

Rules for stablecoins are arriving. How do the rules stay with the money?

TrustLogic separates the monetary anchor from the transferable monetary claim. The settlement and authority layer does not have to move every time the money moves.

Trustee Token

Monetary authority, safe settlement anchor, governing rule source

Beneficiary Tokens

USD, USDC, and other transferable monetary claims people hold and move

DAO hierarchy

Propagates rules across institutional layers

THE BIS TESTS FOR MONEY

1 · SINGLENESS

Different forms of money should exchange at par because they reference a common safe settlement asset.

TrustLogic: the Trustee Token anchors the governing relationship to that settlement asset or monetary authority, while Beneficiary Tokens carry the transferable claims. **The representations may differ. The authoritative monetary relationship does not.**

2 · ELASTICITY

Money must expand and contract as conditions require, under the authority of the monetary system.

TrustLogic: issuance, redemption, reserve, and liquidity rules live in the Trustee layer. When the authorized institution changes them, outstanding tokens follow without wholesale reissuance. The institution supplies the capacity; **TrustLogic makes the rules executable.**

3 · INTEGRITY

Money must stay governed against fraud, illicit finance, and sanctions violations after issuance.

TrustLogic: compliance does not stop at onboarding or transfer. Sanctions, eligibility, spending, freeze, and review conditions operate while money is held and between transactions, with identity off-chain and human review where required.

HIERARCHICAL DAO GOVERNANCE

Global standards DAO → central bank / monetary authority DAO → national regulator DAO → issuer DAO

Each layer publishes and updates the rules within its scope. Membership can be tied to credentialed institutional roles rather than individuals, so authority follows the office when personnel change. Existing Beneficiary Tokens keep referencing the same Trustee relationship, so updated rules propagate without wholesale reissuance. **Institutional authority, represented and propagated. Not anonymous token voting.**

GENIUS ACT · ENACTED LAW

Permitted payment stablecoin issuers must hold identifiable 1:1 reserves, publish redemption policies, and meet BSA/sanctions requirements.

Fit: those obligations can stay executable at the asset layer, not only in the issuer's back office.

CLARITY ACT · MARKET-STRUCTURE DEBATE

Proposed rules for markets, jurisdiction, intermediaries, and DeFi. The Senate did not advance H.R. 3633 in September 2026.

Fit: whatever framework emerges, asset-specific obligations need a way to survive as value moves across those rails.

Stablecoin regulation demos

Holders keep spending rights while a separate authority layer administers continuing conditions and logs approvals, blocks, and overrides.

trustlogic-money-reg-demos.replit.app



Sources: BIS Annual Economic Report; GENIUS Act, Pub. L. 119-27; H.R. 3633 (119th Cong.). TrustLogic is implementation architecture. Outcomes depend on how rules are configured and governed; no deployment automatically satisfies a legal requirement.