

RECUR

The Flow Layer for Stablecoins

Turning the industry's most dangerous primitive into its most valuable rail.

The Problem

- Every on-chain payment today is a push.
- There is no safe, standardized way to pull — no recurring billing, no automated invoices, no continuity.
- Stablecoins move value, but they do not create flow.
- That gap has kept digital money from behaving like real money.

Product Snapshot

- Recur introduces programmable, permissioned pull payments for stablecoins.
- Merchants can request funds on-chain; users approve once and retain full control.
- The protocol provides APIs, smart contracts, and SDKs for recurring payments, lending, and SaaS billing — safely and on-chain.
- Built for wallets, platforms, and payment processors ready to move beyond static transfers.

Solution

- A universal standard for permissioned pull transactions.
- Merchants and apps request funds automatically under user-defined conditions; approvals are revocable at any time.
- One protocol unlocks subscriptions, streaming payments, automated lending, and programmable commerce.
- Recur turns settlement speed into economic continuity.

Market

- Stablecoins now move over \$26 trillion annually on-chain, yet less than \$100 billion represents real-world payments.
- The rest is speculative churn: exchange transfers, arbitrage, and liquidity routing.
- Recur converts that idle velocity into productive payments, turning trading rails into usable payment infrastructure.

Competitive Landscape

- Stripe Crypto / Coinbase Commerce — Push-based checkout — No native pull payments
- Superfluid / Sablier — Streaming payments — Continuous flows only; limited scheduling; no merchant-standard revocation
- Request / Circle APIs — Invoicing and settlement — Manual, not autonomous or recurring
- Recur — Permissioned pull for stablecoins — First universal pull standard built for merchants

Vision

- Digital assets solved instant settlement, not continuity.
- Recur bridges that gap so stablecoins move with the trust and rhythm of fiat systems.
- We define the flow layer that connects liquidity, infrastructure, and commerce.
- From speculation to utility. From motion to flow.

Why Now

- Stablecoins have matured beyond volatility.
- Regulation, custody, and wallet infrastructure now enable programmable money.
- The next growth wave will not come from new tokens, but from how money moves.
- Recur is the first protocol to define that movement.

Traction & Roadmap

- MVP complete: secure, revocable pull payments between merchant and user wallets (demo).
- Early conversations with payment SDKs, DeFi lenders, and SaaS platforms.
- Next milestones: wallet and merchant integrations; developer SDK and testnet launch; protocol audits and governance.

Raise

Recur is building the standard that makes stablecoins behave like money.

- Raising \$2M Seed at \$10M post.
- Use of funds: protocol development and audits; merchant and wallet integrations; ecosystem partnerships and brand expansion; lean founding team.