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Libra (cryptocurrency)

Libra is a permissioned blockchain digital currency proposed by the American social media company Facebook. The project, currency and transactions are to be managed and cryptographically entrusted to the Libra Association, a membership organization founded by Facebook's subsidiary Calibra and 27 others across payment, technology, telecommunication, online marketplace, venture capital and nonprofits. The currency and network do not yet exist, and only rudimentary experimental code has been released.^[2] The launch is planned to be in 2020.^[3]

Libra	
	libra
Denominations	
Symbol	≈
Development	
White paper	Libra whitepaper (http://libra.org/en-US/white-paper/)
Initial release	2020 (projected)
Code repository	github.com/libra/libra (https://github.com/libra/libra)
Development status	Announced
Written in	Rust
Developer(s)	Libra Association, Facebook Inc.
Source model	Open source
License	Apache License ^[1]
Website	libra.org (http://libra.org)

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History

Morgan Bell started working on cryptocurrency and blockchain at Facebook in 2017, and was initially the only person working on Facebook's blockchain initiative.^[4]

Facebook vice president David A. Marcus moved from Facebook Messenger to a new blockchain division in May 2018.^[5] First reports of Facebook planning a cryptocurrency, with Marcus in charge, emerged a few days later.^[6] By February 2019, there were more than 50 engineers working on the project.^[7]

Confirmation that Facebook intended a cryptocurrency first emerged in May 2019.^[8] At this time it was known as "GlobalCoin" or "Facebook Coin".^[9]

Libra was formally announced on June 18, 2019.^{[10][11]} The creators of the coin are listed as Morgan Beller, David Marcus and Kevin Weil.^[4]

A first version is projected to be released in 2020.^[12]

On July 15, 2019, Facebook announced the currency will not launch until all regulatory concerns have been met and Libra has the "appropriate approvals".^[13]

In a meeting with top Senate Democratic leaders on September 18, 2019, Facebook chief executive Mark Zuckerberg told lawmakers that Libra would not be launched anywhere in the world without first obtaining approval from United States regulators.^[14]

On October 4, 2019, PayPal left the Libra Association.^[15]

Currency

The plan is for the Libra token to be backed by financial assets such as a basket of currencies,^[16] and US Treasury securities in an attempt to avoid volatility.^[17] Facebook has announced that each of the partners will inject an initial US\$10 million, so Libra has full asset backing on the day it opens.^[18]

Libra service partners, within the Libra Association, will create new Libra currency units based on demand.^[18] Libra currency units will be retired as they are redeemed for conventional currency.

Initial reconciliation of transactions will be performed at each service partner, and the blockchain's distributed ledger will be used for reconciliation between service partners.^[19] The intent is to help prevent everyone but members of the Libra Association from trying to extract and analyse data from the distributed ledger.

In contrast to cryptocurrencies such as bitcoin which use permissionless blockchains, Libra is not decentralized, relying on trust in the Libra Association as "a de facto central bank".^[20]

In September, Facebook announced that the reserve basket would be made up of: 50% United States dollar, 18% Euro, 14% Japanese yen, 11% Pound sterling and 7% Singapore dollar.^[21]

Libra Association

Facebook had previously established the **Libra Association** to oversee the currency, founded by 28 members in Geneva, Switzerland.^[22]

- Payments: Mastercard, PayU, Stripe, Visa Inc., PayPal (*has since left*)
- Technology and marketplaces: Booking Holdings, eBay, Facebook's subsidiary Calibra,^[23] Farfetch, Lyft, MercadoPago, Spotify, Uber
- Telecommunications: Iliad SA, Vodafone
- Blockchain: Anchorage, Bison Trails, Coinbase, Xapo
- Venture capital: Andreessen Horowitz, Breakthrough Initiatives, Ribbit Capital, Thrive Capital, Union Square Ventures
- Nonprofit and multilateral organizations, and academic institutions: Creative Destruction Lab, Kiva, Mercy Corps, Women's World Banking

The association hopes to grow to 100 members with an equal vote, while Facebook expects to "maintain a leadership role through 2019".^[24]

Visa chairman and CEO Alfred F. Kelly clarified in Visa's Q3 2019 earnings call that Visa had not joined as yet, but had signed a nonbinding letter of intent; and that "no one has yet officially joined." He said that factors determining whether Visa would, in fact, join included "the ability of the association to satisfy all the requisite regulatory requirements."^[25]

By August 2019, three listed members were considering leaving the Libra Association, as they were concerned about the degree of regulatory attention upon Libra.^[26] PayPal confirmed it had dropped out of Libra on 4 October 2019.^[15]

Reception

The project has faced criticism^{[27][28]} and opposition from central banks.^[29] The use of a cryptocurrency and blockchain for the implementation has been questioned.^[23]

US regulatory response

US regulators and politicians expressed concerns close on the mid-2019 announcement. Maxine Waters, Chairperson of the United States House Committee on Financial Services Committee asked Facebook to halt the development and launch of Libra, citing a list of recent scandals and that "the cryptocurrency market currently lacks a clear regulatory framework".^[30] The U.S. House Committee on Financial Services Democrats sent a letter to Facebook asking the company to stop development of Libra, citing concerns of privacy, national security, trading, and monetary policy.^[31]

Jerome Powell, chair of the Federal Reserve, testified before Congress on 10 July that the Fed had "serious concerns" as to how Libra would deal with "money laundering, consumer protection and financial stability."^[32]

President Donald Trump tweeted on 12 July that "If Facebook and other companies want to become a bank, they must seek a new Banking Charter and become subject to all Banking Regulations."^[33]

US regulators contacted Visa, PayPal, Mastercard and Stripe, asking for a complete overview of how Libra would fit into their anti-money-laundering compliance programs.^[34]

France

In September 2019, French finance minister Bruno Le Maire stated that the nation won't allow development of the cryptocurrency in Europe as it is a threat to the monetary sovereignty of nations. He also spoke about the potential for abuse of marketing dominance and systemic financial risks as reasons for not allowing cryptocurrency in Europe.^[35]

International regulatory response

French Finance Minister, Bruno Le Maire, told French radio station Europe 1 that Libra could not be allowed to become a sovereign currency. He warned French Parliament of his concerns about Libra and privacy, money laundering and terrorism finance. He called on the central bank governors of the Group of Seven to prepare a report on Facebook's plans.^[29]

Bank of England governor Mark Carney said there was a need to keep an "open mind" about new technology for money transfers, but "anything that works in this world will become instantly systemic and will have to be subject to the highest standards of regulation."^[29]

German MEP Markus Ferber warned that Facebook could become a shadow bank.^[29]

The government of Japan has begun the process of investigating Libra and doing an analysis on the effect on Japan's monetary policy and financial regulation. This will be done before the Group of Seven meeting in France between 24–26 August 2019.^[36]

The Swiss Federal Data Protection and Information Commissioner, that David Marcus told the US Senate would oversee privacy for Libra, said that it had not heard from Facebook at all.^[37]

Data protection regulators internationally issued a statement^[38] asking Facebook to protect personal data of users, and to detail Libra's planned practices for handling personal data, in the light of "previous episodes where Facebook's handling of people's information has not met the expectations of regulators, or their own users."^[39]

Finance Watch describes Libra as a "huge risk to public monetary sovereignty"^[40] and "concludes that Libra is a bad idea – for its users, for the stability of our financial system, and last but not least for our democracy."^[41]

On September 16, 2019, officials from the Libra consortium, including J.P. Morgan and Facebook, met with officials from 26 central banks, including the Federal Reserve and Bank of England, in Basel, Switzerland and the meeting was chaired by European Central Bank board member Benoît Cœuré, a vocal Libra critic.^[42]

Privacy concerns

Industry observers have speculated whether Libra will provide meaningful privacy to its users.^[43] Facebook's plan is to let its subsidiary Calibra manage Libra for Facebook users, and Facebook executives have stated that Calibra will not share account holder's purchase information with Facebook without authorization.^[44] However, the system is also planned to include a friend-finder search function, and the use of this function will constitute permission for Calibra to combine the account holder's transaction history with their Facebook account.^[19]

Fake Libra websites

Facebook tries to police inaccurate information and fake Libra websites on its platform.^[45]

Implementation

Blockchain consensus

Libra will not rely on cryptocurrency mining.^[23] Only members of the Libra Association will be able to process transactions via the permissioned blockchain.

Libra hopes to begin transitioning to a permissionless proof-of-stake system within five years;^[11] although their own materials admit that no solution exists "that can deliver the scale, stability, and security needed to support billions of people and transactions across the globe through a permissionless network."^{[46][2]}

Software

Libra's source code is written in Rust and published as open source under the Apache License with the launch on 18 June 2019.

Elaine Ou, an opinion writer at [Bloomberg News](#), tried compiling and running the publicly released code for Libra. As supplied, the software did little more than allow fake coins to be put in a wallet; almost none of the functionality outlined in the white paper is implemented, including "major architectural features that have yet to be invented." Ou was surprised that Facebook "would release software in such a state."^[2]

Digital wallet

Facebook plans to release a [digital wallet](#) called Calibra in 2020, made available in Messenger, [WhatsApp](#), as well as in a standalone app.^[3]

Move

Move is the Libra blockchain's proposed [smart contract](#) and custom transactions language. It is planned to be a [statically-typed](#) programming language, compiled to [bytecode](#).

The Move language syntax has not been released yet. An example [Intermediate representation](#) of the language is shown in the Move white paper:^[47]

```
public main(payee: address, amount: u64) {
    let coin: 0x0.Currency.Coin = 0x0.Currency.withdraw_from_sender(copy(amount));
    0x0.Currency.deposit(copy(payee), move(coin));
}
```

See also

- [Facebook Credits](#)
- [List of online payment service providers](#)
- [Flooz and Beenz](#) - earlier attempts at internet-wide digital currencies led by US companies

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This page was last edited on 6 October 2019, at 21:18 (UTC).

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