

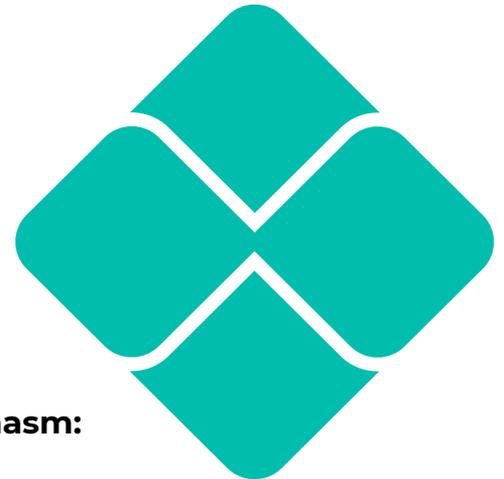
PIX: THE NEW STANDARD FOR GLOBAL BUSINESS IN BRAZIL

Strategic Insights for Financial Leadership

THE BRAZILIAN PARADOX

If your financial strategy still treats Brazil as a credit card-first market, you are operating on outdated intelligence. Since its launch by the Central Bank of Brazil, the instant payment system. PIX has moved from a fintech innovation to the undisputed backbone of the Brazilian economy.

As of early 2026, PIX has reached over 95% of the adult population, serving more than 178 million users. It is no longer a "niche trend" it is the standard.



The Contrast in Numbers

The disparity between traditional rails and PIX is now a chasm:

Market Scale: In 2025, PIX processed an estimated USD 6.7 trillion in transactions, a 34% increase year-over-year.

Volume Velocity: The system now handles over 8 billion transactions per month.

The Penetration Gap: While PIX reaches nearly every banked adult in the country, international credit card penetration remains stagnant at approximately 6.5%.

Universal Adoption: PIX is used for everything from peer-to-peer transfers to person-to-business payments, confirming it has become the default way Brazilians pay for goods and services.

New Frontiers: PixTurismo enables international usage, while PIX Automático brings recurring payments into the PIX ecosystem.



THE CFO'S EDGE: WHY PIX IS A CASH FLOW ENGINE

For international merchants, moving from cards to PIX isn't just a user experience improvement; it is a fundamental shift in Liquidity Management and Profitability.

1 -The Liquidity Revolution (T+0 vs. T+30)

In the traditional Brazilian credit card market, receivables typically settle in **28 to 30 days**. This creates a massive working capital gap for global businesses.

- **The PIX Advantage:** Settlement is instant. The moment the user authenticates, the transaction is finalized.
- **The Impact:** Real-time reconciliation and immediate capital availability for reinvestment or repatriation.

2 -Eliminating the "Salty" Fees

Credit card transactions in Brazil carry high interchange fees, acquirer markups, and fraud-prevention costs that often total 3% to 5% per ticket.

- **The PIX Advantage:** By bypassing legacy card rails, processing costs can be reduced by up to 80%
- **The Impact:** The math is simple: the less your customer pays in payment overhead, the more they buy. Lower costs drive higher conversion and a higher average ticket size.

3 -Near-Zero Chargeback Risk

Card-not-present fraud is a significant liability in Latin America. PIX transactions are "push-payments" authenticated by the user's bank, often via biometrics.

- **The Impact:** Once a payment is made, it is final. This virtually eliminates "friendly fraud" and the administrative nightmare of chargeback disputes.

THE FUTURE IS AUTOMATIC

We are now entering the era of PIX Automático (Recurring PIX) and PIX por Aproximação (Contactless). These features have moved PIX into the final strongholds of the credit card: subscriptions, utilities, and high-frequency in-store retail.

For the first time, person-to-business (P2B) transactions have surpassed peer-to-peer transfers in total volume. This is no longer a tool for sending money to friends; it is how Brazil buys from the world.

UNLOCK GROWTH IN BRAZIL AND LATIN AMERICA

Latin America is evolving into a landscape of high-speed payment ecosystems. The companies that adapt early are the ones that win.

The good news? You can unlock your business and expand into the region without a local entity, without a local bank account, and without investing capital upfront.



**You are one click away from Latam
into one of your strongest global markets.**

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