

Crypto Transaction Flow

AI-Assisted. Secure. Compliant. Fully Guided.



1. Buyer Verification

Quick and easy. Complete KYC, Proof of Funds, and Declaration of Wealth, with full support from the Propy team.

3. Title & Insurance

Propy's licensed title and escrow team manages all title work, insurance, and closing documentation.

5. Settlement & Payout

Propy disburses funds to all parties. You receive real-time confirmations, digital receipts via Propy platform.

2. Test Transaction & EMD

Send a small test transaction to Propy's Coinbase Prime escrow to confirm wallet, then transfer your EMD. For multiple deposits, a test is made for each.

4. Crypto Conversion to USD

At closing, Propy converts crypto to USD via Coinbase Prime, with fees and timing disclosed upfront.

Accepted Crypto

BTC, ETH, USDC, USDT, XRP.

Base and Service Fees

- Base Fee: \$1,000
- Variable Fee:
 - \$0-\$100K → \$2.00 per \$1k
 - \$100K-\$500K → \$1.75 per \$1k
 - \$500K-\$1M → \$1.50 per \$1k
 - \$1M-\$5M → \$1.25 per \$1k
 - \$5M+ → \$1.00 per \$1k

Conversion Fee

- 0.20% (20 basis points)
- Conversion fee not applicable for USDC

The Digital Asset Revolution in Real Estate

The Propy platform is a suite of integrated tools designed to automate and secure every stage of the closing process. Key features relevant to a title professional include:



Offer Management:

The platform provides a centralized dashboard to instantly receive, counter, reject, or accept offers. All offer activity is automatically shared with the seller and logged, creating a transparent and easily auditable history of negotiations.



Document Management & E-Signatures:

Propy serves as a secure, central repository for all transaction documents, including purchase agreements, disclosures, title reports, and settlement statements. The system integrates with industry-standard tools like DocuSign, allowing all parties to sign documents electronically within the platform, thereby creating a complete and legally binding digital closing file.



AI-Assisted Workflow:

Propy leverages Artificial Intelligence to significantly enhance efficiency. The Propy AI engine automatically extracts key data points from uploaded contracts, using this information to kick off automated workflows and notifications. This technology has been shown to reduce the manual work involved in title and escrow processes by up to 40%, freeing up staff time, reducing the risk of data entry errors, and accelerating the entire transaction timeline.



Onchain Deed Recording:

A unique and powerful feature of the Propy platform is its ability to record a cryptographic hash of the final, executed deed on a public blockchain. It is critical to understand that this is a supplementary security measure and does not replace the legal requirement of recording the deed with the county recorder's office. This on-chain record serves as a permanent, immutable, and unhackable proof of ownership and transaction history, providing an additional layer of security against deed fraud and simplifying future title verification.

The Transaction Flow: A Title Agent's Perspective

From the perspective of a title agent, integrating into a Propy-facilitated transaction is a seamless and intuitive process that enhances, rather than disrupts, their core functions:

01

Invitation:

The real estate agent initiates the transaction on the Propy platform and invites the designated title company representative via a secure, encrypted link.

04

Settlement Statements:

The agent prepares the buyer and seller settlement statements and uploads them to the platform for final review and signatures.

02

Access:

The title agent clicks the link, sets a password, and is granted immediate access to the secure transaction dashboard for that specific deal.

05

Escrow Funding:

The buyer deposits funds. For traditional fiat transactions, this is done via an integrated online payment system connected to the escrow account. For crypto transactions, funds are deposited into the secure Propy Crypto Escrow service, powered by Coinbase Prime. This process avoids the risks of email and wire fraud entirely.

03

Title Work:

The title agent conducts the title search and examination using their existing tools and resources, just as they would in a traditional transaction.