Stablecoin rails for
real-world payments

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StraitsX

Media Press Kit

Updated: January 2026

About StraitsX

StraitsX is the stablecoin-native settlement layer powering global finance, and a Major Payment Institution licensed by the Monetary Authority of Singapore.

As the issuer of XUSD and XSGD stablecoins, StraitsX leverages blockchain and stablecoin technology to drive payments interoperability while offering innovative tools for liquidity management, stablecoin integration, and cross-border transactions. Partnering with leading financial institutions and global payment technology providers, StraitsX delivers cutting-edge, highly regulated payment solutions that bridge the gap between traditional finance and the digital economy.

Trusted by Leading Financial Institutions

Alipay+ · BINANCE · BYBIT
DBS · First Digital · Grab
RedotPay · standard chartered

Contents

Transparency and Trust:
Our Commitment to Compliance

As a Major Payment Institution licensed by the Monetary Authority of Singapore (MAS), StraitsX has built its foundation on trust and regulatory rigor. We believe stablecoins are only as strong as the framework that governs them, which is why our operational model is designed for full transparency.

100% Full-Reserve Model

Our XSGD and XUSD stablecoins are 100% backed by cash and cash equivalents. These reserves are held in segregated accounts at regulated financial institutions such as DBS, CIMB, and Standard Chartered Bank, ensuring that every stablecoin in circulation is fully collateralized.

Guaranteed 1:1 Redemption

We provide users with a clear and consistent redemption guarantee, allowing for a 1:1 redemption of their stablecoins for fiat at any time.

Independent and Public Attestations

To enhance public accountability, our reserves undergo monthly attestations by independent auditors. These reports are made publicly available, providing an auditable record of our reserves and maintaining the highest level of transparency.

MAS as a Global Benchmark

Our compliance is future-proof. We are among the first to meet Singapore's upcoming Single-Currency Stablecoin (SCS) Issuance Framework, which sets a new global benchmark for regulated digital assets. This framework echoes high-level recommendations from international bodies like the Financial Stability Board (FSB), reinforcing Singapore's role as a leader in credible stablecoin regulation.

What's Driving StraitsX Today

As stablecoins evolve from speculative tools into programmable, compliant financial infrastructure, StraitsX is advancing the ecosystem with regulated solutions that enable real-world utility at a global scale. Below are the pillars shaping our focus.

01 Stablecoins as Financial Infrastructure

"The future of payments isn't just faster. It's programmable, compliant, and borderless."

Stablecoins have evolved past speculative tools into modern, scalable financial infrastructure. With global stablecoin transfers exceeding $27.6 trillion in 2024, StraitsX is helping shape a SWIFT-adjacent world built on compliant, accessible, and always-on value rails.

XSGD in numbers

5 **years** in market

9 **billion** total GTV processed with XSGD since inception

120+ digital asset platforms and financial institutions integrating XSGD

24/7 availability of instant settlement for users globally

XUSD in numbers

>1 **year** in market

9.5 **billion** total GTV processed with XUSD since inception

>350 **million** global users reached through our integration with top global crypto exchanges

24/7 availability of instant settlement for users globally

02 Infrastructure, not just Issuance

StraitsX is not simply a stablecoin issuer. Through products like DVA/+ (Dedicated Virtual Accounts), it powers institutional-grade settlement infrastructure that is the critical link between traditional finance and the digital economy.

This infrastructure provides a seamless and compliant fiat on-ramp that leverages our XUSD stablecoin for real-time treasury operations.

- DVA/+ is a faster and more efficient solution that has reduced SWIFT deposit times **from 1-5 days to as little as 0-2 days.**
- It enables maximum flexibility through a direct, **1:1 conversion between USD and XUSD**, enabling instant and seamless treasury operations.

This infrastructure provides the critical on/off ramps for some of the world's top crypto exchanges, including **Binance and Bybit.**

03 Driving Real-World Interoperability

StraitsX is driving real-world interoperability by building solutions that bring stablecoins into daily commerce. We are not only connecting wallets and merchants across borders but also enabling everyday transactions.

Our technology provides the proven infrastructure for frictionless, real-world payments, demonstrating that stablecoins are now ready for mainstream adoption.

Bridging Digital Assets to Everyday Life

We enable partners to launch branded Visa card programs backed by fiat or stablecoins. This allows users to spend their digital assets at millions of merchants worldwide, making stablecoins as usable as traditional currency. This focus on mainstream adoption has driven exceptional growth, with our card transaction payment volume growing by over 7x in 2025.

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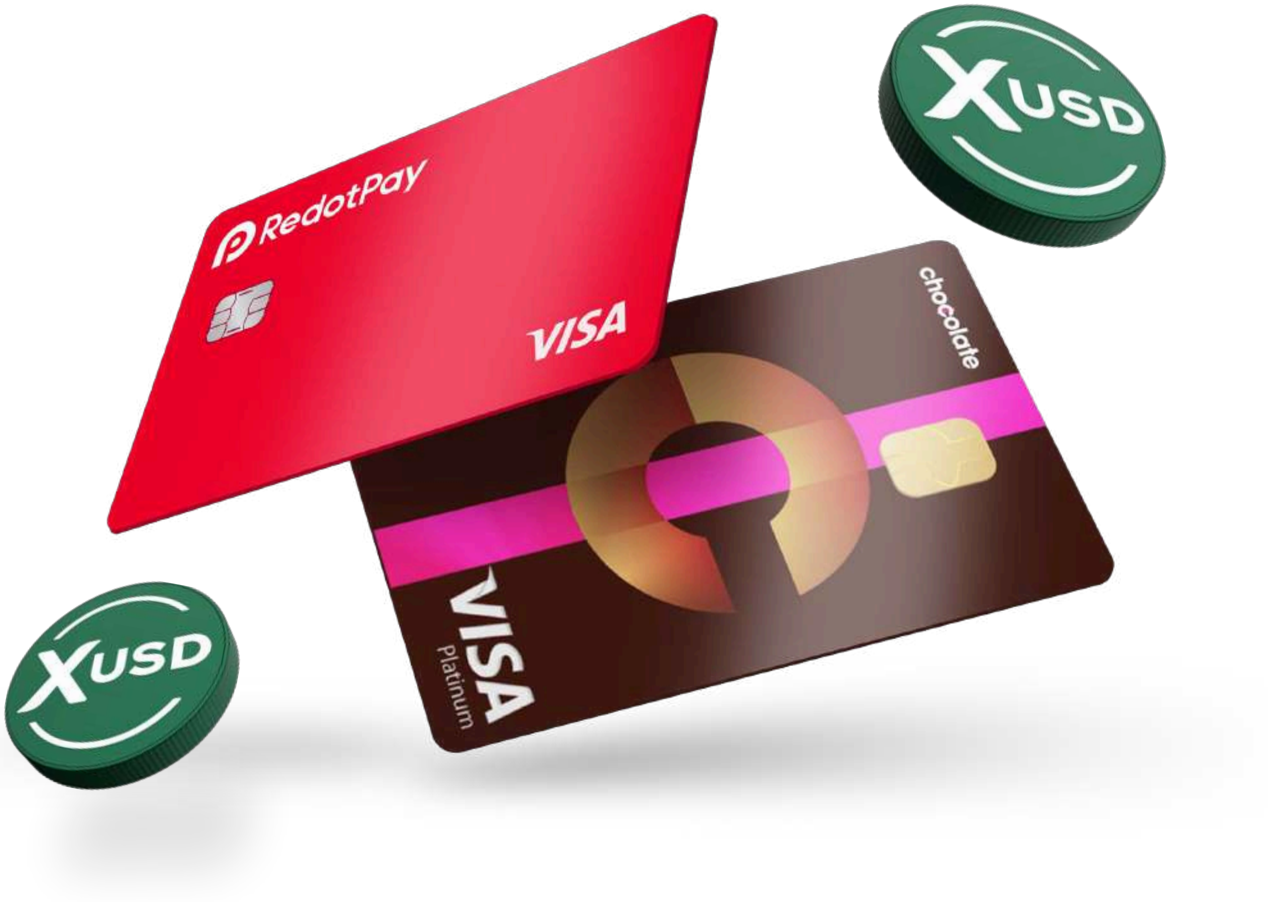
chocolate FINANCE RedotPay



StraitsX Payment Network

The StraitsX Payment Network is a blueprint for global connectivity, making cross-border payments seamless.

By bridging international wallets with local merchants, we allow travelers to pay with their home apps while merchants enjoy instant settlement. This unlocks payments for **over 35,000+ Singaporean merchants, connecting them to users across 13 international wallets.**

13 supported international wallets

13
international payment apps across 9 countries

Frictionless traveller experience
Alipay+ users transacted in local currency via a familiar flow without needing additional downloads or currency exchange

6X
MoM growth in unique Alipay+ users transacting at GrabPay merchants

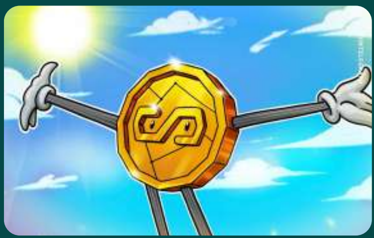
No additional merchant burden
GrabPay QR merchants were automatically enabled, with no new onboarding required

400%
increase in number of transactions for GrabPay merchants

Operational confidence
Real-time FX and blockchain-settled payouts simplified operations for all parties involved

Key Milestones

2026



StraitsX launched both XSGD and XUSD on Solana, making it the first Layer-1 blockchain to host both the Singapore Dollar and US Dollar-backed stablecoins.

Featured on:
Cointelegraph

2025

Partnered with OKX Singapore to launch the first stablecoin-powered scan-to-pay service at GrabPay merchants, bringing XSGD to everyday retail transactions

Featured on:
Reuters

XUSD is listed on Binance, and expanded XSGD to Coinbase, Base, and the XRP Ledger, significantly increasing global on-chain liquidity.

Featured on:
Business Times | Coindesk | StraitsX

Standard Chartered Bank becomes a key partner in our reserve management, further strengthening our institutional-grade foundation.

Featured on:
Fintechnews

Key Milestones

2024

The StraitsX Group of Companies secures a Major Payment Institution license from MAS, enabling us to offer six regulated payment services

Featured on:
Fintechnews

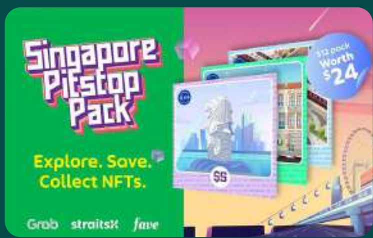
Formed a strategic partnership with Ant International and Grab to pioneer a seamless cross-border retail payment solution

Featured on:
Fintechnews

2023

Became one of the first operators to receive an In-Principle Approval from MAS under the new Single-Currency Stablecoin (SCS) Regulatory Framework

Featured on:
CNA Youtube



Participated in the second-year trial of Purpose-Bound Money (PBM), a key digital currency initiative with partners like UOB and Fave

Featured on:
Vulcanpost

Media Coverage

From regulatory firsts in Singapore to powering real-world stablecoin payments, StraitsX has been consistently recognised by leading global and regional media as a key infrastructure player shaping the future of digital finance in Asia and beyond.

Bloomberg

Stablecoins Are Like Email in a Fax-Machine World

https://www.bloomberg.com/opinion/articles/2025-11-06/stablecoins-are-like-email-in-a-fax-machine-world?srnd=undefined

NIKKEI Asia

Singapore beats Hong Kong to debut stablecoin amid crypto fever

https://asia.nikkei.com/spotlight/cryptocurrencies/singapore-beats-hong-kong-to-debut-stablecoin-amid-crypto-fever

South China Morning Post

Singapore stablecoin issuer offers tips for Hong Kong counterparts

https://www.scmp.com/tech/blockchain/article/3327611/singapore-stablecoin-issuer-offers-tips-hong-kong-counterparts

The Business Times

Has Singapore's stablecoin surge peaked, or is 2026 just the start?

https://www.businesstimes.com.sg/wealth/crypto-alternative-assets/has-singapores-stablecoin-surge-peaked-or-2026-just-start

cna

Singapore dollar-backed stablecoin XSGD launches on Coinbase amid rising crypto adoption

https://www.channelnewsasia.com/business/stablecoin-xsgd-singapore-launch-coinbase-crypto-okx-pay-5379656

CoinDesk

StraitsX Launches Its Singapore-Dollar Pegged Stablecoin, XSGD, on XRP Ledger

https://www.coindesk.com/business/2025/05/20/straitsx-launches-its-singapore-dollar-pegged-stablecoin-xsgd-on-xrp-ledger

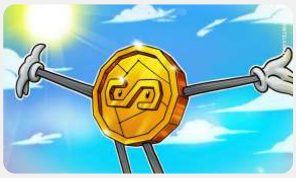
FINTECH SINGAPORE fintechnews.sg

StanChart to Support StraitsX Stablecoin Reserves

https://fintechnews.sg/107898/digitalassets/straitsx-standard-chartered/

COINTELEGRAPH The future of money

Singapore-licensed StraitsX to bring its SGD, USD stablecoins to Solana in 2026



https://cointelegraph.com/news/straitsx-xsgd-xusd-solana-stablecoin-launch-2026

Speaker Profiles

Tianwei Liu

CEO and Co-Founder of StraitsX

Tianwei Liu is the CEO and Co-founder of StraitsX, the stablecoin-native settlement layer powering global finance. With a background in software engineering, Tianwei has led StraitsX's transformation from a startup to a trusted infrastructure provider enabling compliant and programmable digital finance.

Under his leadership, StraitsX has become a first-mover in regulatory-first stablecoin infrastructure. Its stablecoins, XSGD and XUSD, are fully reserved and recognised by the Monetary Authority of Singapore (MAS) to be substantively compliant with the upcoming Single-Currency Stablecoin (SCS) regulatory framework. This foundational alignment allows StraitsX to enable institutions, fintechs, and Web3 platforms to transact with confidence in a new era of digital finance.

Tianyao Liu

Head of Commercial and Co-Founder

Tianyao Liu is the Head of Commercial and Co-Founder of StraitsX, where he drives strategic growth and ecosystem collaboration across the company's digital asset and payments initiatives.

He spearheads the development and expansion of StraitsX's card business, advancing the integration of fiat and stablecoin-based solutions to enhance real-world utility and financial access.

Speaker Profiles

Samson Leo

Chief Legal Officer and Co-Founder of StraitsX

Samson Leo is the Chief Legal Officer of Fazz Financial Group and StraitsX. He oversees all group legal and regulatory affairs, spanning financial regulations, financial crime and compliance, AML/CFT, and strategic commercial agreements.

He plays a key role in shaping the legal direction of the company, working closely with regulators, particularly the Monetary Authority of Singapore (MAS), on matters related to the Payment Services Act and the forthcoming MAS-regulated stablecoin framework. Under his leadership, three subsidiaries under the StraitsX brand have secured Major Payment Institution licences from MAS.

Under Samson's leadership, Fazz and StraitsX have been recognised by the Ministry of Home Affairs and have also received 8 police awards to date for continued efforts in fighting cybercrime. He was awarded the NUS Outstanding Young Alumni Award (2023), was named in the LexisNexis 40 Under 40 list (2023), and was recognised as the Fintech Lawyer of the Year (ALB Pan Asian Regulatory Awards 2025). Furthermore, he and his team were named the Blockchain In-house Legal Team of the Year (ALB Southeast Asia Law Awards 2025), and were finalists for the FT Innovative Lawyers Asia Pacific (2024, 2025) and for 3 categories of the ALB Southeast Asia Law Awards (2023, 2024, 2025).

Victor Liew

Co-Founder of StraitsX

Victor Liew is the Co-Founder of StraitsX, where he drives the company's security, infrastructure, and blockchain initiatives. Under his leadership, the company grew from a startup in the Y Combinator accelerator program into a leading payment gateway in Singapore, and now as a stablecoin-native settlement layer.

He has been building StraitsX's modular, programmable infrastructure, which has become the foundation for powering stablecoin adoption and use cases. This includes leading the development of the Purpose Bound Money project, a technological infrastructure for stablecoin-based blockchain payments, in collaboration with major firms like Grab, Amazon, Ant, and Docomo.

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