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The letter says current rules force Americans to complete new KYC checks for every financial account, sharing their data "with dozens of companies" that must store it for years, creating "honeypots for criminals."

XRP is often positioned here because its consensus-based ledger and Ripple's infrastructure are designed for lower cost and faster settlement for cross-border transfers. There are businesses such as Mercury FX and Cuallix that have adopted or trialed XRP for such uses.

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The upbeat earnings helped the S&P; Regional Banks Index claw back losses, with Zions Bancorp rebounding over 6%, Truist Financial rising 2%, and Western Alliance up 1.6% in early trading.

Around two-thirds of institutional investors have a positive outlook for Bitcoin going into 2026, according to Coinbase.

The team promised that Ondo will do for securities what stablecoins have done for dollars, making the tokenized assets tradeable outside of typical market hours and available worldwide.

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