Réseaux de couche 2

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Un réseau de couche 2 (layer 2) traite les transactions en dehors de la chaîne principale et y inscrit périodiquement un enregistrement compressé. Les rollups sur Ethereum, tels qu'Arbitrum, Optimism et Base, et le Lightning Network sur Bitcoin en sont les principaux types. Le but est la rapidité et le coût. La conséquence juridique est que l'actif que la cliente voit dans son portefeuille est souvent la représentation d'un jeton verrouillé dans un contrat de pont (bridge) sur la chaîne principale. Si l'exploitant de la couche 2 fait défaut ou si le pont est piraté, le jeton de la chaîne principale peut avoir disparu alors que le solde de la couche 2 reste affiché.

Pour l'analyse de la conservation et de la ségrégation, la question est toujours de savoir où se trouve l'actif sous-jacent et qui contrôle le contrat qui le détient. Un titulaire d'une autorisation DPT (digital payment tokens, « jetons de paiement numériques ») à Singapour qui crédite ses clients de jetons sur une couche 2 doit s'assurer que le séquenceur et les clés de mise à niveau de l'exploitant ne placent pas les actifs des clients sous le contrôle d'une autre personne au sens des exigences de ségrégation en matière de conservation des Payment Services Regulations.[1]

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Notes

1. Payment Services Regulations 2019 (Singapour), reg. 16A ss, introduits par les Payment Services (Amendment) Regulations 2024 relatifs à la protection des digital payment tokens des clients, en vigueur depuis le 4 octobre 2024. Voir la partie K, chapitre II. ↩

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