

Stablecoin Basics: Practical Guide for Companies

Preface

Many companies today are increasingly frustrated by how traditional banking works. Traditional banking services are slow, expensive and often involve a great deal of administrative work due to demanding compliance departments. Even simple transfers often require a full package of documents, detailed explanations and long processing times. Combined with limited business hours this creates delays, uncertainty and extra effort for businesses that need fast and predictable financial operations.

A growing number of companies are looking for alternatives to traditional banks, but the main challenge is a lack of clear practical knowledge. Many businesses do not know that stablecoins can solve most of these issues. Others have heard about stablecoins, but are unsure how they work or how they can help in real day-to-day operations.

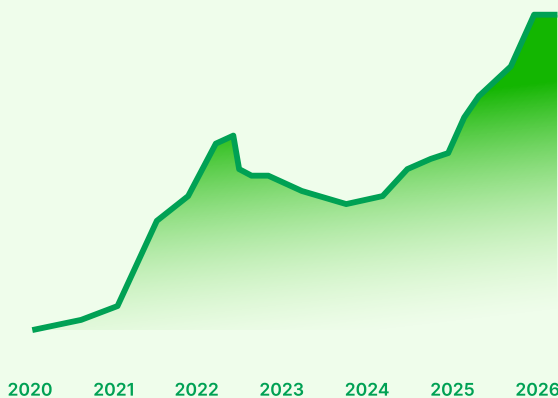
Companies often do not know how to open or set up a stablecoin account, how to choose the right stablecoin out of a number of existing ones, or how payment procedures work for both incoming and outgoing transactions. There are also questions about how to actually buy stablecoins, how to convert them back into regular currencies, how to handle accounting if stablecoins are used and how to manage exchange rate risks or scams.

Stablecoins Market Size

The total value of stablecoins in circulation grew from about 28 billion USD in 2020 to approximately 308 billion USD by early 2026. This tenfold increase is showing how quickly stablecoins have become part of everyday financial activity.

\$308 Billion

+998% ↗



STABLECOINER was created to remove these barriers. We speak simple, clear language and avoid industry jargon. We explain what stablecoins are, how they work and why they are actually very practical and easy to use. Step by step, we will work with you to answer key questions that companies have today:

- setting up an account for stablecoins
- choosing stablecoins
- getting stablecoins into account
- making payments
- exchanging stablecoins to traditional currencies
- doing the accounting
- understanding and managing risks

Our goal is to make stablecoins understandable and accessible to any company that needs a faster, simpler and more predictable way to handle payments. Follow STABLECOINER to remove the confusion around stablecoins and turn them into a tool you can use at any time.

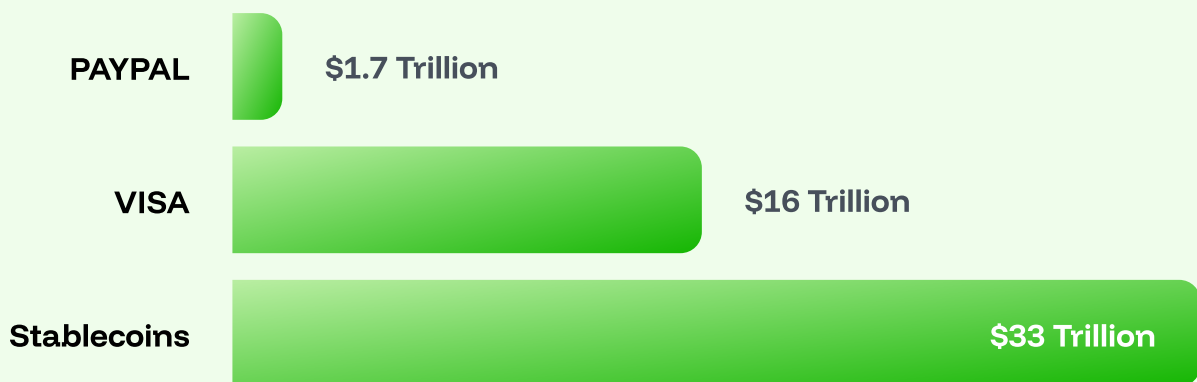


Stablecoins solve many payment delays that businesses face with banks today. This guide explains everything in simple terms so you can use stable-coins with confidence.

Stablecoin Basics

Stablecoins are no longer a theoretical alternative to bank payments. Their use has grown rapidly over the last five years. According to BLOOMBERG, annual stablecoin transaction volume has increased from near zero levels in the early 2020s to more than 33 trillion US dollars during 2025 (for reference, PAYPAL had 1,79 trillion US dollars transaction volume in 2025). Over the same period, the total amount of stablecoins in circulation grew to more than 300 billion US dollars.

Total Transaction Volume in 2025



The reasons for this growth are purely practical and easy to understand. Payments in stablecoins are fast, low-cost and work across borders without relying on correspondent banks. Transactions are executed instantly, with no weekends, holidays or banking hours. For businesses this means simpler operations and better control of cashflows. Furthermore, stablecoins are now accepted as a legal payment instrument in most jurisdictions.

Common questions remain unanswered: how to receive and send payments, how to store funds, how to convert stablecoins into regular money, and how to avoid common risks.

This section is designed to address these questions in clear language. It explains the core concepts needed to use stablecoins in practice. If you already understand these fundamentals, you can skip ahead to the section with recommended stablecoins.



In practice, many companies still lack clear structured guidance on the stablecoins basics. Businesses often know that stablecoins exist, but do not understand how to use them in everyday operations.

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01

Payments in Stablecoins vs Traditional Bank Payments

What cryptocurrency and stablecoins are, and why businesses use them

Most traditional bank payments today are already digital. Euros, US dollars and other currencies move through computer systems inside each country and across borders. Cryptocurrencies are simply another form of digital money. They also move over the internet, but they do not rely on banks to send or receive payments.

Stablecoins are one type of cryptocurrency. Unlike many other types of cryptocurrencies, stablecoins are designed to keep the same value as main traditional currencies, such as the Euro or the US dollar. Their exchange rate does not move up and down significantly, because each stablecoin is linked to a traditional currency.

Companies use stablecoins for money transfers because they allow funds to move faster, easier and at a lower cost than traditional bank transfers in traditional currencies.

A stablecoin is not a single particular brand name of digital currency. It is a category of digital currencies that keep the same value as a traditional currency, such as the Euro or the US dollar. Just two out of many examples of stablecoins are USDC (equal in value to the US dollar) and EURC (equal in value to the euro).

What blockchain is

Blockchain is the basic technology that allows stablecoins to function. It works like a digital record book that shows who sends money and who receives it. The difference from a bank is that this record is not kept by centralised institutions. Instead, the same information is checked and stored by many independent computers at the same time. These computers are ordinary servers that people or companies run voluntarily to support the network. They cannot control your money, they cannot see your private information and they cannot make changes on their own.

Each server only holds a copy of the public record and follows the same simple rules as all others. Because no single owner can act alone, the system does not depend on trust in any specific person or institution. This makes the system predictable and safe to use. In simple terms, blockchain is the infrastructure that allows digital money to move safely from one user to another.

What kind of companies are using stablecoins

Any company can use stablecoins. There are no special technical requirements and no limitations related to the type or size of the business. Stablecoins are especially useful for cross-border payments and money transfers, where companies often face delays, high fees or slow and time bound banking procedures.

Stablecoins are also becoming common among online businesses that operate in many countries and need simple ways to receive or send international payments. The number of use cases is growing every year. It is now normal to see stablecoins being used in international business both for business-to-business and business-to-consumers transactions.



Some companies choose stablecoins because they work outside of bank opening hours. Others use them because payments arrive faster, costs are lower or documentation requirements are simpler. In many cases, stablecoins help companies avoid delays that often appear in traditional banking systems, especially when several banks or countries are involved in the same transfer.

Why stablecoins are stable

Stablecoins are called stable because every stablecoin has the same value as traditional currency, to which each particular stablecoin is linked. A stablecoin linked to the Euro is always worth approximately one euro. A stablecoin linked to the US dollar is always worth approximately one US dollar. The variation is insignificant. This is possible because stablecoins are supported by assets that give them the same value as the traditional currency they represent. As a result, well-known stablecoins do not jump up and down in price like many other cryptocurrencies. Their value stays as stable as the currency they follow.



Stablecoins keep the same value as the traditional currency they follow, for example the Euro or the US dollar. Their value stays steady and does not jump like other cryptocurrencies.

Benefits of stablecoins

Stablecoins make payments faster and more predictable than traditional bank transfers. You can send stablecoins at any time, on any day of the year, including weekends and holidays. Stablecoins work across borders without waiting for banks to open or approve each step. Stablecoin payments cost less, involve fewer parties and give you a clear view of where your money is and when it arrives.

Major Stablecoins



USDC
Issued by
CIRCLE



USDT
Issued by
TETHER



DAI
Issued by
MAKERDAO



PYUSD
Issued by
PAYPAL



EURC
Issued by
CIRCLE

Few things to keep in mind

Using stablecoins may require adding one or two new steps to a company's existing processes of money transfers. A company will need a simple tool to send and receive stablecoins, the same way it currently uses online banking for bank transfers. Some partners or suppliers may still prefer traditional bank payments, so stablecoins may not work for every situation for now. As stablecoins use continues to grow around the world tremendously, stablecoins are almost certainly becoming a standard payment option, not just a tool used by a special group of early adopters.



It is important to note that payments in stablecoins cannot be reversed after they are sent. In many situations, traditional bank transfers also cannot be reversed, so the basic approach is the same: the sender simply confirms the details before sending the payment.

Because of this, businesses simply apply the same basic checks they already use when sending traditional payments: **confirming the amount, checking the recipient details and approving the payment internally.** These steps are straightforward and help ensure smooth and safe operations.



02

**Case example:
Traditional bank
payment vs.
Stablecoin
payment**

Case Example

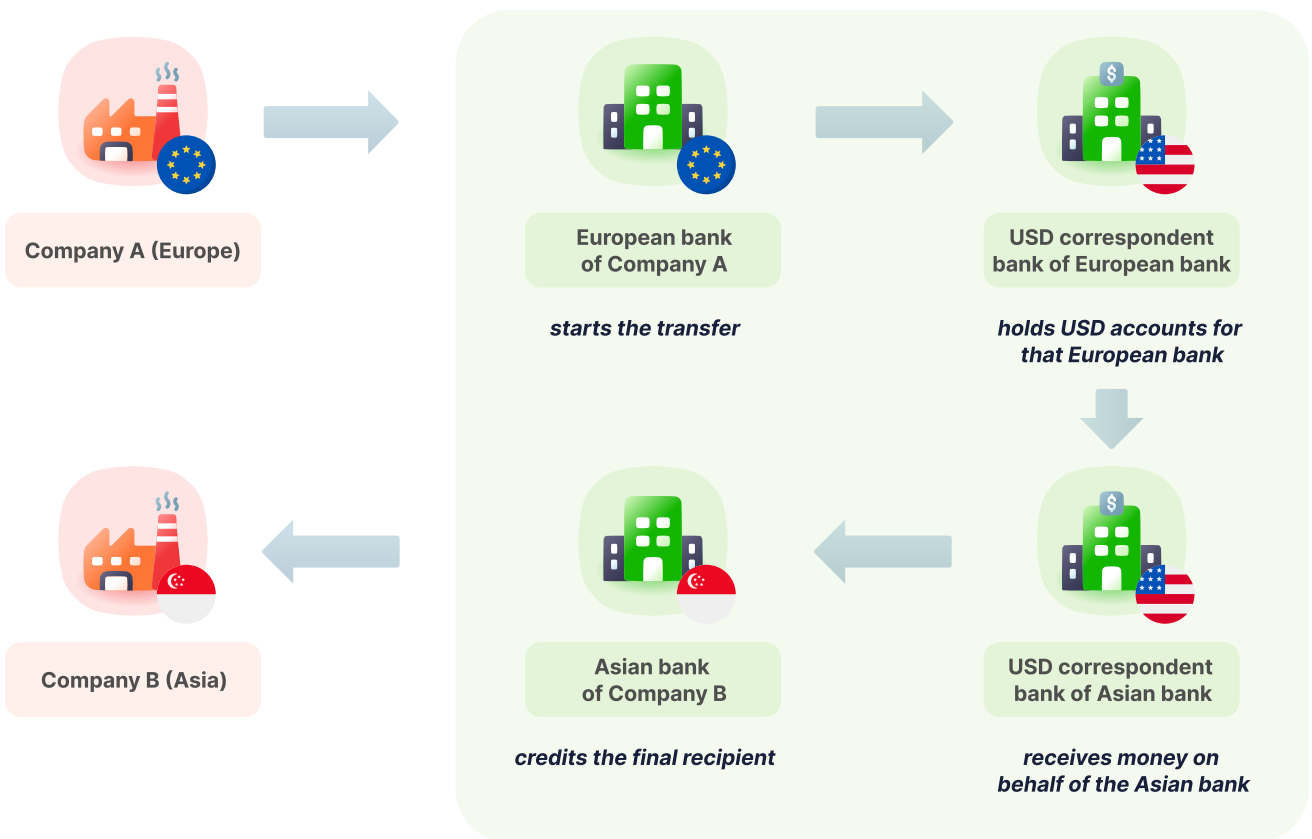
International payments often take different paths depending on the method a company chooses. The case below shows a practical situation where a European company wants to send US dollars from its account in a European bank to its supplier in Asia. The steps below compare how this payment travels through traditional banks versus how the same payment moves when sent in stablecoins.

1. Traditional bank payment in USD

When a European company (Company A) sends USD to its Asian supplier (Company B), the payment usually passes through several banks. This happens because many European banks do not have the opportunity to process USD directly. They rely on so-called correspondent banks in the United States, and on the Asian side the situation is the same. The same is equally true for most banks outside the US.

The full path often looks like this:

- **Step 1:** Company A sends USD from its European bank account.
- **Step 2:** The European bank sends the transfer to its USD correspondent bank (usually in the United States).
- **Step 3:** The Asian bank of Company B also uses its own USD correspondent bank to receive the transfer.
- **Step 4:** The receiving bank in Asia receives transfer and transfers the payment to the Company B bank account.



In other words:

- Four banks handle the transfer.
- Each bank may ask for additional documents related to the transfer.
- Any check in the chain can delay the transfer for days or weeks.
- Fees can be substantial and accumulate at several points.
- Visibility where the money is extremely limited until the money finally arrives.

2. Stablecoin payment

A stablecoin transfer is much simpler.

It moves like this:

- **Step 1:** Company A sends stablecoins from its digital wallet.
- **Step 2:** The blockchain confirms the transfer.
- **Step 3:** The Asian company receives the funds directly.

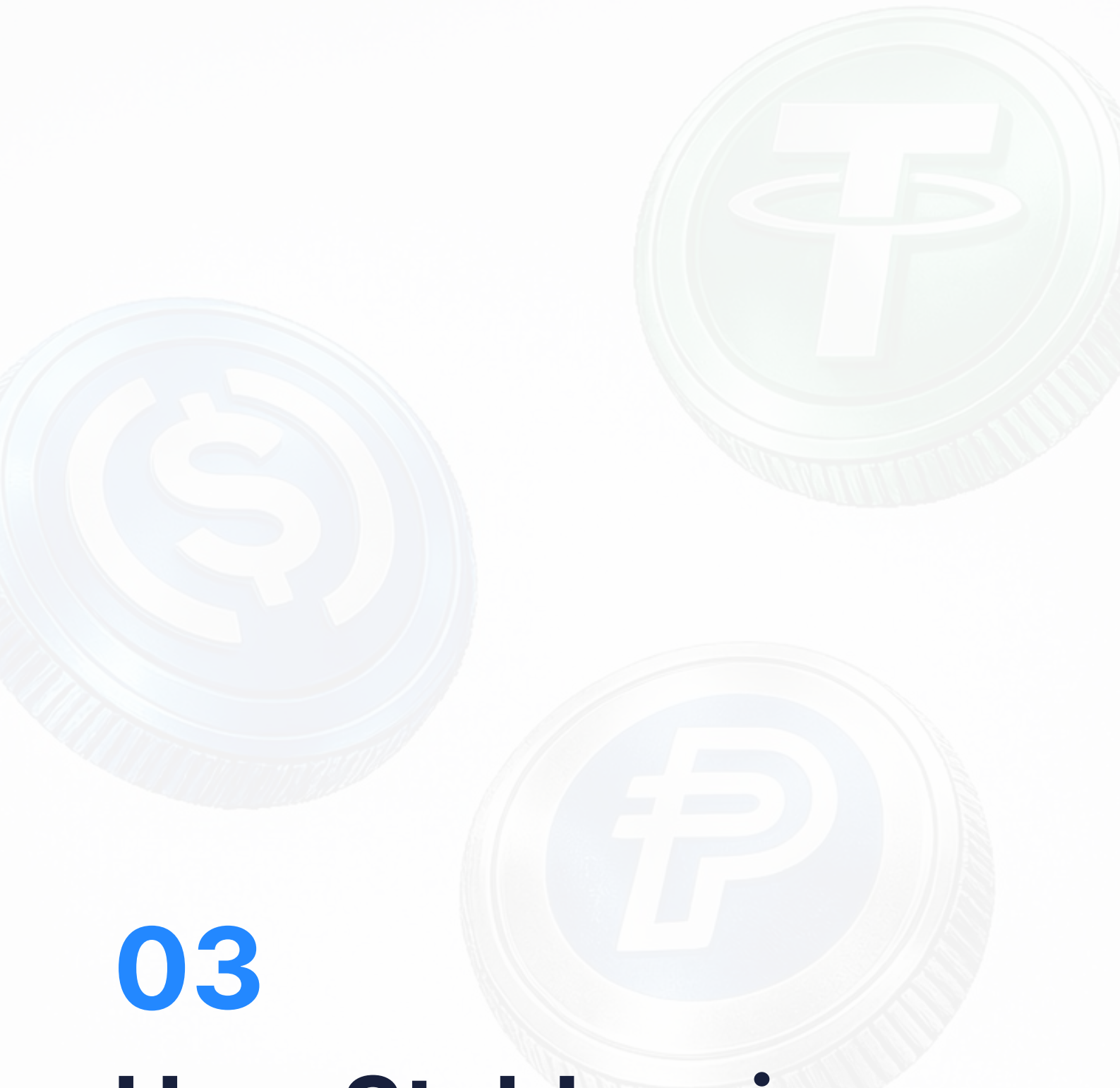


In other words:

- Only one transfer happens.
- No correspondent banks and no parallel checks.
- Payments arrive within minutes (if not seconds).
- Fees are much lower and predictable.
- No business hours, no weekends, no time-zones.
- Full visibility for both sides at all times.

Simple comparison

Step	Traditional Bank Payment	Stablecoin Payment
Banks involved	Often 3–4	None
Speed	1–5 business days	Seconds to minutes
Availability	Business hours, no weekends	24/7/365
Fees	High, unpredictable	Low, transparent
Chance of delays	High	Very low
Visibility	Limited	Full, real-time
Cross-border complexity	High	Very low



03

How Stablecoins Work

Converting between traditional currencies and stablecoins

Companies can easily convert traditional currencies into stablecoins, and convert stablecoins back into traditional currencies. The overall process is similar to exchanging traditional currencies in an online bank. Just as you might exchange Euros for US dollars in your banking app, you can exchange traditional currencies for stablecoins using a digital service. This is done through two types of services: exchanges and payment providers that support stablecoins.



Converting between stablecoins and traditional currencies is simple and works much like exchanging currencies in online banking. A few clicks are enough to complete the process.

These services charge a fee for conversion, so each exchange between traditional currencies and stablecoins adds a small cost. Companies that do stablecoin payments on a regular basis tend to keep part of their funds in stablecoins once converted, same as they keep the traditional currencies in the bank account.

Here, two new names must be introduced to make navigating in the future easier. A service that lets a company convert traditional currencies into stablecoins is called **On-ramp**. And the other way round a service that converts stablecoins into traditional currencies is called **Off-ramp**.

How and where stablecoins are kept

Traditional currencies are stored in bank accounts. Stablecoins are stored in accounts called **digital wallets**. Just like a bank account has an IBAN, every digital wallet has its own unique address. This address is made of letters and numbers, and can be quite long.



Common Crypto Wallet Address Examples

- **USDC:** 0xA0b86991c6218b36c1d19D4a2e9Eb0cE3606eB48
- **USDT:** TPGEVrrVCe8fDqHLSiKBxV4gWrgqaTPrzK

Access to a digital wallet is protected by a **digital key**. You can think of this key as a very long and complex password that only the owner should know or control. You do not need any technical knowledge to use it. The main idea is simple: the wallet holds your stablecoins, and the digital key confirms that you are the person allowed to use them.

There are two main types of wallets used to store stablecoins: **custodial** and **non-custodial**. A custodial wallet is a wallet where a trusted service provider keeps the digital key for you. This works in the same way as a bank holding your traditional currencies on your behalf. A non-custodial wallet is a wallet where you control the digital key yourself. Nobody can access non-custodial wallet apart from you and/or restore the digital key in case it is lost.

How to receive and send payments in stablecoins

To send or receive stablecoins, a company uses its digital wallet, which works in a similar way to a bank account, as explained above. To receive a payment, the company shares the address of its digital wallet with the sender.

To send a payment, the company enters the amount and the recipient's wallet address. After the payment is confirmed, it moves directly from one wallet to another wallet. Stablecoin payments usually arrive within minutes, sometimes even within seconds.

Networks behind stablecoin payments

Stablecoins and digital wallets operate on **blockchains**. As explained earlier blockchain is a shared digital record that keeps track of who owns what and all payment movements. Different blockchains (like ETHEREUM, TRON, etc.) offer different speeds, costs and levels of compatibility with various elements of digital payments. Companies choose a blockchain based on where their partners operate and on the type of payments they make. For example, some blockchains work better for B2B payments, while others are more common in B2C. We will explain these differences in more detail in the separate articles.

Major Blockchains for Stablecoins

Today, the most used blockchains for stablecoin payments are probably the following ones: ETHEREUM, TRON, SOLANA, POLYGON, BASE. Sometimes a company may need to move stablecoins from one blockchain to another. This is also possible.



ETHEREUM



TRON



SOLANA



BASE



POLYGON



STELLAR



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