

Staying Relevant: Fintech Partnerships for Small to Mid-Size Institutions



Enhancing competitiveness
through innovative fintech
collaborations



Challenges for Small Institutions

Small to mid-size institutions face a complex and competitive landscape that makes maintaining relevance difficult.

Importance of Fintech Collaboration

Partnering with fintech firms can help smaller institutions innovate and better serve their customers.

Adapting to Regulatory Changes

Understanding and navigating regulatory shifts is crucial for strategic planning and sustainable growth.

Strategic Planning for Relevance

Effective strategic planning enables smaller institutions to carve out meaningful market space and thrive.

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Challenges for Small to Mid-Size Institutions



Competing in a Resource-Heavy Market

Resource Disparity Challenges

Smaller financial institutions struggle to compete with larger banks due to limited budgets and resources.

Evolving Customer Expectations

Rapidly changing customer demands require seamless digital experiences and personalized services.

Innovation and Agility Needs

Legacy systems and limited expertise constrain smaller firms from innovating and adapting quickly.

Boards?

Oppportunities Through Fintech Partnerships

Leveraging Innovation

Overcoming Innovation Barriers

Fintech partnerships help financial institutions bypass traditional innovation challenges and accelerate technological adoption. Connections to real-time payment Networks

Enhanced Customer Experience

Collaborations enable access to mobile apps, AI-driven customer service, and advanced analytics, improving user experience. Payment Hubs, Digital Assets Wallets.

Mutual Growth Opportunities

Fintechs and financial institutions create mutually beneficial partnerships to thrive in the competitive financial market.



Regulatory Shifts Encouraging Innovation



Supportive Policies for Fintech Collaboration

[Remarks at the U.S. Chamber of Commerce Capital Markets Summit: June 2, 2025](#)

Evolving Regulatory Landscape

Recent policy shifts encourage fintech and financial institution partnerships by reducing compliance concerns. Pushing advancements in payments such as stablecoins, eliminating checks from the federal government.

Enhancing Financial Inclusion

Regulators support fintech initiatives that improve access to banking and services for the unbanked population. People are using apps such as Venmo for all their banking needs. People are still using check cashing services. This not participation in the financial system.

Innovation Sandboxes and Guidance

Frameworks and incentives promote safe innovation and collaboration between banks and fintechs.

Opportunities for Small and Mid-Size Institutions

Proactive institutions can leverage supportive policies to build compliant, growth-driven fintech partnerships.

Strategic Planning Beyond Core Providers



Building a Flexible

[Legacy technology: The biggest barrier to digital agility in financial services -](#)

Challenges of Core Banking

Core banking systems are foundational but can limit flexibility and slow technology adoption.

Fintech Partnership Strategy

Identify fintech partners aligned with goals and conduct thorough due diligence for effective collaboration.

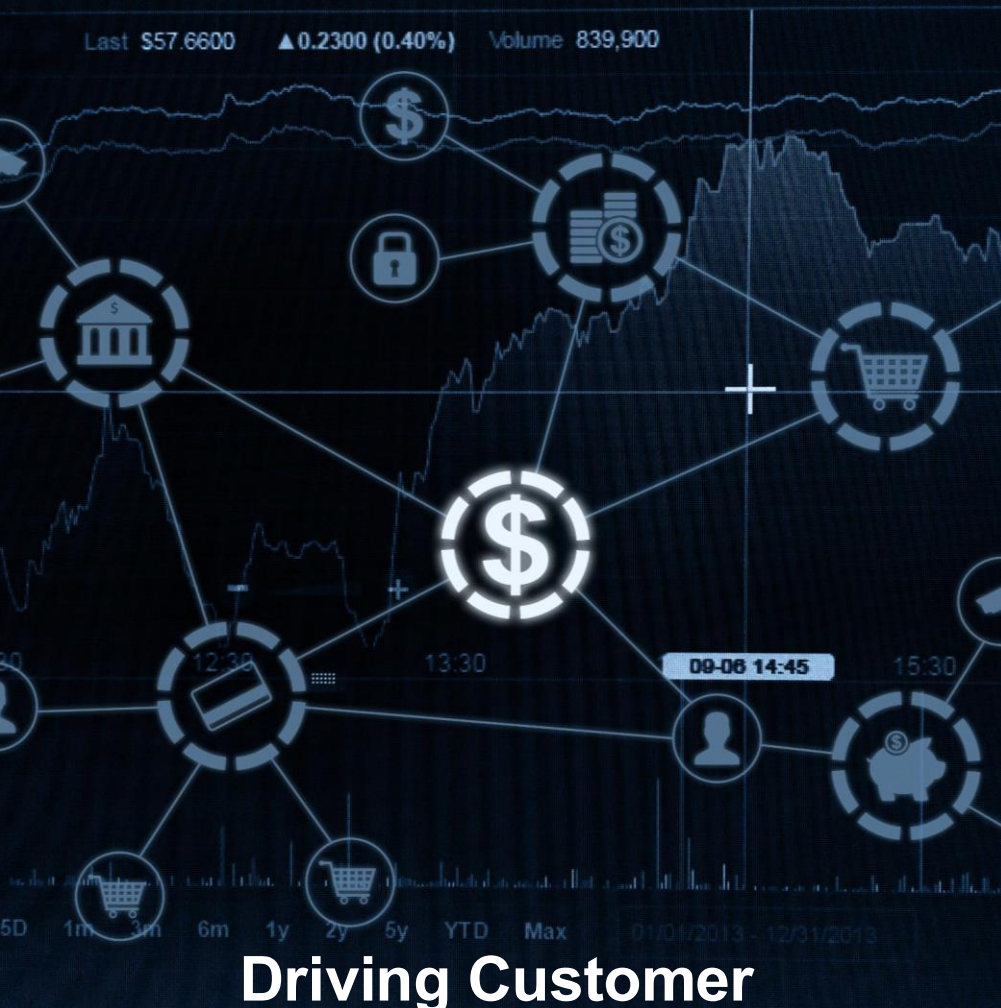
Customer-Centric Innovation

Focus on delivering products and experiences that meet evolving customer needs and expectations.

Flexible Technology Stack

Diversify technology stack to reduce reliance on legacy systems and accelerate innovation.

Benefits of Fintech Collaboration



Enhanced Customer Experience

Fintech collaborations enable user-friendly, personalized, and seamless digital interactions boosting customer satisfaction.

Operational Efficiency

Access to innovative fintech technologies streamlines operations, reduces costs, and improves data-driven decision making.

Market Responsiveness

Fintech partnerships help institutions quickly adapt to market trends and regulatory changes maintaining competitiveness.

Competitive Differentiation

Collaborations with fintechs provide unique financial services that distinguish institutions in a crowded market.

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Conclusion



Embracing Innovation

Challenges and Opportunities

Small to mid-size institutions face challenges competing with larger entities but have opportunities through fintech partnerships.

Fintech Collaboration Benefits

Partnerships with fintech enhance offerings, improve customer experiences, and keep institutions technologically ahead.

Innovation and Regulatory Support

Regulatory shifts encourage innovation and reduce barriers, enabling institutions to adopt flexible strategic approaches.

Long-Term Relevance Strategy

Embracing change and innovation with a focus on value delivery drives long-term success and growth for institutions.

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