

Podcasts | October 15, 2025

# The Future of Bank-Fintech Collaborations in Digital Finance

## SPEAKERS

Ethan G. Ostroff | Carlin A. McCrory | James W. Stevens

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In this special crossover episode of *The Crypto Exchange* and *Payments Pros* podcasts, hosts Ethan Ostroff and Carlin McCrory, along with James Stevens, co-leader of Troutman Pepper Locke's Financial Services Industry Group, explore the dynamic landscape of partnerships between financial institutions and digital asset firms. They discuss the increasing demand for payment enablement, highlighting how these institutions facilitate fiat currency transactions through strategic collaborations with digital asset providers.

The episode also examines the GENIUS Act's impact, which mandates stablecoin reserves to be backed by liquid assets, creating new opportunities for financial institutions to offer deposit services. Additionally, the discussion covers the role of credit unions and key regulatory considerations, such as the Bank Secrecy Act and anti-money laundering obligations, emphasizing the critical importance of due diligence and oversight in bank-fintech partnerships.

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