The Future of Stablecoins

From crypto's cornerstone to global financial infrastructure. Swipe to discover how digital dollars are reshaping money.

What Are Stablecoins?

Fiat-Backed

USDT and USDC backed by cash or Treasury bills. Fully collateralized, instant settlement.

Crypto-Collateralized

DAI backed by digital assets like Ethereum. Overcollateralized, governed by smart contracts.

Digital assets maintaining steady value, combining fiat stability with blockchain efficiency. Operating 24/7 without traditional banking intermediaries.

Two Visionaries, One Revolution

Phil Potter

Tether (USDT)

Wall Street veteran created a digital dollar for traders. Unexpected use: Southeast Asian businesses adopted USDT for international trade.

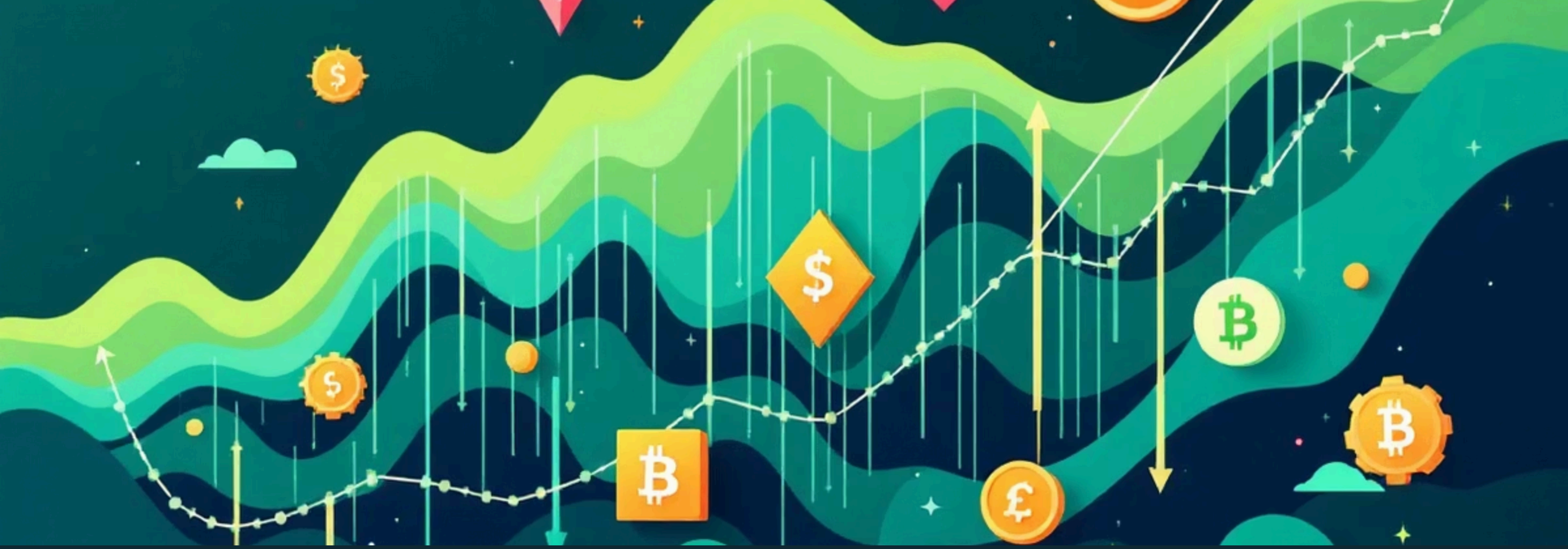
Today: $150B in circulation, a parallel 24/7 global dollar network.

Rune Christensen

MakerDAO (DAI)

Crypto idealist built decentralized stablecoin using smart contracts. No central company, just transparent code.

Impact: Pillar of DeFi movement, proving programmable money works.



The Trillion-Dollar Movement

$200B

Market Size

USDT and USDC combined circulation

$13B

Tether Profit

Annual profit with under 200 employees

$1.1B

Stripe Acquisition

Bridge purchase signals mainstream adoption

What began as crypto experiment evolved into foundation for global paym DeFi, and tokenized assets. Even BlackRock and Wall Street can't ignore it.

Three Core Use Cases

01

Trade

Base currency on exchanges like Binance and Coinbase. Instant liquidity, protection from volatility for traders worldwide.

02

Earn

Lend stablecoins in DeFi ecosystems like Aave and Morpho. Earn yield through decentralized money markets attracting billions.

03

Pay

Real-world payments through Rain and MetaMask. Spend via Visa/Mastercard networks, bypassing expensive SWIFT transfers for global trade.

Regulation Catches Up

1

U.S. GENIUS Act (2025)

Most comprehensive framework. Mandates full reserve backing, monthly disclosures, strict auditing. Payment stablecoins now distinct financial products.

2

Europe's MiCA (2024)

Transparent reporting and reserve standards required. Tether faced delistings, highlighting regulatory impact on market dynamics.

3

Asia's Approach

Japan limits issuance to licensed banks. Singapore built clear licensing regime. Global convergence on transparency and compliance.

GENIUS Act Key Provisions

Issuer Restrictions

Federal and State Qualified Issuers only

Clear Classification

Not securities or commodities

1:1 Collateral

Full backing, no hypothecation

Liquid Reserves

Insured deposits, Treasury bills ≤93 days

Monthly Transparency

Public reserve disclosures required

Regulatory clarity vital for continued growth and institutional adoption globally. 12-month study period for algorithmic and yield-bearing stablecoins.

Infrastructure Revolution

Next Phase: Infrastructure Over Issuance

Companies like Bridge and Brale transforming stablecoin rails into full-stack financial platforms. Bridge enables startups to build global payment products through APIs handling minting to compliance.

1

Abstract Complexity

Middleware connects stablecoins, banks, payment networks

2

Enable Innovation

Bank-like services without traditional licenses

3

Create Value

Programmable, modular, borderless financial stack

The Arc of Financial Evolution

> Finance has always trended toward efficiency. From Venetian clearinghouses to digital banking, every innovation reduces friction.

Stablecoins represent the next step: a unified, always-on global ledger supporting everything from remittances to securities settlement.

Whether blockchains become the backbone or simply a layer within future finance, the logic is clear: **programmable, transparent money is here to stay.**

24/7 Operations

Global Access

Programmable

The Future Is Programmable

Stablecoins are no longer an experiment. They're the connective tissue between crypto and the global economy.

As payment networks, treasuries, and governments adopt digital dollars, competition shifts from *who issues coins* to who controls the infrastructure that moves them.

What's Next?

Stablecoins may fade into the background like TCP/IP did for the internet. What remains: **instant, global, programmable finance for everyone.**

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