



## “Trust as a Service” With reBlue

<https://www.reblue.io/>

### The Question:

Investors and donors are withdrawing globally from fragile states and frontier markets. How can we restore trust and mitigate the reputational risk and aid diversions that have sidelined them?

### The Problem: Feedback Loops of Fragility

Despite a checkered reputation, informal value transfer systems (IVTS) such as Hawala are [critical infrastructure](#) in fragile states and frontier markets, moving hundreds of billions annually where formal finance cannot operate. Despite their efficiency and deep local trust, these networks are typically excluded from formal financial ecosystems due to limited institutional oversight. The resulting inability to engage with these systems triggers a feedback loop of instability that is often impossible to overcome:

1. Formal finance withdraws from fragile states when value flows cannot be verified.
2. Out of necessity, economic activity shifts to informal systems
3. Increased reliance on opaque IVTS further deters institutional re-entry, creating a self-reinforcing feedback loop of continued withdrawal.

reBlue is built to break this feedback loop by stabilizing engagement and incentivizing a return of formal-sector participation – albeit in a manner where local agency is maintained.

### The Solution: Fuse Local Interoperability with Global Compliance

reBlue provides the infrastructure to verify aid delivery and financial activity in conventionally unauditible environments - but without disrupting the systems already in place. Our platform connects logistics and informal finance into a decentralized oversight system to activate economic flows and lower risk.

Designed for interoperability instead of replacing local systems, reBlue empowers donors, governments, and institutions to re-engage in fragile states with audit-ready data, delivering accountability in the most difficult environments. In doing so, it turns high-risk regions into transparent, accountable, and investable spaces, and lays the groundwork for broader financial integration.

### The Platform: Distinguish Between the Illicit and the Lifesaving

The **informal value transfer verification layer** captures delivery and payment events as cryptographic receipts, creating ground-truth data in places where institutions lack visibility. This produces audit-ready assurance for aid flows, procurement, and informal financial activity without disrupting existing local systems.

The **illicit transaction determination engine** analyzes verified events using network-level settlement mapping, contextual anomaly detection, and AI trained on real behavioral patterns. It identifies settlement loops, mirrored transfers, cross-channel activity, timing anomalies, and other patterns that rule-based AML systems miss due to three core reasons:

1. **Pattern blindness:** rules-based AML/CFT [cannot detect](#) multi-hop settlement loops occurring outside formal banking infrastructure.
2. **Context absence:** legitimate cultural remittances (medical treatment, Eid/weddings, family support) are [indistinguishable](#) from money laundering in transaction logs.
3. **Data fragmentation:** hawala activity spans bank transfers, cash, mobile money, trade finance, and crypto, with no system linking modalities.

The result is a false-positive rate [approaching 95%](#), wasting \$3.5B in annually. Meanwhile, the majority of actual laundering is missed (estimated at 90%) and triggers [harmful overcompliance](#) mandates. Our capacity to access and engage hawala networks is our critical advantage, enabling us to refine outdated

datasets via our proprietary AI. As verified data grows, detection accuracy improves, reinforcing adoption.

Lastly, because hawala ultimately settles in physical cash, the same verification logic is repurposed to create **accountability of austere supply chains**. This module provides end-to-end visibility for goods via OCR generated manifests, GPS-anchored confirmations, and other mechanisms to, generate a tamper-proof audit trail for medical shipments, equipment, and other material flows in austere settings.

## Traction

reBlue is operating live pilots tracking procurement, logistics, and payment verification for multiple Afghan-focused initiatives, to include the American University of Afghanistan. In parallel, we are in early discussions with the U.S. Treasury, and the Afghanistan desk in Doha, as well as with CENTCOM concerning illicit finance in Gaza. The strongest engagement to date has been from the UK, specifically FCDO, GCHQ, and MOD.

## Revenue Model

Facing a [\\$56B drop](#) in assistance, the development sector is stretched to the breaking point. reBlue delivers **Trust-as-a-Service** in environments where formal systems fail and informal systems can't be conventionally audited. By shifting the burden of trust from opaque local networks to our blockchain-backed ledger, we enable institutions to operate with confidence in regions previously deemed too high-risk.

We monetize this trust infrastructure across multiple channels:

- **Monitoring and Evaluation Service:** Cryptographic verification replaces manual reporting; high-urgency programs drive early M&E revenue with a target of \$3–5M by Year 2.
- **Decentralized (peer to peer) Humanitarian Aid:** Global remittances are [valued as high as \\$850B](#), with IVTS [exceeding \\$1T](#). 2-5% monitoring fees are competitive with formal remittance companies.
- **AML Detection Engine Subscriptions:** Institutions pay for network-based illicit-activity detection that reduces false-positive AML noise, scaling toward \$30–50M ARR as accuracy improves.
- **Market Entry Services:** For LMM firms expanding into high-risk regions, reBlue's Market Entry Services offers plug-and-play compliance tracking, enabling growth without the overhead of in-house risk teams.

## Future Market Potential

Informal systems move [over \\$1 trillion annually](#) yet remain inaccessible to formal capital due to a lack of verifiable oversight. Our interface changes that. By embedding trust into high-friction environments, we unlock aid flows previously considered untraceable, and markets previously considered uninvestable. What was once a black box becomes a viable corridor for aid, FDI, and scalable engagement. reBlue doesn't just enable access — it creates accountable infrastructure for engagement where it's needed most.