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Crypto Clarity Advances, But Real Integration Still Ahead

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Crypto Week wrapped up with optimism as the U.S. Congress passed the GENIUS Act, short for Guiding and Establishing National Innovation for United States Stablecoins, marking a pivotal moment for digital asset regulation. While this legislative step offers critical legal clarity, industry experts emphasize that it's only the beginning of broader adoption and integration into mainstream finance.

The GENIUS Act establishes the first federal framework for stablecoins, officially recognizing that not all digital assets qualify as securities under U.S. law. This distinction lays the legal groundwork for developers, institutions, and investors to operate with more confidence and less ambiguity. Leo Fan, co-founder of blockchain infrastructure firm Cysic, called it a “foundational shift” and noted that the legislation provides a “green light” for innovation, but warned that clarity alone won’t push crypto into the mainstream. “Clarity is just a starting point, not an endpoint,” Fan told *Cointelegraph*.

According to Fan, true integration of cryptocurrency into real-world systems will depend on scalable blockchain networks, reliable identity verification, and secure digital asset custody. He added that crypto is now being recognized as “foundational infrastructure” capable of transforming sectors like finance, privacy, and identity.

Altan Tutar, CEO of MoreMarkets, hailed the act as a strong signal that decentralized finance, commonly known as DeFi, is here to stay. He believes the legislation will significantly accelerate stablecoin adoption and enable the tokenization of traditional assets like gold and oil. Still, he cautioned that institutional benefits are outpacing opportunities for everyday investors. To prevent crypto from becoming another speculative bubble, Tutar advocated for the development of retail-focused apps, payment systems, and income-generating platforms.

Ryan Chow, CEO of Solv Protocol, agreed that the GENIUS Act creates a robust legal foundation after years of uncertainty. He said the law’s clear distinction between decentralized digital assets and traditional securities is “monumental,” offering both developers and investors the confidence to innovate. However, Chow added that legal clarity must be followed by financial credibility, urging the creation of tokenized treasuries, Bitcoin-backed credit, and yield-generating instruments tied to real assets, with transparency and compliance built in from the start.

Will K, co-founder of Symbiosis. Finance and CEO of VOOI echoed similar views, saying that regulatory clarity must be matched with more intuitive infrastructure and advanced technologies like artificial intelligence. “The industry needs to stop building for crypto natives and start building for everyone else,” he warned, pointing to the need for simplified user experiences to avoid crypto’s marginalization as a niche market.

With over 300 votes in the U.S. House of Representatives, including bipartisan support, the GENIUS Act may be the most significant step yet in shaping America’s digital asset policy.

However, as the dust settles after Crypto Week, it's clear that regulation is only one piece of a much larger puzzle.