

Mexico IFPE / EMI Authorization

Electronic Payment Fund Institution pathway for scaled fintech operations

Licensing strategy

Authorization workflow

Post-launch readiness

About Ready Corp

Global financial licensing & compliance - delivered 100% remotely



Who we are

Ready Corp is a global consultancy firm specializing in licensing, compliance, and corporate structuring for companies operating in the crypto, fintech, and financial sectors. With years of hands-on experience, our expert team has helped hundreds of businesses navigate complex regulatory landscapes - efficiently, remotely, and always with full legal clarity.

Whether you're looking to launch a VASP, establish a PSP, or register a MSB, Ready Corp provides tailored support at every stage - from incorporation and licensing to ongoing compliance and maintenance.

Our services are designed with international founders and foreign investors in mind. We understand the challenges of entering unfamiliar markets - the legal systems, regulatory differences, and cultural nuances - and we work to eliminate that friction.

Core services

Licensing:

Crypto / VASP / DASP / CASP

MiCA

PSP

PI

EMI

MSB

IFPE

Compliance:

Local Director / Office

Accounting

MLRO

Audit

Delivered remotely with clear milestones and documentation.

Mexico IFPE / EMI pathway

Institutional route for wallet, payment-fund, and scaled e-payment models



IFPE / EMI foundation

- Electronic payment fund institutional operations.
- Wallet and payment-fund account structures.
- Scaled authorization and compliance architecture.
- Post-authorization permit and feature expansion workflow.



Who this is for

- FinTechs building wallet, stored-value, and broader e-payment products.
- Teams needing an institutional route beyond basic MT/MSB depth.
- Operators planning a launch with post-authorization growth in Mexico.
- International founders entering LATAM with a compliance-first setup.

What the IFPE route can enable

Typical product and operational capabilities highlighted in the source materials



MTDO digital operations

Digital operations for sending resources & crypto assets under the IFPE framework.



Wallet / custody structures

Custody and wallet-oriented product design for fiat, crypto and other supported asset structures.



Card issuance

Card issuance capability planning within a broader institutional e-payment architecture.



Card payment processing

Payment processing scope aligned to a larger authorization and compliance stack.

How the authorization engagement runs

Modeling, infrastructure build, filing workflow, and post-filing support



FinTech model

Guide the service scope and optimize the platform against the FinTech Law and related provisions.



Infrastructure build

Prepare the legal and documentary infrastructure with accelerator versions and weekly sprint iteration.



Application submission

Support the authorization application workflow and formal package preparation.



Observations support

Coordinate venting, preparation, and iteration of authority observations for up to two rounds.



Additional authorizations

Prepare the next-stage authorization requests and readiness support for the operating phase.

Implementation timeline

Practical sequence used for most Mexico IFPE / EMI engagements



Scope mapping

Confirm the product model, activity perimeter, and best-fit IFPE route for launch and later expansion.



Structure & documentation build

Prepare governance, legal infrastructure, operational manuals, and filing-ready documentation.



Authorization workflow support

Coordinate the filing process and manage authority feedback and observation-response rounds.



Launch readiness

Finalize internal controls, inspections readiness, and post-authorization operating priorities.

Accelerator package

More than 50 documents and operating artifacts can be prepared for the IFPE route



Documentary infrastructure

- Backup mechanisms manual
- Procedure manual for reporting operational contingencies
- Technology infrastructure and interface rights report
- Application for authorization
- Compliance matrix
- Account separation policies
- Shareholder / director / officer annexes
- Contracts with technology and financial providers
- Regulatory reporting manual
- Internal control and conflict-of-interest policies
- Manual for use of electronic media
- Statutes and business plan
- Demonstration of automated systems
- AML/CFT, risk, security, continuity, privacy, and BIA manuals

In total: more than 50 documents in the source deck

Post-authorization permits

Additional permissions and feature workstreams to be applied for once authorized



Operational permits

- Transfers in fiat.
- Receive or send cash.
- Send or receive transfers abroad.
- Foreign exchange operations.



Sensitive-feature permissions

- Usage of biometrics data.
- Hiring third parties with access to sensitive information.
- Hiring of commission agents.



SPEI planning

Direct participation in SPEI becomes its own workstream once scale thresholds and account/transfer triggers are met.

- Must be started when you have more than 3 thousand accounts; if you become an indirect participant when you reach 500 thousand accounts with positive balance or charges; when sending or receiving 3 million of transfers; or by sending or receiving 4.5 billion UDIS (approximately 36 million pesos).

These permits must be requested from the Bank of Mexico and the National Banking and Securities Commission

Reference investment

Public route values and adjacent workstreams shown in the source materials



IFPE / EMI route

Expanded institutional route with legal infrastructure, authorization process support, and post-authorization permit planning.

Investment: EUR 189.900

Final scope, sequencing, and commercial treatment can vary depending on model complexity, technology readiness, and observation workload.



File Integrations

EUR 63.500



Observations

EUR 16.500



Start ops clearance

EUR 12.900



Additional permits

EUR 7.250



SPEI direct connection

EUR 89.750

What else you will need

Governance, officers, and third-party support highlighted in the source materials



Governance requirements

- Compliance officer certified by the National Banking and Securities Commission.
- At least 20% of the board should be independent.
- Coverage of official rights.



Key roles

- Personal data protection officer.
- Risk management officer.
- General director.
- Chief Information Security Officer (or General Director for up to 12 months).



Third-party enablement

- Developers able to modify the platform for legal compliance.
- Prestigious legal firm and auditor in the shareholders' country of origin.
- Auditor for financial information and technological infrastructure (pentest).

Our approach (value to your team)

Comprehensive, practical, and results-driven support for a compliant launch



Specialized expertise

Hands-on experience in niche crypto/fintech regulation.

Support for internal development teams with practical guidance.



Comprehensive evaluation

Engagement during development + evaluation for alignment from day one.

Tailored technical and legal solutions.



Documentation & support

Terms & conditions, FAQs, operational documentation.

Launch support with ongoing monitoring and reporting.

Outcome: compliant launch + operational readiness + ongoing support

Trusted Partnerships, Proven Results

Local presence for operational continuity and support

A few select clients and partners



Our global offices

Direct coverage across multiple jurisdictions



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Let's get you licensed - the right way

Schedule a consultation or visit our website

Partner with Ready Corp for Global Compliance Success

Schedule a consultation or reach us via the channels below.



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