

# SuperTide

## Be Your Own Bank.

Trade. Pay. Earn. Invest. Spend.  
AI-powered. Self-custodial.

Seed · \$5M · 2026

Confidential · Qualified Investors Only · Series Seed · 2026



## THE PROBLEM

# Every transaction pays a tax. We charge near zero.

Banks, card networks, FX desks, brokerages, and remittance operators each take a cut. Crypto rails make most of it obsolete.

ACTION	TRADITIONAL COST	SUPERTIDE	SAVINGS
Send \$1,000 internationally	\$48 wire + 3-5% FX	Under \$0.10 + 0.1% spread	~99%
Remit \$200 to family abroad	6.4% avg (\$12.72)	~\$0.20	~98%
Spend \$100 abroad on card	1-3% FX markup (\$1-\$3)	0% spot rate	100%
Buy \$500 of equities	T+1, US-only, broker-restricted	Instant, NYSE + global tokenized, \$1 min	Days saved
Yield on \$5,000 savings	0.4% avg (\$20/yr)	6-9% APY (\$300-\$450/yr)	15-22x
Trade \$10K crypto or perps	0.5-1% spread + slippage	Aggregated best execution	50-80% less

Fees are not a feature gap. They are the business model of every legacy financial institution. Removing them is not optimization. It is replacement.

## THE SHIFT

# Two technologies collapsed the cost of a global bank by 100x.

What once required charters, banks, and card networks now runs on public infrastructure.

LAYER	TRADITIONAL BANK	SUPERTIDE
CARD INFRASTRUCTURE	Visa + acquiring contracts	<b>Rain.xyz (instant)</b>
LICENSING	MTL per jurisdiction	<b>Stablecoin rails (no charter)</b>
CROSS-BORDER PAYMENTS	SWIFT + correspondent banks	<b>Stablecoin (seconds, near-zero fee)</b>
EQUITIES ACCESS	Broker-dealer license	<b>Tokenized equities</b>
YIELD MANAGEMENT	In-house treasury team	<b>Aave · Compound · Morpho · Pendle</b>

Crypto rails replace the back office. Stack assembled on public infrastructure. Full roadmap on slide 13.

## SOLUTION

# You say what. Ava handles everything else.

One AI-native account. Trade, pay, earn, invest, spend — no switching, no bridging, no forms.

- Trade — best execution, 50+ protocols
- Pay — anyone globally, username-based
- Transfer — cross-chain in seconds, no bridges
- Earn — AI yield on idle balances, daily
- Invest — NYSE, pre-IPO, from \$1
- Spend — Visa debit, auto FX, anywhere



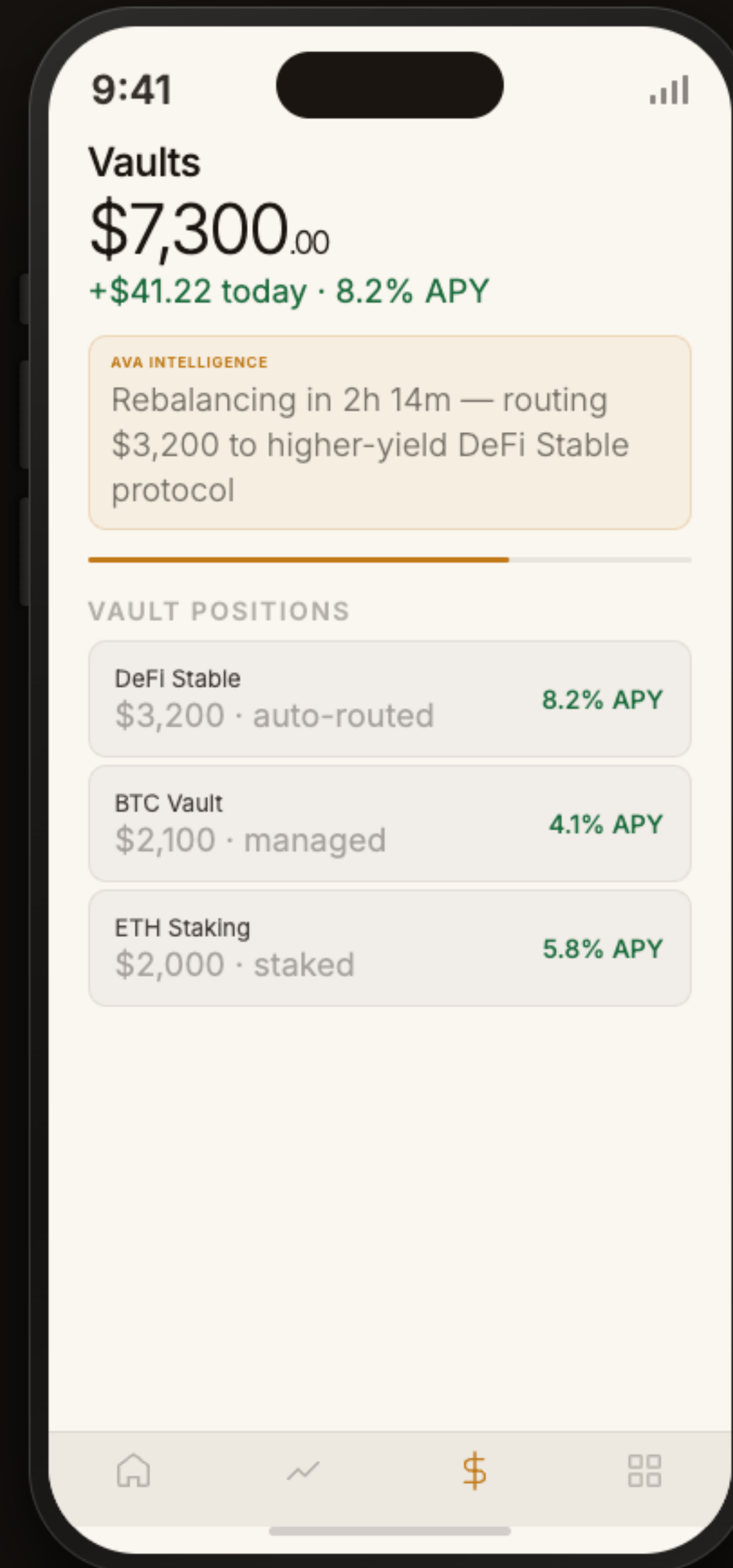
## AI INTELLIGENCE

# Your money managed like a hedge fund.

Ava reads your portfolio 24/7, reroutes yield, executes trades, and alerts you — without being asked.

## THE EQUALIZER

"A 22-year-old in Lagos gets the same financial intelligence as a family office in London."



## PRODUCT

# Everything in one account.

Six verticals. One app. No switching, no bridges, no complexity.

VERTICAL	WHAT IT DOES	HOW IT WORKS
<b>Trading</b>	Best execution across 50+ perp DEXes & spot venues	Smart order routing · API for quants & HFT · \$10M+ vol
<b>Global Account</b>	Multi-currency self-custodial account, username payments	USD · EUR · GBP · NGN · USDT · USDC · Non-custodial keys
<b>Savings &amp; Yield</b>	AI-optimized yield on idle balances, daily compounding	6–9% APY · Ava auto-routes · Withdraw anytime
<b>Debit Card</b>	Spend on-chain balances anywhere Visa is accepted	Auto FX at spot rate · Zero foreign fees · Physical + Virtual
<b>Global Markets</b>	NYSE, NASDAQ, pre-IPO. Fractional shares from \$1	Tokenized equities · KRX · TSE · LSE · Pre-IPO access
<b>AI — Ava</b>	Autonomous portfolio management and intent resolution 24/7	Proactive rebalancing · Smart routing · Behavioral alerts

## ARCHITECTURE

# The SuperTide Financial OS.

Built on Tide — live today, \$10M+ in volume. Five layers. One coherent product.

**USER INTERFACE** iOS · Android · API · Telegram Bot

**AI INTELLIGENCE** Intent Resolution · Smart Routing · Portfolio AI · Alerts

### EXECUTION (TIDE)

• LIVE • \$10M+

Hyperliquid · Aster · Lighter · Pacifica · 20+ Perp DEXes · Equities · Yield

**SETTLEMENT** Base · Arbitrum · Solana · BNB · 10+ chains abstracted

**CUSTODY** Self-custodial · User-controlled keys · Non-custodial vaults

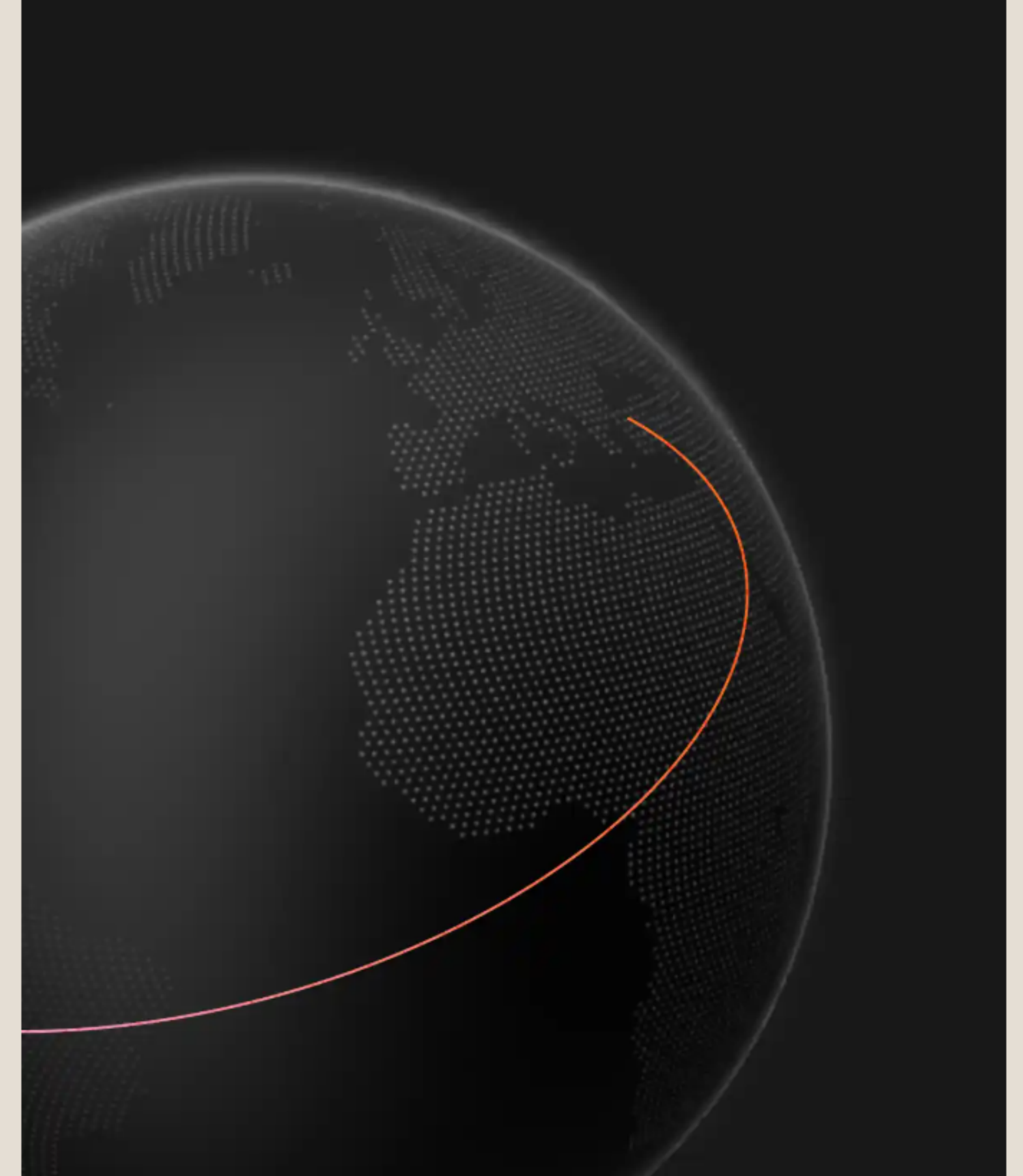


## MARKET

# Not building for crypto. Building for Lagos, Mumbai, Manila.

Global Remittances	\$860B/yr	FX & cross-border
Retail Investing	\$4.7T AUM	Global market access
NeoBank Accounts	\$722B '28	Self-custodial banking
Payments Processing	\$27T/yr	Stablecoin rails
Crypto Trading	\$4.2T/mo	<span>LIVE</span>
DeFi Yield	\$90B TVL	Auto-optimization

**\$30T+** Total Addressable Market



## THE GRAVEYARD

# Ten teams tried this. Most are dead. Here is what they got wrong.

The crypto super-app is the most attempted, least executed thesis in fintech. We studied every failure. The pattern is clear, and it is solvable.

FAILURE PATTERN	WHAT KILLED THEM	COMPANIES	WHAT SUPERTIDE DOES DIFFERENTLY
<b>Regulatory Drag</b>	Burned 18+ months and most of seed on MTLs, EMI, banking partners. Ran out of cash before launch.	Nuri (Bitwala), Cogni, Dharma	<b>Stablecoin rails + Rain BIN sponsor for cards. We sequence licenses (15% of raise) against revenue, not before it.</b>
<b>Audience Mismatch</b>	UX assumed seed phrases, gas, chain-switching. Mainstream users bounced. CAC stayed above LTV forever.	Eco, Linen, early Argent	<b>Username-based payments, gasless UX, Ava abstracts every chain decision. Self-custody invisible to user.</b>
<b>Unsustainable Yield</b>	Marketed 10–20% APY at peak, churned brutally when rates fell to 3%. Trust never recovered.	Celsius, BlockFI, Voyager	<b>Yield sourced from auditable on-chain protocols (Aave, Morpho, Pendle), shown live, never promised as fixed. Ava routes; we do not guarantee.</b>
<b>Wrong Geography</b>	Burned capital fighting Coinbase and Robinhood for US users who already had ten apps. EM was an afterthought.	Juno, Eco, most YC crypto-fintech 21–23 cohort	<b>EM-first GTM. Tron USDT corridor for India remittance, BNB Chain for SEA. Zero Web3 super-apps in any of these channels.</b>
<b>Single-Vertical Trap</b>	Pitched "trade, pay, earn, spend" but only one feature worked. Users churned to single-purpose apps that did that one thing better.	Phantom (early), MetaMask Portfolio, Rabby	<b>Trading was our proof of concept (\$10M+ beta volume). Each layer ships only after the previous one has retention proof.</b>
<b>Distribution Vacuum</b>	Built a polished product nobody could find. Paid acquisition only. No partner channels, no ecosystem leverage.	Linen, Cogni, dozens of unnamed seed-stage neobanks	<b>Live on Base App (10M+ users), Binance Wallet integration in progress, B2B API serving 40K+ users via partners. Distribution before scale.</b>

The graveyard is real. Ignoring it is how you join it. The opportunity is not that nobody has tried, it is that nobody has tried with this stack, in these markets, at this moment.

6 patterns studied

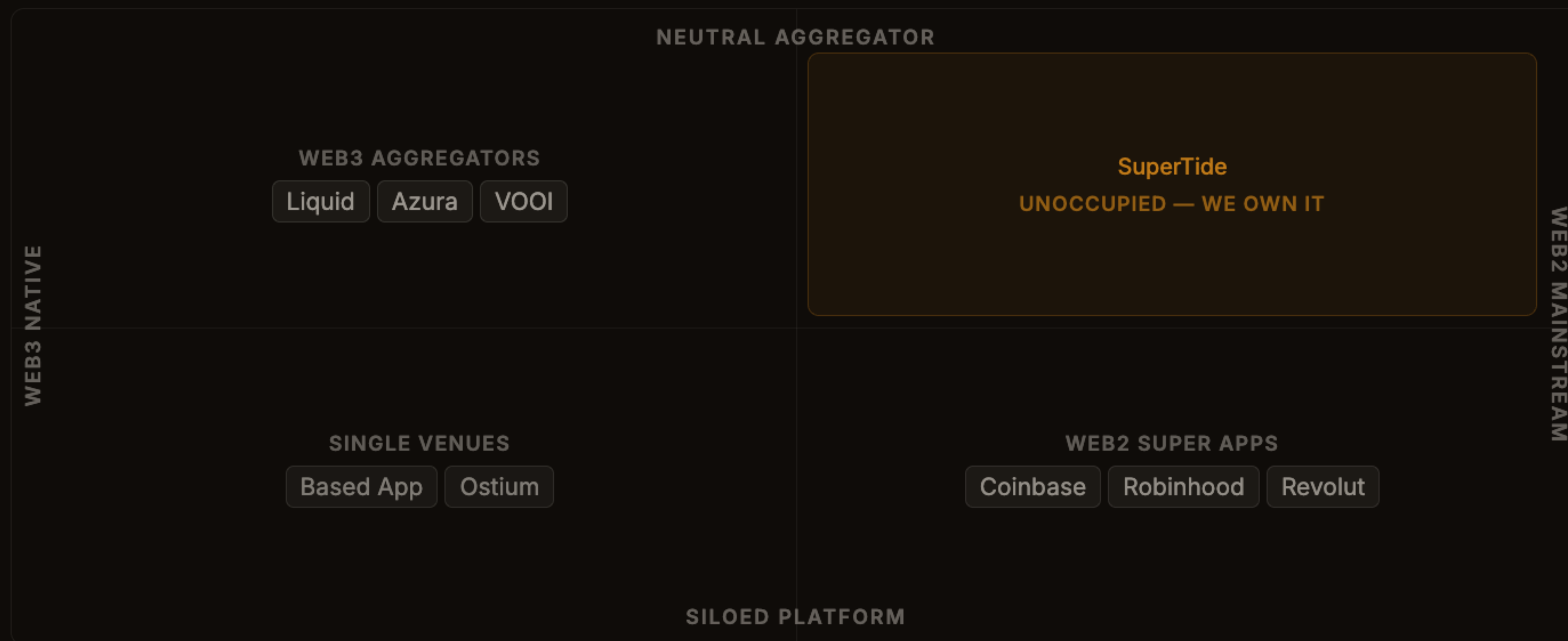
30+ failed companies analyzed

0 patterns ignored in our build

## COMPETITIVE LANDSCAPE

# Top-right quadrant is unoccupied. We own it.

No Web3 aggregator is building toward a Web2 financial OS. No Web2 super app can offer self-custodial execution.



## THREE STRUCTURAL MOATS

### NEUTRAL ROUTING

Custodial platforms cannot offer best-execution across competing venues. Their custody model prevents it. We can.

### THE DIAGONAL

Only player bridging Web3 perp execution to a Web2 financial OS. Web3 stops at DeFi. Web2 stops at custody.

### EM DISTRIBUTION

Base + BNB Chain + Tron USDT covers India, SEA, and Africa. Zero Web3 competitors in any of these channels.

## GO-TO-MARKET

# Four channels. One flywheel.

Distribution is already flowing — not theoretical. Each channel feeds the next through shared liquidity and network effects.

### Base / Coinbase L2

Listed & verified on Base App. Organic discovery from 10M+ users. Avantis live.

• LIVE

### BNB Chain / Binance

Binance Wallet integration in progress. Gate Ventures support.  
PancakeSwap 4M+ MAU, 56.6% of BNB DEX market. #1 blockchain in India & SEA.

IN PROGRESS

### Tron / USDT Remittance

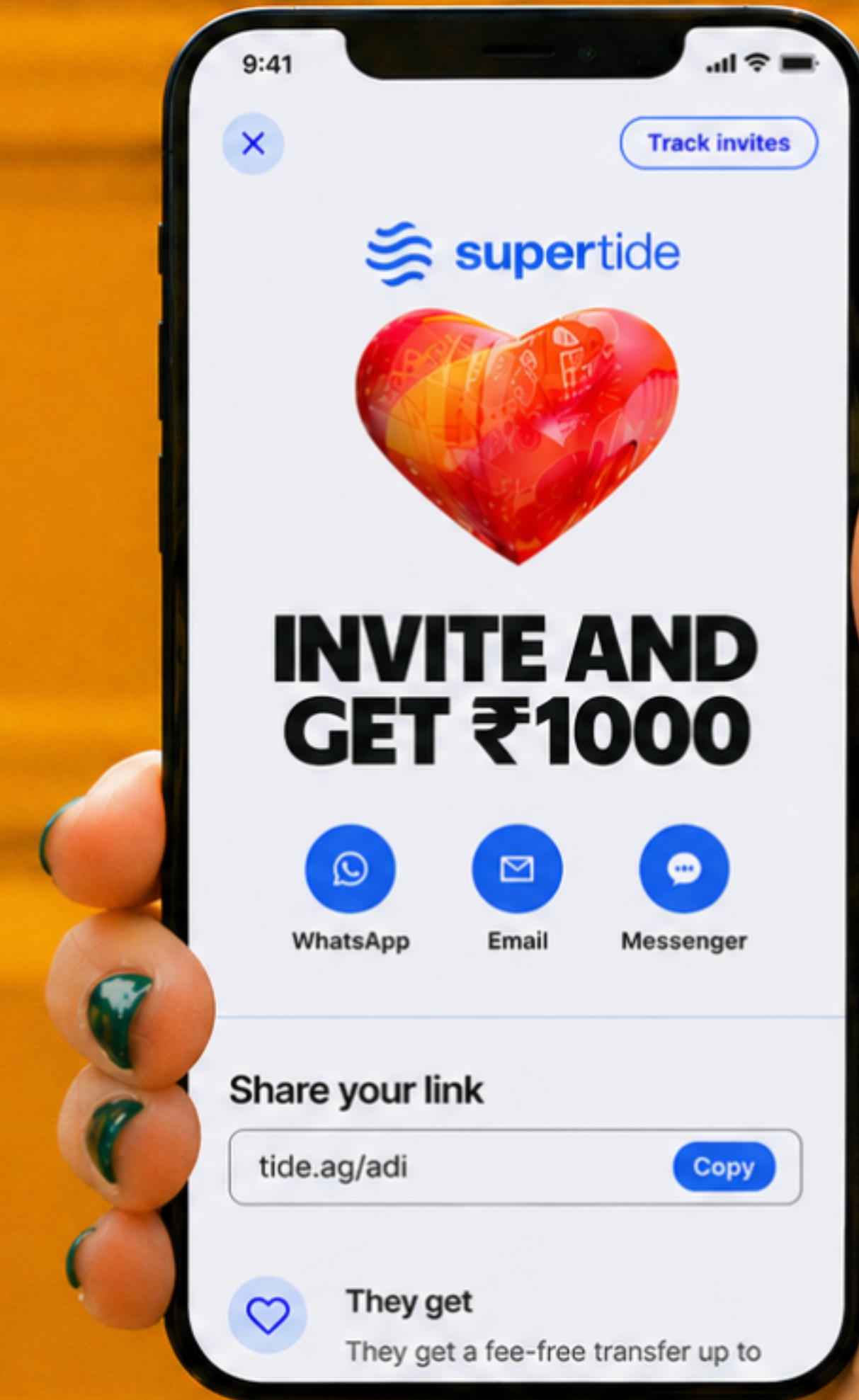
\$60B USDT on Tron. India remittance \$125B/yr. Zero Web3 product exists for this market. Tron DAO grant opportunity.

STRATEGIC

### Web2 B2B Channels

Trading intelligence APIs (Ozak AI, 40K+ users). NeoBank B2B API — India launch. HFT & market maker API — 1 firm live.

UNCONTESTED



## TRACTION · LIVE NUMBERS

# Real usage. Real momentum.

SuperTide is live, transacting, and growing — not a whitepaper.

**7,000+**

On waitlist  
Private beta signups

**\$10M+**

Beta volume generated  
Cumulative · Tide execution layer

**100+**

Selected beta traders  
Active on private beta

**2**

B2B API customers  
Incl. AI trading app · 40K+ users

Trading was the proof of concept. The infrastructure works. The demand is real.



## THE TIMING SIGNAL

# This window opens once. It's open now.

Five converging forces are creating a once-in-a-decade opportunity to own the on-chain financial layer.

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**01**

### Infrastructure Ready

Stablecoin volume hit \$27T in 2024. L2s deliver sub-cent transactions. The plumbing works.

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**02**

### AI Solves Complexity

LLMs can resolve user intent and route complex multi-step financial operations in real time.

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**03**

### Regulatory Clarity

US (FIT21), EU (MiCA), Singapore, UAE — first clear frameworks for on-chain financial products live or imminent.

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**04**

### NeoBank Generation

700M+ already use Revolut, CashApp, Robinhood, or Wise. They just need one that works globally.

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**05**

### Emerging Markets

3.4B unbanked adults. \$860B/yr remittances. 8–10% FX fees. Lagos is the largest untapped financial market in history.

# Build fast. Ship what matters.

## PHASE 1 · VALIDATION

• Q1 2026 · LIVE

Proving the  
Execution Layer

Perp DEX aggregation — multi-venue smart routing

API access for quants and HFT

Telegram bot execution

Power Users · Trading Communities · Base App

### KPIS · ACHIEVED

\$10M+ volume · 100 active traders · 7K+ waitlist

## PHASE 2 · NEOBANK LAUNCH

Q2–Q3 2026

SuperTide Goes  
Mobile

iOS & Android app (public launch)

Global account: multi-currency, username payments

Debit card: spend on-chain balances globally

Savings yield: auto-optimized on idle balances

Consumer onboarding · KOL · Remittance communities

### KPIS · TARGETS

\$100M+ cumulative volume · 50K+ users

## PHASE 3 · GLOBAL EXPANSION

Q3–Q4 2026

AI-Native Financial  
Intelligence

AI financial intelligence layer — proactive, behavioral

Global markets: NYSE, pre-IPO, tokenized equities

Unified margin engine · global settlement layer

Institutional API · Global Communities · EM Partnerships

### KPIS · TARGETS

\$1B+ cum. volume · 500K+ users · Top NeoBank 5+ EM markets

## THE TEAM

# Built by people who've done it.

Former founders, protocol engineers, and growth operators. Shipped product that moves billions.

### ADI CHHABRA CHIEF EXECUTIVE OFFICER

Serial entrepreneur across Web2 and Web3. Founded HyperSwap AI — AI-driven trading infrastructure. Previously at Vodafone and Temasek. Leading the vision to make self-custodial finance universal.

Ex-Vodafone

Ex-Temasek

HyperSwap AI

### TAMAGHNA BASU CHIEF TECHNOLOGY OFFICER

Built 3 companies across the US, India, and UAE over 20 years. Mentor and advisor at Stanford Cybersecurity Course and deep tech startups. Previously at WalmartLabs, eBay, PayPal, PwC, and ThoughtWorks. Keynote speaker trained 1,000+ security professionals.

3× Founder

Stanford Mentor

Ex-WalmartLabs

### ANAND TIWARI CHIEF OPERATING OFFICER

4+ years in DeFi, prediction markets, and Crypto × AI. Scaled multiple Web3 products from 0 to 300K+ users. Helped raise \$1.1M+ across rounds.

DeFi & Prediction

0 → 300K+ Users

\$1.1M+ Raised

### LEGAL & REGULATORY

#### NISHITH DESAI ASSOCIATES

RETAINED COUNSEL

Engagement led at principal level by Nishith Desai, founder. NDA represented IAMAI in the Supreme Court case (2020) that struck down RBI's crypto banking circular, the foundational ruling for India's crypto industry. The firm is India's leading research-based practice on crypto, fintech, and cross-border regulatory structuring. Advising SuperTide on VASP architecture, FEMA and LRS compliance, FIU-IND registration, and multi-jurisdictional product structuring.

IAMAI v. RBI

Founder-Led Engagement

Cross-Border Fintech

## SERIES SEED · 2026

# \$5M to own the category.

18-month runway to reach product-market fit, 500K+ users, and Series A raise.

Total Raise	\$5,000,000
VC Round	\$2M · \$20M val · \$0.0014/token
Public Round	\$3M · \$25M val · \$0.0020/token
Instrument	SAFT
Post-raise Burn	\$75K – \$100K / month
Runway	18 – 24 months

Currently bootstrapped at ~\$10K/month burn. 6 months of active building. No external funding to date.

## USE OF FUNDS

### Where \$5M goes

#### Product & Engineering 45%

8 engineers, Ava v2, mobile polish, SDK

#### Distribution & Growth 30%

KOL campaigns, EM market entry, B2B partnerships

#### Compliance & Legal 15%

Money transmitter licenses, MiCA, FinCEN

#### Operations & Reserves 10%

Team expansion, legal, infrastructure, audit

## SERIES A TARGETS

- \$1B+ cumulative volume
- 500K+ users
- Top NeoBank in 3+ emerging markets

# SuperTide

## Ready to Build the Future of Money?

"A 22-year-old in Lagos  
shouldn't need a Goldman  
Sachs account to invest like  
one. SuperTide changes that."

ONE APP. THE WHOLE WORLD.

[adi@tide.ag](mailto:adi@tide.ag) · [anand@tide.ag](mailto:anand@tide.ag)

