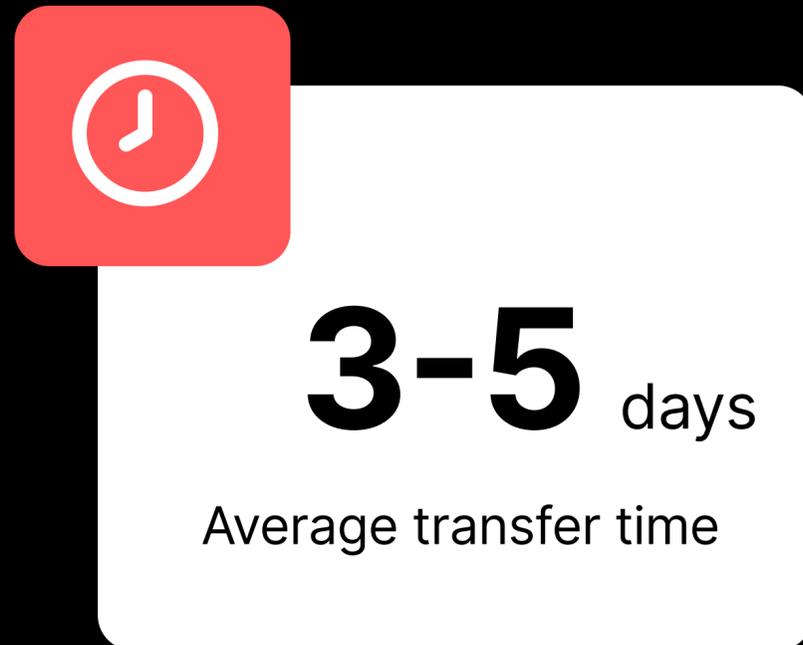


The logo for Remi features the word "remi" in a white, rounded, lowercase sans-serif font. A red circle is positioned above the dot of the final 'i'. The right side of the 'i' has a red vertical bar extending downwards, creating a 3D effect.

Rails for Instant Money Movement

The Remittance **Issues**

These challenges remain deeply rooted in traditional financial rails, slow and costly.



**Blockchain was supposed to
fix this.**

*Instead, it created massive new problems:
a lack of privacy and the last mile*

remi

The New **Blockchain Dilemma** For Remittance

Solving old problems, but creating new ones in privacy and access.



Pseudonymity ≠ Privacy

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

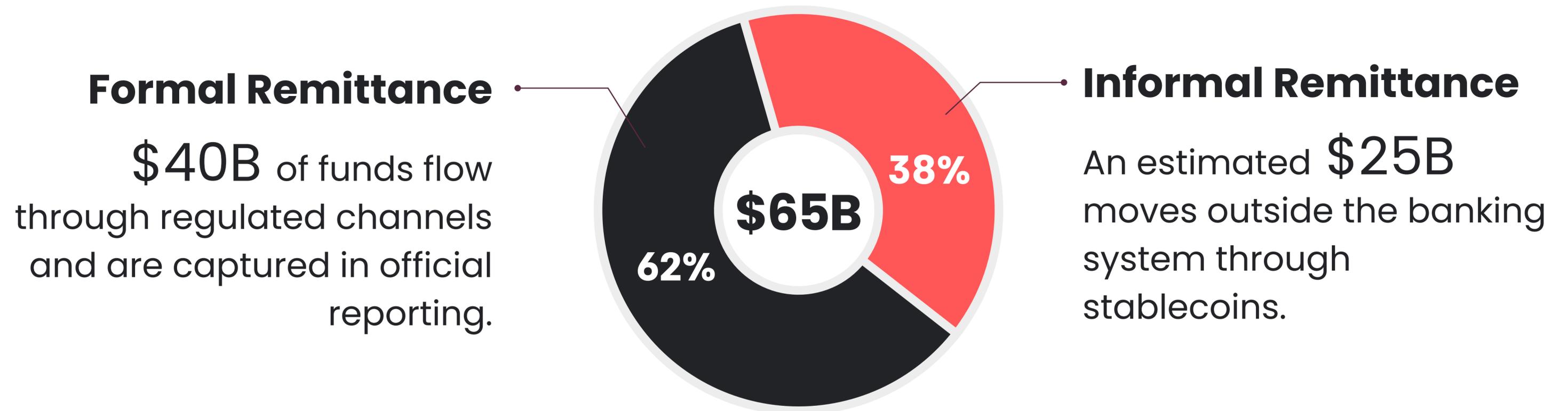


For many users, the challenge isn't blockchain
→ **it's getting cash in hand.**

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

Egypt's Remittance is **Huge**, But Not Fully **Counted**

Shift stablecoin-driven informal flows into regulated channels and strengthen economic indicators.



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

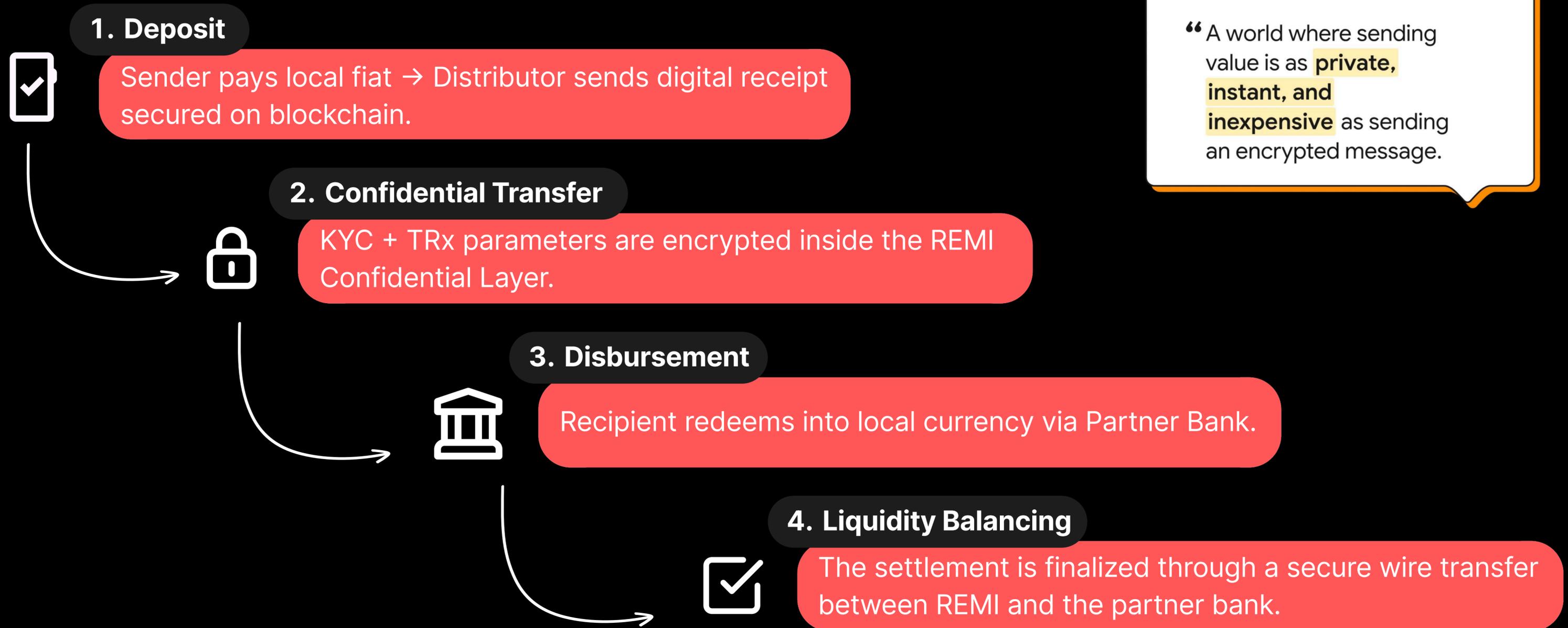
Source Chainalysis 2025

Introducing REMI Protocol

REMI Protocol enables confidential cross-border payments; backed 1:1 by fiat currencies and regulated stablecoins.



How REMI Works



Confidential Transaction Layer

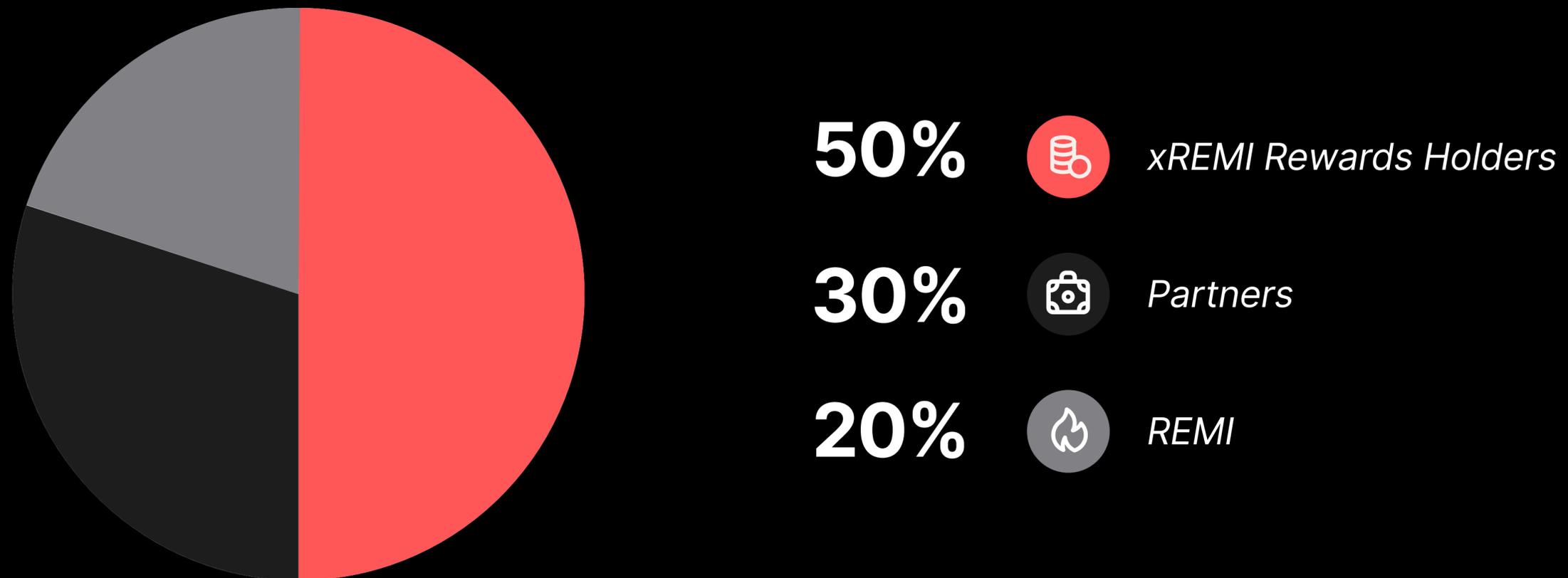
The secret to REMI's compliance and privacy.

-  **Untraceable** - Sender, receiver, and amount are fully encrypted.
-  **Selective Transparency** - Regulators and partners can audit transactions lawfully.
-  **Bank-ready** - Enables integration with traditional payment networks.



Fees Distribution

Each transaction is financed by a small fee paid for by xREMI Rewards distributed as follows:



Dual-Token Model

A two-token system balancing stability, utility, and growth across the REMI ecosystem.



REMI
(Stable Utility Token)

- 1:1 backed by regulated stablecoins
- Used for private remittance transactions
- Minted and burned per transaction



xREMI
(Utility & Governance Token)

- Used for staking, governance, and fee rewards
- Fixed supply of 1B tokens

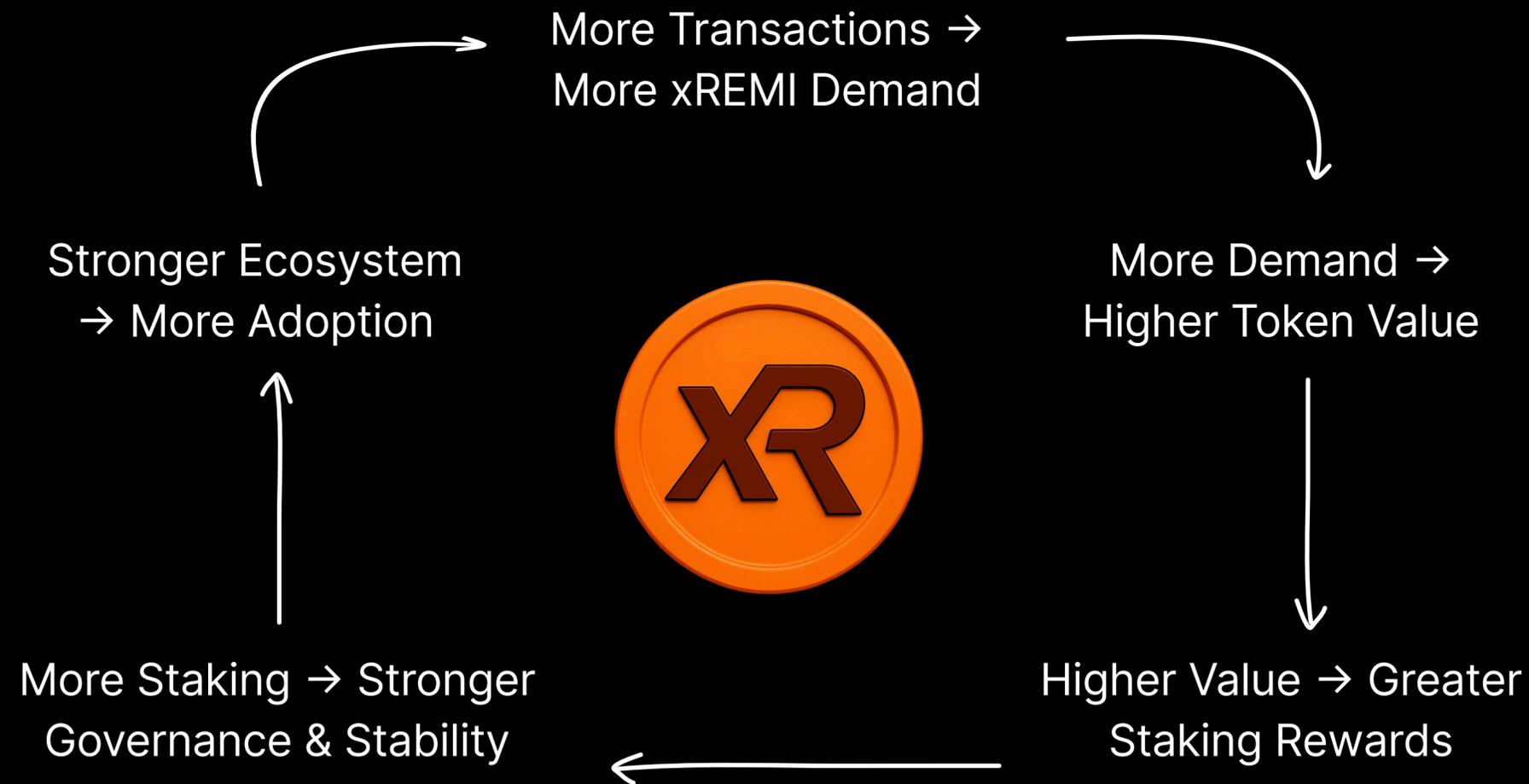
xREMI

Transforms network activity into compounding value; powering a self-reinforcing economy of usage, reward, and growth.



The **xREMI** Economic Flywheel

Compounding value powering a self-reinforcing economy of usage and growth.



xREMI Tokenomics

Compounding value powering a self-reinforcing economy of usage and growth.



→ Incentives, community rewards, dev bounties, marketing, network adoption

→ Strategic partners & liquidity backers

→ Aligns team with protocol success

→ Funding R&D, compliance, operations, and ecosystem growth

Compliance & Partnerships

REMI is a technology layer.



Partners with regulated banks & VASPs for local currency conversion.



Adheres to KYC/AML & data protection laws.



Enables safe collaboration with regulated financial institutions.

Why REMI

MTOs and their customers unlock major advantages by processing remittance through REMI.



MTOs Will

- Earn overnight yields from locked deposits.
- Gain up to 20% from REMI's transaction fees.
- Experience instant, 24/7 settlements.
- Pioneer the digital age of remittance, powered by blockchain rails.



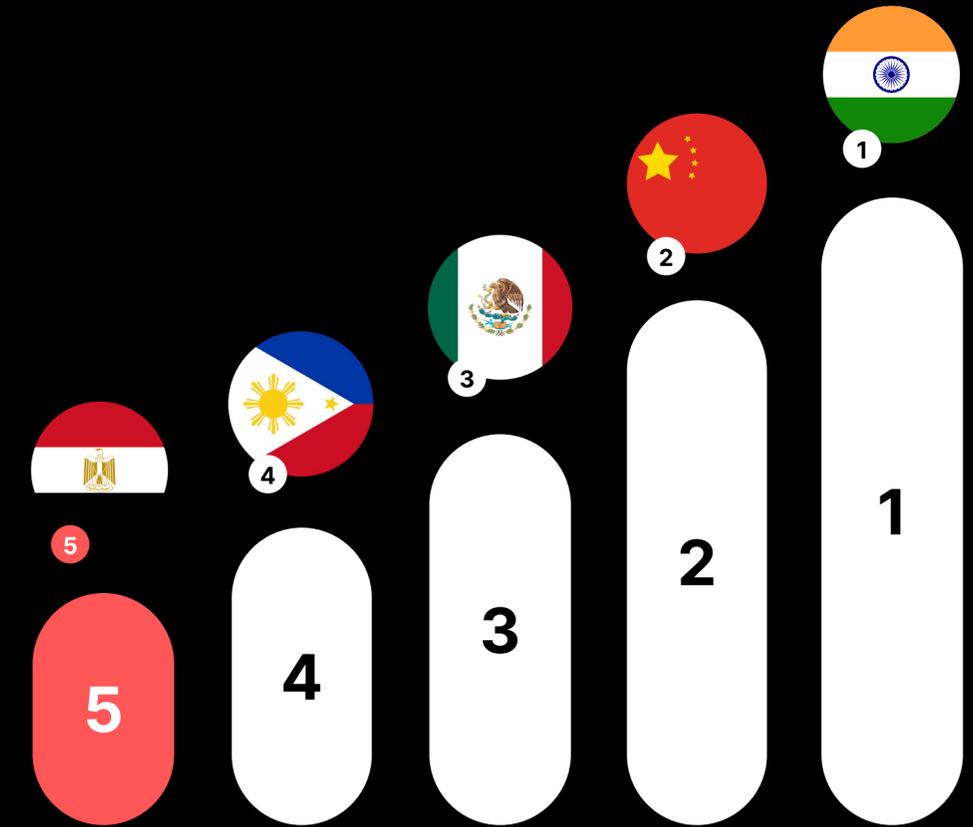
MTOs' Users Will

- Enjoy 24/7 remittance access.
- Collect cash in under one minute.
- Earn passive yield on wallet balance.
- Access a fair financial system with transparent distribution of rewards.

Why Egypt Is Our Launchpad

Egypt's remittance opportunity.

Egypt Ascends to **5th** in Global Remittance Inflows.



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.

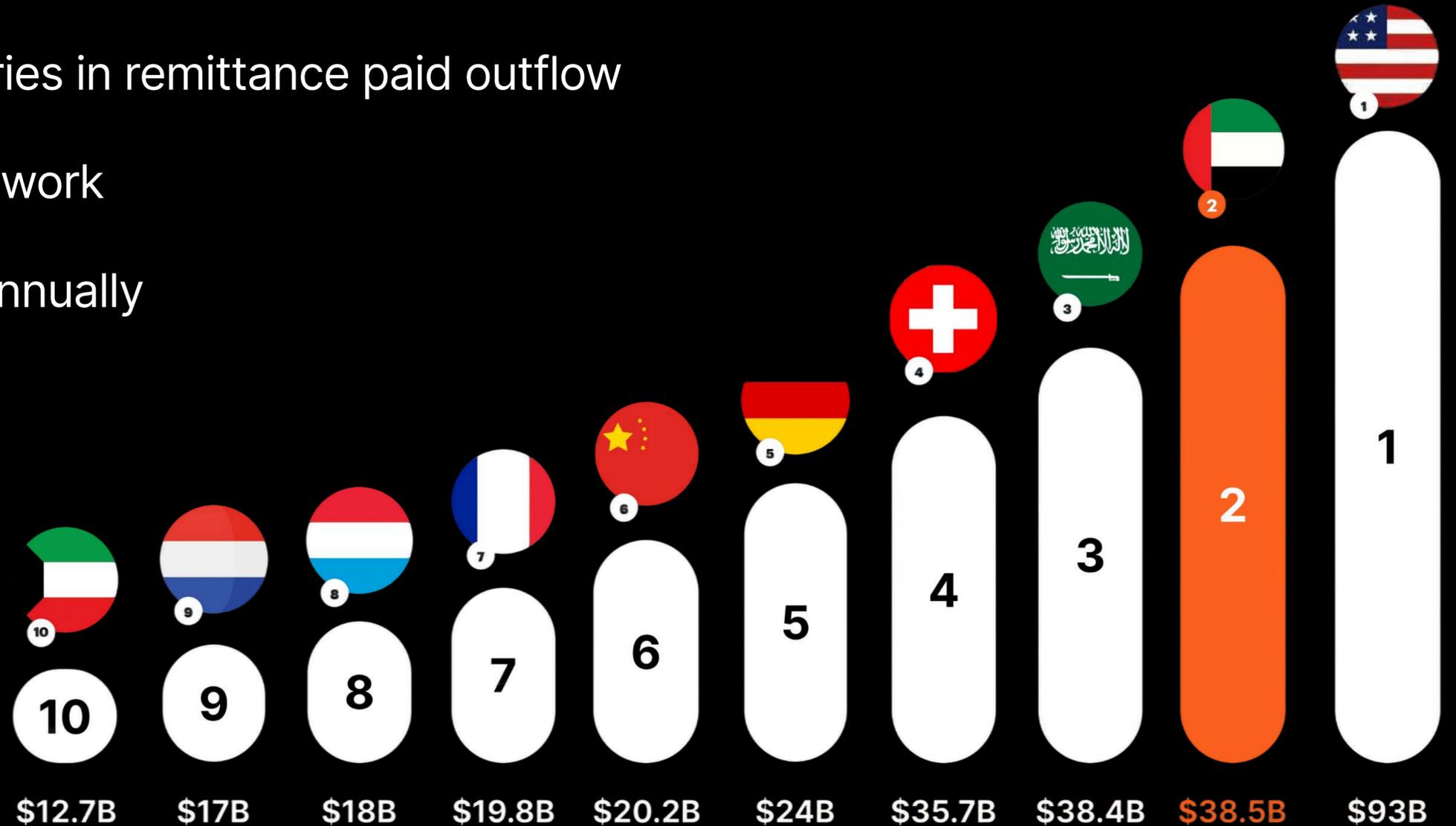
Remittance flows account for **10%** of Egypt's GDP.

Why GCC?

UAE → Egypt is our pilot corridor.

- UAE Ascends to **2nd** in top countries in remittance paid outflow
- Highly regulated stablecoin framework
- One million Egyptians send \$4B annually

\$600B
TAM



The Next **Trillion-Dollar** Settlement Layer

Billion-dollar unicorns in 24 months, building the rails for the next wave of adoption.



Established **2021**

Total Funding **~\$338M**

Valuation **\$1.95B**

acquired by **stripe**



Established **2022**

Total Funding **~\$58M**

Valuation **\$1.1B**



Established **2023**

Total Funding **~\$194M**

Valuation **~\$2B+**

REMI Roadmap & Expansion Phases

A clear pathway from early market deployment to full protocol launch.



1Q 2026

Market Entry & Early Operations

- Avoids cold-start delays by bypassing licensing wait times.
- Leverages partner licenses while REMI provides the tech.
- Enables instant UAE entry and rapid EU activation.
- Focuses resources on growth, not legal bureaucracy.



3Q 2026

Global Expansion & Licensing

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



3Q 2027

Protocol Maturity & Token Launch

- Shifts from a standalone app into the core protocol others can build on.
- Enables Dual Token Model by introducing xREMI.
- Establish a solo Regulated Entity operating independently.
- Establishes the Confidential Settlement Layer.

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

From remittance wedge to multi-product financial OS.

Remittance

as the entry wedge to acquire trust and early volume.

Wallet/Ledger

becomes the home for balances and compliance graph.

Spend & Pay Rails

drive monetization: cards, payroll, merchants, B2B.

Yield

on float increases retention and expands margin.

Phase 1 (0–12 months)

Genesis

Prove instant, confidential settlement and corridor economics.

KPIs:

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

Corridor sequence:



Phase 2 (12–24 months)

Hashrate

Scale retail + launch first B2B rails. Freelancer payouts, SME payroll, virtual card.

KPIs:

- 250–500k users
- 20–30% B2B volume
- 15–25% card attach

Corridor expansion:



Phase 3 (24–36 months)

Consensus

Merchant acceptance, B2B cross-border payables, premium staking, risk stack.

KPIs:

- ~1M user equivalents
- 40–50% B2B volume
- positive CM

Corridor depth:



Phase 4 (36–48 months)

Scale

Full card suite, embedded APIs, SME FX/credit/compliance services.

KPIs:

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

Corridor scale:

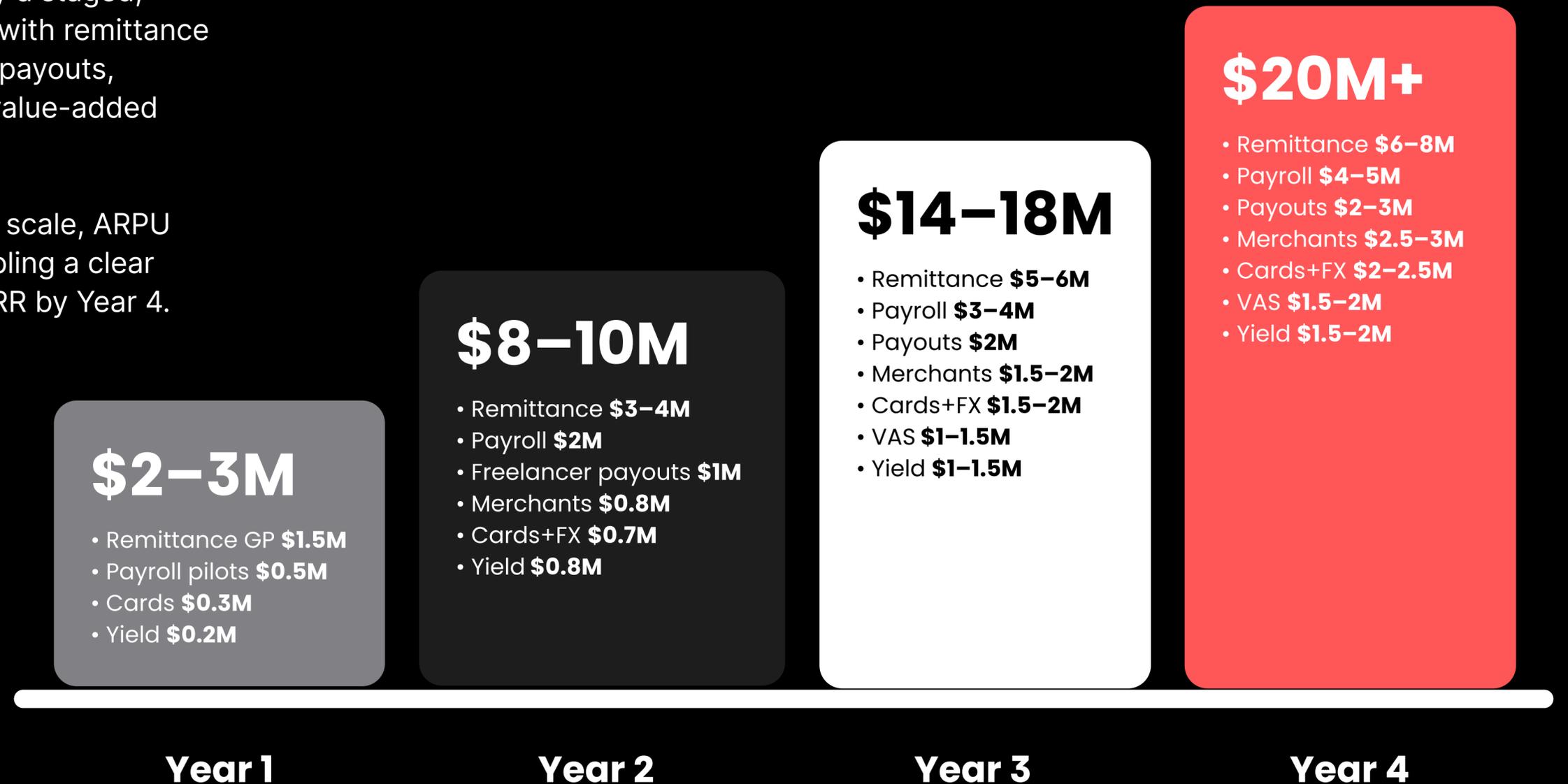


Four-Year Revenue Trajectory

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

REMI's revenue growth is driven by a staged, multi-product expansion: starting with remittance gross profit, then layering payroll, payouts, merchant acceptance, cards/FX, value-added services, and yield on float.

As corridors deepen and B2B rails scale, ARPU rises and revenue diversifies, enabling a clear and sustainable path to \$20M+ ARR by Year 4.



Why REMI Wins: Defensibility, Flywheels & Playbook

Compounding growth driven by liquidity, compliance moats, and multi-product expansion.



Wedge

Remittance builds trust

Balance

Wallet becomes home for value.

Spend

Cards & merchants complete loop.

Earn

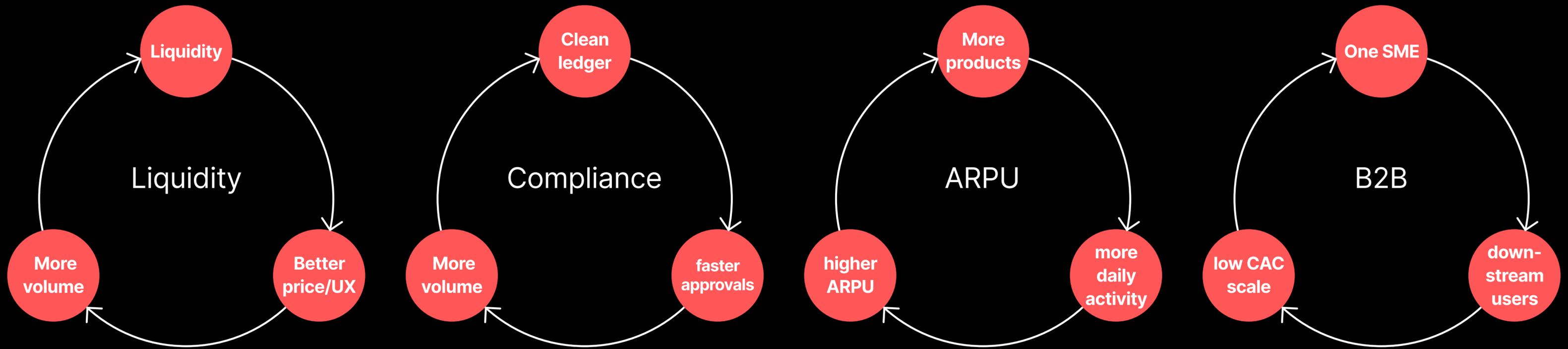
Float/staking increases retention.

Business Rails

Payouts create recurring revenue.

Platform

APIs embed REMI into partners.



Built by Builders **Who Lived It**



Ahmed M. Amer
Co-founder & CEO

- 15 years investment banking and VC experience managing \$150M+
- Made 75 direct investments and 3 blockchain fund-of-funds investments in Africa and MENA payments, fintech and blockchain in the last 5 years.



Mohamed Abdou
Co-founder & CTO

- 26 years in the software engineering industry, including 10 years in blockchain development.
- Master's degree in digital currency from University of Nicosia.
- Founded Pravica in 2020
- Built s3.money and walletify.
- Established ABC to build the next generation of blockchain developers in the MENA region.



The Team Driving REMI Forward

A focused team of five experts leading technology, product, design, marketing, and business growth. Each member brings solid experience and a track record of building, shipping, and scaling real financial products. This is the team that gets things done.

Two Distinct Investment Opportunities

Choose the opportunity that aligns with your strategy.

\$1M

SAFE + Token Warrant

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

+

\$2.5M

Liquidity Pool (OLP)

Provide fiat liquidity to power instant off-ramping payouts in local currency.

Protocol Equity (xREMI)

Invest in the protocol not just the product.

Protocol Equity (xREMI)

This is an equity-like opportunity through the protocol's governance and utility token, `xREMI`. Your investment fuels innovation and market expansion, with returns tied to the long-term value appreciation of the entire REMI ecosystem.

Raise Target **\$1M**

Valuation (FDV) **TBD**

Tokens Offered **TBD**

Vesting **1-Year Cliff, 2-Years Linear**

Why It Matters

xREMI captures the long-term value of the entire ecosystem, not just a single product. The protocol solves the transparency vs. privacy dilemma for banks and MTOs through a confidential settlement layer. Built on tokenized stable value with regulatory compliance and transparency.

Use of Funds

- Integration with banks and payout partners.
- Expansion of corridors (starting with UAE → Egypt).
- Product development and on/off-ramp infrastructure.
- Strengthening the regulatory compliance stack.

Value Drivers

- Immediate use cases: cross-border remittances with low fees.
- Multiple payout rails: bank transfer, mobile wallets, cash pickup.
- Growing TAM in emerging markets.





Thank You!

founders@remi.ae
