

# Build the trusted economic infrastructure for the AI age.

Cross-border governance infrastructure for AI-initiated transactions.

Smart · Safe · Accessible.

## COMPANY

MISSION	Build the trusted economic infrastructure for the AI age.
CATEGORY	Cross-border agentic AI commerce — governing AI-initiated transactions that cross jurisdictions, rails, or counterparties.
FOUNDED	2025
HEADQUARTERS	Albuquerque, NM, United States
REGULATORY POSTURE	Technology Service Provider. Not a Money Services Business. Does not hold customer funds.
FUNDING STAGE	Seed complete; pre-Series A
IP	Four patent-pending applications covering the platform's core operating methods.
ARCHITECTURE	x86 · zLinux · LinuxONE · z/OS
ECOSYSTEM	Nokia Network as Code · NVIDIA Inception · IBM Partner Plus. In active discussion with additional infrastructure providers, open-banking and data-connectivity platforms, national payment system operators, multilateral institutions, tier-1 correspondent banks, institutional liquidity providers, sovereign nations, and central banks.

## WHAT SETTLEVIA BUILDS

- **SettleVIA — the protocol (Smart).** Open-spec deterministic governance protocol. Domain-agnostic, rail-agnostic, jurisdiction-aware. The substrate every governed transaction runs on.
- **VIAVETO — the governance product (Safe).** Pre-execution gate evaluating agent-initiated actions against a structured obligation graph *before* execution. Verification → Execution → Trust → Oversight. Returns EXECUTE with a cryptographically signed governance token, or BLOCK with the unsatisfied obligations enumerated. Sub-10ms on cache hit.
- **VIASmartPay — the corridor surface (Accessible).** Cross-border governed remittance infrastructure deployed through payment-service partners. Brings the protocol to last-mile flows in priority corridors without exposing end users to the underlying obligation graph.

## WHO SETTLEVIA SERVES

**Cross-border first.** Payment service providers, financial institutions, mobile money operators, wallet providers, and enterprise treasury functions deploying AI-native workflows that cross jurisdictional or rail boundaries. Consumers are reached indirectly, through partner deployments of VIASmartPay — not by SettleVIA directly.

## REGULATORY TAILWINDS

- **EU AI Act.** High-risk classification triggers for AI-initiated financial transactions.
- **US Treasury FS AI RMF** (February 2026). 230 control objectives for AI in financial services.
- **Singapore IMDA Agentic AI Framework** (January 2026). Pre-execution checkpoint requirements for autonomous systems.
- **IMF / BIS.** Cross-border AI payments policy work in progress.

## ADJACENCIES

- **Not a payment rail.** Coordinates above existing rails; does not move value.
- **Not a screening service.** Consumes screening outputs as evidence inputs.
- **Not a model governance platform.** Governs individual transactions, not models as systems.

## TEAM

CEO	Ray Quintana <a href="#">in</a>	CFO	Ahmet Can Gunalp <a href="#">in</a>
CTO	Shawn McKenney <a href="#">in</a>	INT'L STRATEGY	Belem Tamayo <a href="#">in</a>
CAIO	Nick Williams <a href="#">in</a>	ENG LEAD	Quinn Maloney <a href="#">in</a>
COO	Jenae Wallin <a href="#">in</a>	PRODUCT LEAD	Blair Trahan <a href="#">in</a>
CSO	Steven Mikajewski <a href="#">in</a>	SR BACKEND ENG	Sergio Reyes
CMO	Davin Broadbent <a href="#">in</a>	HEAD OF GOV'T BUSINESS	HE Kelper Darroux <a href="#">in</a>