

CaixaBank obtains a MiCA licence and becomes an entity that is authorised to operate with crypto-assets in the European Union

- **The authorisation allows it to offer custody and trading of crypto-assets under a fully regulated framework for customers**
- **With this milestone, CaixaBank advances its digital strategy and opens new opportunities in blockchain-based solutions**

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CaixaBank has obtained authorisation as a Crypto-Asset Service Provider (CASP) under the MiCA (Markets in Crypto-Assets) Regulation. The authorisation granted by the CNMV allows it to provide crypto-asset services under the new common regulatory framework of the European Union.

The MiCA licence enables CaixaBank to offer services such as custody of crypto-assets, reception, transmission, and execution of buy and sell orders, and transfers of crypto-assets. This means the bank will allow its customers to access these services with maximum operational security and full regulatory compliance.

This accreditation allows the bank to advance its proposals based on digital assets, while responding to growing customer demand within a safe, transparent, and fully regulated environment. In the coming months, CaixaBank will launch crypto-asset services under the MiCA Regulation.

The MiCA Regulation, which is in force across the European Union, establishes a harmonised framework for crypto-asset activity and strengthens investor protection, although investment in crypto-assets remains risky due to factors such as high asset volatility, the absence of investor compensation schemes, and technology-related risks.

With this step, the bank continues to drive its digitisation strategy and explore new financial service models, developing innovative products for its customers, always with maximum security and regulatory rigour.

Through its digital banking platform and imagin, CaixaBank has already allowed investment in exchange-traded products (ETPs) designed to replicate the performance of bitcoin since last year.

Leadership in digital payments

CaixaBank has become an international leader in financial services and innovative payment methods. In the field of digital money, the bank is part of Qivalis, a consortium of twelve European banks working to [create a euro-linked stablecoin](#), a blockchain-based digital payment instrument aimed at becoming a trusted benchmark in the European financial ecosystem.

In addition, [CaixaBank is collaborating with the European Central Bank \(ECB\)](#) on the future launch of the digital euro. CaixaBank was the only bank selected to participate in this initiative and co-developed with the European Central Bank a [prototype P2P payment wallet](#) using the digital euro. CaixaBank's extensive experience and leadership in innovation and payment systems, as well as the quality of its services, internal project development capabilities, and market coverage, were among the factors considered in the ECB's selection process.

With more than 12 million users of its digital banking platform—the largest digital customer base in the Spanish financial sector—the bank works daily to develop new models that allow it to meet the demands and needs of its customers, bringing products, services, and financial literacy closer to all citizens. In addition, through its subsidiary CaixaBank Payments & Consumer, CaixaBank is the leading payments provider in the Iberian market.

International recognition for innovation

In this digitisation process, the bank, which has its own technology subsidiary, CaixaBank Tech, and multidisciplinary teams driving innovation across the organisation, advances projects based on new technologies such as artificial intelligence, cloud computing, application development, and big data, among others.

During 2025, CaixaBank was named Best Bank in Europe for Technology by the Financial Times Group, awarded through The Banker's technology and innovation-focused awards. The Banker's Technology Awards recognise “the most innovative banks worldwide for their digital banking initiatives”, and CaixaBank received this continental recognition thanks to the multiple projects launched to improve the digital experience for customers.

Furthermore, CaixaBank was recognised by the British publication Euromoney in its Awards for Excellence as Best Digital Bank in Spain, and by the American magazine Global Finance as Best Bank in Spain and Best Bank in Western Europe, awards that reflect its commitment to sustainability and its focus on innovation.