OffLedger Launches Second Channel Accounts Under Regulated Sandbox, Enabling Seamless Banking API Integration

OffLedger Unlocks Next Gen API-Based Banking with Second-Channel Accounts Anchored on Blockchain

Mumbai, Maharashtra Oct 15, 2025 (Issuewire.com**)** - OffLedger, a next-generation connected banking platform, announced the formal launch of its **Second Channel Accounts (18-digit Second-Channel IDs)** within a **regulated sandbox environment**, integrating full connectivity between **banking APIs and blockchain networks**.

This launch brings clarity and legitimacy to what has long been a **regulatory grey area** in financial technology — the concept of "second-channel accounts." Traditionally misunderstood as pseudo-banking layers or "virtual accounts," OffLedger's system redefines them as **API-based, blockchain-anchored digital infrastructure** that connects to real banks and ledgers but **does not hold or represent public deposits or fiat funds**.

"Second-channel accounts have always lived between banking and blockchain — often misrepresented, sometimes copied, but never standardized," said Charles J, Head Emerging Partners of OffLedger. "OffLedger brings them into a regulated sandbox, giving enterprises a legitimate, transparent way to connect both worlds safely."

Key Highlights

- **18-Digit Second-Channel IDs:**
  OffLedger now issues unique 18-digit account identifiers, fully integrated with its proprietary REST/JSON APIs and blockchain ledger anchors — creating a verifiable, interoperable layer between traditional banks and digital assets.
  www.offledger.app

- **Regulated Sandbox Deployment:**
  Operated under a **regulated innovation sandbox**, OffLedger provides a live yet supervised environment for fintechs, corporates, and institutions to test, deploy, and scale hybrid banking-blockchain models securely.

- **API + Blockchain Connectivity:**
  Businesses can connect directly via API for real-time account verification, KYC/AML/sanctions screening, beneficiary management, and blockchain-anchored settlement tracking.

- **Multi-Rail Interoperability:**
  OffLedger supports settlement across **BNB Chain, XRP/Ripple, Polygon, and traditional banking rails**, enabling unified data and transaction visibility across ecosystems.

- **DLT-Anchored Transparency:**
  Each transaction generates an on-chain audit note containing immutable metadata and hash references, ensuring compliance, traceability, and audit-readiness for institutions.

Why This Matters

The idea of a "second-channel" has long attracted confusion — from **fake virtual BANs** to **unregulated digital accounts** misused by shadow platforms. OffLedger's approach removes ambiguity by delivering:

- **Regulated clarity:** Operating within a supervised sandbox under existing fintech frameworks.

- **No fund custody:** OffLedger does not hold client money, take deposits, or issue loans. It serves purely as a **connectivity and data-ledger technology provider**.

- **Blockchain-anchored authenticity:** Every account and transaction is traceable on a distributed ledger for compliance and transparency.

- **Future-ready integration:** Combines API banking with blockchain rails for next-generation fintech infrastructure.

How It Works

- **Sign-Up & Verification:**
  Businesses register via OffLedger's AI-powered onboarding system (LLM Banker + DIDit KYC).

- **Receive Second-Channel ID:**
  Upon approval, they receive a unique 18-digit second-channel account number and API credentials.

- **API Integration:**
  Clients can perform beneficiary management, real-time verification, and transaction initialization via API.

- **Blockchain Anchoring:**
  Each transaction or account action generates a DLT audit note for transparent record-keeping.

- **Optional Crypto Interlink:**
  Through OffLedger's OFLS token, clients can optionally bridge into crypto rails for hybrid settlement.

About OffLedger

OffLedger is a fintech infrastructure platform providing **second-channel account technology** that merges **banking APIs, AI-driven compliance, and blockchain rails** into one unified system. Deployed within regulated sandboxes, OffLedger enables businesses to innovate safely across payment, asset, and settlement ecosystems — without acting as a bank or holding public funds.

Our mission is to redefine financial connectivity by replacing latency, manual reconciliation, and fragmented payment systems with **secure, real-time, audit-ready infrastructure.**

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Quote

“This is not about being a ‘fake bank.’ It’s about creating the connective tissue between real banks, APIs, and digital assets “We’ve built the framework that lets businesses run next-gen payments securely — without touching public funds, while fully traceable on blockchain.”

Looking Ahead

OffLedger is now onboarding pilot clients across **APAC, EMEA, and North America**, focusing on use-cases such as **embedded finance, tokenized settlements, and multi-rail interoperability.**

The company plans to expand sandbox operations and integrate with additional blockchain networks and banking API partners in the coming months.

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