

PAID

Snapshot — March 2026
GitHub repo + full README

Get PAID — Payments Automated In Days.

End-to-end financial infrastructure. One engine.

Accept payments. Move money. Reconcile ledgers. Enforce compliance. Eight provider rails, a tamper-proof audit chain, and a regulatory control plane — all in a single deployable binary.

347+

API ROUTES

8

PROVIDER RAILS

47/47

SUBSYSTEMS

2,019+

TESTS PASSING

19

JURISDICTIONS

WHAT IT DOES

- Full payment lifecycle: create → authorize → capture → refund → void
- Buyer checkout sessions with real-time quote + fee breakdown
- Immutable ledger — SHA-256 hash-chained financial events
- Deterministic reconciliation — Merkle-proof provider matching
- Regulatory control plane — 97 rules, 19 jurisdictions, live gates
- ML fraud scoring with hot-swappable model + rule-based fallback
- Cursor-paginated APIs, webhook dispatch, circuit-breaker routing

WHY IT MATTERS

- Replace 4–6 vendor contracts with one engine you own
- One ledger of record — no more spreadsheet reconciliation
- Launch in new jurisdictions with compliance built in, not bolted on
- Switch providers without rewriting integration code
- Audit-ready from day one — every mutation hash-chained
- Shadow mode for risk-free migration off legacy rails
- Single Go binary — deploys in minutes, not quarters

PROVIDER RAILS — LIVE

Stripe Card	PayPal Card / Wallet	ClearBank UK FPS	Plaid Bank / ACH
Crypto Bitcoin	USDC Stablecoin	Dwolla ACH	Binance Exchange

WHAT CHANGED THIS MONTH

Regulatory control plane live — 97 compliance rules across 19 jurisdictions with pre-transaction gate enforcement. **ClearBank FPS wired** — real-time UK payments via /v3/payments/fps. **Cursor pagination** across all 9 paginated endpoints. **Automated recon resolution** — penny rounding, small write-offs, timestamp ambiguity auto-resolved with full audit trail. **ML fraud detection** — pluggable model interface with 15-feature extraction, blended scoring, hot-swap. **Full gap closure** — 9/9 structural gaps closed. 47/47 subsystems implemented.

Paid Pilot

\$45,000

Upfront covers dev time. We wire PAID into your stack, prove the ROI on a live rail, then talk license or tuck-in.

Includes: sandbox access · integration support · 30-day pilot window · ROI report at close

Let's Talk

DM Jonathan Arvay @Jonathan_Arvay

arvajonathan@gmail.com

or reply here for 60-sec Loom demo + sandbox login.

Ready to start pilot next week.

Built solo by Jonathan Arvay — 2,019+ tests, zero failing, deploy-ready binary

PAID — github.com/lastmanupinc-hub/no-fate-payment-engine · March 2026