Black Ór + Chance Cash

One shared financial platform.
Two market-facing brands.

Gold Savings, family money movement, and trust-based credit for the U.S.–LATAM corridor.

Core thesis

Gold Savings + Multicurrency Wallet + Credit Circle

Built for U.S.–LATAM. Launching first in the U.S.–Mexico corridor.

01

The problem: cross-border families manage money with fragmented tools

Migrants, families, and small businesses need more than faster payments.

Credit exclusion

Traditional scoring excludes people with real repayment discipline, limited history, or past setbacks that have already been resolved.

Savings exposed

Families moving between U.S. dollars and local currencies face inflation, emergencies, and volatility without simple tools to protect value.

Fragmented tools

Payments, savings, credit access, and family support live in separate systems, with no shared trust layer connecting behavior to access.

CORE INSIGHT

Financial access is not only faster transfers. It is trust, protection, and disciplined credit.

Why now

Fintech adoption, sponsor-led infrastructure, AI-assisted support, and demand for flexible credit create the right moment for a modern, compliance-first experience.

The same infrastructure must be adopted through different market narratives.

02 Why two brands: one product cannot speak the same way to two markets

The financial need is shared. The emotional entry point is different.

Black Ór | **Chance Cash**

Black Ór market

Aspirational cross-border users, middle-class families, professionals, and SMB owners seeking USD/MXN access, Gold Savings, controlled cards, value protection, and future asset-backed liquidity.

Chance Cash market

Working families, migrants, remittance users, students, and community-based users who need simple language, trusted circles, Gold Savings, and a path to credit access.

Black Ór protects value. Chance Cash unlocks access. One shared platform supports both.

This two-brand strategy lets the company match product language, trust cues, and distribution approach to the customer being served—without building two infrastructures.

03

Brand architecture: two experiences, one shared platform

We are not building two infrastructures. We are building one sponsor-led, compliance-first platform with two market-facing experiences.

Shared core

Ledger · KYC/AML · Risk layer · Sponsor-led rails · Reconciliation · Compliance · Partner integrations · Behavioral underwriting

Black Ór

Premium financial protection

USD/MXN · Gold Savings · Multicurrency wallet · Controlled cards · Future gold-backed liquidity

Chance Cash

Community financial access

Family money movement · Gold Savings · Credit Circle · Responsible credit

Same backend. Different adoption psychology.

04

The product thesis: three trust-building pillars

A shared ecosystem where savings, currency access, and community behavior reinforce each other.

Gold Savings

A value-protection layer built through regulated custody and partner infrastructure. Users start by saving in gold and may later access gold-backed liquidity without selling it.

Multicurrency Wallet

USD/MXN first, with broader support by corridor over time. Wallet, card, and transfers create daily use, account activity, and practical money movement.

Credit Circle

Trust-based group finance for families, workers, students, and micro-entrepreneurs. Starts as community coordination and behavior; evolves into regulated credit through licensed partners.

Gold Savings creates protection. The wallet creates daily use. Credit Circle expands access.

05

Launch sequence and roadmap

The order matters: launch first with savings and wallet activity, then layer in community credit and gold-backed access.

Phase 1 · Launch

Core product set

- Multicurrency wallet
- USD/MXN FX
- Card
- Gold Savings
- Family money movement

Phase 2 · ~6 months after launch

Second layer

- Credit Circle
- Gold as Collateral
- Controlled pilot with regulated partners
- Operational and risk validation

Phase 3 · Expansion

Later growth

- Selective credit
- Bill payments
- Value-added services
- Additional U.S.–LATAM corridors

Each phase advances only after partner readiness, security, compliance, and unit economics are validated.

06

Product progress: built beyond the concept stage

Functional product experiences, founder-built technology, and a clear path to controlled beta.

Company established

Delaware C-Corp, EIN, domains, and core brand assets secured.

Navigable demos

Working Black Ór and Chance Cash experiences covering wallet, FX, cards, Gold Savings, and Credit Circle flows.

Core product development

Credit Circle is under internal testing. Administration, user management, and product workflows are being refined.

Partner integrations

Banking, card, and gold integrations are progressing toward sandbox and partner-led implementation.

What exists now

The current product includes navigable user experiences and working backend workflows under internal testing. It is not yet live with customers or handling real funds.

Next milestone: a controlled beta with verified users and regulated partners.

07

Market + go-to-market

Built for U.S.–LATAM. Launching first in the U.S.–Mexico corridor.

US$60B+

Annual family remittance flows into Mexico, making U.S.–Mexico a clear launch wedge.

37%

Share of U.S. adults who could not fully cover a US$400 emergency with cash or equivalent.

Millions

Migrants, families, aspirational middle-class users, and SMBs need credit, currency control, and protection.

Black Ór channel

Premium protection, USD/MXN, Gold Savings, controlled cards, and SMB/family money use cases. Customer acquisition is driven by trust, protection, and product depth.

Chance Cash channel

Community-led demand, family money movement, Gold Savings, Credit Circle, ambassadors, and referrals. Adoption is driven by simplicity, warmth, and familiarity.

GTM motion: Educate → Capture → Validate → Activate

08

Revenue model: monetizing the relationship, not just the transfer

Family money movement can be free at the point of use. The broader relationship is what creates revenue.

FX spread

Revenue from converted volume and net foreign-exchange margin.

Card activity

Interchange and card-related usage economics.

Gold Savings

Fees or spreads tied to gold-related activity and retention.

Credit products

Economics from Credit Circle and future gold-collateralized credit.

Services

Bill payments and value-added services over time.

Phased monetization

Launch: FX, card, Gold Savings, wallet activity.
~6 months later: Credit Circle and Gold as Collateral.
Later: selective credit, bill payments, and additional services.

Discipline

ARPU is weighted by actual adoption and activity. Revenue scenarios are based on average monthly active users—not inflated year-end user counts.

The goal is contribution margin, not vanity volume.

09

Founding team

Execution proof before capital enters.

Eduardo Chávez

Founder & CEO · Mexico / U.S.

30+ years across commercial banking and currency exchange; built and expanded a 20+ branch FX network.

Gurdipe Dosanjh

Co-Founder · CTO Infrastructure & Security · United Kingdom

Leads infrastructure, cloud, cybersecurity, technical reliability, and regulated system design.

Identity withheld for current employment confidentiality

Confidential co-founder

CTO Product & Engineering · India

Contributes to product engineering, AI-assisted development, financial API integrations, and Credit Circle execution.

Globally distributed team. Daily execution rhythm. Founder-led, technical, and compliance-first.

10

Funding: raising US$1.5M to reach a regulated, partner-led beta

An 18–24 month runway to move from product momentum to live launch readiness.

Raising

US$1.5M

Pre-seed · 18–24 months runway

Funds the path to launch readiness: product development, partner integrations, compliance, security, pilot execution, and core team build-out.

35%	Core team retention and founder execution
22%	Product & engineering: cloud, backend, integrations, contractors
15%	Regulatory and payments infrastructure / sponsor path
12%	Legal, compliance, corporate
10%	Security, QA, UX, design
6%	Pilot, early marketing, contingency

Closing thesis

Gold Savings protects value. The wallet creates daily use. Credit Circle expands access. Gold-backed liquidity deepens the relationship without forcing users to sell savings.

11 Closing thesis

Black Ór and Chance Cash are building a new financial trust layer for U.S.–LATAM users: one shared platform, two market-facing brands, and a phased path from value protection to broader financial access.

- U.S.–LATAM opportunity; U.S.–Mexico launch wedge
- Gold Savings at launch; Credit Circle and Gold as Collateral in phase 2
- Sponsor-led, compliance-first architecture
- Monetization through FX, cards, gold, credit, and services
- Raising US$1.5M for an 18–24 month runway

Investor contact

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Pre-Seed Round Target
US$1.5M

Built for U.S.–LATAM. Launching first in U.S.–Mexico.