

# ELYTRA

TEAM: DATAHITI



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## A Stateless B2B Remittance Orchestration API

Kathmandu, Bagmati Province, Nepal

"Zero float"

Making the flow of value as efficient as the flow of information — fast, low-cost remittance settlement without pre-funded capital.

<b>1. PROBLEM</b> <ul style="list-style-type: none"><li>The Nepal–Gulf remittance corridor relies on slow, costly, decades-old settlement systems.</li><li>Operators must pre-fund Nostro accounts with idle liquidity just to maintain corridor access.</li><li>A single correspondent bank de-risking event can freeze entire remittance pipelines overnight</li></ul>	<b>2. SOLUTION</b> <ul style="list-style-type: none"><li>Stateless orchestration layer bridging Gulf-based sender MTOs and Nepal-based receiver MTOs.</li><li>Real-time, low-cost routing via global digital rails without ever holding capital.</li><li>Coordinates FX queries, liquidity moves, local wire triggers, and webhook confirmations seamlessly.</li></ul>	<b>3. UNIQUE VALUE PROP</b> <ul style="list-style-type: none"><li>Eliminates capital inefficiencies by removing the need for pre-funded correspondent accounts.</li><li>Operates strictly as a Technology Service Provider, remaining entirely outside the fund custody layer.</li><li>Lowers costs and accelerates speeds without disrupting licensed MTO ownership or compliance pipelines.</li></ul>
<b>4. CUSTOMER SEGMENTS</b> <ul style="list-style-type: none"><li>Outbound Gulf-based MTOs handling high-volume remittance corridors to emerging markets.</li><li>Mid-tier MTOs actively choked by Nostro float liquidity constraints and bank de-risking threats.</li><li>Inbound Nepali receiver MTOs and end-recipient households gaining from minimized settlement costs.</li></ul>	<b>5. CHANNELS</b> <ul style="list-style-type: none"><li>Partner introductions via established networks like IME Remit, Laxmi Sunrise, and Prabhu Remit.</li><li>Targeted executive outreach directly to CFOs of high-volume outbound MTOs.</li><li>Strategic corridors built through existing global remittance and legacy settlement relationships.</li></ul>	<b>6. KEY METRICS</b> <ul style="list-style-type: none"><li>Monthly settled volume.</li><li>Settlement time reduction from days to minutes.</li><li>Corridor adoption rate among licensed MTO partners.</li></ul>
<b>7. REVENUE STREAMS</b> <ul style="list-style-type: none"><li>Per-transaction basis points charged on all settled volume.</li><li>Fixed monthly platform subscription from partner MTOs.</li><li>Expansion revenue generated as additional transaction routes are added.</li></ul>	<b>8. UNFAIR ADVANTAGE</b> <ul style="list-style-type: none"><li>Monetizes settled volume via fixed basis points on every cross-border transaction.</li><li>Generates predictable recurring revenue through flat subscription fees from integrated MTOs.</li><li>Unlocks secondary growth revenue streams as additional regional payment corridors go live.</li></ul>	<b>9. TRACTION &amp; ROADMAP</b> <ul style="list-style-type: none"><li>Concept-stage TSP with a validated, pre-revenue zero-float structure.</li><li>Refined the legal-technical architecture and core value proposition via mentorship.</li><li>Securing corridor legal opinions, building compliance infrastructure, and initiating partner introductions.</li></ul>

**Zero Float**

No Pre-funded Nostro Capital

**Minutes**

Settlement Time Target

**\$270M**

Idle Capital Potentially Freed

**Non-custodial**

Funds Never Held by Elytra

## WHY NOW?

- The Nepal–Gulf remittance pipeline is heavily strained by soaring costs, delayed settlement times, and aggressive correspondent-bank de-risking.
- MTOs urgently require faster transaction speeds to eliminate the massive, idle liquidity balances currently locked up in traditional accounts.
- Advanced digital payment rails have matured, making non-custodial orchestration technically viable and highly scalable for the first time.

## OUR STRATEGIC MISSION

*Modernizing Nepal's remittance infrastructure via a non-custodial API that enables licensed MTOs to execute faster, lower-cost, zero-float cross-border settlements.*



AMCHAM  
The American Chamber of Commerce in Nepal

