



# SOLID ONE

## *A DeFi Consumer Layer for Digital Finance*

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## Executive Summary

Solid One is a consumer-oriented crypto wallet designed to make cryptocurrency as easy to use as cash. It enables users to pay in crypto everywhere by leveraging local payment rails such as UPI, Pix, and PromptPay and uses a natural-language AI engine to interpret user intent rather than exposing blockchain complexity.

Key innovations include instant contact-based transfers, crypto-to-fiat merchant payments (scan any local QR, pay in crypto, merchant receives local currency), request-and-approve flows for bill splitting and invoicing, and a built-in wallet reputation engine that scores on-chain and off-chain signals to warn users of risky addresses.

Together, these features transform crypto from a niche trading asset into everyday spendable money. Solid One will initially target countries with established instant payment systems India, Brazil, Thailand and expand globally. The wallet is self-custodial (users hold their own keys) and built with strong privacy and security safeguards.

The business model relies on modest transaction fees and optional utility tokens to reduce costs or unlock rewards. By combining a simple user experience with powerful underlying technology, Solid One aims to bridge crypto and mainstream finance, enabling anyone to use digital assets for everyday payments.

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## Problem Statement & Market Opportunity

Cryptocurrencies today are predominantly used for trading or investment. Mainstream consumers cannot easily spend crypto at most merchants or with friends. Traditional payment applications UPI, Alipay, PayPal allow users to send money simply by selecting a contact or scanning a QR code; crypto wallets still require copying long addresses and managing blockchain fees. This creates friction and irreversible errors.

Moreover, connecting crypto to real-world spending is difficult, since merchants and regulators expect fiat currency. Despite billions invested in crypto infrastructure, most users still hold digital assets speculatively rather than using them for payments.

## The Rise of Instant Payment Rails

Global payments are rapidly migrating to instant, QR-based systems. These rails, built for fiat, now process trillions of dollars annually:

| Market   | Instant Payment System       | Usage (2025)   |
|----------|------------------------------|--|
| India    | UPI (NPCI)                   | ~241.6B transactions in FY2025-26; 85% of digital payments |
| Brazil   | Pix (Central Bank of Brazil) | ~250B total since 2020; ~6B tx/month in 2025               |
| Thailand | PromptPay (Bank of Thailand) | ~130B total since launch                                   |
| China    | Alipay / WeChat QR           | ~1.1T fast-payment transactions annually                   |

Table 1 - Key markets with QR or fast-payment rails. Sources: NPCI, BCB, BIS.

These rails prove that consumer payments are migrating away from cash and cards toward fast digital systems. Solid One's opportunity is to inject crypto liquidity into these massive payment networks letting users pay in crypto while merchants receive local currency. Regulatory environments are evolving in parallel: India is considering tightly regulated exchanges; Brazil permits institutional stablecoin payments; Thailand's central bank is actively studying digital assets.

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## Vision

Solid One's vision is to make cryptocurrency usable everywhere, anytime, for people who know nothing about blockchains. Users should not have to learn wallet addresses or gas fees. Instead, crypto should feel like any digital money.

*Imagine scanning a QR code at a market and tapping "Pay in crypto" the app shows: **"You will send 0.125 SOL (~\$10) and the merchant receives ₹950 INR instantly."***

Or typing "Send 100 USDC to Alice" into a chat-like interface, with Alice's wallet showing \$100 worth of stablecoin received.. no technical steps required. Behind the scenes, Solid One handles all conversions, settlement, and security checks.

In short, Solid One aims to blur the line between crypto and fiat. Crypto assets become everyday money for payments, savings, and transfers, rather than being siloed in exchanges. The end user experiences a familiar smartphone-wallet interface: contacts, QR codes, invoices, and intelligent chat commands.

This approach addresses the core impediment to crypto adoption usability. By focusing on consumer utility rather than speculative features, Solid One lowers the barrier for millions of new crypto users worldwide.

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## Solution Overview

Solid One combines five core components to realize this vision. Together they form a complete consumer payment layer.. from the AI interface a user sees, to the settlement rails a merchant receives.

### 4.1 AI based Intent Engine

An on-device natural-language understanding layer interprets user commands and queries in plain language. Instead of navigating menus, users speak or type their intent:

- "Send 50 USDC to Mom's number"
- "Request \$20 from John"
- "Pay my bill "
- "Book me a flight Dubai - Bangkok with SOL"

The AI intent parser identifies the action (send, request, pay, book), the entities (recipient, merchant, amount), and maps them to wallet functions automatically. All on-chain details addresses, gas fees, confirmations are abstracted away from the user.

The engine also performs safety checks. If a user attempts to send funds to a high-risk address or execute an unusually large transfer, the system prompts for explicit confirmation with contextual risk information, preserving user agency while preventing mistakes.

### 4.2 Crypto-to-Fiat Spending Infrastructure

Solid One enables instant payments at any merchant by converting crypto to local fiat on the fly. Users scan the merchant's existing QR code - identical to what they use for UPI, Pix, or PromptPay and Solid One settles the bill.

This leverages institutional-grade stablecoin infrastructure. As Visa has demonstrated, over \$100 billion in stablecoins are in active circulation and can act as "digital fiat" in payment flows. Solid One employs similar stablecoin rails (USDC and locally-regulated equivalents) alongside partner banking institutions to achieve seamless conversion and settlement.

### **Key Capabilities**

- Users scan any standard QR code (UPI, Pix, etc.); Solid One auto detects the currency and rail.
- The app calculates the exact crypto amount required for the merchant's fiat price, including fees and FX.
- Through partnerships, the merchant's account receives local currency instantly.. no crypto knowledge required.
- For unconnected merchants, Solid One can generate a temporary signed invoice settled later.

A user in India could buy groceries with USDT via UPI; a user in Brazil could pay Hotel bills with SOLANA via Pix. In each case the merchant receives exactly the local currency they expect.

## **4.3 Contact-Based Payments**

Solid One replaces opaque blockchain addresses with a social contact layer. Users link phone numbers to wallet identities. Sending or requesting money mirrors the experience of popular mobile wallets - select a contact, enter an amount, confirm.

### **Key Capabilities**

- Import phone contacts or invite friends; each contact is linked to a crypto address via a secure directory.
- Send and receive crypto instantly to contacts on Solid One; one-time addresses handle nonusers automatically.
- Users hold multiple assets in one unified wallet, with automatic currency conversion between payer and payee preferences.

By socializing crypto transactions, Solid One feels like Venmo or WhatsApp Pay. This social layer is essential for consumer adoption - people trust named contacts over unknown addresses and enables powerful network effects as user address books grow.

## **4.4 Request & Approve Money Flows**

Beyond one-way sends, Solid One supports structured request-and-approve workflows covering bill splitting, invoicing, and negotiated remittances.

- A user can request funds from another user, who sees the amount and memo and approves or declines.
- Merchants and contractors generate payment requests with descriptions and due dates that customers can fulfill in one tap.

- A trip organizer can request funds from multiple participants, each approving their individual share independently.

These flows transform the wallet into a complete payment network - supporting rent sharing, freelancer payments, donations, and commercial invoicing - with guaranteed on-chain or off-chain settlement.

## 4.5 Wallet Reputation & Credit-Score Engine

A unique differentiator is Solid One's built-in reputation and risk scoring system. Every blockchain address has a transparent on-chain history; Solid One makes that history interpretable and actionable for ordinary users.

### Scoring Signals

- Transaction patterns, interactions with flagged mixers, darknet markets, known exploit contracts.
- Voluntarily linked KYC or digital identity, anonymously incorporated via zero-knowledge proofs.
- Repayment consistency, balance stability, and transaction regularity over time.

### User Benefits

- Risk warnings before payments are sent to flagged or suspicious addresses.
- A positive "crypto credit score" that unlocks lower fees, higher limits, and trust badges over time.
- Automatic fraud prevention blocking phishing attempts and impersonation scams.

Privacy is preserved throughout. No personal data is shared with third parties; all scoring uses anonymized signals or zero-knowledge techniques. The system gives users the confidence of a regulated environment while preserving the decentralized architecture of self-custody.

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## Security & Privacy Framework

Solid One is built on a self-custodial architecture: users hold their private keys, rather than trusting a third-party custodian. This aligns with the foundational ethos of crypto while delivering the safety and accessibility of a modern banking application.

### Private Key Management

- Keys are generated on-device and encrypted with the user's PIN or biometric credentials.
- Backup seed phrases are strongly encouraged and stored exclusively offline.
- Optional multi-device synchronisation via encrypted, zero-knowledge backups.

## Transaction Security

- Every outgoing transaction triggers a reputation engine check before execution.
- Payments failing security thresholds require explicit multi-step user confirmation.
- Smart contract interactions are parsed and summarised in plain language before signing.

## Compliance Framework

For fiat on-ramps (bank transfers to crypto), standard KYC and AML checks are performed by certified partner gateways. Peer-to-peer crypto transfers remain between user-controlled wallets, consistent with non-custodial principles. Solid One will maintain compliance frameworks tailored to each jurisdiction of operation, engaging local regulatory advisors proactively.

## Privacy Architecture

- Sensitive data like contacts, identity documents is stored locally on-device.
- Only anonymised risk signals or zero-knowledge proofs are used when interacting with networked services.
- Solid One does not expose wallet activities or engagement histories to third parties.

## Ongoing Security Assurance

The codebase.. particularly the AI intent parser and cryptographic modules undergoes regular independent security and privacy audits by reputable firms. Critical vulnerabilities are addressed immediately. All security incidents are disclosed transparently to users in accordance with responsible disclosure standards.

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## Competitive Landscape

Existing solutions address isolated aspects of the problem Solid One solves comprehensively. No current product combines AI-driven intent, social contact layers, local payment rail integration, and embedded wallet risk scoring in a single self-custodial application.

## Existing Solutions

- Coinbase Wallet / Phantom Wallet: Offer crypto storage and transfers, sometimes with debit cards. Require manual address entry, lack contact-based social features, AI assistance, and have no payment request flows.
- Crypto Card Apps: Provide custodial crypto-backed debit cards for merchant payments. Do not integrate local QR rails directly and lack social and AI layers.
- Traditional Payment Apps (Venmo, UPI, WeChat Pay, Gpay): Excellent for fiat transfers and QR payments, but cannot handle on-chain crypto or self-custodial assets.

- Enables business-side crypto acceptance with fiat payouts, but is not a consumer social wallet.

## Feature Comparison

| Feature                          | Solid One | Other Non-Custodial Wallets | Crypto.com App | Venmo / PayPal |
|----------------------------------|-----------|-----------------------------|----------------|----------------|
| Contact-based transfers          | ✓         | X                           | X              | ✓ (fiat only)  |
| Payment requests / invoices      | ✓         | X                           | X              | ✓ (fiat only)  |
| Crypto-to-fiat merchant payments | ✓         | X                           | ✓ (card)       | X              |
| AI intent-driven workflow        | ✓         | X                           | X              | X              |
| Wallet risk / reputation scoring | ✓         | X                           | X              | X              |
| Self-custodial architecture      | ✓         | ✓                           | X              | X              |
| Local QR rail integration        | ✓         | X                           | X              | ✓ (fiat only)  |

Table 2 - Feature comparison across key competitors.

Solid One's unique combination AI assistance, social contacts, local rail integration, and embedded transaction risk scoring represents a category that does not currently exist. It is not a trading platform, not a card product, and not a fiat-only wallet. It is the first complete consumer payment layer for the crypto economy.

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## Roadmap

Solid One executes in clearly defined phases, each building on the last. The roadmap is subject to adjustment based on regulatory developments, user feedback, and market conditions.

| Timeline | Phase | Key Deliverables |
|----------|-------|------------------|
|----------|-------|------------------|

|                |                                  |  |
|----------------|----------------------------------|--|
| <b>Q2 2026</b> | <b>MVP Ready</b>                 | Core wallet infrastructure, user onboarding, asset management, payments framework, and platform architecture completed.            |
| <b>Q3 2026</b> | <b>Private Testing</b>           | Security audits, performance optimization, internal testing, bug resolution, and infrastructure hardening.                         |
| <b>Q4 2026</b> | <b>Public Beta Launch</b>        | Early user onboarding, community growth, ecosystem validation, and product feedback integration.                                   |
| <b>Q1 2027</b> | <b>Payments Expansion</b>        | QR payments, merchant payment solutions, payment partnerships, and transaction utility enhancement.                                |
| <b>Q1 2027</b> | <b>Lifestyle Services</b>        | Travel booking integration, bill payments, subscription services, and consumer utility expansion.                                  |
| <b>Q2 2027</b> | <b>Ecosystem Growth</b>          | Strategic partnerships, merchant ecosystem development, service integrations, and platform scalability improvements.               |
| <b>Q2 2027</b> | <b>Intelligent Finance Layer</b> | AI-powered financial assistance, analytics, automation tools, and personalized user experiences.                                   |
| <b>2027+</b>   | <b>Global Expansion</b>          | International market expansion, additional payment rails, broader service ecosystem, and next-generation financial infrastructure. |

*Table 3 - Solid One development roadmap. Milestones subject to regulatory and market conditions.*

## Partnership Strategy

Each phase is accompanied by targeted partnerships:

- Phase 1-2: Technology providers for AI and blockchain analytics; initial angel and seed investors.
- Phase 3-4: Banking and PSP partners for UPI and PromptPay rail access; regulatory advisors in India and Thailand.
- Phase 5-6: Central Bank of Brazil liaison for Pix integration; EU-based licensed e-money institutions.
- Phase 7+: Institutional liquidity providers; global stablecoin issuers; credit bureau data partnerships.

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## Conclusion

Solid One addresses the core barrier keeping crypto out of consumers' daily lives: usability. By marrying a natural-language AI assistant with the proven infrastructure of global instant payment rails, it creates a wallet that anyone can use - regardless of their technical background.

The technology leverages proven, live infrastructure - UPI, Pix, stablecoins, chain analytics in a novel combination that empowers users and merchants alike. Solid One is not another crypto exchange or wallet clone. It is a bridge product that taps into existing payment networks processing trillions of dollars in volume and channels them toward crypto liquidity.

With regulatory regimes evolving rapidly and consumer demand for easy, practical crypto payments growing, Solid One is positioned to capture the next wave of mainstream crypto adoption not through speculation, but through everyday utility.

