US Faster Payments Council

FPC FALL MEMBER MEETING 2026



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Tokenized Deposits
Take the Stage



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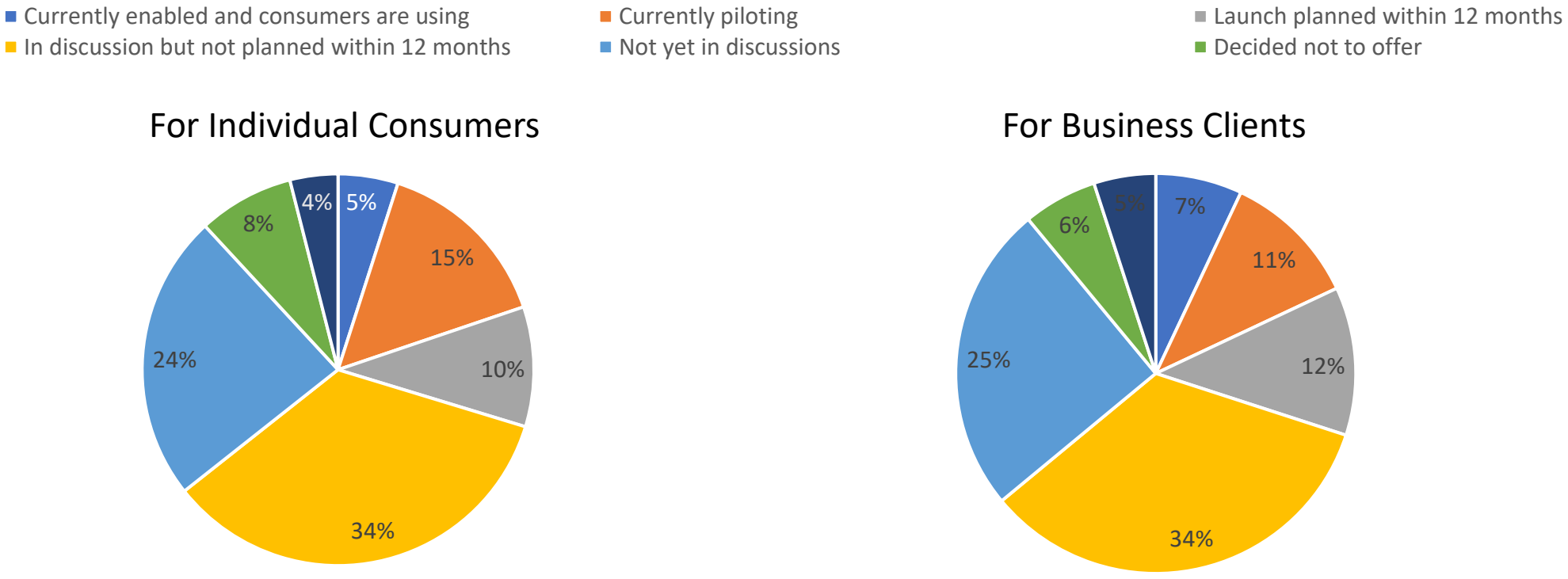
James Dillard
Director, Client Relationship Management, The Clearing House

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What Are Tokenized Deposits?

- Digital assets that are backed by financial institution deposits
- Tradable on a blockchain
- Programmable using smart contracts to synchronize with various events, such as money movement or shipment of goods
- Similar to stablecoins in many ways, but different in that tokenized deposits can still be used to secure loans
- Fit more easily into existing financial institution workflows

The State of Tokenized Deposits



Source: AB The Value of On-Chain Survey 2026 • Base: Among FIs discussing, planning, or implementing On-Chain technology: n=105

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Questions?