

The Swiss Fintech Licence

Key Benefits, Permitted Activities, Licensing Process, and Application Timelines

Often called: “Swiss Neobank”, “Payment institution”, “Deposits taking institution”, or “Swiss EMI”

Swiss Fintech Licence

Current 4 fintech
licence holders



Considered the best setup to operate as a PSP and issue IBANs

- Licence implemented in 2019
- FINMA authorization required
- Regulated under the Swiss Banking Act (Art. 1b)
- Often called: “Neobank”, “Payment institution” or “Deposits taking institution”, or “Swiss EMI”
- 4 fintech licence holders in Switzerland vs. +280 banks (as of March 2025) - Many pending applications with FINMA
- Minimal capital requirement: CHF 300k + 1 year OPEX

Issue Your Own IBANs

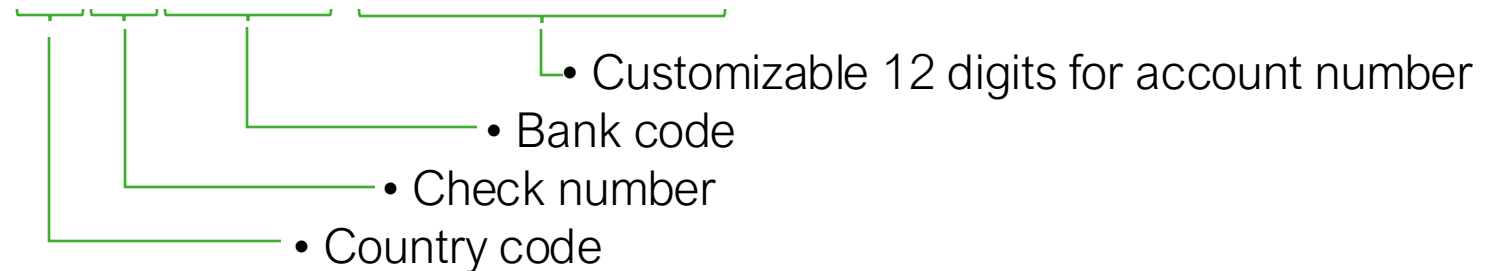


Provide “bank” accounts with your own IBANs

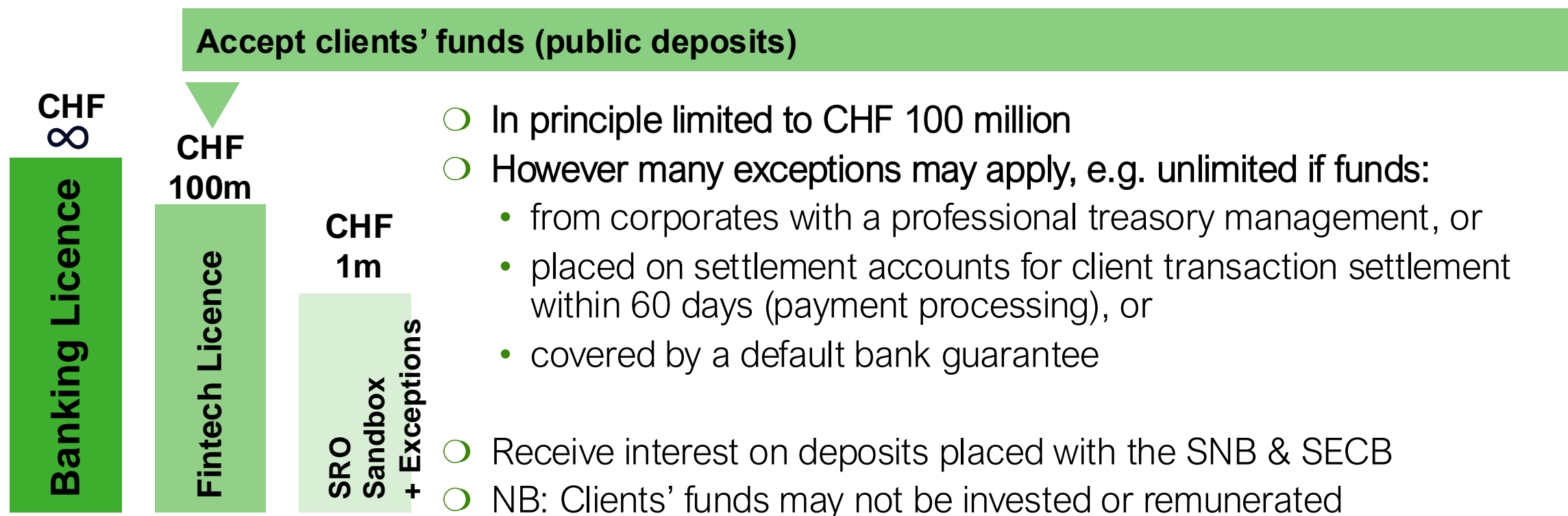
- Multicurrency IBANs and own SWIFT-BIC number
- Operate fully independently from banks

- Issue your own customized Swiss IBANs

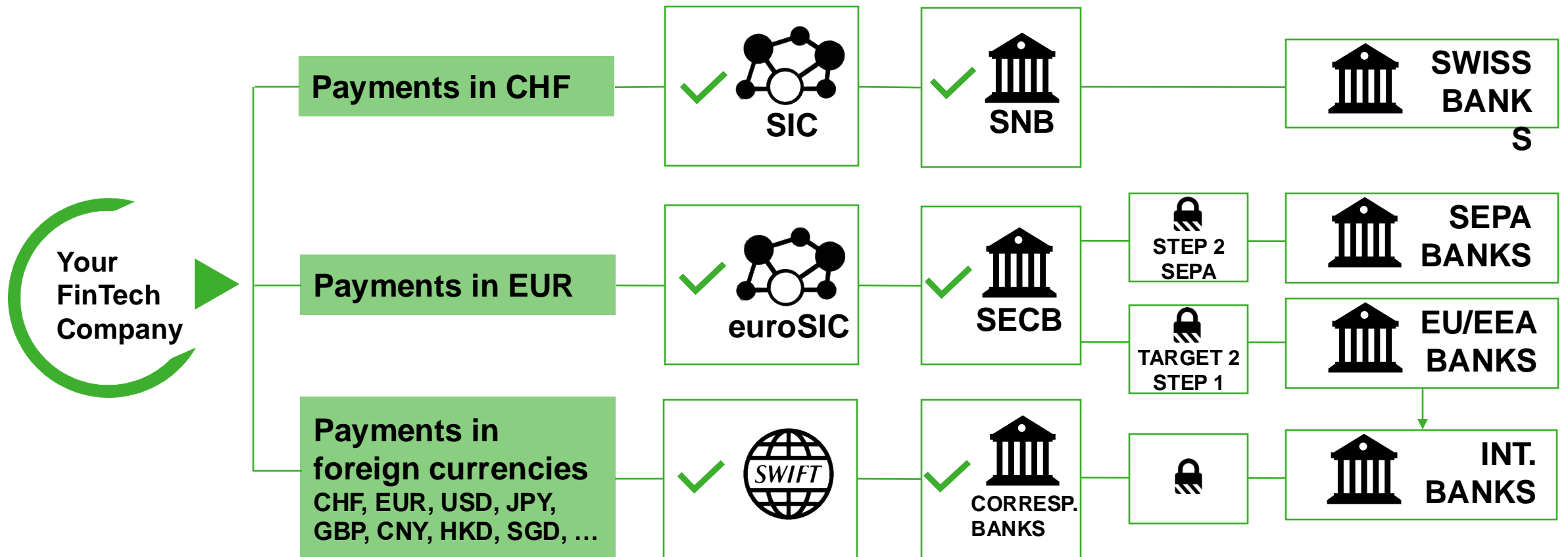
CHXX XXXXX YourOwnIBANS



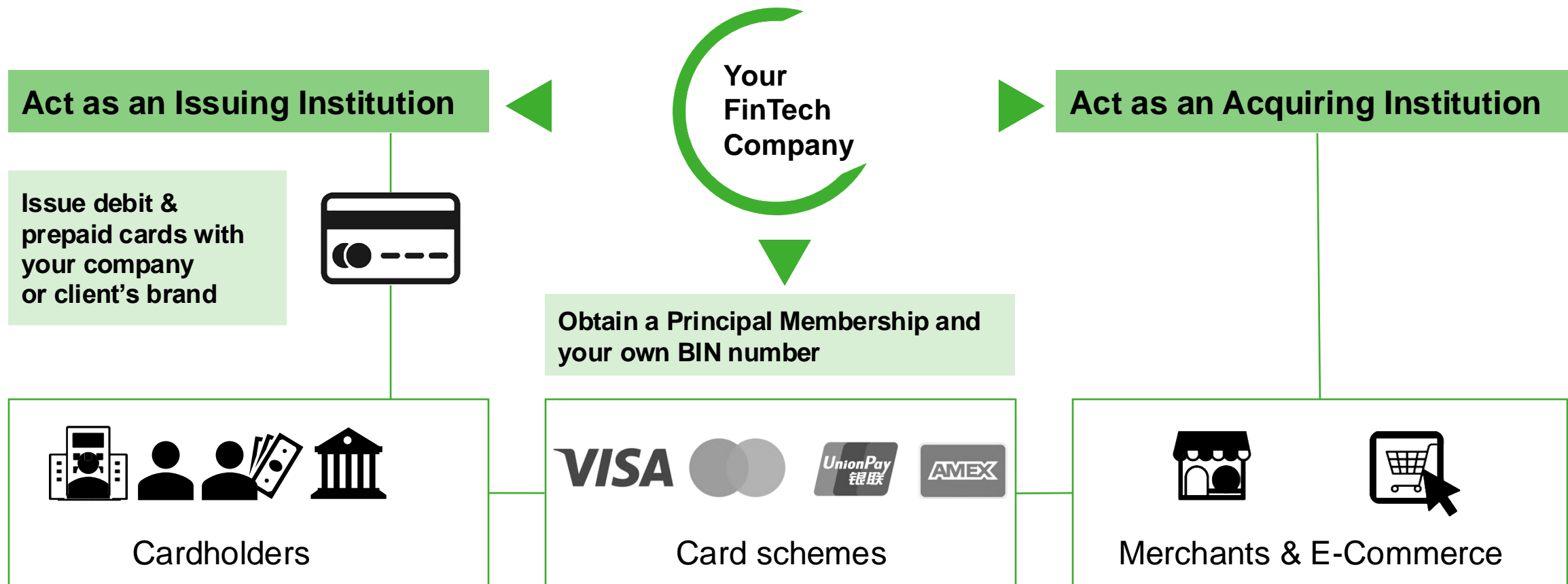
Accept Deposits From The Public



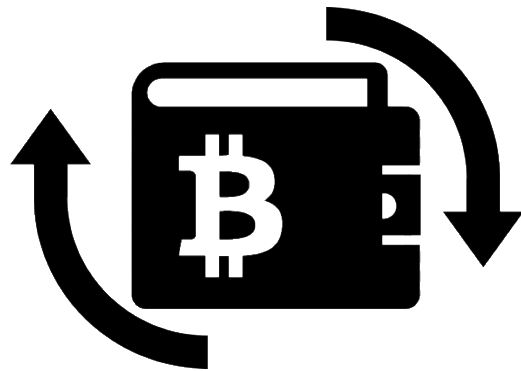
Process Worldwide Payments



Provide Card Issuing / Acquiring Services



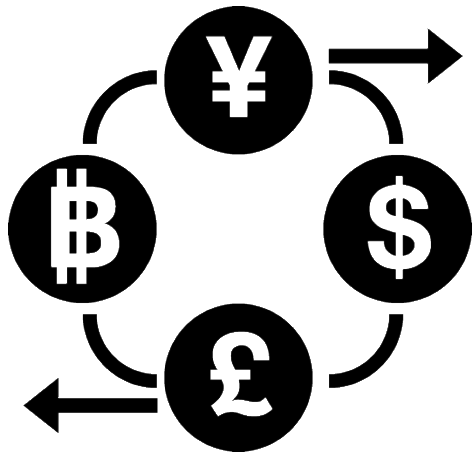
Provide Services In Cryptoassets



Offer cryptoasset services under the same licence

- Unlimited crypto-custody with omnibus or individual wallets
- Crypto-exchange platform (for payment & utility tokens)
- Crypto / Fiat exchange on & off ramp
- Crypto-remittance and transfer to third parties
- Crypto-wallets provision
- Staking (POS) services

Offer Additional Financial & Non-financial Services



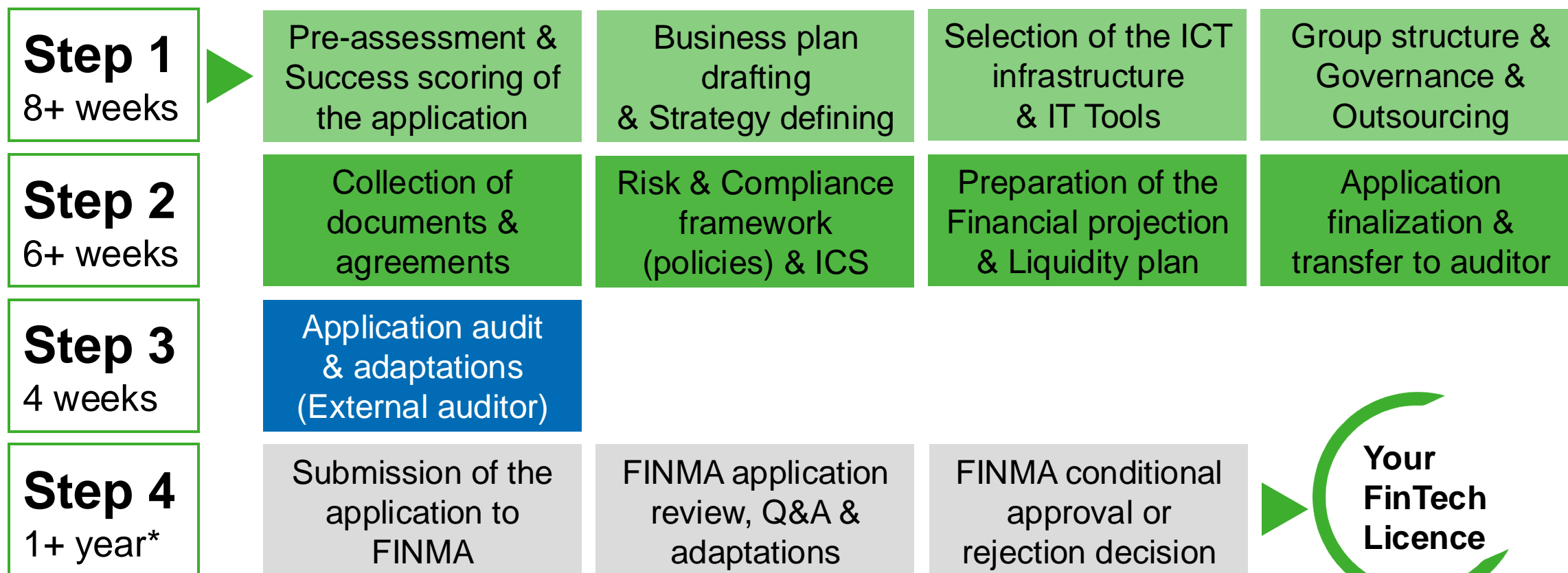
Operate as a financial intermediary in addition

- Fiat currencies exchange
- Trade in commodities and precious metals
- Most of the activities that can be performed with a SRO membership
(*SRO presentation upon request*)

Provide Tech solutions & services in addition

- Provision of a core banking platform
- Open banking services (API)
- ...

Licensing Process Overview



* Depends on the complexity of the application (e.g. group structure, shareholding, services offering, cross-border)

Licence Key Advantages



Be fully independent from banks

Build trust by being regulated in Switzerland by FINMA

Benefit from Switzerland's booming FinTech ecosystem

Offer both payment & crypto services with one licence

Operate in a low-tax jurisdiction (11.85% corporate tax in Zug)

FinTech Excellence with SynHedge

“At SynHedge, we empower financial companies to transform legal & operational complexities into clear solutions – enabling them to move forward with confidence and speed.”

Loïc Staub, Attorney at-law
Founder & Managing Partner

Deep understanding of the Payment & FinTech landscapes

Unique experience in FinTech licence application
Successfully passed many application audits

Co-founding partner of the Swiss FinTech Alliance Association SFA
The association gathers all current FinTech licence holders and provides a framework to discuss the latest developments and trends in the FinTech sector.

Extensive network

Let's move forward



Book a TEAMS meeting

<https://calendly.com/contact-sh/synhedge>



Send us an e-mail

info@synhedge.com



Fill out the contact form

<https://synhedge.com>

Contact us



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