

J&J Cards

One card. Every
chain. **Every asset.**

Your crypto vault is now your payment card. It pays on Solana and at **Argentine QR codes and bank transfers**, straight from a secure chip.

- ✓ Live on **Solana devnet**; the same card works on any chain
- ✓ **Faster** than the competition: signs in ~0.3 s
- ✓ Room for **20 profiles** per card, each with its own keys



Our card design. The demo runs on the real card (slide 9).

Every wallet you own, sealed in one card.

Apps that pay at shops hold your money or keep your keys on a phone. J&J seals them in the chip.



A secure element in the chip

A sealed, certified part of the chip. The keys are created inside it and never leave, not even to your phone.

One card for every Solana and EVM wallet

Solana-style keys for Solana, and for Sui, Aptos and others that use the same kind. Ethereum-style keys for every EVM chain.

20 profiles, each with its own keys

Tangem

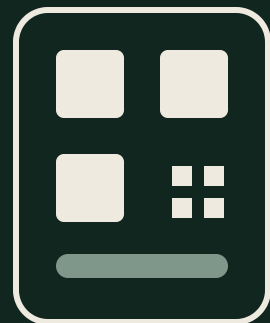
20 accounts, 1 key

J&J

20 profiles, 20 keys

Tangem's accounts all come from one key and one backup. Each J&J profile gets its own keys, made on the chip. One profile today; more are next.

One card is your vault and your wallet.



Scan or type

A shop's QR code, a bank alias or a Pix key, in your phone.



Tap the J&J card

The chip approves the payment.
Your key never leaves the card.



The shop gets paid

A licensed partner pays in pesos or reais, instantly. ID checks apply only to that step.

Solana devnet

The same card also signs on any EVM chain (Base, Arc, Tempo).

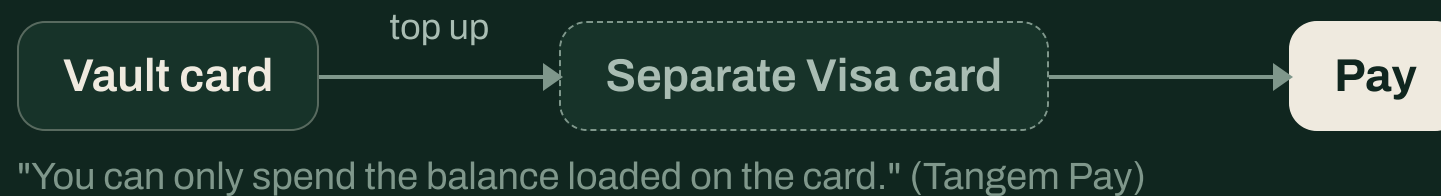
Under the hood: a certified secure element (EAL6+) signs a Solana payment in **~0.3 s**.
Tangem quotes under 2 s; open-source card applets take **~1.4 s**.

Sources: J&J card, Solana devnet transfers, Oct 3 2026 (290–363 ms per signature) · [tangem.com learning hub](https://tangem.com/learning-hub/) ("from tap to signed transaction: under 2 seconds") · github.com/autumn8/tapioca-javacard-applet (open-source Ed25519 in software, ~1,440 ms) · github.com/dufkan/JCEd25519 ("NOT for production use")

Tangem and Solflare give you two cards. We give you one.

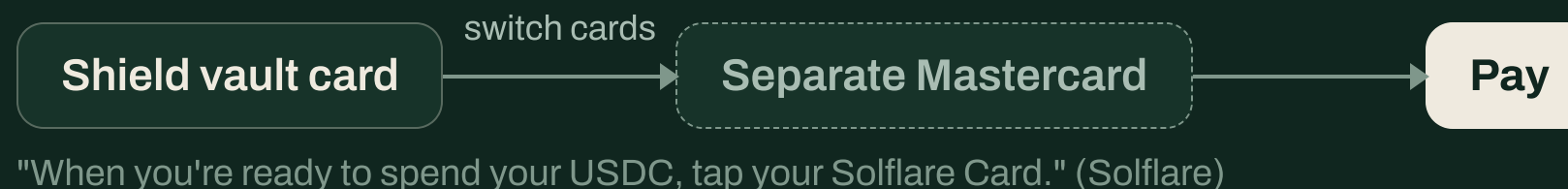
Tangem

vault card + Tangem Pay



Solflare

Shield + Solflare Card



J&J Cards

one card



Their spending cards work only where Visa or Mastercard does. **Ours is built to also pay on Latin America's own rails: QR codes, bank transfers and Pix.**

Pays on the rails Latin America already uses.

QR 3.0

Argentina

Any shop's QR code. Every bank and wallet in Argentina can read every QR since 2021.

Live via Cachin (beta)

Transferencias 3.0

Argentina

Pay or send to any bank account or alias, instantly.

Live via Cachin (beta)

Pix

Brazil

Brazil's instant payments, used by 91% of Brazilians.

Next

Visa / Mastercard

Everywhere else

Any card terminal. We're already integrating with a BIN issuer; we can't name it yet.

In progress

Bring your own rail

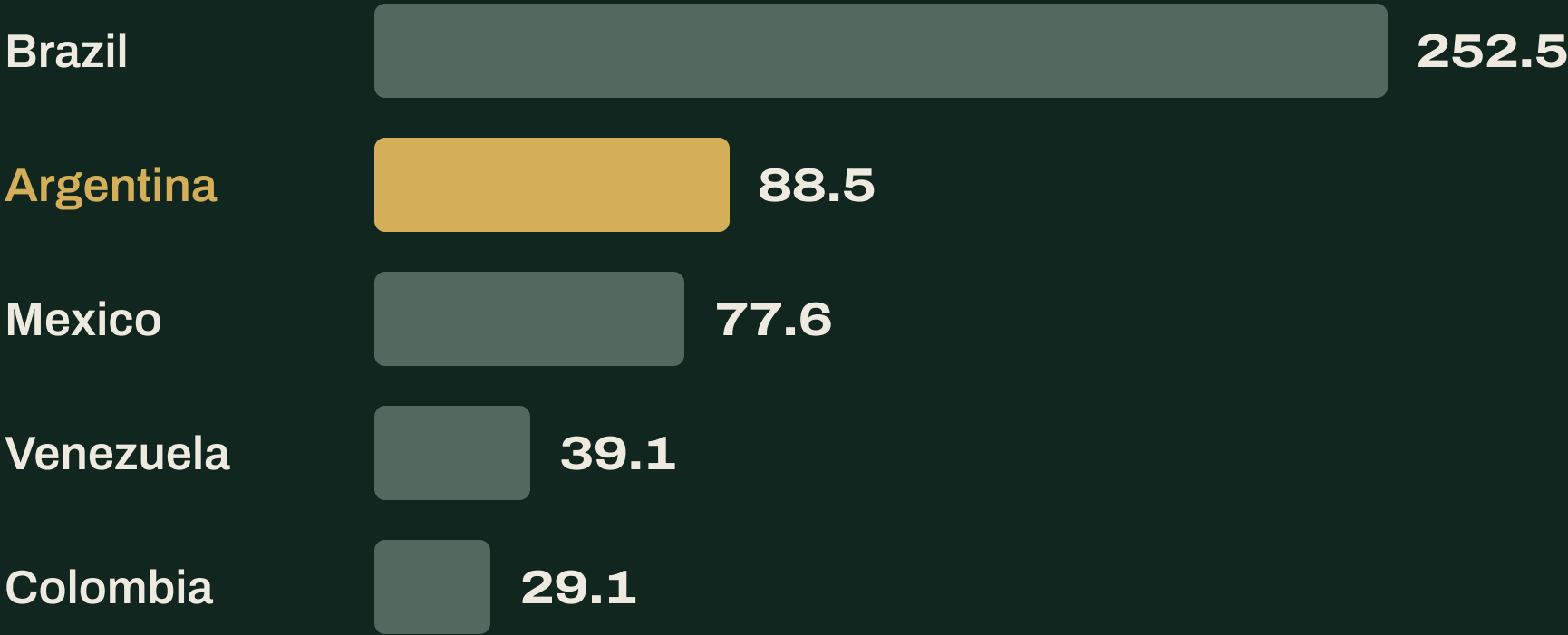
Any business, on our SDK

A business plugs its own payment rail into the J&J SDK. The card signs, and the business settles on its rail.

In our SDK

A \$593.8B crypto economy, and stablecoins are taking over.

Crypto activity by country, Jul 2025–Jun 2026 (US\$ billions)



Gold: Argentina, our first market. Brazil comes next.

The region grew **9.8%** while global crypto flows fell.

Stablecoins are **32% of cross-border value** and **17.6% of what people hold** in their own wallets.

Licensed partners now exist: Argentina has a **CNV register** for crypto providers, and Brazil's central bank set **new rules in February 2026**.

Why now.

Savers keep their own dollars

Self-custodied stablecoins in Latin America grew **66%** in a year. Spending them is still the hard part.

Every shop has the same QR

Since 2021, any wallet can pay any QR in Argentina, on the **EMV QR standard**. No new merchant hardware.

The rules just opened

Since **April 2026**, apps can offer payment accounts through a licensed provider, with central bank approval.

Chips can sign Solana

Our card signs in **~0.3 s**, in hardware. Open-source alternatives take **~1.4 s** in software.

Wallets want a card

Cachin, a Solana QR wallet Joaquín Graña also builds, already runs J&J as its card. More businesses are testing it now.

How the alternatives compare.

	Keys locked in a chip	Pay with the same card	Local rails (QR, transfers, Pix)	Visa / Mastercard
Lemon, belo	No: they hold your money	App only	Yes	Lemon Card (Visa)
Bitget Wallet	No: keys on your phone	App only	Argentine QR	—
Tangem	Yes	No: separate card	Not found	Yes (Tangem Pay)
Solflare	Yes (Shield)	No: separate card	Not found	Yes (Solflare Card)
Gnosis Pay	No: smart account	—	Pix and ARS top-ups	Yes
Xeno	No: the phone holds the wallet	No: you tap your phone	Not found	Own scheme (Iceland)
J&J Cards	Yes	Yes	QR and transfers via Cachin (beta); Pix next	In progress, with a BIN issuer

What you'll see in the demo.

1

Tap to pay on Solana

The phone builds a devnet payment. The card approves it with a tap.

2

Same card at the shop

Tap or insert it at a terminal running our POS app. Paid in seconds.

3

A timer on every tap

Milliseconds, on camera.



A real card, on camera. **No renders.**

This is the one: a plain NXP JCOP card running our applet. The keys are made inside its chip.

What this card will do next.

Tap to earn rewards

Shops give loyalty points to the card itself. **Only real cards count, so points can't be gamed.**

Creator royalties

Royalties go straight to the creator's card. **Moving the money takes a tap.**

Company treasury

Each director holds a card. **Two of three cards approve a payout.**

Spending limits

Give a card to an employee or a teenager, with a daily limit you set.

Nothing on this slide is built yet. It is the short list for the next version of the card.

How we make money.

Card fee

Paid once per card.

FX on local payments

A small spread on each QR, transfer or Pix payment.

Interchange share

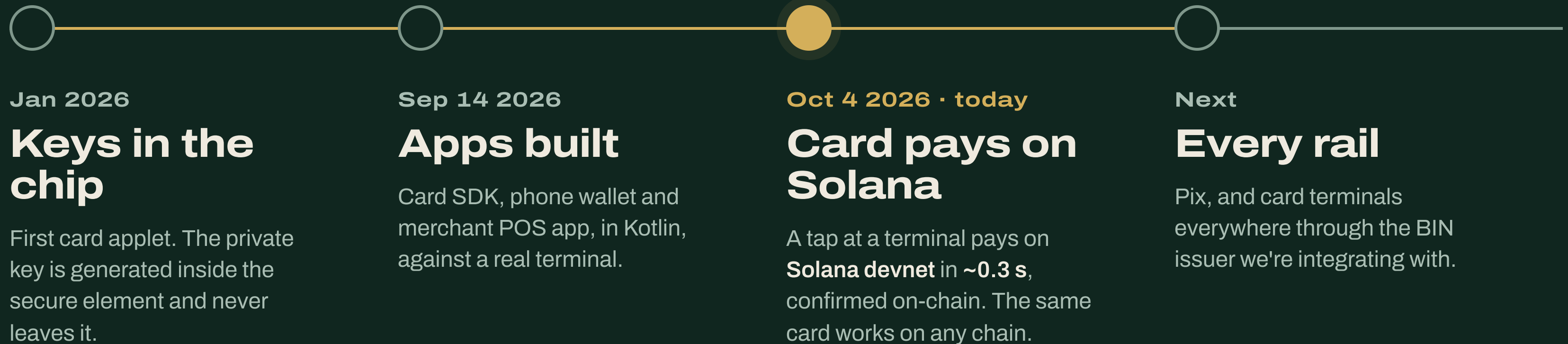
A share from issuer partners on Visa/Mastercard spending.

White-label

Wallets launch a self-custody Visa card under their own name, without becoming an issuer.

These are assumptions we're testing. Prices and take rates are not set yet.

What we shipped, and what comes next.



Everything left of today is running code. Everything to the right of it is not built yet.

Already working.

- ✓ Already live in the Cachin app; more businesses testing it as we present
- ✓ POS software working on payment terminals
- ✓ Card-signed Solana payments confirmed on devnet
- ✓ QR payments and bank transfers through Cachin
- ✓ Businesses can plug their own rail into our SDK
- Integrating with a BIN issuer now; Pix next

Your money never leaves your control.
Until you tap.

Team

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Why us: Argentines pay with cards every day; crypto still feels foreign. A self-custody card makes it familiar, and no one here offers one. It takes cryptography and hardware: we're both electronic technicians, and built the applet, the SDK and both apps.

Ask

Shops and wallets in Argentina to pilot the card while we finish the BIN issuer integration.