

## **Payments Dive: GENIUS Act is just the beginning**

June 10, 2025



[Ryan Peters](#), assistant professor of finance, contributed an op-ed to [Payments Dive](#) on the implications of the GENIUS Act, the bipartisan legislation working its way through Congress that aims to create a comprehensive federal regulatory framework for stablecoins.

“GENIUS ends the destructive turf war between the Federal Reserve and the Securities and Exchange Commission that has frozen product development for years. By routing any issuer with \$10 billion or more through a bank-style charter, the bill provides regulatory clarity that lets us actually plan for the future instead of waiting for enforcement actions to define the rules.”

To read the article in its entirety, visit [paymentsdive.com](https://www.paymentsdive.com/news/congress-genius-act-stablecoins-crypto-payments/750306/):

<https://www.paymentsdive.com/news/congress-genius-act-stablecoins-crypto-payments/750306/>