

Stable Tokens for Wyoming Banks

Empowering Local Finance Solutions

This presentation will explore the benefits of Stable Tokens for Wyoming's Community Banks.
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The leading digital asset core solution.



• What are Stable Tokens?

- Stable tokens are a type of cryptocurrency designed to have a stable value, unlike other cryptocurrencies known for their high volatility. They achieve this stability by being pegged to a fiat currency such as (USD) or (EUR)

• Why are Stable Tokens important?

- Bridges the gap between blockchain and traditional finance
 - Reduces the volatility of a settlement token
 - Facilitates decentralized finance
 - Faster and cheaper cross-border payments
 - An increasingly important method of payment
 - Innovation for new financial products and services

• How can stable tokens benefit Wyoming community banks?

- Source of new revenue opportunities
- Faster, cheaper payments
- New account offerings



Stable Token Market

STABLE TOKEN MARKET OVERVIEW

USDC by Circle
USDT by Tether
EUROC by Circle

Total Market Value ~\$130 Billion

ADOPTION AND GROWTH

Private wealth management company
Bernstein estimates the stable token market
cap will reach \$2.8 TRILLION by 2028,
growing over 2,000% in the next 5 years.





Cross-border payments

The coal and oil and gas industries are worldwide businesses that need fast, safe transfers.

Remittances

Industry workers may be from foreign countries, with money being sent home on a regular basis.

Lending and borrowing

The state of Wyoming has put in place legislation that helps implement lending and borrowing with digital assets such as stable tokens and perfecting these agreements with UCC articles 8 and 9 and will most likely take advantage of UCC article 12 in the future.

Custodial Services

Many banks are deemed qualified custodians who can hold and control assets for clients. Wyoming community banks are positioned to take advantage of this by leveraging current policies and procedures to provide custody of digital assets. They are very good at keeping fiat safe, so why not expand to digital assets as well?



Community Bank Use Cases

Benefits of Stable Tokens for Banks

- **New revenue sources**

- Custodial or co-custodial services: Annual account fees
- New account types: Monthly service charges
- Wallet creation: One-time fees
- Digital asset issuance services: Ongoing one-time fees

- **Reduced costs and fees**

- Transferring stable tokens is much cheaper than traditional banking rails. Transfers can happen 24x7x365, and fees are fractions of a cent

- **Increased transaction speed**

- Stable tokens and digital assets can be transferred in as little as five seconds with finality

- **Improved security and compliance**

- Because stable tokens can be sent very cost-effectively, payments can be sent as small initial transactions, confirmed, and then completed. Community members maintain known bad actor lists

- **Enhanced customer experience**

- Clients can have access to a payment rail that is open 24x7x365
- Clients could be able to view all their assets in one place, both fiat and digital
- Rewards and loyalty programs





Challenges and Risks of Stable Tokens

- Regulatory uncertainty - Regulatory bodies' challenges on various usage and issuance aspects. This could be from the Federal Reserve, SEC, OCC, FDIC, CFTC, and others...
 - **Solution: All blockchain data is immutable, and transactions can be observed by regulators in real time. Wyoming STC will pave the way for regulatory education**
- Operational risks - A new technology but policies and procedures for risk and compliance are very similar to today's
 - **Solution: A digital asset core has the same risk profile as traditional banking cores**

Conclusion

- Stable tokens have the potential to revolutionize the financial industry
- Wyoming community banks can benefit from adopting stable token technology with increased revenue opportunities and decreased costs
- A properly implemented solution can decrease fraud
- Becoming early adopters may increase a bank's market cap multiple



This presentation has been brought to you by Block Time Financial, Inc., a leader in digital asset core systems.

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