JANUARY 20th, 2026

CRYPTONAIRE
WEEKLY
CRYPTO INVESTMENT JOURNAL

410 TH EDITION

CRYPTOGAMES: ENJOY THE LATEST PLAY TO WIN GAMES!

PLATINUM
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CRYPTONAIRE WEEKLY
CRYPTO INVESTMENT JOURNAL

EDITORS LETTER

Bitcoin and the broader altcoin market gave back part of their recent gains as trade tensions between the US and parts of Europe resurfaced, pushing traders back into a risk-off mindset. Bitcoin pulled back toward the $92,000 area and is trying to stabilize, but sellers remain active and are not giving the bulls much breathing room. Several analysts have warned that an extended US–EU trade dispute could keep pressure on risk assets in the near term. While traditional safe havens like gold and silver pushed to fresh all-time highs, BTC has lagged behind. Network economist Timothy Peterson believes this gap will eventually close, saying Bitcoin and gold are heading in the same direction but moving at different speeds. From a trader's perspective, the short-term setup remains fragile. CrypNuevo noted that uncertainty could drag BTC lower, with the 2026 yearly open near $87,000 and range support around $80,500 acting as key downside levels to watch.

Bitcoin's recent pullback has brought the price back to the 20-day EMA near $92,625, which is now a key short-term level traders are watching closely. So far, buyers are still showing interest around this zone, suggesting that dip demand has not disappeared. If Bitcoin gets a strong bounce from the 20-day EMA, sentiment could quickly improve, opening the door for a push above $97,924. A clean move through that level would put $100,000 back in focus, with $107,500 acting as the next upside target if momentum builds. However, if BTC fails to hold the moving averages and closes below them, it would signal that bulls are losing control. In that case, price action could turn choppy, with Bitcoin likely ranging between $84,000 and $97,924 as traders wait for clearer direction.

Ether continues to trade inside a symmetrical triangle, reflecting hesitation from both buyers and sellers. The 20-day EMA near $3,190 is slowly rising, while the RSI sits close to neutral, showing a balanced fight between bulls and bears. If ETH slips below the 20-day EMA, it may stay trapped inside the triangle for longer, frustrating momentum traders. A breakout above the resistance line would shift the bias in favor of the bulls and could send Ether toward $3,569 and then $4,000. On the flip side, a decisive break below the triangle support would be a bearish signal and could drag ETH down toward $2,623.

BNB briefly dipped below its 20-day EMA around $912, but the long lower wick shows buyers stepping in on weakness. For bulls to regain momentum, BNB needs to reclaim $960 and hold above it. That would signal renewed strength and open the path toward the pattern target near $1,066. If sellers manage to push the price back below the 50-day SMA at $884, it would suggest that the recent breakout attempt has failed. In that scenario, BNB could slide back to the uptrend line and potentially revisit the $790 support.

Trader's Outlook:
In the near term, Bitcoin is sitting at a make-or-break zone around the 20-day EMA, and traders should watch closely for either a strong bounce or a clean breakdown. A move above $97,924 would likely attract momentum buyers targeting $100,000 and higher. Failure to hold current levels could keep BTC stuck in a wide range, favoring short-term range traders. Ether remains a patience game, with the triangle structure suggesting a sharp move once a breakout or breakdown occurs. Bulls will look for confirmation above resistance, while bears are eyeing a loss of triangle support. Until then, fakeouts remain a risk. BNB shows early signs of dip buying, but it still needs follow-through above $960 to confirm strength. A rejection near resistance would quickly shift control back to sellers. Overall market sentiment remains cautious but not broken. Volatility is likely to expand soon, making risk management critical. Traders should stay flexible and let price confirm direction before committing heavily.

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

Enjoy the issue!

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

Also Get,

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

WHAT CRYPTOGAMES' CURACAO LICENSE REALLY MEANS FOR PLAYERS?

WHAT ARE STABLE COINS?

WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, welcome to this week's 410th edition of Cryptonaire Weekly Magazine. The global crypto market cap is $3.10 trillion, Down $10 billion since last week. The total crypto market trading volume over the last 24 hours is $93.48 billion, which makes a 9.14% decrease in the last 24 hours. The Fear & Greed index is 42% Neutral and the Altcoin season index is 26% which makes a 4 % decrease to last week.

Bitcoin's price has increased by 0.59% from $91,100 last week to around $91,635 and Ether's price has increased by 2.10% from $3,100 last week to $3,165 Bitcoin's market cap is $1.83 trillion and the altcoin market cap is $1.27 trillion.

Bitcoin and the broader altcoin market gave back part of their recent gains as trade tensions between the US and parts of Europe resurfaced, pushing traders back into a risk-off mindset. Bitcoin pulled back toward the $92,000 area and is trying to stabilize, but sellers remain active and are not giving the bulls much breathing room. Several analysts have warned that an extended US–EU trade dispute could keep pressure on risk assets in the near term. While traditional safe havens like gold and silver pushed to fresh all-time highs, BTC has lagged behind. Network economist Timothy Peterson believes this gap will eventually close, saying Bitcoin and gold are heading in the same direction but moving at different speeds. From a trader's perspective, the short-term setup remains fragile. CrypNuevo noted that uncertainty could drag BTC lower, with the 2026 yearly open near $87,000 and range support around $80,500 acting as key downside levels to watch.

Away from price action, memecoin launchpad Pump.fun is shifting gears by launching an investment arm called Pump Fund. The initiative includes a $3 million hackathon designed to back early-stage teams with longer-term potential, marking a strategic move beyond pure memecoin speculation as trading volumes cool from earlier 2025 highs. This pivot suggests parts of the market are quietly repositioning for sustainability rather than hype-driven cycles.

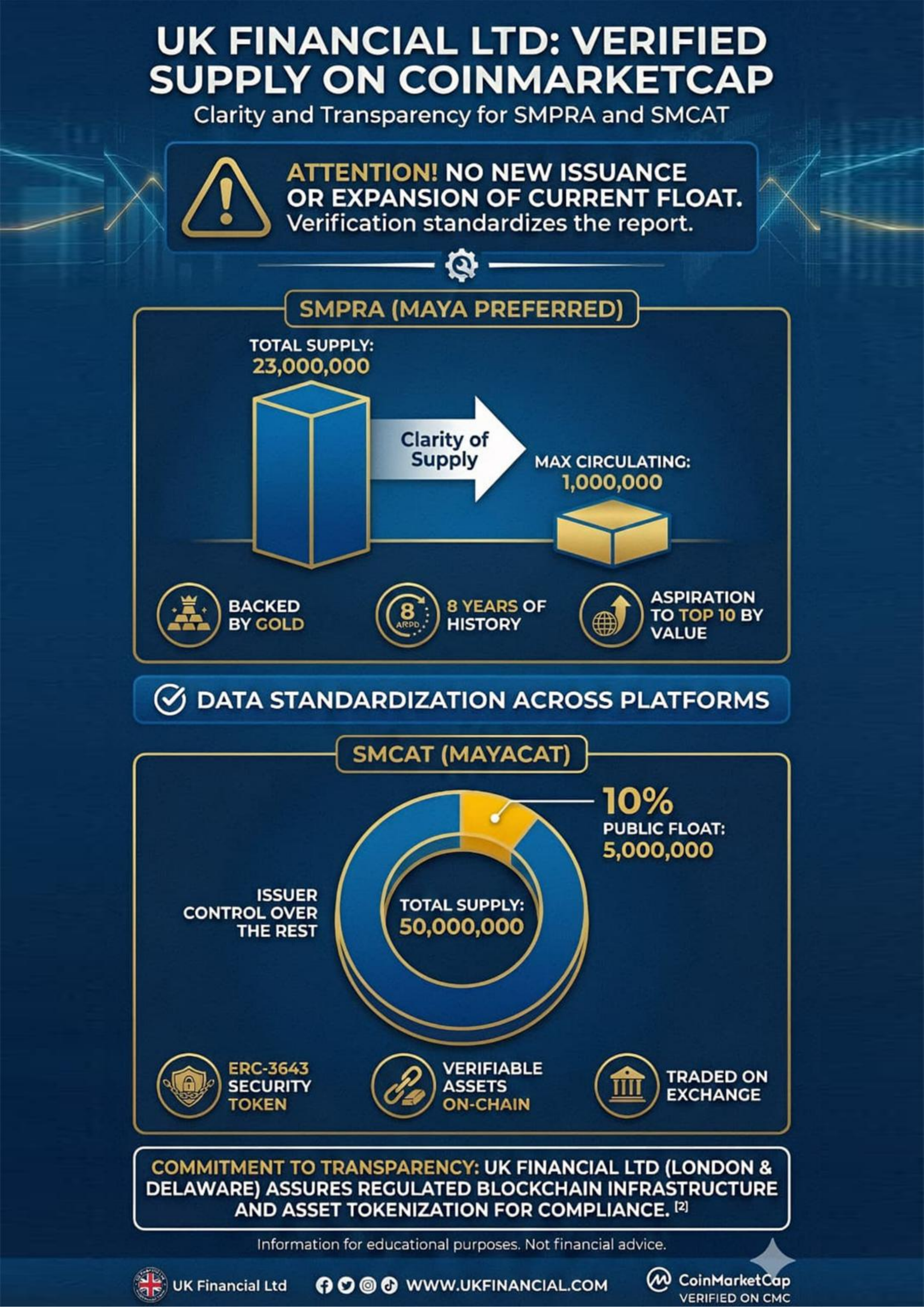
Percentage of Total Market Capitalization (Domnance)

BTC	58.96%
ETH	12.30%
USDT	6.02%
BNB	4.05%
SOL	2.42%
Others	16.24%

Institutional flows tell a mixed but encouraging story. Crypto investment products posted their strongest inflows of 2026 so far, with CoinShares reporting $2.17 billion in weekly inflows. Bitcoin dominated with $1.55 billion, while Ether, XRP and Solana also attracted steady capital. However, sentiment weakened late in the week as geopolitical headlines triggered profit-taking. On the altcoin side, Injective approved a major tokenomics overhaul aimed at making INJ more deflationary, though the token remains deep in a longer-term downtrend despite optimistic community response.

Revolut, a London-based digital banking and payments company, has applied for a full banking license in Peru as part of its expansion across Latin America, Bloomberg reported on Monday. If approved, the license will allow the company to operate as a regulated bank in the country, adding Peru to a list of regional markets alongside Mexico, Colombia and Brazil. Bloomberg said Revolut plans to compete primarily with incumbent banks rather than newer fintech rivals. Revolut has identified remittances and cross-border payments as key parts of its local strategy, noting that about 1 million people in Peru rely on money sent from abroad. According to World Bank data, personal remittances to Peru totaled $4.93 billion in 2024. Julien Labrot, Revolut's Peru CEO, said the expansion is aimed at increasing competition and improving access to financial services in the local market. Revolut, a neobank founded in 2015, has recently expanded its crypto offerings alongside broader growth across its platform. In April 2025, the company reported a record year, with 2024 net profit increasing 130% to 790 million pounds ($1.06 billion) year-on-year, fueled by strong customer growth and a rebound in cryptocurrency trading activity.

Market Outlook:
The crypto market is currently trading in a cautious, headline-driven environment. Bitcoin holding near $92,000 is constructive, but momentum remains weak unless buyers reclaim higher levels with conviction. Trade war concerns and geopolitical uncertainty are likely to keep volatility elevated in the short term. Institutional inflows show that longer-term confidence is still intact, even as short-term traders reduce exposure. Altcoins remain selective, with capital favoring larger names over smaller, higher-risk tokens. Structural upgrades and tokenomics changes may help individual projects, but they are unlikely to drive immediate price reversals. Gold outperforming Bitcoin suggests risk aversion is still dominant. For now, range trading and patience remain the preferred approach. A clear shift back to risk-on sentiment will likely require easing macro tensions or stronger confirmation from price action.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UK Financial Ltd has initiated third-party verification of its regulated security token supply figures with CoinMarketCap. Both the Maya Preferred regulated security token (SMPRA) and the MayaCat regulated meme coin (SMCAT) are currently undergoing comprehensive verification protocols. This verification is not limited to satisfying baseline expectations. It is about raising the standard for everyone.

In today's digital asset landscape, investor skepticism runs deep. Projects promise legitimacy. Most fail to deliver proof. UK Financial Ltd refuses to operate in the shadows of unverified claims. The company completed internal reconciliation of on-chain data and moved forward decisively. Verified supply figures transform how markets perceive risk. This added clarity closes information gaps that enable manipulation and mispricing. As market structure improves, new traders develop confidence when data is confirmed by reliable sources.

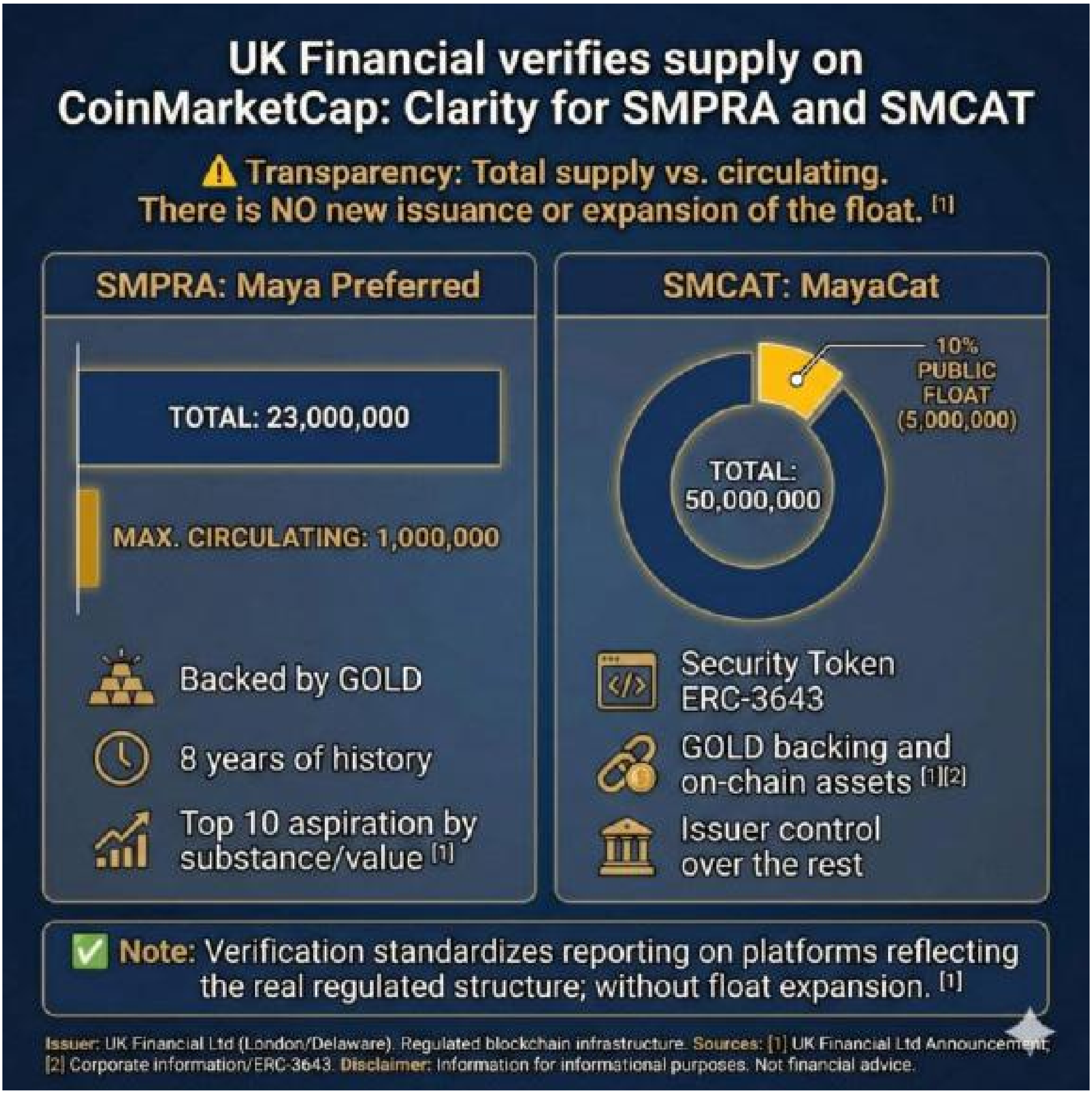
The verified supply structure for both tokens under UK Financial Ltd is built around strict supply management. SMPRA carries exceptional structural advantages that verified data will expose to wider markets. Total outstanding supply reaches 23,000,000 tokens. The circulating float remains permanently capped at 1,000,000 tokens. This means a huge percentage of supply stays locked under issuer control and compliance frameworks. SMCAT operates under similar discipline with 50,000,000 total created tokens and a 5,000,000 token maximum float cap. This 10% circulating supply ceiling prevents the dilution spiral that damages weaker projects.

UK Financial Ltd confirms that circulating supply limits are fixed and permanent. No authorization exists for float expansion. Compliance controls will remain exactly as implemented. Token transfer restrictions are unchanged and will stay that way. The company's commitment to structured and controlled tokenomics is firm.

The company will file concurrently to secure proper tokens listing on CoinMarketCap with complete accuracy. Upon completing verification, UK Financial Ltd anticipates both tokens will secure strong positions among leading digital assets based on credibility and depth. This view is based on eight years of established operational history and clear achievements. The permanently restricted circulating float strengthens valuation significantly. Additionally, the gold-backed reserves add tangible asset support missing from many projects. Last but not least, direct support from UK Financial Ltd and The Maya Preferred Project firmly supports this market position.

About UK Financial Ltd

UK Financial Ltd operates as an innovative digital-asset issuer with eight years of continuous operations. They have recently expanded U.S. operations in 2025 through Delaware incorporation and business licensing. The company combines gold-backed assets with institutional-grade compliance infrastructure to create legitimate digital financial instruments.



ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

BITCOIN SLIDES BELOW $93,000 AS $680 MILLION LONGS ARE LIQUIDATED

Glassnode says the push toward $96,000 was driven by leverage, while CryptoQuant warns demand remains too weak to confirm a trend reversal.

Bitcoin fell about 3 percent to around $92,500 as a derivatives-driven rally faded, triggering roughly $600 million in long liquidations and hitting major altcoins hard.

On-chain data from Glassnode and CryptoQuant suggest the recent advance toward $96,000 was fueled largely by thin derivatives flows rather than robust spot demand, with long-term holder supply and the 365-day moving average near $101,000 acting as key resistance.

While selling by long-term holders has slowed and spot buying on major exchanges is stabilizing, analysts say bitcoin remains highly sensitive to leverage and liquidity shifts, keeping the market vulnerable to sharp reversals.

Bitcoin is in the red as Asia begins its trading week, falling about 3% to trade near $92,500 as a derivatives-driven rally lost momentum.

The move underscores the market's fragile footing despite signs that late-2025 sell pressure is beginning to ease.

The world's largest cryptocurrency is retreating from a recent push toward the mid-$90,000s. CoinGlass data showed more than $680 million in crypto positions were liquidated over the past 24 hours, with roughly $600 million coming from long positions, a sign that bullish positioning had become crowded following the rally.

Alts were hit hard during Asia's Monday morning trading, with SOL down 6.7%, SUI down 10%, and ZCash down 10%. Elsewhere, gold continued its climb, up 1.7% to $4600 amid a new 10% tariff on Denmark and seven other European countries until "a deal is reached for the complete and total purchase of Greenland."

According to Glassnode's weekly report, bitcoin's advance toward $96,000 was largely "mechanically" driven by derivatives flows, including short liquidations, rather than by sustained spot accumulation.

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Bitcoin down, gold futures up as Europe threatens 'trade bazooka'

Bitcoin fell 3.6% as gold futures hit record highs after the EU threatened to retaliate against Trump's tariffs on eight European countries over Greenland.

Bitcoin fell almost $3,500 on Monday as Europe hinted at retaliatory measures against US President Donald Trump, who threatened new trade tariffs unless negotiations could begin over Greenland.

Bitcoin BTC $93,050 prices dumped 3.6% in a matter of hours, falling from $95,450 to just below $92,000 on Coinbase in early trading on Monday morning, according to TradingView.

Around $750 million in long positions were liquidated in four hours, bringing total 24-hour liquidations to over $860 million, according to Coinglass. The asset had marginally recovered from its weekly low, trading at $92,580 at the time of writing.

Meanwhile, precious metals have surged as they continue to decouple from digital assets, while stock futures were also down.

Gold futures soared to record highs of $4,667 per ounce as markets reacted to the resumption of the US-EU trade war, according to Google Finance. Silver futures also skyrocketed above $93 per ounce for the first time in history.

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Strategy's Saylor signals more bitcoin purchases after $1.25 billion splurge

Strategy has bought nearly 15,000 BTC so far this year, pushing its stash to about 687,000 BTC as Saylor signals more purchases may be coming.

Michael Saylor is signaling that Strategy may be preparing another bitcoin purchase, days after disclosing a $1.25 billion buy that lifted its holdings above 687,000 BTC.

The company has acquired 14,910 BTC so far in 2026 and now holds 687,410 BTC at an average cost of $75,353 per coin, leaving it in paper profit with bitcoin trading in the low-$90,000s.

Strategy's aggressive bitcoin accumulation, funded in part through convertible notes and other capital-raising tools, has coincided with a sharp decline in its share price over the past year.

Michael Saylor is again hinting at another bitcoin purchase by Strategy, days after the firm disclosed a $1.25 billion buy that pushed its holdings to more than 687,000 BTC.

In a post on X on Sunday, Saylor shared a screenshot from StrategyTracker showing bitcoin's price alongside markers for the company's past purchases, captioned "Bigger Orange." Saylor has used similar posts in the past to signal an upcoming buy, typically ahead of a formal disclosure.

Strategy began the year with a $115.97 million purchase of 1,283 BTC on Jan. 4, then followed with a far larger buy of 13,627 BTC for $1.25 billion on Jan. 11.

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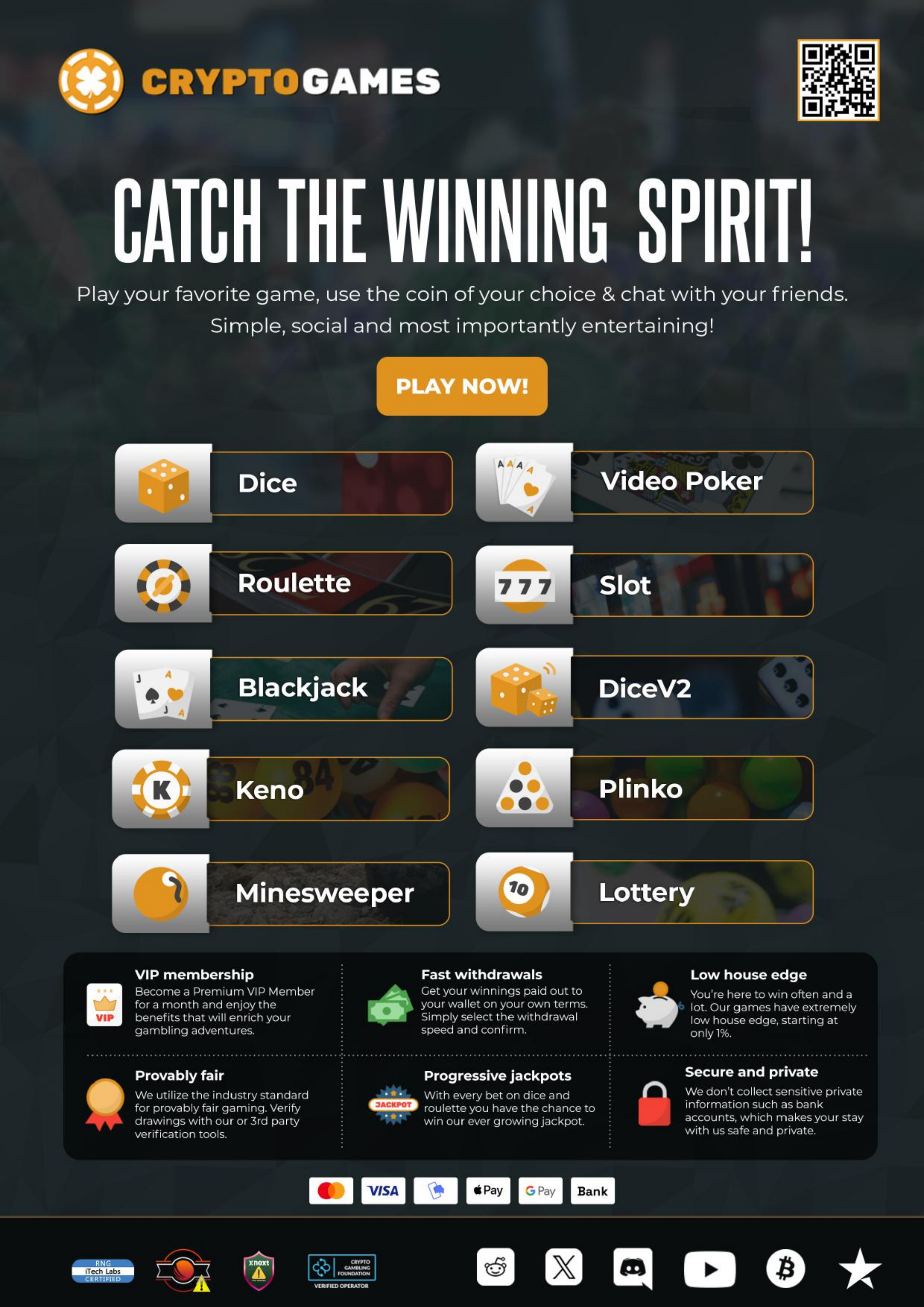
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You're here to win often and a lot. Our games have extremely low house edge, starting at only 1%.
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We utilize the industry standard for provably fair gaming. Verify drawings with our or 3rd party verification tools.
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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.

Ethereum Sets Record Usage as Costs Drop and Network Conditions Ease

Ethereum is seeing record transaction activity and lower fees as staking remains steady, showing the network's durability and stability.

Ethereum transactions have climbed past prior cycle peaks as average fees fall to recent lows. On-chain data shows roughly 30% of Ether is staked, with no validators currently queued to exit.

Ethereum co-founder Vitalik Buterin has flagged concerns about keeping the protocol simpler over time. Ethereum, the world's second-largest blockchain network, is being used more than ever, with daily transactions at record highs and fees falling to their lowest levels in the past couple of years.

The changes come as the network shows signs of operational stability, even while co-founder Vitalik Buterin warns that keeping Ethereum understandable and simple will matter as much as scaling it further.

Data from blockchain trackers shows Ethereum's daily transaction count has climbed past previous peaks set during the 2021 market cycle, while average transaction fees have dropped to a fraction of their historical average.

Compared with the two weeks prior, Ethereum's average daily transactions rose by 14% over the past two weeks, from 1.8 million to 2.1 million.

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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

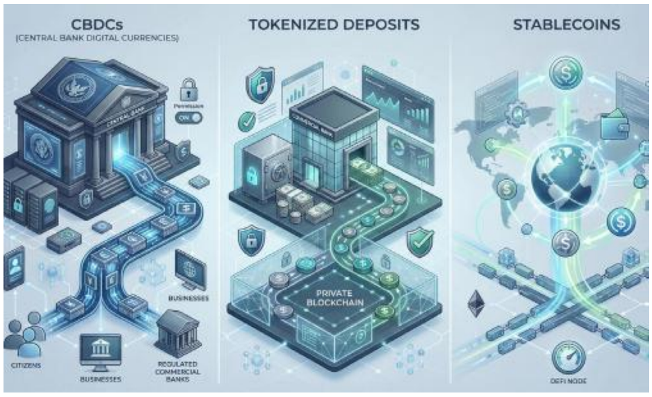
Stablecoin regulation evolved rapidly during 2025 but remains fragmented globally. The EU's MiCA framework differs substantially from the U.S. GENIUS Act and UK proposals. A single stablecoin might be classified as a payment instrument in one jurisdiction, a security in another, and prohibited in a third. 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.

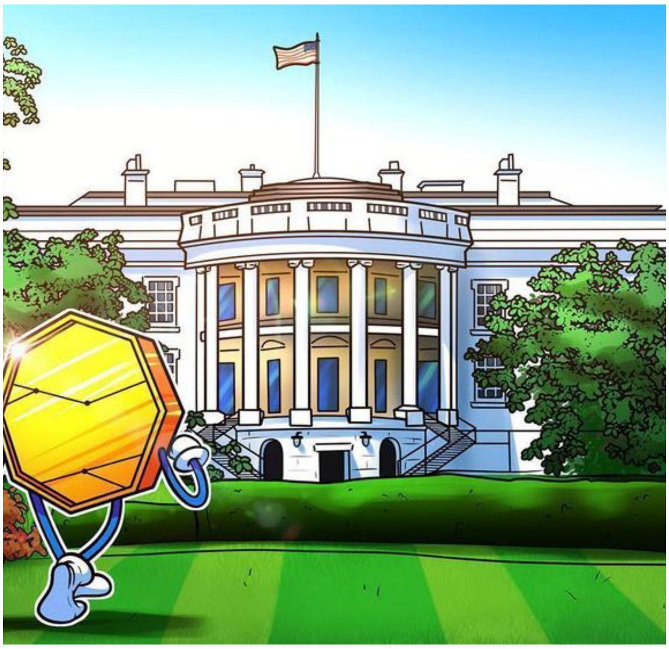
The Future of Stablecoins (2026 and Beyond)

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.



White House threatens to pull support for crypto bill after Coinbase standoff: Report

Coinbase withdrew support for the CLARITY Act, warning the draft would restrict DeFi, ban tokenized equities and eliminate stablecoin rewards.

The White House is considering withdrawing its support for crypto market structure bill following a similar move from crypto exchange Coinbase, according to Fox Business reporter Eleanor Terrett, citing a source close to the Trump administration.

In a Sunday post on X, Terrett reported that the White House is furious over Coinbase's decision to pull its backing for the Digital Asset Market Clarity Act, describing the move as a "unilateral" action that blindsided administration officials.

"The White House is said to be furious with Coinbase's "unilateral" action on Wednesday, which it apparently was not notified of in advance, calling it a "rug pull" against the White House and the rest of the industry," she wrote.

The source added that the administration may fully abandon the bill unless Coinbase returns to negotiations and agrees to a compromise on stablecoin yield provisions that would satisfy banking interests. "This is President Trump's bill at the end of the day, not Brian Armstrong's," the source said, according to Terrett.

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Notorious Bitcoin Hacker Released Years Early, Credits Trump

Ilya Lichtenstein, the man at the center of the 2016 Bitfinex theft, has been released from federal custody after serving roughly 14 months of a five-year sentence, according to reports.

He had been sentenced in November 2024 for a money-laundering conspiracy tied to the theft of about 120,000 bitcoin, one of the largest crypto thefts on record.

The move has reignited debate over how prison credits and reform laws affect high-value cybercrime cases.

Bitcoin Hacker's Release Credited To First Step Act

According to Lichtenstein's public posts and interviews, he credited his early freedom to the First Step Act, the prison-reform law signed by US President Donald Trump in 2018.

Reports say he was placed on home confinement after qualifying for earned time credits and program participation, a process allowed under federal rules.

He posted on social media a short message thanking Trump and saying he hopes to work in cybersecurity going forward.

Thanks to President Trump's First Step Act, I have been released from prison early. I remain committed to making a positive impact in cybersecurity as soon as I can.

To the supporters, thank you for everything.

To the haters, I look forward to proving you wrong.

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South Korea Tightens Crypto Access as Google Play Blocks Unregistered Exchanges

A new app store crackdown has landed in South Korea as lawmakers formalize a framework for tokenized securities.

South Korea has passed legislation creating a legal framework for security token offerings under existing securities law.

Meanwhile, Google Play will block unregistered overseas crypto apps from updates and downloads in the country starting January 28. The ban will have a practical blocking effect for most Korean Android users, Decrypt was told.

South Korea is tightening its grip on how crypto platforms reach users, using app stores as an enforcement lever as regulators sharpen the boundary between compliant digital finance and unregistered crypto activity.

The country has advanced legislation establishing a legal framework for security token offerings, creating a regulated pathway for blockchain-based issuance and trading of tokenized securities.

The National Assembly passed amendments to the Capital Markets Act and the Electronic Securities Act on Thursday, institutionalizing tokenized securities across debt, equity, and investment contract products.

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2016-Era Bitcoin Whale Suddenly Shifts 1,087 BTC in Onchain Awakening

With bitcoin hovering tantalizingly near the $100,000 mark, long-silent, old-school bitcoin wallets are suddenly stirring, reappearing with a noticeable uptick in activity. On Jan. 16, two wallets dating back to 2016 sprang to life, moving 1,087 BTC—valued at more than $103 million—for the first time in 9 years and 9 months.

January 2026 has been anything but dull when it comes to long-dormant bitcoin wallets finally stretching their legs after years of silence. Case in point: on Jan. 10, a mega whale from the 2010 era resurfaced for the first time since bitcoin's early days, unloading 2,000 bitcoin by sending them straight to Coinbase. After that maneuver, a fair batch of dormant bitcoin sprang back to life after years of radio silence, though most of the action involved transfers worth 50 BTC or less. Still, on Jan. 13, one long-sleeping wallet holding 136.30 BTC finally budged, shifting its coins for the first time since March 5, 2014. Three days later, btcparser.com logged a far heftier player making its presence known, moving a hefty 1,087.29 BTC—valued at $103.8 million using Jan. 17 exchange rates.

That flurry traced back to two wallets, both created on April 17, 2016, with one holding 500 BTC and the other 587.29 BTC.

The 500 BTC cleared at block 932586, while the 587.29 BTC landed shortly after at block height 932590.

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XRP Sets Stage for Demand Shock as Ripple and UC Berkeley Expand Real-World Use Cases

XRP's long-term investment case gains fresh momentum as Ripple and UC Berkeley advance institutional-grade development on the XRP Ledger, moving real-world use cases from academic research toward live deployment and expanding enterprise adoption signals.

XRP's Long-Term Thesis Gets Supercharged by Ripple and UC Berkeley's Accelerator Breakthrough

Ripple shared an insight on Jan. 16, outlining expanded collaboration with the University of California, Berkeley, "to Supercharge the XRP Ecosystem" by advancing real-world development and institutional use cases on the XRP Ledger (XRPL).

The firm described the University Digital Asset Xcelerator (UDAX) as an extension of its University Blockchain Research Initiative, positioning the six-week accelerator as a structured pathway for translating academic innovation into production-ready deployment on the XRP Ledger. Ripple shared on social media platform X:

"UC Berkeley and Ripple's University Blockchain Research Initiative launched a pilot program to accelerate the transition from academic innovation to institutional XRP utility."

The program opened with a launch summit in Berkeley and concluded with a demo day at Ripple's San Francisco headquarters featuring remarks from Ripple co-founder Chris Larsen and CTO emeritus David Schwartz, where founders presented progress to XRPL.

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Scammer Takes $2,000,000 From Crypto Traders After Posing As Coinbase Support, Blows Money on Bottle Service and Gambling: ZachXBT

A fraudster has now taken more than $2 million from crypto traders by posing as a Coinbase support agent, according to on-chain analysis.

Blockchain investigator ZachXBT says the con artist impersonates Coinbase staff to trick users into approving wallet transfers.

The stolen funds are then routed through multiple wallets and converted across chains to obscure the trail. ZachXBT links the activity to a Canadian individual known online as "Haby" or "Havard."

ZachXBT says the scammer spent proceeds on luxury bottle service, gambling and rare social media usernames. Public social posts and operational mistakes reportedly helped link real-world behavior to on-chain activity.

The investigation connects several thefts tied to social engineering attacks, including one involving roughly 21,000 XRP valued at about $44,000 at the time.

Additional incidents push the estimated total above $2 million. Blockchain data shows the funds were later moved through instant exchanges and consolidated across wallets.

A video shared by ZachXBT appears to show the suspect actively impersonating Coinbase support while communicating with a victim.

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Steak ’N Shake Doubles Down On Bitcoin With $10M Balance Sheet Boost

Steak ’n Shake has moved $10 million of Bitcoin onto its corporate balance sheet, a fresh step in the fast-food chain’s crypto push. According to reports, the purchase equals about 105 BTC at current prices, and the company says all customer Bitcoin receipts feed into a so-called Strategic Bitcoin Reserve.

Strategic Bitcoin Reserve Tied To Sales
Based on reports, Steak ’n Shake calls its new approach a Strategic Bitcoin Reserve and says it links reserve growth directly to rising same-store sales.

The company has framed the move as part of daily operations rather than a standalone financial bet. Customers who pay with Bitcoin are effectively contributing to the reserve, the chain said. This is a different route from companies that raise capital or borrow specifically to buy crypto.

Payments On The Lightning Network
Steak ’n Shake started accepting Bitcoin at US locations in mid-May 2025, using the Lightning Network to handle payments, according to earlier coverage.

BitStarz Player Lands $2,459,124 Record Win! Could you be next big winner?
The company reports payment processing fees have fallen by roughly 50% compared with traditional card payments, and sales have risen since the rollout.

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Billion-Dollar Bank Standard Chartered Prepares New Crypto Prime Brokerage: Report

The British multinational bank Standard Chartered is reportedly planning to set up a prime brokerage for crypto trading.

Citing people familiar with the matter, Bloomberg reports that the banking giant with $849 billion in total assets will operate the new business within its wholly owned venture capital unit SC Ventures.

The sources say that discussions are still at an early stage and it is not yet clear when the service will launch.

Last month, SC Ventures announced in a post on the professional networking platform LinkedIn that it is developing a digital asset venture called Project37C to serve growing institutional demand for digital asset opportunities. The Singapore-based financial services firm did not name any external partner for the joint venture.

“This joint venture will complement the broader Standard Chartered digital asset ecosystem, spanning custody, tokenisation, and market access and aims to bring institutional-grade innovation to this fast-evolving space.”

The report says housing the new business within SC Ventures may help Standard Chartered avoid the strict capital requirements for digital assets currently imposed on banks.

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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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Mortgage Lender Newrez Embraces Crypto Assets in Loan Decisions

The change is expected to take effect in February and will apply across the lender’s non-agency products, including home purchases, refinancings and investment properties.

Newrez to Count Bitcoin, Ether and Stablecoins as Mortgage Assets Under the new approach, Newrez will allow eligible crypto holdings to be considered alongside traditional assets such as stocks and bonds, removing a long-standing requirement for borrowers to liquidate their digital assets before applying.

At launch, the lender said it will recognize Bitcoin, Ether, spot exchange-traded funds backed by those assets, and U.S. dollar-pegged stablecoins.

The assets must be held with US-regulated crypto exchanges or fintech platforms, brokerages, or nationally chartered banks.

Newrez said crypto valuations used in underwriting may be adjusted to reflect market volatility, while borrowers will still need to cover closing costs and make mortgage payments in US dollars.

The lender emphasized that the policy is designed to integrate crypto within existing risk controls rather than overhaul its underwriting standards.

Chief commercial officer Leslie Gillin said the decision reflects changing investor behavior, particularly among younger buyers.

About 45% of Gen Z and Millennial investors hold cryptocurrency, Gillin said, adding that recognizing digital assets could help broaden access to homeownership for groups that have struggled to enter the housing market.

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