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$39B Could Be Saved in Remittance Fees Annually by Using Stablecoins, Rizon's Analysis Reveals

VILNIUS, LITHUANIA, August 27, 2025 /EINPresswire.com/ -- Stablecoins could save migrant workers and their families over $39 billion in remittance fees each year, according to new figures from Rizon, a stablecoin app made for everyday spending. In 2025, $913 billion is expected to be sent globally in remittances, primarily by migrant workers supporting their families worldwide, according to World Bank data. The average remittance fee in recent years has been around 6.5%, which means over $59 billion will vanish into transfer costs before the money ever reaches its destination. Stablecoins can be a big financial help here and can make remittances up to 7x cheaper than traditional transfers.

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Ignas Survila, CEO and Co-Founder of Rizon

"Remittances are the lifeline of many communities, but the current system takes a painful cut out of every dollar sent. Stablecoins finally allow us to move money as easily as sending a message—and for a fraction of the cost," says Ignas Survila, CEO and Co-Founder of Rizon.

For a traditional $50 remittance transfer, a worker loses about $3.25 in fees. But through an app like Rizon, users only pay a minimal on-ramping fee of 0.075%* per transaction and a foreign transaction fee of roughly 1.5% plus $0.30 per transaction, totaling just $1.09 on a $50 transfer. That means about 66% of fees could be saved. And Rizon is working on reducing the fees even more in the future.

Applied across the global market, this difference could potentially save workers and their families over $39 billion annually in 2025 (assuming an average remittance of $50 per transaction and an average single-time spend of $50 by recipients). That's money that could instead go to food, housing, school fees, and healthcare in some of the world's most vulnerable communities.

Stablecoins don't just reduce fees—they transform the remittance model entirely. Instead of paying high charges for a transfer that takes days and delivers only local currency, a sender in the U.S. can send $10,000 instantly to family in India for about $7.50—that's 7x cheaper than a traditional bank transfer**. And instead of being locked into local currency, the recipient gets U.S. dollars directly in the Rizon app—a stable, globally trusted currency. They have the freedom to choose what to do with it: keep it safely in dollars, send it to someone else, spend it through a Visa card for daily purchases, or withdraw local cash from an ATM.

With Donald Trump recently announcing a 1% remittance tax, any reduction in transfer costs could become even more critical for migrants supporting families back home.

Rizon is a stablecoin app available in 110 countries that lets users send, receive, and spend digital dollars anywhere Visa is accepted. It’s designed for people with no prior crypto experience, combining the simplicity of a modern fintech app with the speed, security, and low cost benefits of stablecoins.

Methodology:
Global remittance volume for 2025 was taken from World Bank projections ($913B). The current average remittance fee of 6.5% is based on recent global data, resulting in approximately $59.3B in annual fees.

Fee savings were calculated using Rizon’s average cost structure (0.075% on-ramping fee plus 1.5% foreign transaction fee + $0.30 fixed fee per transaction). For a $50 transfer, the cost drops from $3.25 with traditional methods to $1.09 with Rizon (a 66% reduction). Applying this savings rate to the total projected global fees yields a potential $39.4B in annual savings, assuming full adoption and an average remittance of $50 per transaction.

About Rizon:
Rizon is a non-custodial stablecoin app that lets users deposit, send, spend, and receive USDC and USDT instantly. Available in 110 countries, it issues Visa cards accepted at 100 million+ merchants and ATMs worldwide. Funds are fully controlled by users, yet secure and easy to access through Rizon’s user-friendly interface. Rizon is creating a straightforward and reliable way to use stablecoins for everyday spending worldwide, making them truly mainstream and accessible to all. Learn more at www.getrizon.com.

*On-ramping is not yet available in Rizon, but it will be launched soon

** This example compares only the transfer and on-ramp fees. If the recipient chooses to spend in local currency, an additional foreign transaction fee will apply. However, even when including all fees together, Rizon remains 66% cheaper than traditional banks and money transfer services.

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