

Press Release

neosfer enables international payments in under 5 minutes with stablecoin technology

Prototype with DLT Finance and Tazapay demonstrates the potential of regulated stablecoins for traditional banking

Frankfurt am Main, Jan. 2026 – neosfer, Commerzbank's early-stage investor and innovation unit, has teamed up with DLT Finance and Tazapay to develop a functional prototype for cross-border payments. In tests, transfers from German accounts to bank accounts in Asia were completed in less than 5 minutes – in the background via stablecoin, i.e., tokenized equivalents of e.g., euros or dollars, and via blockchain technology, but for users with the familiar banking interface.

Real payments without crypto complexity

The project demonstrates account-to-account transfers with real money from Germany to various Asian countries. Users experience a familiar banking interface, while in the background a complex orchestration of SEPA transactions, on-ramp processes of customer funds in euros to stablecoins, blockchain transfers via USDC and EURC, and off-ramp processing took place. Payments were made via Ethereum and Polygon networks.

"Our prototype proves that blockchain technology can be seamlessly integrated into existing banking processes," explains Kai Werner, Managing Director of neosfer. "Customers experience the familiar banking interface, while in the background, stablecoins enable cross-border payments in minutes instead of days. This is true innovation—invisible to the user, but transformative for the industry."

The results are impressive: payments to Asia were processed in less than 5 minutes, a significant improvement over traditional transfers, which often take days.

Strong partnership for regulation-compliant innovation

neosfer was able to secure partners for the project who are among the best in the industry: DLT Finance as an expert in crypto infrastructure and compliance processes, and Tazapay with its payment infrastructure in key markets in Asia, the Middle East, and beyond. The coin from the largest regulated stablecoin provider was used as the stablecoin.

"The seamless integration of compliance processes was crucial to the success," emphasize project managers Bala Nagaraj and Lukas Kunert from neosfer. "All KYC, AML, and travel rule requirements were handled fully automatically and completely—this makes payments via stablecoins bank-compliant."

Thanks to the partnership, the prototype was implemented within a fully licensed and compliant framework for cross-border payments.

MiCAR paves the way for banking innovation

The MiCAR regulation creates the legal framework that makes stablecoins attractive to traditional financial institutions. The prototype shows how established banks can benefit from blockchain technology without exposing their customers to the complexity of cryptocurrencies.

Ayush Singhania, CPO of Tazapay, adds: "The combination of our cross-border infrastructure and stablecoin technology reduces payment times from days to minutes. This is a paradigm shift for international business."

"Compliance was the key," says Jan Kühne, Senior Director Partnership at DLT Finance. "KYC, travel rule, on-chain monitoring – all automated and compliant with standards. This distinguishes regulated infrastructure from numerous crypto-native solutions. The project proves that stablecoin payments are bank-compatible. This regulatory foundation and our modular platform architecture enabled rapid implementation and allow us to efficiently scale comparable solutions with other partners."

Outlook: Transformation of payment transactions

Now that the prototype has been developed, the next step is to implement real products for customers. However, this successful project already demonstrates the potential of stablecoins to revolutionize other areas of traditional banking. Their ability to process transactions quickly, cost-effectively, and transparently makes them a driver of innovation.

With this project, neosfer is continuing its mission to research forward-looking technologies and make them usable for the Commerzbank Group. The company investigates future technologies that are relevant to the economy and society and develops sustainable, digital solutions across the three areas of invest, build, and connect.

About neosfer

Neosfer GmbH, an early-stage investor and innovation unit of Commerzbank Group, investigates economically and socially relevant future technologies, promotes and develops sustainable digital solutions, and integrates them into Commerzbank and its customers' businesses. This is done through three areas: invest, build, and connect. Through strategic venture capital (invest), the in-house development of technologies and business models (build), and the creation of ecosystems around the sustainable and digital future of society (connect), neosfer creates access to innovations.

With a portfolio of over 30 digital and sustainable startups, the company continuously looks ahead and evolves. This has resulted in several successful prototypes that are now used within the Commerzbank Group. One of them is Lissi, which developed EUDI-Wallet connectors within the framework of the eIDAS 2.0 regulation and was the first independent startup founded by neosfer. Through its events, such as the monthly series "Between the Towers" and the IMPACT FESTIVAL, neosfer strengthens its network in the innovation, venture, and sustainability sectors.

Neosfer is a wholly owned subsidiary of Commerzbank AG, headquartered in Frankfurt am Main.

About DLT Finance

DLT Finance is a regulated securities institution and technology provider that enables leading financial institutions to offer scalable crypto trading products. The company's modular financial market infrastructure covers the entire lifecycle of digital-asset trading offerings — from brokerage to custody to embedded compliance. Through its API interface, DLT Finance provides integrated technology services that meet the highest regulatory standards. The company transforms technological and regulatory complexity into strategic competitive advantages, thereby accelerating the institutional adoption of digital assets in the European Union.

About Tzapay

Tzapay is a licensed global payments platform built to simplify global money movement for businesses. With one integration, companies can collect, hold, and disburse funds across 170+ countries and in 35+ currencies—without the need for local entities. Powered by regulated infrastructure and strong compliance frameworks, Tzapay enables faster, transparent, and trusted cross-border transactions. The company also provides access to 80+ local payment options and cards to help businesses collect payments in their customers' preferred payment methods. Headquartered in Singapore and regulated by the Monetary Authority of Singapore (MAS) and other regional authorities, Tzapay is redefining how money moves across borders.

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