

Unlocking the Future of Finance with Stablecoins Open Banking and Crypto

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— *Categories: Crypto*

In Episode 205 of News & Views, The Fintech Times team explores three major trends shaping the future of finance: the growing use of stablecoins, the potential of open banking in payments, and the UK's emerging opportunity in crypto and Web3 estimated to be worth up to £40 billion.

Stablecoins Speed Up Cross-Border Payments

Francis opens the discussion with a look at a new partnership between global payments platform dLocal and stablecoin infrastructure provider BVNK. Their goal is to improve the speed and cost-efficiency of international payments by using stablecoins instead of traditional banking systems. This approach could simplify cross-border transactions, especially in markets where banking infrastructure is limited. "Stablecoins are offering real solutions to long-standing payment challenges," Francis explains.

Next, Polly explores whether open banking can become a trusted and widely used payment method at checkout. Citing insights from Yapily, an open banking infrastructure provider, she outlines how account-to-account payments could reduce fees for merchants while offering customers more control and transparency. However, she notes that building consumer trust and improving the user experience will be key to wider adoption. "The technology is ready now, it's about making it easy and reliable for everyday use," she says.

Barclays Blocks Crypto But the UK Looks to the Future

Tom wraps up the episode with two big updates from the crypto space. First, he discusses Barclays' decision to block cryptocurrency transactions made with its credit cards, a move

that's sparked fresh debate around how banks should interact with digital assets. At the same time, Tom highlights a new report from the Startup Coalition, which claims the UK could unlock a £40 billion boost through crypto and Web3 innovation, provided the right regulations are in place.

Episode 205 offers clear insights and expert commentary on the latest fintech developments. Whether you're in payments, crypto, or just curious about what's next, this episode is well worth your time.