

Business Description: *Monay is a branded, white-label stablecoin (Coin-As-A-Service - CaaS) & Digital Wallet (Wallet-As-A-Service - WaaS) designed for banks, fintech, & government agencies. We enable financial institutions to issue their stablecoin natively supported on Monay Wallet, integrated with a global stablecoin settlement network & a bridge between multiple stablecoin rails. With seamless Visa/Mastercard/Amex POS NFC-supported spend capability & cardless ATM access, all payments are B2B/B2C with invoice components, meeting the highest compliance standards for both enterprises & government.*

Name: Monay, Inc.

Industry: Fin-Tech

Market: Banks & Credit Unions, Trusts, Fintech, Neobanks, Public Sector (Federal, State, & Local), Payment Service Providers, Issuers & Acquirers, International Remittance Providers, Large Enterprises with Complex Disbursement Needs, Regulated Custodians & Trust Companies.

Stage: Start-Up

Management:

Founder CEO: Ali Saberi
Chief Thinker: Dr. Raj Shetty

Tax Advisor: TBD

Law Firm: Dentons US LLP

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Company Background

Monay is led by a seasoned team with proven digital payments, compliance, & financial technology expertise. Building on early validation with commercial & public sector partners, Monay seeks its first institutional capital to accelerate go-to-market pilots & power critical regulatory, commercial, & federal initiatives and programs, custodial/FBO accounts, & stablecoin reserves. What sets Monay apart is its unique position as the technology bridge for stablecoin payments. Our platform empowers banks, trusts, fintechs, & government agencies to rapidly launch branded stablecoin (USDM) & digital wallets, orchestrating multiple major stablecoins (USDM, USDC, USDT, USDP) with advanced compliance & program controls unavailable elsewhere. Revenue streams include recurring platform fees, transaction & integration fees, compliance-as-a-service, float income, & a robust foreign exchange (FX) engine supporting cross-currency stablecoin & fiat conversions—positioning Monay to capture value across every layer of the digital payment ecosystem. This is an opportunity to invest in the infrastructure defining the next wave of regulated digital payments. Read on to discover how Monay is poised to become the critical enabler for the future of digital assets.

Products / Services

White-label Stablecoins & Wallet: Enable organizations to quickly deploy their branded stablecoin & wallet without launching or marketing a new coin that integrates with existing payment networks and settlement.

Orchestration: Seamless bridging, network settlement, & compliance across USDC, USDT, USDP, & more internationally serving participating & non-participating acquirers.

NFC/QR/ATM/POS Access: Consumers can spend stablecoins at merchants via Visa/Mastercard rails, ApplePay, GooglePay, or cardless cash withdrawal at AllPoint ATMs.

Invoice-Linked Payments: Every B2B/B2C payment supports invoice-level traceability.

Business Rule Engine (BRE): Low-code engine for intelligent eligibility, KYC/KYB, spend/fraud, & compliance. Advanced business rule framework (BRF) for invoice-driven payments, government disbursement programs (ESA, FEMA, IRS, EIP, military/federal), cross-border, B2B/B2C settlement, & eventually P2P flows.

Best-in-class on/off-ramps: With our experience in building integrations across platforms, we plan to create seamless integrations with Circle, Tether, Paxos, Paypal, First Digital, Anchorage, BitG, Fidelity Digital Assets, Coinbase, Fireblocks, Visa/Mastercard/American Express rails, & AllPoint ATM network for real-world spend & cash-out. Instantly move funds between fiat & stablecoin using Monay & TiliPay. Support for existing Circle, Wyre, MoonPay, Fireblocks, Zero Hash, & others.

Management

Ali Saberi is the founder of Monay & CEO of Tili Software (<https://tili.pro>). Tili simplifies how businesses engage customers by unifying digital communications, bill presentment, and payments into one seamless platform. Ali has a proven track record building scalable fintech & CPaaS platforms. He's leading Monay's vision to power stablecoin-as-a-service & digital wallet infrastructure for regulated industries. Ali brings deep domain expertise in payments, compliance, & digital transformation across public & private sectors.

Shabbir Gilani, Chief Revenue Officer, brings over 25 years of expertise in systems implementation, leadership, sales, marketing, & business development in IT, sales strategy, consulting, & business development for growth & Fortune 500 firms.

Markets & Revenue Opportunity:

Monay is positioned at the intersection of the \$9+ trillion global digital payments market & the rapidly emerging regulatory framework for stablecoins, following the passage of the GENIUS Act (July 18, 2025)—the first federal law authorizing stablecoin payments in the U.S. *While others are solving only half the problem — either issuing compliant stablecoins or building consumer wallets — Monay is the first to unify enterprise issuance, consumer payments, and compliance orchestration under one architecture. This creates defensibility, reduces switching, and aligns directly with regulatory trends. That's why Monay isn't just another wallet or stablecoin project — it's the next-generation payment infrastructure.*

Primary Markets

U.S., Global Banks (a total of 932K licensed commercial banks, cooperative banks, credit unions, trust, & microfinance institutions exist), & FinTech: Seeking compliant, API-first infrastructure for launching regulated stablecoin payment flows, integrating with wallets, & modernizing treasury operations.

Total Addressable Market (TAM): >\$250B annually in programmable stablecoin transactions & fee-based infrastructure revenue across financial institutions by 2028.

Secondary Markets

Federal & State Agencies, NGOs, & Enterprises: Require programmable wallets to manage & disburse funds with rule-based logic, such as grants, disaster relief, payroll, subsidies, travel, & tax credits.

Serviceable Addressable Market (SAM): >\$500B in public sector & enterprise disbursement flows globally, with double-digit YoY growth.

Go-to-Market & Growth

- Direct partnerships with banks/government agencies/large enterprises/fintech for rapid coin & wallet launches.
- Channel alliances with trusts, custodians, payment processors, & government agencies.
- Pipeline: Engaged in active commercial & government RFPs for education savings, government relief, & B2B invoice automation.

Proposed Financing & Use of Funds

- Proposed Raise: \$6.5M for an 18-month runway.
- Use of Funds: 38% Product Development, 28% Operations, 14% Marketing, 20% Contingency.
- Goal: Full platforms launch with pilots, revenue onboarding.

Note: Since this is a white-label technology + program manager play, without being the legal issuer, regulatory licensing for "Permitted Payment Stablecoin Issuers" (PPSIs) is out of scope for now & can be determined later.