BANKING · STABLECOINS · OPERATING MODEL

How Banks Integrate Stablecoins

Banks do not integrate stablecoins by simply adding a token. They integrate them by redesigning parts of the operating model around treasury workflow, settlement paths, compliance controls, custody, and client transaction flow.

This page is a practical reference for teams evaluating how stablecoins can move from experimentation into real financial operations. The focus is not token presence. The focus is integration quality.

Practical framing: If the operating layers are not aligned, the bank does not really have integration. It has a pilot.

1) Treasury workflow: where stablecoins enter the bank

Stablecoin integration starts with treasury workflow design. A bank needs to understand where stablecoins sit in the movement of funds, which teams approve the flow, how liquidity is managed, and how the activity connects to internal reporting.

- Define which treasury flows stablecoins are expected to support
- Separate experimentation from repeatable operating workflow
- Align finance, treasury, operations, compliance, and product responsibilities

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Stablecoin Reserve & Settlement Evidence Checklist

2) Settlement path: moving from token movement to financial operation

A stablecoin transaction is not only a blockchain movement. For a bank, it must fit into a settlement path: source of funds, approval logic, counterparty checks, reconciliation, finality assumptions, exception handling, and customer communication.

- Map how funds move before, during, and after the stablecoin transaction
- Define how settlement finality and exceptions are handled
- Connect transaction records with reconciliation and reporting systems

Related reading

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Permissioned vs Public Settlement

3) Compliance and control design: the real integration layer

Stablecoin integration becomes meaningful when the bank can control who initiates, approves, monitors, and reports the activity. This is where compliance design, approval rules, transaction monitoring, sanctions logic, and operational responsibility become part of the workflow.

- Define approval rights and operational responsibility
- Connect monitoring, screening, and reporting to the actual workflow
- Separate public messaging from regulated client acquisition and onboarding

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Custody Controls Evidence Checklist

4) Custody model: control, liability and recovery path

Custody is not only a storage question. In a banking context, it defines key control, liability boundaries, recovery design, permissioning, and operational trust. The custody model must fit the bank's real workflows rather than sit beside them as a separate technical layer.

- Clarify who controls the keys and who approves movement
- Define liability boundaries across bank, provider, and customer
- Make recovery and exception handling part of the operating design

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Custody Models: Bank, Trust Company or Crypto Custodian

Custody Controls Evidence Checklist

5) Client transaction flow: from pilot to production

A bank does not move from pilot to production just because a transaction works. Production readiness requires a client-facing transaction flow that is explainable, repeatable, controlled, monitored, and supported by the right internal teams.

- Define what the client sees, signs, approves, and receives
- Connect onboarding, transaction execution, reporting, and support
- Measure whether the model is repeatable beyond a single pilot

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