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## Stellar's Rise Signals Shift Toward Real Finance

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Stellar (XLM), a blockchain token focused on real-world finance, has jumped 5% as key partnerships push it further into the mainstream. Currently trading near \$0.41, XLM's recent momentum stems not from hype, but from integration with major financial players and a \$12 billion market cap that reflects actual use, not just speculation.

Stellar operates as a decentralized, high-speed blockchain optimized for cross-border payments, digital remittances, and real asset transactions. Unlike Proof-of-Work (PoW) models like Bitcoin's or Proof-of-Stake (PoS) systems dominated by large validators, Stellar

uses a *Proof-of-Agreement* (PoA) system called the Stellar Consensus Protocol (SCP). SCP enables users to select trusted validators, which enhances both speed and network trust without relying on costly mining or centralized validators.

With a *Total Value Locked* (TVL) of \$134 billion across the broader Stellar network, including tokenization platforms and payment rails, the ecosystem is proving itself as more than a fringe project. These figures, sourced from *DefiLlama*, reflect genuine economic activity, not just theoretical value or memecoin mania.

Stellar's edge lies in its global financial applications. The network allows multi-currency payments, making it a powerful solution in places where traditional banking systems lag. Its ease of compliance and cost-efficiency have attracted high-level institutional interest. Notably, *MoneyGram International*, *Franklin Templeton*, *WisdomTree*, and *PayPal* have all joined forces with Stellar.

One standout development is PayPal's plan to launch its *PayPal USD* (PYUSD) stablecoin on the Stellar network. This move will likely onboard millions of new users, particularly in emerging markets where remittance services are in high demand. It also positions Stellar as a key player in what's becoming known as "Pay-Fi", payment-finance hybrids enabled by blockchain.

Further boosting Stellar's credibility, *Visa* has confirmed support for both the Stellar and Avalanche networks in its international payments architecture. Visa's plan includes using stablecoins like PYUSD, *USDG (US Dollar Global)*, and *EURC (Euro Coin)* for cross-border settlements, cementing Stellar's role as a backend network for future fintech systems.

Development continues through the Stellar Development Foundation (SDF). Recently, the launch of *Stellar Project 23* and the implementation of upgrade *CAP-67*, which introduces structured event generation and *Retroactive Events*, have improved transparency and tools for developers.

On the technical front, XLM's chart shows a rounded bottom formation near \$0.36, now testing resistance at \$0.415. According to *TradingView*, rising volume suggests organic demand, not just a bounce from short positions. The *Relative Strength Index* (RSI) has ticked up to 56.44, and the *Moving Average Convergence Divergence* (MACD) has turned positive, both pointing to rising bullish momentum.

Key resistance remains near \$0.425. A breakout could push the price toward \$0.46, while failure to hold above \$0.384 may keep XLM in a sideways pattern. Still, the technical structure, combined with increasing adoption, favors a continuation.

Stellar's recent price increase coincides with growing attention to blockchain applications