Prepared by Badr Abusalah

Mesari – Internal Company Overview

Executive Summary

Mesari is a cross-border payments company building modern infrastructure for international money movement. Our mission is to make sending money across borders instant, low-cost, and transparent, using modern settlement rails instead of legacy correspondent banking systems.

Mesari is designed as a regulated payments company, not a consumer crypto product. Stablecoins and blockchain infrastructure are used strictly as backend settlement technology. End users interact only with local fiat currencies.

The company is being built corridor-by-corridor, starting with flows where fees are high, user pain is real, and legacy providers have little incentive to improve.

The Problem

International payments still rely on outdated infrastructure:

- Settlement times measured in days
- Multiple intermediaries per transaction
- Hidden FX spreads and opaque fees
- High costs for migrant workers and small businesses

Traditional banks and remittance providers optimize for regulatory safety and margin preservation, not speed or user experience. As a result, cross-border payments remain one of the least efficient parts of global finance.

Mesari exists to replace the *settlement layer* of cross-border payments while remaining fully compliant at the local level.

What Mesari Is (and Is Not)

Mesari is:

- A payments orchestration platform
- A regulated remittance business
- A treasury and settlement optimization layer

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Mesari is not:

- A crypto exchange
- A speculative trading platform
- A consumer blockchain wallet

Crypto is infrastructure, not the product.

How Mesari Works (High-Level)

Mesari separates international payments into two distinct layers:

1. Local Money Movement – regulated, domestic transfers in local currency
2. Global Settlement – instant value movement between countries using stablecoins

User Experience

- Users fund Mesari using local payment rails
- Users send money to recipients in another country
- Recipients receive funds locally in their own currency

At no point do users interact with crypto, wallets, or blockchains.

Operational Model (Simplified)

Local Collection

In each source country, Mesari works with licensed local partners who are legally permitted to receive and hold local currency. These partners:

- Collect funds from users
- Confirm receipt of funds
- Handle local regulatory reporting

Mesari controls the user experience, ledger, pricing, and transaction logic.

Local Payout

In destination countries, Mesari triggers domestic payouts through local banking rails. From the recipient's bank's perspective, payments appear as normal local transfers.

Global Settlement

After user transactions are complete, Mesari settles value between regions using USD-backed stablecoins on modern blockchain infrastructure. This replaces:

- SWIFT messaging
- Correspondent banks
- Multi-day settlement cycles

Institutional liquidity providers are used to convert stablecoins into local currency on the destination side.

Why Partners Are Required

Money is regulated locally, not globally.

In markets such as Saudi Arabia, only locally licensed entities may touch local currency. Rather than spending years acquiring licenses in every jurisdiction, Mesari partners with regulated institutions to legally access local payment rails.

Partners provide:

- Regulatory coverage
- Banking access
- Compliance reporting

Mesari retains:

- Customer ownership
- Ledger control
- Pricing control
- Settlement logic

This structure allows Mesari to scale quickly while remaining compliant.

Why Stablecoins

Stablecoins enable:

- Instant global settlement
- Near-zero marginal cost
- Elimination of intermediaries

- Predictable treasury management

USD-backed stablecoins are used exclusively for backend settlement and liquidity management. They are never exposed to end users.

Technology Infrastructure

Mesari uses modern blockchain infrastructure for settlement because it offers:

- Fast finality
- High reliability
- Transparent verification

Dedicated or private infrastructure is used for production environments to ensure reliability and uptime.

Revenue Model

Mesari generates revenue through:

- Transparent FX margins
- Transaction fees below incumbent providers
- Treasury efficiency enabled by modern settlement

By removing legacy intermediaries, Mesari can offer lower prices while maintaining sustainable margins at scale.

Go-To-Market Timeline

Phase 1: USA → Saudi Arabia (Foundation)

Objective: Establish operational credibility and treasury flows

- Launch USA → Saudi corridor
- Focus on compliant USD collection and SAR payout
- Validate internal ledger, settlement, and partner coordination
- Build institutional trust and operational track record

This phase prioritizes regulatory discipline and infrastructure readiness over volume.

Phase 2: Saudi Arabia → Pakistan (Core Expansion)

Objective: Enter a high-pain, high-frequency remittance corridor

- Launch Saudi → Pakistan corridor
- Serve migrant worker remittances
- Leverage stablecoin settlement to undercut legacy fees
- Optimize FX and liquidity management

This phase represents Mesari's primary growth driver.

Phase 3: Corridor Expansion

Objective: Scale repeatable infrastructure into new markets
Potential expansions include:

- UAE → Pakistan
- Saudi → Egypt
- Saudi → Jordan
- Additional South Asia and MENA corridors

Each new corridor reuses the same core infrastructure with localized regulatory partnerships.

Long-Term Vision

Mesari's long-term goal is to become core infrastructure for global money movement in the MENA region.

As scale increases:

- More licenses are acquired directly
- Dependence on partners is reduced
- Treasury operations are increasingly internalized

The end state is a system where sending money internationally is as fast, cheap, and reliable as sending it domestically.

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Summary

Mesari is building modern financial infrastructure by:

- Respecting local regulation
- Replacing legacy settlement rails
- Designing for user simplicity
- Scaling corridor‑by‑corridor

First, money starts as normal cash.
Someone in Country A gives dollars to a company or app. This could be a bank transfer, debit card, or cash deposit.

Second, that cash gets turned into a digital dollar.
The company converts the dollars into a stablecoin, which is basically a digital dollar that always stays around $1. Nothing magical here. It's just dollars represented on the blockchain.

Third, the blockchain moves the money.
That stablecoin is sent over the blockchain directly to another wallet. This part is fast. Usually seconds. No banks in the middle, no borders, no weekends, no time zones.

Fourth, the money lands in the destination country.
A partner in Country B receives the stablecoin. This partner already exists locally and has bank access there.

Fifth, it turns back into local cash.
The partner converts the stablecoin into local currency and sends it to the receiver's bank account, mobile wallet, or cash pickup.

The company sits at the intersection of payments, treasury, and infrastructure solving a problem that banks and incumbents have little incentive to fix.