

# Bringing Cardano into daily payments and savings

Enabling ada use at the supermarket and beyond through regulated infrastructure

## Challenge

### Digital assets remain disconnected from everyday financial life

Blockchain networks support secure and efficient value transfer, yet most digital assets remain confined to **speculative activity, online environments, or closed ecosystems that do not integrate with routine economic behavior**. This gap between technical capability and practical use continues to limit adoption beyond early adopters.

In physical retail settings, spending digital assets often requires multiple conversion steps, custodial intermediaries, or reliance on centralized exchanges. **These workflows introduce friction, increase complexity, and erode consumer trust**. Merchants face parallel challenges when relying on traditional payment providers, including high transaction fees, delayed settlement, and limited transparency.

Regulatory requirements further complicate adoption. Without a compliant infrastructure that connects blockchain networks directly to the banking system, **digital assets struggle to function alongside established financial rails**. As a result, daily payments and savings remain largely disconnected from blockchain-based systems, reinforcing the perception of digital assets as speculative rather than practical.



#### Industry

- Financial Technology (Fintech)

#### Size

- USD 394.88 Billion (2025)<sup>1</sup>
- USD 1.76 Trillion (2034)
- CAGR 18.20% (2025-2034)

#### The challenge

- Limited usability of digital assets
- High transaction costs within existing payment systems
- Fragmented fiat integration and settlement infrastructure
- Regulatory barriers to mainstream adoption

#### The solution

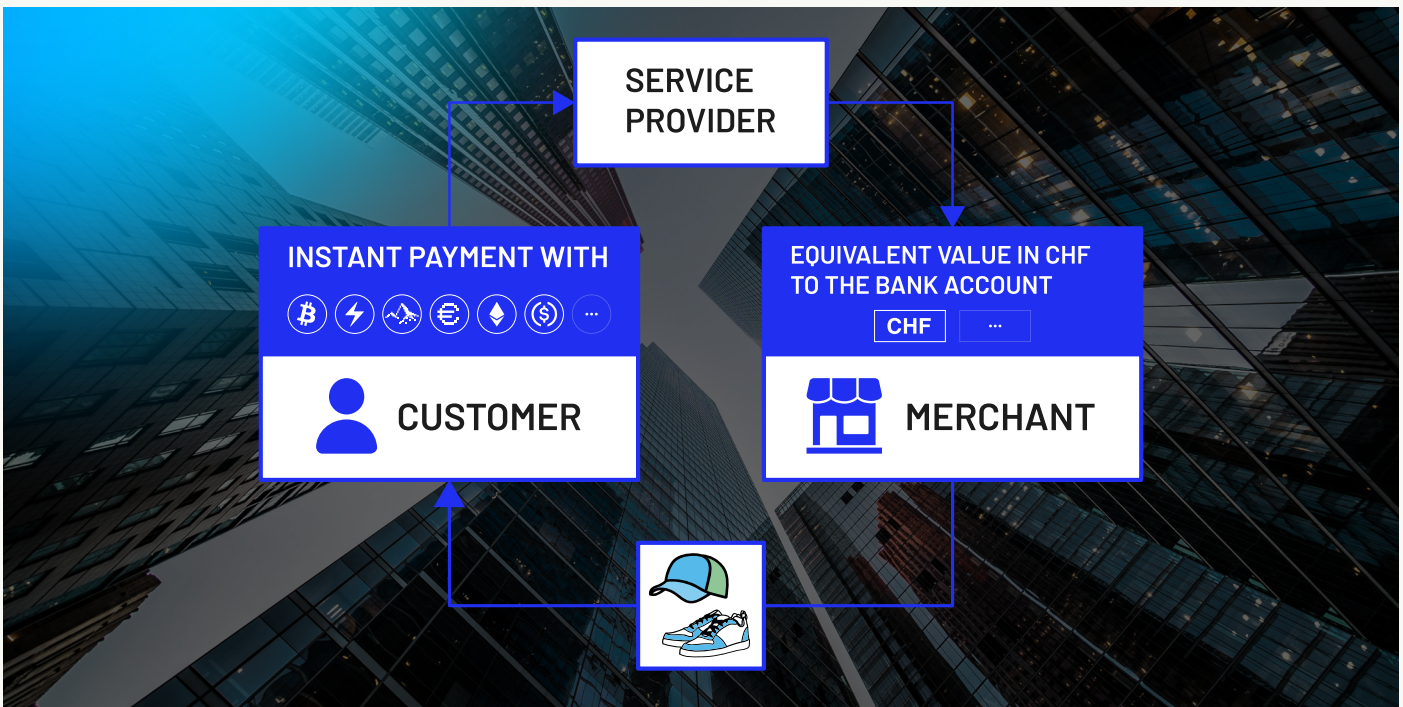
- Real-time retail payments using Cardano-based assets
- Regulated fiat on- and off-ramps provided by DFX.swiss
- Integrated payments and savings within a consumer-facing app
- Significantly reduced transaction costs for merchants

“Working with the Cardano Foundation is a logical step in our strategy to bring blockchain-based financial solutions out of the niche and into everyday use. With Open CryptoPay, we demonstrate that Cardano is not only technologically advanced, but also delivers real value in daily payments – for both consumers and merchants.”

**Cyrill Thommen**  
CEO, DFX.swiss

Solution

## A regulated bridge between Cardano and practical financial activity



Brick Towers, in collaboration with DFX.swiss and the Cardano Foundation, implemented a regulated payment and savings framework that enables Cardano-based assets to operate within everyday financial systems. The solution **removes friction at the point of use while maintaining compliance, transparency, and operational resilience.**

Open CryptoPay, the crypto payment standard developed by DFX.swiss, serves as the foundation of the integration. Through this framework, **in-store payments using ada are processed in real time across 137 SPAR supermarkets in Switzerland**, without reliance on centralized exchanges or complex conversion workflows. Settlement occurs efficiently while preserving the Cardano blockchain's decentralized properties.

Brick Towers integrated Open CryptoPay into its urble savings app, enabling consumers to spend and save ada through a familiar, regulated interface. By connecting blockchain-based assets directly to IBAN-enabled fiat infrastructure, **the solution bridges payments, savings, and long-term digital wealth building**, positioning blockchain technology as a usable component of day-to-day finance.

### Solution Walkthrough



01. Users obtain and manage ada through DFX.swiss, enabling compliant conversion between fiat currencies and the Cardano blockchain.
02. Retail transactions are processed in real time at participating SPAR locations using Open CryptoPay.
03. Within the urble app, users allocate ada toward individual or shared savings goals, including family or collaborative use cases.
04. Transactions settle quickly, reducing merchant fees and improving cash flow compared to traditional payment providers.
05. Payments and savings activity remain interoperable with existing banking infrastructure and support future native wallet integrations.

Results

## Practical financial use, reduced costs, and broad accessibility



Cardano-based payments are accepted in 137 SPAR supermarkets across Switzerland, demonstrating real-world utility at scale.



Transaction costs are reduced by approximately two-thirds compared to traditional payment providers.



Users spend and save ada through a familiar mobile interface without complex workflows.



IBAN-enabled infrastructure connects Cardano-based assets directly to the traditional banking system.



Savings and shared financial goals are supported without emphasizing speculation.



## CARDANO Advantages



### Proven resilience

Demonstrated security and reliability support continuous operation



### Scalable network

Future-proof infrastructure supports platform growth without sacrificing performance



### Secure data

Robust architecture protects sensitive data, minimizing the risk of breaches or fraud



### Sustainable operations

Energy-efficient consensus and ethical governance align with sustainability efforts

Source  
<sup>1</sup> FinTech Market Size, Share & Industry Analysis



Cardano Foundation

The Cardano Foundation is an independent, Swiss-based not-for-profit advancing Cardano as a public digital infrastructure across a wide range of industries.

Contact us



cardanofoundation.org