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GENIUS ACT: OVERVIEW, SURVEY RESULTS, AND IMPLICATIONS



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WHAT

Discussing the GENIUS Act, insights from our recent survey, and implications for treasury.



WHEN

Tuesday, December 16, 2025
2:00 PM - 2:50 PM EST

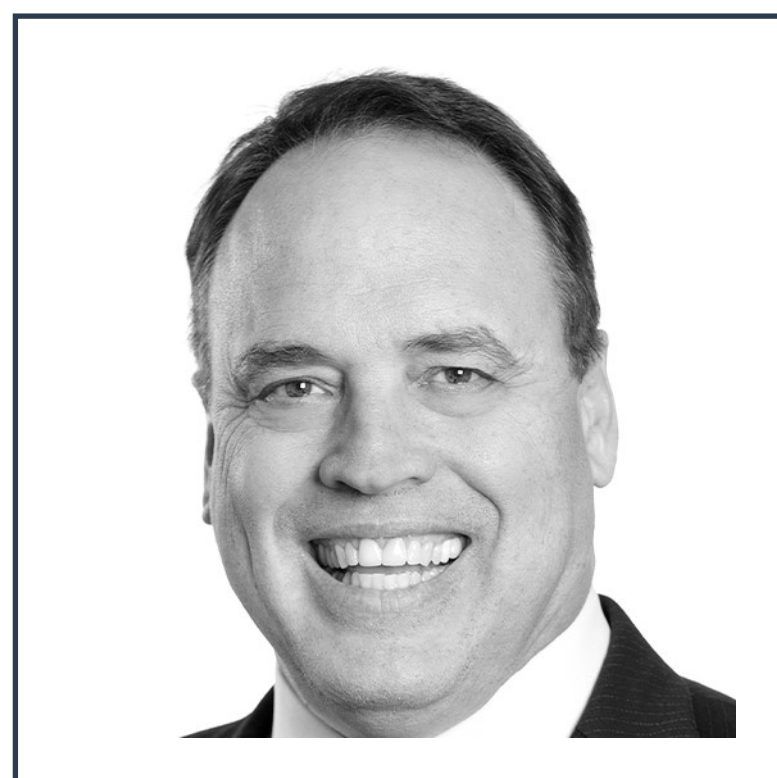


WHERE

Live online presentation
Replays at StrategicTreasurer.com

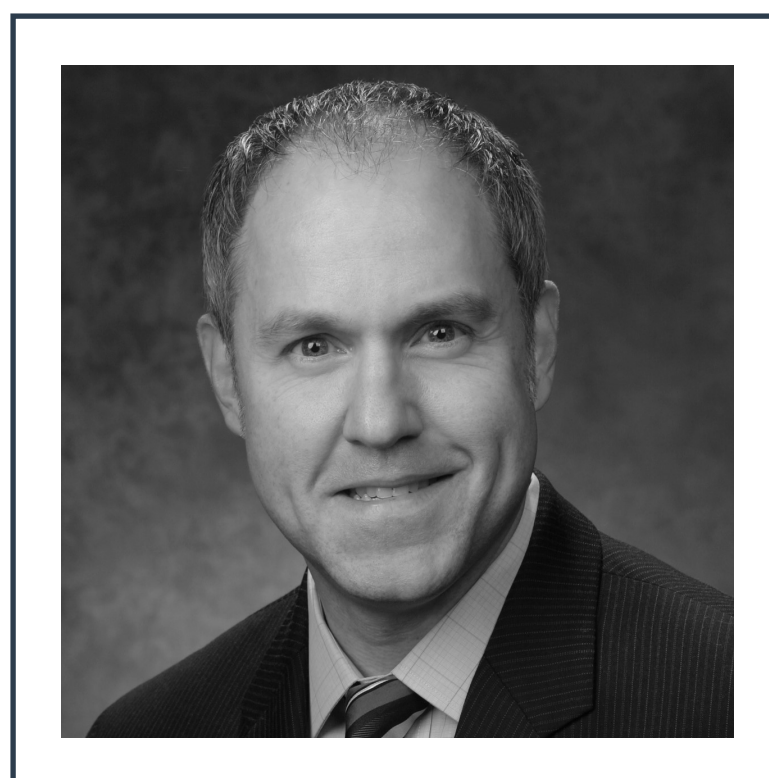


TODAY'S SPEAKERS



JOHN MOSKO

National Sales Manager,
Liquidity Management Division,
Federated Hermes



PAUL GALLOWAY

Senior Director, Advisory Services,
Strategic Treasurer

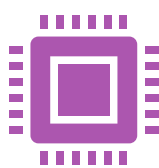


CRAIG JEFFERY

Founder, Managing Partner,
Strategic Treasurer

TOPICS OF DISCUSSION

KEY AREAS OF FOCUS &
ANALYSIS



DIGITAL ASSETS

FUNDAMENTALS



ABOUT THE SURVEY

KEY POINTS OF INTEREST



FAMILIARITY WITH THE ACT

SURPRISING RESULTS



INTEREST, ADOPTION, AND IMPACT

OF EMERGING INSTRUMENTS



READINESS AND ACTION ITEMS

CORPORATES AND BANKS



KEY TAKEAWAYS

AND FINAL THOUGHTS

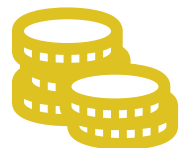
DIGITAL ASSET LEGISLATION

KEY CONCEPTS AND REGULATORY CONTEXT



GENIUS ACT OVERVIEW

- Signed into law July 2025, establishing the first comprehensive U.S. regulatory framework for payment stablecoins
- Key requirements:
 - Licensing for issuers
 - Full asset backing
 - Audit, reporting, and anti-money laundering standards
- Objective:
 - Support innovation while addressing compliance and risk



CURRENCY TYPES

- Fiat: Government-issued money with value guaranteed by a sovereign (e.g., USD, EUR)
- Digital currency: Electronic form of money (can include fiat, crypto, or stablecoins)



CRYPTOCURRENCIES:

- Crypto: Value determined by supply and demand, not backed by a central authority
- Stablecoin: Digital asset pegged to a stable asset (e.g., fiat) to reduce volatility

LAWS, BILLS, AND OVERSIGHT

BROADER U.S. DIGITAL ASSET LANDSCAPE



GENIUS ACT

- Payment stablecoin regulatory framework

EXECUTIVE ORDER

- Signed by Trump Administration in January 2025
- Prohibits issuance of a U.S. Central Bank Digital Currency (CBDC)

CLARITY ACT (H.R. 3633)

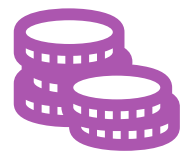
- Passed House in July 2025
- Clarifies regulatory roles across digital assets

FIT21 ACT (H.R. 4763)

- Passed House in May 2024
- Assigns:
 - CFTC oversight for digital commodities and spot markets
 - SEC oversight for digital assets deemed securities

EXAMPLES OF DIGITAL ASSETS

INSTRUMENTS IN TODAY'S MARKET



PAYMENT STABLECOINS

- Regulated under the GENIUS Act
- Designed for compliant, real-time payments



TOKENIZED MONEY MARKET FUNDS

- Enable instant movement of value without selling fund shares and waiting for settlement



DIGITAL COMMERCIAL PAPER

- Issued, traded, and settled on blockchain rails





DIGITAL T-BILLS

- Allow direct ownership and digital transfer of U.S. Treasury bills with near-instant settlement

VALUE TRANSFER MODELS

HOW MONEY MOVES AND SETTLES

	 TRADITIONAL	 DIGITAL
LEDGER	Bank account	Blockchain
EXCHANGE	USD via wire or ACH	Token or coin
SETTLEMENT	Delayed; batch or business hour dependent	Near-instant; 24/7 availability
TRANSPARENCY	Limited to participating institutions	Real-time, permissioned, or public

STATE OF MIND

GENERAL SENTIMENTS



UP FOR DEBATE

- Timing of adding digital assets
- Order of prioritization
- Impact on payment rails, contracts, and custodial actions in the next five years

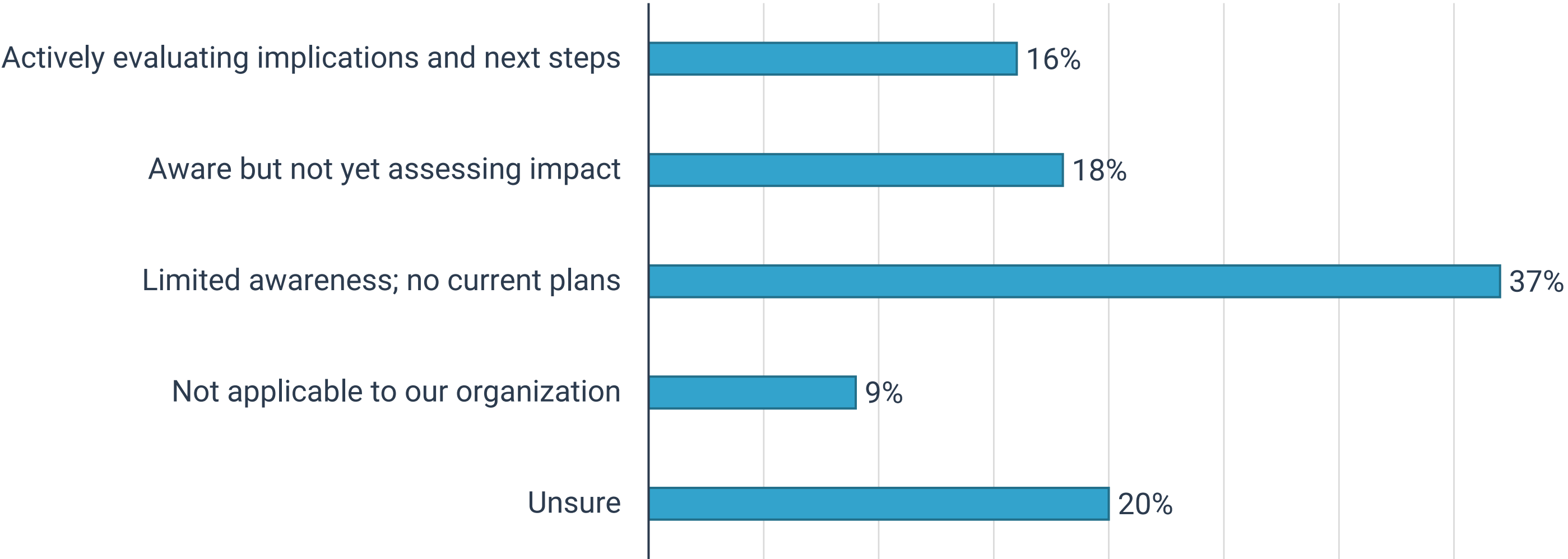


REASONABLE ASSUMPTION

- Digital asset frameworks are happening and will support changes
- Change for payments and investments will be dramatic
 - Banks and fintechs will take advantage of the change
 - Those who remain unengaged will be left behind

POLL QUESTION


Poll 1 - How prepared is your organization to assess the impact of the GENIUS Act on payments and treasury operations?



SURVEY QUICK STATS

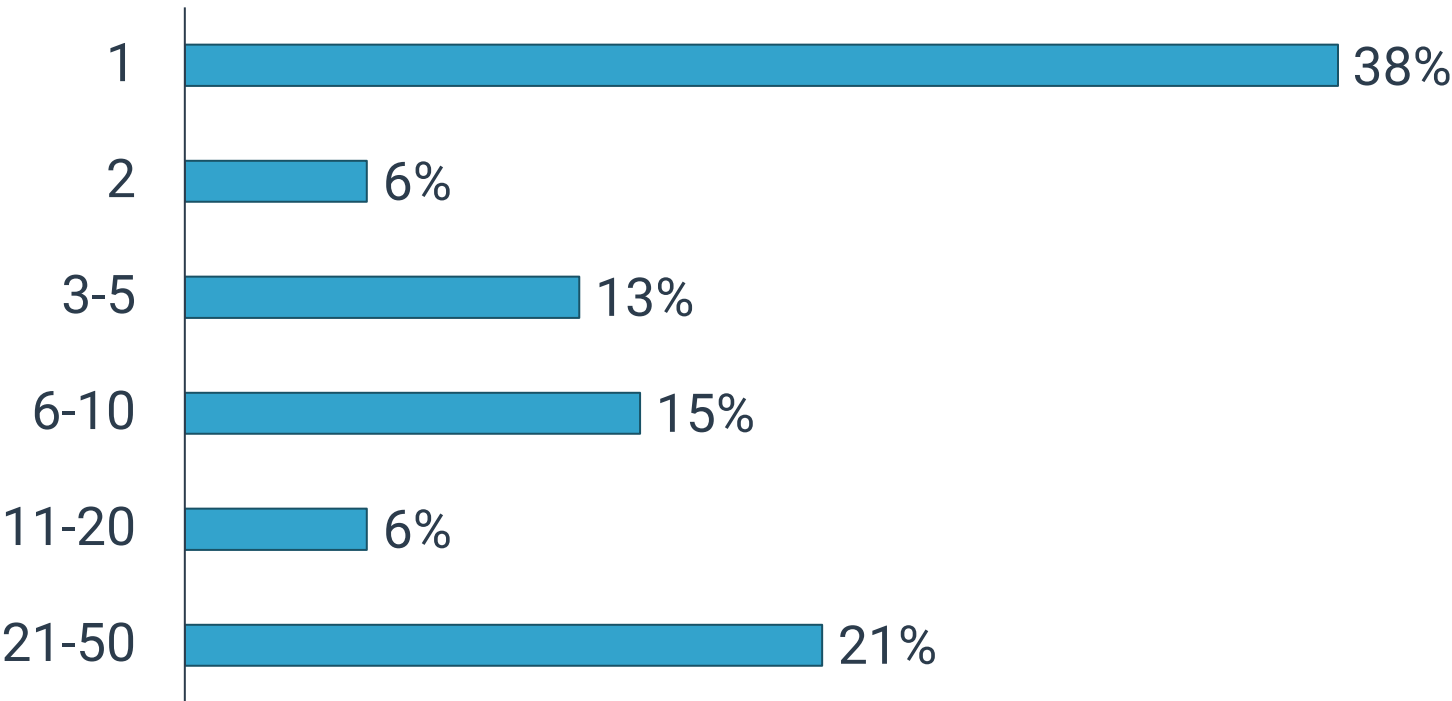
GENIUS ACT FLASH SURVEY

 **~150**
Respondents

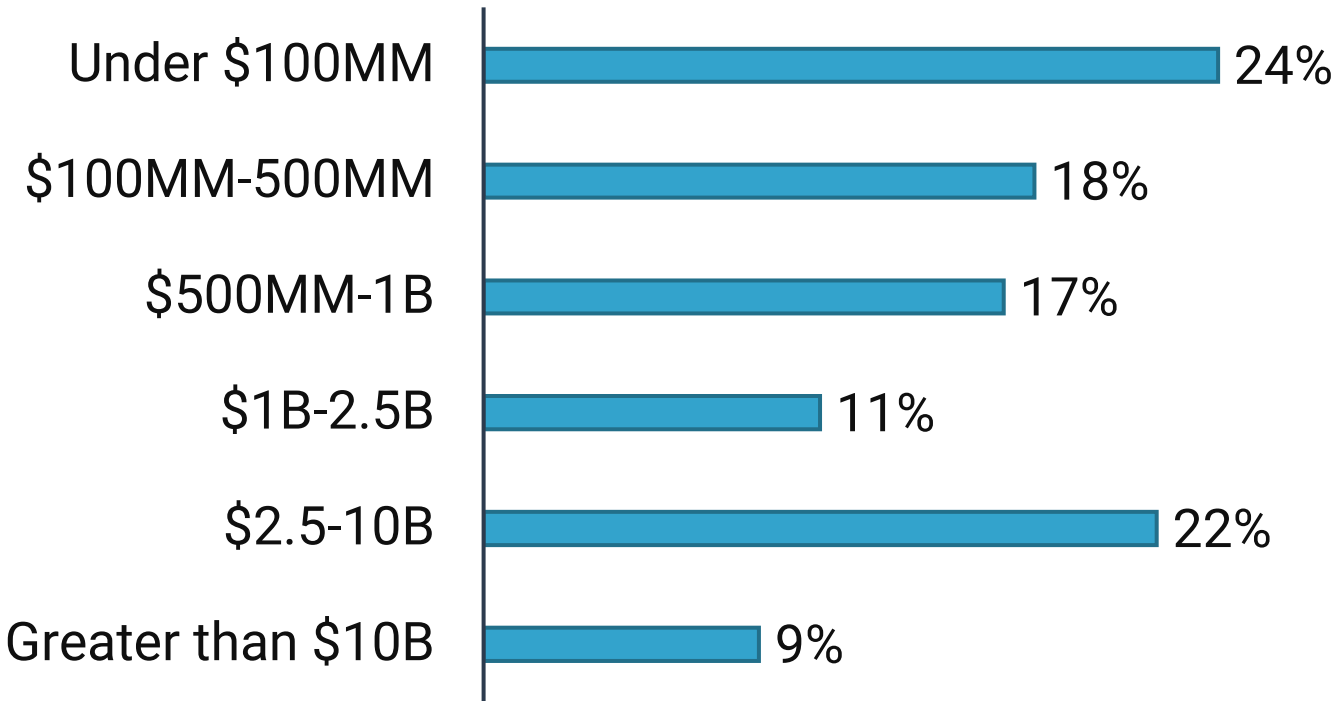
 **3-week**
Survey Runtime

 **5**
Questions

COUNTRIES OF OPERATION



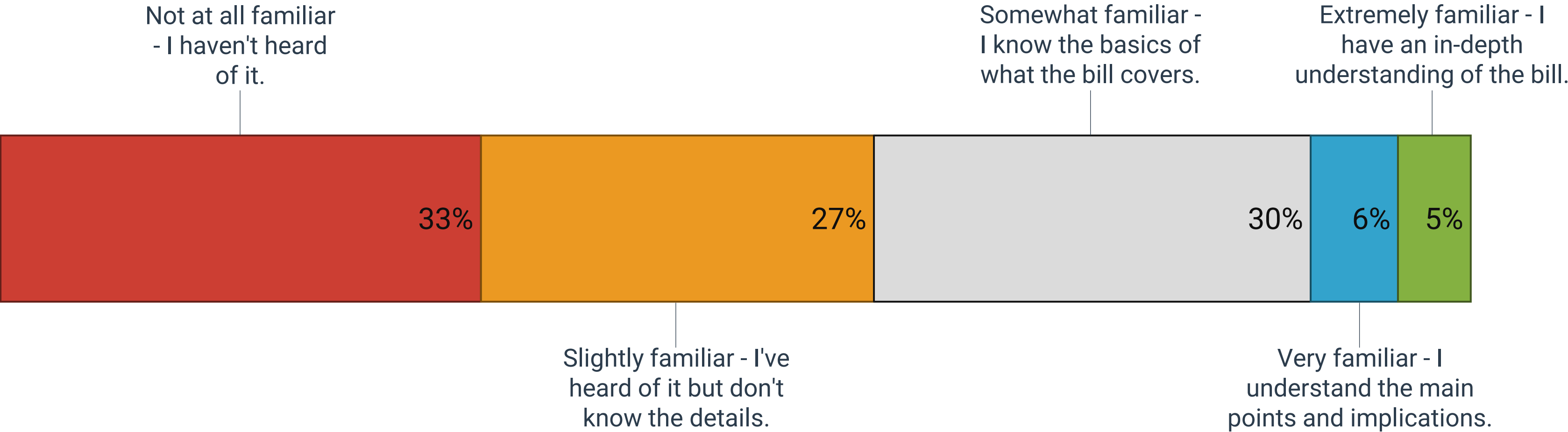
ANNUAL REVENUE (IN USD)



FAMILIARITY WITH THE ACT

OVERALL CORPORATE RESPONSES

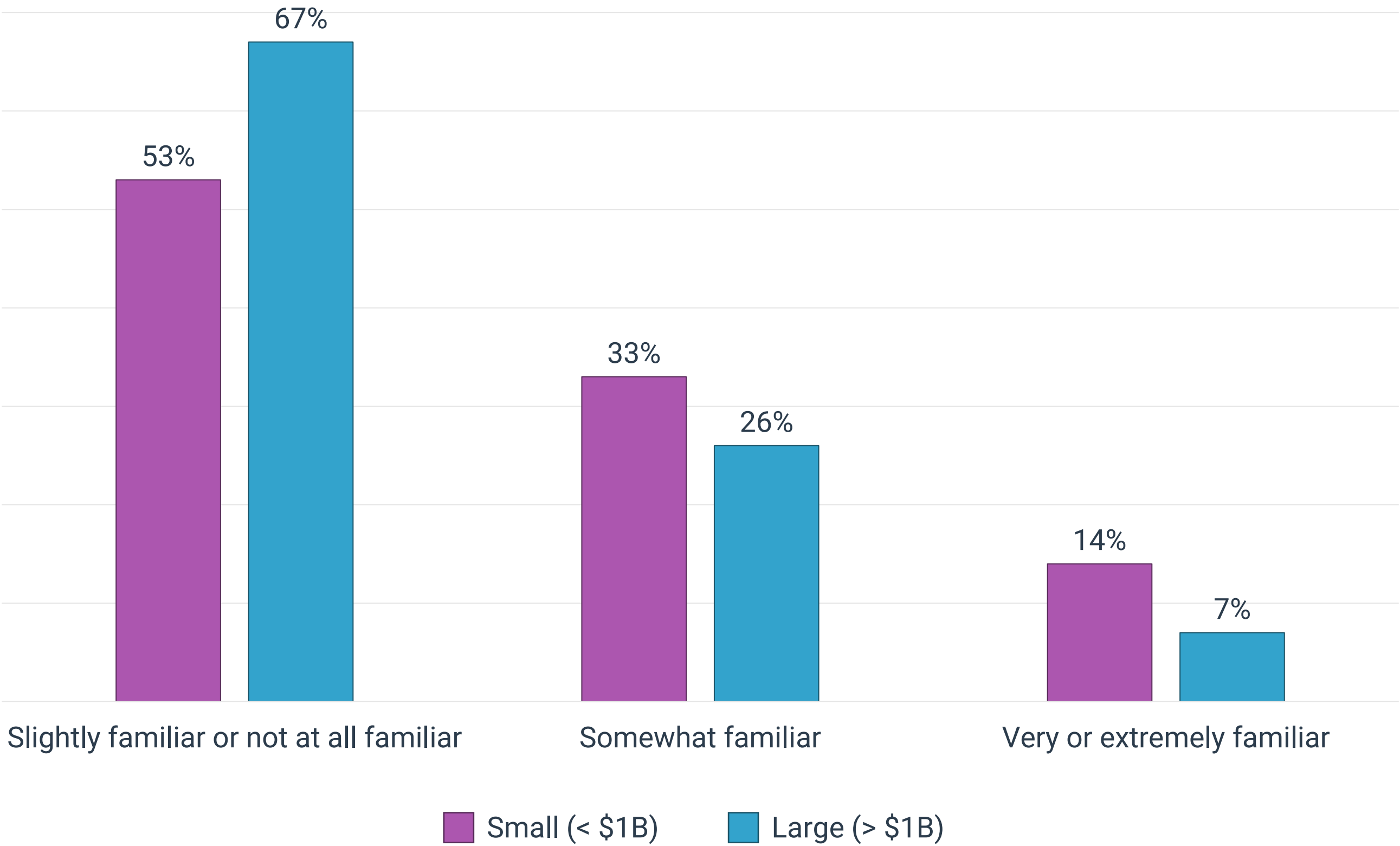
» Please indicate your familiarity with the GENIUS Act.



FAMILIARITY WITH THE ACT

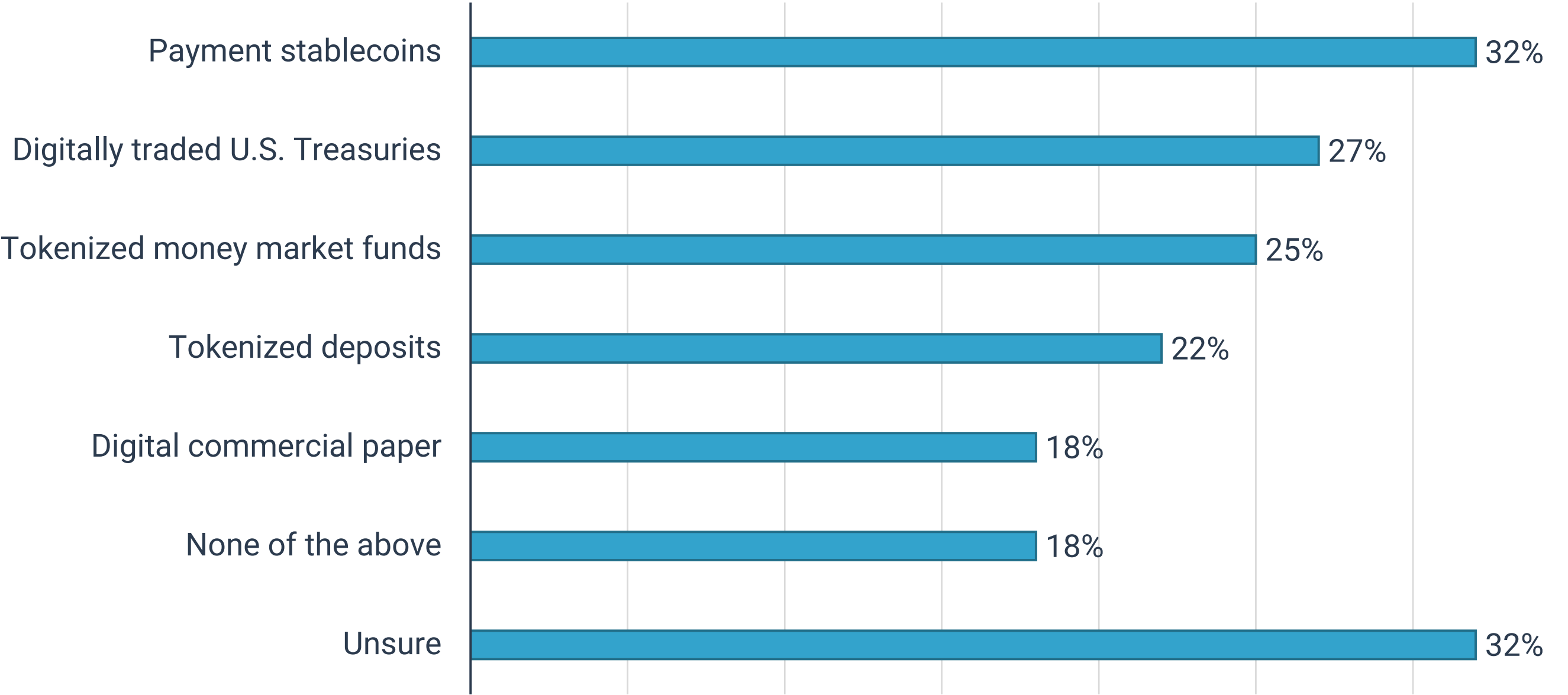
SMALL COMPANIES MORE AWARE THAN LARGE

» Please indicate your familiarity with the GENIUS Act.



POLL QUESTION

Poll 2 - Which digital instruments are you most interested in evaluating over the next 12–24 months? (all that apply)

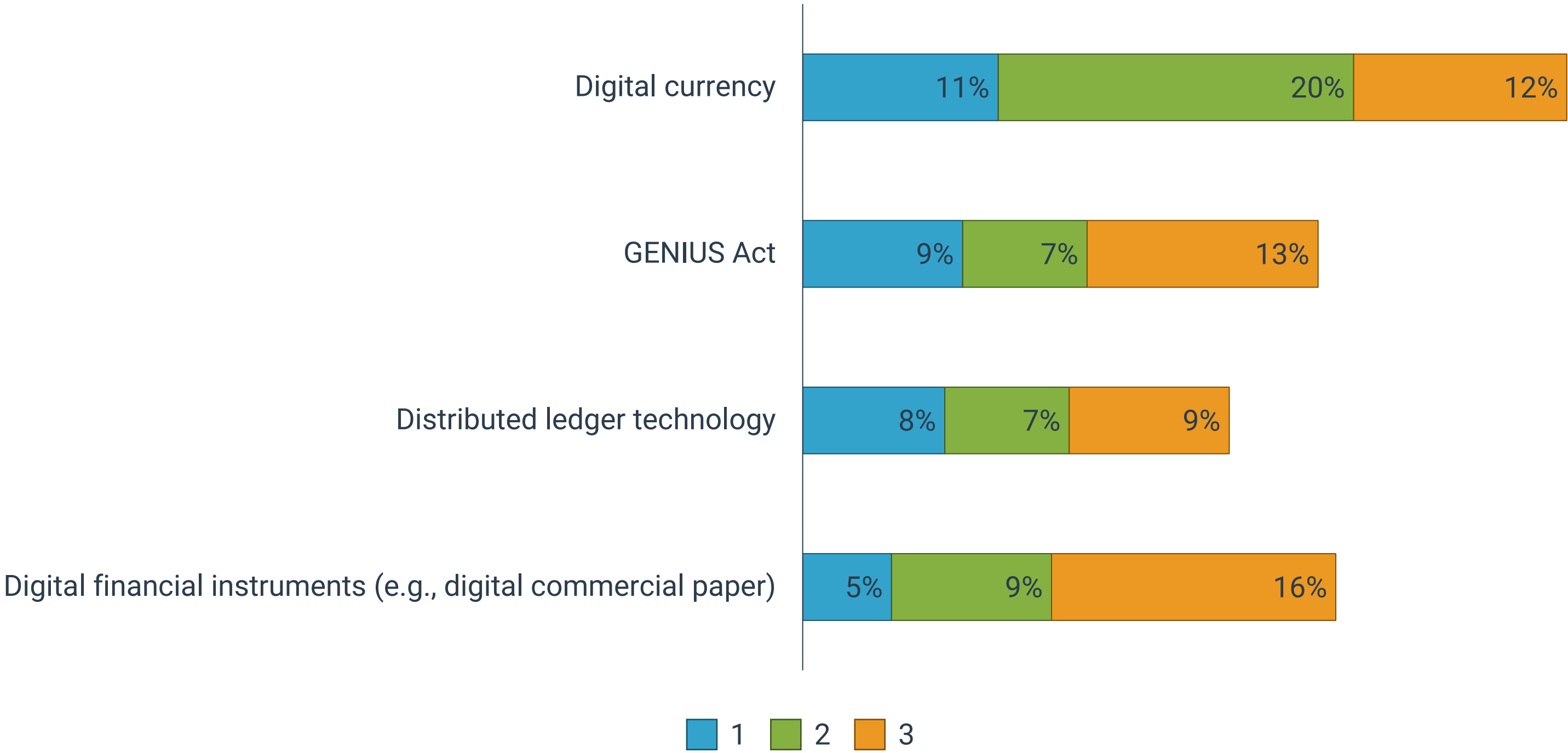


INTEREST LEVELS

DIGITAL ASSET OPTIONS

» Please rank the following topics based on your current level of professional interest, with 1 = highest interest and 7 = lowest interest.

TOP THREE LEVELS OF INTEREST

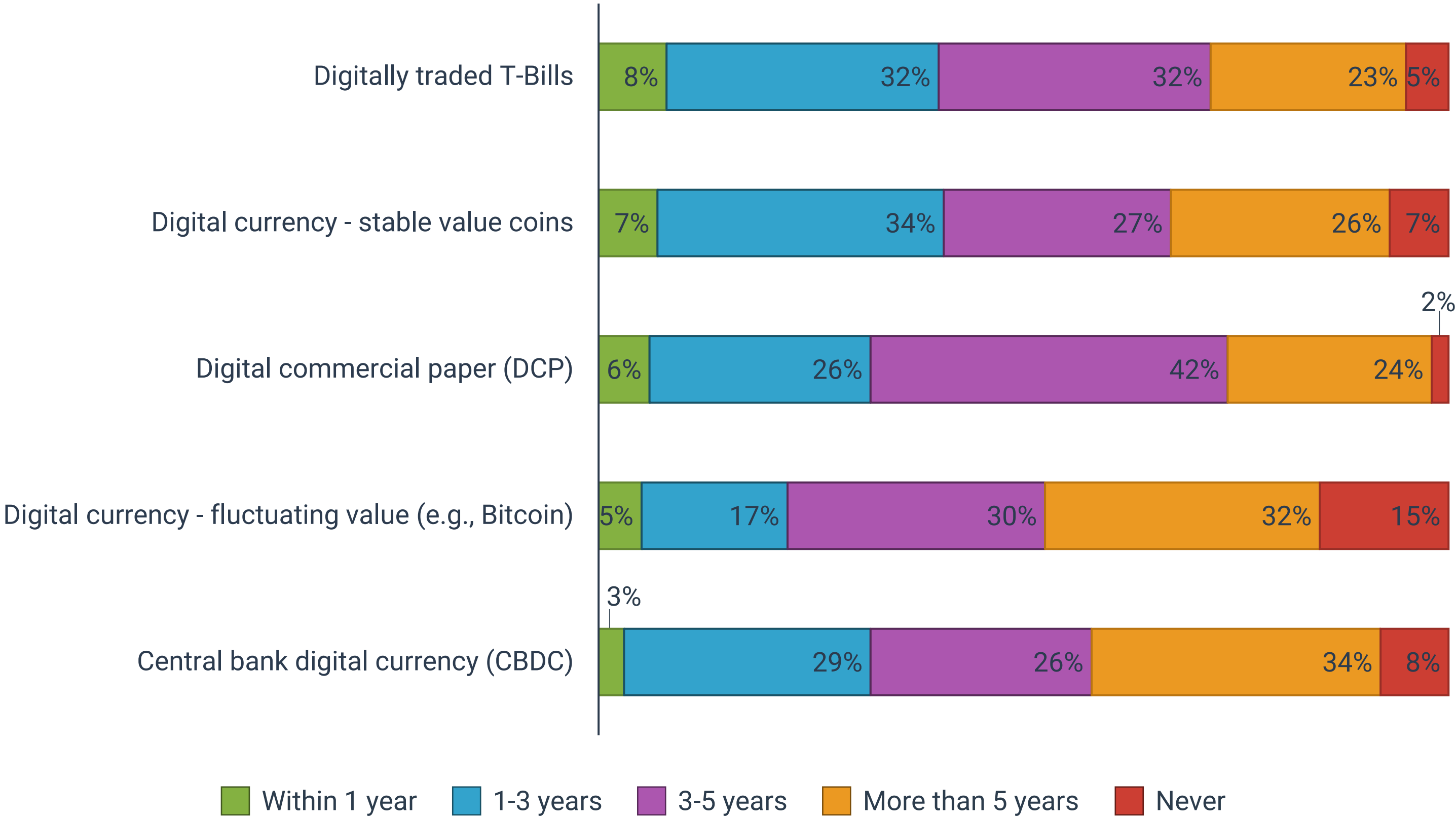


1 2 3

DIGITAL ADOPTION

EXPECTED TIMING

» When do you believe each of these will be mainstream in corporate treasury?

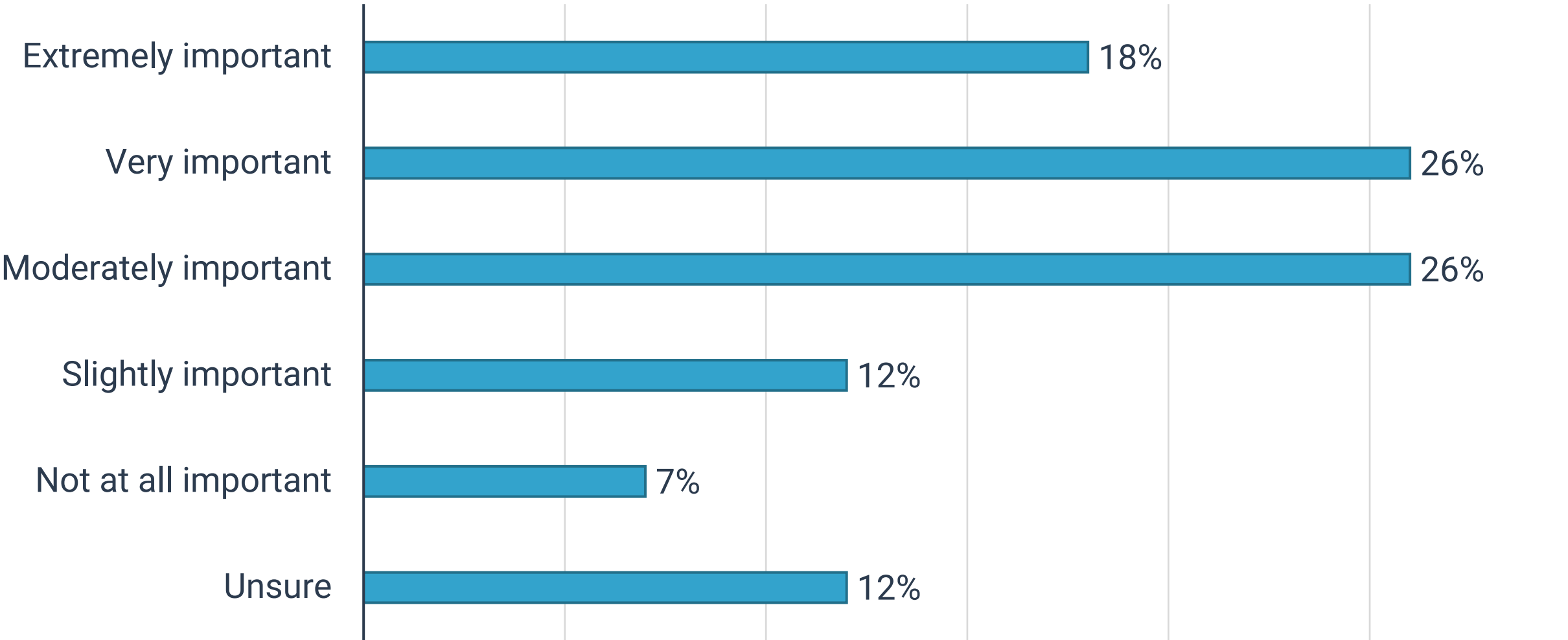


Note: Not all responses displayed

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POLL QUESTION

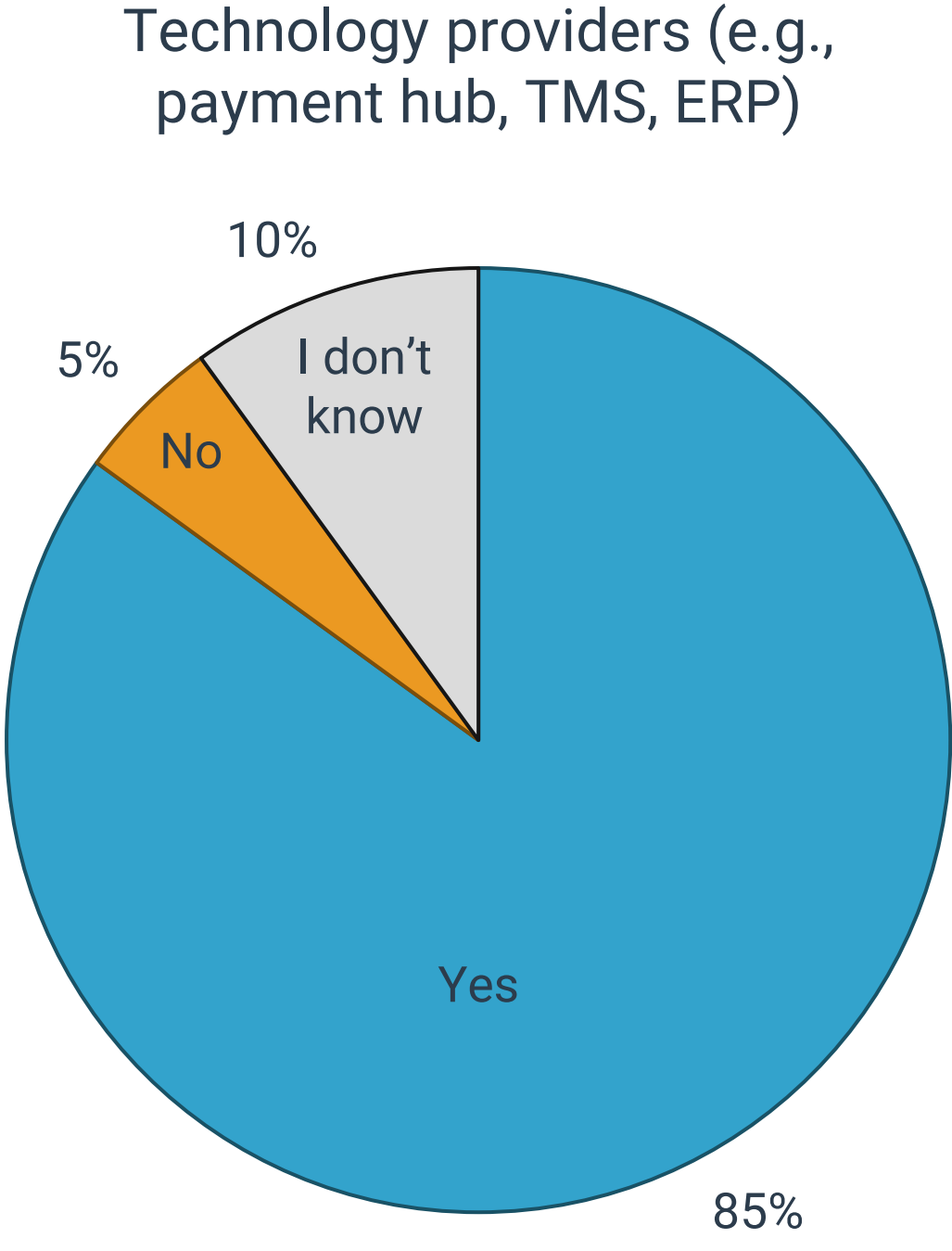
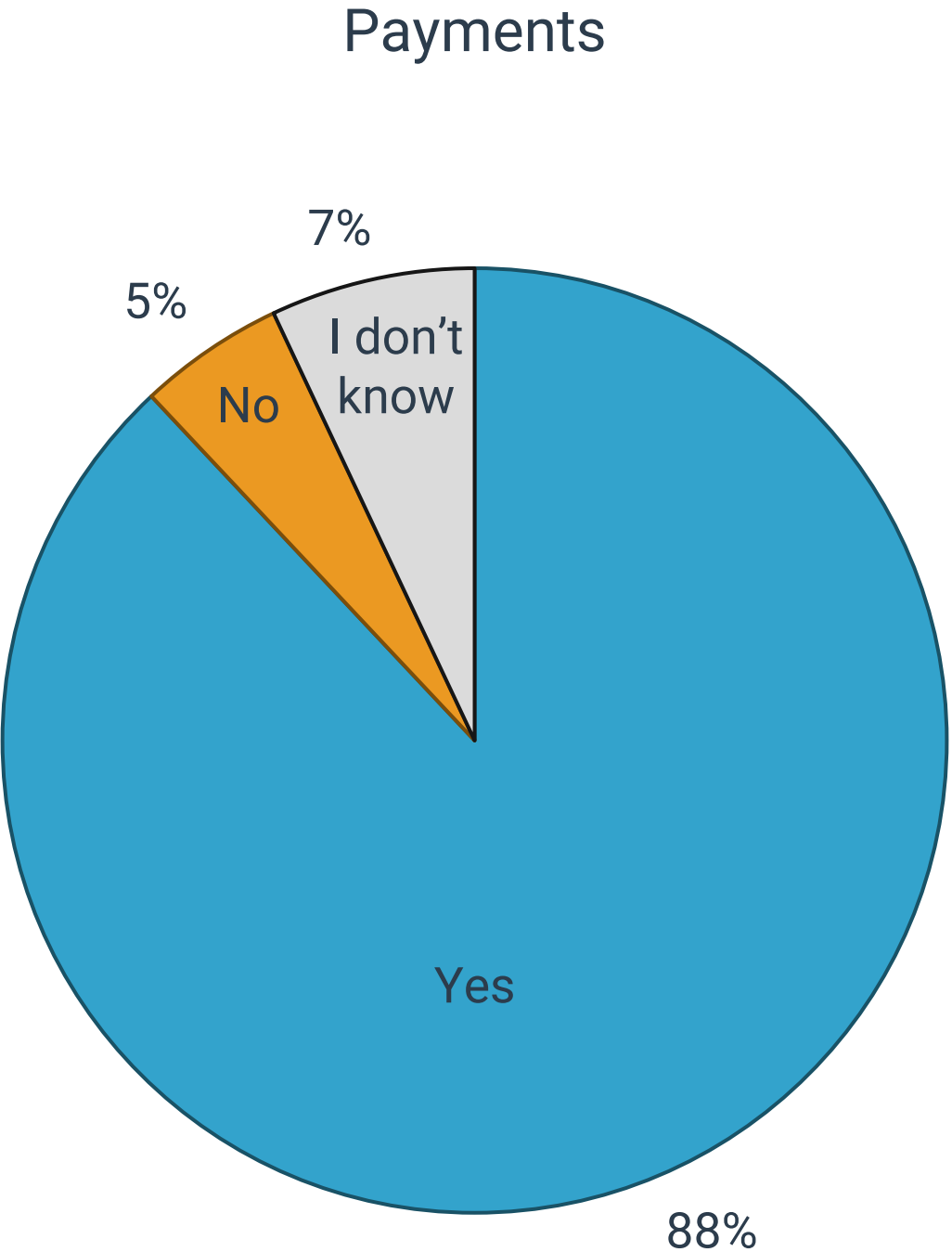
Poll 3 - How important is it for your banking and technology partners to support digital wallets and digital asset management?



IMPACT OF THE LEGISLATION

EXPECTED CHANGES

» Do you think the outcome of the GENIUS Act will impact the following: (sub-question for those who indicated familiarity with GENIUS Act)

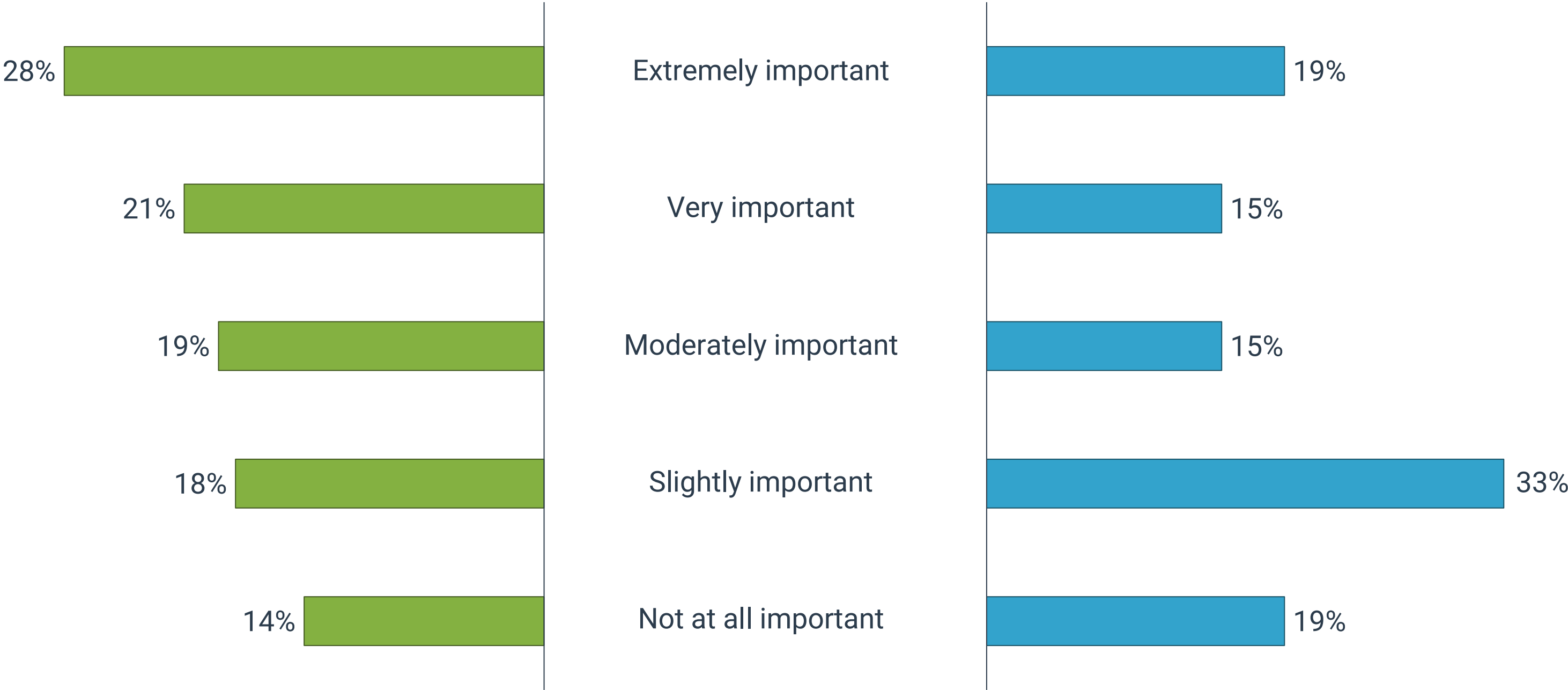


DIGITAL ASSET SUPPORT

DIVERGENT CORPORATE AND BANK VIEWS

» Corporate: How important is it for your banking and technology partners to provide support for digital wallets and the ability to manage digital assets?

» Banking: How important is it to your clients that your bank provides support for digital wallets and the ability to manage digital assets?



IMPLICATIONS

CORPORATE AND BANK CONSIDERATIONS



CORPORATE

- Must maintain a deliberate watch on digital asset developments
 - Intentional: assigned to someone
 - Scheduled: quarterly
 - Sources: research, reports, news, publications
- Ask your bankers, fintechs, consultants



BANK

- Formalize your plan
 - Establish structured approach for digital assets
- Prioritize your actions, developments, and spending
 - Decide where to focus resources first
- Calibrate the order of operations
 - Which digital instruments to implement first?
 - Digital commercial paper, digital money market funds, digital T-bills, payment stablecoins

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CONTACT US WITH ANY FUTURE QUESTIONS

Thank you for your interest in this presentation and for allowing us to support you in your professional development. Strategic Treasurer and our partners believe in the value of continued education and are committed to providing quality resources that keep you well informed.



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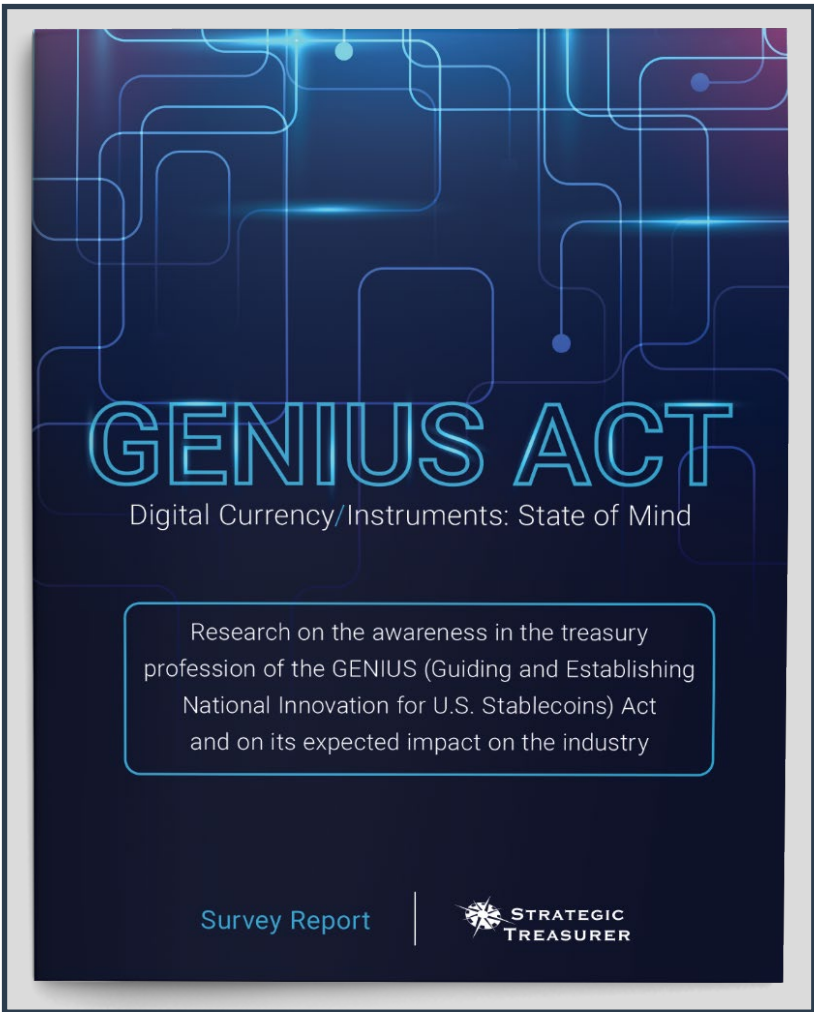


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GENIUS ACT SURVEY REPORT

Thanks to those who completed the
survey!



Download Report

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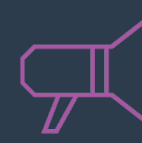
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