Brazilian Real Liquid Pay: Brazilian Real Liquid Pay: the Brazilian digital currency for the crypto world

BRLP is a Brazilian utility token fully backed 1:1 by the Brazilian Real (BRL), designed to bridge the traditional financial system with the cryptocurrency ecosystem.

Issued on the Solana blockchain using the Token-2022 standard, BRLP offers speed, security, and on-chain transparency. Each token represents exactly one Real held in reserve, ensuring trust and stability for digital payments and financial operations across the PagCrypto ecosystem.

The Solana BRLP program was created to be Brazil's digital currency in the crypto world, allowing individuals and businesses to pay, receive, and transfer value in seconds, with minimal costs and real-time settlement.

All of this takes place within a clear regulatory environment. In November 2025, the Central Bank of Brazil published Resolutions BCB 519, 520, and 521, creating the VASPs (Virtual Asset Service Providers).

For the first time in Brazilian territory, crypto companies can legally operate in the foreign exchange market, process international payments using stablecoins, and integrate crypto with the official banking system.

At the same time, the DREX project, the Central Bank's digital Real, was gradually discontinued, opening space for private, interoperable, and BRL-backed stablecoins.

Our mission with BRLP

Our primary goal in creating BRLP was to make a decentralized Digital Real a reality. We provide a reliable, transparent, and globally accessible asset, allowing anyone to use cryptocurrencies in daily life without complexity.

Through daily operations at PagCrypto, we connect the Brazilian Real to the new digital economy, promoting financial inclusion, innovation, and Brazilian monetary sovereignty within the Web3 ecosystem.

The history of BRLP

BRLP (Brazilian Real PagCrypto) is a stable digital utility token designed to function as a settlement and payment medium within the PagCrypto ecosystem.Although it is backed 1:1 by Brazilian reais to ensure stability and transparency, BRLP does not represent a direct redemption obligation in fiat currency.

Its purpose is to act as the functional unit of the Pag network, facilitating payments, transfers, and on-chain settlements in a simple and secure manner.

Each BRLP is issued only when one corresponding real exists in operational reserves and is burned when value is settled within the system, maintaining balance between reserves and circulating supply.

This ensures that 1 BRLP maintains value parity with 1 BRL, with full traceability and public on-chain auditing.

Token information
Name: BRLP
Symbol: $BRLP
Initial Network: Solana (Token-2022 Standard)
Type: Stable utility token backed 1:1 by BRL
Issuer: Brazilian Real Liquid Pay Ltda
Website: https://brlp.money

Why BRLP bridges the Real and the crypto world

BRLP was created to solve one of the market's biggest challenges: bringing the Brazilian Real into the blockchain environment in a simple and reliable way.

It enables:

- Instant payments: PIX, invoices, and on-chain transfers.
- Automated settlement: ideal for fintechs, e-commerce, and apps requiring crypto-fiat payments.
- Global integration: easy conversions between tokens and stablecoins such as USDC, USDT, and RLUSD.
- Low cost and high speed thanks to Solana's efficiency.
- Universal access without banking bureaucracy.

More than a utility token, BRLP is a pillar of financial inclusion, allowing millions of Brazilians to participate in the global digital economy.

How BRLP works

BRLP is supported by three main pillars:

- **1:1 backing in Brazilian reais:**
  Each BRLP issued corresponds to one Brazilian real held in verified custodial accounts.

- **Auditable issuance and burning:**
  When a user converts BRL → BRLP, the token is issued on the blockchain. When converting BRLP → BRL, the token is burned, reducing the total supply. All operations are recorded on-chain and can be publicly verified.

- **Transparency and public proof:**
  All reserves and transactions are periodically published on PagCrypto's Transparency Dashboard, ensuring full trust and accountability for users and partners.

Operational flow

1. Transaction origin (OP-1 / OP-2)
The process can start from different sources, such as a partner, application, or external integration. All of these sources converge to PagCrypto, which acts as the central payment orchestrator.

2. User wallet
The user initiates the payment through their digital wallet, sending BRLP or another cryptocurrency accepted by PagCrypto.

3. Payment type verification
The system identifies whether the payment is made directly in BRLP.
If yes, the flow proceeds to the issuance (Mint) stage.
If not, the payment follows an alternative process with automatic conversion into Brazilian reais.

4. BRLP issuance (Mint)
Once the payment is confirmed, the corresponding value is tokenized. PagCrypto mints BRLP on the Solana blockchain, creating tokens equivalent to the amount deposited in Brazilian reais. Each issuance is publicly recorded and can be verified on-chain.

5. Settlement and approval (CashFlow)
The transaction data is instantly transmitted to PagCrypto's internal system and processed by the CashFlow module, which handles financial data, verifies payment confirmation, and ensures all events are properly reconciled. After validation, the payment is marked as *Approved.*

6. BRLP burning (Burn)

When the payment is finalized, the same amount of BRLP is burned on the blockchain. This keeps the total token supply exactly aligned with the value of the Brazilian real reserves, ensuring full fiat backing.

7. Continued use of BRLP

The user can continue using BRLP for new payments within the PagCrypto ecosystem, whether to pay invoices, PIX transfers, or send funds to other wallets, completing the digital Real cycle on the blockchain.
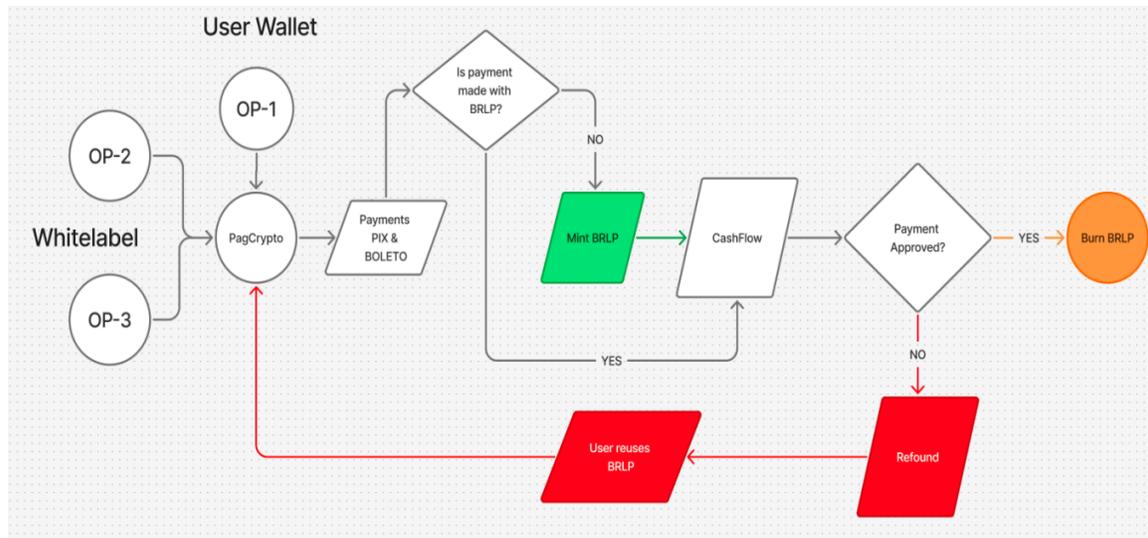
BRLP full cycle, from its conversion into Brazilian reais through to its burning/settlement

Use cases:

- Paying invoices, PIX, bills and online purchases;
- International transfers without intermediary banks: merchants can accept BRLP payments with automatic settlement in Brazilian reais (fiat).
- E-commerce and marketplaces;
- Businesses and freelancers.
- DeFi applications: leverage BRLP across smart contracts, liquidity pools, and decentralized protocols.

Security and transparency

BRLP security is ensured through a set of rigorous practices, including:

- **Solana blockchain:** a fast and secure platform with low fees and support for advanced token standards.

- **Smart contract–controlled issuance:** no manual intervention.

- **Audited reserves:** public reports confirming 1:1 parity.

- **Full transparency:** all issuance and burning data is visible on the blockchain.

- **Regulatory compliance:** aligned with KYC/AML standards to ensure secure integration with the financial system.

BRLP and the PagCrypto ecosystem

BRLP is the core asset of the PagCrypto ecosystem, connecting crypto and banking infrastructure with the following products:

- PagCrypto.finance: crypto-fiat payment gateway.
- Pag.network: multichain settlement protocol.
- PayMonitor.io: transparency and monitoring dashboard.

Brazil and Its Role in the Era of Decentralized Finance

BRLP represents the beginning of a new phase for the Brazilian financial system: a digital Real that is open, transparent, and global.

It is not just a utility token. It is a bridge between Brazil and the future of finance. With BRLP, the Real becomes interoperable, programmable, and accessible worldwide.

PagCrypto believes the future of payments lies in uniting technology and trust, without borders. And BRLP is the first step in that direction.

Official Link:

https://brlp.money

BRLP – The Brazilian Real on the blockchain.

Informational document. BRLP does not constitute a security, investment product, or debt instrument.