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More than nine in 10 respondents to a Myriad market believe that Strategy will not sell Bitcoin. (Myriad Markets is a product of DASTAN, the parent company of an editorially independent Decrypt.)

However, the rollout has drawn scrutiny. In July, the Bank of Lithuania, which regulates Robinhood in the EU, requested clarification on how the tokens are structured. Tenev said the firm welcomes the review.

Apps like Flexa's SPEDN wallet, or even reloadable digital gift cards, make it easy to swap tokens for lattes.

"This facilitated capital inflows to Bitcoin, pushing its dominance close to 60%," Gregory noted.

Even with co-signing meant to curb censorship, the model still assumes enough liquidators (and sometimes large lenders) behave correctly. Even if they cannot steal Bitcoin thanks to the system's design, this introduces a trust assumption into the system.

US-based crypto exchanges like Coinbase and Kraken are also required to comply with the Bank Secrecy Act.

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