



*Brazil Real Transfer*

## **BRT (BRAZIL REAL TRANSFER)**

An Institutional Brazilian Real-Backed Stablecoin for BRL Liquidity  
Pegged to the Brazilian Real (BRL)

White Paper  
Version 1.0 | April 25, 2026

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# 1. Executive Summary

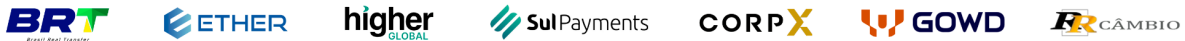
BRT (Brazil Real Transfer) is a fully backed stablecoin pegged to the Brazilian Real (ISO 4217: BRL, abbreviated as R\$), designed to provide a frictionless on-chain solution for the Brazilian financial and payments market, while also supporting integrated swap operations with leading market stablecoins such as USDT and USDC.

Developed by Ether Exchange Brasil and Dex Ether Cripto Exchange Corporation Canada (MSB), the project is exclusively supported by payment institutions regulated by the Central Bank of Brazil.

BRT was structured under an institutional-grade framework focused on compliance, security, transparency and operational efficiency.

The project was designed to connect Brazilian payment institutions, foreign exchange companies, exchanges, global partners and liquidity providers to the digital asset market, reducing operational friction between traditional finance and stablecoin-based settlement.

## Partners, exclusive supporters and co-founders



Partner	Website
BRT	<a href="https://brazilrealtransfer.com/">https://brazilrealtransfer.com/</a>
Ether	<a href="https://etherexchange.com.br/index.html">https://etherexchange.com.br/index.html</a>
Higher Global	<a href="https://higherglobal.com.br/">https://higherglobal.com.br/</a>
SulPayments	<a href="https://sulpayments.ch/">https://sulpayments.ch/</a>
CorpX	<a href="https://corpX.com/">https://corpX.com/</a>
Gowd	<a href="https://gowd.com/br/">https://gowd.com/br/</a>
RR Câmbio	<a href="https://rrcambio.com.br/">https://rrcambio.com.br/</a>

# 2. Introduction

In April 2026, the stablecoin market had consolidated as one of the core foundations of digital finance, evolving from a trading-focused instrument into a pillar of real financial infrastructure.

With a market above US\$ 310 billion in early 2026, these assets surpassed historical records, driven by regulatory clarity and institutional adoption.

Recent indicators associated with the MiCA regulatory environment point to increasing stablecoin adoption in Europe and in other regions of the world, supporting the development of connections among stablecoins that can facilitate global payment arrangements and foreign exchange transactions.

The stablecoin market reached US\$ 310.4 billion in January 2026 and, in 2025, processed more than US\$ 28 trillion in settlements, surpassing Visa and Mastercard in direct payments.

The leading stablecoins in the market are connected to the U.S. dollar and other major currencies, such as the euro.

However, Latin American countries such as Brazil - which has one of the most modern financial and payment systems in the world - are driving the growth of foreign exchange activity with stablecoins and cryptocurrencies in their territories.

BRT (Brazil Real Transfer) was created to connect Brazilian payment institutions to the global market of stablecoins, cryptocurrencies and exchanges, bringing direct efficiency and PIX connectivity while integrating the traditional financial market with the digital asset market.

BRT is launched with integration across the following networks:

- Ethereum
- BNB Chain
- Polygon

These networks were selected for their operational fluidity and their connection with international business flows, especially between Europe and Brazil.

# 3. Unique Value Proposition

BRT is designed as a Brazilian stablecoin structured among:

- Foreign exchange companies
- Brazilian payment institutions
- Exchanges specialized in on-ramp and off-ramp operations

The project is supported by major players in the Brazilian and European financial ecosystem.

## Supporting partners

Partner	Role in the ecosystem
<b>Ether Exchange</b>	Specialized in on-ramp and off-ramp operations for importers and exporters.
<b>Higher Global</b>	Brazilian company focused on foreign exchange and global payments.
<b>SulPayments</b>	Technology company responsible for integration and payments in Europe and North America.
<b>CorpX</b>	Payment institution responsible for infrastructure and BRL liquidity.
<b>Gowd</b>	Supporter of financial infrastructure for large-scale operations.
<b>RR Câmbio</b>	Foreign exchange company founded in 2018 with technical and legal support.

## Project pillars

- Inclusion and integration
- Robust liquidity
- Transparent reserves
- Assembly group
- Regulatory compliance
- Specialized partners
- Physical structure and regional presence

## 4. Key Features

Feature	Description
<b>Institutional Liquidity</b>	Direct integration with payment accounts and exchanges.
<b>Institutional Reserve Model</b>	Backing in Brazilian reais held through partner institutions.
<b>Audit and Transparency</b>	Recurring publication of audits and information reports, reinforcing accountability and market trust.
<b>Multichain</b>	Initially implemented for EVM-compatible operation and compatible with Ethereum, BNB Chain (BSC) and Polygon. The project is prepared for additional market blockchains and is in the implementation process for networks such as Stellar, Arbitrum and XDC.
<b>API / Web / PWA</b>	Complete automation for clients, with an operational experience via API, web and progressive web app.
<b>PIX</b>	Each PIX inflow automatically generates a proportional BRT issuance, after validation of the applicable operational flow.
<b>SEPA / IBAN</b>	Euro-to-USDC conversion and subsequent swap to BRT, connecting international receipts to BRL liquidity.
<b>VASP Structure</b>	Project aligned with the Brazilian regulatory environment and the expected evolution of rules for digital assets.

## 5. Governance and Compliance Structure

### 5.1 Governance Model

BRT governance is conducted by a council composed of representatives from:

- Gowd
- CorpX
- Ether Exchange
- SulPayments
- Higher Global

Decisions are approved by qualified majority.

### 5.2 Regulatory Compliance

The project incorporates procedures and tools focused on participant verification, anti-money laundering prevention, counter-terrorism financing controls and mitigation of risks associated with irregular operations.

- KYC
- AML
- Anti-money laundering prevention
- Counter-terrorism financing controls

Verification and compliance tools include Sumsub.

## 5.3 Regulatory Partnerships

The co-founders operate in the financial market and support regulated initiatives in Brazil, contributing to a more transparent, verifiable and compatible environment for institutional participation.

## 6. Reserves

BRT is fully redeemable at a 1:1 ratio with the Brazilian Real. Each issued token has an equivalent reserve linked to the operation.

### 6.1 Reserve Composition

- Brazilian Government Bonds (LFTs)
- Repurchase agreements
- 100% fiduciary reserves held in banks and payment institutions regulated by the Central Bank of Brazil

## 7. Mint and Burn Process

### 7.1 Issuance

Issuance requests may be initiated by regulated financial institutions, exchanges and participating partners, subject to the required validations, fiduciary reserve checks and operational limits.

After validation of KYC, fiduciary reserve and operational limits, the tokens are issued.

### 7.2 Burn

The user requests redemption. After validation, the tokens are burned and the corresponding reserves are released.

## 8. Smart Contract Architecture and Security

BRT's technical structure is based on OpenZeppelin, using recognized components and practices for smart contract security.

### Key technical characteristics

- No proxy
- Contractual transparency
- Secure storage
- Audited libraries
- Public code

### Block explorers

- Etherscan
- BscScan
- PolygonScan

## 9. Potential Use Cases

BRT was developed to connect BRL liquidity to digital assets and may support several use cases for companies, financial institutions, exchanges and qualified participants.

- Business payments
- International remittances
- Asset protection
- Real estate tokenization
- Commodities
- DeFi
- Integration with exchanges
- Traditional foreign exchange

## 10. Conclusion

BRT was developed to connect the traditional Brazilian financial market to the global digital asset ecosystem.

Its objective is to reduce foreign exchange inefficiencies and create a modern structure for international settlement.

With institutional support, transparent reserves and robust architecture, BRT seeks to consolidate itself as a reference among stablecoins backed by the Brazilian Real.

## 11. Appendix

### 11.1 Contracts

Network	Contract	Explorer URL
Deploy Etherscan	0x8729874b65b61989f50a70aB2177cD67373a2fB4	<a href="https://etherscan.io/token/0x8729874b65b61989f50a70ab2177cd67373a2fb4">https://etherscan.io/token/0x8729874b65b61989f50a70ab2177cd67373a2fb4</a>
Deploy BscScan	0x8729874b65b61989f50a70aB2177cD67373a2fB4	<a href="https://bscscan.com/token/0x8729874b65b61989f50a70ab2177cd67373a2fb4">https://bscscan.com/token/0x8729874b65b61989f50a70ab2177cd67373a2fb4</a>
Deploy PolygonScan	0x34C6E25dB78260ED1dC976C992A1B1fBb308AD09	<a href="https://polygonscan.com/token/0x34c6e25db78260ed1dc976c992a1b1fbb308ad09">https://polygonscan.com/token/0x34c6e25db78260ed1dc976c992a1b1fbb308ad09</a>

### 11.2 Transparency

The white paper is public and continuously reviewed, with the objective of keeping the market informed about the project's operational and institutional evolution.

### 11.3 Version History

Version 1.0 - April 26, 2026

Initial release of the white paper.

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