

(.venv) → [Ide\\_newsletter](#) python3 test\_driver.py

gpt-4o-mini model loaded

agent created

agent run completed

### 1. Visa Tests USDC Stablecoin Payouts, Targeting Global Gig Workers

<https://www.bloomberg.com/news/articles/2025-11-12/visa-tests-usdc-stablecoin-payouts-targeting-global-gig-workers-influencers>

Visa is piloting stablecoin payouts through its Visa Direct service, enabling real-time payments using USDC for gig workers across 195 countries.

Source: Bloomberg

Source: 2025-11-12 00:00:00+00:00

### 2. Fed Governor Says Stablecoin Demand Could Lower Rates

<https://www.pymnts.com/cryptocurrency/2025/fed-governor-says-stablecoin-demand-could-lower-interest-rates>

Federal Reserve Governor Stephen Miran suggests that rising stablecoin demand might lead to a decrease in U.S. interest rates, signaling potential economic impacts.

Source: PYMNTS

Source: 2025-11-14 00:00:00+00:00

### 3. Brazil Central Bank Sets Crypto Rules, Sets up to \$7M Capital Bar for Firms

<https://www.coindesk.com/policy/2025/11/11/brazil-s-central-bank-sets-crypto-rules-establishes-up-to-usd7m-capital-bar-for-firms>

Brazil's Central Bank has introduced a regulatory framework for crypto, including stablecoins, incorporating them into the foreign exchange and capital controls regime, affecting cross-border transactions.

Source: CoinDesk

Source: 2025-11-11 00:00:00+00:00

RunUsage(input\_tokens=3511, output\_tokens=674, details={'accepted\_prediction\_tokens': 0, 'audio\_tokens': 0, 'reasoning\_tokens': 0, 'rejected\_prediction\_tokens': 0}, requests=2, tool\_calls=1)

✅ Saved 3 articles to output/articles\_November\_2025.json

agent created

Is the UK Too Slow on Stablecoin Regulation?

<p>The UK is finally moving forward with its stablecoin regulatory framework, signaling a significant step in providing clarity and structure within the digital payments space. The Bank of England's consultation period has started, targeting systemic stablecoins, with expected final rules in 2026. However, concerns abound regarding the pace of this evolution compared to the US, which is swiftly integrating similar frameworks.</p><p>Industry experts warn that the UK risks falling behind, as the proposed limits on holdings and the possibility of being just a regulatory sandbox

may stifle impactful innovation. With the US already executing initiatives like the GENIUS Act, the UK must accelerate its efforts to stay competitive or risk becoming a secondary player in the evolving landscape of digital assets.</p>

✔ Saved Article: Is the UK Too Slow on Stablecoin Regulation? to  
output/articles\_November\_2025/5\_Is\_the\_UK\_Too\_Slow\_on\_Stablecoin\_Regulation\_.json

agent created

A Transatlantic Stablecoin Passport: The Next Bretton Woods for Digital Money?

<p>The <strong>UK-US Financial Regulatory Working Group</strong> has initiated a game-changing movement towards establishing <strong>stablecoin reciprocity</strong>. With <strong>mutual recognition</strong> of issuer supervision, digital currencies could seamlessly traverse the Atlantic, marking a pivotal shift in <strong>cross-border finance</strong>.</p>

<p>"Regulatory interoperability, done well, enables innovation."<br><cite>Visa</cite></p>

<p>Understanding the implications of stablecoin regulations brings several critical questions to light:</p><ul><li><strong>Reserve Asset Divergence:</strong> How will different reserve asset requirements coexist?</li><li><strong>Redemption in Stress:</strong> Will limits affect redemption capabilities during crises?</li><li><strong>AML Harmonization:</strong> How to reconcile different rules without compromising efficacy?</li></ul>

<ul><li><strong>Engage with the FRWG</strong>: Monitor developments to position clients ahead of regulatory changes.</li><li><strong>Assess Stablecoin Risks</strong>: Understand diverse reserve and redemption policies to minimize exposure.</li><li><strong>Advance Technological Solutions</strong>: Innovate to meet potential AML and monitoring requirements efficiently.</li></ul>

✔ Saved main body article A Transatlantic Stablecoin Passport: The Next Bretton Woods for Digital Money? to  
output/articles\_November\_2025/main\_body\_November\_2025.json

✔ HTML file generated successfully: output.html

Executed successfully, please find newsletter in output folder

(.venv) → [Ide\\_newsletter](#)