CYBRID

A new platform to supercharge your stablecoin payment flows. Global money movement. Compliance baked-in. Simple APIs. Named Bank Accounts. Instant settlement.

Stablecoins for Remittances

How stablecoins transform remittances by delivering faster settlement, lower costs, stronger reliability, and scalable growth across corridors.

GUIDE

January 2026

Move your money forward, globally

Introduction

Remittance companies win or lose on four things: **speed, cost, reliability, and trust.** Stablecoins (digital dollars/euros backed 1:1 by reserves) can improve all four by turning cross-border value transfer into an always-on, near-instant settlement rail - without waiting on correspondent banking windows, prefunding accounts in multiple countries, or absorbing FX and intermediary fees at every hop.

For a remittance business, stablecoins

CAN UNLOCK:

Lower unit costs
fewer intermediaries, fewer failed payments, less manual ops

Faster settlement
minutes, not days

Better working capital efficiency
reduced prefunding, faster cash conversion cycles

New corridors and products
previously uneconomical lanes, B2B payouts, gig economy, treasury services

The net result is typically **higher gross margin per transfer**, more competitive pricing, and **improved ROI** through both **cost reduction** and **growth enablement** - provided implementation is done with the right compliance, liquidity, and operational design.

Why stablecoins make sense for remittance companies

1.1 Remittances are fundamentally a settlement problem

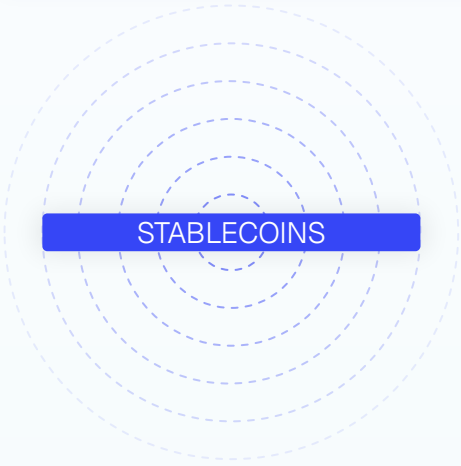
At its core, remittance is: **accept funds in one place → settle value across borders → deliver funds in another place.** Traditional rails (correspondent banking, SWIFT, local clearing systems) were not designed for low-ticket, high-volume, 24/7 consumer transfers. They introduce:

Time delays
cutoff times, weekends/ holidays, multi-hop routing

Opaque fees
intermediary bank charges, lifting fees, repair fees

High operational friction
reconciliation, returns, investigations

Working capital drag
prefunding to ensure payouts



Stablecoins address these by making cross-border settlement closer to “internet speed,” with cryptographic finality and transparent transfer costs.

Why stablecoins make sense for remittance companies

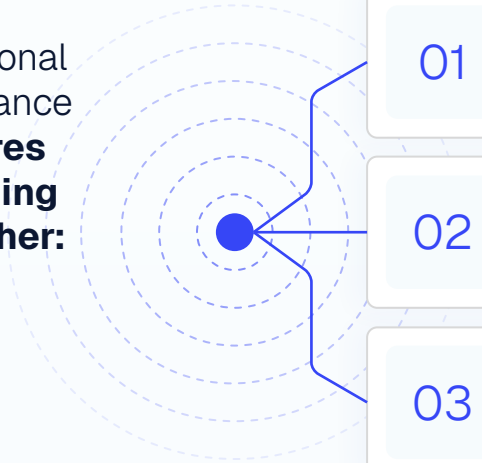
1.2 Stablecoins match remittance needs better than volatile crypto

Remittance businesses don't want FX/price volatility risk.

Stablecoins are designed to maintain parity (e.g., 1 token ≈ 1 USD), which means you get the **efficiency of blockchain settlement** without speculating on crypto prices.

1.3 Stablecoins create a universal settlement layer

Traditional remittance **requires stitching together:**



01 **local collections**
cards, bank transfer, cash

02 **cross-border transfer**
correspondent banking, money transfer networks

03 **local disbursement**
cash pickup, bank deposit, mobile money

Stablecoins can act as the **middle settlement layer** that is consistent across corridors. You can keep your front-end and last-mile options the same, but modernize the cross-border leg.

What value a remittance company gets from stablecoins

Think in three buckets: cost, speed/reliability, and strategic growth.

cost	speed/reliability	strategic growth

2.1 Lower costs: improve unit economics per transfer

Stablecoins can reduce:

Intermediary fees

fewer correspondent hops can mean fewer unpredictable charges.

Failed payment costs

fewer “repairs,” rejections, and investigations due to clearer transfer mechanics.

Reconciliation & ops workload

on-chain transfers offer consistent referenceability and timestamped transaction trails (when integrated properly).

Treasury overhead

less time managing fragmented nostro/vostro accounts and prefunded balances.

Practical effect.

You can either:

- keep prices the same and expand margin, or
- reduce fees to win share while maintaining margin.

What value a remittance company gets from stablecoins

2.2 Speed & reliability: better customer experience and lower churn

Stablecoin transfers can settle in minutes, 24/7.
That improves:

Delivery Time
a top driver of NPS and repeat use

Total Transparency
better tracking

Fewer "Where Is My Money?" Contacts
lower support costs

Competitive Differentiation
in crowded corridors

Practical effect.

LOWER CHURN + HIGHER REPEAT RATES

= HIGHER LTV.

What value a remittance company gets from stablecoins

2.3 Working capital efficiency: reduce prefunding and idle balances

Many remittance providers must prefund payout accounts in destination countries to guarantee fast delivery - tying up cash.

Practical effect.

improved cash conversion cycle; ability to redeploy capital into growth (marketing, corridor expansion).

Stablecoins can help reduce:

01 **prefunded float**
or at least optimize it

02 **time cash sits idle**
-

03 **cost of capital burden**
especially painful at scale

2.4 Corridor expansion & new products: grow revenue

instant B2B and supplier payouts
cross-border accounts payable

gig economy payouts
global contractor payroll

on-demand liquidity products
treasury-as-a-service for partners

programmable disbursements
conditional payouts, batch settlement

Practical effect.

new revenue streams beyond consumer remittances.

How stablecoin remittance works and how Cybrid fits

The core flow (backend-only)

A backend-only stablecoin remittance typically looks like:

01 **Fiat collection**
(USD in the US, for example)

02 **Fiat → stablecoin conversion**
(treasury converts USD to a stablecoin such as USDC)

03 **Stablecoin transfer cross-border**
(fast settlement layer)

04 **Stablecoin → local fiat conversion**
(convert to INR/PHP/MXN etc.)

05 **Local payout**
using existing domestic rails

This is the “stablecoin + local fiat rails” pattern referenced above.

Ways stablecoins can be used with Cybrid (practical patterns)

Cybrid is an API-first platform that connects stablecoin and fiat rails and enables cross-border payment products and treasury workflows through developer-first APIs.

See here for more details: Cybrid+1

Cybrid’s documentation is the starting point for integrating those APIs (with Sandbox and API references).

Cybrid

How stablecoin remittance works and how Cybrid fits

Here are the most relevant patterns for remittance companies:

PATTERN A

Cross-border fiat payouts using stablecoins under the hood (backend-only remittance)

Use stablecoins as the settlement rail, but payout in local fiat. Cybrid's remittance solution is focused on **fast, low-cost settlements** with API-based infrastructure that integrates stablecoins for global transactions. Cybrid

This is the most common starting point because it avoids changing customer UX.

PATTERN B

Fiat ↔ stablecoin conversion for treasury and corridor liquidity

Even if you don't change payout rails on day one, being able to convert fiat into stablecoins and back is foundational for:

- funding corridor liquidity
- reducing time idle cash sits trapped
- running a more responsive treasury

Cybrid enables fiat-to-stablecoin conversion and stablecoin liquidity for remittance providers to support faster, low-cost, compliant cross-border operations. Cybrid

PATTERN C

Payments & transfers orchestration across rails

As you expand corridors and partners, your complexity shifts from "sending money" to "routing money." Cybrid emphasizes API-based infrastructure for **fiat, stablecoins, and Bitcoin** to enable fast, compliant, cost-effective transfers. Cybrid

This is especially valuable when you want consistency across multiple corridors (e.g., USA→India, USA→Philippines, USA→Mexico).

PATTERN D

(Optional, later) Stablecoin receive / hold / payout options

Some remitters add stablecoin payout as an option (e.g., contractors, wallet-native recipients). This is typically a later phase because it introduces customer education and additional compliance/UX considerations. The backend-only model (Pattern A) is usually the fastest path to ROI.

How stablecoins affect ROI

ROI improves through **two levers:**

01 **Profit improvement on existing volume**
cost down, conversion up

02 **Incremental profit from new volume/products**
growth enablement

4.1 A simple ROI model

Define:

V = transfers per month

A = average transfer amount

Take rate = revenue per transfer (fees + FX margin)

COGS = variable costs per transfer (payments, FX, fraud, ops, bank fees, partner fees)

Gross margin per transfer = Take rate – COGS

ROI improves through **two levers:**

COGS down
settlement/bank fees, exception handling

Ops cost down
fewer investigations, faster recon

Conversion up
faster delivery increases repeat

Working capital benefits
reduced float + interest/capital cost

How stablecoins affect ROI

4.2 The ROI components to quantify

A	**Variable cost savings** (per transfer)	**Examples:** • fewer intermediary deductions • lower cross-border settlement fees • fewer chargebacks/returns (depending on collection rail) • reduced support tickets
B	**Fixed and semi-fixed savings**	• smaller ops/recon team growth as volume increases (better scalability) • reduced complexity managing multiple bank partners
C	**Revenue lift**	• improved conversion and repeat • ability to offer “instant” as premium tier • better pricing power (or share capture)
D	**Working capital benefit**	• reduction in prefunded balances • faster settlement reduces days outstanding • lower borrowing needs / better yield on cash

4.3 What “good ROI” looks like in practice

A stablecoin initiative tends to be ROI-positive when:

- you have meaningful cross-border volume where banking frictions are material
- you operate multiple corridors or plan to expand
- your support/ops workload is high due to payment uncertainty
- you hold significant prefunded balances
- your competitive environment rewards speed and price

Even if token transfer fees are small, the bigger ROI often comes from:

- reduced exceptions/ops friction
- improved cash efficiency
- conversion and retention gains from speed

USA→India corridor ROI example (illustrative)

This is a **worked example** using typical remittance economics and a $300 AOV. Replace the assumptions with your real volumes, prefunding balances, and fee stack to get your internal ROI.

5.1 Inputs (example assumptions)

- Average transfer size (AOV): **$300**
- Monthly transfers: **50,000** (600,000 annually)
- Current all-in cross-border cost (fees/FX/ops): **$3.40 / transfer**
- Stablecoin backend all-in cost: **$2.55 / transfer**
  → Net savings: **$0.85 / transfer**
- Current corridor prefunding balance: **$3,000,000**
- Cost of capital (WACC): **8%**
- Support volume: **6,000 tickets/month**, cost **$6/ticket**, reduction **12%** (from fewer exceptions / status checks)

USA→India corridor ROI example (illustrative)

5.2 Annual ROI comparison: Traditional vs Stablecoin vs JIT

This comparison shows how value is created step by step: first by moving from traditional rails to stablecoins, then by adding just-in-time liquidity.

Cost and liquidity assumptions by model

Model	Cross-border cost / transfer	Prefunding reduction
Traditional (non-stablecoin)	$3.40	0%
Stablecoin (Non-JIT)	$2.55	25%
Stablecoin + JIT liquidity	$2.55	70%

Annual ROI breakdown (side-by-side)

Component	Traditional	Stablecoin (Non-JIT)	Stablecoin + JIT
Annual transfers	600,000	600,000	600,000
Cost savings vs traditional	—	$510,000	$510,000
Support savings	—	$51,840	$51,840
Capital freed	—	$750,000	$2,100,000
Capital cost savings (8%)	—	$60,000	$168,000
Total annual benefit vs traditional	—	$621,840	$729,840

USA→India corridor ROI example (illustrative)

What this shows clearly

What this **shows clearly**

01 **Stablecoins alone** deliver meaningful ROI through lower per-transfer costs and modest prefunding reduction.

02 **JIT liquidity compounds the value**, shifting ROI toward working-capital efficiency.

03 The business case improves even if fees stay flat—capital efficiency does the heavy lifting.

5.3 Sensitivity analysis: Traditional vs Stablecoin vs JIT

To stress-test the model, we vary:

Per-transfer savings (vs traditional): **$0.50 / $0.85 / $1.25**

Prefunding reduction:

Stablecoin (Non-JIT): **15% / 25% / 35%**

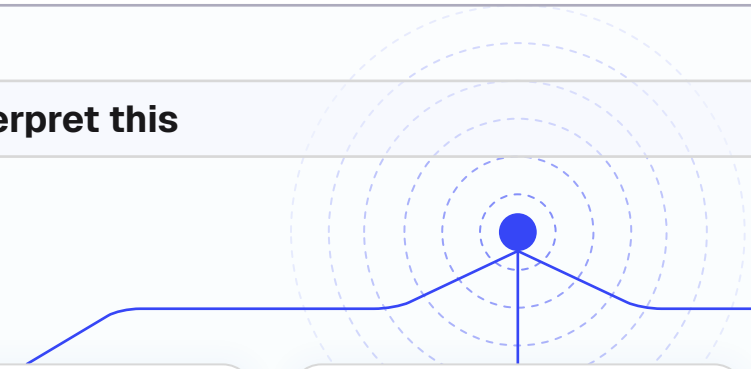
Stablecoin + JIT: **50% / 70% / 80%**

USA→India corridor ROI example (illustrative)

Annual benefit vs traditional rails

Scenario	Stablecoin (Non-JIT)	Stablecoin + JIT
Downside	$387,840	$471,840
Base case	$621,840	$729,840
Upside	$885,840	$993,840

How to interpret this



01

Even in the **downside case**, stablecoins outperform traditional settlement.

02

JIT liquidity consistently widens the gap, because capital savings are less sensitive to transaction pricing.

03

As volumes grow, the ROI gap between traditional and stablecoin-based models compounds.

Getting Started With Cybrid

Cybrid is a leading platform for compliant stablecoins and fiat payment infrastructure, purpose-built for companies that want to power cross-border remittance solutions. Our end-to-end API approach covers everything from customer onboarding and identity verification to account management, transfers, and trading - giving you the infrastructure to build modern remittance products without the complexity of traditional correspondent banking.

Our platform explicitly supports stablecoin cross-border remittance as a core capability. For organizations looking to reduce costs, increase speed, and improve transparency in international payments, Cybrid provides the regulated infrastructure to make it possible. Explore our comprehensive API documentation, integration recipes, and reference guides to understand the full scope of capabilities.

6.1 Strategic Alignment for Success

Explore in Sandbox

Cybrid's Sandbox environment provides a risk-free space to explore APIs and simulate remittance activities while integrating your tech stack. Use the Sandbox to test integration flows end-to-end, simulate customer onboarding and verification, execute test remittance transactions, and validate error handling before moving to production.

Establish Your Organization

Following our API Keys guide, you'll create your Organization and Bank entities, then generate a Client ID and Client Secret for API access. Store your Client Secret securely on the server side - it won't be shown again after creation. This secure foundation ensures that all subsequent API interactions are properly authenticated and authorized.

Version Your API Interactions

We recommend using the latest API version for remittance operations to access the most current capabilities. Learn more about our approach in the API versioning guide.

6.3 Security & Authentication Architecture

Cybrid implements OAuth 2.0 bearer token authentication generated from your client credentials. The platform supports three distinct token types designed for different operational needs:

01 **Organization tokens**
or at least optimize it

02 **Bank tokens**
provide administrative access for bank-level configuration and management.

03 **Customer tokens** scope operations to specific end users, ensuring that actions execute against the correct customer account and preventing accidental cross-customer operations.

For remittance products, this translates to a practical security model: use Bank tokens for administrative operations and bank-level configuration, use Customer tokens when acting on behalf of specific end users for accounts, trades, and transfers, and implement least-privilege scopes for each token type.

Learn more about secure implementation and token scopes in our documentation.

6.4 Core Platform Capabilities

Cybrid's platform provides purpose-built resources for remittance solutions. Understanding these core objects helps you design your product's data model and user experience:

Capability	Business Purpose	Learn More
Customer Management	Represent senders and manage their lifecycle from onboarding through verification	Creating a Customer
Counterparty Management	Represent payout recipients and beneficiaries with their identifying information	Counterparties
Trading Accounts	Hold stablecoins like USDC for settlement operations and currency conversions	Platform Accounts
External Bank Accounts	Store destination fiat account details and routing information for payouts	Foreign Fiat External Bank Accounts
Plans & Executions	Calculate remittance costs and exchange rates, then execute cross-border transfers	Sending Cross-Border Payments

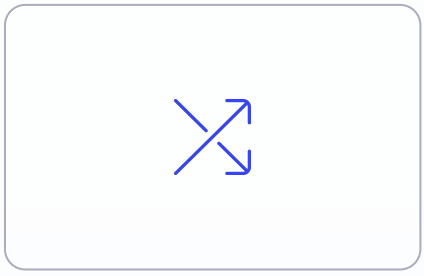
These objects work together to power your remittance flows, from the moment a customer initiates a transfer through final settlement in the beneficiary's account.

6.5 Customer Onboarding & Verification

Before processing remittances, you'll create and verify customer entities through the Customers API. Customers progress through states including storing (initial creation), unverified (ready for identity verification), and verified (identity confirmed). This state progression gives you clear visibility into where each customer stands in the onboarding journey.

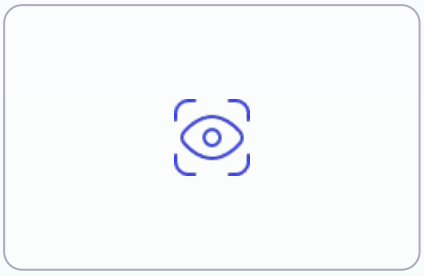
Identity verification integrates with leading providers or can be handled through Cybrid's built-in verification flows. Whether you're performing KYC for individual customers or KYB for business entities, the platform provides flexible integration options to match your compliance requirements and user experience preferences. See our guides on Verifying a Customer and KYC and KYB Processes for implementation details.

6.6 Transparent Pricing for Your Customers



The Payout Prices API provides real-time exchange rates for cross-border payments, allowing you to show customers accurate pricing before they initiate transactions. This transparency builds trust and helps customers make informed decisions about their remittances.

Key parameters include the payout symbol (currency pair like INR-USD or MXN-USD), participants type (sender-receiver relationship such as C2C, C2B, B2C, or B2B), payout route (delivery method like bank account or mobile wallet), and destination country code.



This pricing visibility differentiates modern stablecoin remittance from traditional services where customers often don't know the true cost until after the transaction completes. Learn more in the Payout Prices guide.

6.7 Streamlined Remittance Execution

Cybrid's remittance execution follows a clear five-step process designed for reliability and transparency:

01 **Create the destination account** by storing raw routing details for the beneficiary's bank account through the External Bank Accounts API. Different countries and payment rails require specific routing information, which the API accommodates with flexible schema support.

02 **Plan the remittance** using the Plans API to calculate estimated amounts, fees, and exchange rates. The plan returns quoted amounts for both the source (USDC debit) and destination (local currency deposit), along with a breakdown of fees and an expiration time.

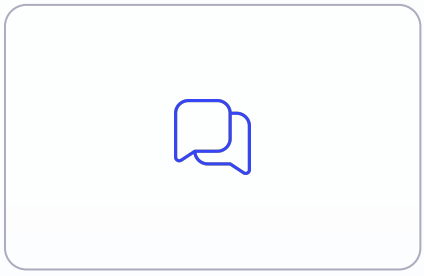
03 **Wait for plan completion** as the Platform performs calculations and validates the remittance parameters. Plans typically complete within seconds.

04 **Execute the plan** by creating an execution through the Executions API, which initiates the actual cross-border transfer.

05 **Monitor execution completion** as the Platform processes the remittance through various stages. The entire execution flow often completes in minutes depending on the corridor and payment rails.

This structured approach gives you control over the customer experience while Cybrid handles the complexity of currency conversion, routing, and settlement behind the scenes.

6.8 Built for Operational Excellence



Cybrid provides webhook-driven event notifications instead of requiring you to poll every transaction. The platform generates subscription events for key state changes.

Register webhook endpoints to receive these events and trigger downstream actions such as customer notifications, reconciliation processes, and operational reporting. This event-driven architecture scales efficiently as your transaction volume grows.

Transfers progress through states including storing (initial storage), reviewing (compliance review, usually completing within minutes), pending (processing through payment rails), and completed or failed (final states). This state visibility enables you to provide accurate status updates to customers throughout the remittance journey.

Learn more in our Webhooks guide and Transfer Process guide.

Summary & conclusion

Stablecoins offer remittance companies a **practical way to modernize cross-border settlement** without changing the customer experience. Used backend-only, they compress the slowest part of remittance - from multi-day correspondent settlement to minutes.

The core benefits are clear:

Faster settlement
in the cross-border leg, improving reliability and reducing exceptions

Lower and more predictable costs
by reducing intermediary layers

Stronger unit economics
through per-transfer savings and operational efficiency

Improved working capital
by reducing the need to prefund destination corridors

When combined with **just-in-time stablecoin liquidity**, the value extends beyond cost savings to **balance-sheet optimization**, freeing capital that would otherwise sit idle and making corridor expansion easier and less capital-intensive.

Cybrid provides the API infrastructure - sandbox, authentication, customer and account models, pricing, remittance plans, executions, and webhooks - to implement this strategy in a compliant, scalable way.

Bottom line: stablecoins are most powerful when treated as infrastructure. Implemented correctly, they help remittance companies move money faster, operate more efficiently, and grow with less trapped capital.

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