

# Sawa Wallet

## Multi-chain Crypto Wallet for Everyday Payments

---

### 1. Problem

- Crypto wallets are complex and intimidating for everyday users
  - Long wallet addresses cause errors and failed transfers
  - Multi-chain fragmentation confuses non-technical users
  - In Nigeria, users want fast crypto transfers with NGN context and local onboarding
- 

### 2. Solution

**Sawa Wallet** simplifies crypto transfers by letting users send and receive crypto using **phone numbers**, not wallet addresses.

- Mobile-first
  - Multi-chain
  - Built for emerging markets, starting with Nigeria
- 

### 3. Product Overview

A secure mobile crypto wallet with a production-ready backend API.

Users can:

- Send and receive crypto via phone numbers
  - Manage assets across multiple blockchains in one app
  - Onboard easily with phone/email authentication
- 

### 4. Key Features

#### Wallet & Payments

- Phone number-based crypto transfers

- Send / Receive crypto
- Real-time balance tracking
- Transaction history and receipts

## **Finance**

- Token swaps (Changelly)
  - Buy & sell crypto (fiat on-ramp)
  - Convert crypto to fiat (NGN and other African currencies)
  - Withdraw fiat directly to African bank accounts via third-party payout providers
  - Staking support
- 

## **5. Multi-Chain Support**

Supported networks:

- Solana
- Ethereum
- BNB Smart Chain
- Polygon
- Base
- Arbitrum
- Optimism

Supported assets:

- USDC, USDT, DAI
  - Native tokens (SOL, ETH, BNB, etc.)
- 

## **6. Local Advantage (Africa Focus)**

- Phone number verification via third-party providers
  - NGN ↔ USD and multi-African currency conversion rates
  - Direct crypto-to-fiat withdrawals to African bank accounts
  - Designed for users new to crypto
  - Mobile-first UX optimized for low friction onboarding
-

## 7. Security & UX

- Privy authentication (email / phone)
  - Biometric authentication
  - Encrypted wallet management
  - JWT-based API security
  - Rate limiting and abuse protection
- 

## 8. Gasless Transactions

- Automatic SOL preloading
- Users can send crypto without worrying about gas
- Backend handles fee optimization

This removes a major friction point for new users.

---

## 9. Technology Stack

### Mobile App

- React Native (Expo)
- TypeScript
- Solana Web3.js
- Ethers.js
- NativeWind (Tailwind)

### Backend API

- Node.js + Express
  - PostgreSQL
  - Redis (caching)
  - Third-party phone verification service
  - Docker
- 

## 10. Target Users

- Crypto newcomers

- P2P traders
  - Freelancers and remote workers
  - Students and everyday users
  - Nigerians sending and receiving stablecoins
- 

## **11. Monetization**

- Swap fees
  - Fiat on-ramp fees
  - Premium features (advanced analytics, higher limits)
  - Future merchant payment integrations
- 

## **12. Vision**

Sawa Wallet aims to become:

- The easiest way to use crypto in Africa
- A phone-number-based financial layer for Web3
- A bridge between everyday users and multi-chain crypto infrastructure

**Simple. Secure. Sawa.**