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Our mission is to revolutionize retail commerce by delivering a secure, real-time payment solution powered by stablecoins. We empower retailers to streamline transactions, reduce costs, and drive financial inclusion through innovative blockchain technology.

The Problem

- High Fees & Slow Settlements: Traditional payment networks burden retailers with excessive fees and delayed fund transfers, leading to cash flow challenges.
- Fragmented Solutions: Existing crypto payment options are designed for online use, not tailored for the retail environment.
- Outdated Infrastructure: Current systems lack the agility needed for real-time, efficient transactions in today's fast-paced market.
- Missed Opportunity: Despite growing regulatory clarity (e.g., Ripple DFSA approval, GENIUS Act), no integrated, multichain solution exists that meets the unique needs of retail.

Our Solution

- **Dedicated Retail Point-of-Sale:**
Android Point-of-Sale devices with NFC & QR code capabilities, specifically for retail environments.
- **Real-Time, Stablecoin Transactions:**
Instant settlement with minimal fees using stablecoins, ensuring liquidity and reducing cash flow challenges.
- **Multichain Support:**
Operates across multiple blockchains (XRPL, Solana, Stellar), providing flexibility and scalability.
- **Regulatory-Backed:**
Leverages recent milestones like Ripple's DFSA(UAE) approval, the GENIUS Act (USA), and MiCA(EU) to build trust and credibility.

Market Opportunity

- **Expanding Retail Payments Market:**
The global retail payments market is booming, with digital and contactless transactions growing rapidly.
- **Regulatory Momentum:**
Recent approvals (e.g., Ripple's DFSA license) and legislative moves (e.g., GENIUS Act and MiCA in the EU), are validating stablecoin use in payments, paving the way for widespread adoption.
- **Untapped Retail Segment:**
Currently, no dedicated POS solutions exist for retail crypto payments—presenting a significant first-mover advantage.
- **Cost & Efficiency Drivers:**
Retailers are seeking lower fees and faster settlement times, creating demand for innovative solutions like StablePay.
- **Multichain Flexibility:**
Our support across XRPL, Solana, and Stellar ensures broad market reach as blockchain ecosystems evolve.

Business Model

Revenue Generation:

We operate on a pay-per-use model, charging minimal fees per transaction. This model scales with transaction volume while keeping costs low for retailers.

Value Proposition:

Our solution reduces traditional payment fees and settlement delays, providing significant cost savings and improved cash flow.

Scalable & Flexible:

Multichain support allows us to tap into diverse blockchain ecosystems, broadening our market reach.

Strategic Partnerships:

Collaborations with retail chains and financial institutions will drive adoption and recurring revenue through repeat transactions.

Recurring Revenue Streams:

High merchant retention, worldwide market and increasing transaction volumes position us for steady, long-term revenue growth.

Traction & Roadmap

Pre-Launch & Early Development:

- Prototype design completed; initial market research and concept validation underway.

Pilot Phase (0–6 Months):

- Secure investment to enable full-time focus and formal incorporation.
- Acquire and test dedicated Android POS devices with early retail partners.
- Establish legal and regulatory compliance across target regions.

Growth Phase (6–12 Months):

- Scale pilot deployments and gather actionable feedback for product refinement.
- Forge strategic partnerships with retail chains and financial institutions.
- Showcase our solution at key international FinTech events to boost adoption.

Long-Term Vision:

- Expand market rollout and become the standard for stablecoin payments in retail.

The Team

André Grillo

Role: Co-Founder

- Equity: 50%
- <https://www.linkedin.com/in/andre-grillo>
- Brings extensive experience in software development and fintech innovation, driving product strategy and market vision.

Paulo Camilo

Role: Co-Founder

- Equity: 50%
- <https://www.linkedin.com/in/pauloccamilo>
- A long-term Android developer with deep expertise in mobile technology, responsible for building our dedicated retail Point-ofSale solution.

Financials & Key Metrics

Current Financial Snapshot:

- Pre-revenue stage with minimal burn (both founders are operating part-time)
- Approximately 6 months of runway from current cash reserves

Key Metrics to Track:

- Merchant adoption: Number of retail partners onboarded
- Transaction volume: Total number and value of transactions processed
- Settlement efficiency: Near-instantaneous payment processing
- Cost per transaction: Efficiency compared to traditional systems
- Regulatory milestones and partnership achievements

Financial Projections:

- Target raise: €1 million to extend runway to 12–18 months and accelerate scaling
- Investment will drive product development, market testing, legal compliance, and participation in international FinTech events

The Ask & Use of Funds

Target Raise:

- Seeking to raise approximately €1 million.

Use of Funds:

- **Incorporation & Team Expansion:** Formalize the company and allow both founders to focus full-time.
- **Product Development:** Acquire more Android POS hardware for testing and refinement of our stablecoin solution.
- **Market Validation:** Pilot the solution with key retail partners and build strategic partnerships.
- **Regulatory & Legal Compliance:** Engage advisors to ensure global compliance across target markets.
- **Marketing & Events:** Showcase our solution at international FinTech events to accelerate adoption.

Milestones:

- Extend runway to 12–18 months.
- Achieve successful pilot deployments, scale product rollout, and secure additional partnerships.

Closing & Vision

Transforming Retail Payments:

Our solution redefines retail transactions with instant, low-fee, stablecoin-based payments, enabling a more inclusive and efficient financial ecosystem.

Impact-Driven Innovation:

With clear regulatory validation and a focus on financial inclusion, we're paving the way for sustainable economic growth and reduced inequalities.

Join Us on This Journey:

We invite investors and partners to help us scale our solution, extend our runway, and revolutionize retail payments globally.

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Next Steps & Q&A

Next Steps:

- Schedule follow-up meetings and investor discussions
- Provide secure access to our data room for detailed due diligence
- Share additional documentation and product demos as needed

Q&A:

We welcome your questions and feedback as we work together to transform retail payments globally.

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