與瑞士途徑的比較

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瑞士讀者會把數碼支付代幣（DPT）牌照與瑞士的各種選擇作比較。這些選擇包括：不收取存款的交易所或保管人加入自律組織（SRO）；收取最多1億瑞士法郎公眾存款時，根據《銀行法》第1b條取得金融科技牌照；或取得完整銀行牌照（參見第E部分第II章及第XII章，以及第F部分第II章）。新加坡牌照在資本、科技及操守方面的要求比瑞士SRO成員資格嚴格，但遠不及瑞士銀行牌照嚴格。瑞士金融科技牌照容許收取存款，新加坡牌照則沒有相應安排。新加坡支付機構可以信託形式持有客戶代幣，並在保障安排下持有客戶的法定貨幣，但不得為自己的帳戶接受存款，亦不得就電子貨幣支付利息。

對架構安排而言，關鍵的比較在於時間及確定性。加入瑞士SRO可在三至六個月內完成，令加密貨幣交易所在《金融機構法》（FinIA）或銀行牌照申請進行期間，可在瑞士合法營運。新加坡沒有為新進入者提供類似的過渡身份：公司要麼持有牌照，要麼根據已於2024年結束的過渡豁免營運，要麼不營運。因此，希望同時進入兩個市場的集團，往往先在瑞士起步，再以已在營運的業務為基礎申請新加坡牌照；這樣亦回答了MAS有關公司監管往績的提問。

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