

STELLAR



The Stellar project is a decentralised payment platform based on blockchain technology. It was created by Jed McCaleb and Joyce Kim in 2014. Stellar aims to facilitate money transfers around the world quickly, securely and at low cost, by allowing users to issue, receive and exchange digital assets, including fiat currencies and tokens.

The founding team :

- Jed McCaleb: an American entrepreneur and one of the co-founders of Stellar. Prior to founding Stellar, he played a key role in the creation of several other crypto-currency projects, including the eDonkey file-sharing network, the Ripple digital currency network, and the Mt. Gox.
- Joyce Kim: an American entrepreneur and one of the co-founders of Stellar. She has a background in venture capital and has been involved in the development of various technology projects.

Their experience and background: Jed McCaleb is an American entrepreneur and developer with extensive experience in decentralised technologies. He has played an active role in the crypto-currency community since its inception and is recognised for his significant contributions to the industry.

Joyce Kim also has a background in technology and venture capital. Prior to Stellar, she worked in technology companies and was involved in investing in emerging startups.

The nature of the project and its objectives: Stellar is an open-source blockchain that aims to facilitate cross-border payments and seamlessly connect financial institutions, banks and individuals. The Stellar network allows users to issue and exchange tokens representing assets such as fiat currencies, crypto-currencies and other digital assets.

Stellar uses a consensus protocol called the Federated Byzantine Agreement (FBA), which enables fast and inexpensive transactions. The Stellar network can also issue "anchors", which

are financial institutions or banks that accept fiat currency deposits and issue corresponding digital credits on the Stellar network.

Its objectives:

- Facilitate fast and inexpensive cross-border money transfers.
- Promote financial inclusion by giving unbanked people access to financial services.
- Connect financial institutions and banks to facilitate the exchange of fiat currencies and tokens.

Its role in the blockchain ecosystem and potential impact: Stellar plays an important role in the blockchain ecosystem by offering a solution for international money transfers. By reducing the time and costs associated with traditional cross-border money transfers, Stellar can contribute to financial inclusion and access to financial services for underbanked populations.

In addition, Stellar offers a platform for the issuance and exchange of tokens, which can stimulate innovation in digital assets and decentralised financial services.

Stellar has established partnerships with various financial institutions and projects, strengthening its position as the platform of choice for international payment transfers and token exchanges.

The Stellar project is a decentralised payment platform created by Jed McCaleb and Joyce Kim. By facilitating international money transfers and providing a platform for the issuance and exchange of tokens, Stellar plays an important role in the blockchain ecosystem by promoting financial inclusion and stimulating innovation in decentralised financial services.