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Stablecoin Supervisory Standards

Consolidated reference for prudential, conduct, and reserve-management expectations

DOCUMENT CONTROL

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1. Executive Summary

Consolidates the prudential, conduct, and reserve-management expectations that supervisors are converging on for fiat-referenced and asset-referenced stablecoins.

2. Scope & Applicability

- Issuers of fiat-referenced tokens (EMTs)
- Issuers of asset-referenced tokens (ARTs)
- Custodians of reserve assets and redemption agents

3. Regulatory Framework

- EU MiCA Titles III and IV
- UK FSMA 2023 designated activities (stablecoin regime)
- MAS Single-Currency Stablecoin Framework
- BCBS Prudential Treatment of Crypto Asset Exposures

4. Controls & Implementation

- 1:1 reserve composition and segregation
- Daily attestation and independent audit cadence
- Redemption rights, par-value commitments and gating
- Recovery and orderly wind-down planning
- Disclosure of issuer, custodian and reserve composition

5. Supervision & Enforcement

- Authorisation gateway and significance thresholds
- Ongoing supervisory reporting and stress testing
- Crisis-management and resolution arrangements

6. References & Primary Sources

- MiCA — Regulation (EU) 2023/1114
- MAS Stablecoin Regulatory Framework (final response paper)
- BCBS SCO60 — Cryptoasset exposures

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