

Better FX on every rail, at network scale

Almond is the intelligence layer for cross-border money. For every payment it chooses the token, chain, exchange and moment that deliver the most local currency, and it gets sharper with every transaction it settles.

THE OPPORTUNITY

\$150T

B2B cross-border payments each year

\$40T+

stablecoin settlement expected in 2026, growing ~55% a year

\$2.9B

paid by Stripe and Mastercard for stablecoin rails in 18 months

The rails have been bought. The intelligence that decides which rail, token, venue and moment is still open. That is the layer we build.

WHAT IT'S WORTH AT SCALE

+26 to +97 bps

more local currency than a global payments network's own reference rate, across 244 live pilot settlements in Brazil, Mexico and the Philippines.

Every 10 bps of better FX is worth, per year:

\$1M

on \$1B of flow

\$10M

on \$10B of flow

\$100M

on \$100B of flow

PROVEN IN PRODUCTION

\$106M settled in our first seven months live (Feb–Sep 2026).

4x growth in Q3 volume over Q2.

\$100M a month targeted by Q1 2027.

Minutes, not days: each settlement leg clears in minutes, 24/7, fiat to fiat.

WHY IT GETS HARDER TO CATCH

Proprietary execution data from every live settlement trains the models; no competitor has it.

A settlement playbook per country, built from how each exchange actually clears.

Rail-neutral by design: it makes any network's rails cheaper, so it scales by plugging in, not by rebuilding.

WHERE WE'RE GOING

From a proven engine serving payment platforms to the FX layer major networks plug into, country by country.

THE RAISE

\$25M+ Series B, opening Q1 2027. Sized to take the engine from proven to network scale. Plan and model available under NDA.

Team Adam Swartzbaugh, CEO · Yunus Sevimli, CTO · Jim Tyler, CFO · Jeff Kern, CCO

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