

Qivalis receives authorisation as an Electronic Money Institution from De Nederlandsche Bank

Amsterdam, 14 October 2026 – Qivalis, the Amsterdam-based company backed by 37 European banks across 15 countries to issue a regulated euro-denominated stablecoin, today announced that it has been granted authorisation as an Electronic Money Institution (EMI) by De Nederlandsche Bank (DNB). Qivalis is now subject to ongoing supervision by DNB and, as an authorised EMI, is eligible to issue euro-denominated electronic money tokens (EMTs).

Regulatory compliance has been part of the company's architecture from the outset. With the EMI authorisation, a decisive regulatory condition for issuing the Qivalis EMT is now met, with issuance planned to begin within the next months. The issuance of Qivalis' EMT will be subject to the applicable requirements under the Markets in Crypto-Assets Regulation (MiCA) and publication of the White Paper.

"Europe's currency deserves Europe's rules – on-chain," says Jan-Oliver Sell, CEO of Qivalis. "With this authorisation, Qivalis has taken a very important step towards issuing a euro-denominated EMT. As financial activity moves on-chain, the rules and supervision governing that infrastructure become a question of European autonomy. We believe Europe should have a euro-denominated on-chain settlement asset issued under European law and subject to European regulatory standards. Today marks an important step towards making that a reality."

Qivalis will operate a B2B2X model and distribute its EMT through eligible counterparties including banks, exchanges, payment service providers and market infrastructure participants. The company was founded in September 2025 and is headquartered in Amsterdam. It operates independently and is backed by 37 European banks across 15 countries, with oversight and infrastructure firmly rooted in Europe. Governance rests with an independent management team and a supervisory board with independent representation, chaired by Sir Howard Davies, former Chairman of NatWest Group and the UK Financial Services Authority, in a structure designed for resilience and interoperability across European markets.

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About Qivalis

Qivalis B.V. (www.qivalis.eu) is developing a regulated, euro-denominated stablecoin backed by 37 leading European banks across 15 countries. Domiciled in Amsterdam and authorised as an Electronic Money Institution (EMI) by De Nederlandsche Bank (DNB), Qivalis is planning to issue its euro stablecoin under a full reserve model, serving as the cornerstone of institutional-grade on-chain payment and settlement infrastructure.

The token will be distributed through Qivalis' trusted partners. By bridging traditional finance and on-chain innovation, Qivalis aims to bring security, transparency, and trust to Europe's evolving digital economy.

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