



# GrainChain and Pinbank launch TransferenciaSegura.com to Modernize Brazil's R\$700B Used-Car Market

*GrainChain & Pinbank launch TransferenciaSegura.com, aligning payments and title transfer for safer, faster car sales in Brazil.*

MCALLEN, TX, UNITED STATES, September 17, 2025 /EINPresswire.com/ -- [GrainChain](#) and [Pinbank](#) launch [TransferenciaSegura.com](#) to Modernize Brazil's R\$700B Used-Car Market

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*Luis Macias, CEO of GrainChain*

Escrow, orchestration, and auditability deliver trust at scale; initial rollout in São Paulo and Brasília (DF)

GrainChain, in partnership with Pinbank, today announce the launch of TransferenciaSegura.com, a digital platform designed to simplify, secure, and accelerate Brazil's used-car transactions. By combining bank-level escrow (depósito

em garantia) with GrainChain's orchestration and auditability engine, the service synchronizes payment finality with the official transfer of ownership—compressing weeks long processes into days. Built in alignment with applicable state processes, this initiative extends GrainChain's trust-by-design transaction rails into the consumer automotive market at scale.

Brazil has one of the largest vehicle markets in the world, with over 120 million vehicles currently on the road and more than 40 million carrying outstanding obligations such as liens, unpaid taxes, or fines. In 2024, 15.8 million used cars were sold (FENAUTO)—representing nearly \$700 billion in asset value—yet less than 5% of transactions were initiated digitally. [1][2]

TransferenciaSegura.com closes this gap by surfacing restrictions early, holding funds in regulated escrow, and aligning final payment with the legal title update, creating transparency and reducing fraud in a market still dominated by paper and manual steps.

Under the hood, GrainChain's infrastructure aligns policy, proof, and payment in one verifiable flow, and as CEO Luis Macias put it, “every stage is managed with verifiable checkpoints, minimizing risk and enabling deals to close in just a few days. This is a trust infrastructure that citizens can feel.”

On the payments side, Pinbank operates the PIX-native escrow and settlement rails with KYC/AML controls, reconciliation, and compliant disbursement. “Today, transferring a vehicle can take weeks and invites risks like scams, cancellations, and disputes,” said Felipe Negri, CEO of Pinbank. “TransferenciaSegura.com removes those obstacles with bank-grade security and transparency—its escrow eliminates the risky ‘sinal’ (informal deposit) before the sale is truly ready to close.”

The platform is also designed with licensed title agents (“despachantes”) integrated into every transaction, ensuring on-the-ground compliance and support. In addition, TransferenciaSegura.com is connected to a nationwide network of more than 200 vehicle inspection centers, extending its operational reach. “We built an intuitive, protected platform that synchronizes payment completion with the legal title transfer, keeping everyone informed in real time,” said Leandro Zanardi, CTO of TransferenciaSegura.com.

How it works (one flow, end-to-end)

- 1.- Check restrictions and debts. The system connects to official data sources to identify any taxes, fines, or liens and provides a clear vehicle status to both parties.
- 2.- Secure funds in regulated escrow. The buyer deposits the purchase amount into a regulated account; GrainChain’s orchestration engine coordinates clearance automatically with bank-grade controls.
- 3.- Transfer ownership and release funds. Once the official ownership update is confirmed, escrow releases funds and both parties receive real-time digital receipts.

Availability and Scale

The initial rollout focuses on individual-to-individual transfers in São Paulo and Brasília (DF), with expansion underway to include dealers, auto shops, and corporate fleets. TransferenciaSegura.com is available via web portal and mobile app (iOS and Android). Marketplaces and dealerships can integrate via white-label solutions or APIs, with tiered plans available for high-volume partners.

For the latest availability and partner options, visit [TransferenciaSegura.com](https://TransferenciaSegura.com).

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#### About GrainChain

GrainChain is a global technology company building trust-by-design transaction rails for complex value chains, with a focus on high-performance settlement and integrated financial flows. Operating in Brazil since 2020, GrainChain has supported strategic sectors such as agribusiness while prioritizing transparency, auditability, and automation. With expertise in blockchain, IoT, and escrow platforms, GrainChain delivers policy-aligned, verifiable transactions with measurable economic and social impact.

#### About Pinbank

Pinbank is a one-stop banking provider offering a comprehensive ecosystem of financial solutions that simplify partners' delivery of financial products and services. Pinbank provides white-label platforms, PIX and direct acquiring, BaaS, eFX, prepaid credit card issuance, and customized credit. Founded in 2016, Pinbank pioneered split payments in Brazil and today serves 250,000+ accounts, with clients including Rappi, Cacau Show, Zigpay, and Ortobom.

#### About TransferenciaSegura.com

It integrates bank-level escrow, regulatory checks, and licensed title agents to ensure transactions are secure, transparent, and auditable. The platform serves both individuals and dealerships, with white-label/API options for marketplaces and enterprise systems. From launch, TransferenciaSegura.com is connected to a nationwide inspection network, reinforcing reach and compliance.

#### Sources

[1] Senatran — Brazil's vehicle fleet and restrictions.

[2] FENAUTO (via G1) — 2024 used-vehicle sales volume.

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