

CALL FOR PAPERS

THE IMPLICATIONS OF FINANCIAL TECHNOLOGY FOR BANKING



The Office of the Comptroller of the Currency (OCC) is soliciting academic- and policy-focused research on the impacts of financial technology (fintech) entities and nonbanks on banking and the markets for lending, deposit-taking, and payments services for submission by **August 21, 2022**.

Submissions related to the competitive implications and challenges for community banks are especially encouraged. Other areas of interest include but are not limited to:

- » Segmentation within and across markets for lending, deposit-taking, and payment services
- » Financial technology adoption by banks and opportunities for financial inclusion
- » Entry by fintech and nonbank entities and fair access to financial services
- » Technology adoption by community banks
- » Partnerships and contracting between fintech and nonbank entities and banks
- » Competitive responses to entry by fintech and nonbank entities
- » Vulnerability of non-deposit funding sources
- » Risks of new payment models, including illicit activity, misappropriation, and security
- » Digital assets and deposit-taking, payments, and savings
- » Shock transmission to commercial and retail borrowers
- » Market and operational risks associated with blockchain, decentralized finance, and cryptocurrencies

Interested parties are invited to submit papers to EconFINTECHSymposium@occ.treas.gov. Submissions must represent original and unpublished research.

Those interested in volunteering to be a discussant may do so in their submission email.

The OCC will invite authors of selected papers to present to OCC staff and invited guests at OCC Headquarters in Washington, D.C., on November 7-8, 2022.

Authors of selected papers will have the option of presenting their papers virtually.