

tesser

Tesser stablecoin
payments platform
for Money Transfer
Operators

The Opportunity

Money Transfer Operators (MTOs) can enable 24x7, cost-effective cross-border flows with less trapped liquidity/prefunding and better transparency with stablecoin rails. These rails boost MTO efficiency and meet growing expectations for faster, cheaper, more transparent transfers—while helping defend cross-border volume from crypto-native platforms.

24/7/365 availability globally

Operate continuously with stablecoin and blockchain rails, unlike many bank networks limited by business hours or holidays.

Reduced pre-funding needs

Rebalance liquidity across regions in real time without maintaining large float balances in multiple local accounts – improving capital efficiency with less trapped liquidity or non-yield generating balances.

Settle instantly with local payout partners

Reduce risk for you and your partner by settling instantly with them using stablecoins.

Lower dependence on banks

Operating with fewer bank touchpoints reduces the risk of service disruption from de-risking or other forms of loss of banking access.

Transparency

Audit and trace every on-chain transaction, enhancing reconciliation, reporting, and compliance visibility. Originator and/or beneficiary wallets can be screened before funds are released to beneficiaries, further strengthening control against illicit activity.

Programmability

Significantly reduce agent dependency and risk by implementing real-time and conditional settlement/payouts tied to preset conditions. Programmability also allows for automated liquidity rebalancing and optimized payment routing.

Add a modern payout method

Enabling stablecoin infrastructure allows MTOs to offer stablecoin payouts, unlocking a new option for crypto-native recipients.

Tesser Platform

Tesser provides secure, compliant stablecoin infrastructure for MTOs, providing both the MTO and their agents efficient liquidity management with greater transparency and risk control.

Activate

Secure, Hierarchical Wallet Infrastructure

Tesser provides highly secure self-custody and third-party custodial wallet options for managing and reconciling customer funds. This can be a single omnibus wallet managed by the MTO, or individual wallets for the MTO's agents and their end customers.

Stablecoins

The platform is stablecoin-agnostic by design, enabling seamless integration of fiat-backed tokens. Tesser currently supports USDC and USDT, with additional stablecoins prioritized based on customer demand. For MTOs with their own stablecoin, Tesser onboards the native coin into our stack to deliver full platform functionality end-to-end.

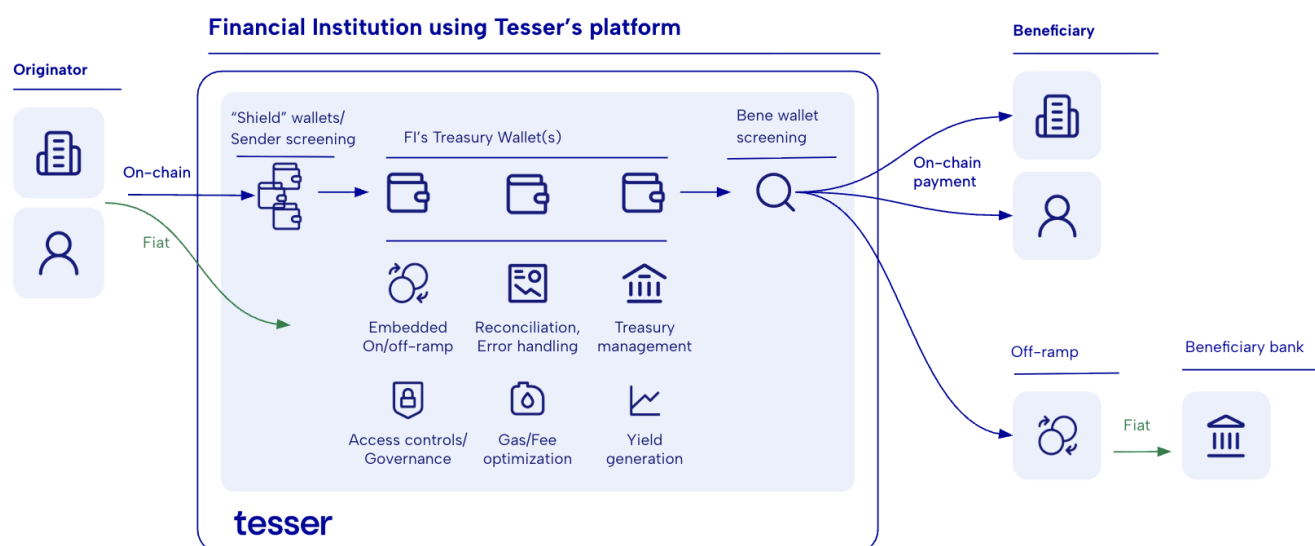
Chains

Tesser supports stablecoins across multiple blockchains starting with EVM-compatible networks, Solana, and Stellar, with new chains prioritized based on customer demand.

Integration

The platform provides well-documented RESTful APIs, with code samples and a robust sandbox for testing, along with SDKs in common languages to accelerate development.

Stablecoin Payment Infrastructure



Comply

Wallet Screening

Tesser performs screening of originator + beneficiary wallets using industry-standard risk tools, calibrated to a MTO's risk appetite. MTOs can define multiple risk profiles aligned with their operational needs or customers' risk tiers. The platform can then take appropriate action to handle inbound/outbound payments through configurable workflows.

InfoSec Compliance

The platform is on track to be SOC 2 Type I and II certified in 2026.

On-chain privacy and identity management

These are part of the platform roadmap to enable secure, compliant verification without compromising transaction transparency.

Travel Rule Management

Tesser makes it easy for MTOs to comply with Travel Rule requirements. For all payouts, Tesser collects information about originators and beneficiaries to fulfill jurisdictional and MTO-specific compliance requirements. Tesser integrates with third party providers to transmit Travel Rule information for stablecoin payouts to beneficiary VASPs.

Policy Engine/Governance

The platform enables user provisioning with role-based dashboard and API permissions, configurable transaction approval thresholds for originators and beneficiaries, and policy-driven rules for chain and token rebalancing and yield allocation.

Pay & Settle

Stablecoin liquidity access

MTOs can choose from multiple liquidity providers to on-ramp from fiat to stablecoins and vice-versa. Liquidity provider onboarding is embedded in the platform. Tesser can also leverage the MTO's existing ramp connections (e.g. Circle Mint) to move funds directly into the MTO's wallets on the platform.

Stablecoin settlement with Agents

Tesser enables MTOs to settle instantly with agents in stablecoins, reducing prefunding requirements. Tesser can also equip your agents with the infra to receive, hold, and payout in stablecoins as needed.

Stablecoin payouts to customers

MTOs can payout directly to end-consumer wallets with stablecoins using Tesser's infrastructure. Tesser can provision wallets when required and will integrate to card-issuers so beneficiaries can spend from the wallets via linked payment cards.

Fiat Payouts (last-mile)

For both agents and customers, Tesser is integrated with off-ramp providers globally for local fiat conversion from stablecoins. If an MTO uses its own stablecoin, Tesser can integrate with the MTO's off-ramp stack to deliver local fiat access.

Gas + Fee abstraction and management

Tesser manages gas and other transaction fees on the MTO's behalf, automatically covering costs and optimizing routes to minimize total transaction cost. All fees are fully transparent and available for review through the Tesser API and dashboard.

Smart contract functionality

Customizable smart contracts enable use cases such as escrow payments for secure, automated transactions that execute only when predefined conditions are met.

Risk Profile

Balanced

Each payment is assessed for multiple risk factors, each scored from Low to Severe. The highest detected risk, along with your compliance policy, determines whether it's approved, flagged, requires review, or blocked.

[Change Profile](#)

Payment Outcomes by Risk Level

- Low: Automatically approved
- Medium: Approved with Warning Flag
- High: Queued for Approval
- Severe: Rejected

Risk Profile Details

Conservative | **Balanced (Selected)** | Aggressive

Indirect
The address has transacted with another address that is connected to risky activity, creating a degree of separation from direct involvement.

| Risk Factor | Conservative | Balanced (Selected) | Aggressive |
|---|--------------|---------------------|------------|
| Indirect | | | |
| Trusted Community Complaint | | Warn | Allow |
| Community Complaint | | Warn | Allow |
| Blocklisted | | Review | Allow |
| Special Measures | | Reject | Allow |
| Decentralized Investment Fraud | | Review | Allow |
| Investment Fraud | | Review | Allow |
| Child Sexual Abuse Material (CSAM) Scam | | Reject | Allow |

Inbound Payments

| Payment ID | Date | Beneficiary | Originator | Orig. Bank | Sent Amount | Received Amount | Status |
|-------------|--------------------|-------------|------------|---------------------|---------------|-----------------|-----------|
| alt2c3d4... | Dec 2, 2025 14:23 | Zoogie | Invision | UBL Bank | 3,000.00 USDC | 51,000.00 MXN | Requested |
| b2c3d4e5... | Dec 1, 2025 09:15 | Fyntra | Trello | Trinity Bank | 3,000.00 USDC | 50,850.00 MXN | Review |
| c3d4e5f6... | Nov 28, 2025 15:47 | Niveks | Figma | Meridian First | 3,000.00 USDC | 50,700.00 MXN | Review |
| d4e5f6g7... | Nov 27, 2025 10:12 | Syntho | Meta | Trinity Bank | 3,000.00 USDC | 50,550.00 MXN | Completed |
| e5f6g7h8... | Nov 25, 2025 13:32 | Blinkxy | Google | New Coast Federal | 3,000.00 USDC | 50,400.00 MXN | Completed |
| f6g7h8i9... | Nov 20, 2025 08:25 | Quorvo | Infogenix | Atlas National Bank | 3,000.00 USDC | 50,250.00 MXN | Completed |
| g7h8i9j0... | Nov 15, 2025 13:58 | Trevio | Lendio | UBL Bank | 3,000.00 USDC | 50,100.00 MXN | Completed |
| g7h8i9j0... | Nov 10, 2025 17:22 | Vyntra | Entrata | UBL Bank | 3,000.00 USDC | 49,950.00 MXN | Rejected |

Manage

Treasury Management

Tesser enables real-time management of balances across stablecoins, with automated rebalancing driven by payment flows or MTO-defined rules.

Yield

Tesser will be integrated with multiple providers to offer a range of yield options on balances held in wallets on the platform — from low-risk U.S. Treasury-backed yields to higher-return DeFi strategies, giving MTOs flexibility based on risk appetite.

Error handling, Reconciliation and Reporting

Tesser automatically detects, addresses, and reconciles payment exceptions, and ensures that comprehensive transaction data is available to the MTO for accurate reconciliation. MTOs can monitor and manage payments through the Tesser dashboard or via API integration.