

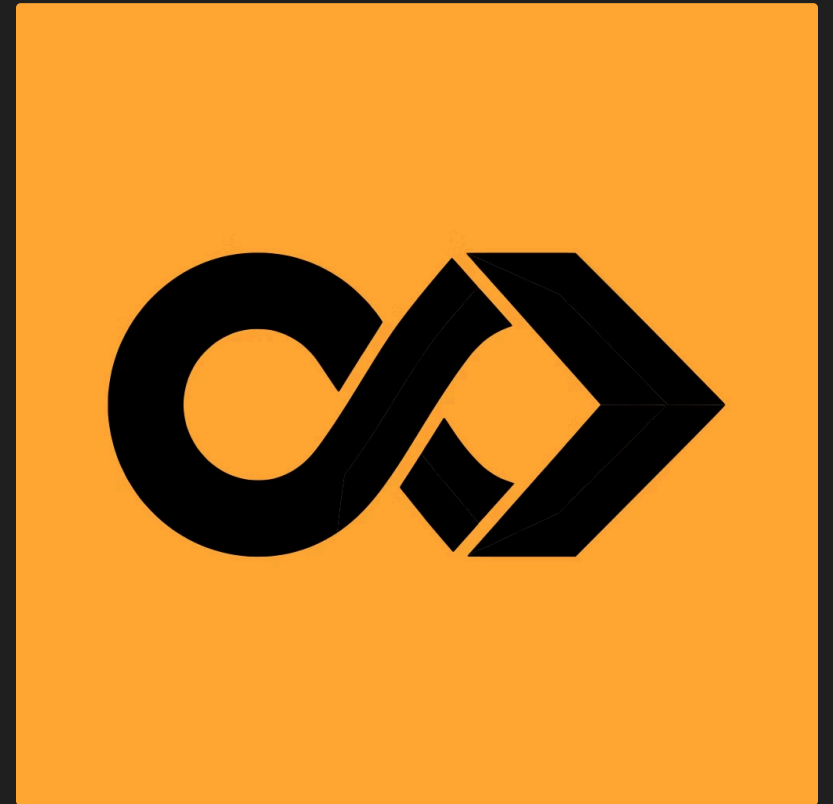
# Toppa: Global Commerce, Automated.

Your Autonomous AI Agent for the Global Economy

Toppa bridges your crypto wallet and the real world, executing payments for bills, data, and gift cards across 170+ countries instantly and on-chain.

**The future of spending is a single conversation.**

[toppa.cc](https://toppa.cc) | [@toppa402Bot](https://twitter.com/toppa402Bot) | Agent #1870



# The Problem

2 billion Zero

people buy airtime and data daily

AI agents handle these transactions

Digital transactions in emerging markets remain trapped in outdated, broken systems. This gap between global connectivity and AI automation defines a massive, untapped opportunity.



# The Solution

One message. Any service. Any country.



## Airtime Top-Ups

Recharge 800+ global operators.



## Data Bundles

Instant mobile data activation.



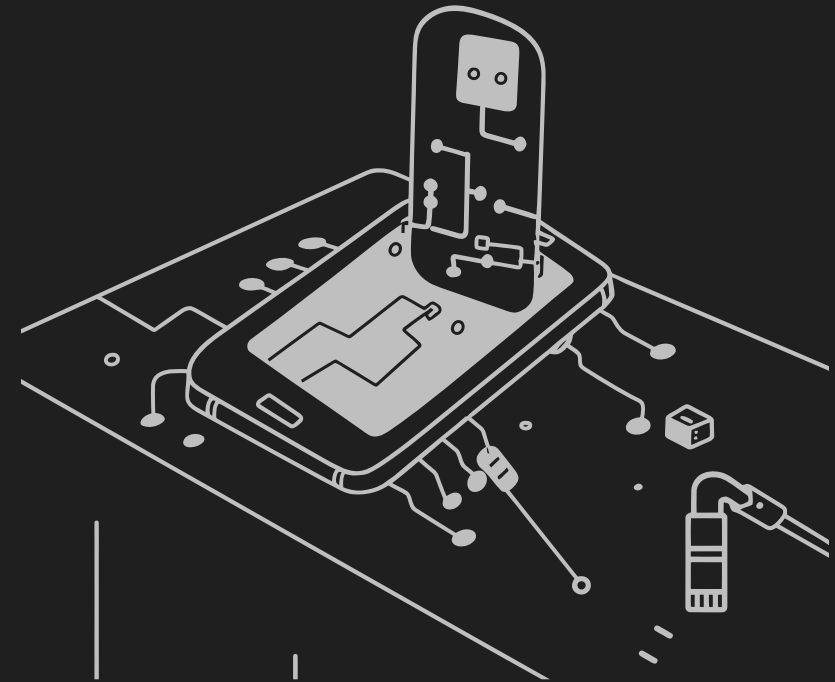
## Utility Bills

Pay electricity and water instantly.



## Gift Cards

Access 14,000 global products.



# How It Works

One message. Three operations. Zero questions.



## User Input

Complex, multi-intent request.



## Intelligent Parsing

Auto-detects intents and IDs.



## Parallel Execution

Real-time, simultaneous fulfillment.

# Autonomous Intelligence & Group Wallets

Automated control meets collaborative treasury.

## Autonomous Intelligence



### Scheduled Payments

Automate recurring transfers and bills.



### Standing Instructions

Rules for automated balance rebalancing.

## Group Wallets



### Create Group

Launch on-chain shared wallets.



### Contribute Funds

Members deposit into shared accounts.



### Request Purchase

Propose spending to trigger voting.

# Agent-to-Agent Commerce

Other AI agents can pay Toppa directly.

POST /send-airtime

→ 402 Payment Required  
(pay 3.50 cUSD)

POST /send-airtime

+ X-PAYMENT: 0xabc...  
→ 200 OK ✓

## x402 Protocol

Eliminates API keys by utilizing automated, cryptographically secured payments.

## Multi-Protocol Support

Interoperates seamlessly with MCP, Google A2A, and all major agent ecosystems.

## Use Cases

Enables direct agent-led commerce for airtime, gift cards, and automated compensation.

# Trust & Architecture

On-chain identity. Verifiable reputation.

1870

ERC-8004 Agent

Registered on Celo

34

Tools

Execution & discovery

5

Interfaces

Universal protocol access

## Identity & Security

- **ZK-Proofs:** Verifiable passport auth
- **Reputation:** Tiered transaction limits
- **Privacy:** AES-256-GCM encryption

## Scalable Architecture

- **Orchestration:** LangGraph StateGraph
- **Liquidity:** Uniswap V3 integration
- **Human-Ready:** Voice & text processing

# Market, Moat & Momentum

**\$100B+** prepaid airtime market. **\$400B+** gift card market.

## WHY THIS WINS

- **No Regulatory Risk:** Merchandise, not money transmission.
- **Global Scale:** 170+ countries via single API.
- **Built-in Demand:** Billions already buying airtime daily.
- **AI Moat:** Complex intent parsing vs. static forms.

## WHO USES THIS

- Prepaid users in emerging markets.
- Global diaspora supporting family.
- Groups pooling shared expenses.
- AI agents requiring real-world payments.

## MOMENTUM

- **Shipped:** Core API & Celo integration.
- **In Progress:** Multi-agent orchestration.
- **Next:** Fiat-to-merchandise gateway.

# Roadmap & Vision

Built. Shipping. Next.



## SHIPPED

- Telegram & WhatsApp bots
- Global utility payments (170+ countries)
- Group wallets & governance
- ERC-8004 Identity & ZK verification



## IN PROGRESS

- Gift card resale pipeline
- Multi-chain bridge (Base, Arbitrum, ETH)
- Agent orchestration memory



## NEXT

- MiniPay deep integration
- Developer SDK (npm)
- Merchant distribution tools
- Local fiat on/off ramps (M-Pesa)

# Try Toppa Now

Live on Celo Mainnet. Real agents, real transactions, real impact.

170+

Countries

800+

Carriers

300+

Brands

14k+

Products

34

Agent Tools

MIT

Open Source

Experience It

Chat with [@toppa402Bot](#)

Build With It

Explore Dev Docs

*Stop simulating. Start transacting.*