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Technology, Data and Innovation

AI and Stablecoins for Future Finance

With deep dedication.

09-Oct-2025, Amsterdam, Peter Hung

Agenda



AI and
stablecoins



Use cases (3)



Opportunities



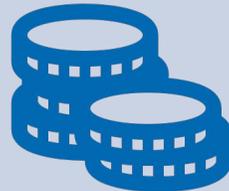
Challenges



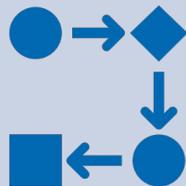
Conclusions



AI and agentic AI - capability to perform tasks and processes without being explicitly programmed

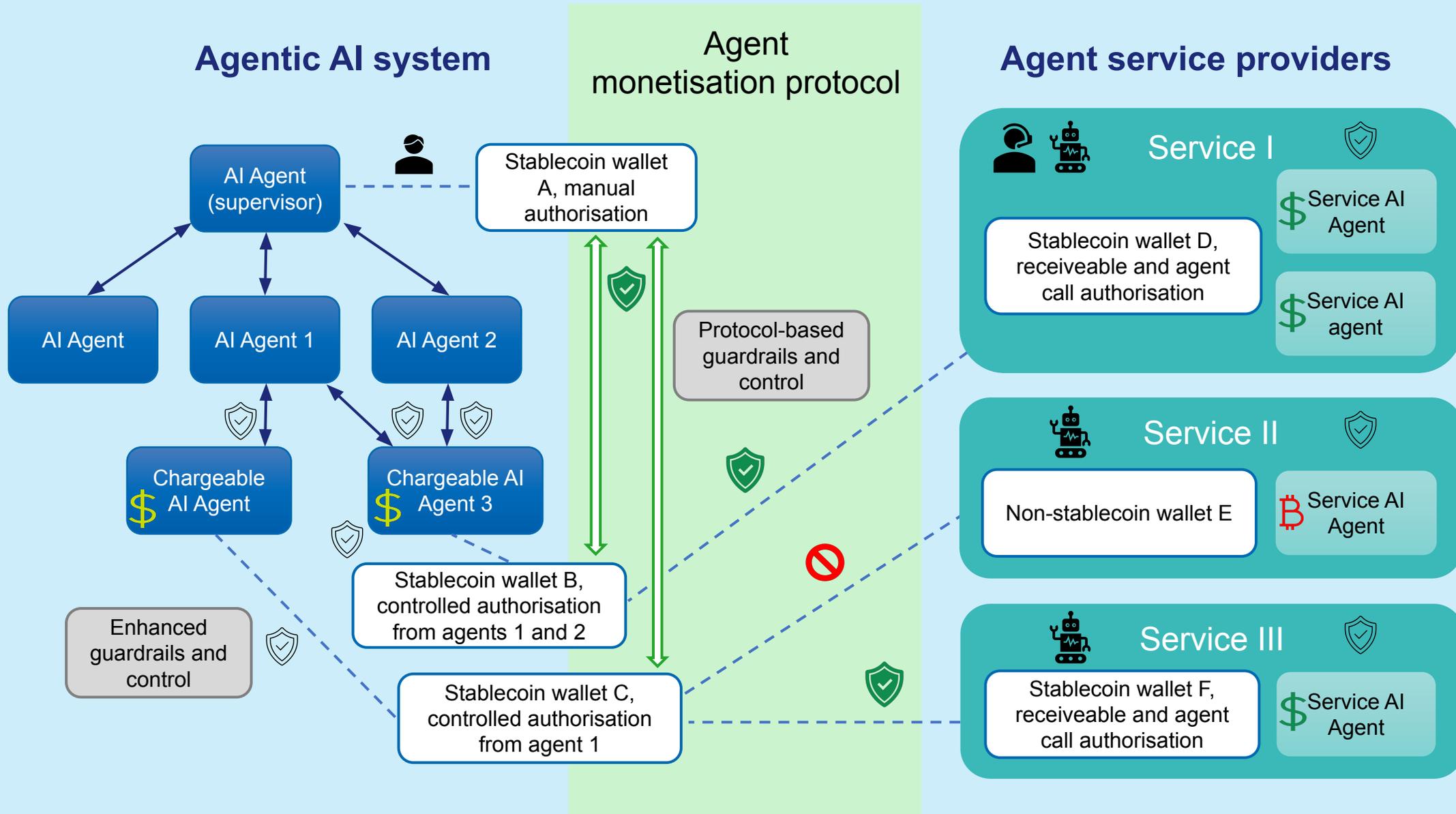


Stablecoins – cryptocurrency whose value is designed to be relatively ‘stable’ by being pegged with an asset such as fiat currency (e.g. USD) and a basket of assets

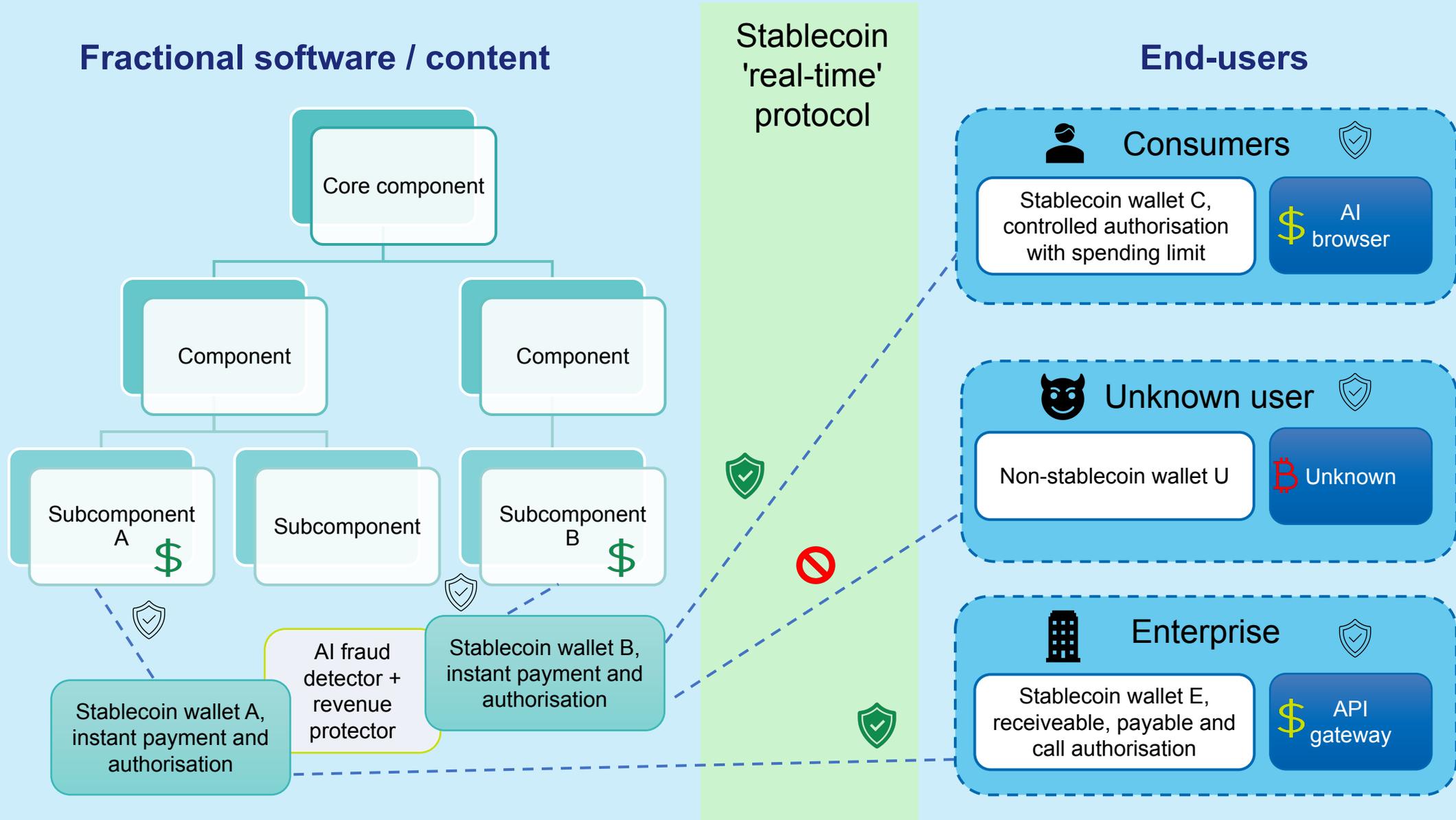


Convergence – How to make the best of both? Symbiotic relationship? Risks and challenges?

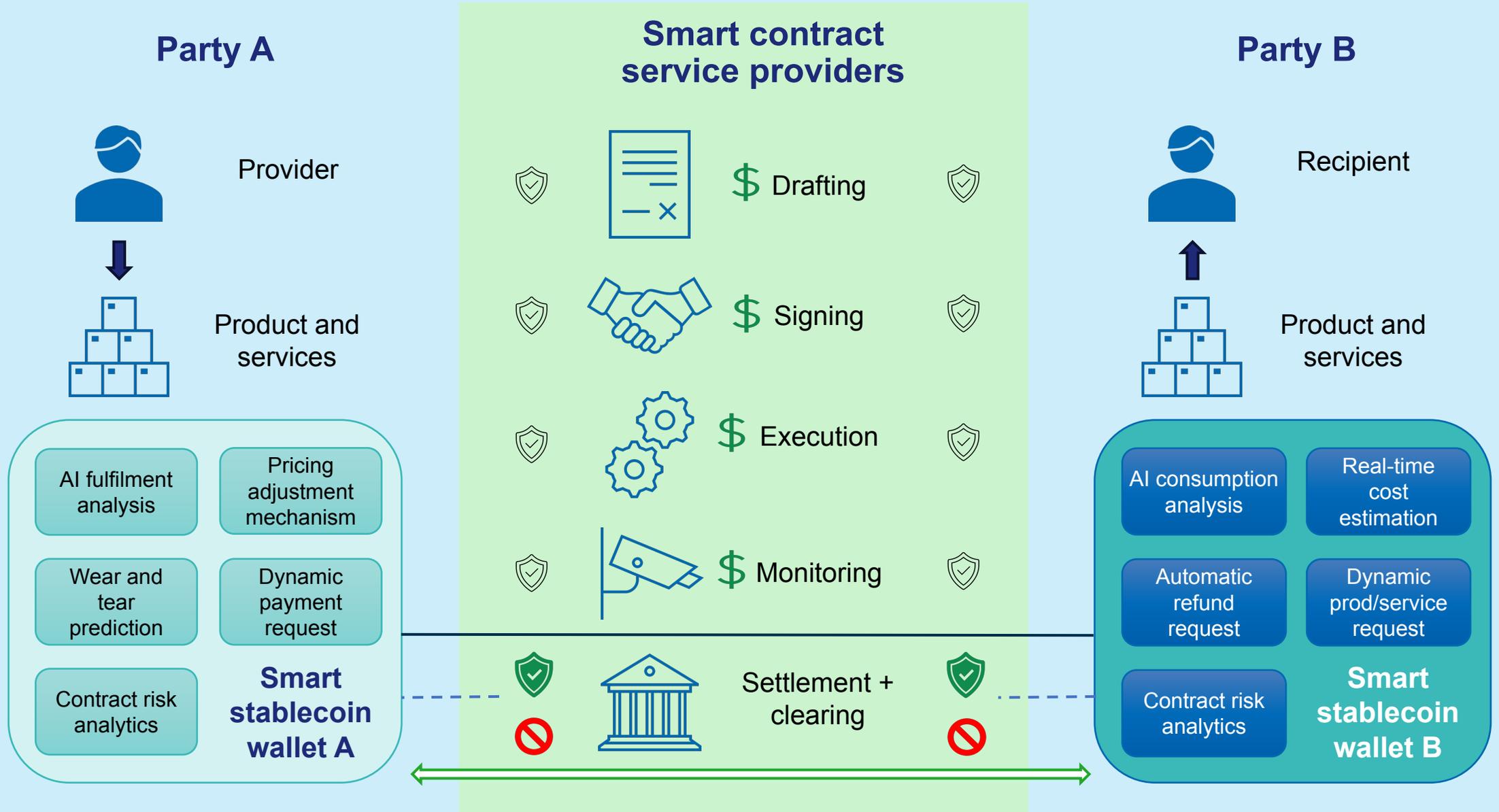
Use case 1: machine to machine payment activity using stablecoin



Use case 2: purchase of fractional software compute, capabilities or content



Use case 3: 'smarter' contracts for counter parties with real-time settlement + clearing



Opportunities

Challenges



- Real-time transactions with lower transaction cost
- More “intelligent” product offerings
- Decentralised cross-border transactions
- Smarter contracts with intelligent settlement + clearing
- AI and stablecoin relationship / convergence is strengthened by
 - advancement of AI technologies (e.g. LLM, multi-GPU)
 - announcement of industry protocols (e.g. MCP, A2A, AP2)
 - availability of AI governance framework (e.g. NIST, CSA)
 - new regulations (e.g. the US GENIUS Act, the EU AI Act)
- AI opportunities
 - novel techniques required processing, analysis and fraud detection for tokenised transactions
 - rapidly evolving AI technological landscape
 - incorporation of mechanism for remediation
- Regulatory considerations
 - stablecoin stability
 - investor/user protection
 - same

Conclusions



AI and stablecoin has a symbiotic relationship in multiple use cases



Examples

- AI monetisation
- Fractional software and content distribution
- Smart contract real-time intelligent settlement and clearing



Convergence of AI-Stablecoin potentially creates new modes of future finance



Examples

- AI / agentic economy
- new product categories (a la carte digital consumption)
- more automatic supply and demand adjustment (reduced market friction)



The relationship / convergence is strengthened by, among others, regulations



A shift from a human-centric finance to a product-oriented one where the product becomes “intelligent”

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