Launch cross-border remittance and payouts

A remittance and payout stack spanning collection, FX, recipient verification, local payout networks, treasury, AML and reconciliation.

LAYER 1 / REQUIRED

Collection accounts and funding

Receive sender or business funds in origin markets.

- ☐ Funding methods
- ☐ Account and safeguarding model
- ☐ Returns and chargebacks

Currencycloud — Multi-currency collection
Airwallex — Accounts and payments
Banking Circle — Cross-border accounts
Wise Platform — International account infrastructure

LAYER 2 / REQUIRED

FX and treasury

Convert and prefund required currencies.

- ☐ Spread and fee model
- ☐ Cut-offs and liquidity
- ☐ Hedging and prefunding

Convera — FX and payments
Kantox — FX automation
iBanFirst — Multi-currency and FX
Currencycloud — Embedded FX
Ebury — Business FX and cross-border payment operations

LAYER 3 / REQUIRED

Payout networks

Reach bank accounts, cards or wallets in destination markets.

- ☐ Country and rail coverage
- ☐ Delivery time and traceability
- ☐ Returns and recipient fees

Thunes — Payout network
TerraPay — Payout and wallet network
Nium — Cross-border payouts
dLocal — Emerging-market payouts
Trolley — Mass payouts

Onafriq — African bank and mobile-money network connectivity
Flutterwave — Bank and mobile-money disbursement integrations

LAYER 4 / REQUIRED

Recipient verification and compliance

Verify recipients and screen payment parties.

- ☐ Name matching
- ☐ Sanctions and PEP coverage
- ☐ Corridor risk

Trulioo — Identity verification
Sumsub — KYC and AML
ComplyAdvantage — Screening
ThetaRay — Cross-border transaction monitoring

LAYER 5 / REQUIRED

Reconciliation and customer support

Track end-to-end status, returns and investigations.

- ☐ Unique end-to-end reference
- ☐ Status transparency
- ☐ Exception and complaint workflow

Form3 — Payment processing
Unit21 — Monitoring and cases

Questions to ask providers

- ☐ Which legal entity contracts for each service and in which jurisdictions?
- ☐ Which responsibilities remain with the product operator rather than the provider?
- ☐ What are the implementation, approval, testing and migration timelines?
- ☐ How are incidents, exits, data portability and business continuity handled?
- ☐ Who has the sender and recipient relationship in each corridor?