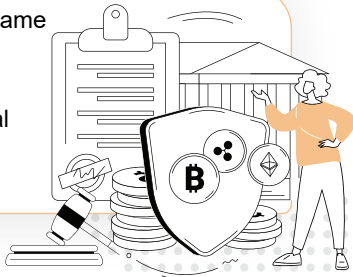


Future of Finance

Grow Your Business in Switzerland

In 2021, Switzerland became **one of the first countries** in the world to enact legal regulations for blockchain technology.



University of Zurich ranked

3RD best

university for blockchain out of 240 institutions globally



The Swiss financial sector contributes around

9.3%

to the national GDP and accounts for 5.4% of jobs.



Ranked

2ND (ZURICH) and **3RD** (GENEVA)

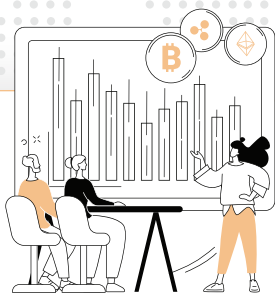
Fintech Hub after Singapore and before Stockholm, New York, London and Hong Kong

Key Figures



480+

companies active in the fintech sector and 1700+ companies active in the blockchain/crypto sector



1st place

Most innovative country, followed by Sweden, the United States, the United Kingdom and Singapore



Switzerland, with approximately

\$2.4 trillion

in cross-border assets under management, ranks ahead of major financial hubs like Hong Kong and Singapore

1st place

in patent applications per capita, with 1'085 applications per million inhabitants. This is more than double the figure for Sweden, ranked second with 495 applications per million inhabitants.

1st place

Global Talent Competitiveness Index



Switzerland – Your Gateway to Global Financial Excellence

Switzerland combines its heritage of financial stability and expertise with an innovative tech ecosystem—offering your company the perfect environment to expand your business operation and to locate your global fintech and blockchain teams.

Establish your blockchain and digital asset hub in Switzerland

Switzerland has cultivated a sophisticated and practical approach to digital finance, making it one of the best jurisdictions globally where blockchain-based businesses can thrive with strong institutional support:



Banking Services

Swiss banks are among the first globally to receive licenses for handling digital assets. Switzerland's banking sector has accumulated real-world expertise in blockchain and digital assets over the years. From custodians to local law firms, service providers truly understand blockchain, ensuring seamless banking and legal support.



Progressive Regulatory Environment

Switzerland offers a stable and innovation-friendly regulatory framework, allowing you to develop projects in a legally secure setting. Switzerland's Financial Market Supervisory Authority (FINMA) has established clear guidelines for blockchain-based financial services. The Swiss Digital Ledger Technology (DLT) Act legally recognizes digital securities, smart contracts, and DeFi applications, offering a solid legal foundation for blockchain-based projects.



Institutional Digital Asset Infrastructure

Home to SIX Digital Exchange (SDX) - the world's first fully regulated blockchain-based stock exchange and central securities depository (CSD) - Switzerland provides a transparent, liquid marketplace for digital securities. Leverage SDX's technology and infrastructure to unlock new opportunities in digital asset trading.



Crypto Talent

Relocate your global blockchain teams to Switzerland and hire local experts to strengthen your developer teams. Draw talent from the Swiss Crypto Valley, which is home to over 1000 blockchain companies. With leading universities such as University of Zurich and EPFL conducting cutting-edge blockchain research, Switzerland provides access to a highly skilled developer workforce specializing in cryptographic security and DLT applications.

By centralizing your global digital assets team in Switzerland, your business benefits from an advanced regulatory framework, institutional banking partnerships, and a thriving community of blockchain experts.

Coordinate your cross-border and international banking business out of Switzerland

Switzerland's central location in Europe, its political stability, financial expertise and business-friendly tax environment, make it the optimal choice for **multinational companies seeking a strategic financial hub** to centralize global finance functions. Serving an international clientele is seamless, thanks to a vast infrastructure of service providers, tailored banking solutions for global clients, and a deep understanding of cross-border financial operations. Whether managing multi-currency transactions, overseeing global investment portfolios, or securing assets with the highest standards of discretion and compliance, Switzerland provides the stability, connectivity, and resources to power your global ambitions.

Make Switzerland your trusted base for your international corporate banking needs and unlock a world of financial opportunities with a partner that understands the nuances of global business.

Why Switzerland

Swiss Regulations – A Solid Alloy for Stability

Just as the strength of a coin lies in the quality of its alloy, Switzerland's regulatory framework forms a solid foundation for financial success. Switzerland offers your company stability, transparency, and alignment with global standards. Here, you'll find the security and support needed to establish and expand your financial operations with confidence.

- ✓ By setting up your finance business in Switzerland, you'll benefit from a well-regulated system overseen by the **Swiss Financial Market Supervisory Authority (FINMA)**. This means operating in an environment that prioritizes transparency, security, and compliance with both national and international regulations.
- ✓ Swiss banks are subject to strict **anti-money laundering (AML)** and **Know Your Customer (KYC)** regulations. Though Swiss banking secrecy has been relaxed, Switzerland still offers a high level of client privacy, particularly when it comes to protecting personal data under stringent data protection laws, giving your clients peace of mind when it comes to safeguarding their personal information. This balance between privacy and regulatory rigor makes Switzerland an ideal location for building trust with global clients.
- ✓ The Swiss franc (CHF) is considered a **"safe haven" currency**. During periods of global financial instability, international investors often turn to the Swiss franc due to its historical stability, making it an attractive option for currency traders and investors alike.
- ✓ **The Markets in Crypto-Assets Regulation (MiCAR)** is a framework aimed at creating a regulatory environment for crypto assets, ensuring legal clarity, investor protection, and market integrity across EU member states. Although Switzerland is not an EU member, companies must navigate this regulation to engage with EU-based clients, making it easier for you to engage in cross-border trade in cryptocurrencies. Hereby, for example Liechtenstein offers a strategic gateway for an EU market entry through MiCAR compliance. By keeping your global office in Switzerland's blockchain hub and establishing a presence in Liechtenstein, your company benefits from Swiss blockchain expertise while enabling you to serve clients across the EU and ensure regulatory compliance.
- ✓ **The State Secretariate for International Finance SIF** ensures a stable, transparent, and internationally competitive financial environment in Switzerland, providing a stable and innovation-friendly regulatory framework.

The City of Lugano has implemented **blockchain-based solutions including the "LVGA" payment token to support local SMEs** and the non-profit 3Achain blockchain infrastructure. In 2022, it launched "Lugano's Plan B" in collaboration with stable coin leader Tether (USDT).

The Commercial Registry Office in Zug has been **accepting cryptocurrency payments** since 2018, with several expansions to their services over the years: Since April 2018, the Commercial Registry Office has accepted Bitcoin and Ether for fee payments. Since February 2021, taxpayers in the canton of Zug have been able to pay their taxes using Bitcoin and Ether.

"There is a very vibrant community around crypto here, attracted by the fact that in Switzerland, there is an understanding of what crypto is trying to achieve. We felt a lot of openness in the discussions we had."

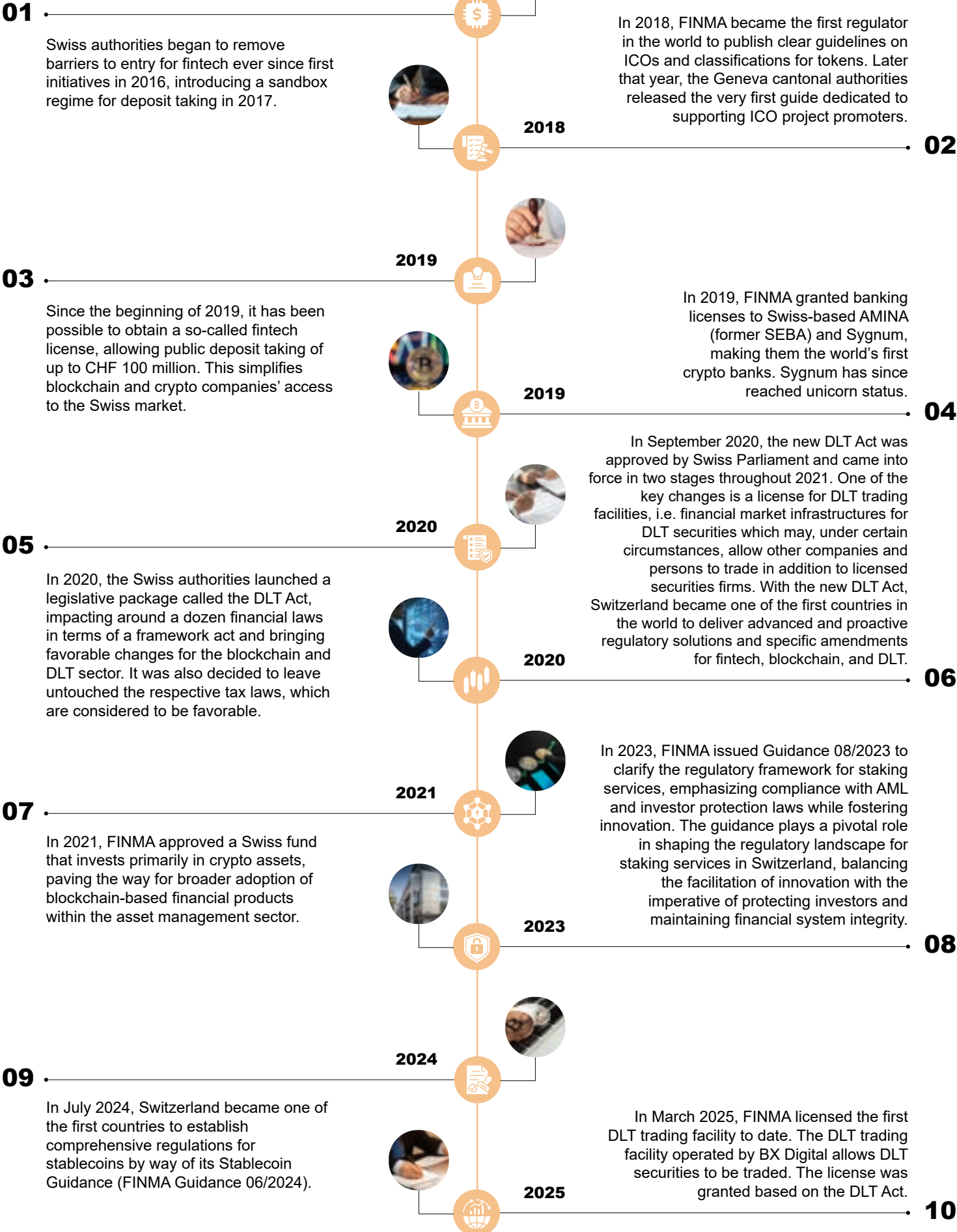


Sébastien Badault

Executive VP Enterprise Revenue,
Ledger



Integrating Innovation: Switzerland's Approach to Regulating Blockchain and Emerging Technologies



Swiss Ecosystem – Circulation and Trust

A currency gains strength through circulation and trust, and likewise, Switzerland provides a dynamic ecosystem where your business can thrive through strong partnerships and global connections. Gain access to a wealth of resources, industry leaders, and innovation-driven networks—all designed to enhance your competitive edge in the international market.

- ✓ Cities like Zurich and Geneva are globally recognized financial centers, not only for private banking but also for commodities trading, insurance, and asset management. Many multinational financial services companies like **JPMorgan Chase, Citibank, Bank of China and Goldman Sachs** have a strong presence in Switzerland.
- ✓ In Geneva, you will find an environment ideal for token generation projects. The **Directorate General for Economic Development, Research, and Innovation (DG EDRI)** provides support by offering evaluations for your token generation initiatives, helping you navigate the regulatory landscape effectively. This connection to the Geneva ecosystem not only enhances your project's credibility but also opens doors to a network of resources and partnerships.
- ✓ In Zug, known as the birthplace of the "**Crypto Valley**", you will be at the heart of a global hub for blockchain, fintech, and innovation. This dynamic environment attracts significant venture capital, entrepreneurial talent, and specialized service providers, enabling opportunities for collaboration and growth. Hosting a significant number of well-known projects like **Ethereum, Bancor, Polkadot and Tezos**, you will benefit from a vibrant ecosystem.
- ✓ Neuchâtel has developed a stable and comprehensive ecosystem in the field of blockchain, offering banking on-boarding solutions for businesses. The area provides a powerful network of academic, financial, legal and institutional partners and has produced strong players over the years, such as **NYM Technologies or Origyn**.
- ✓ The Center for Innovative Finance (CIF) of the University of Basel is dedicated to **researching practical issues in the fields of fintech, digital banking and innovative finance**. Its research focuses on the scientific analysis and practical implementation of blockchain projects, venturing and innovative financial solutions. With this research focus, the CIF is unique in Switzerland and makes a decisive contribution to the research and application of future-oriented technologies.
- ✓ In Switzerland, you will benefit from favorable tax conditions, including **low corporate tax rates**. Switzerland's network of tax treaties with numerous nations allows for efficient international operations. These financial advantages make Switzerland an attractive location for global companies looking to establish headquarters or subsidiaries.



The Association of Foreign Banks in Switzerland is a professional organization that represents the interests of foreign banks operating in Switzerland.

Switzerland's marketplace hosts over 140 national and more than 90 international banks. Through its diverse banking landscape, it delivers international connectivity, solid currency access, leading innovation, and world-class financial solutions for clients worldwide. Its financial institutions manage over 20% of the world's cross-border privately held assets. The Swiss booking center is valued at approximately USD 2.6 trillion and banks in Switzerland oversee nearly CHF 8.4 trillion in assets, with around 45% originating from foreign clients. Visit the **Swiss Bankers Association** to find out more.

Swiss Data Protection & Cyber Security – The Security Features of Your Success

Like a banknote fortified with advanced security features to prevent counterfeiting, Switzerland's data protection laws and cybersecurity expertise safeguard your business from digital threats. Benefit from one of the world's most secure and privacy-focused environments—ensuring trust, resilience, and the highest standards of data security.

- ✓ The **Federal Data Protection Act** mirrors GDPR, obligating financial institutions to implement cybersecurity measures for data integrity and security.
- ✓ Swiss data protection laws emphasize the need to keep data within Swiss borders to ensure it is subject to Swiss law, which is known for its **stringent data privacy protections**.
- ✓ These laws offer your company a **safe place to host and validate data** and **reduce risks** like data breaches, data corruption or loss, and regulatory compliance issues.
- ✓ Switzerland's long tradition of stability and protection makes it the ideal location for digital assets. The Swiss mountains are regarded as a **safe and proven data storage facility**, which increasingly attracts fintech companies from Silicon Valley to Switzerland.

Swiss Talent – Cultivating Financial Expertise

A finely crafted coin requires skilled engravers and designers - just as a thriving financial hub needs top-tier talent to shape its future. Find finance and tech professionals in Switzerland's talent pool, which combines the country's long-standing tradition in banking and wealth management with top skills from tech graduates and seasoned executives.

- ✓ Switzerland is home to some of the world's leading universities and business schools, which produce a workforce equipped with **strong analytical and technical skills**. The two federal science and technology institutions in Lausanne and Zurich (EPFL and ETH Zurich) have been recognized as **global leaders in crypto education**.
- ✓ With a long-standing reputation in banking, asset management, and insurance, coupled with Switzerland's dual education system - which uniquely blends classroom learning with hands-on workplace experience - you will discover a wealth of **professionals equipped with both specialized theoretical knowledge and extensive practical expertise** across various financial sectors.

The **Center for Digital Trust (C4DT)** in Lausanne combines EPFL's renowned expertise in cybersecurity, sensitive data protection as well as blockchain and smart-contracting technology with the capabilities of 19 institutional and industrial partners.

The University of Zurich was ranked as the **third-best blockchain university** by industry magazine CoinDesk in 2022. Its Blockchain Center was founded in 2017 and is led by more than 20 professors who investigate blockchain topics from a multidisciplinary perspective. Overall, around 20 higher education establishments in Switzerland, among which the Lucerne University of Applied Sciences and Arts, the Swiss Federal Institute of Technology Lausanne (EPFL), and the University of St. Gallen (HSG), offer courses on blockchain, creating a steady influx of blockchain-savvy talent into the workforce.

The **first university blockchain professorship in the world** was created at the University of Basel in 2018.

The **International School of Business and Finance (ISBF)** in Geneva offers specialized business and finance education, providing degree programs, training, and certifications aimed at equipping students with practical skills and knowledge for careers in the global financial industry.

Tech4good



Swiss Sustainable Finance promotes sustainability in the Swiss financial market and brings together members from across the financial sector, including banks, asset managers, insurance companies, and pension funds, to integrate ESG factors into their financial practices.



SIX Swiss Exchange promotes sustainable financial products, including green bonds and sustainability-linked bonds. The exchange offers tools and indices for tracking the performance of sustainable investments. SIX has launched the SPI ESG and SXI Switzerland Sustainability 25 Index, which tracks companies based on their ESG performance.



The **Energy Web Foundation** is a non-profit organization that develops blockchain solutions for the renewable energy sector. The foundation's blockchain platform enables better management and tracking of renewable energy production and consumption. Energy Web has collaborated with energy companies to develop solutions like Energy Attribute Certificates (EACs), which are used to verify renewable energy generation.



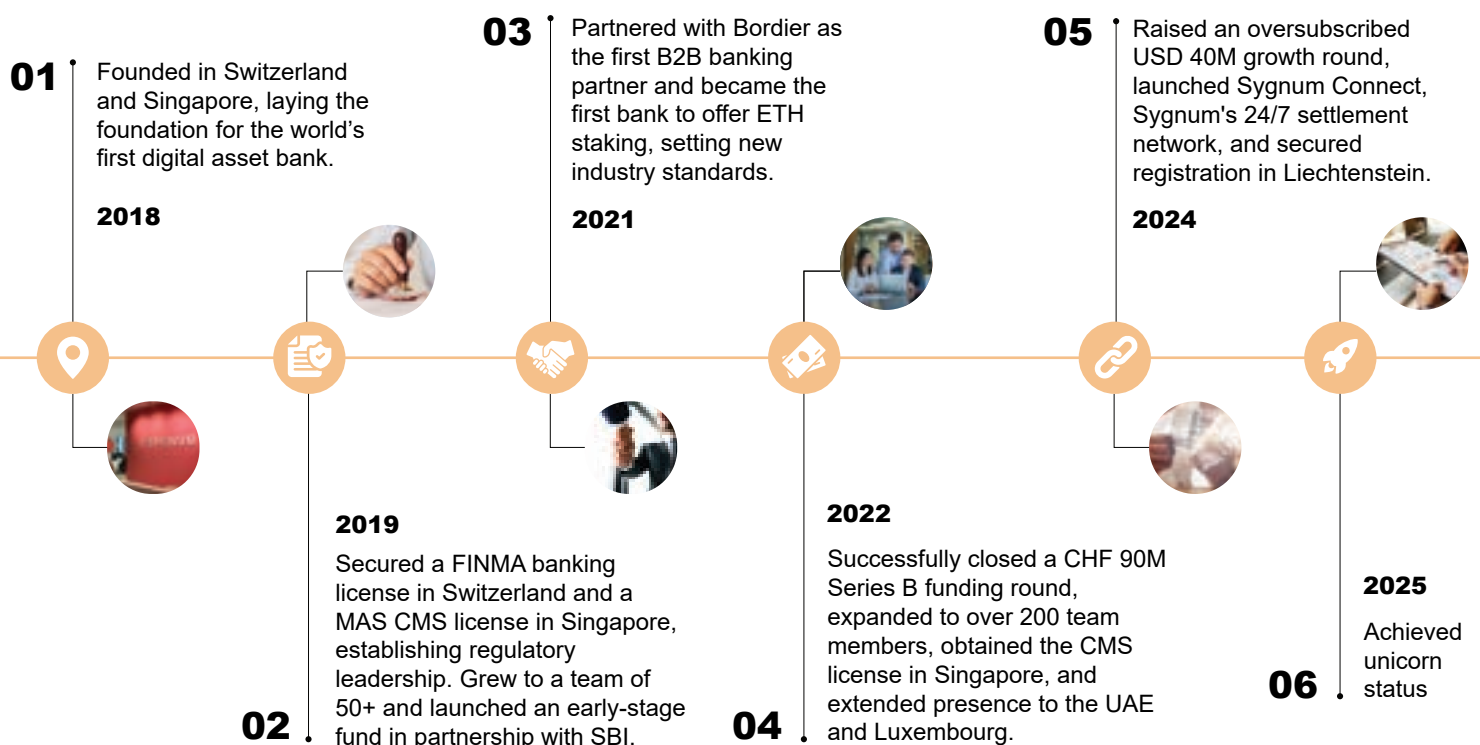
The Good Token Society is committed to supporting, uniting, and advocating for web3 companies that develop token-based innovations with meaningful, real-world impacts.



Second Foundation is a high-frequency trading company which utilizes advanced automated algorithms and machine learning to enhance trading strategies in energy markets, focusing particularly on renewable energy sources like wind, solar, and hydro.

Case Study: Sygnum Bank

Sygnum Bank, with its Zurich headquarters and strong presence in Singapore, has marked several major achievements in Switzerland.



Industry Examples

Blockchain, Crypto & Tokenization

Benefit from access to a growing ecosystem of industry leaders embracing blockchain technology.

- ✓ The **Ethereum Foundation** is one of the blockchain pioneers that settled in the canton of Zug in 2014. Switzerland has since become a key location for Ethereum's development and operations, and its presence has attracted many more blockchain companies and investors and helped establish Zug as a global hub for blockchain.
- ✓ **Wecan** is a blockchain company based in Geneva with strong international growth. A leader in decentralized network to enhance regulatory processes, the company has more than 100 clients, among them renowned financial institutions, private banks and external asset managers.
- ✓ **Origyn** focuses on leveraging blockchain technology for its NFT solutions. The headquarters in Neuchâtel serves as a base for developing and managing these blockchain applications and fostering partnerships and networking opportunities.
- ✓ **NMKR** is creating an NFT ecosystem that targets businesses for real-world use cases and users beyond those who already are crypto-savvy. In the canton of Aargau, the tokenization startup has found an ideal location to develop its operations and build out its web3 product.
- ✓ The digital asset provider **21Shares** evaluated over 25 jurisdictions before opening its global headquarters in Switzerland due to the beneficial regulatory conditions. In 2018, it pioneered the world's first cryptocurrency index listing on the SIX Swiss Exchange.
- ✓ **FICAS**, headquartered in Zug, is a financial services company specializing in actively managed cryptocurrency investment products, offering tailored portfolios to navigate digital asset markets.
- ✓ **AMINA Bank**, based in Zug, bridges the traditional and digital financial worlds by providing safe and regulated crypto banking services. It serves institutional investors, banks, and private clients, and offers specialized services for employees of crypto startups. **Sygnum Bank**, headquartered in Zurich, also holds a capital markets services license in Singapore. It has been expanding its capabilities and is known for issuing the Digital Swiss Franc (DCHF) stablecoin, along with providing trading and custody solutions for digital assets.

Find more information:

Together with leading blockchain players, **Home of Blockchain.swiss** can show you the many strengths and advantages Switzerland has to offer.

CV VC is a blockchain venture capital firm, providing seed funding and an acceleration program to transformative technology teams worldwide.

The **Crypto Valley Association** drives growth, collaboration, and integrity across the global blockchain economy.

The **Global Blockchain Business Council** is a Swiss-based non-profit, with more than 500 institutional members, and 301 Ambassadors across 117 jurisdictions and disciplines.

The **Bitcoin Association** promotes the adoption and advancement of Bitcoin by supporting the development of blockchain-based applications and fostering a regulatory environment conducive to innovation in the digital currency and blockchain sectors.

The **Swiss Blockchain Federation** is committed to creating the best possible framework conditions for the blockchain ecosystem in Switzerland. It builds bridges between business, regulation and politics.

News on the blockchain ecosystem and players in Neuchâtel.

The **Capital Markets and Technology Association CMTA** is an independent association formed by leading actors from the financial, technological and legal sectors to create common standards around issuing, distributing and trading securities in the form of tokens using the distributed ledger technology.

Bitcoin Suisse is the Swiss crypto-native pioneer and trusted gateway to invest in crypto, offering institutional-grade services.

Fintech

Switzerland offers the ideal ground for your fintech company to drive the next wave of financial technology solutions.

- ✓ From its HQ in Geneva, **Temenos** develops and markets its advanced banking software solutions for financial institutions worldwide.
- ✓ **Penta**, headquartered in Geneva, specializes in private cloud-based IT services that provide secure, customized IT solutions for industries such as finance, healthcare and legal services.

Find more information:

Swiss Fintech is Switzerland's non-profit fintech association and community for fintech, entrepreneurship and digitization.

Swiss Fintech Innovations is an independent association of Swiss financial institutes committed to drive collaboration and digital innovations in the financial services industry.

FIND is the catalyst for all matters relating to financial innovation in Switzerland. It brings together innovation projects, research, investors and authorities and facilitates dialogue between the various players.

Wealth Management & Asset Management

Leverage Switzerland's highly stable financial environment and top regulatory standards to establish your strategic hub for serving global clients.

- ✓ **Avaloq** is an established pioneer in the fintech sector, providing technology and services for wealth management to financial institutions worldwide.
- ✓ **ETOPS**, headquartered near Zug, provides comprehensive technology and outsourcing solutions for wealth and asset management, including portfolio management, reporting and operational services.
- ✓ **Pictet** and **Lombard Odier** operate their global headquarters in Geneva, providing a range of financial services, including wealth and asset management, private banking, custody services, and institutional investment solutions.



Switzerland is a great place to do business. It has an A-plus workforce and is well-regulated. Swiss corporates and Swiss banks have been very successful in conquering not only Switzerland but the world. They are experts in going global, going regional, and capturing share – all with Swiss precision.



Marni McManus

Citi Country Officer for Switzerland, Liechtenstein and Monaco, and Head of Banking

“When it comes to blockchain start-ups, we've found that regulations in Switzerland are more startup-friendly than in many other countries.”



Patrick Tobler

CEO NMKR

Insurance

Switzerland provides the perfect environment for your insurance business to innovate, thrive, and shape the future of risk management and financial protection in a globally trusted market. The sector is one of the most productive and highest value-creating economic sectors in the country and employs roughly 50'000 employees.

✓ **Swiss Re**, one of the world's largest reinsurers, plays a global role in risk management and reinsurance services. **Zurich Insurance Group** is a leading multi-line insurer with a strong international presence, offering a wide range of general and life insurance products. **Helvetia** is a prominent Swiss insurer with growing operations across Europe, known for its strong foothold in both life and non-life insurance.

✓ **Wefox**, a successful and rapidly growing insurtech with locations in Zurich and Berlin, offers a SaaS platform for insurance providers.

Find more information:

The **Swiss Insurance Association (SIA)** represents the interests of private insurance companies in Switzerland, advocating for a competitive and sustainable insurance market while engaging in regulatory, economic, and social policy discussions.

Academia

Swiss Finance Institute

University of Zurich

- Blockchain Center
- Swiss FinTech Innovation Lab

Federal Institute of Technology Zurich (ETH)

- FinsureTech Hub

University of Basel

- Center for Innovative Finance

University of Geneva

- Geneva Finance Research Institute

École Polytechnique Fédérale de Lausanne (EPFL)

- Center for Digital Trust

University of Neuchâtel

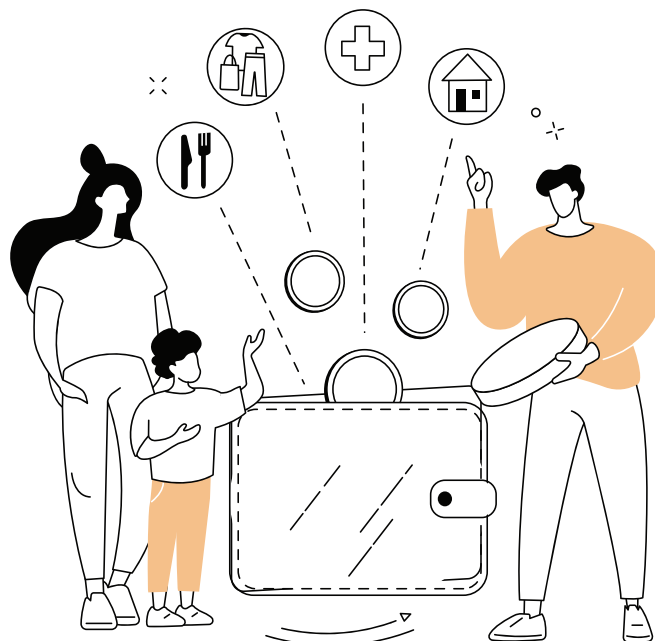
- LexTech Institute

University of St. Gallen

- Swiss Institute of Banking and Finance

Lucerne University of Applied Sciences and Arts

- Financial Services Zug
- Blockchain Lab



Accelerators

Blockchain Propulsion

CVVC

Fondation Genevoise pour l'Innovation Technologique (FONGIT)

Fusion Partners

Kickstart Innovation

Masschallenge

Microcity

Swiss Finance Startups

Swiss Technoparks

Trust Square

Blue Lion

Tenity

START Global

Venture Kick

FinsureCubator



How we help

Switzerland Global Enterprise is the official Swiss organization for export and investment promotion. Our Swiss Business Hubs around the world and our team in Switzerland will help you with your location analysis, organize site visits and provide you with contacts and introductions that kick-off and accelerate your growth in Switzerland. Our service is free of charge.



OFFICIAL PROGRAM



 **SWITZERLAND
GLOBAL
ENTERPRISE**

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