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Under these conditions, if Bitcoin's dominance fails to push significantly above 60%, capital could quickly rotate, "resulting in an altcoin pump," he added.

Coinbase says the high compliance costs pose "formidable barriers to entry for smaller financial service providers, including fintech startups," and are often passed on to customers through higher banking fees and denial of financial services, particularly affecting low-income customers.

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.

Select McDonald's outlets in crypto-hot zones accept Bitcoin through payment apps, enabling fast food payments with digital dollars.

Spot Bitcoin ETFs see fourth day of outflows. Source: SoSoValue

Open banking, which allows consumers to share financial data with third-party apps through APIs, serves as a key link between traditional finance and sectors like decentralized finance (DeFi), crypto payment networks and digital banking platforms.

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