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# Beyond the Buzzwords: Building Bank-Fintech Partnerships That Survive Exams

## SPEAKERS

[Carlin A. McCrory](#)

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In this episode of *Payments Pros*, host Carlin McCrory is joined by Marissa Tartarini of Elliott Davis to explore how banks can build sustainable, scalable fintech partnerships in a shifting regulatory environment. They begin with the foundational risk questions banks should ask before choosing a partner — speed to market, in-house expertise and gaps, strategic fit, and risk appetite — then turn to practical legal and compliance considerations, including staffing, board oversight, and the need for tailored partnership agreements. Marissa and Carlin discuss the challenges of managing multiple fintech programs at once, maintaining up-to-date policies and marketing, and ensuring that growth does not outpace governance and BSA/AML controls. They highlight what separates successful programs from those that fail, lessons from terminated partnerships, and how to prepare for increasingly technical regulatory exams. Carlin and Marissa close the episode with a look at how regulators' and banks' views of fintech partnerships have evolved and what that means for the future of bank-fintech collaboration.

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