

How BLINC transforms speed, liquidity and cost efficiency for global remittance providers




BCB GROUP

Global remittance providers are facing unprecedented pressure


As regulatory expectations increase, customer switching costs remain low and pricing becomes more transparent, many global remittance providers are facing tighter profit margins.

Customers are also demanding faster settlement times, greater flexibility for FX, and more certainty around delivery to help them manage their liquidity. However, while many remittance providers would like to provide these benefits, their capacity to meet these demands is often restricted by the traditional banking infrastructure they are still reliant on.

To most customers, remittance transactions often look simple on the surface; however, behind them there is a high level of operational complexity. For example:

 Pre-funding requirements across multiple jurisdictions significantly reduce working capital

 Settlement delays inevitably lead to higher operational and liquidity risks

 Long-winded reconciliation processes require a lot of manual effort, which means they are resource-intensive and costly.

Providers that regularly operate high volumes are particularly vulnerable to these inefficiencies and may find it harder to meet their growth targets and remain profitable.

The problem with high volume and outdated infrastructure

As volumes increase, inefficiencies compound and become a major operational risk. It can be difficult to determine how much liquidity needs to be prepositioned, when funds should be transferred to another entity, or whether settlements should be delayed to manage cut-off times.

Every decision involves trade-offs, often multiple times a day – in treasury decisions, settlement timing and reconciliation. This is the outcome of relying on old infrastructure that isn't designed to meet the demands and challenges of today's global payment landscape.

The solution is not to introduce incremental improvements but to modernise the infrastructure so that it can support real-time settlement, predictable liquidity, and efficient capital allocation at an institutional, real-world scale.

How BLINC solves these infrastructural challenges

BLINC is a real-time, 24/7 settlement network that integrates payment institutions, stablecoin issuers, FX providers and liquidity partners in a regulated, controlled environment.

It enables instant settlement and direct liquidity access - which means remittance providers no longer have to rely on prefunding. Instead, they benefit from improved cash visibility - which facilitates both short- and long-term cash management - and can operate with greater speed, predictability and capital efficiency.

This paper will explain how unlocking receiver value - delivering funds instantly, efficiently and with minimal capital drag - has become an important differentiator in remittance. It will also show how BLINC supports this shift without compromising operational resilience or regulatory oversight.



Why speed, certainty and liquidity now matter more than price

To most customers, remittance transactions are forgettable and seem straightforward. However, the underlying process is often much more complicated. This is because remittance providers - particularly those handling high volumes - need to manage various layers of activity to deliver just one transaction, whether it's the movement of funds between internal entities, currency conversion or coordinating liquidity in different jurisdictions. Each transaction is impacted by operational, capital and time constraints that appear to be invisible to the end user.

Traditional infrastructure is becoming a competitive constraint

Cross-border payments are strongly influenced by traditional banking infrastructure, which is why settlement is often dependent on operating hours and local cut-off times. Transactions that span different time zones, for example, can add significant delays to settlement cycles, which can compromise treasury management.

These constraints are particularly prominent in high-growth and emerging-market corridors, which experience disproportionately higher friction due to longer settlement chains and more complex liquidity requirements. This increases

the risk of liquidity mismatches and operational exceptions, which can become long-term obstacles that may force providers to prioritise corridors based on the ease of settlement rather than customer demand.

Liquidity is often prepositioned to ensure operational continuity; many remittance providers hold funds in advance across multiple currencies, which ties up capital which could be used for other purposes. While this does reduce settlement risk, it also increases balance sheet risk and reduces flexibility - so the overall risk mitigation is limited.

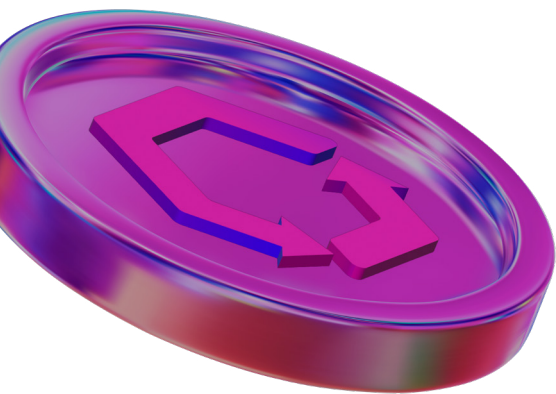
Reconciliation is still a bottleneck

When volumes increase, so does operational complexity. This means reconciliation becomes a significantly more burdensome and resource-intensive process, which makes it harder to realise internal netting opportunities efficiently or to manage liquidity proactively rather than reactively.

The outcome is greater friction, delays, and an over-reliance on time-consuming manual processes. This presents a serious structural barrier for remittance providers, particularly those operating on tight margins, as it has a negative impact on cost and capital efficiency.

Remittance is a low-margin, high-volume business model. However, pricing transparency has increased, while customers expect faster, more reliable settlement. This means even minor inefficiencies in the payments and treasury stack can have a knock-on effect on profit margins. Furthermore, customers are sensitive to changes in pricing and execution speed, and with more market competition they can switch to other providers that offer faster delivery or better FX rates.

This margin pressure is mainly driven by the long-term, cumulative impacts of operational friction, which is difficult to overcome due to cascading factors. For example: Excess prefunding increases working capital requirements.



Slow settlement extends cash conversion cycles

Manual reconciliation increases ongoing operational costs and the risk of errors.

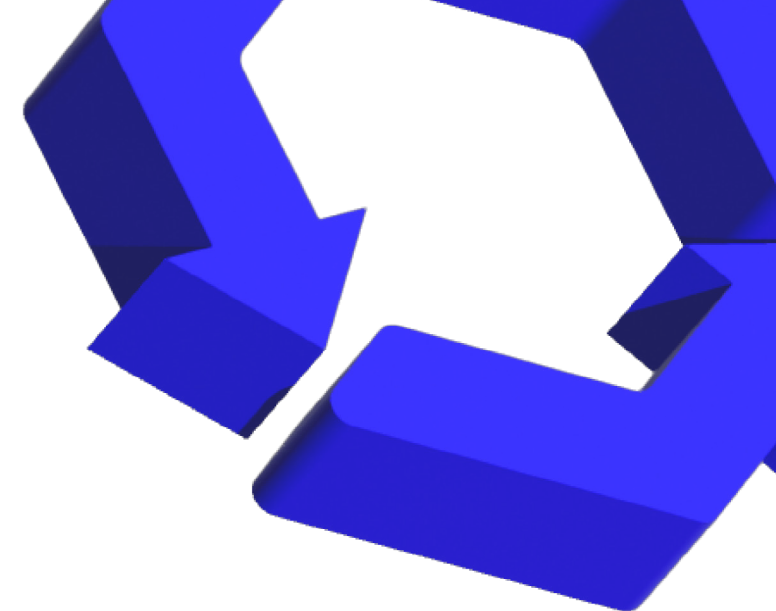
This inefficient liquidity management cannot be easily absorbed in the balance sheet - which keeps providers trapped in a constant cycle of tight margins and high customer churn rates.

Payment accounts that supported cross-border and digital asset flows used to be a unique selling proposition. Today, they are now an industry benchmark - many remittance providers offer similar account structure and baseline functionality.

Relying on conventional settlement could increase customer churn

What matters more to customers is not the transferability of funds but how quickly those transfers can take place. Fast settlement and the ability to move liquidity quickly reduce working capital requirements and are now a priority. That means providers that still use conventional settlement models - with restricted operating hours and fragmented liquidity pools - will find it harder to retain customers.

On the other hand, those that succeed and maintain a competitive advantage will be the ones that deliver faster, predictable settlement while maintaining robust controls.



How BLINC modernises remittance flows

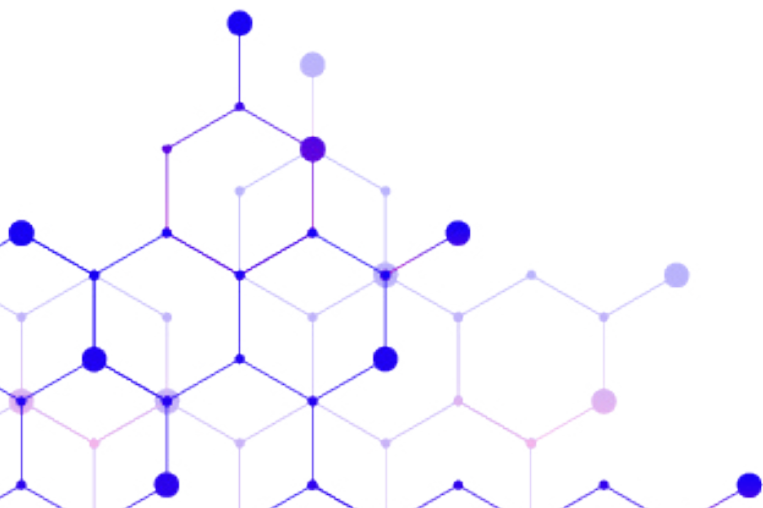
BLINC integrates the treasury and settlement layer but does not replace existing front-end customer workflows.

This provides three clear advantages for remittance providers:

- Faster internal treasury movements
- Real-time internal netting between entities
- Reduced operational overhead thanks to less manual work

BLINC operates within a regulatory and risk framework that is designed to meet institutional requirements and prioritises governance, transparency and risk management. It is not just for crypto-native firms but for any traditional institutions that need access to fast, 24/7 payments, regardless of asset class.

Onboarding processes are rigorous, while settlement takes place within a secure, controlled network of trusted counterparties. This is how BLINC can provide speed and efficiency while still maintaining high institutional standards and ensuring remittance providers can operate confidently in a predictable and regulated environment.



Unlocking receiver value

Providers need funds to be delivered instantly, reliably and efficiently – but traditional infrastructure makes this difficult to achieve.

The value isn't just based on the speed of the transactions at the customer interface, but how funds can be delivered with certainty, immediacy and minimal impact on the balance sheet.

Higher receiver value also reduces reliance on downstream prefunding, which enables payout partners to deploy liquidity without delay.

When volumes scale, receiver value can help protect margins, improve capital efficiency and build trust with counterparties.

- **Achieve significant time savings**

Traditional remittance settlement is restricted by banking cut-off times, banking chains and reliance on time-consuming manual reconciliation processes. These delays are eliminated with BLINC's instant settlement network, which allows transactions to be completed faster, reduces settlement exceptions and minimises the need for manual intervention.

- **Optimise cash management**

Remittance providers need real-time visibility of their balances and settlement positions to effectively manage their liquidity. This allows them to redeploy capital immediately after settlement, forecast liquidity with greater precision, and reduce conservative buffer balances.

- **Reduced locked capital**

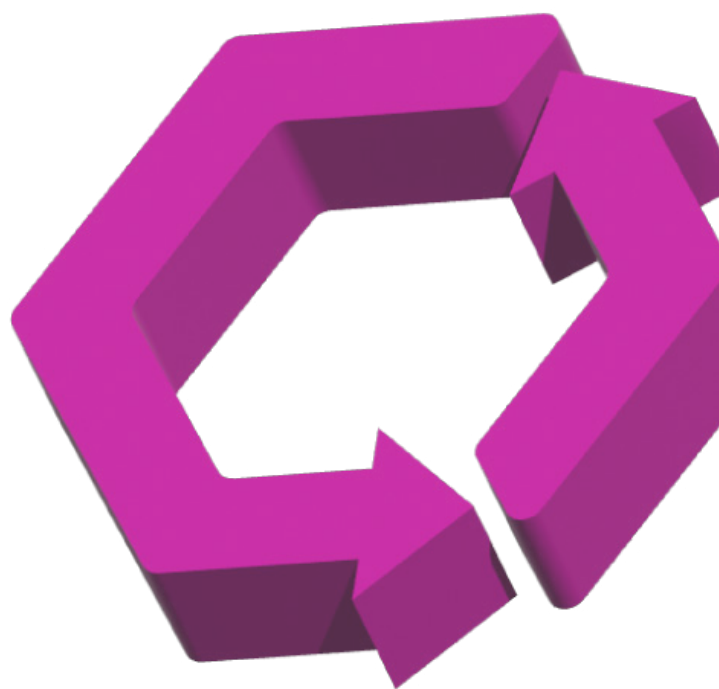
In traditional remittance, holding idle balances is necessary to meet capital requirements; however, this reduces the amount of capital available to fund other initiatives, such as new investments.

By reducing the amount of idle capital and non-productive balances, remittance providers can improve yield and ensure their capital deployment is closely aligned with transaction demand.

BLINC's instant settlement reduces working capital requirements by giving remittance providers more pricing flexibility and the ability to offer more customer incentives to improve their acquisition and retention.

Don't underestimate the long-term impact of small improvements

On a larger scale, even minor improvements in settlement times can have a material impact on margins. Reducing prefunded balances across multiple corridors not only reduces capital requirements but also improves the return on capital, while shorter settlement cycles allow liquidity to be used more frequently. This increases capacity without increasing the size of the balance sheet, helping providers to manage higher volumes, reinvest capital into new investments, or offer more competitive pricing.



The broader impact of unlocking receiver value

When there is faster and more predictable settlement on the receiving side, this has a direct impact on payout networks and local partners.

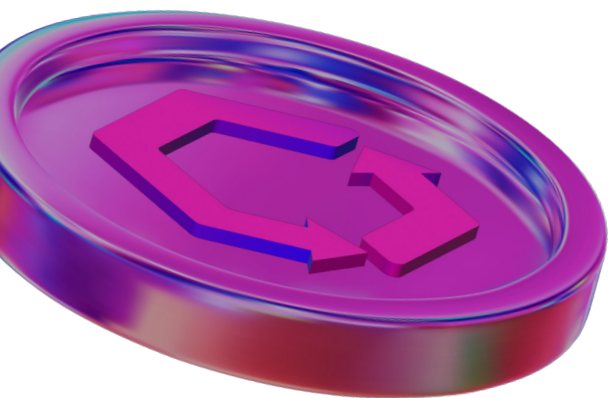
This is because when funds arrive instantly and with certainty, the receiving institutions can reduce their own liquidity buffers, improve reconciliation efficiency, and deliver funds onward without delay. This creates a powerful network effect that strengthens commercial relationships, lowers operational friction, and reduces dispute resolution costs.

For remittance providers operating high-volume corridors, this receiver-side predictability becomes a competitive advantage, supporting better partner terms and more reliable end-to-end service delivery. This is why more clients have joined BLINC to benefit from its fast, fee-free, reliable payments.

Third-party payments

Remittance infrastructure can only modernise effectively with full third-party payment capability. For example, it must enable payments to merchants, service providers and platforms that allow remittance providers to embed themselves deeper into payment ecosystems and customer workflows.

This also facilitates new use cases such as higher transaction frequency and new revenue opportunities that go beyond simple transfers.



BCB's competitive advantage

Third-party payment functionality is a priority for BLINC and can enhance its value and appeal to a much broader network of remittance providers. It will offer competitive transaction fees for clients dealing with high-volume transactions, real-time settlements, and much deeper access to FX and liquidity providers. BLINC is built for institutional real-world scaling and is not designed for the retail market like many crypto platforms.

Hypothetical example:

A US-Dubai remittance flow using BLINC

Before joining BLINC

- Funds would have been pooled across different jurisdictions
- Banking cut-offs would have led to settlement delays
- Capital would have remained locked in prefunded accounts
- The provider would have had limited flexibility in FX timing

After joining BLINC

- Counterparties would benefit from instant settlements
- Prefunding requirements would be significantly reduced
- More flexible FX thanks to real-time liquidity access
- More settlement certainty

Implementation and onboarding

BLINC integration is designed to be straightforward to established remittance providers. This typically includes:

- Treasury integration with existing treasury infrastructure
- Aligning on compliance and risk
- Operational readiness testing



Conclusion

As customer expectations and margin pressure rise in concert, remittance providers need to modernise their infrastructure to achieve a competitive advantage in today's landscape. Instead of relying on capital-intensive, fragmented, inefficient settlement models, they need an infrastructure layer that is designed to support the next phase of institutional remittance - predictably, securely and at real-world scale. BLINC enables them to achieve this by unlocking receiver value, reducing capital requirements, improving margins and strengthening operational resilience in an increasingly complex and competitive global payments ecosystem.



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