



Latin America Showcase

Streamlined Secure Interoperability

Clear Purchase

*Micro Payment Rails
for Developing Countries*

Latin America Specifics

- Government Infrastructure, eg. PIX in Brazil
- High Smartphone Adoption Rate, and QR Codes
- High volume of International Remittances from the USA.

Desired Solutions

- Transfers between Mobile Wallets & Banks.
- International Remittances from USA.
- Purchases with Purchase Guarantees.

#1 - Secure Interoperability

Mobile Wallets and other FIs are Closed Systems.

- Connect Mobile Wallets together - a Hub in a Wheel.
- Connect to Neobanks & other Financial Institutions.
- Connect to Micro-Lenders (MFIs) cutting costs
- Complex: Connect to Conventional Banks.
- Funds Transfers - fast, easy & cheap.

#2 - International Remittances

Currently Slow & Costly.

- Connect to Exchanges for instant currency exchange.
- Between Latin American Countries: Trade & Travel.
- From Family in the USA.

#3 - Micro-Purchases

*Purchases are Complex Transactions
with Staggering Risks: Payment Fraud [\$25b/year]*

- Cards: 20-35¢ minimum transaction fee.
- Clear Purchase IP means no minimum transaction fee.

#4 - Integrated Dispute Resolution

*What do you do if you buy something, and later
receive an empty box or the wrong product?*

- Purchase Guarantees are essential.
- Debit Cards: do NOT offer Purchase Guarantees.
- Credit Cards: leave the work for the Banks/FIs.
- Key: Dispute Resolution managed by Clear Purchase.



People

- Transfer funds to anyone
- Auto bill pay to anyone
- Easy instant Payroll
- Purchases with Guarantees and Dispute Resolution
- Instant transfers from family in the USA

Non-Profits

- Instant international transfers
- Guaranteed reach destination
- Track Everything

Micro Lending

- Cheaper Micro-Credit
- Build Credit History
- Track Everything



*Partnering with CloudPro
for Integration*



Nick Brown

Uniquely Qualified

Technical Expert Payment Infrastructure

- Built Visa's Global Debit Card System (1996)
- Written Data Security Standards for the Payment Industry
- Written Patents around Secure Payment Networks
- Author: [Payment Infrastructure Glossary™](#)



Clear Purchase

Secure Payment Switch
10¢ Micro-Purchases
Integrated Dispute Resolution

- Unique IP: System/Transaction security
- Pilot being arranged for The Bahamas
- Possible SF/Cal Wallet for Undocumented
- Quick expansion into Latin America
- Simultaneous expansion into Africa