

Migratum Launches App Across Five Markets Naming A New Category: Identity and Financial OS for the World's Migrants

Built on USD 500k in 14 months: 15,120 KYC-verified users, USD 240,000 monthly remittances, 91.6% performing credit portfolio before any institutional capital.

DUBAI, UAE, UNITED ARAB EMIRATES, June 11, 2026 /EINPresswire.com/ -- [Migratum](#) Technologies Inc. today announced the public launch of its platform and mobile application — available on iOS and Android at [migratum.app](#) — marking the first deployment of a fully integrated identity and financial operating system built specifically for the world's migrants. Operational across five markets including the UAE, Mexico, Colombia, East Africa, and Central America, Migratum simultaneously names the category it has created:

The Identity and Financial Operating System for the World's Migrants.

304 million people cross international borders every year. Every time they do, their financial identity disappears.

The global remittance market moves \$905 billion annually — yet migrants pay an average of 6.36% in fees, a \$57 billion annual cost imposed on the population least able to afford it. The root cause is not a lack of financial products.

Every major fintech — Remitly, Wise, Majority, Western Union — has products.

The problem is that every one of those products assumes the user already exists in the financial system. They assume a passport. A bank account. A credit history. Migratum does not. Migratum starts with identity.



Jose Medrano - Founder of Migratum

The Migratum platform integrates three layers.

Migratum ID provides a sovereign, portable, biometric digital identity that does not depend on physical documents — verified in under 3 minutes, valid across borders.

Migrabank delivers remittances at 0.5-1.5% versus the 6.36% global average, microcredit, cross-border payments, and account activation for populations traditional banks refuse to serve.

MigraCoin is a fully collateralised regulated stable-value digital asset designed for migration corridors — aligned with [VARA](#), FSRA, SAMA, and QCB — and the interoperability bridge between national Central Bank Digital Currencies and the global population in motion.

"I met a man in Toronto named Daniel. He had been working for three months without a contract, had lost his passport during a move, and had no bank account. He was paying up to 12% in fees to send money home. He told me: I don't exist in any system. But I work every day. That was the moment Migratum became inevitable."

— Jose Guadalupe Lopez Medrano, Founder, Migratum Technologies Inc.

Today's launch comes after 14 months of development on initial capital of USD 500,000 — a level of capital efficiency that positions Migratum as one of the most capital-efficient fintech infrastructure platforms globally.

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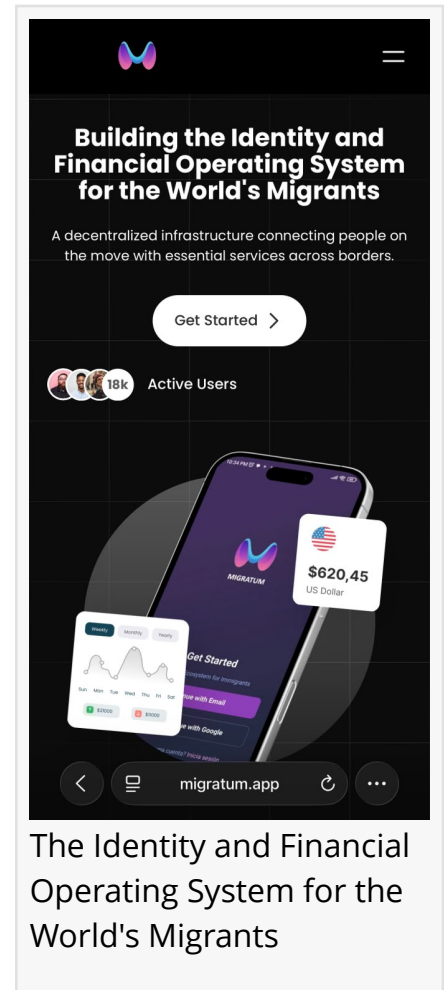
We are not competing with CBDCs. We are completing them. Every CBDC ends at a border. MigraCoin begins there.”

Jose Guadalupe Lopez Medrano, Founder, Migratum Technologies Inc.

With a team of 60 people including engineers, compliance specialists, and field operations staff, Migratum built its entire platform stack before raising a single dollar of institutional capital.

Platform Metrics at Launch

- 18,000 registered users — zero paid advertising
- 15,120 KYC-verified users — 84% biometric verification rate
- 14,760 active wallets — 82% activation rate
- USD 240,000 monthly remittance volume across five corridors
- 2,340 active microcredits — 91.6% performing



The Identity and Financial Operating System for the World's Migrants

- 60-person team built on USD 500,000 in 14 months

Migratum is in active engagement with leading global institutions including the International Organization for Migration (IOM), the United Nations High Commissioner for Refugees (UNHCR), CAF — the Development Bank of Latin America, and Mastercard's Financial Inclusion and Humanitarian Programs division. Government conversations are underway in the UAE, Canada, and Mexico.

Active government engagement is underway in the UAE, Canada, and Mexico, where technical architecture has been shared and pilot proposals have been requested.

The MigraCoin architecture addresses a gap no Central Bank Digital Currency has solved.

130+ countries are building or exploring CBDCs.

Every one stops at its border.

MigraCoin is designed as the interoperability layer connecting national monetary systems to the 304 million people who live and work across borders. Its regulatory architecture is aligned simultaneously with the Virtual Assets Regulatory Authority (VARA) in Dubai, FSRA in Abu Dhabi, SAMA in Saudi Arabia, and QCB in Qatar.

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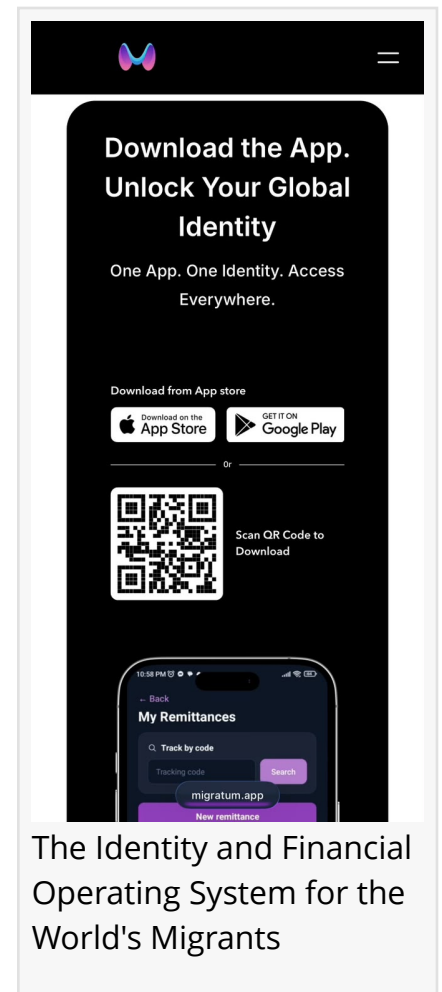
— Jose Guadalupe Lopez Medrano, Founder, Migratum Technologies Inc.

Migratum is currently raising a Phase 1 SAFE of USD 3.5M at a USD 40M cap to fund Canadian operational scaling and Dubai VARA establishment simultaneously.

The company is on a documented path to becoming the first VARA-licensed migrant financial infrastructure platform in Dubai — the city where 88% of residents are migrants.

About Migratum Technologies Inc.

Migratum Technologies Inc. is incorporated in Ontario, Canada and operates Migratum Artificial Intelligent Technologies in Dubai, UAE. Migratum is building The Identity and Financial Operating System for the World's Migrants — providing sovereign digital identity, regulated financial access, and essential services infrastructure for the 304 million people the global financial system was



never designed to serve. The [Migratum app](#) is available on iOS and Android.

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