



Cover image:

## Libra's Long Reach Impact in Payments

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The launch of The Libra Association came about with fanfare and a big misstep. Instead of focusing on the non-profit organization and what a new payment association, or scheme, could mean for the world of payments, the media and regulators are fixated on a launch partner, Facebook. The focus on Facebook, although it raises valid concerns, is not the reason a new cross border currency is needed.

What is more important than the "what" is the why - why is a stable coin needed for the United States payment landscape?

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