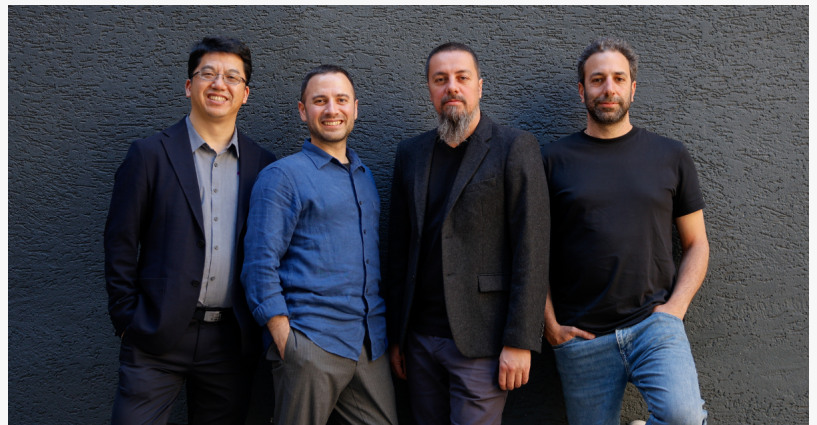


Huma Finance and Arf Merge to Transform Global Finance Through Real World Asset Tokenization

Combined company will make cross border payments and asset tokenization more accessible with the transparency, efficiency, and trust of blockchain technology

SAN FRANCISCO AND ZUG, UNITED STATES AND SWITZERLAND, April 17, 2024 /EINPresswire.com/ -- Today, Huma Finance, a leading tokenization platform focusing on real world impact, and Arf, a global transaction services platform that provides scalable liquidity for financial institutions, announced the companies have merged to expand global blockchain-powered financial services. The new company expects to surpass \$3 billion on-chain liquidity volume by the end of 2024.



Huma Finance and Arf founders

Global money movement is a critical economic driver, yet it remains a cumbersome system of clearinghouses, market-by-market capital requirements, and country-specific regulations. Currently, \$4 trillion is locked in treasury accounts, a massive but hidden working capital burden to financial institutions and the global payments industry. In 2023, the companies partnered to solve this problem, with the support of Stellar Development Foundation, by providing a liquidity on-demand solution backed by real world asset tokenization and Circle's stablecoin USDC, enabling more than \$1 billion in cross-border payments. Since then, there has continued to be unprecedented demand from major global payments players, currently at \$500 million monthly.

Looking ahead, building Arf's liquidity capabilities on Huma's platform will enable financial institutions to offer commercial and consumer payments with more significant impact and efficiency by removing the working capital requirement. Arf and Huma will continue to expand their liquidity solutions to adjacent use cases as well.

"Arf was established with the objective of laying the foundation for a financial system that is

universally more accessible and used by billions over the next decade,” said Ali Erhat Nalbant, co-founder and CEO of Arf. “We’re excited to join with Huma to integrate our liquidity platform with Huma’s real world asset-based blockchain protocol, enabling financial institutions to realize the promise of blockchain with onchain transparency and full compliance.”

“Huma’s mission is to amplify the real-world impact of blockchain technology,” said Erbil Karaman, co-founder and co-CEO of Huma Finance. “About one billion people around the world are dependent on international payments, a figure that is expected to grow due to many factors, including more people working digitally. By merging with Arf, we hope to make a bigger, tangible impact on financial inclusion, providing the infrastructure for fast, transparent, and accessible liquidity solutions.”

About Huma Finance: Built by serial entrepreneurs, fintech, and credit veterans, Huma Finance is the leading tokenization platform for real world impact. Since its launch in May 2023, the Huma platform has empowered innovative solutions in cross-border payments financing, supply-chain financing, green financing, and microlending.

About Arf: Arf is a global transaction services platform that provides scalable liquidity to financial institutions. Arf's innovative approach has earned PAY360's "Best Lending Initiative," and a spot among the "30 Most Promising Cross-Border Payments Companies" by FXC Intelligence. Headquartered in Switzerland, Arf is a member of the VQF Financial Services Standards Association.

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