



SPARK

Pay once. Unlock credit.

Collateralized credit on Creditcoin, gated by Attestcoin Protocol payment proofs.

DeFi · BUIDL CTC 2026 Fall · Creditcoin & Credit Labs

PROBLEM

Credit cannot trust a payment that happened somewhere else

Without paperwork, delays, or a middleman, most credit systems cannot verify that a deposit or repayment occurred on another chain.

- Manual reconciliation is slow and opaque
- Centralized oracles and bridges add trust risk
- Cross-chain DeFi needs cryptographic proof, not receipts

SOLUTION

Verify payment. Then open credit on Creditcoin.

Spark uses the Attestcoin Protocol (formerly USC) so Sepolia facts can unlock or clear a credit line on Creditcoin without a centralized oracle.

- Deposit + attested Sepolia ETH balance → dual BlockProver proofs → credit opens
- LTV scales with attested solvency; debt accrues interest; repay closes the line
- No valid proof means no state change

HOW IT WORKS

Four steps. Fully on-chain.

01

Pay deposit + attest
balance

02

Attestcoin proves
both txs

03

CreditLine opens on
Creditcoin

04

Repay → credit
closes

Live testnet: Sepolia + Creditcoin CC3

ATTESTCOIN PROTOCOL

Payment verification is required, not optional

- openCredit requires two proofs: deposit + balance
- One-time txHash (replay protected)
- Payer must match msg.sender
- Attested balance sizes LTV (80% / 85% / 90%)

Component	Role
SepoliaPayment	Deposit, repay, balance events
Attestcoin / USC	Cross-chain proof
CreditLine	Credit + interest on Creditcoin
BlockProver 0xFD2	On-chain verify

Testnet verifier: BlockProver proves inclusion; we match event topics in tx bytes. Production would strict-decode logs and bind amounts. Fine for testnet — not audited.

PRODUCT

Live testnet product, not a slideware demo

- App: spark.sithunyein.com
- Repo: github.com/thesithunyein/spark-ctc
- Help, Overview, Pay, Repay, Payments, Settings
- Contracts deployed on Sepolia + Creditcoin testnet
- Testnet only. Not audited.

ROADMAP & ASK

Grow Spark on Creditcoin

- **Now:** Dual Attestcoin proofs (deposit + balance), interest, redeem
- **Next:** Strict log/ABI decoding in the verifier, faster attestation UX
- **Later:** Mainnet readiness, audit, lending pool

Seeking Grand Prize / CEIP fast-track to deepen Attestcoin integration and ship credit that Creditcoin can power for the real world.

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