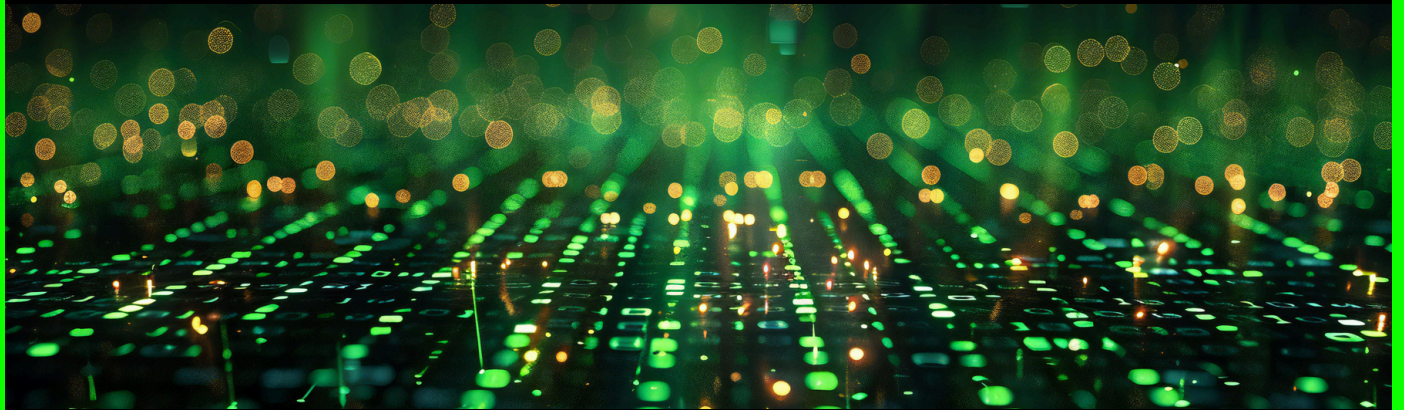


06 Oktober 2026



Welcome to Scale Compliance's

NEWSLETTER

Swiss Franc Stablecoin Moves Closer to Financial Infrastructure



Switzerland has moved its CHFD stablecoin experiment into formal testing with nine institutions, including UBS, PostFinance, Raiffeisen, SIX and TWINT. Within a controlled sandbox running through the end of 2026, participants will test automated institutional transactions, settlement of tokenized assets and conditional payments. CHFD remains experimental, with no decision on a commercial launch.

Why it matters

Institutional stablecoin adoption will require traditional financial institutions to connect established AML frameworks with blockchain-specific controls such as wallet screening, transaction monitoring and Travel Rule considerations.

Scale Insight

The participant mix stands out. Banks, financial market infrastructure and a major payments provider are testing within one initiative. Stablecoins are becoming a question for the entire Swiss financial ecosystem, not just for crypto-native firms.

Actionable Takeaway

Map where your current AML framework would need to change to support stablecoin flows. Clarify ownership between compliance, operations and technology teams before tokenized settlement moves beyond the sandbox.

Sanctions Compliance Moves to the Crypto Transaction Level



Banca d'Italia has reminded supervised institutions, including relevant Crypto-Asset Service Providers, of their obligations under EBA Guidelines 2024/15. The communication focuses on adequate internal controls to identify customers, business relationships and transfers of funds or crypto-assets that may be attributable to sanctioned persons or entities.

Why it matters

Sanctions compliance increasingly extends beyond customer screening to the crypto transaction itself. Financial institutions need controls that can identify wallet exposure and sanctions risks across crypto-asset transfers.

Scale Insight

Having screening tools in place is no longer enough. Supervisors increasingly look at how systems are configured and calibrated. As crypto integrates further into regulated infrastructure, sanctions compliance has to follow the transaction across the entire value-transfer chain.

Actionable Takeaway

Review your sanctions framework end to end: originator and beneficiary screening, transaction screening and escalation. Make sure screening calibration is documented and can be defended in front of a supervisor.

AI Is Accelerating the Industrialization of Cybercrime



TINTERPOL's African Cyberthreat Assessment Report 2026 finds that AI is already enabling 55% of reported cybercrimes across Africa. Cybercrime-related losses have more than doubled since 2024, from USD 192 million to USD 484 million, driven mainly by AI-facilitated scams, credential harvesting and automated social engineering.

Why it matters

AI is making financial crime faster and more scalable. Compliance teams need to adapt their controls to emerging risks such as synthetic identities, deepfakes and AI-enabled fraud.

Scale Insight

INTERPOL highlights a structural weakness: the absence of real-time data sharing between banks, telecom providers and law enforcement. As cybercrime operates across institutions and jurisdictions, isolated controls create blind spots. Cybercrime is turning into a compliance and financial crime topic.

Actionable Takeaway

Connect identity verification, fraud detection, transaction monitoring and cybersecurity instead of running them in silos. Test onboarding controls against AI-generated identities and build AI literacy within your compliance team.

Tokenization Is Becoming a Regulatory and Institutional Conversation



Dubai's VARA and Securitize have signed an MoU to advance tokenization in Dubai. Rather than focusing on a single product or technology stack, the collaboration aims to contribute to a broader framework for trusted tokenized markets capable of supporting institutional participation.

💡 Why it matters

Tokenization is moving closer to regulated financial infrastructure. Clear regulatory frameworks will be key to scaling tokenized assets while managing AML, investor protection and financial crime risks.

🔍 Scale Insight

Wallet screening alone is no longer sufficient. OFAC listed 30 Bitcoin, Ethereum and TRON addresses linked to Iran's Mabna Institute, which reportedly received around USD 16.8 million with activity dating back to 2018. This shows that sanctions compliance must extend beyond direct list matches to historical exposure, indirect transaction paths and wider network activity.

🕒 Actionable Takeaway

If you are developing a tokenization model, embed governance, transparency and financial crime controls from the outset. They cannot be added once the model is ready to scale.

Need a second view on a wallet or crypto transaction?

Scale Compliance supports financial institutions and businesses with wallet screening, transaction-risk assessments, sanctions exposure analysis and source-of-funds reviews.

Get in touch with our CEO [Dr. Karim Lorez](#).

Institutional Crypto Is Moving Deeper Into the Banking Stack



Standard Chartered has launched institutional Bitcoin and Ether spot trading in the UAE, becoming the first Global Systemically Important Bank to offer this capability in the market. Eligible clients trade through the bank's existing electronic trading infrastructure and familiar FX interfaces, and can choose their own custodian.

💡 Why it matters

Institutional crypto is moving further into mainstream banking. As banks expand into digital assets, strong wallet screening, sanctions controls and transaction monitoring become part of the core compliance framework.

🔍 Scale Insight

The integration matters more than the launch itself. Trading, custody and existing banking rails are coming together, reducing the separation between traditional and digital asset markets. Following its UK branch launch in July 2025, Standard Chartered's UAE expansion shows how these capabilities are moving towards broader banking infrastructure.

🛠️ Actionable Takeaway

Integrate digital asset controls into your existing frameworks for onboarding, market surveillance and risk management. Avoid running crypto as a separate compliance silo.

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Wallet Screening

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DR. KARIN LOREZ
CEO SCALE COMPLIANCE

Takeaway

Across this month's developments, one theme stands out: as digital assets move into regulated financial infrastructure, compliance has to move with them. Whether the topic is stablecoins, tokenization, institutional crypto trading, sanctions or AI-enabled fraud, controls need to work at the same speed and scale as the infrastructure they protect.

For financial institutions and digital asset firms, the priorities are clear:

- Integrate digital asset controls into existing frameworks for onboarding, monitoring and risk management instead of running them as a separate silo
- Extend sanctions controls from customer screening to the transaction itself, with screening calibration that is documented and defensible
- Embed governance and financial crime controls into stablecoin and tokenization initiatives from the outset
- Connect identity verification, fraud detection and cybersecurity to keep pace with AI-enabled financial crime

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- Exchange Services – Convert crypto to fiat and vice versa with full regulatory compliance.
- Escrow Services – Protect high-value transactions with secure and transparent escrow solutions.
- Compliance & Regulation – Stay ahead of AML, KYC, and evolving digital asset regulations.

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