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Why these three? Each has strong brand recognition, decent liquidity and different strengths: BTC as the store-of-value, ETH with its smart contract ecosystem and XRP with fast settlement and cross-border payments. Together, they cover what businesses need: trust, functionality and speed.

A schematic of the Bitcoin vault-based lending system. Source: Babylon Labs

Libra Promoters Regain Access to \$57.6 Million in Crypto After Judge Unfreezes Assets

Bitcoin. Image: Shutterstock/Decrypt

Net Asset Values (NAVs) in digital asset treasuries (DATs) have collapsed, but this is not as bad as it sounds and can be viewed as an opportunity for savvy investors, according to 10x Research.

Financial services, remittances and institutional adoption

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