PCMI Payments Coffee Chats

Panel discussions with senior industry voices

The New Cross-border Paradigm: Stablecoin real-world use cases

From PCMI Global Payments Megatrends



July 2026

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PCMI Payments & Commerce Market Intelligence

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The Global Payments Story in 2026:

More Rails, More Intelligence, More Fragmentation

1. **Multi-rail world: The battle for micro transactions intensifies**
2. **AI Becoming the Gateway to Commerce**
3. **Cross-border is fragmenting with growing intra-regional flows**
4. **The great acquiring unbundling – Emergence of acceptance ecosystems**
5. **B2B payment modernization and strategization**

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Guest speakers



Mijail Popov
Sr. Analyst
PCMI



Hector Ramirez
Head of Sales
bitso business

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Stablecoins are redefining the way money moves

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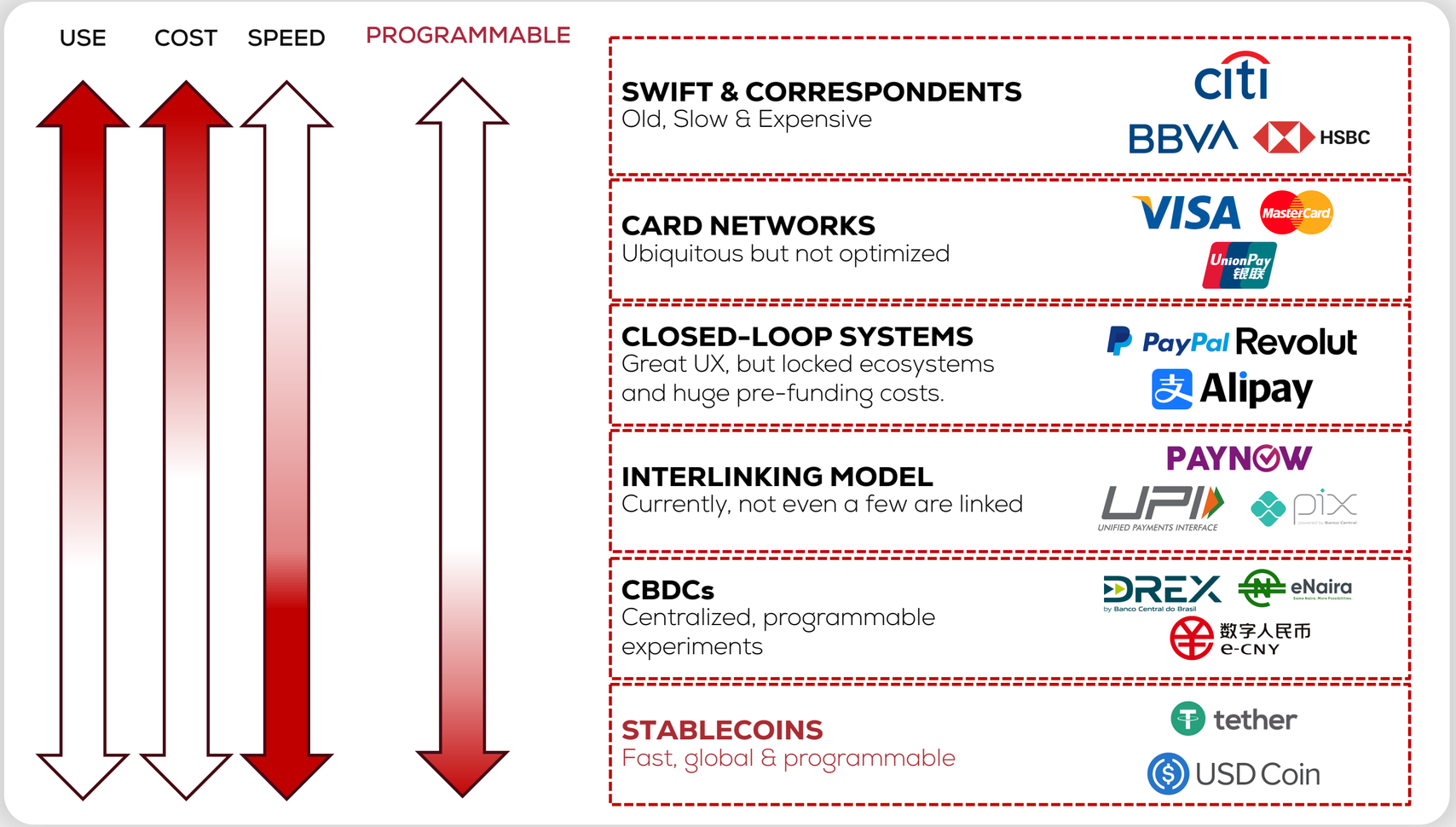
From SWIFT to Stablecoins: The Shift in Money Infrastructure

How new rails and intelligent automation are redefining global money movement

$33T

Stablecoins processed over $33T in 2025 – surpassing Visa and Mastercard combined.

Programmability means embedding rules into payments, like automating when and how money moves.



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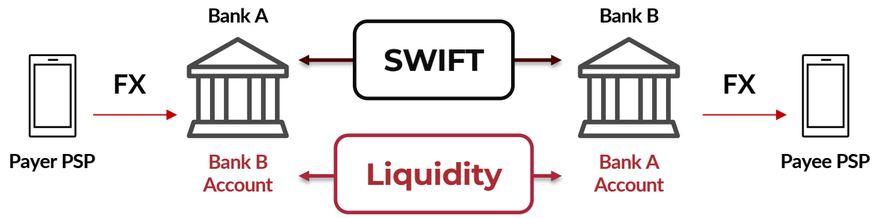
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Not only B2C: The Opportunity in Global B2B Payments

How stablecoins are turning idle capital into an engine for real-time treasury.

Unlocking Trapped Liquidity



$27T estimated in dormant accounts (nostro/vostro)

kraken bitso business CIRCLE PAXOS

Stablecoins solve this by enabling:

- Instant, global settlement **without pre-funding** accounts.
- **Reduced costs** - banks charge $14–$150 per $1,000 in transfers.
- Capital **efficiency**, freeing trapped working capital.

New use cases:

- Treasury teams earning yield on idle balances via tokenized T-bills.
- Conditional payments: Release funds only when goods arrive.
- Real-time cross-border payroll, supplier payments, and internal liquidity sweeps.

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Source: "Stablecoin Payments The Trillion Dollar Opportunity" Keyrock 2025

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New Monetization Models for Financial Institutions

Six Ways to Monetize Stablecoins

Six New Revenue Streams for Financial Institutions Using Stablecoins

Transaction Fees & FX Spread Capture

Banks can profit from stablecoin payments by charging transaction fees and capturing FX spreads

Custody & Wallet Services

Banks can unlock new revenue by offering custody and wallet services for stablecoins

Embedded Payments & APIs

Banks can generate revenue by integrating stablecoins into payment systems charging for API access, settlement, and integration

Issuing & Interest from Tokenized Deposits

Banks can issue their own stablecoins to earn interest on deposits.

Treasury & Liquidity Solutions

Banks can offer B2B treasury platforms to help businesses manage stablecoin liquidity and payments.

Regulatory Advisory and CaaS

Banks can be compliance partners for stablecoin issuers and fintechs by offering regulatory advisory and "compliance-as-a-service"

These models are being adopted by FI of all sizes – not just crypto-native firms.

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LAC: Which infrastructure will move faster? Stablecoin, wallet integration, or domestic RTP schemes?

Wallets

No cross-border connectivity



Domestic RTP

Very early days/ Still scaling

pix powered by Banco Central

Bre-B

SPEI

Stablecoin

Highly fragmented / Unclear regulation

FélixPago

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VIAMERICAS + CIRCLE

tribal +

ripio +

WORKANA deel.

remote

CIRCLE + pix powered by Banco Central

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The New Financial Infrastructure

Stablecoins in the Corporate World



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Cross-Border Payments: The Most Compelling Case

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Cross-border

International B2B payments are the use case with the highest immediate ROI for stablecoins in the corporate world. A company in Mexico paying a supplier in Europe or Asia faces: the bank's exchange rate spread, a SWIFT fee, a correspondent bank fee, a 3-5 day delay, and total opacity of the process.

With stablecoins: the payment leaves the corporate wallet, travels across the blockchain network, and reaches its destination in minutes, with fees of fractions of a cent, complete on-chain visibility, and 24/7/365 availability.

The Latin America–US–Europe corridor is today one of the most active in the adoption of stablecoins for corporate payments.



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Traditional Banking vs. Stablecoins: A Direct Comparison

Dimension	Traditional Banking	Stablecoins
Settlement Speed	T+2 to T+5 (business days)	< 5 minutes (24/7)
Average Cost	6–10% of amount	< 0.1% of amount
Operating Hours	Monday–Friday, banking hours	365 days, 24 hours
Intermediaries	3–7 correspondent banks	0 intermediaries
Transparency	Opaque, no traceability	On-chain auditable
Access	Requires approved bank account	Digital wallet only
Programmability	Not available	Native smart contracts

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The real cost of international payments

Average sending cost by corridor (% of amount)

The World Bank reports that the global average cost of international remittances and B2B payments remains between 6% and 8% — well above the 3% target set by the UN SDGs for 2030. Corridors to Latin America are consistently more expensive than the global average, with some countries exceeding 10%.

Costo % por corredor: Tradicional vs. Stablecoins

Fuente: Banco Mundial 2024 – Remittance Prices Worldwide (Issue 50, June 2024)

Corredor	Traditional Remittance Cost (World Bank 2024)	Stablecoin Transfer
US → Mexico	~4–6% del monto enviado	<1% del monto enviado
US → Colombia	~5–7% del monto enviado	<1% del monto enviado
US → Brazil	~6–8% del monto enviado	<1% del monto enviado
US → Argentina	~6–9% del monto enviado	<1% del monto enviado

Cost % by corridor (MX, CO, BR, AR vs. stablecoins) — Source: World Bank 2024

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The world's largest institutions already operate with stablecoins. The question isn't whether to adopt them — it's when.

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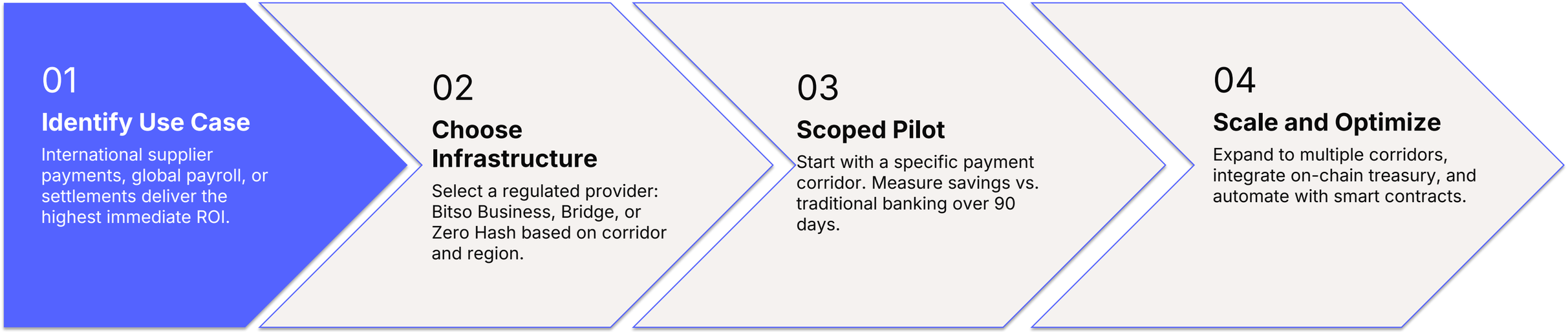


The Path to Adoption

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Enterprise Adoption Roadmap



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Why Bitso Business?

Bitso Business is the financial infrastructure designed for companies operating in Latin America that need to move money efficiently, securely, and in a regulated manner between emerging markets and global economies.

Regulated in Latam

Registered with CNBV in Mexico, the Central Bank of Brazil, and authorities in Colombia. Top-tier AML/KYC compliance.

Key corridors

MXN, BRL, ARS, COP ↔ USD. Direct access to local rails: SPEI, PIX, PSE, and integrated SWIFT.

API-first

Integration in days, not months. Robust SDK to automate payments, settlements, and treasury from your existing ERP systems.

Institutional support

Dedicated account managers, defined SLAs, and guaranteed escalation. Experience with more than 1,000 companies across the region.

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Thank You



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See you next time on...

August 19th

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