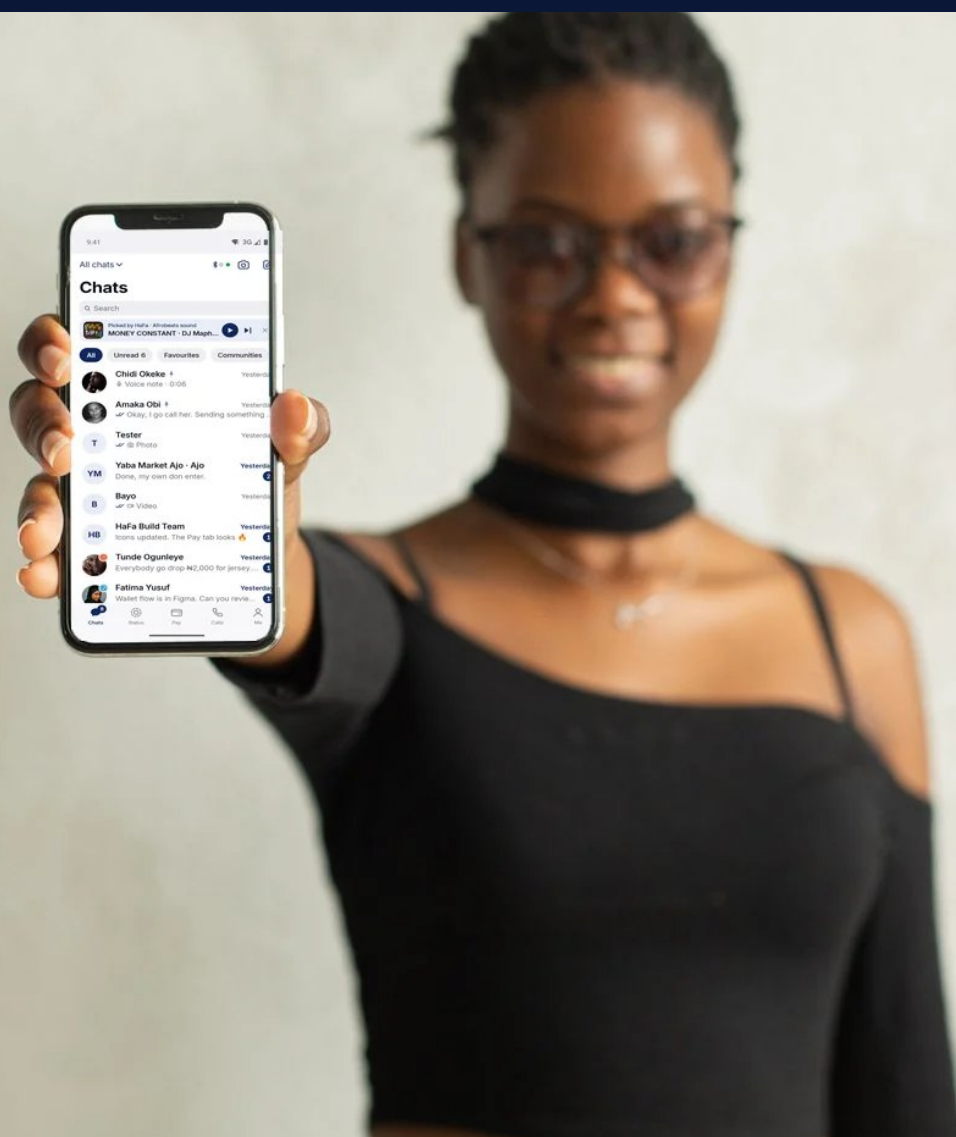




THE SUPER-APP, MADE IN AFRICA

The complete HaFa, one screen at a time.

Chat, call and pay the people you know. Keep talking when the network drops. Get things done nearby. On Android and iPhone.

Chat · Calls · Offline · Money · Apps · Services · You · iPhone

hafa.chat/magazine

In this issue.

How far? It asks how you are, where you are, and whether things are moving. HaFa takes its name from the greeting and tries to answer all three.

Most people keep one app for chat, another for mobile money, a third for calls that don't drop, and wait for data they can't always afford. HaFa puts them in one place, built for shared phones, prepaid data and a signal that comes and goes.

This is the whole of HaFa as it stands in October 2026: the chat at its heart, calls, Bluetooth when there is no network, the wallet and the apps inside it, the new Services, and HaFa on the iPhone.

Screens from HaFa 1.54 on an Android phone and an iPhone, with demo people and demo money.

01	Chat	p. 3
	Messages, voice notes, groups, status and channels	
02	Calls	p. 5
	Encrypted voice and video, and a walkie-talkie	
03	Offline	p. 7
	How a message travels when there is no network	
04	Money	p. 9
	One wallet, paid from a chat, limits you can see	
05	Apps	p. 11
	Bills, Ajo circles, agents, shops and gifts	
06	Services	p. 12
	A plumber or a mechanic, seen coming to your door	
07	You	p. 14
	Your account, your limits, your keys	
08	Now on iPhone	p. 15
	One app, two phones	



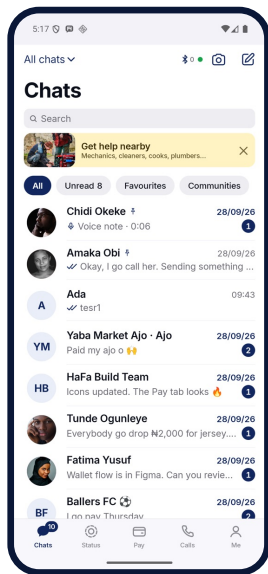
Photo: Sadock Kaisi / Pexels

CHAPTER 01 • CHAT

Everything happens in the chat.

Talk, send voice notes, share your location and pay, without leaving the conversation. Every conversation is end-to-end encrypted with the Signal protocol, with a post-quantum key exchange (X25519 plus Kyber-1024) on top. The key is made on your phone and never leaves it.

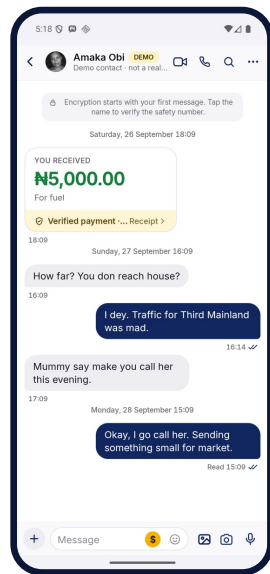
When someone pays you, the payment sits in the chat as a card. "Verified payment" means HaFa found its receipt before calling it received.



SCREEN 01

Chats

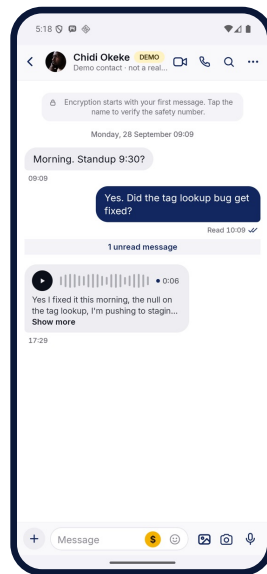
Pinned people first, then everyone, with Unread, Favourites and Communities filters. The Bluetooth mark counts HaFa phones near you.



SCREEN 02

A conversation

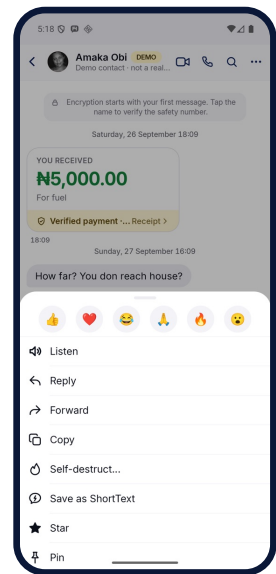
N5,000 "for fuel" sits between messages in Pidgin. The yellow \$ in the message bar sends or asks for money.



SCREEN 03

Voice notes

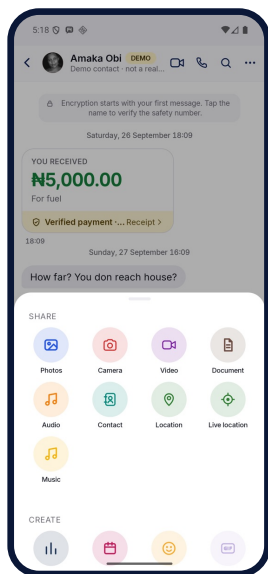
Hold the mic to record. The note shows its words underneath, for when you can't play sound.



SCREEN 04

Anything you can do

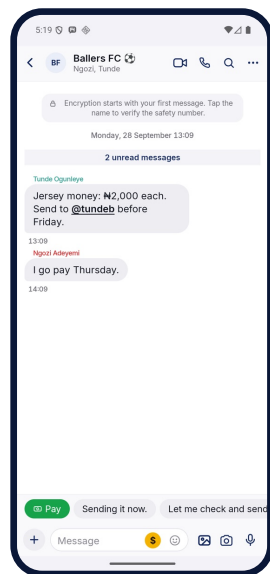
Press and hold a message: react, hear it read aloud, reply, forward, copy, self-destruct, star or pin.



SCREEN 05

Share and create

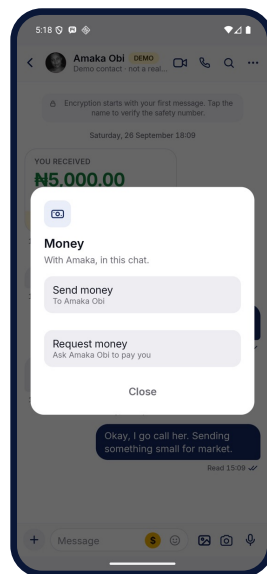
Photos, video, documents, a contact, your live location, music; a poll, an event, a sticker or a GIF.



SCREEN 06

Groups

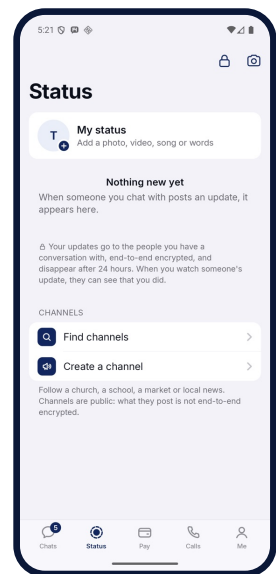
Ballers FC collects jersey money. Tags work like numbers, so nobody has to share theirs.



SCREEN 07

Money in a chat

Send money or Request money for the person you're talking to, in their currency.



SCREEN 08

Status and channels

Status goes only to people you talk to and is gone in 24 hours. Channels are public, and HaFa says so.



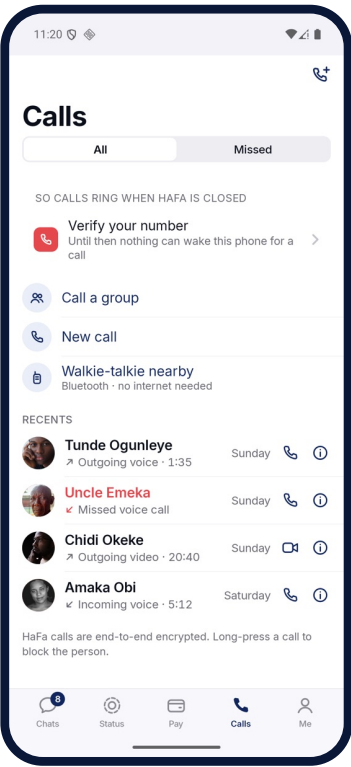
Photo: Wayne Fotografias / Pexels

CHAPTER 02 · CALLS

Calls that ring, **even with the app closed.**

Voice, video, groups, and a walkie-talkie for when there's no signal at all. Calls are end-to-end encrypted and connect through a relay when two phones on mobile networks can't reach each other directly. The picture adapts when the network does.

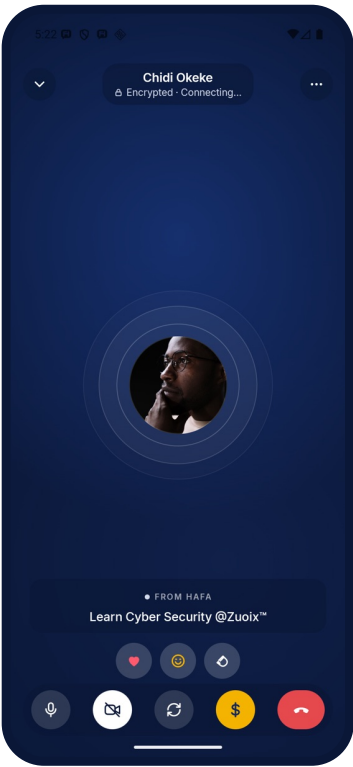
During a call you can send money with the yellow button, or a quick reaction.



SCREEN 09

Calls

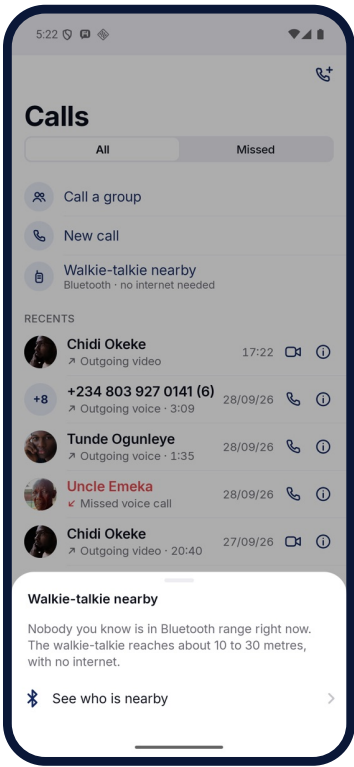
Recent calls with their length, missed ones in red. Call a group, or open the walkie-talkie.



SCREEN 10

On a call

"Encrypted" under the name. Mute, camera, flip, send money and hang up; a heart or applause above.



SCREEN 11

Walkie-talkie

Push to talk with people 10 to 30 metres away over Bluetooth, with no internet and no airtime.



Al Boraq at Tanger Ville. Photo: NicholasNCE, CC BY-SA 4.0

CHAPTER 03 · OFFLINE

No data? The message still goes.

With Nearby mode on, HaFa phones near each other pass sealed messages, photos, videos and even payments along over Bluetooth. Nobody in between can read them. The first phone with internet uploads what it carries, and it arrives like any other message.

Texts go first. A text written while a video is moving between two phones crosses in about 2.5 seconds.

1

Mama writes

"Come home this weekend."
Her phone has no data, so HaFa seals the message for her son.

BLUETOOTH

2

A neighbour passes

His HaFa picks up the sealed message on his way out. He can't read it.

BLUETOOTH

3

He gets to town

His phone finds a network and uploads the message it is carrying.

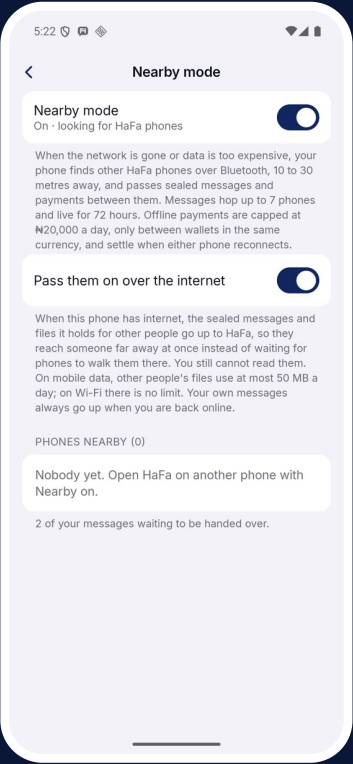
INTERNET

4

Her son reads it

In another city, it arrives like any other message from his mother.

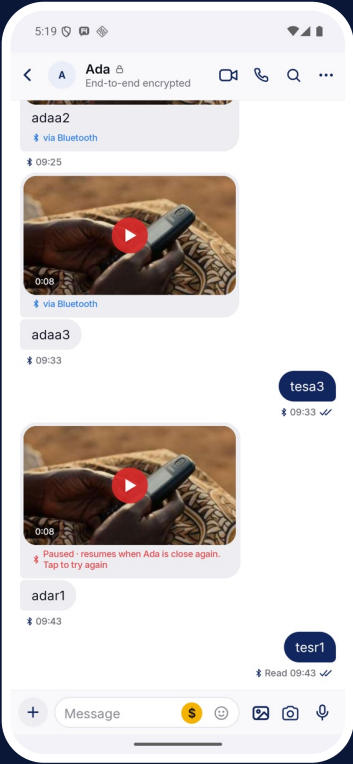
DELIVERED



SCREEN 12

Nearby mode

One switch. What this phone carries for others goes up when it has data, at most 50 MB a day on mobile data.



SCREEN 13

From our Bluetooth tests

Two phones, no internet. A video that was cut off resumes when the phones are close again.

7
phones a message can
hop through

72 h
a passing phone carries it

30
days a message waits for
someone offline

₦20k
a day in offline payments,
settled on reconnect



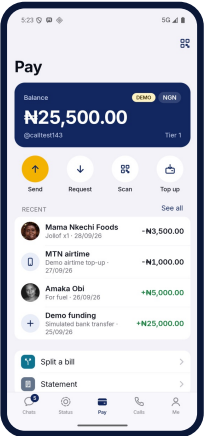
At the counter: a customer scans the shop's code and pays. Photo: Kampus Production / Pexels

CHAPTER 04 · MONEY

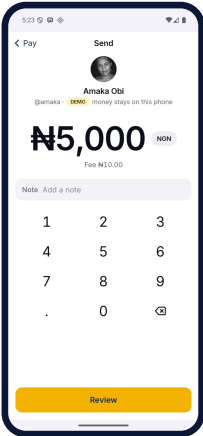
Pay the way you already talk.

One wallet, filled from mobile money, spent in a chat. Top up from MTN MoMo or Airtel Money by approving the request on your phone, then send to anyone on HaFa by name, tag or number. Every payment asks for your fingerprint, face or PIN, and shows the fee before you agree.

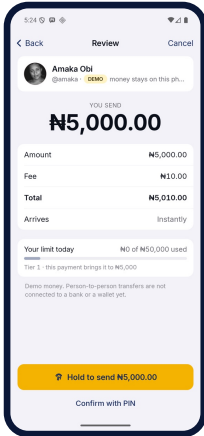
On ~~₦~~5,000 the fee is ~~₦~~10. The total, when it arrives and what is left of today's limit are on one screen.



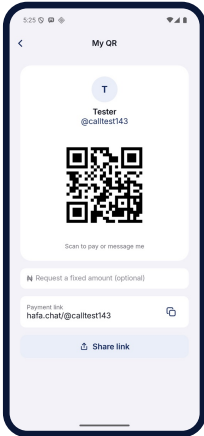
SCREEN 14
Pay
The balance, your tag and tier, then Send, Request, Scan and Top up, and recent payments.



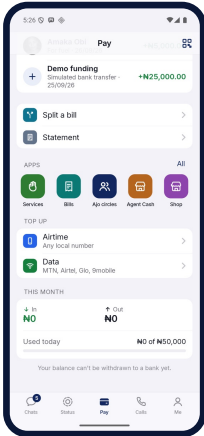
SCREEN 15
Send
Type an amount or pick one. Add a note. The fee is under the amount before you tap Review.



SCREEN 16
Hold to send
Amount, fee, total, “Arrives instantly”, and today's limit. Hold with your fingerprint, or use your PIN.



SCREEN 17
My QR
One code to be paid or messaged, with an optional fixed amount, and a link: hafa.chat/@yourtag.



SCREEN 18
Airtime, data, apps
Airtime and data for any local number, split a bill, your statement, the month's money in and out.



Two Rivers Mall, Nairobi. Photo: Anai171, CC BY-SA 4.0

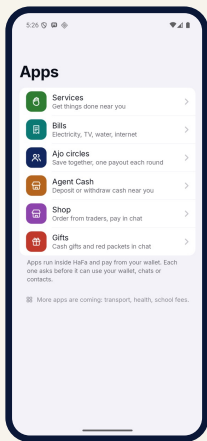


Lagos. Photo: Ninthgrid / Pexels

Small apps, one wallet.

Apps run inside HaFa and pay from your wallet. Each one says what it can do before it opens, and none can pay without your fingerprint, face or PIN. Transport, health and school fees are next.

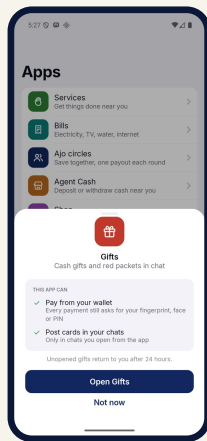
An Ajo circle of four, ₦10,000 a week, pays ₦40,000 to one member each round. Every contribution shows in the group's chat.



SCREEN 19

Apps

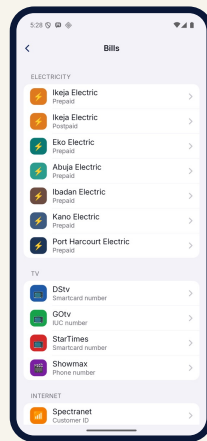
Services, Bills, Ajo circles, Agent Cash, Shop and Gifts.



SCREEN 20

What an app can do

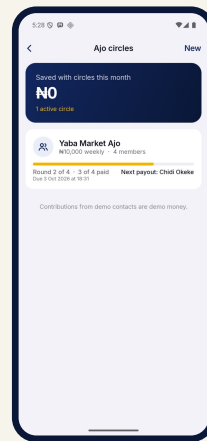
Before Gifts opens: pay from your wallet, and post only in chats you open from it.



SCREEN 21

Bills

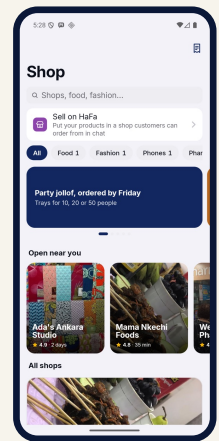
Electricity prepaid or postpaid, TV from DStv to Showmax, and internet.



SCREEN 22

Ajo circles

₦10,000 weekly, four members, round 2 of 4, and who is paid next.



SCREEN 23

Shop

Traders near you. Order in a chat and pay there. Any trader can open a shop.



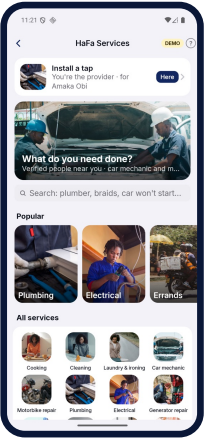
Photo: Abasiakan / Pexels

CHAPTER 06 · SERVICES NEW

Car won't start? **Ask HaFa.**

A plumber, a mechanic or a cleaner, chosen from quotes, seen coming, paid with a PIN. Show what needs doing with a photo or a short video, and verified providers nearby send a price and how soon they can come.

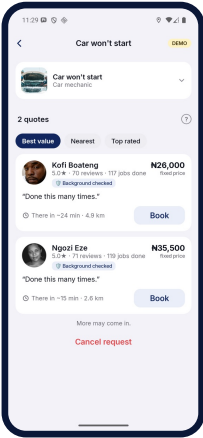
Booking holds the money in your wallet; it moves only when the work is done and you read your PIN to the provider. No line on the map: the provider's face moves towards you and the time to your door counts down.



SCREEN 24

Services

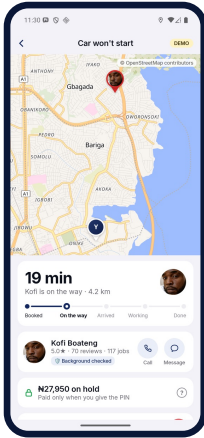
Twenty trades, each with its photograph, and your jobs first.



SCREEN 25

Quotes

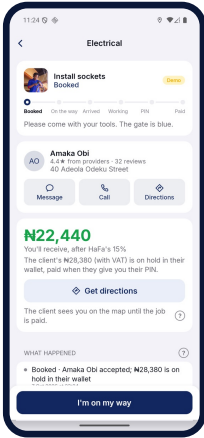
Faces, ratings, jobs done, background checks, prices and arrival times.



SCREEN 26

On the way

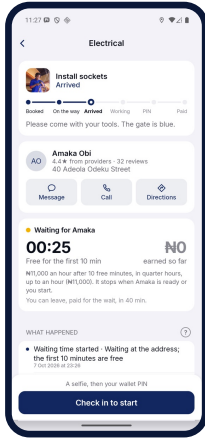
"19 min · Kofi is on the way", his face gliding across the city.



SCREEN 27

For providers

What you receive after HaFa's 15%, the client's rating, and Get directions.



SCREEN 28

Paid waiting

Ten minutes free, then paid by the quarter hour, up to an hour.

300 m

A provider starts only this close to the address.

48 h

To report a problem, with every step on record.

SOS

On every job, sharing where you are.

15%

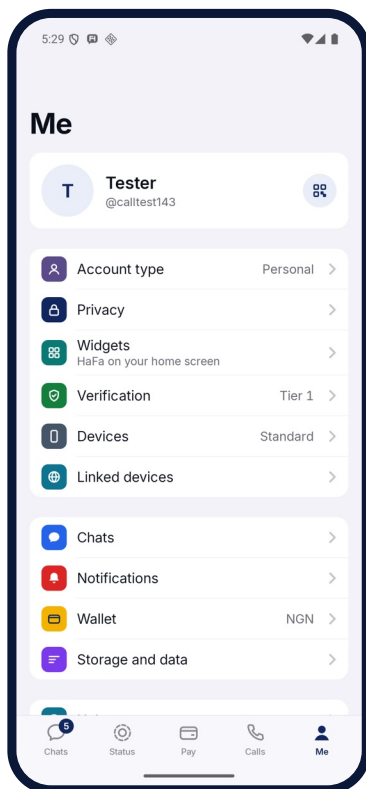
HaFa's fee, on labour. Never on parts.

Your account, your limits, your keys.

Me holds everything about you: whether you use HaFa personally, for a business or to offer services; privacy; your verification tier; your devices and the computers linked to your phone; and how much storage and data HaFa uses.

HaFa Web at web.hafa.chat lets you type on a computer while your phone does the encrypting.

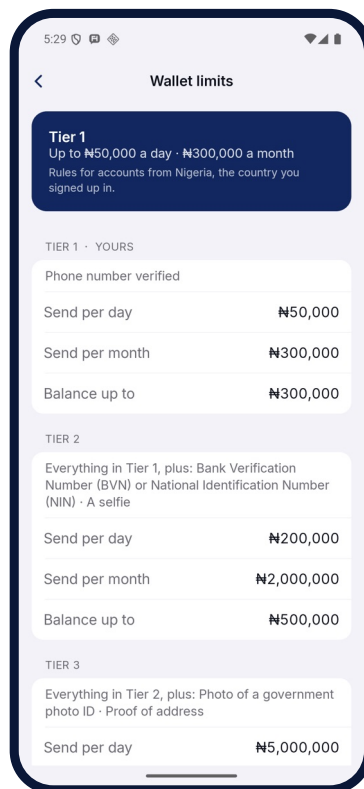
Your encryption key is made on this phone. The database on the phone is encrypted too, with SQLCipher and AES-256.



SCREEN 29

Me

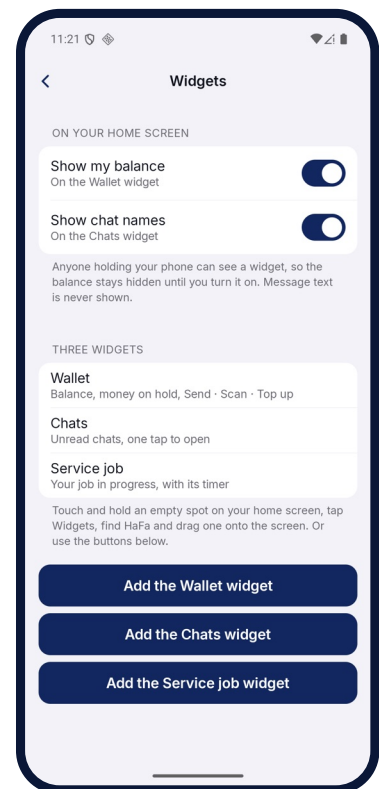
Account type, privacy, widgets, verification and linked devices; then chats, notifications, wallet, storage.



SCREEN 30

Wallet limits

In Nigeria, Tier 1 sends ₦50,000 a day; Tier 2 adds BVN or NIN and a selfie for ₦200,000; Tier 3 adds photo ID.



SCREEN 31

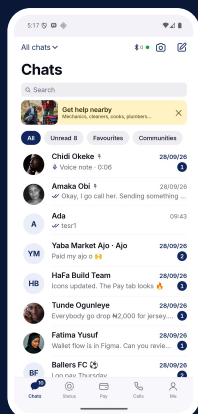
Widgets

Wallet, Chats and Service job on your home screen. The balance stays hidden until you show it.

One app, two phones.

HaFa for iPhone is built from the same code as HaFa for Android, so every screen, rule and price is the same on both. Calls go through Apple's CallKit, Face ID approves payments, and Apple Maps comes first in Get directions.

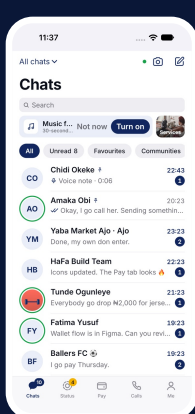
Messages between an Android phone and an iPhone use the same Signal encryption, tested in both directions. The iPhone app is in testing now.



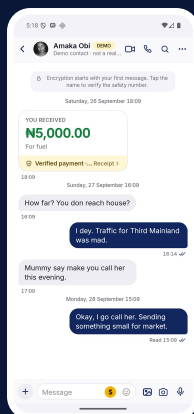
ANDROID

Chats

The same list, the same people.



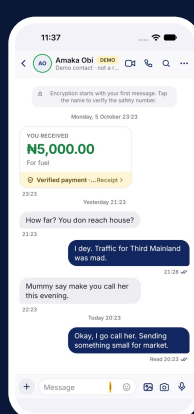
IPHONE



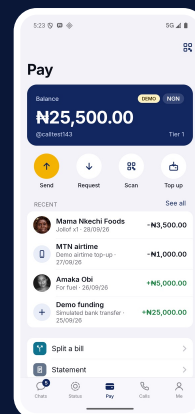
ANDROID

A conversation

Money in the chat, verified.



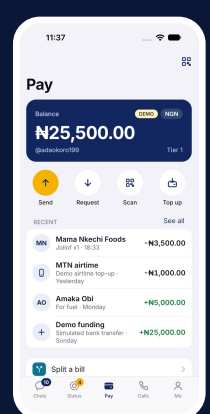
IPHONE



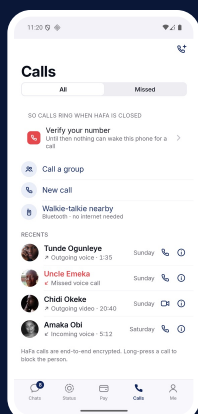
ANDROID

Pay

One wallet, one design.



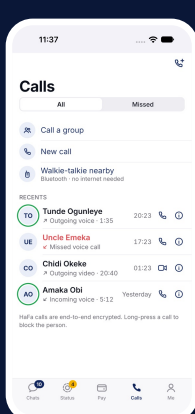
IPHONE



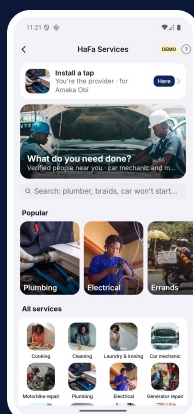
ANDROID

Calls

Voice, video and the walkie-talkie.



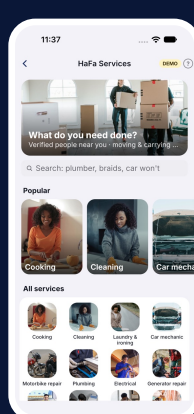
IPHONE



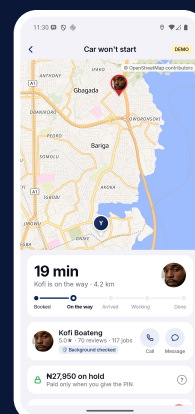
ANDROID

Services

Asking for help works the same way.



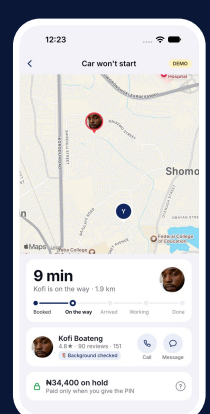
IPHONE



ANDROID

On the way

The provider moving towards you.

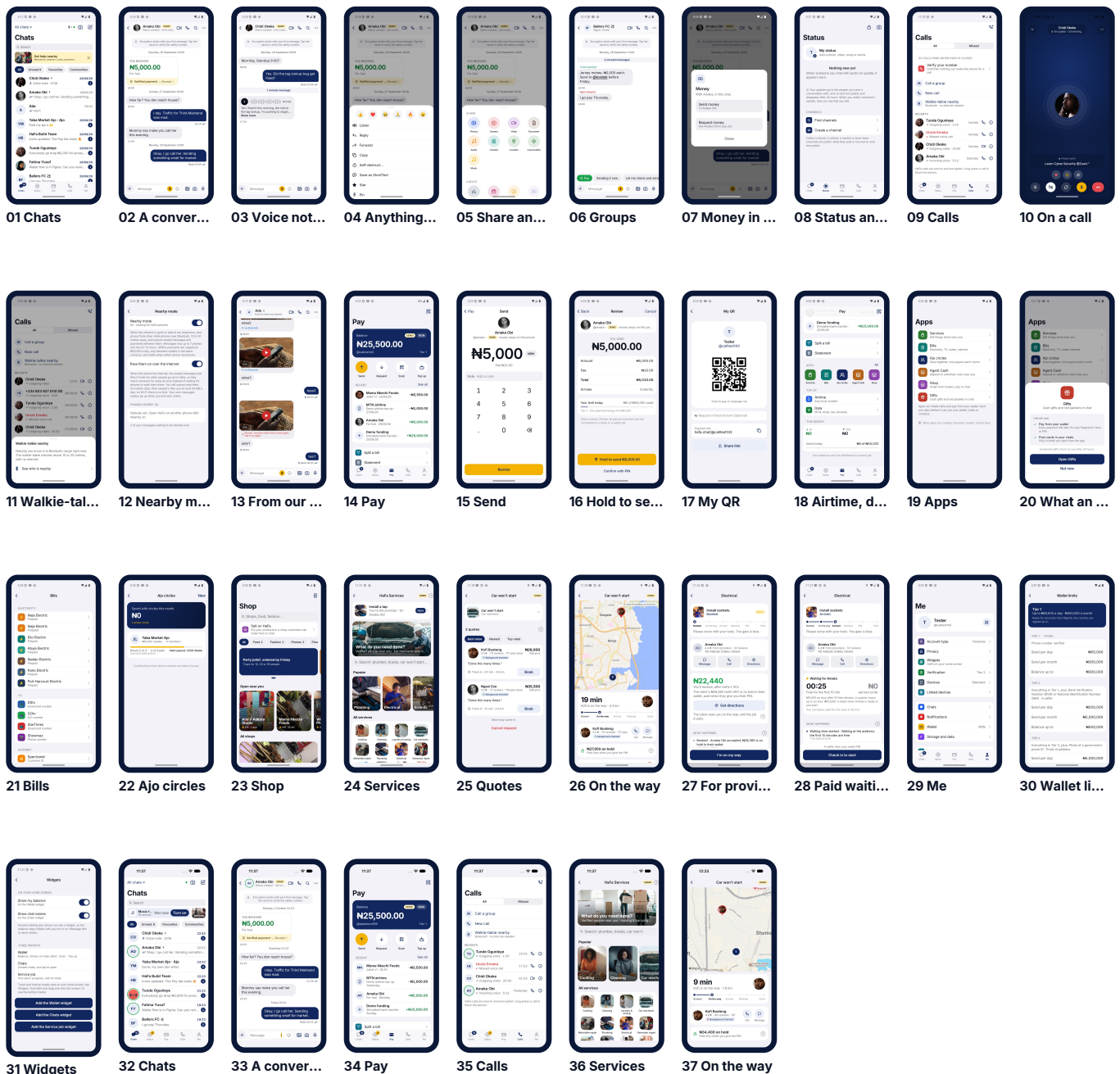


IPHONE

Navy for trust, yellow for what's next.

Navy #12275F Buttons, balance	Night #0D1C42 Calls	Sun #F5B301 Review, pay	Paper #F2F2F7 Ground	Leaf #0F7D38 Money in	Coral #E5484D Hang up, missed
--	----------------------------------	--------------------------------------	-----------------------------------	------------------------------------	--

EVERY SCREEN IN THIS ISSUE



BACK COVER

How far?

Chat, call and pay the people you
know, even when the network drops.

Get HaFa at hafa.chat

HaFa Magazine, Issue 02. Screens from HaFa 1.54 on an Android phone and an iPhone, in demo mode: the people and money are samples, not users or real payments. Some features depend on HaFa's payment partners and its server in each country. Prices, fees, limits and VAT shown are Nigeria's.

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