International payments for EU exports built on stablecoin infrastructure

StaBillon
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PROBLEM

Today exports cost 5 days and up to 3%

- **3–5 business days** for a SWIFT transfer — cash flow frozen
- **1–3% cost —** FX spread + correspondent bank fees
- **No visibility** — no way to know where the money is in transit
- **Trade risk** — no natural escrow on delivery
- **KYC across multiple jurisdictions** — duplicated work for both parties

SOLUTION

Stablecoin PLN-DT ↔ EUR-DT

- **Transparent for the client** — an invisible, reliable settlement process using digital money
- **Instant, cheaper** — bypassing correspondent banks
- **Secure —** the full issued amount is backed in licensed EU banks
- **KYC once —** compliant with European Union AML regulations
- **Currency swap * —** PLN-DT → EUR-DT instead of SWIFT

*) coming soon

WHO IS IT FOR?

Client: Exporters and importers settling international transactions between the European Union and the rest of the world.

Industries: manufacturing, agriculture, IT services, e-commerce.

First deployment: 4–6 weeks from signing.



WHAT DO THE IMPORTER AND EXPORTER GAIN?

< 10 min	< $1	1 : 1	MiCA
SETTLEMENT TIME	TRANSACTION COST	RESERVE BACKING	REGULATION
Instead of 3–5 days via SWIFT. The exporter does not wait for a correspondent bank.	10× cheaper than a traditional transfer; depends on the payment provider.	Each token equals 1 PLN / 1 EUR held in a (licensed) EU bank.	EMI issuer, KNF supervision, ESMA register, European passport.

CONTACT:

Piotr.Majka@stabillon.com
contact@stabillon.com

www.stabillon.com

STABILLON SP. Z O.O.
Aleje Jerozolimskie 123A
02-017 Warsaw, Poland

NIP: 5272811301

ABOUT STABILLON

StaBillon sp. z o.o. is a licensed electronic money institution, authorised by the Polish Financial Supervision Authority (KNF) to issue electronic money under licence no. KIPE1/2019. Stabillon is the only entity in Poland authorised to provide these services as an electronic money institution. Solution is in production with regulated enterprise clients in banking, FMCG and the public sector since 2021.

StaBillon offers international payment processing based on an electronic form of the Polish złoty or euro that can be sent directly to a counterparty in a few seconds, twenty-four hours a day, to any country, more cheaply than a traditional transfer — a so-called electronic money token, or colloquially a stablecoin.

Each token is — in accordance with EU regulations — secured in an account at a European bank (the custodian). An additional safeguard is an automatic conditional-deposit (escrow) mechanism: funds are locked on the sender's side and reach the recipient only after delivery of the goods or fulfilment of the contract terms has been confirmed.

NOTES

