

# High risk insider

Let 's Unfold

payments insights you can trust

#### also in this edition...

#### **Recurring PIX**

The Central Bank of Brazil has announced "automatic" Pix . What else you should know?

### **APMs**

...evolutionize Latin America's payments, empowering financial inclusion.

### **Events**

### **TES 2025**

Is Coming -With unparalleled opportunities for partnerships it is a must-attend for the industry

### FROM LATIN AMERICA TO GLOBAL SUCCESS

**LetPay** started with a clear mission: to offer local payment solutions across Latin America, **filling the gap where credit cards fall short**. By addressing the unique needs of underbanked regions and providing accessible options, LetPay carved a niche in the market, paving the way for its global expansion.

Your payment solution for Latin America

Letpay

### HIGHLY SPECIALIZED VERTICALS

Growth in the adult online industry comes with unique payment challenges, especially in managing cross-border transactions. global leaders

With payments being outside their core expertise, these businesses rely on LetPay's tailored



To navigate complex international transactions, ensuring secure, seamless, and compliant payment processing worldwide.



🐉 BET Aff Ornga Cana 🤉 betway 📶 Careto Aff Ornga Cana 🖓 Cupid Media



# Fast Track to Success

Not long ago, Latin America's payment options were limited. LetPay stepped in, enabling foreign companies to access local payment solutions without requiring a local entity.

Through a single integration, LetPay offers a server-to-server API, multi-country coverage, multi-currency support, ID validation, and access to **140+ APMs across 477,378 points of sale, simplifying cross-border transactions**.



**Coverage Expansion** - Thanks to our clients, LetPay expanded from Brazil to Mexico, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Honduras, Panama, and Peru, with even more countries on the horizon for 2025.

Here's to growing together!

### HIGHLY SPECIALIZED VERTICALS

**Growth and payment challenges** go hand in hand for the online adult industry. With highrisk classification, fraud, cross-border transactions, and compliance hurdles, reducing risk while supporting Latin America's 15% growth rate requires the right payment partner. It's no coincidence that global leaders trust us.

At last year's TES, our Global BDM, Yonathan Ospina, revealed how to overcome these challenges while driving real growth. Contact him at yonathan.ospina@epag.com to get a copy of his presentation "The Five Secrets to Unlock LATAM." and learn why we're the trusted choice



**Every** notable publication about payments must mention **PIX**, Brazil's instant payment system that has revolutionized transactions. With over **82.5% of the population** using it, PIX stands as the country's most critical payment method.

**Spotlight Pick** 

DicPay

### What's Next: Recurring and Installment Payments

Letpay

Set to launch in **June 2025**, the highly anticipated **Recurring PIX** will enable automatic payments for up to **60 months**. In the meantime, some institutions are offering manual scheduling to mimic this functionality. It's important to note that **clients can cancel future payments** in both scenarios.

Additionally, the **Installment PIX** will allow payments to be divided into **24 months**. While similar to the recurring feature, concerns arise regarding payment security for merchants, as the only risk mentioned by Banco do Brasil is client default.

### PIX: Leading the Way

PIX continues to expand its versatility with innovative features, solidifying its position as the cornerstone of Brazil's payment landscape.

### HIGHLIGHT OF THE MONTH

You already know that we support a wide range of Alternative Payment Methods (APMs). And now, we're excited to announce that **PicPay** is part of our offerings!

### What makes PicPay special?

- 36 million users transacting daily
- 57 million active accounts
- BRL \$ 13 billion (USD 2.24 billion) in monthly transactions
- 22% market share as Brazil's leading payment initiator

If you haven't enabled this APM yet, we highly recommend reaching out to our <u>BDM</u>, to get started!





Mark Your Calendars!

### **UPCOMING EVENTS - TES**

## Why TES Affiliate Conferences is a Must-Attend Event?

Everyone in the adult market knows the value of attending events whether it's to expand your network, share drinks with friends, or discover the latest industry trends.

As mentioned earlier in this newsletter, last year we had an incredible experience at TES Affiliate Conferences, reconnecting with partners and building new relationships. This year, our expectations are just as high!



Planning to attend the TES Affiliate Conference in Sevilla? So are we!

Let's make the most of it—how about we meet up?

Let's have a chat https://letpay.co/#contact-us

Still undecided? These impressive numbers might help you decide:

- 2,000 participants
- 200+ exhibitors
- 75+ speakers
- Delegates from 80+ countries

For more information and to register, visit: <u>TES Affiliate Conferences Registration</u> We'll see you there!

We hope you enjoyed our newsletter! If you have article suggestions or feedback, we'd love to hear from you.

Visit us at www.letpay.com