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## Crypto Regulation Clears Key House Hurdle After GOP Talks

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After hours of behind-the-scenes discussions, the Republican-led House of Representatives has advanced three major cryptocurrency bills, signaling renewed momentum for U.S. digital asset legislation. The move comes after more than nine hours of negotiation among lawmakers, paving the way for full floor votes on a regulatory framework that could shape the industry for years to come.

The first measure, known as the Guiding Emerging National Innovations for Unified Standards (GENIUS) Act, seeks to establish a formal regulatory structure for stablecoins, a type of cryptocurrency pegged to a fiat currency like the U.S. dollar. Having advanced through the Senate committee but not yet passed the full Senate, the GENIUS Act now awaits a vote in the House, expected on Thursday. If passed, the bill will head to the desk of former President Donald Trump for his signature, bringing it one step closer to becoming law.

The second bill, dubbed the Creating Legal Accountability in Regulation of Technology and Innovation (CLARITY) Act, would clarify when digital assets are classified as commodities versus securities. The bill would assign primary oversight of digital commodities to the Commodity Futures Trading Commission (CFTC), while still preserving jurisdiction for the Securities and Exchange Commission (SEC) over digital assets that meet the legal definition of securities, a compromise aimed at creating clearer regulatory boundaries without stifling innovation.

In a further move to limit government control over financial privacy, lawmakers have also included the Anti-Central Bank Digital Currency (CBDC) Surveillance State Act in the broader National Defense Authorization Act (NDAA). This bill would prohibit the Federal Reserve from issuing a central bank digital currency (CBDC), a concept the Fed has stated it is not actively pursuing. The inclusion of this measure in the NDAA was seen as a strategic move to secure broader Republican support, particularly from members concerned about government overreach.

Taken together, these proposals reflect a growing effort to bring order and clarity to the rapidly evolving crypto space, while limiting the federal government's role in issuing digital currencies. With votes imminent, the House's actions this week could set the tone for a more grounded and constitutionally mindful approach to digital finance regulation.