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SearchGPT is the latest development in what appears to be a new era in web search, which The Verge's Nilay Patel has termed "Google Zero." This approach prioritizes practicality over variety: instead of presenting a list with different sources and approaches to a specific query, which encourages users to do their own research, Al-powered search engines opt for a more direct tactic, providing concise, summarized information responding exactly to what users are looking for.

This will allow customizable lending markets while pooling liquidity through "hubs," improving efficiency and scalability.

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"I believe some of the sell-off is due to a cohort of market participants stuck to the four-year cycle," Matthew Nay, a research analyst at Messari, told Decrypt. "If you look at the timing, it's almost exactly four years since we topped last cycle, and when you throw in trade war uncertainty, it allows them to defend their positions more aggressively."

As Cointelegraph reported, crypto investment products showed strong resilience during last week's market turbulence, recording \$3.17 billion in inflows despite a major flash crash triggered by renewed US-China tariff tensions, according to CoinShares.

Funding (perpetuals): Perpetual futures don't expire, so exchanges use periodic funding payments between longs and shorts to keep prices aligned with the spot market. When funding turns strongly positive, longs pay shorts — typically a sign of crowded long positioning. Deeply negative funding indicates the opposite: crowded shorts. Extreme readings often precede mean-reverting moves.

On Tuesday, a coalition of fintech and crypto industry trade groups wrote a letter to the US Consumer Financial Protection Bureau (CFPB) urging it to finalize an open banking rule that affirms individuals, not banks, own their financial data.

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