



Paystream

.Trustless freelance payments on Solana

Live on Solana ●
Devnet

THE
PROBL
EM

.\$1.4T flows to freelancers each year
.Up to 9% disappears in fees

01



Crushing fees

PayPal eats 8.5% on cross-border invoices. Wise still takes 2.5%. Bank wires charge \$35 flat plus FX spread

02



Slow settlements

Funds clear in 3-7 business days. Cash flow dies waiting. Holiday weekends double the wait

03



Trust gap

Chargebacks vanish freelancer money weeks later. Clients ghost. Disputes go to a support ticket queue

We replaced the middleman with .code

Paystream locks USDC in a Solana smart contract. The platform never touches funds. Approval releases payment in seconds — or auto-releases after 72 hours if a client ghosts



Non-custodial escrow

USDC sits in a Solana PDA. Even our servers can't sign for it



Sub-1% platform fee

flat + ~\$0.0001 network fee. No FX spread, 0.8%
.no flat charges



Auto-release on approve

Client clicks approve → funds release in seconds.
.72h timeout protects freelancers



Local-currency off-ramp

USDC → INR via UPI in under 30 minutes. PKR,
.PHP on roadmap

HOW
MONEY
MOVES

.Four steps. No middleman

Client funds → smart-contract escrow → freelancer wallet → optional fiat off-ramp. Every transition is on-chain or pass-through

Fund USDC

On approval

Withdraw

Local cash



second on-chain confirmation · network fee under \$0.0001 1 ≈

THREE
MODES,
ONE
ESCROW

Pick the contract that matches the .work

Hourly

Per-second
streaming

USDC accrues second-by-second. Withdraw any time .without invoicing

e.g. Design retainer at \$25/hr

Fixed Project

Lump-sum escrow

Client funds upfront. Freelancer delivers. Funds release on .approval — or auto after 72h

e.g. Logo design for \$300

Milestone

Multi-stage
projects

Each milestone has its own scope, deadline, and approval .flow. Reorder anytime

e.g. App build across 4 milestones

On a \$1,000 invoice, here's what you .keep

\$910

PayPal · you keep

\$975

Wise · you keep

\$990

Paystream · you keep

Annual saving: a \$48k/yr freelancer saves \$3,696 vs PayPal

THE
MARKE
T

.\$1.4T global freelance market

.We start where the pain is loudest

T A M

\$1.4T

Global freelance economy

S A M

\$190B

Cross-border freelance payments

S O M

\$19B

South Asia + SEA pain zone

IN

India · \$14B

Live · UPI off-ramp

PK

Pakistan · \$3B

Q3 2026 · Easypaisa

PH

Philippines · \$2B

Q4 2026 · GCash

PRO
DUCT

.MVP shipped. Live on Devnet

126

Files of production code

13

On-chain instructions

10

Database tables

3

Contract modes live

What's working today

- USDC escrow with auto-release timeout
- Hourly streaming · per-second accrual
- Milestone contracts with independent approval
- Sign-In With Solana auth · no passwords
- INR off-ramp via UPI · 30-min settlement
- Helius webhooks · on-chain event sync

Built on: Solana · USDC (Circle) · Anchor · Helius · Next.js · Drizzle · Phantom · Backpack

Twelve months from beta to multi- .market

Q2 2026

Q3 2026

Q4 2026

Q1 2027

Devnet beta

- Closed beta cohort onboarded
- Audit kickoff scheduled
- SIWS auth + 3 modes shipped

Mainnet launch

- Solana mainnet rollout
- Pakistan off-ramp (Easypaisa / JazzCash)
- Squads multisig for upgrade authority

Multi-market

- Philippines off-ramp (GCash)
- Multi-currency invoicing
- Mobile app beta

API & marketplace

- Public REST + webhook API
- Marketplace SDK
- First platform integration

.fee model validated with pilots · production code ready for security audit 0.8%



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THE ASK

Raising \$1.5M seed

To ship Solana mainnet, complete a security audit, and roll out off-ramps across .Pakistan and the Philippines over the next 12 months