what stablecoin adoption means for your deposits, payments, and accountholders

Fintechs and crypto apps are already reshaping how people move money.

Adoption is early but growing. The question isn't if this will impact your financial institution, but when. Are you prepared to respond?

where adoption stands and where it's heading

Deposit attrition:
a top concern for financial institution CEOs[1]

Deposit flight:
90% of community banks have material outflows to Coinbase[2]

Outweighing returns:
For every $2.77 that goes to Coinbase, only **$1 comes back**[3]

Still early in payments:
- Stablecoins = **~0.02%** of global payment volume[4]
- B2B stablecoins = **~0.01%** of global B2B volume[5]

Building momentum:
- Total monthly Coinbase users hit 120M in 2025, **~25% growth YoY**[6]
- Stablecoin supply could reach **$3T** by 2030[7]

understanding the risk of a potential run on stablecoins

Stability and risk span out across three critical layers.[8]

1. Balance Sheet:
Can issuers meet redemptions at scale?
Heavy reliance on T-bills leaves many undercapitalized vs. traditional banking standards.

2. Plumbing:
Can reserves be converted to cash fast enough?
A redemption surge could overwhelm broker-dealers and freeze liquidity.

3. Technology:
Will systems perform as expected?
Smart contract flaws and rising cyber threats introduce systemic risk beyond issuers.

build for integrity, visibility, and safety at scale

Avoid fragmentation:
Disconnected architectures create reconciliation gaps and hidden risk (as seen in BaaS failures).

Unify your view:
A hybrid ledger bridging fiat and on-chain activity gives you:
- One control plane
- One source of truth
- Real-time settlement, reconciliation, and liquidity oversight

the opportunity in front of you

Shape the next payment experience
Crypto-linked debit cards and tokenized money could redefine how your accountholders spend.

Drive new efficiency
Operate 24/7/365 with instant settlement and programmable payments.

Defend your role
Direct-to-ledger digital wallets allow users to store and move wealth, bypassing traditional financial institutions.

Lead as the bridge
Connect traditional finance and stablecoins to deepen relationships, retain deposits, and protect your lending power.

take the next step to defend your deposits and payments

Watch our video to uncover how to turn stablecoin disruption into an opportunity, or download our 2026 Strategy Benchmark.

For more information about Jack Henry, visit jackhenry.com.

sources

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