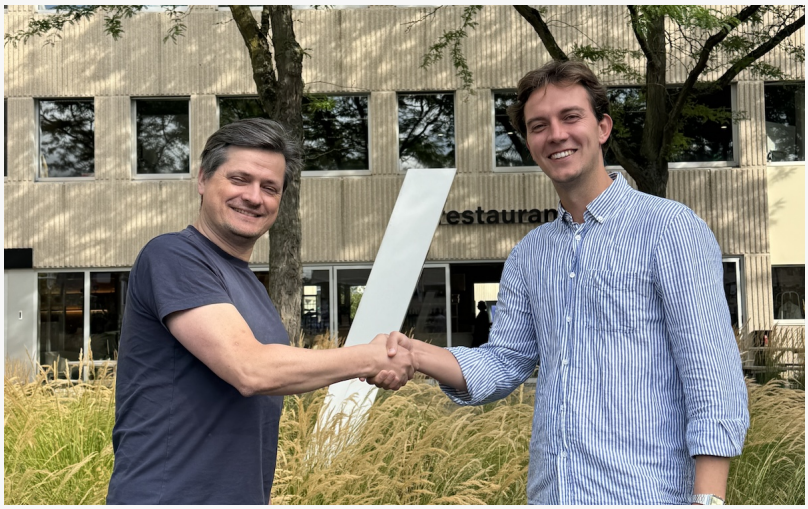
Quantoz Payments launches Embedded Payment Services, with Potje as first live partner

Quantoz's Embedded Payment Services is a modular offering, integrating regulated digital money and payment capabilities directly into products and workflows.



the CLO of Quantoz, Arjen van Klaarbergen and the CEO of Potje, Bastiaan Reurink

UTRECHT, NETHERLANDS, September 9, 2026 /EINPresswire.com/ -- • Quantoz Payments launches Embedded Payment Services, a modular API-based offering enabling fintechs, platforms and PSPs to embed regulated digital money, accounts, wallets, payments and compliance capabilities directly into their products.

• Potje becomes the first company live on the platform, using Quantoz's regulated infrastructure to provide its users with an upgraded experience including Europe-wide Pay by Bank top-ups and instant payouts.

Quantoz Payments B.V. (Quantoz), the Netherlands headquartered payments technology company, today announced the launch of its Embedded Payment Services - a modular offering designed to help fintechs, platforms and payment service providers embed regulated digital money directly into their products and workflows. Potje, the group savings app that enables friends and colleagues to save together towards shared goals, is the first company to go live on the platform.

> "Embedded payments are becoming a core requirement for modern financial products."
>
> *Arjen van Klaarbergen*

The launch expands Quantoz's product suite beyond the

issuance of regulated e-money tokens to offer a flexible and comprehensive set of APIs and infrastructure components for building payment and settlement experiences. The services are built for European markets and enable partners to launch fast while avoiding the complexities of licensing, onboarding and operational setup typically associated with digital money and blockchain-based payments.

A modular embedded payments stack for fintechs and platforms
Quantoz's Embedded Payment Services are built on blockchain-native technology and delivered as a modular stack, allowing partners to integrate only the components they need while scaling over time. Modules include:

- Accounts and wallets
- Payments and collections, supporting both inbound and outbound payments including user-friendly payment methods such as Pay by Bank
- Fraud, risk and compliance processes are built into the platform as default

Potje: first live on the platform
Potje has worked closely with Quantoz throughout the development of the Embedded Payment Services platform and is the first partner to go live. Through the integration, Potje users benefit from a significantly upgraded payment experience: funds are held securely at Quantoz Payments under supervision of the Dutch Central Bank; top-ups are supported via a Europe-wide Pay by Bank experience; payouts are processed instantly; and full flexibility is maintained for withdrawals of any amount.

Arjen van Klaarbergen, CLO of Quantoz Payments, commented:
"Embedded payments are becoming a core requirement for modern financial products. With this launch, we are giving fintechs and platforms the infrastructure they need to build on regulated digital money without having to reinvent compliance, safeguarding, or payments operations. Potje has been a true partner in bringing this platform to life. Their user focus and collaborative approach have made our infrastructure better, and we are proud to launch alongside them."

Bastiaan Reurink, CEO at Potje, said:
"Saving together should feel effortless and completely safe. By building Potje on Quantoz's regulated infrastructure, our users' money is protected under Dutch Central Bank supervision, top-ups happen in seconds through Pay by Bank, and payouts are instant. No waiting, no friction. That trust is the foundation for our ambition: to become the group money account for friends across Europe."

Quantoz's Embedded Payment Services operates under the company's existing regulatory framework. Quantoz Payments is licensed as an Electronic Money Institution in the Netherlands and supervised by the Dutch Central Bank. Funds received in exchange for e-money are safeguarded in a bankruptcy-remote structure in line with European regulatory requirements. The services are available to fintechs, platforms and PSPs operating across the European Economic Area.

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About Potje
Potje is a Dutch fintech application that enables friends, families and colleagues to save together towards shared goals. The app allows users to create digital savings pots, invite contributors, track progress in real time, and reach their targets, whether for a group holiday, a shared gift, or any other collective ambition. Potje's mission is to become the group money account for friends across Europe.

About Quantoz Payments
Founded in 2015, Quantoz N.V. is a financial technology company. Its subsidiary, Quantoz Payments, was founded in 2021 and issues USDQ, a US dollar backed E-Money Token (EMT), EURQ a euro-backed EMT, plus PLNQ backed by the Polish złoty and GBPQ backed by the British pound, within the European Economic Area. These EMTs facilitate fast, cheap, transparent and secure blockchain technology-based payments.

Incorporated in the Netherlands, the Company holds an Electronic Money Institution (EMI) license from the Dutch supervisory authority, the Dutch Central Bank. The funds received in exchange for the e-money tokens are held by Stichting Quantoz, a bankruptcy remote entity, which ensures that these funds are safeguarded following the requirements of MiCAR. The e-money tokens in circulation are fully backed 1-to-1 with fiat and highly liquid financial instruments. In addition, the Company is required to hold at least an additional 2% of reserves on its balance sheet.

Henri de Jong
Quantoz Payments
inquiries@quantoz.com
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X

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