

1/ What if you never had to wait days for payments to clear? What if money moved instantly, whenever and wherever you needed it?

No delays. No middlemen. Just pure financial freedom.

This isn't some sci-fi concept. It's happening now with **PayFi**. Let me explain. 🧵

2/ What is PayFi?

At its core, PayFi is a solution that transforms how payments work.

Traditional finance relies on slow, clunky systems—days to settle payments, hidden fees, and limited transparency. PayFi flips the script.

Using **blockchain** and **stablecoins**, it ensures payments are:

- Faster 🕒
 - Cheaper 💰
 - More efficient 🚀
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3/ The world of payment financing is HUGE—worth over \$30 TRILLION.

Here's how it's currently divided:

- Credit cards finance \$16T in merchant payments.
- Trade finance enables \$10T in business transactions.
- Remittances help 1 in 6 families globally.

But these systems are slow and costly. PayFi is here to change that.

4/ What makes PayFi different?

Let's compare:

- **Traditional Finance:** Payments take days (T+3 or T+4).
- **PayFi:** Payments can settle the *same day* (T+0).

Imagine a world where businesses don't wait for funds to arrive. That's the power of PayFi.

5/ PayFi doesn't just fix the old system; it creates NEW possibilities.

Some examples:

- **T+0 Settlement:** Instant payments, even across borders.
- **Trade Financing:** Transparent, real-time risk management.
- **DePIN Financing:** Funding decentralized infrastructure like AI, energy, and networks.

This isn't just faster finance—it's smarter finance.

6/ Meet Huma Finance—the first PayFi network.

Huma powers PayFi with two key components:

- ① **Huma Protocol:** The core infrastructure that handles payment financing.
- ② **Killer Apps:** First- and third-party apps built on Huma, much like Google's YouTube and Play Store ecosystem.

This combo ensures funds are always accessible, secure, and efficient.

7/ What has Huma achieved so far?

Here's a glimpse of their milestones:

- **2022:** Won ETHDenver & raised \$8.3M.
- **2023:** Launched public beta & surpassed \$100M in liquidity.
- **2024:** Crossed \$2B in transactions, launched on Solana, and raised \$38M in funding.

Huma is paving the way for PayFi's future.

8/ Why does this matter?

Traditional finance is slow, opaque, and expensive. PayFi + Huma offer a modern solution:

- Instant payments.
- Lower costs.
- Transparent systems.

This is blockchain making a real-world impact. It's not just a vision—it's happening now.

The future of money is here. Are you ready to join it?