

  

# remi

Company Overview Memo





## 1. Executive Summary

Remi is a borderless liquidity infrastructure network designed to improve how money moves across borders. The company sits between traditional financial institutions, regulated digital asset rails and local payout environments, enabling faster, more transparent and more compliant cross-border transactions.

The core thesis is straightforward: global remittance and cross-border payments remain slow, fragmented and operationally expensive. Stablecoins have improved settlement speed, but they have not solved privacy, compliant integration, or the final fiat payout layer. Remi is built to connect these missing pieces through an infrastructure model that works with regulated participants rather than replacing them.

Remi launches with a corridor-first strategy. The first phase focuses on **UAE > Egypt** and **EU > Morocco**, using a partner-led operating structure to prove corridor economics, transaction reliability, payout execution and liquidity behavior. From there, the company expands into additional corridors and adjacent money movement use cases.

Remitty, the company's first network participant, is the initial consumer-facing wedge. Its purpose is to help activate the first corridor, validate retail demand and generate real flow through the infrastructure. It is not the company thesis by itself. The company thesis is the infrastructure network.

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## 2. Investment Thesis

The investment case for Remi is built on five core beliefs.

### 2.1 Cross-border money movement remains structurally broken

Existing remittance and cross-border payment systems remain burdened by:

- multi-day settlement windows
- high effective fees
- fragmented liquidity
- layered intermediaries
- inconsistent final-mile payout experiences





This creates a large infrastructure gap, particularly in corridors connecting developed send markets to emerging-market receive markets.

### 2.2 Stablecoins solved speed, but not institutional usability

Stablecoins have demonstrated that global value can move faster and more cheaply than legacy rails. However, institutional adoption is still constrained by:

- privacy limitations on public ledgers
- operational complexity in off-ramping to local fiat
- inconsistent integration paths into regulated payout systems

Remi is built to solve these integration and coordination problems.

### 2.3 Emerging-market corridors are large enough to support infrastructure-level businesses

High-volume corridors such as **UAE > Egypt** and **EU > Morocco** combine several attractive characteristics:

- meaningful annual transfer volume
- recurring user need
- fragmented execution today
- strong need for regulated, reliable payout delivery

### 2.4 A corridor-first infrastructure strategy is more realistic than a fully licensed market-entry model on day one

Rather than waiting to build a full stack in every market before launching, Remi is designed to coordinate with regulated participants already operating in each layer of the flow. This allows the company to move faster, validate operational assumptions earlier and allocate resources toward corridor activation and growth.

### 2.5 The long-term value sits in network expansion, not only in the first app

Remitty is the first wedge. The deeper opportunity is to become the infrastructure layer used by multiple participant types across multiple corridors and use cases.







### 3. Company Overview

#### 3.1 What Remi is

Remi is a cross-border money movement infrastructure company.

It is designed to coordinate the movement of value between:

- originating applications and regulated participants
- compliance and routing logic
- settlement and liquidity coordination
- receiving payout environments and local rails

The company is positioned as a technology and coordination layer that helps regulated participants move money more effectively across supported corridors.

#### 3.2 What Remi is not

Remi is not being positioned as:

- a bank
- a custodial institution
- a standalone exchange
- a consumer remittance app company alone

The company works with regulated institutions and payout environments rather than attempting to replace them.

#### 3.3 Remitty's role

Remitty is the first network participant and first consumer-facing application connected to the Remi infrastructure.

Its role is to:

- activate the first corridor
- validate consumer demand
- create initial transaction density
- provide operating proof for the network

This relationship is important: Remitty helps prove Remi, but Remi is the company being underwritten.





## 4. The Problem

Cross-border money movement still suffers from three deep structural issues.

### 4.1 Legacy rails remain slow and expensive

Many cross-border flows still depend on multiple intermediaries, fragmented payout mechanisms and capital-intensive operational structures. This increases both cost and settlement time.

### 4.2 Digital asset rails do not fully solve the last mile

While stablecoins improve settlement speed, they do not automatically provide:

- local currency payout readiness
- user-level privacy in regulated flows
- integration with compliant payout infrastructure

### 4.3 Liquidity and payout readiness remain fragmented

In practice, money movement depends on the reliability of local payout execution. Even if cross-border settlement improves, the user experience still breaks if payout liquidity, coordination, or final-mile delivery is weak.

Remi is built to solve the coordination problem across these layers.





## 5. The Solution

Remi connects financial institutions, liquidity providers and payout environments through a shared infrastructure layer.

### 5.1 Core operating logic

A transaction moves through four broad stages:

1. payment initiation through an originating participant or application
2. compliance and transaction checks
3. routing, settlement coordination and liquidity management through Remi
4. payout into the receiving environment through local partners and rails

### 5.2 What this improves

This model is designed to improve:

- settlement speed
- corridor transparency
- payout reliability
- regulatory compatibility
- liquidity coordination

### 5.3 Why this matters

The company's advantage does not come from one user interface. It comes from making regulated cross-border money movement operationally easier for multiple participant types.





## 6. Why Now

The timing for a company like Remi is driven by a combination of market and infrastructure shifts.

### 6.1 The market is large and persistent

Global remittance and cross-border payment needs remain large, recurring and economically important for both households and businesses.

### 6.2 Stablecoins are now a real settlement primitive

Digital dollar infrastructure is no longer theoretical. Stablecoins have reached meaningful market scale and are now part of how value already moves globally.

### 6.3 Regulatory frameworks are becoming more usable

Digital asset and payments regulation is evolving in ways that make infrastructure integration more realistic, particularly in markets that are open to regulated cross-border innovation.

### 6.4 Users and businesses both need better rails

The demand is no longer limited to migrant remittance. Cross-border payouts, payroll, embedded finance, merchant settlement and business transfers increasingly require better infrastructure.





## 7. Launch Strategy

### 7.1 Corridor-first entry

Remi launches with two initial corridors:

- **UAE > Egypt**
- **EU > Morocco**

These corridors were selected because they combine:

- strong remittance relevance
- meaningful annual volume
- clear payout need
- operational fragmentation that creates room for improvement

### 7.2 Why UAE > Egypt matters

The UAE > Egypt corridor is the first operational wedge because it combines:

- large recurring send-side activity
- strong receive-side remittance importance
- a meaningful need for fast and reliable payout execution
- conditions suitable for testing partner-led corridor infrastructure

### 7.3 Why EU > Morocco matters

EU > Morocco provides an additional corridor with substantial remittance activity and strategic relevance. It broadens the company's initial corridor base while remaining consistent with the same infrastructure thesis.

### 7.4 How launch is structured

Launch is intentionally staged:

- corridor activation first
- participant proof first
- monetization depth second
- replication thereafter

This is a more practical operating model than attempting to scale every layer simultaneously.





## 8. Expansion Logic

The expansion plan follows a corridor and product layering model.

### 8.1 Year 1

- UAE > Egypt
- EU > Morocco

### 8.2 Year 2

- Egypt > UAE
- EU > Egypt

### 8.3 Phase 3 corridor depth

From send markets:

- UAE
- Saudi Arabia
- Kuwait
- Qatar

To receive markets:

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

### 8.4 Phase 4 corridor scale

Same receive markets as Phase 3, with send markets expanded to include:

- European Union
- United Kingdom

The logic is to deepen existing execution capability before broadening into a larger multi-corridor network.





## 9. Business Model Summary

### 9.1 Remi revenue logic

At launch, Remi monetizes through:

- infrastructure fee on exchange-house-originated flows
- economic benefit from corridor liquidity float
- later expansion into broader participant and transaction categories

The infrastructure monetization model is intentionally soft in the first six months to accelerate corridor activation.

### 9.2 Remitty revenue logic

Remitty provides the first retail and participant-side economics by generating corridor volume through the first consumer-facing flow.

This gives the company:

- activation volume
- real transaction data
- user behavior evidence
- early throughput through the network

### 9.3 Later product expansion

Over time, the company expands beyond initial remittance activity into additional use cases such as:

- payroll
- freelancer payouts
- merchant and B2B payments
- embedded financial infrastructure

This progression supports the move from wedge to network.





## 10. Product and Network Strategy

### 10.1 Phase 1

The first phase proves:

- instant settlement behavior
- corridor economics
- launch participant execution
- payout reliability

### 10.2 Phase 2

The second phase broadens product and participant depth through:

- more active users and participant activity
- payroll and payout expansion
- deeper corridor utilization
- higher infrastructure throughput

### 10.3 Phase 3 and beyond

Longer term, the product stack expands from remittance into a broader operating system that can support:

- wallet and ledger functionality
- spend and payment rails
- value-added services
- yield and other balance-based features

Token-related mechanics remain part of the broader roadmap, but are not the core of the launch thesis.





## 11. Regulatory and Operating Structure

### 11.1 Partner-led operating model

Remi is structured to work with licensed institutions and regulated participants in each corridor. This allows the company to launch with an operationally realistic model while remaining compatible with existing regulatory frameworks.

### 11.2 Jurisdiction strategy

The company's operating structure is designed to connect with:

- sending institutions in origin jurisdictions
- receiving banks and payout environments in destination jurisdictions
- regulated partners supporting outbound corridor execution where required

### 11.3 Standards and operating posture

Current company materials position the business around a disciplined operating posture supported by:

- privacy and data protection expectations
- information security standards
- institutional-grade controls and governance practices

## 12. Team and Founder Fit

The company is built by founders with backgrounds that align directly with the problem being solved.

### 12.1 Commercial and capital markets depth

The company benefits from leadership with experience in:

- investment banking
- venture capital
- emerging market payments
- capital allocation and company building





## 12.2 Deep technical and blockchain infrastructure depth

The company also benefits from leadership with long-duration technical experience across:

- software engineering
- blockchain development
- financial infrastructure design
- digital currency systems

This matters because Remi requires both commercial realism and technical credibility.

## 13. Why This Company Can Win

### 13.1 It is solving an infrastructure problem, not just a UX problem

Remi is not only improving the front-end experience of sending money. It is solving the coordination problem across settlement, liquidity, routing and payout.

### 13.2 It launches with a realistic wedge

The company is not trying to boil the ocean. It starts with a corridor wedge, a first participant and a partner-led model that can generate proof before full scale.

### 13.3 It has a repeatable expansion logic

The model is designed to replicate:

- across corridors
- across participant types
- across money movement use cases

### 13.4 The infrastructure line becomes the center of gravity

The long-term value of the company is not a single app or a single retail flow. It is the infrastructure layer becoming increasingly central to how supported participants move money.





## 14. Key Risks and Mitigants

### 14.1 Corridor activation risk

The first corridor must prove operationally before the model can replicate.

Mitigant:

- launch is deliberately narrow and partner-led
- early economics are structured to reduce adoption friction

### 14.2 Dependence on early participant success

The first participant plays an important role in demonstrating user demand and transaction flow.

Mitigant:

- the company is not modeled as a single-participant business over time
- infrastructure expansion reduces concentration risk

### 14.3 Regulatory complexity across markets

Cross-border infrastructure businesses must operate across multiple legal and operating environments.

Mitigant:

- Remi is structured to connect through regulated participants rather than replace them
- the corridor-by-corridor expansion strategy reduces operational shock

### 14.4 Execution risk in moving from wedge to network

Many businesses prove a wedge but fail to scale a platform.

Mitigant:

- the roadmap already layers additional products and participant types into the company plan
- the financial model is not dependent on a single monetization stream forever







## 15. Conclusion

Remi is being built as a cross-border infrastructure company with a consumer entry wedge, not as a consumer remittance app alone.

The company's launch logic is disciplined:

- start with two meaningful corridors
- use the first participant to activate real flow
- prove commercial and operational behavior
- scale the network across more corridors, more participants and more use cases

The resulting opportunity is larger than remittance alone. If executed successfully, Remi becomes a repeatable infrastructure layer for regulated money movement across emerging-market corridors.

## Appendix A. Snapshot Summary

What Remi is

A borderless liquidity infrastructure network for compliant global money movement.

What Remitty is

The first network participant and first consumer-facing distribution wedge.

Initial corridors

- UAE > Egypt
- EU > Morocco

Expansion sequence

- Egypt > UAE
- EU > Egypt
- GCC > emerging-market corridors
- GCC + EU + UK > broader receive-market set





### Launch principle

Corridor activation first. Monetization depth second. Replication thereafter.

## Appendix B. Memo Boundary

This memo covers:

- company overview
- strategic positioning
- launch logic
- business model summary
- corridor strategy
- founder fit

This memo does **not** attempt to fully explain:

- detailed commercial assumptions
- detailed financial model mechanics
- full market sizing analysis
- detailed GTM planning
- token and staking mechanics in depth

Those belong in the Commercial Model Memo, Financial Model Memo, Market & Competition Memo, Go-To-Market Memo and supporting appendices.

