

IBTI

— A CINEMATIC EDITION · MMXXVI —



THE COVER STORY · VOL. III

Amir Fardghassemi

The architect behind the next era of global money movement.

IBTI

JOURNAL OF PEOPLE, CAPITAL & CRAFT

IBTI is a slow-read editorial title devoted to the builders shaping the coming economy — a periodical for readers who prefer conviction to spectacle, and substance to noise.

— Ibtissem Mannai · Founder

EDITOR-IN-CHIEF

Ibtissem Mannai

Editorial direction & cover story

FEATURED SUBJECT

Amir Fardghassemi

Founder & CEO, Jingle Pay

THE ISSUE

N° 03 · MMXXVI

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THE REGISTER

Contents.

Six chapters · one cover story · one issue.

i.	PRELUDE	04
A Letter from the Editor		
<i>On the quieter revolutions of our time.</i>		
ii.	THE COVER STORY	06
The Architect Behind the Next Era of Global Money Movement		
<i>On Amir Fardghassemi, and the discipline of building beneath the surface.</i>		
iii.	A PASSAGE	08
In His Own Words		
<i>Where regulation, infrastructure and conviction meet.</i>		
iv.	THE LEDGER	10
In Numbers — A Portrait of Scale		
<i>150+ countries. 99 currencies. Five billion in motion.</i>		
v.	THE INSTRUMENT	11
Product, Craft & the Anatomy of a Wallet		
<i>A closer look at the objects behind the ecosystem.</i>		
vi.	THE ENVOI	14
A Final Reflection & Colophon		
<i>A note on how this issue was made.</i>		

CH. I · PRELUDE

WRITTEN FROM

*Dubai — Autumn**November · MMXXVI*

A Letter from the Editor.

The most transformative changes in finance are rarely the ones that make the most noise. They do not always arrive as a new consumer app, a flashy interface or a headline-grabbing feature. Often, they happen behind the scenes — inside the infrastructure that allows billions of people and businesses to move, store and access money every day.

This issue was assembled around a founder who has chosen that quieter register. Amir Fardghassemi does not chase the surface of the industry; he works underneath it. What follows is a study of a builder — the discipline behind the decisions, the philosophy behind the platform, and the conviction that the greatest revolutions are often the ones happening where the world is not looking.

Read slowly. The infrastructure of finance is being rewritten in our lifetime, and the people writing it deserve more than a scroll.

Ibtissem Mannai,

Founder & Editor-in-Chief · IBTI

COVER STUDY

Amir Fardghassemi.

Founder & Chief Executive Officer of Jingle Pay — the founder profiled across the following pages, photographed for IBTI in autumn MMXXVI.

ON METHOD

Studio portrait. Available light, unretouched. A single frame chosen from a longer conversation.

THE FEATURE · AMIR FARDGHASSEMI

The Architect *of the next era.*

How one entrepreneur is quietly rebuilding the infrastructure of finance — creating a borderless financial ecosystem where trust, technology and access converge.

WRITTEN BY

Ibtissem Mannai

Editor-in-Chief

PHOTOGRAPHY

Studio Session

Autumn MMXXVI

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SECTION

Feature

Chapters i — vi

“The most transformative changes in finance are rarely the ones that make the most noise.”

— THE ESSAY BEGINS OVERLEAF



PLATE I · PORTRAIT N° 02

At Jingle Pay headquarters — where a decade of quiet infrastructure work is now visible to the wider industry.

CH. III

The Foundation *of a quieter revolution.*

His vision is not simply about creating faster payments. It is about redefining how the global economy connects. Today, Jingle Pay has grown into a global financial technology platform connecting consumers, businesses and financial institutions across more than 150 countries.

The platform supports over 99 currencies and processes more than US\$5 billion in annualised payment volume. Behind these numbers lies a broader ambition: to make global money movement simpler, more transparent, more inclusive.

But for Fardghassemi, technology has never been the destination. It has always been the enabler. While much of the fintech industry has focused on consumer experience, he has focused on solving the deeper challenges — regulatory alignment, infrastructure resilience, security and global connectivity.

Because in finance, convenience is only valuable when it is supported by confidence.

IN HIS OWN WORDS

“

The future of finance will not be defined only by speed. It will be defined by trust, accessibility and the ability to create meaningful financial connections.

”

Amir Fardghassemi

Founder & Chief Executive Officer, Jingle Pay

A PASSAGE

Excerpted from the conversation for this issue.

CH. IV

Building Trust *at Global Scale.*

The financial world is undergoing one of its most significant transformations in decades. Yet the fundamental question remains unchanged: can people trust the systems moving their money?

Traditional banking models are being challenged by digital-first platforms. Artificial intelligence is accelerating financial innovation. Consumers increasingly expect instant, seamless experiences regardless of geography.

For Fardghassemi, the answer to the question of trust lies in combining innovation with responsibility. *“Technology can create possibilities,”* he explains, *“but trust is what creates lasting institutions.”*

That philosophy has shaped Jingle Pay’s growth strategy — focusing not only on expansion, but on building the partnerships, regulatory foundations and operational capabilities required to serve millions of users globally.

What distinguishes Fardghassemi’s vision is that he does not view payments as an isolated transaction. He sees them as the foundation of economic participation.

For millions of individuals, particularly within global migrant communities and emerging markets, the ability to move money efficiently can influence opportunities, businesses and families. Faster, more affordable financial connections can unlock access to education, entrepreneurship and economic growth.

This perspective has shaped Jingle Pay’s mission from the beginning: removing friction from global financial interactions, and creating a more connected financial ecosystem.

MARGINALIA

The Ecosystem

Strategic collaborations include Mastercard, Western Union, MoneyGram, Network International and BOTIM — reinforcing Jingle Pay’s role within the evolving international payments landscape.

CH. V · THE LEDGER

In Numbers.

Jingle Pay, as measured in autumn MMXXVI.

I · GLOBAL REACH

150+

Countries connected through the Jingle Pay platform — a network spanning every populated continent.

II · CURRENCY CORRIDORS

99+

Currencies supported across consumer and institutional flows.

III · ANNUALISED VOLUME

US\$ 5 bn+

In annualised payment volume moved through the network.

IV · THE ECOSYSTEM

05

Strategic global partnerships — Mastercard, Western Union, MoneyGram, Network International, BOTIM.

Figures as disclosed by Jingle Pay for the IBTI cover story, autumn MMXXVI. Values approximate and subject to ongoing operational movement.

— THE LEDGER CLOSES —

CHAPTER V

The Instrument.

A closer look at the objects that carry the ecosystem into a customer's hand.



PLATE II · THE INTERFACE

Add funds. Send. Request. Split. The core movements of everyday money — reassembled into a single continuous surface.



PLATE III · THE CARD

The physical extension of the wallet — issued in partnership with Mastercard and Network International.

DESIGN NOTES

The product language is deliberately restrained. Type, motion and colour are used sparingly — a discipline more common to private banking than to consumer fintech.

Utility precedes ornament.

THE JINGLE PAY CARD

A physical extension of the ecosystem.



PLATE IV

Issued under global partnerships — a small, tangible expression of the alliance model that carries the platform.

The register of allies stands at right — five collaborations that shape Jingle Pay’s international reach.

A REGISTER OF ALLIES

The company it keeps.

A financial platform is only as credible as the institutions that stand alongside it. Jingle Pay’s ecosystem is deliberately assembled — each partner extending a specific capability of the network.

Mastercard

Global card issuance & acceptance.

I

Western Union

Cross-border remittance corridors.

II

MoneyGram

Global cash-in / cash-out network.

III

Network International

Regional payment processing.

IV

BOTIM

Consumer distribution at regional scale.

V

MARGINALIA

“Technology can create possibilities, but trust is what creates lasting institutions.” The company Jingle Pay keeps is, in this sense, a written record of that belief.

CHAPTER VI

The Future Belongs *to the Builders.*

In an industry often driven by constant reinvention, Fardghassemi represents a different type of founder — one focused less on short-term attention and more on long-term impact. His approach reflects a broader shift happening across fintech today.

The next generation of financial leaders will not only create products; they will build the underlying systems that allow entire economies to operate more efficiently. And that is where Fardghassemi believes the greatest opportunity lies.

The future of finance will not be defined by one app, one company or one technology. It will be defined by the infrastructure connecting them all.

As global finance continues its transformation, Amir Fardghassemi is focused on building the foundation beneath it — quietly, strategically and with the conviction that the greatest revolutions are often the ones happening where the world is not looking.

IN CLOSING

The most enduring institutions are the ones that outlast their own applause.

*The Cover Story concludes here.
The issue continues overleaf, with a final reflection.*



IN PARTING

A Final Reflection.

The industries that endure are built by those willing to work below the surface — patiently, without applause. This issue was assembled in that spirit, and closes in it.

A NOTE ON THE MAKING

Colophon.

A record of how this issue was written, set and closed — offered with the readers who share our belief in the long form.

THE EDITORIAL

Ibtissem Mannai

Editorial direction & cover story

THE SUBJECT

Amir Fardghassemi

Founder & Chief Executive Officer, Jingle Pay

PHOTOGRAPHY

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Made for IBTI, autumn MMXXVI

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THE ISSUE

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ON SOURCES

Interview material, all quotations and operational figures reproduced with the cooperation of Jingle Pay for this feature.

— ISSUE CLOSE —

*Assembled with intent. Set with restraint.
Read, we hope, with the same.*

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