

 raenest

What Exactly Are Stablecoins?

A Simple Guide for Emerging Markets by Raenest



Foreword

Building a More Connected Financial Future

When we started Raenest, our mission was simple: to make it easier for emerging market citizens to participate in the global economy.

We saw talented freelancers, growing businesses, creators, and professionals doing world-class work, but facing unnecessary barriers when it came to getting paid, paying others, or simply moving money across borders.

Over the years, we've helped over a million people access global bank accounts, receive international payments, and manage their finances beyond their local markets.

But one thing became increasingly clear. Access alone isn't enough.

As we introduced products like global accounts, international transfers, and stablecoin wallets, we noticed the same questions coming up again and again. What exactly is USDT? How is it different from USDC? Why are there so many blockchain networks? Is it safe? Why are businesses around the world embracing stablecoins?

These weren't questions about our product. They were questions about understanding a new financial system. And that's an important distinction.

At Raenest, we believe financial infrastructure should be matched with financial education. The more people understand how money moves, the more confidently they can participate in the opportunities that exist beyond their borders. That's why we created this guide.

Our goal isn't to convince you that stablecoins are the future of everything, nor is it to encourage speculation. Instead, we want to demystify one of the most important innovations in global payments using clear language, practical examples, and real-world context.

Whether you're receiving your first payment from an international client, running a business that pays suppliers across continents, or simply curious about how global finance is evolving, I hope this guide gives you the confidence to navigate this new landscape.

The future of finance will likely include both traditional banking and new technologies like stablecoins. Understanding how they work isn't just useful, it's becoming an essential part of participating in an increasingly connected world.

Thank you for trusting Raenest to be part of your journey. We hope this guide helps you better understand not only stablecoins, but the broader transformation taking place in global finance.

Welcome to the future of money.

Victor Alade

Chief Executive Officer & Co-founder,
Raenest

Introduction

Welcome to the World of Stablecoins

Not too long ago, the idea of sending money across the world in minutes, without visiting a bank, sounded impossible.

Today, millions of people do it every day. Freelancers receive payments from international clients. Businesses pay suppliers in different countries. Families send money across borders. Companies settle invoices across continents.

Increasingly, many of these transactions are powered by stablecoins. You may have heard terms like USDT, USDC, blockchain, or crypto. Perhaps you've even received a payment in a stablecoin or been asked whether you accept one.

For many people, that's where the confusion begins. Are stablecoins the same as Bitcoin? Are they safe? Who creates them?

Why are some of the world's biggest banks, fintech companies, and payment providers investing so much in this technology?

And why are so many Africans, Asians, Latinos using stablecoins to participate in the global economy? These are good questions. That's exactly why we wrote this guide.

Why This Guide Exists

At Raenest, we help millions receive money from around the world. Every day, we see the same questions.

"What exactly is USDT?"

What network should I use?

Should I choose USDT or USDC?

What happens if I send on the wrong network?

Why does the sender keep asking if I want TRON or Ethereum?

Most people aren't confused because stablecoins are complicated. They're confused because no one has ever explained them in simple English. This guide changes that.



What You'll Learn

By the end of this ebook, you'll understand:

What stablecoins are and why they were created

The difference between USDT and USDC

How stablecoins maintain their value

How to send and receive stablecoins safely

The most common mistakes people make and how to avoid them

Why the same stablecoin exists on multiple blockchain networks

Why stablecoins are becoming an important part of global finance

Whether you're a freelancer, business owner, remote worker, creator, student, or simply curious about the future of money, this guide is for you.

You don't need to be a Crypto Expert

One of the biggest myths about stablecoins is that you need to understand cryptocurrency before you can use them.

You don't. You don't need to know how to trade. You don't need to read price charts. You don't need to understand complex technical terms. If you know how to use a banking app, you're already more prepared than you think.

Our goal isn't to teach you everything about blockchain. Our goal is much simpler: To help you understand stablecoins well enough to use them with confidence.

A Quick Note Before We Begin

This guide is designed to educate, not to provide financial, legal, or investment advice.

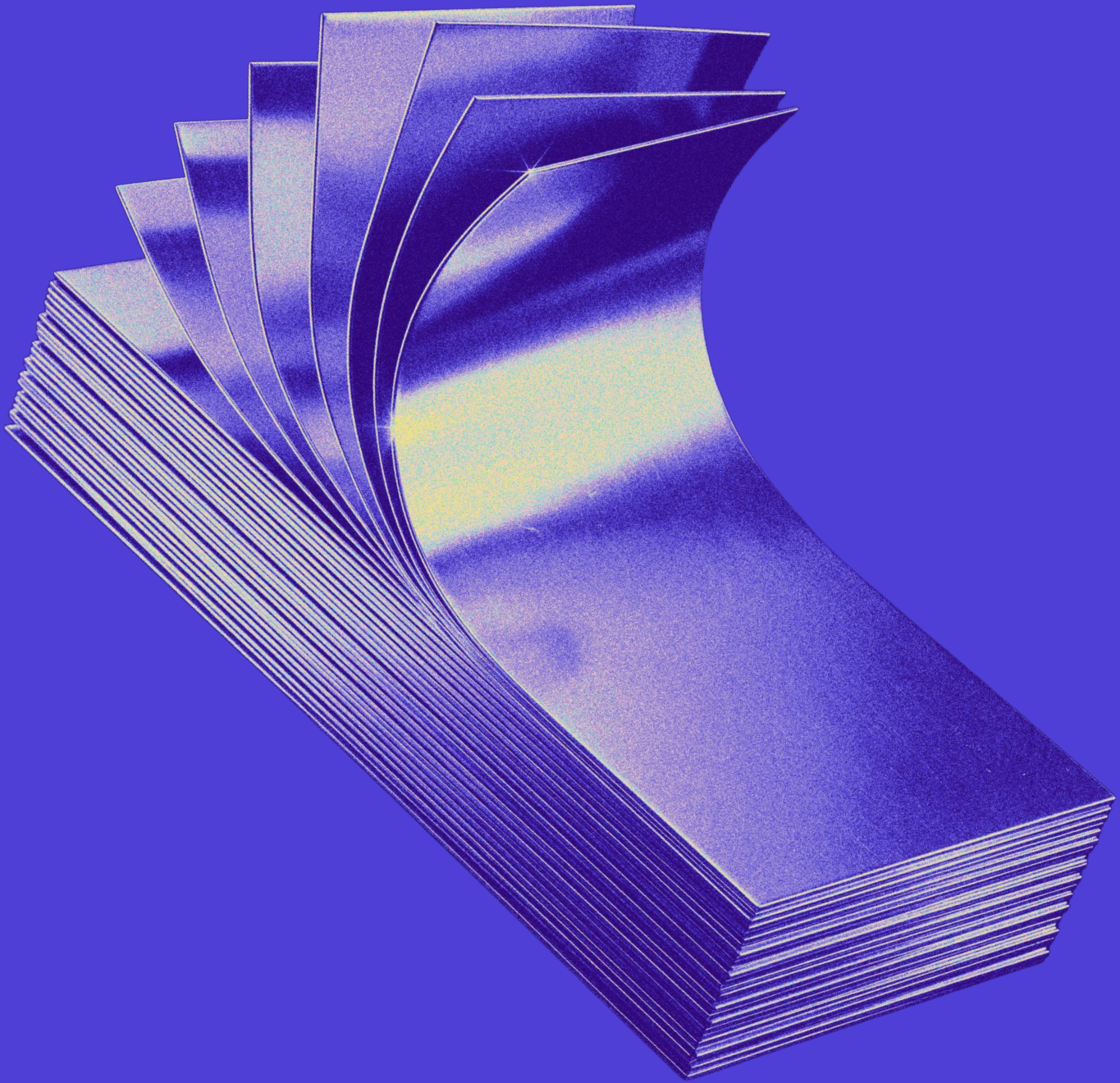
Stablecoins are a fast-evolving technology, and regulations continue to develop around the world. Before making financial decisions, consider your personal circumstances and, where appropriate, seek professional advice.

Throughout this guide, we'll focus on helping you understand how stablecoins work in practice, using simple language, real-world examples, and practical advice.

So let's begin. Because once you understand how stablecoins work, you'll better understand one of the biggest innovations in global finance over the past decade.

Chapter 1

The Journey of Money



How We Got Here

How We Got Here

Every generation has reinvented money. Not because the previous version was bad. But because the world kept getting bigger.

Thousands of years ago, people traded goods directly. A farmer might exchange a bag of rice for a goat. A fisherman might trade today's catch for vegetables. This system, known as barter, worked, but only when both people wanted what the other had.

Imagine owning ten chickens but needing a pair of shoes. You would first need to find someone who wanted chickens and happened to make shoes. As societies grew, this became impossible. People needed something everyone could agree had value.

That was the birth of money.

First Came Precious Metals

Gold and silver became money because they were scarce, durable and widely trusted.

Unlike food, they didn't spoil.

Unlike livestock, they didn't die. Unlike shells or beads, they couldn't easily be copied. For centuries, people carried gold coins to buy goods and settle debts. Gold solved many problems, but it created a new one. It was heavy.

Transporting large amounts of gold over long distances was expensive and dangerous. Imagine paying someone \$100,000 entirely in gold bars. You wouldn't want to carry that across countries. The world needed something more practical.

How We Got Here



Then Came Paper Money

Banks started storing people's gold safely. Instead of carrying the gold itself, people received paper receipts showing how much gold they owned.

Over time, those paper receipts became money themselves. People stopped asking for the gold. Instead, they simply exchanged the paper. Eventually, governments took over issuing paper currency.

Today, the dollar, pound, euro and naira are examples of fiat currencies.

A fiat currency has value because people trust the government that issues it and everyone agrees to accept it as payment. When you hold a \$100 bill, the paper itself isn't worth \$100. Its value comes from trust.

How We Got Here

Then Money Went Digital

Today, very little money exists as physical cash. When your salary arrives, no one drives to your house carrying bags of cash. Your employer simply updates numbers in a banking system.

When you send money to a friend, your bank updates one balance and another bank updates someone else's. Your debit card doesn't actually contain money.

Your banking app doesn't store cash. Even your account balance is simply a record in a bank's database showing how much money belongs to you. In many ways, most of the world's money is already digital.

The Internet Changed Everything

While money became digital, it didn't become global. Banks were built for a world where people mostly lived, worked and spent money in the same country.

Then the internet arrived. A designer in Lagos could work for a company in New York. A software engineer in Manila could build products for startups in London. A creator in Accra could earn from YouTube. A freelancer in Sao Paulo could work on Upwork. People became global. Money didn't.

Sending money across borders remained expensive, slow and dependent on multiple banks communicating with one another. International payments that should have taken seconds often took days. The internet had become instant. Money had not.

How We Got Here



Then Came Bitcoin

In 2009, someone using the name Satoshi Nakamoto introduced Bitcoin. Bitcoin answered a question many people thought was impossible: Can two people send money directly to each other over the internet without needing a bank in the middle?

The answer was yes. For the first time, people could own and transfer digital money using a decentralized network instead of relying on a single institution. It was one of the biggest breakthroughs in financial technology.

But Bitcoin had a problem. Its price moved constantly. One day, one Bitcoin might be worth \$100,000. A week later, it could be worth much less or much more. That made it a difficult currency for everyday payments.

If your salary was paid in Bitcoin, its value could change significantly before you even paid your rent. Businesses wanted the speed of blockchain technology. They didn't want the volatility.

And That's Why Stablecoins Exist

Imagine having all the benefits of digital money, but with the stability of the US dollar. That's exactly what stablecoins aim to provide.

A stablecoin is designed to maintain a stable value, usually matching a traditional currency such as the US dollar. Instead of fluctuating wildly like Bitcoin, 1 USDT is designed to stay close to \$1. The same is true for USDC, another popular dollar-backed stablecoin.

Stablecoins combine the speed and global reach of blockchain technology with the familiarity of traditional currencies. Today, millions of freelancers, businesses, creators and global companies use stablecoins every day to receive payments, move money across borders and settle transactions.

And for many Africans, they have become one of the fastest and most affordable ways to participate in the global economy.

In the next chapter, we'll explore exactly what stablecoins are, how they work, and why they've become one of the most important innovations in modern finance.



Key Takeaways

- ✓ Money has continually evolved to meet the needs of a changing world.
- ✓ Most money today already exists digitally inside banking systems.
- ✓ The internet made work and commerce global, but traditional banking didn't evolve at the same pace.
- ✓ Bitcoin proved that value could move over the internet without banks, but its price volatility limited its use for everyday payments.
- ✓ Stablecoins were created to combine the speed of blockchain with the stability of traditional currencies like the US dollar.

Did You Know?

Every day, billions of dollars' worth of stablecoins move across blockchain networks, helping businesses settle payments, freelancers receive earnings, and families send money across borders, often in minutes instead of days.

Chapter 2

So... What Exactly is a Stablecoin?





Imagine I handed you a digital dollar. Not a dollar in your bank account. Not a paper dollar. A dollar that lives on the internet.

You can send it to someone in another country in minutes. You don't need a bank branch. You don't need to wait for banking hours. And if it's designed properly, it's still worth one US dollar. **That's a stablecoin.**

At its simplest, a stablecoin is a digital version of traditional money that is designed to maintain a stable value.

Unlike Bitcoin or Ethereum, whose prices can rise and fall dramatically in a single day, stablecoins are designed to stay the same price. One USDT is designed to be worth approximately one US dollar.

One USDC is designed to be worth approximately one US dollar. That stability is where the name "stablecoin" comes from.

Think of It Like Digital Cash

Imagine you have a physical \$100 bill in your wallet. You can spend it, save it, or give it to someone else. Now imagine that the same \$100 exists digitally, not in your bank account, but on a blockchain.

You can still send it. You can still receive it. You can still hold it. The difference is that it moves across the internet instead of through traditional banking systems.

That's essentially what a stablecoin is. It's digital cash that can move around the world.

Stablecoins Are Not the Same as Cryptocurrency

This is where many people get confused. People often hear "crypto" and assume every digital asset behaves like Bitcoin. They don't.

Bitcoin is an investment asset whose price changes every second. Someone who bought one Bitcoin for \$20,000 might see it worth \$40,000 a year later, or \$15,000. Stablecoins are built for a different purpose.

Their goal isn't to increase in value. Their goal is not to increase or decrease in value. They're designed to remain stable so people can use them for everyday transactions.

Think of it this way: Bitcoin is like buying shares in a fast-growing company. You expect the value to change. A stablecoin is like carrying dollars in your wallet. You expect the value to stay the same.



Where Does the Money Actually Live?

When you deposit money into a traditional bank, the bank records your balance in its own database.

When you own stablecoins, your balance exists on a blockchain instead. Instead of your bank keeping the record, thousands of computers around the world maintain the same record together.

This shared system is called a blockchain. Because everyone is looking at the same ledger, ownership can be verified without relying on a single bank.

We'll explore blockchain technology in more detail later in this guide. For now, it's enough to know that stablecoins are simply digital dollars that exist on these networks.

The World's Most Popular Stablecoins

Thousands of stablecoins exist today.
But two dominate global payments.



USDT (Tether)

USDT is the largest stablecoin in the world by circulation. It's widely accepted across exchanges, wallets, businesses, and payment platforms.

Many freelancers and businesses use USDT for cross-border payments because it's supported almost everywhere.



USDC (USD Coin)

USDC is another major US dollar-backed stablecoin.

It was designed with a strong focus on transparency and regulatory compliance. Many fintech companies, financial institutions, and businesses prefer USDC because of its emphasis on regulated reserves and regular attestations.

Both USDT and USDC aim to maintain a value close to one US dollar. For most users, the experience is very similar. The choice often depends on which platforms or businesses support them.

Why Are Stablecoins Growing so Quickly?

Stablecoins solve problems that traditional banking doesn't always solve well. They can move across borders quickly. They operate every day of the year.

They aren't limited by banking hours. And they often cost less than traditional international transfers. For freelancers, creators, remote workers, importers, exporters, and businesses working across multiple countries, these advantages make a real difference.

That's why stablecoins have become one of the fastest-growing forms of digital payments worldwide.



Key Takeaways

- ✓ A stablecoin is a digital asset designed to maintain a stable value, usually by tracking a traditional currency like the US dollar.
- ✓ Unlike Bitcoin, stablecoins are designed for spending, sending, and receiving, not speculation.
- ✓ USDT and USDC are the two most widely used dollar-backed stablecoins in the world.
- ✓ Stablecoins live on blockchain networks instead of traditional banking systems.
- ✓ Their combination of stability, speed, and global accessibility has made them an increasingly important tool for international payments.

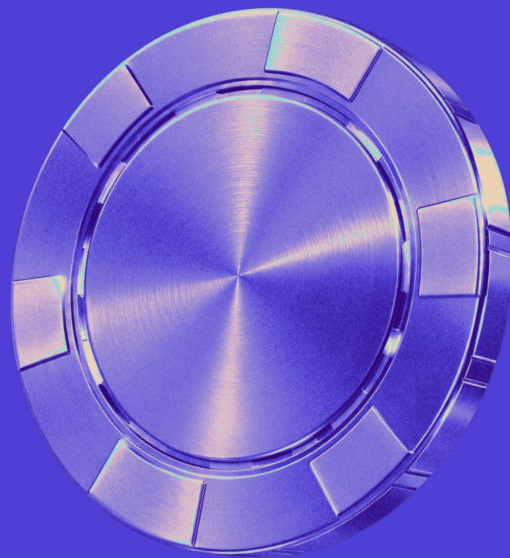
Did You Know?

Every day, tens of billions of dollars in stablecoins move across blockchain networks, supporting payments, business settlements, remittances, and global commerce. For many companies, stablecoins are no longer an experiment, they're part of everyday financial operations.

Chapter 3

How Do Stablecoins Stay Stable?





One question comes up more than any other. "If one USDT is always worth about one US dollar... where does the dollar actually come from?"

It's a fair question. After all, anyone can create a digital token. But simply calling something "one dollar" doesn't make it worth one dollar.

So how do stablecoins maintain their value? Let's break it down.

Imagine a Casino Chip

Think about a casino. When you arrive, you exchange \$100 for casino chips. Those chips aren't money on their own.

They're valuable because the casino promises you can exchange them back for \$100 whenever you want. The chips are simply a representation of real money held elsewhere.

Many stablecoins work in a similar way. Instead of casino chips representing dollars held by a casino, stablecoins represent dollars or dollar-equivalent assets held in reserve by the company that issues them.

As long as people trust those reserves exist and can be redeemed, the stablecoin should remain close to \$1.

Meet the Issuer

A stablecoin doesn't appear out of thin air. Behind every major stablecoin is an issuing company. For example:

- **Tether issues USDT**
- **Circle issues USDC**

These companies are responsible for creating (minting) new stablecoins and removing (burning) them from circulation when they're redeemed. Their job is to ensure the supply of stablecoins matches the assets backing them.

What Backs a Stablecoin?

This is one of the most important concepts in the entire guide. Most major stablecoins are backed by reserves. Think of these reserves as the financial foundation supporting every token in circulation. Depending on the issuer, reserves may include:

- **Cash held in banks**
- **Short-term U.S. Treasury Bills**
- **Money market funds**
- **Other highly liquid assets**

These assets are chosen because they can generally be converted into cash quickly if needed. The goal is simple: maintain confidence that the issuer can meet redemption requests.

A Simple Example

Let's imagine a company called DollarToken wants to issue stablecoins. It receives \$1 million from customers. Instead of spending the money, the company places the funds into approved reserve assets.

It then creates 1 million DollarTokens. Each token represents approximately one dollar of value. If later someone redeems 100,000 DollarTokens, those tokens are removed from circulation, and the company returns approximately \$100,000 from its reserves.

As tokens leave circulation, the supply decreases. As new money comes in, more tokens can be created. This process helps keep supply aligned with demand.

Why Doesn't the Price Drift Away From \$1?

If stablecoins trade freely, shouldn't their price constantly change?

Sometimes it does, but usually only by a very small amount. Market participants help bring the price back toward its target. Imagine USDC briefly trades for \$0.99. Large traders may buy USDC at the lower price, redeem it through eligible channels, and capture the difference. If USDC trades for \$1.01, other market participants may create or sell additional USDC, increasing supply and reducing the premium.

These market forces encourage prices to stay close to one dollar, although small fluctuations can occur.



Trust Is Everything

A stablecoin isn't valuable simply because software says it is. It's valuable because people believe the issuer has sufficient, high-quality reserves and can honor redemptions. That's why transparency matters.

Users want confidence that the assets backing a stablecoin actually exist. Many issuers publish information about their reserves and obtain independent attestations to provide greater visibility into what backs their tokens.

Transparency helps build trust, but it doesn't eliminate risk entirely.

Not All Stablecoins Work the Same Way

Earlier, we explained that USDT and USDC are backed by reserve assets. But not every stablecoin follows the same model.

Some use cryptocurrencies as collateral instead of traditional financial assets. Others have experimented with algorithms that try to maintain a stable price without traditional reserves. These different approaches come with different risks.

In the next chapter, we'll look at the major types of stablecoins and why some have been more successful than others.

Can a Stablecoin Lose Its Value?

Yes. Although stablecoins are designed to maintain a stable price, they can temporarily trade above or below one dollar.

In rare cases, some stablecoins have experienced significant losses in value due to problems with their backing, design, or market confidence. This is often called "losing the peg."

A temporary movement of a fraction of a cent may not be unusual. A prolonged or severe loss of value is much more serious and can signal deeper problems.

Understanding how a stablecoin is designed and what backs it is one of the best ways to evaluate its risks.

Why This Matters for You

Whether you're a freelancer receiving payments from overseas, a business paying suppliers, or someone sending money to family abroad, understanding how stablecoins work helps you make better decisions.

Not all stablecoins are identical. Not all carry the same risks. The more you understand about reserves, transparency, and redemption, the more confidently you can use them.

Knowledge is just as important as the technology itself.

Key Takeaways

- ✓ Stablecoins aim to maintain a stable value by using different mechanisms, often involving reserve assets.
- ✓ Major issuers such as Tether (USDT) and Circle (USDC) create and redeem tokens as supply changes.
- ✓ Reserve-backed stablecoins are commonly supported by assets such as cash and short-term U.S. Treasury Bills.
- ✓ Market participants help keep prices close to one dollar, though small fluctuations can occur.
- ✓ Stablecoins can lose their peg, so it's important to understand how a particular stablecoin is designed before using it.

Did You Know?

A stablecoin can move across the world in minutes, but its stability depends on more than technology. It also depends on confidence in the issuer, the quality of its reserves, and the broader financial system that supports it.

Chapter 4

Are All Stablecoins the Same?





Are All Stablecoins the Same?

The short answer? No.

While many stablecoins aim to maintain a value of one US dollar, they don't all achieve that in the same way. Think about cars.

A Toyota, Tesla, Mercedes, and Ford all help you get from one place to another. But they use different technologies, have different safety features, and come with different risks.

Stablecoins are similar. Some are backed by real-world assets like cash and U.S. Treasury Bills. Some are backed by cryptocurrencies. Others have tried to stay stable using computer algorithms.

Understanding these differences can help you decide which stablecoin is appropriate for your needs.

Fiat-Backed Stablecoins

This is the most common type of stablecoin. It's also the type most people use for international payments.

A fiat-backed stablecoin is backed by traditional financial assets, usually cash or highly liquid investments linked to the U.S. dollar. When people think of stablecoins, they're usually thinking about this category.

The two biggest examples are: **USDT (Tether) and USDC (USD Coin)**.

Both are designed to maintain a value close to one U.S. dollar. Millions of people use them every day to receive salaries, pay suppliers, move money internationally, and settle business transactions.

Because they're widely accepted, most exchanges, wallets, fintechs, and payment platforms support them.

If you're receiving payments from clients abroad or moving funds between countries, chances are you'll encounter USDT or USDC.

Why People Like Fiat-Backed Stablecoins

They're relatively easy to understand. They're familiar. And they're supported almost everywhere.

They also tend to have deep liquidity, meaning it's usually easy to buy, sell, or convert them into other currencies. For businesses that need predictable payments, stability matters more than speculation.

That's why fiat-backed stablecoins have become a popular choice for cross-border commerce.

Crypto-Backed Stablecoins

Now imagine instead of holding cash to back a stablecoin, You lock up cryptocurrency.

That's the idea behind crypto-backed stablecoins. One well-known example is DAI. Instead of being backed primarily by dollars held in reserve, DAI is backed by digital assets that users deposit into smart contracts.

Because cryptocurrencies themselves can fluctuate in value, these systems often require more collateral than the value of the stablecoins they issue. For example, someone might need to lock up \$150 worth of cryptocurrency to create \$100 worth of DAI.

This extra cushion helps absorb price movements in the underlying assets.

Why Use Crypto Instead?

Crypto-backed stablecoins are designed to operate with less reliance on traditional financial institutions. Supporters value their transparency and the ability to interact directly with blockchain-based systems.

However, they can also be more complex to understand.

For someone simply looking to receive payments from overseas, that complexity may not be necessary.

Algorithmic Stablecoins

This is where things become interesting. Imagine trying to keep a stablecoin worth one dollar. Without holding one dollar in reserve.

Instead, software automatically adjusts supply in an attempt to keep the price stable. That's the basic idea behind algorithmic stablecoins. Rather than relying primarily on reserve assets, they depend on economic incentives and market behavior.

On paper, it sounds innovative. In practice, it's proven to be extremely difficult.



The TerraUSD Story

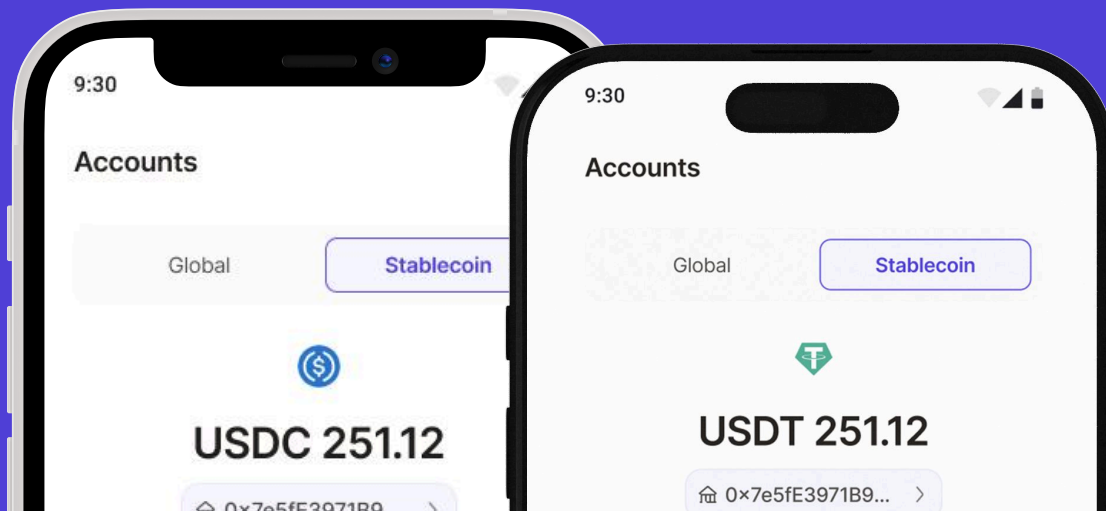
In 2022, TerraUSD, often called UST, was one of the largest stablecoins in the world. Billions of dollars were held in the ecosystem.

Many people believed it represented the future of digital money. Then confidence disappeared. As investors rushed to sell, the system could no longer maintain its intended one-dollar value.

UST lost its peg. Within days, tens of billions of dollars in market value were wiped out. The collapse affected investors, companies, and the wider cryptocurrency market. It also became a reminder that not all stablecoins carry the same level of risk.

The Lesson

The TerraUSD collapse changed how many people think about stablecoins. Today, users ask tougher questions. What backs this stablecoin? Who issues it? How transparent are the reserves? How can it be redeemed? These are healthy questions. Understanding the answers helps you make informed decisions rather than relying on hype.



Which Stablecoins Does Raenest Support?

At Raenest, We Support:

- USDT (Tether)
- USDT (Tether)

These are two of the most widely used dollar-backed stablecoins in the world and are commonly used for cross-border payments.

Raenest also supports multiple blockchain networks for both USDT and USDC, giving users flexibility in how they send and receive funds. (Always confirm that both the sender and receiver are using the same supported network before making a transfer.)

Which Stablecoin Should You Choose?

For most people, there isn't a single "best" stablecoin. The right choice depends on the platform you're using, the network you're sending on, and what the recipient accepts.

If you're receiving freelance earnings, paying suppliers, or moving money internationally, you'll often find that USDT and USDC are the most widely supported options. The most important thing isn't choosing the "perfect" stablecoin. It's understanding how it works and using it correctly.

Key Takeaways

- ✓ Not all stablecoins work the same way.
- ✓ Fiat-backed stablecoins, such as USDT and USDC, are designed to maintain their value using reserve assets and are widely used for payments.
- ✓ Crypto-backed stablecoins use digital assets as collateral and often require overcollateralization to manage price volatility.
- ✓ Algorithmic stablecoins rely on market incentives rather than traditional reserves and have shown significant risks in practice.
- ✓ Before using any stablecoin, it's worth understanding who issues it, how it maintains its value, and the risks involved.

Did You Know?

Although there are hundreds of stablecoins in circulation, the vast majority of global stablecoin payment volume is concentrated in just a handful of major dollar-backed stablecoins, particularly USDT and USDC.

Chapter 5

Why Does USDT Exist on So Many Networks?





Imagine you want to send a letter from Lagos to London. Imagine you want to send a letter from Lagos to London. You have several options. You could send it by Fez Delivery. You could use DHL. You could use UPS.

Although the delivery companies are different, the letter inside is exactly the same. Stablecoins work in a similar way. Whether you're sending USDT or USDC, the money is the same. What changes is the network it travels on.

What Is a Blockchain Network?

Earlier in this guide, we explained that stablecoins live on blockchains. You can think of a blockchain as a digital highway. Just as cars need roads to travel on, stablecoins need blockchain networks to move from one wallet to another.

Without a blockchain, stablecoins can't be transferred. The blockchain is the infrastructure that records every transaction and confirms who owns what. Today, there are many blockchain networks. Each has its own speed, fees, and technology.

Think of It Like Airlines

Imagine you're flying from Buenos Aires to Dubai. You could fly Emirates. You could fly Qatar Airways. You could fly Ethiopian Airlines. Different airlines. Same destination. Stablecoins work similarly.

USDT is still USDT. USDC is still USDC. The blockchain is simply the route the money takes.

Why Are There So Many Networks?

No single blockchain is perfect. Some prioritise security. Some prioritise speed. Others focus on keeping transaction costs low. As demand for digital payments grew, different blockchain networks emerged with different strengths.

That's why USDT and USDC are available across multiple blockchains instead of being limited to just one.

The Most Popular Networks

Ethereum (ERC-20)

Ethereum was one of the first major blockchains to support stablecoins. It's known for its security and large ecosystem. Many decentralised applications, financial platforms, and institutions use Ethereum.

The trade-off is cost. During busy periods, transaction fees can become relatively expensive. Because of this, Ethereum is often used for larger transfers where security and compatibility matter more than low fees.

TRON (TRC-20)

TRON has become one of the most popular networks for international payments. Why? Because transactions are typically fast and inexpensive. Many freelancers, businesses, and payment providers choose TRON when moving USDT internationally. For someone sending money regularly, lower transaction costs can make a meaningful difference over time.

Solana

Solana is designed for speed. Transactions are generally processed very quickly, and fees are often very low. Its ecosystem has grown rapidly in recent years, making it an increasingly popular option for payments and digital assets.

The Most Popular Networks

Base

Base is a newer blockchain built to make transactions faster and cheaper while benefiting from Ethereum's broader ecosystem. As adoption grows, more wallets, businesses, and payment providers are beginning to support USDC and other digital assets on Base.

Polygon

Polygon was created to improve the Ethereum experience by offering faster and more affordable transactions. It has become popular for payments, gaming, and decentralized applications. Many users appreciate its lower fees while still maintaining compatibility with Ethereum-based tools.

BNB Chain

BNB Chain is another widely used blockchain that supports stablecoins and a broad range of digital assets. It offers relatively fast transactions and lower costs than Ethereum, making it a common choice for many users around the world.

Does the Network Change the Value?

No. One hundred USDT is still approximately one hundred US dollars. Whether it's on Ethereum, TRON, Polygon or Solana. The value of the Stablecoin doesn't change simply because it's using a different network.

What changes are things like:

- Transaction Fees
- Speed
- Wallet compatibility
- Platform support

The money itself remains the same.

The Most Common Mistake

Imagine your friend asks you to send a package through DHL. Instead you send it through FedEx.

Even though both companies deliver packages, your friend may never receive it because they weren't expecting it on that service. The same thing can happen with stablecoins.

If someone gives you a USDT wallet on the TRON network, but you accidentally send USDT using Ethereum, the funds may not arrive correctly.

In some cases, recovering them can be difficult or even impossible. That's why confirming the network before sending money is so important.

How to Avoid Sending on the Wrong Network

Before you transfer any stablecoin, take a few seconds to check three things:

First, confirm which stablecoin you're sending. Is it USDT or USDC?

Second, confirm the blockchain network.

Is it Ethereum, TRON, Solana, Base, Polygon, or another supported network?

Third, make sure both the sender and the receiver support the same network.

If any of these don't match, stop and verify before sending.

Those few seconds can save hours of stress.

Which Networks Does Raenest Support?

Raenest supports multiple blockchain networks for USDT and USDC, giving customers flexibility when receiving or sending stablecoins. Raenest supports Ethereum, Binance (BNB Smart Chain), Polygon, Tron, Solana and Base.

However, it's important to select the correct network during every transaction. Using the wrong network can delay a payment or make recovery much more difficult. Always check the payment instructions before sending funds.

Key Takeaways

- ✓ Stablecoins move across blockchain networks, much like cars travel on different roads or parcels travel through different courier companies.
- ✓ The network affects speed, cost, and compatibility, not the value of the stablecoin itself.
- ✓ Ethereum, TRON, Solana, Base, Polygon, and BNB Chain are among the most widely used blockchain networks for stablecoins.
- ✓ Before sending funds, always confirm both the stablecoin and the network with the recipient.
- ✓ Sending a stablecoin on the wrong network can lead to failed or difficult-to-recover transactions.

Did You Know?

Many payment issues involving stablecoins aren't caused by the stablecoin itself, they're caused by users selecting the wrong blockchain network. Taking a moment to verify the network before sending can help prevent costly mistakes.

Chapter 6

Why Is Everyone Suddenly Talking About Stablecoins?





For years, stablecoins were mostly used by people involved in cryptocurrency. Today, that's no longer the case. Banks are exploring them. Global payment companies are integrating them. Governments are paying attention. Businesses are settling invoices with them. Freelancers are receiving payments in them.

Even some of the world's biggest financial institutions are building products around them. So what changed? The answer is simple.

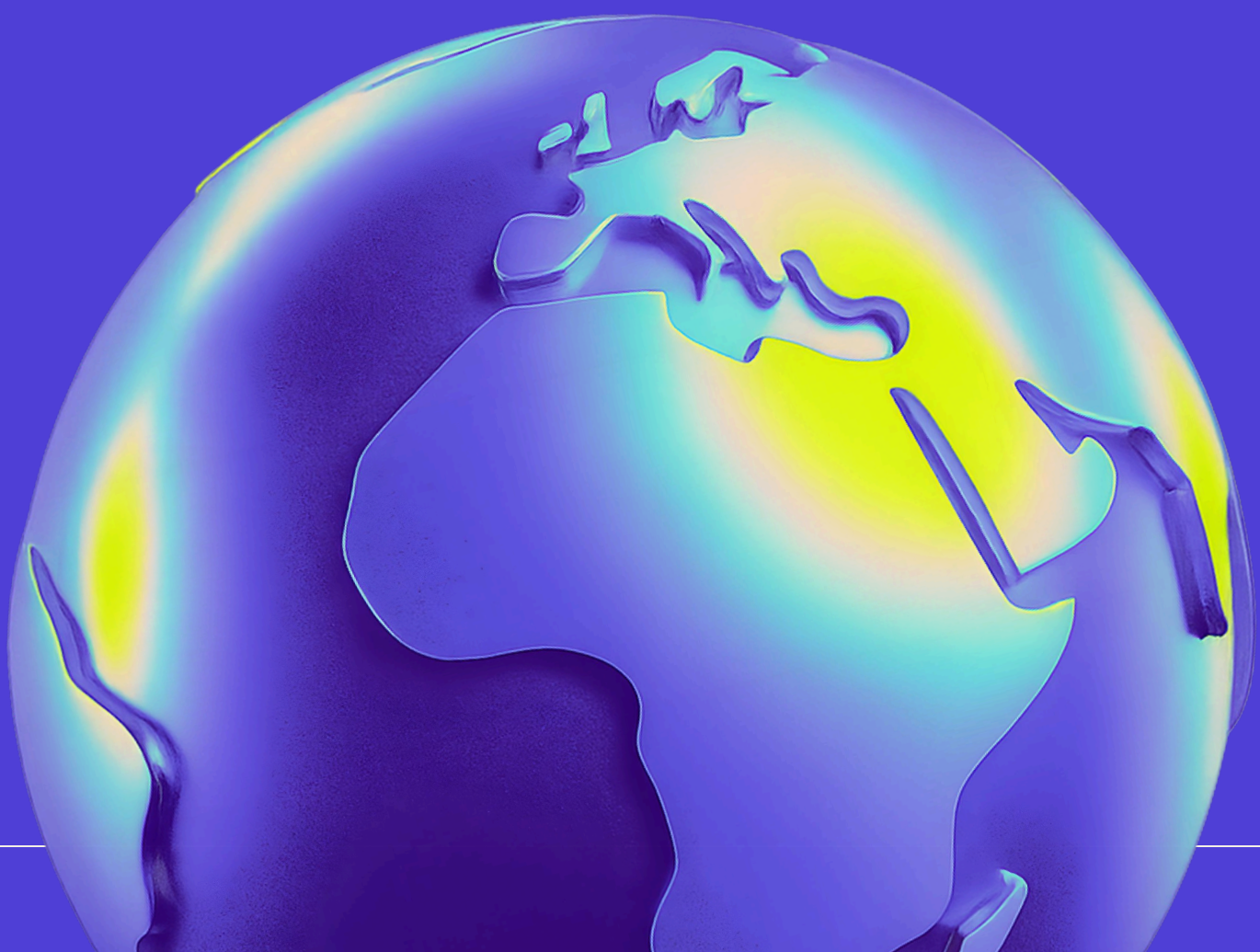
The answer is simple. Stablecoins solve real problems.

The World Is More Global Than Ever

Twenty years ago, most people earned money in the same country where they lived. Today, that's changing.

A software developer in Nairobi can work for a company in California. A designer in Mumbai can invoice a client in London. A content creator in Bogota can earn revenue from YouTube. A business in Kigali can import products from China.

Work has become global. Business has become global. Money is still catching up. Traditional banking systems were built for a world where payments mostly stayed within national borders. Stablecoins were built for a world where money moves across them every day.



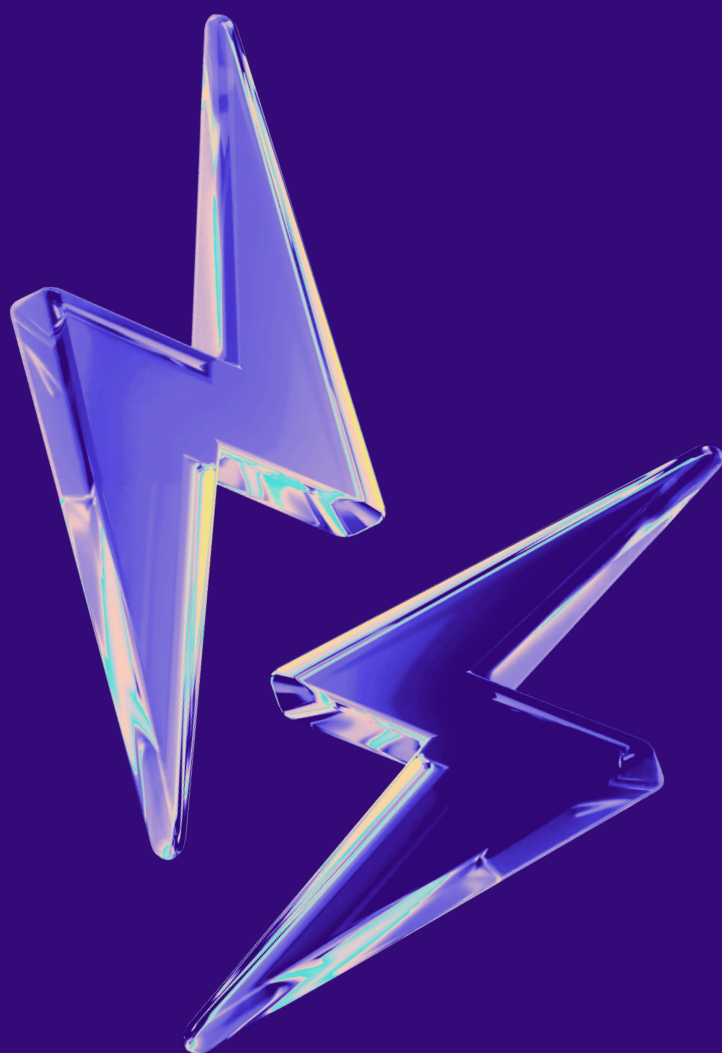
Speed Matters

Imagine you've just completed a project for an overseas client. They've approved your invoice and want to pay immediately.

With some traditional international payment methods, the transfer may take several business days to arrive, depending on the banks involved, cut-off times, and public holidays.

Stablecoin payments can often be completed much faster because blockchain networks operate continuously. That doesn't mean every payment is instant, but it does mean the technology isn't restricted by traditional banking hours.

For many businesses, faster settlement means better cash flow. And cash flow is often more valuable than people realise.



Businesses Want Predictability

Imagine you're importing products from another country. Your supplier won't ship your order until they've received payment. Every extra day your payment is delayed could mean your products are delayed too.

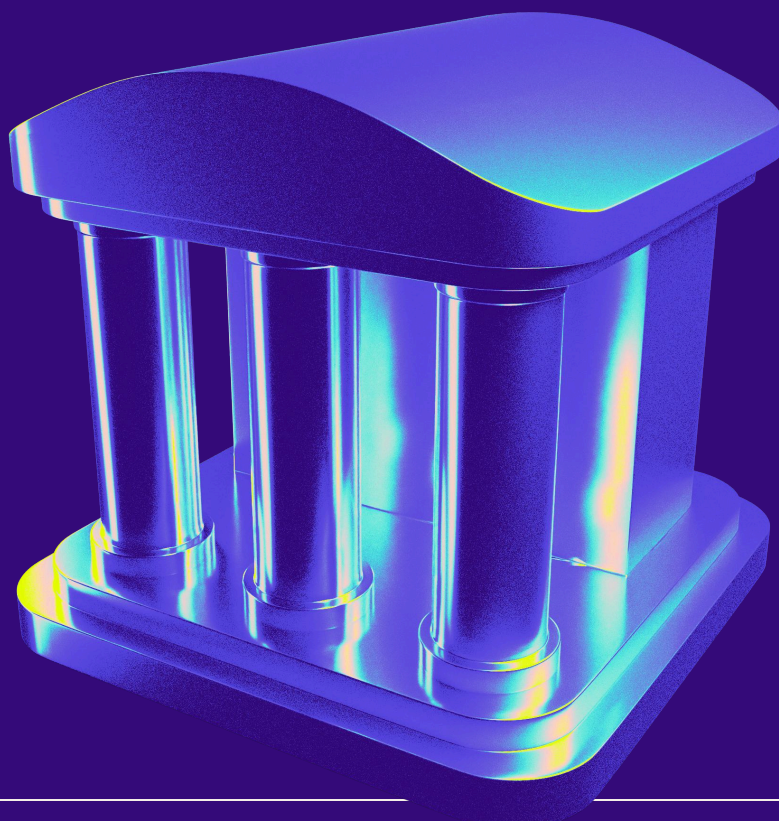
For businesses, payments aren't just about moving money. They're about keeping operations running. The sooner suppliers are paid, the sooner production, shipping, and deliveries can begin. That's one reason stablecoins have become increasingly popular in international trade.

Stablecoins Don't Sleep

Traditional banks operate during business hours. They close on weekends.

They observe public holidays. Blockchain networks continue operating every day of the year.

If both the sender and the receiver are ready, a stablecoin transaction can be initiated without waiting for a bank to open. That flexibility is especially useful when people and businesses operate across different time zones.



Lower Costs Can Make a Big Difference

Imagine you're sending relatively small payments every week. Even modest transaction fees can add up over time.

Depending on the payment method and the network being used, stablecoin transfers may cost less than some traditional international transfer methods.

The exact cost varies by blockchain network and service provider, but lower transaction costs are one reason many businesses have adopted stablecoins for recurring cross-border payments.

Stablecoins Are Becoming Financial Infrastructure

Here's something many people don't realise. Sometimes, you may use a financial app without knowing that stablecoins are working behind the scenes.

A payment provider might use stablecoins to move money internationally before converting it into your local currency. To you, the experience feels like a normal bank transfer. Behind the scenes, stablecoins may have helped make that transfer faster or more efficient.

Increasingly, stablecoins are becoming part of the infrastructure that powers global payments, not just a product consumers hold directly.

Why This Matters

For many in emerging markets, access to global financial services hasn't always been straightforward.

Freelancers need reliable ways to receive payments. Businesses need efficient ways to pay suppliers. Families need affordable ways to send money across borders. Stablecoins offer another option for moving value internationally.

They don't replace banks. They don't replace local currencies. Instead, they provide an additional payment rail that can complement existing financial systems. As more businesses connect with customers and partners around the world, having multiple ways to move money becomes increasingly valuable.

Will Stablecoins Replace Banks?

Probably never. Banks do much more than move money. They provide savings accounts, loans, mortgages, financial advice, fraud protection, and many other services.

Stablecoins aren't trying to replace all of that. Instead, they're changing one important part of finance: how money moves.

Think of it this way. Email didn't replace the post office. Video calls didn't replace travel. Streaming didn't eliminate cinemas. New technology often changes how we do certain things without replacing everything that came before.

Stablecoins are likely to become another important way of sending and receiving money, alongside traditional banking systems.

What This Means for You

You don't need to become a cryptocurrency expert. You don't need to trade digital assets. You don't even need to understand every technical detail. But understanding stablecoins is becoming part of understanding modern finance.

Whether you're a freelancer, a business owner, a student studying abroad, or someone sending money to family, chances are you'll encounter stablecoins more often in the years ahead.

Knowing how they work puts you in a stronger position to make informed financial decisions.



Key Takeaways

- ✓ Stablecoins are gaining attention because they address practical challenges in global payments.
- ✓ They can support faster cross-border settlement and operate outside traditional banking hours.
- ✓ Businesses value stablecoins for their speed, flexibility, and potential cost efficiencies.
- ✓ Stablecoins are increasingly being used as financial infrastructure behind many modern payment services.
- ✓ Rather than replacing banks, stablecoins are becoming an additional way to move money around the world.

Did You Know?

Many of the world's largest payment companies, banks, and financial institutions are actively exploring or integrating stablecoin technology—not because it's trendy, but because they see potential to improve how money moves globally.

Chapter 7

How to Use Stablecoins Safely



Using Stablecoins Safely

Using stablecoins isn't difficult. In fact, sending USDT or USDC can be as simple as sending an email. But unlike an email, you usually can't press "Undo" after sending a transaction.

That's why understanding a few basic rules can save you from costly mistakes.

Step 1: Get a Wallet

Before you can receive stablecoins, you need somewhere to store them. This is called a wallet. Think of a wallet as your digital bank account for stablecoins.

Instead of having an account number and routing number like a traditional bank account, a crypto wallet gives you a wallet address. Raenest can give you one.

Ethereum

0x742d35Cc6634C0532925a3b844Bc454e443...

TRON

TWXv9Lm3XkQmJd4Kq...

Step 2: Choose the Right Stablecoin

Not every payment uses the same stablecoin. Some clients pay in USDT. Others pay in USDC. Before giving someone your wallet address, confirm which stablecoin they'll be sending.

Receiving USDT when you expect USDC, or vice versa, may create unnecessary complications depending on the platform you're using.

Step 3: Choose the Correct Network

This is one of the biggest causes of lost funds. Earlier in this guide, we explained that USDT and USDC exist on multiple blockchain networks. That means your sender needs more than just your wallet address. They also need the correct network.

For example:

USDT on TRON is different from **USDT on Ethereum**.

The money represents the same value. But it travels on different blockchains. Always confirm the network before sending or receiving.

Step 4: Double-Check Everything

Before pressing "Send," pause for a few seconds. Ask yourself: Am I sending the correct stablecoin? Am I using the correct blockchain network? Is the wallet address correct? Did I accidentally miss or change a character while copying it? One quick review can prevent hours, or even days, of frustration.

Step 5: Start with a Small Test Transfer

If you're sending money to a wallet for the first time, consider sending a small amount first. Once you confirm it has arrived successfully, you can send the remaining balance.

Many businesses and experienced users follow this approach, especially for large transfers. Think of it as checking that you've written the correct address before sending an important parcel.

Understand Transaction Fees

Unlike bank transfers, stablecoin transactions usually require a network fee, often called gas fees. This fee doesn't go to the person receiving your money.

Instead, it's paid to the blockchain network for processing your transaction. The amount depends on the network you're using. Some networks are known for relatively low fees, while others may become more expensive during periods of high activity.

Understanding network fees helps you choose the most suitable option for your payment.

Can You Reverse a Stablecoin Transaction?

Usually, no. Once a blockchain transaction has been confirmed, it generally can't be reversed by a bank, payment provider, or customer support team. That's one of the biggest differences between stablecoins and traditional banking.

With a bank transfer, there may be situations where a payment can be recalled or investigated. With blockchain transactions, responsibility largely rests with the sender. That's why verifying details before sending is so important.

Keep Your Wallet Secure

Owning stablecoins also means protecting access to your wallet. Some wallets give you a recovery phrase or seed phrase when you create them. This phrase allows you to recover your wallet if you lose your phone or computer.

Treat it like the keys to your house. Never share it. Never send it to anyone claiming to be customer support. Never store it somewhere insecure. Anyone who has your recovery phrase can potentially access your wallet.

Beware of Scams

As Stablecoins become more popular, scams have become more common too. Be cautious if someone:

Sends links claiming you've "won" free USDT

Asks you to share your wallet's recovery phrase

Promises guaranteed returns

If something sounds too good to be true, it probably is

Pretends to be customer support and asks for your private information

Legitimate companies will never ask for your recovery phrase



Using Stablecoins with Raenest

Raenest makes it easier to receive and manage stablecoins without needing to understand every technical detail.

You can create USDT and USDC wallets, receive payments from clients and businesses around the world, convert stablecoins into U.S. dollars, and withdraw funds to local currency in your region.

Even with platforms that simplify the experience, the same principles still apply. Always confirm the stablecoin. Always confirm the network. Always verify the wallet address before sending funds.

Using Stablecoins with Raenest

Before every stablecoin transfer, ask yourself five questions:

- ① Am I sending the correct stablecoin?
- ② Am I using the correct blockchain network?
- ③ Have I copied the wallet address correctly?
- ④ Have I confirmed the recipient's details?
- ⑤ If it's a large payment, should I send a small test transaction first?

If the answer to all five is "yes," you're ready to send.

Key Takeaways

- ✓ A wallet stores your stablecoins and provides the address you use to receive payments.
- ✓ Always confirm both the stablecoin and the blockchain network before sending money.
- ✓ Review transaction details carefully, as blockchain transfers are generally irreversible once confirmed.
- ✓ Protect your wallet's recovery phrase and never share it with anyone.
- ✓ Sending a small test transaction before a large transfer is a simple way to reduce risk.

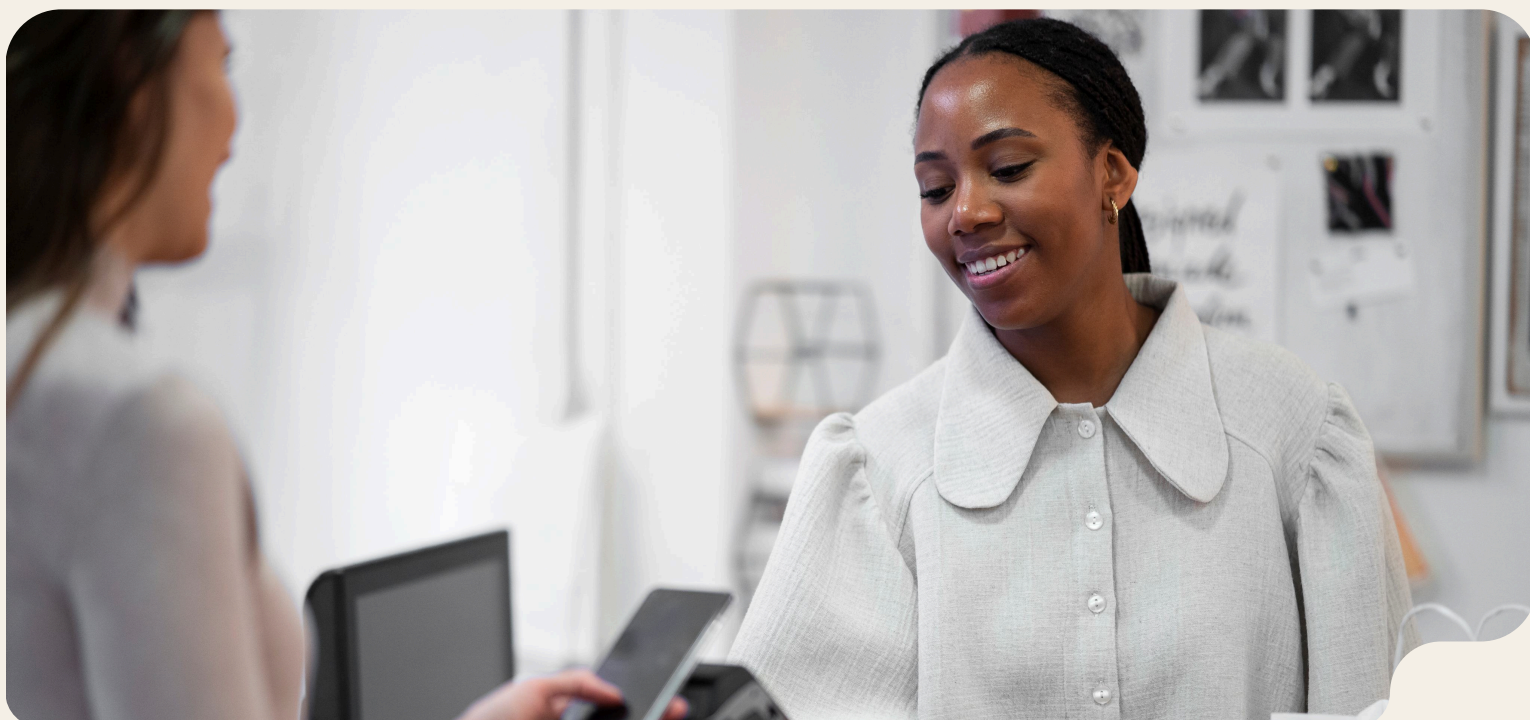
Did You Know?

Most stablecoin transaction failures aren't caused by the technology. They're caused by simple human errors, such as selecting the wrong network, entering an incorrect wallet address, or falling victim to scams. Taking a few extra moments to verify your details can make all the difference.

Chapter 8

The Future of Money





Every generation experiences a financial shift. There was a time when carrying cash was the only way to pay. Then came debit cards. Then internet banking. Then mobile money.

Today, many people rarely visit a bank branch. They send money from their phones, shop online, and receive salaries directly into their accounts. Financial technology keeps evolving. Stablecoins are simply the next chapter in that story.

Money Is Becoming Borderless

Think about how we communicate today. A video call between Lagos and New York happens in seconds. An email reaches London almost instantly. A photo can be shared with someone in Tokyo within moments.

Information no longer recognizes borders. Money is beginning to follow the same path. For decades, moving money internationally has been slower and more expensive than moving information.

Stablecoins are helping to close that gap.

Businesses Are Already Adopting Stablecoins

Stablecoins are no longer just a tool for cryptocurrency enthusiasts. Businesses use them to pay suppliers. Companies use them to manage treasury across multiple countries. Freelancers receive payments in them. Payment providers use them to settle transactions. Financial institutions are experimenting with them.

Around the world, stablecoins are increasingly becoming part of the financial infrastructure that powers global commerce. For many organisations, the question is no longer whether to explore stablecoins. It's how to use them responsibly.

What Does This Mean for Africa?

Africa is one of the youngest and most connected regions in the world. Millions of Africans already work for international companies. Thousands of businesses trade across borders every day.

Creators earn from platforms with global audiences. Software developers build products for customers around the world. As Africa becomes more connected to the global economy, the ability to move money efficiently becomes increasingly important. Stablecoins are one of several technologies helping make that possible.

Stablecoins Won't Replace Everything

Whenever a new technology emerges, people often assume it will replace everything that came before it. History suggests something different. Debit cards didn't eliminate cash. Mobile banking didn't eliminate bank branches. Email didn't eliminate physical mail.

Instead, each new technology became another option. The same is likely to be true for stablecoins. Traditional bank transfers will continue to play an important role. Cards will continue to be used. Mobile money will continue to grow. Stablecoins simply add another way to move value across the world. Different payment methods will continue to serve different needs.

Knowledge Is Your Greatest Advantage

Technology changes quickly. Principles change much more slowly. People who understand how money moves are often better equipped to make informed financial decisions.

You don't need to become a blockchain developer. You don't need to trade digital assets. You don't need to follow every headline about cryptocurrency. But understanding the basics gives you confidence.

Confidence to ask better questions. Confidence to choose the right payment method. Confidence to participate in an increasingly global economy.

Why We Wrote This Guide

At Raenest, we believe access is only part of the solution. Education matters just as much.

It's one thing to create a U.S. bank account. It's another thing to understand how global payments work. It's one thing to offer stablecoin wallets. It's another thing to help people use them safely and confidently.

That's why we created this guide. Not to convince you that stablecoins are the answer to every problem. But to help you understand one of the fastest-growing technologies shaping global finance.

Because informed users make better financial decisions. And better financial decisions create more opportunities.

What's Next?

As you continue your journey with global payments, remember a few simple principles:

Learn before you invest. Verify before you send. Understand the network before transferring funds. Protect your wallet and recovery phrase. Choose trusted platforms. Technology will continue to evolve. These habits will remain valuable.

Chapter 9

Glossary



Address (Wallet Address)

A system for sending payments in bulk within the US

Algorithmic Stablecoin

A type of stablecoin that tries to maintain its value using software rules and market incentives instead of holding traditional reserve assets.

Attestation

An independent report that verifies whether a stablecoin issuer holds the reserves it claims to have. It provides additional transparency, although it is different from a full financial audit.

Blockchain

A digital ledger that records transactions across a network of computers. It allows people to send and receive digital assets without relying on a single central authority.

Blockchain Network

The infrastructure that allows digital assets such as stablecoins to move from one wallet to another. Examples include Ethereum, TRON, Solana, Base, Polygon, and BNB Chain.

Burn

The process of permanently removing stablecoins from circulation, usually when they are redeemed for the underlying assets.

Centralised Stablecoin

A stablecoin issued and managed by a company that is responsible for maintaining reserves and issuing or redeeming tokens.

Collateral

Assets that back or secure another financial asset. Some stablecoins use cash, while others use cryptocurrencies as collateral.

GLOSSARY

Cryptocurrency

A digital asset that uses blockchain technology. Bitcoin, Ethereum, Solana, and many others are cryptocurrencies.

Custody

The storage and protection of digital assets on behalf of users or institutions.

Decentralised Finance (DeFi)

Financial services built on blockchain technology that allow users to borrow, lend, trade, and earn without relying on traditional banks.

Fiat Currency

Money issued by a government and recognized as legal tender. Examples include the US Dollar (USD), Nigerian Naira (NGN), British Pound (GBP), and Euro (EUR).

GLOSSARY

Gas Fee

The fee paid to a blockchain network to process and confirm a transaction. It is similar to paying a toll to use a highway.

Liquidity

How easily an asset can be bought, sold, or converted into cash without significantly affecting its price.

Mint

The process of creating new stablecoins after receiving the assets that back them.

Multi-Chain

A digital asset that exists on multiple blockchain networks. For example, USDT is available on Ethereum, TRON, Solana, and several other networks.

Network

The blockchain that a digital asset uses to move between wallets. The network affects transaction speed, fees, and compatibility, but not the value of the stablecoin.

Peg

The mechanism that keeps a stablecoin's value close to another asset, usually one US Dollar.

Private Key

A secret piece of information that gives you control over your digital wallet. Anyone with your private key can access your assets.

Public Key

The cryptographic information used to generate your wallet address. It allows others to send assets to you but cannot be used to access your funds.

Recovery Phrase (Seed Phrase)

A list of words that can restore access to your wallet if your device is lost or damaged. It should always be kept private and secure.

Reserve Assets

The cash and other highly liquid investments held by a stablecoin issuer to support the value of reserve-backed stablecoins.

Settlement

The point at which a payment is considered complete and ownership of funds has officially transferred from the sender to the recipient.

Smart Contract

A computer program that automatically executes predefined instructions on a blockchain without requiring a third party.

GLOSSARY

Stablecoin

A digital asset designed to maintain a stable value, usually by tracking a traditional currency such as the US Dollar.

Token

A digital asset that exists on a blockchain. USDT and USDC are examples of tokens.

Treasury Bills (T-Bills)

Short-term debt securities issued by the U.S. government. They are considered low-risk and are commonly held as part of the reserves backing some stablecoins.

USDC (USD Coin)

A US Dollar-backed stablecoin issued by Circle. It is widely used for payments, settlements, and business transactions.

GLOSSARY

USDT (Tether)

The world's largest stablecoin by market capitalization. It is commonly used for international payments, trading, and cross-border transfers.

Volatility

The degree to which the price of an asset rises or falls over time. Bitcoin is considered highly volatile, while stablecoins are designed to minimize volatility.

Wallet

A digital application or service used to store, send, and receive cryptocurrencies and stablecoins.

Wallet Address

The unique destination used to receive digital assets. Similar to a bank account number, but designed for blockchain transactions.

Cross-Border Payment

A payment sent from one country to another. Stablecoins are increasingly being used to make cross-border payments faster and more efficient.

On-Ramp

A service that lets you convert traditional money, such as NGN or USD, into stablecoins or other digital assets.

Off-Ramp

A service that converts stablecoins or other digital assets back into traditional money and deposits it into a bank account.

Self-Custody

Managing and controlling your own wallet and private keys, rather than relying on a third party to hold your assets.

GLOSSARY

Exchange

A platform where users can buy, sell, or convert cryptocurrencies and stablecoins.

On-Ramp

A service that lets you convert traditional money, such as NGN or USD, into stablecoins or other digital assets.

Final Word

Stablecoins introduce a new vocabulary, but the ideas behind them are often familiar. Just as banking has terms like "routing number," "SWIFT," and "ACH," blockchain has its own language.

The more familiar you become with these terms, the more confident you'll be using stablecoins—whether you're receiving your first payment, running a business, or participating in the global economy.

Remember: You don't need to memorize every term in this glossary. The goal is simply to understand enough to use stablecoins safely and confidently.

Chapter 10

Frequently Asked Questions



FAQ

What is a Stablecoin?

A stablecoin is a digital asset designed to maintain a stable value, usually by tracking a traditional currency like the U.S. dollar. Unlike cryptocurrencies such as Bitcoin, which can rise or fall significantly in value, stablecoins are intended to remain relatively stable and are commonly used for payments, savings, and cross-border transfers.

Is a Stablecoin the same as Bitcoin?

No. Bitcoin is designed as a decentralized digital asset whose price changes constantly based on market demand. Stablecoins are designed to maintain a stable value, making them more suitable for sending, receiving, and storing money.

What is the difference between USDT and USDC?

Both USDT (Tether) and USDC (USD Coin) are stablecoins designed to stay close to the value of one U.S. dollar.

The main differences are who issues them, how they report their reserves, and which platforms or businesses choose to support them. For most everyday users, both are widely accepted for international payments.

Which one is better: USDT or USDC?

There isn't a universal answer. Some businesses prefer USDC because of its emphasis on transparency and regulatory compliance. Others prefer USDT because it is the largest stablecoin by circulation and is accepted on many platforms. The best choice often depends on the platform you're using and what the recipient accepts.

FAQ

Can a Stablecoin lose its value?

Yes. Although stablecoins are designed to maintain a stable value, they can temporarily trade above or below one U.S. dollar. The extent of that movement depends on market conditions and the design of the stablecoin. Understanding how a stablecoin is backed can help you better understand its risks.

Are Stablecoins legal?

The rules vary from country to country. Many jurisdictions allow stablecoins under certain regulations, while others have stricter requirements or restrictions. Before using stablecoins, it's a good idea to understand the laws and regulations that apply where you live.

Do I need a bank account to use stablecoins?

Not always. You can receive, hold, and send stablecoins using a compatible digital wallet. However, if you want to convert stablecoins into your local currency or withdraw funds into a traditional bank account, you'll usually need a platform that supports those services.

How long does it take to send a stablecoin?

It depends on the blockchain network being used. Some transactions are confirmed within seconds, while others may take a few minutes. Network congestion can occasionally increase processing times.

FAQ

Why do I have to choose a blockchain network?

Because stablecoins exist on multiple blockchain networks. For example, USDT is available on Ethereum, TRON, Solana, Base, Polygon, and several others. The sender and the receiver must use the same supported network for the transaction to work correctly.

What happens if I send money on the wrong network?

In some cases, the recipient may not receive the funds. Depending on the platforms involved, recovering the assets may be difficult, expensive, or impossible. Always confirm the network before sending any stablecoin.

Can I cancel a Stablecoin transaction?

Usually not. Once a blockchain transaction has been confirmed, it generally cannot be reversed. Unlike some traditional bank transfers, there is typically no central authority that can cancel the payment after it has been completed.

Are Stablecoin transactions free?

No. Most blockchain networks charge a transaction fee, often called a gas fee. The fee varies depending on the blockchain network and current network activity.

What is a Gas fee?

A gas fee is the cost of processing a transaction on a blockchain. Think of it as the fee you pay for using the network. Different blockchains have different fee structures.

FAQ

Can I send stablecoins to anyone in the world?

In many cases, yes. As long as the recipient has a compatible wallet and you're both using the correct blockchain network, stablecoins can often be transferred across borders. However, local laws and regulations may affect availability in some countries.

Are stablecoins only for crypto traders?

Not anymore. Today, freelancers, businesses, creators, importers, exporters, and payment providers use stablecoins for everyday international transactions. Many users interact with stablecoins without considering themselves part of the cryptocurrency industry.

Can businesses use stablecoins?

Absolutely. Businesses use stablecoins to pay suppliers, receive international payments, manage treasury, settle invoices, and move funds between countries more efficiently.

Can I receive my freelance earnings in stablecoins?

Yes, if your client or the platform you're using supports stablecoin payments. Many freelancers choose stablecoins because they can provide another option for receiving international payments.

FAQ

Are Stablecoins safe?

Like any financial product, stablecoins come with risks. The level of risk depends on the issuer, the type of stablecoin, how it's backed, and how you store it. Using trusted providers, protecting your wallet, and understanding the basics can help reduce those risks.

Where should I keep my Stablecoins?

That depends on your needs. Some people use self-custody wallets, while others prefer regulated financial platforms that manage custody on their behalf. Whichever option you choose, it's important to understand how your assets are protected and who controls access to them.

How can Raenest help?

Raenest makes it easy for individuals and businesses across emerging markets to participate in the global economy. With Raenest, you can create free USDT and USDC wallets, receive stablecoin payments from anywhere in the world, convert them into U.S. dollars, and access a broader suite of global financial tools, including global bank accounts, cards, international transfers, and multi-currency accounts.

Whether you're a freelancer, creator, remote worker, or business, Raenest helps make global payments simpler.



Conclusion

Raenest helps individuals and businesses participate in the global economy with confidence. From global bank accounts, cards and international payments to stablecoin wallets, multi-currency accounts, and business financial tools, our mission is simple:

To make global finance accessible, understandable, and useful for everyone.

Whether you're receiving payments from clients abroad, paying international suppliers, managing a global business, or exploring stablecoins for the first time, Raenest is here to help you move money across borders with confidence.

Learn more at raenest.com

