

Honduras

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1. Fintech regulatory framework: a summary of the most relevant laws and regulations concerning fintech and financial innovation.

Honduras is currently in the process of modernising its regulations. The Central Bank of Honduras has issued Agreement 01/2024, which regulates electronic payments and digital money, creating entities such as electronic payment service providers (EPSPEs), and establishing transaction limits and the use of biometrics. The National Banking and Insurance Commission (NBIC) has published updated regulations for electronic payment services, replacing the previous regime for non-bank electronic money institutions (referred to as INDELS). This update aims to support the growing availability of Honduran mobile wallets and neobanks, while strengthening user protection and transaction security.

2. Regulations on crypto assets: a summary of the legal framework regarding crypto assets and how they are regulated.

As of March 2026, Honduras has no regulations related to crypto assets.

3. Payment service providers and digital wallets: a summary of regulations applying to payment service providers and/or digital wallets.

See section 1.

4. Special support for fintechs: a description of special programmes supporting the fintech ecosystem, fintech startups (eg, regulatory sandboxes and accelerator programmes) and regulations regarding special support.

The Central Bank of Honduras and the Honduran Financial Superintendency are key players in advancing the ecosystem. In the absence of specific fintech laws, and within their own legal authority, these authorities have sought to regulate certain critical areas (electronic payments, digital wallets etc) through technical standards and regulations. In some cases, it is worth noting that the regulator has maintained a prudent stance: it allows innovation as long as existing financial legislation is respected. However, it also recognises the need to modernise: 'hubs' or innovation roundtables have been created to engage with startups (eg, Honduras established a Financial Innovation Hub at NBIC). Nevertheless, as of 2026, Honduras does not have a formal regulatory sandbox in operation.

5. Open banking: a summary of regulations regarding open banking and direct or indirect regulations that affect open banking.

As of March 2026, Honduras has no regulations regarding open banking.

6. Regulation of virtual asset service providers.

Currently there is no regulation regarding virtual assets nor for virtual assets service providers (VASPs) in Honduras. However there is a prohibition issued by NBIC on supervised and regulated entities transacting and operating with cryptocurrencies, and/or allowing their users to use their platforms to do so.

Specifically, institutions supervised by the NBIC are prohibited from holding, investing in, intermediating or engaging in any operations involving cryptocurrencies, crypto assets, virtual currencies, tokens or any similar virtual assets that have not been issued or expressly authorised by the Central Bank of Honduras, in its capacity as the country's monetary authority. Additionally, such institutions are further prohibited from permitting their customers or financial users to utilise their platforms to conduct transactions involving any of the aforementioned instruments.

Notwithstanding the above, the Central Bank of Honduras (CBH) has also stated that, since cryptocurrencies are not backed by the country's laws, any transaction carried out with them will be at the sole responsibility and risk of the person doing it.

7. AML and the Travel Rule in crypto asset transactions.

In Honduras, all institutions subject to supervision by CBH and NBIC are considered entities required to comply with anti-money laundering (AML) laws. Regulated entities must:

- appoint a compliance officer;
- implement a system for the prevention of money laundering, terrorist financing and proliferation financing (ML/TF/PF);
- apply due diligence processes (KYC);
- monitor and report suspicious transactions;
- maintain records;
- train their staff; and
- respond to requests from the authorities.

The compliance officer is the individual designated by the regulated entity to permanently represent it before the Financial Intelligence Unit (FIU). This person will be responsible for designing, administering, implementing, directing, controlling and verifying the implementation of measures to prevent and detect ML/TF/PF, as well as for reporting suspicious transactions and other relevant information to the FIU.

8. Enforcement and cross-border recognition of tokenisation and structuring of secured transactions involving crypto assets.

As mentioned previously, currently there is no regulation regarding crypto assets in Honduras. There is a prohibition issued by the NBIC specifically on supervised and regulated entities transacting and operating with crypto assets, virtual currencies, tokens or any similar virtual assets that have not been issued or expressly authorised by CBH.

Considering that crypto assets are not regulated in Honduras, there are no specific provisions regarding collateral used to secure obligations arising in such digital asset transactions, nor procedures to create and perfect a security interest nor to enforce it.

Any transaction related to crypto assets in Honduras is unlikely to be subject to Honduran law; however, as stated by CBH, transactions involving crypto assets would be done at the individual's own risk and sole responsibility.

Additionally, based on Article 70 of the Honduran Constitution, which states: 'that which is not legally prohibited is permitted', these types of transactions would not be prohibited.

9. Litigation and jurisdiction on crypto assets: legal implications of disputes involving crypto assets.

As of March 2026, Honduras has no regulations related to crypto assets.

10. Intellectual property and crypto assets: legal protection, ownership, enforcement and monetisation of IP rights related to digital and virtual assets.

As mentioned previously, currently there is no regulation regarding crypto assets in Honduras. Therefore, there are no provisions regarding their legal protection, ownership, enforcement and monetisation of their IP rights.



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