



# DeXa — Hedera for Everyone, Anywhere

Phone-first USSD & WhatsApp access to Hedera (EVM) for the Global South.

— If you can send a message, you can use Hedera —

## 1) Problem → Opportunity

- 2-3B people lack reliable internet or smartphones; many rely on USSD/SMS or WhatsApp
- Web3 onboarding is complex: seed phrases, app installs, jargon, volatile fees
- Micro-transactions and community finance need fast, cheap, trusted rails

Opportunity: Bring Hedera's speed and low fees to the channels people already use daily.

## 2) Solution — DeXa

DeXa bridges Hedera (EVM) to USSD and WhatsApp:

- USSD menus for feature phones (no data required)
- WhatsApp chat with natural-language commands
- Phone-number ↔ wallet mapping; PIN-protected actions
- Low, predictable fees with Hedera; fast finality

Result: Anyone can create a wallet, check balance, and send/receive HBAR from a basic phone.

## 3) Product Overview

- Channels
  - USSD/SMS via telco partners; WhatsApp via Twilio Business API
- Core features
  - Wallet creation, balance, P2P payments by phone number
  - Group expense flows and optimal settlement (WIP)
  - Multi-language UX (English, French, Kiswahili; extensible)
- Safety
  - Webhook signature verification, encrypted secrets, PIN-gated actions
- Developer foundations

- Prisma/PostgreSQL schema; ethers v6; scripts to compile/deploy a UserRegistry contract
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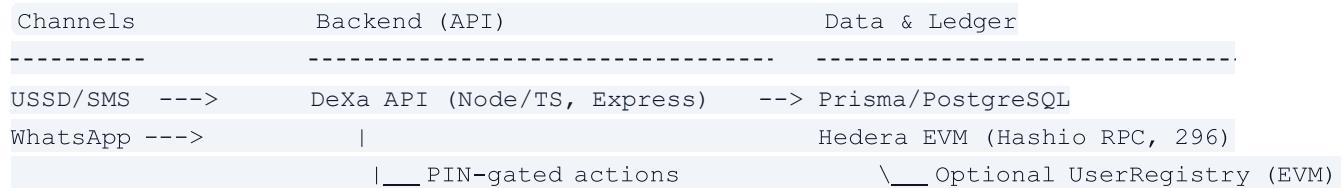
## 4) Experience (User Journey)

- USSD (no internet)
    1. Dial short code → DeXa menu
    2. Create wallet → set 4-digit PIN
    3. View balance, send HBAR to a contact
  - WhatsApp (conversational)
    1. “Create my wallet” → confirmation
    2. “Show balance” → balance
    3. “Send 1 HBAR to +2547... for airtime” → confirm → on-chain tx
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## 5) Why Hedera

- Sub-cent, predictable fees → viable micro-payments
  - Fast finality, high throughput → great UX
  - EVM-compatible → leverage familiar tools & contracts
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## 6) Architecture



**Slide-deck (one line):** USSD/SMS + WhatsApp → DeXa API (Node/TS) → Prisma/PostgreSQL +  
Hedera EVM (Hashio RPC, 296) [UserRegistry optional]

- Channels: USSD/SMS (Africa's Talking, telcos), WhatsApp (Twilio)
  - Backend: Node + TypeScript (Express), Prisma/PostgreSQL
  - Blockchain: Hedera EVM (Hashio RPC, Chain ID 296), optional UserRegistry contract
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## 7) Market & Use Cases

- Community & groups , micro-merchants, airtime/data top-ups Local remittances and
  - bill splits; NGO disbursements
  - Target regions: Africa, India, LATAM, Southeast Asia
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## 8) Business Model & GTM

- Revenue
    - Small transaction fee margin; enterprise integrations; developer APIs
  - GTM
    - Partner with telcos/USSD aggregators, NGOs, fintech on/off-ramp providers
    - Country-specific playbooks (M-Pesa, UPI, PIX, GCash)
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## 9) Moat & Differentiation

- Works without smartphones or reliable internet (USSD)
  - Familiar chat/phone UX → near-zero onboarding friction
  - Hedera's low fees + finality → sustainable micro-transactions
  - On-chain extensibility (registry, settlements, refunds)
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## 10) Roadmap

- Production USSD integration with regional gateways
  - Hardened key management & custody options
  - On-chain group settlements and smart refunds on Hedera
  - Regional on/off-ramps; expanded language/accessibility
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## 11) Traction at Hackathon

- Working WhatsApp bot (create wallet, balance, P2P send)
  - USSD prototype flows (create wallet, PIN, balance, send)
  - Prisma schema + tests; contract compile/deploy scripts
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## 12) Team & Advisors

- Engineering: TypeScript/Node, Web3, telecom integrations, UX for low-bandwidth contexts
  - Seeking advisors: telco partnerships, compliance/KYC, regional payments
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## 13) The Ask

- Pilot partners (telco/NGO/fintech) in Africa
  - Funding/Grants/support to bring USSD to production and complete on-chain group
  - Intros to regional on/off-ramp providers and compliance experts
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