BECKY REED | CXO AT BANKSOCIAL

Stablecoin: A Bank Executive's Roadmap

Upgrading the Banking System's Aging Operating System

The Bottleneck Isn't Value, It's the Ledger

Legacy Banking Rails

T+2 / T+3 Settlement: High capital friction & float latency

Batch Processing: Inefficient delayed ledger updates

5 PM Cut-off Times: Limited to traditional banking hours

High Intermediary Fees: Multiple correspondent bank tolls

Programmable Rails

Instant Real-Time Settlement: Immediate finality

Continuous 24/7/365: Uninterrupted liquidity rails

Direct Peer-to-Peer: Reduced operational friction

Minimal Overhead: Automated smart-contract logic

Where Is Your Capital Walking To?

Deposit Outflow Leakage

Core deposits are rapidly fleeing legacy accounts to non-bank fintechs, offshore stablecoins, and private payment rails seeking 24/7 speed and yield.

vs

Closed-Loop Bank Model

Integrating bank-backed digital dollars keeps liquidity inside your institution, protecting commercial relationships and capturing new transaction revenue.

The ROI of Digital Dollars

Cross-Border & B2B Remittances

Sub-second settlement finality with zero correspondent bank friction, dramatically lowering fees for commercial clients.

Treasury Optimization

Automated real-time liquidity sweeps eliminating weekend lag and optimizing capital efficiency across reserves.

New Merchant Services

Programmable smart-contract settlements enabling instant commercial merchant payouts and new fee revenue.

Execution Blueprint: Sandbox to Core Integration

PHASE 1

Technical Architecture

Deploy core-compatible middleware and API integration layers without ripping and replacing existing legacy cores.

PHASE 2

Risk & Compliance

Embed automated BSA/AML, real-time on-chain transaction surveillance, and turnkey Travel Rule governance.

PHASE 3

Go-To-Market & UX

Deliver an invisible digital dollar experience directly inside native mobile and web banking channels.

Middleware Over Core Replacement

Avoid costly core replacements by deploying lightweight middleware that bridges existing fiat ledgers with programmable blockchain rails:

Core Ledger
Existing FIS/Fiserv/Jack Henry System

API Middleware Layer
BankSocial Integration Node

Permissioned Rail
24/7 Digital Dollar Settlement

Mobile Banking
Seamless Customer Interface

Embedded Compliance & BSA/AML Controls

Real-Time On-Chain Monitoring

Continuous automated transaction screening detecting sanctions, wallet risk scores, and suspicious activities instantaneously.

Automated Travel Rule

Turnkey compliance sharing originator and beneficiary information across counterparty financial institutions securely.

Turnkey KYB/KYC Integration

Unified digital onboarding for commercial and retail clients aligned with OCC and FDIC regulatory standards.

Making Digital Dollars Invisible

Abstracting complexity is the key to consumer adoption. Users don't need to know blockchain mechanics, they simply experience instant, borderless value transfer.

Standard Checking

Traditional FDIC-insured core deposit account

Instant Global Account

24/7/365 programmable digital dollar rail

Scale Through Collaboration: Shared Infrastructure

BankSocial Infrastructure

Empowering community banks and credit unions to aggregate purchasing power, pool compliance overhead, and rival Tier-1 megabanks.

Shared Liquidity Pools Collective reserves minimizing individual balance sheet stress.

Turnkey Regulatory Framework Pre-audited compliance, risk models, and legal documentation.

Level Playing Field Democratizing access to enterprise-grade fintech tools.

Bridging the Cultural Gap: Boardroom to Branch

Board Education & Policy Framing

Demystified governance sessions establishing clear risk appetites and policy guidelines for digital asset rails.

Cross-Functional Committees

Breaking silos between Risk, Technology, Compliance, and Commercial Product teams for unified execution.

Front-Line Staff Upskilling

Training branch managers and commercial lenders to confidently answer client inquiries about digital dollar payments.

Your Monday Morning Action Plan

1. **Audit Payment Costs & Friction**
   Map current ACH, wire, and cross-border remittance costs, latency, and commercial client pain points across your balance sheet.

2. **Establish a Digital Rail Task Force**
   Assemble a cross-functional leadership team combining Risk, Compliance, Information Technology, and Commercial Product heads.

3. **Evaluate Core-Compatible Partners**
   Test non-disruptive middleware solutions (e.g., BankSocial) in a sandbox environment to validate speed, security, and compliance.

Thank You!

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