

E-I1 - Innovation: SettleSend, a claim-based cross-border payments product

Criterion: Optional criterion 1 - innovation as founder of a product-led digital technology company Applicant: Temisan Gerrard Agbajoh

Summary

I founded SettleSend and designed its core transfer model: a sender funds one transfer and shares a secure claim link; the recipient chooses how the money lands - bank transfer, mobile money or wallet - at claim time. The stablecoin settlement and network complexity sit underneath, invisible to both sides. I then built and shipped it myself: 355 commits over three months, live settlement on Base and Arbitrum, with real payment activity independently recorded in our payout partner's own console.

The problem

Conventional remittance products force the sender to know and choose the recipient's payout method before sending. Crypto-native transfers move value fast but expose recipients to wallets, networks, off-ramps and local conversion. Both push the hardest step onto the person least equipped to handle it.

The innovation

SettleSend separates sending value from choosing how value is received:

Sender funds one transfer -> the transfer becomes a portable claim -> the recipient picks the payout route at claim time -> settlement, network and payout complexity is orchestrated underneath.

The claim is the product. The blockchain is infrastructure, and the innovation claim is the interaction and orchestration model, not the use of blockchain itself:

- Recipient-controlled payout: the person receiving money chooses how it lands, from the options available in their market - bank or mobile-money payout across 22 African markets through integrated partners, or an on-chain wallet payout.
- Chain-agnostic settlement abstraction: the architecture was engineered for Celo, Arbitrum, Base and Solana, with Base and Arbitrum as the live settlement rails. Network choice never surfaces to the user.
- Operational controls built for real money: deterministic payment vaults, payment detection, recovery paths, compliance and reconciliation tooling - built from actual production incidents, not speculatively.

What I personally did

- Founded the product and designed the claim-based transfer model and the full wallet, transfer and payout architecture.

- Wrote the overwhelming majority of the implementation: 337 of 355 commits between 9 June and 6 September 2026, across 48 active days and 43 merged pull requests, all verifiable from the repository history.
- Led the product from concept into live payment operation.

Live operation, dated and independently corroborated

- Our payout partner's own system records the activity independently of ours: the Switch console shows **103 lifetime payments** and more than **\$3,000** in processed payment volume through SettleSend's operating account (console record, 13 September 2026).
- SettleSend's production database records **40 registered users, 35 provisioned wallets** and **316 claims initiated** (12 September 2026).
- The product operated live from June 2026. The figures above are the operating record captured on 12-13 September 2026.

[INSERT: Switch console screenshot, 13 September 2026, showing lifetime payments and volume]

[INSERT: redacted production-database export supporting user, wallet and claim counts, 12 September 2026]

[INSERT: product screenshots - sender funding flow, recipient claim flow, payout selection]

[INSERT: repository history extract - commit count, date range, authorship]

Why this satisfies the innovation criterion

I identified a structural problem in cross-border payments, designed a transfer model that did not exist in this form, and built it into a working product that processed real payments. The operating record is live and independently recorded, not projected.