



remi

Unifying Rails for Instant Money Movement



April 2026





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## Remittance Issues

Existing remittance infrastructure is slow and expensive.



**3-5** days

Average transfer time



**6.5%**

Average Fees



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## Blockchain Was Supposed to Fix This

Failure to deliver privacy and fiat in the last mile.



### **Pseudonymity ≠ Privacy**

This makes stablecoins unfit for regulated remittance systems. Once a wallet is linked to a person, their entire history is visible.



### **Remittance ≠ Cash in hand**

The last mile means connecting digital assets to local money instantly and safely, even for the unbanked.



# Introducing Remi

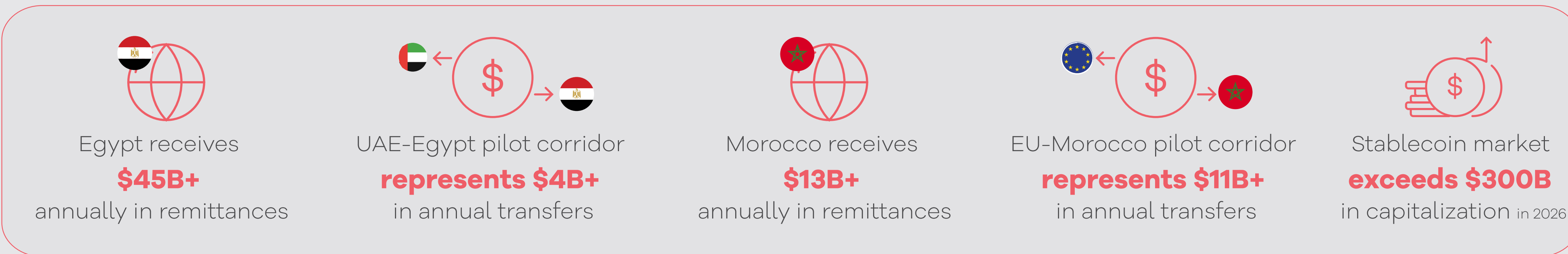
Remi is a borderless liquidity infrastructure network that enables instant, transparent and compliant global money movement, bridging traditional finance and digital assets while improving access to financial services in emerging markets.



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## Market Context

Many families in developing economies rely on these transfers.



### Despite advances in digital payment technologies, several challenges remain:

- Liquidity fragmentation across institutions
- Regulatory differences across jurisdictions
- Slow last-mile payout infrastructure

Remi addresses these issues by connecting financial institutions, liquidity providers and payment networks through a shared and transparent infrastructure layer.

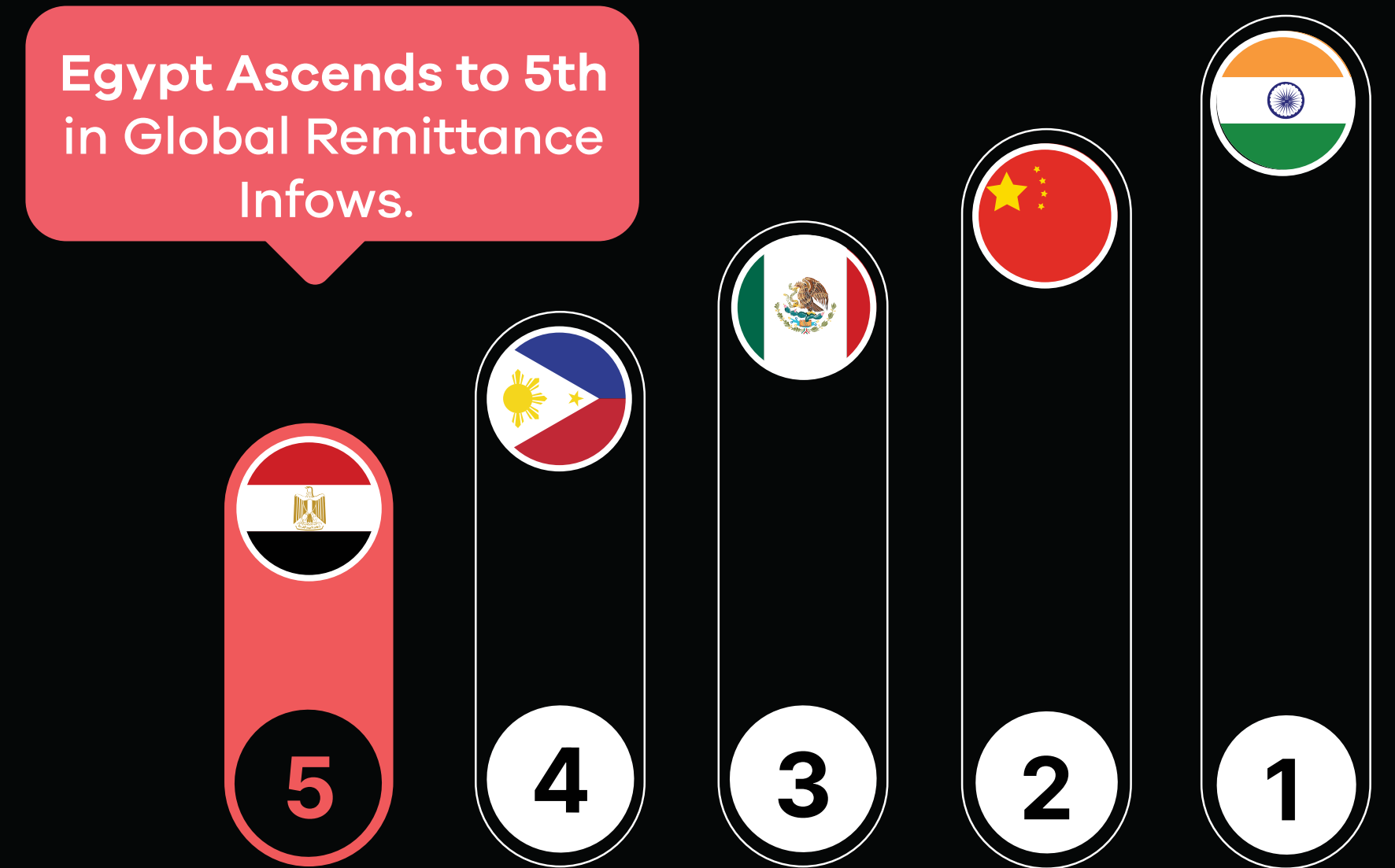
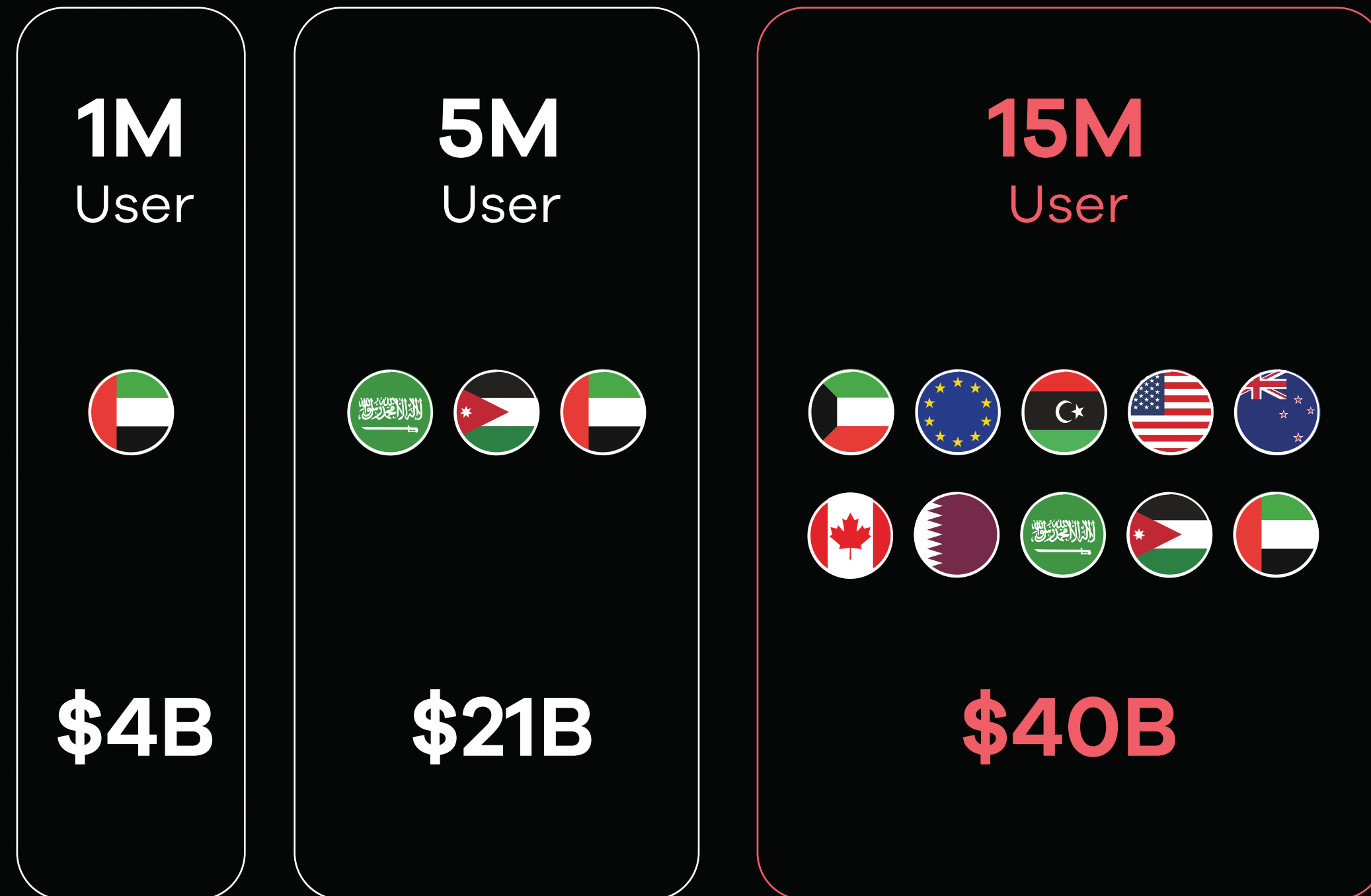
Global remittance exceeds **\$800B** each year.



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# Why Egypt Is Our Launchpad

Egypt's remittance opportunity.



Egypt's rise to the fifth spot globally for remittance inflows underscores the critical role that cross-border transfers play in supporting household spending, buffering income swings and strengthening economic resilience nationwide by blockchain rails.

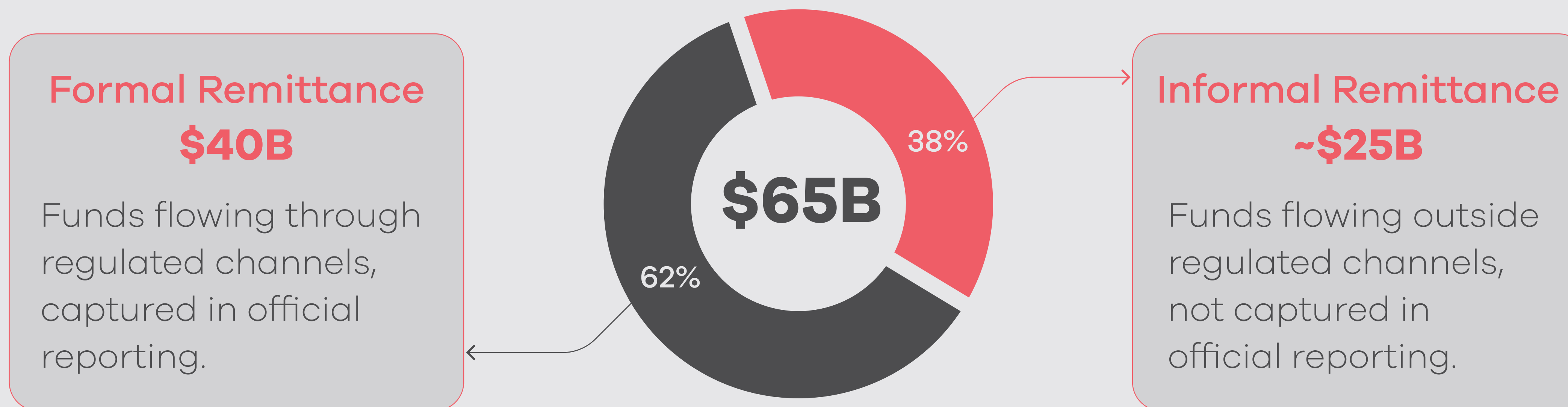
Remittance flows account for **10%** of Egypt's GDP.



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## Egypt's Remittance is Huge, But Not Fully Accounted For

Shift stablecoin-driven informal flows into regulated channels.



**\$48B in crypto circulated in Egypt in 2025. \$25B of which is in stablecoin form.**

Source Chainalysis 2025



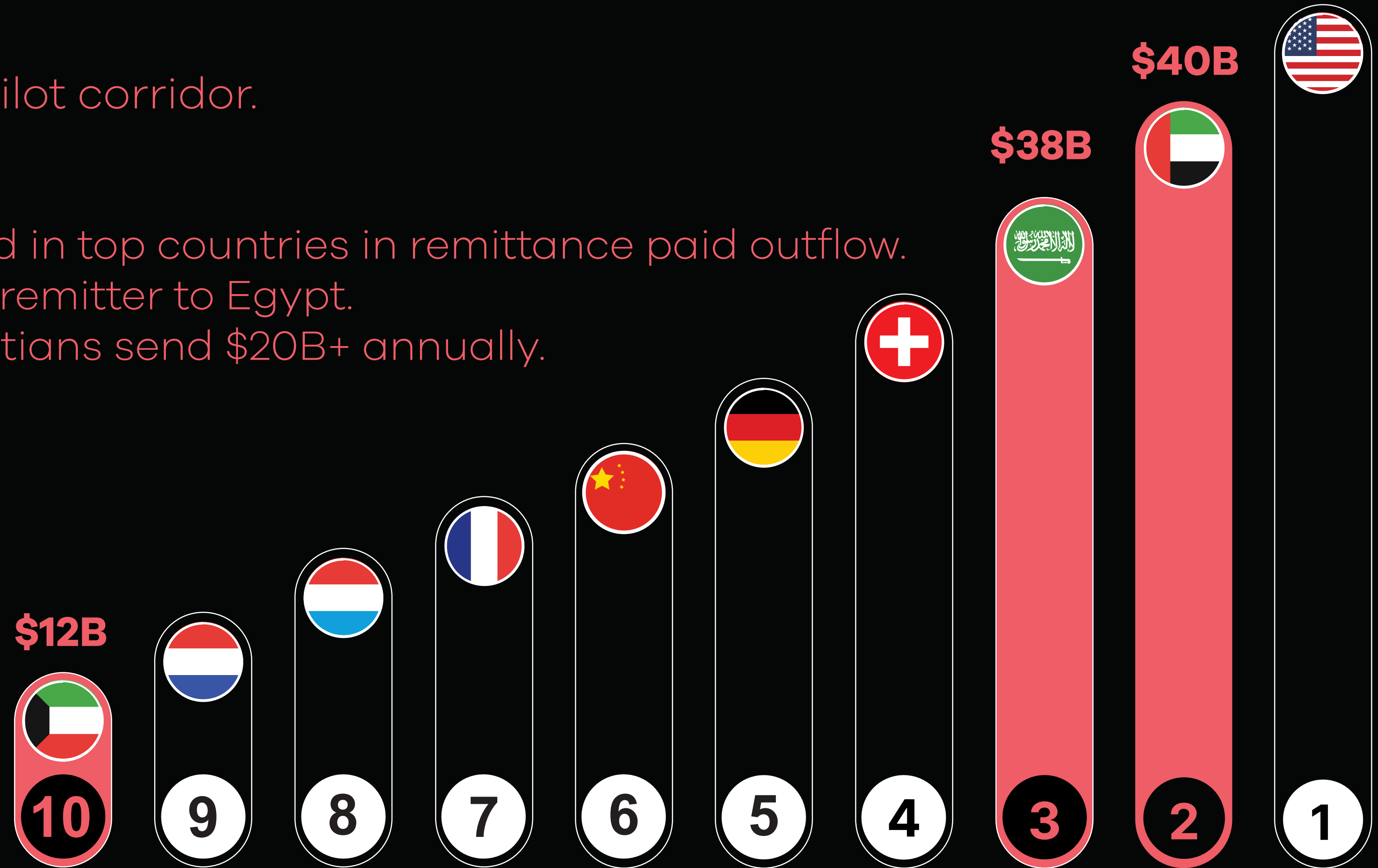
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## Why GCC?

UAE → Egypt is our pilot corridor.

- UAE ascends to 2nd in top countries in remittance paid outflow.
- KSA is the primary remitter to Egypt.
- Over 7 million Egyptians send \$20B+ annually.

**\$100B**  
TAM





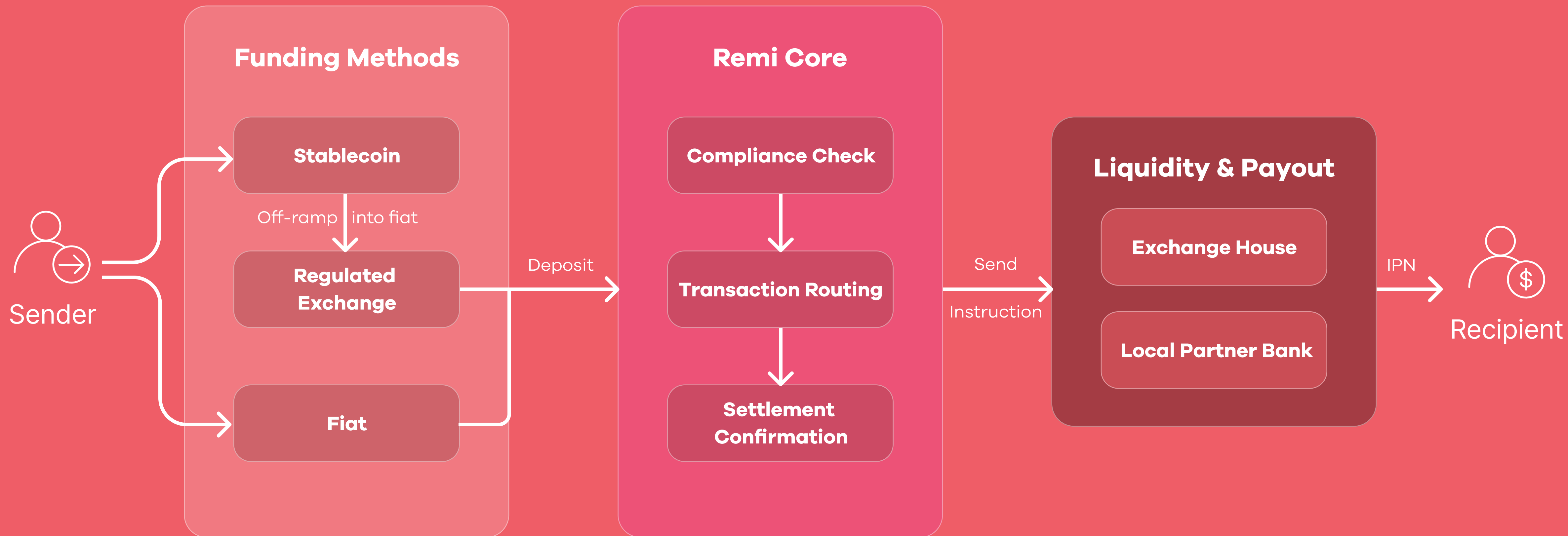
# Why Remi?

Remi executes FX by transaction and formalizes the movement of digital assets.



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# How Remi Works





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# Infrastructure for Regulated Money Movement

Designed for regulated institutions and compliant network participants.

## Network Operators

Regulated entities that originate, settle, distribute or execute cross-border flows.

Markets				
Banks				
Exchange Houses				
MTOs				
Digital Assets				
Regulated Fintechs				

## Network Participants

Businesses and platforms that plug into Remi to operate compliantly across supported corridors.

- Cross-border payments
- Remittance
- Payroll
- Freelancer payout
- Merchant/B2B payments
- Embedded finance

These participants access money movement compliantly by plugging in to the Remi Network.



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## First Network Participant

Remi's first UAE → Egypt remittance app.

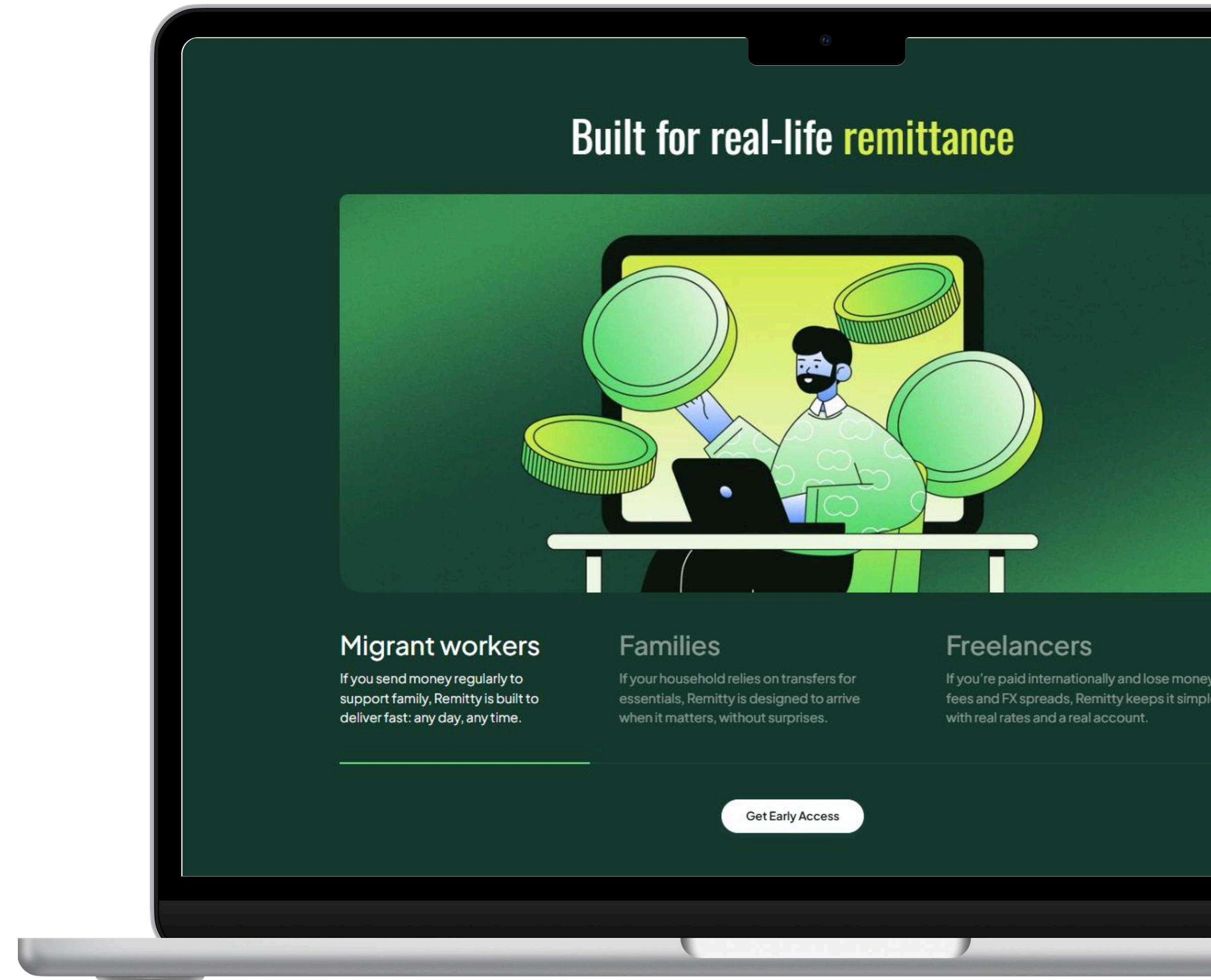
# Remi

## Money that moves at lightning speed ⚡

Instant

24/7

\$1.5 fee

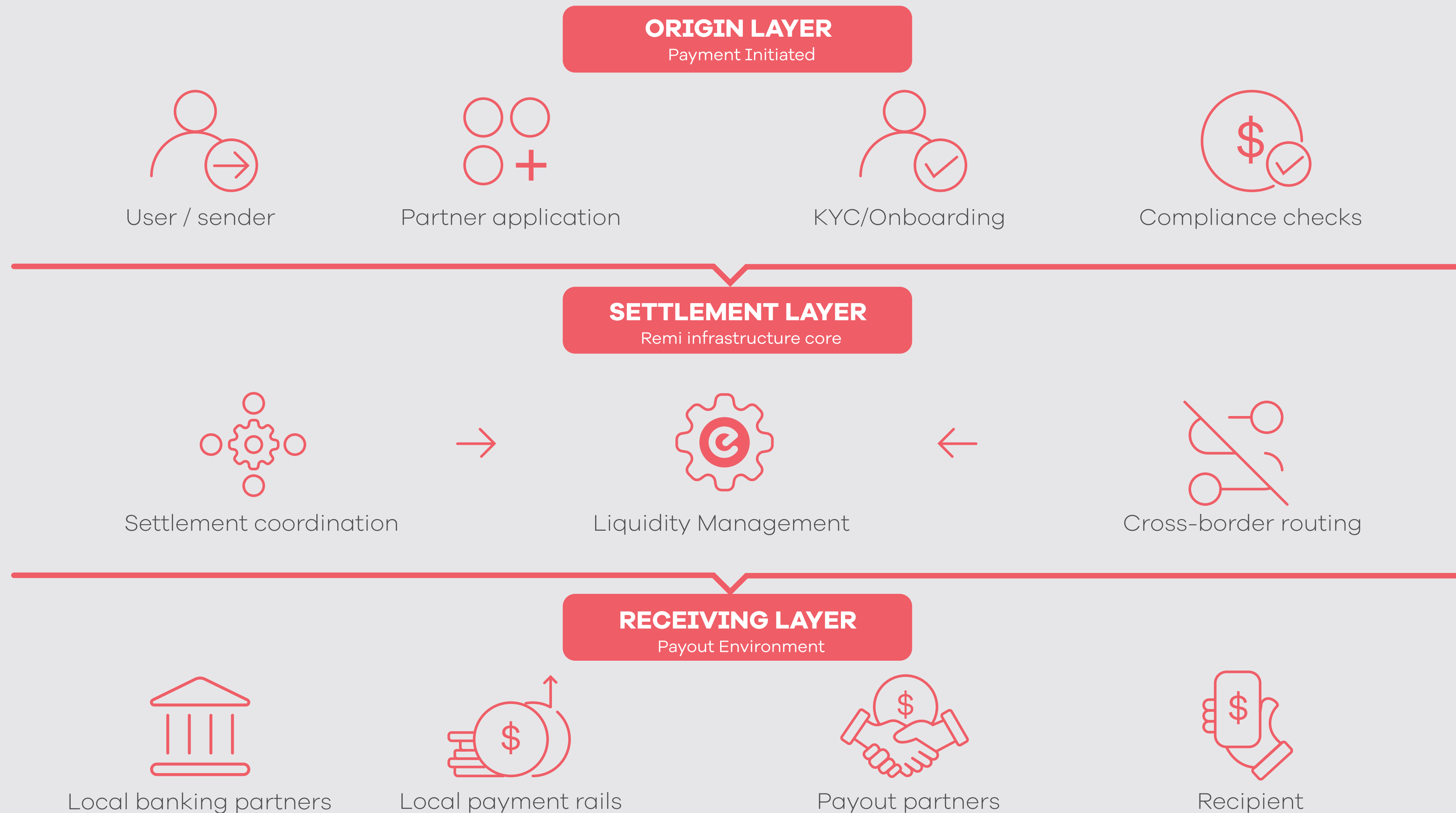




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# Network Architecture

A multi-layer network that coordinates cross-border payments.





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# Regulatory Architecture & Client Ecosystem

A network of regulated partners that support the payment infrastructure.



**This ecosystem enables institutions to adopt improved settlement infrastructure without replacing their existing systems.**



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## Jurisdiction Strategy

Integrating with licensed institutions in each market.



**Remi FZC LLC** (hold co) is registered to connect with sending institutions operating under the regulations of the origin country.

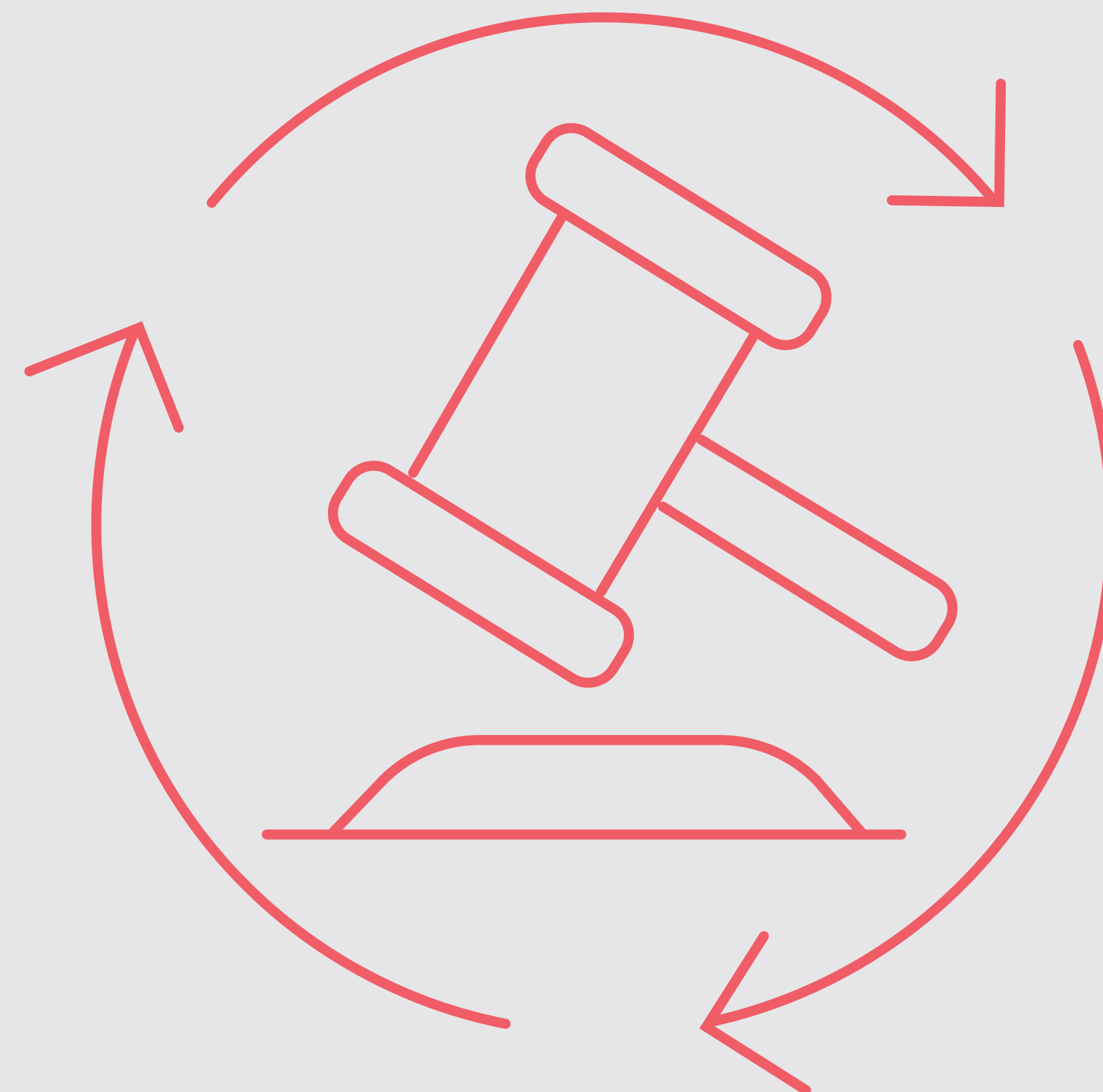


**Remi Inc** is registered to connect with receiving banks operating under the regulations of the destination country.



**Remi LLC** holds Money Services Business (MSB) license to integrate with MiCA licensed partners for EU outbound corridors.

**This model allows Remi to expand across corridors while remaining compatible with existing regulatory frameworks.**





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## Regulatory and Security Standards

Institutional-grade operations.



### GDPR

General Data Protection Regulation  
for privacy and data protection



### ISO/IEC 27001

Information security  
management standards



### SOC 2

Standards for security, availability,  
and operational controls

**These standards support secure infrastructure operations and strong protection of financial data.**



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# Remi: The Next Trillion-Dollar Settlement Layer

Billion-dollar unicorns, building the rails for the next wave of adoption.

acquired by **stripe**




Established **2022**

Acquired **2025**

Total Funding **~\$58M**

Valuation **\$1.1B**

acquired by 



Established **2021**

Acquired **2026**

Total Funding **~\$93M**

Valuation **\$1.8B**



Established **2021**

Total Funding **~\$338M**

Valuation **\$1.95B**



Established **2023**

Total Funding **~\$194M**

Valuation **~\$2B+**



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## Remi Roadmap & Expansion Phases

A clear pathway from early market deployment to full infrastructure network launch.



**2Q 2026**

### Market Entry & Early Operations

- Launches infrastructure network and consumer-facing app.
- Leverages partner licenses while Remi provides the tech.
- Enables instant UAE entry and rapid EU activation.
- Focuses resources on growth, not legal bureaucracy.



**4Q 2026**

### Global Expansion Licensing

- Focuses on scaling the network's volume and active users.
- Shifts from building connections to driving liquidity.
- Doubles down on growth in the GCC & European markets.
- Penetrates new Africa, United States and Asia markets.



**2Q 2027**

### Network Maturity & Token Launch

- Shifts from remittance to a VAS solution.
- Enables xRemi for rewards and payments.
- Establishes a fully compliant and regulated entity.
- Launches the on-chain Confidential Settlement Layer.



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# 4-Year Product-Staking Timeline → Path to \$20M+ ARR

From remittance wedge to multi-product financial OS.

## Remittance

as the entry wedge to acquire users.

Phase 1: (0-12 months)

### Genesis

Prove instant settlement and corridor economics.

### KPIs:

- 50-100k users
- \$50-100M volume
- <1-min settlement



## Wallet/Ledger

becomes the home for balances & VAS.

Phase 2: (12-24 months)

### Hashrate

Scale retail, B2B rails, payouts and payroll.

### KPIs:

- 250-500k users
- 15-25% cards attached
- 60-70% infra volume



## Spend & Pay Rails

drive monetization: cards, payroll, merchants & B2B.

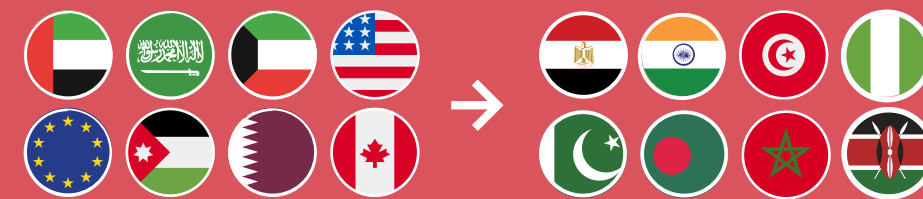
Phase 3: (24-36 months)

### Consensus

Merchant acceptance, staking and token rewards.

### KPIs:

- ~1M user equivalents
- 40-50% infra volume
- 20-30% merchant volume



## Yield & Credit

increases user retention & expands margin.

Phase 4: (36-48 months)

### Scale

Full card suite, embedded finance and credit services.

### KPIs:

- 2-3M user equivalents
- rising ARPU
- durable regulatory posture

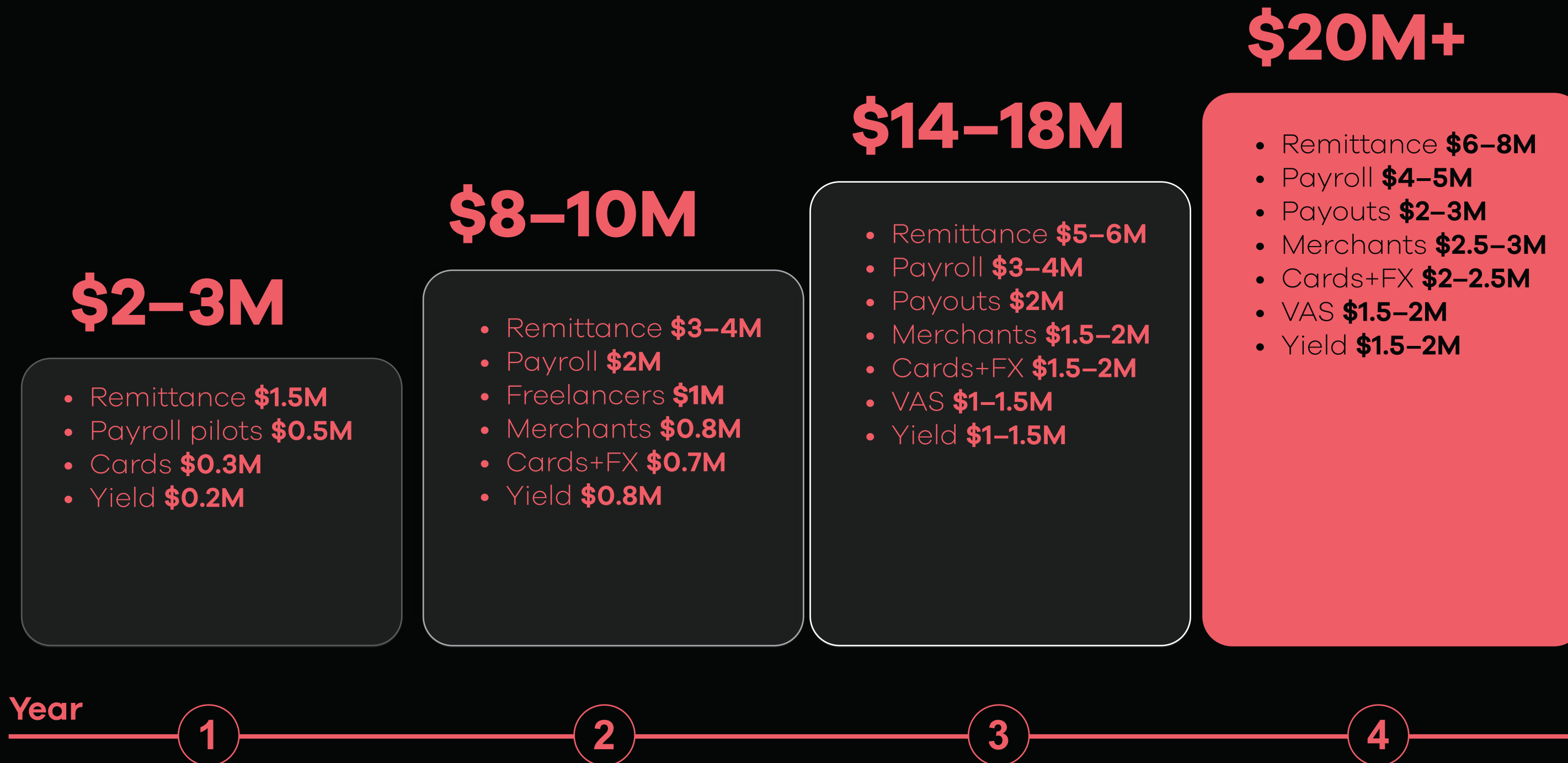




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# Four-Year Revenue Trajectory

Year-over-year expansion through corridor growth, staking and balance monetization.





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# Built by Builders Who Lived It



**A. Tony Amer**  
Co-founder & CEO



**Mohamed Abdou**  
Co-founder & CTO

Morgan Stanley



- Investment banking and VC experience managing \$200M+
- Made 120 investments in emerging markets payments.
- Graduate Diploma in Venture Capital & Private Equity from New York (NYU) Stern School of Business.

- 27 years software engineering experience, including 11 years in blockchain development.
- Founded Pravica in 2020.
- Master's degree in digital currency from University of Nicosia.





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## Investment Opportunity

Pre-seed round in progress.



**\$500K** Pre-seed

**SAFE**

Fund the network's operational growth, development and expansion.



**Thank You!**

founders@remi.ae

