



NEWS RELEASE

SoFi Launches Big Business Banking to Power Fiat and Crypto Banking on a Single Regulated Platform

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Regulated banking infrastructure enables companies to hold deposits, move money, and operate 24/7 through fiat or stablecoins. Initial participants will include Cumberland, Bullish, BitGo, B2C2, Fireblocks, Wintermute, Galaxy, Jupiter, Mesh Payments, and Mastercard. The platform is expected to leverage Solana, alongside other blockchain networks.

SAN FRANCISCO--(BUSINESS WIRE)-- SoFi Technologies, Inc. (NASDAQ: SOFI), the one-stop shop for digital financial services, today announced the launch of SoFi Big Business Banking, a new offering that gives enterprise partners the ability to manage both fiat and crypto banking from a single, nationally chartered bank.

This launch builds on SoFi's integration of blockchain into its core platform. Over the last year, SoFi has enabled members to buy, sell and hold crypto, launched SoFiUSD, and built the regulated infrastructure connecting traditional and on-chain finance. Big Business Banking brings it all together, enabling any company operating across both traditional and digital finance to hold deposits, move money and settle transactions 24/7 within SoFi's regulated banking platform.

"To be competitive businesses today must operate in a global, always-on environment 24 hours a day, 7 days a week, while legacy banks typically still operate 9 to 5, Monday to Friday," said **Anthony Noto, CEO of SoFi**. "SoFi Big Business Banking is changing that by combining the strength and regulatory foundation of a nationally chartered bank with the speed, scale, and flexibility companies need to move and manage money or digital assets in real time."

Introducing SoFi Big Business Banking

SoFi Big Business Banking combines the strength of a nationally chartered bank and direct access to the Federal Reserve with modern, API-driven capabilities. The result is a simpler, faster way for companies to make payments,



access liquidity, and operate in real time at scale.

Key capabilities of SoFi Big Business Banking will include:

- Regulated Business Deposit Accounts: High-capacity accounts that allow companies to hold funds directly within SoFi's regulated bank, providing transparency and institutional-grade safeguards.
- Real-Time, API-Driven Payments: 24/7/365 money movement and settlement, including payments in fiat or SoFiUSD or selected crypto currencies, enabling businesses to operate at the speed of global markets without the limitations of traditional banking hours.
- Digital Asset Enablement: Foundational support for the "mint and burn" of SoFiUSD, allowing for the instant conversion between fiat and digital assets while maintaining reserves within SoFi's regulated environment.
- Unified Financial Operations: A single, integrated interface for managing both traditional banking and digital asset activity, reducing complexity and reliance on multiple intermediaries.

SoFi gives businesses one regulated partner to hold funds, move money or crypto coins, and operate in real time, instead of having to rely on multiple providers of fiat and crypto currencies. As companies increasingly operate across both fiat and digital assets, SoFi is built to support those needs at scale.

The launch of SoFi's Big Business Banking is supported by a foundational ecosystem of industry-leading firms who are leveraging the platform and supporting the institutional launch of SoFiUSD. Participants will be able to utilize SoFi's regulated infrastructure to build the next generation of scalable financial services. Initial firms will include Cumberland, Bullish, BitGo, B2C2, Fireblocks, Wintermute, Galaxy, Jupiter, Mesh Payments and Mastercard. The platform is expected to leverage Solana, alongside other blockchain networks.

Businesses, institutions and developers interested in exploring infrastructure partnerships with SoFi can reach out to bbb@sofi.org and learn more about SoFi Big Business Banking [here](#).

About SoFi

SoFi Technologies (NASDAQ: SOFI) is a one-stop shop for digital financial services on a mission to help people achieve financial independence to realize their ambitions. 13.7 million members trust SoFi to borrow, save, spend, invest, and protect their money and buy, sell and hold their crypto – all in one app – and get access to financial planners, exclusive experiences, and a thriving community. Fintechs, financial institutions, and brands use SoFi's technology platform Galileo to build and manage innovative financial solutions across 128 million global accounts. For more information, visit www.sofi.com or download our iOS and Android apps.

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Disclosure:

Availability of Other Information About SoFi

Investors and others should note that we communicate with our investors and the public using our website (<https://www.sofi.com>), the investor relations website (<https://investors.sofi.com>), and on social media (X and LinkedIn), including but not limited to investor presentations and investor fact sheets, Securities and Exchange Commission filings, press releases, public conference calls and webcasts. The information that SoFi posts on these channels and websites could be deemed to be material information. As a result, SoFi encourages investors, the media, and others interested in SoFi to review the information that is posted on these channels, including the investor relations website, on a regular basis. This list of channels may be updated from time to time on SoFi's investor relations website and may include additional social media channels. The contents of SoFi's website or these channels, or any other website that may be accessed from its website or these channels, shall not be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended.

Cautionary Statement Regarding Forward-Looking Statements

Certain of the statements above are forward-looking and as such are not historical facts. This includes, without limitation, statements regarding expectations for the partnership between SoFi and each of the partners referenced above, as well as the roll-out of future products, SoFi's ability to navigate the regulatory environment related to the products it launches, demand for SoFi products, expectations regarding the future of financial services and the adoption of digital assets, and the financial position, business strategy and plans and objectives of management for SoFi's future operations. These forward-looking statements are not guarantees of performance. Such statements can be identified by the fact that they do not relate strictly to historical or current facts. Words such as "expect", "could", "continue", "future", "may", "plan", "will", "will be", "will continue", and similar expressions may identify forward-looking statements, but the absence of these words does not mean that a statement is not forward-looking. Factors that could cause actual results to differ materially from those contemplated by these forward-looking statements include: (i) the impact on each of SoFi's and their partners' business as a result of the regulatory environment, changes in governmental policies, changes in personnel and resources of the governmental agencies that regulate us, and complexities with compliance related to such environment; (ii) SoFi's and their partners' ability to continue to drive brand awareness and realize the benefits of their respective marketing and advertising campaigns; (iii) SoFi's ability to manage planned products effectively and expectations regarding the development and expansion of its business; (iv) SoFi's ability to predict the demand for new products and the future of the financial services industry; (v) SoFi's ability to develop new products, features and functionality that are competitive and meet market needs; (vi) SoFi's ability to maintain the security and reliability of their respective products; and (vii) the outcome of any legal or governmental proceedings instituted against SoFi. The

foregoing list of factors is not exhaustive. You should carefully consider the foregoing factors and the other risks and uncertainties set forth in the section titled “Risk Factors” in SoFi’s last annual report on Form 10-K as filed with the Securities and Exchange Commission, and those that are included in any future filings with the Securities and Exchange Commission. These forward-looking statements are based on information available as of the date hereof and current expectations, forecasts and assumptions, and involve a number of judgments, risks and uncertainties. Accordingly, forward-looking statements should not be relied upon as representing SoFi’s views as of any subsequent date, and we do not undertake any obligation to update forward-looking statements to reflect events or circumstances after the date they were made, whether as a result of new information, future events or otherwise, except as may be required under applicable securities laws.

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