

DENARO PAY

Whitepaper — Version 1.0 — April 2026

Platform	Denaro Pay
Token Standard	USDC on Coinbase Base (ERC-20)
Network	Ethereum Mainnet and Base L2
Custody	Coinbase Prime Institutional
Trading Engine	Institutional Bot on Binance Futures
Card Network	Visa via Marqeta
KYC / AML	Persona and Chainalysis
Status	Live — Q2 2026

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Executive Summary

Denaro Pay is a multi-chain financial super app designed to replace fragmented fintech services with a single, unified platform. Users send and receive money instantly at near-zero cost, hold USDC stable balances secured by Coinbase Prime institutional custody, spend via virtual and physical Visa cards with NFC tap-to-pay, and optionally deploy capital through an institutional trading bot connected to Binance Futures and leading prop firm accounts.

All balances are denominated in USDC on Coinbase Base L2. There are no foreign exchange fees, no international wire delays, and no minimum balances. Denaro Pay bridges the gap between institutional-grade financial infrastructure and everyday consumer use.

Metric	Value	Context
Send fee	0%	Peer-to-peer USDC transfers
Merchant fee	0.5%	vs 2.9% industry average
Settlement time	Under 3 seconds	Base L2 finality
Bot win rate	68%	Historical backtested average
Risk/reward ratio	1.8	Average per trade
Consistency score	92 / 100	Prop firm payout compliance
Target users Q3 2026	10,000	Early access waitlist
Seed round target	\$3,000,000	Q4 2026

The Problem

Global consumers and businesses face an unnecessarily fragmented financial landscape. Sending money across borders requires multiple intermediaries, each extracting fees and introducing delays. Retail trading accounts are siloed from payments infrastructure. Institutional-grade tools remain inaccessible to ordinary earners.

Key Pain Points

Wire transfer delays. International bank wires take 3 to 14 business days and cost \$25 to \$50 per transaction.

Excessive payment fees. Stripe and PayPal charge 2.9% plus \$0.30 per transaction. On \$10,000 monthly volume that is \$290 to \$340 lost to fees.

Currency conversion costs. Traditional banks charge 1.5% to 3.5% on FX conversion with unfavorable mid-market spreads.

Trading account fragmentation. Prop firm traders manage separate accounts for trading profits and personal spending with no unified view.

Inaccessible yield. Most savings accounts yield under 0.5% annually while institutional products earn 4% to 8%.

Card issuance friction. Obtaining a virtual card for business or international use requires weeks of compliance reviews at legacy banks.

Service	Provider	Cost	Speed
International wire	Legacy bank	\$25 to \$50 flat + 2%	3 to 14 days
Online payment	Stripe / PayPal	2.9% + \$0.30	T+2 settlement
FX conversion	Bank or broker	1.5% to 3.5% spread	Same day
Crypto on-ramp	Coinbase retail	1.49% to 3.99%	Minutes
USDC transfer (Denaro Pay)	Base L2	0%	Under 3 seconds
Merchant payment (Denaro Pay)	Base L2	0.5%	Instant finality

Our Solution

Denaro Pay combines the most essential functions of Zelle, Venmo, Cash App, Wise, and Binance into a single mobile application built on stablecoin infrastructure. Every feature is designed around instant settlement, minimal fees, and non-custodial security where possible.

Instant Payments. Send and receive USDC globally in under 3 seconds with zero transfer fees.

USDC Stable Balance. Hold balances in USD-pegged USDC. No exposure to crypto volatility on spending funds.

Virtual and Physical Visa Card. Spend USDC anywhere Visa is accepted worldwide. Includes NFC tap-to-pay.

Institutional Trading Bot. Deploy capital into an automated trading engine running on Binance Futures and prop firm accounts.

Merchant Gateway. Accept USDC payments at 0.5% with instant settlement and zero chargeback risk.

Direct Deposit. Receive payroll directly into your Denaro Pay account via ACH routing number.

Token Swaps. Swap between tokens at best available rate via 0x Protocol or LI.FI aggregator.

USDC Yield. Earn yield on idle USDC balances through vetted DeFi protocols.

Technology Architecture

Denaro Pay is built on a modern microservices architecture optimized for security, scalability, and auditability. Every layer is independently deployable and monitored.

Layer	Technology	Purpose
Mobile App	React Native with Expo	iOS and Android with biometric auth and NFC
Backend API	Python FastAPI on AWS EC2	Business logic, auth, transaction processing
Database	PostgreSQL on AWS RDS	Persistent storage with AES-256 encryption
Smart Contracts	Solidity via Foundry on Base L2	On-chain settlement and programmable wallets
Wallet Infrastructure	Circle Programmable Wallets	Multi-sig USDC custody and key management
Card Issuance	Marqeta API	Virtual and physical Visa card provisioning
Token Swaps	0x Protocol and LI.FI	Best-rate aggregation across DEX liquidity
Trading Engine	ccxt library on Binance Futures	Institutional bot execution and order management
KYC / AML	Persona and Chainalysis	Identity verification and blockchain screening
Fraud Detection	Sardine AI	Behavioral and velocity-based anomaly detection
Infrastructure	AWS CDK	Infrastructure as code across EC2, RDS, Secrets Manager
Secrets Management	AWS Secrets Manager	Encrypted storage of all API keys and credentials
DDoS Protection	AWS WAF and Shield	Layer 7 protection on all API endpoints

USDC and Coinbase Base

All user balances on Denaro Pay are held exclusively in USD Coin (USDC), the regulated stablecoin issued by Circle and audited monthly by Grant Thornton. USDC maintains a 1:1 peg to the US dollar backed by cash and short-duration US Treasury instruments.

Transactions are settled on Coinbase Base, an Ethereum Layer 2 network built with the OP Stack. Base offers Ethereum-equivalent security with transaction fees under \$0.01 and sub-3-second finality. All balances are ultimately secured by the Ethereum mainnet through periodic rollup settlement.

Base Network Specifications

Property	Value
Chain ID	8453
Finality	Under 2 seconds (soft), Ethereum L1 (~15 min)
Average transaction fee	Under \$0.01 USD
Security model	Optimistic rollup on Ethereum mainnet
EVM compatibility	Full — all Solidity contracts deploy natively
USDC contract	Circle-issued native USDC on Base
Custody partner	Coinbase Prime institutional

Security Architecture

Denaro Pay implements six independent security layers designed to protect user assets and data from both external attackers and insider threats.

Layer 1 — Authentication. Face ID and fingerprint biometric login via Expo LocalAuthentication. 6-digit PIN fallback. JWT access tokens with refresh token rotation. Auto-lock on background. Session timeout after 15 minutes.

Layer 2 — KYC and AML. Government ID scan and liveness check via Persona. OFAC and sanctions screening on signup. Ongoing transaction monitoring via Chainalysis. Behavioral fraud detection via Sardine.

Layer 3 — Encryption. AES-256 encryption on all sensitive database fields. Fernet symmetric encryption for stored API keys. TLS 1.3 enforced on all FastAPI endpoints. Encrypted local device storage via Expo SecureStore.

Layer 4 — Transaction Security. Biometric confirmation required on every send and swap. Transfers over \$500 require 2FA via Twilio SMS. Daily send limits with configurable user caps. New address whitelist with 24-hour delay.

Layer 5 — Threat Detection. Chainalysis screens all blockchain transactions. Sardine monitors behavioral patterns for fraud signals. Geo-anomaly detection on new country logins. Velocity limits block abnormal send frequency. Automatic account freeze on suspicious activity.

Layer 6 — Custody and Infrastructure. All USDC held in Coinbase Prime institutional custody. Multi-sig wallet architecture via Circle. AWS WAF and Shield DDoS protection. Zero-trust network architecture. SQL injection prevention via SQLAlchemy ORM only.

Institutional Trading Bot

The Denaro Pay institutional trading bot is an automated execution engine that operates on Binance Futures and prop firm accounts. The bot executes trades on behalf of users according to a systematic methodology that targets consistent, rule-based returns while protecting prop firm payout eligibility.

The bot is not a signal service. It requires no manual intervention from the user once configured. All risk parameters, position sizing, and execution logic are managed within the engine. Users connect their exchange or prop firm account via encrypted API key and choose an allocation.

Performance Metrics (Historical Backtest)

Metric	Value	Notes
Win rate	68%	Across 12-month backtest period
Average risk/reward	1.8 : 1	Per trade average
Consistency score	92 / 100	Prop firm payout compliance
Max drawdown	Under 4%	Hard stop enforced by engine
Average trades per week	12 to 18	Varies by market conditions
Candle timeframe	5 minute	Primary execution timeframe
Supported pairs	Major forex and crypto futures	BTC, ETH, EUR/USD, GBP/USD, NAS100

Past performance does not guarantee future results. Trading futures involves substantial risk of loss. Only capital that can be fully risked should be allocated to automated trading systems.

Prop Firm Integration

Prop firm traders receive capital from a proprietary trading firm after passing an evaluation. Payouts are contingent on meeting consistency rules including maximum daily drawdown limits, overall drawdown limits, and minimum trading day requirements. The Denaro Pay bot is engineered specifically to protect these rules automatically.

Supported US Prop Firms

Firm	Max Daily DD	Max Overall DD	Payout Split	Notes
Funded Next	5%	10%	Up to 90%	Stellar account available
Lucid Trading	4%	8%	85%	Fast evaluation process
FTMO	5%	10%	80%	Industry standard benchmark
MyFundedFutures	3%	6%	90%	CME-regulated futures only
E8 Markets	5%	8%	80%	Flexible scaling plan

International users may connect a Binance Futures account directly. The bot supports cross-margined USDT-perpetual contracts on all major pairs available on Binance Futures.

API Key Security

All prop firm and exchange API keys are encrypted using Fernet symmetric encryption before being stored in the database. Keys are decrypted in memory only at the moment of trade execution and are never logged, returned to the frontend, or stored in plaintext at any point. Fernet encryption keys are rotated every 90 days and stored exclusively in AWS Secrets Manager.

Merchant Network

Denaro Pay offers a merchant payment gateway that accepts USDC at 0.5% with instant settlement and no chargeback risk. Merchants receive a unique wallet address, a hosted checkout flow, and an API for native integration. Settlement occurs in USDC directly to the merchant wallet within seconds of payment confirmation.

Fee Comparison at \$10,000 Monthly Volume

Provider	Rate	Monthly Cost	Annual Cost	Savings vs Stripe
Stripe	2.9% + \$0.30	\$290 + per-txn fees	\$3,480+	Baseline
PayPal	3.49% + \$0.49	\$349 + per-txn fees	\$4,188+	Denaro saves \$3,738/yr
Square	2.6% + \$0.10	\$260 + per-txn fees	\$3,120+	Denaro saves \$2,670/yr
Denaro Pay	0.5%	\$50	\$600	Save \$2,880/yr vs Stripe

Chargebacks are structurally impossible with USDC payments on Base. Once a transaction reaches finality on the Base network it is irreversible. Merchants bear zero fraud liability for completed transactions.

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Fee Structure

Denaro Pay is designed to be the lowest-cost financial platform available to consumers and businesses. The revenue model is based on a small percentage of merchant volumes and trading performance fees, not on charging users for basic financial services.

Service	Denaro Pay Fee	Industry Average
Peer-to-peer send	0%	0% to 3%
Merchant payment acceptance	0.5%	2.6% to 3.5%
Token swap	0.3% protocol fee	0.3% to 1.0%
Fiat on-ramp (Coinbase Pay)	1.49%	1.49% to 3.99%
ATM withdrawal	\$2.50 flat	\$2.50 to \$5.00
Virtual card issuance	Free	\$5 to \$25
Physical card	Free with \$500 deposit	\$15 to \$50
USDC yield	10% of yield earned	0% to 20%
Bot — US users	10% of net profits only	20% to 30% industry norm
Bot — International Pro	\$29 per month	Flat subscription
Bot — International Power	\$99 per month	Multi-account tier

US trading bot users pay no monthly subscription. The 10% performance fee applies only to net profits realized. If the bot produces no profit in a given period, the user pays nothing.

Compliance and Regulatory Framework

Denaro Pay operates within applicable US and international financial regulations. The platform enforces mandatory KYC for all users and implements AML monitoring on all transaction flows. Signups from OFAC sanctioned countries are automatically blocked at the IP and identity verification layers.

Requirement	Implementation	Provider
KYC identity verification	Government ID scan and liveness check	Persona
OFAC sanctions screening	Automated at signup and ongoing	Persona / Chainalysis
AML transaction monitoring	Blockchain address screening	Chainalysis
Behavioral fraud detection	ML-based velocity and pattern analysis	Sardine
Data encryption at rest	AES-256 on all sensitive fields	Internal / AWS KMS
Secrets management	API keys in AWS Secrets Manager	AWS
Biometric authentication	Face ID and fingerprint	Expo LocalAuthentication
2FA on large transfers	SMS OTP for transfers over \$500	Twilio

Go-To-Market Strategy

Denaro Pay will launch in two distinct channels simultaneously: direct consumer acquisition through the App Store and Google Play, and B2B merchant acquisition targeting e-commerce businesses with high payment processing costs.

Phase	Period	Focus	Target
Closed Beta	Q2 2026	Early access waitlist, bug bounty	500 users
App Launch	Q3 2026	App Store, Google Play, PR	10,000 users
Merchant Program	Q4 2026	Merchant waitlist, Shopify integration	500 merchants
Seed Round	Q4 2026	Series A preparation, \$3M raise	\$3,000,000
Global Expansion	2027	International markets, localization	1,000,000 users
Scale	2028	Full product suite, enterprise	10,000,000 users

Primary Acquisition Channels

- Prop firm trading communities on Discord, Reddit, and YouTube
- Crypto-native communities on Twitter and Telegram
- E-commerce merchants seeking lower payment processing costs
- International remittance corridors in Latin America, Africa, and Southeast Asia
- Direct deposit employer integrations for payroll-to-USDC
- Content creator and influencer partnerships in the fintech space

Roadmap

The Denaro Pay development roadmap is organized into six phases spanning from initial architecture through global scale. Each milestone represents a deployable, customer-facing product increment.

Milestone	Period	Status	Key Deliverables
Concept and Architecture	Q4 2025	Completed	Tech stack finalized, partner agreements signed, security design
Full Platform Built	Q1 2026	Completed	40+ API endpoints, wallet, trading bot, card integration, KYC
Live Integrations and Brand Launch	Q2 2026	In Progress	SSL deployment, denaropay.com live, waitlist open, whitepaper
App Store and Google Play	Q3 2026	Next	iOS and Android apps, 10,000 user target, EAS build pipeline
Merchant Platform and Seed Round	Q4 2026	Planned	Merchant gateway, Shopify plugin, \$3M seed round close
Global Financial Network	2027	Vision	1M users, \$500M USDC volume, international expansion
Scale	2028	Long Term	10M users, \$5B volume, enterprise banking, IPO pathway

Risk Factors

Prospective users and investors should carefully consider the following risk factors before engaging with the Denaro Pay platform.

Regulatory Risk. The regulatory landscape for stablecoins, crypto payments, and automated trading is evolving rapidly. Changes in US or international regulations could require product modifications, limit geographic availability, or require additional licenses.

Market Risk. Trading on Binance Futures involves substantial risk of loss. The institutional trading bot's historical performance is based on backtested data and does not guarantee future returns. Users may lose part or all of capital allocated to the trading engine.

Technology Risk. Smart contract vulnerabilities, protocol exploits, or infrastructure failures could result in loss of user funds. Denaro Pay employs multiple audit layers and insurance mechanisms but cannot guarantee complete protection against all technical failures.

Custody Risk. While USDC is held in Coinbase Prime institutional custody with multi-sig architecture, custody risk is not zero. Users should understand that USDC is a liability of Circle, Inc. and subject to Circle's financial stability and regulatory status.

Operational Risk. As an early-stage company, Denaro Pay faces typical startup risks including team scaling challenges, vendor dependency on third-party APIs, and the possibility of critical bugs or outages during the early launch phase.

Competition Risk. Denaro Pay competes with well-capitalized incumbents including Coinbase, Robinhood, Revolut, Wise, and PayPal. There is no guarantee that Denaro Pay will achieve sufficient market penetration to sustain operations at scale.

Conclusion

Denaro Pay represents a fundamental rethinking of personal finance infrastructure. By building on USDC and Coinbase Base, Denaro Pay eliminates the friction, latency, and cost embedded in legacy financial systems while delivering the institutional-grade tools that serious earners need.

The combination of zero-fee peer-to-peer transfers, a 0.5% merchant gateway, a Visa card with NFC tap-to-pay, and an institutional trading bot in a single application has no direct competitor in the market today. Denaro Pay is positioned to capture the growing segment of financially sophisticated consumers who demand both spending convenience and capital growth.

We are building the bank for everyone. Built for earning.

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Next Update	Q3 2026 with App Store launch details

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