



# Execution intelligence for cross-border FX

Almond sits between your platform and every available rail — routing each transfer through the optimal stablecoin, chain, exchange pair, timing and settlement composition to improve the rate you receive, with T+0 settlement.

**23-97 bps**

vs. incumbent execution

**~5 min**

fiat-to-fiat, T+0

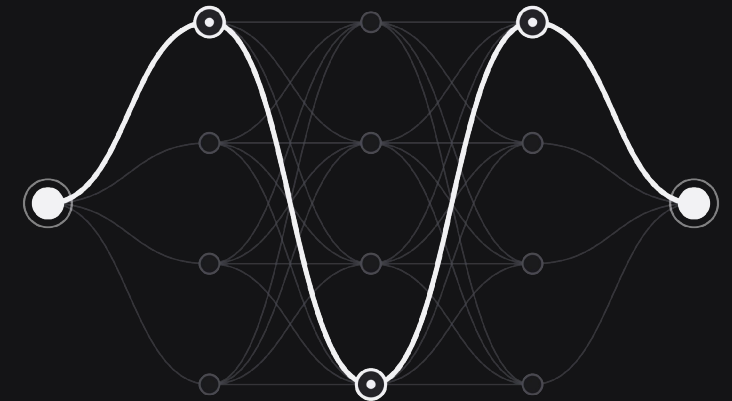
**45+**

corridors live

Programmable · Multi-chain · Token-agnostic · 24/7/365

Partner & Client Overview · October 2026

Thousands of routes evaluated in real time.



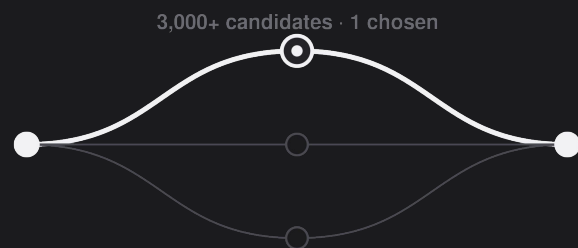
One executed.

# An execution intelligence layer — not another rail

Almond does not hold your funds or ask you to adopt a network. It decides how each transfer executes — across every available rail, not only the ones you hold today.

## PATH

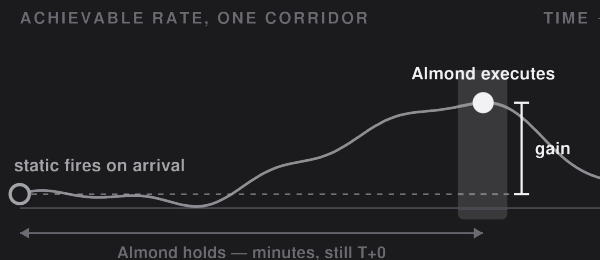
### Token, chain, venue



Which stablecoin or bridge asset, over which network, against which venue's book — recomputed per transfer.

## TIMING

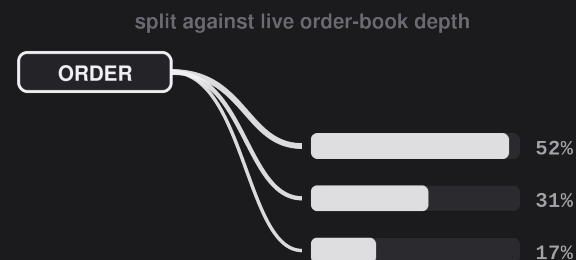
### When to execute



Static rails fire the moment the instruction lands. Almond holds through the modelled window and executes at the better rate.

## COMPOSITION

### How to split settlement



Order size divided across venues and assets against live order-book depth to minimize slippage.

**Only Almond optimizes all three together.** Others optimize on one axis — across payment providers, or across their own treasury. None choose the token, chain and venue and then wait for the right moment to fire. Path without timing leaves the spread on the table. Timing without composition pays it back in slippage.

THE PROBLEM

# Nobody is optimizing your routing decision

Every transfer is a choice among thousands of viable paths. Almost every provider makes that choice statically.



**Fragmented liquidity**  
100+ bridge tokens across 10+ networks and 15+ exchanges. Most platforms use one or two.



**Unpriced volatility**  
Intraday FX swings reach 300 bps. Static execution takes whatever rate the clock hands it.



**Slippage on size**  
Large tickets clear against thin books. Unsplit orders pay for their own market impact.



**Silent leakage**  
Up to 5% lost per transfer; ~\$150B a year industry-wide — never a visible line item.

ONE CORRIDOR'S SEARCH SPACE

bps vs. mid-market, by bridge asset and network

|       | SOLANA | BASE | TRON | ALMOND EXECUTES<br>ETHEREUM | XRPL |
|-------|--------|------|------|-----------------------------|------|
| USDC  | +6     | +38  | +26  | +57                         | —    |
| USDT  | +31    | +29  | +44  | +9                          | —    |
| PYUSD | +22    | +18  | —    | +21                         | —    |
| XRP   | —      | —    | —    | —                           | +2   |

× 15 exchange venues × every second of the day × 45+ corridors.

Most providers occupy one cell and never leave it.

***Access to rails is commoditized. Optimization of execution is not.***

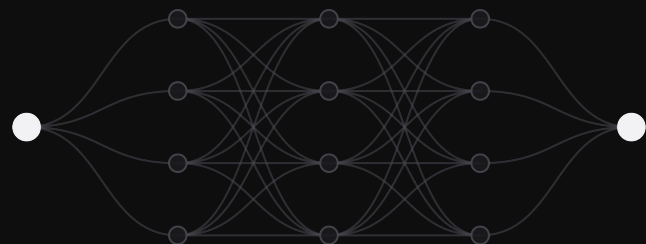
## HOW IT WORKS

# Every route priced. One executed.

The engine scores each candidate on token rate, network fee, order-book depth, volatility and settlement time — then fires inside the optimal window.

### 01 EVALUATING

~5,000 candidate routes



USD

PHP

Every executable path across 100+ bridge assets, 10+ networks and 15+ venues is priced in real time.

### 02 SELECTING

field narrowing



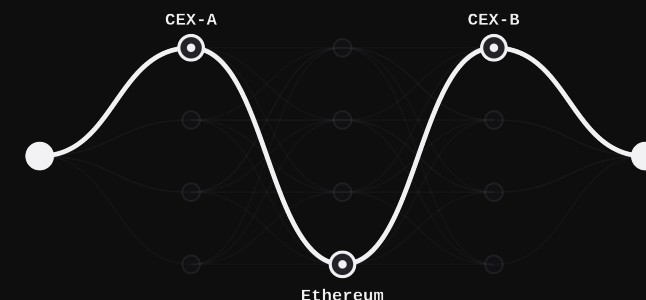
USD

PHP

Paths that lose on fees, liquidity depth or timing fall away within milliseconds.

### 03 EXECUTED

one route executed



USD

PHP

One route is instructed and executed — then benchmarked against the mid-market rate.

**~5,000**

routes evaluated live

**~60 ms**

decision latency

**T+0**

settlement, ~5 min



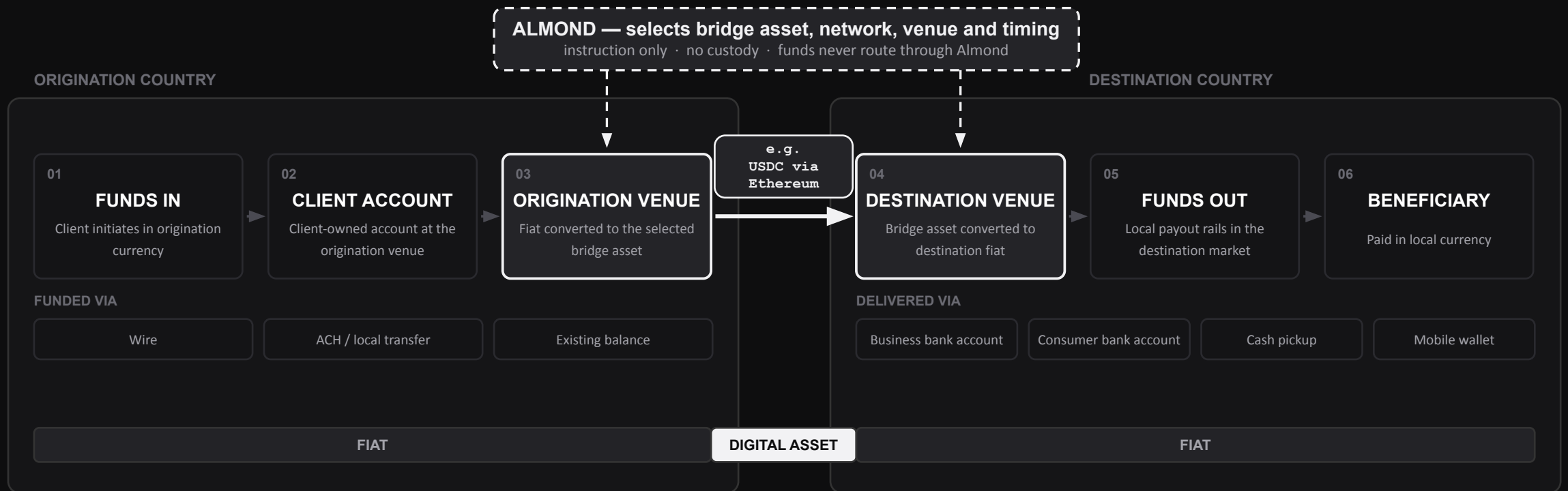
#### WATCH IT RUN

A live settlement, route by route.

[almondfintech.com/technology](https://almondfintech.com/technology)

# Where the money goes, and where Almond sits

Fiat leaves the origination market, crosses as a digital asset, and lands as local currency. Almond never holds it — the engine chooses the route and instructs execution.



**Almond decides how each transfer executes. Licensed venues and payment rails move the money.**

Rate benchmarked against the mid-market rate at execution and reported back to the client. Settlement completes T+0, averaging ~5 minutes.

# Live corridors, benchmarked every transfer

**23-97 bps**

vs. incumbent execution, across all live corridors

**95%**

settle in under 10 minutes

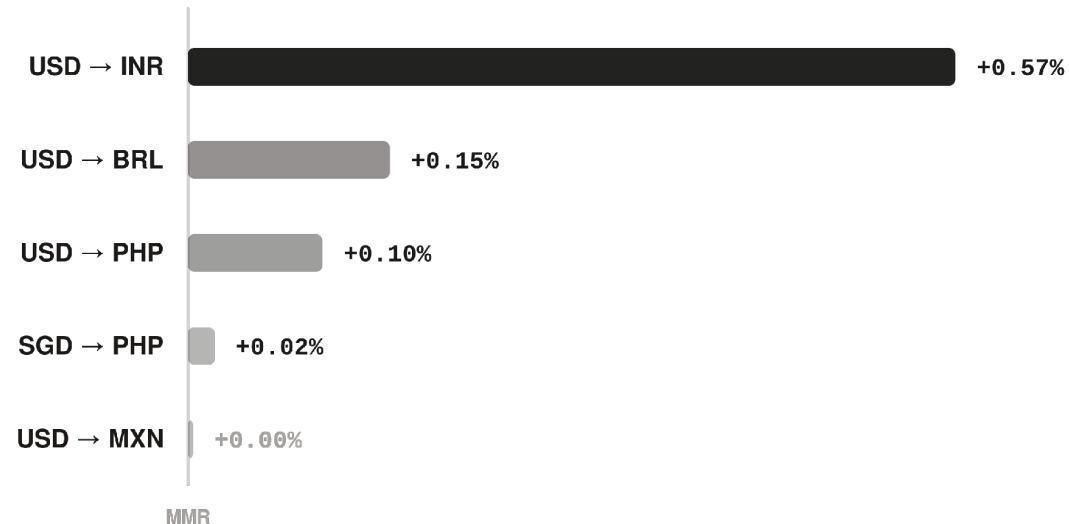
**100%**

pass rate across IT security standards

**45**

corridors live · 15+ exchanges

## AVG. EXECUTED RATE vs. MID-MARKET RATE



## WHAT COUNTERPARTIES SAY

**“Superb rates.”**

**“Speed and consistency matter as much as rates.”**

**“Transfer via digital assets should be an additional lever within our internal FX marketplace.”**

— partners, clients, and a top-tier global payments network (APAC & LATAM).

India (USD → INR) went live August 2026. Corridor figures are measured against the mid-market rate; the bps range above is measured against incumbent execution.

## RESULTS

# FX execution at scale, measured in production

Production pilot with a top-tier global payments network, across APAC and LATAM corridors. Every figure below describes that pilot.

# ~57 bps

## FX RATE IMPROVEMENT

Consistently outperformed historical FX rates by 26–97 bps across multiple LATAM and APAC corridors.

*Measured against the rates the counterparty was achieving before the pilot.*

## 6x

### Faster response times

Execution responses within ~60 ms, versus a 400 ms industry benchmark.

## T+0

### Real-time settlement

Digital-asset leg: median ~6 min, 91% under 30 min, versus T+1

## 500 TPS

### Throughput capacity

Pressure-tested at peak transaction volume without degradation.

## 24/7

### Continuous availability

Executed 24/7, including weekends and holidays; local payout subject to destination rails.

## 100%

### Security pass rate

Met or exceeded every applicable IT security standard.

## 9

### Bridge tokens routed

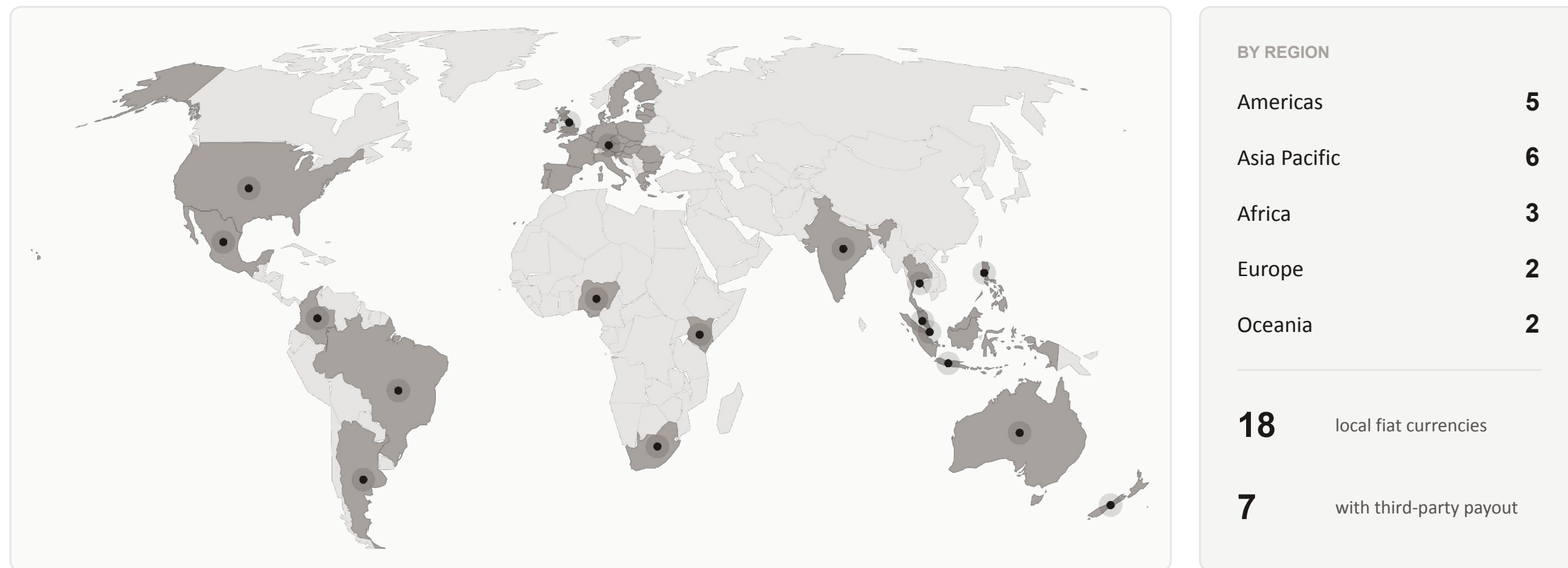
Stablecoin and alt-asset routing beat the counterparty's existing rate.

**Scope:** single-pilot results, not Almond's all-corridor averages. Portfolio-wide performance is on the previous slide.

## GLOBAL COVERAGE

# 18 currencies. 44 countries. One execution engine.

Local currency in, local currency out, on domestic rails — through licensed venues in every market Almond touches.



*Highlighted markets are live. Third-party payout — paying a beneficiary other than the client — is available in seven of the eighteen. Rail-level detail on the following slide.*

## WHAT YOU GET

# Single unified architecture

One integration. Almond reaches every rail and venue, not only the ones you hold — and reports what each execution achieved.



01

### Routing Optimization Engine

Optimal token, chain, venue and timing per transfer. Programmable and token-agnostic, benchmarked against the mid-market rate on every execution.



02

### Treasury Automation & APIs

Fiat-to-fiat execution, settlement and reconciliation via stablecoin rails. Bulk payroll, vendor payments, and a self-service portal for your team.



03

### Analytics & Benchmarking

Rate performance vs. MMR, bridge-asset performance over time, hourly timing-advantage analytics, and the route-selection logic behind every decision.



**SOC 2-compliant** · every network member licensed in its jurisdiction under a formal KYB policy · full AML/CTF and sanctions screening applied before a route is selected · direct engagement with central banks in each partner jurisdiction



# Let us benchmark your corridors first

Send us your three highest-volume corridors and recent executed rates. We run them against Almond's live performance and return a corridor-by-corridor bps delta — no integration, no commitment. If the numbers don't clear your bar, there's nothing to discuss.

**Adam Swartzbaugh**

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**1 Corridor benchmark**  
Days. You send volumes; we send the bps delta.

**2 API integration**  
Days to weeks. One endpoint, sandbox first.

**3 Live routing**  
Start on a single corridor, scale on results.