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In traditional markets, clearing and settlement are often invisible to end-users, but they're where the real leverage is. Tempo would give Stripe a chain purpose-built for predictable fees, deterministic settlement times, and merchant distribution that nobody else can match. This is 20 years of payment-processor muscle memory applied to crypto rails.

Still not ready for primetime

Lee stated that many DATs are trading below their net asset value (NAV), or the worth of their underlying crypto holdings. "If that's not already a bubble burst... How would that bubble burst?" he told Fortune on Thursday.

In a blog post published in August, Grewal wrote that "The Bank Secrecy Act Is Broken. Technology Can Fix It," saying the current compliance system is "rooted in decades-old requirements that reflect paper-based protocols designed for a financial system" where fund transfers take days.

The historical drag of September's bearish seasonality, meanwhile, is forcing U.S. investors to reassess their positions ahead, as they look toward the end of the financial year on September 30.

Memecoins are one of the crypto sectors hit by the recent marketwide crypto crashes on Oct. 10 and Friday.

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