

WHAT

YAPBAY

fiat-in, fiat-out P2P

remittances using stablecoin

rails for the unbanked



PROBLEM

Low-value TradFi remittances incur high fixed fees, making them exorbitantly costly in Africa, SE Asia & Latam.

This hinders financial inclusion and economic participation.

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SOLUTION

- **A Web3 P2P remittances dapp**
- **Chains 2 x P2P crypto trades**
- **Enables fiat-in, fiat-out transfers**
- **Uses stablecoins as transport layer**

No crypto knowledge needed by end users

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HOW IT WORKS

- 1. Sender pays local trader in their currency (e.g., USD)**
- 2. Trader escrows stablecoins thru YapBay**
- 3. Local trader in recipient's country converts to local currency**
- 4. Recipient gets their local currency**

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MORE DETAIL

1. **Remittance Sender** selects 2 offers.
2. Buy offer accepts and escrows stablecoins.
3. Sell offer accepts and waits.
4. **Remittance Sender** transfers fiat to buy offer.
5. Escrow of stablecoins is passed to sell offer.
6. Sell offer deposits local fiat to **remittance recipient**.
7. **Sender** confirms and releases escrow.
8. Remittance finalized. 🌟😊

UVP

- **Focus on sub-\$200 remittances**
- **Innovative sequential escrow**
- **No protocol-level KYC requirements**
- **Lower-fee, faster remittances than TradFi**
- **"Combo remittances" (direct purchase of goods for recipients)**
- **(roadmap) enable Visa gift card for easier spending (no recipient bank nor second leg required)**
- **Strong community of local experts in developing markets**
- **Based on 4 years of field experience**

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MARKET OPPORTUNITY

- **\$900B+ annual remittance market**
- **~2 billion unbanked / underbanked / informal economy / migrant / displaced potential users**
- **Certain corridors experience high friction with TradFi remittances:**
 - **high or even exorbitant fees**
 - **hyperinflation and lack of access to stablecoins**
 - **unreliable / informal / inaccessible remittance options**
 - **crises that require an urgent need for remittances but with inadequate infrastructure for receiving and spending them**
 - **lack of formal identification to meet paperwork requirements**
- **Clear pathway to unlock trapped capital in developing economies**

(a) small tx fee

OR

(b) public good

TRACTION

**Yap Bay is based on
4 years of field work
in Latin America.**

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PROGRESS & NEXT STEPS

- **Pre-seed stage, new MVP in development for Sui, Solana, EVM**
- **~10,000 potential users from previous fieldwork**
- **Active communities in Nigeria and Venezuela**
- **Successful pilot between Madrid and Caracas in 2019**
- **Participating in Sui, Solana, EVM hackathons**
- **Applying to accelerators**
- **Seeking investment to scale network, audit contracts and expand reach**

PRINCIPAL

George Donnelly – Founder & Technical Lead

- Full-stack Web3 developer specializing in Solidity, Rust, Move & TypeScript
- Built and scaled multiple Dash DAO-funded initiatives
- Former global growth leader at BCH
- 14+ years in crypto (since 2011)

Technical Background

- Web3 Development: Solidity, Rust, Move, CashScript
- Frontend: Next.js, React, Tailwind CSS, Solid.js
- Backend: Node.js, Python, SQL
- Infrastructure: AWS, Cloud66, Docker, Podman, General DevOps

Key Achievements

- Pioneered crypto adoption in developing markets
- Managed teams of 80+ across multiple countries
- Native-level Spanish speaker with LATAM market experience



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HI, I'M GEORGE



“ Todos tenemos la capacidad de liderar algo, pero pocos deciden dar el primer paso para lograrlo. ”

GEORGE DONNELLY

CoinLogiq [Collab]



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MORE INFORMATION

**For more information,
please visit:
YapBay.com**

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