

Press Coverage | March 10, 2025

The Fintech-Bank Marriage is Broken. Can Better Regulation Fix It?

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The Troutman Pepper article "[Where the F\(BO\) is the Money? Part 2 — Adopting the Right Lessons from Synapse](#)" was quoted in the March 10, 2025 *Finance Magnates* article, "[The Fintech-Bank Marriage is Broken. Can Better Regulation Fix It?](#)"

On the bank front, a recent report from law firm Troutman Pepper suggests that compliance teams should focus on "ledgery hygiene" that requires fintech firms to have separate accounts that "more clearly delineate funds for customers, operations, payment fees to third parties, contingency reserves, and network settlement."

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