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For anyone building a position from regular income, such as salary, freelance payments or side hustles, DCA fits neatly into everyday finances. It also keeps decision-making calm and repeatable.

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.

The Bank Secrecy Act, passed in 1970, obliges banks, credit unions, and other financial institutions to help federal authorities detect and prevent financial crimes,

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including money laundering, terrorist financing, and related illicit activity.

That state of affairs could now change imminently. Waller's plan would allow U.S. institutions focused on "payments innovation"—aka, crypto and other emerging financial technologies—to gain their own access to the Fed's services, as opposed to depending on third-party, master account-holding banks.

Retail and online stores

But the second problem with the code-is-law idea is more damning. While the model of regulation suggested here so far has been of a reactive system that arises to fill the need for authority, some political scientists — realists — view it the other way.

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