FIS Launches New Platform Giving Banks Control Over Digital Money

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Key Facts:

- FIS has announced Lyriq™, a proprietary platform purpose-built for regulated financial institutions, with compliance, access controls, and auditability built into the core infrastructure.
- The platform is production-ready and entering limited availability, proven through seven digital currency proof-of-concepts with financial institutions globally, making it one of the most tested bank-centric digital currency platforms today.
- Lyriq keeps tokenized deposits, stablecoins and other digital assets on issuing bank balance sheets, integrates with existing core banking systems regardless of provider, and enables 24/7 settlement with transactions that complete fully or fail cleanly.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Apr. 29, 2026-- **FIS® (NYSE: FIS),** a global leader in financial technology, today announced Lyriq™, a platform that enables banks to issue, manage, and settle their own digital money- including tokenized deposits and digital currencies - while keeping those deposits on bank balance sheets.

The platform is designed for regulated financial institutions. Lyriq was built from the ground up to meet bank and regulatory standards, with compliance, identity verification, and audit controls embedded into the platform itself.

Why This Matters

Digital money is moving faster than ever, but most available infrastructure was built for crypto markets, not banks. Financial institutions trying to participate in digital currency programs have had to bolt compliance tools onto systems that weren't designed for them.

Lyriq takes a different approach: a ready-to-deploy platform that works with existing core banking systems, regardless of technology provider, and supports 24/7 settlement with transactions that either complete fully or fail cleanly- eliminating the partial failures and reconciliation headaches common in legacy systems.

What the Platform Does

Lyriq enables banks to:

- **Issue and control their own digital money**, including tokenized deposits and digital currencies
- **Settle transactions around the clock**, with guaranteed finality. Transactions complete fully or don't post at all
- **Maintain deposit balances on their own books**, preserving lending capacity
- **Manage compliance requirements**, with identity verification, access controls, and audit trails built into the platform
- **Connect to existing systems** regardless of core banking provider
- **Access broader liquidity networks** while maintaining governance over those connections

Proven in the Market

FIS has completed seven proof-of-concepts with financial institutions and supported multiple central bank digital currency programs globally, including one advancing to pre-production. This makes Lyriq one of the most tested bank-centric digital asset platforms today.

Lyriq's initial focus is around enabling domestic tokenized deposits and international financial institutions for digital euro services and integrations for CBDC programs in EMEA and APAC with ISO 20022 support for global digital money initiatives.

"FIS is bringing the future of digital money into the present," said Jim Johnson, Co-President of Banking Solutions at FIS. "Lyriq is production-ready infrastructure that, combined with our deep expertise integrating bank technology, puts banks in control of money in motion. Lyriq is a platform proven with financial institutions - one that meets banks and regulators where they are."

"Digital currencies will only scale if trust scales with them. Banks need infrastructure with strong governance, identity controls, auditability, and resilience built in from the start, so money can move at digital speed without compromising safety. That's what makes bank-grade platforms essential to this next chapter," said Alberto Corvo, Managing Director & Partner at Alvarez & Marsal.

Part of FIS's Growing Digital Assets Portfolio

Lyriq is the foundational infrastructure layer of FIS's digital assets strategy. It is a platform that financial institutions and their services connect to, rather than a single-use solution. Lyriq is built to support multiple use cases across the ecosystem over time.

FIS's broader digital assets portfolio extends this infrastructure across the money lifecycle. The 2025 Circle partnership integrated stablecoin

payments via the Money Movement Hub for 24/7 cross-border settlement. FIS® Digital Liquidity Gateway opened capital markets access by enabling loan tokenization for securitization. Together, these solutions give financial institutions tools to participate across the full spectrum—from payments and settlement to issuance and liquidity.

FIS is engaging financial institutions interested in deploying Lyriq. To learn more, contact Digital.Assets@fisglobal.com.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses, and developers. We unlock financial technology to the world across the money lifecycle underpinning the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients to confidently run, grow, and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses of all sizes adapt to meet the needs of their customers by harnessing where reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index.

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