



A Letter from Matt: Transforming Remitly with AI

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AI is reshaping our world at an astonishing pace, and on a scale as profound as the internet, the personal computer, or shift to mobile. This is a moment for Remitly to lead. To reimagine what's possible, and to bring urgency and creativity to how we work, how we serve our customers, and how we build our future with AI. Many of us are already seeing the incredible advantages and acceleration of our work with AI, and there's so much more potential ahead.

To create a stronger shared understanding of AI across our teams, here are a few perspectives to ground us in that are shaping our approach:

- **The world is changing.** AI is one of the most transformative technologies of our lifetimes. It's completely reshaping how we work, learn, and create.
- **The magnitude and pace of change is unprecedented.** We must learn in real time, experiment, and reimagine what's possible. With AI, we can unlock a new era of productivity, innovation, and human creativity.
- **AI opens endless possibilities.** AI gives us the opportunity to elevate our work and move faster toward our vision than we ever imagined. It may create some uncertainty, but with a growth mindset we can unlock more progress and potential than we ever thought possible.

To guide us forward, I'm sharing our AI principles for how we will approach AI intentionally and in service of our vision. These principles are designed to anchor the decisions we make, the risks we take, and the innovations we pursue.

Our Principles for AI

- **Our customers will always come first.** We will use AI to create meaningful outcomes for them, and we'll do it in ways that reflect our values, uphold their trust, and serve our vision.
- **We must reimagine what's possible.** We expect AI to transform every function and product domain. We will use AI to challenge assumptions, unlock new ways of working, and we'll do it better and faster than our competition and AI-native disrupters.
- **Taking initiative and learning are non-negotiable.** This will be our competitive edge. We will provide access to the best tools, along with time and support to grow, but it's up to each of us to learn and adapt. The learning curve may be steep, but the rewards are significant and can lead to the most impactful work of our careers.

You + AI is a multiplier

AI won't transform Remitly on its own. **We will.** Every one of us has a role to play in this transformation, and your curiosity, creativity, and drive will be what sets Remitly apart.

AI is no longer optional, it's essential. Those who use AI will outperform those who don't and that's the reality across every function as we continue to reimagine what's possible.

We're just getting started!

Matt

Co-founder and CEO, Remitly