



UK-BRAZIL CROSS-BORDER PAYMENTS COURSE EXECUTIVE SUMMARY

Prepared by
Brian H. Wickins
Founder & Principal Advisor, BHW Consult

May 26

Executive Summary

The [UK_Brazil_Course](#) presents a strategic, decision-oriented course designed for founders, operators, and finance teams engaging with one of the world's most under-optimised financial corridors: UK–Brazil cross-border payments and infrastructure.

Despite over **£13 billion in annual trade flows** and deepening political and economic ties, the financial infrastructure connecting the UK and Brazil remains fragmented, opaque, and costly. This disconnect creates inefficiencies that directly impact capital flows, operational performance, and investment outcomes across both markets.

This course reframes cross-border payments not as a back-office function, but as a **core governance and strategic issue**. It reveals how legacy systems—particularly correspondent banking—introduce hidden costs, delays, compliance complexity, and loss of visibility that businesses often underestimate or fail to measure.

Through eight structured modules, participants gain a clear understanding of:

- **How money actually moves** between the UK and Brazil—and where value is lost
- **Why Brazil has emerged as a global leader in payment innovation**, with systems such as PIX and Open Finance reshaping expectations around speed, cost, and accessibility
- **The regulatory architecture on both sides of the corridor**, and how it shapes market access, compliance, and competitive advantage
- **The structural frictions**—from FX costs to compliance duplication—that constrain growth and create opportunity
- **The new infrastructure stack emerging globally**, including APIs, multi-currency platforms, and digital settlement mechanisms

Critically, the course identifies that the current environment—defined by rapid technological change and evolving regulatory frameworks—is creating a **narrow strategic window**.

Organisations that understand and act on these dynamics now can position themselves ahead of a major structural shift in cross-border finance.

The central message is clear:

The UK–Brazil corridor is growing faster than the infrastructure that supports it—and the coming transition will redefine how capital moves between these markets.

This course equips participants not only to understand that transition, but to **make better strategic decisions within it**—whether improving operational performance, entering the market, or building infrastructure solutions of their own.

Contact:

bwickins@bhw-consult.co.uk

Here follow a copy of the first module of the nine modules included in the course.

The Executive Bundles contains the Course and the Full Strategic Intelligence Report



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UK-BRAZIL CROSS-BORDER PAYMENTS & FINANCIAL INFRASTRUCTURE


A strategic decision-making course for founders, operators, and finance teams.

Self-Paced Learning Course

Based on the BHW Consult Strategic Intelligence Report - Version 1.0 - May 2026

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| COURSE OVERVIEW | HOW TO USE THIS SCRIPT |
|--|--|
| <ul style="list-style-type: none">• Duration: Approx. 4-5 hours• Format: Self-paced reading + reflection• Modules: 8 structured learning modules• Full report issued at course completion | <p>Each module includes:</p> <p>Learning objectives, key concepts, data callouts, reflection questions, and a knowledge check.</p> <p>Work through in order. Do not skip the reflection questions.</p> |

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This course is structured around the BHW Consult Strategic Intelligence Report on UK-Brazil Cross-Border Payments and Financial Infrastructure. The report will be distributed at the end of the course.

This sequence is deliberate: your understanding of the concepts will be richer for having worked through the material analytically before reading the full document.

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| MODULE | TITLE | CORE QUESTION |
|----------|----------------------------|--|
| Module 1 | Why This Corridor Matters | What is the strategic significance of UK-Brazil financial flows? |
| Module 2 | How Money Has Moved | What is correspondent banking and why is it under pressure? |
| Module 3 | Brazil as an Innovator | How has Brazil restructured its own financial infrastructure? |
| Module 4 | The UK Landscape | What regulatory environment does the UK side present? |
| Module 5 | The Friction Points | What specific barriers constrain the corridor today? |
| Module 6 | Alternative Infrastructure | What new systems are replacing correspondent banking? |
| Module 7 | Regulation as Architecture | How are global regulatory shifts reshaping the landscape? |
| Module 8 | Opportunities & Outlook | Where are the strategic positions to establish now? |

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NOTE The Full Report

The source document - UK-Brazil Cross-Border Payments & Financial Infrastructure Opportunities (BHW Consult, May 2026) - will be provided on completion of all eight modules. All data, analysis and strategic conclusions in this course script are drawn directly from that report.

Module 1: Why this course matters

Learning Objectives

- Understand the scale and composition of UK-Brazil financial flows
- Recognise why payment infrastructure is a governance issue, not a back-office consideration
- Appreciate the significance of the 2026 UK-Brazil Strategic Partnership



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When a UK company wins a contract in Brazil, or a Brazilian investor buys a property in London, what actually happens to the money?

Most business professionals - even experienced international ones - have never asked this question.

They assume it simply 'goes through the bank'.

This course is about what that phrase actually means, why it matters, and why the answer is changing faster than most people realise.

The UK and Brazil are not a natural pairing in most people's mental map of global finance. Yet the bilateral relationship is substantial, strategically deepening, and almost certainly underweight relative to its potential - precisely because the financial infrastructure connecting the two countries has never been designed to serve it well.

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KEY DATA - UK-BRAZIL TRADE (to Q3 2025)

Total trade: £13.3 billion (up 10.5% year-on-year)

UK exports to Brazil: £8.0 billion

Imports from Brazil: £5.3 billion

Brazilian diaspora in UK: estimated 250,000+ individuals maintaining regular financial ties to Brazil

Source: BHW Consult Strategic Intelligence Report, May 2026

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What Flows, and Why It Matters

The flows that constitute this corridor are diverse. Each has different payment characteristics and infrastructure requirements:

Foreign direct investment from UK and European institutional capital into Brazilian infrastructure concessions, energy projects and real estate

Inbound flows from Brazilian family offices and high-net-worth individuals internationalising their wealth into UK financial and property markets

Trade settlement for goods and services moving in both directions

Management fees, royalties, intercompany loans and dividend distributions within multinational structures

Remittances from Brazil's 250,000-strong diaspora in the UK

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The Strategic Partnership: A Turning Point

On 26 March 2026, UK Foreign Secretary Yvette Cooper and Brazilian Foreign Minister Mauro Vieira signed the UK-Brazil Strategic Partnership 2026-2030, formally elevating the bilateral relationship to strategic status for the first time in its two-hundred-year history. The Partnership commits both governments to reducing and removing barriers to trade and investment, fostering formal engagement between financial sectors, and prioritising infrastructure investment, energy transition and digital technology.

This is not a diplomatic formality. It is the political architecture within which the financial infrastructure transition this course describes will accelerate.

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Payment Infrastructure as Governance

Payment infrastructure is not a back-office consideration. The consequences of getting it wrong are concrete: delayed supplier settlement triggers contractual penalties; slow dividend repatriation creates cash management problems; opaque FX pricing makes accurate reporting impossible; regulatory non-compliance in Brazilian FX registration can restrict future capital repatriation. Conversely, businesses that invest in understanding and optimising their payment infrastructure gain a genuine operational advantage.

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A question!

Think of one specific bilateral financial transaction in your own experience.

How long did it take? What did it cost? Did you know the full cost at the point of initiation?

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REFLECTION QUESTIONS

1. In your current or most recent role, how visible is the payment infrastructure that connects your organisation to its international counterparties? Is it understood and managed strategically, or treated as a back-office function?

2. The report argues that 'payment infrastructure is not a back-office consideration - it is a governance issue'. What would need to change in your organisation for that framing to be reflected in practice?

3. The UK-Brazil Strategic Partnership was signed in March 2026. What does that level of political commitment suggest about the trajectory of the bilateral relationship over the next five years?

Take a few minutes to note your thoughts before continuing.

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KNOWLEDGE CHECK

Q1: What was the total value of UK-Brazil trade in goods and services in the four quarters to Q3 2025?

Q2: Name three types of financial flow that constitute the UK-Brazil corridor.

Q3: When was the UK-Brazil Strategic Partnership 2026-2030 signed, and by whom?

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ANSWERS

Q1: Answer: £13.3 billion, up 10.5% on the prior year.

Q2: Answer: Any three of: FDI into Brazilian infrastructure/energy/real estate; inbound flows from Brazilian family offices to UK markets; trade settlement; management fees/royalties/dividends within multinational structures; diaspora remittances.

Q3: Answer: March 2026, by UK Foreign Secretary Yvette Cooper and Brazilian Foreign Minister Mauro Vieira.