

Zivoe Successfully Concludes Audit with Runtime Verification Setting the Stage for a Monumental 2024 Launch

Zivoe, a pioneering decentralized credit protocol, is proud to announce the completion of its codebase audit by Runtime Verification.

DELAWARE, UNITED STATES, October 25, 2023 /EINPresswire.com/ -- A Safer, More Reliable Future

Zivoe, a pioneering decentralized credit protocol, is proud to announce the completion of its exhaustive codebase audit by Runtime Verification. This significant milestone underscores Zivoe's steadfast commitment to ensuring platform security and

reliability, setting a strong foundation for its ambitious goal to reshape the DeFi and consumer credit industries. You can read the [full audit](#) reports [here](#).

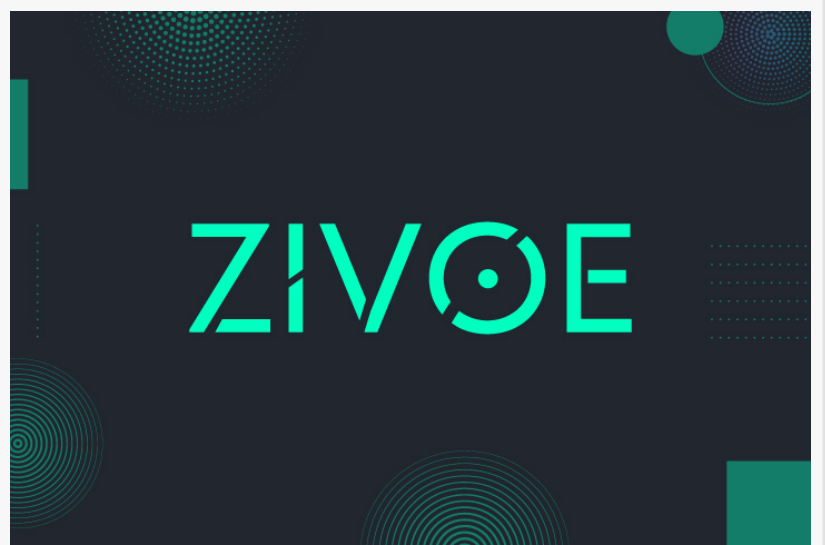
Bridging the Gap

Zivoe isn't just another DeFi project; it is a vision of a brighter credit future supporting more affordable alternatives to predatory high-interest consumer lenders. The protocol is poised to bridge the gap between traditional credit markets and on-chain liquidity, aiming to substantially reduce borrowing costs and unlock credit opportunities for individuals globally.

The US \$80 Billion Challenge Alone

The stark reality of the US subprime personal loan market, a colossal \$80 billion sector, is epitomized by stories like that of Kimberly Richardson. Kimberly borrowed approximately \$2,500 from a high-interest lender at a staggering 276% APR. She paid back over \$7,000 in interest and fees alone over two years and still defaulted on her loan (1). Zivoe is on a mission to alter such narratives drastically, striving to empower borrowers and democratize credit access not only in the US, but around the world.

Be A Part of the Revolution



Zivoe Banner

The future of lending is being rewritten, and Zivoe's leading the charge. As we edge closer to Zivoe's liquidity bootstrapping event—the Initial Tranche Offering (ITO), we invite you to not just witness, but participate! Early participants will be able to deposit stablecoins to either the Senior or Junior Tranche, receiving Tranche Tokens in return. These tokens provide risk-stratified exposure to Zivoe's loan portfolio and can be staked to earn yield. ITO participants will also be treated to a special ZVE airdrop, enhancing their role in Zivoe's decentralized governance framework.

About Zivoe

Slated for a 2024 launch, Zivoe is looking to disrupt the global high-interest consumer lending market. Their mission is to use blockchain rails to make credit more accessible and affordable for underserved consumers. Zivoe also has set their sights on building the world's first autonomous consumer lender: a blockchain-based protocol that can evaluate consumer creditworthiness, set loan terms, and disburse funds automatically, all governed by a decentralized autonomous organization.

For more updates and to learn how you can get involved follow Zivoe on [Twitter](#) @ZivoeFinance

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