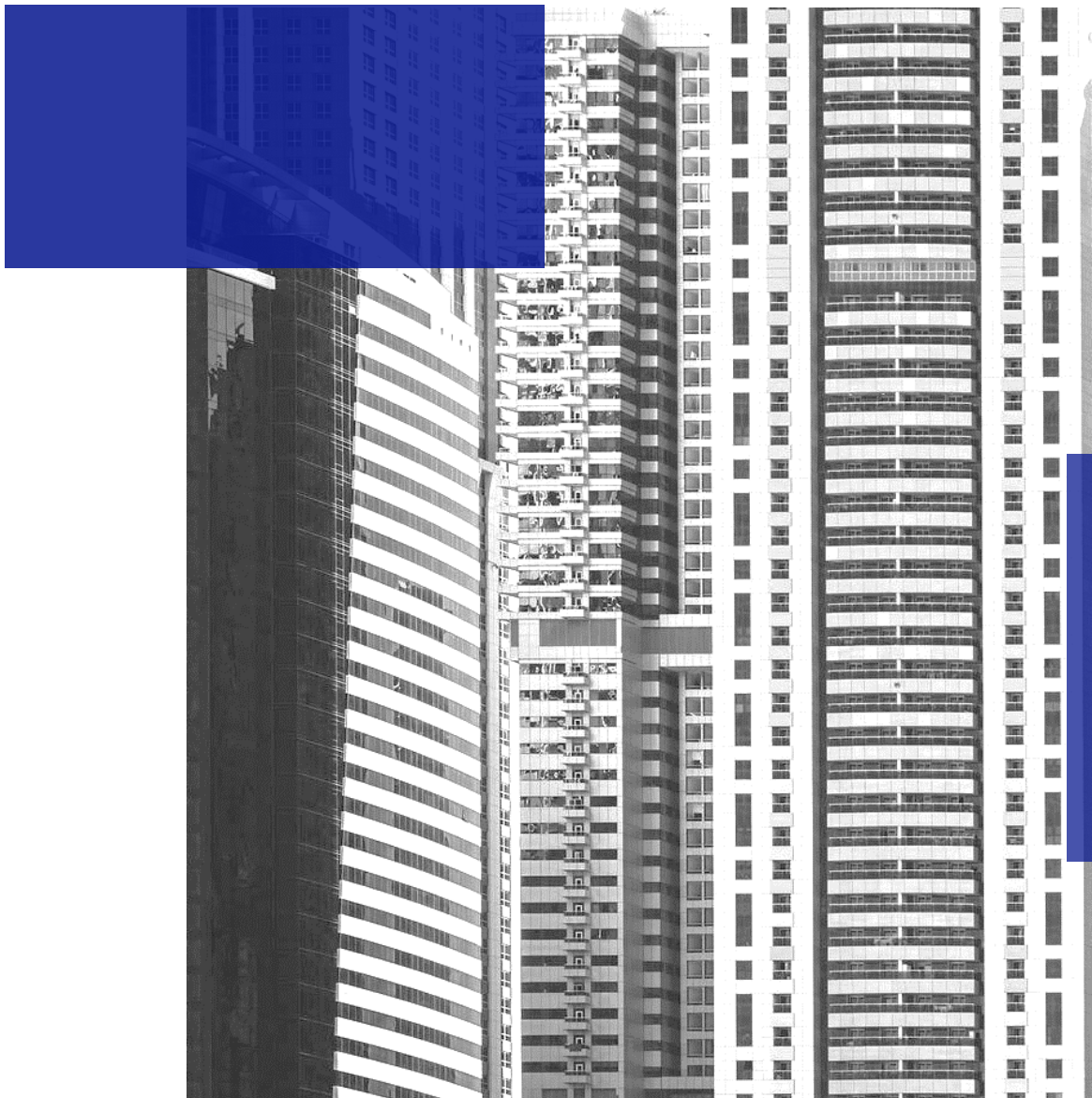


P2P CRYPTO TO FIAT MARKETPLACE

PEERMARKET





PEERMARKET

FIRST ITERATION: TINKLOCK

P2P CRYPTO-TO-FIAT ASSET SWAP

SMART CONTRACT ESCROW

OPEN BANKING ORACLE

REDUCED POWER ASYMMETRY

PEER MARKET



Peer-to-peer crypto-to-fiat marketplace

Live on Polygon Mumbai

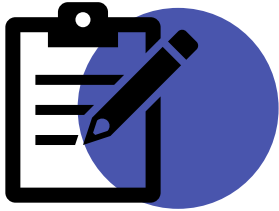
Extendable to any EVM compatible chain

SEPA transfers in select European markets

More open banking providers

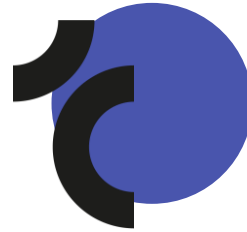
More markets and currencies

CONTRACT LIFECYCLE



DEPOSIT FUNDS

- Sellers deposit crypto and create Escrow contracts
- Buyers browse and claim the contracts
- Buyer is directed to open banking platform



INITIATE PAYMENT

- Buyer performs SEPA payment
- Using Tink to initiate and verify payment status
- Chainlink node reads payment status through open banking api



QUICK PAYOUT

- Payment status is written on chain
- If payment status indicates payment fulfillment
- Escrowed funds are immediately paid out!

WHY PEERMARKET?

CURRENT P2P MARKETS

- Decentralized but lacking guarantees for honest behaviour
- Release of escrow at the discretion of seller
- Platform operators need to act as arbitrors

OUR EDGE

- Seller pays no fees
- Buyer receives crypto directly within minutes
- Funds are paid out in a deterministic way



MOVING TO PRODUCTION



- **Outsource and decentralize Oracle service to market**
- **More open banking providers**
- **Greater selection of verification methods**
- **Staking security guarantees**
- **CCIP: any payment method?**

A high-angle photograph of a person walking on a sidewalk. A large, semi-transparent blue circle is overlaid on the image, covering most of the frame. The circle contains a pattern of diagonal white lines. The person is walking away from the camera, towards the bottom left of the circle. The background is a dark, textured surface, possibly asphalt or concrete.

TRY IT OUT!

peermarket-heroku.herokuapp.com