

tesser

Tesser stablecoin
payments platform
for PSPs

The Opportunity

Global payment service providers (PSPs) have the opportunity to adopt stablecoin payment rails to enable real-time, cost-effective cross-border flows. Stablecoin rails operate continuously and efficiently helping PSPs meet rising customer expectations for speed, affordability and transparency while preventing crypto platforms from siphoning off cross-border volumes.

24/7/365 availability globally

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

Retain customers and volume

Prevent customer flight to crypto platforms by offering modern payment rails.

Prefunding optionality for you and your customers

For you: Rebalance liquidity across regions in real time without holding large float balances with local partners. Improve capital efficiency with less trapped liquidity or non-yield generating balances.

For your customers: Become more competitive by offering your merchants lower prefunding requirements and faster payout SLAs.

FX Revenue Recapture

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

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 provides a stablecoin payment platform for global PSPs to accept and payout stablecoins alongside fiat. The secure, compliant platform offers modular components that allow PSPs to orchestrate end-to-end stablecoin–fiat interoperability.

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 PSP, or individual wallets for the PSP's customers/their 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.

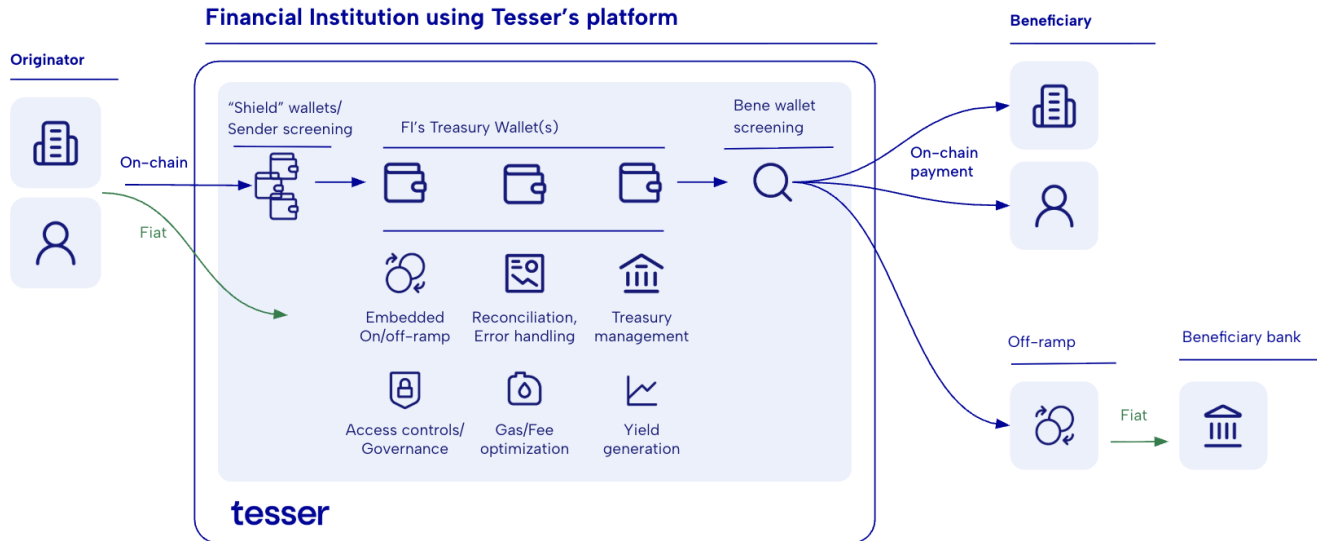
Chains

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.

Stablecoin Payment Infrastructure



Comply

Wallet Screening

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

Risk Management for receiving payments

Tesser establishes one-time “shield” wallets for customers to settle stablecoins to the PSP, prior to funds flowing into treasury management wallets. PSPs can screen sending wallets to ensure funds are clean, and keep treasury wallets untainted.

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

PSPs 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. Tesser can also leverage the PSP’s existing ramp connections (e.g. Circle Mint) to move funds directly into the PSP’s wallets on the platform.

Stablecoin Payouts

Tesser enables direct payouts to wallets on behalf of the PSP, either by provisioning beneficiary wallets or sending to existing addresses, while seamlessly managing any cross-chain requirements. Our roadmap also includes card-issuer integrations, enabling beneficiaries to spend received funds via linked payment cards.

Fiat Payouts

For fiat payouts, PSPs can choose to continue managing fiat payouts through their existing infrastructure or use Tesser’s integrations with regulated off-ramp providers.

Gas + Fee abstraction and management

Tesser manages gas and other transaction fees on the PSP’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: Quashed 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 diagram.

Trusted Community Complaint [Review](#)

Community Complaint [Warn](#)

Blacklisted [Review](#)

Special Measures [Reject](#)

Decentralized Investment Fraud [Review](#)

Investment Fraud [Review](#)

Child Sexual Abuse Material (CSAM) Scam [Reject](#)

Reports

Start Date: 10/06/2025 | End Date: 10/06/2025 | Status: All Statuses | [Clear Filters](#) | [Download CSV](#)

Originator	Sent Amount	Status	Created Date	Wallet Address	Receiver Name	Received Amount
Zunder Yichai	0.01 USDC	Sent	Oct 22, 10:55 PM	0x2b6d7d4787...	Anna Hassan (aw)	0.01 USDC
Cemille Dubois	0.01 USDC	Blocked	Oct 26, 10:05 PM	0x2b6d7d4787...	Great Ladies Brow...	0.01 USDC
Cemille Dubois	0.01 USDC	Review	Oct 26, 10:04 PM	0x2b6d7d4787...	Miguel Alvarez (M...	0.01 USDC
Zunder Yichai	102 USDO	Sent	Oct 26, 10:02 PM	0x2b6d7d4787...	Net-0303632591...	10.00 MXN
Zunder Yichai	0.01 USDT	Review	Oct 26, 10:02 PM	0x2b6d7d4787...	Miguel Alvarez (M...	0.01 USDT
Zunder Yichai	839999999.00 USDC	Insufficient Balance	Oct 26, 10:01 PM	0x2b6d7d4787...	Anna Hassan (aw)	839999999.00 USDC
Cemille Dubois	0.01 USDC	Blocked	Oct 26, 09:27 PM	0x2b6d7d4787...	Great Ladies Brow...	0.01 USDC
Cemille Dubois	0.01 USDC	Review	Oct 26, 09:26 PM	0x2b6d7d4787...	Miguel Alvarez (M...	0.01 USDC
Cemille Dubois	0.02 USDC	Sent	Oct 26, 09:24 PM	0x2b6d7d4787...	Brenda Finance (B...	0.02 USDC
Zunder Yichai	0.01 USDC	Sent	Oct 26, 09:23 PM	0x2b6d7d4787...	Anna Hassan (aw)	0.01 USDC
Zunder Yichai	102 USDO	Sent	Oct 26, 09:16 PM	0x2b6d7d4787...	Net-0303632591...	10.00 MXN

Manage

Treasury Management

Tesser enables real-time management of balances across stablecoins, with automated rebalancing driven by payment flows or PSP-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 PSPs/ 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 PSP for accurate reconciliation. PSPs can monitor and manage payments through the Tesser dashboard or via API integration.