

## FROM LATIN AMERICA TO GLOBAL SUCCESS

### LATAM PAYMENT EXPERTS

**YOU KNOW THE INDUSTRY DETAILS**

**WE KNOW THE LOCAL REALITIES**

This isn't just a motto—it's the foundation of our success. epag offers an all-in-one solution that handles regulatory complexities, aggregates multiple acquirers and banking partners, and supports high-risk, high-volume industries with competitive rates.

We take on the heavy lifting of payment processes, so you can focus on what matters most—your business. As a trusted partner for payment aggregators, we complement, never compete, making us the ideal ally for seamless global growth.

## ...IN THIS EDITION

**PAYMENT  
ORCHESTRATORS**  
who are they?

**TRAVEL INDUSTRY VS  
BRAZILIAN PIX**



PIX is a Brazilian payment method used by 82.5% of the Brazilian population and it reached the travel industry - So what to you need to know about it?

**EVENTS  
HIGHLIGHTS**



ATPS Travel and OTAS event a Great surprise , you cant miss the next edition



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[www.epag.com](http://www.epag.com)

# Carry the Load or Invoke the Force?

**YOU KNOW THE INDUSTRY  
DETAILS**

**WE KNOW THE LOCAL  
REALITIES**

As the introduction suggests, many businesses rely on payment intermediaries to keep transactions smooth and stress-free. These behind-the-scenes heroes—payment orchestrators and gateways

move money from payers to processors and finally to merchants. Their secret to survival? Taking a teeny-tiny bite of each transaction.

Now, you might be wondering, “Why pay for this service? Can’t I just go straight to a card scheme?” Fair question! But let’s walk through this.

Picture your IT team hard at work, developing your product or fixing a gnarly bug. Suddenly, you need to add a payment method. Which task gets priority? Now crank up the challenge: instead of just Visa, you want Mastercard, plus 140+ alternative payment methods (APMs), as Epag offers.

Multiply that by the countries you want to reach, each with its own jungle of rules and regulations.

Single  
Integration  
Coverage

140+ APM's partners  
477.378 points of sale



Before you know it, your IT team is buried under a mountain of complexity, and what started as a simple payment integration has become The NeverEnding Story.

Enter fintechs like epag. We do the heavy lifting by connecting you to a massive network of local and international payment methods—with full compliance for every country—under a single integration. Expand globally, run your business remotely, and your customers will feel like they’re dealing with a local pro—even if you're miles away.

So, would you rather let payment experts carry this load, or channel your inner Jedi and take it on yourself? If it’s the latter—may the force be with you... because you’ll need it! 😊

**Effortlessly Grow Your Business  
Globally Without a Local Entity**  
GET IN TOUCH



# The Ultimate Payment Alliance

**Payment orchestrators** are the next evolution of payment gateways, offering smart routing to select the best processor based on cost, availability, or split payments. At epag, we collaborate with these experts, combining their routing knowledge with our own expertise and access to countless local and international payment methods—all through a single integration. Together, we deliver unmatched LATAM coverage and domain expertise, simplifying global payments



Think of it like The Hitchhiker's Guide to the Galaxy: orchestrators navigate the payment universe, while epag acts as the universal connector, streamlining everything behind the scenes. With overlapping roles and expertise, orchestrators often leverage epag's infrastructure to expand their networks and enhance their services. Together, we create smarter, seamless solutions in the complex universe of payments.

## TRAVEL INDUSTRY VS BRAZILIAN PIX

Pix is revolutionizing travel payments, and epag's Pix Turismo takes it global. Now, Brazilian travelers can use Pix to pay for travel amenities—hotels, tours, tickets—anywhere in the world. It's faster, cheaper, and eliminates hefty credit card fees or cash exchange hassles.



For merchants, Pix Turismo offers a seamless, fee-free way to accept payments from Brazil's booming traveler market.

With Pix leading Brazil's payment revolution and new features like installments on the way, epag ensures businesses worldwide can tap into this opportunity.

*"...PIX is a Brazilian payment method used by 160 million people, where 71.5 million Brazilians had been included in the financial system through Pix."*

**[Do you want to learn more about  
PIX TURISMO?](#)**



# EPAG ON TOUR



Events  
Content  
**Connections**

**ATPS 2024** in Chile was the leading event for payments and fraud prevention in the global Airline & Travel Industry. Bringing together experts and innovators, the conference explored cutting-edge solutions, from alternative payment methods to advanced fraud prevention strategies, shaping the future of travel. A truly enlightening experience for all attendees!

## EVENTS HIGHLIGHTS ATPS Chile



"...Great surprise , you cant miss the next edition"

Yonathan shared his expertise, sparking an engaging discussion that felt like a chat among peers. The atmosphere highlighted the travel sector's resilience and the transformative role of alternative payment methods (APMs) and instant payments.

The event closed on a high note, showcasing a bright future for travel—and epag is proud to be part of this journey!

[Want to learn more? Reach out to Yonathan—he'd love to chat!](#)

**Why Latin America?**

- Fast growing online population with potencial 500M+ internet users
- 40% of Latin America's population uses alternative methods instead of traditional payment.
- Travel yearly growth rate 12.7%. The RPK increased around 10.1%.
- Latam represents 8.4% of the global air traffic approximately 732.4M passengers in 2023

THE WORLD BANK Data source

**ATPS LATAM 2024** epag.com

**UATP** **Events**

