

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.

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)

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 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.