MAXIMUS CARD · GHANA

Ghana launch plan

Roadmap, build map and expense ledger for launching the Maximus card in Ghana as a card-as-a-service programme on licensed partners.

1 · Launch roadmap

Phases, decision gates, next four weeks, budget and risks.

2 · Build map

System map, build order, what not to build, who does what, spending caps.

3 · Expense ledger

What has been spent so far and what is planned, as of 12 November 2026.

Prepared 12 November 2026. Dates and budget lines are planning estimates, not quotes, legal or financial advice. Live version: maximus-plan.pages.dev

MAXIMUS CARD · GHANA LAUNCH

Launch roadmap

From today's investor demo to a closed pilot with 5–10 Ghanaian businesses in May 2027. Maximus runs as a card-as-a-service programme: licensed partners issue the card and hold the money, and Maximus is the software and customer experience on top.

MODEL	FUNDING ROUTES	BUDGET TO PILOT	PILOT STARTS
Card-as-a-service on licensed partners	**Mobile money (GHS) and USDC**	**USD 20,000**	**May 2027 (target)**

Where it stands

As of 12 November 2026.

DONE

Investor demo live

maximus-demo.pages.dev: mobile app and business console, fully simulated, 43 automated tests.

DONE

Mobile money funding in sandbox

Codex's backend: funding requests, signed provider events and a double-entry ledger.

IN REVIEW

USDC funding in sandbox

Claude's branch adds USDC deposits with source-wallet screening. Waiting to be merged.

DONE

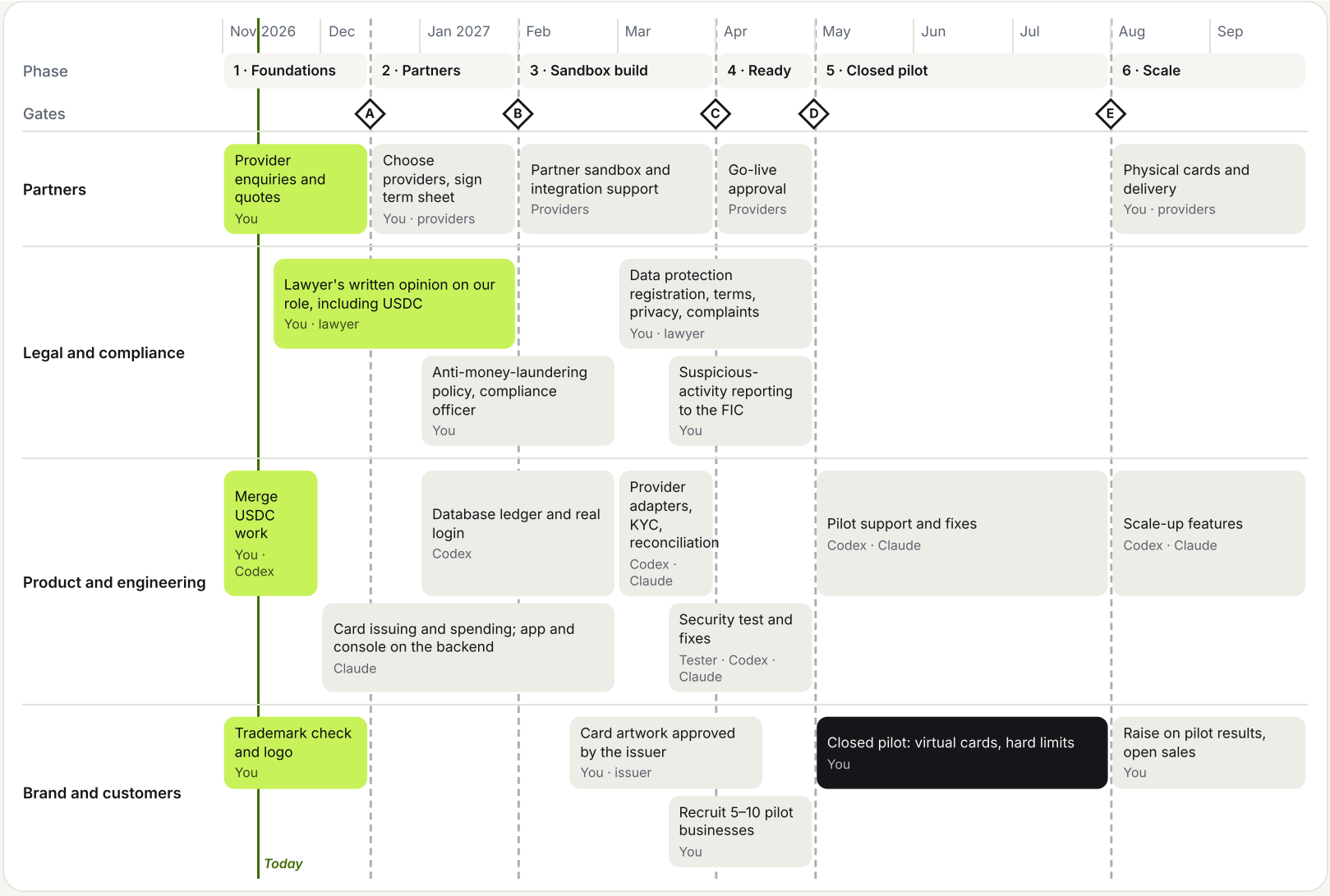
Plans and research

Requirements spec, provider shortlist (Onafriq first, Paymentology fallback), legal and compliance notes.

Timeline

Four workstreams over eleven months. Pick an owner to see their part.

Start now · Planned · The pilot · Decision gate



Dates are planning estimates. Provider onboarding usually sets the real pace: if Gate B slips, everything after it moves by the same amount. Engineering keeps going against sandbox stand-ins while the partners are being chosen.

Decision gates

Each phase ends at a gate. Don't spend on the next phase until every line under its gate is true.

A — Quotes in hand

Mid-December 2026

- Written quotes from at least two card providers for the mobile-money-funded card.
- An answer on the USDC route, from the same provider or a separate one.
- Every quote says whether identity checks and wallet screening are included.
- A Ghanaian fintech lawyer is engaged and the trademark search is back.

B — Partners chosen

End of January 2027

- Term sheet signed and sandbox access received.
- Lawyer's written opinion on Maximus's role, including whether the USDC route needs its own registration.
- Decided which company signs with the provider.
- Costs fit the USD 20,000 budget, or a raise is decided.

C — Sandbox flow works

End of March 2027

- In the partner's sandbox, end to end: sign up, identity check, fund by mobile money and by USDC, issue a virtual card, pay, reconcile.
- Balances come only from the server ledger, and every automated test passes.

D — Cleared for pilot

End of April 2027

- The partner approves go-live.
- Independent security test with no open critical or high findings.
- Registered with the Data Protection Commission; terms, privacy policy, complaints and anti-money-laundering processes in place.
- Pilot targets agreed in writing before the first card is issued.

E — Pilot proven

End of July 2027

- Pilot targets met for activation, funding success, fraud and support time.
- No money left unreconciled at any month end.
- Decision recorded: scale up and raise, adjust, or stop.

Next four weeks

What moves the plan to Gate A.

- Merge the USDC pull request; Codex pulls the latest main before its next task. — You · Codex
- Send enquiries to Onafriq and Paymentology (mobile money card) and to Rain, Kulipa and Bridge (USDC). — You
- Book a scoping call with a Ghanaian fintech lawyer. — You
- Run a trademark search on "Maximus" for financial services in Ghana. — You
- Decide which company contracts with the providers. — You
- Start the database-backed ledger and real login. — Codex
- Start card issuing and spending in the sandbox. — Claude

Budget to pilot

Estimates, not quotes. Replace each line with the provider and lawyer quotes at Gate A.

ITEM	WHEN	USD
Provider onboarding and first three months' minimum fees	Phases 2–5	8,000
Prefunded card balance (locked, not spent)	Phase 5	4,000
Legal opinion, provider contract, customer terms	Phases 1–4	3,000
Independent security test	Phase 4	2,000
Hosting, domain, logo, trademark search	Phases 1–3	1,000
Reserve	Any	2,000
Total		**20,000**

Risks

The four things most likely to move the dates or the budget.

RISK	WHAT WE DO ABOUT IT
Provider minimums exceed the budget	Ask for a pilot tier. Fall back to a referral or co-branded programme. Use the demo to raise the gap.
USDC route needs its own registration	Lawyer's opinion at Gate B. If blocked, launch the mobile-money card first and keep USDC in the sandbox.
Provider onboarding takes longer than planned	Run enquiries in parallel. Keep engineering moving against sandbox stand-ins.
Identity checks and wallet screening cost extra	Make it the first question in every quote; buying them separately can cost more than everything else combined.

MAXIMUS CARD · BUILD MAP

Build map

What to code, in what order, and where the USD 20,000 goes. The short version: build the thin layer that makes Maximus yours, and rent everything regulated from partners.

Build the thin layer

Ledger, login, money-moving logic, the app and console. This is Maximus.

Rent the regulated parts

Card processing, identity checks, crypto custody and card-number security come from partners.

Spend cash only where AI can't help

Partners, the lawyer and the security test. Codex and Claude write the code.

System map

The pilot product in one picture: what exists in the GitHub repo today, what to build next, and what partners provide.

BUILT IN SANDBOX · ON BRANCH · BUILD NEXT · PARTNER PROVIDES · LATER

WHAT CUSTOMERS USE

Customer app BUILD NEXT

Installable web app. The React prototype exists; it needs to show server balances instead of its own.

`app/`

Claude

Owner console BUILD NEXT

Minimal version for the pilot: cards, limits and activity for the business owner.

`app/`

Claude

Investor demo BUILT

Full simulation at maximus-demo.pages.dev. Doubles as the design reference.

`demo/`

Done

MAXIMUS API (YOURS)

Login and roles BUILD NEXT

Only a sandbox stand-in exists. Needs phone sign-in, sessions and owner or team roles.

`routes/authRoutes.ts`

Codex

Ledger BUILT

Double-entry and exactly-once, but held in memory. Move it to the database.

`services/ledgerService.ts`

Codex

Mobile money funding BUILT

Top-up requests and signed provider events, in the sandbox.

`routes/paymentRoutes.ts`

Codex

USDC funding ON BRANCH

Deposits with source-wallet screening that fails closed. Waiting to be merged.

`routes/usdcRoutes.ts`

Claude

Cards and card spend BUILD NEXT

Issue, freeze, limits; payment events debit the ledger. Only the contract exists.

`services/providerContracts.ts`

Claude

Withdraw to mobile money BUILD NEXT

Money out to the customer's wallet. The route is a placeholder today.

`/payroll/disburse`

Codex

Onboarding BUILD NEXT

Thin wrapper around the partner's identity checks. Returns "not configured" today.

`routes/onboardingRoutes.ts`

Codex

Reconciliation and ops view BUILD NEXT

Daily match of our ledger against the partner's records; screen for exceptions.

`new`

Codex

Database · Postgres on your existing Hetzner server. Table designs exist as migrations, not yet connected. `backend/migrations/`

PARTNERS (RENTED)

Card programme PARTNER

Visa card, payment processing, secure card-number display. Onafriq first, Paymentology as fallback.

Mobile money rail PARTNER

Top-ups and withdrawals on MTN, Telecel and AirtelTigo. Often part of the card partner's offer.

USDC provider PARTNER

Holds the stablecoins and deposit addresses. Rain, Kulipa or Bridge to be asked.

Identity checks and screening PARTNER

Ideally included by the card partner. Buying separately is the biggest cost risk.

Build order

Do these in order. Steps 2 to 5 need no partner yet, so coding never waits for

contracts.

1	**Merge and add guard rails** Merge the USDC branch. Add automatic checks so every pull request runs the type checks and tests. **Done when** main has both funding routes and checks run on every pull request.	**You · Codex** Before Gate A **USD 0**
2	**Database ledger** Store funding requests, provider events and ledger entries in Postgres instead of memory, using the existing table designs. Every money movement is written in one database transaction. **Done when** a server restart loses nothing and a repeated event still credits once.	**Codex** Before Gate B **USD 0 · existing server**
3	**Real login and roles** Phone number and one-time code, sessions, and owner or team-member roles checked on the server. **Done when** the sandbox login is switched off and every route needs a real session.	**Codex** Before Gate B **USD 0 · SMS costs cents**
4	**Cards in the sandbox** Issue a virtual card, freeze it and set limits. Card payment events debit the ledger and decline when the card is frozen, over its limit or short of funds. **Done when** tests cover an approval and every decline reason.	**Claude** Before Gate C **USD 0**
5	**App and console on the real API** Replace the app's own balances with API calls, and build the minimal owner console: cards, limits, activity. **Done when** every balance on screen comes from the server.	**Claude** Before Gate C **USD 0**
6	**Partner connections** Swap each sandbox stand-in for the chosen partner: card programme, mobile money, USDC and identity checks. The provider contracts already define the slots. **Done when** the full flow passes in the partner's sandbox.	**Codex · Claude** Gate C Partner fees, see below

7	**Withdraw to mobile money** Move money from Maximus to the customer's MoMo wallet through the partner. **Done when** a payout settles once and a failed payout puts the money back.	Codex Gate C USD 0
8	**Reconciliation and ops view** A daily job compares our ledger with the partner's records. One screen shows mismatches, identity-check cases and support requests. **Done when** a deliberately planted mismatch is caught and shown.	Codex Before Gate D USD 0
9	**Hardening and security test** Rate limits, a tamper-proof audit log, monitoring and alerts, backups with a tested restore. Then an independent security test. **Done when** no critical or high findings remain open.	Codex · Claude · tester Gate D USD 2,000

Not now

Each of these is tempting and each would eat the budget or the calendar before the pilot.

Native iOS and Android apps
Use the installable web app for the pilot. The app stores ask for licensed-partner proof anyway.

Physical cards
After the pilot. Printing and delivery add cost and weeks.

Your own identity checks or wallet screening
Rent them from the partner.

Holding crypto or card numbers yourself
This is what pulls a company into licences and heavy card-security rules.

Bulk payroll and approval chains
Build them once pilot businesses ask. The demo already shows the design.

Rewards, credit, other countries
After Gate E.

Who does what

Keep each agent on its own part so they don't overwrite each other.

You
Decide scope, talk to partners and the lawyer, try every change before it is merged, and be the first pilot user.

Codex
The backend core: database, login, withdrawals, reconciliation, onboarding.

Claude
Cards and card spend, the app and console on the API, tests, and reviewing Codex's pull requests.

How each piece of work moves

The same loop for every step above. GitHub is the single source of truth.

1. Pick one step from the build order.
2. The agent works on its own branch.
3. Tests pass and the other agent reviews.
4. You try it in the sandbox.
5. Merge to main and tick it off the roadmap.

Where the USD 20,000 goes

My estimates until the quotes arrive at Gate A. Coding itself costs no cash.



- Partner onboarding and 3 months' minimums — 8,000
- Prefunded card balance (yours, locked) — 4,000
- Lawyer: opinion, contract, terms — 3,000
- Independent security test — 2,000
- Domain, logo, trademark search — 1,000
- Reserve for surprises — 2,000

Spending cap by gate

Never pass the cap before the gate is cleared. If a gate fails, at most that much is gone.

GATE	SPENT ON	CAP, USD
A · Quotes in hand	Trademark search, domain, lawyer's scoping call	1,000
B · Partners chosen	Lawyer's written opinion, partner onboarding fee	5,000
C · Sandbox flow works	First partner monthly fees	8,000
D · Cleared for pilot	Security test, final legal work, more monthly fees	14,000
E · Pilot proven	Prefunded card balance	18,000

Caps are cumulative. The last USD 2,000 is the reserve.

What costs nothing

All the code
Codex and Claude build it. No developer salaries.

Hosting
API and database on your existing Hetzner server until the pilot proves out.

Automatic tests
GitHub's free allowance runs them on every pull request.

App store fees
Skipped by using the installable web app for the pilot.

3 · Expense ledger

Spend to date and planned use of the USD 20,000 pilot budget, as of 12 November 2026. Tools shared with the founder's other ventures are counted in full and marked shared. EUR converted at 1.1148 USD (close 27 Oct 2026).

BUDGET TO PILOT	SPENT SO FAR (PAID)	PLANNED, NOT YET PAID	LEFT AFTER BOTH
USD 20,000.00	**USD 203.29**	**USD 20,000.00**	**USD −203.29**

DATE	ITEM	AMOUNT	USD	STATUS	CATEGORY	COVERS	NOTES
5 Nov 2026	Claude subscription (Claude Code)	EUR 137.50	153.29	Paid	AI tools	Shared	Monthly subscription, used to build the product.
6 Nov 2026	Lovable Business plan	USD 50.00	50.00	Paid	AI tools	Shared	Monthly subscription.
—	Codex (ChatGPT plan)	—	—	To confirm	AI tools	Shared	Amount being confirmed.
—	Kimi K3	—	—	To confirm	AI tools	Shared	Amount being confirmed.
—	Groq	—	—	To confirm	AI tools	Shared	Amount being confirmed.
11 Nov 2026	Cloudflare Pages (investor demo)	USD 0.00	0.00	Free	Hosting	Maximus only	maximus-demo.pages.dev, free plan.
11 Nov 2026	GitHub private repository	USD 0.00	0.00	Free	Other	Maximus only	Free plan.
—	Card provider onboarding and 3 months' minimums	USD 8,000.00	8,000.00	Planned	Partner fees	Maximus only	Estimate until quotes at Gate A.
—	Prefunded card balance	USD 4,000.00	4,000.00	Planned	Card prefunding	Maximus only	Your money, locked as card float.
—	Lawyer: opinion, contract, terms	USD 3,000.00	3,000.00	Planned	Legal	Maximus only	Estimate.
—	Independent security test	USD 2,000.00	2,000.00	Planned	Security test	Maximus only	Before the pilot, Gate D.
—	Domain, logo, trademark search	USD 1,000.00	1,000.00	Planned	Brand and domain	Maximus only	Estimate.
—	Reserve	USD 2,000.00	2,000.00	Planned	Other	Maximus only	Only for surprises.

The original USD 20,000 plan did not include AI subscriptions, so they currently come out of the reserve. At about USD 200 a month they would use the whole reserve in roughly ten months.