Fiserv Introduces INDX, a Real-Time Cash Settlement Platform for Digital Asset Companies

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With every dollar distributed throughout the Fiserv Deposit Network, INDX will bring additional deposits to Fiserv community bank and credit union clients

MILWAUKEE, Feb. 12, 2026 (GLOBE NEWSWIRE) -- Fiserv, Inc. (NASDAQ: FISV), a leading global provider of payments and financial services technology, today announced the launch of INDX, a real-time cash settlement platform that helps digital asset companies securely store and transfer US dollars in real-time 24x7x365. With INDX, digital asset companies can leverage a single custodial account that benefits from up to $25 million of FDIC insurance, delivering a safer and more durable solution to store and transfer real USD.

Rather than routing funds outside of traditional banking systems or pushing funds on-chain, INDX is redefining fiat operations for digital asset companies by distributing their funds across the Fiserv Deposit Network, an ecosystem of more than 1,100 insured US-based financial institutions. This keeps cash securely off-chain while delivering the real-time settlement speed and flexible operating windows demanded by digital asset companies.

For community banks and credit unions within the Fiserv Deposit Network, diversified deposit sources like those managed by INDX, create a new pipeline of cost-efficient, stable, and granular deposits.

“INDX advances the strategic vision behind bringing StoneCastle into the Fiserv ecosystem, combining our unique position at the intersection of banking and commerce with proven insured-deposit funding solutions to create differentiated value for our clients,” said Takis Georgakopoulos, Co-President at Fiserv. “For the first time, digital asset companies have a settlement engine to move real fiat US dollars in a manner that is faster, more secure, scalable, and fully programmable.”

Designed for the needs of institutional traders, INDX provides digital asset companies with the ability to:

- **Institutional Grade Accounts**: Open a secure and accessible custodial account, from our affiliated US-based trust company.
- **Faster Transfers**: Transact with counterparties in milliseconds, 24x7x365 where every transfer is final and instantly available in USD.
- **Structurally Safer**: Through Fiserv’s deposit network, balances are eligible for up to $25 million of FDIC insurance, which is 100x more than a traditional account.
- **Fully Programmable**: Take advantage of programmability through real-time API access to include institutional grade controls and integrations.

Fiserv’s strategic acquisition of StoneCastle in December 2025 continues to elevate offerings for innovative deposit funding solutions.

Learn more about INDX at www.indxco.com.

Neither INDX Processing, LLC (“INDX”) nor its affiliates is an FDIC or NCUA insured institution nor offers deposit products. INDX acts as agent for its customers in conjunction with its affiliated entity SC Trust Co. that provides custodial services. Certain conditions must be satisfied for “pass-through” insurance coverage to apply. Find more information regarding INDX, its affiliated trust company and other important disclosures at www.indxco.com.

About Fiserv
Fiserv, Inc. (NASDAQ: FISV), 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 TIME Magazine’s Most Influential Companies™. Visit fiserv.com and follow on social media for more information and the latest company news.

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