



Product Roadmap

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Executive Summary

REMI's product roadmap is structured across four sequential phases over a 48-month horizon, aligned with:

- Corridor expansion strategy
- Revenue stream activation (Retail, B2C, B2B)
- Regulatory sequencing
- Token and protocol maturity milestones
- Financial model assumptions

The roadmap follows a controlled deployment model:

Phase 1 validates corridor economics and instant confidential settlement in UAE → Egypt; EU → Morocco.

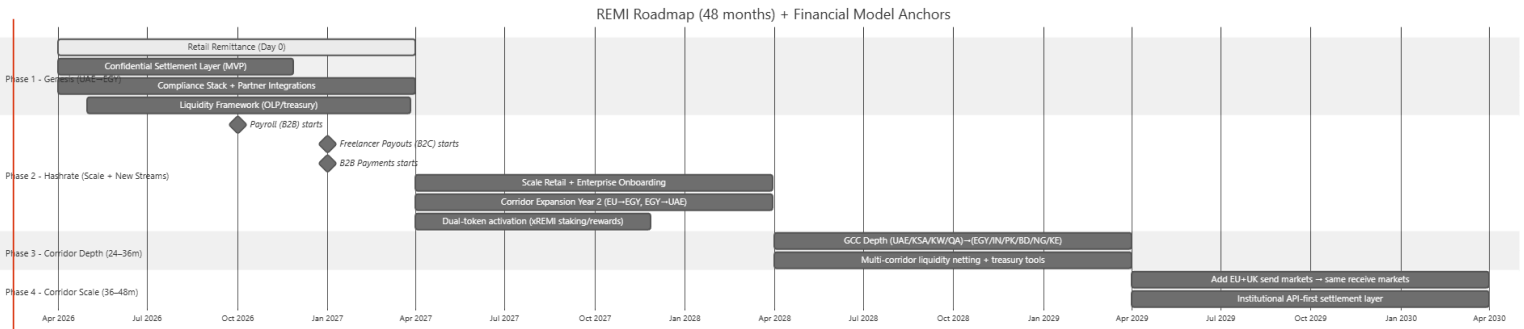
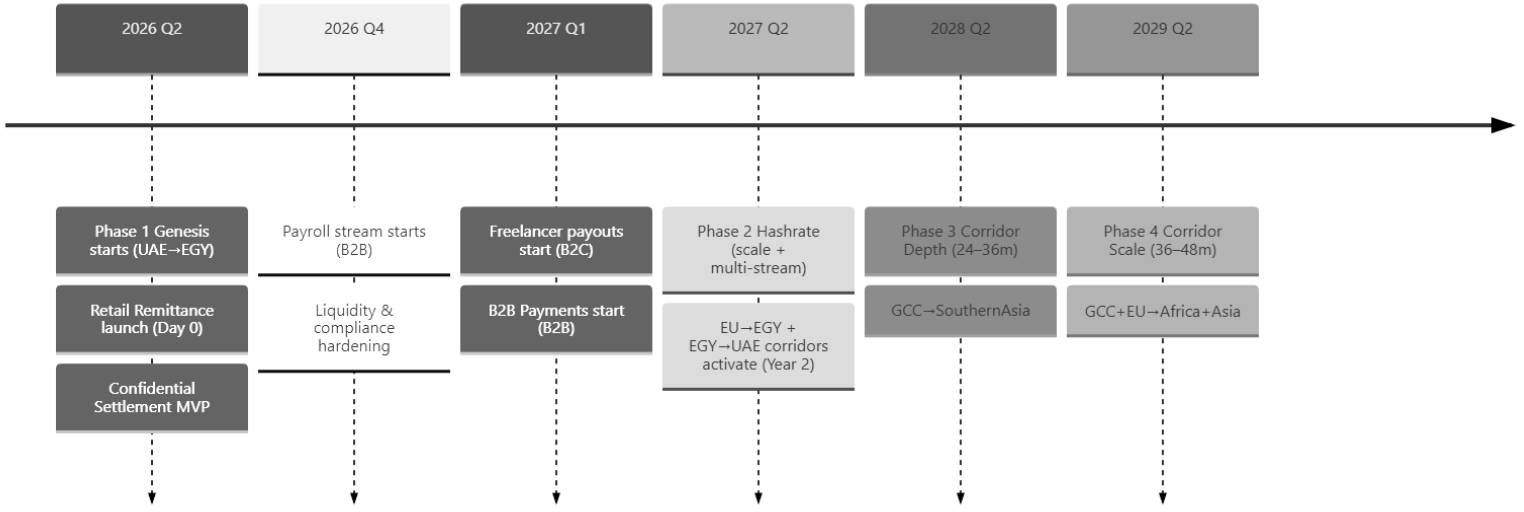
Phase 2 scales retail and activates B2B monetization layers.

Phase 3 deepens corridor density across GCC → South Asia & Africa.

Phase 4 scales globally across GCC + EU deepening + UK into multi-market payout corridors.

The objective is to evolve from corridor-specific remittance operator to regulated confidential settlement infrastructure with multi-stream monetization.

REMI Product Roadmap (48 months)



Phase 1: Genesis (0–12 Months)

Timeline Reference

Operational start aligned with financial model Year 1 (Apr 2026 – Mar 2027).

Corridor Focus

Send: UAE; EU

Receive: Egypt; Morocco

Active Revenue Stream

Retail: Remi infrastructure layer remittance (launch at Day 0)

Product Deliverables

1. Confidential Settlement Layer (Core MVP)

- Encrypted transaction metadata layer
- Selective audit capability for regulated entities
- 1:1 fiat-backed settlement flow via regulated partners

2. Remittance Engine

- Fiat on-ramp in UAE and EU
- Stablecoin-backed internal settlement
- Egypt and Morocco payout integrations (bank/wallet/partner rails/prepaid cards)
- <1-minute settlement target

3. Compliance Stack

- Tiered KYC
- AML screening
- Transaction monitoring rules

- Partner bank integration APIs

4. Liquidity Framework

- Corridor liquidity balancing
- Controlled prefunding exposure
- Initial off-ramping pool configuration

Target KPIs (Phase 1)

- 50k–100k users
- \$50M–\$100M annualized volume run-rate
- <1 minute settlement
- Positive corridor unit economics

Strategic Objective

Prove instant confidential settlement in a high-volume corridor while validating CAC, retention, churn, and transaction frequency assumptions embedded in the financial model.

Phase 2: Hashrate (12–24 Months)

Timeline Reference

Financial Model Year 2 (Apr 2027–Mar 2028)

Corridor Expansion

Send:

- UAE
- Egypt
- EU

Receive:

- Egypt

Revenue Streams Activated

Retail: Remittance (continued scale)

B2B: Payroll (starts Oct 2026)

B2C: Freelancer Payouts (starts Jan 2027)

B2B: B2B Payments (starts Jan 2027)

Product Deliverables

1. Retail Scale Layer

- Growth optimization
- Referral & incentive mechanics
- Liquidity pool expansion

2. Payroll Rails

- Employer onboarding framework
- Batch disbursement engine
- Enterprise compliance dashboard

3. Freelancer Payout Module

- API for platforms
- Wallet-based payout
- Instant conversion to local fiat

4. B2B Payments Engine

- Cross-border SME settlement
- Invoice-linked payments
- Multi-currency wallet ledger

5. Dual-Token Activation

- xREMI staking logic
- Fee reward distribution logic
- Governance structure initialization

Target KPIs (Phase 2)

- Multi-stream revenue contribution
- Improved gross margin stability
- Active user expansion consistent with financial model growth
- Enterprise client onboarding

Strategic Objective

Shift from single-stream retail remittance to multi-rail settlement platform with diversified revenue and improved capital efficiency.

Phase 3: Corridor Depth (24–36 Months)

Send Markets

- UAE
- EU
- Saudi Arabia
- Kuwait
- Qatar

Receive Markets

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

Revenue Strategy

- Corridor densification
- Enterprise integrations in GCC
- SME and payroll penetration
- Increased wallet balance retention

Product Expansion

1. Multi-Corridor Liquidity Optimization

- Net settlement models
- Corridor-level treasury dashboards
- Dynamic liquidity allocation

2. Regional Licensing Strategy

- Structured expansion through regulated entities
- Enhanced compliance automation

3. Ecosystem Integrations

- Bank API integrations
- PSP integrations
- Strategic fintech distribution partners

Strategic Objective

Transform REMI into a regional settlement backbone across GCC outbound corridors into South Asia and Africa.

Phase 4: Corridor Scale (36–48 Months)

Send Markets

- GCC (UAE, Saudi Arabia, Kuwait, Qatar)
- EU
- United Kingdom

Receive Markets

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

Product Evolution

1. Protocol Maturity

- Independent regulated entity structure
- Advanced governance via xREMI
- Liquidity pool scaling

2. Institutional Settlement Layer

- API-first infrastructure positioning
- Embedded remittance for banks and fintechs
- Enterprise-grade treasury tools

3. Yield & Float Optimization

- Wallet balance yield mechanics
- Treasury-level float management
- Improved capital velocity

Strategic Objective

Position REMI as confidential blockchain settlement infrastructure across multi-region corridors.

KPI & Measurement Framework

Across all phases, performance will be tracked via:

1. Active Users (Retail / B2C / B2B segmented)
 2. Gross Transaction Volume per corridor
 3. Revenue by stream (Retail, B2C, B2B)
 4. Gross Margin stability (target 90% baseline per financial model)
 5. Settlement speed
 6. Liquidity efficiency ratio
 7. Customer acquisition cost and payback period
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Risk & Mitigation Framework

Regulatory Risk

Mitigation:

- Operate via regulated partners in early phases
- Progressive licensing in expansion markets; Canadian MSB Year 1
- Structured compliance architecture

Liquidity Risk

Mitigation:

- Controlled prefunding exposure
- Corridor-based liquidity balancing
- Phased treasury scaling

Adoption Risk

Mitigation:

- Corridor-first focus
- Employer and platform integrations
- Incentive-aligned token rewards

Competitive Pressure

Mitigation:

- Confidential transaction layer differentiation
- Multi-stream monetization beyond simple remittance fees
- Infrastructure-level positioning

Roadmap Governance

The roadmap execution is aligned with:

- Financial model projections (24-month stream-driven plan)
- Corridor sequencing strategy
- Dual-token economic activation timeline
- Regulatory readiness by geography

Execution is milestone-driven, capital-efficient, and structured to progressively de-risk regulatory, liquidity, and adoption variables while scaling corridor volume.

This roadmap reflects REMI's transition from corridor operator to confidential settlement protocol infrastructure over a four-year horizon.