International mass pay-outs for European business based on regulated digital cash

StaBillon
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PROBLEM

Today payouts are slow, costly and leak value

- **3–5 days SWIFT, 1–2 days SEPA/ACH** — *recipient waits, brand looks slow*
- **20–30% leakage on gift cards** — *fees, breakage, admin overhead*
- **Failed transfers, missing IBANs** — *high manual operations cost*
- **10+ local PSPs to cover the world** — *fragmented payment stack*
- **Duplicated KYC across markets** — *recipient frustration, drop-offs*
- **Paid in points or vouchers** — *low engagement, low NPS*

SOLUTION

Pay anyone, anywhere — by phone number

- **Phone number only** — *no IBAN required from the recipient*
- **Instant notification** — *same-day collection, vs days for SWIFT*
- **Up to 50% cheaper** — *vs gift cards, prepaid cards or paper checks*
- **One-time online KYC** — *KNF-approved, ~80% fully automated*
- **Multi-currency, cross-border** — *one API, all markets*
- **Regulator-grade audit** — *durable medium, GDPR, EMI licence*

FOR WHOM?

Client: *European-headquartered enterprises that pay compensation, claims, commissions, refunds or rewards to individual recipients worldwide.*

Industries: *insurance, gig economy, EOR / global payroll, e-commerce, loyalty & rewards, online gaming, NGO cash assistance.*

First deployment: *immediate set up within EU; 4-6 weeks for world-wide.*

WHAT YOU GAIN

< 1s

NOTIFICATION TIME

Recipient is notified in seconds and collects funds the same day, vs days for SWIFT or ACH.

50%

COST SAVED

Up to half off vs gift cards, prepaid cards or paper checks. Direct cash, no breakage.

Phone#

ALL WE NEED

No IBAN required from the recipient. One-time online KYC, fully digital.

MiCA

REGULATION

KNF e-money licence (KIPE1/2019), EU passportable, durable-medium audit trail.

CONTACT

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ABOUT STABILLON

StaBillon Sp z o o *is a licensed Electronic Money Institution authorised by the Polish Financial Supervision Authority (KNF) under licence no. KIPE1/2019. We operate our own DLT-based digital-cash platform — in production with regulated enterprise clients in banking, FMCG and the public sector since 2018.*

International Pay-Outs *is the disbursement product built on top of this licensed infrastructure. It allows European companies to pay out money to individual recipients anywhere in the world, in seconds, twenty-four hours a day, using only the recipient's mobile phone number. Recipients collect funds into a free mobile lite bank account or to any external bank account they choose.*

The same rail handles insurance claim payouts, agent and broker commissions, gig-economy compensation, contractor payroll, customer refunds, and loyalty and reward disbursements. Built-in KYC follows a three-phase process pre-approved by KNF (~80% fully automated, 15% photo-assisted, 5% live video). The end-to-end flow is GDPR-compliant and produces a durable-medium audit trail by default.

NOTES