

Xflow Launches Compliance Desk to Simplify Cross-Border Payment Compliance for Indian Exporters

Category: Business

written by News Mall | September 25, 2025



Xflow today announced the launch of **Compliance Desk**, a managed service that allows Indian exporters to outsource the complex

compliance requirements tied to cross-border payments. With every foreign inward remittance involving bank-specific paperwork and regulatory steps, Compliance Desk centralizes and automates these workflows so exporters can focus on business growth instead of administrative overhead.



Anand Balaji, Co-Founder and CEO, Xflow

For Indian exporters, ensuring compliance with foreign inward remittances is time-consuming, fragmented across banks, and prone to errors. Compliance Desk standardizes the process across purpose codes, bank templates, and document formats, significantly reducing delays and back-and-forth with financial institutions.

The payment service operates through regulatorily compliant payment rails. Once the transaction is concluded, Xflow's partner bank (an authorised dealer 1 bank) issues an official payment advice. This document, available on the exporter's Xflow dashboard, supports the issuance of e-FIRCs, BRCs, or IRMs by the merchants' respective banks. Where additional paperwork is required, Xflow automatically provides bank-specific forms to streamline processing and proactively assists the exporters.

*"Managing compliance is essential, but it often takes time and energy away from growth," said **Anand Balaji, Co-Founder and CEO of Xflow**. "Every international payment comes with its own set of bank requirements, paperwork, and follow-ups. For exporters, this creates unnecessary delays and frustration, when their focus should be on building markets and serving customers. With Xflow's Compliance Desk, we bring together our technology platform, regulatory expertise, and hands-on support to make the entire process seamless. Our goal is to give exporters the confidence that compliance is taken care of, while they concentrate on expanding their business globally."*

This **initiative** builds on Xflow's recent FX AI Analyst launch, which helps businesses optimize treasury functions. Together, these solutions position Xflow as one of India's most comprehensive platforms for exporters navigating global payments.

One of Xflow's clients shared, *"The Xflow team provided exceptional support at every step of the process. Thanks to their guidance, we were able to get our eFIRC issued smoothly by our bank, without any confusion. Our experience with Xflow has been exceptional while moving funds from the US to India."*

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 foundation for long-term innovation.

