

Legal Pack Overview



Fast facts for legal, finance,
and compliance teams

Pack scope

Entity map, registrations, AML,
privacy, security, proof pack

Fast facts

CryptoProcessing is a crypto payment gateway for businesses. Merchants can accept payments in 20+ cryptocurrencies, exchange into 40+ fiat currencies, and withdraw to a bank account through SEPA or SWIFT.

Estonia

Dream Finance OÜ. Company number 14783543. VAT EE102212301. VASP licence FVT000166.

United States

Dream Finance US LLC. Delaware limited liability company. FinCEN-registered MSB 31000313808665.

Lithuania

Dream Finance UAB. Company number 306036821. VAT LT100016406514. Crypto-asset related services are temporarily suspended.

Canada

Dream Finance Processing Inc. Alberta corporation. Business Number 752929620. FINTRAC MSB C100000308.

Security certification

Dream Finance OÜ holds an ISO/IEC 27001:2022 certificate for providing a virtual currency service. The certificate expiry date is 17.06.2027.

Pack structure

This pack keeps each regulatory point tied to the legal entity and jurisdiction that applies to it.



Pack at a glance

Brand

CryptoProcessing by
CoinsPaid

Entities in scope

Dream Finance OÜ,
Dream Finance US LLC,
Dream Finance
Processing Inc., Dream
Finance UAB

Countries of registration

Estonia, United
States, Canada,
Lithuania

Core topics

Registrations, AML,
KYC, KYB, sanctions,
privacy, retention,
complaint handling,
security controls

Legal entities and jurisdictions

Estonia | Dream Finance OÜ

Jurisdiction

Estonia

Legal entity

Dream Finance OÜ

Status note

VASP licence
FVT000166.

Core identifiers

Company number
14783543. VAT
EE102212301. Kai tn 4,
Tallinn, Estonia.

Source links: [Legal Hub](#) | [Complaint procedure](#) | [Estonian Business Register](#)

United States | Dream Finance US LLC

Jurisdiction

United States

Legal entity

Dream Finance US LLC

Status note

Delaware limited
liability company
and FinCEN-
registered money
services business.

Core identifiers

8 The Green, STE B,
Dover, Delaware 19901,
USA.

Source links: [Legal Hub](#) | [U.S. terms](#) | [U.S. AML policy](#) | [FinCEN search](#)

Lithuania | Dream Finance UAB

Jurisdiction

Lithuania

Legal entity

Dream Finance UAB

Status note

Crypto-asset related
services are temporarily
suspended. The entity
page remains live for
legal information,
regulatory disclosures,
and contact details.

Core identifiers

Company number
306036821. VAT
LT100016406514.
Keštučio g. 47-27,
Vilnius, Lithuania.

Source links: [Legal Hub](#) | [Lithuania complaint procedure](#)

Canada | Dream Finance Processing Inc.

Jurisdiction

Canada

Legal entity

Dream Finance
Processing Inc.

Status note

Alberta corporation
and FINTRAC-
registered money
services business.

Core identifiers

Business Number
752929620. MSB
C100000308. 5240 1a
Street Southeast, Unit
201, Calgary, Alberta,
Canada.

Source links: [Legal Hub](#) | [Canada terms](#) | [Canada AML policy](#) | [FINTRAC registry](#)



Entity note for Lithuania

Crypto-asset related services are temporarily suspended. The Lithuania pages remain available for legal information, regulatory disclosures, complaint handling, and contact details.

Source links: [Legal Hub](#) | [Lithuania complaint procedure](#)

AML, KYC, KYB, and sanctions

The AML framework uses a risk-based program that covers onboarding checks, customer identification, beneficial owner verification, PEP review, higher-risk customer review, transaction monitoring, suspicious activity reporting, staff training, and cooperation with authorities.

Customer identity data is verified with reliable and independent sources.

Beneficial owners are identified and their ownership and control structure is reviewed.

Higher-risk cases can trigger extra due diligence.

Customer activity and transactions are reviewed on an ongoing basis.

Suspicious activity is escalated to the FIU in Estonia, FinCEN in the United States, and FINTRAC in Canada.

The privacy notices list support from identity verification and anti-fraud providers, data providers that include sanctions-list sources, compliance and verification providers that include Travel Rule tools, financial service providers for fiat flows, and cloud providers. Named vendor schedules sit in the full diligence set.

Source links: [Estonia AML policy](#) | [U.S. AML policy](#) | [Canada AML policy](#) | [Estonia privacy notice](#) | [U.S. privacy notice](#)

Sanctions scope

Sanctions screening is included in the AML framework. The Estonia AML policy lists screening against UN, EU, OFSI, OFAC, and Estonia sanctions lists. The U.S. AML policy covers OFAC screening, PEP review, and higher-risk jurisdiction review.

Source links: [Estonia AML policy](#) | [U.S. AML policy](#)

Data protection, retention, and complaint handling



Dream Finance OÜ, Dream Finance US LLC, and Dream Finance Processing Inc. each maintain privacy notices with contact routes, data rights, transfer safeguards, retention terms, and baseline security measures. Estonia and the United States list a Data Protection Officer. Canada lists a Privacy Officer and a dedicated Alberta PIPA section.

General personal data retention is set at a maximum of five years after the legal relationship ends, except where law sets a longer period.

Estonia AML records are kept for eight years in most cases from the end of the business relationship or completion of the transaction.

Published complaint procedures cover security breaches, operational failures, and transaction record issues.

Complaint routes publish intake channels, response timelines, and authority escalation paths.

Complaint timeline snapshot

Jurisdiction	Acknowledgement	Standard final reply	Extended deadline
Estonia	Next business day	15 calendar days	60 calendar days
United States	Next business day	30 calendar days	60 calendar days
Canada	Next business day	30 calendar days	60 calendar days
Lithuania	Next business day	15 business days	35 business days

Detailed incident and security review materials are handled through the full diligence process.

Security and technical control points



The platform control set includes the following points.

Separate sandbox and production environments are available.

API requests are signed with HMAC-SHA512.

Callback setup uses HTTPS and domain names, and dashboard changes use 2FA.

API keys can use an IP whitelist.

Transaction tracking includes inflow assessment and risk score fields for supported chains.

Published privacy notices list encryption in transit, encryption at rest, access controls, antimalware, technical vulnerability fixing, application security tests, data masking, and SSL/TLS.

Source links: [Introduction](#) | [API setup](#) | [Callbacks](#) | [Authorization](#) | [Transaction tracking](#) | [U.S. privacy notice](#) | [Canada privacy notice](#)

ISO/IEC 27001:2022 certificate

Dream Finance OÜ holds an ISO/IEC 27001:2022 Management System certificate for providing a virtual currency service, certified by Bureau Veritas. Dream Finance OÜ certified under CCSS v9 Level III, ensuring the highest level of security for our key management and wallet systems.

Dream Finance UAB holds an ISO/IEC 27001:2022 Provision of crypto currency services, including wallet solutions, development and supporting information systems and business processes, certified by Swiss Approval North America.

Source links: [Certificate 1](#), [Certificate 2](#)

How to request the full due diligence pack

Your CryptoProcessing representative can coordinate the full diligence set. Send the request from a corporate email. Name the entity or entities in scope, list the jurisdictions you review, state your NDA status, give the target date, and list the documents your team needs.

Typical request set

Corporate extracts, ownership chart, current policy set, certificate copies, security materials, privacy materials, and vendor disclosures where permitted.

Commercial route

Use your account representative or the contact route on the Contacts page.

Legal route

Use the legal and compliance contact route shown on the Legal Hub and the linked policies.

Source links: [Contacts page](#) | [Legal Hub](#)



Is CryptoProcessing regulated?

Regulatory status is at the entity level. Dream Finance OÜ holds Estonian VASP licence FVT000166. Dream Finance Processing Inc. holds FINTRAC MSB registration C100000308. Dream Finance US LLC is a FinCEN-registered money services business. Dream Finance UAB remains listed for legal and regulatory matters, and its crypto-asset related services are temporarily suspended.

Do you run KYC and KYB checks?

Yes. The AML framework covers customer identification, beneficial owner review, PEP and sanctions checks, higher-risk review, and ongoing monitoring.

How is personal data handled?

Our privacy notices set out contact routes, data rights, transfer safeguards, retention rules, and baseline security measures. General personal data retention is five years after the legal relationship ends, except where the law sets a longer period. Estonia AML records are kept for up to eight years in most cases.

How are complaints and incidents handled?

Our complaint procedures cover security breaches, operational failures, account issues, timelines, and authority escalation paths.

Can Legal request the full diligence pack?

Yes. Send the request through your CryptoProcessing representative or the linked contact routes and list the entities, jurisdictions, NDA status, deadline, and document scope.



[Contact our team](#)