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119TH CONGRESS
1ST SESSION

H. R. 6552

To require the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, and the Federal Deposit Insurance Corporation to study how partnerships between fintechs and banking organizations can support new banking organization formation and community bank health, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 10, 2025

Mr. BARR introduced the following bill; which was referred to the Committee on Financial Services

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A BILL

To require the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, and the Federal Deposit Insurance Corporation to study how partnerships between fintechs and banking organizations can support new banking organization formation and community bank health, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ‘‘Bank-Fintech Partnership Enhancement Act’’.

SEC. 2. STUDY ON BANK-FINTECH PARTNERSHIPS.

(a) STUDY.—The Board of Governors of the Federal Reserve System, the Comptroller of the Currency, and the Federal Deposit Insurance Corporation shall carry out a study of—

(1) how partnerships between banking organizations, on the one hand, and financial technology companies, on the other hand, can support formation of new banking organizations and community bank health, including the extent to which these partnerships reduce time to market for products and services, lower compliance burdens, boost customer acquisition, improve technological capabilities, and provide access to more diverse funding sources; and

(2) what changes to Federal laws governing banking organizations, or to rules or guidance adopted by the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, or the Federal Deposit Insurance Corporation, may help promote effective partnerships between banking organizations, on the one hand, and financial technology companies, on the other hand.

(b) REPORT.—Not later than 6 months after the date of enactment of this Act, the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, and the Federal Deposit Insurance Corporation shall issue a report to Congress containing all findings and determinations made in carrying out the study required under subsection (a).

(c) BANKING ORGANIZATION DEFINED.—In this section, the term "banking organization" means a depository institution holding company or an insured depository institution, as such terms are defined, respectively, under section 3 of the Federal Deposit Insurance Act (12 U.S.C. 1813).

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