



remi

Unifying Rails for Instant Money Movement



April 2026





01

Remittance Issues

Existing remittance infrastructure is slow and expensive.



3-5 days

Average transfer time



6.5%

Average Fees



02

Blockchain Was Supposed to Fix This

Failure to deliver privacy and fiat in the last mile.



Pseudonymity ≠ Privacy

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



Remittance ≠ Cash in hand

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



Introducing Remi

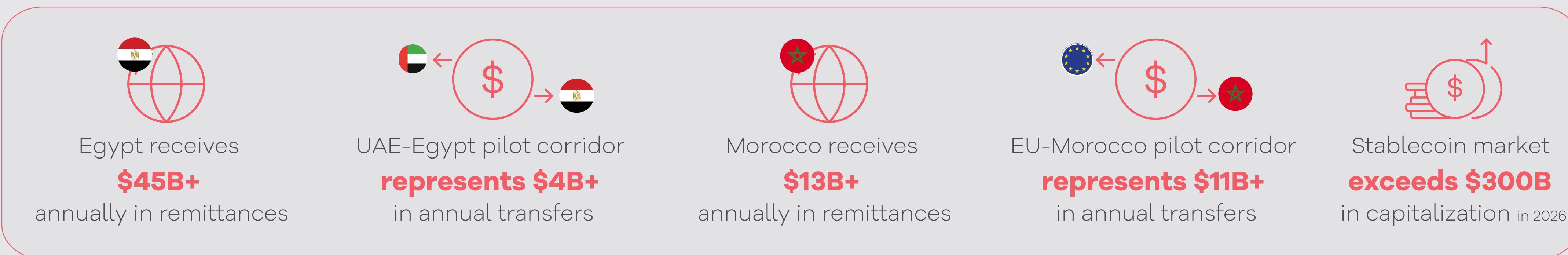
Remi is a borderless liquidity infrastructure network that enables instant, transparent and compliant global money movement, bridging traditional finance and digital assets while improving access to financial services in emerging markets.



03

Market Context

Many families in developing economies rely on these transfers.



Despite advances in digital payment technologies, several challenges remain:

- Liquidity fragmentation across institutions
- Regulatory differences across jurisdictions
- Slow last-mile payout infrastructure

Remi addresses these issues by connecting financial institutions, liquidity providers and payment networks through a shared and transparent infrastructure layer.

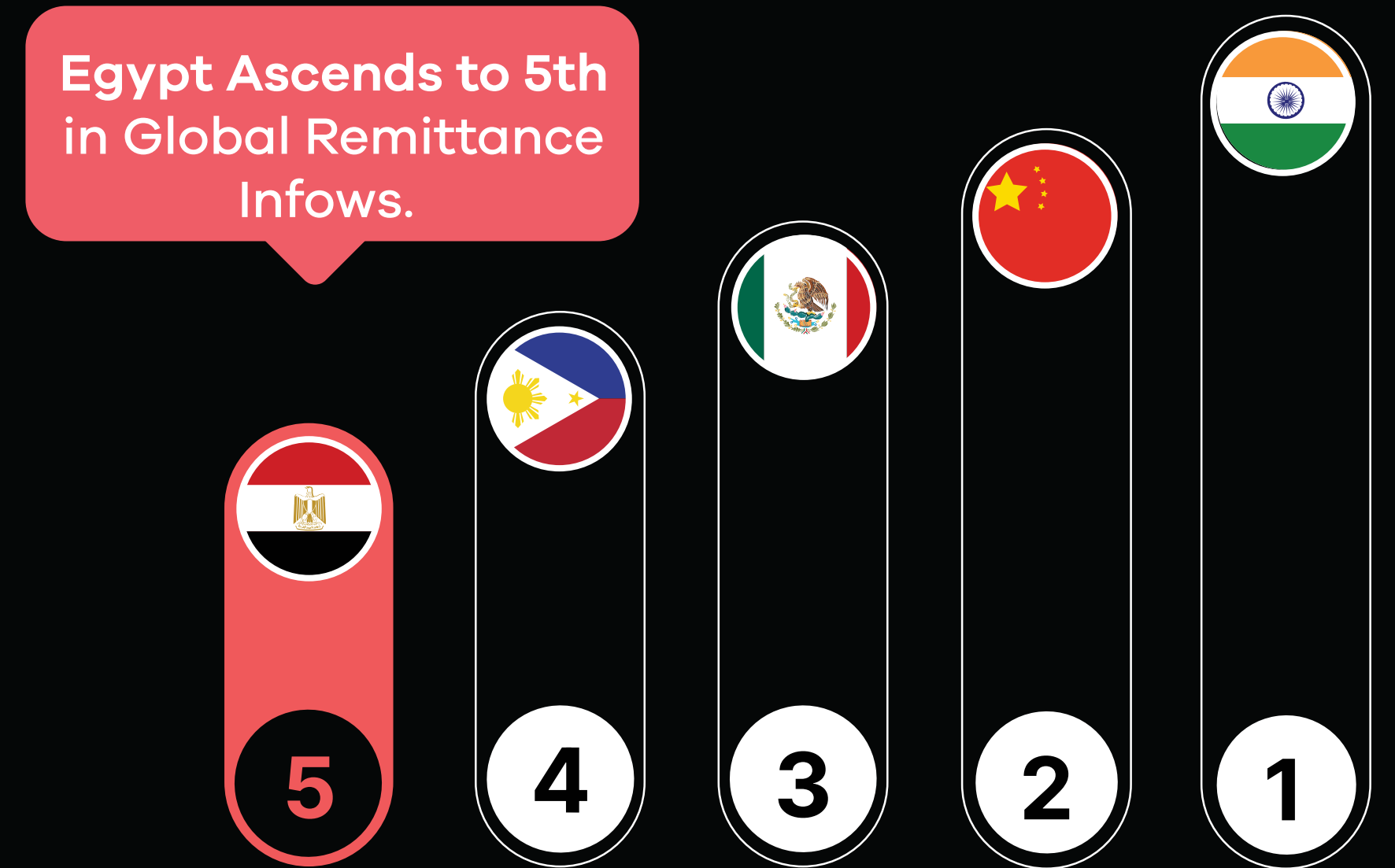
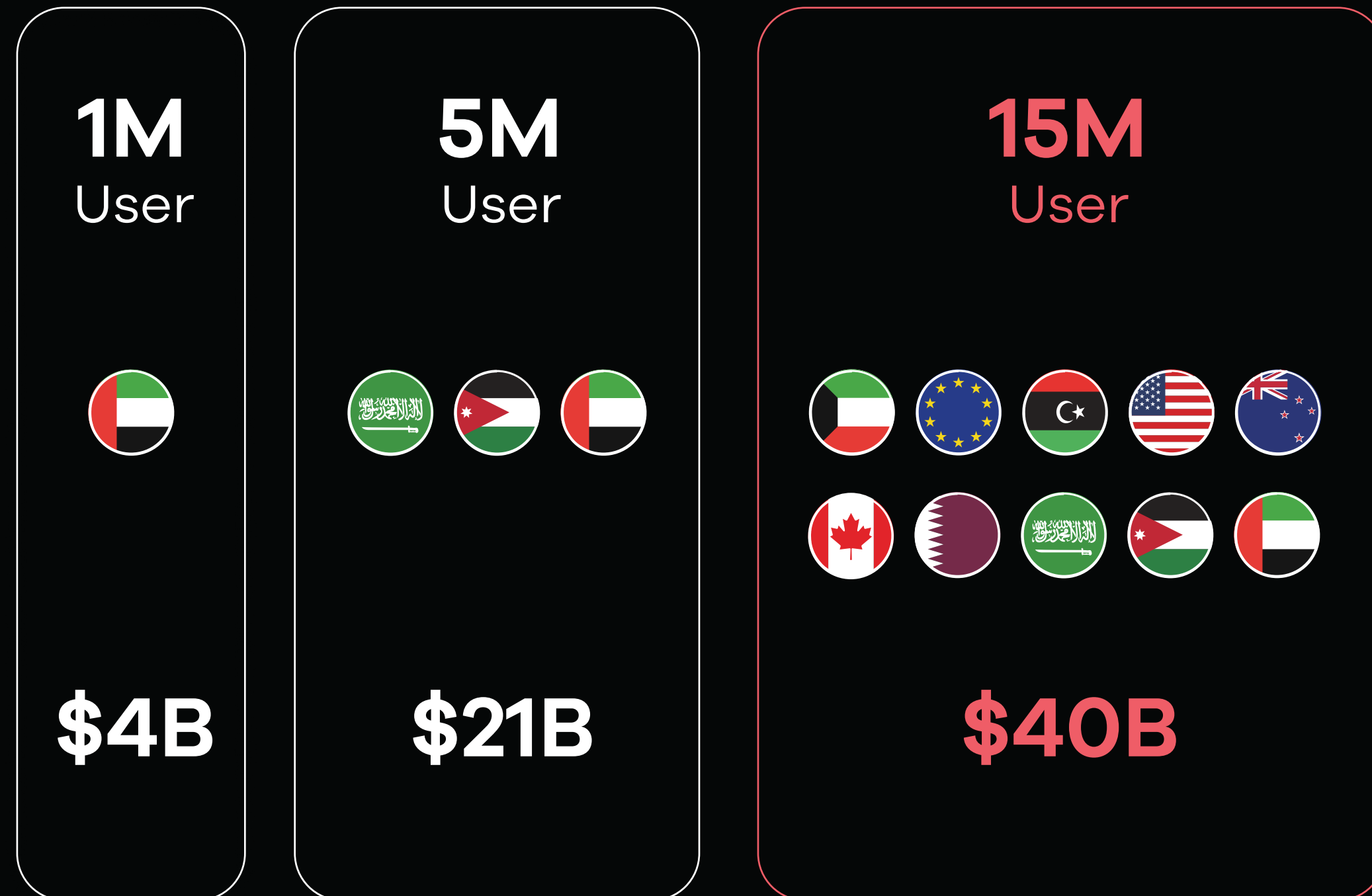
Global remittance exceeds **\$800B** each year.



04

Why Egypt Is Our Launchpad

Egypt's remittance opportunity.



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 by blockchain rails.

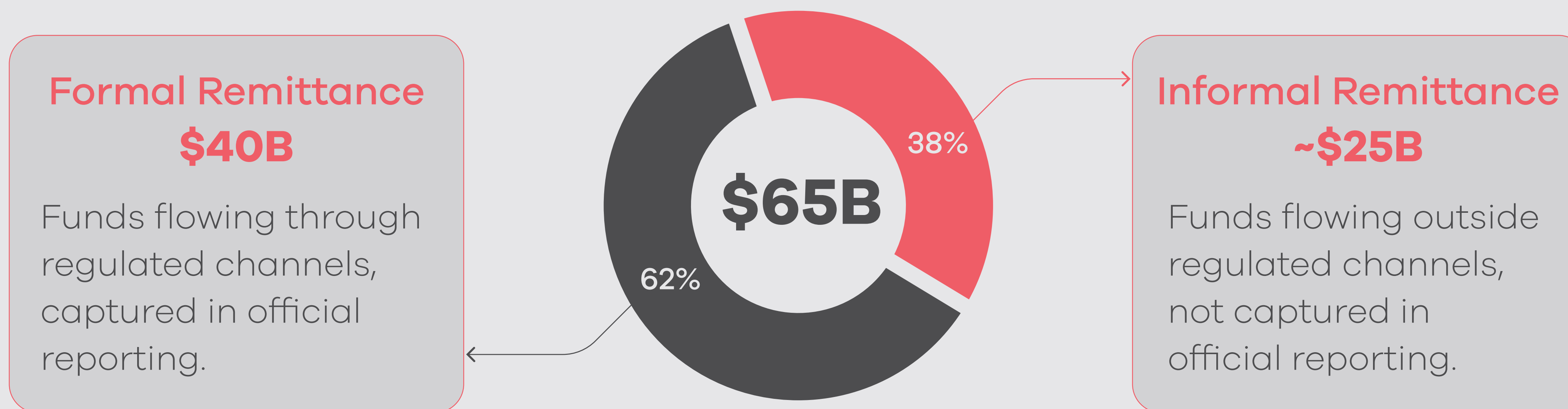
Remittance flows account for **10%** of Egypt's GDP.



05

Egypt's Remittance is Huge, But Not Fully Accounted For

Shift stablecoin-driven informal flows into regulated channels.



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

Source Chainalysis 2025



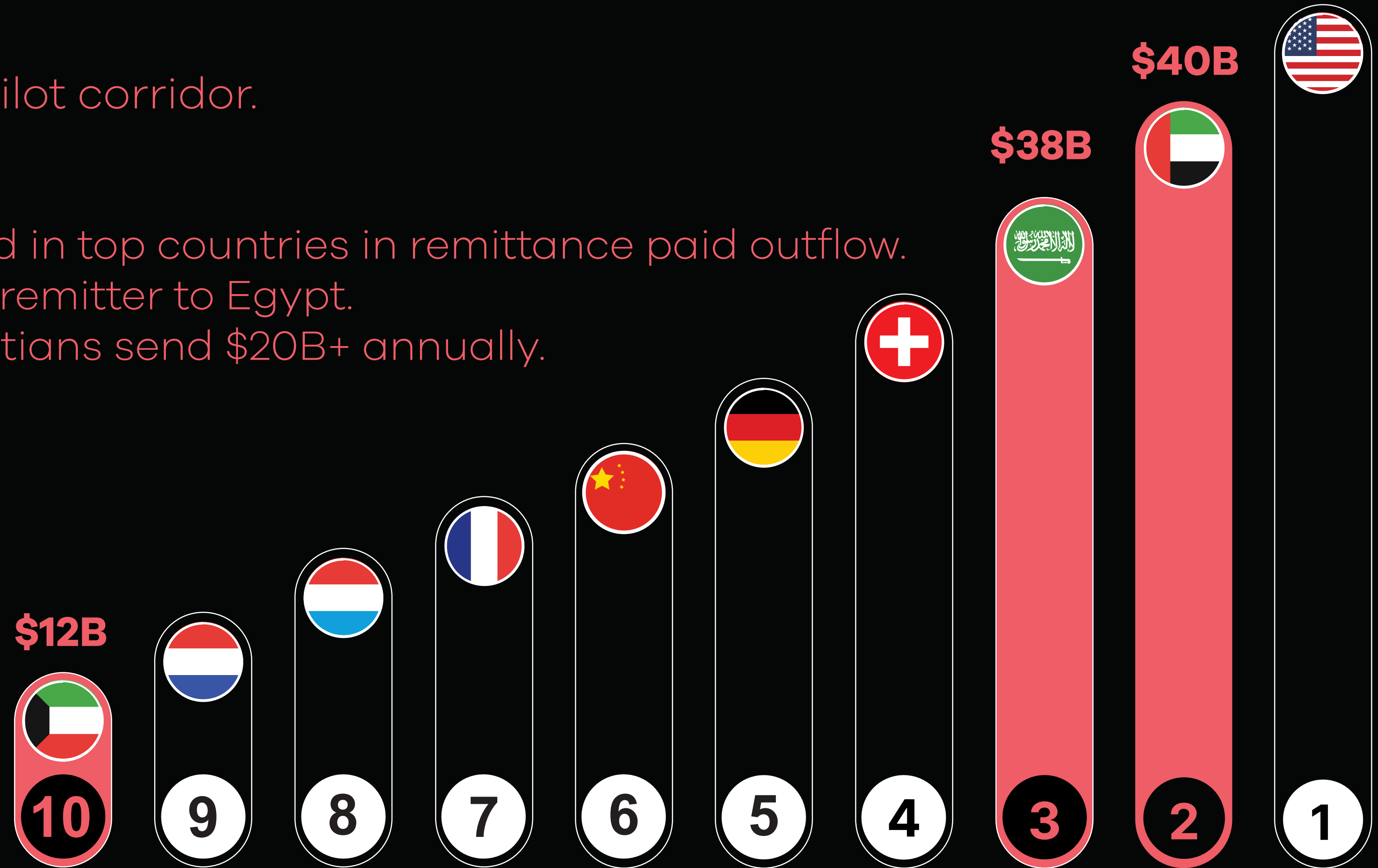
06

Why GCC?

UAE → Egypt is our pilot corridor.

- UAE ascends to 2nd in top countries in remittance paid outflow.
- KSA is the primary remitter to Egypt.
- Over 7 million Egyptians send \$20B+ annually.

\$100B
TAM





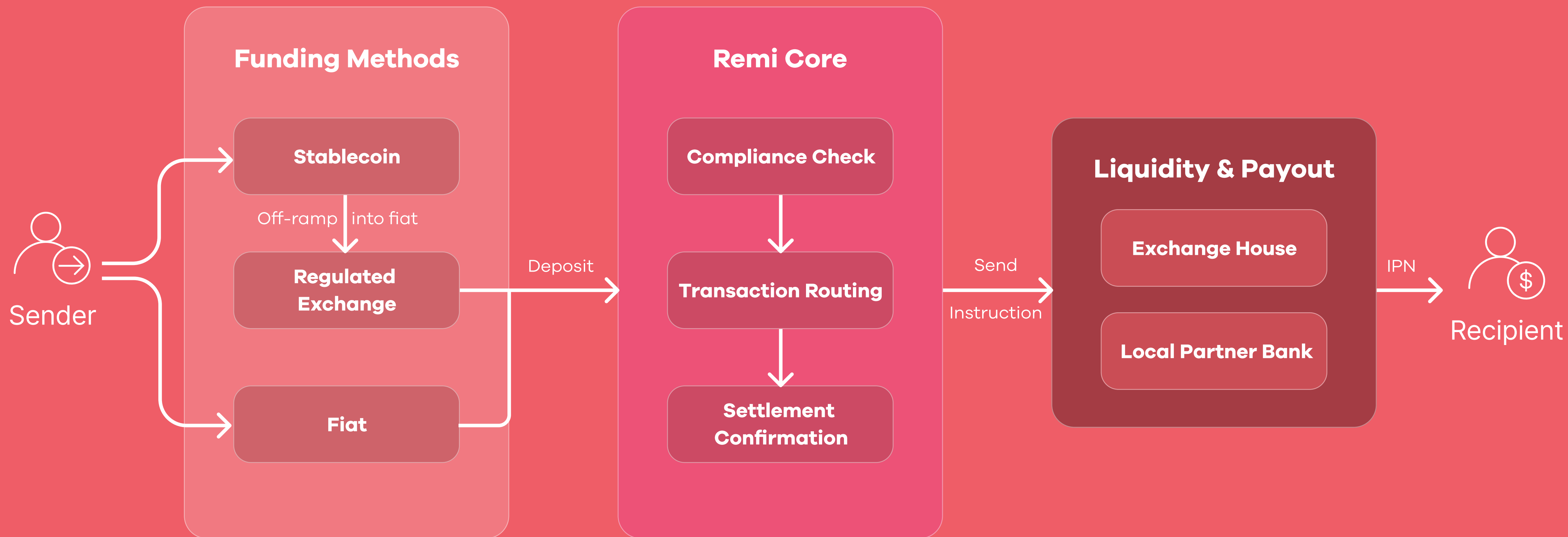
Why Remi?

Remi executes FX by transaction and formalizes the movement of digital assets.



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How Remi Works





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Infrastructure for Regulated Money Movement

Designed for regulated institutions and compliant network participants.

Network Operators

Regulated entities that originate, settle, distribute or execute cross-border flows.

Markets				
Banks				
Exchange Houses				
MTOs				
Digital Assets				
Regulated Fintechs				

Network Participants

Businesses and platforms that plug into Remi to operate compliantly across supported corridors.

- Cross-border payments
- Remittance
- Payroll
- Freelancer payout
- Merchant/B2B payments
- Embedded finance

These participants access money movement compliantly by plugging in to the Remi Network.



09

First Network Participant

Remi's first UAE → Egypt remittance app.

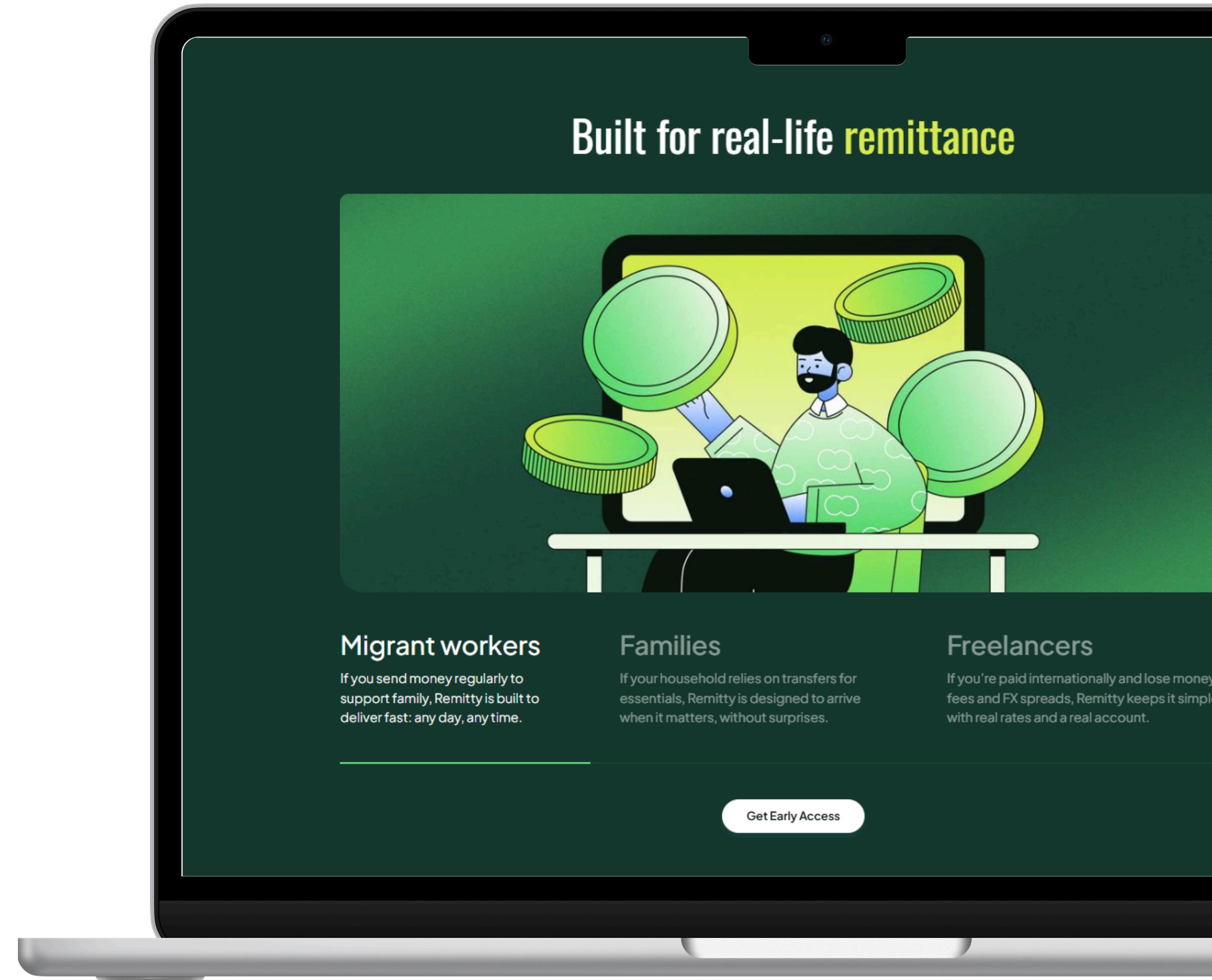
Remi

Money that moves at lightning speed ⚡

Instant

24/7

\$1.5 fee

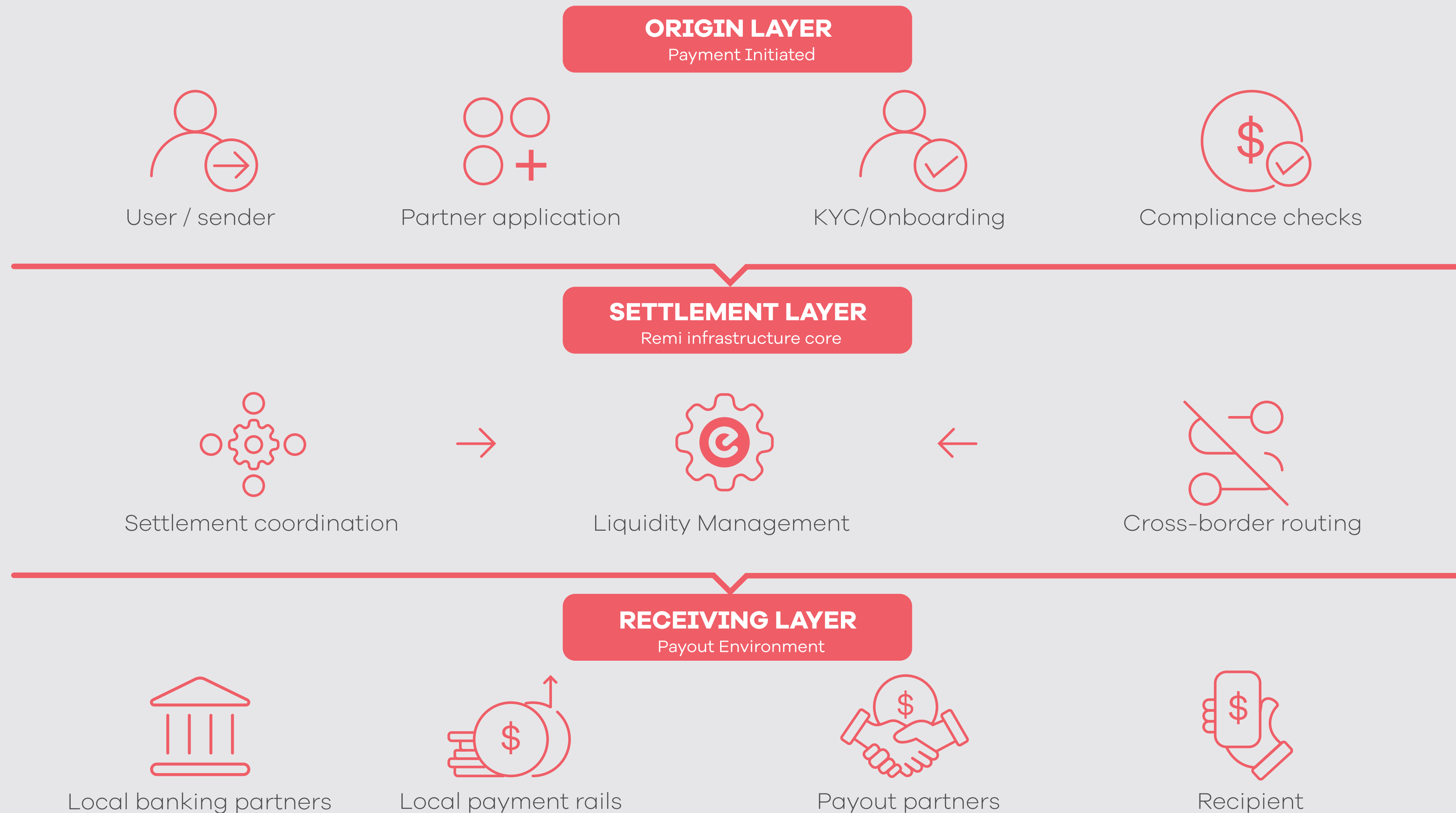




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Network Architecture

A multi-layer network that coordinates cross-border payments.

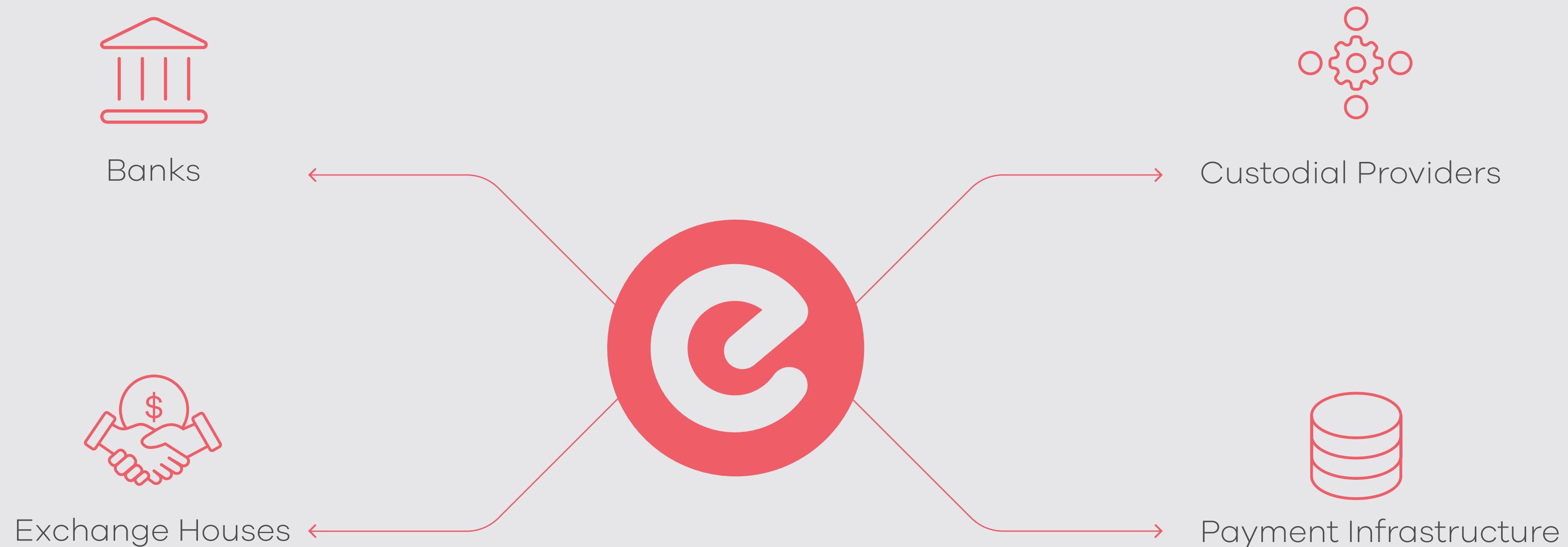




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Regulatory Architecture & Client Ecosystem

A network of regulated partners that support the payment infrastructure.



This ecosystem enables institutions to adopt improved settlement infrastructure without replacing their existing systems.



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Jurisdiction Strategy

Integrating with licensed institutions in each market.



Remi FZC LLC (hold co) is registered to connect with sending institutions operating under the regulations of the origin country.

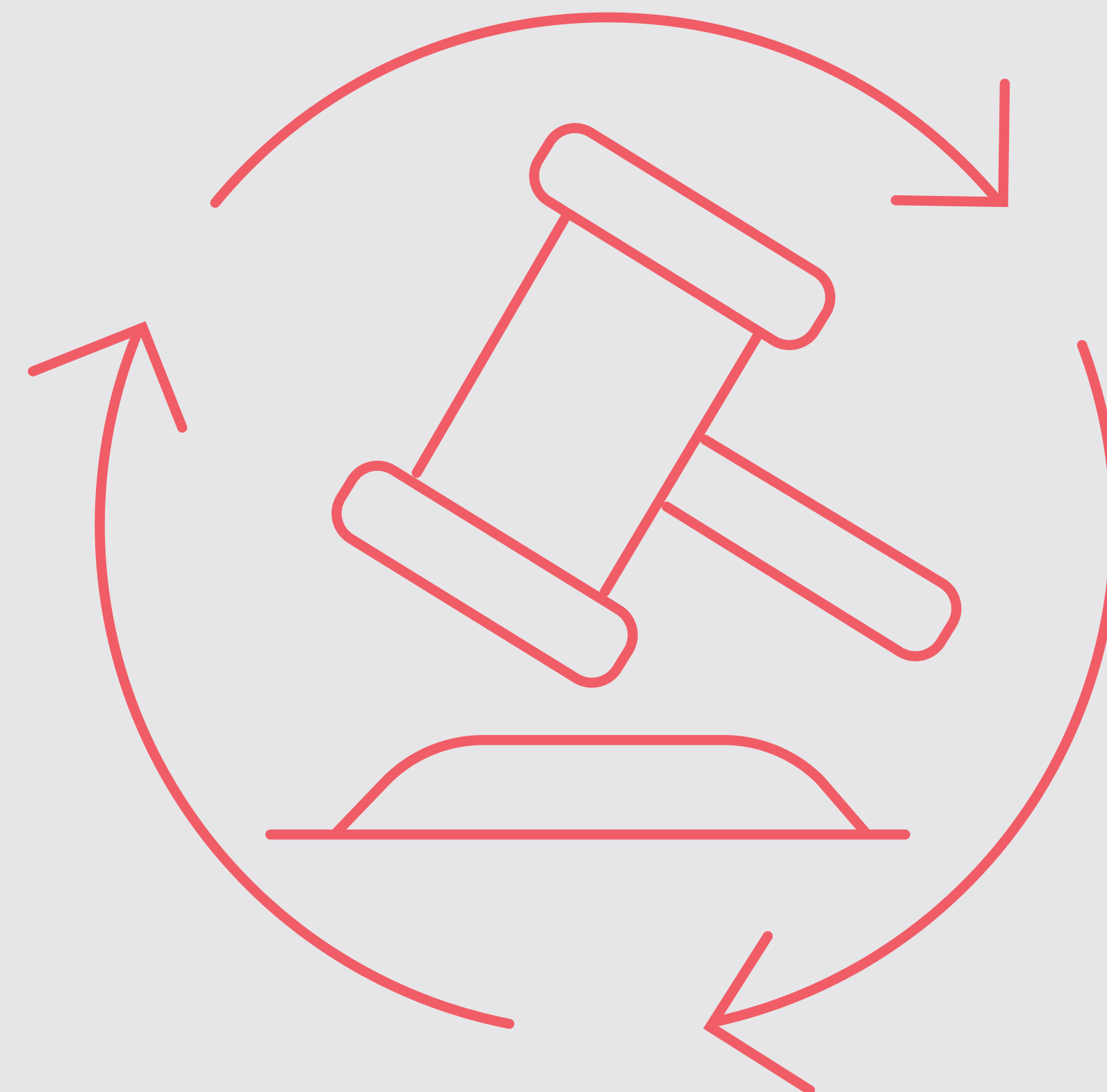


Remi Inc is registered to connect with receiving banks operating under the regulations of the destination country.



Remi LLC holds Money Services Business (MSB) license to integrate with MiCA licensed partners for EU outbound corridors.

This model allows Remi to expand across corridors while remaining compatible with existing regulatory frameworks.





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Regulatory and Security Standards

Institutional-grade operations.



GDPR

General Data Protection Regulation
for privacy and data protection



ISO/IEC 27001

Information security
management standards



SOC 2

Standards for security, availability,
and operational controls

These standards support secure infrastructure operations and strong protection of financial data.



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Remi: The Next Trillion-Dollar Settlement Layer

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

acquired by **stripe**




Established **2022**

Acquired **2025**

Total Funding **~\$58M**

Valuation **\$1.1B**

acquired by 



Established **2021**

Acquired **2026**

Total Funding **~\$93M**

Valuation **\$1.8B**



Established **2021**

Total Funding **~\$338M**

Valuation **\$1.95B**



Established **2023**

Total Funding **~\$194M**

Valuation **~\$2B+**



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Remi Roadmap & Expansion Phases

A clear pathway from early market deployment to full infrastructure network launch.



2Q 2026

Market Entry & Early Operations

- Launches infrastructure network and consumer-facing app.
- Leverages partner licenses while Remi provides the tech.
- Enables instant UAE entry and rapid EU activation.
- Focuses resources on growth, not legal bureaucracy.



4Q 2026

Global Expansion Licensing

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



2Q 2027

Network Maturity & Token Launch

- Shifts from remittance to a VAS solution.
- Enables xRemi for rewards and payments.
- Establishes a fully compliant and regulated entity.
- Launches the on-chain Confidential Settlement Layer.



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

From remittance wedge to multi-product financial OS.

Remittance

as the entry wedge to acquire users.

Phase 1: (0-12 months)

Genesis

Prove instant settlement and corridor economics.

KPIs:

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



Wallet/Ledger

becomes the home for balances & VAS.

Phase 2: (12-24 months)

Hashrate

Scale retail, B2B rails, payouts and payroll.

KPIs:

- 250-500k users
- 15-25% cards attached
- 60-70% infra volume



Spend & Pay Rails

drive monetization: cards, payroll, merchants & B2B.

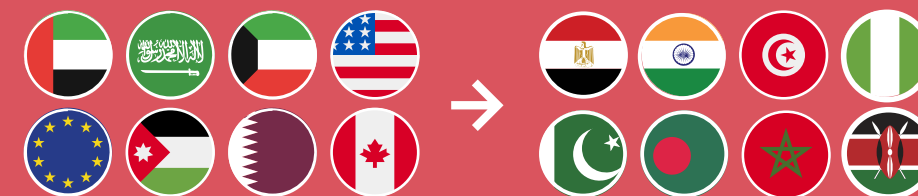
Phase 3: (24-36 months)

Consensus

Merchant acceptance, staking and token rewards.

KPIs:

- ~1M user equivalents
- 40-50% infra volume
- 20-30% merchant volume



Yield & Credit

increases user retention & expands margin.

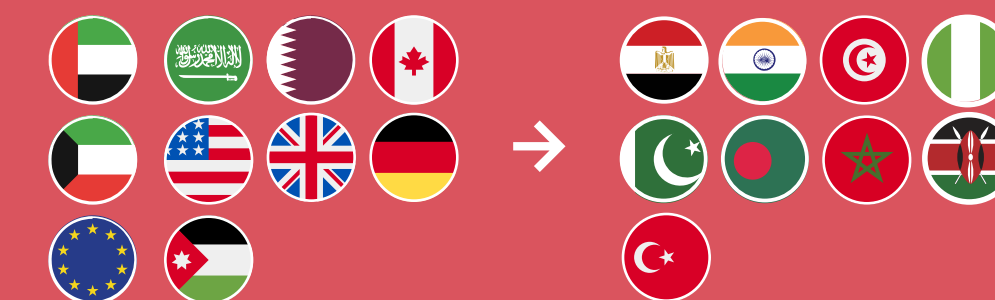
Phase 4: (36-48 months)

Scale

Full card suite, embedded finance and credit services.

KPIs:

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

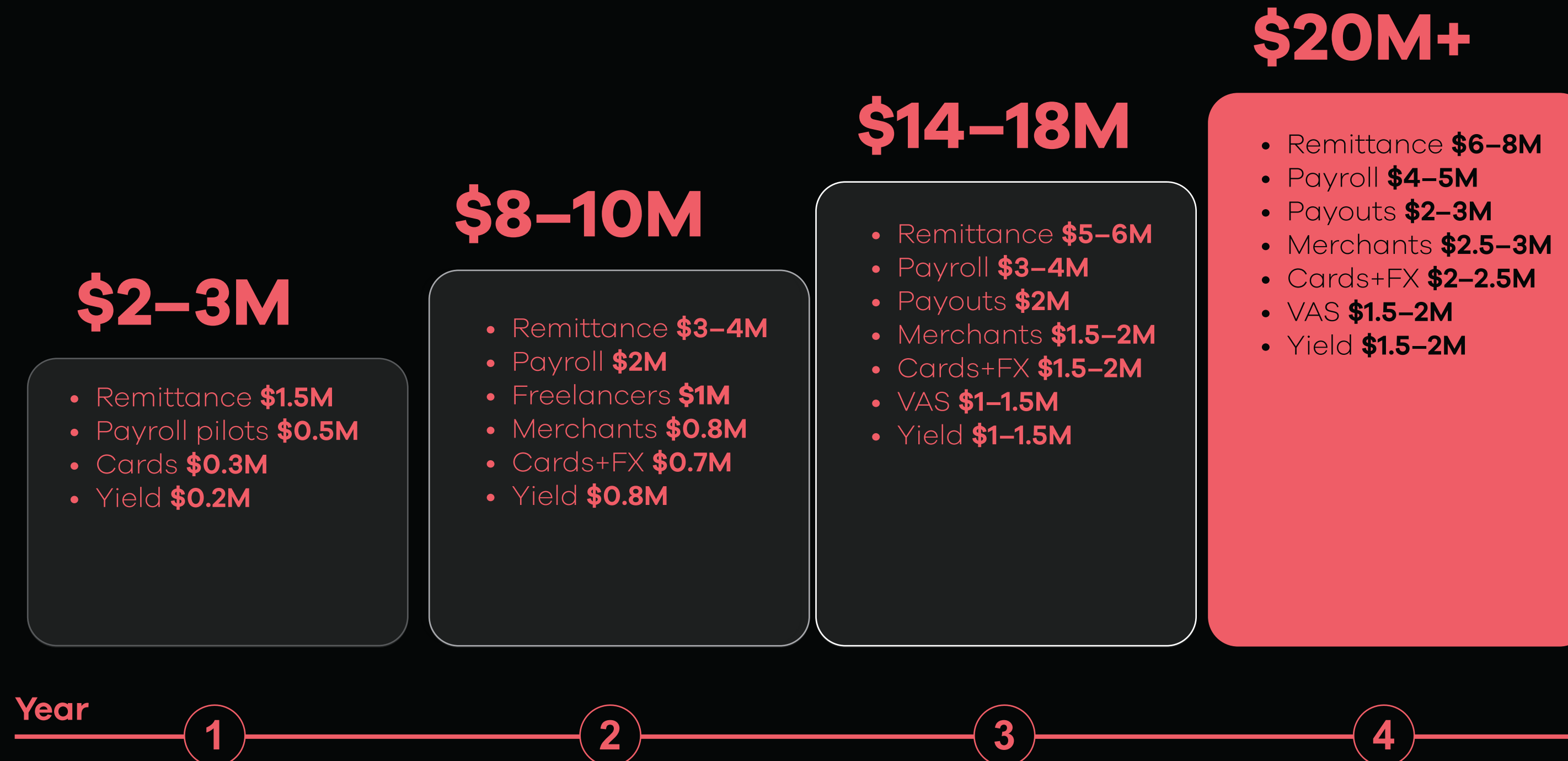




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Four-Year Revenue Trajectory

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





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Built by Builders Who Lived It



A. Tony Amer
Co-founder & CEO



Mohamed Abdou
Co-founder & CTO

Morgan Stanley



- Investment banking and VC experience managing \$200M+
- Made 120 investments in emerging markets payments.
- Graduate Diploma in Venture Capital & Private Equity from New York (NYU) Stern School of Business.

- 27 years software engineering experience, including 11 years in blockchain development.
- Founded Pravica in 2020.
- Master's degree in digital currency from University of Nicosia.





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Investment Opportunities

Pre-seed round in progress.



\$200K Pre-seed

SAFE

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



Thank You!

founders@remi.ae