Black Ór + MOOL

Compliance-first infrastructure · AI-first financial experience

# Compliance first financial platform for the U.S.–Mexico financial relationship

Wallet · FX · Gold Savings · Family Money Movement · Progressive Credit Path

**The AI does the work. The customer keeps control.**

Pre-Seed · US$1.5M · September 2026

**AI EXECUTIVE**

Send $300 to Mom in Mexico

**Review transfer**

| | |
|---|---|
| To | **Family Account** |
| Amount | **$300 USD** |
| Rail | **USD → MXN** |

**Confirm** **Cancel**

01 · PROBLEM

# Cross-border families use fragmented tools

Payments, savings, FX, family support and credit are separated — while the user experience is often too complex.

**01 Financial friction**

Families need to move money, hold value, spend locally and support relatives across borders.

**02 Savings exposed**

Currency volatility and emergencies make simple value-protection tools more important.

**03 Digital anxiety**

Many users do not know where to click or fear making a mistake in financial apps.

**04 Credit exclusion**

Traditional credit files often miss real financial discipline and family/community behavior.

**Core insight**

**Financial access is not only faster transfers. It is trust, protection, controlled execution and disciplined financial behavior.**

02 · AI EXECUTIVE

# Not a chatbot — an execution experience

The AI does the work. The customer keeps control.

### Traditional banking chat

- Answers FAQs
- Sends the user back to menus
- Limited transactional context

### BLACK ÓR AI Financial Executive

- Understands the user's instruction in natural language
- Prepares the action: transfer, FX, Gold Savings, balances
- Shows one review screen and requires explicit authorization

**"Send $500 to Eduardo"** → **Review** → **Confirm** → **Execute**

**AI is the execution experience. The controlled financial platform is the infrastructure behind it.**

03 · CONTROLLED EXECUTION

# AI-first without losing compliance control

AI interprets and prepares the action. BLACK ÓR validates it. The customer reviews and authorizes it. Only then does the platform execute.

**Customer**
Text / voice

→

**AI Executive**
Intent + entity resolution

→

**Canonical services**
Controlled backend action

→

**Validation**
KYC · limits · fraud

→

**Review screen**
Customer verifies

→

**Execution**
Provider adapter

**Principle** **No money movement, card control, FX conversion or Gold Savings action executes until the customer confirms.**

### Permissioned execution
Every sensitive action moves through controlled services.

### Family architecture
Balances, roles and controls are enforced in the backend.

### Behavioral history
Authorized activity can support later responsible underwriting.

04 · BRAND + PRODUCT PLATFORM

**One platform. Two adoption psychologies.**

# Two brands, one controlled platform

Different customer motivations. Shared financial infrastructure and AI action framework.

Black Ór

premium · middle-class · aspirational

- Multicurrency wallet + FX
- Gold Savings for value protection
- AI Executive for easier, safer control
- Cross-border personal financial experience

MOOL

family money · access · trust

- U.S.–Mexico family financial relationship
- Wallet + FX + Gold Savings in simple language
- Family Account / Family Card architecture
- Credit only after behavioral history

**The financial infrastructure is shared. The customer psychology is not.**
BLACK ÓR is designed for aspirational, cross-border consumers seeking control, value protection and a more sophisticated financial experience. MOOL is designed for families who need simplicity, familiarity and accessible financial tools.
Y debajo:
**Two brands let us change the language, trust cues and distribution strategy — without duplicating the infrastructure.**

05 · MOOL FAMILY MONEY MOVEMENT

# From remittance to controlled family finance

MOOL turns a transfer into a managed financial relationship — with separate balances, access and limits.

**Primary Account**
U.S. customer · USD wallet

→

**Family Subaccount**
Separate balance + movements

→

**Family Card / App**
Own view · own limits

**Example** **Primary sends $300 → Family Account shows $300 → spending in Mexico can convert USD→MXN and record movements separately.**

**Daily limit** | **Weekly limit** | **Monthly limit** | **Temporary emergency increase**

Target architecture: same app, family-member login/role, and backend-enforced account isolation.

06 · LAUNCH ROADMAP

# Initial launch: U.S. + Mexico

One corridor. Two sides of the financial relationship. Credit follows real usage — not the other way around.

| | | | |
|---|---|---|---|
| 1 | **Phase 1 · Launch foundation** | **Build daily utility and cross-border behavior** | Wallet · FX · Gold Savings · Debit card · Family Money Movement · AI Executive |
| 2 | **Phase 2 · After real usage** | **Build account history before lending** | Credit Circle · Gold-as-Collateral pilot · Risk validation |
| 3 | **Phase 3 · Responsible expansion** | **Expand only after evidence** | Progressive Credit · selective credit · additional services · further corridors |

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

07 · PRODUCT PROGRESS

# Built beyond concept — with a clear path to controlled beta

Working product experiences, verified engineering progress and transparent provider readiness.

**Company foundation**

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

**Product execution**
BLACK ÓR AI Executive demo across balances, transfers, FX and Gold Savings. MOOL product experience covers wallet, family flows, card and Credit Circle.

**Engineering progress**
Credit Circle core implementation internally validated across desktop/mobile workflows. Canonical service and adapter direction established.

**Provider readiness**

| | |
|---|---|
| **Banking / sponsor rails** | Provider evaluation and sandbox work in progress |
| **Card issuing / processing** | Technical and commercial evaluation |
| **Gold infrastructure** | Provider and custody structure under evaluation |
| **KYC / AML** | Requirements and provider architecture being defined |
| **Production agreements** | Not yet finalized |

**Next milestone** **Controlled partner-led beta with verified users. Not yet live with customers or handling real funds.**

# Start with a focused U.S.–Mexico wedge

Large, frequent and emotionally driven — ideal for a product that combines family, FX, savings and trust.

**US$64.7B**

remittances received by Mexico in 2024

**37%**

U.S. adults could not cover a $400 emergency fully with cash/equivalent

**99%+**

Mexico remittances sent electronically in 2024

## First-user acquisition

### Founder financial-services network

Leverage founder credibility and historic relationships in banking, FX and remittances.

### Targeted U.S.–Mexico digital acquisition

Acquire cross-border users around USD/MXN utility, family support and value protection.

### MOOL family referral loop

A primary user can invite a family member, creating a natural two-sided acquisition path.

**Pilot learning loop**

**Acquire verified cohort → KYC activation → repeat cross-border usage → retention, risk and unit economics validation**

Sources: Banco de México / BBVA Research 2024 remittances; Federal Reserve SHED 2025.

09 · REVENUE MODEL

# Monetize the relationship, not just the transfer

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

### FX spread

Converted volume and net foreign-exchange margin.

### Card economics

Interchange and card-related usage revenue.

### Gold Savings

Fees/spreads and retention around gold activity.

### Credit later

Credit Circle, gold-backed liquidity and progressive credit after behavior.

### Services

Bill payments and value-added services over time.

| Launch monetization | FX + card + Gold Savings + wallet activity | Credit economics only after verified behavioral data. |
| --- | --- | --- |

**Goal: contribution margin and retention — not vanity transfer volume.**

# Execution proof before capital enters

Founder-led, technical and compliance-first.

### Eduardo Chavez

**Founder & CEO · Mexico / U.S.**

30+ years across banking, FX, remittances and financial services.

**Previously built and expanded a 20+ branch foreign-exchange network in Mexico.**

### Gurdipe Dosanjh

**Co-Founder · CTO Infrastructure & Security**

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

### Confidential co-founder

**CTO Product & Engineering · India**

Product engineering, AI-assisted development, financial APIs and Credit Circle execution.

Identity and professional background available during qualified diligence; withheld publicly due to current-employment confidentiality.

**Globally distributed team · Daily execution rhythm · Founder-led · Technical · Compliance-first**

11 · THE RAISE

# Raising US$1.5M to reach controlled, partner-led beta

18–24 months runway to move from product momentum to corridor launch readiness and measurable pilot evidence.

**Pre-seed target**

**US$1.5M**

18–24 month runway

**Capital deployed across**

- Product & engineering
- Regulated integrations
- Compliance / legal
- Security / QA
- Key hires
- Pilot / GTM

### What the round is designed to prove

**01 Partner integrations**

Banking, card, gold and compliance rails validated for launch path.

**02 U.S. + Mexico corridor**

Operating model ready across both sides of the family relationship.

**03 Verified-user pilot**

Controlled beta with real users under regulated partner structure.

**04 Evidence for scale**

Activation, retention, risk and unit economics measured before expansion.

**Closing thesis** **AI-first experience + compliance-first infrastructure can turn cross-border finance into a trusted daily relationship.**

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