



# Axiym

## Removing the Capital Ceiling from Cross-Border Payments

Getting money from Mexico to China in fifteen minutes isn't a technology problem. It's a capital problem. Axiym solved it on Avalanche.

### EXECUTIVE SUMMARY

Cross-border payment companies face a structural constraint unrelated to technology. Before a single transaction can clear, licensed money service businesses must pre-position capital across every jurisdiction they serve, tying up working capital and generating FX exposure in accounts that sit idle until called upon. That pre-funding model limits growth as effectively as any regulatory barrier, because capital requirements scale in lockstep with each new payment corridor.

Axiym's Pay Now Settle Later model replaces pre-positioned capital with on-demand stablecoin liquidity, funding payment corridors the moment a payment instruction arrives, and settling through Avalanche. In its first year, Axiym processed more than \$1.4 billion in volume and reached coverage across 150 countries, 96 currencies, and more than 22 billion payment endpoints globally.



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## THE PROBLEM

### The Capital Ceiling on Cross-Border Growth

*Why pre-funding stops MSBs from scaling*

The mechanics of sending money across borders are, in most ways, unchanged from how they worked forty years ago. If a payment company in Singapore wants to move funds from a customer in Mexico to a supplier in China, the technology to execute that transfer exists. What does not exist, without significant preparation, is the money in the right place to make it happen.

Before a single cross-border transaction can clear, licensed MSBs must pre-fund capital in every jurisdiction they serve: accounts scattered across dozens of countries and currencies, each sitting idle until called upon, each generating FX exposure and operational overhead. The burden compounds as the business grows, with capital requirements scaling in lockstep with each new payment corridor.

SWIFT-based settlement runs on banking hours. Correspondent relationships add fees at every hop. Compliance frameworks vary enough across markets that expanding into a new corridor in Asia, Africa, or Latin America often requires its own legal and capital exercise. This can make the pre-funding model not just inefficient, but a hard limit on how far a payment business can grow.



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## THE SOLUTION

### Institutional FX Infrastructure, Settled Onchain

Axiym's Pay Now Settle Later model sits between payment approval and final settlement, functioning as a real-time liquidity and credit engine. When an MSB receives a payment instruction, Axiym funds the corridor on demand using stablecoins settled on the Avalanche platform. No pre-positioned capital required. Payments that previously waited for funds to travel across correspondent banking networks are now cleared in minutes instead.

One non-obvious part of making this work across global MSB networks is stablecoin provenance. Large payment processors are often reluctant to accept stablecoins with uncertain transaction histories because the compliance risk is real, and enterprise buyers take it seriously. Axiym addressed this by working with Tether to enable the automated minting of fresh USDT for each cross-border payment transaction, directly from bank accounts within payment processors' infrastructure, where permitted, worldwide. Axiym then attaches a comprehensive travel rule data package, producing a clean, regulatory-compliant chain of custody that processors will accept. No other company operates automated Tether minting at this scale, with this level of compliance, at this level of global payout capability.

The credit decisions for each transaction are made by Cerberus, Axiym's AI-powered risk engine, which replaces the manual underwriting required by traditional liquidity facilities. Clients access this through Axiym's InterFi infrastructure layer, which integrates directly with existing payment operations without requiring any system changes or retraining. For MSBs, the operational change is zero.

# Why Avalanche



*Global payments depend on trust. Not just trust between counterparties, but trust in the infrastructure itself. To replace pre-funded capital with Pay Now Settle Later, we needed a network capable of delivering predictable settlement, continuous availability, and institutional-grade reliability at scale. Avalanche provided that foundation, allowing us to build capital infrastructure that payment providers can depend on every day.*

KHIBAR RASSUL, CEO & CO-FOUNDER, AXIYM

## TECHNOLOGY BUILT FOR BUSINESS

01

### 24/7 Availability

No banking hours, no settlement windows. Payment corridors stay live around the clock across every market Axiym serves.

02

### Near-Instant Settlement

Settlement completes in under a second, making Avalanche invisible to payment flows rather than a bottleneck within them.

03

### Zero Client Infrastructure Change

Avalanche handles stablecoin settlement entirely behind the scenes. MSB clients continue to operate through their existing fintech interfaces with no retraining or system changes.

04

### Predictable Transaction Costs

Low, stable fees that do not affect the economics of individual payment transactions at any volume.

## THE RESULTS

VOLUME

**\$1.43B+**

Processed on Avalanche in year one

GLOBAL NETWORK

**22B+**

Payment endpoints reached globally

GLOBAL REACH

**96**

Currencies supported across 150 countries

# What This Means for Cross-Border Payments

## LOOKING AHEAD

Axiym demonstrates that the pre-funding model is not an inherent requirement of cross-border payments. It is an artifact of the settlement infrastructure those payments run on. By replacing pre-positioned capital with on-demand stablecoin liquidity, Axiym shifts the economics of operating payment corridors in ways that compound as volume grows: capital that was parked across dozens of jurisdictions gets redeployed into new corridors, better margins, or off the balance sheet entirely.

For Avalanche, Axiym validates the network's ability to support institutional-grade payment infrastructure at scale: real-time corridor settlement, on-demand liquidity funding, and automated stablecoin minting across 150 countries and 96 currencies, all operating invisibly beneath client systems that require no modification. The infrastructure that processes \$1.4 billion in year one is the same infrastructure available to every payment operator, evaluating what comes after correspondent banking.

## LIVE PARTNER EXAMPLES

### Axiym in Production

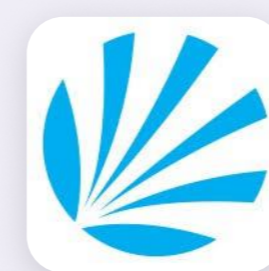
Real-world deployments powering cross-border payment infrastructure globally.



#### Freemarket

GLOBAL CROSS-BORDER PAYMENT NETWORK

Freemarket operates a global cross-border payment network serving businesses that need to move money across multiple jurisdictions. Through native integration with Axiym's InterFi infrastructure, Freemarket clients access real-time liquidity without maintaining pre-funded accounts in destination corridors.



#### Lulu Financial Holdings

GLOBAL REMITTANCE & PAYMENT SERVICES

Lulu Financial Holdings operates one of the largest remittance networks in the Middle East and Asia, processing high-volume cross-border payment flows across corridors where pre-funding requirements have historically constrained capital efficiency. Through Axiym, Lulu Financial accesses on-demand corridor liquidity on Avalanche, replacing pre-positioned accounts with real-time settlement.