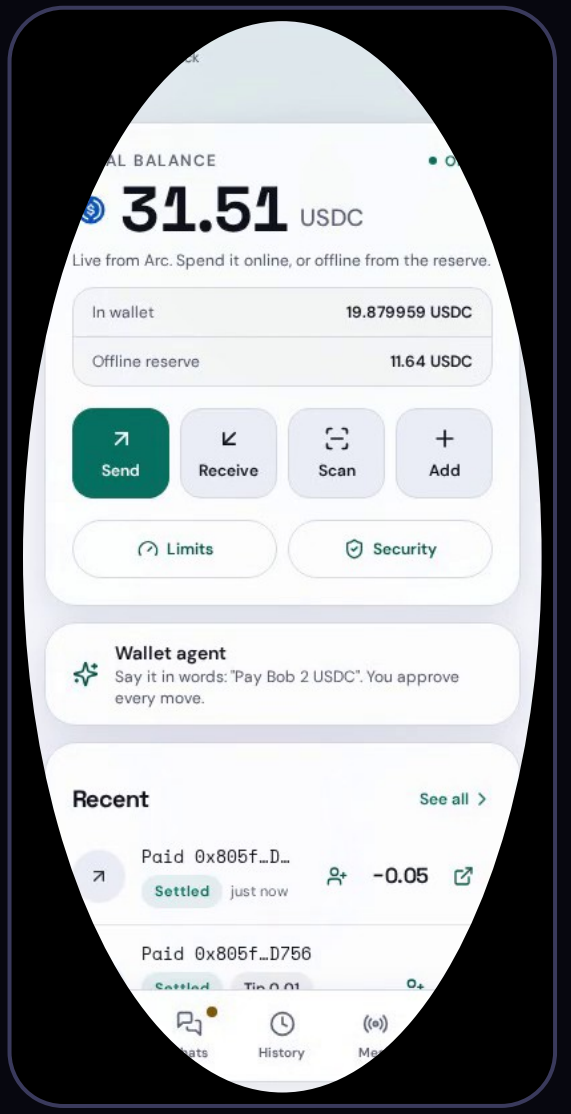
WAYAMESH

Money that moves *like cash.* Settles like a blockchain.

A wallet that pays with or without internet. USDC on Arc, with encrypted chat and a wallet agent built in.

Tevin Isaac
Founder · Nairobi



THE PROBLEM

Payments stop when the *internet does.*

- **Online-only rails fail without signal**
  Cards, wallets and most crypto apps need a live connection at the moment you pay. Outages, crowded networks and rural areas break that.

- **Cash is the fallback, and it has costs**
  No digital record, risk of theft and loss, and no way to pay someone far away.

- **Existing offline wallets are custodial or limited**
  Many rely on an agent, a SIM, or a company holding the money.

WHAT PEOPLE NEED

A payment that can be agreed on the spot, with no connection at all.

It should be final once it reaches the network, and it should stay in the user's own hands.

WHY NOW

Mobile money proved the demand. *We add the offline rail.*

2.1 billion

registered mobile money accounts worldwide in 2024

514 million

accounts active every month

$1.68 trillion

sent through mobile money in 2024, across 108 billion transactions

Sub-Saharan Africa is the centre of it: 1.1 billion registered accounts and $1.1 trillion in value in 2024, with East Africa alone at $649 billion. WayaMesh starts in Nairobi, where M-Pesa made this normal.

Source: GSMA, State of the Industry Report on Mobile Money 2025 (2024 data).

THE SOLUTION

A wallet that works *without a connection.*

01 OFFLINE PAYMENTS

Sign a payment with no internet.

Your phone signs it with your own key, from a prepaid USDC reserve. Show a code or share it.

02 THE MESH

Any phone with signal settles it.

A nearby courier delivers it on Arc and keeps a small tip the payer set. Duplicates are rejected by the contract.

03 CHAT AND AGENT

Talk, pay and schedule.

End-to-end encrypted chat that works online and offline, and a wallet agent that proposes payments for you to approve.

HOW IT WORKS

Sign. Hand over. *Settle.*

1

Alice signs, offline

She pays Maria's address 0.5 USDC with a 0.01 tip. No signal needed.

2

She hands over the code

QR, copy, the share sheet or an encrypted chat. Anyone can carry it.

3

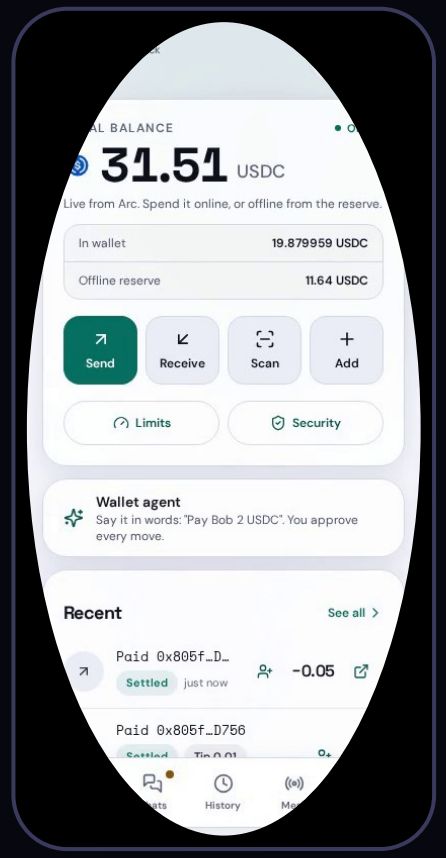
A courier settles on Arc

Bob has signal. One tap pays Maria and he keeps the 0.01 tip.

Honest note: an offline payment is a signed promise until it settles. The wallet shows whether the payer's reserve still covers it, and receivers decide how much to accept offline.

PRODUCT

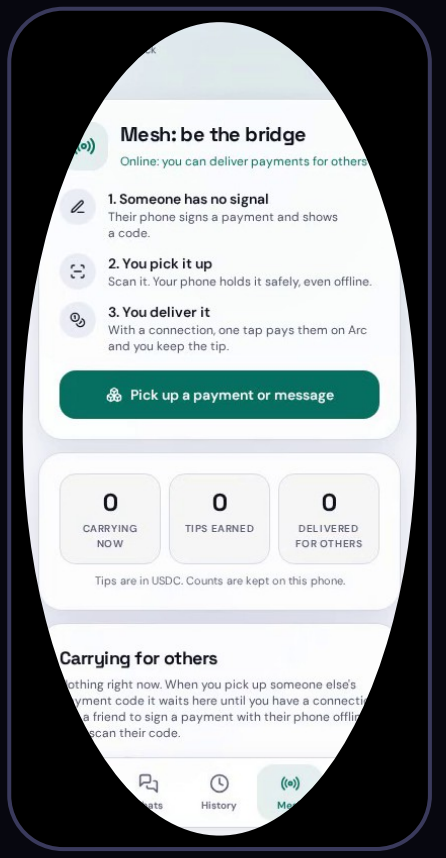
One wallet. *Everything in it works.*



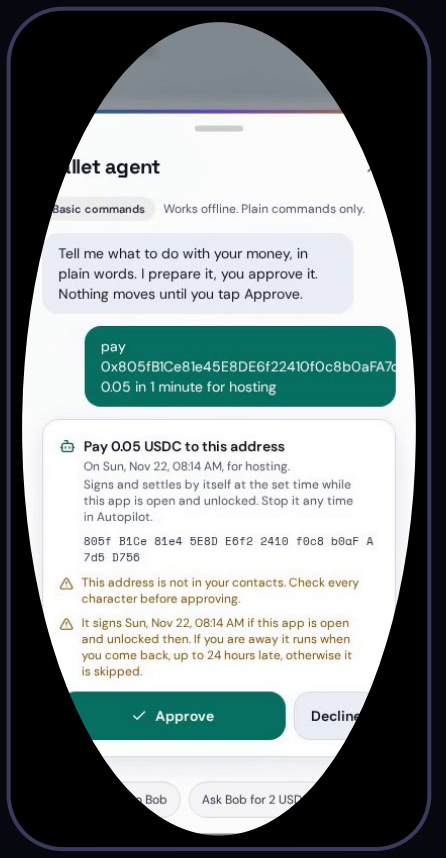
Wallet
Online and offline balance



Chat
Encrypted, pay in thread



Mesh
Carry and earn tips



Agent
Propose, you approve

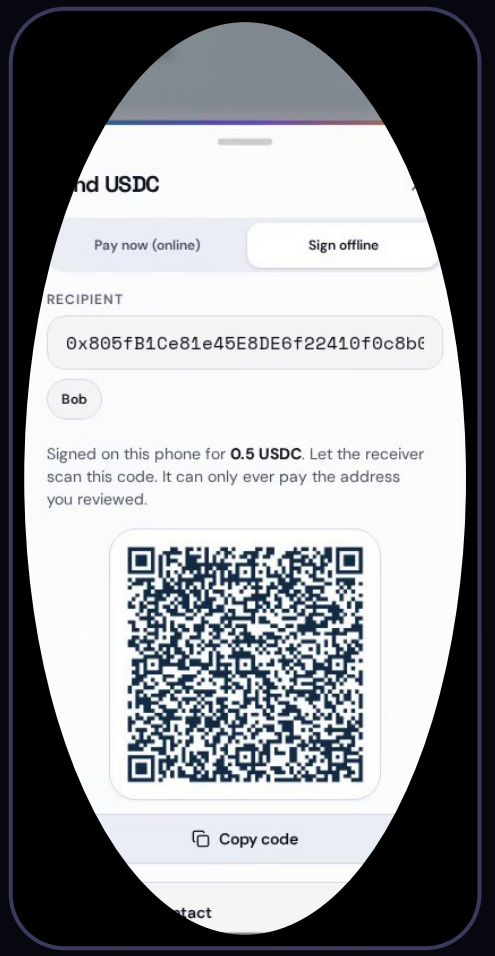
LIVE DEMO

See it work. *Two phones, no signal.*

WATCH IT

Watch the two-minute demo.

Two phones pay each other with no signal, then settle on Arc Testnet with test USDC. Play it at wayamesh.xyz.



Try it: wayamesh.xyz

FEATURES

What is *already built.*

- **Offline-first payments**
  Signed on the phone, settled later on Arc
- **Encrypted chat**
  Works online and offline. Pay and request inside the thread
- **Scheduled payments**
  Pay on a date or a cycle, with caps and an end date
- **M-Pesa and card ramps**
  Add money or cash out. Card and Apple Pay via Circle
- **Pay now**
  Instant online transfer from the wallet
- **Wallet agent**
  Plain-language commands. It proposes, you approve
- **Courier tips**
  Carry payments for others and earn the tip
- **Guardian recovery**
  Split your key into 3 shards. Any 2 restore it

USE CASES

Real moments, *real payments.*

The market stall
No signal in the aisle. The buyer signs, the seller scans, and anyone with signal settles later.

Rent on the 1st
A scheduled payment to the landlord's address that signs and settles by itself, inside the limits you set.

Paying a service
Hosting or an API bill on the 1st of each month, with a total cap and an end date. The agent never goes past them.

Mobile money in and out
Fund the wallet from M-Pesa and cash out to M-Pesa, so dollars on Arc meet everyday money.

SECURITY

Self-custody, *and honest about the limits.*

WHAT PROTECTS YOU

Your key is encrypted on the device and auto-locks.

You review every payment before it is signed.

Spending limits, look-alike address warnings, zero-address blocks.

End-to-end encrypted chat. No admin keys in the contract.

About 150 automated checks, including 33 hostile-input tests, and 50 contract tests.

WHAT WE SAY PLAINLY

An offline payment is provisional until it settles.

The web PIN is a convenience lock. For real money use a passphrase or the phone app.

An independent audit comes before any mainnet launch with real funds.

HOW IT IS BUILT

Small pieces, *nothing in the middle.*

Wallet app
React web app and Android app. Keys stay on the device.

MeshPayV2 on Arc
Prepaid reserve, signed payments, delayed withdrawals, courier tip.

Chat transport
Public relays online, or codes you hand over offline.

Ramps
M-Pesa server for add money and cash out. Card and Apple Pay via Circle's onramp.

Wallet agent
Reads plain sentences on the device. An optional AI step only suggests.

USDC on Arc
USDC is the gas token, with sub-second finality.

There is no WayaMesh server holding money, keys or messages.

WHERE WE ARE

Built, tested, *live on Arc Testnet.*

- **Contract v2 deployed**
  0xd619…7691, with 50 passing tests
- **Web wallet live**
  Chat, payments, mesh, agent, scheduling
- **Android app 1.2.0**
  Same protocol. Bluetooth hand-off is in progress (Android)
- **Real transactions**
  Payments, tips and scheduled payments settled on testnet
- **M-Pesa flows tested**
  Add money and cash out against a sandbox simulator
- **Open source**
  github.com/Tevin-Isaac/meshpay-arc

BUSINESS MODEL (PROPOSED)

Earn where value *actually moves.*

Ramp partners

A small spread on M-Pesa and card on and off ramps that the wallet routes.

Merchant tools

Till, invoices and reconciliation for shops that must keep trading when the network drops.

Business agents

Scheduled, capped payments to services and payroll, with an audit trail.

Couriers keep their tips. The protocol takes no cut of a person-to-person payment.

ROADMAP

From testnet *to people's hands.*

NEXT

Independent security audit
Bug bounty
M-Pesa on Safaricom production
Android release and Bluetooth tests on real phones

THEN

Mainnet launch with caps
Nairobi pilot with shops and couriers
Card and Apple Pay on mainnet
Merchant till

LATER

More corridors and mobile money partners
Agent API for businesses
Hardware key support on the phone

WHY ARC

Built for dollars *that move fast.*

- **USDC is the gas token**
  One asset for the balance and the fee. Nothing else to hold or explain.

- **Sub-second finality**
  Once a courier delivers a payment it is final almost at once.

- **Circle tools on the same chain**
  Onramp for cards and Apple Pay, plus USDC and bridging for more corridors.

ARC BUILDER SUBMISSION

Category: Payments

Stage: working prototype on Arc Testnet

Contract: MeshPayV2

`0xd619b77bb8389a632800c300969ef152099f7691`

TEAM AND ASK

Help us take it *to mainnet.*

FOUNDER

Tevin Isaac

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THE ASK

Funding to take WayaMesh to mainnet.

Use of funds: independent security audit, mainnet launch, M-Pesa production approval and a Nairobi pilot.

Thank you.

Pay with or without internet.

Try it: **wayamesh.xyz**

Code: **github.com/Tevin-Isaac/meshpay-arc**

Built on Arc, with USDC.

