

Money 20/20 USA 2025: From Experimentation to Infrastructure

A Turning Point for Fintech and Digital Assets

This year's Money20/20 marked a clear inflection point. Fintech, traditional finance, and blockchain are no longer running on parallel tracks — they're converging into a shared foundation for modern financial infrastructure.

The conversations weren't about *what's possible* anymore. They were about how to operationalize new payment rails, scale them globally, and make them secure, compliant, and easy to use.

For the first time, infrastructure and real-world utility took center stage over hype. Stablecoins, once viewed as an experiment, are now being integrated as core components of payment architecture across fintechs, acquirers, and financial institutions.

Key Shifts from Money20/20

Fintech Becomes Finance

The line between fintech and traditional banking has blurred. Major institutions are hiring digital-asset talent, and global tech companies are embedding financial functions into their products. The result: fintech is no longer an edge experiment — it is the next generation of financial infrastructure.

The Age of Infrastructure

The spotlight has shifted to the rails, not the wrappers. Platforms are investing in foundational infrastructure that can handle scale, compliance, and integration with existing systems. Stablecoins, programmable money, and digital payment rails are now viewed as the building blocks for global commerce.

Global Payments Acceleration

Cross-border flows and borderless commerce were at the forefront. Stablecoins are making settlement faster and more predictable, especially for PSPs and global platforms looking to streamline payouts and acceptance.

Building Trust Through Compliance

The tone around regulation has matured. The question is no longer *if* stablecoins will be regulated, but *how and when*. Transparency, KYC/KYB, and auditability are now key enablers of growth, not obstacles.

What This Means for Coinsub

The direction of the market couldn't align more closely with our mission. Coinsub was built for this phase — the transition from experimentation to execution.

We enable platforms, acquirers, and PSPs to offer stablecoin payments for one-time and recurring transactions, with full white-label capabilities. Our infrastructure combines global acceptance, automated payouts, and compliance tools that make stablecoin adoption simple and scalable.

As stablecoins and cross-border rails move from strategy to deployment, we're focused on helping our partners get there faster.

And Coinsub is ready.