



Blockchain in FinTech, Money Movement & AI

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| About Me

Vuong Nguyen - Founder @ Meteor Dreams

- 20 years in tech: built engineering teams, launched products, 10+ years consulting
- Early in blockchain (came through cryptography, not speculation)
- Now: Fractional CTO helping companies build technology that lasts

Today's goal: Help you understand where blockchain, FinTech, and AI are headed, and how to prepare for careers in this space.

Blockchain in FinTech: Where We Are

- Most blockchain pilots **failed**
- Survivors solve real problems where traditional rails are broken
- Not everything needs a token
- The real use case: **Stablecoins**

The reality: Most hype died. What survived actually works.

Blockchain in FinTech: What Works

- Immutability matters
- 24/7 uptime matters
- Permissionless access matters
- Global settlement matters

The irony: JPMorgan now runs the tech meant to kill JPMorgan

| The Digital Money Landscape

Moving money today:

1. **Traditional Rails** - \$2,240T annually (ACH, SWIFT, Fedwire combined)
2. **Stablecoins** - \$46T in 2025 (up 106% YoY)
3. **Tokenized Deposits** - Bank-issued, permissioned (early stage)

Reality check: Traditional banking still moves the vast majority of money

| Why Stablecoins Matter

- **24/7 global settlement** - No weekends, no holidays
- **Predictable and transparent** - On-chain visibility
- **Programmable money** - Smart contracts, automation
- **Strong fit for cross-border flows** - Fast, cheap, global

\$46T in 2025 - Doubled in one year, surpassed Visa + Mastercard

GENIUS Act: First Federal Stablecoin Law

Signed into law July 2025 - first comprehensive stablecoin regulation:

Key provisions:

- 100% reserve backing (unlike fractional reserve banks)
- Clear legal status (not a security, proper oversight)
- Consumer protection (you're first in line if issuer fails)

What it means: Clear rules for US stablecoin issuers, institutional confidence

Cross-Border: The Old Way

SWIFT + Correspondent Banking:

- SWIFT is just messaging (like email between banks)
- Money flows through correspondent banks (intermediaries)
- 3-5 days settlement, 3-7% total fees
- Each bank takes FX spread and fees
- Liquidity trapped in nostro/vostro accounts
- Banking hours only

Hawala: Fast and cheap, but trust-based with no paper trail

Cross-Border: The New Way

The Stablecoin Sandwich:

USD → USDC → **On-chain FX** → Local stablecoin → Local currency

Why it's cheaper and faster:

- No correspondent banks (peer-to-peer settlement)
- FX happens on-chain at market rates (DEXs, liquidity pools)
- 24/7 operation, instant finality (seconds vs days)
- <1% total cost (vs 3-7%)

Challenge: Liquidity + licensing in both markets

| Tokenized Deposits & Bank Innovation

- Banks experimenting quietly with permissioned networks
- JPMorgan's JPM Coin (on Kinexys) processing \$3B+ daily in treasury payments
- High-value B2B and treasury use cases
- Lower counterparty risk, atomic settlement
- **Interop is the next frontier** (just like early internet)

The future isn't stablecoins OR tokenized deposits. It's both, serving different needs.

| AI: How It's Changing Everything

How I use AI daily:

Code scaffolding, research, architecture, audits, data processing - across the entire stack

Why it matters:

- 10x faster documentation and code reviews
- Real-time research and learning
- Automates repetitive tasks

Context is everything. AI changes workflows and how we learn fundamentally.

AI × Blockchain: The Inevitable Convergence

Blockchain redefined how money moves. AI enables agents to interact autonomously.

When AI agents need to transact with each other:

- Traditional rails require humans (slow, expensive, banking hours)
- Stablecoins enable agent-to-agent payments (instant, 24/7, programmable)

The convergence: AI agents + programmable money = machine economy

This isn't "emerging" - it's inevitable. Be Blockchain & AI native now.

| Preparing for Your Career

Technical foundation:

- **Learn:** systems language (Rust/Go), scripting language (Python/TypeScript), smart contract development (Solidity/Rust) and be comfortable with the terminal
- Deploy something on-chain and stay updated on providers
- Understand the banking stack and the money infrastructures

Career moves:

Build in public · Write what you learn · Join hackathons · Contribute to open source

Be visible! Visibility creates opportunity.

Build Your LinkedIn Presence

Profile essentials:

- Professional headshot + clear headline
- About section documenting your journey
- Featured projects + GitHub link
- Post consistently about what you're learning

Why it matters:

Decision makers and recruiters discover builders, not lurkers. Your online identity is career capital.

Who to Follow

Look for these types of people on LinkedIn and Twitter:

- **Builders who ship** - People sharing what they're building, not just ideas
- **Teachers, not preachers** - Those who explain complex topics clearly
- **Career veterans** - Engineers who've been through multiple cycles
- **Open source contributors** - Active in public repos, not just talking
- **Startup operators** - People solving real problems in FinTech/crypto/AI

Quality > Quantity. Follow fewer people, read more deeply.

Key Takeaways

1. **Money is data with rules** - Blockchain rewrites those rules
2. **AI accelerates everything** - Learn it or fall behind
3. **Build in public** - Visibility creates opportunity
4. **You don't need to be early** - You need to be **useful**
5. **Start now** - Build small, learn fast, stay curious

Contest: Win \$100 in USDC

Rules:

1. **Create or update** your LinkedIn (photo + clear headline)
2. **Post** your takeaways from this talk (🍌🐱)
3. **Connect, follow and tag** me & NEU Blockchain Organization (use our network!)
4. **Reach goals:** at least 67 connections, get 6 reactions and 7 comments for your post

Winner chosen randomly via blockchain (provably fair)

Deadline: November 21

Thank You



Q&A - Ask me anything:

FinTech · Crypto · AI · Careers · Building

Scan for slides, resources, and contest details