



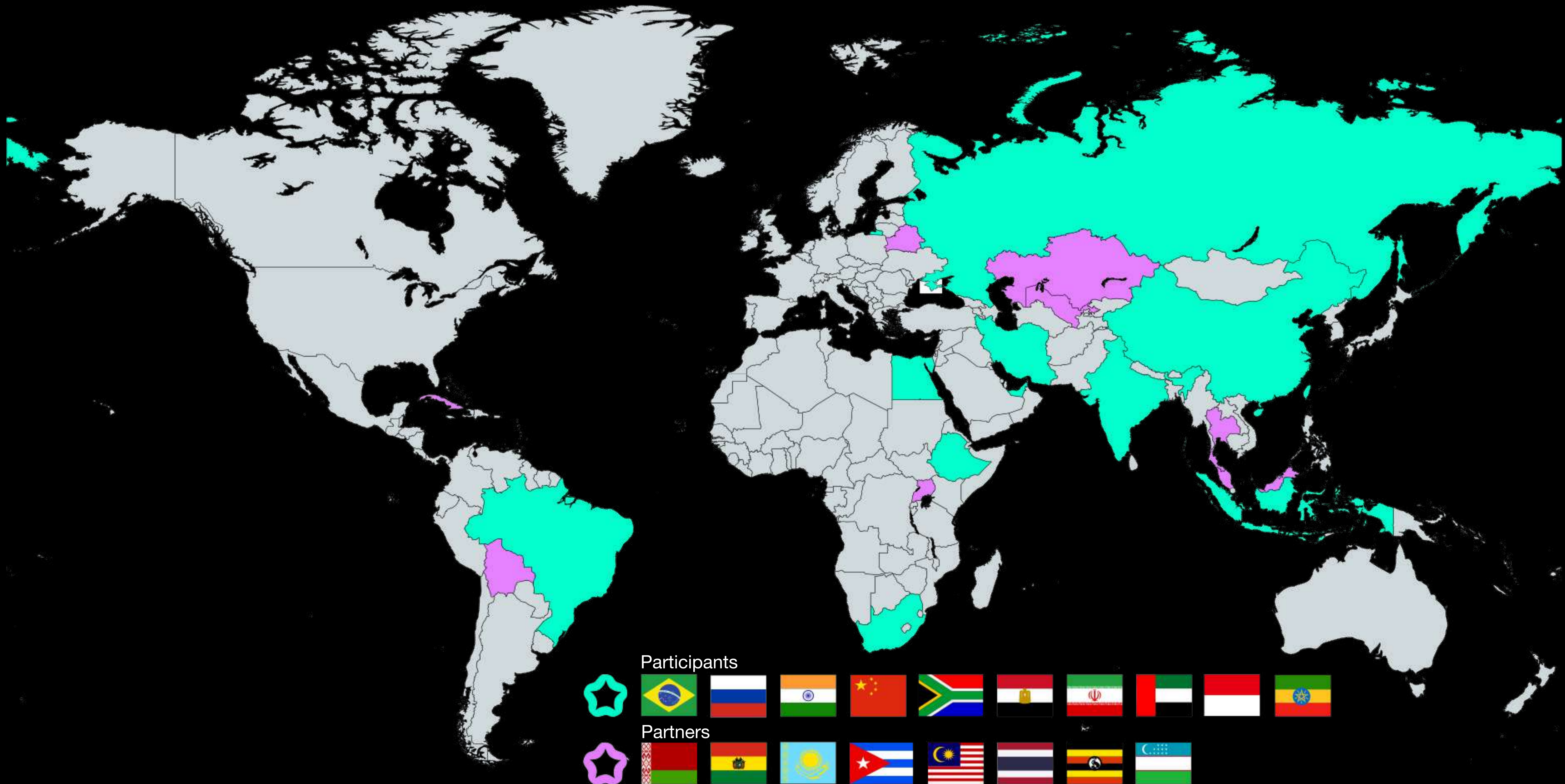
BRICS PAY
CONSORTIUM

ALTERNATIVE FINANCIAL ARCHITECTURE FOR BRICS

JULY, 2025



BRICS GEOGRAPHY



C2B BRICS Pay



PROJECT GOALS

To facilitate seamless transactions and strengthen cooperation among BRICS+ countries, ensuring that BRICS Pay payment solutions meet the modern needs of partners and provide a high standard of security. To provide a cashless payment service for foreign citizens traveling to Russia as a first step.

PROJECT IMPLEMENTATION STAGES

24.10 - demonstration at the BRICS Business Forum in Moscow, approved by BRICS Business Council

25.01 - Agreed with Bank of Russia

25.10 - Launch in Russia

26.02 - Launch start in CIS, BRICS, Maldives, Cuba

PROJECT TARGET AUDIENCE

- Travelers
- Businessmen
- Expats

BRIEFLY ABOUT BRICS Pay

BRICS Pay is a decentralized digital payment system designed to simplify payments between countries. Designed to provide payments between companies and people from different countries in the BRICS+ format, allowing to make and receive payments in national currencies safely and seamlessly.

TECHNOLOGY AND EXPERIENCE

C2B BRICS Pay solutions are based on extensive research and implementation experience with QR payments for both traditional cashless and electronic fiat currencies, as well as for public digital currencies and tokens. As part of the project implementation, the following assets have been created or are being developed:

- Real-time processing payment system
- Payment mobile applications and SDK
- Patents for inventions
- Integration infrastructure for cash register software.

NATIONAL CARDS

DO NOT WORK IN BRICS+



NATIONAL FPS

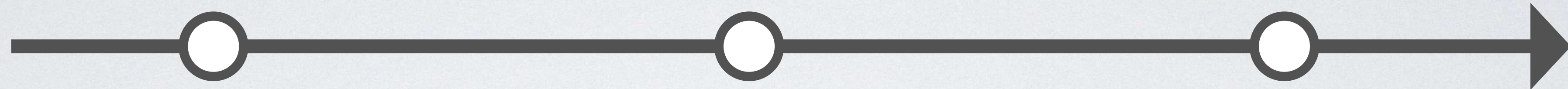
DO NOT WORK IN BRICS+



BRICS PAY GOALS:

**CREATE AN ALTERNATIVE FINANCIAL
INFRASTRUCTURE FOR INTERNATIONAL PAYMENTS
THROUGH INTEGRATION WITH EXISTING PAYMENT
SYSTEMS AND EXPORT OF THE FINANCIAL
TECHNOLOGIES**

ACHIEVING THE GOAL



SOLUTIONS

BRICS Pay QR
BRICS Pay B2B



ALLIES

Competence centers
Partners

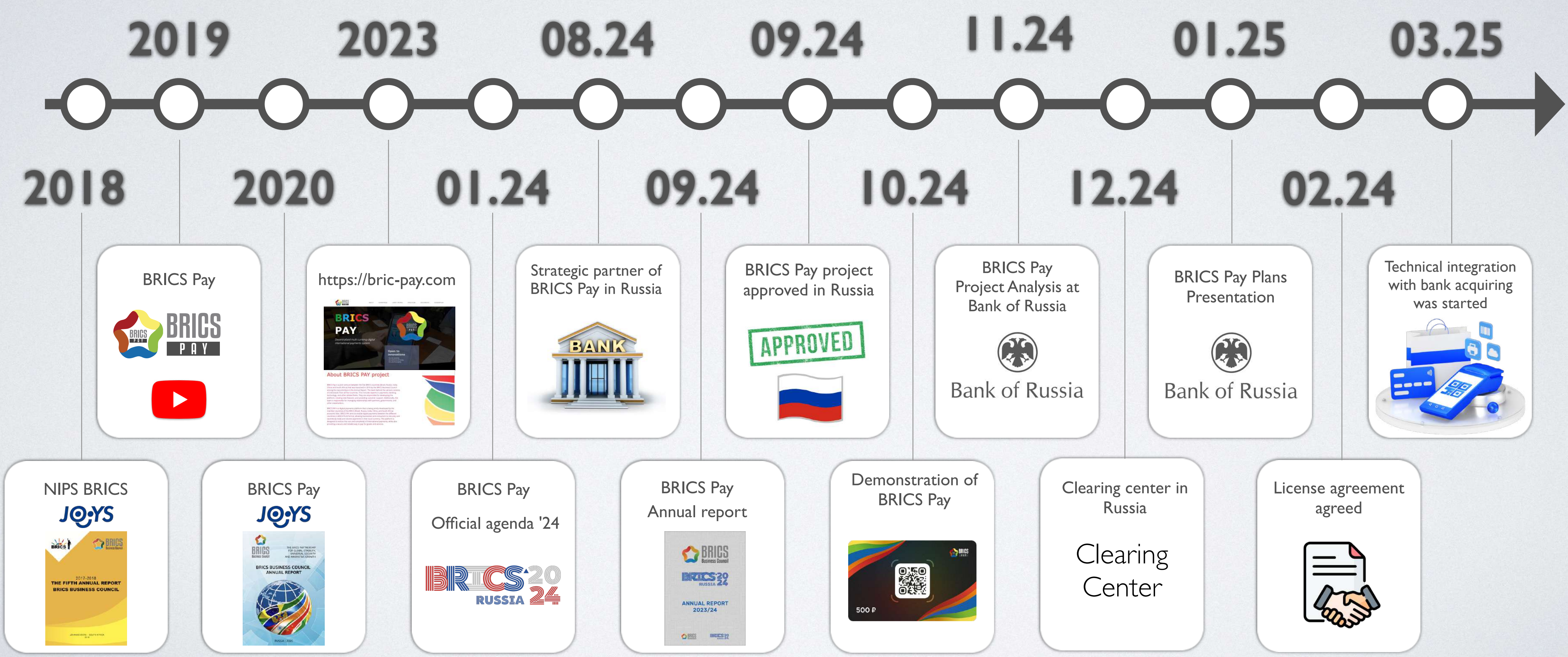


INFRASTRUCTURE

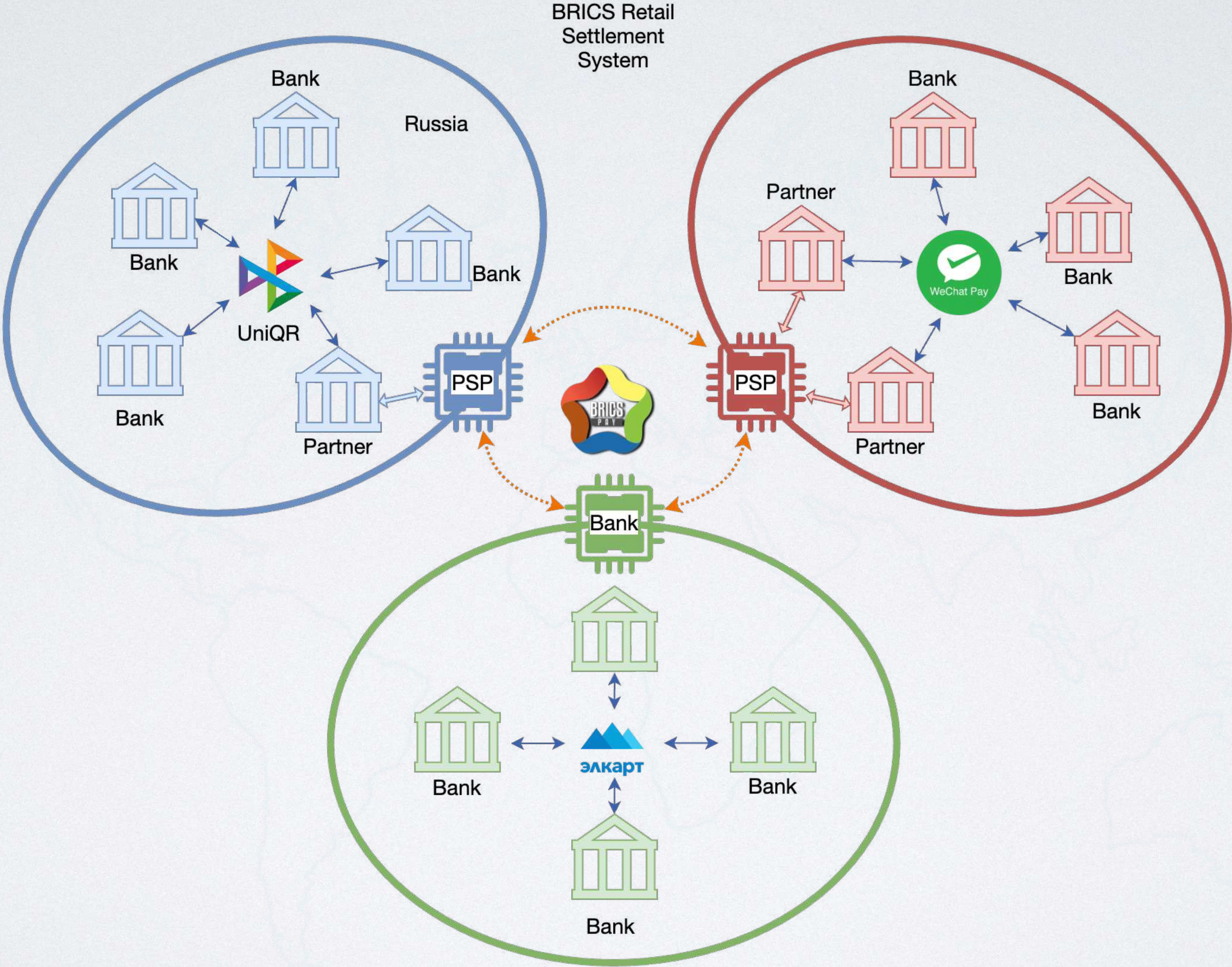
National payment
infrastructure



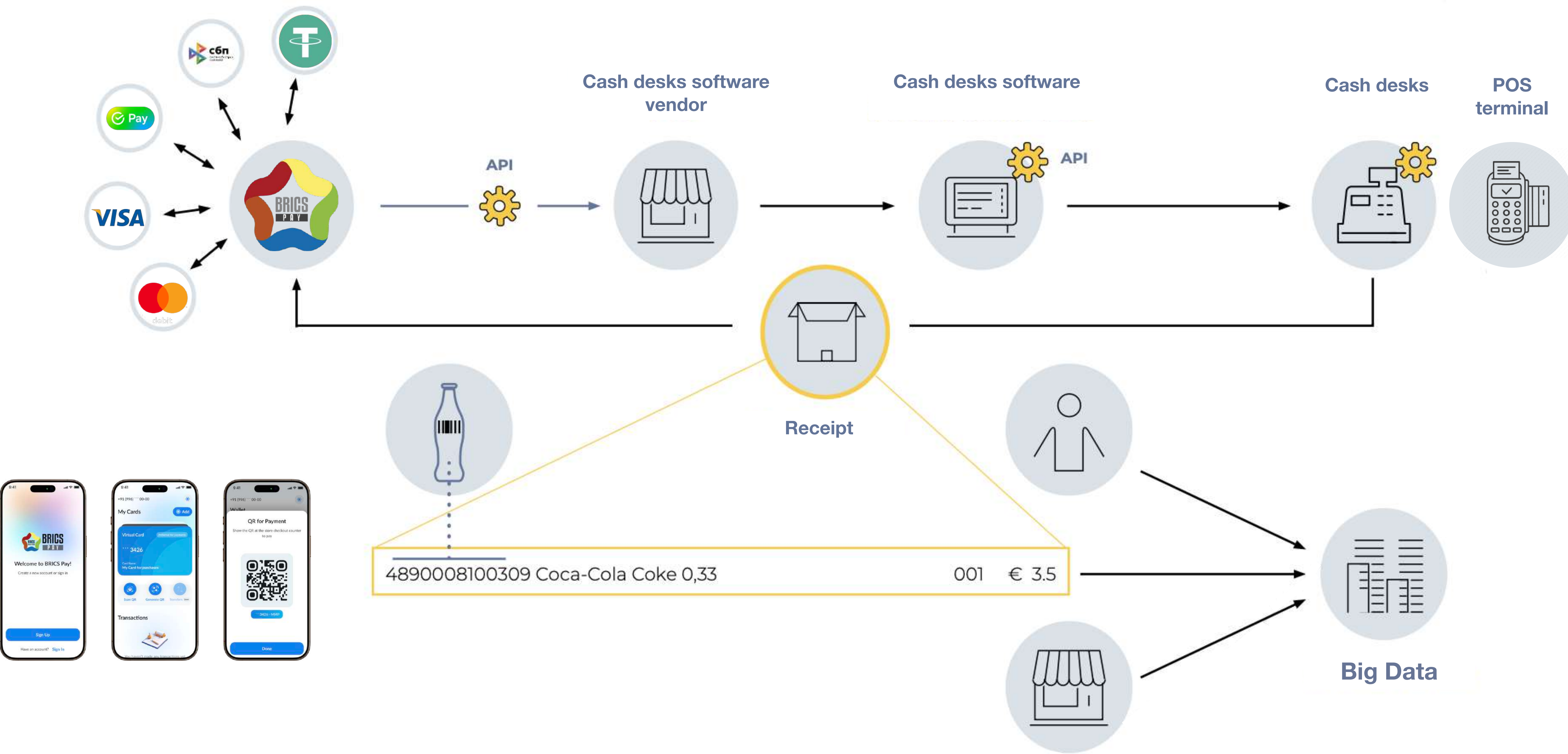
BRICS PAY QR ROADMAP



BRICS PAY CONCEPT - GATEWAYS

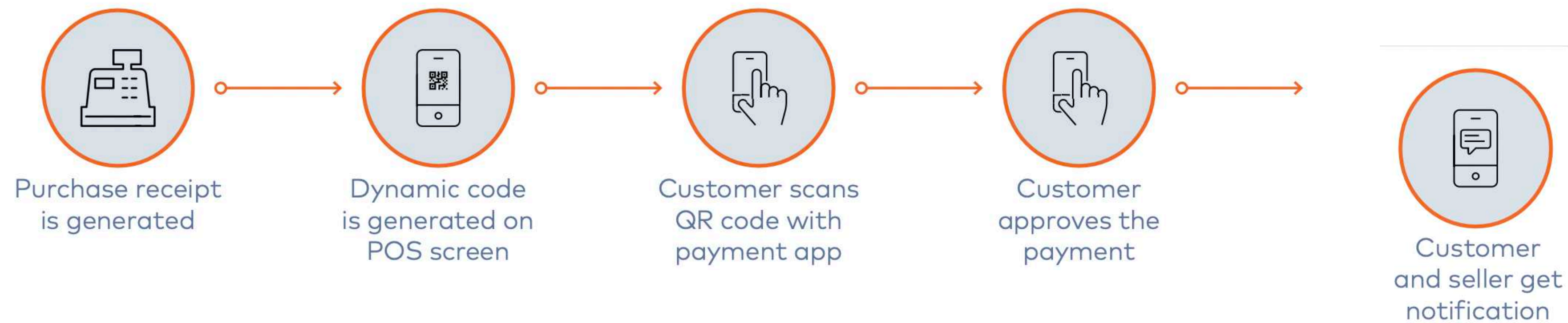


BRICS PAY INTEGRATION MODEL

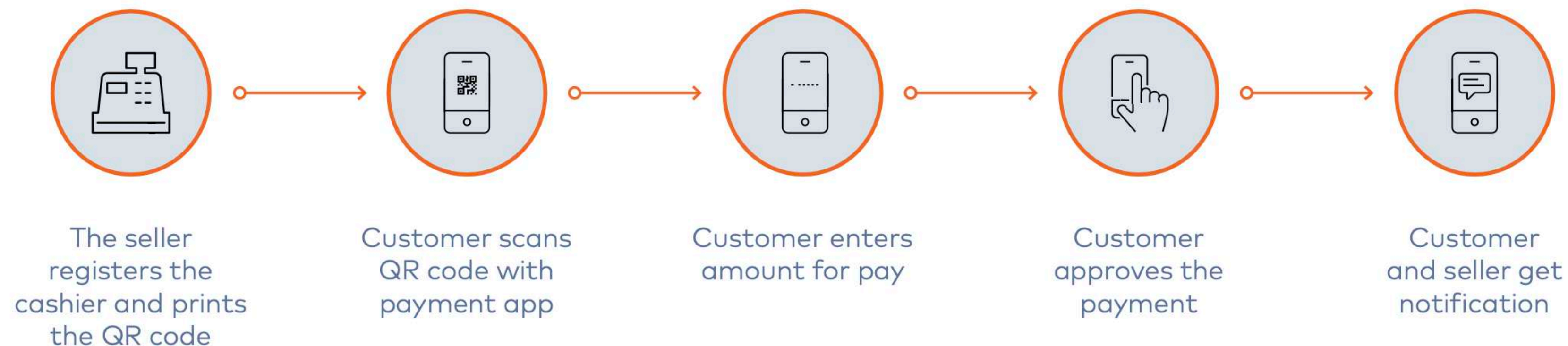


PAYMENT BY QR CODE

DYNAMIC QR ON POS / WEBSITE / PRECHEK



DYNAMIC QR ON THE CLIENT'S SMARTPHONE

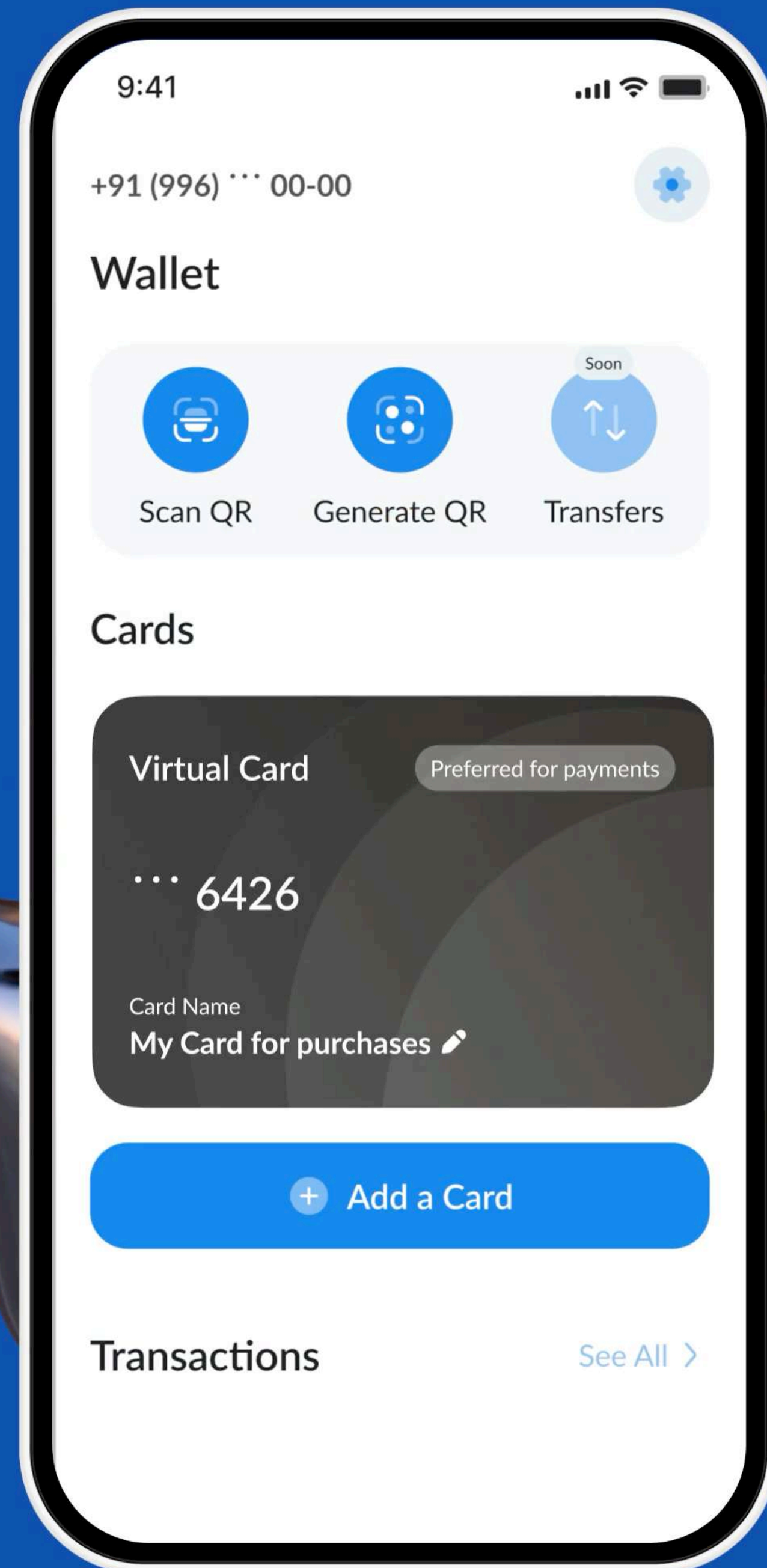


NEW PAYMENT ECOSYSTEM

BRICS Pay is the new payment ecosystem that combines innovative financial technologies: high-speed real-time processing, work with digital currencies and assets, blockchain technologies, direct secure “last mile” channels:

- At the vendor level, it is integrated into POS terminals and cash register software.
- Receives a all items in bill before payment is made.
- Supports dynamic and static QR codes.
- Supports POS Side and Customer's Side QR generation.
- Supports all currencies presented in digital form: non-cash, electronic money, digital virtual currencies, tokenized assets. Works with smart contracts.
- Ready to work with central bank digital currencies.
- Integrates with loyalty programs and allows to link loyalty cards with the means of payment.
- It has been tested in cryptopayments.

SEE THE VIDEO HOW
BRICS PAY WILL WORK



 Ready
to Pay



BRICS PAY AGREED IN THE ANNUAL REPORT OF THE BRICS BC



PAYMENTS AND FINTECH

Goals

Based on the principle of commercial voluntariness, it explores the feasibility of related work among BRICS countries on a non-binding basis.

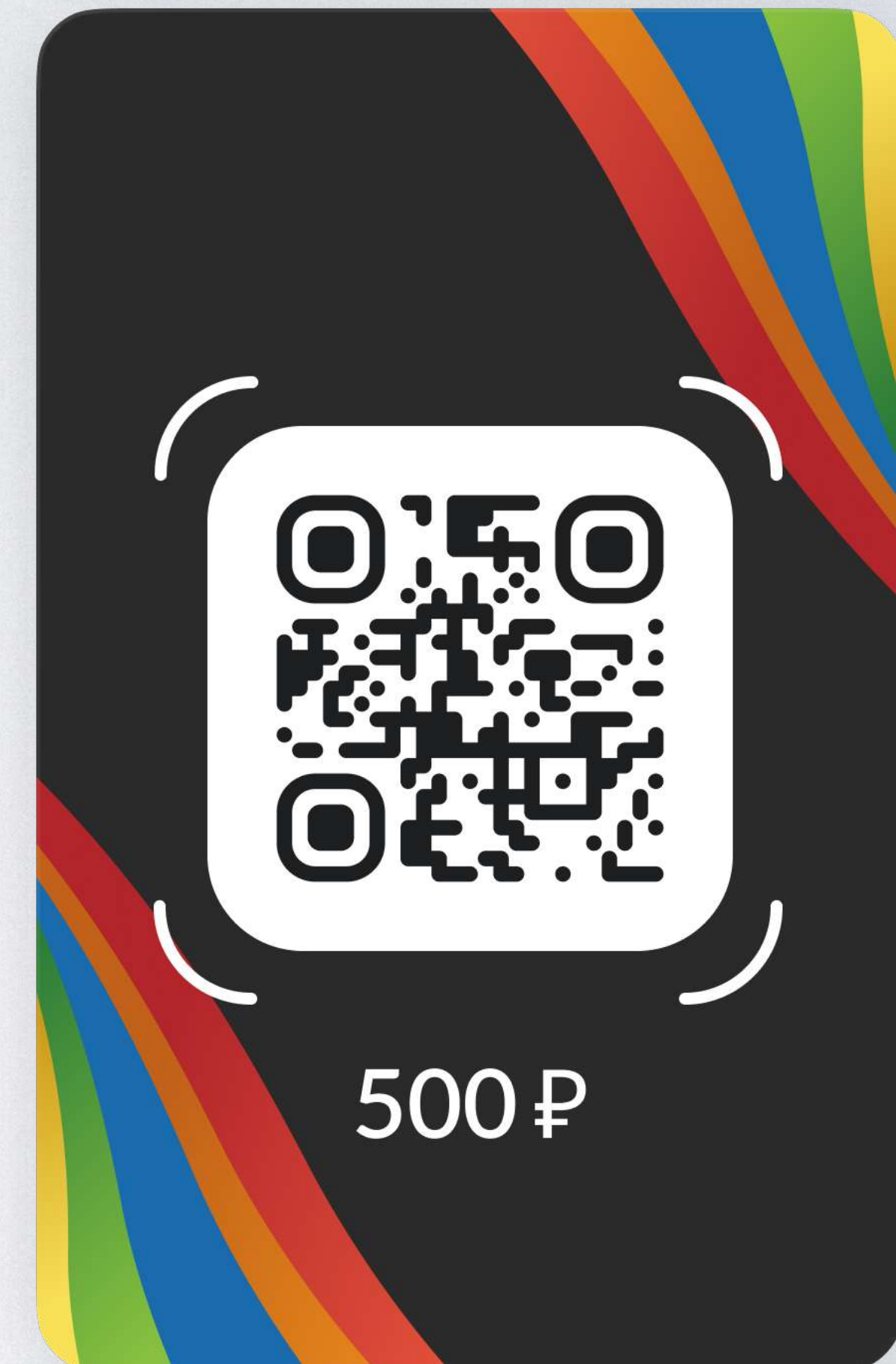
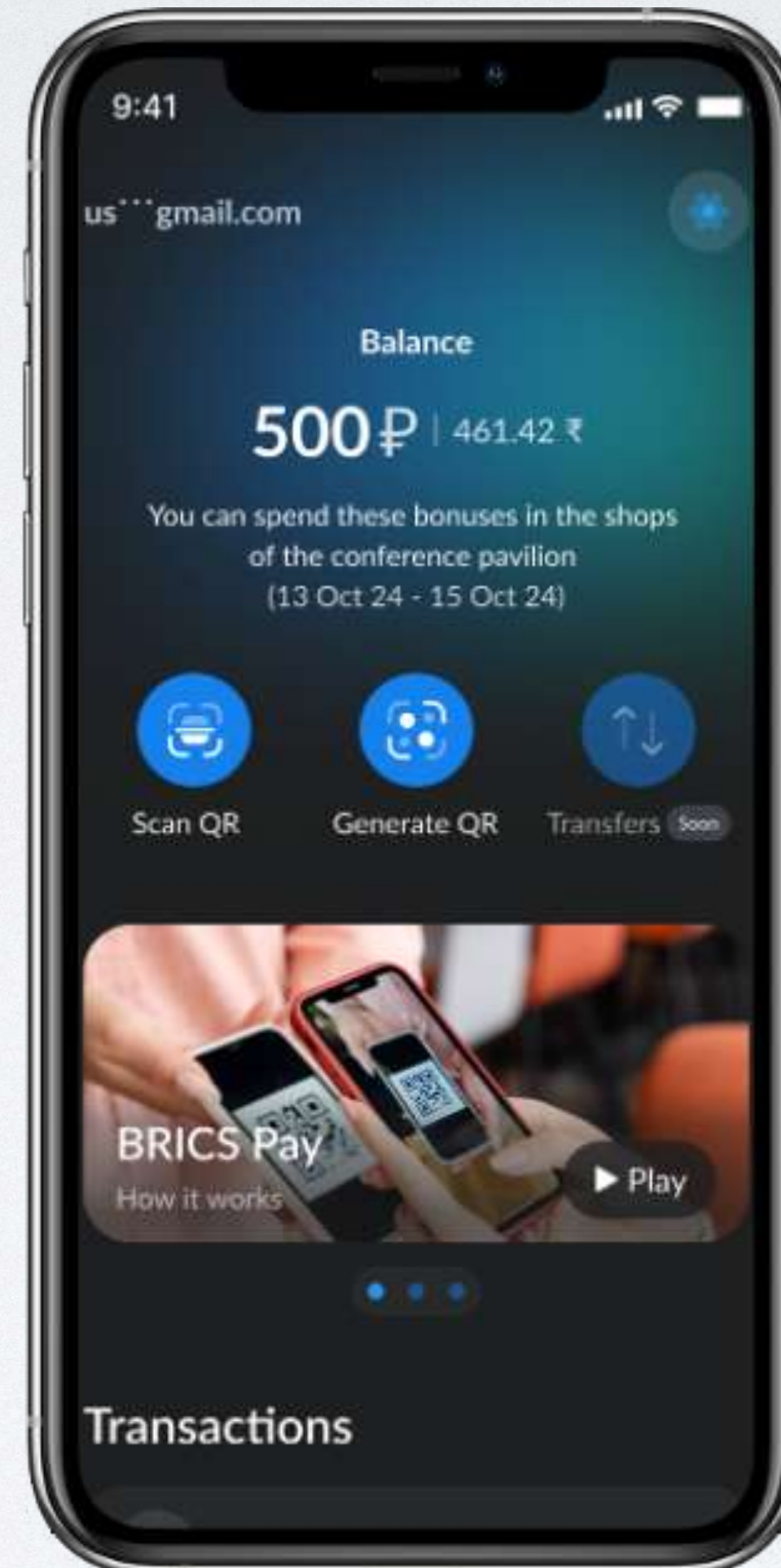
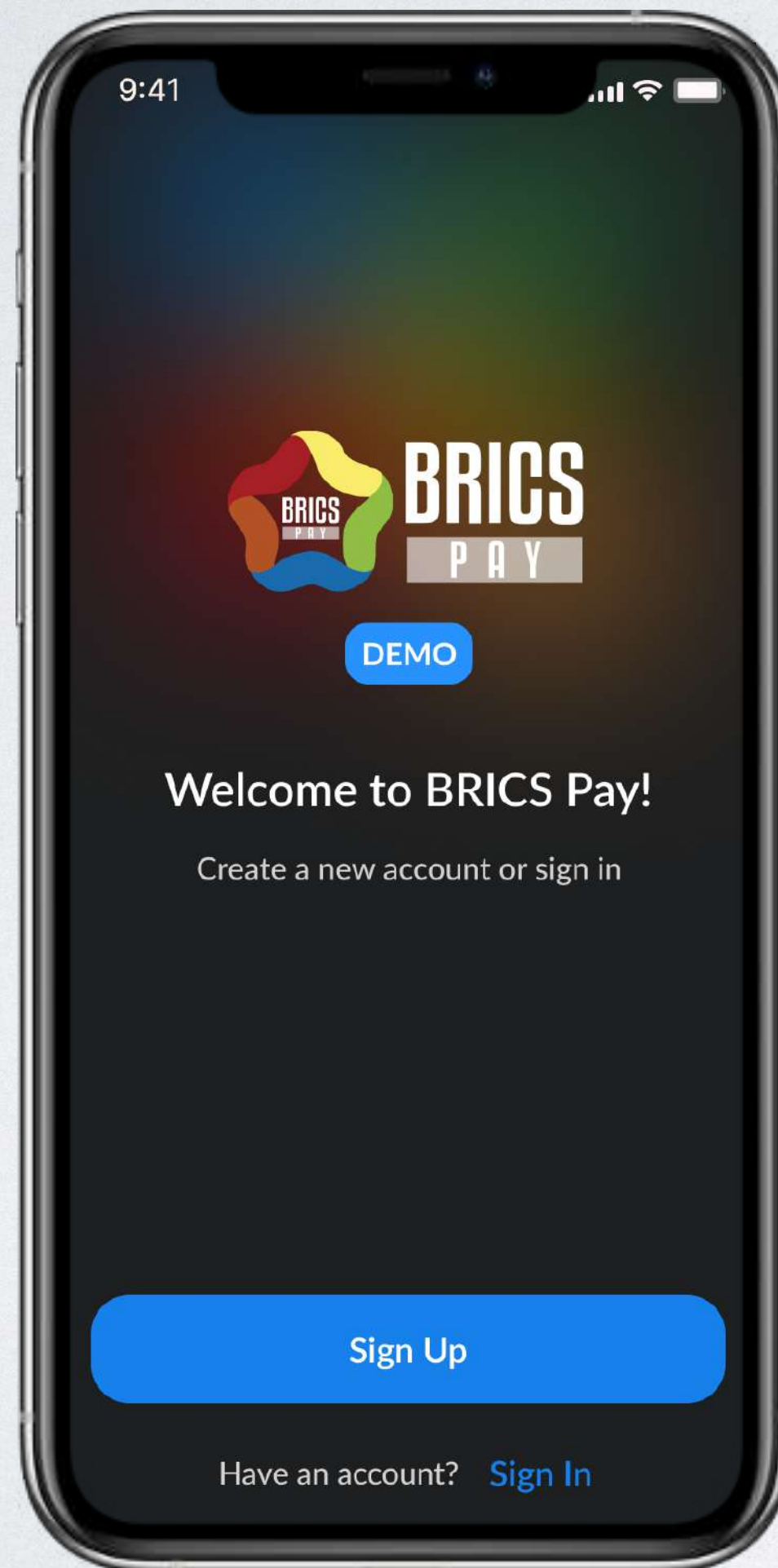
1. Create and utilize decentralized payment instruments such as BRICS Pay to foster the development of tourism, business, and international trade among BRICS+ countries. The implementation of innovative financial solutions such as BRICS Pay will complement the capabilities of existing payment systems and methods, enhancing security, accelerating, and reducing the costs of international transactions.

Ways Forward

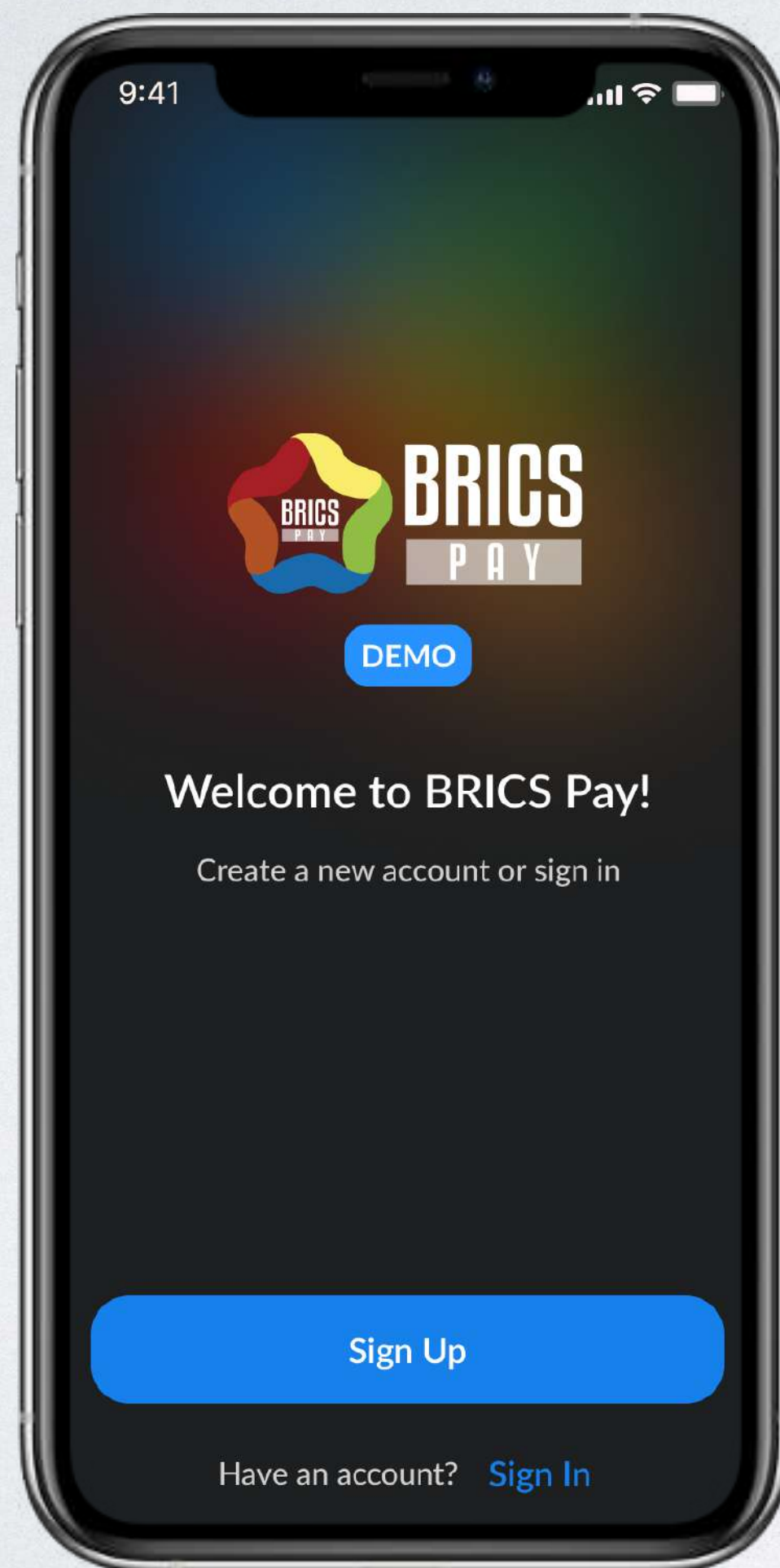
In view of the earlier deliberations, achieving the goals set forth by the leaders of BRICS nations, as reflected in previous annual reports and the BRICS Economic Partnership Strategy until 2025, involves the implementation of the BRICS Pay entrepreneurial payment system, the BRICS Decentralized Cross-border Messaging System and the BRICS CLEAR platform on the principle of commercial voluntariness.

Practical pilot testing of BRICS Pay, BRICS DCMS, and BRICS CLEAR could be conducted among BRICS+ countries, as well as any other interested nations. This would help assess the feasibility and effectiveness of these systems in real-world scenarios.

BRICS PAY TECHNOLOGY DEMONSTRATION ON BRICS BUSINESS FORUM 2024



BRICS PAY TECHNOLOGY DEMONSTRATION ON BRICS BUSINESS FORUM 2024



For 2 days of the Business Forum
BRICS:

5263

new user accounts



CUSTOMER JOURNEY MAP

01

Registration

Please indicate your country of citizenship and register using your email or phone number



02

Verification

Verify your identity by uploading the required documents and passing the video verification



03

Adding a card

Link your bank card to BRICS Pay



04

Top up your account

Top up your account using one of the cards linked to BRICS Pay App



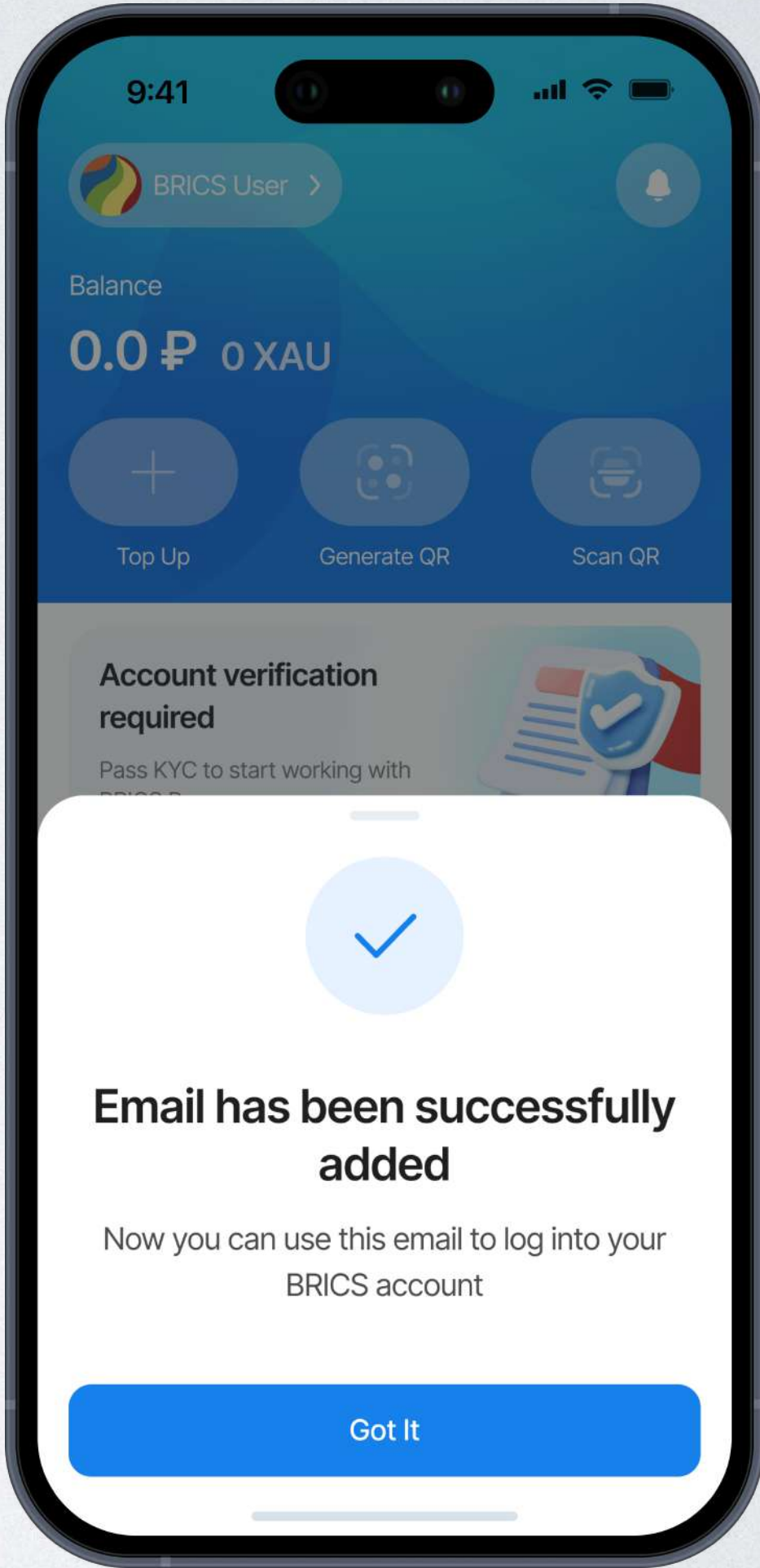
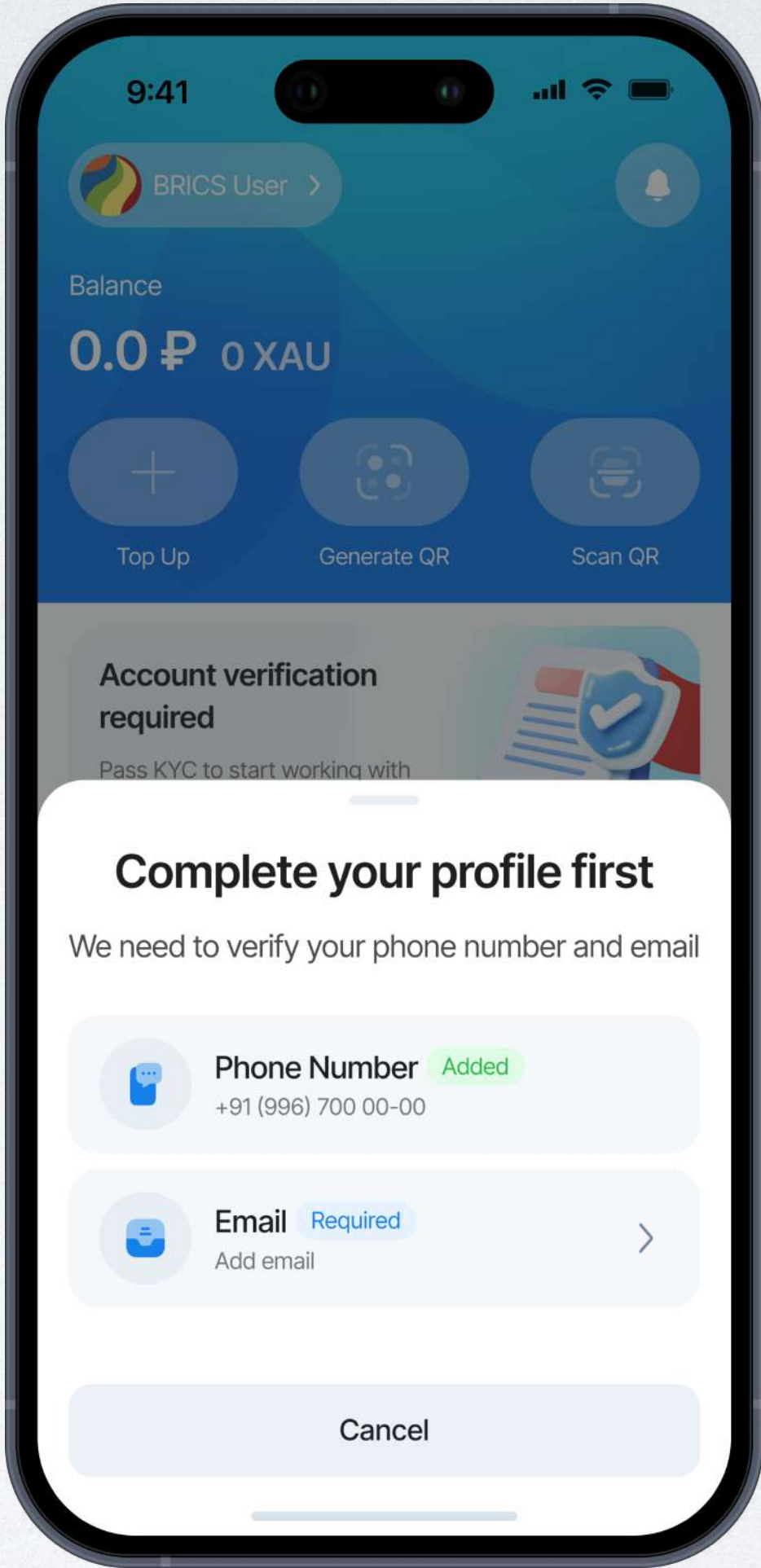
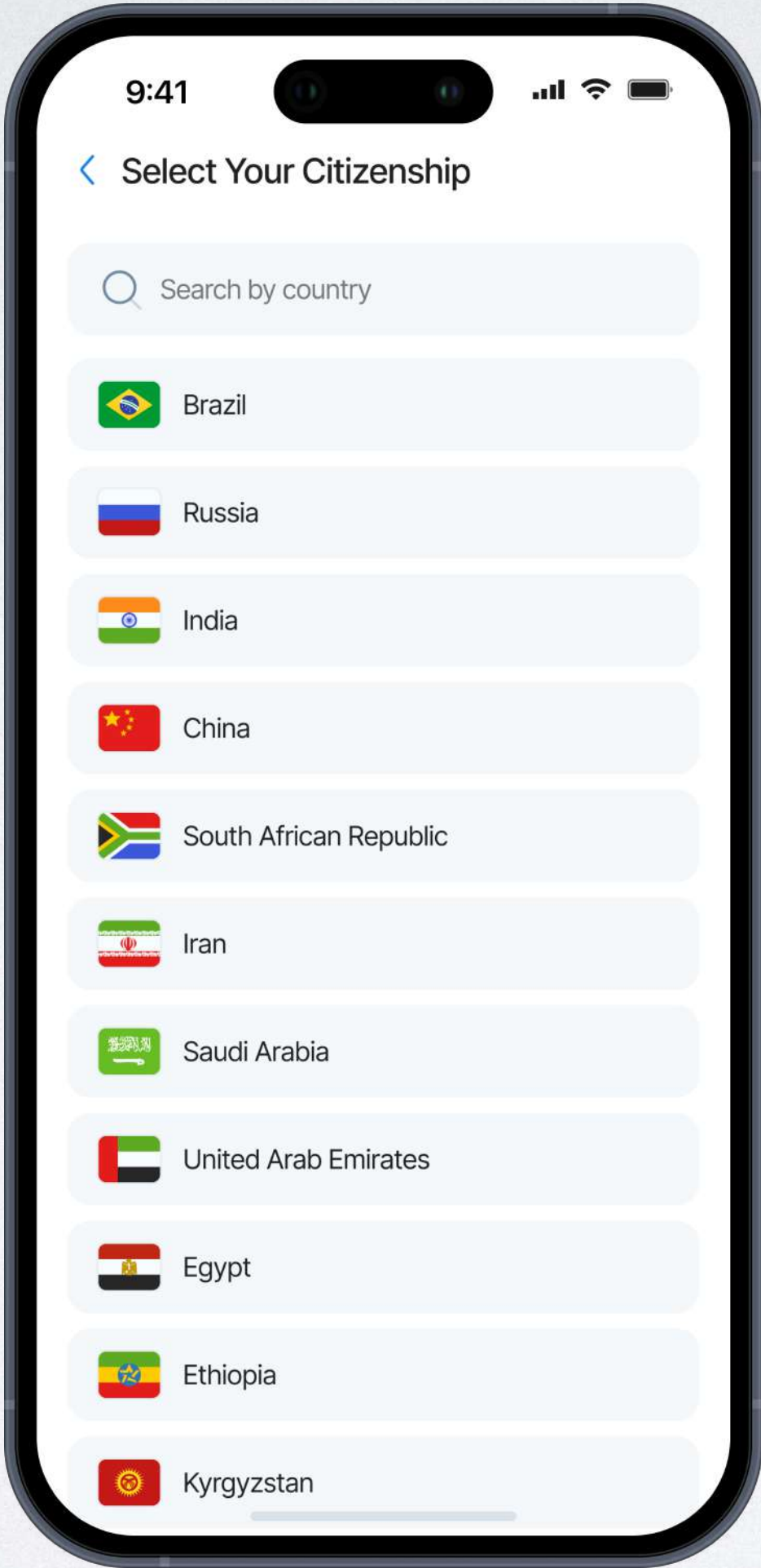
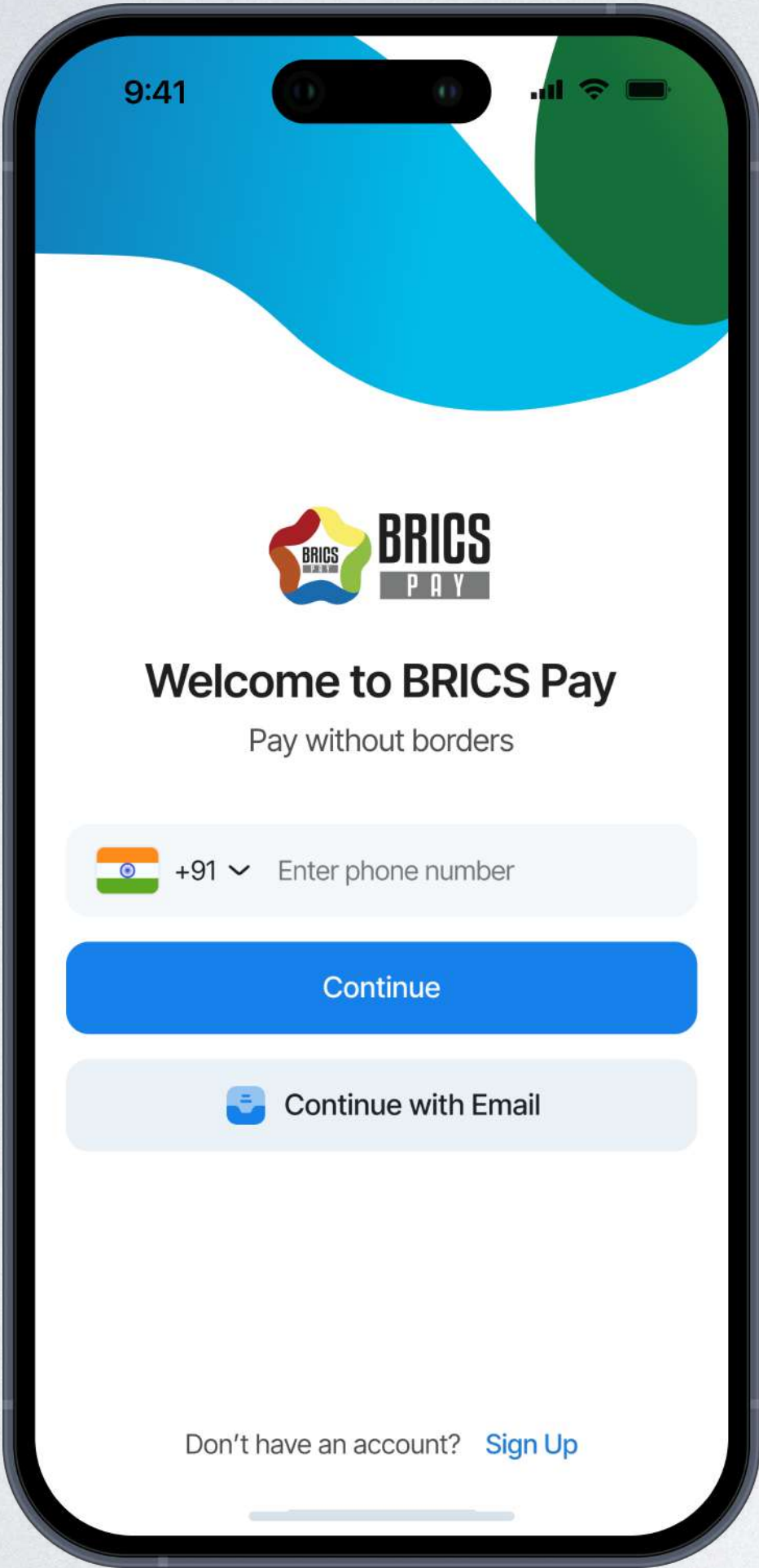
05

Payment by QR

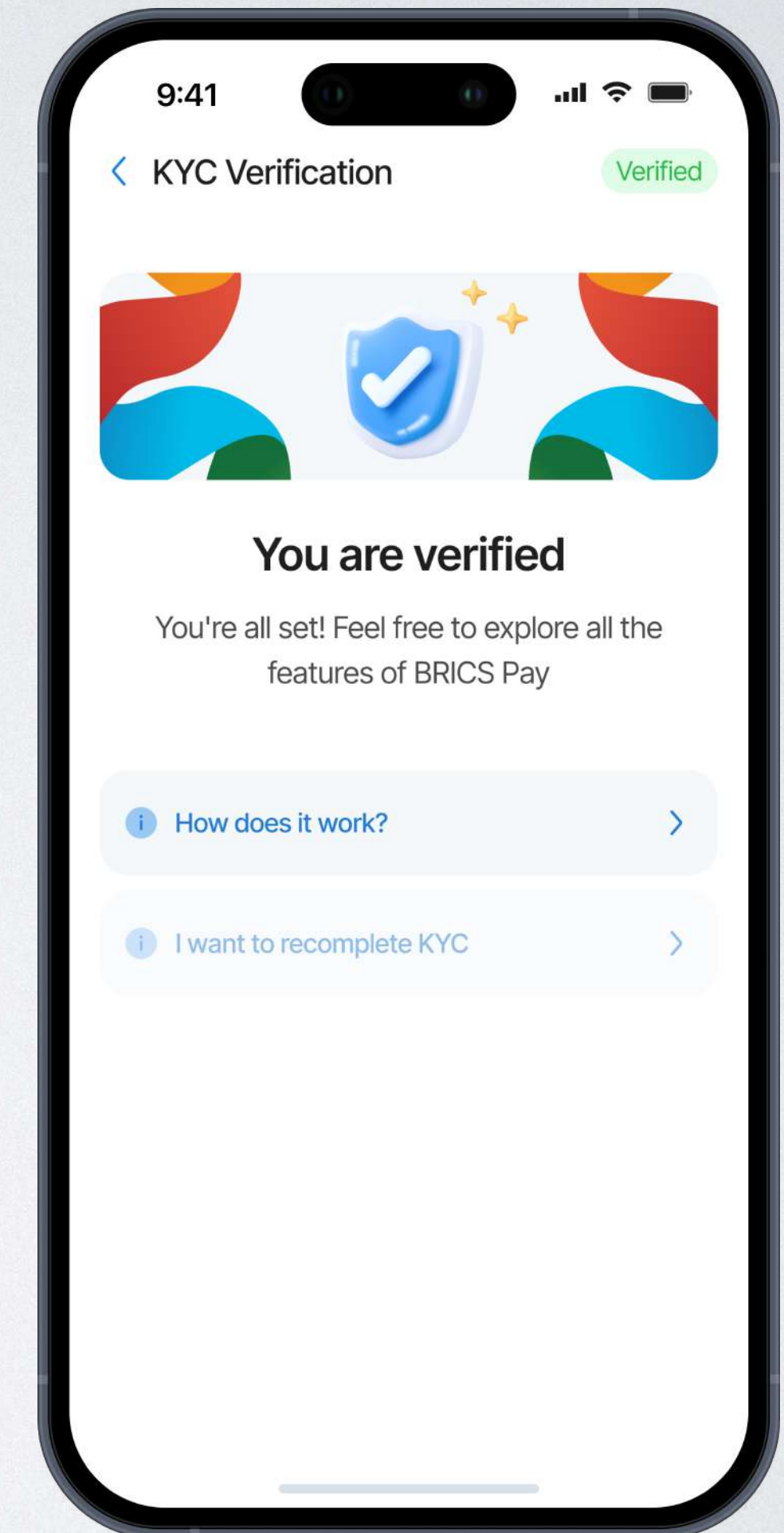
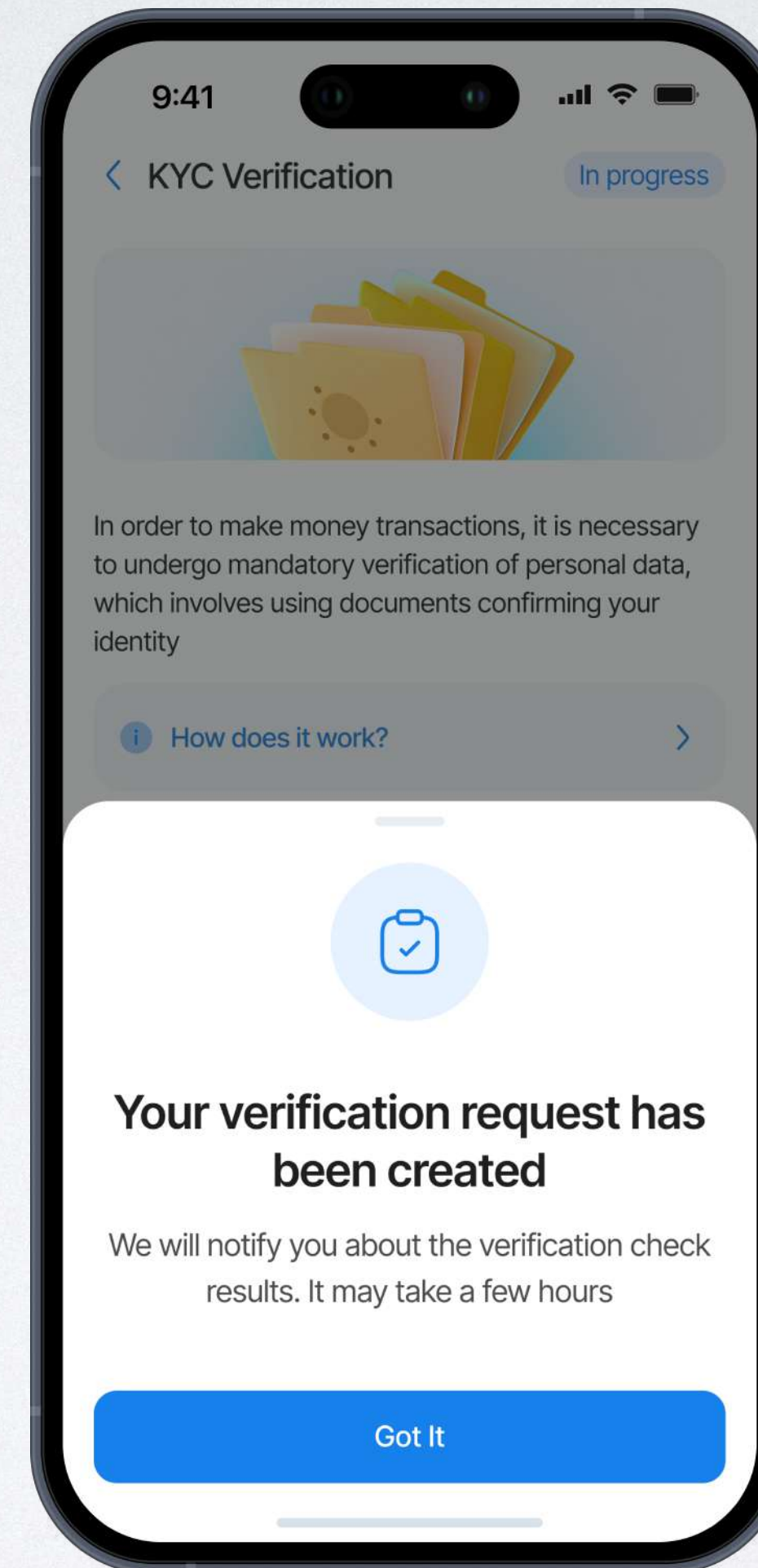
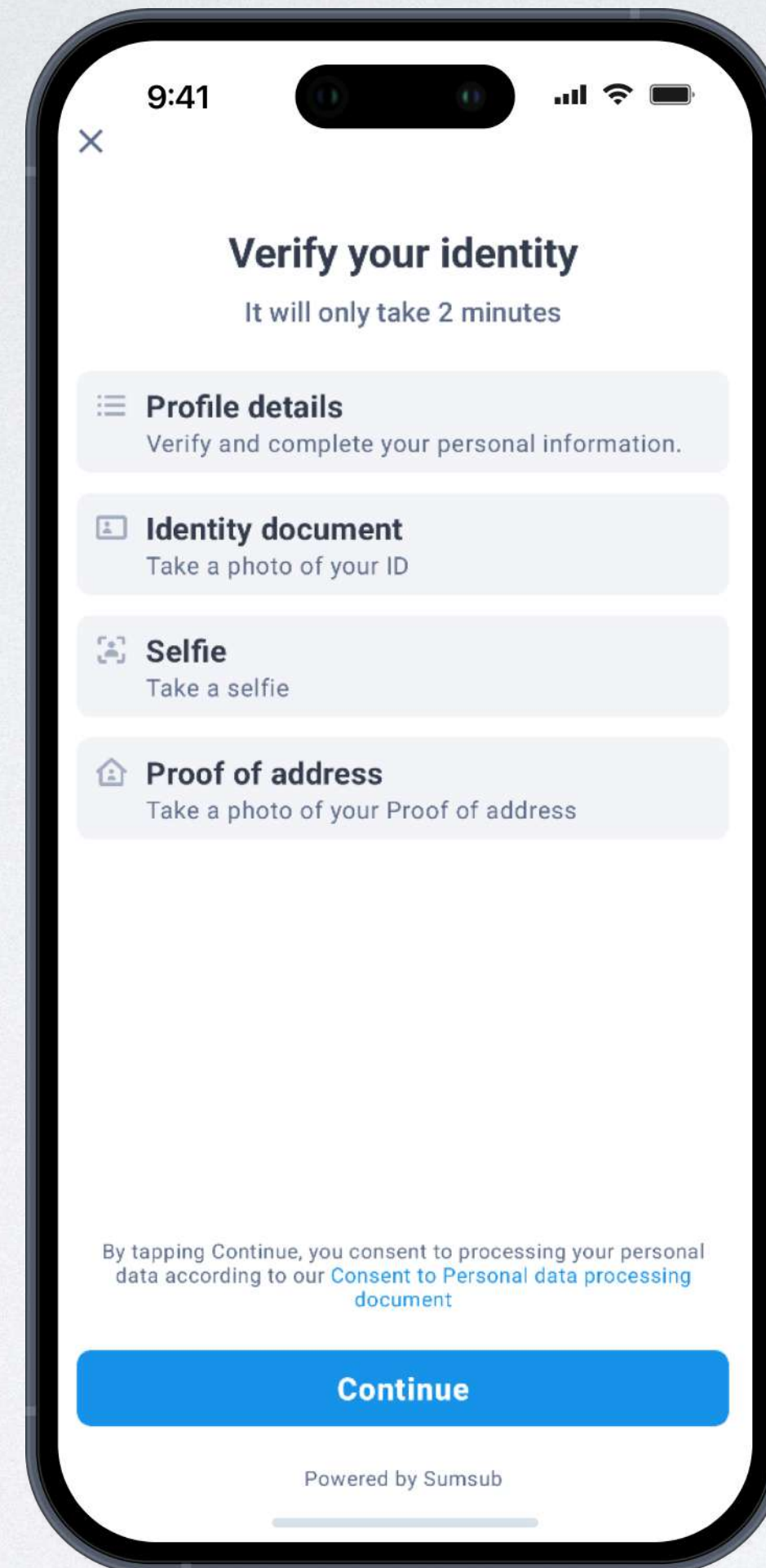
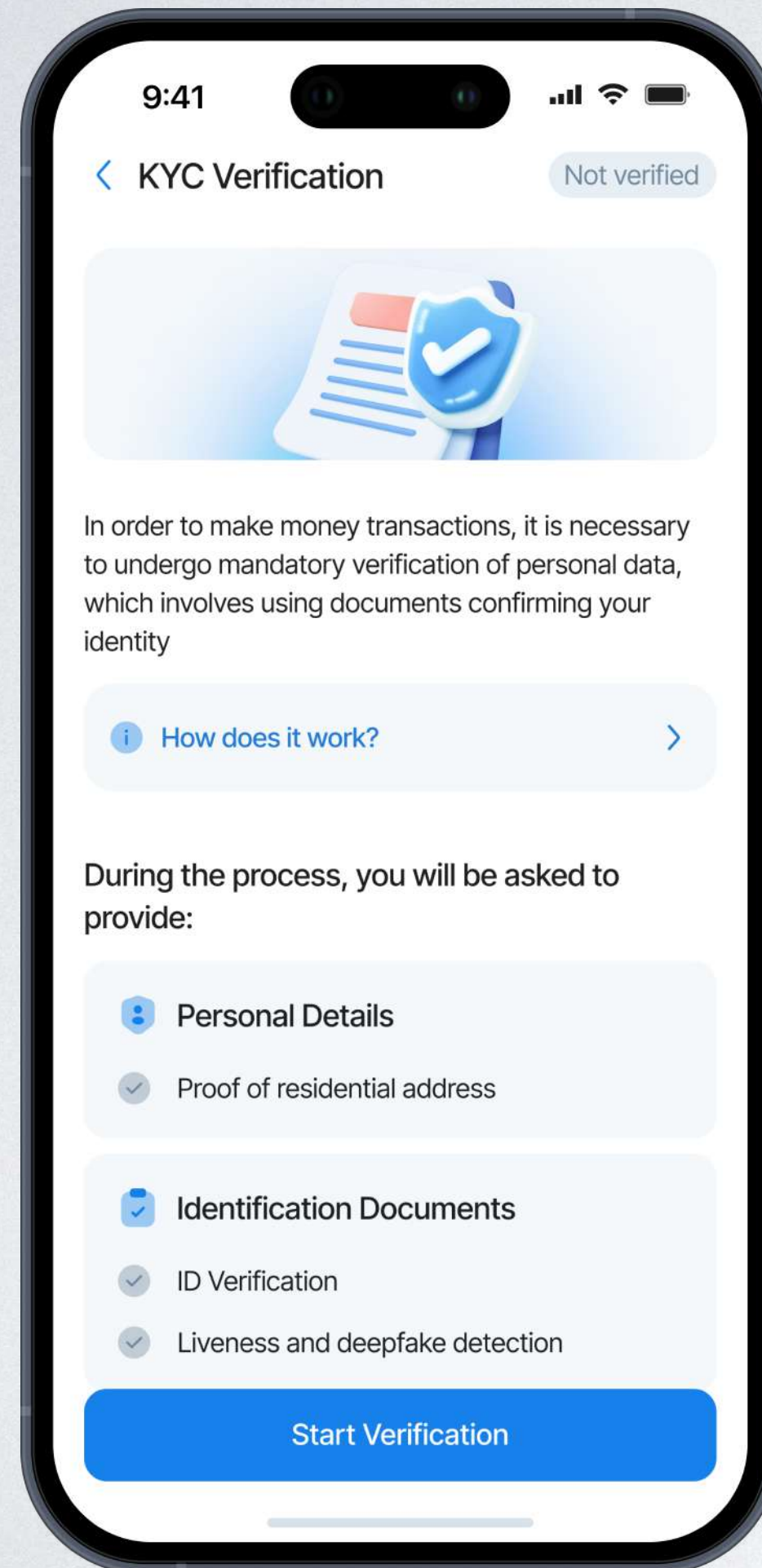
Scan the QR code from the terminal or generate it inside the application to pay for purchases in stores that support BRICS Pay



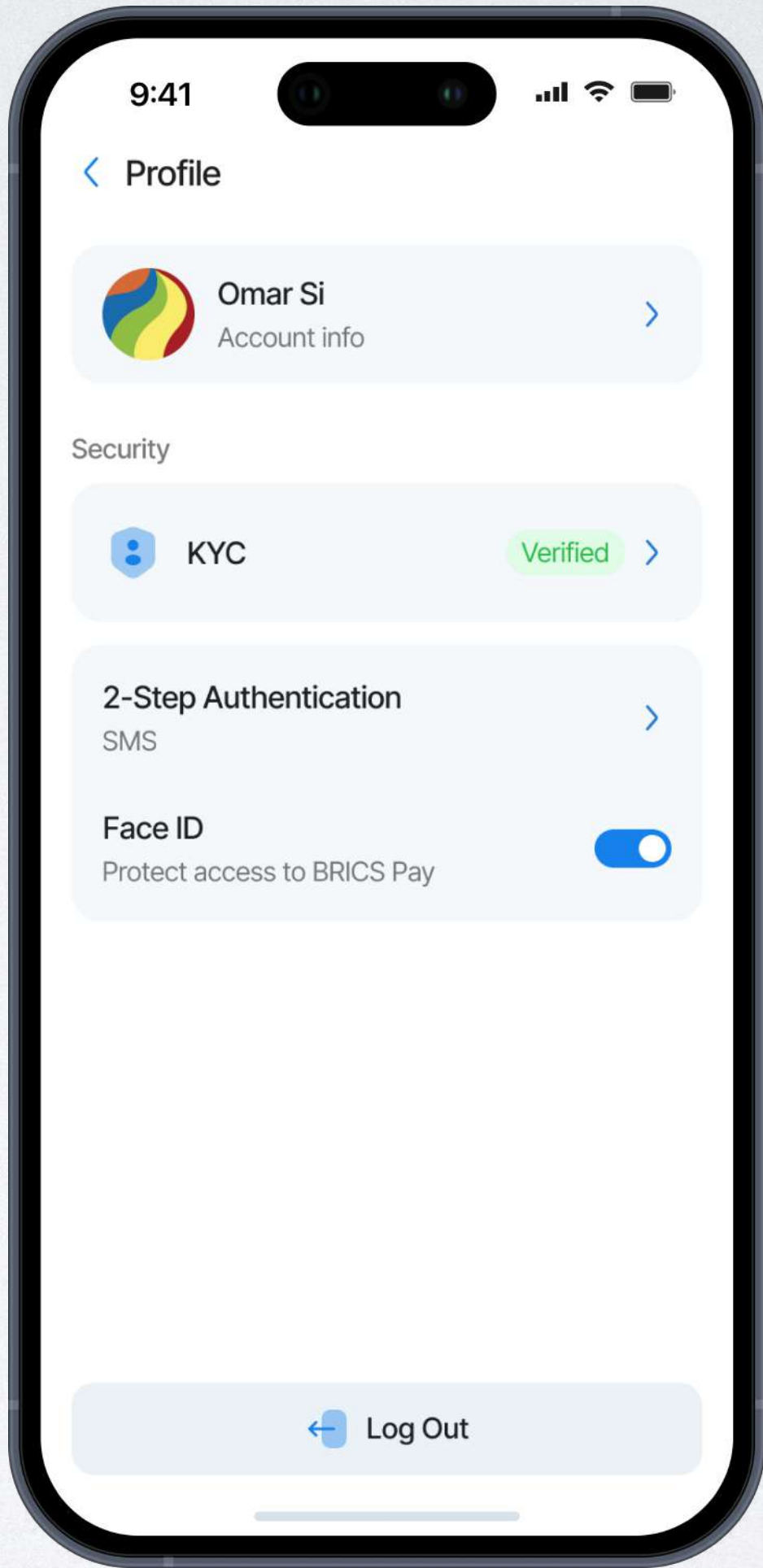
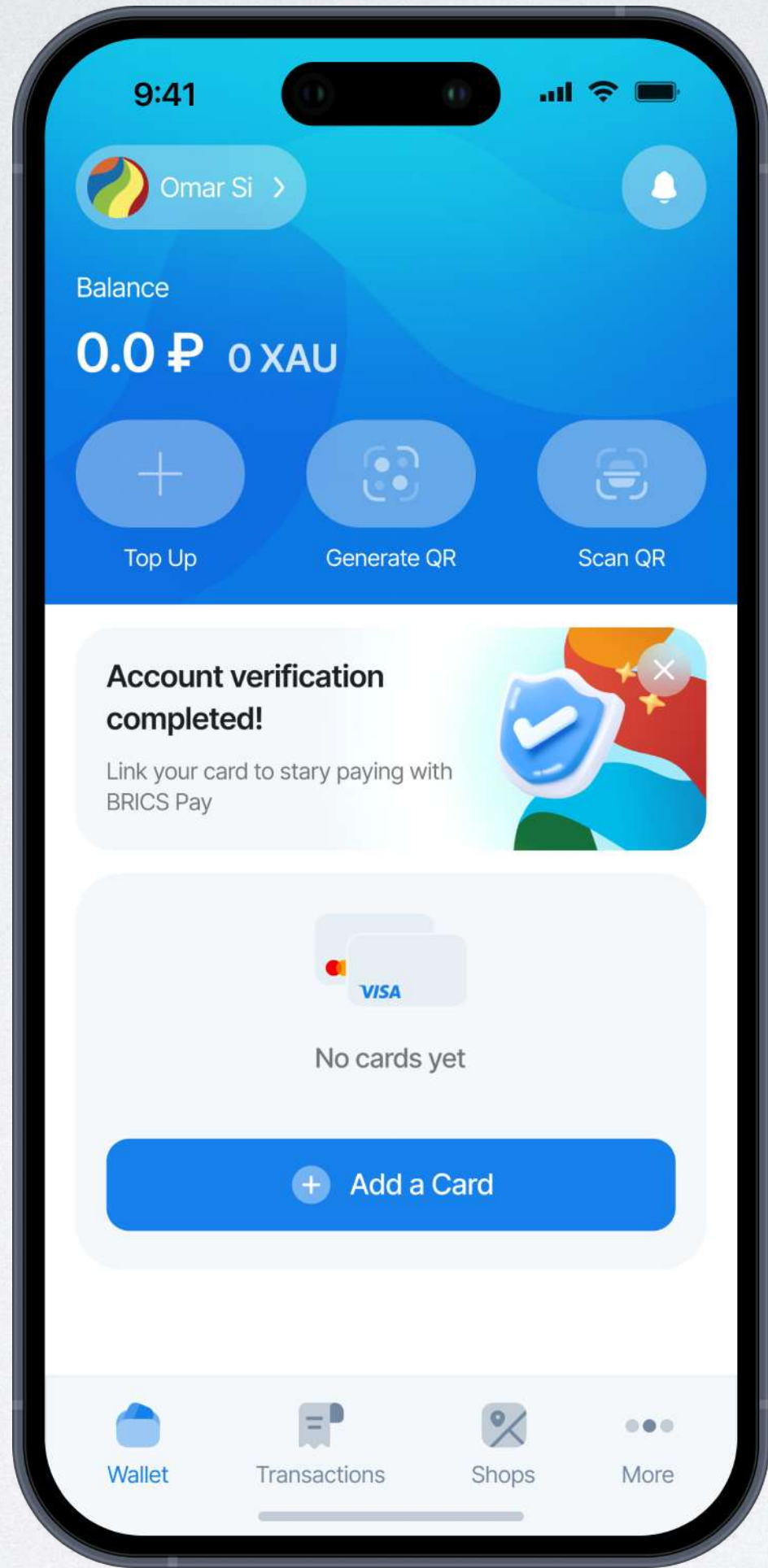
REGISTRATION



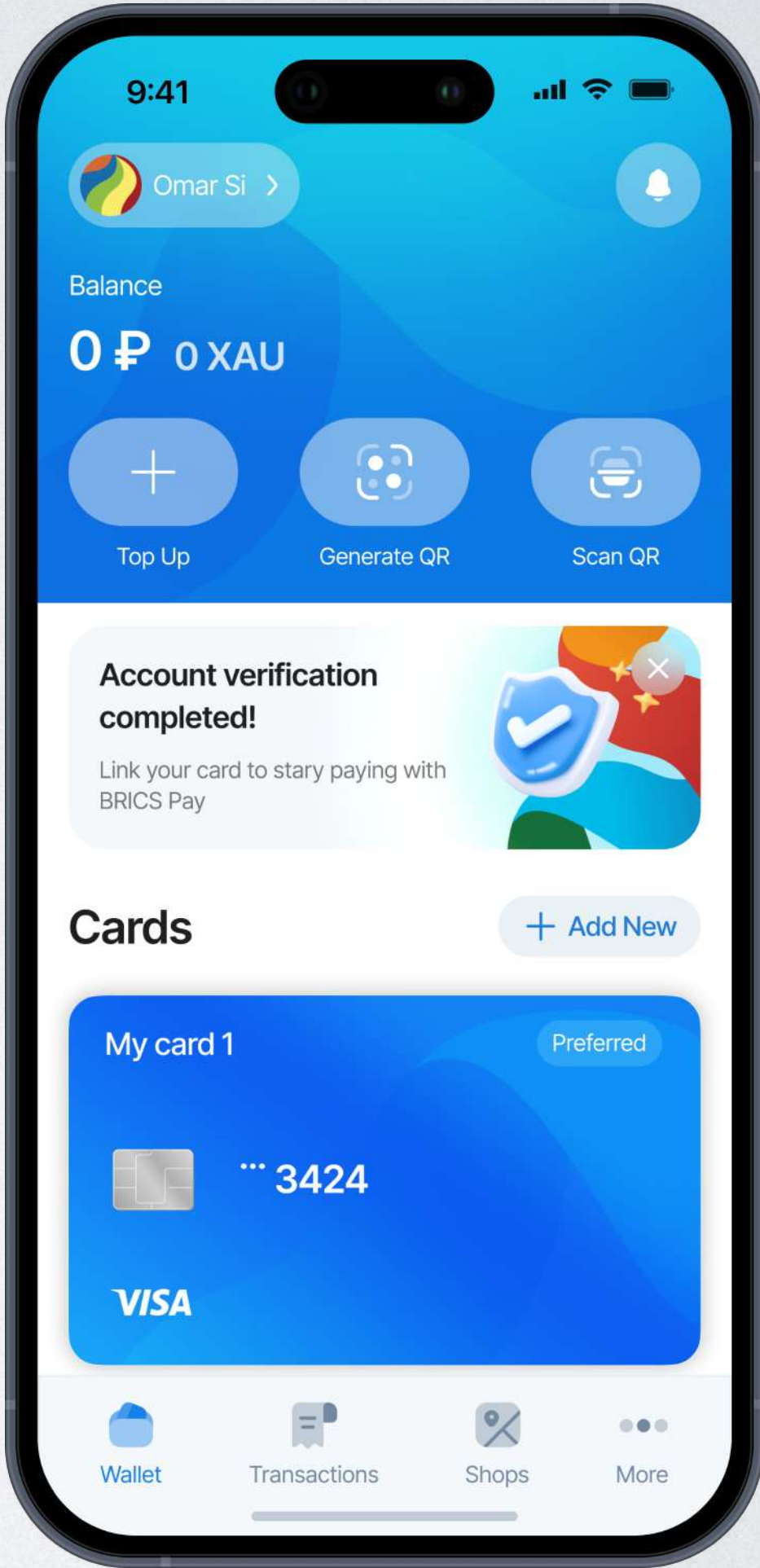
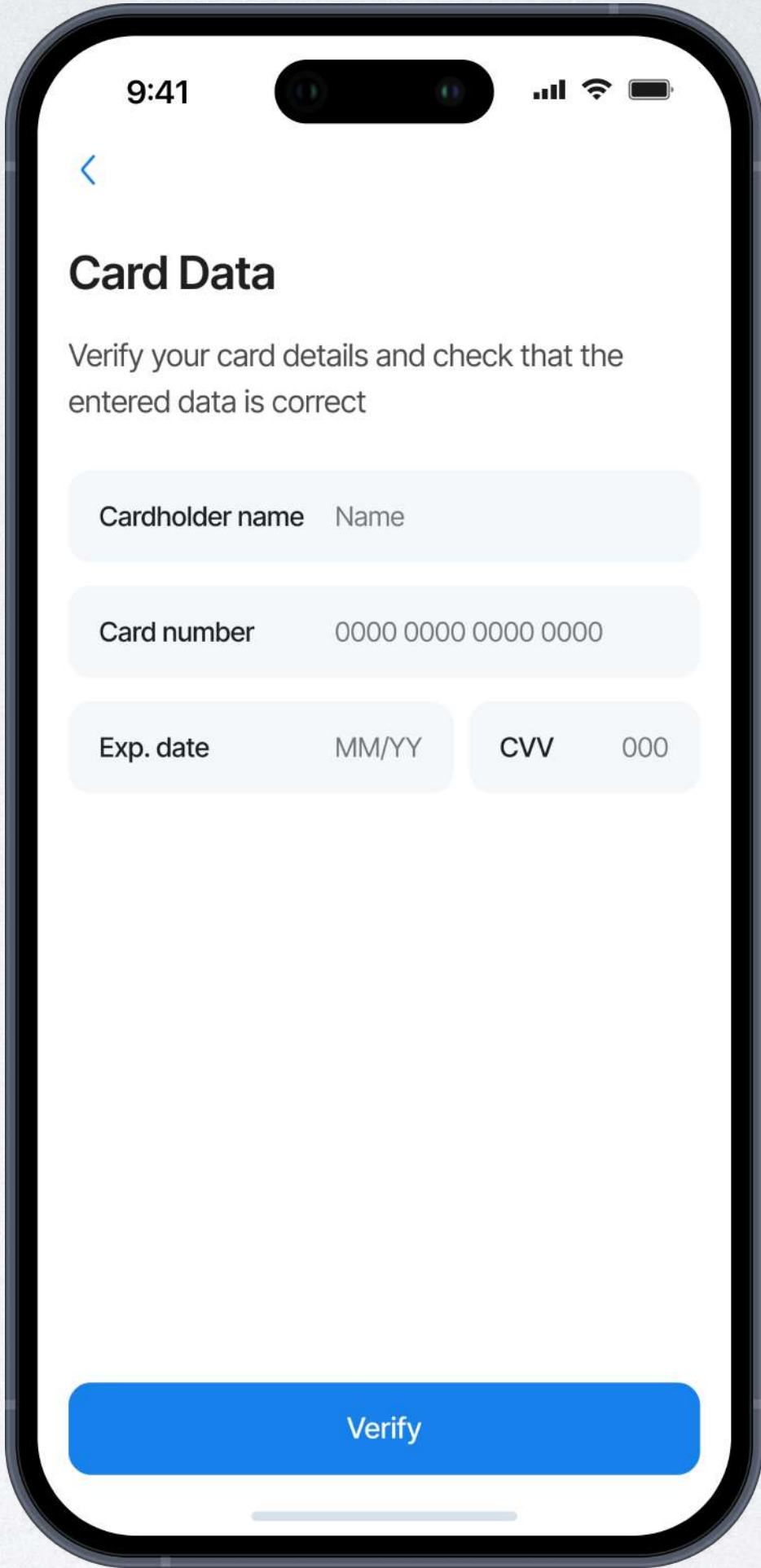
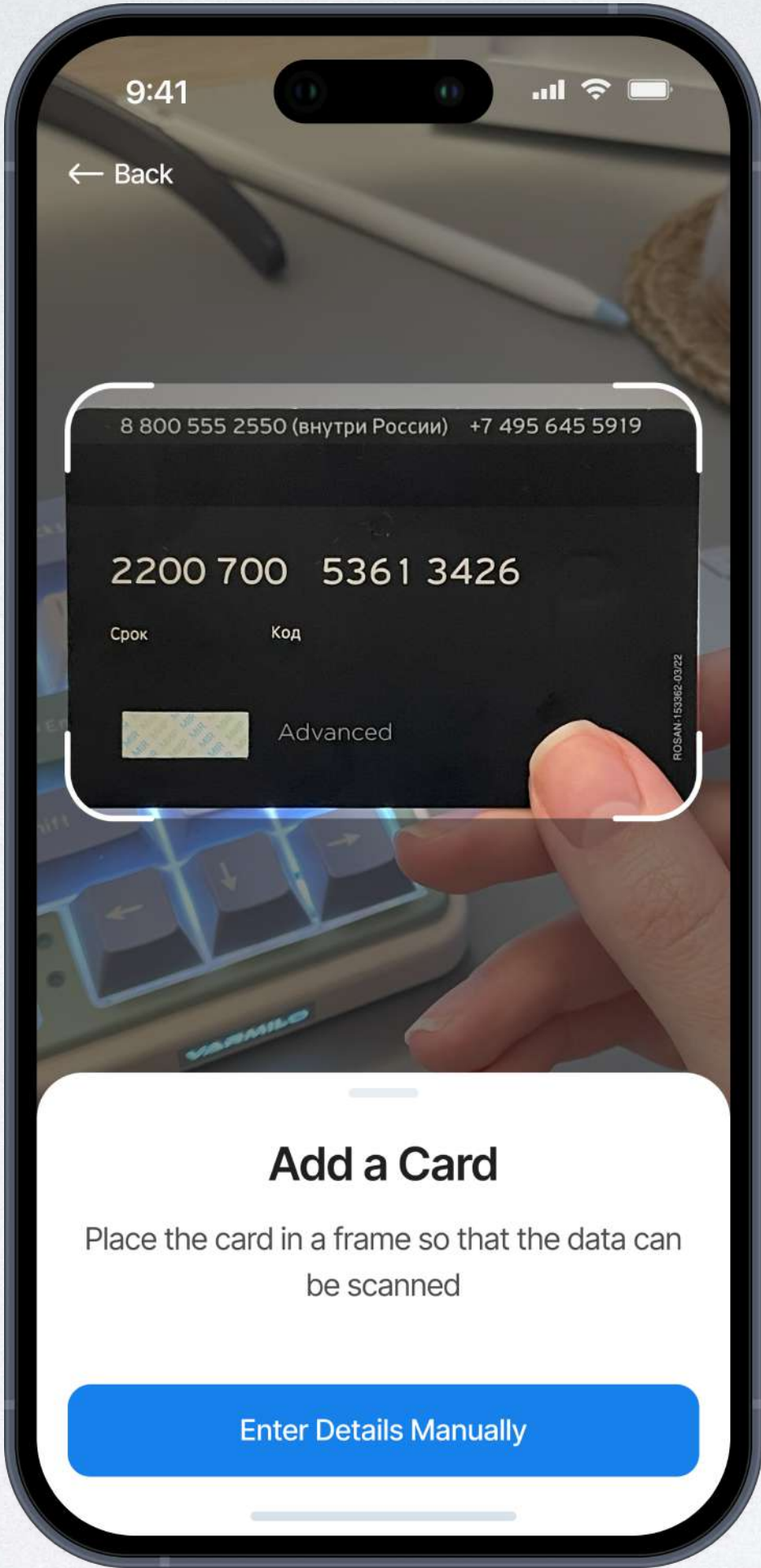
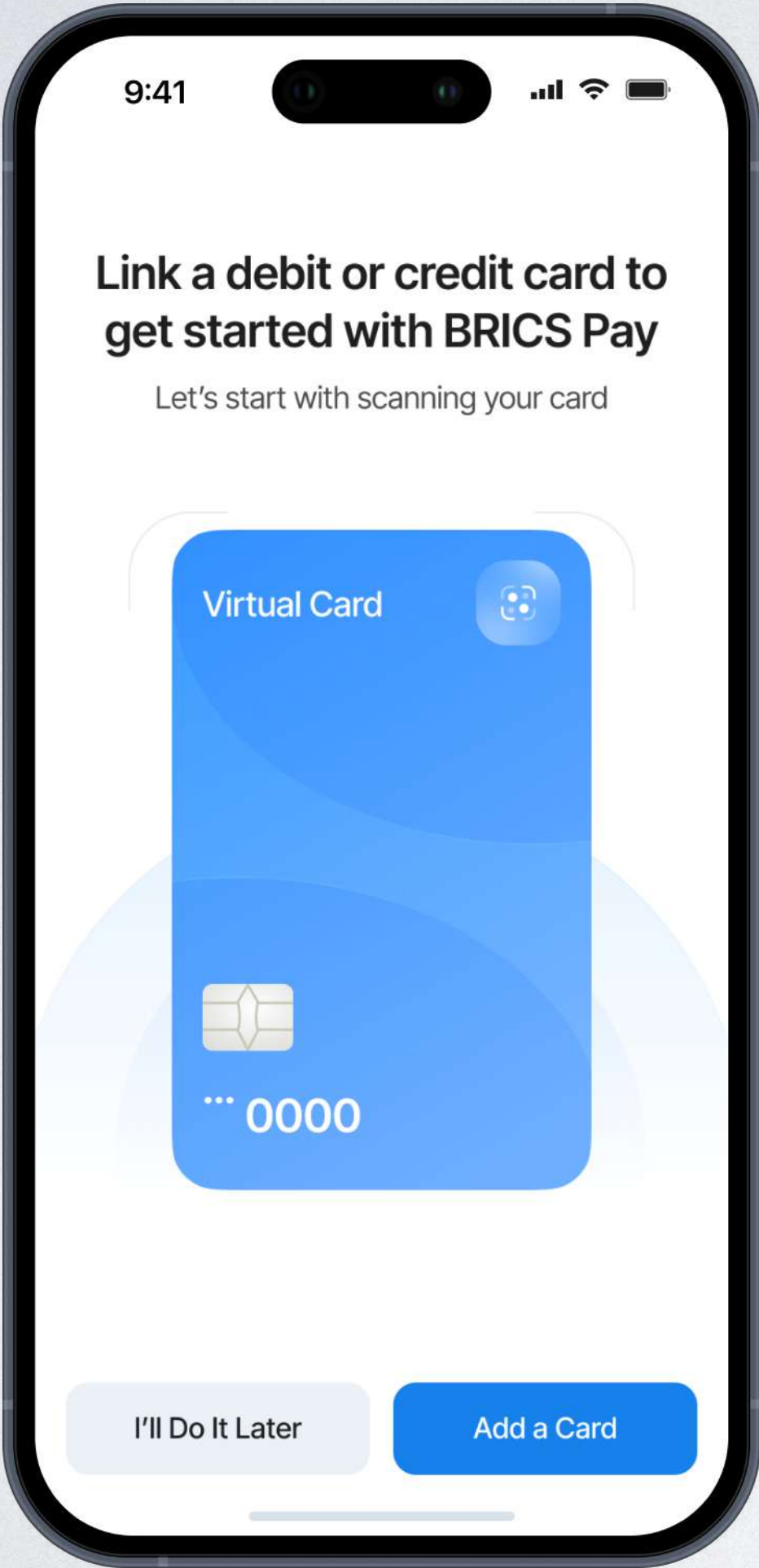
VERIFICATION



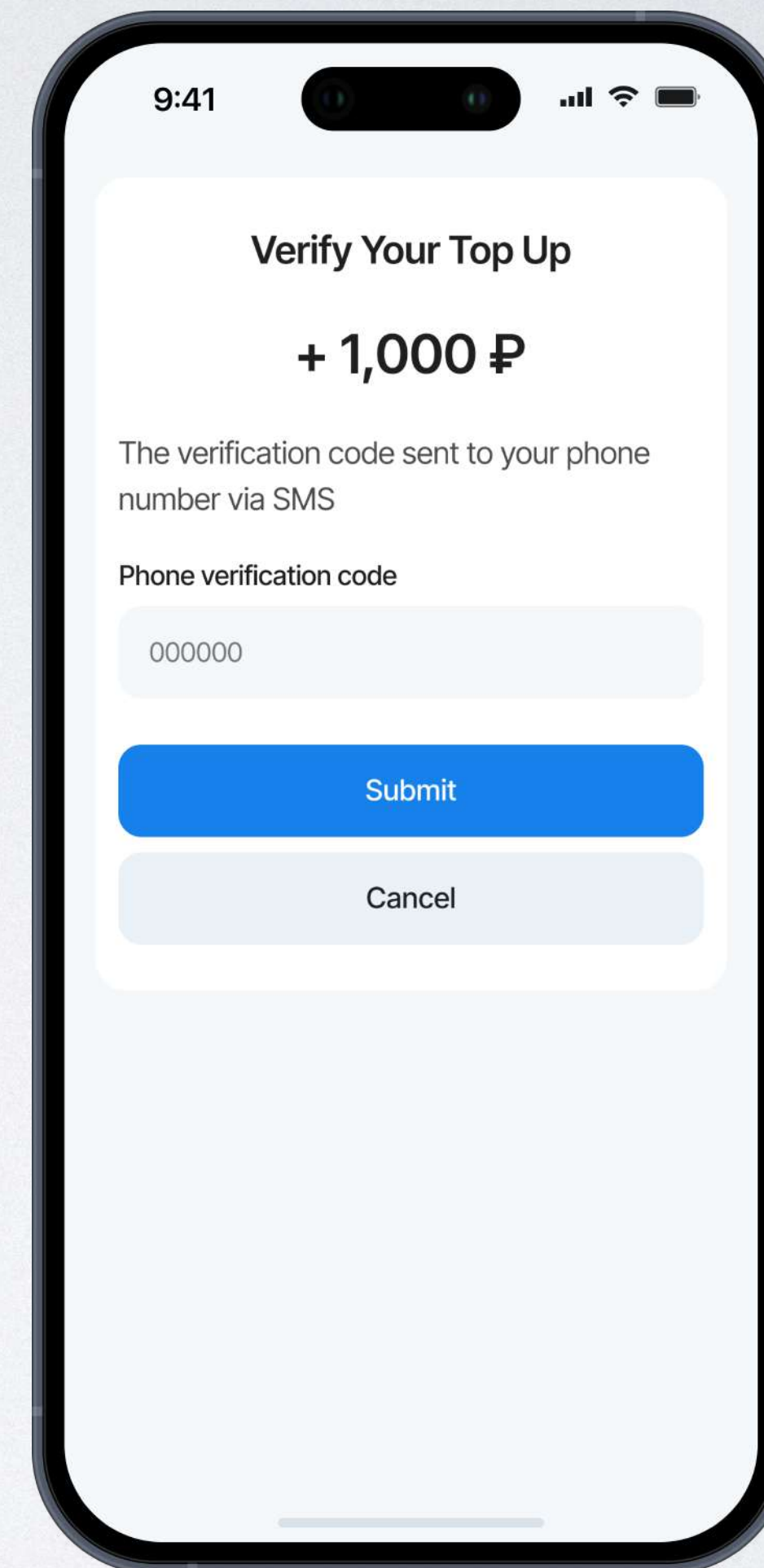
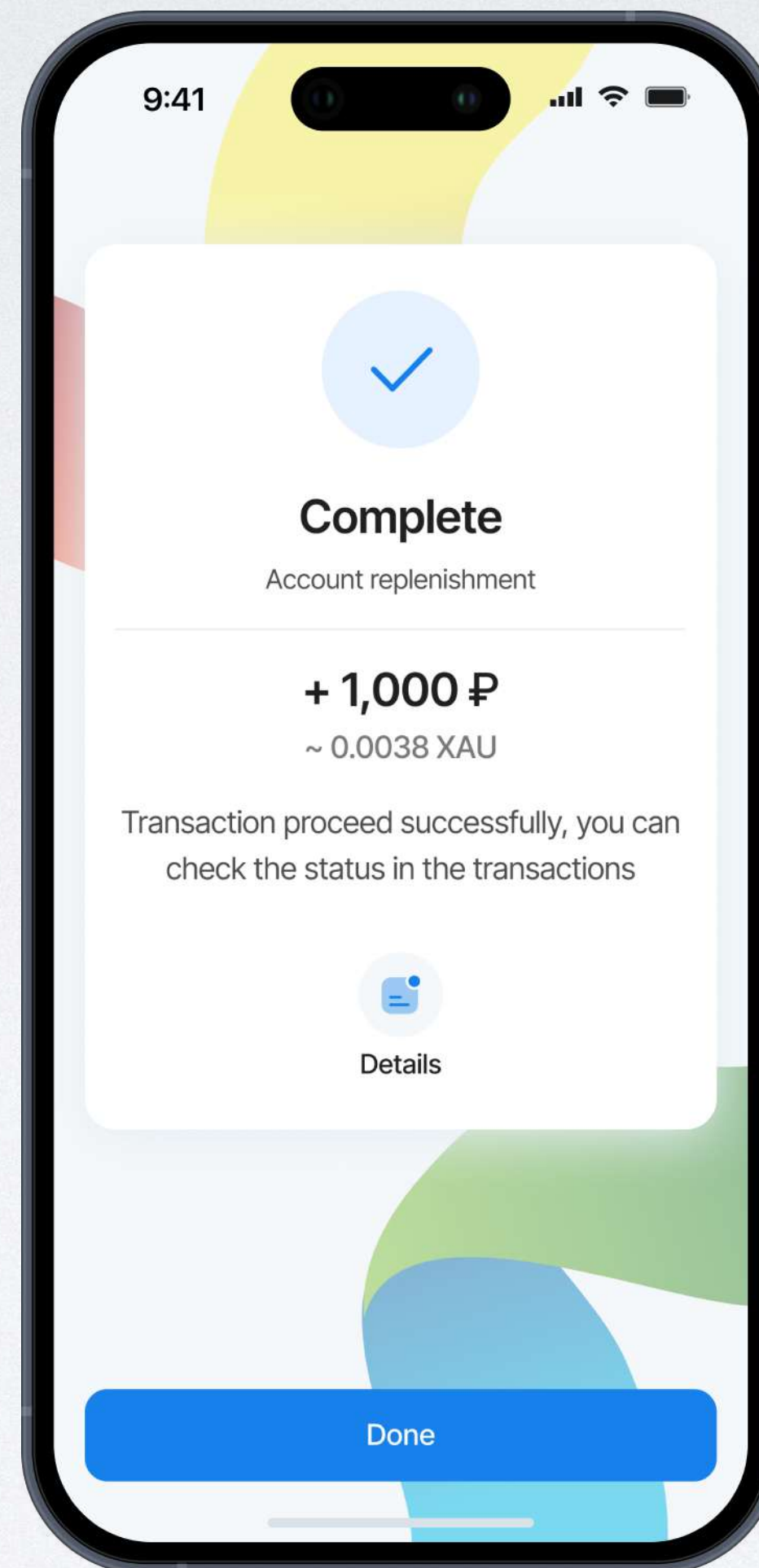
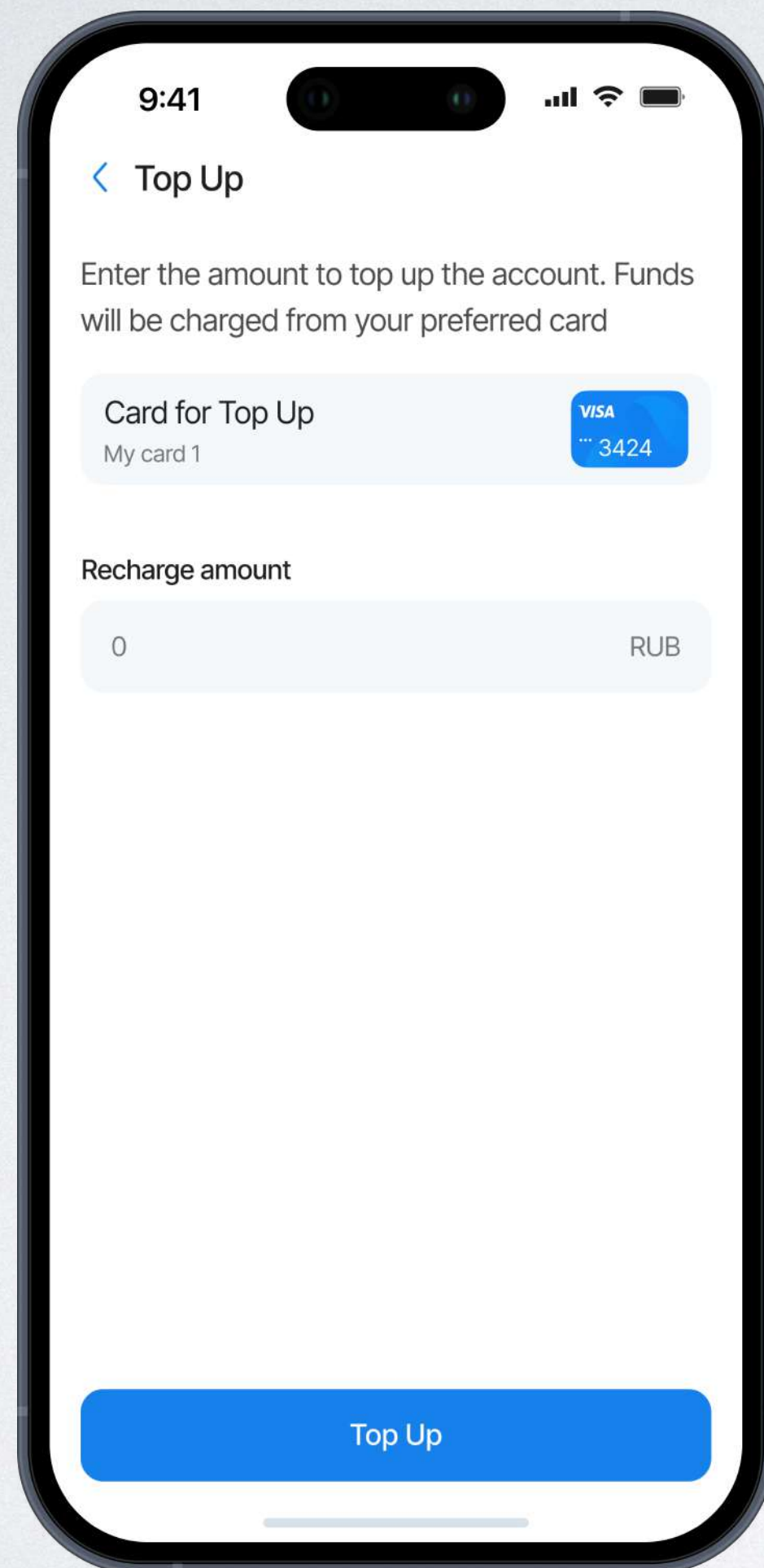
VERIFICATION PASSED



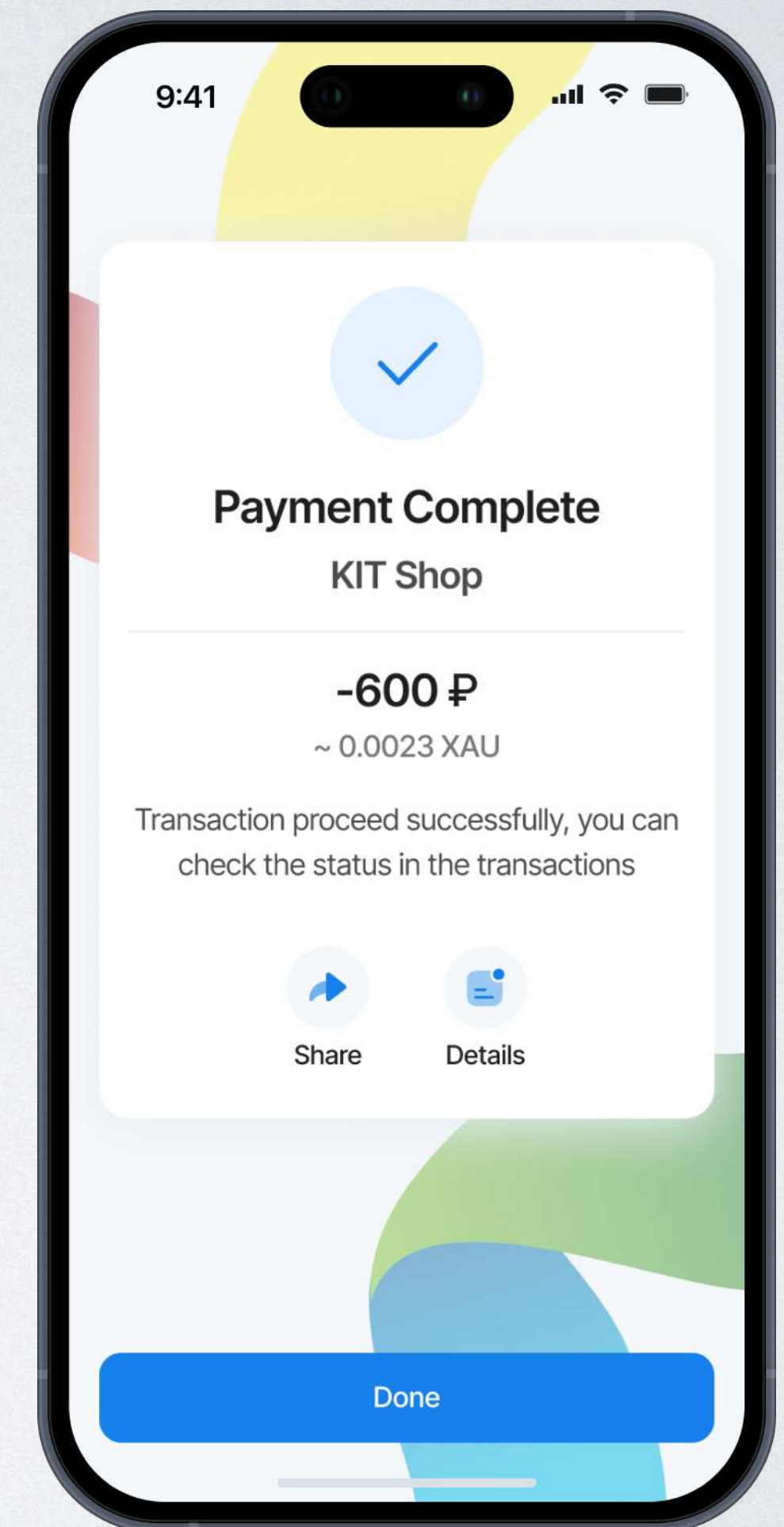
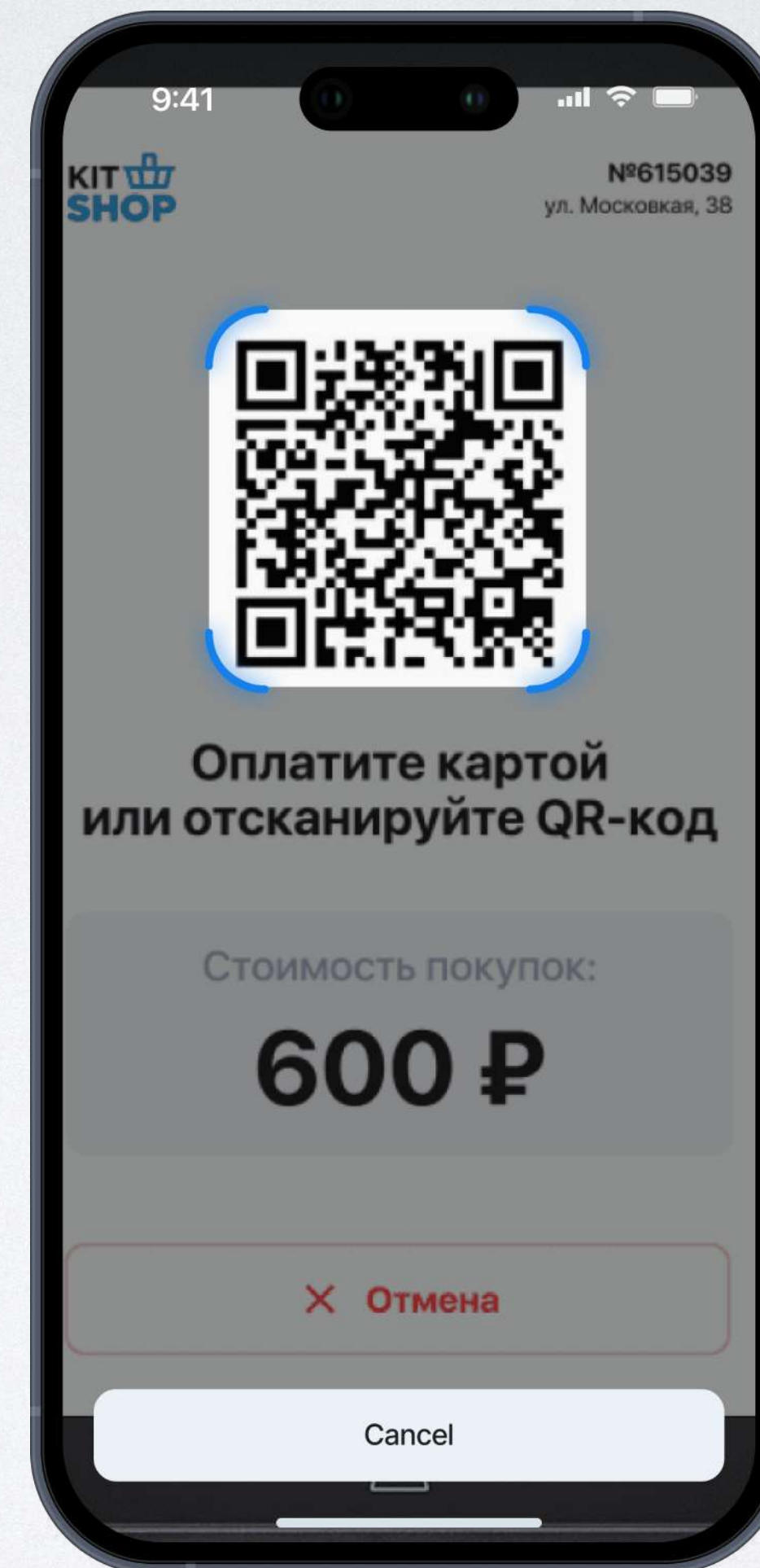
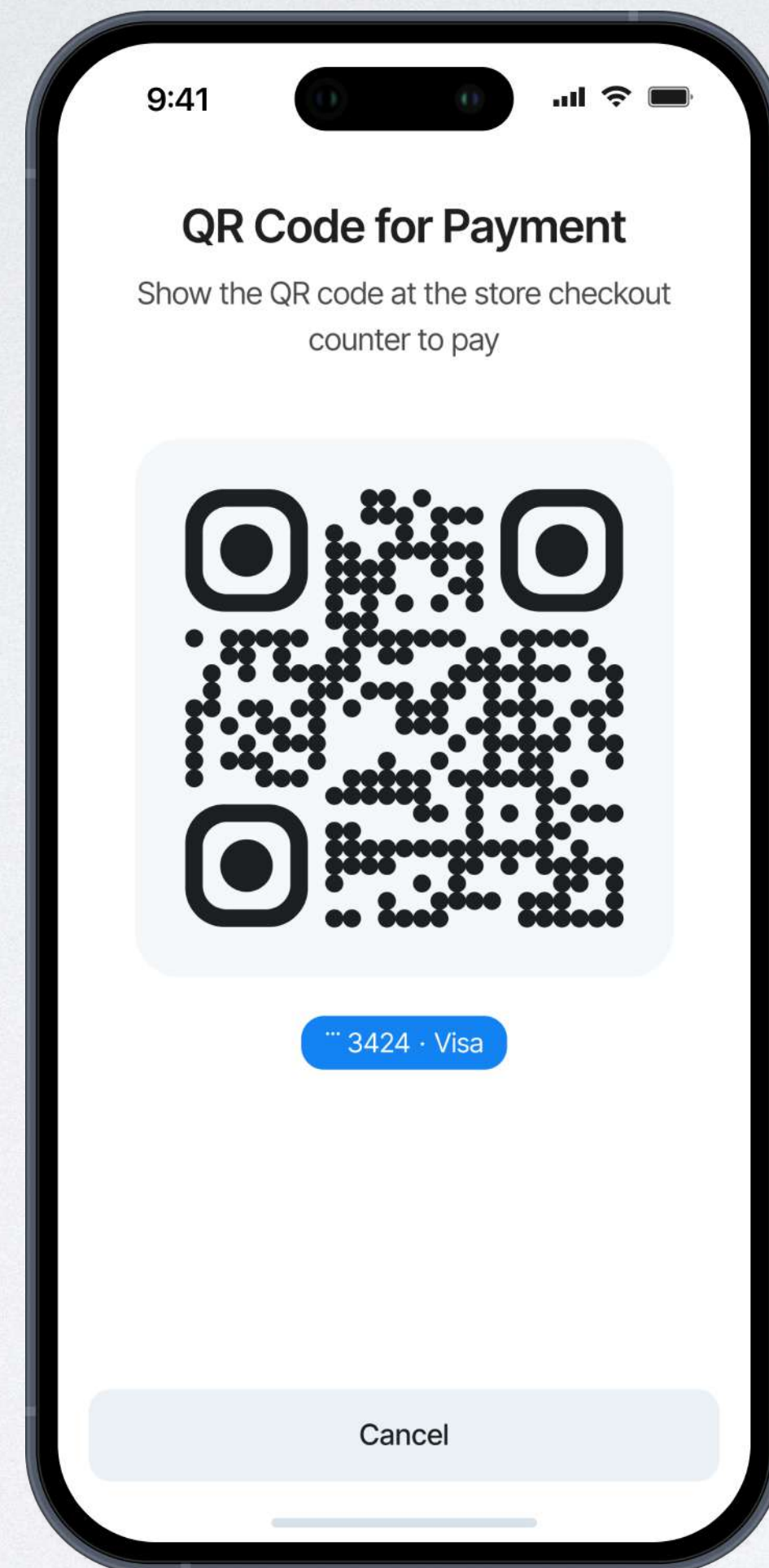
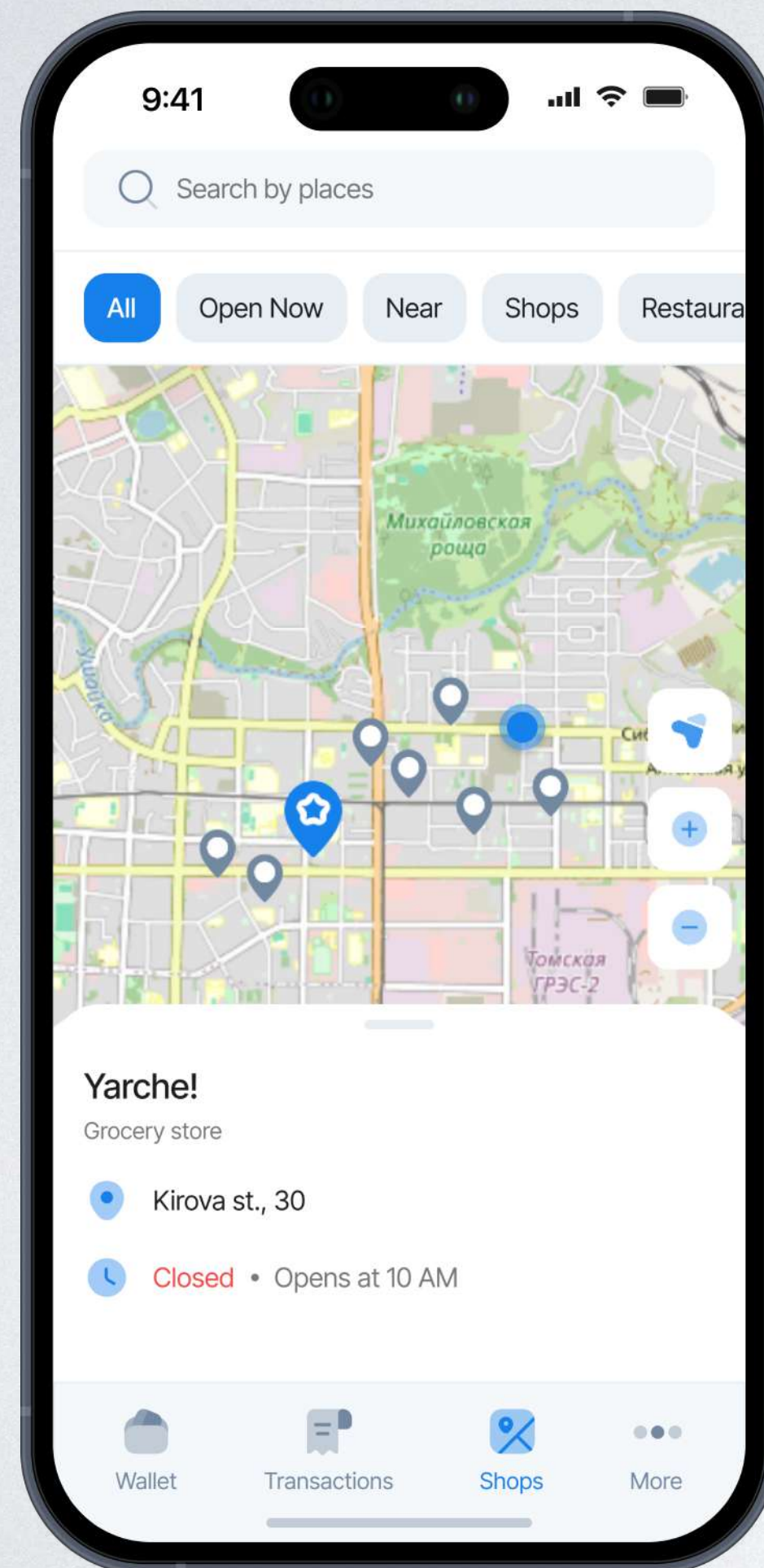
ADDING A CARD



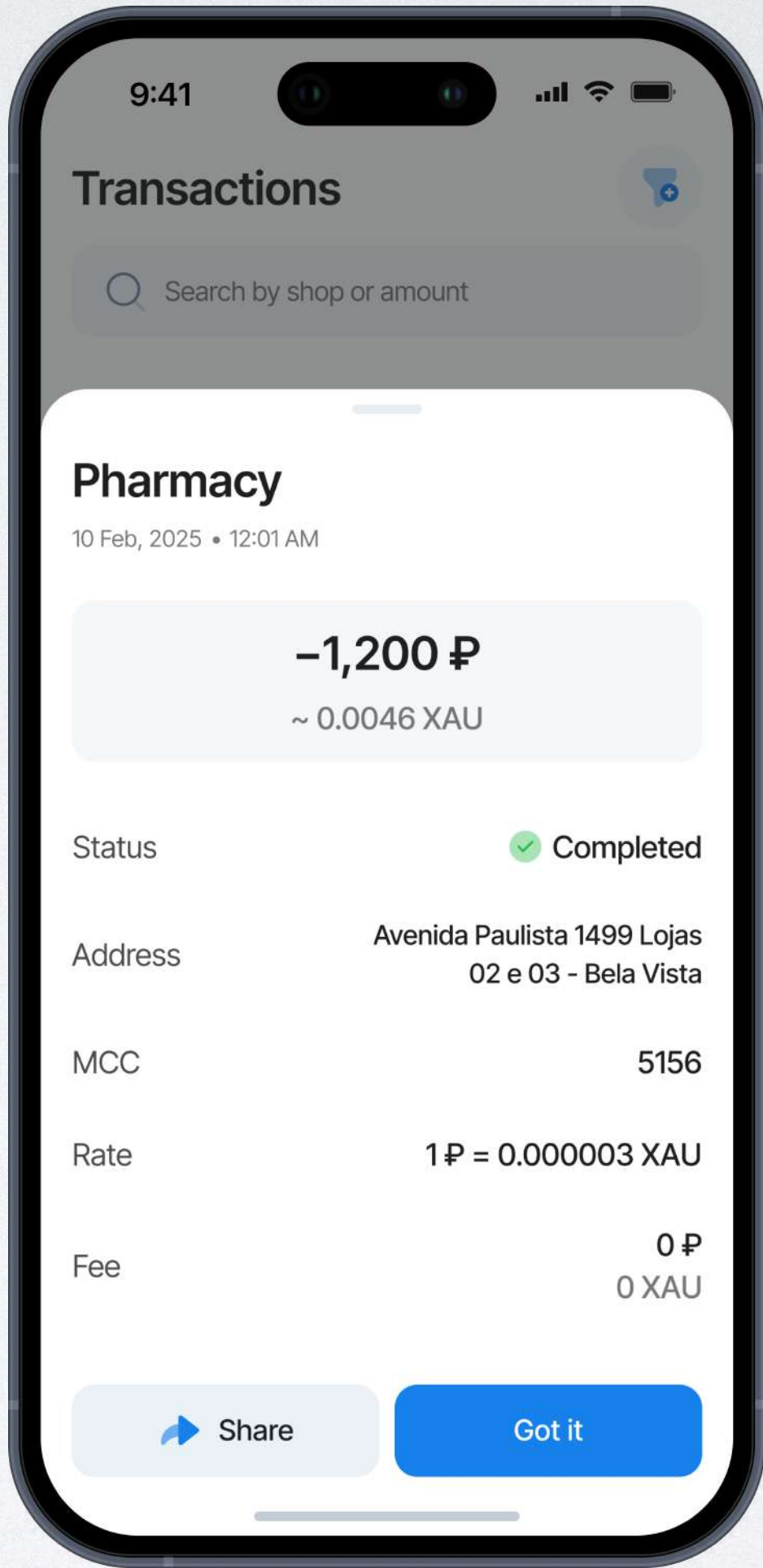
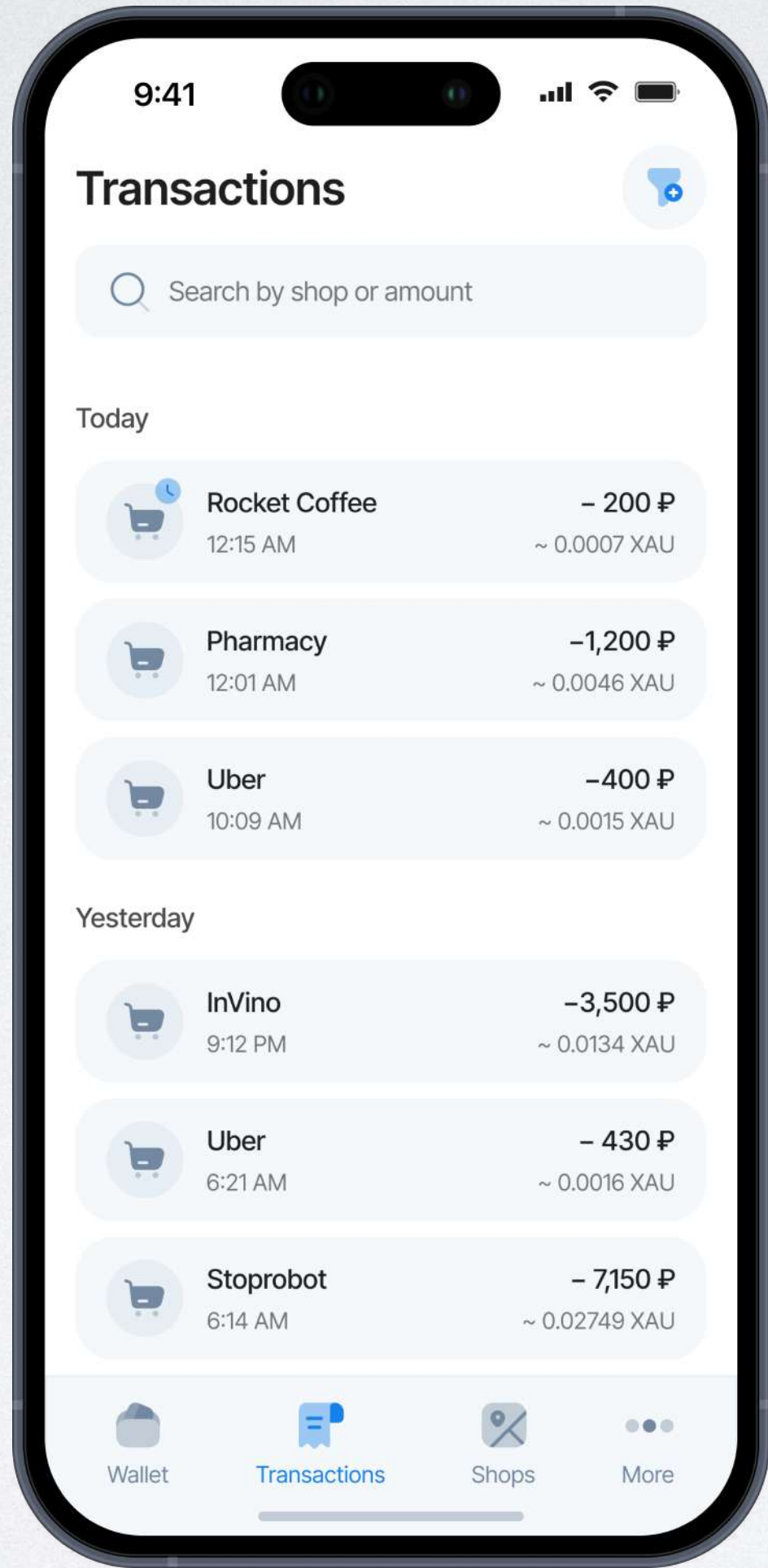
WALLET TOP-UP



MAKING A PURCHASE



PURCHASE HISTORY



STAGES OF BP QR IMPLEMENTATION

Stage I

BRICS Pay in Russia for
Foreigners



Stage II

Gateways with FPS in
BRICS



Stage III

Gateways with card
payments systems in
BRICS



Stage IV

Payments in
BRICS+



STAGE I OF BP QR IMPLEMENTATION

01.10.2025*

12.2025*

03.2026*

04.2026*

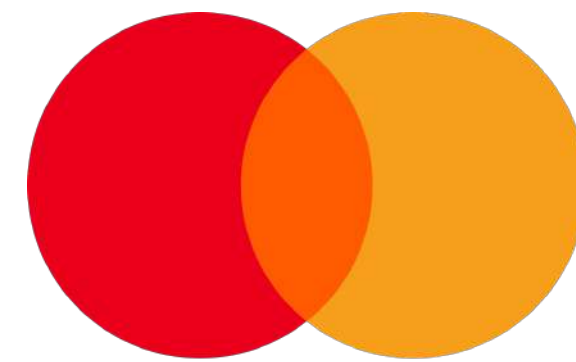
Payment by cards
VISA
with CIS BINs

Payment by BINs MC
cards with BRICS and
e-comm

Gateway with WeChat
Pay and AliPay via
PSP Sendy

Gateway with UPI

VISA



mastercard



WeChat Pay

SENDY



**BHIM
UPI**



* predicted

PLANS FOR SCALING METHODS

3/4 2025

1/4 2026*

2/4 2026

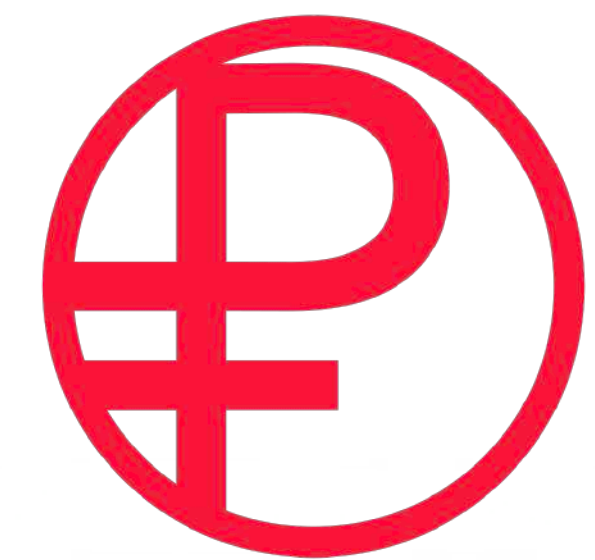
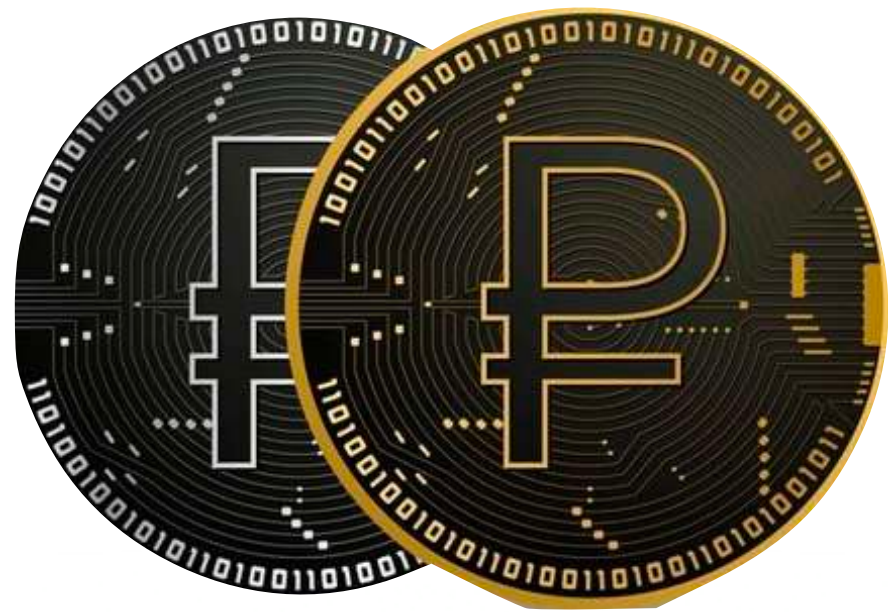
3/4 2026*

Non-cash
payments

Payment by digital
currency

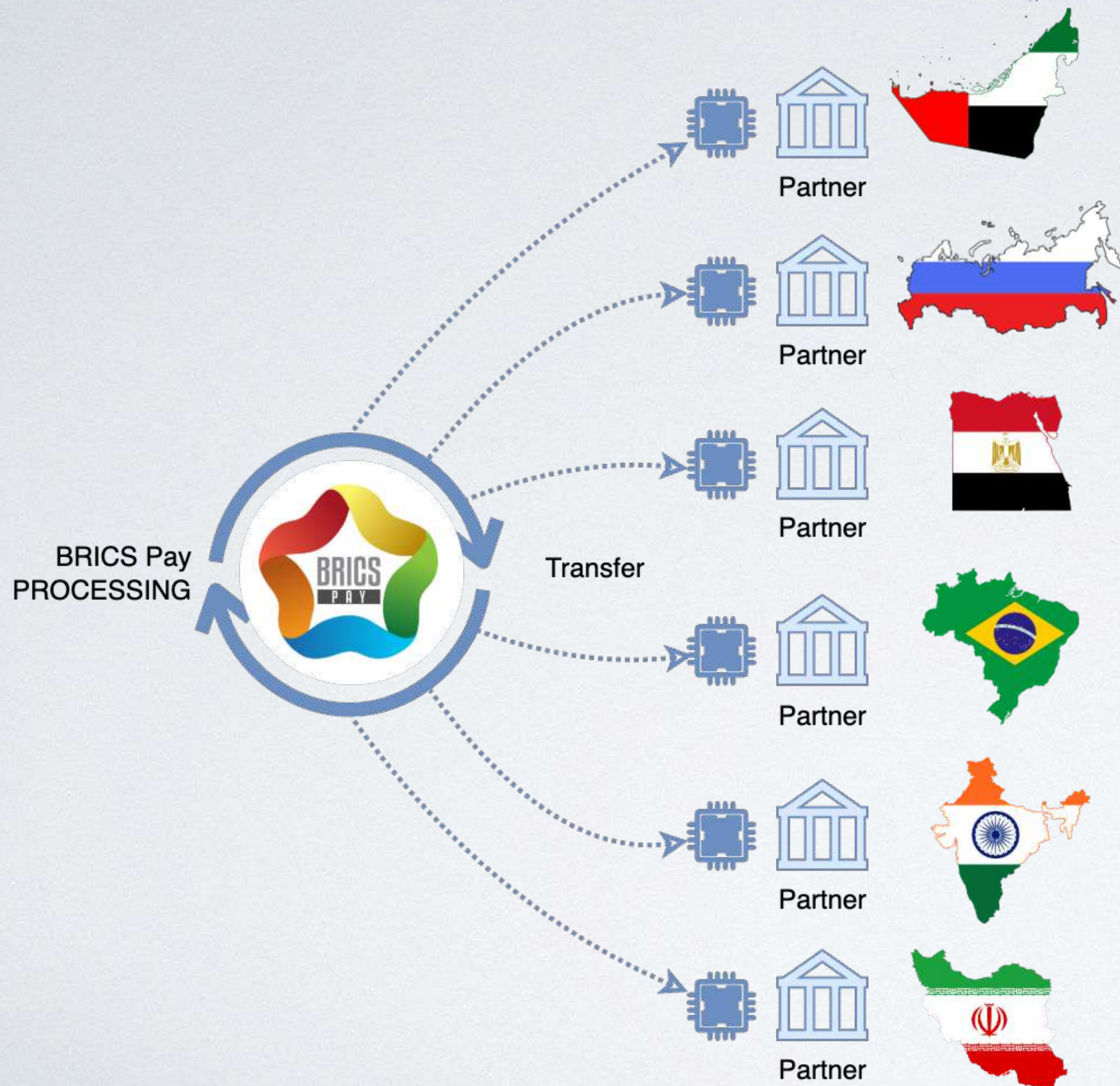
Embedded
payments

Possibility to pay in
CBDC



* predicted

BRICS Pay technology transfer



Currently, the BRICS Pay processing is being finalized, integrations are being developed.

After the system has been tested in Russia, the BRICS Pay Consortium is ready to transfer the processing to each BRICS country in the form of source code for full technological and operational control within national borders.

MEDIA ABOUT BRICS PAY

ORGANIC WEBSITE
TRAFFIC BRICS-PAY.COM

9000 VIS. / DAY

NUMBER OF PUBLICATIONS
MENTIONING BRICS PAY
IN Google

ABOUT 152 000

NUMBER OF VIDEO REVIEWS
BRICS PAY B YouTube

MORE 4300

**TO TYPE:
BRICS PAY
IN ANY SEARCH ENGINE**

ARTICLE B WIKI



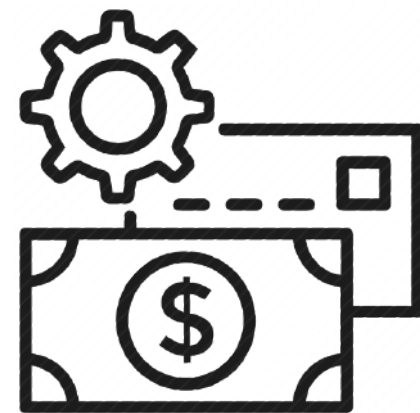
**INTERVIEW WITH BRICS
PAY FOUNDER AT THINK
BRICS CHANNEL**

**HTTPS://YOUTU.BE/
JZARN6FWDO0?
SI=KYCKULUX9EMZNMLI**

TECHNOLOGY AND EXPERIENCE

BRICS Pay solutions are based on extensive experience in research and implementation of QR payments for both classic non-cash and electronic fiat money, as well as for public digital currencies and tokens.

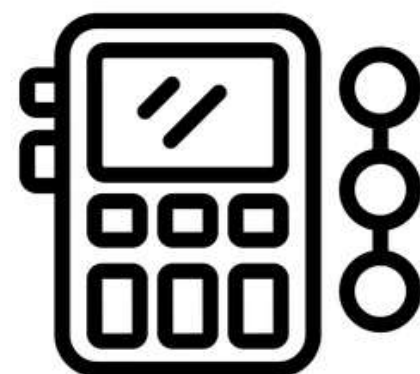
To implement the project, an SPV was created into which the following assets are transferred:



Real-time payment
system processing



Payment mobile
applications and
embedded SDKs



Infrastructure for
integration into cash
register software



Patents for inventions:
QR-payments without
internet

INVENTION PATENTS

Payment by QR code without an Internet connection

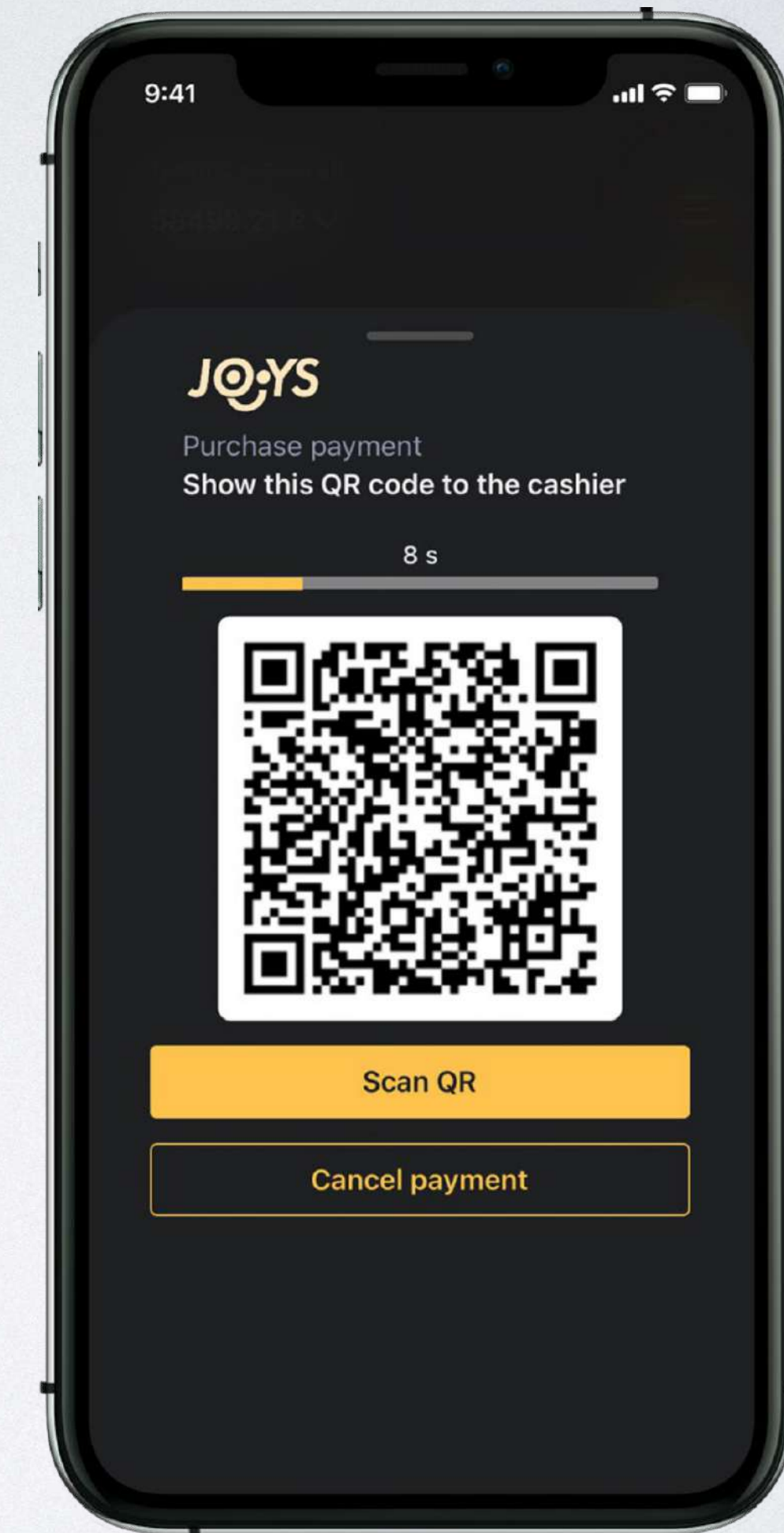
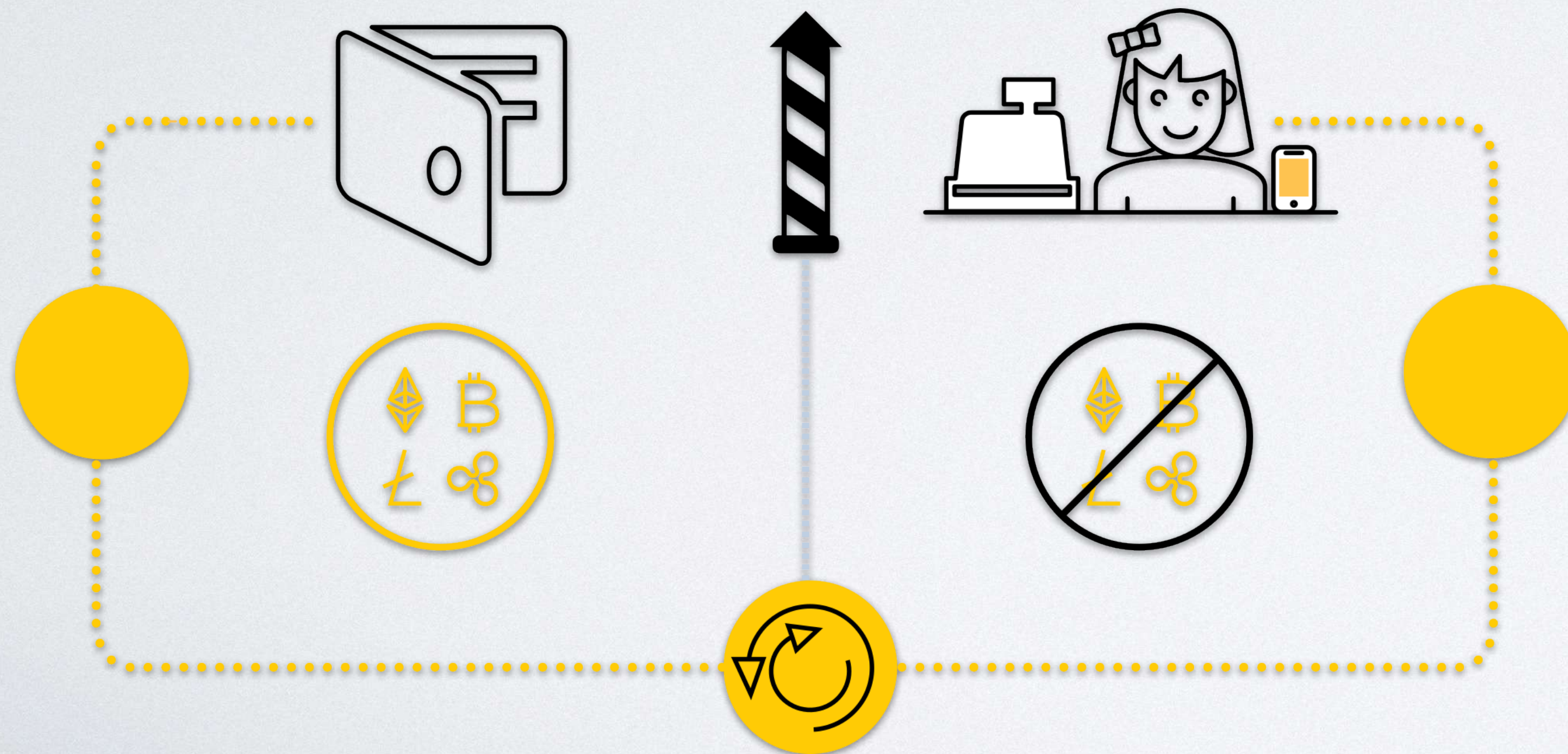


QR-based payment method with selection of payment system



LAST RELEVANT EXPERIENCE

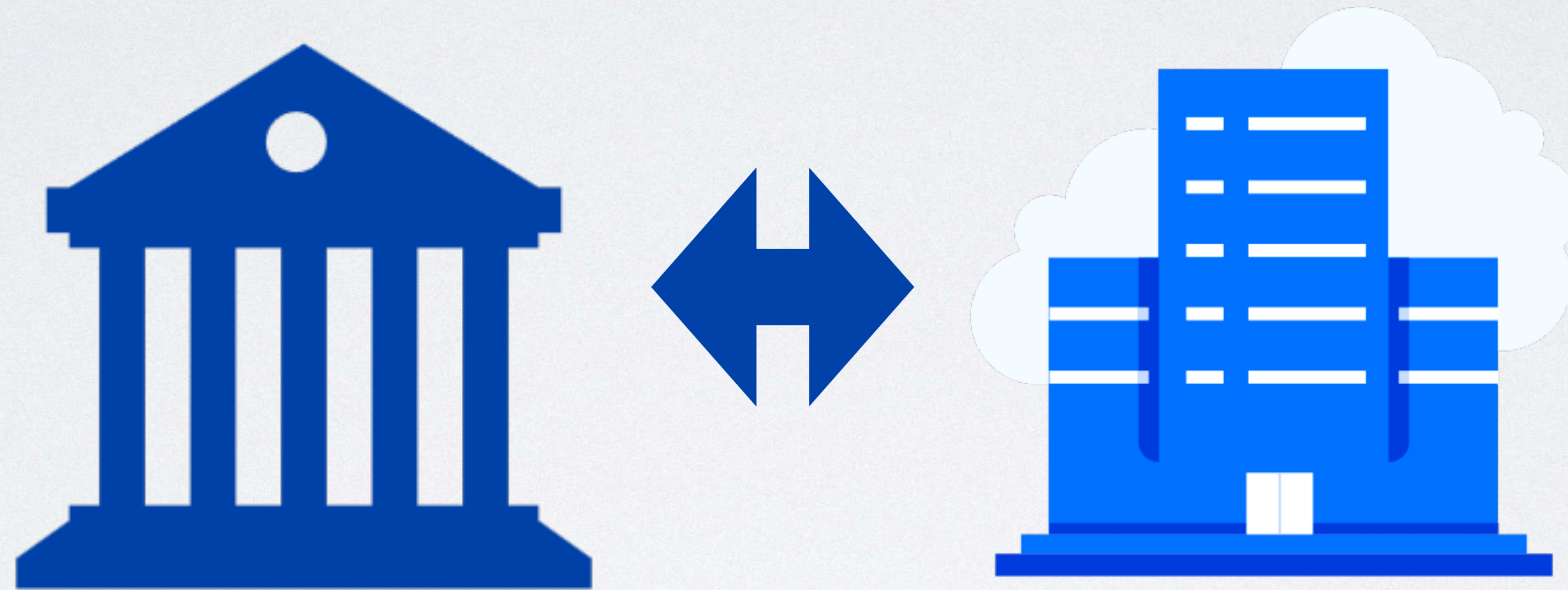
Joys was the international payment service provider that allowed using cryptocurrencies and tokens for purchasing products and services in the legal field in different countries.



**SEE THE VIDEO
HOW JOYS
WAS WORK
(RELEVANT EXPERIENCE)**



BRICS PAY B2B



PARTNER NETWORK

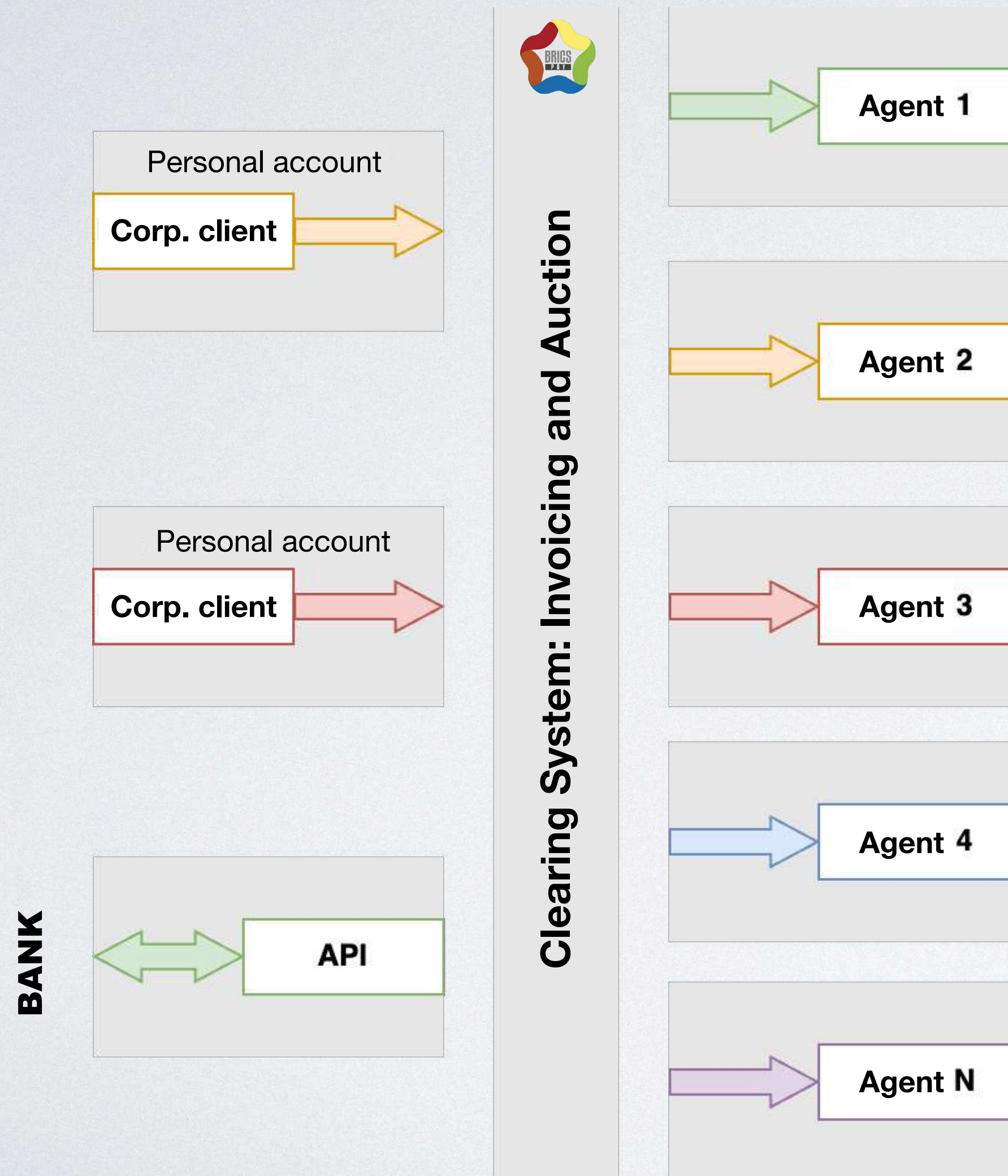
PAYMENT SYSTEMS

FINANCIAL BROKERS

TRADING BROKERS AND TRADING HOUSES

LICENSED CRYPTOCURRENCY EXCHANGES

AGENT-BASED BACKUP MODEL



Verified Agents for cross-border payments are connected to the settlement system: trading houses, trade brokers, financial brokers, payment agents, payment systems, etc.

After receiving a payment request, Agents specify the terms for making the payment.

Processing selects the best solution and generates an invoice for making the payment.

The system tracks settlements.

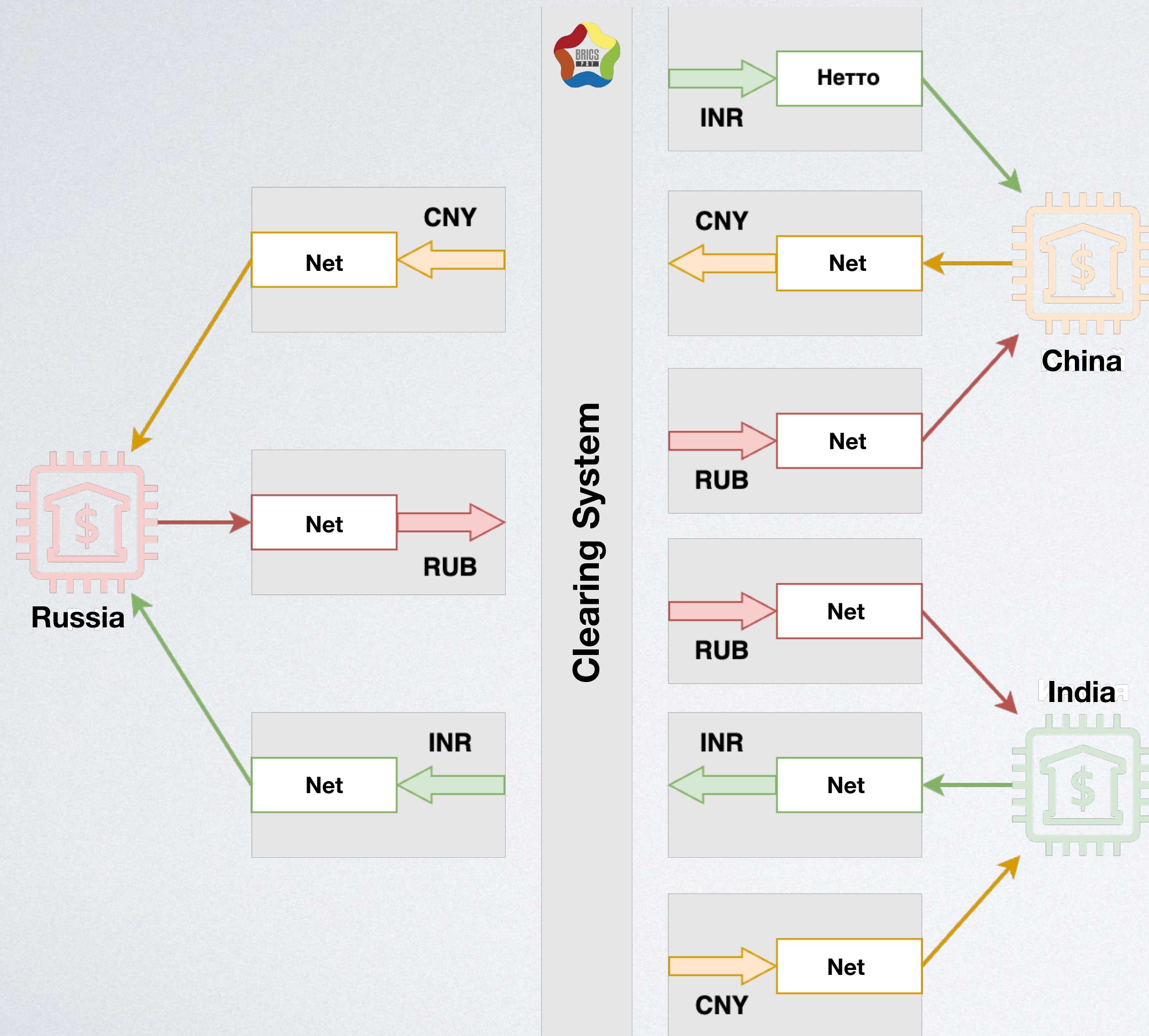
Clients can interact with the system both from their personal account and through the DBS via the API connected to the Bank's processing.

THE BEST TERMS FOR MAKING PAYMENTS



THE SUPERPOSITION OF MODELS AND
THE BROAD INTERNATIONAL
INFRASTRUCTURE MAKES IT POSSIBLE
TO OFFER STABLE CONDITIONS AND
METHODICALLY IMPROVE PAYMENT
TERMS BY INCREASING SPEED AND
REDUCING COSTS, WHILE MAINTAINING
RELIABILITY.

INTERNAL NETTING SYSTEM



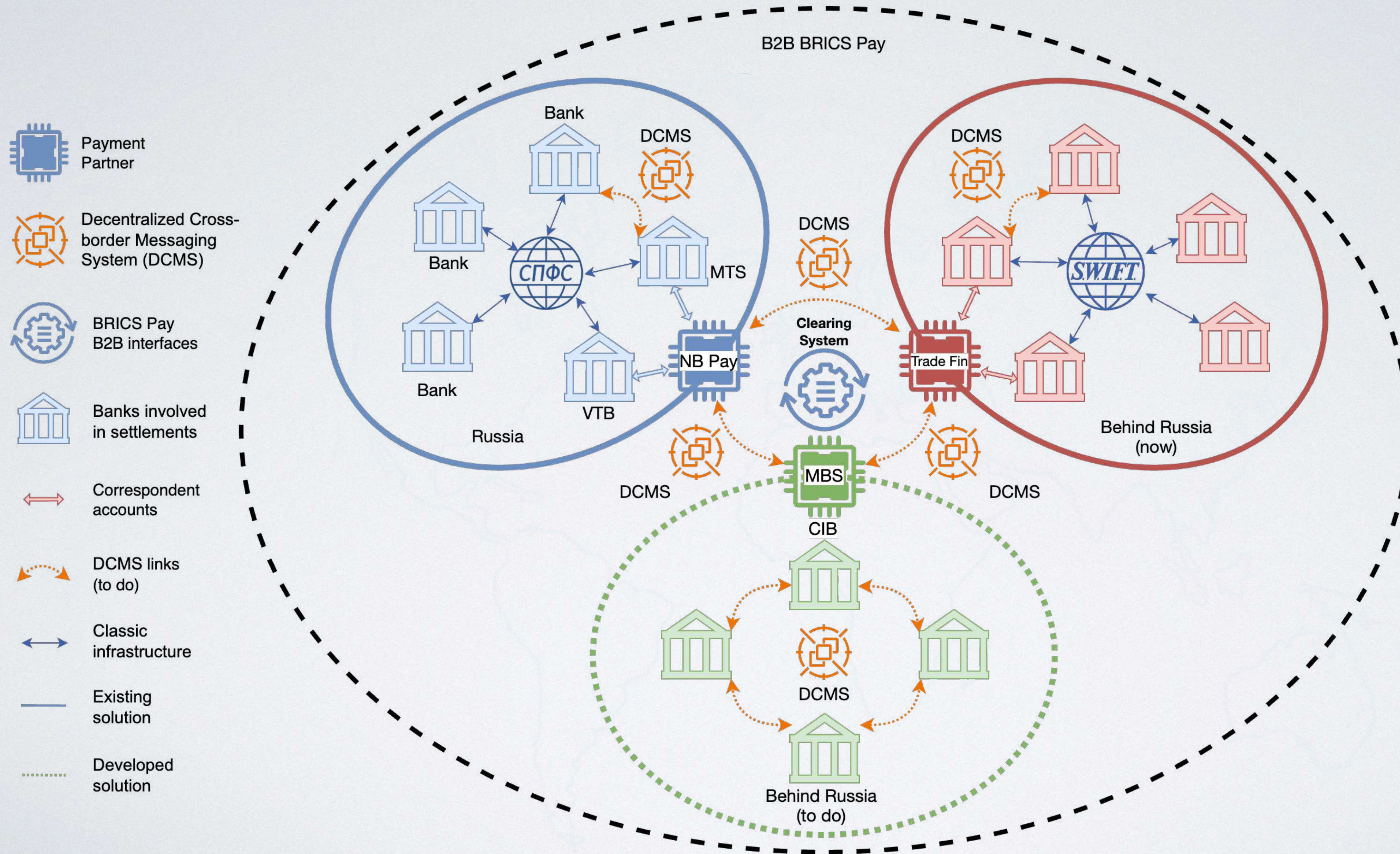
Netting of mutual obligations in national currencies.

The system allows BRICS Pay partners to provide settlements based on bilateral netting.

SWIFT, SPFS or CIPS can be used for settlements between final recipients of payment (last mile), but over time we plan to replace all systems with DCMS.

Multilateral netting will be available in subsequent versions.

TOP-LEVEL B2B BP MODEL



PROSPECTIVE B2B BRICS PAY SETTLEMENT SYSTEMS

Alternative to SWIFT, SPFS, or CIPS
Decentralized Cross-border Messaging System
(DCMS)

It is designed to securely transmit financial messages between participants. The main advantages of DCMS include no central node, significantly lower payment costs, the ability to use any currency, and compatibility with SWIFT message formats.

Developed by

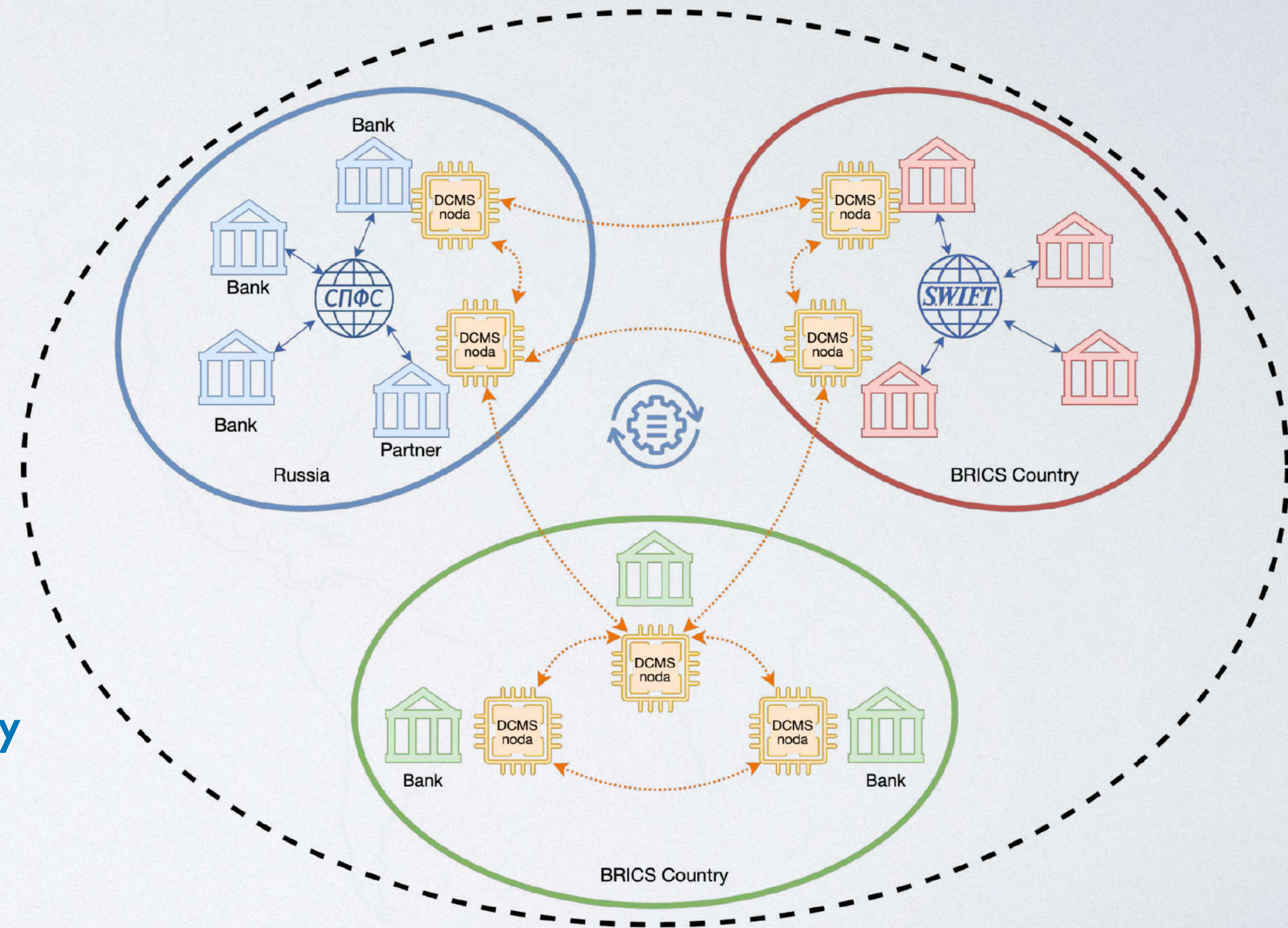


St Petersburg
University

We are negotiating to buy
out the development



BRICS PAY
CONSORTIUM




PROSPECTIVE B2B BRICS PAY SETTLEMENT SYSTEMS



Netting mutual liabilities
in a synthetic unit of account




B2B BRICS PAY PLATFORM

WELCOME WINDOW




 ENG 





Welcome to BRICS Pay!

A reliable and convenient solution for your financial transactions


Country of jurisdiction 


Select country



E-mail 

example@company.com

Password 




× From 8 to 64 characters

× Uppercase letter (A-Z)

× Lowercase letter (a-z)


× Number (0-9)

× Special symbol

Repeat password 

B2B BRICS PAY PLATFORM

WELCOME WINDOW




fixar91849@acuxi.com

Main

Companies

Agents

Orders



LOG OUT

BACK

Orders

Orders

Date from

Date to

Countries

Currencies

Statuses

RESET FILTERS

REFRESH

Creation date	Sent	Received	Total sent	Agent fee	Service fee	Sender country	Sender bank
2024-10-03 14:42	250000 RUB	CNY	RUB	-	-	RUS	SBER
2024-10-03 14:37	110000 RUB	CNY	RUB	-	-	RUS	VTB
2024-10-03 13:31	950000 RUB	USD	RUB	-	-	ALA	e0593602-ab27-48a2-a32e-9997075fc5ab
2024-10-03 13:24	950000 RUB	NGN	RUB	-	-	RUS	T-Bank
2024-10-03 13:03	950000 RUB	USD	RUB	-	-	ALA	e0593602-ab27-48a2-a32e-9997075fc5ab
2024-10-03 13:03	950000 RUB	USD	RUB	-	-	ALA	e0593602-ab27-48a2-a32e-9997075fc5ab
2024-10-03 13:03	950000 RUB	USD	RUB	-	-	ALA	e0593602-ab27-48a2-a32e-9997075fc5ab

CONNECT TO B2B BRICS PAY

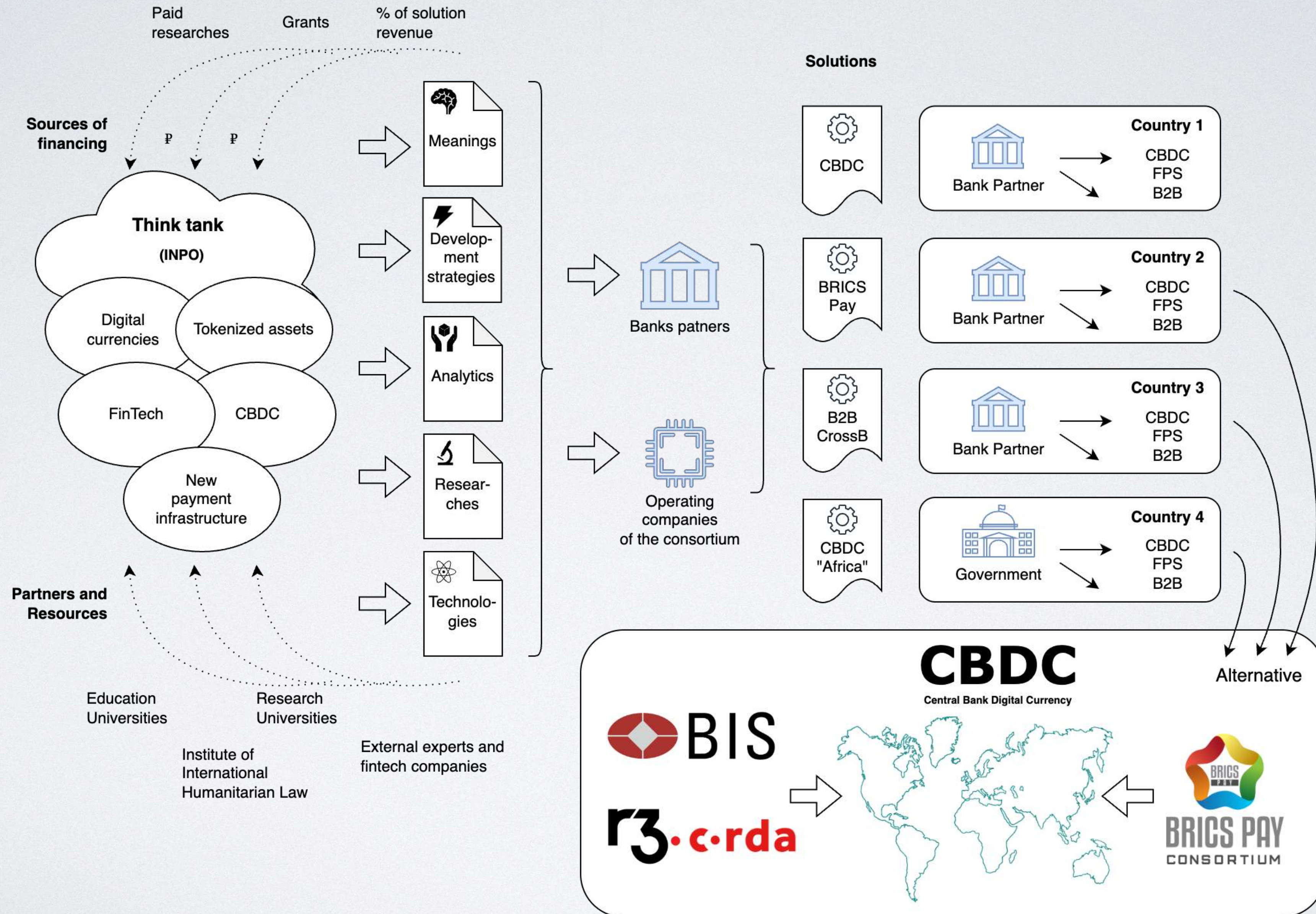


<https://b2b.brics-pay.com>

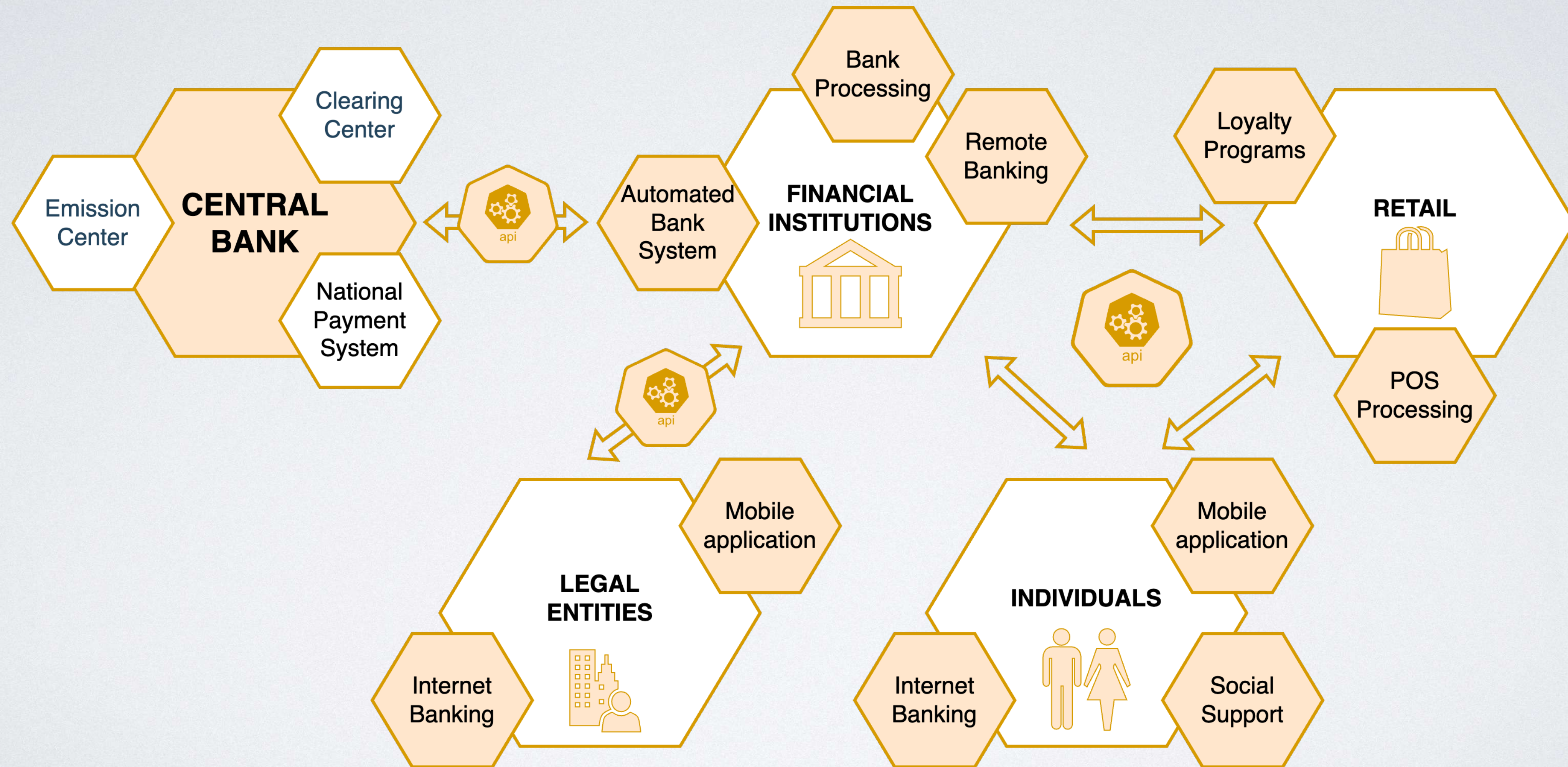
b2b@brics-pay.com

ALTERNATIVE INFRASTRUCTURE

FINANCIAL THINKTANK



NATIONAL PAYMENT SYSTEM



CONSORTIUM BRICS PAY



consortium@brics-pay.com



<https://brics-pay.com>