

Sawa Wallet

Multi-chain Crypto Wallet for Everyday Payments

1. Problem

- Crypto wallets are complex and intimidating for everyday users
 - Long wallet addresses cause errors and failed transfers
 - Multi-chain fragmentation confuses non-technical users
 - In Nigeria, users want fast crypto transfers with NGN context and local onboarding
-

2. Solution

Sawa Wallet simplifies crypto transfers by letting users send and receive crypto using **phone numbers**, not wallet addresses.

- Mobile-first
 - Multi-chain
 - Built for emerging markets, starting with Nigeria
-

3. Product Overview

A secure mobile crypto wallet with a production-ready backend API.

Users can:

- Send and receive crypto via phone numbers
 - Manage assets across multiple blockchains in one app
 - Onboard easily with phone/email authentication
-

4. Key Features

Wallet & Payments

- Phone number-based crypto transfers

- Send / Receive crypto
- Real-time balance tracking
- Transaction history and receipts

Finance

- Token swaps (Changelly)
 - Buy & sell crypto (fiat on-ramp)
 - Convert crypto to fiat (NGN and other African currencies)
 - Withdraw fiat directly to African bank accounts via third-party payout providers
 - Staking support
-

5. Multi-Chain Support

Supported networks:

- Solana
- Ethereum
- BNB Smart Chain
- Polygon
- Base
- Arbitrum
- Optimism

Supported assets:

- USDC, USDT, DAI
 - Native tokens (SOL, ETH, BNB, etc.)
-

6. Local Advantage (Africa Focus)

- Phone number verification via third-party providers
 - NGN ↔ USD and multi-African currency conversion rates
 - Direct crypto-to-fiat withdrawals to African bank accounts
 - Designed for users new to crypto
 - Mobile-first UX optimized for low friction onboarding
-

7. Security & UX

- Privy authentication (email / phone)
 - Biometric authentication
 - Encrypted wallet management
 - JWT-based API security
 - Rate limiting and abuse protection
-

8. Gasless Transactions

- Automatic SOL preloading
- Users can send crypto without worrying about gas
- Backend handles fee optimization

This removes a major friction point for new users.

9. Technology Stack

Mobile App

- React Native (Expo)
- TypeScript
- Solana Web3.js
- Ethers.js
- NativeWind (Tailwind)

Backend API

- Node.js + Express
 - PostgreSQL
 - Redis (caching)
 - Third-party phone verification service
 - Docker
-

10. Target Users

- Crypto newcomers

- P2P traders
 - Freelancers and remote workers
 - Students and everyday users
 - Nigerians sending and receiving stablecoins
-

11. Monetization

- Swap fees
 - Fiat on-ramp fees
 - Premium features (advanced analytics, higher limits)
 - Future merchant payment integrations
-

12. Vision

Sawa Wallet aims to become:

- The easiest way to use crypto in Africa
- A phone-number-based financial layer for Web3
- A bridge between everyday users and multi-chain crypto infrastructure

Simple. Secure. Sawa.