



WHY DO BUSINESS ACCEPTING A FIDES GESTION FINANCIERA, S.A. DE C.V., SOFOM ENR,
INTERNATIONAL BILL OF EXCHANGE AS A PAYMENT OR AS A CREDIT WORTHY INSTRUMENT?

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INTERNATIONAL BILLS OF EXCHANGE ("IBOE") have been in use long before the modern banking and financial system has been around.

They are the premiere instrument for worldwide commerce.

A major difference between an IBOE and other payment instruments is that other instruments are legally paid only once they are collected, while IBOE are legally paid when they are issued and accepted, which means that an accepted but not yet paid legitimate, valid, and collectible IBOE, is legally a cash asset and may be put on the books and/or used as such in follow on business.

However, collection of an IBOE may be subject to a future event, such as harvesting a crop, delivery of merchandise, or completion of a function.

Thus, irrespective of the legality, validity, and collection basis for an IBOE, the financial capability of the entity that issues the IBOE may be an important concern when determining whether or not to accept an IBOE.

FIDES IBOE are directly collateralized by commercial contracts known as REPURCHASE AGREEMENTS, which have been irrevocably assigned to FIDES.

Such contracts revolve around the use in commerce of Promissory Notes legally issued by firms that have recorded proof of validity and value of their own asset base with FIDES. And, FIDES IBOE shall be collected from proceeds of such commerce.

However, FIDES also accepts FIDES IBOE on deposit, providing the depositor accounts valued in UNITED STATES DOLLARS.

Such accounts have been accepted by Central Banks as depositories for capitalization and for business transactions.

Thus, IBOE exchanged for UNITED STATES DOLLARS deposited with FIDES may be used on a ledger to ledger transfer basis to make payments to other FIDES account holders.

Additionally, UNITED STATES DOLLARS deposited with FIDES through IBOE may be transferred to any institution around the world through the services of INSTAPAY.

Such services rely on the intervention of Private Lenders that provide the transfer funds on a self-liquidating loan basis for INSTAPAY to effectuate the transfer.

Private Lenders are already contracted for that purpose, but others may apply.

Private Lenders are presented with investment opportunities by FIDES, with 50% of profits being retained by the Private Lenders, and the remaining 50% being allocated in self-liquidating loans.



The funds allocated for self-liquidating loans are used, 50% for the transfer of funds by INSTAPAY and the remaining 50% are placed by FIDES into a long-term investment to repay the total loan.

The loan will be interest free but will be repaid with a profit surcharge, with repayment being market driven, not time driven.

Institutional lenders may arrange to participate as or through Private Lenders.

Finally, FIDES owns very major standard cash assets held in other major world institutions, exceptionally significant quantities of virtual currency and other commodities, etc., with a very small portfolio of debt.

An outstanding no-cost benefit of doing business with FIDES is that any entity that does so may use the FORCE MAJEURE protocol offered by the TEXAS HOLDINGS, INC. 2016 BUSINESS MODEL.

This MODEL eliminates fear of loss for any reason of any asset or value thereof, including any business or financial transaction, through recovery based on commerce using self-liquidating commercial credit offered by TEXAS HOLDINGS, INC. as a vehicle to buy anything!

And, entities doing business with FIDES may extend that protection at no charge to their own clients and business partners.