**STABLECOINS**
**TOWARDS A TRUSTED DIGITAL CURRENCY**

1. With 6+ YEARS of blockchain experience, Worldline is ONE OF THE FIRST MARKET MOVERS to pilot stablecoin use case.

2. Worldline’s technology is behind the innovative DaVinci TOKEN (100%-backed by a ONE-OUNCE 24-CARAT GOLD COIN) issued by Gold Global Currency Corp. in Switzerland.

3. THE FIRST OF ITS KIND, Worldline’s digital asset management (DAM) platform will now allow consumers to buy, save and sell these tokens in a simple and secure way.

4. The DaVinci Token points the way to an alternative, decentralised monetary system, which can INCREASE ACCESS TO FINANCE and serve as A SEAMLESS AND INNOVATIVE METHOD for universal payment.

**ECONOMIC IMPLICATIONS OF STABLECOINS**

1. **CENTRAL BANK DIGITAL CURRENCY (CBDC)**
   - Stablecoins issued and backed by the central banks help protect sovereignty of central money and facilitate faster and more direct transactions in the financial industry.

2. **BRAND CURRENCY**
   - Using loyalty points as backing for a new stablecoin, currency holders would accumulate and redeem their points at a much wider variety of outlets, resulting in increased volumes and revenue across the industry.

3. **SAFE CURRENCY**
   - Pegged to a real-world asset, the stablecoin allows breaking the value of the asset into smaller pieces, which enables day-to-day usage and strengthens the market liquidity.

4. **EVENT CURRENCY**
   - During major events, stablecoins can protect travelers from weak and volatile local currency, offsetting risks of lack of cash, unfavourable exchange rates, and expensive bank fees.

5. **LOCAL CURRENCY**
   - Stablecoins deployed by local governments can be the facilitator to reward good citizen behaviour, allow transport-as-a-service, and make cities better places to live.

**20+ STABLECOINS**

Central banks are now engaged in some kind of CBDC initiative. The value of stablecoins is PEGGED TO REAL-WORLD ASSETS (eg. fiat currency, gold and other commodities) so they avoid price swings and are, as their name suggests, stable.

**WORLDLINE ADVANTAGE**

1. China, the EUROPEAN CENTRAL BANK and SWEDEN are some of the acknowledged leaders in this new global space race; while the BAHAMAS has become the very first country to launch its CBDC, the ‘Sand Dollar’.

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