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He added that US political turbulence has deepened the cautionary mood. “The erosion of trust in policy stability is pushing capital toward defensive plays,” Liu noted.

“So as we move dollars onto the blockchain, which is stablecoins, we’ll move stocks and real estate,” he said.

In Europe and the US, major fast-food chains like Subway and Burger King continue to accept crypto payments, often through third-party gift card services or payment processors. While not a direct, in-house integration for every location, it’s

a simple way for consumers to spend their Bitcoin.

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.

During a Senate Finance Committee hearing earlier this month, lawmakers debated whether everyday crypto payments should trigger capital gains tax and how to fairly classify income generated from staking services. Coinbase's vice president of tax, Lawrence Zlatkin, urged Congress to adopt a de minimis exemption for crypto transactions under \$300.

Risks and criticisms of Grayscale's staking funds

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