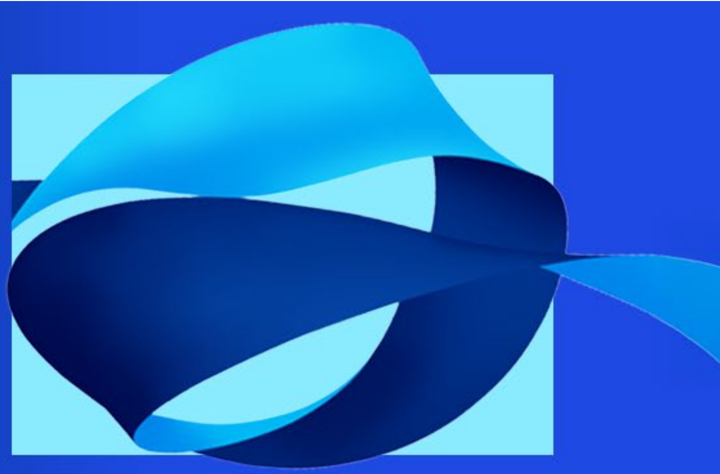
KPMG

Fintech Fast 5: Digital Assets Summit



Key insights to move your fintech agenda forward

Why strategy must lead technology

With so much happening simultaneously in the digital asset space—from new legislation to groundbreaking technical capabilities—it is easy for organizations to feel overwhelmed or pressured to adopt every new trend. However, the most critical takeaway from the summit is that **the first thing any company must understand is its own unique business strategy**.

Success is not found by chasing the "shiniest" innovation, but by identifying where a digital asset solution specifically solves a core business problem—whether that is improving capital efficiency, attracting new customers, or defending a market position against new entrants. Before moving toward implementation, leadership must ask: *"How does this technology improve our ability to execute our unique strategy?"*

> "The technology's really interesting. But when you're thinking about use cases, it starts with 'What is your business strategy.'"
>
> **— Erich Braun**
> Partner, Audit, KPMG US

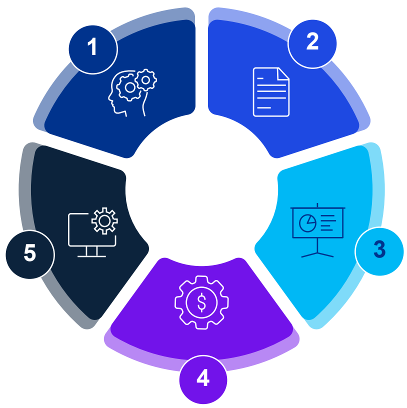
Fintech Fast 5: Insights for digital asset leaders

Adopt the “DeFi Mullet” model to bridge traditional trust with innovation

Some financial institutions are exploring the “DeFi Mullet” trend: maintain a traditional, compliant “front end” for customer trust while partnering with decentralized platforms on the “back end” for technical execution. This allows established players to offer access to innovations in financial services.

Leverage new SEC and CFTC guidelines to navigate regulatory uncertainty

Organizations should monitor the latest releases and guidance from the Securities and Exchange Commission (SEC), Commodity Futures Trading Commission (CFTC), and other regulators to better understand jurisdictional boundaries. While regulatory opinions can vary over time aligning with current agency standards and keeping an eye on future legislation allows companies to move forward with digital asset projects with a clearer sense of compliance.



Prepare for the comprehensive framework of the GENIUS Act

Leadership teams must monitor and align their stablecoin operations with the Guiding and Establishing National Innovation for US Stablecoins (GENIUS) Act. Historically, a lack of legislative clarity has been a major barrier to institutional entry; however, this act represents a significant step toward a federal regulatory framework for stablecoins in the US, providing the “rules of the road” necessary for confident, long-term participation.

Prioritize stablecoins and tokenized deposits to modernize payment systems

Decision-makers may investigate how stablecoins and tokenized deposits can transform their economic transactions. While mindful of regulatory concerns regarding traditional banking frameworks, organizations can evaluate these tools for their potential to improve the efficiency of asset movement and global payment settlements.

Integrate AI and agentic flows to unlock the value of digital asset data

Decision-makers may consider how stablecoins and AI and agentic flows can unlock the full value of digital asset data by bringing structure and clarity to information that has historically been fragmented or difficult to interpret. By leveraging AI-driven workflows to organize, streamline, and act on digital asset data, organizations can move beyond manual processes and evaluate these technologies as a scalable infrastructure advantage.

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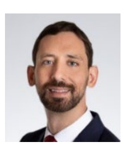

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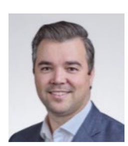

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