## Users & Swaps

- Buy stuff without a LN wallet
- Dump fork coins: no exchange
- Buy clean coins from cleaners
- Recharge buying channels
- Split bills with friends
- Auto-portfolio rebalancing
- Delicious dessert topping



```
if (hash(preimage) == invoiceId) {
  checkSig(signature, sendToPubKey)
} else if (height > refundHeight) {
  if (hash(refundPubKey) == pkHash) {
    checkSig(signature, refundPubKey)
  }
}
```

## "No Software" PKHash Swap

Keep Keys, Wallet Separate from Swaps