alchemy

How Fintechs Should Think About (and Build) Crypto Products

A 2025 guide from Alchemy

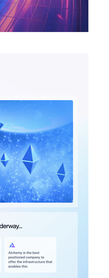
Introduction

The financial sector is standing on the cusp of a **crypto revolution**.

Blockchain technologies have moved from niche to mainstream, with a global **$2 trillion crypto market cap** and **$5.26 trillion in stablecoin transactions settled in 2024.**[1] Innovative fintech companies are already capturing this opportunity.

Revolut's crypto-lead ruled, "Adding crypto features helped us become the fastest growth fintech in our cohort," CEO Nikolay Storonsky. "Our wallet strategy has been fundamental to our growth this year," And Dan Schulman, CEO of PayPal, acknowledged that "Stablecoins and other currencies represent the future of how money will move."

The signals are obvious: **the fintechs that win will be the ones that embrace crypto.**



A Financial Revolution is Underway...

- **An efficient financial infrastructure powers innovation**
- **There is a pending Trillion-dollar opportunity** (Financial Revolution's global financial efficiency)
- **Alchemy is the best blockchain platform to offer the infrastructure that enables this**

This blog explores why now is the time for fintechs and neobanks to embrace crypto, offers specific strategies to pursue, and explains why we're the trusted enterprise-grade partner who can help.

Crypto is Growing Rapidly in the Mainstream

- **$2 trillion market cap**[2]
  $52.3 billion daily volume[3]
- **U.S. Government announces Strategic Bitcoin Reserve and U.S. Digital Asset Stockpile, with multiple States planning similarly**
- **$5.26 trillion of stablecoin transactions settled in 2024**[1]
- **Over $188 in tokenized Private Credit, US Treasuries & more**[4]
- **BlackRock USD Institutional Digital Liquidity Fund Crosses $1B AUM**
- **Over 70% of institutional investors hold more than 1 altcoin position**[5]

Leading fintechs are winning with crypto

Industry leaders are already executing their crypto playbooks, with impressive results:

- **Robinhood Wallet** attracted over 1 million users in its first year, driving significant revenue growth.
- **Revolut's Crypto Hub** use a 50 revenue in crypto across other integrated crypto features.
- **PayPal's PYUSD stablecoin** processes billions in transactions, generating over $200 million in annual revenue.
- **Kraken's Revolution** acquired over 1.6 million new crypto users in just three months after launch.

These moves are driven by compelling factors:

- **User demand:** Over 65% of fintech users express interest in accessing crypto through their existing apps.
- **New revenue streams:** Trading fees, staking rewards, and transfer fees represent billions in untapped revenue.
- **User engagement:** Crypto users log in 3x more frequently and have 3x higher retention rates than non-crypto users.
- **Competitive advantage:** Early movers in crypto are seeing significant user acquisition advantages over competitors.

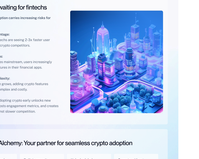
From limitations to innovation: Why crypto matters for fintechs

Traditional financial systems are constrained by inefficiencies that fintechs can solve with crypto:

- **Limited market hours vs. 24/7 markets:** Crypto trading never sleeps, giving your users to trade wherever they want.
- **Cross-border friction vs. instant global transfers:** Stablecoins enable your users to send money globally in seconds, not days.
- **High fees vs. cost-effective transfers:** Blockchain technology cuts offer fees: cheaper transfers, especially internationally.
- **Slow settlement vs. near-instant finality:** Blockchain transactions settle in seconds, boosting user experience and reducing support tickets.

These improvements create a **step function increase in user satisfaction and engagement** that can drive significant growth for fintech companies ready to embrace crypto.

Crypto is Growing Rapidly in the Mainstream



Where do we see opportunity in crypto for fintechs?

We've worked for years with early movers adopting crypto solutions, but we've never been more bullish on the opportunity for fintechs to embrace crypto.

Here are six areas where we see tremendous potential for growth:

1. Add user-managed wallets
Give your users self-custody, self-custodial wallets that enable them to hold and interact with crypto seamlessly.
Success story: Robinhood Wallet attracted over 1 million users within a year, with 72% becoming daily active users.

2. Enable crypto trading
Keep trades in-house to capture trading revenue and increase user retention.
Success story: Revolut's crypto integration drives a freefall increase in app activity and boosted premium subscriptions by 35%.

3. Offer staking for passive yield
Allow users to stake assets like ETH and SOL for rewards while earning a share of staking revenue.
Success story: Coinbase generated $400 million from staking in 2024 – around 15% of total revenue, while smaller fintechs report 22% higher retention among staking users.

4. Integrate DeFi for lending
Tap into decentralized lending protocols to offer high-yield lending and borrowing options.
Success story: Fintechs like DeFi and Lemonade exploring DeFi integrations have seen 40% increases in user deposits within three months of launch.

5. Launch a stablecoin
Issue a stable, dollar-pegged token to monetize treasury interest and enable instant payments.
Success story: PayPal's PYUSD generated over $200 million in annual revenue in its first year, establishing a new revenue stream entirely.

6. Launch your own blockchain
Create a Layer 2 chain to cut blockspace, capture up to 100% of transaction fees as revenue, and control digital assets.
Success story: Coinbase's Base chain generated over $250 million in revenue within its first year, showing the power of owning your own infrastructure.

The cost of waiting for fintechs

Delaying crypto adoption carries increasingly risks for fintech companies:

- **Competitive advantage:** Early movings fintechs are seeing 2-3x faster user growth than non-crypto competitors.
- **User expectations:** As crypto becomes mainstream, users increasingly expect these features in their financial apps.
- **Integration complexity:** Waiting means building crypto features becomes more complex and costly.

On the other hand, adopting crypto early unlocks new revenue streams, boosts engagement metrics, and creates strategic moats against slower competitors.

Alchemy: Your partner for seamless crypto adoption

Institutional grade infrastructure
Robustness systems with 99.99% uptime across 40+ blockchains, processing 70+ transactions. The reliability financial institutions need, with SOC 2 compliance and Redundancy.

Built-in security and compliance
Auto-scale from 0 TPS to 1 TPS, certified infrastructure, fine-grained permissions, policy controls, and number complete audit trails. Protect your assets and your balance sheet.

Unlock global revenue
Offer access to DeFi yields and DeFi digital markets, enable 24/7 trading, cross-border, and trade with self-custodial smart wallets. Tap into revenue in ways fiats required.

Operate without intermediaries
Easily embedded chain to capture transaction fees or create your own stablecoin, instantly active blockchain at a fraction of the time and cost.

CUSTOMERS

VISA · coinbase · kraken · Robinhood · stripe

We are a complete, enterprise-grade web3 platform. We act as a trusted partner to innovative fintechs, enabling companies that are interested in exploring crypto to seamlessly integrate blockchain capabilities while maintaining reliability, security, and compliance.

A fintech-grade partner

We're the trusted partner for fintechs entering crypto, backed by scale, stability, and the infrastructure that powers the world's leading crypto solutions.

- **Stability:** $100M in raised capital, from top investors like a16z and Charles Schwab.
- **Experience:** Leadership team from decades of experience from Meta, Stripe, Twitter, and other tech leaders.
- **Proven scale:** Powering crypto applications for over **seven years** with **$150 billion in on-chain transactions** and **99.99% uptime**.
- **Compliance-ready:** SOC 2 Type II certified with robust audit trails, transaction controls, and KYC/AML integrations.
- **Developer-friendly:** Enabling seamless integration of wallets, trading, staking, and more, with support from Alchemy's expert team.

The crypto **era is here for fintechs**. With Alchemy as your partner, your company can confidently embrace this opportunity, transforming user experiences, unlocking new revenue streams, and future-proofing your business. Ready to explore how crypto can accelerate your fintech growth? Contact Alchemy today to learn how we can tailor our solutions to your needs.

Backed by the best

founders, execs and investors in the technology industry

Alchemy Connects Financial Institutions to Web3

Save advantage from anti-crypto and the most attractive and reliable platform, powering Web3 for 7+ years