CashXChain

Regulatory Status & Partner Disclosure

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This page explains CashXChain's regulatory status and the licensed and regulated Partners through whom the regulated parts of our service are provided. Every authorisation stated below links to the public register entry of the competent authority so that it can be verified independently.

1. Our regulatory status

CashXChain UG (haftungsbeschränkt) and CashXChain Inc. are technology infrastructure providers only. Neither entity is a bank, credit institution, licensed payment institution, e-money institution, broker, investment firm, or financial advisor, and neither is regulated as such under PSD2 ↗, MiCAR ↗, KWG ↗, ZAG ↗, or any other financial services regulation. Neither entity holds, transfers, or custodies funds, and neither provides financial, investment, tax, or legal advice. All regulated payment services, crypto-asset conversions, fiat on/off-ramps, custody, and settlement are executed exclusively by licensed and regulated partner institutions in their own names and under their own regulatory authorisations. Use of the CashXChain platform does not constitute a financial services relationship with CashXChain UG (haftungsbeschränkt) or CashXChain Inc.

Group Structure. CashXChain Inc. (Delaware, USA) is the parent holding company of the CashXChain group and holds the group's intellectual property. CashXChain UG (haftungsbeschränkt) is currently the sole operating entity. As part of ongoing corporate restructuring, CashXChain UG will be converted into a GmbH and will become a wholly owned subsidiary of CashXChain Inc.; until that reorganisation is completed, CashXChain Inc. holds no equity in CashXChain UG. Additional local subsidiaries in other jurisdictions are planned as the platform expands.

2. What this means for you

When you use CashXChain, you are using a technology platform that connects and orchestrates regulated services. The regulated payment, currency-conversion, custody and settlement steps are carried out by our licensed Partner institutions, each in its own name and under its own authorisation. Your funds are never held by CashXChain.

3. Stablecoin issuer

Circle. Circle is the issuer of the stablecoins (USDC and EURC) that settle across our rails. Circle is a stablecoin issuer, not a payment or custody Partner of CashXChain. USDC is issued by Circle Internet Financial; EURC is issued by Circle Mint Europe SAS, Circle's French subsidiary, which is licensed as an electronic money institution by the ACPR / Banque de France ↗ (effective 1 July 2024) under the EU E-Money Directive (EMD2 ↗) and is entitled to provide payment services under PSD2 as part of that authorisation; the authorisation is listed in the French REGAFI register ↗. Under MiCAR ↗ Title III, EURC is classified as an electronic money token, and USDC is handled as an asset-referenced arrangement through Circle's EU compliance regime. Circle also holds a New York BitLicense (NYDFS ↗, since 2015), is a FinCEN-registered money services business, and on 10 July 2026 received final OCC approval ↗ to operate Circle National Trust, a federally regulated national trust bank providing fiduciary digital-asset custody, with further authorisations in the United Kingdom, Singapore, Bermuda and Canada. Circle publishes reserve composition and monthly third-party attestations at circle.com/transparency ↗.

4. Our regulated Partners

Each licensed institution below performs the regulated steps in our service under its own authorisation. Each authorisation can be checked directly in the linked public register of the competent authority.

Stripe. The licensed entity is Stripe Technology Europe, Limited (STEL), Ireland, authorised and supervised by the Central Bank of Ireland as an electronic money institution under the European Communities (Electronic Money) Regulations 2011 (implementing EMD2), passporting across the EEA. Register entry: Central Bank of Ireland, reference C187865 ↗, authorised 22 March 2019. Registered office: The One Building, 1 Grand Canal Street Lower, Dublin 2, Ireland. Role in our service: card acquiring and payment processing.

Stablegate. The operating entity is STGG AG (trading as Stablegate), Zug, Switzerland. Stablegate is a member of the VQF ↗ (Verein zur Qualitätssicherung von Finanzdienstleistungen, membership No. 101275), a FINMA-recognised self-regulatory organisation ↗ under the Swiss Anti-Money Laundering Act (AMLA) ↗; it is supervised under the Swiss AMLA framework through the VQF and is not directly FINMA-licensed. The VQF does not publish its member directory online; membership under No. 101275 is confirmed by the VQF on request. Stablegate is not MiCA-passported into the EU, and EU customer engagement operates under reverse-solicitation constraints. Role in our service: stablecoin transit and settlement.

Coinbase. Role in our service: fiat on/off-ramps and crypto-asset conversion. The contracting Coinbase legal entity for our service, and the corresponding entry in the BaFin company database ↗ or the ESMA MiCAR register of authorised crypto-asset service providers ↗, are stated here once the contracting entity is fixed. Until then, no Coinbase authorisation is claimed or relied upon in this disclosure.

Binance. Under evaluation as a partner. The scope of any engagement, the contracting Binance legal entity and its authorisation are not yet settled. No Binance authorisation is claimed or relied upon in this disclosure, and no part of our current service is provided through Binance. If and when an engagement is agreed, it will be listed here with the licensed entity, its role and the corresponding register entry, in the same form as the Partners above.

5. Our technology providers

The following provide infrastructure only and do not perform regulated financial steps: Cloudflare (network, security and cookieless analytics), Amazon Web Services (cloud hosting, Frankfurt), Resend (transactional email), and Google Workspace (productivity and email). Full processing details and locations are in our Sub-processor List.

6. Intellectual property

The core methods behind our service are protected by utility models registered at the German Patent and Trade Mark Office (DPMA) ↗ and searchable in DPMAregister ↗; see our IP and Utility-Model Notice.

7. Licences and registrations

CashXChain UG (haftungsbeschränkt) and CashXChain Inc. do not themselves hold financial-services licences. Our regulatory registrations, and those of our Partners where relevant, are listed in our Licenses & Registrations overview.

8. Updates and contact

We keep this page current in our Legal Center as our partner arrangements evolve. Questions can be sent to compliance@cashxchain.com or legal@cashxchain.com.