Introduction to STBL | Stablecoin 2.0 & USST | The Interoperable Money Layer

STBL is a Money-as-a-Service (MaaS) infrastructure provider that enables institutions, ecosystems, and sovereigns to design, issue, and scale their own programmable, yield-sharing stablecoins, known as Ecosystem-Specific Stablecoins (ESS). Rather than building monetary infrastructure from scratch, any company, platform, or government can plug into STBL's rails to launch a stable asset backed by collateral of their choice & manage the yield.

At the center of this architecture sits USST, the Universal Stablecoin. USST is a fully transparent, over-collateralized stablecoin backed by tokenized real-world assets (RWAs) such as U.S. Treasury bills and money market funds. It functions as the universal reserve and settlement layer that every ESS is interoperable with, meaning any ecosystem-specific currency built on STBL can convert into USST at par, guaranteeing convertibility and shared liquidity across networks.

Put together, ESS gives ecosystems their own sovereign, branded money; MaaS is the infrastructure layer that makes issuing that money simple, compliant, and fast; and USST is the interoperable settlement asset that ties every ESS together into one global liquidity network. This combination is what STBL calls Stablecoin 2.0.

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