Xflow Introduces Flexible Payment Solutions to Help SMB Exporters Navigate Global Trade Challenges

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Xflow, a leading cross-border payments fintech, today announced the launch of its new flexible, flat-fee pricing plans designed specifically for India's small and mid-sized exporters. The offering aims to help IT and ITeS businesses cut cross-border payment costs by more than half, gain greater control over foreign exchange (FX), and protect margins amid ongoing global trade uncertainty.

Anand Balaji, Co-Founder and CEO, Xflow

With shifting global trade policies and volatile FX markets, many Indian SMB exporters continue to lose 2-3% of their margins solely to payment fees. Most smaller companies also lack the know-how or negotiating power to secure better pricing or treasury features from traditional banks.

Xflow's new pricing model directly addresses these challenges. It introduces simple, transparent flat-fee plans that give businesses full visibility into their costs while letting them choose the model that works best for them.

"*Small businesses are often at the wrong end of the pricing curve and end up paying significantly higher fees per dollar than larger enterprises*," said **Anand Balaji, CEO and Co-**

founder of Xflow.

Xflow, recently received the RBI's in-principle authorization for a PA-CB license, is already trusted by over 12,000 freelancers and small businesses. The new plans are part of Xflow's mission to make global money movement simpler, smarter, and more affordable for India's growing export economy.

"*With our new plans, a freelancer can pay an all-inclusive flat fee of just USD 12 on a USD 2,000 invoice, and a small business can opt for a USD 20 flat fee on a USD 5,000 invoice – a structure that brings predictability, transparency, and cuts payment costs by more than half*," he further added.

The cross-border payment landscape is evolving rapidly in India and smarter businesses are latching onto better solutions to gain a competitive advantage in a tricky business atmosphere. Having said that, everyone, is hoping for friendlier global trade policies to return quickly.

About Xflow
Xflow – a leading fintech offering cross-border payments for SMEs (ITES & Funded Startups). Designed to eliminate inefficiencies in international transactions, Xflow offers a seamless, transparent, and fully compliant payment experience for businesses of all sizes – from freelancers and startups to large-scale enterprises. The company is currently servicing over 12,000 businesses & has processed hundreds of millions of dollars.

Founded by Anand Balaji, Ashwin Bhatnagar and Abhijit Chandrasekaran, Xflow simplifies global money movement with innovative solutions that ensure effortless international transactions, efficient currency conversion, instant settlements, and full regulatory compliance. Headquartered in Bangalore, India, Xflow is backed by Lightspeed, Square Peg, General Catalyst, and Stripe, providing a strong financial.