

# Global payment rails, *rebuilt* for 2026.

Meet CAFE founder Yamini Sagar, who is helping community banks and credit unions serve **SMBs and immigrant families** with inexpensive, instant, financially inclusive, cross-border payments, white-label global payment infrastructure that bypasses correspondent banking.



**Yamini Sagar**

*Founder & CEO, Instarails*

SWIPE →

## A DEEPLY PERSONAL MISSION

# Efficient payments and *savings*.

As an immigrant, every money transfer home meant paying excessive fees only to watch **Yamini's mom receive less, days later**. Paying vendors abroad meant losing their trust because of delayed transfers. After **20+ years in fintech and payments**, at ICE/NYSE, BitPay and Bakkt, she had seen firsthand how the system fails the people who need it most.

So she made the decision to **replace the broken legacy rails** and built **Instarails**. The mission was clear: create a frictionless cross-border payment experience that puts hardworking individuals and businesses first. **Make it fast. Make it affordable. Make it financially inclusive.**

Woman & immigrant owned

FinCEN-registered MSB

SOC 2 Type II

GMSSDC minority certified

8 payment patents

# Fast. Affordable. Financially *inclusive*.

For community financial institutions and SMBs, Instarails is white-label cross-border payment infrastructure. **150+ countries. 70+ fiat currencies.** Delivered inside the branded experience communities already trust.

01

**FAST**

**Real-time not days**

Every day a transfer waits costs a family real money: a late fee, a missed medical bill, a broken vendor relationship. Real-time changes that.

02

**AFFORDABLE**

**Save fees, every time**

Direct rails replace correspondent banking, delivering 5 to 15x savings that stay in the local economy, not the fee stack.

03

**INCLUSIVE**

**Bank or no bank**

Payout to both the banked and the unbanked via bank account, ewallet and cash pickup, so nobody is left out of the network.

**WHITE-LABEL, MISSION-ALIGNED**

Community banks and credit unions offer Instarails inside their own app and brand, turning cross-border payments from a lost cost center into **deposit-building, mission-aligned revenue.**

**5-15x**

savings vs. traditional rails and fintechs



We won't stop until we **strengthen the world** one community, one local financial institution, one SMB, and one individual at a time. Global payments should **serve the people who need it most, not skim from them.**

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—**Yamini Sagar** · Founder & CEO, Instarails

# What community FIs are *built* to advance.

Instarails is designed to deliver on the three outcomes community banks and credit unions are chartered to advance for the LMI communities they serve.

01

**LOCAL PROSPERITY****Money stays local**

Every dollar saved on fees is a dollar recycled through local businesses, deposits, and household spending, instead of extracted by legacy networks.

02

**FINANCIAL EQUITY****LMIs don't pay extra**

Immigrant families and SMBs stop paying extra fees plus FX spread to move their own money. Fair pricing, transparent rails.

03

**FINANCIAL INCLUSION****Everyone reachable**

Both the banked and the unbanked served through bank account, ewallet and cash pickup, so nobody is left out of the global economy.

*"Our overseas team now receives their full payments in minutes, with zero deductions, while we **pay low fees and save more than 3% in costs.**"*

Baldev Krishan, Ph.D. · President & CEO, iVALT · US → India corridor

**DIRECT CRA ALIGNMENT**

These are the same outcomes CRA examiners look for: **investment and services that meet the needs of LMI communities.**

# 45 fintechs. One *scaling* network.

Through CAFE, Instarails is connecting community financial institutions and SMBs with inexpensive, instant, financially inclusive cross-border payments for the families and communities they serve.

*From the CAFE cohort to global scale: Instarails reaches 150+ countries through direct rails, building toward community FIs across the US.*

## CAFE PARTNERS

**ABA** American Bankers Association

**AFC** American Fintech Council

**WSFS** CARES Foundation

**SBDC** Small Business Dev. Center

**M&T** M&T Bank

**CRB** Foundation @ Cross River

## Help CAFE scale the next cohort.

Every dollar fuels founders building financial equity for LMI communities. CAFE supported activity qualifies for CRA community development consideration.

