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Stadelmann dismissed the idea that open banking offers genuine openness, calling it “a facade all along,” and argued that it’s “clever marketing,” with open banks “no different from big banks at the end of the day” and just as likely to weaponize their systems as seen during Operation Choke Point.

The ruble-pegged stablecoin reached \$500 million in market cap in late September, overtaking major non-US dollar rivals such as Europe’s euro-pegged EURC, issued by Circle.

Crypto companies must be registered with the FCA under money laundering regulations and comply with the UK’s financial promotions rules, which took effect

in 2023, to advertise or provide services to residents.

The researchers say the rogue coders responsible also joined a discussion on GitHub and lobbied for their libraries to be run, but other developers correctly recognized it was a scam.

“Bitcoin itself will continue to evolve, and Digital Asset Treasury firms with strong capital bases and trading-savvy management teams may still generate meaningful alpha.”

Federico Fabiano, Head of Legal & Compliance at Hex Trust, told Decrypt that "the era of 'check-the-box' compliance needs to evolve," saying that reliance on existing laws may no longer be tenable.

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