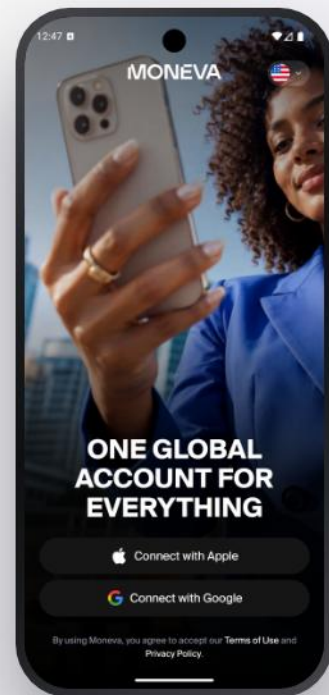


— PRE-SEED · CONFIDENTIAL · 2026

One account for **everything** you do with money.

Moneva is a **self-custodial neobank on stablecoin rails**. Save, spend, send, and invest in seconds, anywhere in the world, from a single app you alone control. No bank in the middle, no seed phrase, no chains to think about.



Live · **TestFlight**

IOS, IN USERS' HANDS NOW

100+ countries

BANK, WALLET & CASH · ~10 MIN

USD EUR GBP **NGN**

LOCAL ACCOUNT DETAILS

Self-custodial

YOU HOLD THE KEYS

01

Global earners have no real **global account**.

Two billion people now earn and live across borders, as freelancers, remote workers, expats, **and the under-banked who have no real bank access**. Their money tools are still stuck inside one country, and the gap is expensive.

THE PATCHWORK

a

Six apps to do one job

A bank account that won't open, an exchange, a wallet, a remittance app, and a spreadsheet, stitched together by hand. **Money is global; the account is not.**

THE TAX OF BEING GLOBAL

b

Slow, costly, exclusionary

Remittances still average well above the UN's 3% target and take days. FX spreads bleed value. **Banks reject expats and freelancers outright, and hundreds of millions have no bank at all.**

CRYPTO ISN'T THE ANSWER YET

c

Powerful, but unusable

Stablecoins solved settlement, but seed phrases, gas, and ten chains keep self-custody out of reach for everyday money. **The UX never crossed over.**

earn in dollars → can't hold them → lose value moving money

Argentina has lived years of high inflation; Nigeria is among the world's strongest stablecoin-adoption markets. In these economies, dollar stablecoins are not speculation, they are survival, often for people a bank never served.

02

Why this is possible now.

The rails, the regulation, and the UX all arrived at the same time. Moneva is built for the moment stablecoins stop being a crypto product and start being money.



Stablecoins became payment infrastructure

Trillions settled on-chain in 2025. Stripe paid ~\$1.1B for a stablecoin-payments company; Visa, PayPal and others are shipping stablecoin products. Settlement is solved.



Self-custody got usable

Passkeys + ERC-4337 smart accounts mean Apple/Google sign-in, no seed phrase, gas abstraction, spending limits, and social recovery. The seed-phrase era is over.



Emerging markets already live on stablecoins

Argentina and Nigeria rank among the top crypto-adoption markets globally, driven by inflation, remittances and the unbanked, not trading. The demand is here, today.



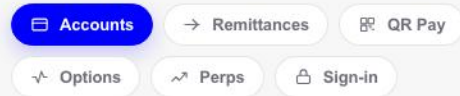
Crypto is moving to everyday finance

The speculation cycle is maturing into utility. The next consumer winner is a financial operating system, not another wallet or exchange.

03

One self-custodial account for **your whole financial life.**

It looks like the bank app you already know, works on the open financial internet, and you always hold your own funds, whether you have a bank or not.



ACCOUNTS

Get paid like a local

Personal USD, EUR, GBP, and Naira account details in minutes.

RECEIVE

Get paid like a local

USD, EUR, GBP and Naira account details in minutes.

HOLD

One balance, every chain

Self-custodial smart account. No seed phrase, no chain-switching.

SEND

Move money anywhere

Payout to 100+ countries by bank, wallet or cash, plus local QR pay.

GROW

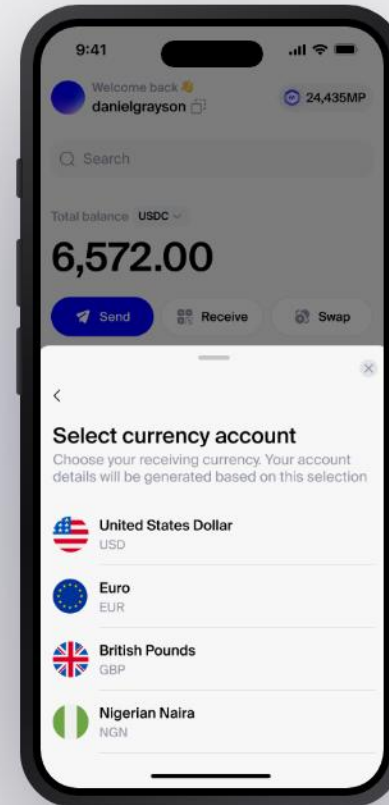
Put idle money to work

Built-in yield with no lockups; on-chain options & perps.

PROVE

Verifiable financial identity

One @tag; cryptographically signed statements.



04

Live today on iOS & Android.

Not a roadmap. The launch feature set is already in users' hands. Every surface runs on the same self-custodial account.



Multi-currency accounts

Personal USD, EUR, GBP and Naira details to receive salary or payments like a local.



Remittances

Send to any bank in 100+ countries, settled in about ten minutes, near mid-market FX.



QR Pay

Scan to pay locally across Latin America, settled instantly in stablecoins.



Unified wallet

Your whole balance across every chain on one screen, no bridging in your head.



Moneva @tag

One tag linked to all your addresses. Pay a tag, not a 42-character string.



Verifiable statements

PDF/CSV/HTML exports, SHA-256 hashed and dual-signed [EIP-712](#). Anyone can verify authenticity, for rent, visas, and proof of funds.



Options CRYPTO-NATIVE

Trade on-chain options, calls and puts, straight from your self-custodial wallet.



Perps CRYPTO-NATIVE

Trade perpetual futures with leverage, on-chain from your self-custodial wallet.



Transparent transfers

Every conversion, network and payout fee shown live before you send. No hidden spread, ever.

05

Your bank quietly keeps more.

Send the same dollars to the same country and watch how much lands. Moneva delivers near mid-market FX in about ten minutes, while staying transparent on the margin.

YOU SEND

\$ 100

\$100

\$500

\$1k

\$5k

SEND TO

 ARS

 NGN

 BRL

 MXN

 EUR

 GBP

 INR

 PHP


 TRY

 IDR

 PKR

 VND

 JPY

 AED
Send \$100 →  ARS
● Indicative · USD 100 snapshot 2026-06-05

	BBVA Argentina 1-5 days	142,038 +2.30%
	Wise 10 h	139,095 +0.18%
	Moneva -10 min	138,852 You receive
	Santander (AR) 1-5 days	133,516 -3.84%
	Xoom 2 days	133,152 -4.10%
	Banco Patagonia 1-5 days	107,949 -22.26%

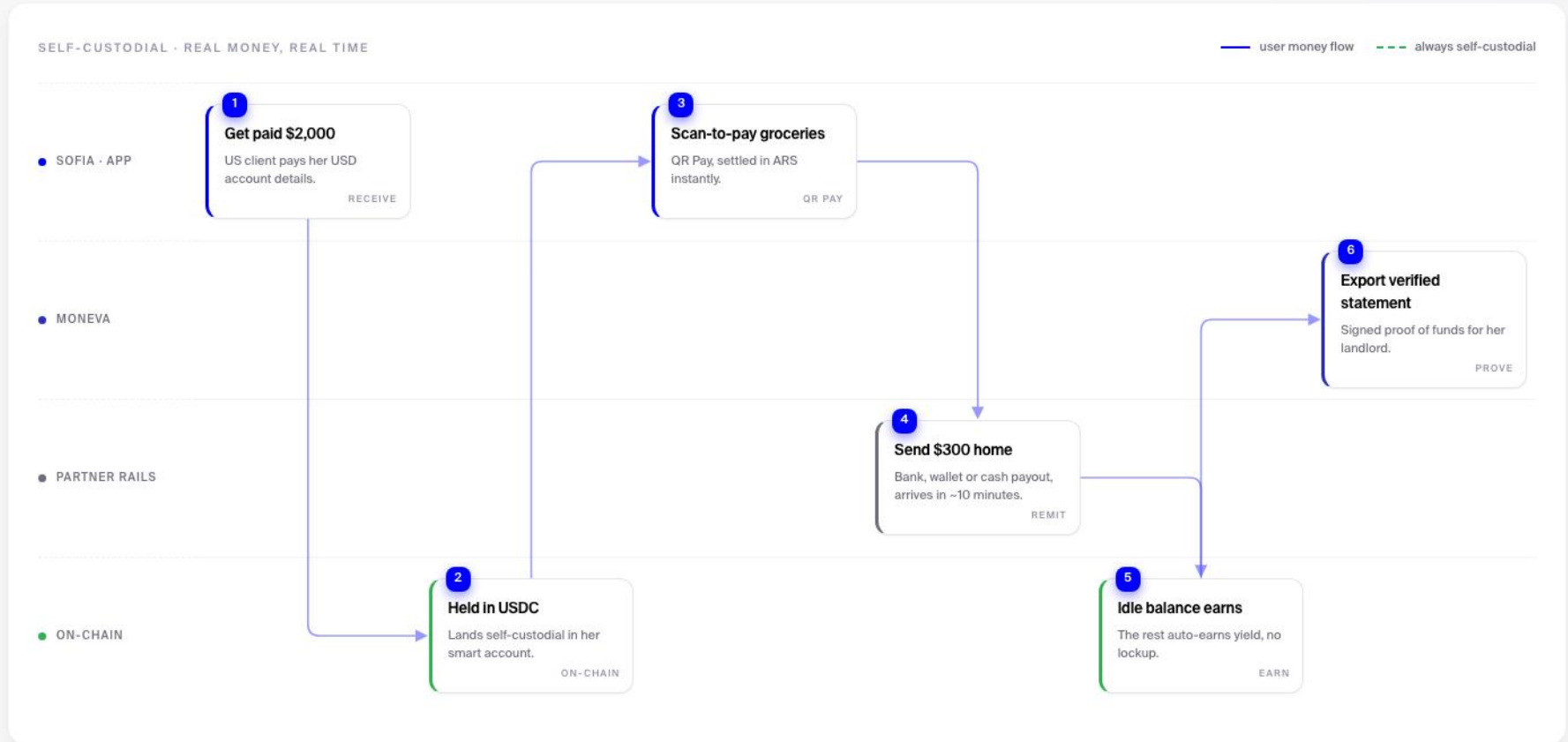
Compared across 20 providers

Up to 22% more than a bank

06

One app, end to end.

Sofia, an Argentine freelancer, gets paid by a US client and runs her whole month inside Moneva, without ever touching a bank or a seed phrase. Hover any step to trace the flow.



receive → hold → spend → send → earn → prove

High-frequency, daily-money behaviour, the opposite of a wallet you open twice a month. Every loop deepens the habit and the data.

07

Built and ready to launch.

The full product is live on iOS TestFlight and Android beta, and the hard integrations are done. We are pre-launch on metrics, so we show what is shipped, what is building, and the rails and founder behind it, not vanity numbers.

SHIPPED



The full app is live

Every launch feature, multi-currency accounts, remittances, QR Pay, options and perps, working end to end on iOS TestFlight and Android beta today.

BUILDING NOW



Mainnet hardening

Final integration testing on mainnet, security review, and store submission, ahead of the public launch.

NEXT



Public beta launch

The public beta opens to our waitlist on the app stores, with the first live corridors, the moment this round closes.

RAILS LIVE

Hard integrations shipped

Licensed fiat on/off-ramp & KYC rails, a leading perps venue, and cross-chain routing, all integrated. The hard BD is done.

FOUNDER SIGNAL

Shipped, raised, on the ground

Ex-Parifi DeFi perps protocol, arXiv whitepaper, ETHDenver speaker, multiple ecosystem grants. Living in the wedge market.

DILIGENCE-READY

Built in the open

Working app on iOS TestFlight and Android beta, public landing & live FX comparison, transparent fees. We welcome diligence.

08

A wedge into a **multi-trillion-dollar** flow.

We start narrow and deep, then expand the account outward. Sizing is bottom-up and directional, not a "1% of a huge number" claim.

TAM · THE FLOW

\$850B+

annual remittance flows · multi-trillion cross-border volume

Global cross-border payments move trillions a year with a fat fee pool; stablecoin settlement is taking growing share.



SAM · WHO WE SERVE FIRST

Cross-border earners & the under-banked

Argentina + Nigeria, expanding by corridor

Freelancers, remote workers, expats, stablecoin users, and under-banked populations who can hold dollars for the first time, all of whom feel the pain and will adopt today.



SOM · YEAR ONE

Reachable users × ARPU

multi-stream: FX, swap, trade, yield

Bottom-up from real Argentina and Nigeria adoption and per-active-user revenue.

09

Land in **Argentina**. Expand by corridor.

Founder on the ground in Buenos Aires. Start where the pain is sharpest and users already get it, then add corridors, currencies and payment methods.

PERSONA 01

Argentine freelancer

- Earns USD/USDC, spends in pesos
- Wants out of a collapsing local currency
- Already comfortable with stablecoins

PERSONA 02

Nigerian remote worker

- Paid internationally, needs Naira payout
- Faster, cheaper cross-border settlement
- Uses crypto workarounds today

PERSONA 03

DeFi-native global user

- Assets across many chains
- Wants neobank UX without giving up custody
- Account details, yield, trading in one app

PERSONA 04

Under-banked / no-bank user

- No traditional bank account, or rejected by one
- Needs to hold and move dollars from a phone
- Onboards with a passkey, no branch, no paperwork

Argentina → Nigeria · NGN → LatAm corridors → payroll & payouts

Distribution: founder community + crypto-native channels, referrals and Moneva points, corridor-by-corridor, designed for sub-\$5 acquisition, not paid-ad burn.

10

How the account makes money.

Every Moneva account is a brokerage on stablecoin rails: the same balance routes payouts, swaps, trades and yield, so one funded user monetizes four ways off a single deposit, not just when they cash out. No monthly fee, no token, no card needed.



On/off-ramp & global payout

0.5–1.5%

Markup on top of the licensed ramp partner's cost when users move stablecoin ↔ fiat or remit to 100+ corridors. ~0.4–1.2% net after the provider floor.

BENCHMARK

World Bank global remittance avg 6.36%; Wise blended ~0.59%; Remitly ~2.3%; wholesale ramp ~10 bps + rail.



FX / swap spread

15–85 bps

Integrator fee on every in-app or cross-chain swap, taken on-chain at execution, the same hook major wallets and aggregators already run. Scales with rebalancing frequency.

BENCHMARK

Standard swap integrator fee ~0.15% (15 bps); leading wallets up to 0.85% (85 bps); aggregators configurable 10–100 bps.



Remittance corridor margin

0.4–1.2%

Net margin per corridor after partner cost, delivered near mid-market. We beat banks by up to ~25% in live data while still keeping a thin transparent spread.

BENCHMARK

Corridor cost 3–8% typical; our live snapshot shows Moneva ahead of every bank in ARS, NGN, INR, PHP corridors.



Trading builder fee · HIGH MARGIN

1–5 bps

Builder fee on every perp fill routed from the account (venue cap ~10 bps), plus 2–10 bps on options premium. Pure routing rake on notional, paid by the trade.

BENCHMARK

Leading wallets earn \$15–21M/yr in perps builder fees (~\$40B routed at 2.5–5 bps); the top builder cohort ~\$65M on ~\$198B routed.



Earn / yield spread

50–150 bps

Spread between leading lending protocols' raw stablecoin APY (~3.3%) and the displayed rate, plus partner share on routed TVL. Recurring, balance-based, the closest thing to a deposit NIM.

BENCHMARK

Blue-chip lending USDC supply ~3.3%; reputable venues 3.5–9%; on \$10M parked TVL a 100 bps spread = \$100k/yr.



The shape of it

60–80% blended gross margin

Trading, swap and yield lines are near-pure software rake; ramp is thinner. A single active crypto-native user reaches ~\$155 ARPU without a card, ~3.4× the \$45 neobank median.

HONEST RISK

ARPU is concentrated in the cyclical trading line; ramp + yield are the stable annuity floor. Model on funded-active users, not signups.

11

Not another wallet. Not another neobank.

Every category solves one column; only Moneva wins the whole row. It stays self-custodial yet works globally from day one by riding its licensed PSP network's coverage, not a banking license of its own, with local and global accounts, on-chain yield, options and perps, and statements anyone can verify.

CATEGORY	SELF-CUSTODIAL	OPEN GLOBALLY	ACCOUNTS + PAYOUT	LOCAL QR PAY	YIELD + SWAPS	OPTIONS + PERPS	VERIFIABLE STATEMENTS
Neobanks 	—	~	~	~	✓	—	—
Crypto wallets 	✓	✓	—	—	✓	—	—
Exchanges 	—	~	~	—	✓	~	—
Remittance apps 	—	—	—	—	~	—	—
Stablecoin apps 	~	~	~	~	✓	—	—
Moneva	✓	✓	✓	✓	✓	✓	✓

✓ full · ~ some players or limited · — none. Category-typical capability, not every product in every country; Moneva availability varies by residency and PSP coverage.

ONLY ON MONEVA

Passkey, no seed phrase

Moneva tag, pay a name not an address

QR Pay in stablecoins

Proof of funds for rent, visas & landlords

Self-custodial, yet global from day one

Live, transparent fees on every transfer

12

Why it compounds.

The moat is not "we use stablecoins". It is the combination that gets harder to copy and more valuable the more it is used.



Self-custody = structural edge

No custody risk, no insolvency exposure for users; a regulatory advantage custodial neobanks can't match.



@tag identity graph

One tag links addresses, history and reputation, peer-to-peer network effects across borders.



Verifiable statements

Signed proof of funds becomes useful for rent, visas, tax and credit, a sleeper hit for nomads and freelancers.



Corridor routing intelligence

Pricing, reliability and local coverage improve with volume, a data flywheel per corridor.



Compliance + partner network

Fiat rails, KYC and payouts are operationally hard to assemble and maintain.



Habit loop → credit data

Receive → hold → spend → send → save repeats daily; with consent, the data powers future lending and underwriting.

13

Self-custodial by design. **Compliant by partner.**

Moneva is a self-custodial software application, not a bank and not a deposit-taking institution. The regulated surface runs through licensed partners.

THE POSITION

Software, not custodian

Users control funds through passkey-secured smart accounts. Moneva **never holds keys, never commingles, never takes deposits**. No FTX-style failure mode.

THE RAILS

Regulated work, licensed partners

Account details, KYC/AML, on/off-ramp and payouts run through **licensed banking, payout and KYC partners**. Partners carry the regulatory weight; Moneva orchestrates.

THE GUARDRAILS

Tiered, screened, geo-fenced

KYC-tiered limits, sanctions and transaction monitoring. Perps/options and yield are **geo-fenced and risk-disclosed**; legal memo and audits in progress.

14

What this round buys.

The product is built and live on iOS TestFlight and Android beta, so this is not "build the app" money. It funds public launch, corridor activation, and the unit economics that get Moneva to a seed round. Milestone-driven, not calendar-bound: each one unlocks the next.

● LIVE TODAY ON IOS & ANDROID

Passkey self-custody

USD / EUR / GBP / Naira pay-in details

Payout: 100+ countries · 15 currencies

QR Pay · swaps · yield · options · perps

@tag · verifiable EIP-712 statements

MILESTONE 01 · LAUNCH

Public launch

- Public iOS launch and Android beta
- USD/EUR/GBP/Naira pay-in details and payout to 100+ countries
- First funded-account cohorts in Argentina and Nigeria
- Independent security audit and compliance memo

MILESTONE 02 · EXPAND

Light up corridors

- 2 to 3 priority corridors, pay-in and payout both ways
- QR Pay live in priority LatAm markets
- Referral and Moneva Points loop active
- Real-world verified statements at scale

MILESTONE 03 · SEED-READY

Prove the economics

- Funded, KYC-verified active users and MAU, off the launch-cohort baseline
- Monthly settled volume across pay-in, remittance and QR Pay
- Positive contribution margin on core flows
- Retention cohorts that hold, then seed raise

About half the round funds Milestones 01 to 02 (security audit, compliance, corridor activation); the rest drives and de-risks Milestone 03's metrics. The build is done, so capital buys distribution and proof, not R&D.

15

The ask.

Backing a technical founder who has shipped on-chain financial infrastructure, operated inside banking and fintech, raised capital, and lives in the wedge market.



Chester Bella

Founder & Product Developer · Moneva

- **Ex-N26**, banking operations; **Product Owner at Europace**, real bank and fintech experience
- **Ex-Parifi**, built a DeFi perpetual-futures protocol; raised **~\$267K** via community LBP, **arXiv** whitepaper
- **ETHDenver speaker**; multiple ecosystem grants
- Hands-on founder, building Moneva end-to-end with a remote-first team

Contact · cb@moneva.io · moneva.io · [Book a call](#)

RAISING

\$1.2M

Post-money SAFE · \$10M cap · ~12% to investors · ~18 months runway

USE OF FUNDS

- 40%  Engineering, product & security
- 25%  Compliance, legal & partner ops
- 25%  Growth & corridor launches
- 10%  Support, risk & contingency