remi

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COMPANY OVERVIEW MEMO · JUNE 2026

Company Overview

Borderless settlement infrastructure • Corridor-led launch: UAE to Egypt, EU to Morocco

COMPANY OVERVIEW MEMO

Remi, borderless settlement infrastructure

Remi sits between traditional financial institutions, regulated digital-asset rails, and local payout environments, enabling faster, more transparent, and more compliant cross-border transactions. It is not a consumer remittance app. It is the infrastructure layer that moves value across supported corridors and participant types.

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IN ONE LINE

Global remittance and cross-border payments remain slow, fragmented, and operationally expensive. Stablecoins improved settlement speed but did not solve privacy, compliant integration, or the final fiat payout layer. Remi connects these missing pieces through an infrastructure model that works with regulated participants rather than replacing them. Remitty, the first network participant, is the consumer-facing wedge that activates the first corridor; the company thesis is the network, not any one app on top of it.

01 Executive Summary

Remi is borderless settlement infrastructure designed to improve how money moves across borders. The company sits between traditional financial institutions, regulated digital-asset rails, and local payout environments, enabling faster, more transparent, and more compliant cross-border transactions.

The core thesis is straightforward: global remittance and cross-border payments remain slow, fragmented, and operationally expensive. Stablecoins have improved settlement speed, but they have not solved privacy, compliant integration, or the final fiat payout layer. Remi is built to connect these missing pieces through an infrastructure model that works with regulated participants rather than replacing them.

1.1 A corridor-first launch

Remi launches with a corridor-first strategy. The first phase focuses on UAE to Egypt and EU to Morocco, using a partner-led operating structure to prove corridor economics, transaction reliability, payout execution, and liquidity behavior. From there, the company expands into additional corridors and adjacent money-movement use cases.

UAE → Egypt | EU → Morocco | First participant: Remitty | Launch: 2Q 2026

1.2 Remitty is the wedge, not the thesis

Remitty, the company's first network participant, is the initial consumer-facing wedge. Its purpose is to help activate the first corridor, validate retail demand, and generate real flow through the infrastructure. It is not the company thesis by itself.

> **The company thesis is the infrastructure network. Remitty is the first proof that the network runs.**

02 Investment Thesis

The investment case for Remi is built on five core beliefs.

2.1 Cross-border money movement remains structurally broken

Existing remittance and cross-border payment systems remain burdened by multi-day settlement windows, high effective fees, fragmented liquidity, layered intermediaries, and inconsistent final-mile payout experiences. This creates a large infrastructure gap, particularly in corridors connecting developed send markets to emerging-market receive markets.

2.2 Stablecoins solved speed, but not institutional usability

Stablecoins have demonstrated that global value can move faster and more cheaply than legacy rails. Institutional adoption, however, is still constrained by privacy limitations on public ledgers, operational complexity in off-ramping to local fiat, and inconsistent integration paths into regulated payout systems. Remi is built to solve these integration and coordination problems.

2.3 Emerging-market corridors are large enough to support infrastructure businesses

High-volume corridors such as UAE to Egypt and EU to Morocco combine meaningful annual transfer volume, recurring user need, fragmented execution today, and strong demand for regulated, reliable payout delivery.

2.4 A corridor-first strategy is more realistic than a fully licensed day-one model

Rather than waiting to build a full stack in every market before launching, Remi is designed to coordinate with regulated participants already operating in each layer of the flow. This lets the company move faster, validate operational assumptions earlier, and allocate resources toward corridor activation and growth.

2.5 The long-term value sits in network expansion

Remitty is the first wedge. The deeper opportunity is to become the infrastructure layer used by multiple participant types across multiple corridors and use cases.

03 What Remi Is, and Is Not

Remi is a cross-border money-movement infrastructure company. It is positioned as a technology and coordination layer that helps regulated participants move money more effectively across supported corridors.

WHAT REMI IS

A coordination layer

Designed to coordinate value movement between originating applications and regulated participants, compliance and routing logic, settlement and liquidity coordination, and receiving payout environments and local rails.

WHAT REMI IS NOT

Not a single institution

Remi is not a bank, a custodial institution, a standalone exchange, or a consumer remittance app company alone. It works with regulated institutions and payout environments rather than attempting to replace them.

3.1 Remitty's role

Remitty is the first network participant and first consumer-facing application connected to the Remi infrastructure. Its role is to activate the first corridor, validate consumer demand, create initial transaction density, and provide operating proof for the network.

THE RELATIONSHIP

Remitty helps prove Remi, but Remi is the company being underwritten.

04 The Problem

Cross-border money movement still suffers from three deep structural issues.

ISSUE 1

Legacy rails are slow and expensive

Many cross-border flows still depend on multiple intermediaries, fragmented payout mechanisms, and capital-intensive operational structures. This increases both cost and settlement time.

ISSUE 2

Digital rails miss the last mile

Stablecoins improve settlement speed but do not automatically provide local-currency payout readiness, user-level privacy in regulated flows, or integration with compliant payout infrastructure.

ISSUE 3

Payout readiness is fragmented

Money movement depends on the reliability of local payout execution. Even when settlement improves, the user experience breaks if payout liquidity, coordination, or final-mile delivery is weak.

> **Remi is built to solve the coordination problem across these layers.**

05 The Solution

Remi connects financial institutions, liquidity providers, and payout environments through a shared infrastructure layer. A transaction moves through four broad stages.

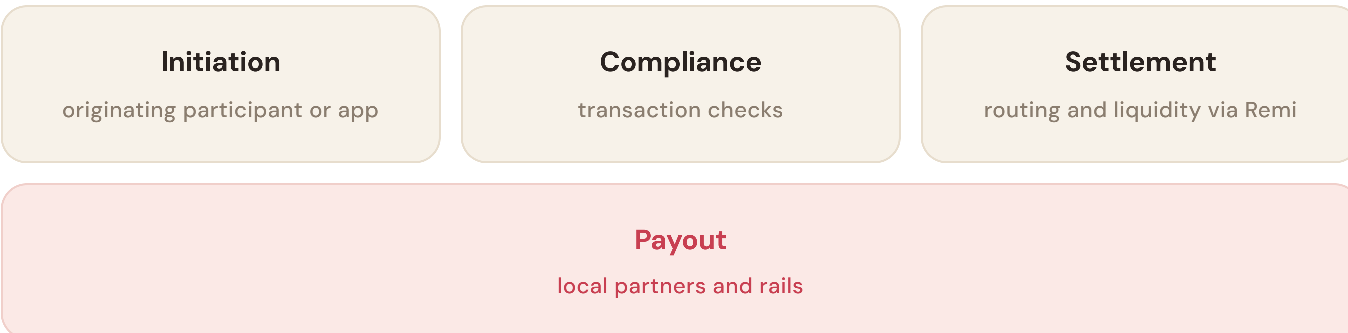

FIG. 1 The core operating logic. Remi coordinates the middle of the flow so regulated participants can hand value cleanly from initiation to local payout.

5.1 What this improves

- Settlement speed
- Corridor transparency
- Payout reliability
- Regulatory compatibility
- Liquidity coordination

5.2 Why this matters

The company's advantage does not come from one user interface. It comes from making regulated cross-border money movement operationally easier for multiple participant types.

06 Why Now

The timing for a company like Remi is driven by a combination of market and infrastructure shifts.

MARKET

Large and persistent demand

Global remittance and cross-border payment needs remain large, recurring, and economically important for both households and businesses.

SETTLEMENT

Stablecoins are a real primitive

Digital-dollar infrastructure is no longer theoretical. Stablecoins have reached meaningful market scale and are now part of how value already moves globally.

REGULATION

Frameworks are becoming usable

Digital-asset and payments regulation is evolving in ways that make infrastructure integration more realistic, particularly in markets open to regulated cross-border innovation.

DEMAND

Businesses need better rails too

Demand is no longer limited to migrant remittance. Cross-border payouts, payroll, embedded finance, merchant settlement, and business transfers increasingly require better infrastructure.

07 Launch Strategy

Remi launches with two initial corridors, selected because they combine strong remittance relevance, meaningful annual volume, clear payout need, and operational fragmentation that creates room for improvement.

UAE → Egypt | EU → Morocco

7.1 Why these corridors

FIRST WEDGE

UAE to Egypt

Combines large recurring send-side activity, strong receive-side remittance importance, a meaningful need for fast and reliable payout, and conditions suitable for testing partner-led corridor infrastructure.

SECOND CORRIDOR

EU to Morocco

Provides substantial remittance activity and strategic relevance. It broadens the initial corridor base while remaining consistent with the same infrastructure thesis.

7.2 How launch is structured

Launch is intentionally staged, a more practical operating model than attempting to scale every layer simultaneously.

Corridor activation	Participant proof	Monetization depth
first	first	second

Replication
thereafter

08 Expansion Logic

The expansion plan follows a corridor and product layering model: deepen existing execution capability before broadening into a larger multi-corridor network.

8.1 Corridor sequence

Year 1

- UAE → Egypt
- EU → Morocco

Year 2

- Egypt → UAE
- EU → Egypt

8.2 Phase 3 corridor depth

Send markets

- UAE
- Saudi Arabia
- Kuwait
- Qatar

Receive markets

- Egypt
- India
- Pakistan
- Bangladesh
- Nigeria
- Kenya

8.3 Phase 4 corridor scale

Same receive markets as Phase 3, with send markets expanded to include the European Union and the United Kingdom.

09 Business Model Summary

The model carries distinct network and wedge economics that compound into a multi-stream platform over time.

REMI

Network revenue logic

At launch, Remi monetizes through an infrastructure fee on exchange-house-originated flows, economic benefit from corridor liquidity float, and later expansion into broader participant and transaction categories.

Infrastructure monetization is intentionally soft in the first six months to accelerate corridor activation.

REMITTY

Wedge revenue logic

Remitty provides the first retail and participant-side economics by generating corridor volume through the first consumer-facing flow.

This gives the company activation volume, real transaction data, user-behavior evidence, and early throughput through the network.

9.1 Later product expansion

Over time, the company expands beyond initial remittance into additional use cases, supporting the move from wedge to network.

- Payroll
- Freelancer payouts
- Merchant and B2B payments
- Embedded financial infrastructure

10 Product and Network Strategy

The product roadmap layers capability phase by phase, each one establishing what the next relies on.

PHASE 1

Operating proof

Prove instant settlement behavior, corridor economics, launch participant execution, and payout reliability.

PHASE 2

Depth

Broaden product and participant depth: more active users and participant activity, payroll and payout expansion, deeper corridor utilization, higher throughput.

PHASE 3 AND BEYOND

Operating system

Expand from remittance into wallet and ledger functionality, spend and payment rails, value-added services, and balance-based features.

ON TOKENS

Token-related mechanics remain part of the broader roadmap, but are not the core of the launch thesis.

11 Regulatory and Operating Structure

11.1 Partner-led operating model

Remi is structured to work with licensed institutions and regulated participants in each corridor. This allows the company to launch with an operationally realistic model while remaining compatible with existing regulatory frameworks.

11.2 Jurisdiction strategy

The operating structure is designed to connect with sending institutions in origin jurisdictions, receiving banks and payout environments in destination jurisdictions, and regulated partners supporting outbound corridor execution where required.

11.3 Standards and operating posture

Company materials position the business around a disciplined operating posture supported by privacy and data-protection expectations, information-security standards, and institutional-grade controls and governance practices.

12 Team and Founder Fit

The company is built by founders whose backgrounds align directly with the problem being solved. Remi requires both commercial realism and technical credibility.

COMMERCIAL

Capital-markets depth

Leadership with experience across investment banking, venture capital, emerging-market payments, and capital allocation and company building.

TECHNICAL

Infrastructure depth

Leadership with long-duration technical experience across software engineering, blockchain development, financial-infrastructure design, and digital-currency systems.

13 Why This Company Can Win

ADVANTAGE 1

An infrastructure problem, not just UX

Remi solves the coordination problem across settlement, liquidity, routing, and payout, not only the front-end experience of sending money.

ADVANTAGE 2

A realistic wedge

The company starts with a corridor wedge, a first participant, and a partner-led model that can generate proof before full scale.

ADVANTAGE 3

Repeatable expansion logic

The model is designed to replicate across corridors, across participant types, and across money-movement use cases.

ADVANTAGE 4

Infrastructure as center of gravity

Long-term value is not a single app or retail flow. It is the infrastructure layer becoming increasingly central to how supported participants move money.

14 Key Risks and Mitigants

Corridor activation risk

The first corridor must prove operationally before the model can replicate.

MITIGANT

- Launch is deliberately narrow and partner-led.
- Early economics are structured to reduce adoption friction.

Dependence on early participant success

The first participant plays an important role in demonstrating user demand and transaction flow.

MITIGANT

- The company is not modeled as a single-participant business over time.
- Infrastructure expansion reduces concentration risk.

Regulatory complexity across markets

Cross-border infrastructure businesses must operate across multiple legal and operating environments.

MITIGANT

- Remi connects through regulated participants rather than replacing them.
- Corridor-by-corridor expansion reduces operational shock.

Execution risk from wedge to network

Many businesses prove a wedge but fail to scale a platform.

MITIGANT

- The roadmap already layers additional products and participant types into the plan.
- The financial model is not dependent on a single monetization stream forever.

15 Conclusion and Snapshot

Remi is being built as a cross-border infrastructure company with a consumer entry wedge, not as a consumer remittance app alone. The launch logic is disciplined: start with two meaningful corridors, use the first participant to activate real flow, prove commercial and operational behavior, then scale the network across more corridors, more participants, and more use cases.

> **The resulting opportunity is larger than remittance alone. If executed well, Remi becomes a repeatable infrastructure layer for regulated money movement across emerging-market corridors.**

15.1 Snapshot summary

What Remi is	Borderless settlement infrastructure for compliant global money movement.
What Remitty is	The first network participant and first consumer-facing distribution wedge.
Initial corridors	UAE to Egypt, EU to Morocco.
Expansion sequence	Egypt to UAE, EU to Egypt, GCC to emerging-market corridors, then GCC plus EU plus UK to a broader receive-market set.
Launch principle	Corridor activation first. Monetization depth second. Replication thereafter.

15.2 Memo boundary

This memo covers company overview, strategic positioning, launch logic, business-model summary, corridor strategy, and founder fit. It does not fully detail commercial assumptions, financial-model mechanics, full market sizing, GTM planning, or token and staking mechanics in depth. Those belong in the Commercial Model Memo, Financial Model Memo, Market and Competition Memo, Go-To-Market Memo, and supporting appendices.
