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**CRYPTONAIRE**  
**WEEKLY**  
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**402<sup>ND</sup>**  
EDITION

**UK FINANCIAL LTD**  
**WINS GLOBAL EXCELLENCE AWARD**



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# EDITORS

Bitcoin's resilience continues to be tested, but the bulls are holding the line. After defending the \$105,000 level, BTC has started to show early signs of strength, suggesting that buyers are stepping back in at key support. Several analysts believe the market could be forming a near-term bottom around \$100,000. However, not everyone shares that optimism — Bloomberg analyst Mike McGlone warned that Bitcoin could still face a deeper pullback, potentially sliding as low as \$56,000.

Bitcoin tried to bounce at the start of the week, but the long upper wick on the daily candle makes it clear that sellers are still active on every move higher. Several analysts argue that the market may be close to forming a bottom and that most of the downside damage has already been absorbed. Bitwise CEO Hunter Horsley said on X that Bitcoin has effectively been in a six-month bear phase that is now nearing its end, adding that the broader setup for crypto “has never been stronger.” Still, sentiment data paints a more cautious picture. Analytics firm Santiment reminded traders that true market bottoms rarely form when everyone agrees on the exact level — bottoms tend to appear when sentiment is at its most uncertain and fearful, not when the crowd is unanimously calling for a reversal.

# LETTER

Bitcoin is trying to find its footing around the \$93,000 mark, but the absence of a strong rebound shows that bears are still dominating the market. Every minor recovery attempt is being met with selling pressure near the psychological barrier of \$100,000, turning it into a key resistance level to watch. If BTC fails to hold current levels and faces rejection near \$100,000, the risk of a deeper pullback toward \$87,800 and even \$83,000 increases sharply. Bulls need to act quickly — a decisive move above the 20-day EMA at \$102,022 would signal renewed strength and could trigger a push toward the 50-day SMA at \$109,927. Until then, momentum remains fragile, and buyers must prove they can reclaim control in the near term.

Ether has managed to hold above the crucial \$3,000 support, showing signs of buyer interest at lower levels, but the bears remain active below \$3,350. The ETH/USDT pair may see some relief up to the 20-day EMA near \$3,444, where sellers are likely to step in once again. If the price fails to sustain above this zone, ETH risks breaking below \$3,000 — a move that could accelerate losses toward \$2,500. On the other hand, a clean breakout above the 20-day EMA could open the doors for a rally to the 50-day SMA around \$3,871. A close above that level would hint that the correction phase might be nearing its end, with the bulls regaining some traction.

XRP remains under pressure, sliding within a well-defined descending channel that reflects persistent selling on every bounce. Minor support lies at \$2.15, but a breakdown below this level could pull the XRP/USDT pair down to the support line of the channel, where buyers are likely to make a stand. If that level fails to hold, the next downside target could be near \$1.61. For the bulls to stage a meaningful comeback, XRP needs to climb above the 50-day SMA at \$2.52 and secure a close above the downtrend line. Such a move would be the first sign of strength and could mark the beginning of a short-term trend reversal.

## Trader's Outlook

Bitcoin's near-term trend remains under pressure, with the \$93,000-\$100,000 range acting as a key battleground. A break below \$93,000 could extend the decline, while a push above \$102,000 would be the first real sign of bullish recovery. Ether is trying to stabilize above \$3,000, but unless it clears \$3,450, the risk of further weakness persists. XRP continues to lag behind the majors, trading defensively inside its descending channel. Overall, the crypto market remains in a cautious consolidation phase traders should stay alert for potential breakdowns but be ready for sharp relief rallies as volatility tightens.

Lastly please check out the advancement's happening in the cryptocurrency world

Enjoy the issue!

*Karnav Shah*

Karnav Shah

Founder, CEO & Editor-in-Chief



# CRYPTONAIRE WEEKLY



Cryptonaire Weekly is one of the industry's longest-running and most trusted sources for cryptocurrency news, market insights, and blockchain analysis. Created to support our Platinum Crypto Academy clients and global subscribers, the magazine delivers clear research, actionable technical analysis, and strong thought leadership across the digital asset space.

Each week, we provide readers with in-depth articles, project updates, and market commentary that cover the rapidly evolving world of blockchain and Web3. For traders, investors, developers, and entrepreneurs, navigating this fast-changing environment can be challenging. Our mission is to simplify that journey and help readers make informed, confident decisions.

Since our launch in 2017, we've covered every major cycle in crypto from Bitcoin's early rally past **\$20,000 in 2017** to its sharp correction near **\$3,200 in 2018**, marking one of the strongest bear markets in the sector's history. We followed Bitcoin's surge to **\$69,000 in 2021** and its deep pullback to around **\$16,000 in 2022** during a period of global uncertainty and high-profile exchange failures. Most recently, we've tracked Bitcoin's powerful 2025 resurgence as it broke into six-figure territory, hitting levels above **\$123,000** and reaffirming long-term market confidence.

Our **Platinum Crypto Academy** community includes thousands of students and traders worldwide. Over time, **Cryptonaire Weekly** has grown to more than **250,000 active subscribers** and a **social reach of over 1.2 million followers across multiple platforms and community groups**. Through our research-driven insights and strategic relationships, we've also helped **350+ blockchain and crypto projects gain** meaningful traction and visibility in the global market.

For anyone looking to stay informed, identify opportunities, and understand the technologies shaping the future of finance, Cryptonaire Weekly remains a trusted and valuable resource.



#### Featuring in this weeks Edition:

- Maya PRA
- ChainEsport
- Tolena
- AIO

#### Also Get,

- Markets Analysis
- Market News Update
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**UK FINANCIAL LTD WINS GLOBAL EXCELLENCE AWARD FOR REVOLUTIONARY ERC 3643 SEC READY TOKENS**

402<sup>nd</sup> EDITION

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# WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, welcome to this week's 402nd edition of Cryptonaire Weekly Magazine. The global crypto market cap is \$3.11 trillion, down 460 billion since last week. The total crypto market trading volume over the last 24 hours is \$206.63 billion, which makes a 28.02% increase. The Fear & Greed index is 15% Extreme Fear and the Altcoin season index is 31%. The largest gainers in the industry right now are Polkadot Ecosystem and XRP Ledger Ecosystem cryptocurrencies.

Bitcoin's price has decreased by 13.87% from \$105,775 last week to around \$91,100 and Ether's price has decreased by 15.66% from \$3,575 last week to \$3,015 Bitcoin's market cap is \$1.82 trillion and the altcoin market cap is \$1.29 trillion.

Bitcoin tried to bounce at the start of the week, but the long upper wick on the daily candle makes it clear that sellers are still active on every move higher. Several analysts argue that the market may be close to forming a bottom and that most of the downside damage has already been absorbed. Bitwise CEO Hunter Horsley said on X that Bitcoin has effectively been in a six-month bear phase that is now nearing its end, adding that the broader setup for crypto "has never been stronger." Still, sentiment data paints a more cautious picture. Analytics firm Santiment reminded traders that true market bottoms rarely form when everyone agrees on the exact level — bottoms tend to appear when sentiment is at its most uncertain and fearful, not when the crowd is unanimously calling for a reversal. The bigger concern right now is the continued weakness in crypto investment products. Crypto ETPs have posted three straight weeks of outflows totaling \$3.2 billion, including a massive \$2 billion exit last week — the largest weekly outflow since February, according to CoinShares. A sustained return of inflows will be essential to validate any meaningful recovery in market structure.

Republic Technologies (formerly Beyond Medical Technologies) announced a \$100 million convertible note facility aimed at building a large Ether treasury, using terms the firm says are unprecedented in the digital asset industry. The deal carries 0% interest, requires no collateral even if ETH declines, and avoids dilution-heavy structures seen in other raises — including BitMine Immersion's recent \$365 million deal. Republic intends to deploy this capital directly into expanding its ETH holdings, joining at least 18 other public companies accumulating Ether as part of a long-term treasury strategy.

Meanwhile, global crypto investment products recorded their steepest weekly outflows since February as broader risk sentiment weakened. CoinShares reported \$2 billion flowing out of crypto ETPs last week, up 71% from the prior week, bringing the three-week total to \$3.2 billion. Uncertainty around monetary policy and whale-led selling are driving the exits, with total ETP assets under management dropping to \$191 billion — down nearly 30% from the October peak. The US market accounted for the overwhelming majority of outflows at \$1.97 billion, while Germany stood out with modest inflows. Bitcoin and Ether products were hit hardest, with BTC funds seeing \$1.4 billion in redemptions, roughly 2% of their AUM.

Bitcoin briefly gave up all its year-to-date gains over the weekend, dropping to \$93,029 — a 25% pullback from its October all-time high and below its January opening price of \$93,507. Despite the US government finally reopening after a record 43-day shutdown, relief has been limited. The year began with strong optimism as President Donald Trump ushered in the most pro-crypto administration to date, delivering rapid regulatory progress and accelerating corporate BTC adoption. Spot ETF inflows also surged. But ongoing tariff tensions and the prolonged shutdown have introduced volatility shocks, leading to repeated double-digit corrections even in an otherwise bullish macro backdrop.

## Market Outlook

Bitcoin is trying to stabilize after retesting the \$93k zone, but sentiment remains fragile. A move back above \$100k would reduce downside pressure, while a break below \$93k risks accelerating the decline into the mid-\$80k area. Ether continues to hover near key support, with \$3,000 acting as the line in the sand losing it could open the door to \$2,500, while reclaiming \$3,450 would be the first sign of a recovery attempt. XRP remains stuck in a downward structure, with sellers dominating until the token can break above its downtrend line. Overall, the crypto market is in a defensive, high-volatility phase where relief rallies are possible, but sustained buying remains the missing ingredient. Traders should stay nimble and respect key levels on both sides of the market.

## Percentage of Total Market Capitalization (Domnance)

BTC	58.45%
ETH	11.73%
USDT	5.89%
BNB	3.04%
SOL	2.38%
Others	17.50%

# THE MOST SILENT FORCE IN DIGITAL FINANCE

# TDX

**Tolena Digital Exchange - TDX**

Next-Gen Digital Asset — Governance & Resilience

Global Finance Utility — 0% Trade Fees

TDFT — The Future of Financial infrastructure

Web: [tolena.io](https://tolena.io) | Email: [info@tolena.io](mailto:info@tolena.io)  
GitHub: TolenaDX | Telegram: TDXPublic  
X: TDXCoin



**LBANK**







While competitive gaming is massive, the current system is deeply unequal, rewarding only a small percentage of professional players. Millions of everyday gamers are excluded from the economic side of esports. ChainEsport aims to change this by creating a regulated, transparent environment where players can receive rewards based purely on their skill in Player-versus-Player (PvP) games.

### **Our Vision for a Fairer Future:**

ChainEsport is currently in its active build phase, integrating blockchain technology, compliance frameworks, and player-focused design. The system is entirely designed around rewarding pure skill and fair competition, excluding tokens, speculation, and gambling-like elements.

The platform will allow players to:

- Create or join PvP matches.
- Set match rules directly with opponents.
- Compete across PC, console, and mobile games.
- Receive transparent, automated outcomes.

### **Compliance and Global Ambition:**

We are executing a Europe-first strategy, developing the platform in alignment with the region's strict regulatory standards for transparency, user protection, and a clear legal foundation. A core focus of the development process is robust compliance to meet EU requirements for user verification and fair play. This regulatory approach positions ChainEsport as a future-ready project. Following the establishment of the European framework, our long-term vision includes global expansion.

By prioritizing fairness and compliance from day one, ChainEsport is preparing to introduce a new category to the gaming world: a regulated, skill-based competition model with transparent results and automated reward distribution.

Our mission is clear: to give everyday gamers a fair way to benefit from their skill—responsibly, transparently, and at scale.

For more information, updates, and development progress, please visit our official website:

<https://chainsport.com>.

PRESS RELEASE



# AIO CLINCHES 2ND PLACE AT SIGMA CENTRAL EUROPE STARTUP PITCH



On the 4th of November, **AIO** was proclaimed the 2nd place winner at the final startup pitch of SIGMA Central Europe 2025 in Rome. The recognition comes after AIO stood out for its crypto payment gateway engineered for high-volume transactions while offering real-time settlements, razor-thin fees, and substantial gas-savings.

At the event, attended by leading investors and technology judges in the gaming, payments and web3 industries, AIO's pitch emphasized how its infrastructure delivers massive-scale throughput with ultra-low transaction cost, lightning-fast settlement times and minimized on-chain gas consumption (up to 90% gas fee savings). These benefits resonated strongly with the panel and contributed directly to the company's ranking.

"We are delighted and humbled to take second place in such a competitive field," said Christian Gottlob, Business Development Officer of AIO, who also presented the pitch. "This result validates our vision to deliver payments infrastructure that truly scales for a digital global economy. We built AIO so businesses can move value faster, at lower cost and with fewer overheads, and it's nice the judges recognised that."

With this milestone behind it, AIO is accelerating its next phase. The company will now deepen strategic

partnerships, expand its customer footprint across new geographies and finalize the rollout of its core payments engine. The momentum from SIGMA will serve as a launchpad for targeted growth and investor engagement.

## About AIO

**AIO** is a blockchain payment gateway focused on delivering seamless and secure real-time payment systems designed for businesses and consumers in the digital age. AIO's platform supports high transaction volumes, ensures near-instant settlement and offers extremely low fees along with optimized gas-usage, enabling cost-efficient global payments at scale.

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**PRESS RELEASE**



# ZERO-FEE TRADING PIONEER TDX ANNOUNCES STRATEGIC PARTNERSHIP WITH WORLD-LEADING LBank

**Tolena** Digital Exchange Ltd (TDX), a next-generation digital assets platform, has officially entered a strategic partnership with LBank Exchange. LBank, one of the world's leading cryptocurrency exchanges, serves more than 20 million users across 200+ regions and processes daily trading volumes exceeding \$10 billion. Through this collaboration, both teams will jointly develop educational content, global community programs, and awareness campaigns across multiple regions.

LBank maintains a flawless ten-year security record and recently enhanced its infrastructure through an expanded collaboration with CertiK Skynet. The exchange also launched a \$1 billion global talent incubation program to advance Web3 development worldwide.

TDX operates under UK patent application GB2514006.2, advancing secure blockchain-based financial mechanisms through its proprietary framework TDFT — Tolena Digital Financial Technology. TDFT introduces automated, borderless financial instruments such as DCC (Digital Credit Contract), DGI (Digital Guarantee Instrument), DTF (Digital Trade Finance), and several additional trade-finance mechanisms designed for real-world commercial use. By bridging traditional banking structures with distributed-ledger precision, TDFT establishes a streamlined, global framework for institutional-grade finance.

TDX follows a transparent and sustainable allocation model. A total of 30% of the supply is placed under community governance — split equally between AI-driven

global education (15%) and holder reward mechanisms including staking (15%). An additional 8% strengthens liquidity, ensuring stability and long-term market resilience. The system is designed for fair participation, with no discounted presale and no privileged allocations.

However, early staking without any discount will be available to the community, allowing participants to support the network ahead of launch while maintaining TDX's fairness principles.

According to an EY-Coinbase study, 86% of global institutions already own or plan to acquire digital assets by 2025. With institutional interest growing rapidly, TDX has already attracted attention from major exchanges and financial firms. Additional partnerships are expected to follow. Together with LBank Labs, TDX and LBank begin a new chapter focused on regulatory compliance, sustainable market structure, and ethical blockchain integration.

## **About Tolena Digital Exchange**

TDX represents next-generation digital asset infrastructure built on community governance, institutional-grade transparency, and long-term stability. Registered in the United Kingdom, TDX adheres to established regulatory standards while transforming traditional credit contracts, bank guarantees, and promissory notes into automated blockchain-native instruments. Through its community-led governance model, ownership directly equals voting power, creating a fair and transparent financial ecosystem



# Backed By Gold, Not Promises.

Maya Preferred is a project by UK Financial Ltd. fully backed by gold, built to bring long-term stability and trust to digital assets. It is not just a promise — it is transparently supported by real reserves and verifiable disclosures.

[Explore Tokens →](#)

[View Proofs](#)



**MAYACAT**  
REGULATED SECURITY  
TOKEN (SMCAT)

MAYACAT (SMCAT):  
Now Under ERC-3643  
Compliance



## Dual-Class Architecture

Two tokens, two roles. MPRA (Preferred) prioritizes asset strength; MPRD (Common) powers utility and access.

[Learn about MPRA & MPRD](#)



## Backed by Gold & Silver

A premium reserve model with precious metal backing for resilient value and market confidence.

[Why Maya Preferred?](#)



## Proofs & Transparency

Published proofs and third-party audits underscore our commitment to verifiable, real-world assets.

[See Proof Documents](#)



## What is Maya Preferred?

- Asset-backed design
- Modern transparency
- Long-term resilience



## Why Maya Preferred?



### Gold & Silver Backing

Reserves-oriented structure for premium value integrity.



### Premium Token Economics

Historically high pricing with robust design considerations.



### Transparent Disclosures

Proof documents and third-party audits available anytime.



## Dual-Class Tokens, Real-World Backing

A carefully engineered, dual-class token system designed to balance stability and upside. MPRA (Preferred) and MPRD (Common) collectively power the Maya Preferred ecosystem.

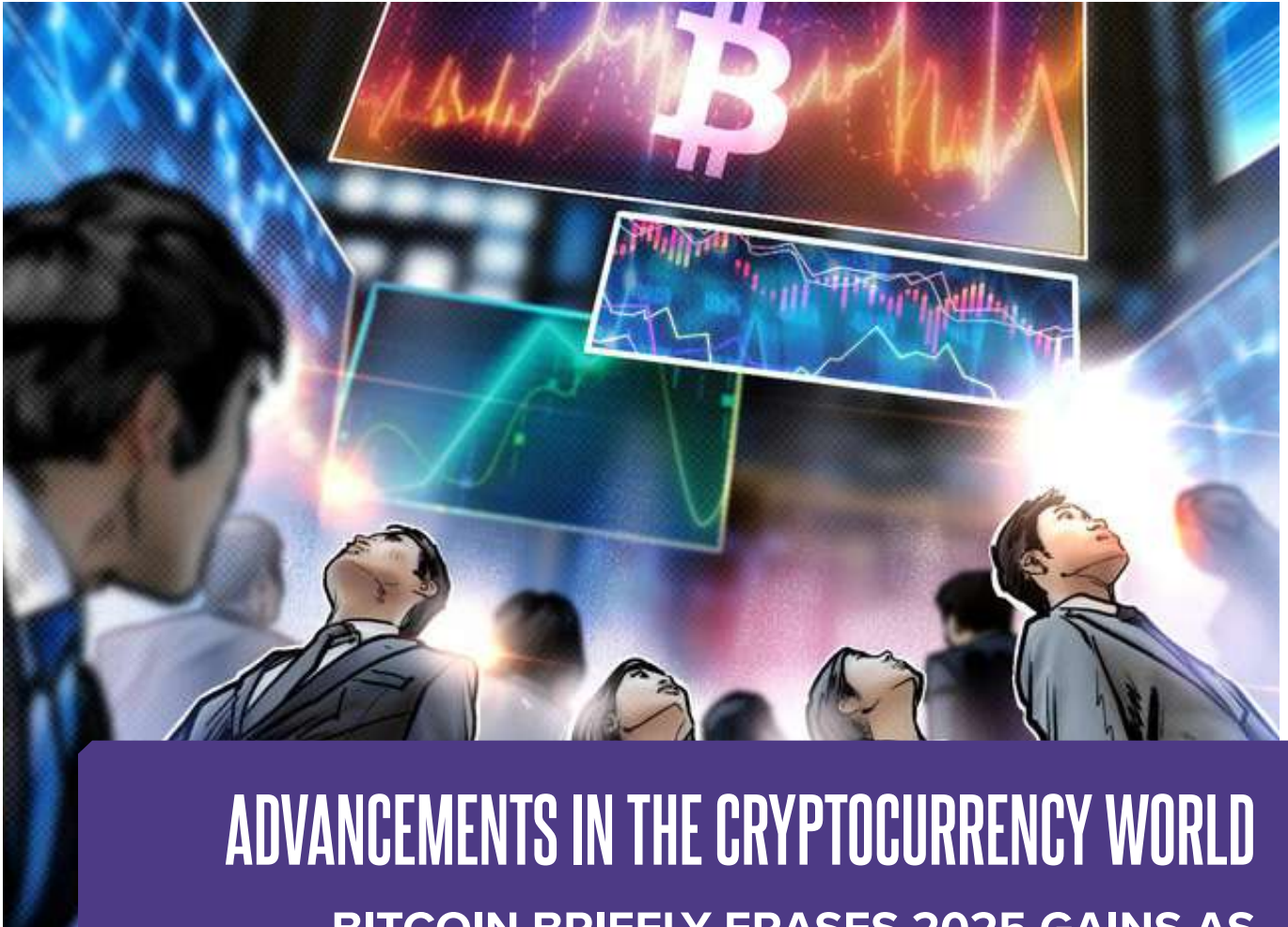
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02. Expand profit and reduce Tax
03. Financial Security
04. Benefit through Invest







# ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

## BITCOIN BRIEFLY ERASES 2025 GAINS AS CRYPTO BLEEDS OVER WEEKEND

Bitcoin's latest tumble pushed it below the \$93,507 price it entered the year at, despite the year mostly seeing positive industry developments from corporations and governments.

Bitcoin briefly lost all of its gains this year after the crypto markets bled over the weekend, despite the US government reopening on Thursday, which was expected to provide much-needed relief to the markets.

Bitcoin BTC \$94,354 fell to a low of \$93,029 on Sunday, down 25% from its all-time high in October. It started the year at \$93,507.

This year was tipped to be a strong one for the crypto markets after US President Donald Trump was inaugurated on Jan. 20 and formed the most pro-crypto administration to date, which has followed through on most of his promises.

Regulatory momentum under the Trump administration has been accompanied by an explosion in corporate Bitcoin treasury adoption

and more inflows into the spot Bitcoin exchange-traded funds.

However, Trump's war on tariffs and the US government shutdown — the latter of which ended on Thursday after a record 43 days — have contributed to multiple double-digit Bitcoin price pullbacks throughout the year.

Bitcoin whales have also slowed price rallies. Another key catalyst seen behind Bitcoin's price slump has been OG Bitcoiners and whales selling off portions of their holdings, compressing upside even in light of positive industry developments.

However, Glassnode analysts last week said the "OG Whales Dumping" Bitcoin narrative isn't as strong as it is made out to be, explaining that it is "normal bull-market behaviour," particularly during the late stages of bull runs.

"This steady rise reflects increasing distribution pressure from older investor cohorts — a pattern typical of late-cycle profit-taking, not a sudden exodus of whales."

[Read more...](#)





## Bitcoin Falls Below \$94,000 for First Time Since May Amid 'Extreme Fear' Sentiment

Analysts highlighted retail distress, rare social-dominance surges and warnings of a possible deeper pullback as several major tokens remained under pressure.

Bitcoin briefly fell below \$94,000 for the first time since May 6 based on TradingView data. Analysts pointed to intensifying fear among traders and flagged possible downside risks. Michael Saylor signaled Strategy will announce its latest bitcoin purchase on Monday.

Bitcoin slipped to its lowest level since May on Sunday before par-

ing some losses, as sentiment across the crypto market stayed locked in extreme fear. The Crypto Fear & Greed Index stood at 10, in its extreme fear band, after already sitting at the same level on Saturday.

Bitcoin BTC\$94,304.11 was trading around \$95,087 at 6:20 p.m. UTC, down 1% over the past 24 hours after briefly dipping below \$94,000 earlier in the day, its lowest point since May 6 based on TradingView data.

Across the majors, ether ETH \$3,144.42 declined 3.23% to \$3,113, XRP fell 2.1% to \$2.21.

[Read more...](#)

## Saylor Says Bitcoin Has Found Its Floor, Says 'Most of the Liquidation Selling Is out of the System'

Strategy Executive Chairman Michael Saylor said he believes bitcoin has stabilized and the market bottom is already in, telling host Grant Cardone that most liquidation pressure has “washed out” of the system.

Saylor Seems Confident Bitcoin Has Bottomed According to his latest interview, Strategy chairman Michael Saylor told host Grant Cardone, the real estate mogul and BTC evangelist, that bitcoin has finally steadied itself and is primed for its



next climb, stressing that “most of the liquidation selling is out of the system.”

During the discussion, Cardone pressed Saylor on where bitcoin might head next and how low it could fall in the current cycle. Saylor replied that he views the market as firming around current levels and believes the asset should “rally from here,” framing the worst of the downturn as already behind investors. This assessment was grounded in his view that forced selling had

largely worked its way through the market following months of deleveraging.

“If you make decisions with a 12-month or less time frame, you’re a trader... If you’re a trader, you know you’re a trader. I have zero advice for you,” Saylor stressed. “On the other hand, if you’re an entrepreneur or if you’re an investor, you should have a time frame of four years or longer, four to 10 years,” the Strategy exec added.

[Read more...](#)



**UK Financial LTD** has captured global attention by winning the Global Excellence Award for Gold-Backed Digital Assets. The recognition celebrates years of pioneering work in real-world asset-backed blockchain technology.

As we all know, most crypto projects operate in unregulated territory. UK Financial LTD chose a different path. They built an ecosystem designed to function across both cryptocurrency exchanges and U.S. securities markets. This requires meeting strict ERC 3643 SEC ready standards while maintaining blockchain innovation. The British company has successfully bridged these two worlds. Their work addresses the industry's biggest challenge of creating digital assets that institutions can trust.

### **Inside the Award-Winning Maya Preferred Project**

The Maya Preferred Project began in 2018 as one of the earliest gold-backed token initiatives worldwide. UK Financial LTD launched this ecosystem with a commitment to tangible asset backing over speculation. In June 2019, the company made an unprecedented announcement: transferring 21 million MPRA tokens into escrow accounts to guarantee support for Bitcoin with their gold and silver reserves in the event of a market crash. This matched Bitcoin's 21 million coin supply exactly, creating a safety net for cryptocurrency holders.

These tokens remained locked in escrow for over six years, untouched since the original 2019 transaction. However, strategic priorities evolved as the digital asset landscape matured. In September 2025, the Board of Directors voted to immediately end the original 2019 agreement of backing Bitcoin with gold. The decision stemmed from a clear insight: strengthening their own ecosystem created more value than insuring Bitcoin. Those 21 million MPRA tokens were redirected to strengthen the Maya Preferred ecosystem directly.

The pivot reflected broader strategic thinking shaped by institutional demand signals. UK Financial observed that major capital allocators wouldn't enter unregulated crypto markets regardless of asset backing. Gold reserves alone couldn't solve the trust deficit institutional investors faced. Building SEC-ready infrastructure became the path to unlock billions in institutional capital. The company channeled resources into developing SMPRA and SMCAT as fully regulated tokens using ERC-3643 standards. Both tokens incorporate KYC verification, whitelisting, and ERC 3643 SEC ready token transfer restrictions built directly into their smart contracts. This approach positions Maya Preferred where institutions can actually participate rather than just observe from the sidelines.

## Why Major Exchanges Fear Listing Regulated Security Tokens?

The cryptocurrency industry faces a fundamental contradiction that stifles progress. Major exchanges publicly advocate for clear regulations and institutional adoption. Behind closed doors, these same platforms actively avoid listing fully ready security tokens. The reason is straightforward: legal responsibility.

ERC-20 tokens can be freely transferred between any wallets with broad compatibility. Exchanges face minimal liability when listing these unregulated assets. Security tokens operating under ERC-3643 carry completely different obligations. Exchanges listing regulated securities potentially assume responsibilities similar to traditional broker-dealers. This includes KYC enforcement, transaction monitoring, and regulatory reporting requirements. Most crypto platforms lack the infrastructure, licensing, or willingness to accept these burdens.

The gap between rhetoric and action creates significant market barriers. While ERC-1400 and ERC-3643 are designed with regulation in mind, they lack the developer support and exchange compatibility of ERC-20. Institutional investors demand tokens but cannot access them on major trading venues. This chicken-and-egg problem has stalled the regulated security token market for years.

## Why Is the UK Financial Building What Others Won't?

UK Financial LTD chose courage over caution by embracing full regulatory ERC 3643 SEC ready status. While competitors wait for perfect conditions, this company built the infrastructure institutions actually need. They developed SMPRA and SMCAT as the first ERC-3643 tokens designed for eventual major exchange listings. This decision required accepting the complexity that most projects deliberately avoid.

The technical implementation demonstrates a serious commitment. Both tokens incorporate automated KYC verification, investor whitelisting, and programmable transfer restrictions. Every transaction validates ERC 3643 SEC ready rules before execution. The smart contracts prevent ineligible transfers automatically without manual oversight. This infrastructure operates transparently with public wallet visibility for real-time verification.

SMCAT's creation made history as the first meme coin

to achieve full regulatory ERC 3643 SEC ready tokens. This bridges retail appeal with institutional-grade asset backing. Traditional meme coins offer speculation without substance. SMCAT combines viral potential with verifiable precious metal reserves and regulatory frameworks. The company transformed a typically frivolous token category into a ERC 3643 SEC ready security. This bold approach earned UK Financial LTD the Global Excellence Award. The recognition validates their pioneering work in regulated digital asset ecosystems.

## The Token Family Structure

### MPRA/SMPRA

MPRA operates as the primary value anchor within the Maya Preferred ecosystem. The tokenomics reveal extreme scarcity with 23 million total supply and just 1 million circulating publicly. This extreme scarcity creates remarkable valuation dynamics in the marketplace. The company self-reports a market capitalization exceeding \$210 trillion, positioning it among the world's highest-valued tokens. SMPRA represents the evolved version designed for SEC ready and regulatory approval.

### WMPRA

WMPRA functions as the Ethereum-wrapped version of MPRA for enhanced blockchain interoperability. The token maintains strict 1:1 price parity with MPRA at all times. This wrapped format allows Maya assets to operate seamlessly across different blockchain networks.

### RPWMPRA

RPWMPRA represents a specialized retirement wrapper offering extraordinary leverage on MPRA price movements. The token provides 400,000x leverage exposure to underlying MPRA/SMPRA valuations. This amplification mechanism targets long-term wealth preservation through structured ecosystem participation. This structure allows participants to preserve value in gold-backed digital assets under institutional protection. The leverage isn't about trading risk but about retirement account growth. It creates accessible entry points for long-term believers.

### MCAT/SMCAT

MCAT launched as the world's first gold and silver backed meme token. Unlike typical meme coins built purely on hype, MCAT carries real precious metal reserves. The October consolidation transferred 21 million MPRA and WMPRA tokens into backing MCAT directly. SMCAT represents the evolved regulated version achieving full ERC-3643 ready tokens.



## UKFL

UKFL consolidates UK Financial LTD's institutional holdings into a single corporate reserve token. This provides direct exposure to the company's organizational value and asset base. Institutional investors access corporate-level backing through UKFL ownership rather than individual tokens. The token represents equity-like exposure to the entire Maya ecosystem's growth.

## Trading & Market Presence

All Maya Preferred tokens trade actively on Catex Exchange with multiple trading pairs available. Investors can access MPRA, WMPRA, MCAT, and other ecosystem tokens through USDT pairings. Ethereum and Bitcoin pairs provide additional liquidity options for diverse trading strategies. This multi-pair structure creates flexible entry and exit points for various investor preferences. However, Catex represents just the beginning of UK Financial's exchange ambitions. The company aims to list on major Tier-1 exchanges within the next three years.

## Innovative Projects Within the Maya Ecosystem

### Maya Preferred Reserve Protocol (RP)

The Maya Preferred Reserve Protocol is a tokenized reserve bank specifically for gold-backed assets. The Reserve Protocol functions as a complete on-chain financial institution. It offers lending services, asset growth mechanisms, and yield distribution through smart contracts. This infrastructure bridges conventional reserve banking with blockchain's transparency and accessibility advantages. Furthermore, the RP has institutional-grade auditability that surpasses traditional banking transparency standards.

### MayaFund (MFUND)

MayaFund is designed to hold, manage, and regulate the ecosystem's assets. MFUND integrates directly with UK Financial LTD's corporate wallet infrastructure for complete transparency. The fund merges all tokenized assets into a single transparent structure. The mutual fund-style structure appeals to traditional investors seeking familiar frameworks.

### Maya Black Reserve Card

The Maya Black Reserve Card advances toward launch as a revolutionary gold-backed payment instrument. This hybrid credit and charge card offers unlimited spending power secured by physical gold reserves.

The card delivers 4-6% cashback on all purchases with premium merchant privileges attached. Exclusivity defines the rollout strategy with invitation-only access for Maya ecosystem token holders first.

## MCOIN, MPRO Wallet, and Digital Fantasy Sports (DFS)

UK Financial LTD is relaunching three foundational projects that shaped the company's early development. MayaCoin (MCOIN) returns as a gold-backed cryptocurrency with enhanced institutional security protocols. The MayaPro Wallet (MPRO) reimagines digital asset management through intuitive interfaces supporting multi-token ecosystem participation. Digital Fantasy Sports (DFS) transforms fantasy gaming through blockchain-based transparency and verifiable fair play.

## Team Behind Maya Preferred

James Dahlke, President and CEO of UK Financial Ltd, articulates the company's regulatory commitment clearly. "My immediate goal is to list both of our ERC-3643 tokens and convert our entire ecosystem into SEC-Ready, gold-backed, and ERC-3643-ready assets," Dahlke stated. He focuses on building transparency that mirrors the reporting standards of listed firms. This vision drives every strategic decision the company makes. Richard Crespo, Vice President, reinforces the trust-building mission. "Our mission has always been to bridge trust between real assets and digital finance," Crespo explained. The company's leadership proves this commitment through newly issued documentation confirming all eight gold mines in Mexico.

The management team operates with remarkable discipline that sets industry standards. No executive has taken a salary or sold tokens throughout the company's eight-year history. This zero-compensation model eliminates conflicts of interest completely. The leadership owns significant token positions but cannot liquidate for personal gain.

## Conclusion

UK Financial LTD's Global Excellence Award validates years of pioneering work in gold-backed digital assets. The company built what the industry desperately needs: fully ERC 3643 SEC ready, asset-backed tokens. Follow their journey as they lead the global shift toward transparent, regulated blockchain finance.



## Harvard Triples Its Bitcoin Position as Emory Expands BTC ETF Holdings

Harvard University and Emory both increased their Bitcoin exposure in the third quarter via ETF holdings, new filings show.

Harvard's endowment reported holding 6.8 million IBIT shares valued at about \$443 million.

Emory University also increased its Bitcoin exposure via ETFs during the quarter.

Both endowments show universities are expanding their positions even as recent spot Bitcoin ETF outflows increase.

Harvard University sharply increased its Bitcoin exposure in the third quarter, substantially boosting its position in BlackRock's market-leading crypto ETF.

According to a Form 13F filed with the U.S. Securities and Exchange Commission, Harvard Management Company held 6.8 million shares of BlackRock's iShares Bitcoin Trust as of September 30. The position was valued at about \$442.8 million, with its holdings up from 1,906,000 shares reported on June 30.

The allocation was small relative to Harvard's \$56.9 billion endowment, but it highlights a shift in the school's investment strategy and view towards Bitcoin.

While corporations and governments have been more willing to establish Bitcoin treasuries, direct Bitcoin-related positions began appearing in filings after spot.

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## ECB Warns \$300B Stablecoin Market Could Trigger Global Financial Crisis

ECB governor warns the \$300B stablecoin market poses systemic risks to European monetary policy, as dollar-pegged tokens surge 48% under U.S. regulation.

A potential run on stablecoins could force the European Central Bank to reconsider its monetary policy approach,

according to Dutch central bank governor Olaf Sleijpen, who warned that dollar-pegged digital tokens are rapidly approaching systemic relevance.

The \$300 billion stablecoin market, which has surged over 48% this year following new U.S. regulations under President Trump, now



poses direct risks to European financial stability, economic growth, and inflation control that may require ECB intervention.

"If stablecoins in the US increase at the same pace as they have been increasing, they will become systemically relevant at a certain point," Sleijpen told the Financial Times, noting that instability in these tokens could trigger mass sell-offs of underlying assets, primarily U.S. Treasuries.

While the central bank would likely deploy

financial stability tools first, he acknowledged uncertainty over whether rate cuts or increases would follow, stating, "I don't know in which direction we would be going."

Dollar-Backed Tokens Threaten European Monetary Sovereignty The explosive growth of dollar-denominated stablecoins has sparked alarm among European institutions, with officials warning that the bloc faces conditions similar to those in emerging markets.

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# Ethereum Treasury Firm Bitmine Appoints New CEO Amid Leadership Overhaul – Details

**B**itmine Immersion Technologies, the leading Ethereum treasury company, has appointed a new CEO and new board members. This move comes as the firm, which initially launched as a crypto mining company, looks to overhaul its leadership.

said that Bitmine is positioned to become a leading institution, thanks to its significant Ethereum holdings and strong bridge between traditional finance and cryptocurrency.

Tsang, the new Bitmine CEO, said in a statement:

## Chi Tsang As CEO And Board Member

In a press release on Friday, November 14, Bitmine announced Chi Tsang as the company's new chief executive officer and a member of the board of directors, effective immediately. Tsang, founder of venture firm m1720, will be replacing Jonathan Bates, who has been CEO since 2022.

The transformation and innovation now facing Wall Street through blockchain and Ethereum mirror the explosion of opportunity that mobile phones and the internet unleashed on telecoms and technology in the 1990s.

The appointment of vocal Ethereum investor Tom Lee as the chairman of Bitmine's board of directors saw its strategic transition from a crypto mining firm to a digital asset treasury. Since then, BitMine has become the largest corporate Ether holder and the largest Ethereum company.

The Ethereum treasury firm also disclosed the appointment of three new independent board members, including Robert Sechan, Olivia Howe, and Jason Edgeworth. Tsang



# BlackRock Launches Expansion Of \$2.5 Billion BUIDL Fund Into Binance And BNB Chain

**S**ecuritize and Binance have jointly announced on Friday that the BlackRock USD Institutional Digital Liquidity Fund (BUIDL) will now be accepted as off-exchange collateral for trading on Binance.

BlackRock's BUIDL Gains Momentum Fortune reported that the collaboration with Binance is expected to boost the popularity of BUIDL, a token launched by the world's largest asset manager, BlackRock, last year. Since its inception, BUIDL has witnessed significant growth, with its market capitalization exceeding \$2.5 billion.

Functioning akin to a stablecoin, BUIDL is commonly utilized as collateral for trading cryptocurrency deriva-

tives, catering primarily to large institutional investors like private equity firms and hedge funds that make a minimum investment of \$5 million into the BlackRock BUIDL fund.

What sets BUIDL apart from traditional stablecoins like Tether (USDT) and Circle (USDC) is its unique feature of distributing the yield collected from its reserves to investors.

Currently offering a yield of around 4%, BlackRock imposes a management fee ranging from 0.2% to 0.5% on the token. To bring BUIDL into existence, BlackRock collaborates with Securitize, a company specializing in issuing digital assets.

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## Billionaire Arthur Hayes Abruptly Dumps Five Digital Assets Including Ethereum – Here’s What He’s Selling, According To Lookonchain

Crypto billionaire Arthur Hayes has abruptly decided to begin selling millions of dollars worth of digital assets, according to on-chain data.

The BitMEX co-founder is “dumping his bags heavily,” according to the blockchain tracker Lookonchain.

The platforms says Hayes just sold:

260 Ethereum (ETH) worth about \$820,000

2.4 million Ethena (ENA) worth about \$651,000

640,000 Lido (LDO) worth about \$480,000

1,630 Aave (AAVE) worth about \$289,000

28,670 Uniswap (UNI) worth about \$209,000.

That’s a total of \$2.449 million in digital assets sold.

Hayes has not publicly stated what’s motivating his crypto moves.

He recently became a major proponent of the privacy coin Zcash (ZEC), saying he believes the coin could surge to 20% of Bitcoin’s (BTC) market cap.

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## Chainlink says it finally solved crypto’s \$3.4 trillion problem: The privacy fix Wall Street has been waiting for



Banks don’t publish their risk positions, and asset managers don’t broadcast client portfolios. Yet, both want programmable settlement and verifiable execution without exposing what they’re settling or for whom.

That tension has kept institutional capital at the edge of public chains, waiting for privacy technology to catch up to compliance requirements.

If banks can’t enter public blockchain markets without confidentiality, the entire \$3.4T crypto market remains effectively off-limits.

Chainlink is betting it can close that gap

first with “Confidential Compute,” a privacy layer inside its new Chainlink Runtime Environment that processes sensitive data off-chain, returns attested results on-chain, and never reveals the inputs or logic to the public ledger.

The service was launched as part of CRE on Nov. 4, with early access scheduled for 2026 and a broader rollout later that year.

Initial workflows run inside cloud-hosted trusted execution environments, which are isolated hardware environments that execute code without exposing data to the host system.

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# Japan's FSA plans to classify crypto as financial products, eyes 20% tax rate

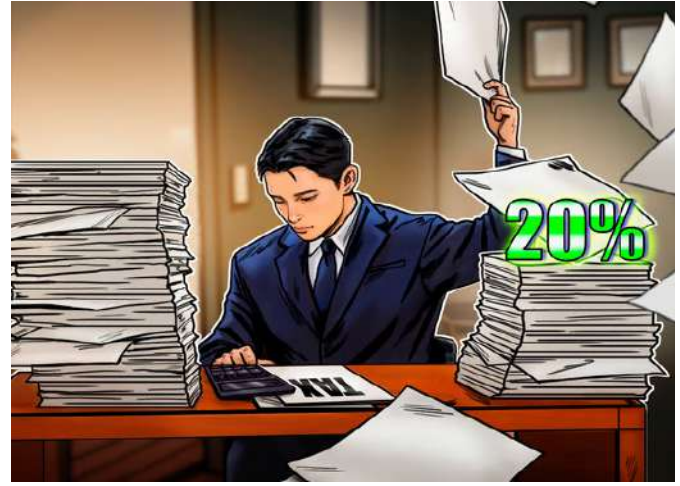
Japan's FSA plans to reclassify crypto as financial products, enforce new disclosure and insider trading rules, and cut the crypto tax rate from 55% to a flat 20%.

Japan's Financial Services Agency (FSA) is preparing an overhaul of the country's crypto regulatory framework, moving to classify digital assets as "financial products" under the Financial Instruments and Exchange Act.

The plan would intro-

duce mandatory disclosures for 105 cryptocurrencies listed on domestic exchanges, including Bitcoin BTC \$91,362 and Ether ETH \$3,059, and bring them under insider trading regulations for the first time, according to a Sunday report from Asahi Shinmun.

If enacted, exchanges would be required to disclose detailed information about each of the 105 tokens they list, including whether the asset has an identifiable issuer, the blockchain



technology underpinning it and its volatility profile, per the report.

The FSA reportedly plans to bring the new crypto-related law proposal to Japan's main parliamentary meeting in 2026 for approval.

Japan eyes 20% flat tax on crypto gains  
The FSA is also pushing for a tax overhaul. Japan

currently taxes crypto earnings as "miscellaneous income," meaning high-earning traders can face rates of up to 55%, one of the steepest systems in the world.

The agency now wants gains on the 105 approved cryptocurrencies to be taxed similarly to stocks.

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# Trump Bros' American Bitcoin Stock Rises After Q3 Revenue Spike

The Trump family-backed American Bitcoin mining firm shared quarterly results on Friday, adding more volatility to its stock's performance.

The Trump family-backed Bitcoin miner American Bitcoin has posted its quarterly results showing a revenue increase. American Bitcoin's Nasdaq-listed stock dropped, then popped on the news.

Bitcoin is down along with other crypto-based stocks. Publicly traded Bitcoin treasury and mining company American Bitcoin's stock is on the rise Friday—despite other major miners taking a hit.

The Nasdaq-listed firm, which trades under the ABTC ticker and is fronted by President Donald Trump's sons, dropped Friday morning New York time to as low as \$4.50 before shooting upwards to its most recent level of \$4.83. That's a roughly 2% rise over the past day, according to Yahoo Finance data. Over the last five days, ABTC is up about 4%.

American Bitcoin on Friday posted third-quarter profits and said revenue more than doubled from the year-earlier period in its first financial results since it went public in September.

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# Epstein's Bitcoin Discussions With Brock Pierce and Larry Summers Surface in Emails



As United States lawmakers continue to investigate the Jeffrey Epstein case and its relation to President Donald Trump, new information keeps coming to light. This time, it has been revealed that certain high-profile friends of Epstein spoke about Bitcoin in the sex offender's Manhattan townhouse.

According to documents recently released by the U.S. Oversight Committee, Tether co-founder Brock Pierce and the former U.S. Treasury Secretary Larry Summers discussed Bitcoin in Epstein's house after his conviction.

Epstein's Emails Released  
Epstein was convicted in 2008 and died in

2019. However, the discussion between Pierce and Summers likely took place after 2011.

This conversation followed a scientific conference that Epstein hosted, named Mindshift.

Pierce, a child actor who starred in Disney Films like First Kid and The Mighty Ducks, co-founded Tether in 2014, although in a passive role. He transferred his full ownership and relinquished control of the company in 2015.

Since then, he has held no roles or positions. Tether has grown into one of the most prominent crypto firms, issuing the largest stablecoin by market capitalization.

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# Alibaba to Use JPMorgan's Blockchain for Tokenized Dollar and Euro Payments: CNBC

The technology aims to expedite transactions and eliminate intermediaries, enabling the direct transfer of digital currencies over a blockchain-based system.

Alibaba's global business-to-business platform will utilize tokenized deposits backed by fiat currencies, such as the US dollar and the euro, to streamline cross-border payments in partnership with JPMorgan.

The technology aims to expedite transactions and eliminate intermediaries, enabling the direct transfer of digital currencies over a blockchain-based system. Alibaba will initially focus on bank-issued digital tokens, rather than stablecoins, for regulatory and opera-

tional clarity, and may explore stablecoins in the future.

Alibaba's global business-to-business platform is moving to streamline cross-border payments by using tokenized versions of major currencies, part of a broader shift toward blockchain-based settlement in global commerce.

Kuo Zhang, president of Alibaba.com, told CNBC that the platform plans to begin using tokenized deposits backed by fiat currencies such as the U.S. dollar and euro. The technology, which it will build in partnership with JPMorgan, is designed to speed up transactions and reduce the number of intermediaries needed for international payments.



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# Bitcoin's midlife crisis: Can the OG crypto win over Gen-Z before it's too late?



Bitcoin faces a new existential threat; not from Washington, Beijing, or supercomputers, but the risk of generational apathy.

Welcome to Slate Sunday, CryptoSlate's weekly feature showcasing in-depth interviews, expert analysis, and thought-provoking op-eds that go beyond the headlines to explore the ideas and voices shaping the future of crypto.

Bitcoin started its life as a rank outsider. It didn't emerge from Silicon Valley ingenuity or the boardrooms of central banks. Rather, Bitcoin's arrival in the fallout of the Great Financial Crisis was both perfectly timed and profoundly subversive.

A whitepaper posted to a cypherpunk mailing list by the mysterious Satoshi Nakamoto

pitched a peer-to-peer payment network that could bypass the compromised machinery of post-2008 finance.

Bitcoin was "F-you money," a pure play against bailouts, bank failures, and central planning. Early adopters saw themselves as digital renegades, building the rails for a new kind of freedom money. Uncensored, borderless, and untempered by the whims of officials and the failures of ageing institutions. Satoshi posted on January 17, 2009:

"It might make sense just to get some in case it catches on. If enough people think the same way, that becomes a self fulfilling prophecy."

From original rebel to institutional darling Within 15 years, Bitcoin went from a nerdy whitepaper.

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# What Is XChat, Musk's New Social App With Bitcoin-Like Privacy?

Elon Musk says XChat will use a P2P encryption model similar to Bitcoin and launch within months. Experts question whether the technology is feasible, warning of looming regulatory scrutiny.

Elon Musk revealed plans to launch a new messaging app called "XChat" to rival WhatsApp and Telegram, as part of the Tesla billionaire's broader push to turn X, formerly Twitter, into an "everything app."

In a recent interview with podcaster Joe Rogan, Musk said the service will use "a peer-to-peer-based encryption system similar to Bitcoin," and will be available both as a standalone app and as a built-in feature on X.

"On X, we just rebuilt the entire messaging

stack into what's called XChat, Musk said. "It's using a kind of peer-to-peer-based encryption system, similar to Bitcoin. Very good encryption. We're testing it thoroughly."

"XChat has no hooks for advertising. I'm not saying it's perfect. But our goal with XChat is to replace what used to be the Twitter DM stack with a fully encrypted system where you can text, send files, and do audio and video calls. I think it will be the least insecure of any messaging system."

The app will be "released in a few months," Musk said, without specifying the date. He said XChat would have "no advertising hooks", in a dig aimed at rival platforms, which he claims analyze user content for targeted marketing.



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