IDEA STAGE

Treasury, cards and books in one place.

Company money on stablecoins, with the wallet and the ledger kept as one record.

PITCH DECK · SEPTEMBER 2026



THE PROBLEM

The wallet and the ledger are two different records.

- A company receives and holds stablecoins in its wallets.
- Each stage needs a tool, and each tool keeps its own record.

Receive
Take payment or funding in stablecoins.
Exchange account

Hold
Keep it somewhere the team controls.
Wallet

Control
Decide who can spend, and where.
Chat approvals

Spend
Pay vendors, staff and software.
Transfers

Account
Keep the books and report.
Spreadsheet

Each stage needs a tool, and each tool keeps its own record. **Someone matches them by hand at month end.**

THE SOLUTION

One record, from receiving funds to reporting.

Wallets and treasury, the cards and agents that spend from them, the controls in between, and the books that come out.

Hold
Company money, in wallets your finance team controls.

Spend
Cards and agent wallets that draw on an authorized amount.

Control
Who can authorize what, and where a payment may not go.

Account
The books come from the same record as the money.

HOW IT WOULD WORK

1

Finance sets it up
Connect the company wallet, name the signers, decide who may authorize what.

2

An admin authorizes an amount
Each card and agent wallet spends against it. One signature or several.

3

Spend settles on-chain
The authorized amount settles against the wallet.

4

The books keep themselves
Every authorization and settlement is already a ledger entry.

WHY NOW

A company’s first money can now arrive as stablecoins.

500,000.00 USDC

The funding a YC-funded startup can choose to receive in stablecoins, such as USDC

Y Combinator has announced that the startups it funds can choose to receive their funding in stablecoins. A company that does starts with its funding on-chain and nothing set up to control it, approve spending from it or keep its books.

Source: Y Combinator’s announcement on LinkedIn, February 3, 2026

Approval built into the payment

A wallet can ask for several signatures and enforce limits, so the rules travel with the money instead of sitting in a policy document.

Spendable by software

An agent or a service can hold a balance and pay for what it uses, request by request, with no card on file.

The agent calls a paid service → The service answers 402 → The wallet checks the limit → The request goes through

More companies will hold stablecoins. The tools are in pieces.

Visa said in September 2026 that more than 160 stablecoin-linked card programs run on its network, with payment volume up nearly 200% in a year.

Source: CoinDesk, September 8, 2026

THE PLAN

What is done, what is open, and what we still have to decide.

Unifraction is a design for one place to run a company’s on-chain money. The wallets, the treasury, the cards and agent wallets that spend from them, and the books, on one record.

HOW WE FIND OUT

PUBLISHED

The design and the reasoning, at unifraction.io.

OPEN

The waitlist, for finance teams that would use it.

NEXT

Learn from finance teams whether they want it built.

NOT DECIDED YET

- Who the settlement partner would be
- Which screening provider would be used, and what it would and would not cover
- Which x402 facilitator an agent wallet would use
- What permissions it would need, and who would hold them

BUSINESS MODEL

Interchange fees on card spend.

Not yet tested. Nothing is built.

THE ASK

Introductions to finance teams.

Finance teams that hold stablecoins, and will tell us honestly whether they would use it.

We are publishing it early to find out whether finance teams want it built.

REACH US

unifraction.io

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