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Business Domain

DeFi

Project Type

FinTech/Blockchain Solution

How a Fintech Startup Entered the Real Estate Tokenization Market Without Building a Blockchain Team from Scratch

Client

Manifest Finance is a fintech startup specializing in real estate investment tokenization. Founded by experienced financial technology and blockchain experts, the company operates at the intersection of traditional real estate finance and decentralized finance (DeFi).

Project

The Tokenization Platform designed to build a compliant web-based platform for fractional real estate mortgage pool investments.

- KYC/AML integration through third-party providers.
- MetaMask/EVM-compatible wallet connectivity.
- Asset-backed token minting and management.
- Secure token exchange functionality
- Regulatory compliance enforcement.

Objective

Manifest Finance needed to launch a secure, compliant platform for tokenizing real estate mortgage pools, but lacked specialized blockchain development expertise to:

- Implement secure smart contracts to prevent financial exploitation.
- Design price protection mechanisms without expensive Oracle dependencies.
- Ensure regulatory compliance by verifying on-chain KYC/sanctions checks.
- Create a user-friendly interface for non-technical real estate investors.
- Establish a foundation for future scaling without technical debt.

Team Reinforcement

Manifest Finance owned the product vision: the financial model, regulatory strategy, and investor experience. Intetetics owned the build: smart contract architecture, on-chain compliance logic, backend infrastructure, and frontend. Clear ownership on both sides meant faster decisions and no gaps between product intent and technical execution.

Challenge

Manifest Finance set out to open U.S. mortgage pool investments to a broader investor base, a market worth \$11 trillion that has historically been accessible only to large institutions. Doing that on a blockchain meant building financial infrastructure where a single smart contract flaw could expose real investor funds.

DeFi platforms that handle real assets are common targets for smart contract exploits. A single vulnerability in a financial contract can drain investor funds, and there is no way to roll it back.

Tokenized securities also face strict KYC and sanctions requirements that most blockchain tooling doesn't handle natively. Manifest Finance needed both to be solved before a single dollar went on-chain.

Quick Facts

- ✓ **Security Confidence:** Investors can trust their investments are protected against common DeFi exploits.
- ✓ **Transparency:** Real-time visibility into asset backing and NAV calculations.
- ✓ **Regulatory Assurance:** Built-in compliance controls support regulatory workflows and reduce operational compliance risk.

Solution

★ 01

Each mortgage pool is represented by permissioned tokens linked to off-chain asset records, investor rights, and published NAV data.

★ 02

The web application handles investor onboarding, KYC, and wallet connection.

★ 03

Smart contracts enforce investor eligibility and transfer restrictions at transaction time, reducing manual operational checks while preserving off-chain compliance review for onboarding, exceptions, and periodic rescreening.

★ 04

Secure token swapping with price protection.

★ 05

Bridges the \$11T mortgage market with blockchain's efficiency and accessibility, creating new investment opportunities while maintaining regulatory compliance.



Client Reference



Manifest Finance noted that having a dedicated engineering team with DeFi security experience was critical to hitting their launch timeline without compromising on compliance.

Benefits and Results

- ★ Implemented configurable jurisdiction-based eligibility and transfer-control rules to support multi-jurisdiction compliance workflows.
- ★ No smart-contract security incidents were reported during the measured post-launch period.
- ★ Achieved 98.5% automated test coverage across core business logic, complemented by smart-contract security review and automated vulnerability checks.
- ★ Reduced gas usage for key operations by 30% versus the initial implementation baseline.

Techstack:

Solidity / OpenZeppelin Contracts /
TypeScript / MetaMask / Node.js /
PostgreSQL / React.js

Team:

Project Manager, System
Analyst, Principal Blockchain
Architect, Frontend Developer,
Backend Developer, CTO