

USE CASE PLAYBOOKS

# Payment Solutions on Solana

[Embedded Finance](#) | [Global Payouts](#) | [Merchant Experiences](#) | [Remittances](#) | [Treasury Solutions](#)

Solana is **high performance blockchain** trusted by leading financial institutions at internet scale. Its **modular ecosystem** lets you compose exactly the stack you need.

- |    |                               |   |
|----|-------------------------------|---|
| 01 | <b>High Performance</b>       | Sub-second finality <\$0.001 fees 100% uptime over 18+ months                 |
| 02 | <b>Modular By Design</b>      | Compose from best-in-class partners across custody, rails, yield & compliance |
| 03 | <b>Built For Institutions</b> | Each guide maps to a specific fintech vertical - find your starting point     |

# Embedded Finance Powered by Stablecoin Rails

Stablecoins enable digital banks that operate 24/7, settle instantly, and serve customers globally. Deploy internet-scale operations at a fraction of traditional costs.

## Secure Self-Custody

Provide non-custodial wallets with programmable, built-in compliance and full asset control.

## Low Risk Yield

Earn 3-4% yield via DeFi protocols and tokenized money market funds.

## Global Spending

Spend stablecoins anywhere with cards that are accepted at over 150M merchants globally.

## On-Chain Credit

Access micro-loans and capital-efficient treasury management without legacy banking delays.

## → Path 1: Stablecoin as the Backend Infrastructure

### Select integration Model



#### INVISIBLE RAILS LAYER

Use stablecoins for backend settlement only. Customers enjoy same use experience. Best for 24/7 settlement optimization.



#### NEW PRODUCT LINES

Launch a distinct "Digital Asset" offering. Easier regulatory compartmentalization. Examples include accounts denominated in stablecoin.

### Partner Selection Matrix - Select your primary infrastructure partner based on your target use case

#### INSTITUTIONAL / BANK-TO-BANK



#### LEGACY CORE INTEGRATION



#### CONSUMER / RETAIL FEATURES



#### CUSTOM DEVELOPMENT



### What to Build vs What to Buy

#### BUILD (INTERNAL)

- Key management ownership
- Core Banking Integration
- Manage customer Support
- Product development control

#### BUY (PARTNER)

- Speed to market
- Leverage 3rd party licenses
- External wallet management
- Scalable solution

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## → Path 2: Stablecoins as part of Embedded Experience

### Custody Model



#### NON-CUSTODIAL

Users hold keys. Lower compliance overhead, global reach.



#### CUSTODIAL

You/Partner holds keys. Simpler UX, higher regulatory burden.

### Onramp Structure



#### FULLY MANAGED

Partner handles liquidity, payments, licensing, & chargebacks.



#### LICENSED

You manage payments and move money under your license.

### Required Stack

#### WALLET & ACCOUNT INFRASTRUCTURE

Create accounts, manage keys, handle auth

##### Primary Options

##### Partners

Full stack



Enterprise



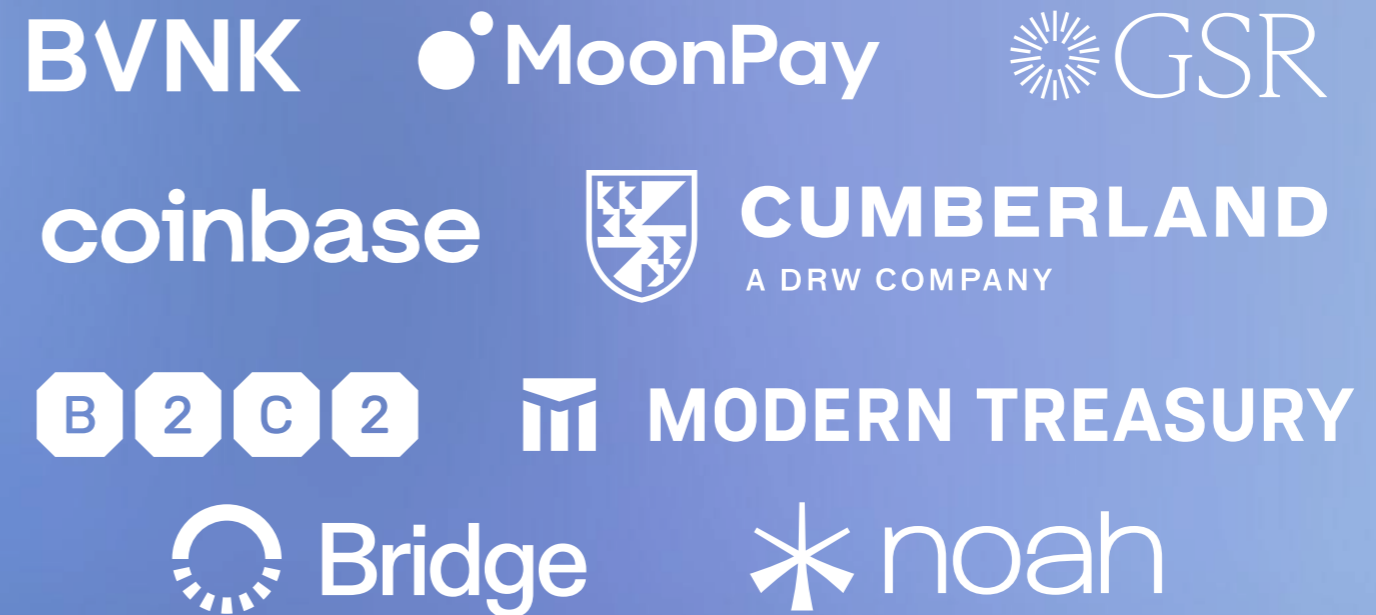
Smart Accounts



#### ON / OFF RAMPS

Fiat ↔ Stablecoin conversion.

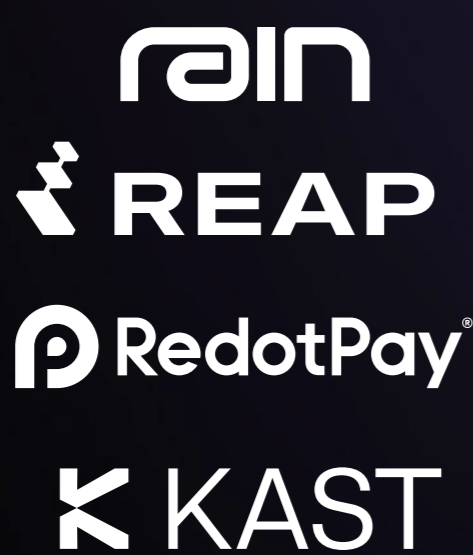
##### Partners



### Additional Products

#### CARDS

Create stablecoin-backed global card program in weeks.



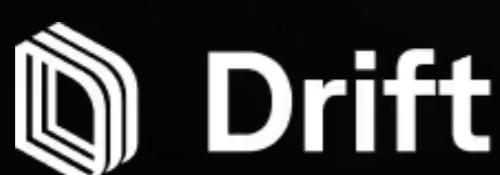
#### YIELD

Integrate with on-chain money market funds or lending protocols as an opportunity to earn yield.



#### TRADING

Embed decentralized liquidity via API to allow users to swap assets without leaving your banking interface.



#### PREDICTION MARKETS

Integrate event-based markets to offer hedging tools against real-world outcomes with instant settlement.



#### TOKENIZED SECURITIES

Connect to RWA protocols to offer fractionalized access to government bonds or private credit with 24/7 liquidity.



## → Contact Us

Connect with our team to explore your neobanking needs and discover how Solana's stablecoin infrastructure can optimize your financial stack.

# Pay Your Global Community Instantly: Payouts on Solana

Send funds to end-users at scale - whether it's a creator in Brazil, a rideshare driver in India, a contractor in the Philippines, or a tour operator in Kenya. Use a turnkey or customizable stack with Solana's high performance settlement rails build a cheaper, faster, and simple end-to-end money flow.

Fiat Layer

## Enterprise Treasury



Fiat is converted to stablecoins via an on-ramp partner and deposited into secure, regulated custodian.

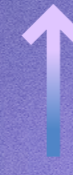
## Crypto-Invisible Payout Experience



Enterprise creates and manages wallets behind the scenes via an embedded provider. Users see a fiat balance and choose their preferred payout method. The stablecoin conversion & transfer happen seamlessly in the background.



Ramp aggregators find the best local rate and method for converting stablecoins back to fiat, delivering funds directly to the end user's bank account, mobile money, etc.



Payouts Layer

## Stablecoin Orchestrator

### Custody

Securely holds and disburses funds; manages workflows.\*

### Wallet Infrastructure

Manages end-user experience and digital asset receipt.

### On / Off Ramps

Connects on-chain stack to the tradfi world.

Single integration managing custody, wallets, and on/off ramps seamlessly

**BVNK**



**Bridge**



**noah**

\*Enterprise can also send stablecoins from its custodian directly to a user's personal Solana address. Settlement is instant and final. Off-ramping is managed by the end user.

On-Chain Layer



**SOLANA**

## On-Chain Settlement

All transfers leverage Solana's high-performance network for near-instant, low-cost settlement that is publicly verifiable and immutable.



## → Additional Capabilities

### Card Issuance

Enables user to spend their stablecoin balances directly via virtual or physical debit cards.

This bypasses the need for an explicit off-ramp to a bank account, creating a more fluid user experience.



### Proprietary Stablecoin Issuance

Issuing your own branded stablecoin allows you to capture Net Interest Margin on underlying fiat reserves.

This can transform your payout infrastructure into a profitable business unit.



## → Contact Us

Book a session to map your global payout needs, design your on-chain stack, and connect with Solana's partners.

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# Merchant Experiences

Combine familiar payment methods for customers with the speed of Solana for merchants to get paid faster, reduce settlement time, and manage dollars globally.

## → The Benefits of Stablecoin Integration

### **24/7/365 Liquidity:**

Bypass banking hours, weekends, and holidays to receive funds in real-time, seven days a week or under 24 hours.

### **Capital Efficiency:**

Reduce or eliminate the need for high reserve balances and pre-funding requirements.

### **Unified Global Treasury:**

Consolidate fragmented regional flows (e.g., LatAm or Eastern Europe) into USD stablecoins without double FX fees.

### **Programmable Yield:**

Put settled reserves to work immediately in yield-bearing assets or tokenized cash products

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 Western Union

 PayPal

 VISA

 worldpay

 fiserv.

## → Contact Us

Book a session with us and design a settlement stack that integrates stablecoins within your existing settlement flows.

# → Implementation Solutions

## Crypto-Native Acceptance

### ACCEPT STABLECOIN AT CHECKOUT

Instant Acceptance and Settlements, Low Fees. Best for:

- **Direct Stablecoin Acceptance:** Merchants and savvy user segments.
- **Direct Wallet Connectivity:** Connect merchant and consumer wallets to create a new communication channel that redefines rewards and customer relationships.
- **Micropayments:** High-frequency, low-value transactions.



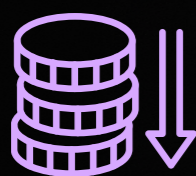
#### Customer Pays Via Wallet/QR

Users pay directly with stablecoins like USDT



#### On-Chain Finality

Transaction settles instantly to the merchant's digital wallet on Solana



#### Instant Liquidity

Merchant can choose to earn yield with stablecoins or immediately convert to fiat

## Traditional Acceptance, Stablecoin Settlement

### SAME ACCEPTANCE, FASTER SETTLEMENT

For traditional merchant flows, with stablecoin backend. No change to merchant acceptance experience.

**Best For:** Traditional retail businesses or e-commerce.

Users can now spend via stablecoin-linked cards with the same merchant experience, now with instant back-end settlement.



#### Unchanged Customer Experience

Customers continue to pay with traditional credit card



#### Standard Clearing, Stablecoin Settled

Processor handles authorization and clearing as before, but settlement occurs in stablecoins



#### 24/7 Settlement Delivery

Merchant receives digital dollars in 24 hours or less, including weekends, bypassing standard ACH/Wire delays

# → A Merchant Ready Partner Ecosystem

Payment Processor	Stablecoin Settlement Provider/Card Acquirer	Custodian / Treasury Management	On / Off Ramps (Optional)
Handle card authorization, clearing, and provide merchant services infrastructure	Merchant acquirer for merchant settlement	Enterprise-grade security for holding stablecoins and earning yield on reserves	Convert stablecoins to fiat or vice versa for stablecoin payouts and pay-ins
Questions To Ask			
<ul style="list-style-type: none"> <li>• Which local payment methods can be settled into stablecoins?</li> </ul>	<ul style="list-style-type: none"> <li>• How is FX handled?</li> <li>• What are the cutoff times and SLAs for receiving funds?</li> </ul>	<ul style="list-style-type: none"> <li>• Will you self-custody or use a qualified custodian?</li> <li>• What are the internal approval workflows?</li> </ul>	<ul style="list-style-type: none"> <li>• Which fiat currencies and jurisdictions are supported for bank sweeps?</li> </ul>

# Transforming Remittances on Solana

Solana provides the institutional-grade rails needed to power your remittance business with 24/7, sub-second settlement. By moving to on-chain infrastructure, companies can cut back on costly global pre-funding and idle capital, while unlocking high-margin revenue from financial services such as native stablecoin issuance, high-interest products for retail and treasury, and modern credit products.

## USE CASES

### → 1. Retail Integration

Move beyond "one-off" payout transactions by embedding non-custodial wallets that allow users to hold, send, and receive stablecoins directly.

This transforms shallow interactions into a comprehensive digital financial hub, significantly increasing user retention and platform utility.

Enable users to hold, receive and send USD stablecoins as well as to access other financial services, serving both banked and unbanked users.

#### OPPORTUNITIES

<b>Enable Dollar-Denominated Value</b>	Enable users to earn 3%+ yield on their balance. Solana supports multiple stablecoins, including USDT, USDC, and USDG; the latter shares Net Interest Margin (NIM) which can be passed directly to partners or end-users as yield. Offer users low-risk ways to earn 7%+ on their stablecoin balance to boost engagement & stickiness.
<b>Cards &amp; Credit</b>	Enable users to spend their stablecoin balance using physical or virtual cards. Plus through ecosystem partners such as Tala, provide loans to your users, without having to manage the underwriting, loan book or risk.
<b>Predictably Low Fees</b>	Ensure predictably low fees with Solana's local fee market which decouples transaction costs from general on-chain activity, meaning that even during high activity periods Solana's fees do not spike with median transaction fees of ~\$0.0013.

#### GO TO MARKET OPTIONS

Wallet Infrastructure	Credit as a Service Provider	Card Providers
 crossmint  SQUADS  dynamic <small>a Fireblocks company</small>	 TALA  Huma	 rain  REAP  and more

### → 2. Treasury Operations

Traditional settlement is slow and requires costly pre-funding. Stablecoins enable 24/7 direct transfers to partners or users in seconds, bypassing intermediaries.

Solana supports USDT, USDC, yield-sharing USDG, and non-USD assets, eliminating idle capital and maximizing global liquidity.

Replace slow and expensive global money movement with 24/7 stablecoin settlement that costs a fraction of a cent.

#### OPPORTUNITIES

<b>Allocate Capital Globally &amp; Instantly</b>	Execute payments 24/7 with near-instant arrival to recipients, reducing the need for prefunding. Equally, leverage our ecosystem of on and off ramps to ensure instant conversions to fiat currencies around the world, and access stablecoin denominated working capital through partners such as Arf.
<b>Optimize Trapped Capital</b>	Leverage yield-bearing stablecoins (like USDG) or tokenized treasuries to earn returns on capital that would otherwise sit idle in correspondent accounts.

#### GO TO MARKET OPTIONS

Institutional Custodians	Regional On / Off-Ramp Partners
 Fireblocks  anchorage digital  PAXOS  and more	 Yellow Card  Bitso  sphere PAY  lumx  and more

USE CASES

## → 3. Native Stablecoin Issuance

Issue your own stablecoin to monetize flows while keeping full control over reserves.

Launch a USD or non-USD stablecoin to unlock new revenue and institutional control.

Partner with a regulated issuer to launch from scratch or "wrap" an asset like USDG to inherit its reserves & yield-sharing.

### OPPORTUNITIES






**Direct Yield Participation**

Capture interest from reserve assets, such as safe, interest-bearing holdings like US treasuries that back your stablecoin. Unlike traditional models, you retain this revenue (Net Interest Margin), creating a new, high-margin revenue line.

**Implement Compliance Controls**

Use Solana token extensions to enable programmatic compliance, such as confidential transfers, and the ability to enforce per transaction fees even when the asset is used on external platforms.

### GO TO MARKET OPTIONS

Stablecoin Issuers	Market Makers
 anchorage digital  Bridge  PAXOS and more	 CUMBERLAND <small>A DRW COMPANY</small>  and more

## → 4. Ramp-as-a-Service

Monetize your regional liquidity by providing access to the ecosystem.

As on-chain activity scales, demand is rising for partners who can bridge stablecoins to local fiat.

Transform your payout networks into "Ramps-as-a-Service" to monetize your regional liquidity and regulatory footprint for third-party fintechs, turning traditional corridors into a high-growth B2B revenue stream.

### OPPORTUNITIES

**Monetize Existing Rails**

Open the proprietary payout infrastructure you already use for retail users to other businesses. By allowing third parties to leverage your established rails, you create a scalable, low-overhead income source.

**Establish Mint / Burn Relationships**

Connect directly with major issuers like Circle or Tether to create and redeem stablecoins at scale, further reducing the cost of your new ramps-as-a-service offering.

### GO TO MARKET OPTIONS

Institutional Custodians		
 Fireblocks	 anchorage digital	 PAXOS

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## → Contact Us

Connect with our team to explore your remittance needs and discover how Solana's infrastructure can optimize your global corridors.

# Unlock Liquidity & Real-Time Payments with Solana Treasury Solutions

Leverage Solana's high-performance infrastructure to free trapped capital and optimize liquidity across borders.

## → From the High Cost of Idle Cash...

**\$4 trillion**

Sits idle in pre-funded accounts globally, a massive opportunity cost.

**2-5 days**

Settlement windows cause friction, requiring cash buffers to manage liquidity gaps.

**0-1%**

Low yields combined with floating costs represent a leakage on real returns.

## → To a Unified, Yield-Bearing Liquidity Hub

**<\$0.01~0.4 milliseconds**

Move liquidity on demand to any region near-instantly at sub-penny costs.

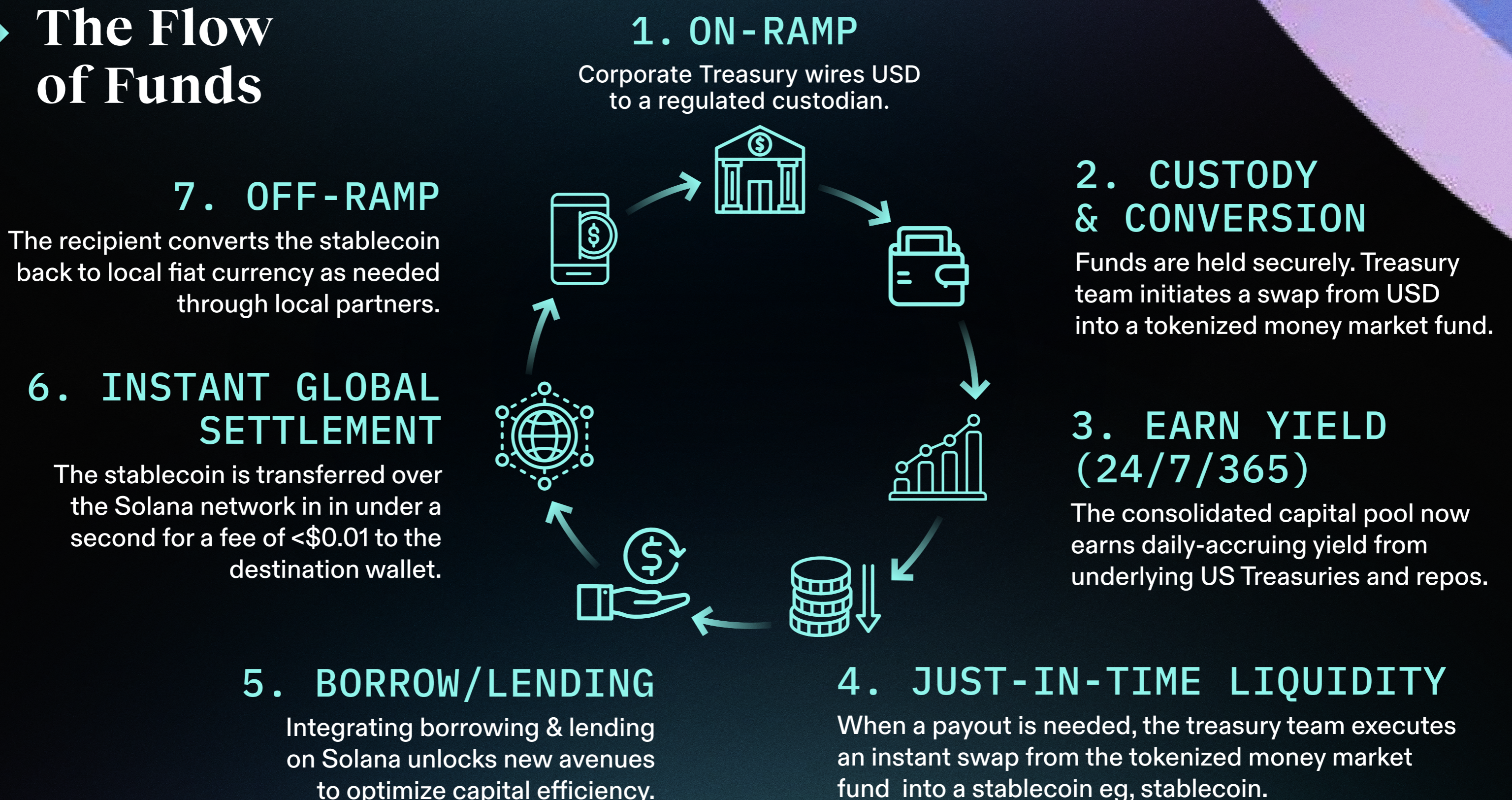
**24/7/365**

Access to your treasury's consolidated funds on a single on-chain money market vehicle.

**~5%**

Higher yields turn working capital into a profit center with daily returns, backed by US Treasuries and cash.

## → The Flow of Funds



# → A Production-Ready Ecosystem

Solana's implementation stack enables institutions to assemble a bespoke treasury solution using best-in-class partners, already operating on the most performant public blockchain.



## Custody & Treasury Operations

- **Secure Storage:** Custody for stablecoins and tokenized money market funds.
- **Approval Workflows:** Custom rules with multi-sig fund movement
- **Real-Time Swaps:** Instant swaps between yield assets and stablecoins
- **Programmable Compliance:** Solana's Token Extensions enable whitelisting, KYC checks, and auto-reconciliation

## Yield Generation: Regulated, Tokenized Money Market Funds

	BUIDL	BENJI	APOLLO ACRED
<b>Underlying Asset</b>	100% of assets invested in cash, U.S. Treasury bills & repos.	Shares of the Franklin OnChain US Government Money Fund.	Senior Secured Corporate Debt (Diversified Pool).
<b>Token Structure</b>	Stable value of \$1.00 per token.	Each BENJI token represents one share of the underlying fund; value fluctuates with NAV.	Institutional LP shares with daily NAV reporting.
<b>Yield Distribution</b>	Pays daily accrued dividends to investors' wallets monthly.	Distributes yield daily via the automatic issuance of new tokens to holder wallets.	Yield accrual via token appreciation.

**LOOPING STRATEGY** Leverage Kamino to amplify returns by borrowing low-cost liquidity against yield-bearing collateral.

1. DEPOSIT	2. BORROW	3. RE-INVEST
Place yield-bearing assets (e.g. ACRED) into Kamino as collateral.	Borrow stablecoins against the asset at a lower cost	Buy more of the base asset to multiply net yield exposure.



## Settlement & Liquidity

Solana is the foundational rails for instant, global, low-cost value transfer.

Aproximate TPS	1.295
Settlement Time	~0.4 seconds
Median Fee	\$0.0013
Stablecoin Liquidity	\$15 Billion

**100% UPTIME FOR OVER 18 CONSECUTIVE MONTHS**

Providing continuous availability required for critical treasury operations.



# → Contact Us

Book a session to map your treasury needs, design your on-chain stack, and connect with Solana's partners.

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