



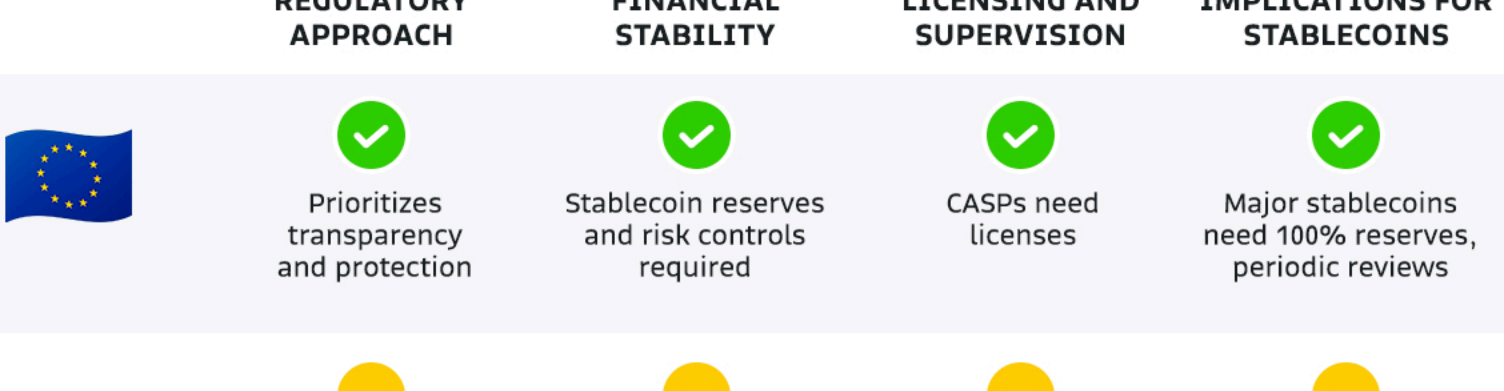
Welcome to the financial future with Bitso Business

EDITION #1

Feb 00, 2025












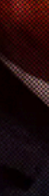


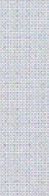

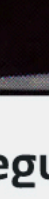
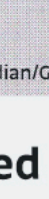
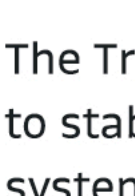




This edition takes you on an exciting journey through the trends and innovations that are reshaping business in Latin America. Get ready to discover how these advancements can be the key for your business to not only adapt but lead the way in an ever-evolving financial landscape.

We hope you enjoy this first edition!



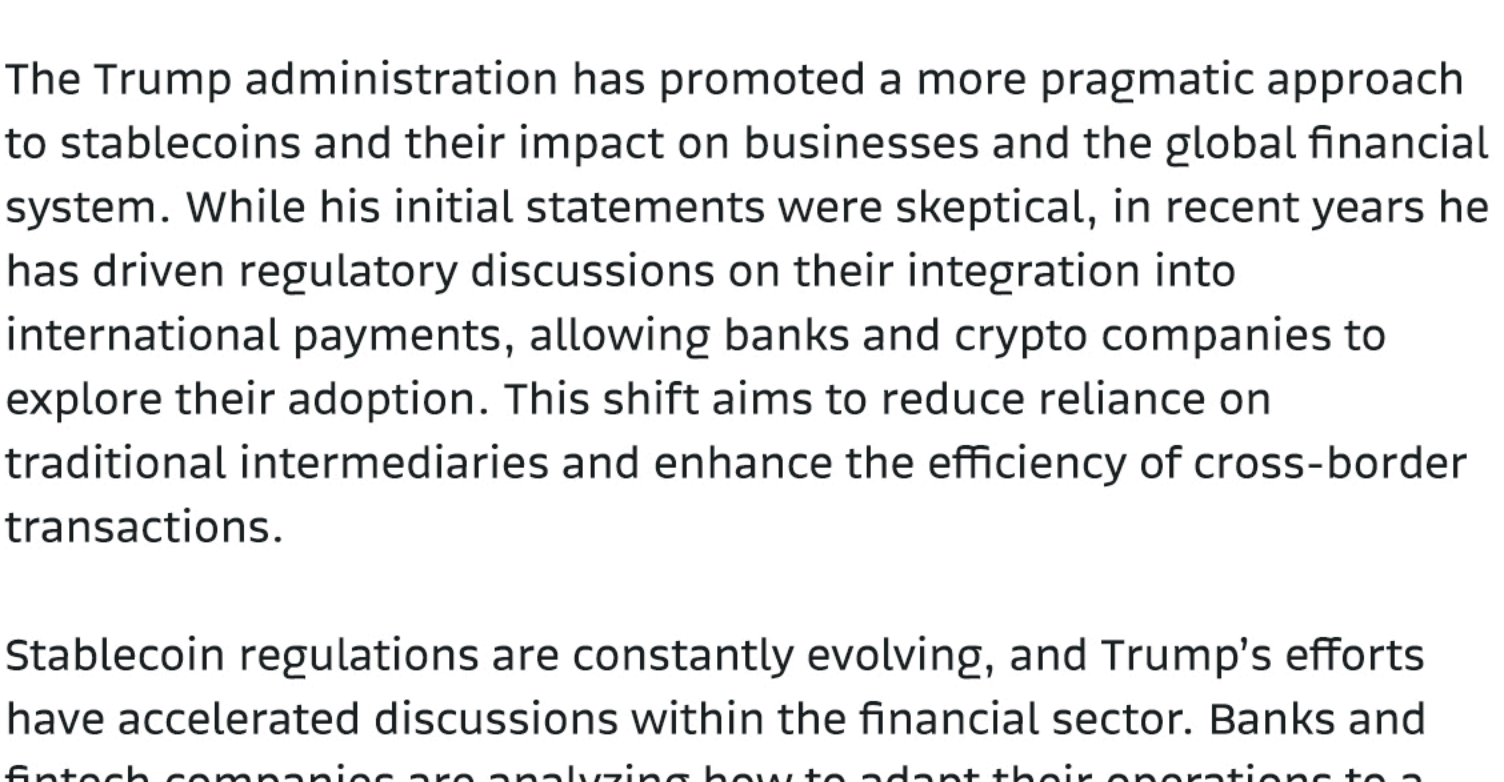
In a world where crypto-assets are transforming global finance, regulations play a crucial role in fostering adoption and ensuring security. The European Union's MiCA (Markets in Crypto-Assets) framework stands as a comprehensive model aimed at harmonizing the supervision of crypto-assets across the region.

However, in other key markets, such as the United States and Latin America—specifically Mexico, Brazil, and Argentina—regulatory approaches vary significantly, reflecting different priorities and levels of maturity. Take a look at this comparison with these Latin American countries.

	REGULATORY APPROACH	FINANCIAL STABILITY	LICENSING AND SUPERVISION	IMPLICATIONS FOR STABLECOINS
	 Prioritizes transparency and protection	 Stablecoin reserves and risk controls required	 CASPs need licenses	 Major stablecoins need 100% reserves, periodic reviews
	 Fintech Law regulates wallets & exchanges	 Stablecoin reserves limited; forex monitored	 Fintech licenses focus on SPEI & e-payments	 Stablecoins indirectly regulated, limited use
	 PIX drives stablecoin regulations	 Crypto integration rules in progress	 PIX PSPs need Central Bank licenses	 Stablecoins seen as payment tools; rules pending
	 Crypto viewed as inflation hedge; laws pending	 Inflation boosts stablecoin use; few rules	 No crypto licenses; fiat trade rules apply	 USDT dominates; minimal rules, rising oversight
	 SEC & CFTC handle cases; no unified rules	 Crypto firms face banking limits; weak stablecoin rules	 Licensing varies by state and asset type	 SEC oversees security-classified stablecoins



Cryptocurrency Regulation Since the Trump Administration



The U.S. digital asset regulation landscape has evolved significantly, with the Trump administration marking a pivotal shift.

The Trump administration has promoted a more pragmatic approach to stablecoins and their impact on businesses and the global financial system. While his initial statements were skeptical, in recent years he has driven regulatory discussions on their integration into international payments, allowing banks and crypto companies to explore their adoption. This shift aims to reduce reliance on traditional intermediaries and enhance the efficiency of cross-border transactions.

Stablecoin regulations are constantly evolving, and Trump's efforts have accelerated discussions within the financial sector. Banks and fintech companies are analyzing how to adapt their operations to a legal framework that ensures stability without stifling innovation. The prospect of establishing clear guidelines on the issuance and use of these digital assets has sparked interest in Latin America, where remittances play a crucial role in the economy.

While regulatory challenges remain, the adoption of stablecoins in remittances and international trade could bring benefits such as lower costs and faster payments. The market's evolution under this new landscape will depend on regulators' ability to balance legal security with innovation, providing businesses and users with a more efficient and accessible financial environment.

Learn more in:

[Electing Crypto Series: Trump's First 100 Days—The High-Roller Crypto Bet](#)

[Trump Administration Signals Shift in Crypto Regulation—What to Expect in 2025](#)

[Estados Unidos quiere llevar las stablecoins a su territorio, según el zar de criptomonedas de Trump](#)

Trump and the Remittance Landscape in Latam

Remittances to Latin America continue to grow, with Mexico receiving \$5.435 billion in November 2024, a 10.6% increase from the previous year. However, Trump's re-election raises concerns over policies like a potential 25% tariff on Mexican imports, which could disrupt trade and remittance flows.

Stricter reviews of the USMCA and tougher migration policies add further uncertainty. While these measures could impact millions relying on remittances, mass deportations remain unlikely due to the U.S. economy's reliance on migrant labor, particularly in key industries.

[Read the full report here](#)

Nubank Incentivizes Latin American Clients with USDC Rewards



Nubank, Latin America's leading digital bank, is driving stablecoin adoption by offering a 4% annual interest on USD Coin (USDC) balances of at least 10 USDC. This initiative enhances financial efficiency and security for both individuals and businesses.

By integrating USDC, companies can optimize treasury management, enabling faster, more secure transactions while reducing costs and volatility risks. Nubank's move strengthens confidence in blockchain-based financial solutions, positioning the bank at the forefront of digital asset adoption in Latin America.

Learn more in:

[Nubank se consolida como el banco digital más valioso de Latinoamérica](#)

[Si tienes USDC podrás recibir intereses en la wallet de Coinbase](#)

[Nubank-Lightspark partnership introduces 100M Latin American customers to the Bitcoin Lightning Network](#)

[Nubank recompensará a clientes de Latinoamérica que tengan USDC](#)

How Blockchain Can Reshape Cross-Border Payments in Latin America

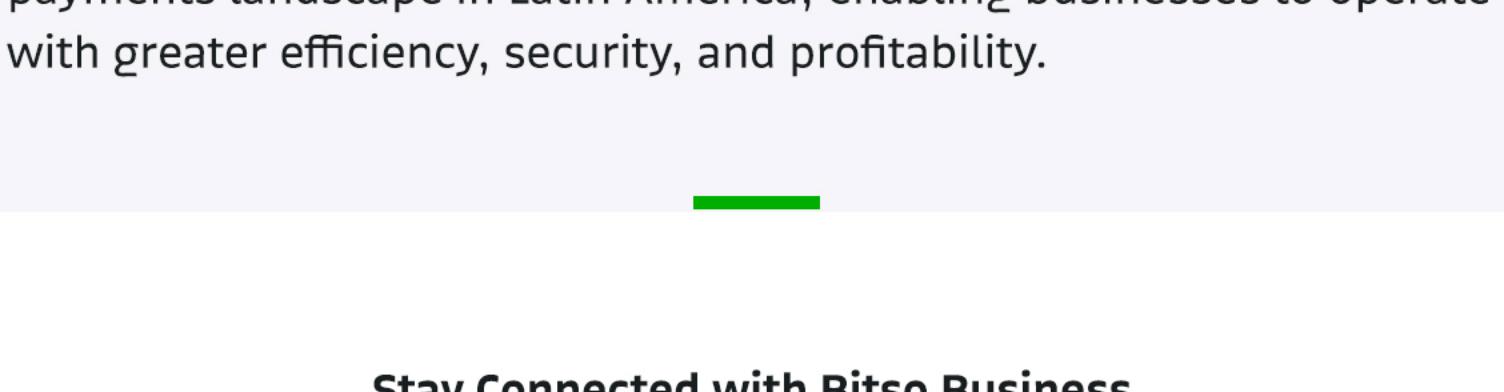
Latin America has the potential to lead in digital payments by integrating blockchain and stablecoins into cross-border transactions. These technologies can address long-standing financial system challenges, such as high costs, lack of transparency, and slow settlement times, making payments more efficient and accessible.

The Bitso-PCMI report projects the global cross-border payments market to reach \$292 trillion by 2030, with B2B payments growing to \$53 trillion.

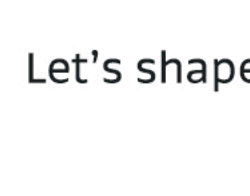
Regulation plays a key role in blockchain adoption. Countries like Brazil and Mexico are advancing regulatory frameworks, while Argentina and Colombia are exploring clearer guidelines to balance innovation and financial stability. Inspired by initiatives like MiCA in the EU, Latin America could establish secure and transparent rules for stablecoins, fostering trust in the financial ecosystem.

Over the next five years, the combination of blockchain, stablecoins, and clear regulations could position Latin America as a global leader in digital payments. Businesses embracing these technologies stand to optimize treasury management, lower costs, and gain access to a faster, more efficient financial infrastructure.

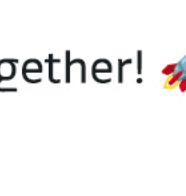
[Read the full report here](#)



A Brazilian logistics company optimized its international payment flows by integrating blockchain and stablecoins into its operations. The impact was immediate:



Payment time reduction:
From 5 days to less than 10 minutes per transaction.



Transaction cost savings:
~45% in banking fees and commissions.



Improved traceability:
100% real-time visibility of payments.



Liquidity optimization:
Elimination of pre-funding in foreign accounts.

Blockchain vs. Traditional Systems

	Traditional System	Blockchain & Stablecoins
Settlement Time	2-5 business days	Seconds - minutes
Transaction Costs	1.5% - 3%	0.5% - 1%
Traceability	Limited, intermediaries	Transparent, real-time
Security	Fraud and error risk	Immutable blockchain record

Benefits for Key Sectors

- Logistics: Faster and more efficient international payments.
- Fintech: Lower costs and simplified regulatory compliance.
- International Trade: Optimized liquidity and reduced foreign exchange volatility exposure.

Blockchain-based solutions are transforming the cross-border payments landscape in Latin America, enabling businesses to operate with greater efficiency, security, and profitability.

Stay Connected with Bitso Business

Want to learn more about how blockchain can revolutionize your payments? Contact our sales team today and discover tailored solutions for your business. Get in touch with us, contact our sales team and stay updated with the latest news and insights.

[Contact us](#)

Let's shape the future of payments together! 🚀