Nysus World

Global accounts, stablecoins, payments, and financing for businesses.

What we're building

Nysus World will give businesses one place to receive money, manage fiat and stablecoins, make payments, spend, and access financing. We're starting with events, music, and SMBs, then expanding into more industries and countries.

The problem

Businesses use separate providers for banking, international payments, currency conversion, cards, and credit. Even companies with real revenue struggle to get financing because traditional underwriting can be slow or doesn't reflect how their businesses actually operate.

There's also a major gap between where capital is available and where businesses need it. We want to reach creditworthy businesses in underserved markets faster by connecting better financial data with institutional and onchain capital.

The product

- **Global accounts:** Receive bank transfers, manage fiat balances, and pay suppliers and contractors through financial partners.
- **Fiat, stablecoins and spending:** Hold, send, receive, and convert supported stablecoins and fiat currencies, with card spending from eligible balances.
- **Business credit:** Working capital, inventory and invoice financing, and event production funding.
- **Underwriting:** Use AI, financial activity, contracts, invoices, and revenue history to speed up credit analysis and monitoring.
- **Lending capital:** Connect businesses with institutional and onchain capital providers, with plans to originate and manage our own credit portfolios as we grow.

How financing works

Businesses apply through their Nysus accounts. We analyze their finances, evaluate the opportunity, and help structure financing based on their needs.

Initially, we'll work with lending partners who provide capital and make the final credit decisions. This allows us to begin financing businesses without having to fund loans ourselves.

As we grow, we'll raise and manage capital through our own lending structures, giving us greater control over underwriting, financing terms, and lending returns.

Borrowers receive money through supported bank or stablecoin rails and repay according to their loan terms. For certain events and music projects, we'll also negotiate a share of profits where the financing arrangement allows it, becoming financial partners in the projects we back.

How we make money

Most of our initial revenue will come from lending. We'll earn fees from arranging financing, underwriting support, and servicing under our agreements with lending partners. As we begin managing our own lending capital, we'll also look to earn interest spreads and a larger share of financing returns.

Event and music profit participation could become one of our largest revenue streams. For certain projects, we'll negotiate a percentage of the profits in addition to our standard financing fees.

A successful festival, concert, or production can generate substantial profits. As we finance more events, particularly larger productions, our participation could generate significantly more revenue than lending fees alone and cement ourselves as true partners (often called sponsors in the industry) providing much needed liquidity and speed.

We also want to build long-term relationships with promoters, venues, and music businesses, financing multiple projects as they grow. This gives us the opportunity to participate in the success of an increasing number of events rather than earning only from individual loans. Our share of the profits will depend on the agreements we negotiate with borrowers and capital providers.

We'll also generate revenue from our global accounts through payments, currency conversions, card spending, and stablecoin transactions.

"Nysus | Concierge" will provide additional revenue through our existing booking and event services, though we expect this to be a relatively small part of the business, as it is particularly involved and mainly used for cash generation and relationship building.

Having businesses operate through Nysus gives us a better understanding of their finances. We can use that information, with their permission, to improve lending decisions and offer financing to businesses that traditional lenders might overlook.

How big this can get

At $1 billion in annual loan originations and a hypothetical 1.5% gross financing take rate, Nysus could generate $15 million in annual gross financing revenue. At $5 billion, that would be $75 million.

Profit participation provides additional upside. For example, financing 100 events annually that each generate $1 million in profit, with Nysus receiving a 10% share, would produce another $10 million in gross revenue.

These are illustrative scenarios, not forecasts. Actual revenue depends on financing volume, event profitability, negotiated participation, capital costs, credit performance, and the share of returns retained by Nysus.

What has to work

We need reliable lending partners, committed capital, creditworthy borrowers, strong underwriting, and effective collections.

We'll also need compliant banking and stablecoin infrastructure, enforceable financing agreements, and appropriate regulatory approvals as we expand.

For profit-sharing arrangements, we'll need reliable access to event revenue and expense data, clear definitions of profit, and enforceable settlement agreements.

We'll start in limited markets, establish a track record, and gradually expand our financing products, capital sources, and international reach.

Planned financial products are subject to partner availability and applicable regulatory requirements.