

# CrossRent

Programmable Cross-Chain Rent Deposits  
Natively on Arc with USDC

**GLOBAL RENT. UNIVERSAL CREDIT. GLOBAL REPUTATION.**

Fast. Borderless. Automated.

Built with: **USDC** • **Arc dev wallets** • **Bridge Kit (CCTP)** • **Programmable Escrow**

# The Problem: Deposits are Broken & Unfair

The traditional deposit system is failing both tenants and landlords.

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Our \*\*in-house hackathon survey\*\* of local renters validated the severity of this issue:  
**85% of respondents cited the high upfront deposit cost as their single greatest pain point.** The problem is immediate, and it's local.



## £5.4 Billion Locked

Over £5.4bn of tenant cash is held in UK deposit schemes, unprotected from inflation and inaccessible.

*Source: Generation Rent*



## 1 in 4 Renters Lose Money

One in four renters struggles to retrieve their full deposit. Flaws cost 1 in 5 renters hundreds of pounds.

*Source: Generation Rent*



## Rents Up 9%

As rents skyrocket 9% across the UK, the upfront deposit (which also rises) becomes a massive financial burden.

*Source: ONS / Recent Data*

# The CrossRent Solution (USDC-Native)

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A rent deposit system powered by USDC on Arc:

-  **Bridge Native USDC → Arc instantly (CCTP)**

Cross-chain transfer of native USDC using Circle Bridge Kit.

-  **Dev wallet auto-created (Gateway)**

Instant, keyless tenant onboarding via Circle Gateway integration.

-  **Deposit locked in programmable escrow**

Funds secured in a smart contract that dictates payment logic.

-  **Automatic + conditional release**

Escrow logic triggers instant, predictable fund settlement.

-  **On-chain reputation SBT**

Non-transferable Soulbound Token (SBT) of rental history.

# The Tenant Win: Your Reputation is Your Credit

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## Immediate Benefits (Today)

### Save 5-10% in Fees

Pay with USDC. No international SWIFT payments or bank FX charges.

### Instant & Keyless

Onboard in seconds with a dev wallet and settle deposits in minutes, not days.

### Build Your Reputation

Your first successful rental mints your Reputation SBT, making your history portable.

## Long-Term Vision (Tomorrow)

### Access Better Accommodation

A high SBT score proves you are a reliable tenant to any landlord, anywhere.

### Unlock Lower Deposits & Rent

Landlords can offer better terms to tenants with a high on-chain reputation score.

### Lower Interest Rates on Loans

Your SBT becomes a global credit score, unlocking access to DeFi or even TradFi loans for buying a house.

# The Landlord Win: Secure, Verified, & Automated

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## Why landlords trust CrossRent:

### RiskBufferVault: Stronger Protection

Automatic USDC buffer for arrears/damages. More secure and liquid than traditional 4–5 week deposits.

### Tenant Reputation Score (0–1000)

Instantly identify reliable renters using a universal, trustworthy on-chain history. Reduce risk.

### Instant USDC Rent Settlement

Programmable escrow triggers instant, verified payouts on Arc. No delayed payments or chargebacks.

### Enable Flexible Tenancies

Solve the "6-month vs. 12-month" problem. The SBT builds trust so landlords can safely offer shorter-term leases.

# The Financial Advantage (Yield & Profit)

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## \$ For Tenants: Financial Gain

-  Lower upfront deposits + No international transfer or FX fees = \*\*Direct capital savings.\*\*
-  \*\*Yield Share:\*\* The tenant's locked USDC is productive, earning a share of the yield from the ERC-4626 vault.

## \$ For Landlords: Yield & Security

-  \*\*USDC Yield Buffer:\*\* Automated damage + arrears buffer provides \*\*better protection\*\* than traditional deposits.
-  Faster payout (instant settlement) = \*\*Improved cash flow and reduced default risk\*\* through SBT scoring.

## andWhereFor the Platform: Revenue Opportunity

-  \*\*Native USDC Yield Capture:\*\* A small protocol fee on the \*\*yield generated by the RiskBufferVault.\*\* (Never touches principal).

# Challenge 2: Seamless Bridge Kit UX

We abstract all complexity (CCTP, Multi-Network) into one click.

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## Before: Manual Bridging (Bad UX)

- ✗ Find a 3rd party bridge
- ✗ Approve token
- ✗ Swap (get wrapped token)
- ✗ Risk of de-peg/hack
- ✗ Manually find escrow contract
- ✗ Call `deposit()` function



## After: CrossRent + Bridge Kit

Enter Deposit Amount:

500 USDC

↗ Bridge & Deposit

This one button uses \*\*Bridge Kit\*\* (CCTP) to transfer \*\*USDC\*\* from \*\*multiple supported networks\*\* (like Ethereum, Polygon) and deposits it directly into the \*\*Arc\*\* escrow contract. \*\*Great UX!\*\*

# Challenge 1: Advanced Programmable Logic

Deployed on Arc, this is an automated financial system, not a simple transfer.

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## RentCreditEscrow.sol

- ✓ \*\*Deployed on Arc.\*\*
- ✓ \*\*Programmable Logic:\*\* Uses time-locks and conditional checks (damage thresholds, dispute flags) to automate complex financial release.



## RiskBufferVault.sol

- ✓ \*\*Deployed on Arc.\*\*
- ✓ \*\*Programmable Logic:\*\* An ERC-4626 vault that programmatically locks a 10% buffer and generates yield on idle \*\*USDC\*\*.



## ReputationSBT.sol

- ✓ \*\*Deployed on Arc.\*\*
- ✓ \*\*Programmable Logic:\*\* The Escrow contract programmatically mints or updates this SBT based on the financial outcome (e.g., success or dispute).

# Clean UI Preview (Simplicity & Clarity)

## Bridge & Pay

Seamlessly move USDC to Arc and execute the deposit in one action. (Great UX)

TENANT FLOW



BRIDGE 500 USDC

## Escrow Dashboard

Clear status of all active deposits, yield earned, and release dates.

LANDLORD VIEW



ACTIVE ESCROWS (3)

## Reputation SBT

Tenant's verifiable, on-chain passport of rental reliability.

TENANT ASSET



SCORE: 920/1000

## Settlement & Dispute

Transparent, one-click claim/release forms at end-of-lease.

AUTOMATED LOGIC



RELEASE FUNDS

# Why You Should Join CrossRent

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- ✓ \*\*Perfect fit for Arc\*\*  
Leverages \*\*USDC-native gas\*\*, dev wallets, CCTP, and sub-second finality.
- ✓ \*\*Financial Benefits for All Parties\*\*  
Yield generation, fee savings, better security, and sustainable revenue.
- ✓ \*\*Solves a Real, Validated Problem\*\*  
Answers the pain points from our hackathon survey and global market data.
- ✓ \*\*Incredible Long-Term Vision\*\*  
The Reputation SBT is the foundation for a new global credit system for loans and mortgages.
- ✓ \*\*Cleanest UX in the Hackathon\*\*  
Focus on simplicity, one-click flows, and absolute transparency.