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CRYPTONAIRE WEEKLY

CRYPTO INVESTMENT JOURNAL

411TH EDITION

MAYACAT: FIRST EXCHANGE-TRADED TOKEN STRUCTURED UNDER ERC-3643

PLATINUM CRYPTO ACADEMY

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CRYPTO INVESTMENT JOURNAL

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EDITORS LETTER

Bitcoin bounced from the $86,000 area, but bulls are finding it hard to hold higher ground, showing that sellers are still active on every rally. Price action suggests hesitation rather than strength, with traders unwilling to chase upside in the current environment. Views on Bitcoin's direction remain sharply divided. Binance co-founder Changpeng Zhao struck an optimistic tone, saying BTC could be entering a super cycle over the next 12 months. On the other side, Bloomberg Intelligence strategist Mike McGlone warned that Bitcoin may have already formed a long-term top, adding that the eventual bottom could be painful and drawn out. Despite this uncertainty, institutional sentiment looks steadier beneath the surface. Several large players see Bitcoin as undervalued in the $85,000 to $95,000 range, and Coinbase data shows that nearly 80% of surveyed institutions plan to hold or add if prices fall another 10%.

Bitcoin faced rejection at the 20-day EMA near $90,521 on Friday and slipped below its uptrend line over the weekend, showing that sellers are still firmly in control. The 20-day EMA has started to roll over, and the RSI remains in negative territory, which keeps the short-term bias tilted toward the bears. Any bounce from current levels is likely to run into selling pressure near the moving averages, as traders look to sell rallies. If BTC fails to reclaim these levels and turns lower again, the price could slide toward the $84,000 support and then to $80,600, which is the next major demand zone. This bearish setup would weaken if buyers step back in aggressively and push the price above the moving averages. A strong close above them could shift momentum and allow Bitcoin to retest the $97,924 resistance area.

Ether has confirmed a bearish break from its symmetrical triangle after slipping below the support line on Sunday. Buyers are trying to push the price back into the triangle, but bears are expected to defend the recovery near the moving averages. If ETH gets rejected again from these levels, the downside risk increases, with $2,623 coming into focus as the next key support. For sentiment to improve, bulls need to quickly reclaim the moving averages and invalidate the breakdown. A move back above these levels would suggest a possible bear trap and could open the door for a rally toward the triangle's resistance line.

BNB closed below its 50-day SMA around $883, signaling that buyers are losing momentum. The bounce from the uptrend line looks weak, and sellers are likely to step in again near the 20-day EMA at $896. If the price turns down from there, BNB could slide toward the critical $790 support. Bulls are expected to defend this level strongly, as a break below it could restart the broader downtrend. A clearer bullish signal would only emerge if BNB manages to reclaim the moving averages and build acceptance above them. In that case, the price could move toward the $959 resistance zone.

Trader's Outlook:
Bitcoin remains under pressure as long as it trades below the falling 20-day EMA. Short-term traders should expect selling on rallies until BTC can reclaim the moving averages. A move toward $84,000 and $80,600 is possible if downside momentum picks up. Bulls will only regain confidence on a strong break above the moving averages, followed by a push toward $97,924. Ether's triangle breakdown keeps the near-term outlook cautious, with bears in control below the moving averages. Any recovery attempt in ETH may be short-lived unless the price quickly re-enters the triangle. A failure there could lead to another leg down toward $2,623. BNB is also showing weakness, with sellers defending every bounce. The $790 level is a key line in the sand for BNB bulls. Losing that support could open the door to deeper losses. Overall, the market remains defensive, and traders should prioritize capital protection until clearer reversal signals appear.

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:

- CryptoGames
- UK Financial Ltd
- LabGemTraders

Also Get,

- Markets Analysis
- Market News Update
- Read Our Latest Blog:

WHAT CRYPTOGAMES' CURACAO LICENSE REALLY MEANS FOR PLAYERS?

WHAT ARE STABLE COINS?

For Latest update

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WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, welcome to this week's 411th edition of Cryptonaire Weekly Magazine. The global crypto market cap is $2.99 trillion, Down $110 billion since last week. The total crypto market trading volume over the last 24 hours is $110.25 billion, which makes a 3.55% decrease in the last 24 hours. The Fear & Greed index is 29% Neutral and the Altcoin season index is 28% which makes a 2% increase since last week.

Bitcoin's price has decreased by 3.23% from $91,635 last week to around $88,675 and Ether's price has decreased by 7.11% from $3,165 last week to $2,940 Bitcoin's market cap is $1.77 trillion and the altcoin market cap is $1.22 trillion.

Bitcoin bounced from the $86,000 area, but bulls are finding it hard to hold higher ground, showing that sellers are still active on every rally. Price action suggests hesitation rather than strength, with traders unwilling to chase upside in the current environment. Views on Bitcoin's direction remain sharply divided. Binance co-founder Changpeng Zhao struck an optimistic tone, saying BTC could be entering a super cycle over the next 12 months. On the other side, Bloomberg Intelligence strategist Mike McGlone warned that Bitcoin may have already formed a long-term top, adding that the eventual bottom could be painful and drawn out. Despite this uncertainty, institutional sentiment looks steadier beneath the surface. Several large players see Bitcoin as undervalued in the $85,000 to $95,000 range, and Coinbase data shows that nearly 80% of surveyed institutions plan to hold or add if prices fall another 10%.

Percentage of Total Market Capitalization (Domnance)

BTC	59.21%
ETH	11.86%
USDT	6.22%
BNB	4.03%
SOL	2.35%
Others	16.33%

That confidence, however, has not yet translated into fund flows. Crypto investment products swung sharply from inflows to heavy outflows last week, reflecting fragile market sentiment. Crypto ETPs saw $1.73 billion leave the market, one of the largest weekly outflows since late 2025. Bitcoin and Ether led the withdrawals, while a few altcoins like Solana and Chainlink managed to attract modest inflows. The broader market took another hit late Sunday, with nearly $100 billion wiped out amid rising geopolitical tensions, fears of a US government shutdown, and renewed tariff threats. Bitcoin slipped back toward $86,000, while Ether and other altcoins saw even deeper percentage losses as risk appetite faded.

Regulatory progress also slowed, with US lawmakers and regulators delaying key crypto-related meetings due to severe winter storms. This added to near-term uncertainty, keeping traders cautious. Meanwhile, traditional safe-haven assets continue to steal the spotlight. Gold and silver surged to fresh highs, drawing capital away from crypto. Fundstrat's Tom Lee noted that crypto may struggle until precious metals cool off, even though long-term fundamentals are improving. He added that the industry is still feeling the effects of last year's deleveraging, which reduced speculative firepower but left the market structurally healthier.

A fresh report from the UK Cryptoasset Business Council highlights another growing pressure point for the market, showing that many UK banks are effectively cutting off crypto users. According to the survey, most major banks are placing blanket limits or outright blocks on transfers to and from crypto exchanges, even when customers are using regulated platforms. The report, titled Locked Out: Debanking the UK's Digital Asset Economy, is based on responses from 10 of the UK's largest centralized exchanges, which together serve millions of users and have handled hundreds of billions of pounds in transactions. Rather than relying on anecdotes, the study puts numbers behind what many traders and investors have been experiencing firsthand. The findings paint a concerning picture for the UK crypto ecosystem. Eight out of 10 exchanges reported a clear increase over the past year in customers facing blocked, delayed, or restricted bank transfers, while none reported any improvement. The UKCBC warned that these banking practices are becoming a serious roadblock to growth and could weaken the UK's ambition to position itself as a global digital asset hub. For traders, this adds another layer of friction, making fiat on-ramps less reliable at a time when market conditions already demand speed, flexibility, and access to liquidity.

Market Outlook:
The crypto market remains in a fragile recovery phase, with Bitcoin struggling to regain momentum above key resistance levels. Short-term price action suggests rallies are likely to face selling until macro uncertainty eases. Institutional interest provides a supportive base, but flows need to stabilize for a sustained move higher. Geopolitical risks and policy uncertainty are keeping traders defensive. As long as gold and silver continue to attract safe-haven demand, crypto may lag. Bitcoin holding above the $85,000–$86,000 zone is critical to avoid deeper downside. A reclaim of $95,000 would be an early sign of improving momentum. Altcoins are likely to remain volatile and selective, with strength limited to specific narratives. Regulatory clarity could act as a catalyst later, but delays mean patience is required. Overall, the market favors cautious positioning, with traders waiting for clearer signals before committing heavily to risk.

introducing
FAIRCARATS

FAIRCARATS TOKEN INTRODUCTION

Bridging Lab-Grown Gemstones and Decentralized Finance
In the evolving landscape of digital assets, LabGemTraders OÜ is proud to introduce the restructured FairCarats (FCAR) token. More than just a digital asset, FCAR is a utility-driven bridge between the timeless elegance of premium lab-grown gemstones and the efficiency of the Polygon blockchain.

labgemtraders.info

FAIRCARATS (FCAR) — PRIVATE SALE

FairCarats (FCAR) is a digital utility voucher that can be redeemed for FairStones™ certified lab-grown gemstones and services.

FCAR gives early participants access and enhanced purchasing power inside the FairStones ecosystem.

The the private Sale will start 27th of January 2026. But you can whitelist your wallet address already at our 👉 "Private Sale Whitelist Application".

official whitepaper

Private Sale Offering

The LabGemTraders company is the sole supplier of gemstones to FairStones:
https://fairstones.eu/

UK Financial Ltd has confirmed that MayaCat is progressing within the regulatory compliance phase. The token now holds historic status as the industry's first Exchange Traded ERC-3643 security token. This regulatory shift includes an 88.5% supply reduction that creates significant ownership gains for existing holders. The legacy MCAT supply of two billion tokens

was consolidated into a new SMCAT structure capped a 50 million Created Tokens tokens and a 5m token flost7. This restructuring increased holder ownership by approximately 4000%.

"This isn't just another token reduction, it's a message to regulators and the market that we're doing this the right way," said James Dahlke, President, CEO and Founder of UK Financial's asset-backed digital framework. The CEO emphasized that compliance-first design attracts institutional capital that speculation cannot reach.

CATEX exchange provides the trading venue for this regulated token transition. All legacy MCAT tokens will convert automatically to compliant SMCAT tokens on the exchange platform. The company coordinated directly with CATEX exchange to determine the most efficient conversion method. Trading resumed on CATEX with institutional-grade infrastructure fully operational.

ERC-3643 enforces compliance through smart contract logic rather than external systems. Transfer validation occurs on-chain using digital identity verification integrated directly into token mechanics. Both investor eligibility rules and offering rules must be satisfied simultaneously before any transfer executes. Smart contracts reject transactions if counterparties fail to meet compliance criteria. This way will ensure only verified SMCAT holders can receive, hold, or transfer tokens.

UK Financial Ltd has also initiated an independent third-party verification process with CoinMarketCap for SMPRA and SMCAT supply figures. This verification confirms circulating float limits and total outstanding supply through external validation. CoinMarketCap's independent methodology ensures supply metrics remain transparent and publicly verifiable. This verification opens institutional capital channels previously unavailable to unverified projects.

About CATEX Exchange

CATEX is a cryptocurrency exchange established in 2018 with staking, farming and multiple faucet features. The platform has global communities across Brazil, Vietnam, South Korea, Bangladesh, Russia, Turkey, the Middle East, India, Indonesia, and the United States. The exchange supports crypto-to-crypto trading with low fees and fast settlement. All SMCAT tokens will trade on CATEX with full compliance protocols embedded into the platform's transaction validation system.

About The Maya Preferred Project

The Maya Preferred Project operates under its flagship company, UK Financial Ltd with eight years of continuous operational history. No insiders have taken compensation since 2019, maintaining exclusive focus on token holder value creation. Even when decisions are difficult, the commitment to compliance and long-term credibility has never changed.

LabGemTraders announced the launch of the FairCarats (FCAR) utility voucher token. FCAR operates as a digital representation of the company's certified lab-grown gemstone reserves. The token bridges blockchain technology with tangible physical assets held in LabGemTraders' proprietary laboratory facility.

FCAR is structured exclusively as a utility voucher rather than a financial instrument. The token operates on the Polygon blockchain network, enabling efficient transactions and automated verification. An internal structural floor of ten dollars per voucher ensures minimum valuation supported by operational liquidity and physical inventory. An automated balancing mechanism monitors ecosystem conditions in real-time continuously. Daily transparency reports document proof of reserves and confirm valuation maintenance.

LabGemTraders structures the token sale across three performance tiers to provide operational flexibility and establish clear fundraising milestones. The soft cap minimum of 10,000 FCAR will generate $123.2k for platform infrastructure and initial inventory reserves. As the offering progresses to the target tier at 25,000 FCAR, the company will mobilize $308k with $5k directed to inventory acquisition. If the hard cap maximum of 50,000 FCAR is achieved, total funding will reach $616k, unlocking $130k for substantial inventory diversification. This progressive capital allocation will match gemstone inventory growth with confirmed investor commitment levels.

Capital deployment follows a strategic allocation framework for sustainable platform operations and ecosystem growth. LabGemTraders commits to maintaining fifty percent token redeemability as the foundation of the FairCarats structure. The remaining capital is distributed across four critical areas:

Additional Liquidity (60%): Market depth and exchange stability

Brand & Promotion (20%): FairStones marketing and retail expansion

Technical Development (15%): Smart contract auditing and security

Strategic Reserve (5%): Ecosystem contingencies

LabGemTraders announces the commencement of the private sale beginning soon. Potential investors can obtain vouchers during the private sale period to gain discounted redemption rates and priority access to future ecosystem releases. FCAR's estimated redemption value in the FairStones webshop ranges from twenty-two to twenty-six euros per voucher.

Standard conversion mechanics equal eight FCAR vouchers to one carat of FairStones Elite Moissanite. When gemstones are purchased through FairStones retail channels, equivalent FCAR quantities are permanently removed from circulation. This burn mechanism maintains ecosystem equilibrium as inventory fulfills redemption cycles.

Prospective participants should refer to the official whitepaper for comprehensive technical specifications, detailed tokenomics analysis, and complete governance frameworks. Know Your Customer and Anti-Money Laundering compliance verification is required for all private sale participants in accordance with European Union regulations.

About LabGemTraders

LabGemTraders specializes in sourcing, certifying, and distributing premium lab-grown gemstones. The company operates a private certification facility with precise gemstone evaluation and authentication capabilities. LabGemTraders serves as the exclusive supplier of certified gemstones to FairStones, the renowned ethical gemstone platform focused on non-mined alternatives and environmental stewardship. The company is registered in Estonia and operates in compliance with EU financial regulations. The company mission extends to making the gemstone market open, ethical, and verifiable for consumers and stakeholders globally.

UK FINANCIAL LTD: VERIFIED SUPPLY ON COINMARKETCAP

Clarity and Transparency for SMPRA and SMCAT

ATTENTION! NO NEW ISSUANCE OR EXPANSION OF CURRENT FLOAT.
Verification standardizes the report.

SMPRA (MAYA PREFERRED)

TOTAL SUPPLY:
23,000,000

MAX CIRCULATING:
1,000,000

BACKED BY GOLD

8 YEARS OF HISTORY

ASPIRATION TO TOP 10 BY VALUE

DATA STANDARDIZATION ACROSS PLATFORMS

SMCAT (MAYACAT)

10%
PUBLIC FLOAT:
5,000,000

ISSUER CONTROL OVER THE REST

ERC-3643 SECURITY TOKEN

VERIFIABLE ASSETS ON-CHAIN

TRADED ON EXCHANGE

COMMITMENT TO TRANSPARENCY: UK FINANCIAL LTD (LONDON & DELAWARE) ASSURES REGULATED BLOCKCHAIN INFRASTRUCTURE AND ASSET TOKENIZATION FOR COMPLIANCE. [2]

Information for educational purposes. Not financial advice.

ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

CRYPTO SHAVES $100B AS GEOPOLITICAL TURMOIL MOUNTS

Senate Democrats have threatened to block a funding bill if it includes money for the Department of Homeland Security, making traders fearful of another possible US government shutdown.

Around $100 billion was wiped from the crypto market late on Sunday, amid uncertainty around another potential partial US government shutdown caused traders to sell off.

Senate Democrats threatened to block a funding package if it included money for the Department of Homeland Security, which oversees Immigration and Customs Enforcement, after federal agents shot and killed a man in Minneapolis on Saturday.

"Democrats sought common sense reforms in the Department of Homeland Security spending bill, but because of Republicans' refusal to stand up to President Trump, the DHS bill is woefully inadequate to rein in the abuses of ICE. I will vote no," said Senate Democrat Leader Chuck Schumer.

"Senate Democrats will not provide the votes to proceed to the appropriations bill if the DHS funding bill is included," he added.

TradingView data shows the crypto market cap dropped from $2.97 trillion to $2.87 trillion in six and a half hours by Sunday at 9:30 pm UTC, pushing Bitcoin BTC $88,181 down 3.4% over the last 24 hours.

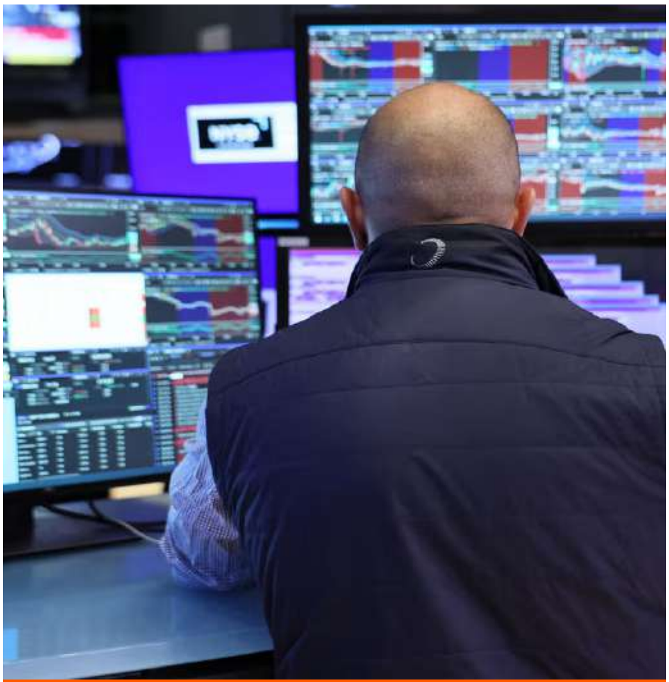
Altcoins were hit even harder, with Ether ETH $2,921 down 5.3% in the last day.

Over $360 million worth of leveraged crypto positions have also been flushed in the past day, with $324 million worth of long positions liquidated, Gate data shows.

Odds of shutdown by end of January rise
Bettors on prediction markets Kalshi and Polymarket have backed up to 80% odds of the US government shutting down by Saturday, Jan. 31.

Odds on Kalshi of a government shutdown by Jan. 31 surged from below 10% on Saturday to 78.6% on Sunday, while Polymarket's odds showed a similar surge to 80%.

Read more...



Bitcoin slips below $88,000 amid government shutdown risk and ahead of Fed's first rate decision of the year

Bitcoin and major tokens weakened Sunday as markets positioned ahead of the Federal Reserve's next rate decision and a heavy slate of Magnificent Seven earnings.

Bitcoin fell below $88,000 in thin weekend trading, extending a weeklong pullback that has left most major cryptocurrencies sharply lower, amid macro and geopolitical tension.

Market sentiment remains fragile after more than $1 billion in leveraged crypto positions were liquidated amid recent volatility in currencies and bond markets.

Traders are watching potential Japanese yen intervention, U.S. political brinkmanship over a spending bill and a heavy tech-earnings calendar, as the Federal Reserve is expected to keep interest rates unchanged.

Bitcoin slipped below the $88,000 level on Sunday as crypto markets weakened in thin weekend trading, extending a pullback that has weighed on the crypto market over the past week.

Read more...

XRP Sinks as Breakdown From Range Signals Sustained Bearish Momentum

XRP sank to session lows as intensifying macro uncertainty and rising trade tensions crushed risk appetite, driving a decisive breakdown from consolidation and reinforcing a bearish trend across crypto markets.

XRP Slides to Session Lows as Macro Uncertainty Crushes Risk Appetite

At 1:21 p.m., XRP is trading at $1.8452, extending a sharp downside move after breaking below the lower end of its recent consolidation range. Price has

slid steadily through the session, accelerating lower in the latest candles as selling pressure intensified. The decline places the crypto near the session low and marks a continuation of the broader pullback, with the 24-hour change firmly negative and momentum tilted to the downside.

From a short-term price action perspective, the market has transitioned from sideways trade into a more decisive bearish structure. Earlier in the session, price attempted to stabilize around the $1.92–$1.93 area but repeatedly failed to hold above that zone, setting up a clear rollover. Subsequent selling pushed price through the $1.90 level, where brief pauses occurred, before downside momentum carried it toward $1.88 and ultimately into the mid-$1.84 area. The sequence of lower highs from roughly $1.96 down to $1.92, followed by lower lows from near $1.90 to below $1.85, confirms the breakdown from consolidation into a trending decline. Volume expanded notably during the move from above $1.90 to the session low, adding credibility to the bearish continuation rather than a false breakdown.

Read more...

When you're choosing where to play crypto games, licensing matters more than you might think. The license isn't just paperwork. It means a platform must follow specific compliance standards. The platform must implement anti-money laundering procedures and responsible gaming tools Offshore platforms without proper licenses leave players vulnerable to fraud and unpaid winnings..

Understanding what a licensed crypto casino covers helps you play with confidence. It tells you how the platform operates, what protections exist, and how to verify legitimacy yourself. In this article, we'll break down CryptoGames' licensing in simple terms.

What License Does CryptoGames Claim to Hold?

CryptoGames operates under the gaming license OGL/2024/1336/1047 issued by Curaçao Gaming Authority. Since its launch, CryptoGames built its reputation on transparency and provably fair gaming results. The company operates under strict regulatory oversight from the Curaçao Gaming Authority ensuring full compliance with international standards.

What a Curaçao Online Gaming License Actually Covers?

The new framework replaced sub-licensing controlled by four master license holders with a system where a single governmental authority acts as the primary issuer and supervisor of gaming licenses. This change addressed economic concerns, legal questions about accountability, and previously weaker anti-money laundering and responsible gambling standards. The reformed system provides greater transparency and clearer regulatory oversight for players worldwide.

1. Gaming Operations

The license authorizes operators to offer games directly to players. This includes online casinos, slot games, table games, live dealer products, and other gaming content. Platforms accepting cryptocurrencies as payment are permitted under Curaçao law, provided that anti-money laundering and source-of-funds verification requirements are properly implemented.

2. Game Fairness

Gaming software must use certified random-number generators tested by independent testing laboratories. Gaming software is subject to initial and periodic testing by accredited, independent labs to ensure compliance. Operators maintain detailed operational manuals covering game descriptions, payout structures, and betting limits. Independent testing and reviews help verify that results remain genuine and unpredictable.

3. Anti-Money Laundering

Every casino must implement a comprehensive AML program including internal policies and controls. A designated Compliance Officer independent from operations must have access to relevant records. All employees require screening and ongoing training for compliance. Operators must appoint a qualified Money Laundering Reporting Officer with relevant experience. An internal AML policy aligned with local legislation is mandatory, and independent reviews or audits may be conducted to assess program effectiveness.

4. Responsible Gaming

The Responsible Gaming Policy established by the Curaçao Gaming Authority applies to licensed operators. Platforms must prevent underage and vulnerable participation and promote responsible gambling practices. Operators must offer self-exclusion tools, deposit limits, and session timeouts.

5. Local Infrastructure

Operators must ensure that their technical infrastructure is secure and accessible for regulatory supervision. The gaming platform may be hosted in Curaçao or on the Curaçao Gaming Control Board–approved servers with appropriate security and redundancy measures. License holders are required to maintain a legal presence or representation that allows regulatory access and oversight, including access to relevant operational and player data.

6. Ownership Verification

All applicants for a Curaçao casino license must disclose their full ownership structure. The Curaçao Gaming Control Board conducts due diligence on the company and all relevant individuals including shareholders, directors, and key persons. This review covers identity verification, criminal background checks, and source-of-funds assessments. Applicants linked to disqualifying criminal backgrounds or sanctioned jurisdictions may be refused licensing. This vetting process helps ensure that only legitimate operators receive licenses.

Why Is Curaçao Licensing Changing? (And Why Does That Matter)?

The National Ordinance on Games of Chance took full effect on December 24, 2024. The previous system allowed four master license holders to issue sublicenses with limited direct regulatory oversight. This created confusion because players could not easily trace which entity ultimately controlled a licensed casino. The government earned comparatively limited direct revenue while intermediaries benefited from the sublicensing structure. Parliamentary approval reflected clear legislative support for reform. The former model was widely criticized for weak accountability mechanisms and insufficient player protection standards.

Starting in 2026, licensed operators are required to demonstrate increased economic substance and regulatory accessibility within Curaçao. These requirements are being introduced through a phased implementation, which may include local representation, staffing, or office presence depending on the license type and operational scale. Additional substance requirements are expected to expand over subsequent years. These phased measures are intended to strengthen accountability and reduce purely remote operations without meaningful ties to the jurisdiction.

The new direct licensing system replaced the former sublicensing structure with distinct B2C and B2B licenses issued directly by the Curaçao Gaming Control Board. Each operator now holds direct responsibility for regulatory compliance. The regulator maintains a public license register that allows verification of licensed platforms and their status. Anti-money laundering obligations have been strengthened under the new framework, requiring risk-based customer due diligence and enhanced transaction monitoring. Responsible gambling tools are now mandatory for licensed platforms. These reforms reflect a broader effort to improve regulatory standards and international credibility.

Under the revised framework, license applications are assessed through a multi-phase review process that evaluates governance, financial transparency, compliance controls, and operational readiness. Processing timelines vary based on application completeness and complexity rather than fixed statutory deadlines. The Curaçao Gaming Control Board has expanded supervisory powers, including investigation authority and the ability to impose corrective measures, suspend, or revoke licenses where necessary. Ongoing cooperation between the Netherlands Gambling Authority and the Curaçao regulator supports supervisory development and international alignment. The transition from a privately intermediated system to centralized government licensing marks a significant shift toward more transparent and accountable regulation.

Steps to Verify the License as a Player

Step 1 – Find the License Seal

Every licensed casino must display the Gaming Control Board seal on their website. This usually appears in the footer at the bottom of the page. CryptoGames clearly displays its license seal for immediate player verification.

Step 2 – Click the Seal or Link

Clicking the seal takes you directly to the official license verification page. The URL will show cert.gcb.cw with a unique certificate ID. This secure connection confirms authenticity and prevents fraudulent verification pages.

Step 3 – Check License Status

The validator certificate shows the status of the license. It should clearly display “Active” as the license status. The certificate also shows the exact domain name of the website you are playing on. Verify that the domain matches the casino’s website exactly to avoid phishing sites.

Step 4 – View License Details

The certificate displays the license issue date and current validity status. You can see all relevant information about when the license was granted and its scope of operations. For CryptoGames, the certificate confirms active status and complete gaming authorization.

A Quick “Should I Trust This Crypto Casino?” Checklist

License Verification Seal

A legitimate Curaçao license must appear on the casino’s website as an official seal or link. Clicking it takes you to cert.gcb.cw which is the official verification page. The URL structure remains consistent for all licensed operators. Unverifiable seals or links to suspicious domains indicate unlicensed operations. CryptoGames displays a valid, clickable seal that directs to the official certificate verification page confirming active licensing status immediately.

Operator Identity Consistency

The company name on the website must match exactly with the name in the license register. Check that the gaming license covers the specific domain you are visiting. Different domain extensions require separate licenses. Any discrepancy between website information and license registry details signals potential fraud. CryptoGames maintains complete consistency between its website, legal entity name, and registered license information, with all details matching across the official registry.

Withdrawal Terms Clarity

Licensed casinos must publish clear terms about withdrawal procedures and processing times. Check how quickly withdrawals process and whether any unexpected fees apply. The casino must honor requests without arbitrary delays. Responsible operators specify withdrawal limits and processing times upfront.

Responsible Gaming Tools

All licensed casinos must offer self-exclusion options lasting a minimum six months. Deposit limits should be adjustable and enforceable immediately. Session timeouts should prevent extended play without breaks. Customer support should help players activate these tools without resistance. CryptoGames provides functional self-exclusion, deposit limits, and session timeouts that players can activate easily through account settings.

Support Responsiveness

Licensed operators must maintain customer support channels for complaints and disputes. Response time to support tickets should be reasonably quick. Clear escalation procedures must exist for unresolved complaints. Contact information for the Curaçao Gaming Authority should be available if disputes arise. CryptoGames offers 24-7 support through multiple channels and maintains responsive service standards addressing player concerns promptly.

Takeaway

CryptoGames holds a legitimate Curaçao Gaming Authority license and operates under strict regulatory oversight. The platform uses provably fair technology combined with certified RNG audits, giving players mathematical proof of fairness in every game. You can verify the license in seconds using the **official seal**. If fair games, crypto payments, and regulatory transparency matter to you, CryptoGames is built for that. Don’t wait—start playing on CryptoGames today.

a16z-Backed Crypto Custody Startup to Shut Down, Return Investor Funds

Pacific wrote on X over the weekend, "I am winding-up Entropy." They added, "After four years, several pivots, and two rounds of layoffs, I've decided to wind-up Entropy and return capital to our investors."

The shutdown follows a late-stage push in 2025 to reposition the company around a crypto automations platform, which Pacific described as "basically n8n/zapier/etc for crypto," with automated signing via threshold cryptography, secure computation using trusted execution environments, and "deep AI integrations."

That product direction still failed to clear a venture-style growth bar. "After an initial feedback request revealed that the business model wasn't venture scale, I was left with the choice to find a creative way forward or pivot once more," Pacific wrote.

Entropy first drew attention in 2022 when it raised $25M in a seed round led by a16z crypto, with participation including Dragonfly Capital, Coinbase Ventures, Robot Ventures, Ethereal Ventures, Variant and Inflection. The company had earlier raised a $1.95M pre-seed round.

At launch, Entropy pitched itself as a decentralized alternative to custody providers such as Fireblocks and Coinbase.

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Solana's Future Hinges on Constant Innovation, Says Co-Founder

Solana co-founder Anatoly Yakovenko has declared that the network's survival depends on perpetual evolution, directly challenging Ethereum's recent push toward protocol ossification.

In a statement posted yesterday, Yakovenko argued that Solana must "never stop iterating" to remain materially useful to developers and users, warning that stagnation would prove fatal regardless of which teams drive future upgrades.

The remarks came in response to Ethereum

co-founder Vitalik Buterin's January 12 manifesto, which called for the network to achieve a state where it "can ossify if we want to," establishing quantum resistance, a scalable architecture, and account abstraction as prerequisites before freezing core protocol development.

Yakovenko rejected the premise that blockchain protocols should aim for completion, instead framing continuous adaptation as the only path to long-term viability.

"It shouldn't depend on any single group or individual to do so, but if it ever stops changing to fit the needs of its devs and users, it will die," he stated.

The co-founder outlined a vision where protocol improvements are funded directly by developers whose livelihoods depend on network transactions.

"It needs to be so materially useful to humans and used by so many devs that are gainfully employed from the value of the transactions on solana, that the devs have spare LLM token credits to upstream improvements to this common open source protocol," Yakovenko explained.

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When USDC briefly depegged in March 2023 following the Silicon Valley Bank collapse, confidence across crypto markets was shaken within hours. The incident exposed stablecoins as essential infrastructure, not just auxiliary crypto instruments. Today, they operate as digital dollars on the blockchain, quietly powering trading, payments, and on-chain finance across global markets. This guide explains exactly what stablecoins are, how they work in practice, their genuine risks, and where this market heads next.

What Are Stablecoins and How Do They Work?

A stablecoin is a cryptocurrency explicitly designed to maintain a consistent value over time. Most stablecoins are pegged to the U.S. dollar on a one-to-one basis, though some track other assets like the euro, gold, or Treasury securities. Unlike Bitcoin or Ethereum, which swing wildly in price, stablecoins combine blockchain speed with currency stability. They offer a predictable unit of value that users can reliably depend on. Early stablecoins appeared over a decade ago, with BitUSD launching in 2014, though the market remained small and experimental for years. By 2025, the infrastructure matured significantly, making stablecoins easier to use and far more trustworthy than ever before.

The Mechanics Behind Stablecoin Price Stability

Stablecoins operate through mechanisms that keep their price anchored near one dollar. The most common approach involves full reserve backing—holding actual dollars, Treasury securities, or other liquid assets in a reserve. When someone buys a stablecoin, they exchange one dollar for one token. When they want to redeem it, they exchange the token back for one dollar. This simple one-to-one relationship creates stability. Behind the scenes, arbitrageurs play a crucial role. These traders buy stablecoins when they slip below one dollar, creating demand that pushes the price back up. They sell when the token rises above a dollar, introducing supply that pulls prices down. This constant balancing act keeps stablecoins pegged without requiring the issuer to directly intervene in markets.

Some stablecoins use alternative methods. Algorithmic stablecoins, for instance, rely on smart contracts that automatically mint or burn tokens based on price movements. When demand rises and the price climbs, the protocol mints new tokens, flooding supply to bring prices down. When demand falls and prices drop, tokens are burned, reducing supply to restore balance. However, this approach faced a credibility crisis. TerraUSD (UST) collapsed catastrophically in May 2022, dropping from near one dollar to just ten cents within days. Its sister token LUNA fell from $119 to almost zero, wiping out billions in value and destroying investor confidence in fully algorithmic systems.

Key Features of Stablecoins:

Designed to maintain a steady one-to-one value with fiat currency or another reference asset

Most are backed by dollars, Treasury securities, or deposits held in accounts or vaults

Holders can exchange stablecoins for the underlying asset at a guaranteed one-to-one rate

Transfer globally in minutes instead of days, with settlement finality in real-time

Built on smart contracts that enable automatic transactions and DeFi integration without intermediaries

Types of Stablecoins

The stablecoin market has evolved into four distinct categories. Each offers unique advantages and different tradeoffs for various users and use cases.

Fiat-Backed Stablecoins

These stablecoins are collateralized by physical reserves of actual currency. Custodians hold the money in segregated accounts. Independent firms attest to these reserves quarterly. When someone purchases a token, the issuer deposits equivalent dollars. Users can theoretically redeem their stablecoins for dollars. The redemption happens at a fixed one-to-one rate. This creates direct accountability for the issuer. Tether's USDT dominates the stablecoin category, with roughly one hundred eighty-five billion dollars in circulation, while Circle's USDC follows with about seventy-five to seventy-eight billion dollars outstanding. Both issuers publish reserve attestations by independent firms, though the frequency and transparency of those disclosures differ between them.

Crypto-Backed Stablecoins

Crypto-backed stablecoins use cryptocurrencies like Ethereum as collateral. Users deposit ETH into a smart contract. The protocol issues stablecoins worth that collateral's value. Maintaining the peg requires overcollateralization. Users deposit 150 or 200 percent more crypto value. The buffer absorbs price swings without triggering forced liquidations. DAI governed by MakerDAO stands as the largest example. It holds roughly 5.3 billion dollars in circulation. A thriving DeFi ecosystem exists around this coin. Since collateral lives entirely on-chain, users verify holdings. Blockchain explorers show everything transparently. Trust in custodians becomes unnecessary for verification purposes.

Algorithmic Stablecoins

Algorithmic stablecoins attempt to maintain value without holding collateral. Smart contracts automatically mint or burn tokens based on price. When demand rises and the stablecoin's price climbs above one dollar, new tokens get minted. The market floods with supply. Prices get driven back down toward the target. When demand falls and price drops below one dollar, tokens get burned from circulation. Scarcity increases and value restores itself. Theoretically this approach maximizes capital efficiency.

Commodity-Backed Stablecoins

Commodity-backed stablecoins peg their value to physical assets. Gold, silver, or oil serve as backing. For every coin issued, equivalent amounts of the commodity sit in vaults. Independent custodians manage these vaults. PAX Gold lets users own fractionalized ounces of physical gold. London-area vaults store the gold securely. Tether Gold provides similar exposure to gold ownership. This structure appeals to investors seeking inflation hedges. Intrinsic value exists beyond government-issued money. Commodity backing creates unique appeal for these coins.

The drawbacks are storage costs and operational complexity. Keeping gold secure and insured adds expenses. Periodic audits require additional operational resources. These costs reduce yield potential for users.

What Makes a Stablecoin "Safe"?

Safety in stablecoins depends on multiple factors working together. Reserve backing stands first as the foundation. Can issuers actually redeem stablecoins for dollars or promised assets. The GENIUS Act mandates one-to-one backing with high quality liquid assets. Dollars, short-term Treasury bills, and money market funds qualify. Quarterly public attestations now confirm these reserves exist. Issuers cannot pledge or rehypothecate reserves. They cannot lend out dollars backing stablecoins. This prevents situations where insufficient cash exists for redemptions.

Independent governance adds another critical layer. Decentralized autonomous organizations (DAOs) or regulated boards oversee protocol upgrades. Emergency shutdown mechanisms halt operations during black swan events. On-chain oracles deliver reliable price feeds to trigger liquidations accurately. Multi-signature wallets protect key treasury functions from single points of failure.

Issuers must publish reserve composition online regularly. If issuers begin holding longer Treasury bonds, red flags appear. Less liquid assets signal potential trouble coming. Sophisticated traders exploit this information. They enforce the peg through arbitrage and trading. Market participants understand that safety requires honest communication. Full backing, independent verification, and robust governance matter most. Stablecoin regulation now demands all three elements together.

Stablecoin Use Cases in 2026

Stablecoins have moved beyond speculation into practical financial infrastructure. Four major use cases now drive adoption and transaction volume.

Cross-Border Payments and Remittances

Remittances sent home by workers abroad traditionally route through correspondent banking. These networks take days and charge 6 to 7 percent in fees. A family in the Philippines waiting for money from relatives in America experienced lengthy delays. Much of the amount sent disappeared due to fees. Weeks passed while money moved through multiple banks. Stablecoins solve this through blockchain settlement in seconds. A sender transfers dollars instantly to a recipient's wallet. Within minutes conversion to local currency happens. A nearby agent processes the exchange. Transaction costs drop below one percent. No intermediary banks extract fees at each hop.

In 2025, remittance volume through stablecoins reached roughly 5 percent. Global remittance flows remain dominated by legacy systems. However momentum accelerated sharply during late 2025. Banks in Japan piloted Project Pax. They integrated stablecoins into SWIFT messaging systems. Cross-border payments became modernized through blockchain integration. Standard Chartered formed a joint venture. Hong Kong dollar-backed stablecoins got launched. PayPal and Fiserv announced plans to integrate. Their proprietary stablecoins became interoperable with each other. Access expanded to 430 million PayPal users. 36 million merchants could process stablecoins easily. By 2026, emerging market corridors expect substantial adoption. Workers and families demand faster, cheaper transfers constantly.

Trading and DeFi Liquidity

Stablecoins form the backbone of cryptocurrency trading globally. Over 80 percent of crypto trading pairs involve stablecoins. When traders want Bitcoin exposure without holding dollars, they buy Bitcoin paired against USDC or USDT. Positions exit by swapping back to stablecoins. Conversion to fiat becomes unnecessary in many cases. This creates constant demand for stablecoins everywhere. Stablecoins settled over $10 trillion in transaction volume during 2025. This scale rivals major payment networks yearly.

In decentralized finance, stablecoins enable lending and borrowing. Trust in custodians becomes unnecessary for these transactions. Users deposit stablecoins into smart contracts. Borrowers receive loans offering crypto collateral. Lenders earn yield from interest payments. Dollar stability gets maintained throughout the process. This infrastructure has grown dramatically since 2024. Yield-bearing stablecoins like USDY and sUSDC became popular. They generate returns while preserving principal. These coins account for rapidly expanding market share. Institutions seek returns

without volatility exposure. They prefer stablecoins that generate passive income.

Treasury Management and Cash Optimization

Corporations hold massive cash balances for operating expenses. Acquisitions and investments require available capital. Stablecoins enable better Treasury management. Returns get earned while maintaining liquidity. A company deposits stablecoins into money market protocols. Three to five percent annualized yield becomes available. When cash is needed operationally, funds settle within seconds. Bank transfers require days to complete normally. This acceleration improves cash velocity. Capital converts into returns much faster. Companies optimize their Treasury operations significantly.

Institutional adoption accelerated sharply in 2025. BNY Mellon deepened partnerships with Circle. USDC issuer relationships expanded with major banks. Bank clients can now create and redeem stablecoins directly. JPMorgan expanded the JPM Coin platform for euro payments. Siemens became the first corporate client. Business transactions execute entirely on blockchain. Wells Fargo piloted an internal blockchain system. Settlements happened faster than traditional SWIFT transfers. These initiatives signal major change. Stablecoins moved from experimental to operational. Treasury infrastructure within major institutions now relies on blockchain technology.

Programmable and Automated Finance

Stablecoins enable finance that traditional systems cannot support. Smart contracts execute payments automatically. Conditions trigger the payment when met. An insurance claim settles instantly when sensors confirm. Events occurred exactly as the insurance policy specified. Supply chain payments release automatically when goods reach warehouses. Invoicing delays get eliminated entirely. These capabilities make finance faster. Costs decrease significantly and transparency increases.

Prediction markets settle in real time. Events unfold and outcomes get paid immediately. Developers embed payment rules directly into software. Expensive payment processors become unnecessary. This programmability transforms not just payments. Value movement through the internet changes fundamentally. Traditional systems require batch processing and reconciliation. Manual settlement takes significant time and resources. Stablecoins settle globally in seconds. Built-in programmability enables new possibilities everywhere. As capabilities mature, stablecoins shift roles. Payment tools become foundational infrastructure. The base layer enables machine to machine transactions. Automated finance and new economic models emerge.

Stablecoin Risks You Must Understand

Stablecoins offer tremendous practical benefits, but they carry real risks worth understanding before deploying capital or trusting your money.

Issuer Collapse Risk

Fiat-backed stablecoins depend entirely on whether issuers actually hold promised reserves. If an issuer faces financial trouble or mismanages their assets, your stablecoins could become worthless instantly. Circle's exposure to Silicon Valley Bank proved this danger was genuinely real. When SVB collapsed in March 2023, Circle revealed that 3.3 billion dollars of its forty billion in USDC reserves were trapped inside the failed bank. This announcement immediately caused USDC to depeg from one dollar. The coin traded as low as 87 cents on secondary markets that day. Holders of USDC faced sudden losses and complete uncertainty about redemptions. Even regulated issuers face serious counterparty concentration risk. Many stablecoins hold reserves in identical custodian accounts or Treasury instruments. A single custody failure or regulatory freeze could impact multiple major issuers simultaneously. Interest rate risk compounds these dangers significantly. Stablecoin issuers earn 95 to 99 percent of their revenue from interest paid on Treasury holdings. If Federal Reserve rates drop sharply, that income disappears entirely. This forces issuers to choose between slashing expenses, cutting yields on coins, or increasing risk.

Smart Contract Failures

Crypto-backed stablecoins and programmable features rely entirely on software code executing correctly. Code contains bugs that can drain reserves or disrupt systems without warning. Reentrancy attacks exploit timing flaws in how smart contracts execute transactions. Integer overflow errors cause unexpected behavior when arithmetic operations exceed data limits. These vulnerabilities have drained millions from DeFi protocols across blockchain networks. Blockchain immutability makes fixing bugs difficult or impossible once code deploys. Additionally, oracle failures break the price mechanisms that stabilize crypto-backed coins. If external price feeds malfunction, smart contracts make decisions based on false data. Custody systems face cybersecurity threats that could result in hacks. Fragmentation across multiple blockchains creates complexity where users struggle to move stablecoins between networks. These technical risks remain invisible to most users until catastrophic failures occur suddenly.

Regulatory Enforcement Risk

Stablecoin regulation evolved rapidly during 2025 but remains fragmented globally. The EU's MiCA framework differs substantially from the U.S. GENIUS Act and UK proposals. A single stablecoin might be classified as a payment instrument in one jurisdiction, a security in another, and prohibited in a third. This creates compliance nightmares and encourages regulatory arbitrage. Enforcement actions lag framework development as regulators act without clear guidance. Foreign issuers trying to serve U.S. customers or EU residents face extraterritorial enforcement threats. Regulators could freeze assets or prevent redemptions without warning. Licensing could be revoked suddenly, requiring users to exit positions quickly. Unhosted wallet restrictions might prevent people from accessing stablecoins they own.

Systemic Financial Risk

The systemic risk question remains unresolved by central banks and regulators. Regulators worry stablecoins could destabilize traditional banking by drawing deposits away. If a stablecoin runs into liquidity problems during market stress, contagion could spread across payment systems. Unlike banks, stablecoins currently lack explicit government backing or central bank liquidity access. The concentration of stablecoin supply among just a few issuers amplifies systemic concern. Any major depeg or failure could threaten broader financial stability. International coordination on stablecoin policy remains weak, creating dangerous gaps. The three largest stablecoins represent 85 percent of total stablecoin market capitalization. This concentration means a single crisis could destabilize crypto markets and potentially spill over into traditional finance channels.

Stablecoins vs CBDCs vs Tokenized Deposits

The digital money landscape continues evolving with three distinct approaches competing and complementing each other simultaneously throughout 2025 and into 2026.

CBDCs are digital currencies issued and controlled by central banks directly. They represent public money with the full backing of sovereign governments. The European Central Bank, Bank of England, and other authorities are developing retail versions for everyday consumer use. Wholesale CBDCs are being built for interbank settlement between financial institutions. CBDCs eliminate counterparty risk since they create direct claims on central banks. However, CBDCs remain experimental. Over 130 countries are exploring but only a handful have launched so far including India's digital rupee and the Bahamas' Sand Dollar. Most central banks are still testing functionality and grappling with privacy concerns. Retail CBDCs raise surveillance fears since programmable digital money could theoretically track all transactions or restrict spending in ways cash never could. Central banks remain divided on design priorities between convenience and privacy protection.

Tokenized deposits represent commercial bank deposits converted into digital tokens on blockchain networks. JPMorgan's JPM Coin and HSBC's tokenized offerings are notable examples. These tokens combine programmability of blockchain with the institutional credibility of established banks. They avoid the counterparty risk problem of private stablecoins because the underlying funds remain within the banking system. Tokenized deposits keep depositors within traditional financial regulation rather than requiring new stablecoin frameworks. They appeal to corporations because funds feel safer with established institutions. However, tokenized deposits remain largely within closed systems owned by single banks. Interoperability between different bank tokens remains limited. Users cannot freely move funds between JPMorgan's system and competing bank offerings.

Stablecoins occupy the middle ground. They are privately issued but now increasingly regulated under frameworks like GENIUS and MiCA. Stablecoins offer advantages over CBDCs in terms of speed and existing market liquidity. Over $1 trillion in stablecoin transaction volume gets processed monthly. Stablecoins work globally across multiple blockchain networks without requiring central bank involvement. They enable cross-border payments faster than CBDCs or bank transfers could match. Yet stablecoins carry counterparty risk that CBDCs eliminate. The three forms of digital money likely coexist rather than compete for dominance. Stablecoins remain the tools for borderless, fast payments and developer platforms. Tokenized deposits provide institutional Treasury management without leaving traditional finance. CBDCs deliver state-backed settlement infrastructure for systemic payments. Each solves different problems for different users.

The Future of Stablecoins (2026 and Beyond)

Stablecoins are poised to become the foundational settlement layer for digital payments globally in 2026. The regulatory clarity from frameworks like the GENIUS Act is accelerating institutional adoption dramatically. OCC approved five national trust bank charters for digital assets including Circle and Paxos in December 2025. This moves stablecoin infrastructure directly inside the federal banking system. Market projections forecast stablecoin circulation could surpass one trillion dollars by mid-2026. The 21Shares forecast suggests stablecoin markets could triple from current 300 billion dollar levels within months.

Stablecoin cards are emerging as the breakout consumer application. These cards let users spend digital dollars directly at merchants, making crypto feel like modern fintech without any crypto complexity. Dragonfly Capital identified stablecoin card adoption as a major 2026 theme that will drive mainstream consumer participation. On ramp and off ramp solutions are finally connecting digital dollars to traditional payment systems. New startups are building bridges between stablecoins and local currencies across emerging markets.

Takeaway

Stablecoins have evolved from experimental tokens into fundamental financial infrastructure that bridges traditional banking and blockchain technology. Whether you are an investor, developer, business owner, or simply curious about financial technology, stablecoins deserve your attention and education. To stay informed about stablecoins and the broader crypto landscape, consider subscribing to Platinum Crypto Academy's Cryptonairee Weekly. This is the best crypto magazine available today, delivering deep research, market analysis, and actionable insights directly to your inbox every week.

How BlackRock lost control of the $10B tokenized Treasury market to Circle for one simple, mechanical reason

USYC hit $1.69B AUM on Jan. 22, narrowly topping BUIDL's $1.684B. The real advantage is buried in collateral rails.

Tokenized US Treasuries crossed $10 billion in total value this week, a milestone that confirms the category has moved from proof-of-concept to operational infrastructure.

Yet, something happening underneath this achievement is just as important: Circle's USYC has edged past BlackRock's BUIDL as the largest tokenized Treasury product, signaling that distribution rails and collateral mechanics now matter more than brand recognition in determining which on-chain cash equivalents win.

As of Jan. 22, USYC holds $1.69 billion in assets under management compared to BUIDL's $1.684 billion, a gap of roughly $6.14 million, or 0.36%.

Over the past 30 days, USYC's assets grew 11% while BUIDL's contracted 2.85%, a divergence that reads less like marketing success and more like net creation flowing in one direction while redemptions drain the other.

This isn't a story about Circle beating BlackRock in a brand war. It's about collateral workflow design outperforming logo recognition.

Additionally, it maps directly onto the infrastructure question that regulators and institutions.

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MoonPay Inks 8-Figure Title Sponsorship Deal for Upcoming X Games League

X Games will share a title with MoonPay as part of an eight-figure deal, as the action sports spectacle adopts a league-based format.

MoonPay inked an eight-figure, three-year deal with the X Games. The MoonPay X Games League will take shape in March.
MoonPay's deal will also boost the presence of decentralized finance projects.
X Games will share a title with crypto payments provider MoonPay as part of an eight-figure deal, as the long-running action sports spectacle transitions toward a new team-based format, a MoonPay spokesperson told Decrypt.

The MoonPay X Games League, which is set to draft 150 athletes to "regionally repped" clubs at a Los Angeles-based event in March, is now the product of a three-year marketing deal, the companies said in a press release. The new name was unveiled in Aspen, Colorado during X Games' final standalone event.

The X Games signaled that it was adopting a league-based format more than a year and a half ago, before appointing Jeremy Bloom as CEO. The former Olympic freestyle skier and NFL player said in a statement that the team-up centers on "salaries, benefits, and real stakes."

For athletes trying to find their footing in skateboarding, BMX, snowboarding and freeskiing, X Games' shift comes with the promise of perks like paid travel expenses and a health insurance stipend, per Powder. It marks a departure from the high-stakes competitions rooted in prize money that have historically made athletes reliant on individual sponsorships.

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Colombia Pension Giant Takes First Step Into Bitcoin – Details

AFP Protección, Colombia's second-largest private pension manager, is preparing a new product that will give some savers a way to gain exposure to Bitcoin. Reports say the move will be limited, targeted and tied to advisory checks rather than open to every account holder.

Bitcoin As An Option For Qualified Savers
Reports note the fund will be offered only to investors who meet a risk profile and pass a tailored advisory process. That means access won't be automatic; it will be conditional on an assessment meant to match a person's tolerance with a small, optional slice of crypto.

The product is designed for long-term allocation and not for quick trading or speculation, according to market coverage. AFP Protección's executives emphasized that core pension portfolios will remain focused on traditional assets such as bonds and equities, and that any Bitcoin exposure would be a narrow, complementary allocation.

En primicia, Valora Analitik conoció que Protección se prepara para lanzar desde Colombia un fondo con exposición a Bitcoin. El producto no estará enfocado en la especulación de corto plazo, sino en ampliar las opciones de diversificación con una gestión integral de riesgos y… pic.twitter.com/nAO8mbsTLi

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Tezos Tallinn upgrade now live, slashes block times to 6 seconds

The Tallinn protocol upgrade marks Tezos' 20th major update since launching in 2018, and was implemented without a network fork.

Tezos, a layer-1 proof-of-stake blockchain network, implemented its latest protocol upgrade, Tallinn, on Saturday, which reduced block times on the base layer to 6 seconds.

The latest upgrade is the 20th update to the protocol, which reduces block times, slashes storage costs and reduces latency, resulting in faster network finality times, according to an announcement from Tezos.

Tallinn also allows all network validators, known as "bakers", to attest to every single block, rather than a subset of validators attesting to blocks, which is how validators verified blocks in previous versions of the protocol, the Tezos team explained:

"This is achieved through the use of BLS cryptographic signatures, which aggregate hundreds of signatures into just one per block. By lightening the load on nodes, it also opens the door to further block time reductions."

The upgrade also introduced an address indexing mechanism that removes "redundant" address data, reducing storage needs for applications running on Tezos.

Spokespeople for Tezos said the address indexing mechanism improves storage efficiency by a factor of 100.

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SEC Dismisses Civil Action Against Gemini in Crypto Lending Case

The U.S. Securities and Exchange Commission has dismissed its civil enforcement action against Gemini Trust Company, LLC, with prejudice.

The dismissal follows a joint stipulation filed today, ending the case tied to the Gemini Earn program.

The decision comes after Gemini achieved a 100% in-kind return of crypto assets to Earn investors. It also considers state and regulatory settlements related to the program.

The SEC stated the move is an exercise of its discretion and does not impact its position on other cases.

The action stemmed from a complaint filed on January 12, 2023, in the Southern District of New York. Titled Securities and Exchange Commission v. Genesis Global Capital, LLC, et al., case number 1:23-cv-00287, it targeted Gemini alongside Genesis Global Capital.

Gemini, a cryptocurrency platform, faced allegations linked to its Earn lending product. The program allowed users to lend crypto assets for interest, but ran into issues amid market turmoil.

The SEC's announcement marks a resolution for Gemini, highlighting investor recoveries as a key factor. Full details are available in the joint stipulation and original complaint documents.

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Tether Posts Largest Crypto Revenue in 2025: $5.2B From Stablecoin Dominance

Tether generated $5.2 billion in 2025, claiming 41.9% of stablecoin revenue as USDT's market dominance reached 60.1% of the $311 billion sector.

Tether emerged as the most profitable crypto entity in 2025, generating an estimated $5.2 billion in revenue as stablecoins overtook all other protocol categories in earnings.

According to the latest Coingecko annual crypto industry report, Tether alone accounted for 41.9% of all stablecoin-related revenue in 2025, outpacing competitors such as Circle, Hyperliquid, Pump.fun, Ethena, Axiom, Phantom, and PancakeSwap.

The results show that dollar-backed digital currencies have become the most durable revenue engine in crypto, even as market conditions fluctuated throughout the year.

Its $5.2 billion haul placed it well ahead of Circle and other major players, reinforcing USDT's position as the industry's primary settlement asset.

Within the top ten revenue-generating protocols, just four entities, led by Tether and Circle, produced 65.7% of total earnings, equivalent to roughly $8.3 billion.

The remaining six protocols in the top ten were all trading-focused platforms.

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Solana's new phase is 'much more about finance,' says Backpack CEO Armani Ferrante

The Solana ecosystem has spent the past year doubling down on a financial infrastructure, Backpack CEO Armani Ferrante told CoinDesk.

Solana's latest phase looks a lot less flashy than its memecoin-fueled highs, and that may be the goal.

Armani Ferrante, CEO of crypto exchange Backpack, told CoinDesk in an interview the Solana ecosystem has spent the past year doubling down on a more sober focus: financial infrastructure. A
fter years of experimentation as the wider crypto industry focused on NFTs, games and social tokens, attention is now shifting back toward decentralized finance, trading and payments.

Solana's latest phase looks a lot less flashy than its memecoin-fueled highs, and that may be the goal.

Armani Ferrante, CEO of crypto exchange Backpack, told CoinDesk in an interview the Solana ecosystem has spent the past year doubling down on a more sober focus: financial infrastructure. After years of experimentation as the wider crypto industry focused on NFTs, games and social tokens, attention is now shifting back toward decentralized finance, trading and payments.

"People are really starting to think about blockchains as a new kind of financial infrastructure," Ferrante, who will be speaking at CoinDesk's Consensus Hong Kong conference next month, said.

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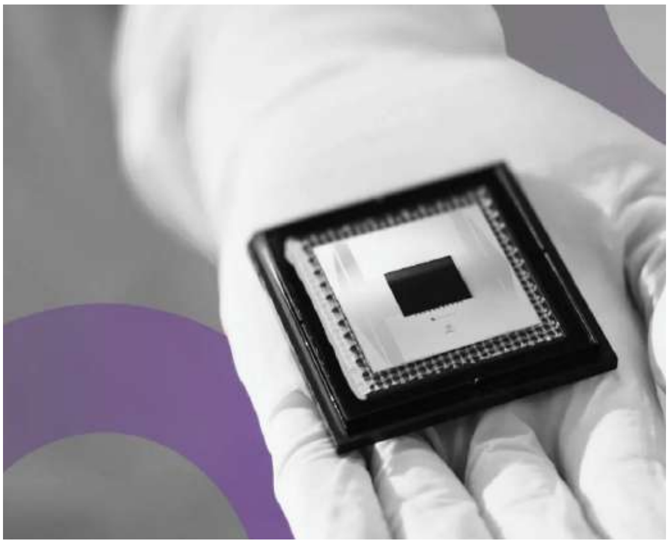
Ethereum Foundation Forms Post-Quantum Team as Security Concerns Mount

Ethereum researcher Justin Drake said the ecosystem is moving from research to execution as the threat from quantum computing draws closer.

The Ethereum Foundation has created a new Post Quantum team, according to a post from researcher Justin Drake.
The effort centers on LeanVM, new developer calls, live post-quantum devnets, and $2 million in prizes.
Drake said a full post-quantum roadmap is coming, with the goal of zero fund loss or network downtime.
The Ethereum Foundation has officially elevated post-quantum security to a top-tier strategic priority, establishing a dedicated internal team as industry experts warn of accelerating threats from quantum computing.

In an announcement posted on X on Friday, Ethereum Foundation researcher Justin Drake unveiled the formation of the Post-Quantum (PQ) team, labeling the initiative a decisive "inflection point" for the network's long-term strategy.

"After years of quiet R&D, EF management has officially declared PQ security a top strategic priority," Drake wrote, saying that Ethereum's journey to post-quantum began in 2019. "It's now 2026, timelines are accelerating. Time to go full PQ."



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Kalshi and Polymarket face a "sports gambling" probe that could void your trades and shut down the market

Prediction markets say they're federally regulated finance; Tennessee says they're unlicensed sports betting.

On Jan. 9, Tennessee's sports betting regulator sent a set of letters that, at first glance, looked like the kind of paperwork most crypto natives scroll past.

The message was blunt: stop offering sports-related event contracts to Tennessee residents, void unsettled positions, and refund customers by Jan. 31.

The recipients, Kalshi, Polymarket, and Crypto.com, sit on the border between finance and gambling.

A "yes/no" trade on a game outcome can be framed either as a federally regulated derivative or as an unlicensed sportsbook.

Within days, the fight moved to federal court.

A US district judge in Nashville, Aleta Trauger, issued a temporary restraining order blocking Tennessee from enforcing its cease-and-desist against Kalshi while the case proceeds. She also set a Jan. 26 hearing on a longer-lasting injunction.

Tennessee says the company is running an illegal gambling operation without a state license and allowing underage betting.

Kalshi says Tennessee is trying to regulate products that fall under the exclusive jurisdiction of the Commodity Futures Trading Commission (CFTC).

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Self-custody is no longer a retail hobby. It is becoming institutional infrastructure

How control, delegation, and professional operations are reshaping Proof-of-Stake participation

For years, institutional participants largely equated self-custody with retail risk. Managing private keys, interacting directly with protocols, and relying on personal hardware were viewed as practices better suited to individual users than regulated organizations with fiduciary responsibilities.

That perception is evolving.

Secure hardware, non-custodial delegation mechanisms, and professional validator operations are converging into participation models that preserve institutional control while supporting performance, reliability, and scale.

Self-custody is increasingly evaluated not as a fringe preference but as a serious architectural option within institutional crypto frameworks.

This shift reflects a broader change in how institutions engage with digital assets. Early participation often emphasized access and exposure through familiar custodial setups. Today, attention is expanding toward how participation is structured, governed, and sustained over time. Crypto is increasingly treated as infrastructure rather than experimentation, bringing questions of control, accountability, and role separation to the forefront.

This evolution is supported by meaningful progress at the tooling layer. Institutional custody solutions now offer multi-party authorization.

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