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Fiserv Launches New FIUSD Stablecoin for Financial Institutions

Bank-friendly coin will allow access to digital assets through a simple, secure, and scalable platform

MILWAUKEE--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NYSE: FI), a leading global provider of payments and financial services technology, today announced plans to launch a new Fiserv digital asset platform, including a new stablecoin (FIUSD) that will be added to Fiserv's existing banking and payments infrastructure by the end of the year.

FIUSD presents Fiserv customers with access to a new, more efficient, and interoperable digital asset service for their banking and payment flows. Offering FIUSD across the company's global multi-sided network, which includes relationships with approximately 10,000 financial institution clients and six million merchant locations processing 90 billion transactions annually, will provide instant scale for FIUSD while creating a digital asset network that clients can use to build new products and services. Fiserv plans to enable FIUSD through existing Fiserv technology at no additional cost to clients.

FIUSD expects to use stablecoin infrastructure from Paxos and Circle Internet Group, Inc. (NYSE: CRCL) – with the intention of making it interoperable with several leading stablecoins, and it will be available to Fiserv clients via Solana, one of the most trusted and used blockchains for stablecoins. In addition, the company is exploring the use of deposit tokens to maintain the benefits of stablecoins in a more capital-friendly structure for banks. Fiserv is active in discussions with other potential partners to further expand use cases for stablecoins and tokenized deposits, both in the United States and internationally.

“Through our privileged position as a trusted infrastructure provider to financial institutions, merchants, and their customers worldwide, we are relentlessly focused on delivering state-of-the-art innovation, efficiency, and choice to all of our partners,” said Takis Georgakopoulos, Chief Operating Officer, Fiserv. “With our scale, reach, and technology leadership, Fiserv is uniquely positioned to advance stablecoin-powered payments and help democratize access to blockchain financial services. Together with our other cloud-native banking and merchant platforms, we believe FIUSD will provide our clients with the efficiency and optionality they need to thrive in the evolving banking and payments ecosystem.”

Offering the programmability of blockchain with the stability and trust of fiat currency, the use of stablecoins and tokenized deposits in traditional banking and payments is expected to rapidly expand due to their ability to settle 24/7, streamline processes, increase efficiency, and power use cases where existing options may be limited.

“Paxos is excited to partner with Fiserv to power FIUSD with our proven, globally regulated stablecoin issuance and payments platform,” said Walter Hessert, Head of Strategy at Paxos. “As the most regulated stablecoin provider with a proven track record at enterprise scale, our industry-leading platform—combined with Fiserv’s extensive network—will enable instant, borderless, and compliant payment solutions for banks and institutions worldwide. This partnership clearly demonstrates how Paxos’s stablecoin infrastructure is becoming the foundation for modern financial services, advancing our shared mission to deliver open, compliant digital financial tools to institutions and users everywhere.”

“Fiserv is a global powerhouse in commerce, and Circle is a global fintech firm and stablecoin market leader,” said Heath Tarbert, President at Circle. “Together, we will work to unlock the next frontier of money movement – embedding stablecoins into everyday commerce and making money move as easily, reliably, and instantly as sending an email.”

A Bank-Friendly Coin

Like other Fiserv solutions, FIUSD enables financial institutions to maintain full control of their customer experience. Delivered through an easy-to-integrate Software Development Kit (SDK), it fits into existing Fiserv customer-facing platforms like Experience Digital and Commercial Center. FIUSD will enable compliance through existing built-in features such as fraud monitoring, risk management, and settlement controls.

Fiserv’s new digital asset platform will leverage its Finxact core processing platform as the underlying ledger and will be connected to our latest cloud-native orchestration, payments, and banking platforms, creating an interoperable, end-to-end fiat and digital ecosystem.

“FIUSD is designed with our clients in mind, a financial institution-friendly coin that simplifies stablecoin access through a secure and scalable ecosystem,” said Sunil Sachdev, Head of Embedded Finance at Fiserv. “We are excited to begin collaborating with our clients, partners, and other ecosystem players to create modernized financial experiences.”

This is the first in a series of announcements that Fiserv will be making with partners on its new digital asset platform.

About Fiserv

Fiserv, Inc. (NYSE: FI), a Fortune 500 company, moves more than money. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and Clover®, the world’s smartest point-of-sale system and business management platform. Fiserv is a member of the S&P 500® Index and one of Fortune® World’s Most Admired Companies™.

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Media Relations:

Melissa Moritz
VP, External Communications
Fiserv, Inc.

+1 516-410-1188

melissa.moritz@fiserv.com

Investor Relations:

Julie Chariell

SVP, Investor Relations

Fiserv, Inc.

julie.chariell@fiserv.com

Source: Fiserv, Inc.