

Horizon Grid

A Unified Platform for Digitizing Assets and Business Processes

General Overview

Horizon Grid is a flexible SaaS solution for companies and individuals that enables asset digitization, investment project launches, payment management, and smart contract usage. The platform is based on private blockchain technology, providing high transaction speed and security.

For Individual Users

- Deposit and withdraw funds
- Internal P2P transfers
- Mass payments
- Currency exchange
- Marketplace access
- Add external assets to wallet
- Invest in projects
- Sign smart contracts

For Corporate Users

- All individual user functions plus:
- Create own assets
- Launch investment campaigns
- Manage smart contracts

System Access

- Web application
- Admin panel
- Mobile app (iOS, Android)
- Offline app for pre-issuance of tokens

Ecosystem Components

- User wallet
- Collective investment module
- Escrow service
- Marketplace
- Internal exchange

- Smart contracts

User Types

- Unverified user
- Blocked user
- Individual user
- Corporate user
- Various administrators (for limits, fees, projects, etc.)

User Wallet

- Balance and transaction history
- Top-up via bank cards or crypto wallets (BTC, ETH)
- Withdraw to bank card or crypto wallet
- Auto-withdrawal based on conditions
- P2P transfers and mass payments
- Currency exchange at market rates

Collective Investments

- Create crowdfunding and crowdfunding projects
- Set duration, goals, soft and hard caps
- Freeze funds until project completion
- Auto-refund if project fails
- Investment formats: loan or equity

Escrow Service

- Digital contracts between parties
- Guaranteed payment upon fulfillment
- Invoice creation and disputes
- Platform acts as arbitrator in conflicts

Marketplace

- Purchase gift certificates
- Pay utility and other services

Internal Exchange

- Create buy/sell orders
- Monitor charts and quotations
- Analyze market trends

Administration

User Management

- View all registrations and statuses
- Modify roles and block users
- Import user base via CSV
- Auto-create wallets upon import

Access Control

- Role-based permissions for administrators

Asset Management

- User-created and system assets
- System assets issued by admin
- Control issuance volume and rates

Limits and Fees

- Set time- and amount-based limits
- Flexible fee settings by operation, user, and asset

User and Project Verification

- Mandatory KYC/KYB procedures
- Verify project details: assets, terms, documentation
- Monitor project progress

Technology

- Private blockchain based on Stellar
- High performance (TPS)
- Backend: Golang
- Frontend: Vue.js
- Modules: PSIM, Horizon, API, Core