Case Study:
Kapital Grupo Financiero

Scaling International Payments for Mexico's Growing Enterprises

Kapital
Grupo Financiero ®

Company
Kapital Bank

Founded
2020

Industry
Financial Services & Banking

Customers
Enterprises across Mexico

Scale
~8,000 cross-border payments per month, projected to scale to 40,000+

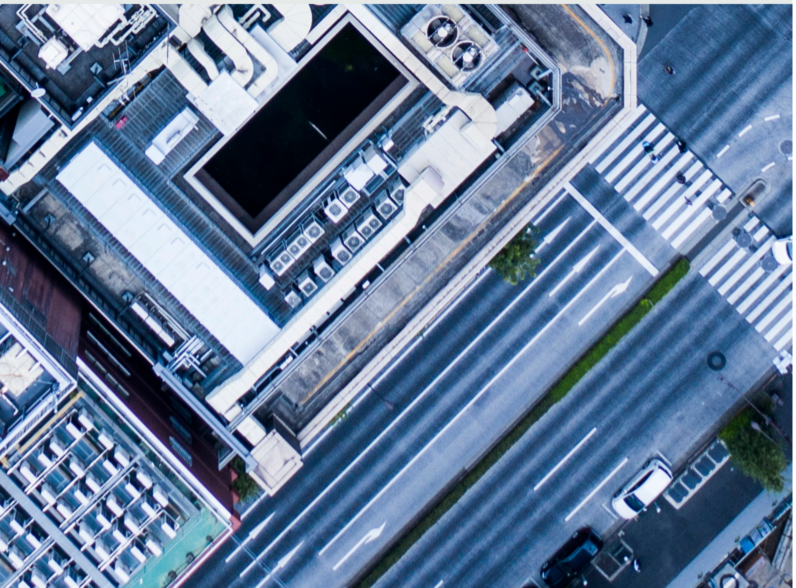
Regions Supported
Mexico, the U.S., Canada, Europe, and Southeast Asia

Primary Challenge
Building scalable cross-border payments and FX capabilities to support rapid growth and evolving client needs

Corpay Solutions

- Cross-border payments
- FX solutions
- Integrated payment processing

Key Outcomes
Launched international payments capabilities, strengthened client retention, enabled scalable growth, and established a seamless cross-border payments infrastructure



From Startup to Strategic Growth

Founded as a fintech startup, Kapital has evolved into a full-service financial institution. Strategic including the acquisition of a banking portfolio, a brokerage firm, and an investment fund management company, rapidly expanded their client base and accelerated growth.

As the institution expanded, so did client expectations. Businesses increasingly required reliable international payment and foreign exchange capabilities — services that had not previously formed part of the bank's core offering.

Closing the Cross-Border Gap

Kapital required a partner that could scale quickly, navigate operational complexity, and bring cross-border expertise that their own internal capabilities could not yet support.

Through its partnership with Mastercard, Kapital turned to Corpay and gained the cross-border expertise and scalable solutions it needed. Today, Corpay is the bank's preferred provider for international payments and FX.

Seamless Integration from Day One

Rather than rebuilding existing workflows, Corpay adapted its solution to the systems Kapital already had in place. Clients continue to submit payment orders through the bank's own platform. Those files are uploaded to Corpay, which executes cross-border payments and manages foreign exchange without disrupting the client experience.

A deeper integration is planned for late Q2/early Q3 2026, which will further automate processes and prepare the bank for higher volumes.

Rapid Adoption and Measurable Impact

Since December 2025, Kapital has processed steadily increasing volume of cross-border payments through Corpay, primarily supporting flows between Mexico and the United States, with additional activity across Europe, Canada, and Southeast Asia. Most transactions are denominated in U.S. dollars. Through its relationship with Corpay, Kapital has been able to strengthen connectivity in existing markets while expanding into new jurisdictions that would have been difficult to access through traditional banking partners alone.

Building Toward What Comes Next

With Corpay as its preferred cross-border payments partner, Kapital has laid the foundation for a scalable international payments platform, one designed to grow alongside their ambitions and support their clients wherever business takes them.

Disclaimer: This content is based on information available at the time of writing (April 2026) and may change without notice.

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