

## Latin America Pushes Ahead in Blockchain Finance with Brazil's \$130M Tokenization and Mexico's \$10B Bitcoin Bet

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Latin America's financial sector is showing notable signs of transformation as institutional players adopt blockchain technology to modernize finance and protect value in volatile economies. In Brazil, VERT, a financial services firm, has made headlines by tokenizing a 700 million real (\$130 million) Agribusiness Receivables Certificate (CRA) using blockchain

infrastructure built on the XRP Ledger (XRPL). This move, compliant with Brazilian financial regulations, represents a pivotal shift in how traditional credit markets operate.

VERT's platform streamlines structured credit issuance by integrating automation with real-time settlement through XRPL. With \$10.51 billion in assets under management and more than 350 structured credit deals, the firm is emerging as a key player in the regulated crypto-finance space. By leveraging smart contract capabilities through XRPL's EVM Sidechain, VERT aims to reduce barriers to institutional entry while ensuring operational transparency and cost efficiency.

Speaking on the development, analysts believe this tokenization strategy not only improves market efficiency but also lays the groundwork for Brazil to integrate more fully with cross-border digital finance networks. However, consistent regulatory frameworks will be vital to sustaining momentum.

Meanwhile, in Mexico, Grupo Murano, a well-established real estate group, announced a bold move allocating up to \$10 billion to Bitcoin over the next five years. This treasury strategy aligns with a growing global trend of treating Bitcoin as a long-term hedge and store of value. The firm plans to eventually dedicate up to 80% of its investment portfolio to Bitcoin, aiming to embed digital transformation at the heart of its financial operations.

Grupo Murano's strategy echoes actions taken by other firms in the region, including Méliuz and Vanadi Coffee, who have publicly committed to holding Bitcoin in their treasuries. While the potential return is considerable, the company's future exposure will depend on execution efficiency and market conditions. Still, such a strong commitment from a private sector leader indicates rising confidence in Bitcoin as a hedge against inflation and economic instability.

In Argentina, another step toward mainstream adoption is taking shape. Crypto exchange Ripio has partnered with FinTech startup Tapi to enable consumers to use cryptocurrency for essential payments, including utilities, school fees, and subscription services. This development allows users to bypass traditional banking infrastructure and local currency conversion, providing a more stable and secure payment method in a high-inflation economy.

The system integrates major cryptocurrencies and facilitates cross-chain transactions via QR code scanning, all while remaining compliant with Argentinian regulatory standards. This

innovation brings practical functionality to crypto, demonstrating its potential as a viable alternative to fiat currencies, especially in economies that suffer from persistent currency depreciation.

In a recent public statement, a representative from Ripio said, “Our aim is to make crypto part of everyday life this partnership helps us do just that, offering users real-world use cases beyond speculation.”

Taken together, these three developments signal a broader shift across Latin America. Whether it’s Brazil’s institutional tokenization, Mexico’s strategic Bitcoin positioning, or Argentina’s integration of crypto into day-to-day payments, the region is carving a path toward a more digitized and resilient financial system.

However, success will ultimately depend on clear regulations, scalable technology, and continued investment in blockchain infrastructure. With Western markets often bogged down by regulatory red tape and political gridlock, Latin America appears willing to move decisively toward the future of finance.