Credible Overview

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# Payment Orchestration

T+0 settlement for global payments.

## What is Credible Finance?

Credible is a payment orchestrator that combines fiat infrastructure and stablecoin liquidity to deliver same-day settlement, seamless access to local payment methods, and competitive FX rates for global payments—built on the core pillars of **speed, accessibility, and pricing**.

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## Core functions

***Pay-In***

Credible enables real-time (T+0) pay-ins by collecting fiat through supported payment methods via integrated gateways and aggregators, while advancing stablecoins through its PayFi credit layer. Merchants receive immediate settlement, even as the underlying fiat-to-stablecoin leg settles asynchronously on local fiat rails.

**Pay-Out**

Credible enables T+0 payouts by advancing local fiat to neobanks and fintechs for remittances and merchant disbursements, while stablecoin-to-fiat conversions continue to clear asynchronously in the background. This ensures recipients receive funds instantly, independent of traditional fiat settlement timelines.

***Yield***

Credible provides short-term payment financing for 1–7 days, secured against pay-in or pay-out receivables. This financing layer effectively bankrolls working capital, enabling real-time settlement while generating yield on financed payment flows.

### Unifying Principle

**By decoupling settlement speed from asynchronous fiat clearing through stablecoin-backed financing, Credible delivers real-time (T+0) pay-ins and pay-outs across global markets—forming the core of its PayFi value proposition.**

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How Credible works



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