

WE ARE

Unifying rails for instant money movement

THE PROBLEM

Remittance issues

Existing remittance infrastructure is slow and expensive.

AVERAGE
TRANSFER TIME

3-5 days

AVERAGE FEES

6.5%

Blockchain was supposed to fix this

But it failed to deliver privacy and fiat in the last mile.

// 01

Pseudonymity $\neq$ Privacy

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

// 02

Remittance $\neq$ Cash in hand

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

Confidential transaction layer

The secret to Remi's compliance and privacy on-chain at scale.

// 01

Untraceable

Sender, receiver and amount are fully encrypted on-chain.

// 02

Selective transparency

Regulators and partners can audit transactions lawfully, when required.

// 03

Bank-ready

Enables clean integration with traditional payment networks.

Introducing Remi

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

Market context

Many families in developing economies rely on these transfers.



\$45B+

Egypt receives annually in remittances



\$13B+

Morocco receives annually in remittances

\$300B+

Stablecoin market capitalization in 2026



\$4B+

UAE-Egypt pilot corridor, annual transfers



\$11B+

EU-Morocco pilot corridor, annual transfers



\$800B+

Global remittance volume each year

CHALLENGES THAT REMAIN

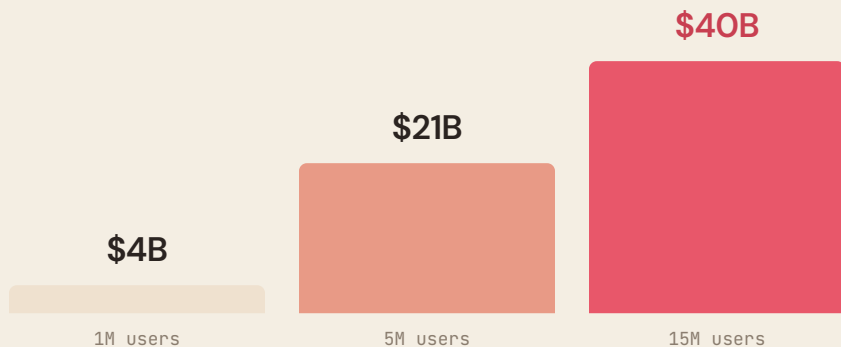
- 01 Liquidity fragmentation across institutions
- 02 Regulatory differences across jurisdictions
- 03 Slow last-mile payout infrastructure

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

Why Egypt is our launchpad

Egypt's remittance opportunity.

ADDRESSABLE VOLUME AS USERS SCALE



Egypt ascends to 5th in global remittance inflows

Egypt's rise to the fifth spot globally for remittance inflows underscores the critical role cross-border transfers play in supporting household spending, buffering income swings and strengthening economic resilience nationwide.

10% of Egypt's GDP comes from remittance flows

THE OPPORTUNITY

Egypt's remittance is huge, but not fully accounted for

Shift stablecoin-driven informal flows into regulated channels.

TOTAL ANNUAL REMITTANCE

\$65B

\$40B · 62%

Formal remittance

~\$25B · 38%

Informal remittance

FORMAL: \$40B

Funds flowing through regulated channels, captured in official reporting.

INFORMAL: ~\$25B

Funds flowing outside regulated channels, not captured in official reporting.

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

Source: Chainalysis 2025

THE OPPORTUNITY

Why GCC?

UAE → Egypt is our pilot corridor.

 UAE ascends to **2nd** in top countries by remittance paid outflow.

 **KSA** is the primary remitter to Egypt.

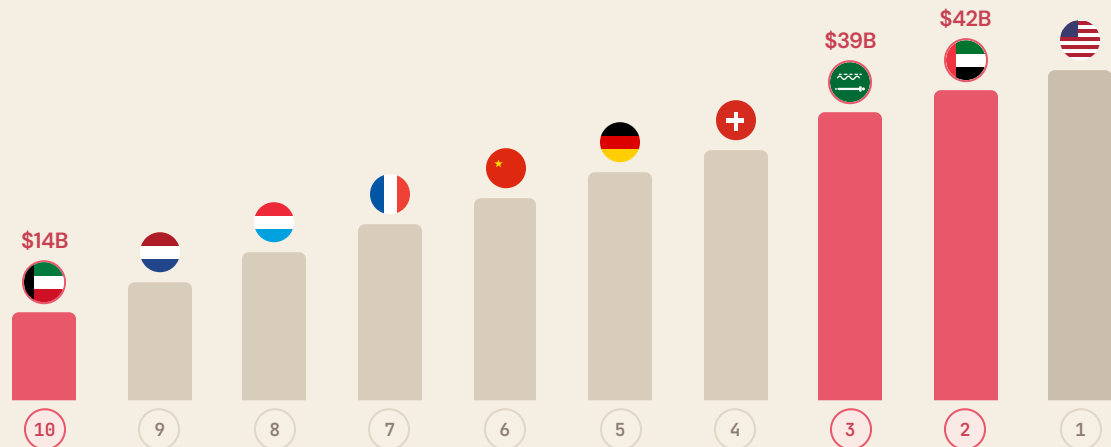
 Over **7 million Egyptians** send **\$20B+** annually.

~\$100B
TAM

GCC remittance opportunity across the top global outflow corridors.

TOP 10 COUNTRIES BY REMITTANCE PAID OUTFLOW

 GCC market



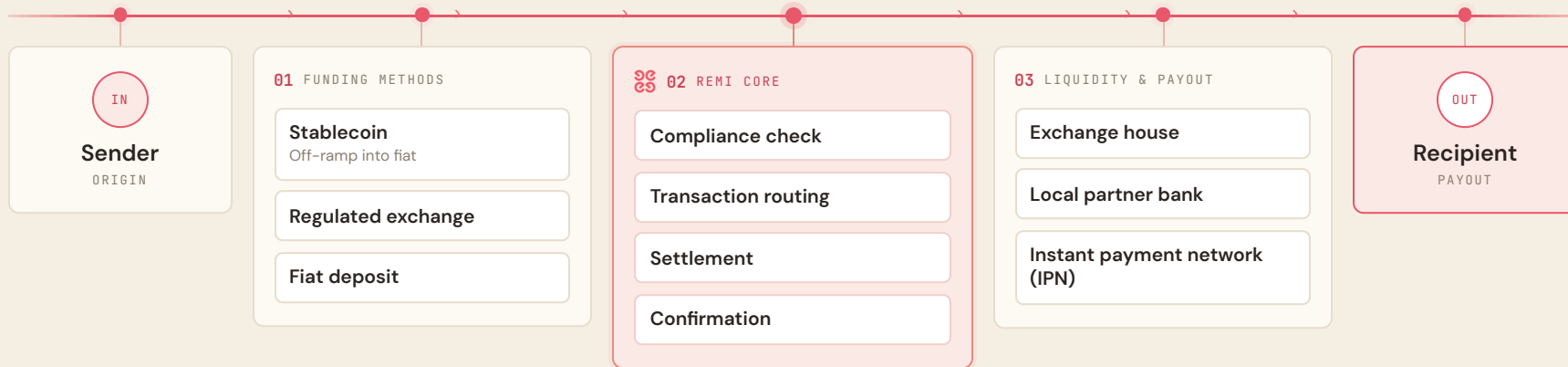
Why Remi?

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

How Remi works

One instruction, settled end to end.

SETTLEMENT SCHEMATIC



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.

Banks

Digital assets

Exchange houses

MTOs

These operators power money movement compliantly across the Remi Network.



REMI

NETWORK PARTICIPANTS

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

Regulated fintechs

Cross-border payments

Freelancer payout

Remittance

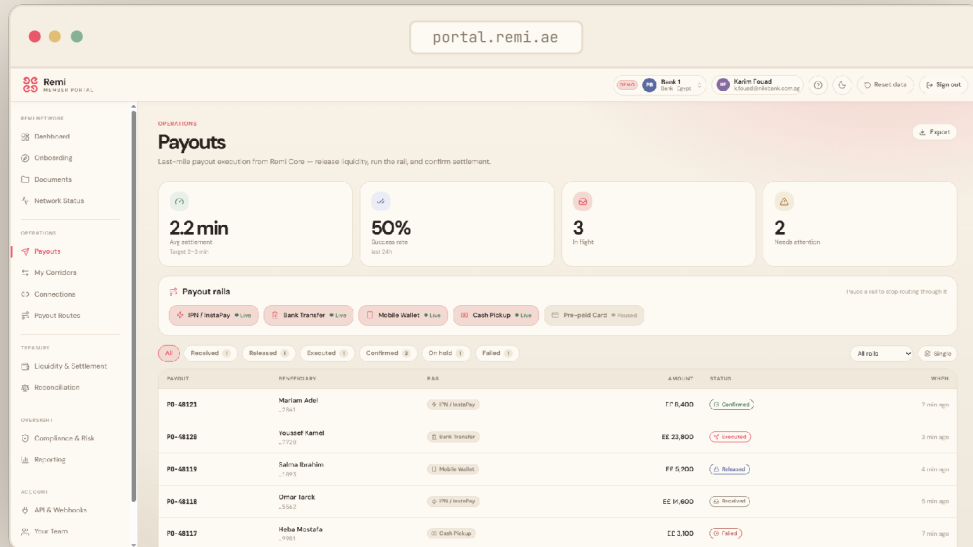
Merchant / B2B payments

Payroll

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

Network operator dashboard

Transaction-by-transaction live monitoring & liquidity control.



01 Real-time liquidity monitoring

02 Live transaction routing visibility

03 Operational risk & flow control

04 Payout distribution insights (IPN)

First network participant

Remi's first  UAE → Egypt  remittance app.

LAUNCH MARKETS

 →  EU → Morocco

\$11B
MARKET SIZE

 →  EU → Egypt

\$2-3B
MARKET SIZE

SOON
 →  UAE → Egypt

\$4B
MARKET SIZE

Money that moves at lightning speed

Instant

SETTLEMENT

24/7

AVAILABILITY

\$1.5

FLAT FEE



Transforms network activity into **compounding value**, powering a self-reinforcing economy of usage, reward and growth, tied to real transaction volume.

Token model

A system balancing stability, utility and growth across the Remi ecosystem.

UTILITY & GOVERNANCE TOKEN



xREMI

1B SUPPLY

GOVERNANCE

// 01

Governance & fee rewards

Holders direct protocol decisions and earn a share of network fees.

// 02

Staking & DeFi

Enables staking and DeFi functionality across the ecosystem.

// 03

Fixed supply

One billion xREMI, capped at genesis. No inflation.

Fees distribution

Each transaction is financed by a small fee, with xREMI rewards distributed as follows.

FEE ALLOCATION

Per transaction



● STAKERS

50%

Distributed to xREMI reward holders securing the network.

● BURN

25%

Permanently removed from supply, increasing scarcity over time.

● REMI FOUNDATION

25%

Funds protocol operations and ecosystem growth.

xREMI tokenomics

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

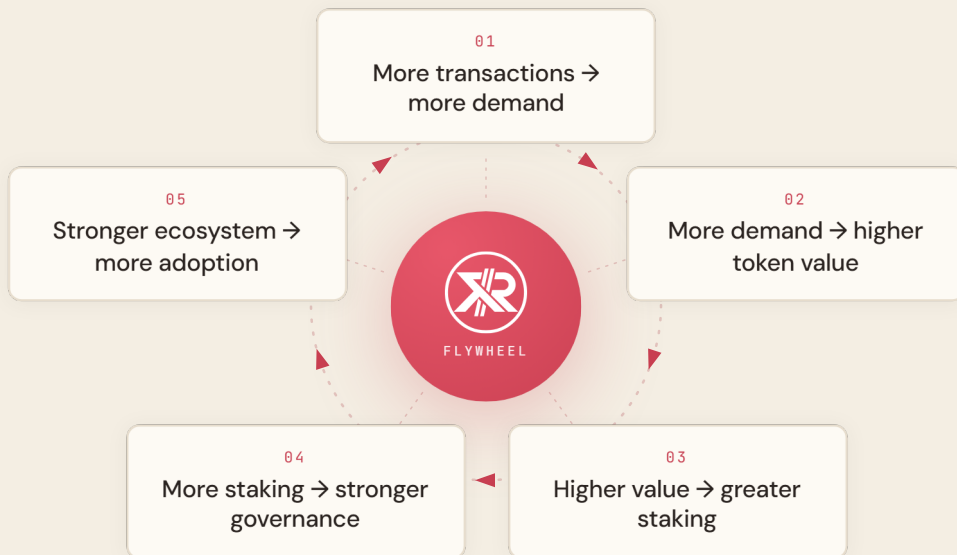
ALLOCATION

Fixed supply · 1,000,000,000 xREMI



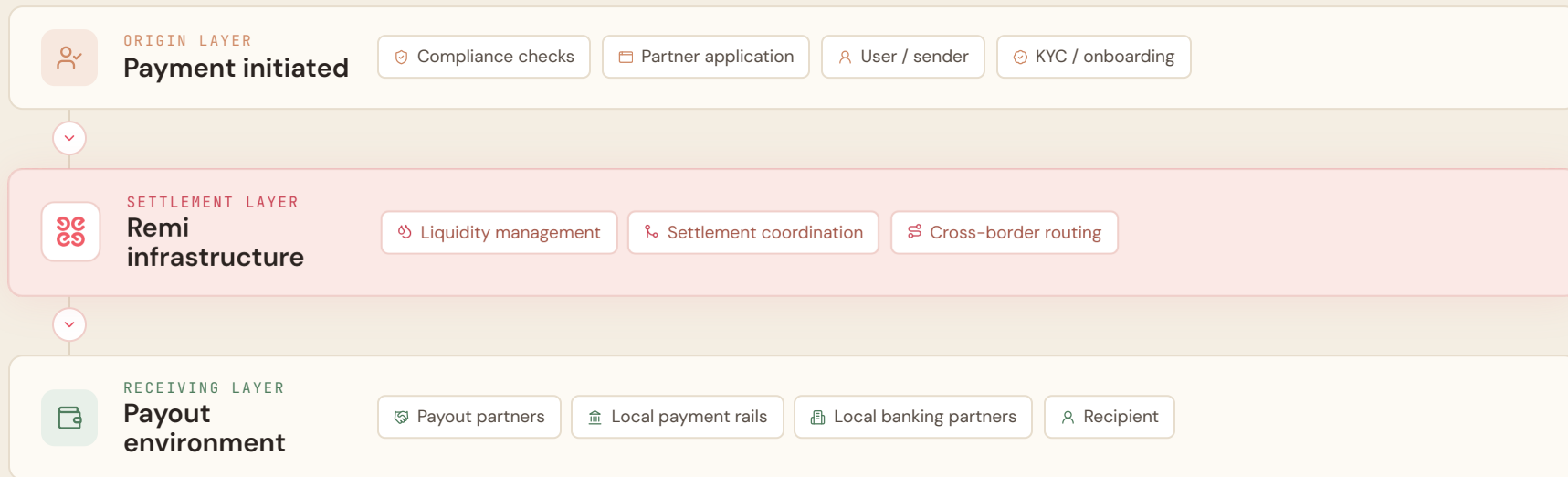
The xREMI economic flywheel

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



Network architecture

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



Regulatory architecture & client ecosystem

A network of regulated partners that support the payment infrastructure.



01

Banks

Regulated settlement accounts and fiat on / off-ramps.



02

Custodial providers

Safekeeping of digital assets and settlement reserves.



03

Exchange houses

Licensed FX and last-mile cash payout.



04

Payment infrastructure

Local rails and processors for final delivery.

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

Jurisdiction strategy

Integrating with licensed institutions in each market.



Holding company

Registered to connect with sending institutions operating under the regulations of the origin country.



Destination entity

Registered to connect with receiving banks operating under the regulations of the destination country.



Destination entity

Registered as a Principal Agent to connect with receiving banks operating under the regulations of the destination country.



MSB license

Holds a Money Services Business 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.

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.

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



BVNK

Established 2021

Acquired 2026

Total funding ~\$93M

VALUATION

\$1.8B

rain

Established 2021

Total funding ~\$338M

VALUATION

\$1.95B

RedotPay

Established 2023

Total funding ~\$194M

VALUATION

~\$2B+

Roadmap & expansion phases

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

3Q 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.

1Q 2027

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 GCC & European markets.
- Penetrates new Africa, United States and Asia markets.
- Establishes a fully compliant and regulated entity.

3Q 2027

Network maturity & token launch

- Shifts from remittance to a VAS solution.
- Enables xREMI for rewards and payments.
- Launches the on-chain Confidential Settlement Layer.

4-year product-staking timeline → path to \$20M+ ARR

From remittance wedge to multi-product financial OS.

Genesis

PHASE 1 • 0-12 MO

Remittance

Entry wedge to acquire users. Prove instant settlement and corridor economics.

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



Hashrate

PHASE 2 • 12-24 MO

Wallet/ledger

Becomes the home for balances & VAS.
Scale retail, B2B rails, payouts and payroll.

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



Consensus

PHASE 3 • 24-36 MO

Spend & pay rails

Drive monetization: cards, payroll, merchants & B2B. Merchant acceptance, staking and token rewards.

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



Scale

PHASE 4 • 36-48 MO

Yield & credit

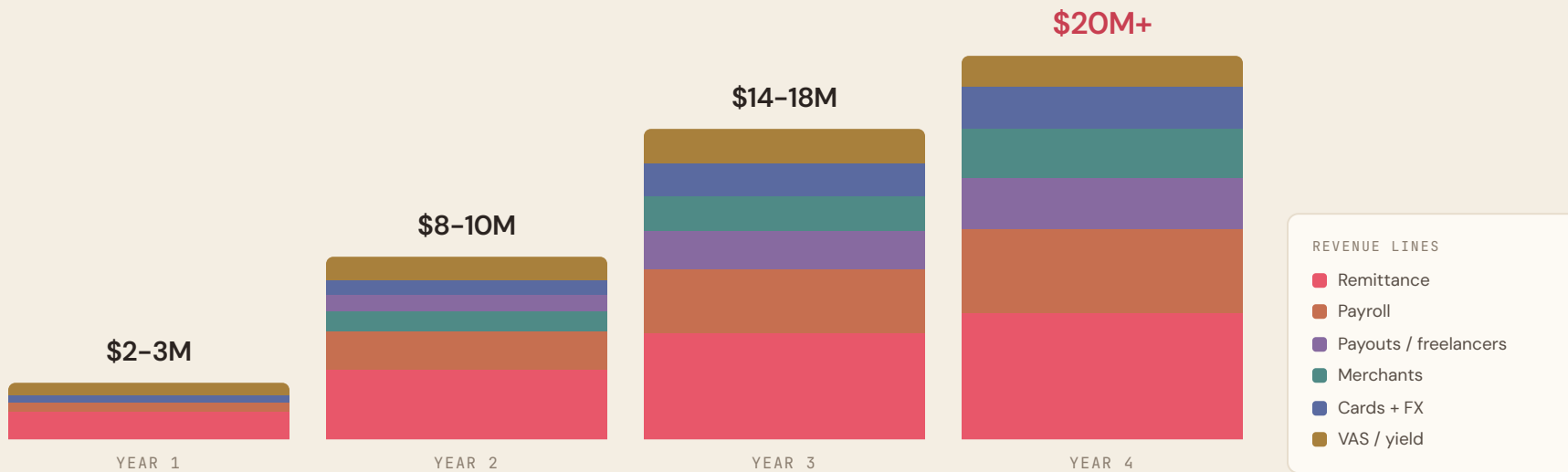
Increases user retention & expands margin.
Full card suite, embedded finance and credit services.

2-3M user equivalents
rising ARPU
durable regulatory posture



Four-year revenue trajectory

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



Who we serve, and how we earn



Operators

Banks, exchange houses, MTOs & PSPs



Participants

Fintechs & apps via one API

MARKET

Recurring cross-border settlement

TAM · Total addressable

\$100B

SAM · Serviceable at launch

\$19B



SOM · Obtainable

\$1.33B

7% of the SAM in the first 12 months



HOW WE EARN

Onboarding fee

\$20K-35K

Annual membership

\$10K-15K

Transaction fee

\$0.10-1

RaaS transaction

\$1-3

Built and validated before launch

\$400M

annualized monthly volume
locked pre-launch via partners.

6

MTOs currently onboarding to the
Remi network.

\$65M

confirmed monthly remittance
volume at launch via anchor MTO
partner.

66K

monthly transactions.

NETWORK PARTNERS

 UAE 9 partners	 Fuze Finance Crypto on/off-ra...	 Midchains Crypto on/off-ra...	 Ruya Bank Banking & settle...
 LuLu Exchan... Remittance partn...	 IDE Exchange Remittance partn...	 GCC Exchan... Remittance partn...	
 Eficyent Remittance partn...	 Instant Cash MTO & Banking	 Alfardan MTO	

 Egypt 1 partner	 EG Bank Banking & IPN node
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 Morocco 1 partner	 Chari BaaS Banking (BaaS)
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 Europe 2 partners	 Paysend MTO & Banking	 belmoney Banking Partner
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CERTIFIED



Built by builders who lived it



A. Tony Amer

CO-FOUNDER & CEO

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

Morgan Stanley



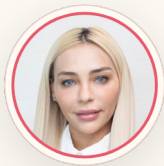
Mohamed Abdou

CO-FOUNDER & CTO

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



Guided by seasoned operators

**Amira Soliman**

ADVISOR

- 28 years in GCC and MENA banking and payments; former SVP at First Abu Dhabi Bank.
- Repeat fintech founder: Time Guardian | Athar Finance; co-founder and former CRO of Jingle Pay.
- Global fintech speaker at Token2049, Davos and MWC; named Digital Assets Innovator to Watch 2026.

**Dave Parker**

ADVISOR

- 5X founder who has sold three companies and been part of 20+ transactions as CEO, operator and advisor.
- Former CEO of the Entrepreneurs' Organization, a global network across 87 countries.
- Author of "Trajectory: Startup" (HubSpot's 2023 Business Book of the Year).
- Investment experience spanning Mitsui's \$250M fund, Seven Peaks Ventures and Fearless Fund.

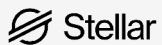
**Saqr Eriqat**

ADVISOR

- Secretary General of the Dubai Digital Asset Association.
- 20+ years in blockchain, fintech and govtech across the Middle East, Africa and beyond.
- Led public-sector blockchain across 23 countries during 13 years at IBM, helping define Dubai's government blockchain strategy.
- Co-founder of Crypto Oasis Ventures, The Green Block, Arte.community and Riddermark.

Grants & awards

Backed by global programs before launch.



CVVC Stellar Program

Accepted

Selected for the Stellar x CV Labs accelerator run by CVVC, with mentorship and ecosystem access across the Stellar network.



Stellar Grant

\$135K

Milestone-based build award from the Stellar Development Foundation, funding xREMI and confidential settlement contracts through mainnet launch.



Visa Africa Fintech Accelerator

Cohort 6

Building and integrating across the Visa partner ecosystem.

THE ASK

Investment opportunity

Pre-seed round in progress.

\$1M

PRE-SEED

SAFE

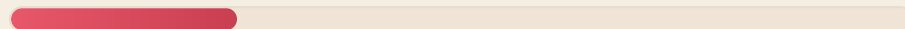
USE OF FUNDS

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

ROUND PROGRESS

\$250K COMMITTED

25%

 raised

\$0

\$1M target

ANCHORED BY

PLUGANDPLAY



Thank you

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