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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.

As of mid-October, the ratio has once again dipped below -2.5 , signaling that BTC may be undervalued versus gold after the metal's record run to \$4,380. That may mark the beginning of Bitcoin's next bull phase.

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Steak 'n Shake joined the party in May 2025, rolling out BTC payments nationwide, crediting it for an 11% sales boost by attracting tech-savvy diners. Chipotle and Baskin-Robbins are on board, too, via BitPay integrations, where ETH, BTC or XRP funds your burrito bowl or scoop.

The proposed buyback framework comes ahead of the upcoming Aave v4 upgrade slated for the fourth quarter of 2025.

Blockchain security is the foundation and guarantee for the development of blockchain technology. Due to the complexity of blockchain systems, their security issues involve multiple aspects such as cryptography, consensus mechanisms, and network security. Common security threats include 51% attacks, smart contract vulnerabilities, private key leakage, etc. To ensure the security of blockchain systems, measures need to be taken from multiple levels such as technology, management, and law. With the widespread application of blockchain technology, blockchain security will become increasingly important and will attract more professional talents to engage in it.

The open banking framework, first proposed in 2022 under former U.S. President Joe Biden and finalized on October 22, 2024, allows consumers to securely share financial data with third-party apps through APIs (application programming interfaces).

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