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: Validated by Real Renters

Data from our in-house hackathon survey of 17 international & UK renters.

76% Faced Extra Demands

13 out of 17 renters were forced to provide guarantors, pay 6-12 months of rent upfront, or provide extra documents. The system is biased against students.

100% Want a Better System

17 out of 17 (Yes/Maybe) said they would prefer a stablecoin-based deposit system over traditional banks, citing speed and cost.

94.1% Value Reputation

16 out of 17 renters confirmed that a global, portable rental reputation score that reduces future deposits would be "valuable" to them.

The Problem is Global

This is not just a local issue. The deposit system is broken everywhere.

Ireland

"Rising number of renters facing difficulty with deposit retention."

Source: Threshold.ie

France

"'Recurring conflicts' over deposits and damages are the #1 issue between tenants and owners in Paris."

Source: Paris Rental

South Korea

"Unique, high-friction systems like Korea's 'Jeonse' are facing 'massive challenges' and transformation."

Source: DNK.co

United States

"The 'Changing Landscape of Security Deposits' highlights a move away from traditional models."

Source: Assurified

The CrossRent Solution (USDC-Native)

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

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

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)

💲 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.

🐷 For 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.

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.

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

- ✅ **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 (**94.1% value our SBT**).

- ✅ **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.