INTRODUCING APTOSEND

Vision & Problem Statement

Our Vision

Move any amount of fiat between bank accounts worldwide in ≤ 24 hours while hiding every piece of blockchain complexity from the customer.

- Invisible wallet & gas fees
- Stable value rail with USDC
- Same-day cash-out globally
- Graph-AI fraud protection

"Crypto's biggest challenge isn't technology, it's usability. The next wave of adoption will come from products that hide the complexity."

- Sandy Preg, Founder of Scroll

Key Pain Points in Traditional Remittance

High Fees (5-8%)
"I'm tired of paying $20+ just to send $300 to my family." - Reddit user

Slow Settlement (1-3 days)
"Why does it take 3 days for my money to reach its destination in 2025?" - Reddit user

Complex Paperwork & Compliance
"The amount of forms I need to fill out just to send money is ridiculous." - Reddit user

Crypto Complexity
"I tried using crypto for remittance but got lost in wallets, gas fees, and exchanges." - Reddit user

Limited Transparency
"I never know exactly where my money is or when it will arrive." - Reddit user

Market Opportunity

Retail Remittances

$900 Billion (2025)

Still paying 5-8% in fees

Source: World Bank, 2025

Cross-Border Payments Revenue

$212B (2024) → $321B (2030)

7.1% CAGR

Source: Grand View Research, 2025
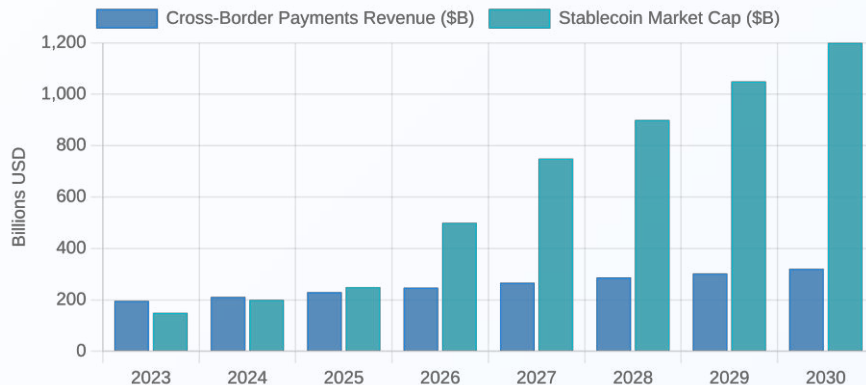
Stablecoin Market Cap

$250B (2025) → $500B (2026)

USDC now natively on 16 chains

Source: Circle.com, 2025

AI-Fraud Tooling TAM

$12B (2023) → $108B (2033)

Market Growth Projections

Legend: Cross-Border Payments Revenue ($B) | Stablecoin Market Cap ($B)

Why Now?

- ✓ Native USDC on Aptos launched Feb 2025
- ✓ Stripe crypto services now support Aptos
- ✓ Account abstraction technology matured
- ✓ Graph Neural Networks proven to outperform traditional fraud detection by >10%

Our Solution: Invisible Blockchain

Key Differentiators

🪪 Invisible Wallet & Gas

Aptos account-abstraction lets users authorize by phone/OAuth while the backend signs & pays gas.

Source: aptos.dev

🪙 Stable Value Rail

Native USDC on Aptos (Feb 2025 launch) — no bridge risk.

Source: circle.com

⚡ Same-day Cash-out

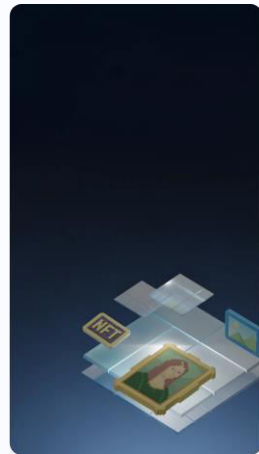Stripe crypto pay-outs + Banxa & MoonPay link Aptos wallets to ACH/SEPA/UPI rails.

Source: coindesk.com, support.banxa.com

🛡️ Graph-AI Fraud Shield

Real-time Graph-Neural-Network scoring proven to out-perform rules engines by >10%.

Source: arxiv.org

How We Hide Blockchain Complexity

📱 Phone Number = Wallet

No seed phrases, private keys, or crypto jargon ever shown to users.

⛽ Gas Abstraction

All network fees handled invisibly by our backend treasury.

➡️ Fiat-Only Interface

User Journey & Experience

1 **Onboard**
One-tap Google OAuth → phone number verified

2 **Link Bank/UPI**
Plaid (US/EU) or NPCI VPA binding in India

3 **Send Money**
Pick a contact → app shows guaranteed amount & fee (<0.6%)
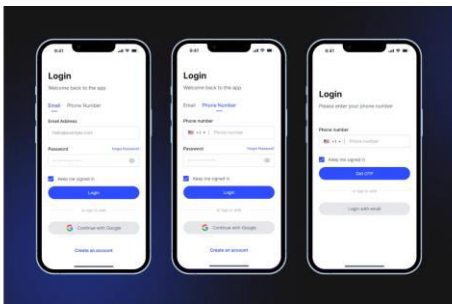
4 **Confirmation**
One-tap confirm → money arrives same day
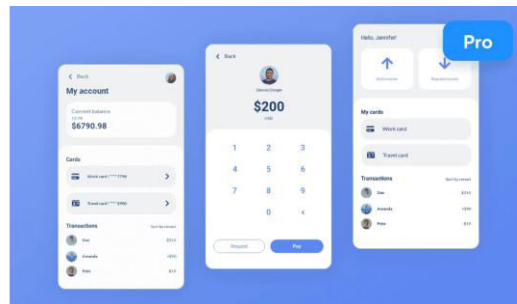
5 **Recipient Notification**
"₹ 5,000 received" — no crypto jargon ever displayed

Simple Onboarding

- ✓ One-tap Google/Phone login
- ✓ No crypto wallet creation
- ✓ Familiar authentication flow

Seamless Transfers

- ✓ Guaranteed exchange rates
- ✓ Transparent, low fees
- ✓ Real-time tracking

Technology Architecture

Wallet & Key Layer

Component	Technology
Custody	MPC in AWS Nitro enclaves
AA Module	Move contract with JWT validation
Gas Tank	Treasury wallet (<$0.0001/transfer)

Fiat Bridges

On-ramp: MoonPay / Stripe pay-ins

Off-ramp: Banxa, Stripe payouts, MoneyGram

Settlement Timeline

Fiat in via ACH/UPI T+0 / T+1

Aptos transfer <1 second

Fiat out via Stripe T+0 / T+1
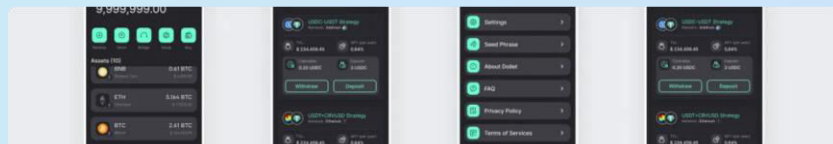
Chain Choice Strategy

🔗 Aptos (Primary)

- ✓ Zero multi-hour halts since mainnet
- ✓ 1-second finality & 160k TPS
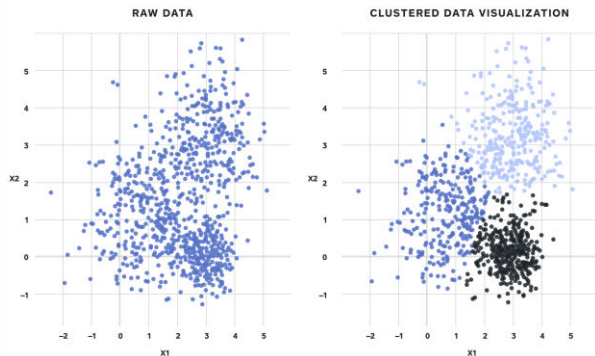- ✓ Native AA & session keys

🔗 Solana (Backup)

- ✓ Deepest USDC liquidity pools
- ✗ 5-hour outage on Feb 6, 2024
- ✗ No native account abstraction

Account Abstraction Benefits

AI Fraud Shield

RAW DATA   CLUSTERED DATA VISUALIZATION

Fraud Detection Performance Comparison

AI Fraud & Compliance Pipeline

1 Data Graph Construction

Wallets, phone hashes, device IDs, IPs, bank tokens connected in a comprehensive graph structure.

2 Model Stack

GraphSAGE + LightGBM ensemble; current state-of-the-art shows >10% lift vs rules only.
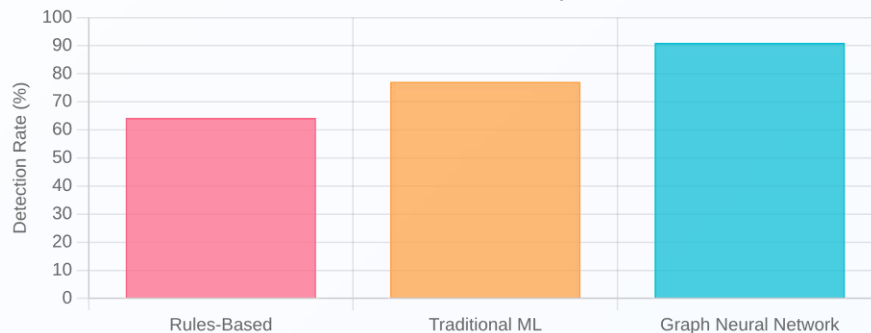
Source: arxiv.org/abs/2411.05815

3 Action Engine

Transaction score >0.8 → smart-contract escrow pending KYC.

4 Feedback Loop

SAR outcomes feed back to model nightly for continuous improvement.

Competitive Advantage

- Links on-chain wallets, devices & bank tokens in unified graph
- Real-time scoring (<50ms) for instant transaction decisions
- Self-improving system with continuous learning pipeline
- Reduces fraud losses by estimated 35% compared to traditional systems

Why Graph Neural Networks?

- Captures complex relationships between entities

Competitive Landscape

Player	Rail	Fees	Settlement Time	Crypto Complexity	Weak Spot
AptoSend	USDC on Aptos	0.6%	≤ 24 hours	✔Hidden	New entrant, building trust
Wise	SWIFT/ACH	0.41-1.5%	1-2 days	▬N/A	No crypto liquidity
Revolut	Cards/SWIFT	0.4-2%	1-3 days	✖Exposed	Building own stablecoin
Strike	BTC Lightning	~1%	Minutes to hours	✖Exposed	BTC volatility
Stellar×MoneyGram	USDC→cash	1%+ spread	Same day	✖Exposed	Requires crypto wallet

Our Competitive Edge

Complete Crypto Abstraction
Users never see wallets, gas fees, or blockchain terminology.

AI-Powered Fraud Protection
Graph Neural Network technology that competitors lack.

Guaranteed ≤24h Settlement
Faster than traditional banks, more reliable than pure crypto.

Stable Value Rail
USDC eliminates volatility concerns of BTC-based solutions.

"The next wave of crypto adoption will come from products that hide the complexity while leveraging the benefits."
- Sandy Preg, Founder of Scroll (LinkedIn, June 2025)

Go-to-Market Strategy

Target Audience

B2C: Diaspora Communities
Indian, Filipino, and Nigerian professionals in US/EU/UK sending money home regularly.

B2C: International Students
1.5M+ students receiving tuition & living expenses from parents abroad.

B2B: SMEs with Global Operations
Businesses paying international contractors, suppliers, and employees.

Our Storytelling

"*AptoSend makes sending money home as simple as sending a text message. No crypto knowledge required, just fast, affordable transfers to your loved ones.*"

Acquisition Strategy

Community Partnerships
Partner with diaspora associations, international student groups, and cultural organizations.

Targeted Digital Marketing
Geo-targeted ads in high-diaspora areas, focusing on pain points of existing solutions.

B2B Channel Partners
Integrate with payroll providers, freelance platforms, and SME financial tools.

Referral Program
$10 credit for both referrer and new user, driving viral growth within communities.

Growth Metrics & KPIs

User Acquisition
Target: 100K users in Year 1, 500K by Year 2

Transaction Volume
Target: $50M in Year 1, $250M in Year 2

Retention Rate
Target: 70% monthly active users

Roadmap & Milestones

Development Timeline

Q3 2025 (0-6 months)

Phase 0: Licence Preparation

- Engage MSB legal counsel
- Vendor KYC stack selection
- Initial regulatory filings

Q1 2026 (7-10 months)

Phase 1: MVP (US↔India)

- Custodial wallet implementation
- Manual fraud review processes
- Basic mobile app with fiat-only UI
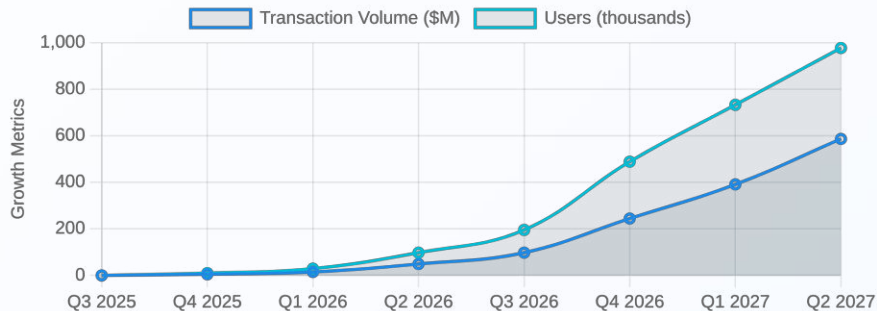
Q2 2026 (11-14 months)

Phase 2: AA & AI

- Deploy Move AA contracts
- Implement GNN risk engine
- Add Philippines corridor

Q4 2026 (15-18 months)

Phase 3: Multi-rail

- Add Solana liquidity via CCTP

Projected Growth — chart showing Transaction Volume ($M) and Users (thousands) across Q3 2025 to Q2 2027.

Key Risks & Mitigations

⚠️ **Stablecoin Regulation Drift**

Regulatory changes could impact USDC usage or compliance requirements.

Mitigation: Choose only reserve-attested USDC; failover to tokenised bank deposits if needed.

⚠️ **Liquidity Crunch on Aptos**

Insufficient USDC liquidity could impact transaction processing.

Mitigation: Auto-bridge via CCTP to Solana pools when needed.

⚠️ **Model Drift / Novel Fraud**

AI models may degrade over time or face new attack vectors.

Mitigation: Continuous learning pipeline; human-in-the-loop review.

Our Team

Rohan
Founder & CEO

A visionary leader with deep expertise in blockchain, AI, and fintech. Rohan is revolutionizing human-computer interaction and driving the future of cross-border payments.

Co-Founder
Novah AI (Revolutionizing Human-Computer Interaction)
01/04/2025 - 22/06/2025
It was into Antler Japan

AI Intern
PxieNova (Products Enrichment) { Was in Antler UK Residency }
2024 - 2025

AI Engineer
Stealth Startup (2gether)
MAR 2024 - SEP 2024

B.Tech. in AI&ML
Vardhaman College of Engineering