



# Company Profile

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## Company Overview

REMI is a cross-border settlement technology layer designed to enable fast, always-on transfers through regulated and licensed partners. REMI focuses on settlement orchestration, liquidity coordination, and product distribution, while partners handle licensing, KYC, AML, and local fiat rails.

### Positioning

- Technology layer, not a bank or MTO
  - Partner-led compliance model
  - Corridor first expansion strategy
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## Product Scope

REMI powers multiple payment streams on a unified settlement and liquidity layer:

- Consumer cross-border transfers
  - Freelancer payouts
  - Cross-border payroll
  - SME and enterprise B2B payments
  - API-based embedded payment use cases
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# Execution Roadmap

## Phase 1: Genesis (0 to 12 Months)

**Objective:** Prove corridor execution and unit economics.

- Corridor: UAE to Egypt; EU to Morocco
- Stream: Retail remittance
- Focus: Partner integrations, liquidity operations, compliance coordination
- Outcome: Validated settlement speed, repeatable payout experience, corridor playbook

## Phase 2: Hashrate (12 to 24 Months)

**Objective:** Scale retail and launch early B2B rails.

- Corridors: Egypt to UAE, EU to Egypt
- Streams: Payroll pilots, freelancer payouts, early B2B payments
- Focus: Multi-corridor scaling, automation, improved monitoring

## Phase 3: Consensus (24 to 36 Months)

**Objective:** Expand network depth and institutional grade settlement.

**Send Markets:** UAE, EU, Saudi Arabia, Kuwait, Qatar

**Receive Markets:** Egypt, Morocco India, Pakistan, Bangladesh, Nigeria, Kenya

- Streams scaled: Retail, payroll, freelancer, B2B
- Focus: Institutional reliability, confidentiality capabilities, automation

## Phase 4: Scale (36 to 48 Months)

**Objective:** Broader footprint and API distribution.

- Added send markets: EU and UK
- Network: GCC + EU + UK to Egypt + South Asia + selected Africa markets
- Focus: Embedded APIs, enterprise partnerships, product bundling

## Streams Timeline

- Remittance: Immediate launch stream
  - Payroll: Oct 2026
  - Freelancer payouts: Jan 2027
  - B2B payments: Jan 2027
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## Operating Model

- Partners execute regulated activities and fiat conversion
  - REMI provides settlement orchestration, liquidity management, and product layer
  - Expansion executed corridor by corridor using a repeatable integration model
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## Strategic Advantages

- Near real-time settlement design
- Partner-based regulatory posture
- Multi-stream monetization on a single infrastructure layer
- Confidential settlement direction aligned with institutional requirements

## Contact

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