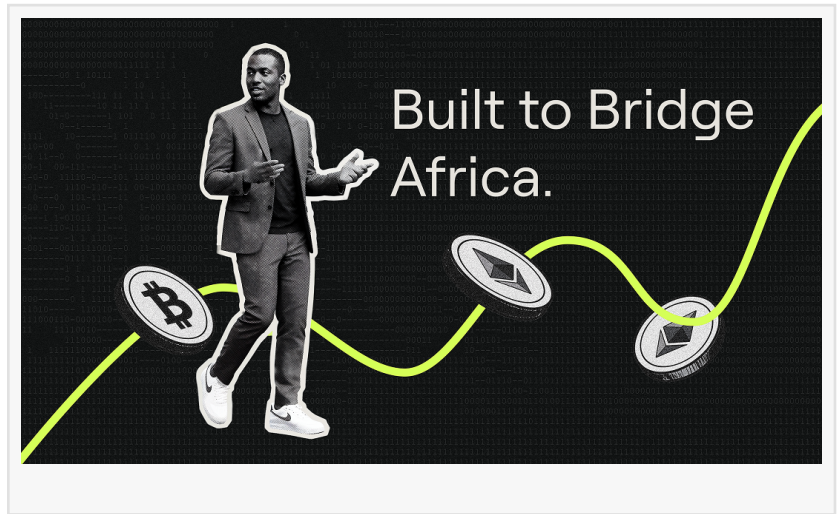


Beyond Payments: How Institutional-grade Digital Asset Infrastructure Is Redefining access to digital markets

CAPE TOWN, SOUTH AFRICA, May 4, 2026 /EINPresswire.com/ -- For decades, moving value across African borders has meant navigating a fragmented web of correspondent banking networks, multiple intermediaries, and layered currency conversions - a system that costs African businesses an estimated \$5 billion annually in inefficiencies. The problem has never been a lack of commercial intent. It has been infrastructure.



That infrastructure problem is now being challenged from an unexpected direction.

A NEW RAIL FOR VALUE

Sub-Saharan Africa is one of the fastest-growing regions in the world for digital asset adoption. Stablecoins alone now account for 43% of all transaction volumes across the continent, according to Chainalysis's 2025 report . Increasingly, that activity is not retail — it is institutional. Businesses are using digital assets not as a speculative instrument, but as a functional rail for moving and storing value across borders with speed and transparency that traditional venues cannot match.

Globally, the trajectory is unmistakable. By 2025, 86% of institutional investors surveyed either held digital assets or planned allocations, with 59% intending to commit more than 5% of AUM to the asset class. Regulatory frameworks have followed: the EU's MiCA regime is now live across all 27 member states, and 73% of jurisdictions have adopted FATF's Travel Rule for crypto-related AML .

The question for Africa has been whether the continent has the infrastructure to participate in that shift on its own terms, or would they remain dependent on offshore venues, informal OTC

corridors, and fragmented local exchanges ill-equipped for institutional discipline.

THE MISSING LAYER

Industry executives across the continent acknowledge the gap: value transfer is evolving, and demand for digital asset exposure has existed for years, however the venues capable of meeting institutional governance standards have not. Banks, corporates and business owners require the same discipline they apply to equities or foreign exchange - settlement certainty, compliance by design, transparent pricing, and a clear audit trail.

A NEW STANDARD FOR INSTITUTIONAL-LEVEL ACCESS TO DIGITAL MARKETS

Lumetrade by Lumepay is a regulated digital asset trading venue designed specifically to meet the execution and compliance standards that institutional participants require. With its Africa-first institutional-grade infrastructure, Lumetrade expands the ability for institutions and businesses to buy, sell, send, receive digital assets with unmatched speed, security and pricing.

Lumetrade is built around four principles that mirror institutional expectations:

1. Deep, dependable liquidity

Consistent and reliable liquidity across markets — enabling the execution of both large and time-sensitive trades with minimal market impact.

2. Pricing Transparency

Clear, all-in pricing upfront. No hidden fees, no surprises at execution. Users can explore live indicative pricing via the Trade Calculator at lumetrade.com

3. Settlement Finality

No ambiguity in trade completion. Lumetrade ensures full transaction traceability with active management of counterparty settlement risk

4. Compliance and Security

Designed for custody context and compliance workflows. Lumetrade holds a Category 1 FSP Licence (CAT 1 FSP License - Crypto Assets, Deposit and Derivatives with FSP number: 54670) and operates in full alignment with FATF requirements and local regulators across its serviced markets.

Lumetrade provides a full suite of institutional-grade crypto capabilities: real-time liquidity and near instant market-aligned pricing across currency pairs; high-volume OTC trading for block-sized deals with aggregated liquidity; fiat-to-crypto ramps; and secure custody with Multi-Party Computation technology and segregated controls for regulated institutions.

What Lumetrade represents is less of a product launch and more of a structural shift in what is

possible for African institutions wanting access to digital markets.

Digital assets, when accessed through compliant, institutional-grade infrastructure, offer a materially different proposition: near-instant settlement, transparent pricing, programmable compliance, and cross-border reach that legacy rails cannot replicate.

Lumetrade is setting a new standard for this level of access in Africa, while Lumepay's cross-border payments solution is set to launch in June 2026.

Lumetrade is a regulated Financial Service Provider (CAT 1 FSP License - Crypto Assets, Deposit and Derivatives with FSP number: 54670). To sign up or for more information, visit

www.lumetrade.com

Lavina Naidoo

Ivie Media

[email us here](#)

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