Nora Products

A new financial layer for BRL onchain.

Nora is building a full stack of products to make Brazilian Real usable onchain, not just as a token, but as real financial infrastructure.

BRL Balances

Hold and manage BRL onchain natively

BRL Balances, powered by BRS, let users and platforms keep Brazilian Real onchain in a simple, digital-native way. Instead of relying only on traditional bank accounts, users can hold BRL in an onchain environment and use it across payments, savings, liquidity, and DeFi products.

Pix Ramp (via Partners)

Convert Pix payments directly into onchain BRL

Pix Ramp connects Brazil's most popular payment rail to the onchain world. Users send a Pix payment and receive BRS onchain, moving from local banking rails into digital finance seamlessly.

We deliberately don't operate the ramp ourselves. Routing through multiple ramp partners gives the ecosystem three structural advantages:

- **Lower regulatory exposure.** Issuance and ramping sit in separate entities. Nora stays focused on BRS infrastructure while partners handle the licensed flow.
- **Redundancy.** If one ramp has downtime, users on and off ramp through a fallback. No single provider becomes a point of failure.
- **Aligned distribution.** Ramps act as Pix providers for neobanks and as distributors for Nora, under float yield revenue share agreements. Every party earns from the same flow.

BRS+ (Stake Vault)

Earn 21% APY on BRS, with daily liquidity

A BRL-denominated savings product built for the onchain era. Your BRS always accrues at **21% APY** from day one. The only variable is when you withdraw:

- **Hold for 3 months or more:** keep the full **21% APY**
- **Withdraw before 3 months:** receive **15% APY** on the period held

No lockup. Daily liquidity is always available, the rate simply adjusts if you exit early. Designed to feel like a digital savings account, powered by onchain infrastructure.

BRS LP Vault

Target 30% APR (variable), liquidity provision

For users who want to provide liquidity and earn variable returns. By supplying liquidity to BRS pairs, participants strengthen the ecosystem's trading depth and earn rewards tied to liquidity activity and incentives.

Money Markets

Lend staked BRS or USD, borrow BRS

Put capital to work with more flexibility. Lend staked BRS or USD to earn yield, or borrow BRS against eligible collateral. A more capital-efficient financial system around BRL onchain.

Private BRS

Privacy-preserving features for transfers and balances

Privacy features for BRL onchain usage. Designed for users and institutions that want greater confidentiality around balances and transactions, while still operating within a modern digital asset environment.

Onchain FX

Swap BRS for USD, other local stables, and crypto, at the tightest spreads in the market

Onchain FX runs on a proprietary AMM purpose-built for BRS pairs, delivering the lowest spreads in the market for BRS to USDT and USDC, around **5 bps**. Users move between BRL and global stablecoin liquidity at institutional-grade pricing, fully onchain.