



# Plusplus Private Desk

Factsheet | March 2026 | [Optimize your cash management now](#)

Under the pressure of persistently low interest rates and outdated savings processes, many investors struggle to manage their liquid assets efficiently and profitably. Plusplus AG offers a **straightforward and transparent solution**: we exchange your CHF into the biggest Swiss Franc Stablecoin "Frankencoin (ZCHF)" and deposit them into the Frankencoin Savings Module – functioning like a digital savings account generating a **variable yield of currently 3.75% p.a.**

The market capitalization of stablecoins now **exceeds 300 billion USD** and continues to grow. Multinational players like PayPal, Visa, and global banks are leveraging this technology to manage liquidity more efficiently and generate returns on cash positions. Investors in Switzerland can now participate - **without incurring foreign currency risk.**

## Who Is This Service For?

- Investors with idle CHF savings
- Seeking a yield on CHF liquidity without FX risk
- Looking for a regulated, secure, and transparent solution
- Want to leverage blockchain technology without managing wallets

## Key Facts

### Service Details

Parameter	Details
Base Currency	CHF
Asset	Frankencoin (ZCHF)
Current Yield	3.75% p.a. (variable) <sup>1</sup>
Deposit / Withdrawal	1–3 business days <sup>2</sup>
Fund Segregation	Fully segregated

### Pricing: Trial vs. Regular

Fee Type	Trial	Regular
Deposit Fee	0.0%	0.0%
Withdrawal Fee	0.0%	0.0% <sup>3</sup>
Annual Fee	0.0%	0.9%

*The commitment-free trial is limited to CHF 500,000 and a maximum period of 3 months per customer. Plusplus AG reserves the right to modify or withdraw the trial offer at any time.*

<sup>1</sup> Variable yield governed by the Frankencoin protocol. Not guaranteed. Past rates are not indicative of future performance.

<sup>2</sup> Standard processing time of 1–3 business days applies to amounts up to CHF 500,000. For larger volumes, processing times may vary depending on market depth and available liquidity.

<sup>3</sup> After the trial period, regular pricing applies: deposits remain free of charge, and one withdrawal per year is included at no cost. Additional withdrawals are subject to a fee of 0.2%.



## About Frankencoin & Our Approach

Frankencoin (ZCHF) is the biggest Swiss Franc stablecoin, pegged to CHF (1 ZCHF = 1 CHF). The retail group **Spar already accepts Frankencoin in over 100 Swiss branches**, and the ecosystem is expanding rapidly. ZCHF enables investors to generate a yield on idle savings in the blockchain economy without foreign currency risk.

### How the Yield is Generated

ZCHF deposits placed in the Frankencoin Savings Module accrue a variable yield – currently **3.75% p.a.**<sup>1</sup> The module functions like a digital savings account where the yield is generated directly from short-term borrowing activity within the Frankencoin system: borrowers pay a fee to mint ZCHF against collateral, and that fee flows directly to savers - rewarding them for providing liquidity and supporting the stability of the protocol.

### Security & Risk Management

- **Full Fund Segregation:** Client funds are held in dedicated accounts – always fully accessible.
- **High-Security Custody:** State-of-the-art custody; funds available at all times.
- **Independent Audits:** Smart contract risk minimized through audits by ChainSecurity.
- **Proven Technology:** Open-source, with a lossless track record since launch.

## How It Works

1

### Convert

You transfer Swiss Francs to Plusplus AG. We exchange them 1:1 into Frankencoin (ZCHF).

2

### Deposit

Your ZCHF is deposited into the Frankencoin Savings Module – a protocol-governed, on-chain savings mechanism.

3

### Earn

Your position accrues a variable yield of currently 3.75% p.a.<sup>1</sup> before fees (see page 1).

4

### Redeem

Request a withdrawal at any time. Funds are converted back to CHF and transferred to you within 1-3 business days.

### About Plusplus AG

Plusplus AG is a VQF-member based in Zug, the heart of Crypto Valley. As a financial intermediary, our mission is to make Swiss Franc stablecoins accessible to investors through secure, transparent, and compliant processes. We combine decentralized finance (DeFi) with straightforward personal savings management - without the complexity of digital wallet management.

<sup>1</sup> Yield as of March 2026. Variable and not guaranteed.



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## Company

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## Private Desk Portal

[plusplus.swiss/en/private/private-desk](https://plusplus.swiss/en/private/private-desk)

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## DISCLAIMER

**Professional Investors:** This document and the service described herein are intended exclusively for professional investors within the meaning of applicable Swiss law. It is not intended for retail investors.

**Risk Warning:** The Frankencoin Savings Module is subject to protocol risk, including smart contract vulnerabilities and ZCHF peg stability risk. While client funds are fully segregated and never lent out, residual risks remain. For a comprehensive description of all material risks, please refer to the documentation available at <https://docs.frankencoin.com/risks>.

**Yield Notice:** The protocol-native yield on ZCHF deposits is variable and not guaranteed. The current rate of 3.75% p.a. is governed by the Frankencoin protocol and may change at any time. Past yield rates are not indicative of future yield performance.

**Regulatory Status:** Plusplus AG is member of an SRO (VQF) and complies with AML regulations. This service is not a deposit within the meaning of the Swiss Banking Act. Client funds are not protected by the Swiss deposit protection scheme (esisuisse).

**Trial Offer:** The commitment-free trial is limited to CHF 500,000 and a maximum period of 3 months per customer. Zero fees apply during the trial period. Plusplus AG reserves the right to modify or withdraw the trial offer at any time.

**Marketing Communication:** This document is for information purposes only, is non-contractual, and constitutes a marketing communication. It does not replace any contractual documentation provided by Plusplus AG. Potential clients should carefully review all terms and conditions before engaging the service.

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