



## Regulated digital asset banking for banks

Sygnum's digital asset banking technology is designed to meet the highest security and regulatory standards of the Swiss financial authority, FINMA.



## We offer a banking-grade solution to securely issue, store, trade and manage digital assets.

Our B2B banking partners are forward looking financial institutions who recognise the investment and business opportunities that digital assets present for them and their clients. They seek to offer innovative banking products that meet their clients' evolving needs in this new space.

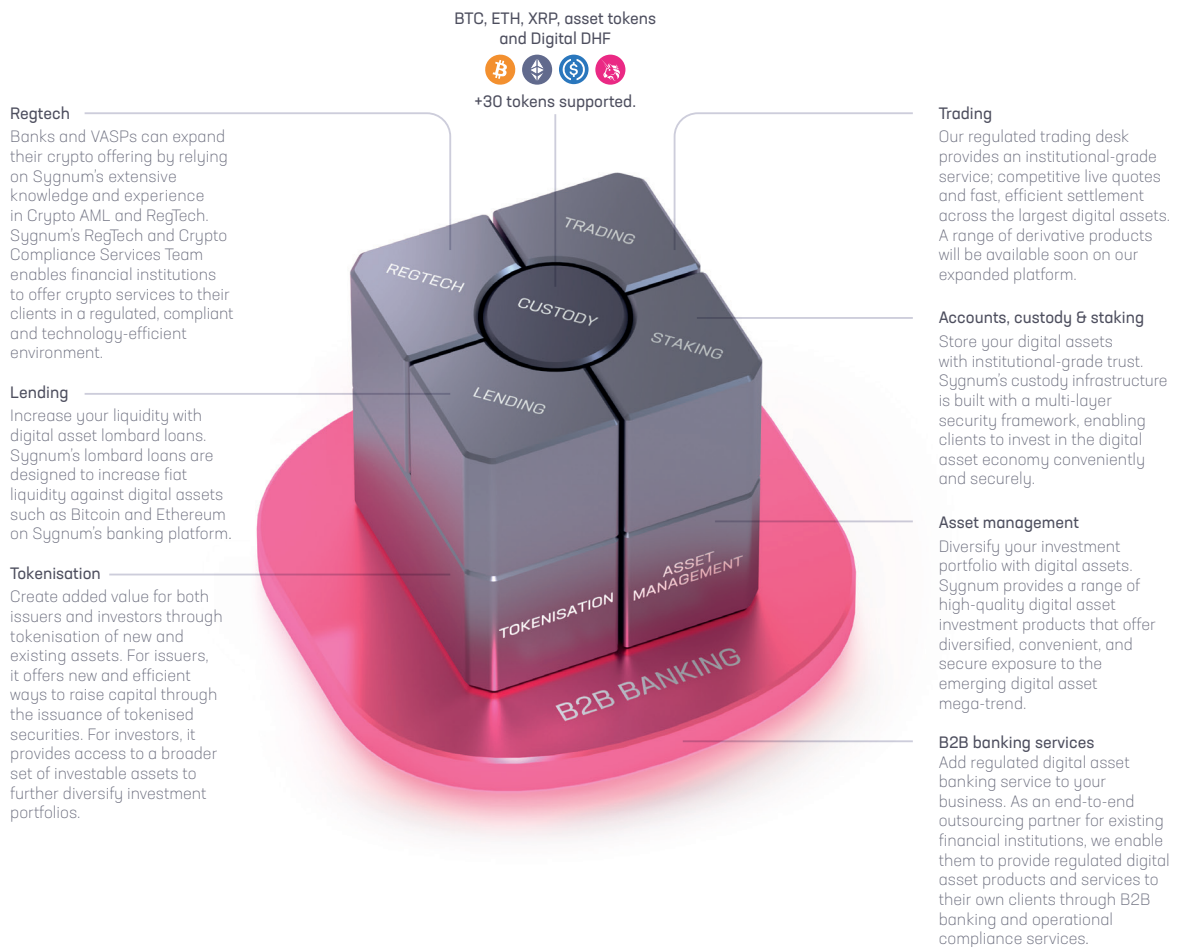
Banking infrastructure requirements for digital assets differ significantly from that of traditional assets – technology and processes must take into account features such as the security, compliance and convenience of public and private keys as well as the wallets that safeguard client assets.

In addition, it requires deep knowledge of digital assets to develop relevant Anti-Money Laundering (AML) and Know-Your-Customer (KYC) frameworks that meet regulatory standards. All this must be seamlessly integrated with existing systems and processes.

At Sygnum, we enable our B2B banking partners to offer regulated digital asset products and services to their end clients, leveraging our expertise and network in the ecosystem. Our partners want to strengthen their relationships with clients by offering new innovative products as well as the agility to go-to-market at high speed, low cost and in full compliance with regulations.

## Why Banks choose Sygnum?

- Sygnum is a global digital asset banking group and a FINMA regulated Bank in Switzerland
- Options to flexibly expand as they build-out their digital asset ecosystem with Sygnum
- Access to Sygnum's entire product suite and the flexibility to decide when to launch new services
- Fully regulatory compliant suite of services with AML & KYC offering reviewed under the FINMA licensing process
- Institutional-grade custody for 30+ cryptocurrencies, asset tokens & Digital Swiss Franc (DCHF)
- Reduced counterparty risk towards Sygnum with assets held-off balance sheet and not subject to capital underpinning
- Seamless integration of digital assets into the FIAT-world for partner banks and their clients with a fast 60 day go-live or full integration via APIs that are CBS agnostic
- Multi-layer security, including multi-factor and multi-signature authentication
- ISAE 3000 certified key ceremony and ongoing ISAE 3402 audit for all custody solutions
- Integrated one-stop-shop via our modular setup to ensure our clients are fast time-to-market for a diverse range of needs
- Sygnum has an extensive R&D roadmap to help your bank stay a market leader and innovator
- Modular construction enables efficient offering expansion, e.g. staking, OTC options, investment/structured products, other financial products, Lombard loans, investment research, new protocols/tokens, DeFi and the Metaverse



## Key features

### Full suite of regulated digital asset banking products

Sygnum's digital asset banking products and services include accounts and custody, brokerage, lending, tokenisation and asset management. Traditional fiat currencies, including CHF, EUR, SGD and USD are integrated with an expanding range of +30 top cryptocurrencies like Bitcoin (BTC), Ethereum (ETH) and XRP, asset tokens and a Digital CHF (DCHF) token.

### Automated integration

Through a seamless integration setup, Sygnum empowers established financial institutions to position themselves as innovation leaders and to participate in the emerging digital assets economy. Sygnum enables a fast, interface-based setup which is integrated with the CBS within less than 60 days allowing partners to buy, hold and sell digital assets.

Sygnum's B2B Banking partners have access to a full suite of FINMA regulated products and services from a single, trusted entry point which they can in turn offer to their own clients.

### Innovative custody set up

At Sygnum, all client and B2B partner digital assets are held off-balance sheet with no capital underpinning. This reduces counterparty risk towards Sygnum and ensures they hold the legal rights to the assets in any situation. B2B partners are not required to account for them on their balance sheets.

### AML screening - fully regulatory compliant

Our proprietary digital asset Anti-Money Laundering framework and tool is FINMA-compliant and fully integrated with our digital asset custody solution. This ensures that all digital assets that are transferred in and out of the Sygnum ecosystem are fully regulatory compliant.

### Empowered

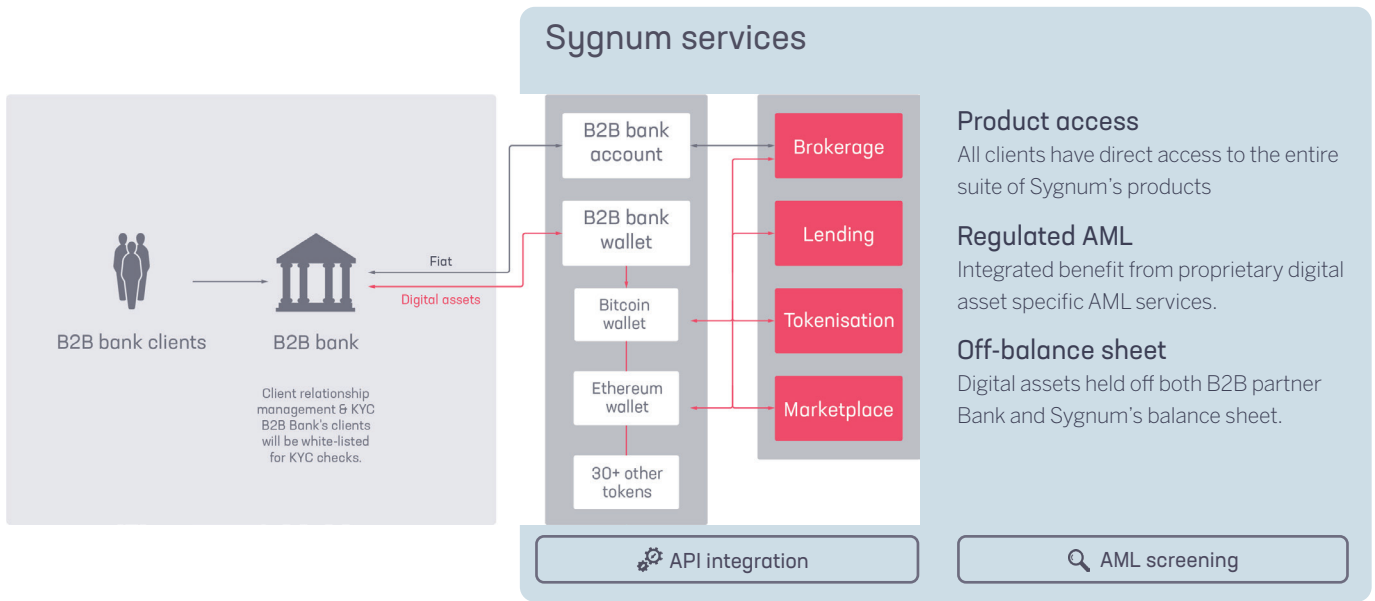
B2B partner banks are empowered to provide regulated digital asset products and services to their own clients under their own brand

### Innovative

Supporting established banks to position themselves as innovation leaders and enable their clients to participate in the emerging digital asset megatrend

### Fast & simple

Providing banks with the ability to enter the digital asset market in a fast, simple and cost-efficient way



## About Sygnum

Sygnum is a global digital asset banking group, founded on Swiss and Singapore heritage. We empower professional and institutional investors, banks, corporates and DLT foundations to invest in digital assets with complete trust. Our team enables this through our institutional-grade security, expert personal service and a portfolio of regulated digital asset banking, asset management, tokenisation and B2B services.

In Switzerland, Sygnum holds a banking licence and has CMS and Major Payment Institution Licences in Singapore. The group is also regulated in the established global financial hubs of Abu Dhabi and Luxembourg. We believe that the future has heritage.

Our crypto-native team of banking, investment and digital asset technology professionals are building a trusted gateway between the traditional and digital asset economies that we call Future Finance. To learn more about how Sygnum's mission and values are shaping this digital asset ecosystem, please visit [www.sygnum.com](http://www.sygnum.com).

# \$900M

### USD Post-money valuation

In January 2024, Sygnum's latest funding round raised more than USD 40 million against an initial ~USD 35 million target in an interim close. The Strategic Growth Round provides funds to expand into new markets and further extend its suite of regulated products.

As of the completion of this interim close, the company's Post-money valuation stands at USD 900 million.

## >4bn

### > USD 4bn in Assets under Administration

Sygnum has delivered six straight quarters of gross revenue growth since Q2 2022. 2023 closed with a USD 100M+ annualised revenue run rate with Sygnum achieving a positive cash flow in Q4, 2023.

## 4

### Number of licenses

We are constantly expanding our license portfolio. In Switzerland, Sygnum holds a banking licence and has CMS and Major Payment Institution Licences in Singapore. The group is also regulated in the established global financial hubs of Abu Dhabi and Luxembourg.

## >65

### Countries supported

Sygnum empowers professional and institutional investors, banks, corporates and DLT foundations to invest in digital assets with complete trust in over 65 countries globally.

## >1900

### Client growth rate 2021

Sygnum has > 1,900 fully onboarded clients, marking a year-on-year increase in client numbers of approximately 25%.

## >30

### Tokens available on the platform

The backbone of our offering is our institutional-grade custody solution. We currently have +30 cryptocurrencies, asset tokens and a Digital Swiss Franc (DCHF) stablecoin on the platform.

## >20

### B2B partnerships

Sygnum's B2B team has partnered with some of the best Swiss banks and international financial institutions to bridge the gap between traditional financial and digital assets.

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