

STABLEMATE · PRE-SEED 2026

Send money home from *the chat you already use.*

A global money network for APAC. One Stablemate number per country, each backed by a local licensed issuer, so anyone can send money to any number on earth from inside iMessage or WhatsApp. No app, no wallet, no crypto explainer.

THE GAP

Messaging is the world's largest *unbanked network*.

Billions already talk in Messages, with no way to send, earn, or grow money without leaving the app. Stablecoins made the money itself instant and nearly free, and Base already hosts 25+ local currency coins. The rail is finished. The front door isn't. That gap is the opportunity.

2.2B+

active Apple devices, plus every Android and WhatsApp thread

\$857B

sent across borders every year, past \$900B in 2026

6.36%

average fee to send money home. 14.99% through a bank

THE PRODUCT

A local number. *A global account.*

The number is local so funding, cash-out and support work in your market. The account behind it is global, one thread that reaches any phone number in the world. The Mate app comes later, for advanced sends; the thread is enough to start.

01 Text your country's number

That first message is the signup. We create the wallet for you, abstracted behind your email, no seed phrase, no app required.

02 Send to any number, anywhere

Not just your corridor. Any phone number on earth, whether or not they've ever heard of Mate.

03 Receive the same way

Money in and money out both arrive as a text into your Stablemate Account. One thread is the whole interface.

04 It lands in local money

USDC in, IDR out, auto-converted on arrival, cashed out by the licensed ramp in that market.

THE NETWORK

Each country is a node. We are *the wire between them.*

COUNTRY NODES · NUMBERS WE PROVISION

United States	USDC
Indonesia	IDRX
Singapore	XSGD
Malaysia	MYRC
Japan	JPYC

STABLEMATE · THE NETWORK LAYER

Number layer

In-country numbers via Photon. One per market, on iMessage and WhatsApp.

Account layer

One Stablemate Account per phone number. Sends and receives land as text, in the same thread.

Routing layer

Settlement and auto-swap on Base. The licensed ramp in each market does the regulated leg.

REACH · ALREADY INSTALLED

iMessage

Live - via Photon

WhatsApp

Live today

More to come

New platforms as they open up

Any number on earth

The recipient installs nothing. A text arrives with the money in it.

THE DEAL

We own the chat. *You own the currency.*

We don't issue, we don't hold licences and we never hold customer funds. We take no side between currencies. Inside a market we commit to one partner, so they get every user on that number, and the issuer decides when funds release.

01 We bring the users and the chat

The number, the account layer and the front door that looks like a normal text. Most people will never mint a stablecoin. They will text.

02 You bring the licence and the money

The banks, the on and off ramps, mint and redeem, and the decision to release funds. We never hold local currency and never override you.

03 One partner per market, every currency welcome

We back no currency over another. Within your market you are the only rail on our number, so every user comes through you without you having to teach them the coin.

04 Every node makes the next worth more

Apps compete for users; networks compound them. Node four is worth more than node one to every issuer already connected.

CORRIDORS

One network. *APAC first.*

The first corridor is Singapore and Indonesia, one of the two largest corridors in the region, with money moving both ways. Five markets is the minimum Photon needs to provision international numbers, and APAC is where the local stablecoins, the ramps and the remittance volume already are.

LIVE

United States

USDC

Where the rail was proven. Live on iMessage today.

CLOSING

Indonesia

IDRX

Rupiah stablecoin on Base. Large inbound remittance base.

IN TALKS

Malaysia

MYRC

Ringgit stablecoin from BLOX, plugged into the same network.

IN TALKS

Singapore

XSGD

Regulated hub and the outbound sender side of the first corridor.

SEARCHING

Japan

JPYC

Licensed yen stablecoin. High iMessage penetration.

BUSINESS MODEL

The swap *and the float.*

Two lines, both tied to volume rather than headcount. Every send converts, and every balance sits somewhere. Pre-revenue today. The first paying nodes land with the seed.

SENDING \$200 A worked example	Incumbent, all-in \$12.72 · 6.36% global average	Mate conversion leg \$0.84 · 0.42% swap	Plus the ramp's own fee Set in-market by the licensed partner, not by us.
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CONVERSION

0.42%

On every auto-conversion into the local stablecoin (USDC → IDRX, USDC → MXNB). Scales directly with corridor volume.

YIELD

The float

A cut of user yield on idle balances held across the network. It compounds with every node added.

TRACTION

The rail is *already carrying traffic*. ■

We are in Singapore now with the Base APAC Circuit Accelerator, with the US node live on iMessage, a signed issuer MoU and an on/off-ramp integrated. The rail is proven; the network is what we're building.

LIVE METRICS · [BASEMATE.APP/METRICS](#)

PARTNERS

Every layer is *best in class*.

Photon for the numbers, Definitive for the swaps, Base for settlement, and one licensed issuer per country for local money. They bring the licence, the banks and the mint. We bring the users and the chat, plus the part nobody else has: the account layer and the network between the nodes.

 Photon**Photon**LIVE · NUMBER
INVENTORY

iMessage and RCS
delivery, and in-country
numbers at five markets.

**Definitive**

LIVE · SWAPS

Powers every in-thread
swap and the auto-
conversion into local
stablecoins.

**Base**

LIVE · SETTLEMENT

Every send, receive and
swap settles on Base.

**IDRX**

CLOSING · INDONESIA

The rupiah stablecoin on
Base. Receiving side of
the first corridor.

**StraitsX**

IN TALKS · SINGAPORE

XSGD and the regulated
ramp on the sending side.

**BLOX**

IN TALKS · MALAYSIA

MYRC and the banking
stack for ringgit in and
out.

THE TEAM

Built by people who *live in the chat.*



FOUNDER & CEO

Matthew Meakin

Former private interventionist to high-profile clients, trust was the whole job, with no handoff when it mattered. Built the Base Event Agents, deployed at Basecamp 2025 and DevConnect. Base Batches 002.



CO-FOUNDER & CTO

Risavdeb Petra

Full-stack engineer deep in Base since early, frontend, backend, cloud infrastructure, and onchain integrations. Builds AI-powered consumer applications.



CO-FOUNDER & ENGINEER

Aritra Roy

Backend and systems engineer building scalable, real-world software.



CO-FOUNDER & CBO

Michael Gale

Two startups built and exited in web2. Onchain full-time since 2021, originally raising capital through consumer onchain products and metaverse development. Since 2024 has grown in media and advisory, helping scale companies building in crypto.

THE ASK

\$500k pre-seed to bring *the first node online.*

12 MONTHS OF RUNWAY

SG ⇌ ID first corridor live by end of year, money moving both ways

10,000 users on the network

2 nodes live, plus three more signed and ready to go

Stablemate · basemate.app

USE OF FUNDS

On the ground · the team in Singapore and Jakarta, building the corridor with the local operators

Partnerships · closing the node partners already in talks

Legal & compliance · node agreements, audits and security review

Number inventory · Photon numbers across the first five markets