

FX should disappear into infrastructure.

derien.io

Foreign exchange still assumes that every movement between currencies must become an individual transaction.

A buyer needs one currency. A seller holds another. An intermediary quotes a price. A spread is crossed. Someone is paid for standing between the two.

That architecture made sense when money lived in separate banking systems and monetary intentions could not see one another.

Programmable money changes that.

Stablecoins, autonomous agents and shared settlement environments make monetary intentions machine-readable. Once those intentions exist together, compatible obligations can be resolved before they become unnecessary individual FX transactions.

That is what derien is built to do.

We believe compatible intentions should resolve at mid without requiring a broker, market maker or spread.

And we believe that resolution itself should be free.

Resolution is free by design. derien will not charge a spread or execution fee for resolving compatible intentions. Charging for an unnecessary transaction recreates the problem we are trying to remove.

The analogy is VoIP.

Voice used to require dedicated telecommunications infrastructure and usage-based economics. Once voice became packets moving across general-purpose networks, much of that old economic structure stopped making technical sense.

We believe the same transition is beginning in money.

As currencies become programmable balances inside shared settlement environments, FX can increasingly become a resolution problem rather than a trading problem.

That does not mean every financial cost disappears. On-ramps, off-ramps, compliance, settlement infrastructure and banking still cost money.

But where compatible currency obligations can resolve directly, there is no fundamental reason to manufacture an FX trade simply so somebody can charge a spread.

derien exists to make that distinction real.

Our ambition is simple:

make FX disappear wherever technology makes FX unnecessary.
