

Stellar: quiet now, poised to dominate next

Published 14 October 2025

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Key Takeaways

- Despite being overlooked in a meme-coin-driven market, Stellar is already powering real-world remittances, stablecoins and central bank digital currency pilots.
- With near-zero transaction fees, institutional integrations like MoneyGram, and unique innovations such as Path Payments, Stellar offers infrastructure-level utility that most crypto assets cannot match.
- Investors can gain targeted exposure to Stellar's growth potential through the WisdomTree Physical Stellar Lumens ETP (XLMW), designed to capture the value of its expanding role in global finance.
- Related Products WisdomTree Physical Stellar Lumens Find out more

Forget the hype. While crypto headlines obsess over the latest meme coins, the Stellar ecosystem has been quietly building the infrastructure of global payments. Its rails already power remittances, stablecoins and even central bank pilots – yet markets continue to overlook its value.

Stellar is not speculation. It is live infrastructure. When the infrastructure finally gets recognised, the price will surge.

Built for payments, not hype

Launched in 2014, the Stellar network was designed from the ground up to move money – fast, cheap and borderless. Its native token, Lumens (XLM), plays two critical roles:

- Transaction facilitation – at an average of just \$0.00015 per transaction, the fees for Stellar are extremely low, ensuring efficiency while deterring spam.
- Bridge asset – Lumens function as an intermediary, enabling seamless and cost-efficient conversions across both fiat and digital currencies.

The Stellar consensus protocol is built on federated Byzantine agreements where groups of trusted participants quickly agree on which transactions are valid, without the heavy costs of mining or staking. This allows thousands of transactions per second with near-zero fees, positioning Stellar as a payments rail.

The killer feature: Path Payments

One of the most underrated innovations on Stellar is Path Payments. Imagine needing to send pesos to Mexico but holding only British pounds. Stellar allows for automatic discovery of the cheapest route – pounds into bridge currency, bridge currency into pesos – all within a single transaction.

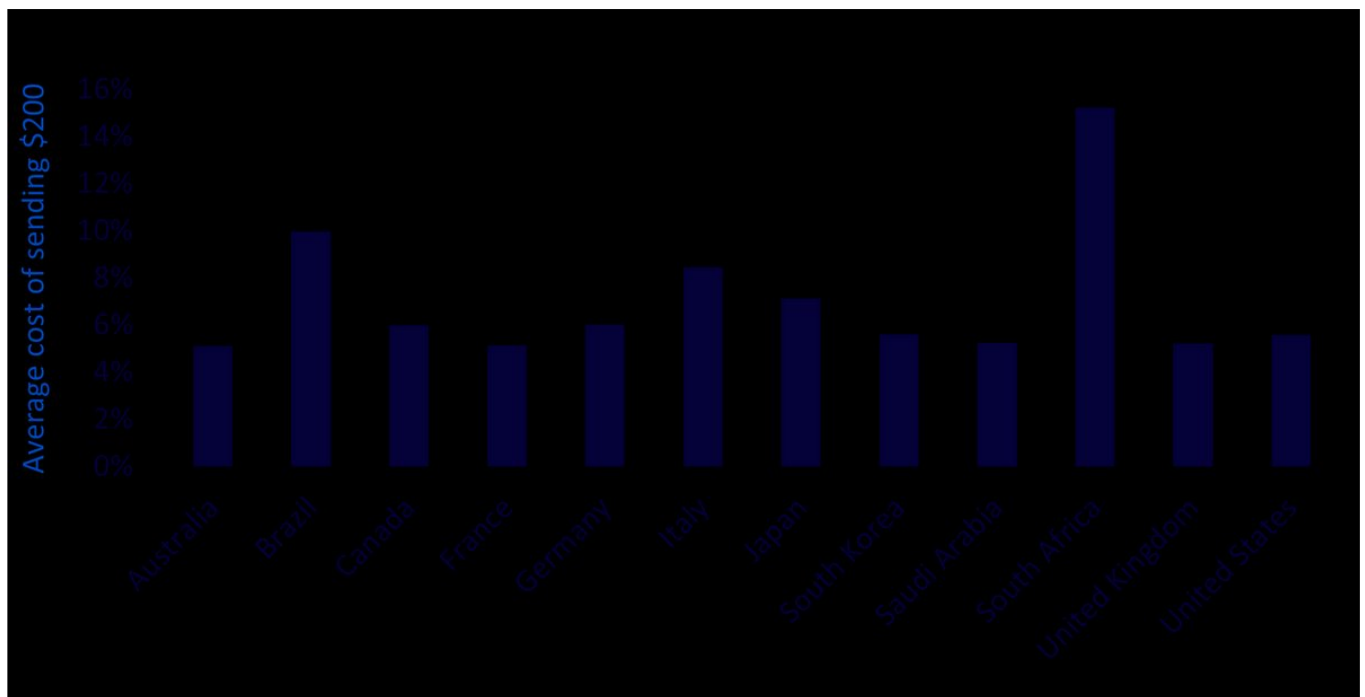
- Automatic routing – no need to manage multiple exchanges.
- Cost efficiency – Stellar taps the most liquid order books for the best rate.
- Global utility – perfect for remittances, trade finance and any situation where currencies need to move seamlessly across borders.

Where competitors boast about throughput, Stellar solves the real-world friction of cross-currency payments.

Adoption in action

Adoption is the true measure of any blockchain. Here, Stellar excels.

Figure 1: Average cost of remitting from G20 countries



- Cross-border remittances: a market worth US \$740 billion in 2024¹, where traditional fees average 5 – 10% but can be as high as 15%². Stellar enables near instant, low-cost transfers that are critical for economies from the Philippines to Nigeria.
- Stablecoins and central bank digital currencies (CBDCs): USDC, Circle's dollar-backed stablecoin, runs natively on Stellar. Several central banks, including Ukraine, have piloted their CBDCs on Stellar rails.

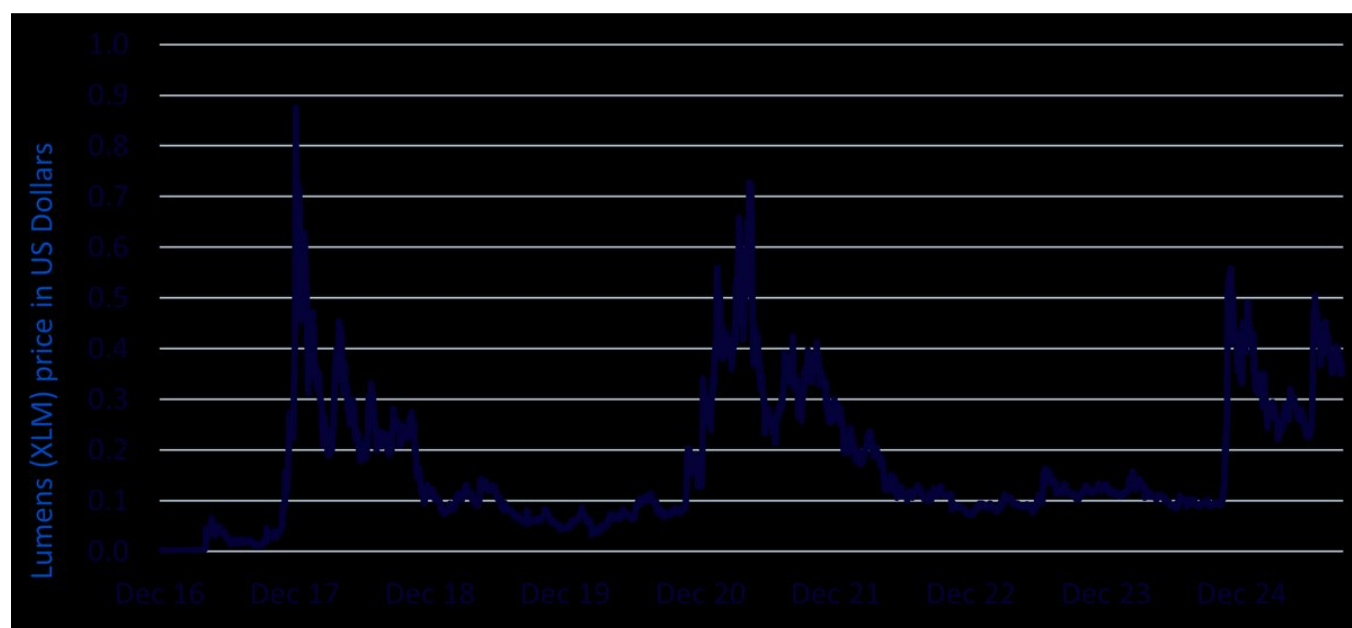
- Financial inclusion: the Stellar Development Foundation's mission is to empower the unbanked by supporting the Stellar network. With only a smartphone, individuals can send, receive and store value securely.
- Institutional partnerships: MoneyGram's global settlement network is integrated with Stellar. Legacy finance is already on these rails.

Price vs reality

Markets are still underestimating Stellar. The token's price does not reflect the scale of adoption already underway: USDC runs natively on Stellar, MoneyGram moves real remittance flows through its rails and central banks are piloting CBDCs on the network. This is not speculation. It is live infrastructure.

Yet the market continues to reward noisier, narrative-driven projects while overlooking the one blockchain that processes transactions at scale with near-zero fees. That disconnect between price and fundamentals creates the kind of asymmetric setup investors may be hunting for.

Figure 2: Lumens (XLM) price in US Dollars



In other words, the market may be slow, but it is likely to catch up. When it does, Stellar is unlikely to inch higher – it is positioned to reprice aggressively as adoption forces recognition.

The sleeper giant

In a landscape obsessed with narratives, Stellar has chosen discipline over hype. It has built steadily, forged credible partnerships and focused on payments infrastructure rather than chasing fads.

For investors, this presents an opportunity: Stellar may be quiet now, but it is built to dominate the next phase of digital finance. Ignore it at your own risk.

Introducing the WisdomTree Physical Stellar Lumens ETP

At WisdomTree, we build access to assets with staying power. The payments infrastructure of Stellar is a prime example: real adoption, deep institutional partnerships and growing relevance in global finance. That is why we created the [WisdomTree Physical Stellar Lumens exchange-traded product \(ETP\) \(XLMW\)](#) – a simple, secure and cost-efficient way to gain exposure to the Stellar native token.

The ETP is 100% physically backed by Lumens, providing investors with direct exposure to spot prices through an institutional-grade structure. Custody is handled by regulated, professional custodians, with underlying assets secured in cold storage.

This product is part of our curated range of eleven [physically backed crypto ETPs](#), designed to offer institutional-quality access to both single assets and diversified crypto baskets. For investors who believe in the long-term role of blockchain infrastructure and want exposure to the digital asset powering cross-border payments, stablecoins, and CBDC pilots, our Stellar Lumens ETP provides the gateway.

1Source: World Bank Group. <https://data.worldbank.org/indicator/BX.TRF.PWKR.CD.DT>

2Source: The World Bank. https://remittanceprices.worldbank.org/sites/default/files/rpw_main_report_and_annex_q125_1_0.pdf

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