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Crypto license in Switzerland

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Crypto license in Switzerland



Flag

Regulator	Swiss Financial Market Supervisory Authority (FINMA) [1]
License	No single crypto license: depending on the activity, membership of an anti-money-laundering self-regulatory organisation (SRO), or a FINMA licence (bank, fintech, securities firm or DLT trading facility) [1]
Legal basis	Anti-Money Laundering Act; Banking Act; Financial Institutions Act; Financial Market Infrastructure Act (DLT trading facility) [1]
Minimum capital	Depends on licence
Application fee	Not confirmed
Decision time	Not confirmed
Travel Rule	Required [2]
Client asset segregation	Not confirmed
Compensation scheme	None
Cross-border passport	No

Licensed firms	See FINMA's lists [1]
Public register	FINMA lists of authorised institutions

In short: No single crypto license: depending on the activity, membership of an anti-money-laundering self-regulatory organisation (SRO), or a FINMA licence (bank, fintech, securities firm or DLT trading facility) from the Swiss Financial Market Supervisory Authority (FINMA). [1] Minimum capital: Depends on licence. Travel Rule: required. [2] Compensation if the firm fails: none. As of November 2026.

Switzerland has no single crypto license. A crypto business is regulated according to what it does: most must join an **anti-money-laundering self-regulatory organisation**, while activities such as accepting deposits, holding client crypto-assets in certain ways or running a trading venue need a licence from **FINMA**.

License types

The license used by crypto businesses in Switzerland: No single crypto license: depending on the activity, membership of an anti-money-laundering self-regulatory organisation (SRO), or a FINMA licence (bank, fintech, securities firm or DLT trading facility). [1] Legal basis: Anti-Money Laundering Act; Banking Act; Financial Institutions Act; Financial Market Infrastructure Act (DLT trading facility). [1]

- **SRO membership** – the usual route for exchange and transfer businesses that are financial intermediaries under the Anti-Money Laundering Act
- **Banking or fintech licence** – for accepting deposits or certain forms of custody
- **DLT trading facility licence** – for trading venues for DLT securities

Capital and financial requirements

Minimum capital in Switzerland (2026): Depends on the licence. Not confirmed.

Application fee: Not confirmed.

Capital is only the regulatory floor. Staff, audit, compliance, security and technology usually cost more than the capital itself.

Application process

Decision time: Not confirmed. The usual steps are:

1. Work out which activities need SRO membership or a FINMA licence.
2. Join an SRO or apply to FINMA.
3. Put anti-money-laundering controls in place, including FINMA's rules on blockchain payments.

Substance and governance

Swiss-licensed institutions must be managed from Switzerland. SRO members must meet the SRO's own requirements. [1]

Client protection

What the rules in Switzerland require, as of November 2026. See Client protection for the same rules in every jurisdiction.

Protection	Rule in Switzerland
Travel Rule	Required: FINMA applies the Travel Rule to blockchain payments and allows transfers to external wallets only where the wallet's owner is verified. [2]
Client asset segregation	Not confirmed.
Custody	Not confirmed.
Compensation if the firm fails	None for crypto-assets.
Serving clients abroad	No. Switzerland is not in the EU, so there is no MiCA passport.

Number of licensed firms

Licensed institutions are listed by FINMA; SRO members are listed by their SRO. [1]

The public register is the only current source of who holds a license.

How to verify a license

1. Find the exact legal name and license number of the entity you would contract with, usually in the website footer or the client agreement.
2. Search for it on the regulator's own register: FINMA lists of authorised institutions .
3. Check that the website address and contact details on the register match the site you are using, to rule out an impostor site.
4. Check which group entity your account would be opened with: crypto brands often run several entities under different regulators.

Frequently asked questions

Does Switzerland have a crypto license?

Not a single one. Most crypto businesses need SRO membership for anti-money-laundering purposes, and some activities need a FINMA licence.

Figures as of November 2026. Requirements, fees and capital change; confirm with the FINMA or a qualified adviser before applying. Where we could not confirm a figure from an official source, this article says so.

See also

- Crypto licenses compared
- Crypto license in Lithuania
- Crypto license in Malta
- Crypto license in Germany
- Crypto license in Estonia
- How to verify a crypto business's license
- All jurisdictions

References

Entries marked **Official** are the regulator, the law or another public body.

1. Official Swiss Financial Market Supervisory Authority . FINMA. Accessed November 2026.
2. Official FINMA Guidance 02/2019: Payments on the blockchain . FINMA. Accessed November 2026.

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