
ChopDot: Polkadot-Native Group Expense Settlement

ChopDot Brief

WHAT IT IS

ChopDot is a group expense app that lets friends create shared pots, track costs, and settle in DOT on Polkadot Asset Hub in seconds. It won the global Build Resilient Apps with Polkadot Cloud hackathon (234 project submissions, 2,700+ participants, \$40K prize pool) and is live at chopdot.xyz.

THE PROBLEM

Group expenses in crypto are either solved with Web2 tools (Splitwise, Venmo, Revolut) that are custodial, geo-locked, and KYC-heavy, or not solved at all. ChopDot closes that gap: transparent, borderless, self-custodial group finance that works for people who have never touched a wallet.

KEY PRODUCT DECISIONS

- **Scope discipline over feature sprawl.** Shipped the core loop (create pot, log expenses, settle in DOT) and deliberately deferred stablecoins, escrow, and DeFi yields to a public roadmap.
- **Multi-wallet support plus email auth.** Polkadot.js, SubWallet, Talisman, and WalletConnect for crypto users. Supabase email auth for non-crypto friends. Only the person settling needs a wallet.
- **Local-first data layer.** Pots and expenses live in the browser first for speed and offline resilience. Designed to migrate to a shared backend without rewriting the data model.
- **Verifiable receipt exports.** Optional IPFS/Crust pinning so receipts can outlive the app. Transparency is the default, not an afterthought.
- **Mobile-first, responsive UI.** Dark/light mode, clean onboarding flows, and copy that explains chain interactions without overwhelming non-technical users.

MY ROLE

I co-created ChopDot and led product direction: positioning, UX priorities, and ecosystem alignment with the Polkadot roadmap. My focus was on the decisions that shape whether a product gets used: who the user is, what the core loop should be, what to cut, and how to frame it for both crypto-native and mainstream audiences.

WHY THIS MATTERS FOR GNOSIS

ChopDot and Gnosis Pay solve the same underlying problem from different angles: making crypto settlement feel normal for real people. ChopDot gave me direct experience with the wallet-to-settlement pipeline, the onboarding gap for non-crypto users, and the product trade-offs involved in building consumer-facing Web3 payments. It is hands-on proof of the kind of product and commercial thinking I would bring to Gnosis Pay's expansion.

LINKS

- **Landing page:** chopdot.xyz
- **Live app:** app.chopdot.xyz
- **Source code:** github.com/ChopDotHQ/ChopDot
- **Hackathon submission:** devpost.com/software/chopdot