

WHAT

**Fiat-to-fiat, small, P2P  
remittances  
using crypto as the  
transport layer.**

PROBLEM

**Low-value TradFi remittances incur high fixed fees, making them exorbitantly costly in Africa, SE Asia & Latam.**

SOLUTION

**P2P crypto trades that  
combine 2 offers to  
make 1 cross-border  
fiat-to-fiat transaction.**

YapBay 

## MARKET POTENTIAL

<b>Customers</b>	1 million
<b>Average remittance volume per customer per month</b>	USD \$200
<b>YapBay platform fee</b>	0.25%
<b>YapBay annual EBITDA</b>	USD \$6 million

\*These figures are highly speculative.

## PRODUCT

1. **Remittance Sender** selects 2 offers.
2. Buy offer accepts and escrows crypto.
3. Sell offer accepts and waits.
4. **Remittance Sender** transfers fiat to buy offer.
5. Escrow of crypto is passed to sell offer.
6. Sell offer deposits local fiat to **remittance recipient**.
7. **Sender** confirms and releases escrow.
8. Remittance finalized. 🌟😊

REVENUE

**Trades pay a  
platform fee:  
0.25%**

TRACTION

**Yap Bay is based on  
4 years of field work  
in Latin America.**



MORE INFORMATION

**For more information,  
please visit:  
YapBay.com**

