STONIZ≡.™

Digital platform for securitisation workflow management

Latina, Italy
Established in **2019**

Meet the team

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The company

Stonize is a digital platform making securitisation simple, cost-efficient, and transparent. The platform combines eIDAS digital identities and permissionless blockchain technologies, enabling a fast and reliable workflow. Thanks to the digital securitisation, originators can seamlessly get liquidity from a portfolio of assets on a non-recourse basis, while institutional investors can access a diverse pool of assets with an attractive risk-return profile and make well informed decisions based on extensive and trusted data.
The company also launched a second product called Flow, leveraging the knowledge from the first product in terms of privacy, security and use of blockchain technology.

The Prototype

Stonize has developed the following prototypes

Stonize

Stonize is a digital platform for securitisation workflow management. It guarantees 10 times faster procedures and enhanced data integrity. In the prototype phase, we outperformed the goal of the market validation area. We engaged with 21 companies and we got 3 declarations of interests. With regards to the business area we released a demo, and we accomplished a good result in terms of definition of the use case, sales process, commercial deck and short demo video. From a technical standpoint we worked on two core features of the platform: Self-onboarding and Trusted automation. The Self-onboarding feature allows users to onboard on the platform on their own. Instead, the Trusted automation feature allows users to generate legal contracts based on templates and custom input data, and at the same time, it allows to easily verify the integrity of the legal contracts. These features enable a legally binding process

Flow

Flow has a mission to connect people through voice. It is the easiest way to hang out online with friends and new buddies. In particular, it allows users to interact while listening to the same audio content, like if they are in the same room. In the prototype phase, we outperformed the goal of the market validation area. We got 4 declarations of interests by content creators. With regards to the business area we released a demo that helped us for the user interviews we run, we defined the use case, released an MVP with the new brand and created a pitch deck. From a technical standpoint we developed an MVP with the Interaction and Synchronised audio content features. In particular, the Interaction feature allows users to talk and react through sounds effects. Instead, the Synchronized audio content allows each user to listen to the same audio content at the same time.
In this app we followed a privacy and security by design approach. We are using WebRTC which allows a peer to peer and end-to-end encrypted voice communication.
Also, to better protect the identity of a user, we implemented a Proof of Concept to detect any suspicious activity in the use of his/her voice, as in the case of deepfakes. Indeed, what it could happen is that another person could talk from his/her account, or his/her voice could appear in a third party account, without him/her knowing that. Our mechanism leverages the voice fingerprint model and its notarisation on the blockchain