



# Impact

- our procedure makes erc20/721 transfers compliant with AML, travel, and other money transmission laws
- if your funds will be frozen by the government, you can this material to make a case in state and federal courts
- reporting of large transactions is automatic to government and credit agencies
- payments are more user friendly and legal than venmo

# Features

- **transfer** only if the recipient has **KYC\_SBT** (non-transferable NFT with zk proof of identity that we built at eth NYC)
- transfer for **ERC20** and **ERC721**
- with the transfer, send **notes** (like Venmo), Photos, zkp, and videos
- **DAO** voting with the staked transfer tokens
- **reporting** of over \$3000 transaction (anti-money-laundry law compliance)
- **push** notification
- oracle checks **black-listed** addresses and **white-listed** tokens
- ens, lens with zk verification

# How we do it

- **wrap** tokens into voting erc1155 with a modified transfer function that **checks** for KYC-SBT
- send a **message** to the receiver using xmtp, ipfs, livepeer
- **report** the encrypted transaction as an xmtp message and as a mina state
- tellor and uma as **oracles**

