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The critical question for investors is whether this Bitcoin-centric rally marks the end of the much-anticipated "altcoin season or alt season," a period during which altcoins dramatically outperform.

The open banking framework, first proposed in 2022 under former U.S. President Joe Biden and finalized on October 22, 2024, allows consumers to securely share financial data with third-party apps through APIs (application programming interfaces).

As of mid-October, the ratio has once again dipped below -2.5 , signaling that BTC may be undervalued versus gold after the metal's record run to \$4,380. That may

mark the beginning of Bitcoin's next bull phase.

AI chatbots like Grok and ChatGPT have gained popularity among crypto traders, helping them anticipate potential altcoin rallies and identify lucrative entry points to avoid becoming exit liquidity.

Thus, other on-chain analysts have recently floated the idea that the \$14 billion worth of BTC that disappeared in 2020 was potentially never stolen at all; or, alternatively, that the heist was pulled off by the U.S. government, or hackers working for the government.

Stablecoins could siphon \$1 trillion in deposits away from banks in emerging markets in the "next three years or so," wrote Standard Chartered analysts in a note shared with Decrypt.

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