



# StreamFlow Finance

Streaming Payments Platform

Solana Season Hackathon

June 2021

# Motivation #1

Business wants to hire a new contractor or an employee.

How to establish trust **and** minimize potential time & money loss  
when parties are entering into a business relationship?

## Motivation #2

Salaries are generally paid once per month.

Many employees take payday loans and experience stress waiting for their earned, yet still unavailable, funds.

How to provide an employee with the option to withdraw earned funds more frequently, while also making such an option attractive to the employers?

# Stream

A streaming payment (or simply – **Stream**) represents a  
**progressively released payment.**

This simple concept can solve aforementioned problems and  
opens a path to building many different payment solutions.

## Use cases

### Ultra low-risk trial period

Stream is initialized for the trial period and can be stopped by the initiator (employer) at any moment if a decision to stop working with the employee/contractor is made.

Stream beneficiary (employee/contractor) receives what has been “streamed” up until that moment, and the rest of the amount is returned back to the employer.

### Improved payroll

Employees can withdraw their earned salary more frequently.

Employers get a simple, straightforward, and cost-effective payroll solution that's also a powerful tool for recruiting and retention, while earning attractive interest on the deposited funds.

# Furthermore

## Token vesting

By adding a cliff period and a custom release rate, the stream is easily turned into a vesting contract.

## Fundraising & donations

Investors and donors can create continuous streams while keeping the beneficiaries accountable with the option to stop the stream if the results are not satisfactory.

## Services billed per time unit

Pay per usage. Consulting, live events & concerts, audio/video content, bike renting or even parking.

...and probably many more creative use cases.

# StreamFlow Finance

Platform for streaming payments

Built on  SOLANA

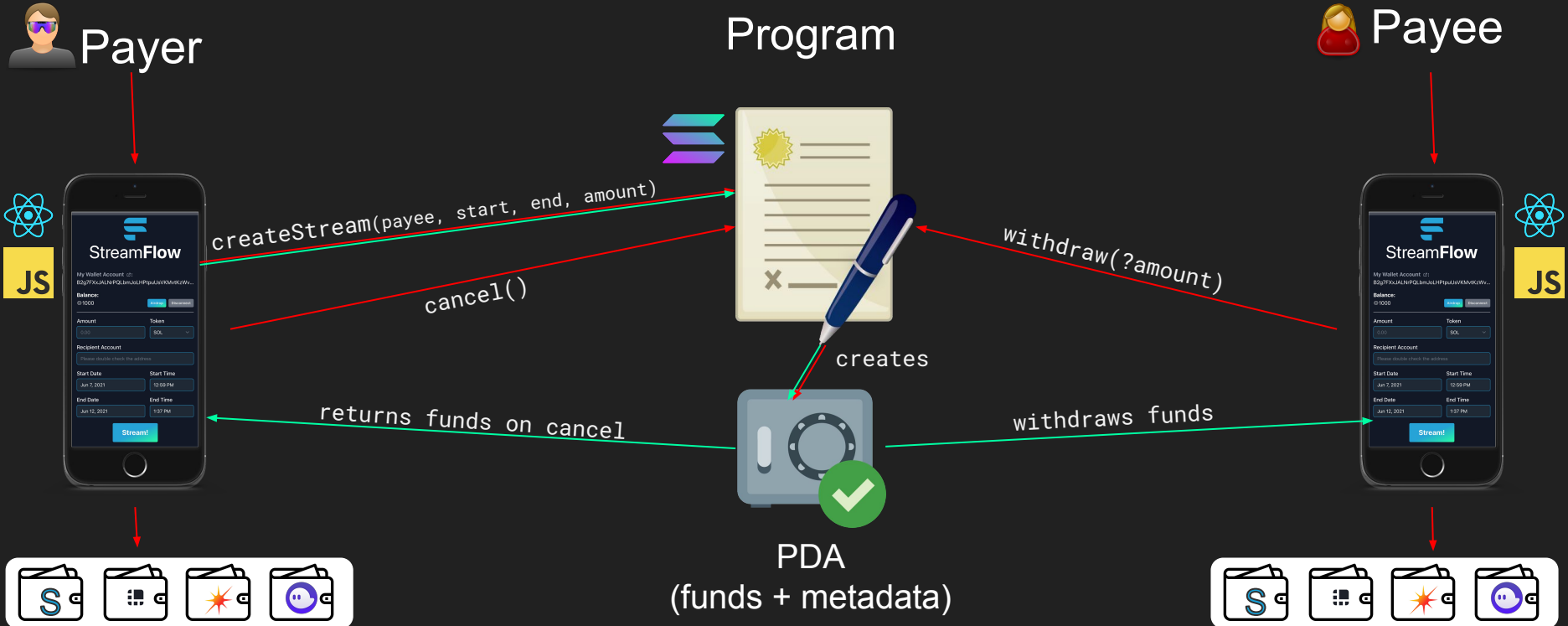
**Trustless & verifiable.** Software is free and open-source and anyone can audit it.

**Decentralized & immutable.** No central server to fail, no middle man to manipulate transactions.

**Real-time.** Solana's ultra-cheap transactions are confirmed in less than a second.

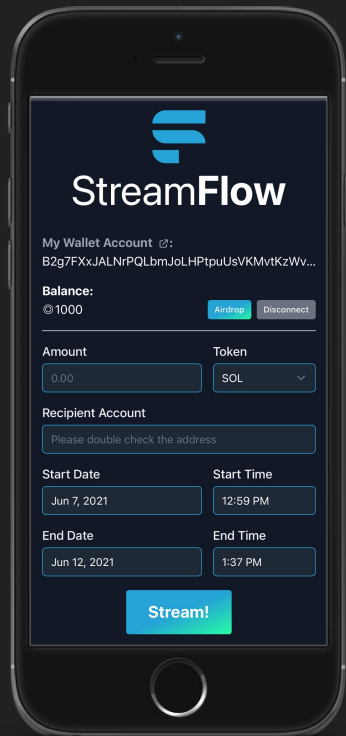
**Serverless.** StreamFlow doesn't store any data **at this moment**, it's all in the browser or on the chain.

# Platform overview

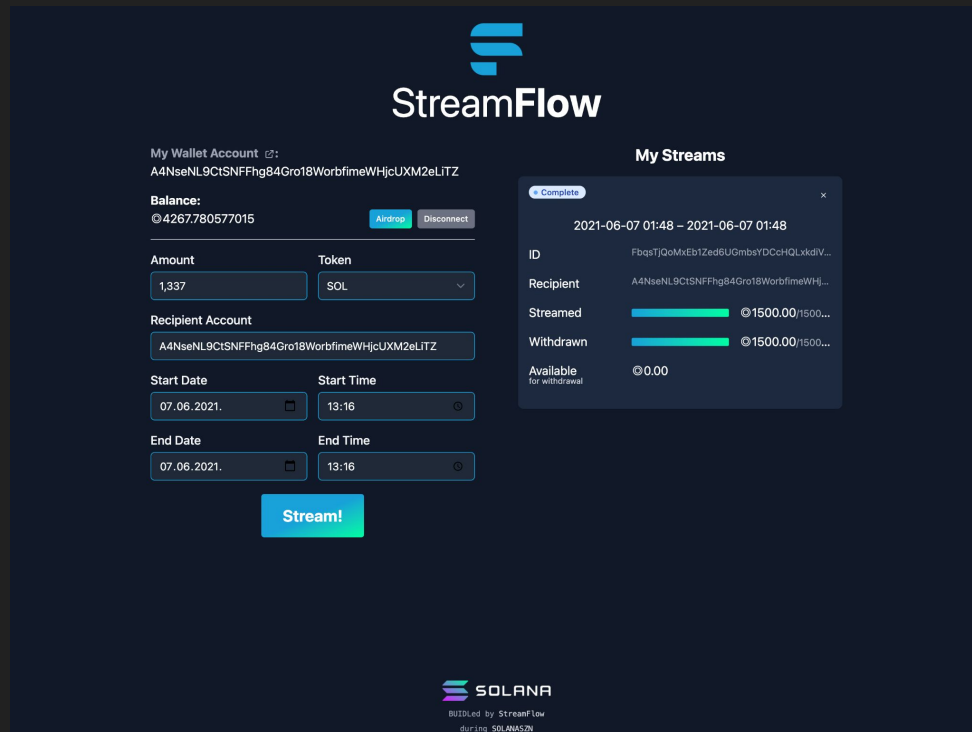




# Demo



Watch



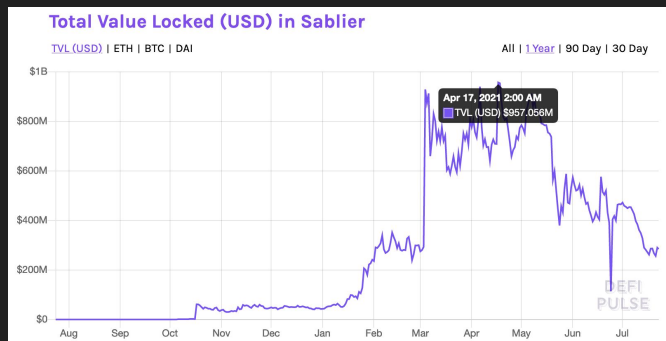
# Competitive landscape

## Sablier (ETH)

Non-profit protocol with the accompanying dApp. Used primarily for token vesting. [Further development stopped.](#)

## Superfluid (ETH)

Building an all-encompassing streaming payment platform for EVM-compatible chains.



TVL in Sablier's contract over ([source](#))

CRYPTOCURRENCIES

## Superfluid Raises \$9M for a New Take on Streaming Payments

CONTRIBUTOR

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Superfluid raised \$9M ([source](#))

# Growth & Monetization

## Growth strategy

Offer wallets and payment providers an *out of the box* streaming payments feature via embeddable widget or deep integration.

Offer streaming payments to the established payroll solutions (e.g. [Deel](#), BitWage), potentially getting exposure to non-crypto markets.

## Monetization

- Interest on the deposited funds  
(borrow/lend protocol integration)
- Serum swap and onramps/offramps percentage fee
- Platform fee charged per **stream**

## Vision & Roadmap

Become Solana's default streaming payments service provider

### Roadmap:

- SPL token support (Q3)
- Vesting protocol (Q3)
- Embeddable widget (Q3)
- ERC-20 token support (via Wormhole) (Q3)
- Integration with wallets (Q4)
- Integration with borrow/lend protocols (Q4)
- Explore integration with [Deel](#), BitWage or similar platforms (Q4)

*Roadmap is subject to change.*

# \$STRM token

Platform utility token

## Usage:

- Governance
- Platform fee reduction
- Dividends payout, buy & burn
- ... TBD

*This is subject to change, conceptual work on \$STRM is not finalized.*

# Founding members



Mališa  
@imprfekt  
[european.dev](https://european.dev)

- Fintech, startups
- Independent consultant
- 10+ years building software
- Hired and mentored developers
- Blockchain meetup group co-organizer



Ivan  
@parazyd  
[parazyd.org](https://parazyd.org)

- Free and open-source software advocate
- Founder of [Maemo Leste](https://maemo-leste.org) (Linux-based mobile OS)
- 12 years of open-source development
- #Bitcoin since 2011

Thank you!

Money **streams**. Money **flows**.

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