

Xflow Announces Plans to Multiply Cross-Border Volumes 10x in the Next 18 Months

Category: Business

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Xflow, India's fastest-growing cross-border payments companies, today shared its intent to scale its processing volumes by nearly tenfold over the next 18 months. The company's expansion roadmap builds on strong momentum from Indian IT/ITES exporters, fintech platforms, and its recent RBI in-principle authorization for the PA-CB licence.



Anand Balaji, Co-Founder, Xflow

Over the last year, Xflow has seen increasing adoption from SMEs, enterprises, and fintech platforms looking for transparent, predictable, and compliance-first international payments. Businesses are increasingly moving away from legacy correspondent routes and opaque forex structures, opting instead for faster settlement, clearer pricing, and 24x7 support in compliance.

Xflow recently received in-principle authorisation from the RBI to operate as a cross-border online payment aggregator (PA-CB) – boosting its credibility as a regulated fintech for cross-border transactions.

*"What we are witnessing is not just growth in adoption – it's a fundamental change in how Indian businesses expect cross-border payments to work," said **Anand Balaji, Co-founder, Xflow**. "There is a new baseline for speed, transparency, and compliance, and exporters are no longer willing to compromise. Our goal over the next 18 months is to build the scale and infrastructure needed to meet this demand and enable better pricing and platform infrastructure to growing businesses."*

Exporters using Xflow report faster settlement times, multi-currency capabilities, and clarity on charges that previously impacted working capital and revenue planning. For many, the move has been transformational. A leading IT consultancy shared, *"Switching to Xflow gave us predictability we didn't have before. We know exactly what we're receiving and when it will land, and that reliability has helped us expand into two new markets this year."*

Xflow recently announced a new service called **"Compliance Desk"** to ensure seamless & stress-free compliance for exporters. Through this desk, exporters can outsource the complex compliance work related to foreign inward remittances. In parallel, Xflow recently launched FX AI Analyst, an AI-powered tool intended to help businesses with data-driven FX decisions. Through FX AI Analyst, companies can track USD/INR trends, get data-driven insights, and make informed currency conversion decisions – aimed at maximising returns per dollar for exporters.

Xflow's upcoming growth phase includes strengthening its global banking partnerships, deepening its FX intelligence engine, expanding corridor coverage, and investing in platform integration capabilities for marketplaces. The company emphasized that its scale-up strategy remains focused on reliability, compliance, and building the most trusted cross-

border infrastructure for Indian exporters.

About Xflow

Xflow is a leading cross-border payment platform dedicated to simplifying and securing international fund reception for Indian freelancers, SMEs, and global enterprises. Focused on transparency and speed, Xflow utilizes advanced API technology and institutional partnerships to deliver next-generation payment infrastructure.

Xflow's commitment to security and compliance is validated by its In-Principle Authorization from the Reserve Bank of India (RBI), ISO 27001, and SOC 2 certifications. All transactions on the platform are powered by the infrastructure of J.P. Morgan Chase, ensuring bank-grade safety and reliability. Xflow's mission is to empower India's digital economy by making global payments frictionless.

