



NEWS RELEASE

BitGo Labs Launches to Innovate Crypto's Next Breakout Applications

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BitGo Labs is a new research and innovation unit built to design, launch, and prove out real applications on top of BitGo's financial technology. The early focus area is the intersection of AI and crypto, starting with the launch of Gokubu.

NEW YORK--(BUSINESS WIRE)-- BitGo Holdings, Inc. (NYSE: BTGO) ("BitGo" or the "Company"), the digital asset infrastructure company, today announced the launch of BitGo Labs, a research and innovation unit with a single charge to explore and build the next breakout application for digital assets.

Since 2013, BitGo has been the backbone of the industry, empowering clients to scale with innovative financial infrastructure technology. BitGo Labs extends this mission one step further: if BitGo is the operating system crypto runs on, Labs is where we build the apps. We're focused on use cases that only crypto can deliver, like rates and returns no traditional system can touch, and we're using AI to build them in months, not years.

BitGo Labs' earliest focus is at the intersection of AI and crypto. AI is advancing from chatbots to autonomous agents that research, negotiate, hire, and buy on the open internet. We believe the AI economy needs crypto financial infrastructure to process micropayments, instantly settle, and safely secure trillions of dollars in assets. Traditional financial technology cannot support this next leg of innovation, but BitGo can.

At every step toward artificial general intelligence, new ways will open for people to contribute and earn. BitGo Labs believes some of crypto's most important use cases will be found here - and that they are still waiting to be built.

BitGo Labs launches with several first projects that put these approaches into practice. Among them is Gokubu, a consumer application that uses an AI-powered card designed to optimize your spending, accepted wherever Visa is accepted, assigns you a personalized AI financial assistant, unlock better rewards automatically, and helps you get more value from every transaction. Gokubu is already live and users can sign up today at gokubu.com.

Beyond its first projects, BitGo Labs will publish research, prototype protocols and reference implementations, partner with builders, academics, and institutions across the crypto and AI communities. Every project will be held to the same test: does this application do something no existing system can, and does it make people's lives measurably better?

About BitGo

BitGo (NYSE: BTGO) is the digital asset infrastructure company delivering custody, wallets, staking, trading, financing, stablecoins, and settlement services from regulated cold storage. Since 2013, BitGo has focused on accelerating the transition of the financial system to a digital asset economy. BitGo maintains a global presence and multiple regulated entities, including BitGo Bank & Trust, National Association, the first federally chartered digital asset trust bank owned by a publicly traded company. Today, BitGo serves thousands of institutions, including many of the industry's top brands, financial institutions, exchanges, and platforms, and millions of investors worldwide. For more information, visit www.bitgo.com.

Forward-Looking Statement

Certain statements in this press release constitute "forward-looking statements" within the meaning of the federal securities laws. Words such as "may," "might," "will," "should," "believe," "expect," "anticipate," "estimate," "continue," "predict," "forecast," "project," "plan," "intend" or similar expressions, or statements regarding intent, belief, or current expectations, are forward-looking statements. These forward-looking statements are subject to various risks and uncertainties, many of which are difficult to predict, that could cause actual results to differ materially from current expectations and assumptions from those set forth or implied by any forward-looking statements. Important factors that could cause actual results to differ materially from current expectations include, among others, the highly volatile nature of digital assets, technical issues in connection with the integration of supported digital assets and changes and upgrades to their underlying network, heightened scrutiny of our industry and operations, the theft, loss, or destruction of private keys required to access any digital assets held in custody for our own account or for our clients, errors in executing client transactions or managing our own trading activities, and the other factors discussed in the Company's Annual Report on Form 10-K filed with the U.S. Securities and Exchange Commission (the "SEC") on March 27, 2026, and its subsequent filings with the SEC, including subsequent periodic reports on Forms 10-Q and 8-K. Such forward-looking statements are based on facts and conditions as they exist at the time such statements are made and predictions as to future facts and conditions. While the Company believes these forward-looking statements are reasonable, readers of this press release are cautioned not to place undue reliance on any forward-looking statements. The information in this release is provided only as of the date of this release, and the Company does not undertake any obligation to update any forward-looking statement relating to matters discussed in this press release, except as may be required by applicable securities laws.

Media Contact

press@bitgo.com

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