

EXECUTION ROADMAP MEMO · JUNE 2026

Execution Roadmap





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A staged execution roadmap for borderless settlement infrastructure

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 staged so that each expansion step is earned by the operating proof of the step before it.

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IN ONE LINE

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. Remitty is the first network participant used to activate the first corridor and generate real flow. It is the first proof layer, not the endpoint of the roadmap.

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01 Executive Summary

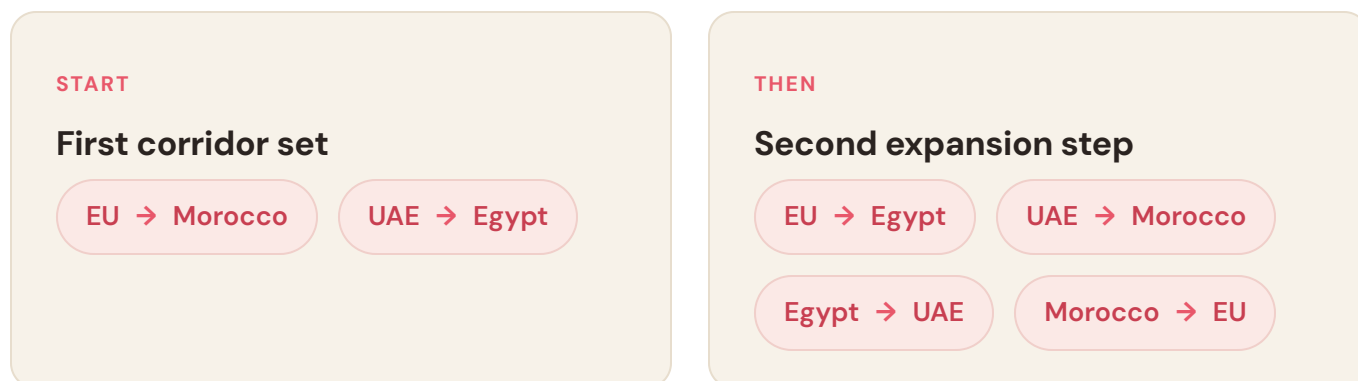
Remi's execution roadmap is built around a simple principle: prove one corridor well, then expand the network in a controlled sequence across more corridors, more participant types and more money movement use cases. The roadmap does not assume that full scale is achieved at launch.

1.1 Three near-term objectives

- 01 Activate the first corridors and prove operational readiness.
- 02 Expand corridor depth and participant coverage.
- 03 Transition from a launch wedge to a broader infrastructure network.

This structure matters 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.

1.2 Where the roadmap starts and where it goes



It then expands into broader send and receive market combinations across the GCC, Europe, the UK and key emerging-market receive markets. Remitty plays a specific role: it is the first network participant used to activate the first corridor and generate real flow. It is the first proof layer, not the endpoint.

02 Roadmap Design Principles

PRINCIPLE 1

Corridor activation before proliferation

Prove real corridor performance before opening too many parallel markets. This reduces execution risk and makes each expansion step more credible.

PRINCIPLE 2

Infrastructure first, wedge second

Remitty helps prove demand and generate flow, but the roadmap is led by Remi's operating logic rather than a standalone consumer growth narrative.

PRINCIPLE 3

Product layering over time

Not every product layer needs to be mature at launch. The company progresses from a remittance wedge, to payout and payroll capability, to broader spend, ledger and value-added rails.

PRINCIPLE 4

Controlled expansion over breadth

The roadmap favors disciplined expansion and repeatable execution over rushing into many markets without proven corridor behavior.

Prove one corridor well, then expand. Each step earns the next.

03 Near-Term Operating Roadmap

The near-term roadmap follows the current company materials and moves through three operating phases.

3.1 Phase 1 · Market entry and early operations

Timing 3Q 2026

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

This phase is intended to:

- ♦ Launch the first corridor operating model.
- ♦ Connect the first participant to the network.
- ♦ Validate settlement coordination and prove payout reliability.
- ♦ Establish the first working commercial configuration.
- ♦ Collect real throughput and operational data.

STRATEGIC SIGNIFICANCE

This is not only a product launch phase; it is a system-validation phase. If it succeeds, Remi moves from concept to operating infrastructure.

3.2 Phase 2 · Global expansion and licensing

Timing 1Q 2027

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

- ♦ Add corridor depth beyond the first launch configuration.
- ♦ Strengthen the participant network and expand the throughput base.
- ♦ Support broader money movement use cases beyond the first remittance wedge.
- ♦ Continue preparing for larger regulatory and operating depth.

This 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 3Q 2027

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

- ♦ 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.

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

04 Corridor Expansion Sequence

4.1 Year 1 and Year 2



4.2 Phase 3 corridor depth

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

TABLE 1 Phase 3 send and receive markets

SEND MARKETS	RECEIVE MARKETS
UAE, Saudi Arabia, Kuwait, Qatar	Egypt, India, Pakistan, Bangladesh, Nigeria, Kenya

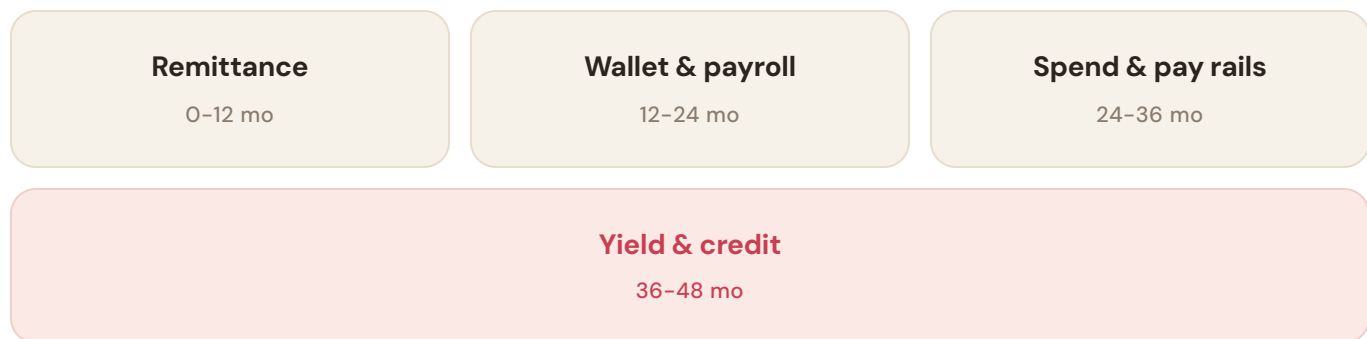
4.3 Phase 4 corridor scale

Same receive markets as Phase 3, with send markets expanded to include the United Kingdom and Turkey. This is the stage where Remi evolves from a corridor-led launch company into a more scalable multi-source infrastructure network.



05 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 (0 to 12 months)

Prove instant settlement behavior and corridor economics through the first participant and corridor set. Focus on remittance as the operating wedge, live throughput, payout reliability and corridor-level learning. Success looks like real transaction flow, stable payout performance, evidence of repeat behavior and operating credibility with additional participants.

5.2 Phase 2 · Wallet, ledger, payouts and payroll (12 to 24 months)

Broaden the network from a remittance wedge into a more useful financial operating layer: payout expansion, payroll capability, increasing throughput, broader participant relevance and stronger ledger utility. Success looks like more participant types connected, less dependence on a single use case and clearer repeatability of the model.

5.3 Phase 3 · Spend and pay rails, merchant infrastructure (24 to 36 months)

Extend the network from transfer and payout into broader money movement rails: merchant and B2B payment functionality, spend and pay infrastructure and utility beyond remittance alone. Success looks like a growing share of infrastructure-led volume, a broader monetization mix and increased relevance to business participants.

5.4 Phase 4 · Yield, credit and retained relationships (36 to 48 months)

Increase retention, margin depth and long-term value through a more complete financial operating system: balance-based product depth, value-added services, stronger retention mechanics and broader embedded-finance relevance. Success looks like stronger retention, higher value per relationship and a more durable network business with multiple economic layers.

06 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 and validate sender behavior.
- ♦ Generate early throughput through the network.

6.2 What Remitty is not meant to represent

IMPORTANT DISTINCTION

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

Infrastructure

concept

Live corridor

proof

Repeatable

participant acquisition

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

07 Key Milestones by Roadmap Stage

TABLE 2 Milestones across the four roadmap stages

STAGE	KEY MILESTONES
Stage 1	First corridor live · first participant integrated · payout path validated · launch commercial structure active · first measurable transaction throughput
Stage 2	Additional corridor activation · payroll and payout expansion · stronger participant network · more consistent operating metrics across the corridor set
Stage 3	Broader infrastructure usage beyond remittance · increasing share of network-driven volume · stronger economic depth across the system
Stage 4	Wider embedded-finance relevance · stronger retention and balance economics · greater durability of the network model

08 Execution Priorities

PRIORITY 1

Operational reliability first

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

PRIORITY 2

Participant readiness before scaling

Expand participant coverage when the first operating configuration is strong enough to support referenceable proof.

PRIORITY 3

Commercial normalization after launch

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

PRIORITY 4

Product depth only when the prior layer works

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

09 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

Each roadmap risk is read against what the company has already proven on the path, not against intentions alone.

WHAT IS ALREADY PROVEN ON THE PATH

- ◆ Initial 2 entities operational (UAE since December 2025, Egypt since February 2026, Morocco expected July 2026, Canada August 2026), with the Egypt last-mile bank integrated end to end and a live API demo.
- ◆ First exchange house in onboarding on agreed commercial terms, already moving roughly USD 65 million a month on the launch corridor; four additional UAE exchange houses onboarding and a signed Chari LOI opening Morocco pay-outs.
- ◆ A USD 7.5 million month-one liquidity tranche secured and deployed on demand; USD ~150,000 (15% of round) closed and ISO 27001, SOC 2 and GDPR certification completed.

Corridor execution risk

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

MITIGANT

Narrow launch scope and a partner-led operating model, with the first corridor already in compliance and technical onboarding, the last-mile bank integrated and a live API demo rather than a paper plan. Expansion stays staged so each phase earns the next.

Product sprawl risk

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

MITIGANT

Product layers are sequenced over time and opened only after the prior layer runs reliably; the near-term roadmap deliberately holds to the first corridor set before proliferating into lending, payroll and other services.

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, and that diversification is already in motion: four additional UAE exchange houses are onboarding, with a signed Chari LOI opening Morocco pay-outs.

Regulatory and operating complexity risk

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

MITIGANT

Expansion stays phased, and the partner-led structure means regulated operators carry licensing, custody and KYC while Remi adds a second compliance and monitoring layer. Launching under partner licenses, with the Canadian MSB in acquisition and ISO 27001, SOC 2 and GDPR certification in progress, lets coverage deepen without internalizing every capability at once.

Liquidity and settlement scaling risk

Prefunded liquidity has to grow as corridor volumes scale, which could strain working capital.

MITIGANT

Liquidity is deployed on demand per transaction, not held idle, and exchange-house LPs carry zero cost of capital while Remi keeps the float. Capacity grows by adding exchange houses, already under way with four additional UAE exchange houses onboarding, by automating settlement and by raising direct debt finance once regulated.

11 Conclusion and Appendices

Remi's roadmap is structured to move from proof to repeatability. The company begins with a narrow corridor set, a first participant and a partner-led operating model. It then expands into more corridors, more participant types, more money movement use cases and 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 · 3Q 2026

Market entry and early operations

- ◆ First corridor activation
- ◆ First participant live
- ◆ Operating proof established

PHASE 2 · 1Q 2027

Global expansion and licensing

- ◆ Corridor and participant depth increase
- ◆ Broader infrastructure operating base

PHASE 3 · 3Q 2027

Network maturity and token launch

- ◆ Broader network maturity
- ◆ Deeper economic architecture
- ◆ Token mechanics remain secondary to operating proof

Appendix B Four-year product progression

TIMEFRAME	PRODUCT LAYER
0 to 12 months	Remittance wedge · corridor proof · first participant execution
12 to 24 months	Wallet and ledger depth · payouts and payroll expansion · stronger participant utility
24 to 36 months	Spend and pay rails · merchant and B2B depth · broader network throughput
36 to 48 months	Yield and credit layers · higher retention and balance economics · more complete financial operating system

01 This execution roadmap memo is for informational purposes only and does not constitute an offer to sell or a solicitation to buy any security or financial instrument. Phases, timing and sequencing reflect the current launch view and are subject to change. Contact: hello@remi.ae.