PATRICIA MASSEY

Proposal and Comment Information

Title: Permitted Payment Stablecoin Issuer Customer Identification Program, R-1885

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Submitter Information

Name: Patricia Massey

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To Whom It May Concern:

I support implementing the GENIUS Act in a way that both protects consumers and allows the United States to remain a global leader in digital asset innovation.

As digital assets become a larger part of our financial system, it is important that stablecoin issuers maintain effective customer identification and compliance programs that help prevent fraud, money laundering, and other illicit activity. Public trust is essential for long-term adoption.

At the same time, I encourage regulators to implement these requirements in a manner that provides clear, consistent rules without creating unnecessary barriers to responsible innovation. Regulatory certainty allows businesses to invest, build, and compete in the United States rather than moving innovation overseas.

I also encourage regulators to recognize the valuable work being done by states such as Wyoming, whose Special Purpose Depository Institution (SPDI) framework has demonstrated that digital asset banking can operate within a regulated environment while maintaining strong oversight and consumer protections.

Thoughtful implementation of the GENIUS Act can strengthen both financial integrity and American leadership in digital finance.

Thank you for your consideration.

Respectfully,

Patricia (Patti) Massey