

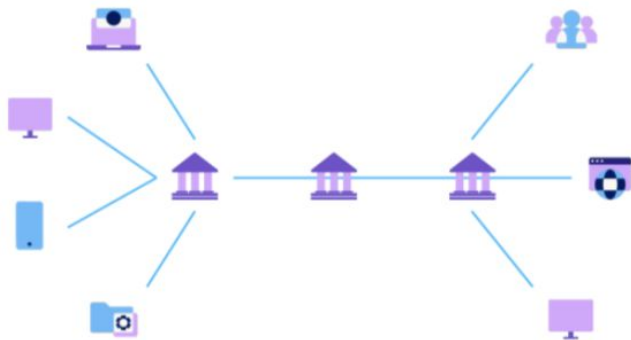
Stablecoin Innovations, Challenges, and Opportunities

Edwin Aoki (@edwinaoki)

PayPal

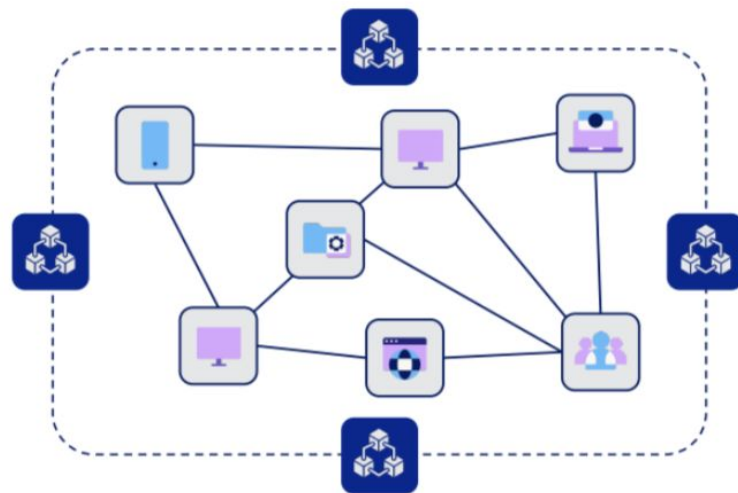
It's time for The Next Generation of payments

TRADITIONAL PAYMENTS



Rely on inter-bank messaging and ledger reconciliation to settle payments

NEXT GENERATION PAYMENTS



Peer-to-peer networks settle payments without a central intermediary

Celebrated by the ecosystem

Bloomberg

"PayPal's **Stablecoin Dream Beats** Meta's Nightmare"

Forbes

"What's Good for PayPal is Good for America"

TheStreet.

"PayPal's New Stablecoin Makes It a **Leader in Crypto** for the Next Decade"

 **CoinDesk**

"PayPal's Stablecoin is a **Watershed Moment for Finance**"

Blockworks

"The PayPal **Stablecoin News is Bigger** than any Bitcoin ETF"

AMERICAN BANKER

"PayPal's Stablecoin Revitalizes Crypto Competition"

FORTUNE

"Don't be surprised if five years from now **PayPal is at the vanguard** of a global stablecoin-based payment and transfer network"

FINANCIAL TIMES

"If PayPal succeeds then every other payment app and consumer financial services brand will want to have their own stablecoins"



Integrated into the community





