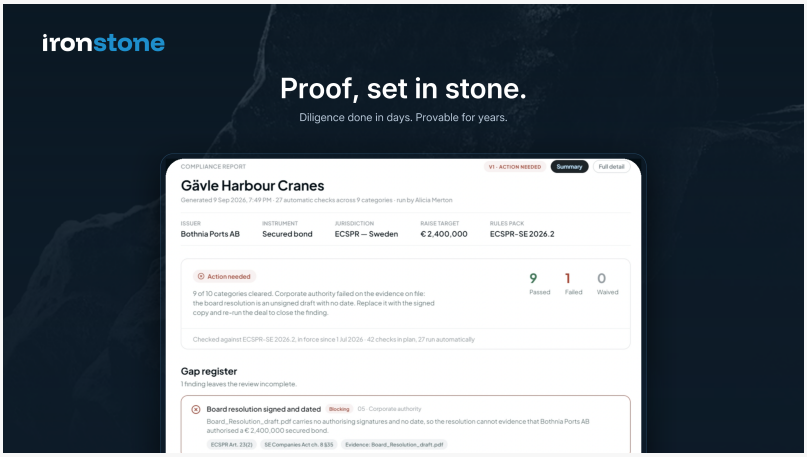
Dacxi Chain introduces Ironstone, the verification layer for regulated crowdfunding

Due diligence done in days, provable for years: an AI agent reads the deal pack against the obligations that apply, your people approve, the record holds both



Ironstone flags an unsigned board resolution on a €2.4m secured bond before the offer goes to market, citing the obligation and the document behind the finding. That does the job the screen cannot do on its own: it makes clear this is the product working

LONDON, REGION, UNITED KINGDOM, September 17, 2026 / EINPresswire.com/ -- Dacxi Chain today introduced Ironstone, a verification layer built for regulated crowdfunding and private lending platforms. Ironstone is designed to take the due diligence process behind a campaign from weeks to days, and to leave behind a clear, cited record of what was checked, who approved it, how AI was involved and which version they approved, ready for evidencing whenever it is needed.

Ironstone will be presented at the Crowdfunding Professional Association's Annual Summit in Washington DC in October, and is opening proof-of-value engagements with platforms now, beginning with providers authorised under the EU's European Crowdfunding Service Providers Regulation (ECSPR), with US Regulation Crowdfunding to follow shortly.

> Every regulated platform we speak to does careful due diligence. Almost none of them can show it. That gap is what Ironstone closes."
>
> *Craig Smith-Gander, CEO, Dacxi Chain*

The problem it addresses

Regulated platforms carry specific obligations on every offer they bring to market. For example, under ECSPR Article 5 requires a minimum level of due diligence on every project owner, and Article 23 requires the platform to verify the completeness, correctness and clarity of a key investment information sheet the project owner drew up. Under US Regulation Crowdfunding, an intermediary must have a reasonable basis for believing an issuer

is in compliance and must conduct background checks on the issuer and its principals.

Most compliance teams at platforms meet these duties by hand. Documents are chased by email, gaps are found one at a time, and the evidence of what was done lives in folders, spreadsheets and inboxes. In September 2025 the European Digital Finance Association told the European Commission that no reliable data exists on what compliance costs platforms, because no authority has collected it. Due diligence is done. It is rarely provable.

What Ironstone does

Petra, Ironstone's specialist artificial intelligence agent, reads the full deal pack against the obligations that apply to that campaign and jurisdiction, cites every finding back to its source document, and shows what is missing, inconsistent or unresolved, so teams can clear a campaign faster and see the gaps in one place rather than one at a time.

Signet, Ironstone's record layer, keeps a clear, cited record of every check, every piece of evidence, every approval and every change. Internal approvals and any external sign-off from counsel, auditors or the board are each scoped to the exact version they cover, so what someone signed cannot change afterwards.

The platform's own named people review, work the findings together and approve. Ironstone does not decide whether a platform's due diligence was sufficient, and it does not reduce the platform's regulatory responsibility. It makes the platform's own process faster, complete against a stated list of obligations, and provable afterwards.

Ironstone is a layer, not a system of record. It connects to the deal systems, document stores and screening providers a platform already uses rather than replacing them. For platform clients in the EU, data is processed in the European Union and is never used to train models. Every surface that presents AI output carries a transparency label, and the product is built with the EU AI Act's requirements on logging, transparency and human oversight in mind.

Quotes

Craig Smith-Gander, Chief Executive of Dacxi Chain, said: "Every regulated platform we speak to does careful due diligence. Almost none of them can show it. That gap is what Ironstone closes. It does not change who is responsible for the decision. It changes how quickly the work gets done and how well it can be proved, which is what a regulator, funder, auditor or supervisor could ask for at any time."

Neera Patel, Chief Product Officer of Dacxi Chain and chair of the Global Equity Crowdfunding Alliance's AI Governance Task Force, said: "AI in compliance makes people nervous, and it should, when the AI decides. Ironstone was designed the other way round. The agent does the heavy reading, cross-checks the documentation, and sets every finding next to the obligation it belongs

to so your team can work the problem efficiently. Your own people approve. The record holds both. That is not a limitation we accepted. It is the design, and supervisors are pointing the same way. FINRA's 2026 Annual Regulatory Oversight Report, published in December 2025, names the risks of AI agents as autonomy without human validation, acting beyond intended scope, and reasoning that is difficult to trace. Ironstone was built against those three."

Availability

Ironstone is opening proof-of-value engagements with regulated crowdfunding and private lending platforms. A proof of value runs on one of the platform's own historic deals. Platforms can book a demonstration at getironstone.com/demo.

Notes to editors

Regulation (EU) 2020/1503 on European crowdfunding service providers for business, Articles 5 and 23. https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:32020R1503

US Securities and Exchange Commission, Regulation Crowdfunding, Rule 301. https://www.sec.gov/rules-regulations/staff-guidance/trading-markets-frequently-asked-questions/cfportal-faqs

European Digital Finance Association, ECSP position paper, September 2025, recommendation under Article 45(2)(w). https://europeandigitalfinance.eu/wp-content/uploads/2025/09/20250918_EDFA_ECSP_PositionPaper_Public.pdf

FINRA, 2026 Annual Regulatory Oversight Report, published 9 December 2025. The GenAI section, including the emerging trends in AI agents, is at pages 24 to 28. https://www.finra.org/rules-guidance/guidance/reports/2026-finra-annual-regulatory-oversight-report

The FINRA report states that it does not create new legal or regulatory requirements. It is cited here as an indication of supervisory focus, not as an obligation.

About Ironstone

Ironstone is the verification layer for regulated crowdfunding. Platforms use it to complete, evidence and defend the diligence behind every offer they bring to market. Petra checks it. Signet seals it. Ironstone proves it. Ironstone, from Dacxi Chain. getironstone.com

About Dacxi Chain

Dacxi Chain builds infrastructure for regulated equity crowdfunding, including Ironstone and a cross-border deal syndication network that lets platforms share and import offers.

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