

3

Currencies (USD/EUR/GBP)

MVP

Functional, sandbox-only

\$0

Revenue - pre-revenue

100%

IP & source transferred

WHAT SMARTPAYENGINE IS

SmartPayEngine is a US-based, AI-native payment platform combining a conversational assistant with an Intelligent Reversal Engine that scores disputes and routes each one toward the highest-probability recovery path. It is a complete, working MVP running in sandbox mode - built for evaluation, pilots, white-label deployment, or outright acquisition.

CURRENCIES SUPPORTED

- USD - US Dollar (native balances, payments, payouts)
- EUR - Euro (native balances, FX conversion)
- GBP - British Pound (native balances, disputes/reversals)
- FX conversion between all three corridors with fee breakdown
- No other currencies are implemented (NGN was never shipped)

SANDBOX LIMITATIONS

- No real money movement - all flows are simulated
- No live merchant traffic and no processing licence
- Metrics shown on the website (94% reversal success, <200ms p95) are sandbox/simulated figures
- Not PCI-DSS certified; no bank or PSP agreements in place
- Seed/demo data only - no production customer records

INCLUDED IN THE ACQUISITION

- Full source: React 19 / TanStack Start frontend + ASP.NET Core 8 backend
- Supabase Postgres schema, migrations, and double-entry ledger
- Conversational AI assistant and Intelligent Reversal Engine
- smartpayengine.com domain and all brand assets / mascot IP
- Signed Android APK and mobile build configuration
- Technical documentation, setup guides, and hand-over plan

SECURITY POSTURE (CURRENT)

- Strong HTTP security headers in production: CSP, HSTS (2 years, preload), X-Frame-Options DENY, X-Content-Type-Options, Referrer-Policy, Permissions-Policy, COOP
- Row-level security on every database table; role checks via a dedicated roles table (no client-trusted role flags)
- Server-side validation on all public form endpoints; secrets held server-side only
- Not yet production-ready: no external penetration test, no SOC 2 / PCI-DSS audit, no formal incident-response programme

AVAILABLE ON REQUEST

- Repository access with full commit history
- Architecture and data-model walkthrough with the founding engineer
- Live technical Q&A and a written deployment / transition plan