Local money in. Dollars out.

ValidWallet is a self-custody wallet for Africa and beyond. People pay in the currency they already use, hold USDC in a wallet only they control, and swap or trade from the same app.

Try the live web app

Android APK



Naira, cedi, shilling, CFA and rand to USDC

Holding dollars is still hard for most people.

Savings shrink.

Local currencies lose value, and a dollar bank account is out of reach for most households.

Exchanges hold the keys.

Custodial apps can freeze accounts or block withdrawals. Peer-to-peer trades carry scam risk.

Crypto apps assume you already know.

Buy, sell, networks, bridges, routes. A first-time user does not know which button to press.

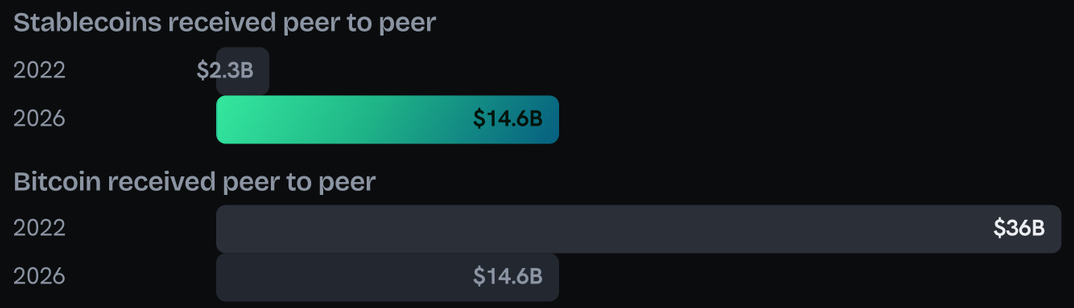
Africa is already moving to digital dollars.

$101B

Crypto received in Sub-Saharan Africa in a year, up 13.4%: the fastest-growing region in the world

6×

Growth in stablecoins received peer to peer since 2022, while Bitcoin fell 60%



Source: Chainalysis, "South Africa Leads Sub-Saharan Africa's 13.4% Crypto Growth", 29 October 2026. Period July 2025 to June 2026.

One route from local cash to global money.

The user makes one decision: which currency to pay with. The app handles the rest.

The user pays

₦150,000

Bank transfer, mobile money or card

→

Licensed partner

Converts and settles

Under its own licence and KYC

→

Lands in the user's own wallet

USDC

Keys on the device. Nobody else can move it.

Swap

Any of 1,200+ coins, best route picked automatically

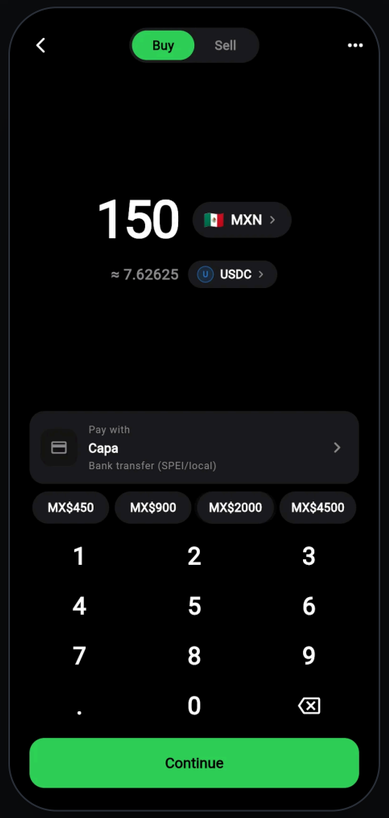
Trade

Long or short on crypto, stocks, indices and gold

Send or cash out

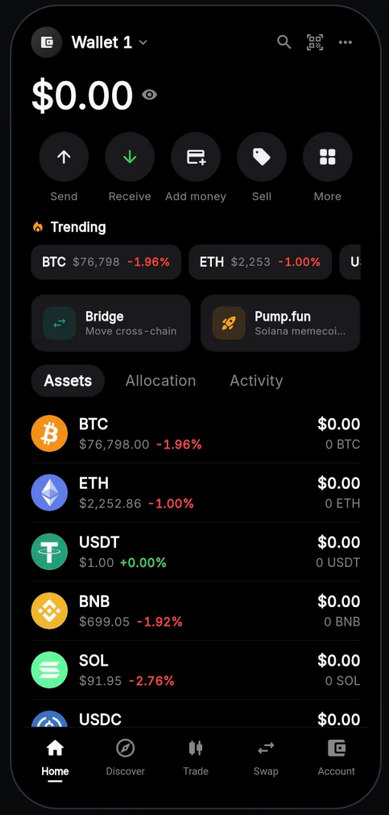
To any address, or back to local currency

Live today on Android and the web.



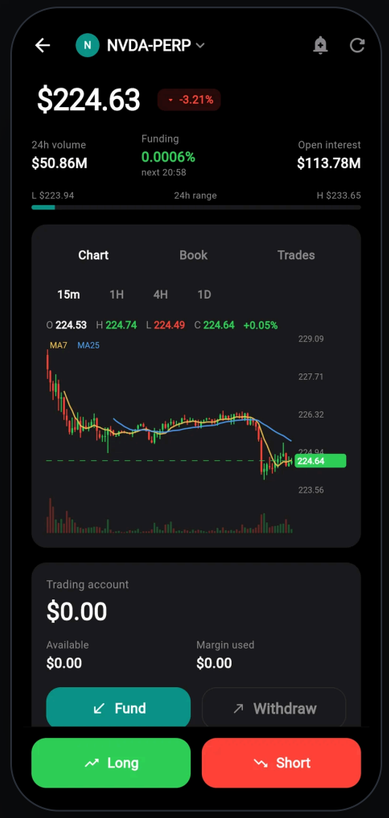
Buy

Local currency in, USDC or any coin out



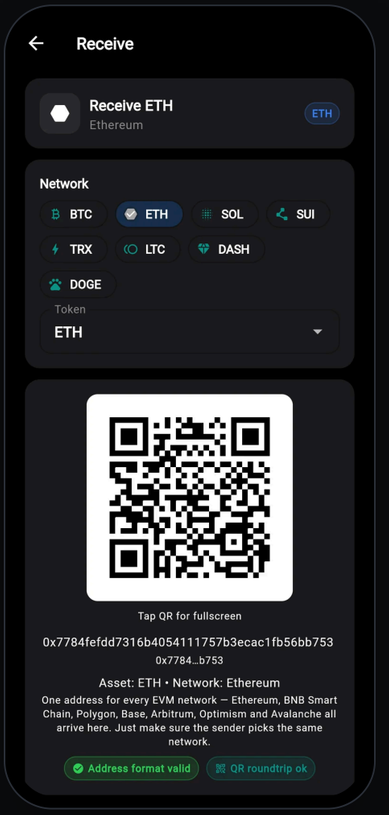
Home

Top 1,000 coins, live prices



Trade

Crypto and stock perps



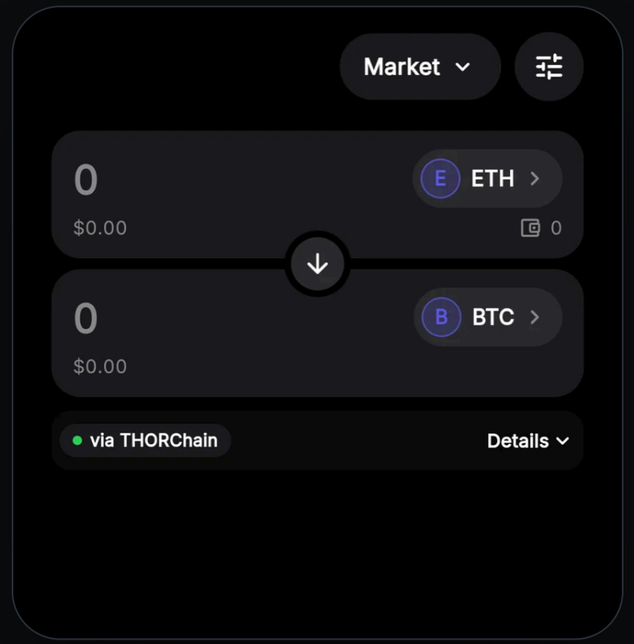
Receive

One phrase, every network

No routes to choose. The app swaps.

Users pick what they pay and what they want. ValidWallet finds the route, and switches routes on its own when one is unavailable.

Same network	**Best quote across DEX aggregators**
Another network	**THORChain, real coins, no wrapping**
THORChain paused or unable	**ChangeNOW, automatically**
Amount typed once	**Carried to the next screen**



A finished platform, not a prototype.

20+

Networks in one wallet, from Bitcoin and Ethereum to Solana, Tron and Sui

1,000

Top coins on the home screen, priced in the user's own currency

1,200+

Coins reachable by swap through DEX aggregators, THORChain and ChangeNOW

8

Currencies to buy and cash out with, and more on request

Web app app.validwallet.app **Android** direct APK **Operator console** fees, partners and features live **iPhone** in preparation

Revenue on what users already do.

When a user	ValidWallet earns	Status
Swaps	A small, visible fee, paid on-chain straight to the operator's wallet	Built
Trades	Hyperliquid's builder fee, up to 0.1% of each perps or stock order	Built
Buys	A share of the on-ramp partner's fee on buy and sell volume	Partner agreements
Goes PRO	A subscription with extra features and lower fees	Built
Spends	Interchange on a USDC / USDT debit card	Roadmap

Example: at the 0.3% swap fee in the live configuration, $1M of monthly swap volume earns $3,000 a month. Every fee is set in the operator console and shown to the user before they confirm. The wallet collects no personal data, so there is none to sell.

Built for how Africa pays.

Self-custody by design

ValidWallet never holds customer funds. There is no balance to protect and no account to freeze.

Local rails first

Naira, cedi, shilling, CFA and rand over bank transfer, M-Pesa and mobile money, plus card and SEPA for the diaspora.

Made for first-timers

Buy opens on a dollar stablecoin, so a first purchase is simple. Automatic routing instead of bridges and networks.

Dollars and markets together

The wallet that holds savings in USDC can also go long or short on Nvidia, Tesla, gold or Bitcoin.

From wallet to everyday money.

Now

- Web app and Android live
- Buy USDC and other coins in local currency
- Automatic swap routing across networks
- Crypto and stock trading

Next

- iPhone app on the App Store
- Google Play listing
- More currencies and mobile-money corridors
- Fee on cross-network swaps

Later

- USDC / USDT debit card for online and in-store spending
- Send money to a phone number
- Dollar savings

Let's talk.

Investors, payment partners and liquidity providers: we would like to hear from you.

Email
support@validwallet.app

Website
validwallet.app

Live web app
app.validwallet.app

Android
Download the APK

Scan to open the live wallet

Figures describe the product as it ships today. Stock and commodity markets are perpetual futures, not shares; leverage multiplies losses as well as gains. Buying and cashing out are carried out by licensed partners under their own terms. Crypto assets are volatile and you can lose money. This deck is not an offer of securities.