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# Americas Business Expansion Opportunities

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The Americas provides international mid-market companies with the richest opportunity set of any region. Diversity is its strength – but it also demands thoughtful navigation.

## In a changing global landscape, the Americas offer immense opportunities for ambitious international companies.

The region's dynamic markets have multiple strengths, including technological innovation, vast consumer bases, substantial mineral and commodities resources, and strong services demand.

In the US, the region boasts the world's leading economy and a scalable market opportunity, with an affluent population, robust legal system, and thriving innovation economy. Individual US states carry the stature of national economies: if ranked alongside countries, California was the world's 4th-largest economy in 2025, with Texas 9th and New York 12th.1 It has the world's biggest and most liquid capital markets. Foreign businesses in all sectors will find opportunities for expansion or trade.

The markets to the south benefit not only from their own characteristics but also from their proximity to the US. Neighbouring Mexico, in particular, is a major manufacturing and export hub. Its economy interacts with the US through various trade agreements, such as the United States-Mexico-Canada Agreement (USMCA) that replaced the North America Free Trade Agreement (NAFTA) in 2020.2

Today's changing trade dynamics are reshaping global supply chains and turning manufacturing in Mexico into a higher-value operation. Those operations dovetail with the emerging vibrant fintech and startup ecosystems of Mexico City and other urban areas.3

At the same time, rising consumer spending power in Mexico is driving demand for products and services. According to the OECD, private consumption is proving to be a resilient driver of the Mexican economy.4

Opportunities abound further south too. Brazil, the largest economy in Latin America and comprising more than 200 million consumers, is not only a globally significant source of natural resources such as iron ore, copper and bauxite, but also many of the minerals that are critical for the green transition, such as graphite, lithium and rare earths.5

## The region's assets are also hurdles

Diversity and scale bring challenge as well as opportunity. For companies looking to establish a foothold in the vast US market, it's important to understand the regional nuances in consumer behaviour and different regulatory frameworks on the federal and state level, which can be difficult to navigate for those not familiar.

Partners with local expertise, relationships and scale can be essential tools for success.

Similar challenges apply in Latin America. Mexico's regulatory landscape is evolving, with an interlinked regime of federal and state requirements. Equally important is an understanding of the tax regime, a priority also in Brazil, which has one of the most complex systems in the world.

The region is also marked by often stark differences in infrastructure between rural and urban areas. Infrastructure gaps are commonplace, presenting hurdles to logistics and supply chains.

Cultural idiosyncrasies must also be appreciated. While much of the continent is united by the Spanish language, the fact that the giant market of Brazil operates in Portuguese adds another dimension.

## How HSBC unlocks opportunities in the Americas

HSBC's Global Network Banking capabilities are ideally suited to accompany clients through market entry and operational success in the Americas region.

Our US platform is designed to provide clients with a true one-stop-shop for their cross-border and network banking needs – including for high-profile global brands. HSBC helped Barclays establish a presence in the US by providing cross-border banking solutions and market entry strategies. We also supported Virgin Atlantic's entry into the US with customised financial solutions and local market expertise.

We process more than two million cross-border payments each year for US-based corporates. And we deploy one consistent coverage model for all foreign-owned corporates, whether they are at the start-up stage or a mature, sophisticated multinational.

Through its US franchise, HSBC connects international clients to the world's largest economy, and also provides US corporates direct access to more than 50 global markets, helping to reduce friction and streamline operations for those with multinational operations. That includes helping US businesses achieve their outbound ambitions in Europe – HSBC data shows that 27% of US-headquartered companies identify the European Union as a top target for expansion, as well as 20% of Mexican companies.6

Our Global Network Banking (GNB) team supports subsidiaries with on-the-ground presence across the most internationally connected regions within the US, including California, Texas, New York and Illinois.

Our cross-border banking services are underpinned by a client team speaking no fewer than 26 languages, with 10 Mandarin-speaking bankers covering our strategic Chinese business. HSBC is the only international bank with a dedicated China Corridor team in New York, supporting US-China trade and investment in both directions. This is supplemented with specialised coverage of high-growth corridors like India, South Korea, Brazil and Mexico.

Our position as a top five clearer of US dollars puts us at the heart of clients' payments and trade requirements.

## Expertise and scale in Latin America

HSBC Mexico has 800 branches and more than 9,000 ATMs throughout Mexico. It is the only international bank with direct access to Sistema de Pagos Electrónicos Interbancarios (SPEI), the country's real-time electronic transfer network, enabling instant local currency payments for corporate clients.

Through our tailored cash management and trade finance solutions, we support over 60% of multi-national corporations entering Mexico. Treasury flexibility is critical for global clients, and HSBC Mexico offers multi-currency accounts in Mexican pesos and US dollars.

Our teams also support companies along important trade and investment corridors. In Mexico, our China Desk supports today's growing China-Mexico trade flows with bilingual specialists. We also have

French, German and Korean desks to support our clients from these markets.

In Chile, HSBC supports more than 300 global multinational companies, offering end-to-end capabilities across cash management, treasury, lending, and trade finance.

We can offer end-to-end digital trade and FX platforms for seamless cross-border transactions. A range of multi-currency solutions – with local accounts possible in five currencies, including renminbi – offers a vital advantage for international companies trading in Chile.

For credit and lending, we can supplement our local capacity with solutions from our wider global network, depending on the corridor, and offer a wide range of tenors, currencies, and structures.

In Brazil we work with more than 600 subsidiaries of multinational companies, offering them a full suite of capabilities across lending, payments, treasury, trade and markets.

We are able to navigate important local requirements, such as Brazil’s extensive and complex tax regime. HSBC can facilitate payment of local taxes for our clients. Those payments, as well as regulatory payments, are all tracked in real-time through our digital platform, reducing compliance risks.

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