

SettleySend: a live cross border payments product people use

Applicant: Temisan Gerrard Agbajoh | Founder and product lead

What SettleySend is

SettleySend is a live cross border payments product. A sender funds one transfer and shares a claim link. The recipient opens the link and chooses how the money lands: bank, mobile money, or wallet, in their market. Stablecoin settlement on Base and Arbitrum runs underneath a simple claim experience.

I founded SettleySend, designed the product, and shipped it into live use. Users onboard, send and claim money, and describe the experience as seamless, easy and fast. An external payout partner records the payment activity. A public launch reached thousands of viewers. My employer formally authorised SettleySend as my outside business.

Live traction

103 payments on partner rails	\$3,298+ payment volume processed	40 registered users	316 claim transfers initiated
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Switch Console capture supplied 16 September 2026 · production records 12 September 2026

What users experience

- Simple for the sender. Fund once, share a link.
- Easy for the recipient. Choose bank, mobile money or wallet at claim time.
- Fast in practice. Recipients describe funds landing in about a minute.
- Built for real corridors. Payout routes across African markets via integrated partners.

Employer recognition of the venture

On 10 September 2026, ZILO Technology Limited wrote to me on company letterhead confirming I may continue outside business interests, namely SettleySend, subject to confidentiality and non conflict conditions. I acknowledged the letter on 11 September 2026. SettleySend is a named, employer recognised founder venture.

PROOF OF LIVE OPERATION

Payments recorded by an external partner

Bank and mobile money payouts route through Switch. Their console records SettleSend operating activity independently of SettleSend’s own product database.

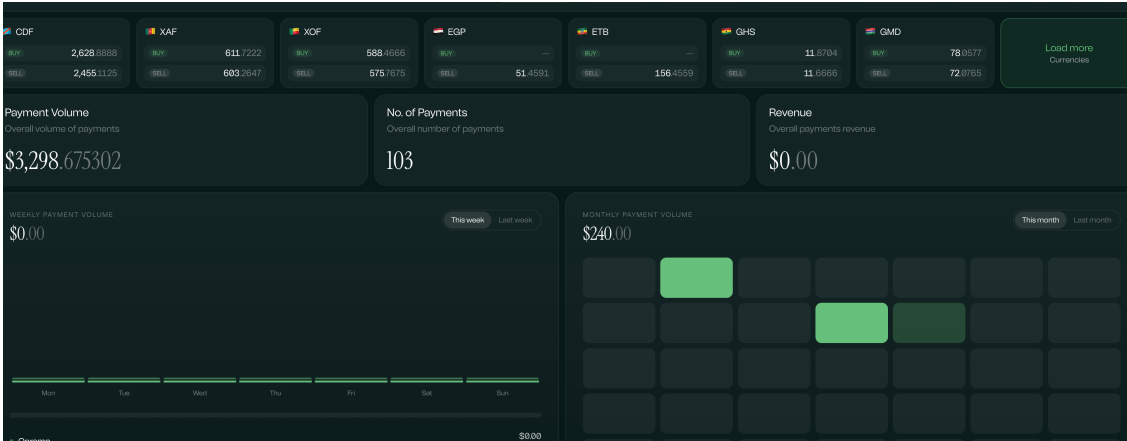


Figure 1. Switch Console. 103 payments and \$3,298.675302 payment volume (supplied 16 September 2026).

Activity on the live product

What users did	Recorded result
Joined the product	40 registered users · 35 wallets provisioned
Started real transfers	23 people created claims · 316 claim records in total
Moved money to bank or mobile money	97 payouts (\$3,307) handed to Switch
Completed onchain wallet payouts	7 wallet settlements completed onchain
Partner rails corroborate the operation	103 lifetime payments / \$3,298+ volume on Switch

ZILO authorises SettleSend as my outside business

ZILO’s Outside Business Interests letter names SettleSend expressly and confirms I may continue the venture alongside employment. Signed on behalf of ZILO Technology Limited. Acknowledged by me on 11 September 2026.



Figure 2. ZILO letterhead extract naming SettleSend, with company signature block (letter 10 September 2026).

Recipients call it seamless, easy and fast

“That was too seamless and funds dropped in like 1 minute.” · “I love the ease of use.” · “Ridiculously fast.”

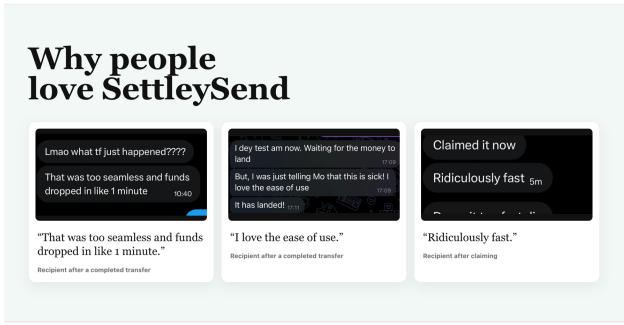


Figure 3. SettleySend launch testimonials. Recipient messages from the public product set (11 July 2026).

Public launch on X

The SettleySend launch video was published on X (x.com/senatort__/_status/2091803443723698448). Owner analytics show early public reach:

5,944 impressions	1,472 video views	1,172 unique viewers	331 engagements
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Also recorded: 106 reposts · 74 likes · 80 detail expands · 64 profile visits.



Figure 4. X post activity for the SettleySend launch video (owner analytics capture).

Ecosystem pull

I presented SettleySend at Arbitrum Founder House London 2026, selected among 140 builders from more than 490 registrations. Programme evidence is in E-R2.

Contribution demonstrated

SettleySend is a founder built payments product in live use. People join, move money, and praise the experience. An external partner records the payouts. A public launch reached thousands. My employer named and authorised the venture. An ecosystem programme selected the product into a competitive founder house. That is significant entrepreneurial and commercial contribution in digital technology.