



Unique Value Proposition (UVP)

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One-line proposition

Enable regulated, bank-integrated stablecoin settlement in emerging markets with built-in confidentiality and lawful auditability.

The core problem

Stablecoins can reduce settlement time and cost, but institutional deployment in emerging markets stalls because:

- **Privacy breaks at scale:** once a wallet is linked to an identity, transaction history becomes visible and exposes users, partners, and treasury flows.
 - **Last-mile is the real bottleneck:** users still need safe, instant conversion to local money (bank accounts, cash networks, mobile wallets), often through fragmented payout rails.
 - **Legacy rails remain structurally slow and expensive:** reconciliation and multi-hop settlement create delays, opacity, and cost.
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The solution

A confidential settlement layer for stablecoin-based value movement

REMI provides a confidentiality-first layer that makes stablecoin settlement viable for regulated environments.

Core capabilities

- **Confidential by default:** sender, receiver, and amount are encrypted.
- **Selective transparency:** supports lawful auditability for regulators and compliance obligations.
- **Bank-ready integration:** designed to plug into partner banks and payout networks for local delivery.

Operational model (high level)

- Compliance metadata and transaction parameters are protected inside the confidential layer.
 - Regulated partners execute payout and conversion on local rails.
 - Audit access is available under defined legal/compliance triggers.
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Why this wins in emerging markets

Emerging markets need a hybrid model that reconciles:

- **Confidentiality** (protect users and partner economics)
- **Auditability** (support regulated operations)
- **Liquidity efficiency** (reduce prefunding and improve capital velocity)
- **Cross-border scalability** (repeatable corridor expansion)

REMI is the missing layer that enables stablecoins to operate inside regulated ecosystems without exposing transaction graphs.

Who it enables and what they get

Customer/Partner	Pain today	REMI value delivered
Banks and regulated VASPs	Public chain exposure, operational and reputational risk	Confidential settlement with lawful audit path
MTOs and payout networks	Prefunding pressure, slow reconciliation, leakage	Faster settlement and better capital velocity
Fintechs building wallets and rails	Hard to launch corridor-by-corridor and maintain compliance	Plug-in infrastructure layer that works with regulated partners
End users in emerging markets	Cash-out friction, delayed access, privacy concerns	Reliable last-mile payout through partner rails with privacy preserved

Trust and regulatory posture

- **Infrastructure-layer model:** partners (licensed entities) execute money movement and local payout.
- Built for regulated environments: confidentiality does not block compliance, it modernizes it.

Stablecoin rails that banks can actually use.