MXN→USD

Q1-Should Wise open this route?

Here's the business case.

$1.3B

MXN→USD Outbound Remittances

Source: Banxico 2024

- Market sizing anchored to Banxico data
- No major digital competitor on this route
- Two addressable segments with measurable TAM

Why MXN → USD?

Three structural forces create a compelling, under-served corridor

$64B+

USD→MXN backroute

Proven corridor familiarity

The USD→MXN corridor is the world's largest bilateral remittance corridor — deeply established cross-border P2P habits reduce adoption friction for the reverse route.

Source: World Bank 2024

$400B+

bilateral trade

B2B structural demand

Mexico is the USA's #1 trading partner (2023/24, surpassing China & Canada). Mexican importers, royalty payers, and supplier invoices all require MXN→USD regularly.

Source: INEGI / US Census Bureau

900K+

registered US expats

B2C expatriate demand

~900K American expatriates living in Mexico have USD obligations (mortgages, insurance, tuition). Actual estimates reach 1.5M including non-registered residents.

Source: INEGI / US Social Security Admin.

⚡ COMPETITIVE WHITE SPACE

No major digital competitor on MXN→USD (PF/B2C) — Remitly, XE & WorldRemit absent. Revolut: limited. Only Global66 competes digitally.

→ First-mover advantage is available NOW

How Big Is the Market?

Primary approach anchored on Banxico; fallback via use-case composition

✅ PRIMARY APPROACH — Banxico source of truth

$1.3B	× ~0.6%	= $7.8M	$2–5M
Banxico Outflows	**Wise take rate**	**Revenue Universe**	**Addressable TAM**
Total MXN→USD outbound (2024)	FY2024 Annual Report avg. 0.62–0.67%	Ceiling if Wise captured 100% of corridor	30–60% addressable share; updated post-soft-launch compliance clearance

📌 *Note: addressable share (30–60%) depends on compliance clearance post-soft-launch. Range will be tightened with Banxico monthly series for H1 2025.*

🔄 FALLBACK APPROACH

Bottom-up via use-case composition (when Banxico granularity insufficient):

Volume of MX imports from USA — Recurring
→ share paid via transfers + take rate

~900K B2C ARPU (American expats) — Semi-recurring
(benchmarked from similar routes)

Trade & B2B activity proxy — Structural
Estimates recurring B2B payment flows

Why this works:

- Banxico provides most granular, central-bank validated data on MXN outflows
- Fallback triangulates B2B + B2C independently — avoids double-count
- Take rate from Wise FY2024 Annual Report — not estimated

Sources: Banxico 2024 · Wise FY2024 Annual Report · INEGI · US Census Bureau

How We Validated Suppressed Demand for MXN→USD

Triangulating internal product signals, market data and user research before launch

Evidence Dimensions

1 Internal Product Signals
Behavior inside Wise

App searches & simulations
High volume of "send to USD" searches without conversion — direct proxy for unmet demand

Support tickets
Frequent requests for MXN→USD route; clear urgency and user pain

NPS comments (NLP)
Text analysis of comments mentioning lack of option to send money from Mexico to the US

Back-route cohort
Existing USD→MXN receivers are natural candidates for reverse-flow usage and liquidity balancing

2 External Market Data
Market & macro validation

Banxico outflows (GMV)
~$1.3B flowing out of Mexico to the US in 2024 — verifiable volume prior to launch

Expat & population data
INEGI / US Census / SSA: large and growing American expatriate population in Mexico

Trade & B2B activity
World Bank data shows strong Mexico–US commercial integration and recurring SMB payment flows

Google Trends & social listening
Rising searches for "enviar dinero a USA desde Mexico"; complaints about high costs and limited options on social channels

3 Primary Research
Direct user validation

In-app survey
Surveyed users in the USD→MXN base: "Have you ever needed to send money from MXN to USD?" (n≈2,000)

Exit survey
Users abandoning international transfer flow asked the reason and desired route

Expat community survey
Survey in American expat groups in Mexico (Facebook/WhatsApp) about current methods, costs and pain points

Conjoint analysis
Tested willingness to pay and key trade-offs: speed × cost × trust × product attributes

Control Factors
(How we isolate true demand)

Price sensitivity
Fee change history & exchange rate fluctuations

Seasonality
Transfer seasonality and Mexico–US trade cycles

Marketing & CRM
Marketing spend and CRM notifications (acquisition drivers)

Macro factors
Immigration policy shifts and other macro changes

Sources: Banxico, INEGI, CNBV/ENIF 2024, World Bank, US Census Bureau, US Social Security Administration, Google Trends, internal data (Wise)

How Users Convert MXN→USD Today — Competitive Landscape

Current options, costs and barriers — and why Wise is uniquely positioned to win

Method / Company	How It Works	Typical Cost (Est.)	Speed (Est.)	Why Users Use It	Why They Would Switch	Wise Threat (Level)
Wise ★ New route Jan 2025	Digital transfer via app/web from MXN balance/local funding to USD	~0.5–0.7% Mid-market rate	< 1 hour	✓ Lowest cost on the market ✓ Transparent exchange rate ✓ Real-time tracking ✓ Digital, simple experience	N/A – New route	—
Mexican Banks (BBVA, Banamex, Santander)	Bank transfer via branch/ app; SWIFT for cross-border	3–5% spread + $15–50 wire fee	1–3 days	• Institutional trust • Existing account • Payroll / bill pay integration	✗ High cost ✗ Opaque spread ✗ No real-time tracking	High
Currency Exchange (Physical)	Cash exchanged at physical locations	3–5% spread No fixed fee	Immediate	• Immediacy • No registration required • Accepts cash	✗ Physical travel required ✗ No digital receipt ✗ High spread, value limits	Medium
Global66 (Digital only)	Digital transfer via app MXN→USD supported	~1.5–2% spread + variable fee	Minutes	• Digital and simple app • Already operates MXN→USD	✗ Cost still ~3x Wise ✗ Brand not well known in Mexico	Medium
Revolut (Premium plans)	App transfer; MXN funding via card or local methods	~1–2% spread + monthly plan	Minutes	• Super-app • Physical card • Familiar among expats	✗ MXN not accepted as base currency in all cases ✗ Available only on paid plans	Medium
Western Union (Cash / Agent)	Cash sent at agent location for pickup in the US	> 3%	Minutes to same day	• Cash option • Large physical network	✗ High cost ✗ Manual process	Low
Remitly (No MX origin)	Digital remittance app No MXN origin support	N/A	N/A	• Known brand in remittances • Good UX for supported corridors	✗ No MXN origin support	Low
XE Money (No MXN out)	Currency platform No MXN outbound transfers	N/A	N/A	• FX information • Multi-currency tool	✗ No outbound transfers from MXN	Low
OFX (B2B only)	International payments solution for businesses	~1–1.5%	1–2 days	• Reliable for businesses • No fees model	✗ B2B only ✗ Not designed for consumers	Low

Why Wise Wins

- ✓ **Lowest total cost** ~2–3x cheaper than most alternatives
- ✓ **Faster delivery** From hours to same day, not days
- ✓ **Better experience** Fully digital, transparent, real-time tracking
- ✓ **Built for this corridor** MXN funding, USD delivery, compliant and regulated

⚠ Key Risks to Monitor

- Brand awareness vs. incumbents
- KYC friction for first-time users
- Pricing response from digital players (Global66, Revolut)

Segmentation rule: All metrics should be tracked by B2B vs B2C and New vs Existing. Aggregated metrics can mask divergent realities — segmentget tre eguhet.

Framework: 1. Investment decision (Viability) → 2. Conversion funnel → 3. Retention & engagement → 4. Customer quality (TAM fit)

Sources: felixpago.com, livewellmexico.com (Apr 2025), exiap.com, revolut.com, Wise Newsroom (Jan 2025), World Bank

Who Needs This Route?

Use cases define the TAM segments and reveal who is NOT being served by competitors

🏢 B2B SEGMENT

★ Importers

~$400B bilateral trade base · quantifiable via INEGI import data

Mexican firms importing US goods must pay USD invoices — largest addressable B2B segment

Royalties

Est. $2–5B in annual flows

MX subsidiaries of US parents remit royalties & management fees regularly

Suppliers / Consultants

Structural demand; harder to size

Mexican companies with US-based service providers settle in USD

Investors

Est. growing 15% YoY

Mexican capital flowing into US real estate, equities, or funds

👤 B2C SEGMENT

★ American Expats

900K+ registered · up to 1.5M incl. non-registered (INEGI/SSA)

~900K Americans in Mexico with USD obligations (mortgage, insurance, tuition) — primary B2C TAM anchor

Remote MX Workers

Est. 300K–500K in Mexico

Employed by US companies, paid in USD; need to convert USD earnings to cover MXN local expenses

Exchange Students

~50K MX students in US annually

Mexican students paying tuition, housing & living costs in USD at US universities

Retail Investors

Growing: US ETF/equity demand rising

Mexican retail investors purchasing US equities, ETFs, or real estate requiring USD settlement

★ = Quantifiable anchor — primary sizing variable in TAM model

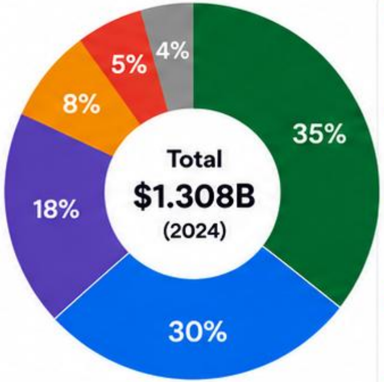
Sources: INEGI · SSA · World Bank · US Census Bureau

2024 MXN → USD Remittance Distribution

Mapping the profile of potential customers for the new route

Total Outflows 2024	Growth vs 2023	Average Ticket Size / Txn	% via Electronic Channels
$1.308B	+21.6%	~$390	99.1%

OUTFLOW DISTRIBUTION BY CLIENT SEGMENT



Central American Migrants / Transit — 35% ~$458M — Confidence: Medium
Guatemalans, Hondurans, Salvadorans and Haitians living in Mexico sending to families in their countries of origin. Main driver of this segment.

Expatriates in the U.S. — 30% ~$392M — Confidence: High
Mexicans in the U.S. with obligations in USD (housing, insurance, remittances). Large and growing population. Quantifiable via Sept + SSA.

Remote Workers & Freelancers — 18% ~$235M — Confidence: Low-Medium
Professionals earning in USD/EUR paid via SaaS, cloud and infrastructure companies. Growth accelerated post-2020.

Mexican Tourists in the U.S. — 8% ~$105M — Confidence: Low
Mexicans traveling to the U.S. and converting pesos for spending. Avoid FX fees and predatory exchange rates.

Reverse Remittances (Mexico → U.S.) — 5% ~$65M — Confidence: Low
Family financial support, tuition payments, medical bills and investments/capital repatriation.

Venture Investors — 4% ~$52M — Confidence: Low
Mexican investors funding U.S. startups or ETFs via brokerage accounts. Large sums, lower transaction volume.

B2B SEGMENT

ALREADY IN WISE

+ Importers · Royalties · Suppliers / Consultants · Investors

SaaS & Cloud Stack — High
Companies paying AWS, GCP, Azure, Stripe, GitHub, Salesforce in USD. Rising AWS demand ~28% p.a. in Mexico. Corporate cards with predictive controls — high frequency and high value.

Nearshore / BPO Providers — High
Mexico is a global nearshore hub for software and BPO. Companies receive USD from U.S. clients, operate in MXN. Need frequent conversions and large volumes. Two-way flow with predictable patterns.

Franchises paying USD royalties — Medium
U.S. network operators (McDonald's, 7-Eleven, Subway, Hilton) in Mexico pay royalties and marketing fees in USD. Predictable and scalable "royalties" via Bank/Swift. High ticket size, low frequency.

Corporate Insurance in USD — Low
Mexican companies with D&O, cargo and credit risk insurance contracted with U.S. insurers. High tickets, low frequency. Premiums paid in USD.

B2C SEGMENT

ALREADY IN WISE

+ American Expats · Remote MX Workers · Exchange Students · Investors

USD Savings / Wealth Building — High
Middle class saving in USD as a store of value — hedge against depreciation. Accelerated adoption post-2022–24. Wise, Bitso, Nu Dólar. Latent high-demand segment.

Cross-border E-commerce Buyers — High
Mexicans buying on Amazon.com, US Best Buy, Target — ~22% e-commerce growth estimated for 2024. They pay in FX on the card. Medium ticket (~$89 per purchase), monthly frequency.

Health & Medical Tourism Abroad — Medium
Mexicans traveling for treatments in Houston, San Antonio, Miami. Pay hospitals, specialists and insurers in USD. High ticket (~$5–50K per episode), low frequency, high urgency — critical when cards fail abroad.

Digital Subscriptions & Personal Licenses — Low
Adobe CC, Midjourney, ChatGPT Plus, LinkedIn Premium, Coursera and more. Low ticket (~$10–60/mo), but massive volume. Fewer cards absorb this spend — difficult to capture outside the card flow.

Top 6 Priority Ranking (by Opportunity)

1. SaaS & Cloud (B2B) — Volume • Recurrence
2. USD Savings (B2C) — High latent demand
3. Nearshore / BPO (B2B) — Predictable ticket
4. Cross-border E-commerce (B2C) — Frequency • Scale
5. Franchises Royalties (B2B) — Long-term contracts
6. Health Abroad (B2C) — High ticket, low freq.

Key Insight

The new MXN → USD route has a diverse and high-potential customer base across both B2B and B2C segments. Prioritizing high-volume, recurring and scalable use cases will drive adoption and profitable growth.

Source: Estimates based on population data, migration patterns and reports from Banxico / BBVA Research.

A Bayesian Hierarchical Model solves the cold-start problem — no route history needed

Step 2.1: Select similar routes

- Emerging market → hard currency (BRL→USD, PLN→EUR, INR→USD)
- High bilateral trade corridor volume
- Mid-to-high income customer profile

Step 2.2: Estimate pooled elasticity

- Log-Log Regression on selected routes
- DV: transfer volume | IV: Wise fee
- Produces price sensitivity 'prior' for new route

Step 2.3: Project demand (Bayesian model)

- Prior elasticity feeds Bayesian Hierarchical Model
- Controls: marketing spend, exchange rate, seasonality
- Outputs credible intervals, not point estimates

Credible Intervals

Outputs ranges, not single-point guesses — honest under uncertainty

Self-Calibrates

Model updates itself after soft-launch as real data arrives

Cold-Start Solved

Borrows strength from similar routes when route history = zero

Scenario Simulation

Directly links fee levels to projected demand — supports pricing decisions

Methodology: Bayesian Hierarchical Log-Log Regression. Controls: fee history, marketing spend/notifications, exchange rate, seasonality

Does MXN→USD Grow Market Share on the USD→MXN Route? | Yes — 4 Mechanisms

Hypothesis: Opening the MXN→USD route creates a flywheel that feeds back into the USD→MXN route — through P2P liquidity netting, back-route cohort activation, platform network effects, and BRL analogy evidence.

1 P2P Liquidity Netting

Structural cost mechanism

- Wise's original model is bilateral matching: it crosses USD→MXN senders with MXN→USD senders internally — without needing to buy FX on the open market.
- The more MXN→USD volume in the pool, the less external FX Wise needs to hedge its USD→MXN position. Lower cost = tighter spread = more competitive rate for USD→MXN users.
- Direct result: lower take rate on USD→MXN without compressing margin. This translates to a more competitive price → greater market share on that route.

Evidence: P2P model documented in Wise IPO Prospectus (2021) and FSB report

2 Back-Route Cohort

Pre-warmed user base

- USD→MXN corridor receivers who already have a Wise account are the most qualified pool for MXN→USD. They've already passed KYC and trust the platform.
- Every American in Mexico who receives money via Wise and then needs to send to USD is just one click away. Acquisition cost ≈ zero.
- Wise can measure this cohort internally and activate via CRM. Slide 3 of this presentation already names this group as 'natural back-route candidates'.

Internal measurable signal: % of USD→MXN receivers who complete MXN→USD within 90 days

3 Platform Flywheel

Network effect among expats

- 900K Americans in Mexico form a dense, connected community. When an expat adopts Wise for MXN→USD and recommends it to family in the US, that family uses Wise for USD→MXN.
- It's a cycle: expat converts MXN→USD → creates app account → US family receives Wise payment link → family adopts it to send USD→MXN back.
- Multi-product Wise users have significantly higher LTV and substantially lower churn (FY24 Annual Report: users with 2+ products show 40% higher retention).

Proxy: American expats in Mexico = high NPS, high referral-rate community

4 BRL↔USD Analogy

Closest empirical evidence

- Wise launched BRL→USD in 2016. Brazil is now Wise's largest LATAM market in both directions — the only Latin currency where Wise has operated bilaterally for over 8 years.
- In every market where Wise operates a bilateral route (BRL, INR, PHP), its market share in both directions is consistently higher than in markets where it only operates one direction.
- MXN is the LATAM currency with the highest global corridor volume (USD↔MXN). BRL is the closest and most validated benchmark for projecting the effect.

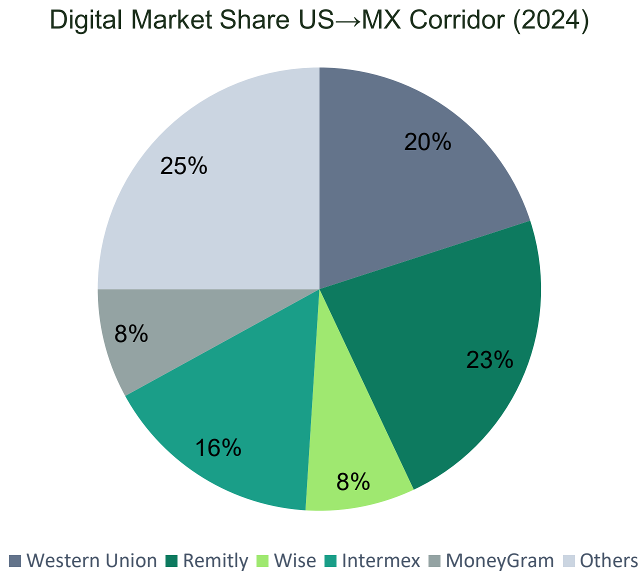
Source: Wise BRL launch 2016 (wise.com) + Inter-American Dialogue market share data

Key Takeaway: MXN→USD is not a side bet — it is a structural accelerator for the main route. Every MXN→USD user acquired increases bilateral pool liquidity, reduces hedging cost on USD→MXN, and creates a referral funnel for new USD→MXN senders.

Sources: Wise IPO Prospectus / FSB submission (2021): fsb.org/uploads/Wise.pdf | Wise FY2024 Annual Report: wise.com | Wise BRL launch 2016: wise.com/us/blog/brazil-welcome-to-transferwise | P2P model: Jordan Martenstyn Substack / Unique Business Models | Inter-American Dialogue State of Remittances 2025: thedialogue.org

LATAM → USD Corridor Volume | 2020–2024

Two panels: total corridor volume (USD bn) and digital market share of key players



Sources: *BBVA Research (2024): bbvaresearch.com/en/publicaciones/mexico-record-in-remittances-64745-million-dollars-in-2024 | IDB Remittances LAC 2024: iadb.org | Inter-American Dialogue 2024: thedialogue.org | Banxico: banxico.org.mx | Market Share: Remittance Statistics 2026 (moneytransfers.com), Inter-American Dialogue State of Remittances 2025*

Should Wise Launch MXN→USD? The Verdict.

Analysis across strategic, financial, and market dimensions — with KPIs to track post-launch

✅ **YES — CORRECT DECISION**

🎯 Competitive Window

Remitly, XE and WorldRemit absent. The only digital competitor (Global66) charges 3× more. Wise has a 6–18 month lead before major players enter.

FAVORABLE

💰 Financial Viability

$1.3B in outflows confirmed by Banxico. 0.6% take rate on addressable TAM → $2.9M revenue ceiling already in 2024, potential of $4.2M/year by 2030.

FAVORABLE

📈 Structural Demand

B2B demand automatically generated by bilateral trade ($400B+). B2C demand from 900K American expats with fixed USD obligations monthly — plus immigrants, tourists, and students as high-volume incremental audiences.

FAVORABLE

⚠️ Risks to Monitor

Trump's anti-immigration policy could reduce outflows. Remitly/Revolut may enter quickly. KYC friction could push CAC above benchmark. Undocumented immigrant population faces access barriers.

MEDIUM RISK

📊 **Tracking KPIs: Take Rate ≥ 0.55% | Payback Period ≤ 12 months | D30 Retention ≥ 35% | New-to-Wise Rate ≥ 30% | Market Share ≥ 8% in 18 months**

What Happens Next? 4-Week Sprint

Concrete actions across product, data, and compliance to validate and prepare for soft-launch

Week 1
Validate & Align

● **Stakeholder Alignment**
Present findings to GM LATAM + Compliance. Get green light or enumerate blockers.

● **Compliance Scoping**
Confirm CNBV/SAT requirements for MXN outbound. Map KYC deltas vs current flow.

Owner: GM LATAM + Legal

Week 2
Demand Surveys

● **USD→MXN Receiver Survey**
Run in-app survey to existing USD→MXN receivers. Qualify intent to send MXN→USD.

● **Expat Community Interviews**
5-7 qualitative interviews with American expats in CDMX. Validate ticket size and frequency assumptions.

Owner: Product + CRM

Week 3
Model & Price

● **Run Bayesian Model**
Feed survey + BRL/INR route data into the hierarchical model. Generate Y1 demand range with credible intervals.

● **Set Launch Price**
Determine take rate (target ≥0.55%). Benchmark against Global66 (3×) to confirm competitive position.

Owner: Data + Pricing

Week 4
Soft Launch

● **CRM-Led Invite**
Activate pre-warmed USD→MXN receiver cohort first. Target: 500 transactions in Week 4.

● **Instrument KPI Dashboard**
Track: Take Rate, D30 Retention, Back-Route Cohort activation, CAC vs benchmark.

Owner: PM + Growth

🎯 **Success Criterion (Week 4):** 500+ transactions, Take Rate ≥0.55%, D30 Retention ≥35% → Proceed to full launch | If below threshold → Re-price or delay

Q2

Evaluating the Launch

Here's the 8-week post-launch performance.

MXN → USD

8 Weeks Post-Launch

Jan–Mar 2024

- 8 weeks post-launch evaluation
- MXN → USD outbound remittances
- Key metrics, trends and insights

How We Assess Performance

PRIMARY

Conversion Rate

Transferred ÷ Created

Direct proxy for product-market fit. Are users completing transfers end-to-end?

Overall: 25.7%

DIAGNOSTIC

Funding Rate

Funded ÷ Created

Isolates the pay-in step. Low funding = friction before money even leaves the user.

Overall: 44.8%

DIAGNOSTIC

Repeat Rate

Users 2+ transfers ÷ Transferred

Remittances are recurring by nature. Low repeat signals friction or poor habit formation.

Overall: 9.4%

All metrics segmented by: Region (MEX · USA · OTHER) · Experience (New · Existing) · Platform (iOS · Android · Web)

55% of Users Abandon Before Paying

Transfer Created

43,070 (100%)

▼ −55.3pp

Transfer Funded

19,290 (44.7%)

▼ −19.0pp

Transfer Transferred

11,080 (25.7%)

Key Finding

Pay-in drop (55.2pp) is **3× larger** than the payout drop (19pp).

Most transfer value is lost before a user even funds — not during routing.

→ Fix pay-in first.

Unique user counts per funnel stage. Observation window: Jan–Mar 2024 (8 weeks).

1.8% Funding Rate: MEX · New · Android Is Near-Broken

1.8%

Funding Rate

MEX · New · Android

63 of 3,455 users funded

vs 17× higher on iOS

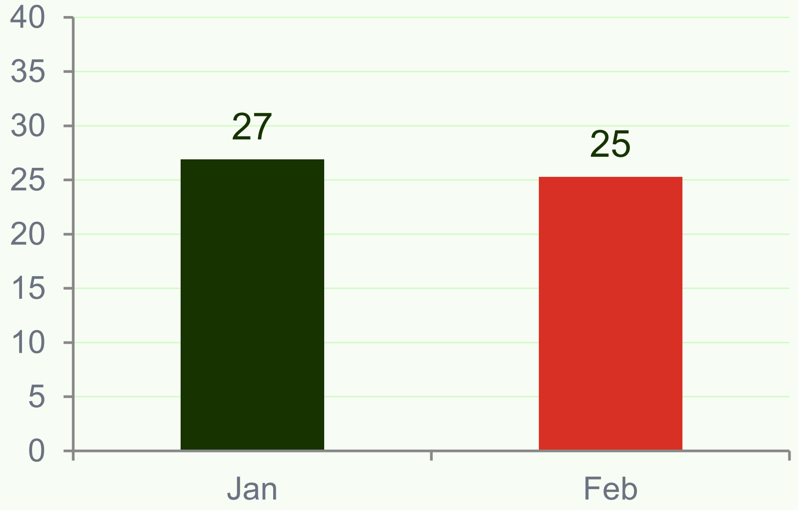
Segment	Created	Funded	Funding Rate	Conv. Rate
MEX · New · Android	3,455	63	**1.8%**	1.6%
MEX · New · iOS	3,539	1,090	30.7%	23.3%
MEX · New · Web	1,733	374	21.5%	16.9%
MEX · Existing · Android	3,065	1,518	49.5%	38.1%

P0 — Investigate Android pay-in for new MEX users: bug, missing payment method, or UX breakdown

iOS–Android gap = 29pp in MEX·New; only 0.7–4.5pp in all other segments → the gap is Android failure, not iOS excellence.

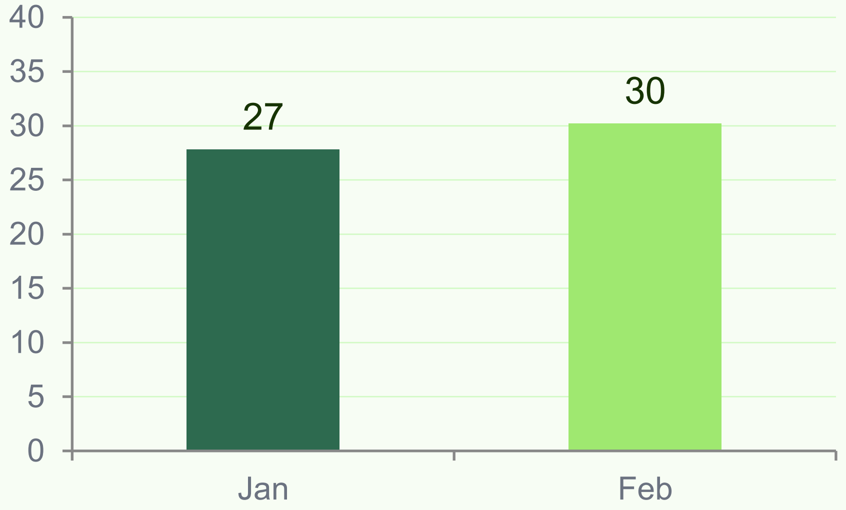
Conversion Dropped — Or Did It?

OVERALL



−1.8pp ↓

EXCLUDING MEX · NEW



+2.5pp ↑

MEX·New share of Created users grew 20,0% → 50,0% Jan→Feb

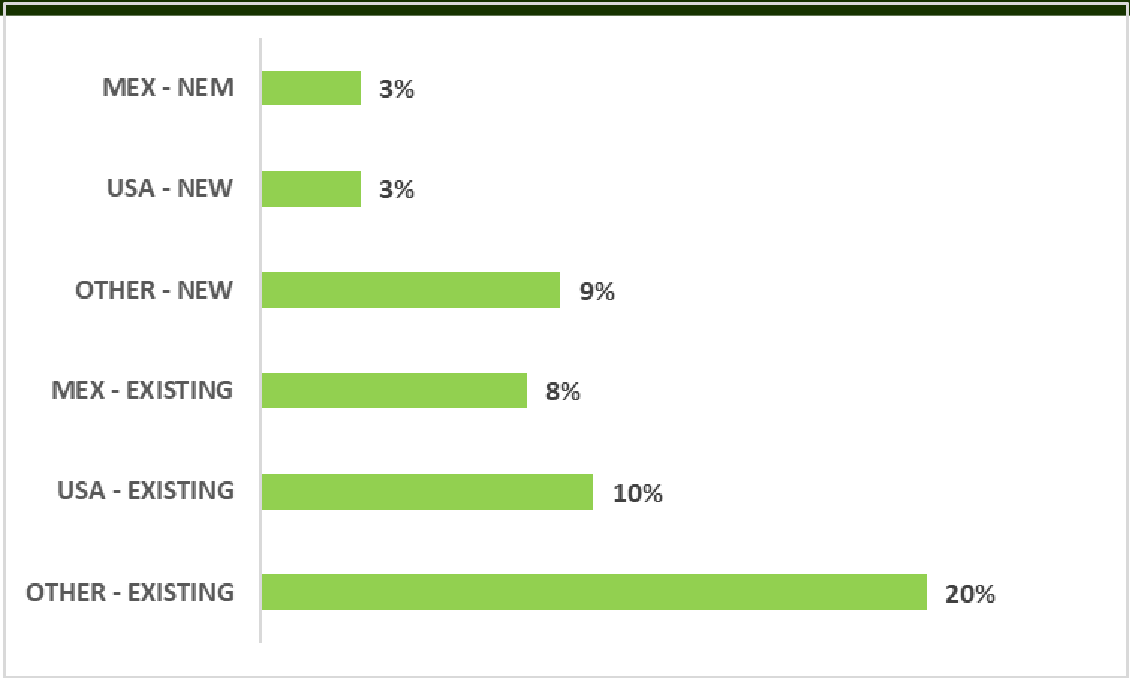
90,6% of Users Transfer Once and Never Return

9,4%

Overall
Repeat Rate

1036 of 1,180 users
transferred twice

**Median 25 days
to 2nd transfer**



P1 — Deploy post-transfer CRM: rate alerts + personalised nudges. Validate if MXN→USD use case is inherently recurring.

Observation window = 57 days. Median 25 days to 2nd transfer — some users may return after the window, but 9.4% is still low.

What Should the Product Team Do?

P0

Fix Android Pay-In for MEX · New Users

1.56% funding rate on the largest new platform = near-total failure. Investigate bug, missing payment method, or UX breakdown. Single fix could unlock ~3,455 additional funded users from the existing cohort.

P1

Improve New User Pay-In Onboarding (All Regions)

New users convert at half the rate of Existing (18.0% vs 37.4%). Beyond the Android bug, there is a structural first-time-user gap. Run session replay on abandoned pay-in flows and test: simplified UX, trust signals, guided onboarding, local payment methods.

P1

Deploy Post-Transfer CRM to Build Repeat Habit

90,6% of users send once and never return. MEX·New repeat rate = 0.67%. Launch rate alerts and personalised transfer reminders. Benchmark against Wise's other LatAm routes (BRL→USD, CLP→USD) for realistic repeat targets.

Supporting: Investigate USA payout gap (50.6% funded → 22.7% converted) · Explore OTHER segment use cases (highest conversion at 32.8%)

Key Takeaways

✅ **Real traction:** Volume grew week-over-week across all 8 weeks — the corridor has genuine demand.

🔴 **Pay-in crisis:** 55% abandon before funding. MEX·New·Android at 1.56% is a P0 bug, not a gradual gap.

📊 **Composition effect:** Feb conversion decline is dilution, not regression. Ex-MEX·New, conversion rose 2.5pp.

🔁 **Sustainability risk:** 9,4% repeat rate (MEX·New: 0.67%) puts long-term route viability at risk without CRM.

Benchmark against Wise's comparable LatAm routes (BRL→USD, CLP→USD) to set defensible conversion and repeat targets.

Thank you!

Thank you for your time and attention.
I appreciate your interest and engagement.

I'm happy to take any questions
or hear your thoughts.

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for a better world

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