CASE STUDY

Arch Lending

Gold collateral, a refinancing launch, and a regulated voice in crypto lending

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Situation

Arch Lending, the trading name of ChainFi, Inc., offers crypto-backed loans so individuals and institutions can access liquidity without selling their assets. The company operates under NMLS #2637200 and lends in 45 U.S. states under state lending licences or applicable exemptions. Collateral is held in custody with Anchorage Digital, an OCC-regulated national trust bank, under a strict no-rehypothecation policy.

The public argument is simple: the wealthy do not sell assets when they need cash — they borrow against them. Co-founder and chief revenue officer Himanshu Sahay, who leads technical strategy and custody integrations, is the principal spokesperson. By spring 2026 the product was in market, but the communications job was to make a regulated lender the name journalists called on collateral, custody and credit, and to give each product launch a clear path into the press.

Task

Genius PR was engaged from 8 April 2026 on a retainer covering public relations, thought-leadership comments, product-launch announcements, landing-page and search work, and community distribution. Nishy led the account through the later months, with Bradley joining in November, and Jamie, CJ and the wider team supporting earlier and alongside. The principal client contacts were Himanshu Sahay and Knyck Sutherland.

The programme had four objectives:

1. Place Himanshu as a regular, precise voice on crypto-backed lending, collateral and custody — not only when Arch had a release to announce.
2. Launch new products cleanly, starting with tokenized gold as collateral and later a bitcoin-loan refinancing programme, so each announcement travelled beyond a single wire.
3. Support partnership and data stories, including Arch's backing of the Altgeld Bitcoin Reserve, that showed the platform in the market rather than only in a product release.
4. Improve how Arch appears in search and in AI answers, including landing-page work, so the regulated-lender story was discoverable as well as published.

Action

A commentary run, then the gold launch

From the spring, the team fed a steady comment and interview programme so Arch was already in the conversation when it had something to announce. The first major product moment was 1 September, when Arch added PAX Gold (PAXG) and Tether Gold (XAUT) as loan collateral. A press release moved that day, including a The Block press-release listing, and was followed by trade coverage and by a later BeInCrypto listicle on platforms for borrowing against tokenized gold. On 24 September, Cointelegraph published "Arch Lending Eyes Tokenized Stocks as Loan Collateral," extending the collateral story beyond gold.

Partnerships, commentary and a refinancing launch

In October, Arch announced it would back the Altgeld Bitcoin Reserve, described as the nation's first community-run bitcoin reserve. The release ran on PR Newswire and was picked up as a press release on AP News. The same month, Himanshu was quoted in Investing.com, including a 28 October analysis, "Tokenized Gold's Next Growth Test Is Its Role in Collateralized Lending," and a same-day market comment, "Bitcoin Income Just Hit a Treasury Wall." A Bloomberg newsletter quote from 21 October is recorded in the Telegram archive; a public URL was not independently confirmed in this pack and is omitted from the link list.

On 12 November, Arch launched a bitcoin-loan refinancing programme aimed at lower rates. The announcement was picked up by TechFinancials, Benzinga

and Markets Insider, among other newswire and trade outlets. Commentary continued: CoinDesk quoted Arch on 20 November in a report on a bitcoin miner selling 267 BTC to clear debt, and Forbes quoted the firm on 24 November in a Digital Assets column on proof of reserves and who should hold the keys.

Search and the next chapter

Alongside the launches, the programme included landing-page and SEO/GEO work. A 4 September programme report recorded Arch as the #2 recommended crypto lending platform in Claude Haiku 4.5. That figure is attributed to the report and has not been independently re-tested here. By late November, further comment opportunities, a wider outreach for Arch's Bitcoin Cash-Out Index, and a Reddit programme due to resume in December were already in preparation.

Results

Media coverage

- A 1 September gold-collateral launch, with a The Block press-release listing for PAX Gold and Tether Gold as loan collateral, and follow-on trade coverage including Cointelegraph on 24 September and a later BeInCrypto listicle.
- An October partnership announcement for the Altgeld Bitcoin Reserve, on PR Newswire and as a press release on AP News.
- Two Investing.com placements on 28 October: a tokenized-gold analysis and a market comment.
- A 12 November refinancing-programme launch, with verified pickups including TechFinancials, Benzinga and Markets Insider.
- Later commentary in CoinDesk (20 November) and Forbes Digital Assets (24 November).
- A longer commentary run from May through August is recorded in the Telegram archive (including TheStreet, Cointelegraph, CoinDesk, crypto.news and Bitcoin.com). This pack independently verifies the live URLs listed below, from the gold launch through 24 November, rather than re-counting that earlier set.

Search

A 4 September programme report recorded Arch as the #2 recommended crypto lending platform in Claude Haiku 4.5. The figure is attributed to that

report.

Impact

Over eight months Arch moved from a lender with a product in market to a regularly quoted, regulated name on collateral, custody and credit. Gold as collateral and a refinancing programme each landed as public launches; the Altgeld announcement put the firm on a partnership story; and an early AI-search recommendation suggested the regulated-lender line was beginning to show up where people ask for advice, not only where journalists publish it.

Links

Verified live URLs in this pack:

- The Block — press release, “Arch Lending Adds PAX Gold and Tether Gold as Collateral for Crypto-Backed Loans,” 1 September 2026 — https://www.theblock.co/press-releases/arch-lending-adds-pax-gold-and-tether-gold-as-collateral-for-crypto-backed-loans-413283
- Cointelegraph — “Arch Lending Eyes Tokenized Stocks as Loan Collateral,” 24 September 2026 — https://cointelegraph.com/news/arch-lending-eyes-tokenized-stocks-as-next-crypto-collateral-market
- BeInCrypto — “Top Platforms to Borrow Against Tokenized Gold in 2026” — https://beincrypto.com/top-picks/top-platforms-to-borrow-against-tokenized-gold-in-2026/
- PR Newswire — “Arch Lending Backs the Nation’s First Community-Run Bitcoin Reserve,” 13 October 2026 — https://www.prnewswire.com/news-releases/arch-lending-backs-the-nations-first-community-run-bitcoin-reserve-302907401.html
- AP News — press-release pickup of the Altgeld announcement, 13 October 2026 — https://apnews.com/press-release/pr-newswire/press-release-c66b2a6790c6911560e63ac1a88d993f
- Investing.com — “Tokenized Gold’s Next Growth Test Is Its Role in Collateralized Lending,” 28 October 2026 — https://www.investing.com/analysis/tokenized-golds-next-growth-test-is-its-role-in-collateralized-lending-200690365

Investing.com — “Bitcoin Income Just Hit a Treasury Wall,” 28 October 2026 — https://www.investing.com/analysis/bitcoin-income-just-hit-a-treasury-wall-200690423

TechFinancials — “Arch Lending Launches Bitcoin Loan Refinancing, Targeting Lower Rates,” 12 November 2026 — https://techfinancials.co.za/2026/11/12/arch-lending-launches-bitcoin-loan-refinancing-targeting-lower-rates/

Benzinga — refinancing launch pickup, 12 November 2026 — https://www.benzinga.com/content/63206970/arch-lending-launches-bitcoin-loan-refinancing-targeting-lower-rates

Markets Insider — refinancing launch pickup, 12 November 2026 — https://markets.businessinsider.com/news/currencies/arch-lending-launches-bitcoin-loan-refinancing-targeting-lower-rates-1036757138

CoinDesk — “This Bitcoin Miner Sold 267 BTC to Clear $22 Million Debt. It Still May Not Survive,” 20 November 2026 — https://www.coindesk.com/markets/2026/11/20/this-bitcoin-miner-sold-267-btc-to-clear-usd22-million-debt-it-still-may-not-survive

Forbes — “Binance Passed Its Proof-of-Reserves Test … Crypto Is Now Split Over Who Should Hold the Keys,” 24 November 2026 — https://www.forbes.com/sites/digital-assets/2026/11/24/binance-passed-its-proof-of-reserves-test-and-still-lost-63-billion-crypto-is-now-split-over-who-should-hold-the-keys/

A Bloomberg newsletter quote on 21 October is recorded in the Telegram archive; a public URL was not independently confirmed in this pack and is omitted here.

Summary

8 mo
Programme span
8 April to November 2026, from first commentary through the refinancing launch

1 Sep
Gold-collateral launch
PAX Gold and Tether Gold added as loan collateral, with a The Block press-release listing

#2
Claude recommendation
Programme report, 4 September 2026: #2 recommended crypto lending platform in Claude Haiku 4.5

12
Verified live links
Independently checked URLs in this pack, from 1 September through 24 November 2026

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Facts in this document are drawn from the Arch Notion portal, a Telegram history summary, a WhatsApp history summary, live publisher URLs and archlending.com. Fees, commercial contract terms and internal client-feedback complaints are omitted. Regulatory facts follow Arch's public trust-and-safety and about pages. Website publication still requires client confirmation on name, logo and any testimonials. No Arch Lending client Slack channel was found.