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The milestone is expected to redefine the protocol's economic and technical architecture, introducing a modular "hub and spoke" design.

Stadelmann dismissed the idea that open banking offers genuine openness, calling it "a facade all along," and argued that it's "clever marketing," with open banks "no different from big banks at the end of the day" and just as likely to weaponize their systems as seen during Operation Choke Point.

"The Federal Reserve's September meeting is a dominant macro catalyst," he said, alluding to the September 16 and 17 Federal Open Markets Committee

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meeting. "With a potential US rate cut on the horizon, liquidity conditions could ease, increasing demand for risk assets and potentially boosting Bitcoin by 5-10%."

A real-world example: El Salvador made Bitcoin legal tender in 2021 and chose steady accumulation instead of headline-grabbing bets. On Nov. 17, 2022, President Nayib Bukele set a simple rule: buy one Bitcoin every day — a transparent routine anyone can verify.

Grok 4 combines a real-time feed of X conversations with web DeepSearch and a higher-reasoning "Grok Think." That means you can surface sudden narrative spikes on X, ask the model to search broader web sources for context and request a reasoned assessment rather than a one-line summary. XAI's product notes and recent coverage confirm that DeepSearch and expanded reasoning are core selling points.

That doesn't make it hopeless for permissionless builders, but it does change the game. Competing head-to-head on the same vectors (licensing, institutional distribution) is suicide. The opportunity is what the corporate L1s won't or can't do.

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