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# playing to win in the next era of financial services

## Strategic Risks, Emerging Opportunities, and the Decisions That Define Growth

Today's financial ecosystem is being reshaped by economic pressure, regulatory shifts, and rapidly evolving expectations.

## institutional optimism vs. consumer reality

**Financial institution optimism** is near record highs.[1]

**Consumer financial confidence** has fallen to record lows.[2]

**67% of consumers** are living paycheck-to-paycheck.[3]

**The CFPB announced they're stepping back** from supervising non-bank fintechs.[4]

**Non-bank fintechs and payments companies** are pursuing national trust bank charters.[5]

## stablecoins and tokenized money: risk or opportunity?

**42%**

of CFOs are exploring or using stablecoins for faster, cheaper B2B cross-border payments.[6]

**$1.7T**

U.S. financial institutions could lose up to $1.7T in deposits over the next two to three years.[7]

**24/7**

Tokenized deposits and deposit tokens enable 24/7 programmable payments and atomic settlement while keeping funds within the regulated banking system.

**regulations**

The viability of tokenized payments will hinge on **GENIUS Act regulations** clarifying yield and operational standards.

## cyber-enabled financial crime reaches record levels

**$13.7B**

**lost to cyber-enabled financial crime**, primarily driven by investment scams and BEC.[8]

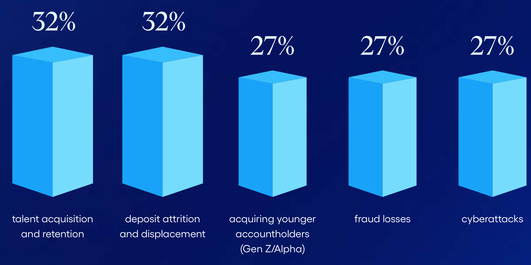
**$12B+**

**in consumer fraud losses** in 2024, up from 14% YoY.[9]

**38%**

**of reported fraud victims lost money,** up from 27% the prior year.[10]

## Jack Henry® 2026 Strategy Benchmark top CEO concerns[11]



Regardless of how regulation evolves in 2026, **modernizing your technology now will position you to adapt** and empower you to respond faster to market shifts, tokenized money adoption, and escalating fraud and cybersecurity threats.

## ready to win the new game?

Read our blog for strategies to drive growth amid uncertainty. Download the full 2026 Strategy Benchmark for insights from industry peers.

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

**sources**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