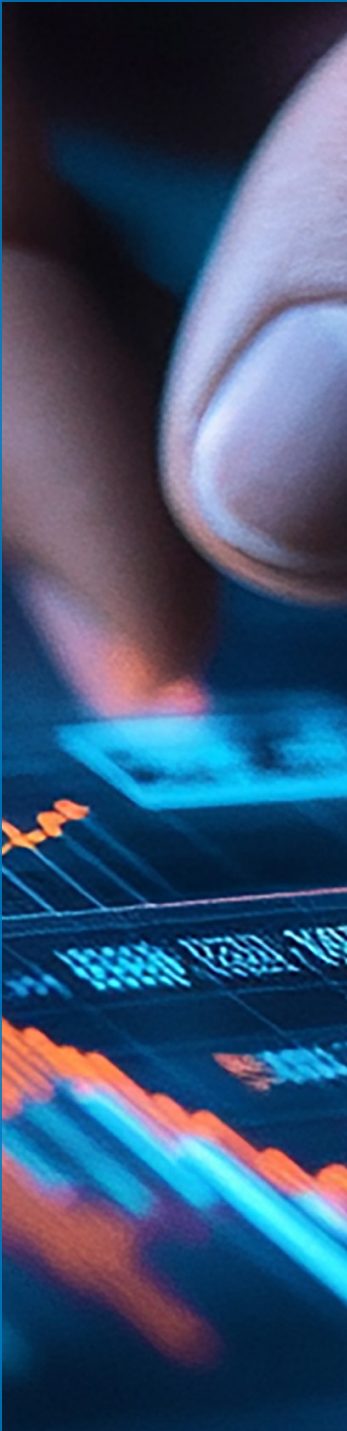


FROM UNCERTAINTY
TO STABILITY:

GUIDING FINANCIAL
INSTITUTIONS INTO
THE STABLECOIN
ERA





\$3 Tn

Estimated Global Market size for stablecoins in 2028



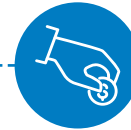
17%

Expected CAGR by 2035



28%

Increase in YoY supply of stablecoins (\$2 Bn in 2019 to \$208 Bn in 2025)



3%

Estimated Global cross border payments in stablecoin by 2026

Stablecoins shift operational effort from exception-heavy workflows to smart, programmable precision unlocking speed, transparency, and scalability

Current Challenges in Payment Operations

- High-volume exception handling
- Multi-scheme complexity
- Latency & opacity in settlement
- Manual, high-cost labor

Stablecoins: A New Settlement Paradigm

- Real-time settlement
- Programmable money
- Effort & cost redistribution
- Regulated tokens

LEADING THE DIGITAL CURRENCY FRONTIER: WHAT FINANCIAL INSTITUTIONS MUST DO NEXT



Traditional Bank Stack Optimization

Bridge tech gaps and build a unified, scalable platform to support multi-chain operations



Readiness for Advanced Risk Governance

Establish robust risk governance frameworks to manage stablecoin reserves and meet regulatory standards



New Product & Services Development

Launch tokenized money market pilots and exploring programmable finance can unlock new treasury capabilities



Create a Multi-Chain Strategy

Ensure interoperability across blockchains is essential to future-proof infrastructure and enable seamless asset transfers



The Tokenized Balance Sheet

Tokenize traditional assets like loans and securities to pave the way for innovative on-chain financial products

FROM SANDBOX TO SCALE: INFOSYS WILL CO-CREATE STABLECOIN SOLUTIONS WITH FIs

From Strategic Vision to Real World Impact: Infosys can be your Stablecoin transformation Partner



Stakeholder Alignment

Align stakeholders to define priorities and set clear expectations



Discovery Workshops

Conduct workshops to identify use cases, pilot scope, and success metrics



Custom Roadmap

Create a custom roadmap with infrastructure, regulatory, and execution plans



Pilot Launch

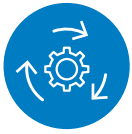
Launch pilots in a sandbox to test functionality and compliance



Scaled Deployment

Scale validated pilots into enterprise-ready, compliant solutions

EXPERIENCE THE STABLECOIN NETWORK IN ACTION- FROM HAPPY PATHS TO BREAKPOINTS — YOU SEE THE FULL PICTURE



Stablecoin Workflows

End-to-end coverage of eight core workflows, including minting, cross-border payments, treasury surplus management, reward redemption, and token burning



GTM and archetype strategy assessment

A structured consulting framework that enables scenario simulation to assess balance-sheet impact and identify the optimal archetype and go-to-market path



Scenario Analysis

Runs 14 stress-test scenarios to evaluate conditions, identify impacted entities, and recommend appropriate response actions



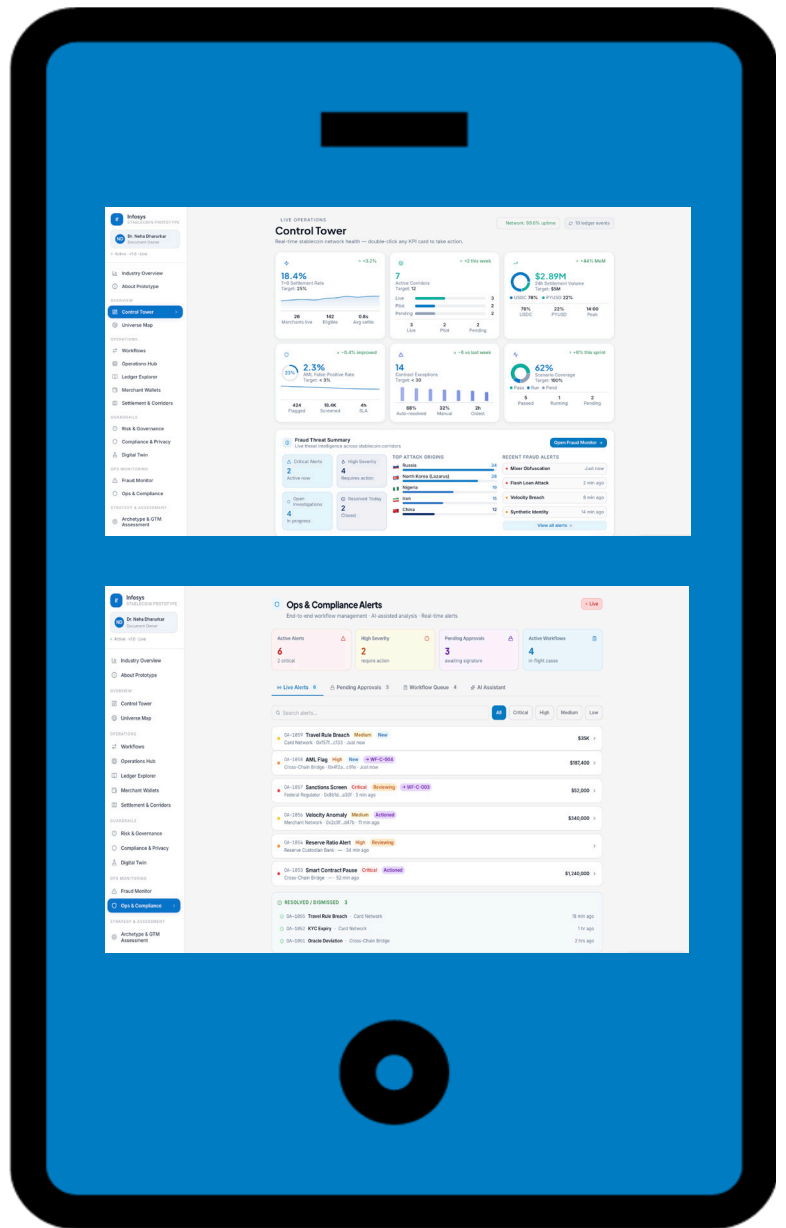
Operational Control & Oversight

A centralized control tower provides live visibility into alerts, investigations, policy breaches, approvals, and enforcement actions—ensuring governance keeps pace with operational reality.



Knowledge Portal

A centralized view of key concepts, insights, and learnings from stablecoin and tokenized deposit implementations

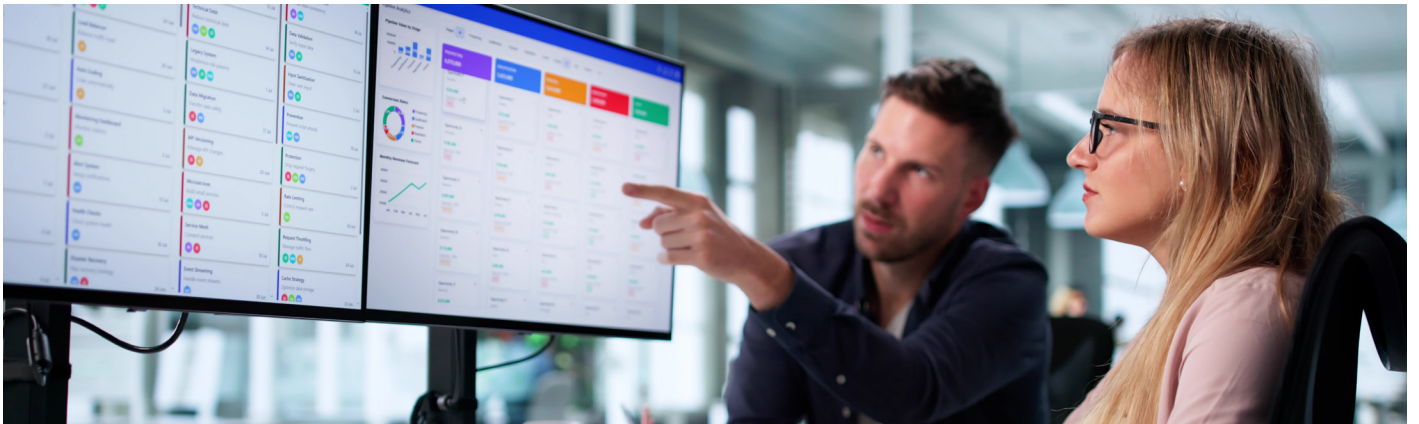
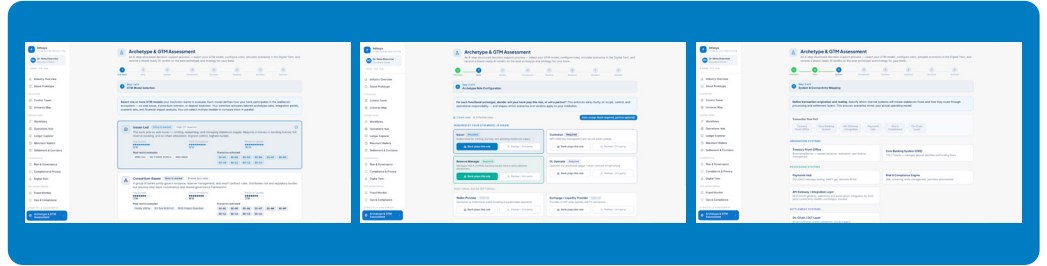


We are pioneering stablecoin-led transformation by enabling a fully interactive simulation platform that replicates real-world settlement, compliance, risk, and lifecycle events—end-to-end

Unsure how to enter the stablecoin space?

Our GTM and archetype assessment tool cuts through the complexity—helping you identify the right model, strategic path, and answers needed to move forward with confidence.

GTM and Archetype Assessment Tool



FROM SANDBOX TO SCALE: INFOSYS WILL CO-CREATE STABLECOIN SOLUTIONS WITH FIs

Our key differentiated offerings



Digital Twin

A simulation sandbox enabling FIs to simulate stablecoin scenarios across distributed ledgers, smart contracts, data feeds ensuring robust risk analysis & compliance readiness



Minting-as-a-Service

A controlled issuance capability for tokenized deposits or stablecoins, designed to operationalize governance, reserve validation, & compliance logic in a live environment.



Custody/Sub-Custody

A secure digital asset safekeeping capability using primary and delegated custody models, aligned with institutional-grade standards.



Tokenized Deposits

A programmable deposit pilot that tokenizes fiat balances and integrates them with smart contracts and core banking systems to automate compliance and settlement.

We are pioneering stablecoin-led transformation by enabling neutral liquidity pools for global payments, building tokenized wealth marketplaces through WealthFi 2.0, and securing digital currency issuance with robust minting solutions

From Strategic Vision to Real World Impact: Infosys can be your Stablecoin transformation Partner



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WE ARE A LEADER IN GLOBAL FINANCE SERVICES

50k+

Dedicated Financial Services Employees

\$4B

Annual Revenue – Financial Services

9 of 10

Top US Banks

4 of 6

Top European Banks

7 of 10

Top Global Wealth Management Firms

100+

Countries Served

We have long term collaborative partnerships with leading financial services organizations designing, building and optimizing their digital landscapes

For more information, contact askus@infosys.com



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