4 Advisory, a Dubai firm that designs, builds, operates and transfers sovereign digital infrastructure for governments, regulators and courts.



Deca4
Danial Fong
Chief Technology Officer

Danial Fong is Chief Technology Officer of Deca4 Advisory, where he leads the firm's technology work for governments, regulators and courts.



Deca4
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Views in this report are those of the DIFC Courts and do not necessarily reflect the views of any reviewing organisation.

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GLOSSARY

Decentralised Jurisdiction. A legal framework for decentralised systems, anchored in the DIFC.

Dispute Resolution Oracle. The interface that carries a dispute to a forum and the decision back; it decides nothing.

Designation. The act, before any dispute, by which an arrangement adopts the oracle and names its forum.

Raising (a dispute). Notifying the named forum of a dispute, off chain and privately.

Freeze. The restraint of the disputed asset, ordered by the forum after it reviews the claim.

Instruction. The machine form of a decision.

Register of qualified providers. The list of for a whose decisions the oracle executes.

Receipt. The on chain record of an executed instruction.

Gate. The rule that the forum has no power until a party raises a dispute.