

tesser

Tesser stablecoin  
payments platform  
for banks

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# The Opportunity

Banks have the opportunity to adopt stablecoin payment rails to enable real-time, cost-effective cross-border flows. Stablecoins help banks meet rising customer expectations for speed, affordability, and modern payment options while preventing crypto platforms from siphoning off cross-border volumes. Stablecoin-based payments have risen to \$9T in 2025 alone.

## **Leverage stablecoins across both inbound flows and outbound payments**

Outbound: Stablecoin payouts to beneficiaries & cost-effective settlement.

Inbound: Off-ramps & liquidity provisioning.

Banks may choose to focus on either use case depending on their needs, but combining inbound and outbound stablecoin flows minimizes costs of on/off-ramping and maximizes treasury efficiency.

## **Retain customers and volume. Maintain deposit base**

Keep deposits at your bank, preventing deposit flight to crypto platforms and preserving net-interest margin.

## **24/7/365 global availability**

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

## **FX Revenue Recapture**

As an inbound off-ramp provider, enable stablecoin to local currency payouts alongside fiat payouts to reclaim FX flows being captured by crypto platforms instead.

## **Prefunding optionality for you and your customers**

Rebalance liquidity across regions in real time without holding large float balances in nostro accounts.

If providing an off-ramp service, become far more competitive by offering MSBs and PSPs lower prefunding requirements and faster payout SLAs.

## **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**

Implement real-time and conditional settlement/payouts tied to preset conditions. Enable automated liquidity rebalancing and optimized payment routing.

# Tesser Platform

Tesser's stablecoin payment platform supports inbound or outbound flows for corporate trade, treasury transfers, retail remittances, interbank settlements, and investments. The platform offers secure, compliant infrastructure for banks to seamlessly interoperate between stablecoin and fiat ecosystems, optimizing execution for a given customer/use case/required outcome.

## Activate

### **Secure, Hierarchical Wallet Infrastructure**

Tesser provides both self-custody and third-party custodial wallet options for managing and reconciling customer funds. This can be a single omnibus wallet managed by the bank, or individual on-chain wallets for the bank's 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.

### **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.

## Comply

### Wallet Screening

Tesser performs screening of originator + beneficiary wallets using industry-standard risk tools, calibrated to a bank's risk appetite. Banks 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.

### Travel Rule Management

For all payouts, Tesser collects information about originators and beneficiaries to fulfill jurisdictional and bank-specific compliance requirements. Tesser has planned integrations 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.

### InfoSec Compliance

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

### On-chain Privacy and Identity Management

On-chain privacy and identity management features are part of the platform roadmap to enable secure, compliant verification without compromising transaction transparency.

## Pay

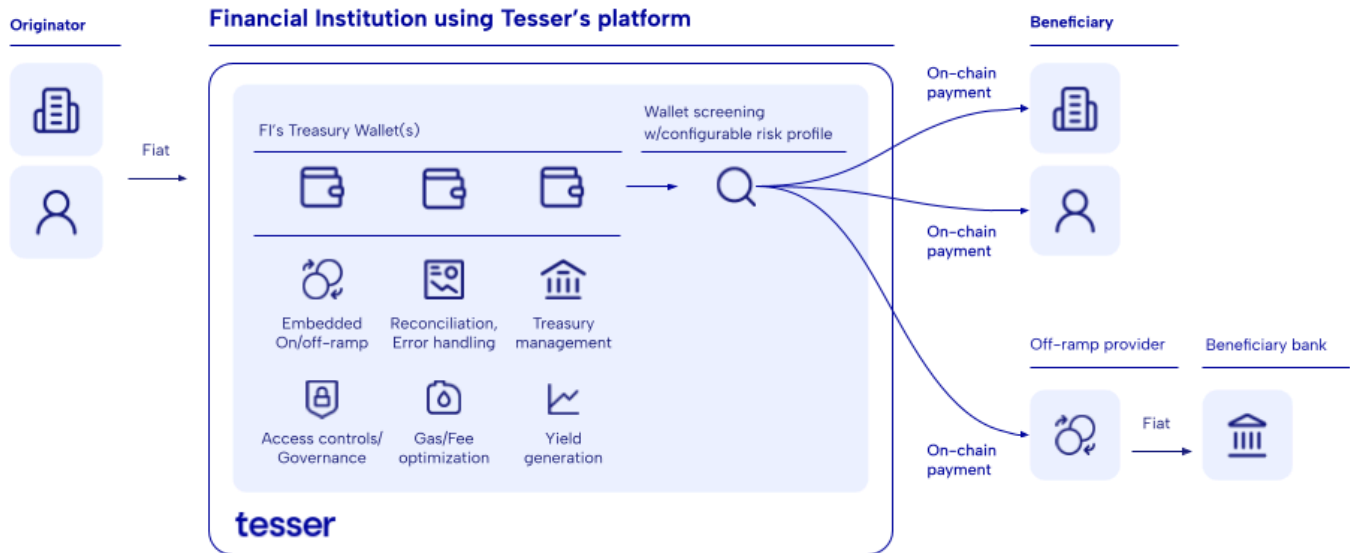
### Stablecoin Liquidity Access

Banks can choose from multiple liquidity providers to on-ramp from fiat to stablecoins and off-ramp from stablecoins to fiat. All liquidity provider onboarding is embedded through the Tesser interface or API.

### 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.

# Stablecoin Send Payment Flow



## Outbound Payments

### Fiat payouts

Through integrations with local off-ramp providers, Tesser enables payout options for fiat, with optimal routing based on speed, cost, FX rates, and liquidity availability at the time of transaction.

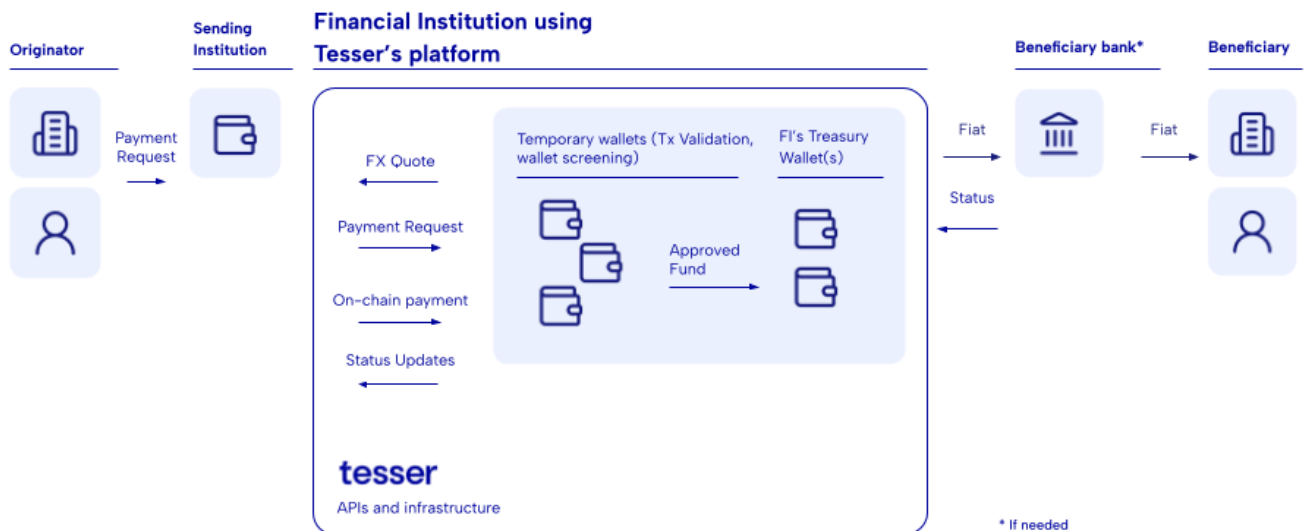
### Gas + Fee abstraction and management

Tesser manages gas and other transaction fees on the bank'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.

### Stablecoin Payouts

Tesser enables direct payouts to wallets, either by provisioning beneficiary wallets or sending to existing addresses, while seamlessly managing cross-chain requirements. Our roadmap includes card-issuer integrations, so beneficiaries can spend funds via linked payment cards.

# Stablecoin Receive Payment Flow



## Inbound Payments

### APIs for FX Quotes

Tesser will integrate to the bank's FX engine or other FX partner to surface FX quotes to originators for stablecoin-to-local currency pairs as needed, incorporating parameters (e.g. expiry) specified by the bank.

### OFAC Screening (optional add-on)

If needed, Tesser can sanctions-screen originators and/or beneficiaries in addition to assessing risk of originator/beneficiary wallets.

### APIs for Fiat Payouts

Tesser will establish APIs for originators to submit required payout data (e.g. info re originators, originator accounts, beneficiaries, beneficiary accounts) to ensure Travel rule compliance and end-to-end payment accuracy. The bank initiates last mile fiat payouts and Tesser will return payout outcomes to originators.

# Manage

## Treasury Management

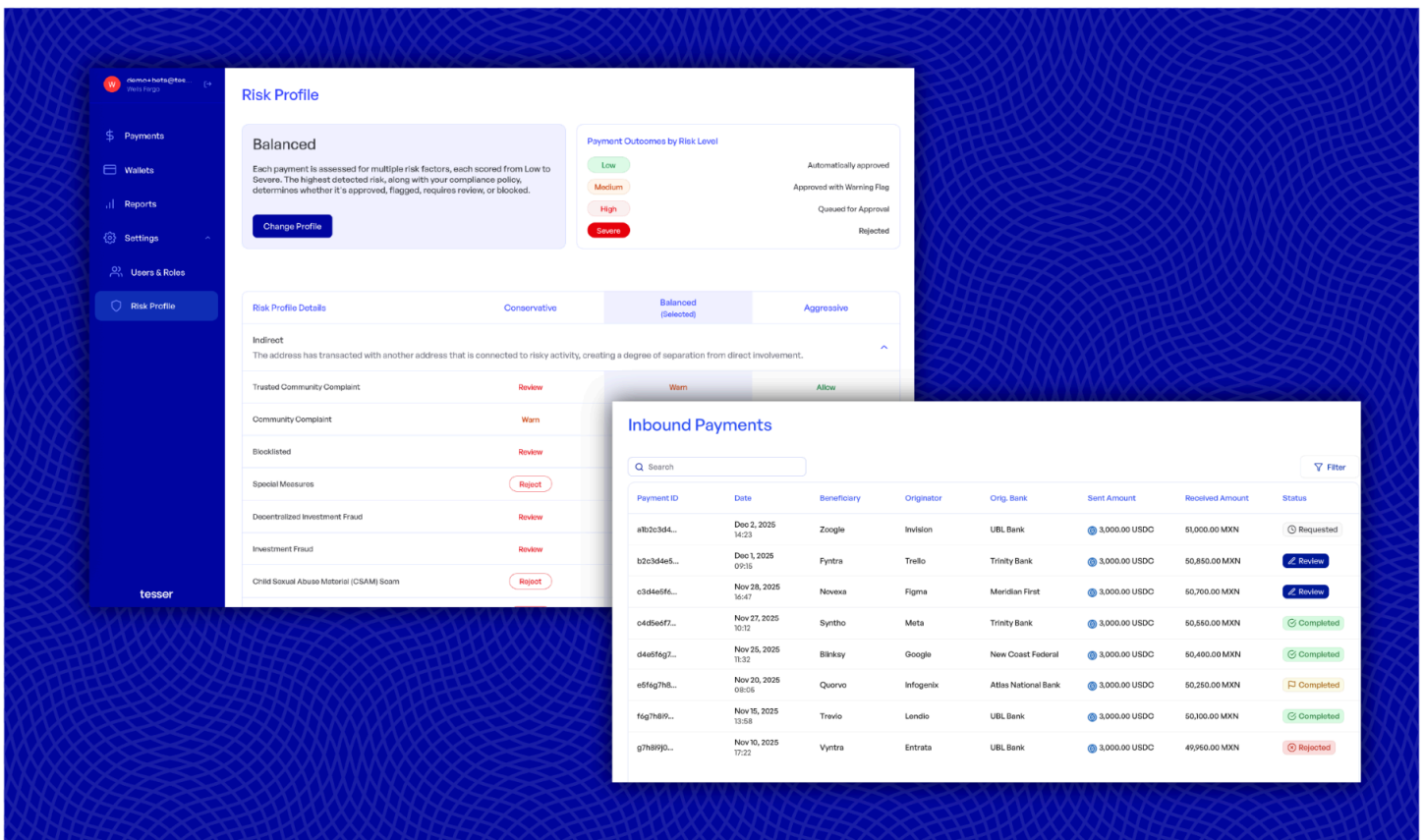
Tesser enables real-time management of balances across stablecoins, with automated rebalancing driven by payment flows or bank-defined rules.

## Yield

Tesser will be integrated with multiple providers to offer a range of yield options, from low-risk U.S. Treasury-backed yields to higher-return DeFi strategies, giving banks and their customers 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 bank for accurate reconciliation. Banks can monitor and manage payments through the Tesser dashboard or via API integration.



Dashboard payments and risk views

## Simple Integration

Integration can be completed in as little as 4–6 weeks. Tesser will onboard the bank to our platform and to any required partners (e.g. off-ramps). Onboarding will include:

- Setting up bank-specific access and governance
- Configuring compliance needs based on the bank's risk framework
- Defining the tokens and chains the bank plans to use
- Implementing treasury rules for managing wallet balances
- Establishing data-sharing between Tesser and the bank for reconciliation etc

Once the bank is onboarded and integration is complete, the bank can fund their wallets and start initiating and/or receiving payments.