

# As Chime Eyes \$9.5B IPO and Deregulation Looms, Fintech Founders Face a New Crisis: Sales

*With over 13,000 fintechs competing for fewer than 10,000 financial institutions, the battle isn't just in product—it's in process.*

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/EINPresswire.com/ -- The U.S. fintech sector is at a pivotal juncture. Digital banking unicorn Chime Financial has filed for a landmark IPO, targeting a valuation of up to \$9.5 billion, according to [Reuters](#). The move is viewed by analysts as a long-awaited return of fintech confidence after a turbulent 24 months of market correction, regulatory uncertainty, and investor caution.



Beneath the surface of billion-dollar headlines and skyrocketing app downloads, there lies a growing concern: most fintech startups don't know how to sell.

Despite the proliferation of innovative platforms—ranging from AI-powered compliance tools to embedded finance APIs—the majority of early-stage fintechs lack the refined, scalable sales operations needed to penetrate the highly regulated, relationship-heavy world of financial institutions. And the numbers are daunting. According to PitchBook and American Banker, there are now 13,100 fintechs operating in the U.S., all competing for access to roughly 9,700 banks and credit unions. Yet, despite a surge in technological innovation, conversion rates remain painfully low, and discounting is rampant—eating into margins and threatening long-term viability.

This isn't a product-market fit issue. It's not even purely about competition. According to sales strategist Stacy [Bishop](#), a 25-year fintech and banking sales veteran, it's a process problem—one that could quietly throttle the next wave of fintech success stories before they even get to scale.

“We’re in a moment where founders are deeply passionate about their solutions,” says Bishop. “But that passion doesn’t always translate into effective sales. Most aren’t trained in how to navigate a 9-month banking procurement cycle, how to gain champion buy-in, or how to sell without slashing their pricing.”

“And that’s where things break.”

Bishop, whose career began as a bank teller and evolved into leading national sales teams across both large-core providers and early-stage fintechs, now works directly with founders and their sales teams to fix what she calls “the final frontier” of early-stage growth: a modern, repeatable, and bank-aware sales strategy.

“Selling to banks is not like selling SaaS,” Bishop explains. “You’re not just dealing with a single decision-maker. You’ve got compliance, legal, IT, vendor management, and a board. If you’re still sending spray-and-pray outbound emails and hoping a demo does the job, you’re not just behind—you’re invisible.”

To add complexity, the regulatory landscape is shifting. The Trump administration is preparing to ease key post-crisis banking regulations, including capital requirements and lending limits. While this may create short-term openings for certain fintech partnerships, it also reinforces the need for startups to sell strategically into increasingly risk-aware institutions.

“Regulation rollback doesn’t make banks more open to risk—it makes them more cautious about who they trust,” says Bishop. “Startups that rely on brute-force sales or offer 40% discounts just to close a pilot won’t last. It’s the ones who know how to navigate the room and speak the language of banking who’ll win.”

While Chime’s IPO could signal a green light for late-stage fintech fundraising and M&A activity, Bishop warns that the narrative may be misleading for early-stage companies. “Founders look at these huge IPOs and think, ‘We just need to scale faster,’” she says. “But scale without sales precision is just expensive noise. You can’t growth-hack your way into the boardroom of a regional bank.”

Bishop’s work is increasingly seen as a vital component in the fintech founder toolkit, alongside legal, fundraising, and compliance advisors. By bringing hard-won insights from both traditional banking and nimble fintech startups, she positions sales not as a necessary evil, but as a strategic engine.

As the sector braces for more IPOs, regulatory rewrites, and consolidation, one thing is becoming clear: the fintechs who survive—and thrive—won’t just be the ones with elegant UX or brilliant engineers.

They’ll be the ones who learned how to sell like their future depends on it. Because it does.

To learn more about Stacy Bishop's work with fintech founders and revenue teams, visit <https://stacybishop.com>

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