



Products & Pricing

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This document summarizes REMI's product streams and the current pricing model used in the operating and revenue assumptions.

1) Product list

A) Retail

1. Remittance (B2C retail send)

- Consumer cross-border transfer, optimized for fast execution and predictable pricing.
- Typical flow: local fiat on-ramp - onchain transfer - local fiat off-ramp via regulated partners.

B) B2C

2. Freelancers Payouts

- Payout rails for individual recipients (contractors, creators, gig workers).
- Extends the same settlement capabilities beyond consumer-to-family use cases.

C) B2B

3. Payroll

- Employer or payroll provider disburses salaries cross-border at scale.
- Designed for recurring monthly flows and repeatable compliance.

4. B2B Payments

- Cross-border payables for SMEs and platforms (supplier payments, service invoices, operational disbursements).
 - Supports conversion where needed via FX spread assumptions.
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2) Pricing model (current assumptions)

A) Retail Remittance

- Per-transfer fee (USD): \$1.50 per transaction.
- REMI revenue share: 30%.

B) Payroll (B2B)

- Monthly subscription (per company): \$149.
- Per-transaction fee: \$1.50.
- REMI revenue share: 30%.

C) B2B Payments

- Monthly subscription (per company): \$99.
 - Per-transaction fee: \$2.50.
 - FX / conversion spread: 0.10% (10 bps).
 - REMI revenue share: 20%.
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3) Pricing summary table

Segment	Product	Pricing components	Values (current assumptions)
Retail	Remittance	Per-transfer fee	\$1.50 per transaction
Retail	Remittance	REMI share	30%
B2B	Payroll	Monthly subscription	\$149 per company
B2B	Payroll	Per-transfer fee	\$1.50 per transaction
B2B	Payroll	REMI share	30%
B2B	B2B Payments	Monthly subscription	\$99 per company
B2B	B2B Payments	Per-transfer fee	\$2.50 per transaction
B2B	B2B Payments	FX spread	0.10% (10 bps)
B2B	B2B Payments	REMI share	20%

4) Unit economics hooks (assumption-level)

These inputs support high-level margin checks and can be mapped directly to the revenue model.

- **Modeled transaction cost: \$0.20** per transaction (applied to Payroll and B2B Payments in the assumptions).
- **Revenue share by stream: 30%** for Payroll, Freelancers, Retail Remittance and B2B Payments.

5) Packaging notes (how pricing is applied)

- **Retail Remittance:** user-facing fee is designed to be simple and predictable, while partner and protocol splits are handled at the settlement layer.
 - **B2B (Payroll, B2B Payments):** pricing is modular (subscription + transaction fee), with FX spread applied only when conversion is required.
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