

Move money across LATAM without rebuilding it country by country

Pago46 is the payments layer for cash-first economies. Pay-in, pay-out, remittances and merchant settlement across six countries — through one API.

6

Countries live

9+

Bank integrations

40+

Retail pickup brands

3

Stablecoin networks

WHAT WE DO

We provide pay-in, pay-out, remittances and merchant settlement across six countries through a single API. Instead of building a separate integration for every bank, retail network and payment method, teams build once on Pago46 and settle in local currency on one ledger.

WHERE WE OPERATE

Argentina

Chile

Peru

Mexico

Ecuador

Guatemala

WHAT WE SHIP

Pay-in. Cash, bank transfers and local methods on one API.

Pay-out. Bank disbursement or cash pickup, settled locally.

Remittances. Cross-border send with KYC and FX quoting.

Partner platform. Onboarding, RBAC, keys and real-time reconciliation.

Agent network. Local merchants become cash-in / cash-out points.

Compliance built-in. KYC, country limits, AML and audit trails.

HOW CASH PICKUP WORKS

Send stablecoins from a wallet on Stellar or Solana. The recipient walks up to a Walmart, BBVA, Farmacias del Ahorro, Kiosko or 7-Eleven and picks up Mexican pesos in cash.