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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

Investor Deck · 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.



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.



premium · middle-class · aspirational

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



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.

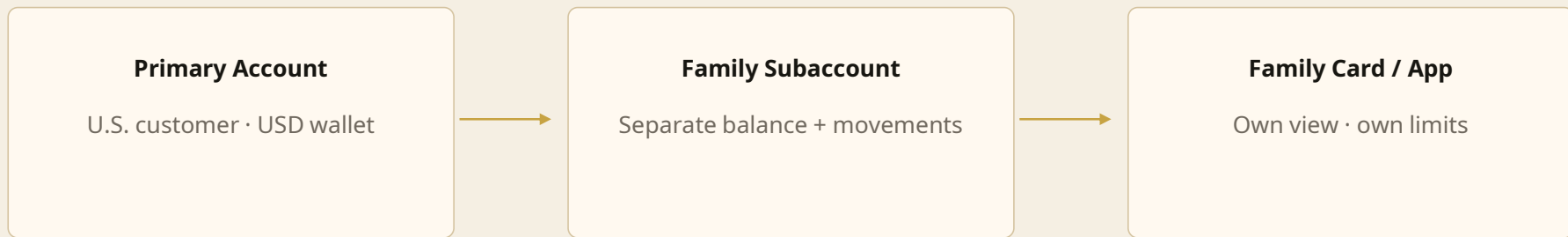
Y debajo:

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.



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

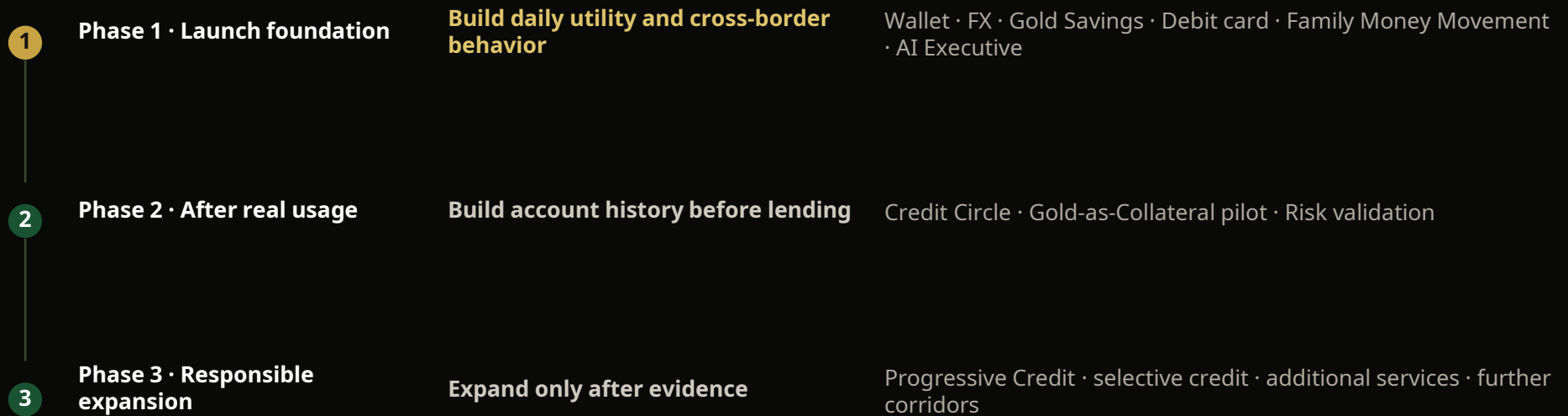
Temporary emergency increase

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.



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.

10 • FOUNDING TEAM

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.

Gurdipte 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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