



Your keys. Your ownership. One super app — on Arc.

Mid-Submission Checkpoint · Programmable Money Hackathon
Arc x Circle x Encode Club — July 2026

DeFi Track

Agentic Economy Track

Live on the App Store & Google Play

THE IDEA, IN ONE PICTURE

Every crypto app today is a **hotel safe**.

Convenient — but the hotel keeps a master key. Exchanges freeze funds, custodians get breached, "your" balance is an IOU.

SpendTheBits is the **vault in your own pocket**.

And on Arc, the vault learned to **pay, earn, stream, and let AI agents spend** — while the key never leaves your hand. The vault even speaks dollars natively: on Arc, gas *is* USDC.

THE PROBLEM

Stablecoin users are forced to choose: convenience **or** custody.

Custodial apps

Do everything — earn, pay, subscriptions, treasury — but hold your keys. One hack, freeze, or bankruptcy and the "vault" was never yours.

Self-custody wallets

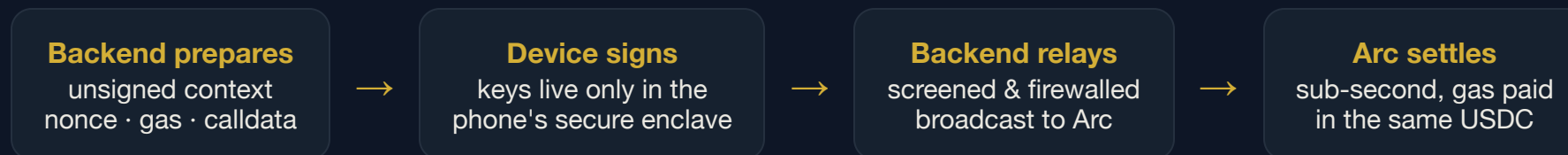
You hold the keys, but they're passive keychains: no yield routing, no recurring payments, no treasury, no agent economy. Safety at the cost of capability.

SpendTheBits

Everything a custodial app does — earn, stream, autopay, bridge, agent payments, books — with keys that are generated, stored, and used **only on the device**.

The unlock is architectural, not cosmetic — one rule applied everywhere: **the backend prepares, the device signs, the backend relays**. The server never sees a secret.

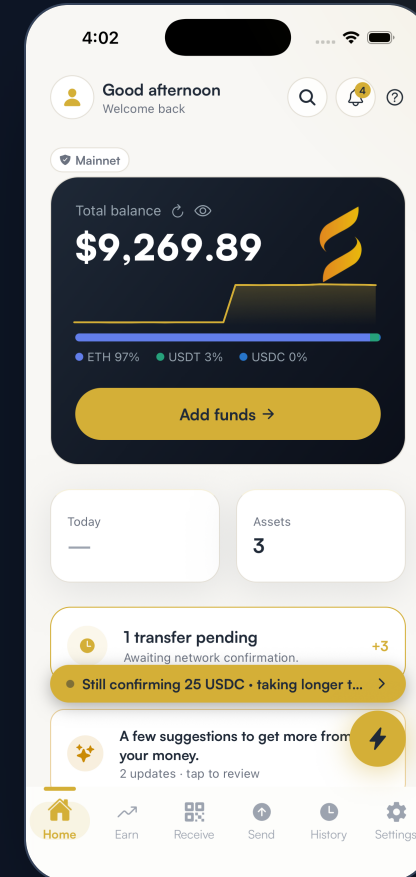
Prepare → Sign → Relay, with USDC as gas



- ✦ **No gas-token juggling:** on Arc the user sends USDC and pays fees in USDC — we handled the Arc USDC-predeploy gas quirk with dynamic `eth_estimateGas`.
- ✦ **Recipient risk-screening + broadcast firewall:** every send is screened at prepare time and cryptographically bound to that screening at broadcast — a swapped recipient is refused.
- ✦ **Same split powers the agents:** an AI can *propose* any payment; only the device's key can open the vault. "AI proposes, device disposes."

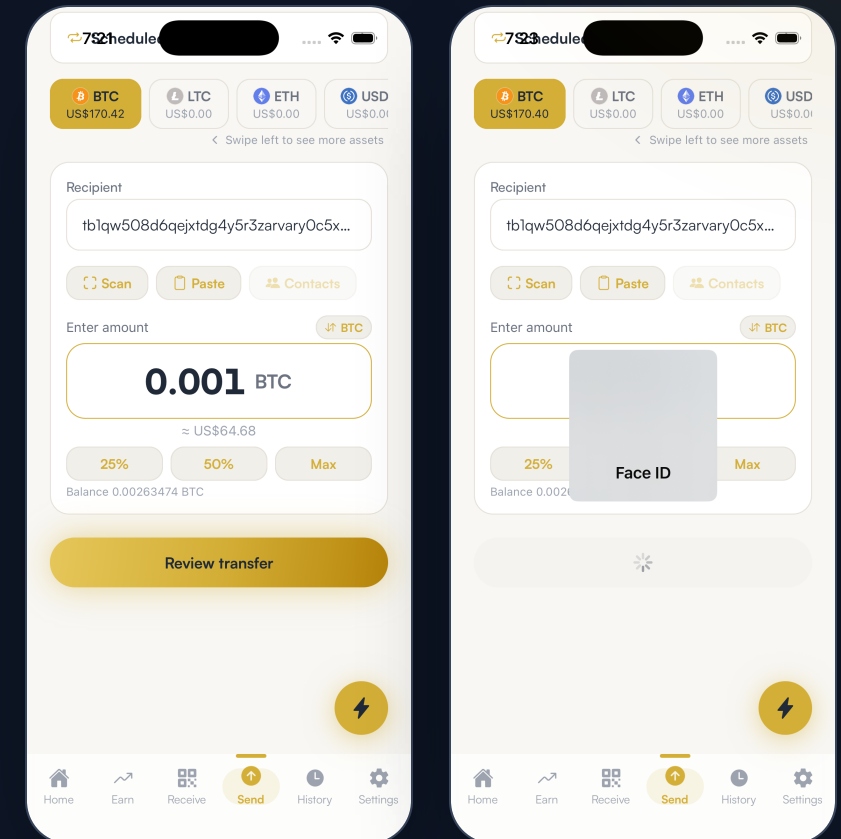
Money that **works while it waits**

- ✦ **Money streams:** salary & rent that accrue *per second*, claimable any time — the not-yet-paid float sits in a yield vault and is unwound just-in-time at each claim. Payroll that keeps earning until each dollar lands.
- ✦ **Programmable autopay:** subscriptions from a *single* EIP-2612 standing-allowance signature — capped, revocable, no re-signing.
- ✦ **Earn / Yield-on-Idle:** Aave v3 + ERC-4626 vaults, a 0–100 safety score, and JIT-unwind so a send never fails because funds were earning.
- ✦ **Treasury Auto-Defense:** a circuit breaker that *acts* — on a safety breach it exits to liquid USDC, bounded on-chain to withdraw-to-owner only.
- ✦ **CCTP v2 bridge** in/out of Arc + founder-grade books (FIFO/HIFO P&L, journal export, tax reserve).



The agent can knock. Only **your hand** opens the vault.

- ✦ **x402 payable @handles:** every user handle is an HTTP-402 endpoint. An agent calls it, receives a USDC price challenge, attaches an EIP-3009 payment, and gets the resource — pay-per-call nanopayments, agent to agent.
- ✦ **Real settlement:** wired to Coinbase's CDP x402 facilitator in production — actual on-chain USDC settlement, not a simulation.
- ✦ **AI Copilot (prepare-only):** screens, prices, and *prepares* sends, earn moves, and x402 payments — 29 tools, zero signing power.
- ✦ **Autonomous defense & sweep:** session-key grants let agents move idle USDC to yield or exit risk, bounded on-chain to owner-only destinations.



NOT A PROTOTYPE

Shipping **product**, not a demo repo

Live

App Store + Google Play (162 countries)

Mainnet

production backend, real users, real USDC

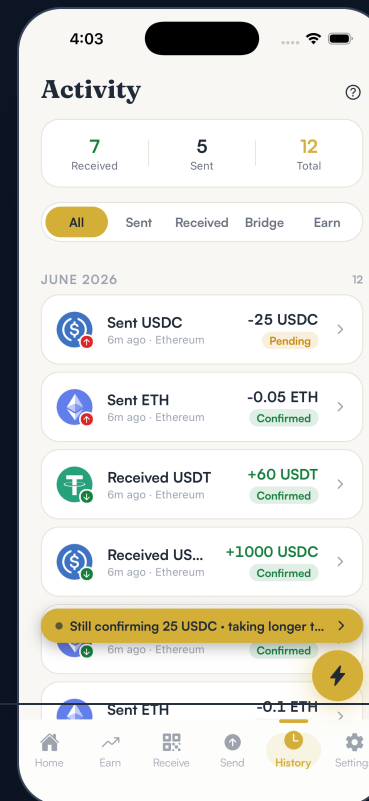
13 chains

18 assets from one seed — BTC ⚡, ETH, SOL, XRP, TRON...

1 rule

keys never leave the device — anywhere

- ✦ Web: superapp.spendthebits.com — live marketing + download.
- ✦ Fees live in production (bridge / withdraw / x402) — a real revenue line, not a pitch-deck promise.
- ✦ Security posture: broadcast firewall, spending guardrails, recipient screening, freeze kill-switch, SLIP-39 social recovery, dead-man's-switch inheritance.



Progress since Checkpoint 1

Working end-to-end

- ✓ Arc testnet USDC send/receive with USDC gas
- ✓ x402 nanopayments on the live CDP facilitator
- ✓ Money streams + autopay (testnet-verified)
- ✓ Earn with safety scoring + JIT unwind
- ✓ CCTP v2 bridge with Iris attestation
- ✓ AI Copilot (prepare-only, 29 tools)

Shipped during the hackathon window

- ✓ All-chain USDC balances + cross-chain send guard
- ✓ Bitcoin Lightning (device-side, LUD-16 handles)
- ✓ Gift cards paid in crypto (Arc USDC demoed)
- ✓ Gas discipline + fee transparency across rails
- ✓ Self-hosted observability (zero blind spots)

To the final (Aug 9)

- Flagship flows verifiably deployed on Arc for judging
- 3-minute pitch + demo video
- Public code repository (Arc integration showcase)
- Final deck



The vault is in your pocket. Arc taught it to work.

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