



A Guide to Stellar

Stellar is a decentralized, open network that connects the world's financial infrastructure. It was created to further equitable access to the global financial system.

How does it work?

A public, permanent, transparent ledger

- Creation and trade of digital representations of all forms of value
- Tracked by an accounting ledger shared across a [network of independent computers](#)
- Average ledger close time: [5 seconds](#)

What are lumens?

Stellar network's native digital asset

- Facilitate multi-currency transactions
- Transaction fees to discourage large-scale bad behavior



What can you do on Stellar?

Trade, save, and spend digital assets

Asset issuance, remittances, lending, micropayments, cross-border payments, peer-to-peer payments

Stellar Features



Asset Issuance

Represent any currency or asset



Fast and Affordable

Transactions in seconds, at fractions of a cent



Compliance

Tools and resources for KYC/AML



Scalability

Volume comparable to SWIFT



Developer Tools

Comprehensive SDKs, tutorials, and ecosystem support



Sustainable

No mining means low resource requirements



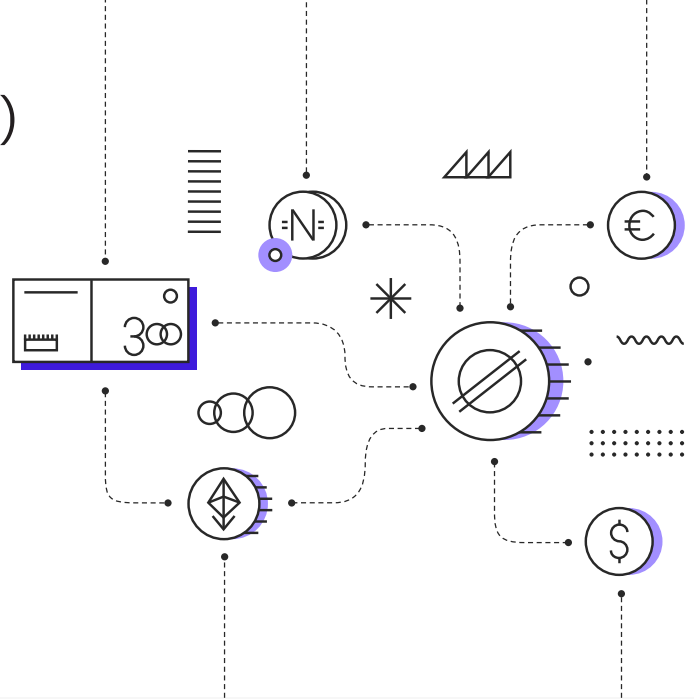
Built-In Functionality

on-chain order books
a decentralized exchange

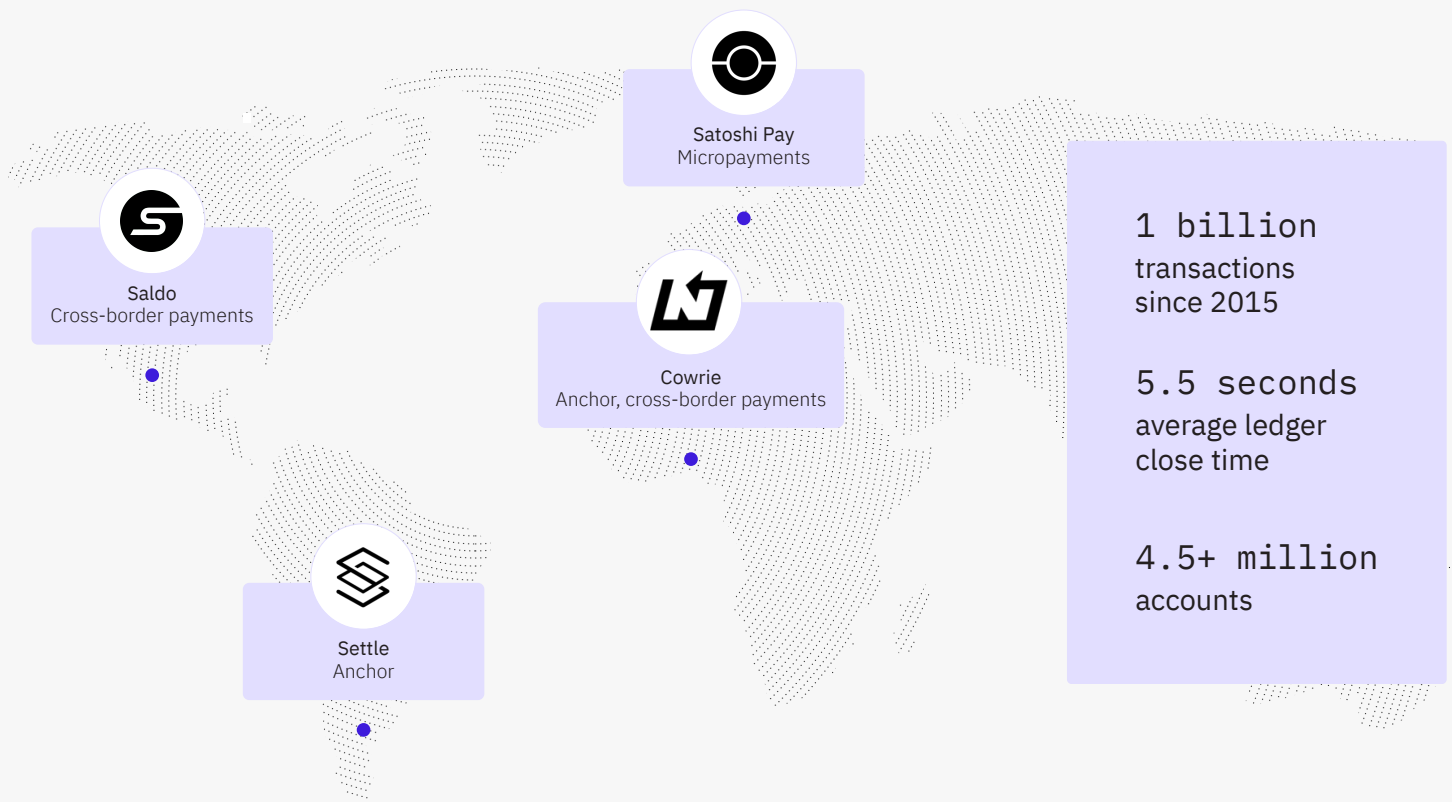
Stellar Consensus Protocol (SCP)

A Federated byzantine agreement system that keeps all parties in sync on the Stellar network.

- Open membership to support decentralization
- Low latency for fast transaction times
- Asymptotic security to make the network invulnerable to 51% attacks
- Prefers safety over liveness to prevent forks



Who builds on Stellar?



stellar.org

[@StellarOrg](https://twitter.com/StellarOrg)



The Stellar Development Foundation (SDF) is a non-profit organization that supports the development and growth of Stellar, an open-source network that connects the world's financial infrastructure. Founded in 2014, the Foundation helps maintain Stellar's codebase, supports the technical and business communities building on the network, and serves as a voice to regulators and institutions. The Foundation seeks to create equitable access to the global financial system, using the Stellar network to unlock the world's economic potential through blockchain technology.