

Dubai's real estate runs *on WhatsApp.*

That is a national security problem.

Broker Bridge + On-Chain Escrow

Privacy-first PropTech 3.0. DLD-native. Zero-knowledge. Sovereign.

RAMI ALCHEIKH

Founder · Emerge Digital · Arlo Properties · Napkin Global (ADGM 26372)

THE BROKER SUPPLY CHAIN IS THE LEAK.

The official PropTech 2033 whitepaper named it. 231 PropTechs. Zero tools.

WHATSAPP-FIRST

Client names, budgets, unit numbers

are openly exchanged in unstructured broker groups every day
— zero PDPL compliance, zero audit trail.

PORTAL CIRCUMVENTION

Brokers bypass the portal economy

by mining DLD records directly. The result: signal loss, fragmented inventory, and lost RERA accountability.

TITLE TRANSFER

2-4 weeks. Manual MOU. Offline NOC.

Bank escrow with manual release. Offline valuation. Forgery risk. No global access. Fraud surface everywhere.

SOVEREIGN RISK

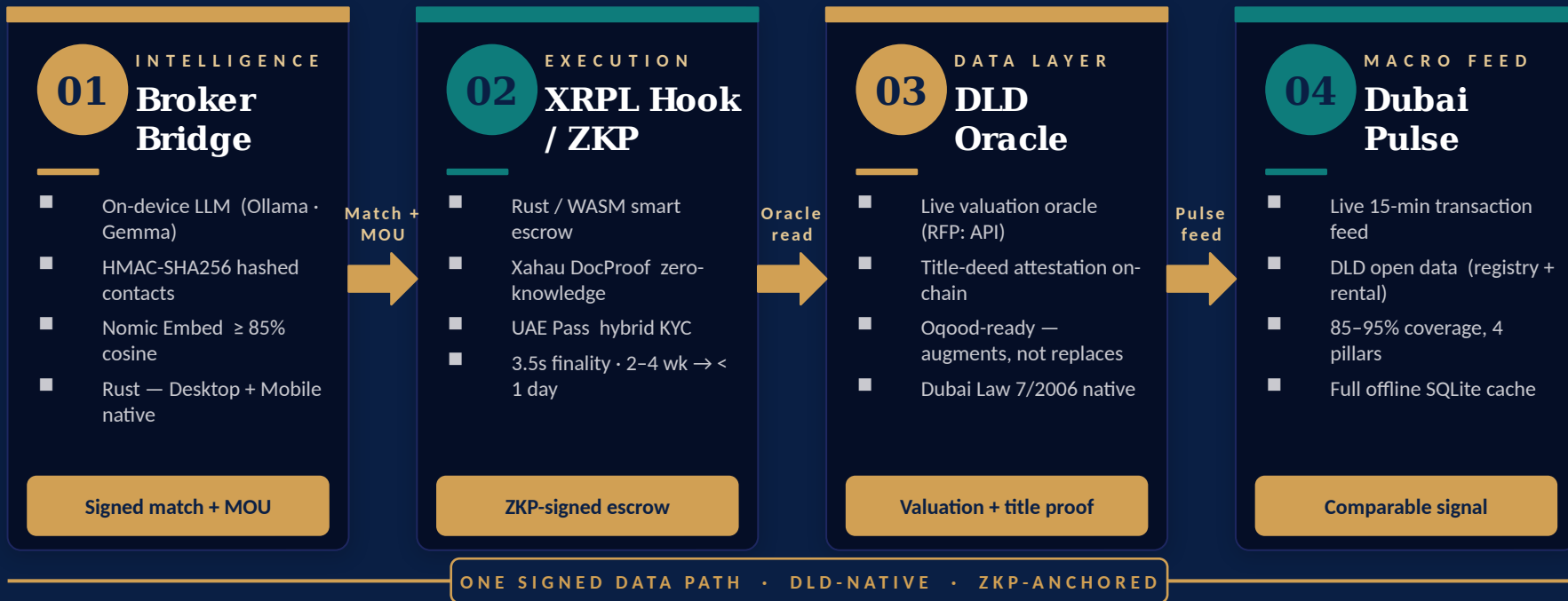
This isn't just operational risk.

It is a systemic vulnerability to the transparency, trust, and data sovereignty of Dubai's real estate sector.

PROPTech 3.0 — ONE SIGNED DATA PATH.

Broker Bridge → XRPL Hook / ZKP → DLD Oracle → Dubai Pulse. AI-native. On-device. Zero-knowledge.

Beyond daily agent tools — the only platform closing the PropTech 2033 broker supply-chain gap with zero-knowledge privacy and on-chain title transfer.



Execution runs today on Xahau — XRPL's Hooks-live sidechain — and is portable to XRPL mainnet the moment the Hooks amendment activates.

COMPLIANCE: PDPL · GDPR · RERA · DLD Law 7/2006 · Federal Law 8/2007 · CBUAE AML · VARA 2024

THE AED 60-BILLION WINDOW.

Sized by D33. Aligned to Real Estate Strategy 2033. Already live in DLD transaction volume.

While productivity tools serve agents' daily needs, Broker Bridge + On-Chain Escrow delivers the sovereign infrastructure DLD and D33 require.

TOKENIZED REAL ESTATE MARKET

AED 60B

tokenized real estate by 2033 (D33)

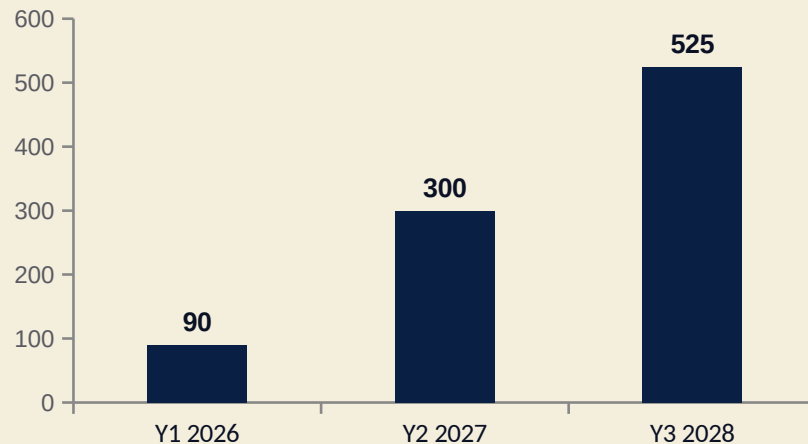
20,000+

DLD transactions every month, today

231 PropTechs • 0 supply-chain tools

3-YEAR BASE-CASE CAPTURE

GMV (AED millions)



8.05M

Y3 REVENUE

68%

Y3 EBITDA

70%

INTL. BUYERS

540%

3-YR ROI

Conservative base case: < 0.01% market capture of the D33 tokenized opportunity.

BUILT. FILED. PILOT-READY.

Not a concept deck — a platform already built, filed, and waiting on the sandbox.



BUILT

Rust AGPL Core

Cross-platform native + Desktop.
On-device LLMs (Ollama · Gemma).

READY

Data Architecture Shipped

Dubai Pulse + DLD shipping live.
85–95% coverage, 4 content pillars.

FILED

VARA IDQ — Oct 2025

Under review. Full KYC, AML, and ZKP architecture documented.

IP

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ONE FOUNDER. FULL IP. REGULATOR-ALIGNED.

Dubai-authored IP. Code-first. Broker-regulated. Global cap table.

RAMI ALCHEIKH

Founder & Managing Director

- Full IP owner — Broker Bridge, On-Chain Escrow, ZKP Title Transfer.
- 5+ years Dubai off-plan operator (investoffplan.com, Arlo Properties).
- Active RERA-licensed broker — daily market signal.
- Technical depth — XRPL Hooks, Xahau ZKP, Rust/WASM, DLD APIs.

ENTITIES & REGULATORS

Emerge Digital IT Solutions L.L.C.

Dubai mainland · License 1025563 · PropTech / blockchain

Arlo Properties L.L.C.

Dubai mainland · License 1493767 · RERA + Trakheesi

Napkin Global L.T.D.

ADGM Entity ID 26372 · Parent / RWA tokenization

VARA IDQ filed · DLD REES candidate · CBUAE AML aligned

THE ASK — OPEN FIVE DOORS.

A public-private partnership. Ten-property pilot. Privacy-first on-chain real estate Dubai can export.

01

DLD VALUATION ORACLE API

Live feed into our XRPL Hook — eliminates offline valuer delay, closes the last weeks-long gap in the 10-property pilot, and anchors the DLD-native execution layer.

02

Sandbox Escrow License Waiver

Permission to deploy smart escrow under the REES Sandbox before full VARA/DLD licensing.

03

Technical Demo Slot — DLD + VARA

End-to-end on-chain property transfer demo in front of DLD, VARA, and Xahau leadership.

04

Formal Bridge — Ctrl Alt & Ripple

Token issuance (Ctrl Alt) and XRPL custody (Ripple) partnerships — co-signed via DLD.

05

Strategic Capital — PPP

AED 5M seed, DLD/DIFC-anchored + matched private. 24-mo runway to Y3 profitability. Full IP retained.

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