Chimère

Instant Cross-Border Payments for AI Agents

Raising $5M Seed



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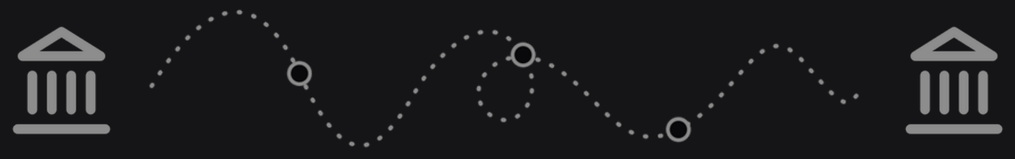
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Chimère's Edge

Cross-Border Settlement at Machine Speed

Direct bank account to bank account execution:

Banks · Cards · Fintechs · Crypto



~3 Days · Non-Deterministic

Unpredictable payments break autonomous loops

Chimère



~20 Seconds · Deterministic

Predictable money for autonomous software

Founders

Repeat Founders Who Lived the Cross-Border Payment Pain Firsthand



Tanishq Wadhwani

Founder & CEO

CTO & Co-Founder, Glitter Finance ($3M raised at $15M valuation)

CEO & Founder, C4 Projects (Bootstrapped to profitability)

BTech CSE, VIT Vellore

LinkedIn ↗



Sidhantha Poddar

Co-founder & CTO

Senior Analyst, McKinsey & Company

CEO & Founder, DataNest Ventures

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Mrinmay Date

Co-founder & COO

Compliance Product Manager, KinderPass

COO, C4 Projects

BTech ECE, VIT Vellore

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Rishabh Jain

Co-founder & CMO

Technical Consultant, PwC

CMO, C4 Projects

BTech ECE, MIT Manipal

LinkedIn ↗

Traction

1,000+

AI-Native Freelancers Queued for Production Launch

Chimère Pay MCP Live:
Operating in beta at chimere.world.

Pending Settlement Activation:
Queued for live cross-border rails.

100% Inbound Demand:
Pure organic waitlist ($0 CAC).

The $5B Beachhead:

200K
AI-Native Freelancers

×

$2,000/mo

=

$5B
Volume

→

$50M
Revenue Opportunity
(at 1% flat fee)

Today vs. With Chimère

Today on Legacy Rails

Banks · PayPal · Payoneer · Wise · Razorpay · Skydo

Settlement:
1 to 5 days, non-deterministic

Cost:
2% to 6%

With Chimère

Settlement:
~20 seconds, deterministic

Cost:
1%

Go-to-Market

Bottom-Up (PLG):
Direct freelancer acquisition via MCP, Voice Agent, and PWA.

Top-Down (B2B2C):
Embeddable API for fintechs to offer instant cross-border settlement.

The Bottleneck: Manual AML reviews, document checks, and exception queues freeze cross-border money for days.

Chimère's Magic: Secure and Reliable AI-Native Compliance Infrastructure (4.5+ Years of Bootstrapped R&D)

Chimère Deterministic SLM

350M parameter deterministic model fine-tuned specifically for AML and cross-border payment compliance.

Screens transactions in **~25 milliseconds**.

Chimère Private Chain

World's First Blockchain to Run SLMs On-Chain.

Runs the Chimère SLM on-chain for maximum possible security and reliability.

Defensibility

The Moat: Proprietary Data

Specialized small language models trained on proprietary data outperform frontier models on speed, cost, and accuracy. Continuous expert labeling on regulatory edge cases will create an uncopyable data asset.

Why Incumbents Won't Replicate

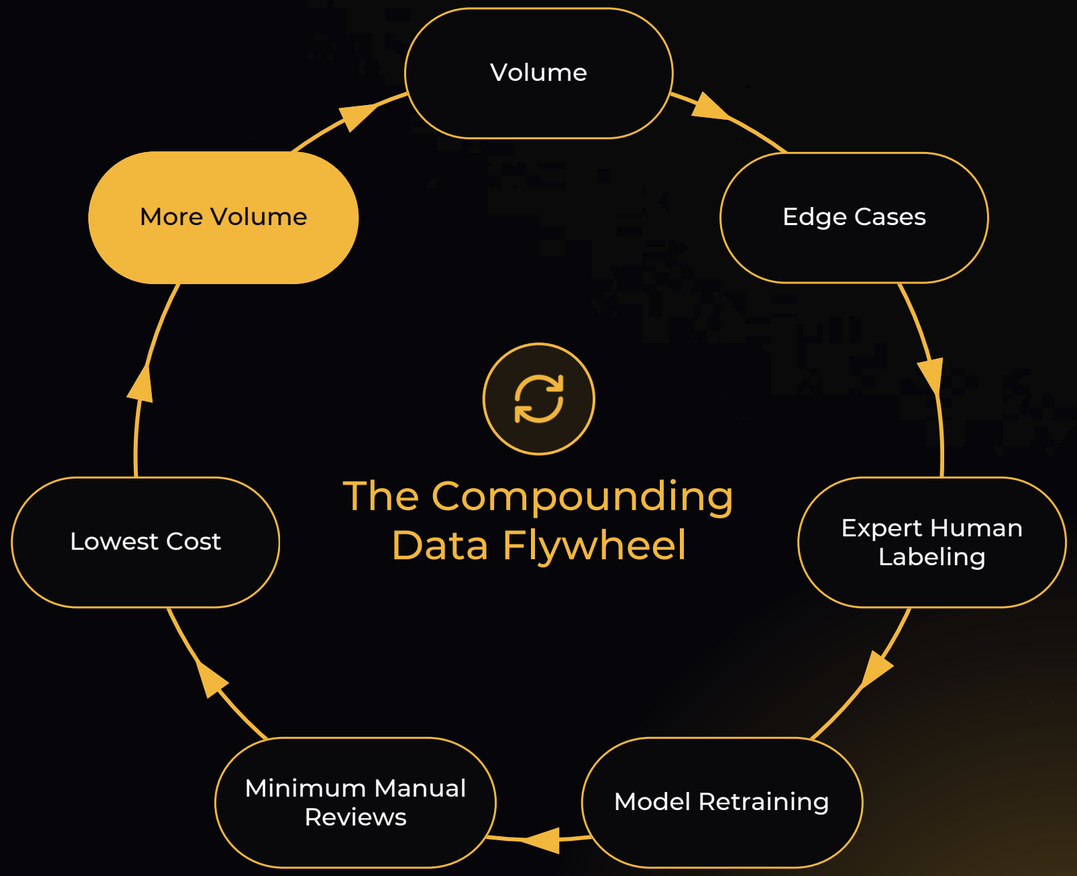
Batch architectures, uncurated raw data, and multi-year compliance recertification will stall response.

Why New Entrants Won't Catch Up

Late entry will permanently lock them into higher costs and slower processing.

Integration Over Rebuilding: The Distribution Advantage

Fintechs will embed Chimère via API for the same reason banks run on Visa rather than building private networks: instant access to 20-second deterministic settlement without rebuilding the compliance, licensing, and liability stack.



Why Now

The Convergence of Agentic Commerce and Instant Compliance

1. **AI Agents are all set to become autonomous economic actors**

2. **Specialized SLMs make sub-second compliance possible**



The Inflection Point

Software now needs to conduct commerce at runtime.
It requires cross-border settlement rails engineered for machine speeds, not banking hours.

How Chimère Works

Compliance Before Money Moves. Liquidity Before Money Arrives.

The Fast Loop: Real-Time Execution in 20 Seconds

1. Receiver → Instant Transaction Screening → Payment Link
2. Sender → Domestic Instant Rail → Chimère
3. Local Liquidity → Domestic Instant Rail → Receiver

The Capital Loop: Continuous Treasury Optimization

- Multilateral Netting
- Batch Rebalancing
- Debt-Funded Liquidity
- Forex Hedging

The Foundation: Regulated Local Connectivity

Direct licenses and tier-1 banking partners in every active corridor.

Market Expansion

The Roadmap from $5B to $65T

1. US-India Corridor



2. Global Rollout

Sequenced by volume potential versus regulatory complexity:

- **Phase 1 · Core 4:** US, India, UK, Eurozone **- 24 countries, $4T**
- **Phase 2 · Europe & Americas:** Rest of EU, LATAM **- 34 countries, $10.5T**
- **Phase 3 · APAC Hubs:** Singapore, Japan, South Korea, Australia **- 43 countries, $15.5T**
- **Phase 4 · Middle East:** UAE, Saudi Arabia, Türkiye, Israel **- 47 countries, $18T**
- **Phase 5 · Global Long-Tail:** Pan-Africa and emerging markets **- 87 countries, $20T**

3. Total Market Size

Fintech-addressable global cross-border payment flows are projected to reach

$65T

by 2032.

The Ask

$5M Seed | 24-Month Runway

Capital Allocation



- Licensing Capital Reserves **- $1.5M** · **30%**
- Partnerships & Compliance **- $1.5M** · **30%**
- Go-to-Market **- $1.0M** · **20%**
- Team & Operations **- $1.0M** · **20%**

2027 Milestones

Q1:
Partnerships with Banks in India & US

Q2:
India PA-CB Licensing

Q3:
Launch & Revenue

Q4:
Series A

Let’s Build the Financial Infrastructure for the AI Economy Together!



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Chimère

Follow our journey on:

chimere.world

linkedin.com/company/chimere-world