



# RegOn

## The Movable Collateral Registry On-chain

**RegOn is the modern and digital movable asset registry designed to create a new ecosystem to boost the issuing of credit lines towards SMEs guaranteed by trusted and registered collateral**

***RegOn assures integrity and transparency attracting more lenders to improve the access credit and fuel growth of SMEs.***

RegOn is a modern movable collateral registry that makes it possible to register movable assets (e.g. industrial machinery, goods, raw materials, etc.) as collateral in the form of notices. Thanks to RegOn, lenders will be able to easily verify the creditworthiness of potential debtors, check whether an asset has already been registered (and, therefore,



pledged) and resolve conflicts of priority over existing guarantee rights. Moreover, creditors will be able to register notices directly making them traceable and auditable and thereby reducing the risk of improper tampering. It has been designed to meet customers' needs, to contribute to the efficiency of the process and with an easy-to-use approach.



## The Movable Collateral Registry On-chain

### Competitive Advantages

- ▶ Web-based platform designed with an easy to use approach
- ▶ Notice-based registry
- ▶ Public searches with no restrictions
- ▶ Registration of secured interest with a limited role of registrar
- ▶ The highest level of security and confidence

We offer a customizable and adaptable product tailored to your needs.

### IoT Extension

RegOn allows you to integrate an extra value-added module based on IoT. Thanks to this technology and to the collection, processing and analysis of data coming from the sensors of the connected movable goods, it is possible to have always under control the value and the status of the assets used as collateral.

Find out more:



### Blockchain Layer

Designed for those who want the highest degree of security and reliability, we offer an optional Blockchain Layer that can be natively integrated into RegOn.

It has many advantages such as:

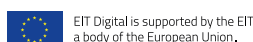
- ▶ the system is more resilient, without a single point of failure
- ▶ increase in transparency;
- ▶ smart contracts contribute to efficiency through automatic execution of some processes;
- ▶ availability of reliable records in combination with other technologies like IoT.

### AI Layer

AI combined with RegOn permits simple and sure controls for assets fraud and anomaly detection to accelerate and facilitate funding management for SMEs.

### About EIT Digital

EIT Digital is a leading European open innovation organisation. Our mission is to foster digital technology innovation and entrepreneurial talent for economic growth and quality of life in Europe. We bring together entrepreneurs from a partnership of over 130 top European corporations, SMEs, start-ups, universities and research institutes. EIT Digital invests in strategic areas to accelerate the market uptake of research-based digital technologies and to bring entrepreneurial talent and leadership to Europe. Our innovation and education activities are organised in and around our co-location centres, where students, researchers,



engineers, business developers and entrepreneurs come together to drive the digitalisation of society. EIT Digital is a Knowledge and Innovation Community of the European Institute of Innovation and Technology (EIT). Since 2010, EIT Digital has consistently mobilised talent, ideas, technologies, investments and business across Europe and beyond to stimulate disruptive digital innovation. EIT Digital headquarters are in Brussels with co-location centres in Berlin, Budapest, Eindhoven, Helsinki, London, Madrid, Paris, Stockholm, Trento and a hub in Silicon Valley.

Follow us



**SIA S.p.A.**  
Via Francesco Gonin 36  
20147 Milan

+39 02.60.84.1  
info@sia.eu  
www.sia.eu

