

# AvaSend: Frictionless Global Remittance

AvaSend revolutionizes cross-border remittance by providing a decentralized, frictionless platform built on Avalanche. By leveraging blockchain technology, AvaSend reduces costs, speeds up transfers, and delivers instant payouts to mobile wallets like M-Pesa with minimal fees. This modern approach empowers millions of unbanked and underserved users globally.

Our app ensures accessibility, automation, and convenience without barriers like KYC, making digital money transfers faster, cheaper, and easier than ever before.



# Understanding the Problem



## High Cost

Cross-border remittance fees average 6.2%, creating a costly burden for senders and recipients.



## Slow Transfers

Traditional remittance channels often involve days of waiting, complicating urgent financial needs.



## Unbanked Barriers

Millions lack access to traditional banking, making digital payout solutions limited or ineffective in many regions.



# Our Innovative Solution

## Ultra-low Fees

AvaSend charges less than 1% fee by utilizing USDC stablecoins on Avalanche, drastically reducing transfer costs.

## Instant Mobile Payouts

Recipients receive funds immediately on their M-Pesa e-wallets via the IntaSend API integration, eliminating delays.

## Online Spend Access

Users get automatically issued Stripe testnet debit cards for seamless online payments worldwide without needing KYC.



# How AvaSend Works

1

## Avalanche Blockchain

Fast and cost-effective transactions leveraging Avalanche's high throughput and low gas fees.

2

## Zero KYC Access

Enables anyone worldwide to use the platform without lengthy identity verification processes.

3

## Automated Flow

Smart contracts handle user transfers, USDC management, M-Pesa payouts, and Stripe card issuance seamlessly.



# Expansive Market Opportunity

## Global Remittance Size

The market totals \$650 billion as of 2023, with consistent growth driven by migrant workers sending money home.

## M-Pesa Penetration

Over 20 million active M-Pesa accounts in Africa highlight huge demand for mobile payout solutions.

## Unbanked Population

1.7 billion adults worldwide are unbanked, creating an urgent need for accessible, digital financial services.



# Revenue and Business Model

1

## Transaction Fees

Simple, transparent platform fee under 1% per remittance transaction accounts for primary revenue.

2

## Card Interchange

Income from Stripe debit card usage and interchange fees adds recurring revenue streams.

3

## No Hidden Costs

No onboarding charges or monthly fees maximize adoption and user satisfaction.



# Our Competitive Advantages

## Drastically Lower Fees

AvaSend charges fees 60 times lower than legacy banks, democratizing access to remittances.

## Instant Access

No compliance delays or KYC requirements enable rapid, borderless money transfers for all users.

## Direct Digital Payout

Integration with M-Pesa and automation provides a seamless digital-to-mobile payment experience.

# Roadmap & Funding Goals

## Beta Launch Q2 2025

Launch initial product version targeting key remittance corridors with M-Pesa integration.

## Funding Round

Seeking \$5K seed investment to scale market presence, conduct security audits, and expand API integrations.

## Growth and Adoption

Focus on user acquisition and partnerships to unlock fast, affordable global money movement with AvaSend.

