



## Enabling real-time, compliant global remittance with unified fiat and stablecoin infrastructure

### Why it's difficult to scale remittance in a fragmented system

Global remittance providers are facing unprecedented operational pressures due to tighter margins and greater competition. Large transaction volumes, higher customer expectations and tougher regulatory scrutiny have intensified these challenges, making it harder to scale into new corridors, especially with unreliable legacy infrastructure.

Today, digital-first remittance platforms require infrastructure that supports 24/7 settlement, multi-asset movement and regulatory consistency.

Our client, a fast-growing international remittance provider, served consumers in emerging and developed markets.

However, its business model was heavily dependent on fast, cross-border payments, often in corridors with restricted liquidity, limited banking options and unpredictable settlement.

# As our client scaled, three key structural pressures emerged:



## Fragmented payment infrastructure

The client was reliant on multiple fiat banking partners spread across various jurisdictions, as well as separate digital asset on/off ramps. This meant each corridor required tailored integrations, liquidity had to be pre-funded across accounts, and compliance was overly complex and resource intensive.



## Settlement delays and limited availability

The client experienced regular settlement delays, strict cut-off times and correspondent chains that made it impossible to meet the demands of its 24/7 customer base. As a result, it was not possible to guarantee the availability of funds across different time zones.



## Higher operational overhead and counterparty risk

Correspondent banking relationships created more operational complexity, dependency and cost. Liquidity levels needed to be monitored constantly, while compliance had to be replicated across various providers, which became more challenging as the regulatory landscape evolved in different jurisdictions.

The client's customers also needed always-on infrastructure and predictable settlement times – two requirements that it was unable to meet due to the limitations of its existing infrastructure.

Therefore, to address these constraints, the client required institutional grade infrastructure built for a digital-first, global operating model.



# Why legacy rails prevent remittance providers from scaling

Traditional cross-border payment rails were not designed for a 24/7, digital operating model. Correspondent banking chains introduce multiple intermediaries, which create settlement delays, operational friction and extra cost. Cut-off windows also restrict availability, while prefunding requirements tie up capital that could otherwise be deployed for growth.

Because our client was processing high volumes of smaller transactions, it was particularly vulnerable to the structural inefficiencies of legacy infrastructure.

However, its leadership recognised that introducing incremental improvements - without upgrading the underlying infrastructure - would not be sufficient.

Instead, a digital-first, integrated model - which could unify fiat and digital transfers in one operational framework - was urgently needed.

## The solution: unifying fiat with stablecoin



Instant internal settlement was made possible with BCB Group's BLINC, its proprietary, always-on payments and settlement network.

BLINC removed cut-off constraints and enabled real-time value transfer between trusted counterparties, reducing the client's dependence on correspondent chains and enabling it to accelerate treasury movement across corridors.



# After partnering with BCB Group, the client benefited from:

**Multi-currency fiat accounts  
(USD, EUR, GBP)**

**Interoperability with traditional rails, including SWIFT and local clearing systems.**

**Stablecoin-based cross-border value transfer**

**Embedded wallet architecture with integrated compliance controls**

Crucially, BCB Group's embedded wallet structure unified fiat and stablecoin balances into one operational workflow. This meant the client no longer had to manage separate banking relationships, on/off ramps and liquidity pools.

## **Using stablecoins as a settlement layer**

Stablecoins were intended to act as a complementary settlement mechanism for payment flows - not as a replacement for fiat but as an enhancement to it. In fact, in some cross-border corridors, they already enable near-instant value transfer between counterparties. This means they don't have to rely on correspondent banking chains but can still meet their regulatory obligations and apply governance controls.

Our client was also able to embed stablecoin transfers into its compliant account structures - with onboarding, monitoring and transaction controls applied at the wallet level. This made it easier to achieve regulatory alignment across fiat and digital asset movements and maintain a clear, single infrastructure layer.

The result was a unified system: stablecoins for real-time cross-border transfer, and fiat rails for local payments and regulatory settlement.

## **Less operational friction**

Thanks to BCB Group's embedded wallet model, the client can now manage its fiat and stablecoin balances under one platform, which enables its treasury to maintain full, real-time visibility across currencies and corridors. By performing direct value transfers through stablecoins, the client is also less dependent on correspondent banking relationships, which caused more operational complexity.

## **Predictable, 24/7 availability and regulatory alignment**

BCB Group's always-on infrastructure aligns with the client's global customer base that demands 24/7 banking access. Regulatory controls are embedded into the wallet architecture, strengthening governance, reducing the risk of duplication and improving overall operational resilience.

# The outcomes

Our client achieved significant tangible improvements in its operating model, including:



## Recipients receive funds faster

Beneficiaries receive funds faster with predictable settlement windows. This improves trust and strengthens the client's competitive advantage.



## Less operational complexity

The client benefited from simple treasury oversight and reduced reconciliation requirements with less reliance on manual tasks.



## Lower liquidity risk

The client can allocate less prefunding, which improves working capital and frees up liquidity for other aspects of the business.



## A marked reduction in settlement times

No longer dependent on intermediary chains, the client benefited from much faster cross-border value transfers with BLINC. These were accelerated with stablecoin integration, reducing settlement from days to near real-time in some corridors.



## Scalable expansion into new corridors

The client can expand into new markets without having to rebuild its banking relationships from scratch. BLINC's unified infrastructure supports this while ensuring the client can maintain regulatory alignment and access to traditional payment rails when required.

## Why legacy rails prevent remittance providers from scaling

BCB Group enables remittance providers to move beyond basic payments and into resilient, scalable infrastructure. By unifying fiat accounts, stablecoin settlement and embedded wallet architecture under one compliant framework, it delivers faster settlement, stronger governance and reduced operational risk.

As global remittance volumes rise, this integrated approach helps providers modernise their cross-border flows, simplify treasury operations and scale confidently across markets - building not just speed, but long-term resilience for the next phase of remittance.

