



REMI Protocol

Enabling Global Payments with
Guaranteed Confidentiality



The Remittances Issues

These challenges remain deeply rooted in traditional financial rails, slow and costly.



3–5 days

Average transfer time



6.3%

Average Fees

Blockchain was supposed to fix this.

*Instead, it created massive new problems:
a lack of privacy and the last mile*





The New Blockchain Dilemma For Remittances

Solving old problems, but creating new ones in privacy and access.



Pseudonymity ≠ Privacy

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



For many users, the challenge isn't blockchain
→ **it's getting cash in hand.**

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

Introducing REMI Protocol

REMI Protocol enables confidential cross-border payments; backed 1:1 by fiat currencies and regulated stablecoins.





How REMI Works



1. Deposit

Sender pays local fiat → Distributor sends digital receipt secured on blockchain.



2. Confidential Transfer

KYC + TRx parameters are encrypted inside the REMI Confidential Layer.



3. Disbursement

Recipient redeems into local currency via Partner Bank.



4. Liquidity Balancing

The settlement is finalized through a secure wire transfer between REMI and the partner bank.

“A world where sending value is as **private**, **instant**, and **inexpensive** as sending an encrypted message.”



Confidential Transaction Layer

The secret to REMI's compliance and privacy.



Untraceable - Sender, receiver, and amount are fully encrypted.



Selective Transparency - Regulators and partners can audit transactions lawfully.



Bank-ready - Enables integration with traditional payment networks.





Dual-Token Model

A two-token system balancing stability, utility, and growth across the REMI ecosystem.



REMI
(Stable Utility Token)

- 1:1 backed by regulated stablecoins
- Used for private remittance transactions
- Minted and burned per transaction



xREMI
(Utility & Governance Token)

- Used for staking, governance, and fee rewards
- Fixed supply of 1B tokens

xREMI

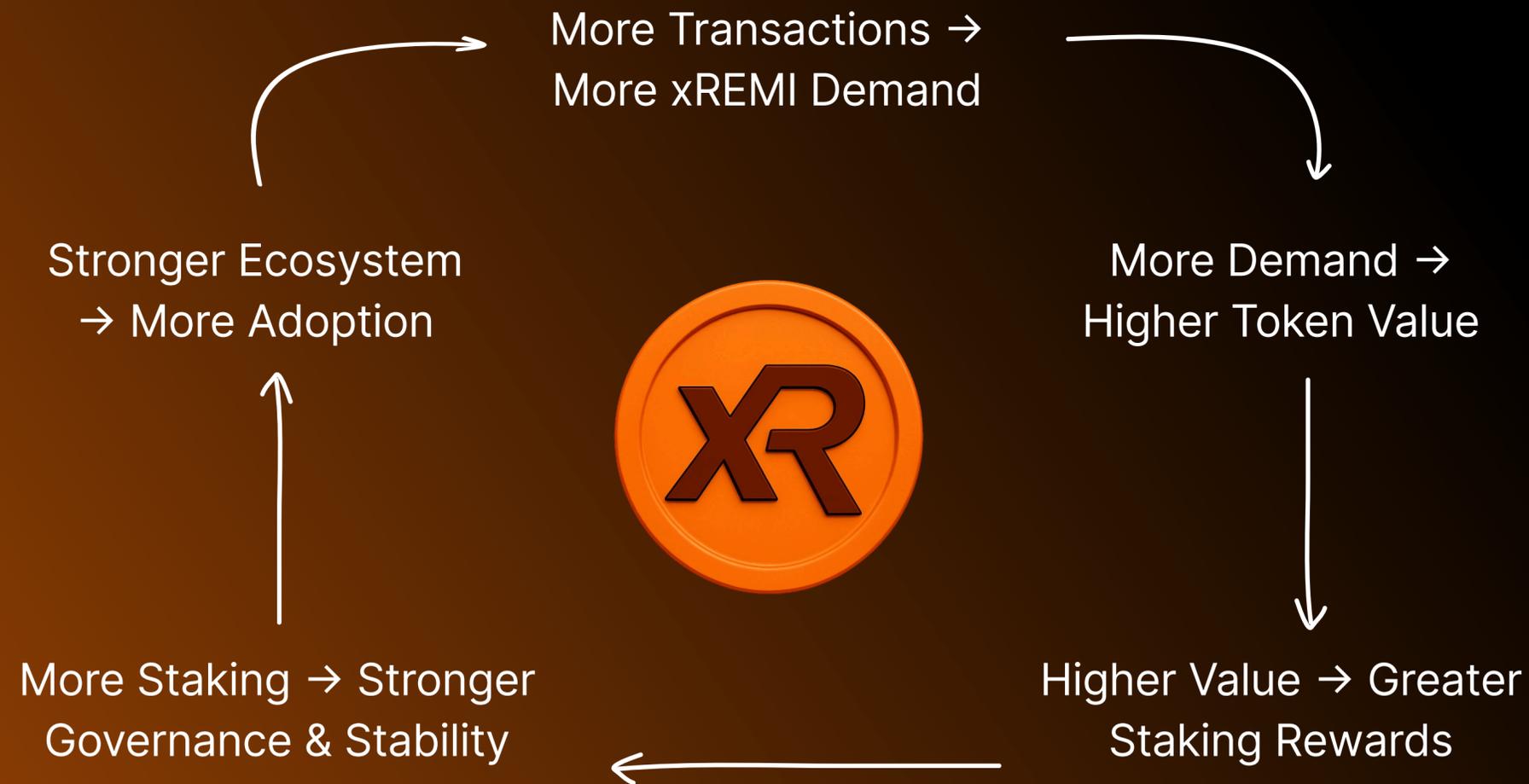
Transforms network activity into compounding value; powering a self-reinforcing economy of usage, reward, and growth.





The **xREMI** Economic Flywheel

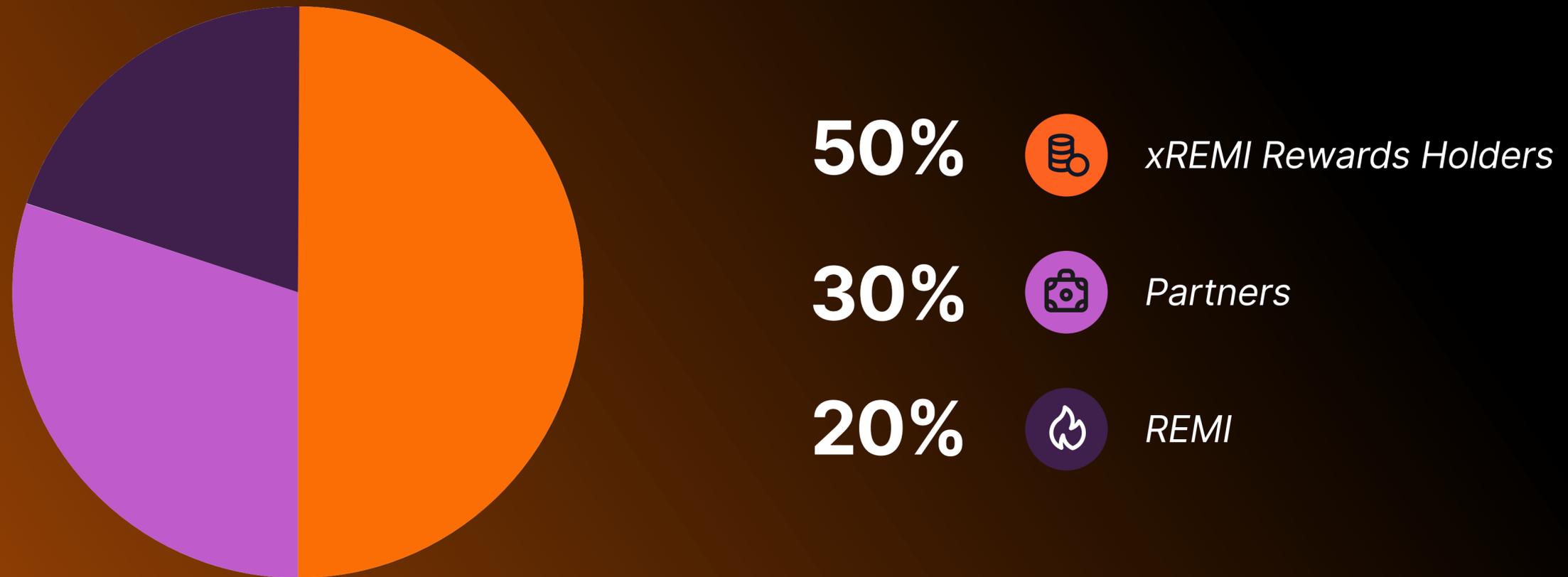
Compounding value powering a self-reinforcing economy of usage and growth.





Fees Distribution

Each transaction is financed by a small fee paid for by xREMI Rewards distributed as follows:





xREMI Tokenomics

A fixed, transparent, and deflationary token economy designed for the long haul

40%



Ecosystem & Community

20%



Investors

20%



Team & Core Contributors

20%



REMI Foundation



→ Incentives, community rewards, dev bounties, marketing, network adoption

→ Strategic partners & liquidity backers

→ Aligns team with protocol success

→ Funding R&D, compliance, operations, and ecosystem growth



Compliance & Partnership

REMI is not a stablecoin issuer, it's a technology layer.



Partners with regulated banks & VASPs for fiat conversion.



Adheres to KYC/AML & data protection laws.



Enables safe collaboration with financial institutions.



Why REMI

MTOs and their customers unlock major advantages by processing remittances through REMI.



MTOs Will

- Earn overnight yields from locked deposits.
- Gain up to 20% from REMI's transaction fees.
- Experience instant, 24/7 settlements.
- Pioneer the digital age of remittances, powered by blockchain rails.



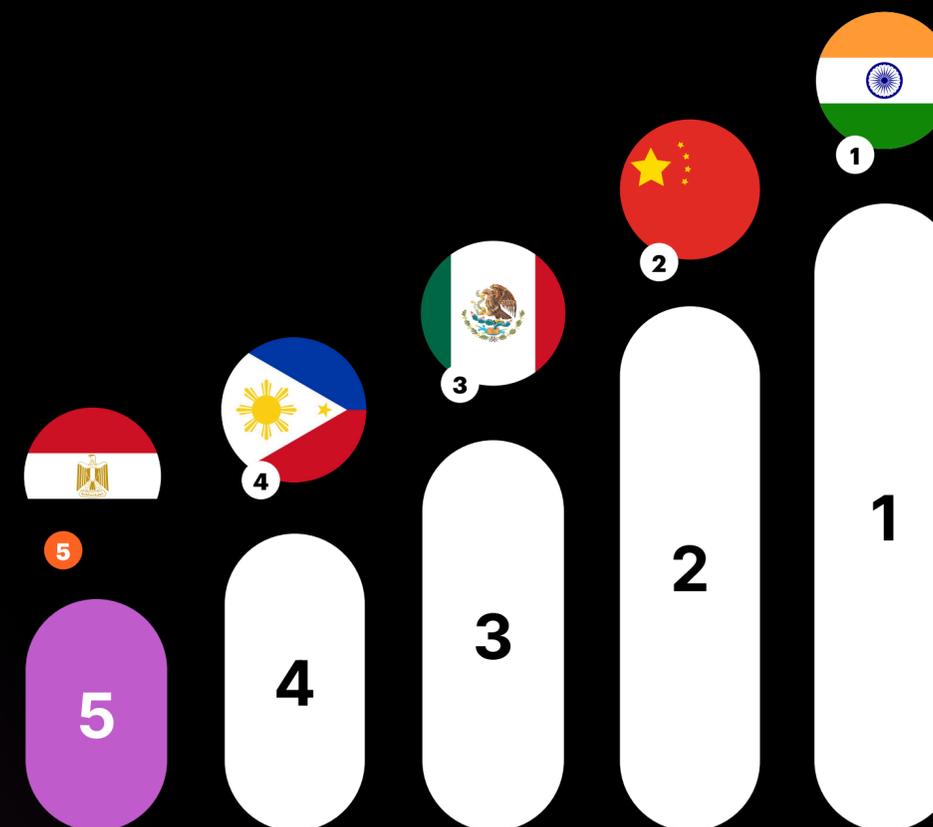
MTOs' Users Will

- Enjoy 24/7 remittance access.
- Collect cash in under one minute.
- Earn passive yield on wallet balance.
- Access a fair financial system with transparent distribution of rewards.

Why Egypt Is Our Launchpad

Egypt's Remittance Opportunity.

Egypt Ascends to 5th Spot in Global Remittance Receipts



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.

Remittances flow account for **8%** of the overall GDP in Egypt.

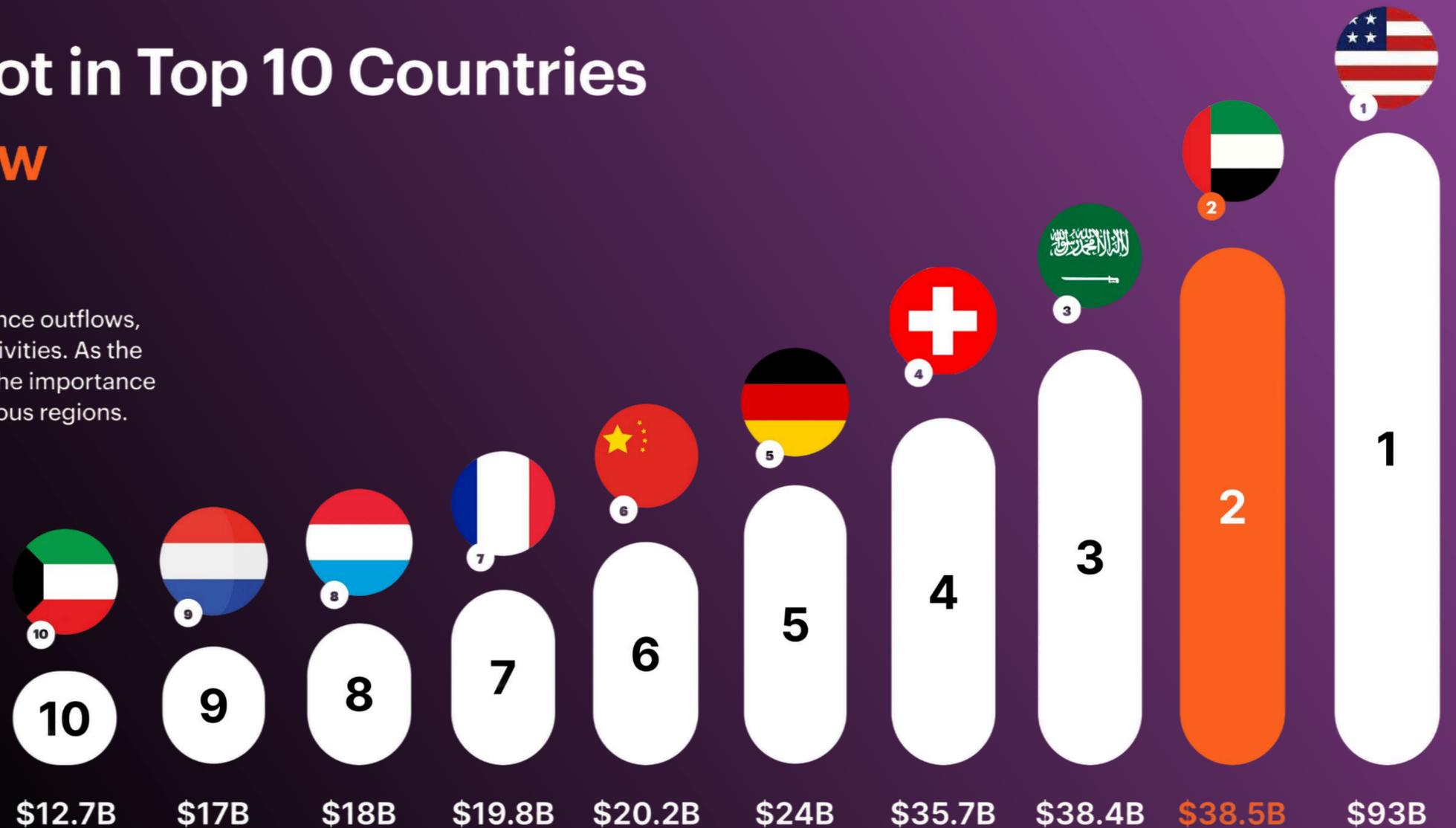


Why UAE Is Our Launchpad for Remittances 2.0?

UAE's Remittance Opportunity.

UAE Ascends to 2nd Spot in Top 10 Countries In Remittance Paid Outflow

The Middle East, in particular, has emerged as a pivotal hub for remittance outflows, driven by its substantial expatriate workforce and robust economic activities. As the leading remittance outflow countries in 2024, these nations highlight the importance of cross-border financial support in fostering economic stability in various regions.





REMI Roadmap & Expansion Phases

A clear pathway from early market deployment to full protocol launch.



1Q 2026

Market Entry & Early Operations

- Avoids cold-start delays by bypassing licensing wait times.
- Leverages partner licenses while REMI provides the tech.
- Enables instant UAE entry and rapid EU activation.
- Focuses resources on growth, not legal bureaucracy.



3Q 2026

Global Expansion & Licensing

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



3Q 2027

Protocol Maturity & Token Launch

- Shifts from a standalone app into the core protocol others can build on.
- Enables Dual Token Model by introducing xREMI.
- Establish a solo Regulated Entity operating independently.
- Establishes the Confidential Settlement Layer.

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

From Remittance Wedge to Multi-Product Financial OS.

 <h2>Remittance</h2> <p>as the entry wedge to acquire trust and early volume.</p>	 <h2>Wallet/Ledger</h2> <p>becomes the home for balances and compliance graph.</p>	 <h2>Spend & Pay Rails</h2> <p>drive monetization: cards, payroll, merchants, B2B.</p>	 <h2>Yield</h2> <p>on float increases retention and expands margin.</p>
<h3>Phase 1 (0–12 months)</h3> <h4>Genesis</h4> <p>Prove instant, confidential settlement and corridor economics.</p> <p>KPIs:</p> <ul style="list-style-type: none"> • 50–100k users • \$50–100M volume • <1-min settlement <p>Corridor sequence:</p> 	<h3>Phase 2 (12–24 months)</h3> <h4>Hashrate</h4> <p>Scale retail + launch first B2B rails. Freelancer payouts, SME payroll, virtual card.</p> <p>KPIs:</p> <ul style="list-style-type: none"> • 250–500k users • 20–30% B2B volume • 15–25% card attach <p>Corridor expansion:</p> 	<h3>Phase 3 (24–36 months)</h3> <h4>Consensus</h4> <p>Merchant acceptance, B2B cross-border payables, premium staking, risk stack.</p> <p>KPIs:</p> <ul style="list-style-type: none"> • ~1M user equivalents • 40–50% B2B volume • positive CM <p>Corridor depth:</p> 	<h3>Phase 4 (36–48 months)</h3> <h4>Scale</h4> <p>Full card suite, embedded APIs, SME FX/credit/compliance services.</p> <p>KPIs:</p> <ul style="list-style-type: none"> • 2–3M user equivalents • rising ARPU • durable regulatory posture <p>Corridor scale:</p> 



Four-Year Revenue Trajectory

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

REMI's revenue growth is driven by a staged, multi-product expansion: starting with remittance gross profit, then layering payroll, payouts, merchant acceptance, cards/FX, value-added services, and yield on float.

As corridors deepen and B2B rails scale, ARPU rises and revenue diversifies, enabling a clear and sustainable path to \$20M+ ARR by Year 4.





Why REMI Wins: Defensibility, Flywheels & Playbook

Compounding growth driven by liquidity, compliance moats, and multi-product expansion.



Wedge

Remittance builds trust

Balance

Wallet becomes home for value.

Spend

Cards & merchants complete loop.

Earn

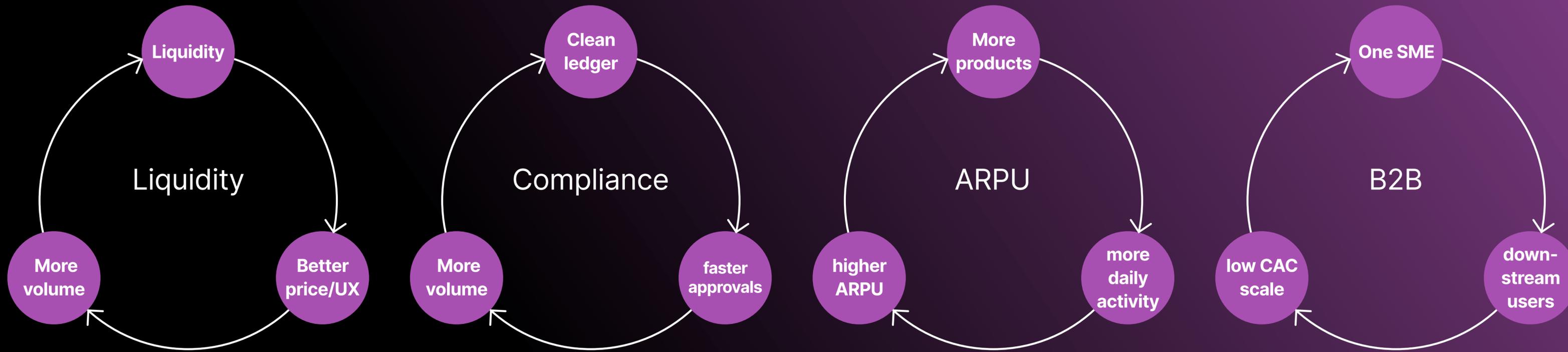
Float/staking increases retention.

Business Rails

Payouts create recurring revenue.

Platform

APIs embed REMI into partners.





Built by Builders Who Lived It



Ahmed M. Amer
Co-founder & CEO

- 15 years investment banking and VC experience managing \$150M+
- Made 75 direct investments and 3 blockchain fund-of-funds investments in Africa and MENA payments, fintech and blockchain in the last 5 years.



Mohamed Abdou
Founder & CTO

- 26 years in the software engineering industry, including 10 years in blockchain development.
- Master's degree in digital currency from University of Nicosia.
- Founded Pravica in 2020
- Built s3.money and walletify.
- Established ABC to build the next generation of blockchain developers in the MENA region.



The Team Driving REMI Forward

A focused team of five experts leading technology, product, design, marketing, and business growth. Each member brings solid experience and a track record of building, shipping, and scaling real financial products. This is the team that gets things done.





Investment Structure & Token Conversion Options

Explore the conversion rights and vesting schedule tied to your investment.

Terms & Token Vesting Schedule

The investment is made through a SAFE based on amount and valuation, accompanied by a **Token Warrant Agreement**. On TGE, the investor has the right to convert their equity into token vesting according to the schedule below.

After 1st Year	33% of total offer
After 2nd Year	33% of total offer
After 3rd Year	34% of total offer
Vesting	1-Year Cliff, 2-Years Linear

\$2.5M

Protocol Equity
Fund the protocol's operational growth, development, and expansion.



Protocol Equity (xREMI)

Invest in the protocol — not just the product.

Protocol Equity (xREMI)

This is an equity-like opportunity through the protocol's governance and utility token, `xREMI`. Your investment fuels innovation and market expansion, with returns tied to the long-term value appreciation of the entire REMI ecosystem.

Raise Target **\$2.5M**

Valuation (FDV) **\$25M**

Tokens Offered **100M `xREMI`**

Vesting **1-Year Cliff, 2-Years Linear**

Why It Matters

xREMI captures the long-term value of the entire ecosystem, not just a single product. The protocol solves the transparency vs. privacy dilemma for banks and MTOs through a confidential settlement layer. Built on tokenized stable value with regulatory compliance and transparency.

Use of Funds

- Integration with banks and payout partners.
- Expansion of corridors (starting with UAE → Egypt).
- Product development and on/off-ramp infrastructure.
- Strengthening the regulatory compliance stack.

Value Drivers

- Immediate use cases: cross-border remittances with low fees.
- Multiple payout rails: bank transfer, mobile wallets, cash pickup.
- Growing TAM in emerging markets.



Thank You!



info@theremi.xyz
