treasurUp

DIGITAL ASSETS IN BUSINESS BANKING

From Infrastructure to Live Use Cases

How banks turn digital asset infrastructure into business banking use cases their clients can actually use

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Most banks have no digital assets products live for business clients yet. TreasurUp is the orchestration layer that connects custody, exchange and issuance providers to your core banking systems and business banking channels, so your clients can use stablecoins, tokenised deposits and tokenised money market funds inside the channels they already trust.

Building for banks, and only banks, since 2016.

Contents

SECTION 1

It’s not only about fiat money anymore; digital assets are here

For business clients, liquidity orchestration means the right amount of money at the right legal entity, in the right currency and risk profile, at the right moment. That equation now includes digital money.

A multi-money world has arrived: stablecoins, tokenised deposits and tokenised money market funds sit next to fiat, and banks that orchestrate fiat alone are solving only half the equation.

The constraint is not technology. Onboarding a provider such as Fireblocks, BVNK or Circle is straightforward; converting that infrastructure into use cases clients actually use is what stalls progress.

Most core banking systems are not yet ready for digital assets, stablecoins or tokenised deposits

Technology providers cover the digital asset stack, but none of them connect that stack to core banking systems and business banking portals.

Meanwhile, non-bank fintechs and neobanks are already capturing the business client relationship on digital assets.

SECTION 2

Five use case families, one orchestration layer

TreasurUp's digital asset use cases span the full liquidity lifecycle: moving money, optimising it, seeing it and converting it - all white-labelled inside your business banking channel.

	USE CASE FAMILY	WHAT IT DOES	CLIENT VALUE
SEE / STORE	Wallet visibility. Custody in-/outside bank.	Digital asset wallet balances shown alongside traditional fiat account balances.	One consolidated view of liquidity, in fiat and digital assets.
MOVE	Cross-border and intra-group liquidity	Sweeping, funding and target balancing, including 24/7 on-chain intra-group cash sweeping.	Liquidity management and capital efficiency; movement across entities, currencies and time zones, 24/7. No more trapped cash
OPTIMIZE	Excess liquidity optimisation	Access to tokenised money market funds and excess cash solutions	Idle cash earns yield
CONVERT	Conversion services	Stablecoin-to-stablecoin and stablecoin-to-fiat conversion.	Instantaneous movement between money types.
ENTER, EXIT	On-ramp and off-ramp	Entry and exit points between fiat and digital assets.	Simple, compliant access to the digital asset economy.

Where to start. Launch one use case first, on the same composable base. Each next use case starts from what is already live in your channel.

SECTION 3

Where digital asset programmes actually stall

Across the banks we talk to, the same pattern repeats. A bank signs with an infrastructure provider such as Fireblocks, BVNK or Circle, runs a proof of concept or a pilot, and then stalls before reaching business clients. It turns out to be difficult to blend digital asset products into existing cash management offerings.

The bottleneck is not the infrastructure itself. It sits in the integration between that infrastructure and the bank's own core banking systems and digital channels, and it has two sides.

The core banking system

Most core banking systems were not built for blockchain or DLT-based transactions. They are designed around scheduled, file-based processing with strict formatting requirements, not the real-time transaction flow that digital asset infrastructure produces. A small number of vendors have started exploring integrations, but for most vendors, native support is not yet live. We see this as a multi-year transition, an estimated three to five years, and that transition defines the window in which a connecting layer is needed.

The infrastructure provider

Digital asset infrastructure providers are built for real-time, blockchain-native operation. Integrating easily with a bank's core systems, order managers and payments hubs is not what they are designed to do either. Complex bank integration trajectories typically are not part of their catalogues. Closing these two gaps is the specific problem TreasurUp solves.

The channel itself

There is a third constraint underneath both. Fintechs and neobanks release new features every 2 to 4 weeks. Traditional banks take 4 to 6 months, and banks are around 40 percent less productive than digital natives (McKinsey, 2025). That gap compounds release after release, and it shows up first in the business banking channel.

FINTECH RELEASE CYCLE	TRADITIONAL BANK CYCLE	BANK PRODUCTIVITY - MCKINSEY, 2025
2-4 weeks	4-6 months	~40% less

SECTION 4

Integration in business banking channels is paramount

Some solutions already in the market close part of this gap, but typically by adding stablecoin or tokenised deposit functionality as a separate, self-contained experience: a widget with its own borders, sitting alongside the business banking portal rather than inside it.

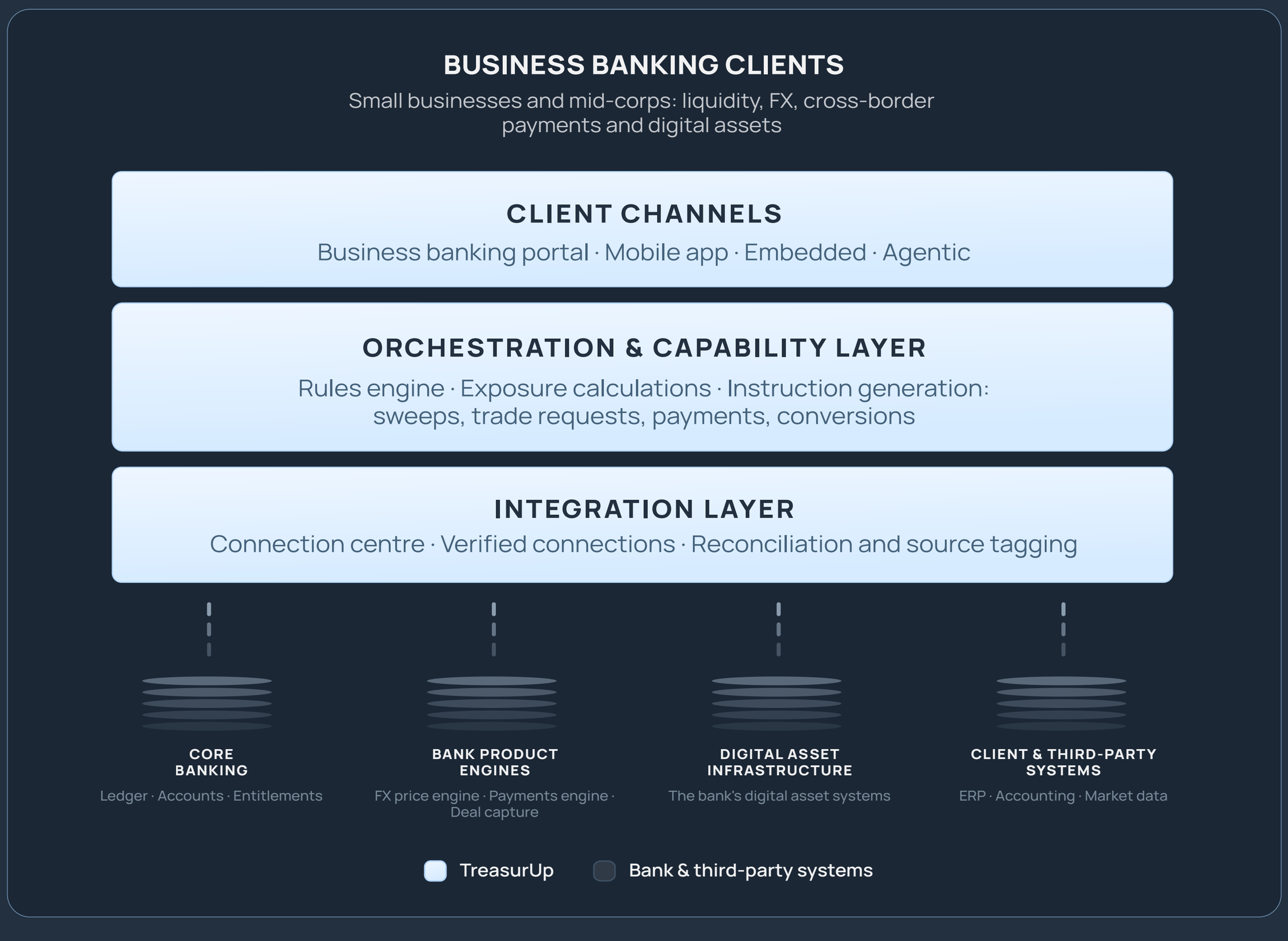
On its own, that can work for a simple conversion or payment. It does not reconnect easily to how a finance team or treasurer already operates: existing payment authorisation schemes, approval workflows, and liquidity balancing across entities.

Every TreasurUp use case runs inside the channels your clients already trust: your business banking portal, your APIs and your mobile channel, under your brand. Wallet balances appear next to fiat accounts, conversions run in the same environment as payments, and your staff manage it all through a bank-side admin and operations portal. Your clients never leave your bank to use digital assets

SECTION 5

Where TreasurUp sits

TreasurUp is the orchestration layer between digital asset infrastructure and your core banking systems. It never replaces either. Fully composable; create direct impact precisely where it matters most.



LAYER	WHAT IT DOES
Client-facing layer	Business banking portal, APIs and a bank-side admin and operations portal.
Orchestration and capability layer	Orchestration engine, payment router, and the business rules and compliance logic that govern how and when money moves.
Integration layer	Connectivity with digital asset infrastructure and core banking systems.

SECTION 6

From provider to live use case, in four steps

TreasurUp connects to the digital asset infrastructure you choose and to the core systems you already run. It never replaces either.

STEP 1 · CONNECT

The integration layer connects your chosen providers, such as Fireblocks, BVNK or Circle, and your core banking systems through the TreasurUp connection centre over MCP.

STEP 2 · CONFIGURE

Business rules and compliance logic in the orchestration layer define how and when money is allowed to move, per entity, currency and money type.

STEP 3 · EMBED

The client-facing layer goes into your business banking portal and APIs, with a bank-side admin and operations portal for your staff.

STEP 4 · LAUNCH

Go live with one use case first, then extend across the five families on the same orchestration layer.

The digital assets solution runs on the same composable services as TreasurUp's FX, liquidity and cross-border payments solutions, so wallet balances, conversions and sweeps appear in the same channel your clients already use for fiat.

SECTION 7

Why act now, and why with TreasurUp

Relevance	Banks must move into digital assets to retain business clients and stop the outflow to non-bank fintechs and neobanks that already offer these services.
New revenue	Conversion, custody and liquidity orchestration services create new, chargeable offerings and extend the ones you already run.
Trust fabric	Your bank can offer businesses a level of trust and regulatory standing that most digital asset newcomers cannot match.
Ecosystem access	TreasurUp is pre-connected to multiple banks and multiple digital asset infrastructure providers, which avoids single-vendor lock-in.
Speed to market	Live use cases in a fraction of the time a full in-house build would take, because the orchestration engine, compliance logic and integrations already exist.
Bank-proven	Bank-proven technology, bank-proven delivery and a bank-proven place in the stack: a combination few digital asset scale-ups can demonstrate.

A bank-proven place in the stack

Handelsbanken · Rabobank · KBC · Nordea · OLB BANK · LBBW · SEB

TreasurUp has been running white-labelled solutions inside business banking channels since 2016. Live at leading European banks, including Nordea, Rabobank, KBC, SEB, Handelsbanken, LBBW and OLB. Banks rate working with TreasurUp 8.9 out of 10 (TreasurUp client survey, 2025). The platform runs at over 99.95% uptime and is ISO 27001 certified.

TreasurUp solutions go live in 3 to 9 months, against 48 to 60 months for comparable in-house builds (Deloitte, 2025).

9+
EUROPEAN BANKS LIVE

8.9/10
BANK SATISFACTION, 2025

99.95%
UPTIME, ISO 27001

3-9 mo
TO LIVE, VS 48 - 60

SECTION 8

A readiness check for your bank

Six questions to take to your own architecture and payments teams. They are the questions a first scoping conversation works through, and the answers determine how much of the work is standard and how much is bank-specific.

#	QUESTION	WHY IT DECIDES THE SCOPE
01	**Which of the five use case families holds the sharpest client pain today?**	The first use case should follow demand, not the technology. It sets what launches first.
02	**Have you signed or shortlisted a custody, exchange or issuance provider?**	This strand is largely ready today. Pre-built connections mean it is rarely the critical path.
03	**Which core banking systems, order managers and payments hubs must the layer talk to?**	This is the tailored strand and the main driver of complexity, particularly where acquisitions have left several systems in place.
04	**Would digital assets sit inside your business banking channels, or beside it in a separate widget?**	Embedded delivery reconnects to existing authorisation schemes, approval workflows and liquidity balancing. A widget does not.
05	**Who owns stablecoins and tokenised deposits day to day once the service is live?**	The owning desk should be in the first architecture conversation, not introduced after build.
06	**Which parts do you intend to deliver yourselves, and which would you rather take from a partner?**	This is what the scoping walkthrough answers: what TreasurUp delivers in full, and what is best delivered as a hybrid.

SECTION 9

What digital channel and treasury leads ask us

Does TreasurUp replace our custody or exchange provider?

> No. TreasurUp connects to providers such as Fireblocks, BVNK or Circle rather than replacing them. It is the orchestration layer that sits between that infrastructure and your core banking systems and client channels. The same applies on the bank side: TreasurUp is a solution provider and never replaces a bank's stack. You keep your choice of provider, and because TreasurUp is pre-connected to multiple digital asset infrastructure providers, you avoid single-vendor lock-in.

Why not build this ourselves, or connect a provider directly?

> Because the infrastructure is not the hard part. Onboarding a custody or exchange provider is straightforward; connecting it to your core banking systems and business banking portal in a compliant, bank-branded way is what turns infrastructure into a use case your clients actually adopt, and that is the specific gap TreasurUp closes. Building that orchestration and compliance layer in-house is possible, but it takes years most banks do not have, while non-bank fintechs are already capturing the business client relationship.

Do our clients need a separate app or wallet interface?

> No. Every use case runs inside the channels your clients already trust: your business banking portal, your APIs and your mobile channel, under your brand. Wallet balances appear next to fiat accounts, conversions run in the same environment as payments, and your staff manage it all through a bank-side admin and operations portal.

How long does it take to go live with a first use case?

> Significantly less than an in-house build, because the orchestration engine, compliance logic and provider integrations already exist. The practical sequence is to launch one use case first, wallet visibility or on-ramp and off-ramp are common starting points, and extend across the five families on the same orchestration layer. The scoping walkthrough gives you a concrete timeline for your stack and chosen provider.

How about Agentic AI?

> All capabilities are built for Agentic AI readiness. For example, intracompany liquidity engines: the agent prepares sweeps, funding and conversions across fiat and digital money. It proposes routes and flags; the owner approves. An approval gate sits between proposal and execution. Nothing financial, regulatory or accounting-related is executed autonomously, in fiat or in digital assets. The business rules and compliance logic in the orchestration layer govern how and when money is allowed to move, before any agent proposal reaches a person.

> Your bank owns the agents: branding, data, model choice and deployment topology. You can bring your own LLM across managed SaaS, single-tenant or hybrid deployments. Connections run through the TreasurUp connection centre over MCP.

See which use case to launch first

Request a walkthrough with the digital assets team: how the orchestration layer fits your core banking stack, which providers connect, and which use case fits your clients first.

For those with a penchant for action:

01 **Start with a brief intake conversation with our consultants**

02 **Organise 1-day onsite workshop**

03 **Have your MVP built in a week**

Book step 1 at → www.treasurup.com

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Build Better Business Banking
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