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This cycle has also been complicated by the introduction of trade tariffs, which have already trimmed growth in the first half of 2025 and are expected to continue dragging on GDP growth through the first half of 2026.

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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Judge's gavel. Source: Decrypt/Shutterstock

The move resembles those made by Northern European countries like Norway or Sweden, Nic Puckrin, crypto analyst and co-founder of The Coin Bureau, told Decrypt. While those were not explicit bans, he said, "the removal of previous advantages essentially made mining unviable."

Major chain retailers like Home Depot, Lowe's and Ikea accept cryptocurrency in the form of Bitrefill and BitPay gift cards, so you can use ETH to finance your home renovation.

BTC, SPX, DJI, and NAS100 correlation. Source: Cointelegraph/TradingView

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