



remi

Execution Roadmap Memo





1. Executive Summary

Remi's execution roadmap is built around a simple principle: prove one corridor well, then expand the network in a controlled sequence across more corridors, more participant types and more money movement use cases.

The roadmap does not assume that full scale is achieved at launch. It is intentionally staged around three near-term objectives:

1. **Activate the first corridors and prove operational readiness**
2. **Expand corridor depth and participant coverage**
3. **Transition from a launch wedge to a broader infrastructure network**

This structure is important because Remi is not being built as a single remittance product. It is being built as an infrastructure layer that can support multiple regulated participants and multiple transaction types over time.

The roadmap starts with:

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

It then expands into:

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

And later into broader send and receive market combinations across the GCC, Europe, the UK and key emerging-market receive markets.

Remitty plays a specific role in this roadmap. It is the first network participant used to activate the first corridor and generate real flow through the network. It is not the endpoint of the roadmap. It is the first proof layer.





2. Roadmap Design Principles

2.1 Corridor activation before corridor proliferation

The company's strategy is to prove real corridor performance before opening too many parallel markets. This reduces execution risk and makes each expansion step more credible.

2.2 Infrastructure first, consumer wedge second

The company is being built as infrastructure. Remitty is important because it helps prove demand and generate flow, but the roadmap is led by Remi's operating logic rather than by a standalone consumer growth narrative.

2.3 Product layering over time

The company does not need every product layer to be fully mature at launch. Instead, it progresses from:

- remittance wedge
- to payout and payroll capability
- to broader spend, ledger and value-added rails

2.4 Controlled expansion over aggressive breadth

The roadmap favors disciplined expansion and repeatable execution rather than rushing into a large number of markets without proven corridor behavior.





3. Near-Term Operating Roadmap

The near-term roadmap follows the current company materials.

3.1 Phase 1: Market Entry and Early Operations

Timing: 2Q 2026

Primary objective

Launch the initial infrastructure network and activate the first live corridor configuration.

What this phase is intended to achieve

- launch the first corridor operating model
- connect the first participant to the network
- validate settlement coordination
- prove payout reliability
- establish the first working commercial configuration
- collect real throughput and operational data

What is happening in practice

This phase is where the company proves that the corridor can function under live operating conditions. It is not only a product launch phase. It is a system-validation phase.

Strategic significance

If this phase succeeds, Remi moves from concept to operating infrastructure.





3.2 Phase 2: Global Expansion and Licensing

Timing: 4Q 2026

Primary objective

Expand corridor and participant depth while strengthening the operating structure required for broader scale.

What this phase is intended to achieve

- add corridor depth beyond the first launch configuration
- strengthen the participant network
- expand the infrastructure throughput base
- support broader money movement use cases beyond the first remittance wedge
- continue preparing the company for larger regulatory and operating depth

Strategic significance

This phase is where Remi begins to shift from proving a corridor to proving a repeatable infrastructure model.





3.3 Phase 3: Network Maturity and Token Launch

Timing: 2Q 2027

Primary objective

Move from a functioning infrastructure network into a more mature multi-layer system with broader economic and product depth.

What this phase is intended to achieve

- mature the network operating model
- deepen value-added infrastructure capability
- broaden the economic architecture of the network
- support later-stage incentives and network mechanics without making them the launch thesis

Strategic significance

This phase is not the beginning of the company story. It is the point at which the earlier operating proof can support a more complete network model.





4. Corridor Expansion Sequence

4.1 Year 1

The initial corridor set is:

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

Why these corridors come first

These markets provide the right combination of:

- meaningful volume
- recurring user and payout need
- corridor fragmentation
- partner-led feasibility
- strong relevance to the company's infrastructure thesis

4.2 Year 2

The second expansion step is:

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

Why this matters

This expansion deepens both:

- reverse-direction operating capability
- corridor density around Egypt as a strategic market

This is a logical next step because it leverages the first operating proof rather than starting from zero in unrelated markets.





4.3 Phase 3 corridor depth

From send markets:

- UAE
- Saudi Arabia
- Kuwait
- Qatar

To receive markets:

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

Strategic logic

This phase expands from one or two initial proofs into a broader GCC-led corridor network oriented toward major emerging-market receive destinations.

4.4 Phase 4 corridor scale

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

- European Union
- United Kingdom

Strategic logic

This is the stage where Remi evolves from a corridor-led launch company into a more scalable multi-source infrastructure network.





5. Product Progression Roadmap

The product roadmap should be read as a progression from wedge to network, not as a list of disconnected features.

5.1 Phase 1: Remittance wedge

Timeframe: 0-12 months

Core objective

Prove instant settlement behavior and corridor economics through the first participant and the first corridor set.

Core focus

- remittance as the initial operating wedge
- live user throughput through the network
- reliability of payout execution
- corridor-level operational learning

What success looks like

- real transaction flow
- stable payout performance
- evidence of user demand and repeat behavior
- operating credibility with additional participants





5.2 Phase 2: Wallet, ledger, payouts and payroll expansion

Timeframe: 12-24 months

Core objective

Broaden the network from a remittance wedge into a more useful financial operating layer.

Core focus

- payout expansion
- payroll capability
- increasing infrastructure throughput
- broader participant relevance
- stronger balance and ledger utility

What success looks like

- more participant types connected to the network
- less dependence on a single use case
- clearer repeatability of the infrastructure model





5.3 Phase 3: Spend and pay rails, merchant and value-added infrastructure

Timeframe: 24-36 months

Core objective

Extend the network from transfer and payout into broader money movement rails.

Core focus

- merchant and B2B payment functionality
- spend and pay infrastructure
- network utility beyond remittance alone
- higher volume diversity across the platform

What success looks like

- growing share of infrastructure-led volume
- broader monetization mix
- increased relevance to business and platform participants





5.4 Phase 4: Yield, credit and higher-value retained relationships

Timeframe: 36-48 months

Core objective

Increase retention, margin depth and long-term user and participant value through a more complete financial operating system.

Core focus

- balance-based product depth
- value-added services
- stronger retention mechanics
- broader embedded-finance relevance

What success looks like

- stronger user and participant retention
- higher value per relationship
- a more durable network business with multiple economic layers

6. Role of Remitty in the Roadmap

6.1 Why Remitty exists in the roadmap

Remitty is the first network participant because the company needs a controlled participant-side wedge to:

- activate the first corridor
- prove live demand
- validate sender behavior
- generate early throughput through the network

6.2 What Remitty is not meant to represent





Remitty is not meant to define the full company roadmap. It is not the entire company thesis and it should not be interpreted as the terminal operating model.

6.3 Strategic function

Remitty's strategic function is to help move the company from:

- infrastructure concept
- to live corridor proof
- to repeatable participant acquisition

That is why it sits early in the roadmap and not at the center of the long-term company identity.

7. Key Milestones by Roadmap Stage

7.1 Stage 1 milestones

- first corridor live
- first participant integrated
- payout path validated
- launch commercial structure active
- first measurable transaction throughput

7.2 Stage 2 milestones

- additional corridor activation
- payroll and payout expansion
- stronger participant network
- more consistent operating metrics across the corridor set

7.3 Stage 3 milestones

- broader infrastructure usage beyond remittance
- increasing share of network-driven transaction volume
- stronger economic depth across the system

7.4 Stage 4 milestones

- wider embedded-finance relevance
- stronger retention and balance economics





- greater durability of the network model

8. Execution Priorities

8.1 Operational reliability first

The first priority is not breadth. It is reliable execution across the first corridor flows.

8.2 Participant readiness before aggressive scaling

The company should expand participant coverage when the first operating configuration is strong enough to support referenceable proof.

8.3 Commercial normalization after launch activation

The roadmap assumes that the business moves from a softer launch structure to stronger infrastructure monetization as corridor maturity improves.

8.4 Product depth only when the prior layer is working

Each additional product layer should be built on top of proven operating behavior, not ahead of it.





9. Why This Roadmap Is Rational

9.1 It matches the nature of infrastructure businesses

Infrastructure businesses typically win by proving a narrow but essential operating layer, then expanding around it. Remi's roadmap follows that pattern.

9.2 It reduces execution risk

A narrow launch corridor with a first participant is easier to validate than a broad launch with too many moving parts.

9.3 It allows proof to create leverage

Each milestone creates assets that help with the next phase:

- live flow supports participant acquisition
- corridor proof supports corridor expansion
- payout reliability supports user trust
- infrastructure throughput supports commercial credibility

9.4 It preserves strategic flexibility

By avoiding a single-product identity, the roadmap keeps the company open to multiple expansion paths as the network matures.

10. Risks and Mitigants

10.1 Corridor execution risk

The roadmap depends on the first corridors working operationally before later phases can scale.

Mitigant:

- narrow launch scope
- partner-led operating model
- staged expansion sequence





10.2 Product sprawl risk

A company expanding too fast across too many use cases can dilute focus.

Mitigant:

- sequence product layers over time
- expand only after the prior layer is functioning reliably

10.3 Participant concentration risk

The earliest operating phase depends heavily on the first participant and first corridor configuration.

Mitigant:

- the roadmap is explicitly designed to move beyond one participant and one corridor

10.4 Regulatory and operating complexity risk

As more corridors and products are added, operational and regulatory coordination becomes more demanding.

Mitigant:

- expansion remains phased
- partner-led structure reduces the need to internalize all capability at once





11. Conclusion

Remi's roadmap is structured to move from proof to repeatability.

The company begins with:

- a narrow corridor set
- a first participant
- a partner-led operating model

It then expands into:

- more corridors
- more participant types
- more money movement use cases
- deeper infrastructure monetization

This is the right roadmap for a cross-border infrastructure business. It is disciplined enough to reduce early execution risk, but expansive enough to support a much larger long-term opportunity.





Appendix A. Near-Term Phase Summary

Phase 1: Market Entry and Early Operations

- 2Q 2026
- first corridor activation
- first participant live
- operating proof established

Phase 2: Global Expansion and Licensing

- 4Q 2026
- corridor and participant depth increase
- broader infrastructure operating base

Phase 3: Network Maturity and Token Launch

- 2Q 2027
- broader network maturity
- deeper economic architecture
- token mechanics remain secondary to operating proof





Appendix B. Four-Year Product Progression

0-12 months

- remittance wedge
- corridor proof
- first participant execution

12-24 months

- wallet and ledger depth
- payouts and payroll expansion
- stronger participant utility

24-36 months

- spend and pay rails
- merchant and B2B depth
- broader network throughput

36-48 months

- yield and credit layers
- higher retention and balance economics
- more complete financial operating system

