

## move money at the speed of light

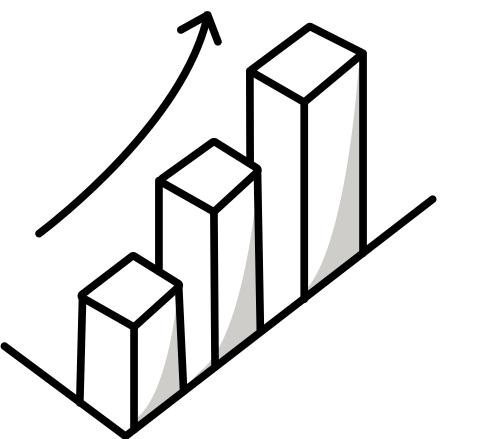
Seamless Global Remittances, Powered by Stablecoins



# The Growing \$900B+ Global Remittance Opportunity

**Expanding Market** 

**High-Growth Corridors** 



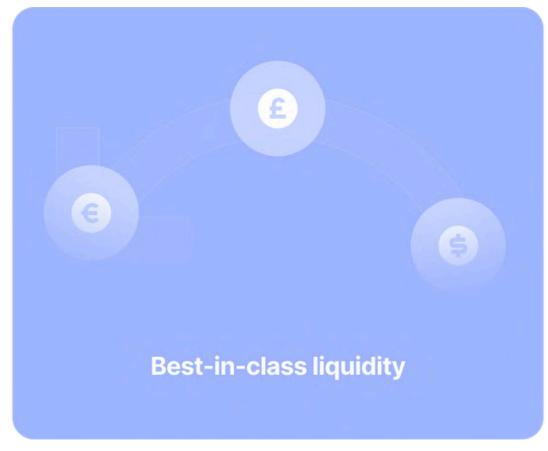
**Traditional Remittances** 

- \$905B+ Global Remittance Market
- \$685B+ sent to Low & Middle-Income Countries
- Growing at 4-6% YoY
- US → India: \$130B+ (Largest Corridor in 2024)
- Middle East → India: \$125B+
- UK → India: \$20B+
- High fees (5-7% on average)
- Slow transaction speeds
- Compliance and regulatory complexity

# Best in class offerings

Saber delivers the most competitive offerings in the market, making your transfers smooth and efficient.







# Reinventing Remittances with Saber Money

#### **Low-Cost Remittances**

Enables remittance providers to slash fees from 5–7% to under 1%, significantly reducing the cost of cross-border transfers.

#### **Instant Settlements**

Delivers funds in minutes, eliminating delays and improving cash flow for both senders and recipients.

Fully Compliant, Enterprise-Ready Infrastructure Supports AML, KYC, and transaction monitoring tools.





# Reinventing Remittances with Saber Money



#### **Pre-Funded Payouts**

Enable instant settlements with a pre-funded loan structure; Saber maintains the pre-funded pool to support seamless outbound transfers.

#### **Liquidity Efficiency**

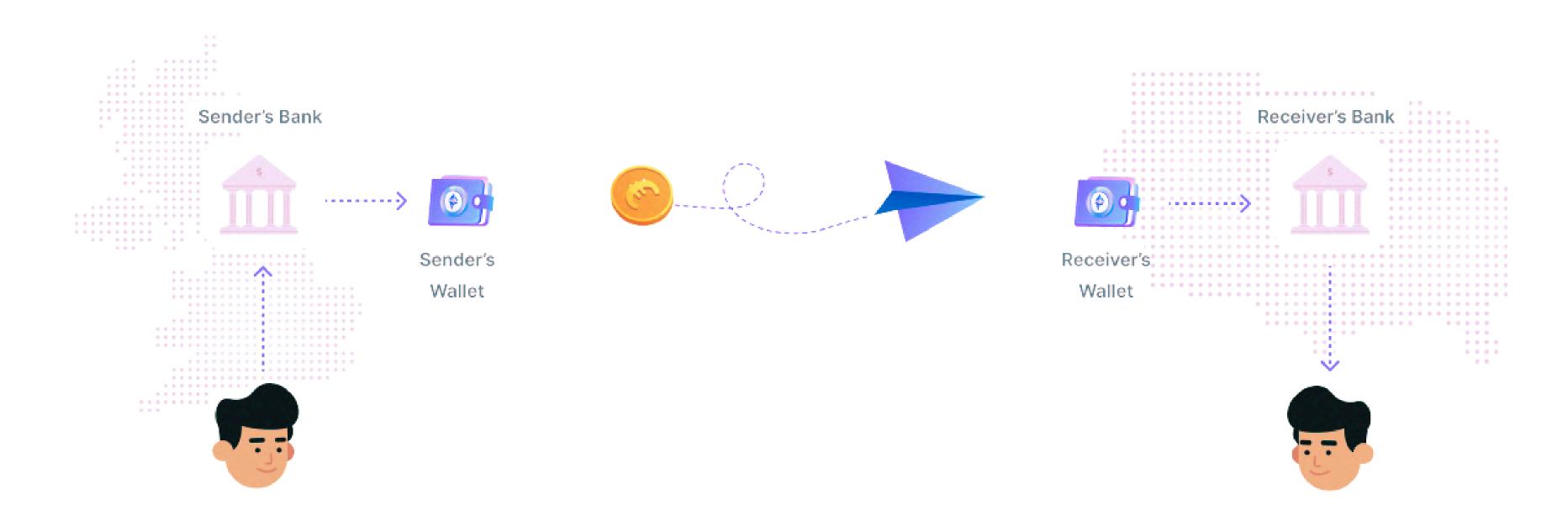
No need for pre-funded nostro/vostro accounts.

#### Seamless API Integration

Simple APIs designed for speed, scalability, and minimal engineering effort.

#### **How Saber Works?**

Saber enables fast, reliable cross-border payments, with settlement completed in minutes for a truly **seamless** experience.



## Remittance Stack for the Globe - Saber Money

ON RAMP AND OFF RAMP

Accept and disburse funds across borders via local currencies.

**CONVERT & SETTLE INSTANTLY** 

Real-time stablecoin-powered conversion and settlement

**COMPLY & SCALE** 

Built-in regulatory compliance for seamless global expansion

**SEAMLESS API INTEGRATION** 

Plug-and-play APIs that reduce technical lift

**WORLD-CLASS SUPPORT** 

Dedicated onboarding and ongoing support from remittance and compliance experts



# Ensuring Compliance & Security at Every Step

#### REGULATORY ADHERENCE

Registered with FIU (in India), ensuring all operations remain compliant.

#### TAX COMPLIANCE

Automated TDS tax deductions and monthly filing with govt. to simplifying your regulatory and tax obligations.

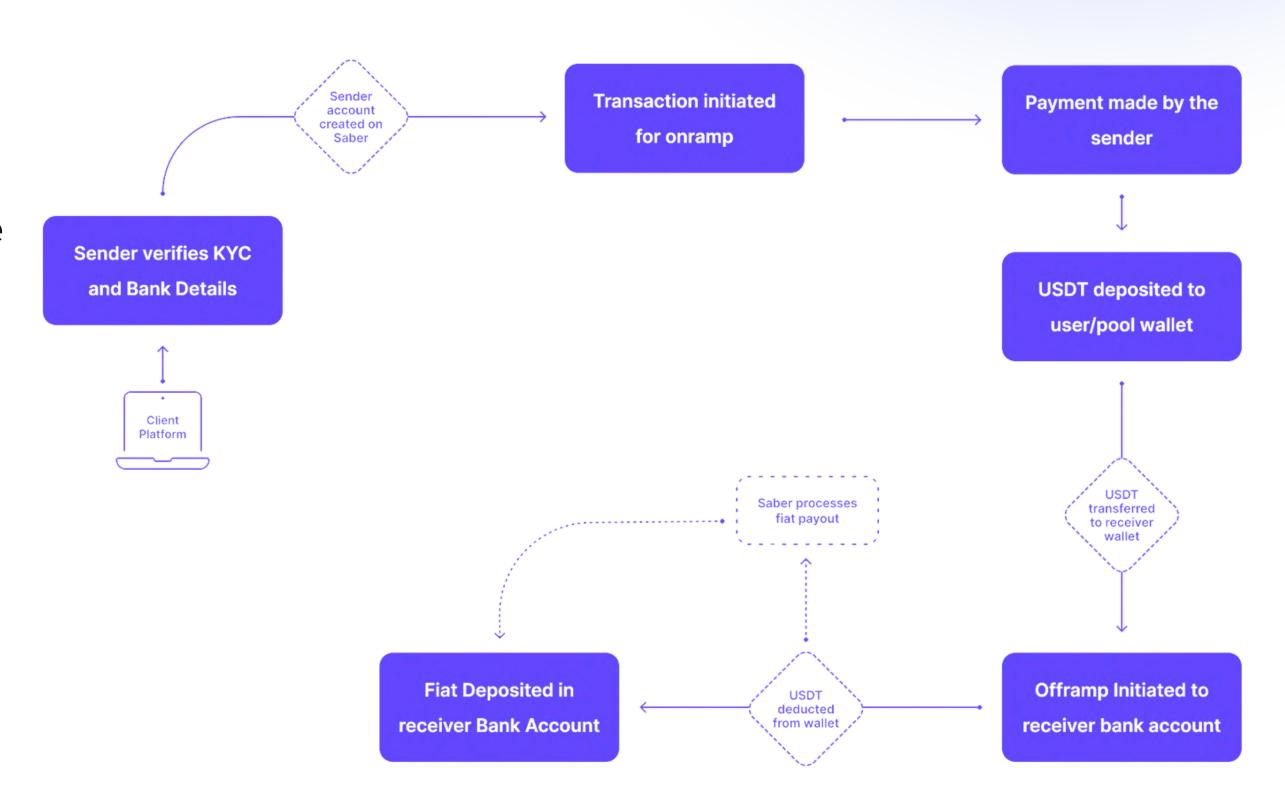
#### ROBUST RISK MONITORING

Advanced infrastructure for fraud prevention, KYC/AML checks, and transaction monitoring, safeguarding every transaction.

# Understanding User Flow

Senders use an on-ramp to purchase stablecoins; recipients convert via an off-ramp to receive funds in their bank accounts.

Saber supports both first-party and third-party payouts for flexible settlement.



# Regulatory Arms-Length Integration

# TRANSPARENT ACCOUNT CREATION

Each user is provisioned with a unique account under our local licensed entity, ensuring full transparency and regulatory alignment.

#### DIRECT TRANSACTIONS

FIAT flows directly between the user and our licensed entity, keeping you at an arm's length from all regulatory exposure.

# REGULATORY ON/OFF RAMP PROCESS

Since the overhead compliance is taken away by us and you can just focus on making sure that the experience for your users is the best.

#### Our Scale So Far

#### 30 seconds

#### **AVERAGE TRANSACTION TIME**

for INR payouts

~500 M

**VOLUME PROCESSED** 

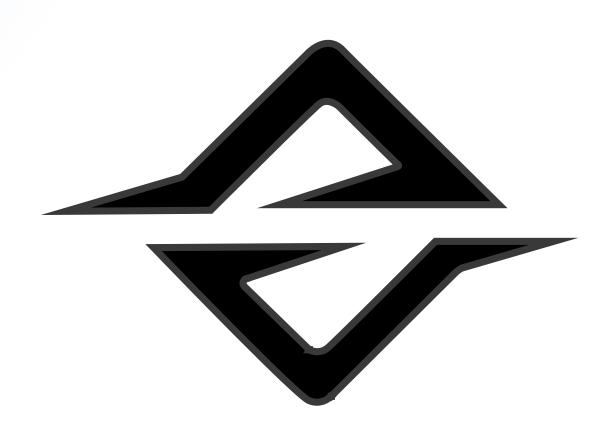
since Jan'24

> 98%

**SUCCESS RATE** 

across multiple payment methods



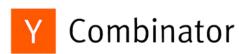


#### ...and much more

- Realtime Partner Dashboard
- Tri-party KYC Sharing to avoid repeat KYC
- Pool wallet for Reduced Fees
- 10+ chains supported
- Fully Customizable SDK Integration
- Charge custom fees to your users

#### **About Mudrex Inc.**

Mudrex, a Y Combinator-backed company headquartered in San Francisco, is the world's leading platform for crypto index investing, serving over one million investors globally. Dedicated to democratizing access to long-term crypto wealth, Mudrex provides intelligent, automated investment solutions designed to deliver optimal returns for retail investors.













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