

Party

Non-custodial banking

Problem

There are two factors responsible for over 90% of loss in crypto.

- 1. Scams:** Hacks, untested code, counterparty risk, fraud, admin keys
- 2. Key Management:** Not writing down seeds, seed loss, seed destruction

👍 Solution

A non-custodial bank¹. The services of a bank, backed 100% by smart contracts, operating without reliance on financial institutions and centralized counterparties.

1. Services: Ensure capital preservation

2. Accounts: Ensure access control preservation

¹ <https://joeblau.com/ncb>

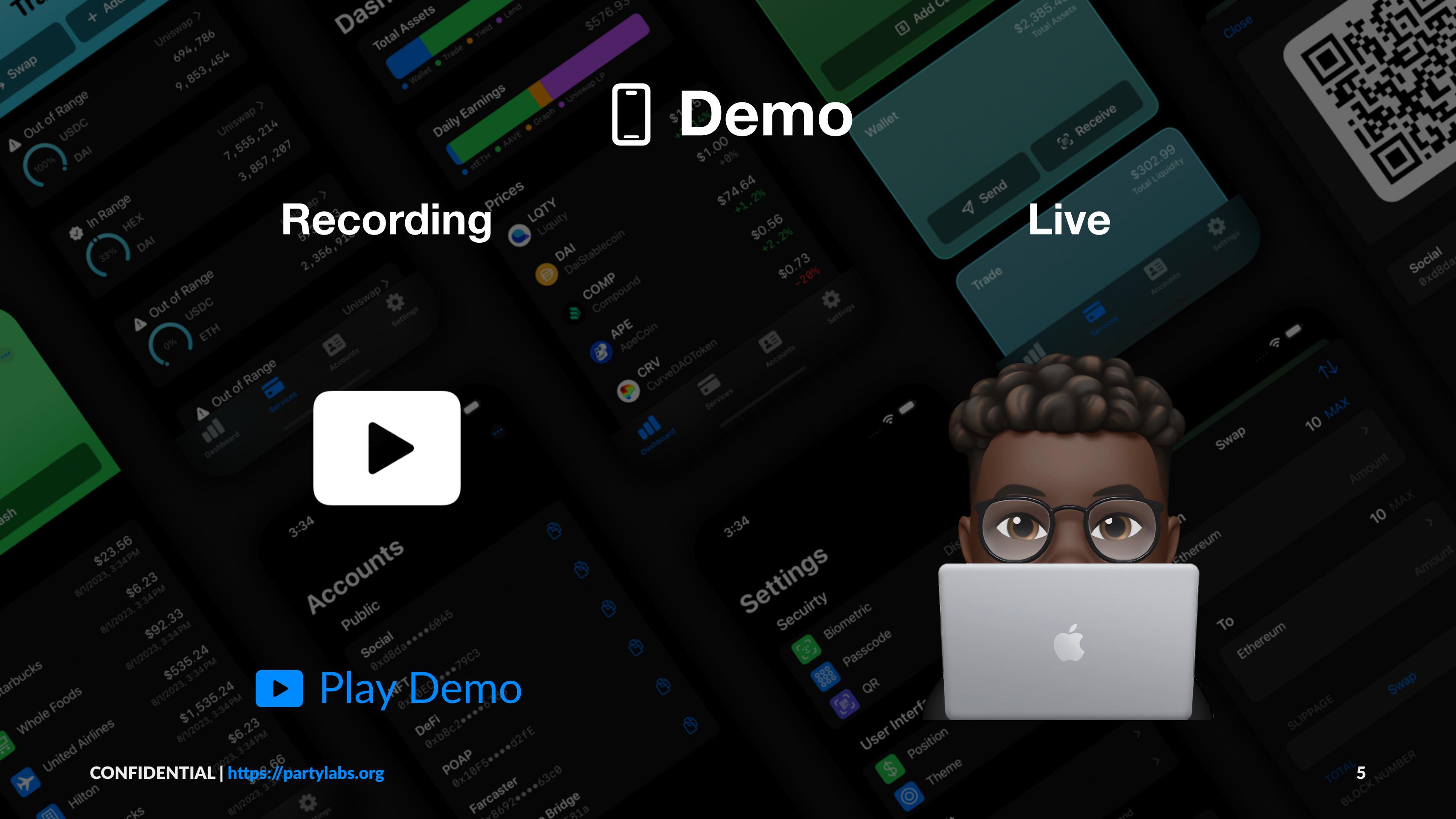
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Why

To onboard the next billion users into crypto, they need 3 things.

1. **Safety:** You won't be able interact with scams. We only show audited protocols.
2. **Simplicity:** All of your assets in one place, you don't have to find the resources you need.
3. **Sovereignty:** Your keys! Your coins!

+ Add



Play Demo

Joe Blau

Crypto Class 2013

Cofounder/CEO: Atomize

Software Engineer: Uber / Amazon

InfoSec Engineer: SAIC / Raytheon

Crypto Projects: FENIX • XEN • Atomize

- DeHi





Business

There is over a \$100 billion/yr opportunity²

Offering	Model	Annual Revenue
Transaction Fees	0.3% (30 BPS) per write	\$12 million
Revenue Share	DEX Payment for Order Flow	\$20 million
App Subscription	\$50/yr	\$21 billion
Accounting Service	\$200/yr	\$84 billion

² This calculation assumes 420 million crypto users



\$500k Pre-seed

Goals

- 1. Cofounder:** Chief Technical Officer
- 2. App retention (D1/D7/D30):** 60/30/15
- 3. Performance:** time to load (sub 2 seconds)



Thanks!

**Join us on our mission to empower
individuals with self-sovereign banking.**



Appendix

- Roadmap
- App Features
- Services
- Testimonials



Roadmap

- 2 mo. design prototyping
- 4 mo. launch iOS MVP read-only (private beta)
- 1 mo. marketing subscription fee (+ subscriptions)
- 4 mo. launch iOS MVP read-write
- 1 mo. marketing (+ transaction fee revenue share/fees)

User Personas

Crypto Natives (2023)



Metamask • Ledger • Uniswap

Crypto Curious (2024 - 2026)



DeFi • NFTs • Coinbase

Crypto Masses (2027+)



Bitcoin • Ethereum • Scam

↓ Scale Vertical

Scale starts with Uniswap on Ethereum and scale down vertically by adding protocols based on TVL.

Protocol	Total Value Locked
 UNISWAP	\$3.78b
 Compound	\$1.43b
[SOLIDLY]	\$479.76m
 AAVE	\$429.24m
 Liquity	\$74.28m
 Seaport	\$18.41m

→ Scale Horizontal

Start on Ethereum and scale down horizontally across each chain based on TVL.

\$27 . 7b \$4 . 48b \$2 . 34b \$1 . 01b \$902 . 9m \$425 . 2m





Party scales vertically and horizontally across multiple chains³

ETH	Uniswap	AAVE	Liquity	Compound
BSC	PancakeSwap	Valas		Bearn
PLS	PulseX	Phiat	LiquidLoans	
Arbitrum	Uniswap	Radiant		Cream
Fantom	0XDAO	Geist		
AVAX	Trader Joe			Benqui

³ <https://defillama.com/forks/> - DeFi Llama forked protocols



Features

- **Safety:** Only displays audited protocols
- **Better UX:** Simple user interface
- **Security:** FaceID/TouchID + PIN + iCloud encrypted backup
- **Services:** Supports censorship resistant protocols
- **Fast:** Native so, no need to jump through web3 wallet connecting

⚠ Risks

- **Apple & Google:** App Store policies are the number one risk to this product's viability.
- **US Regulation:** Crypto operates outside of major government regulation, poor laws could negatively impact our business.
- **Vampire attacks:** Fast following from technically competent teams.

 Services**Trade**

Uniswap

Solidly

Algebra

Balancer

Lend

Compound

AAVE

Liquity

MakerDAO

Borrow

Compound

AAVE

GMX

Yield

AAVE

Compound

GMX

Derivatives

GMX



Accounts

Accounts are stored in the Smart Vault

- Allow for social key recovery using Shamir's Secret Sharing.
- Uses secure enclave for key storage
- Active backup audit with challenge response to verify vault reconstruction



Party v Wallet

Party vertically integrates onchain contracts

	Party	Metamask	Coinbase	Rainbow
Wallet	✓	✓	✓	✓
Trade	✓	✓	✓	✓
Lend	✓			
Borrow	✓			
Yield	✓			
Derivatives	✓			



Protocol Risk Criteria 1/2

- Lack of auditing
- Administrative keys with comprehensive control over functionality
- Economic centralization exceeding 51%
- Age of protocol is less than 18 months
- Previous history of a security breach



Protocol Risk Criteria 2/2

- Transaction volume is below \$5 million
- Presence of an anonymous founder
- Protocol operating on fewer than four blockchain networks
- Utilization of offchain oracle data feeds
- Capability of the protocol to undergo upgrades

Testimonials



“Joe is a builder who also ships product. I'm team JB.”
David Doswell
2014 crypto



“Managing all of my assets across multiple chains is tough”
Ellins Thomas
2017 crypto



“This will be the only crypto app I'll need”
Shane Patterson
2017 crypto



“I love your apps and cannot wait to use what you build”
Philipp Haban
2020 crypto