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Stablecoins could siphon \$1 trillion in deposits away from banks in emerging markets in the "next three years or so," wrote Standard Chartered analysts in a note shared with Decrypt.

He added that ETF flows could be a strong predictor of whether Bitcoin manages to escape a Red September—even if it did just see a Red August. A month (or any other period time) is considered red if an asset ends at a lower price than it started.

The restrictions also limit the type of compensation or rewards offered to consumers to persuade them to use a particular exchange or service.

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"If banks had the ability to filter third parties, they could block data sharing with crypto exchanges, which would hinder fiat-to-crypto conversions," Kadan Stadelmann, Chief Technology Officer at Komodo Platform, told Decrypt. It would also devastate stablecoin markets by hampering their liquidity."

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."

Grayscale's role in crypto institutionalization

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