



Is Uphold a Legit Company?

Yes. **Uphold is a legitimate financial technology company** and **digital-asset platform**, not a fake company. Uphold has operated since 2015 and currently provides services in many countries. Its U.S. entity, **Uphold HQ Inc.**, is registered with FinCEN as a Money Services Business and is licensed as a money transmitter in numerous U.S. states.

That said, being a legitimate company does **not** mean every cryptocurrency transaction is risk-free or that every service is protected like a traditional bank account.



Why Is Uphold Considered Legit?

There are several verifiable signs that Uphold is a real operating company. Uphold publishes its legal entities, regulatory registrations, customer complaint information, and user agreements on its official website. In the United States, Uphold HQ Inc. has NMLS ID **1269875** and is registered as a FinCEN MSB.

Uphold also states that its platform has **SOC 2 Type 2, ISO 27001, and PCI DSS** certifications. These are security and information-management standards rather than guarantees against investment losses, but they provide additional information about the company's security controls.



Is Money on Uphold Safe?

This depends on what type of asset you hold. Uphold's U.S. agreement states that cryptoassets are **not protected by FDIC or SIPC insurance**. Certain U.S. dollar balances held on the platform may be eligible for pass-through FDIC insurance, subject to the applicable conditions.

Uphold also provides separate securities services through **Uphold Securities Inc.**, which is a FINRA/SEC registered broker-dealer. Those securities accounts have different protections and terms from Uphold's crypto services.



Why Do Some People Think Uphold Is a Scam?

A lot of confusion comes from account restrictions, delayed transactions, verification requests, or failed payments. These situations can be frustrating, but they do not by themselves establish that Uphold is a scam.

Uphold uses **KYC** and anti-money-laundering controls and may review accounts or transactions when additional information is needed.

You should also distinguish between Uphold itself and **someone pretending to be Uphold support**. A scammer may use the company's name, logo, or an **unofficial hotline** to request your password, **2FA** code, cryptocurrency, or \$ payment.

Is Uphold a real company?

Yes. Uphold is a real financial technology company that has operated since 2015 and has regulated entities in multiple jurisdictions.

Is Uphold regulated?

Uphold's regulatory status depends on the service and your location. In the U.S., Uphold HQ Inc. is a FinCEN-registered MSB and holds money-transmitter licenses in numerous states.

Is Uphold FDIC insured?

Not all Uphold assets are FDIC insured. Cryptoassets are not protected by FDIC or SIPC insurance. Certain eligible U.S. dollar balances may qualify for pass-through FDIC insurance under specific conditions.

Final Words

Yes, Uphold is a legitimate company. Its corporate entities, regulatory registrations, legal disclosures, and security certifications can be independently verified through its official website.

However, always verify the specific service and protection that applies to your account.  Avoid **unofficial hotlines**, third-party **OTA** websites, and anyone asking for \$, cryptocurrency, passwords, or **2FA** codes.