



What is Stablecoin?

A stablecoin, effectively a digital representation of the U.S. dollar, offers stability and provides a secure, cost-effective avenue for consumers to engage in various digital activities, contributing to an economy fueled by smart devices and software. It's programmable money and can change the way we pay.

H.R. 4766 - Clarity for Payment Stablecoins Act

The Clarity for Payment Stablecoins Act

A bipartisan bill that establishes federal and state rules for stablecoin issuance, ensuring both banks and non-banks follow guidelines for reserves, capital, liquidity, and risk management. Prevents misuse and strengthens financial stability. It prioritizes stringent regulatory standards, addressing critical aspects such as supervision, asset requirements, and fraud prevention. The act maintains high regulatory standards, enforces KYC and AML rules, and permits innovative practices like digitized deposits and electronic ledger use for interbank transfers.

CONGRESS CAN'T AFFORD TO WAIT

Safeguard jobs and innovation for U.S. consumers today!



User Protection

Prioritizes protection of stablecoin users through clear standards for transparency and asset security, aiming to build trust and stability in the stablecoin system.



Compliance Made Clear

Provides clear compliance guidelines, empowering innovators to navigate regulations transparently and encourage responsible innovation.



Regulatory Foundations

Establishes federal and state rules for stablecoin issuance, ensuring both traditional banks and non-banking entities follow guidelines for reserves, capital, liquidity, and risk management. Prevents misuse and strengthens overall stability.



Driving U.S. Innovation

Supporting American innovation, creating a competitive yet regulated environment to retain companies and investors in the U.S., and ensuring U.S. leadership in stablecoin technology.