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The performance of some of these AI models could also be improved with the right prompt, particularly for ChatGPT and Google's Gemini, according to strategic adviser and former quantitative trader, Kasper Vandeloock.

"The elephant in the room is are DATs really justified?" Chu questioned, noting "without a credible business case, rigorous governance, robust custody, and transparent risk controls, such DAT structures can become misaligned with shareholder interests and could invite the kind of liquidity and governance risks regulators worry about."

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App-specific layer-1 chains that must build out their own validator set suffer from centralization issues and could face increased legal liability, Mehta said.

Modern encryption key lengths range anywhere from 2,048 to 4,096 bits, with current quantum computers only able to break keys of about 22 bits in size or less, Mental Outlaw said.

Should the plan be implemented, it could remake the banking landscape in America. Even if crypto banks were restricted from certain privileges, the ability for them to function as federal banks could have significant implications for every corner of the industry, from crypto exchanges to stablecoin issuers.

The milestone market cap peak means that gold is now 14.5 times larger than Bitcoin's market capitalization, which is around \$2.1 trillion.

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