

Phantom took the risk MetaMask avoided and won the traders Ethereum priced out^{1 to 3}

MetaMask was the incumbent on Ethereum, where a trade could cost hundreds of dollars. Phantom picked the customer that priced out, the small retail trader, and won them on Solana, where no wallet served consumers.

\$3B

Valuation at the January 2025
Series C⁴

15M

Monthly users in January 2025⁵

\$320M

Revenue in 2025, per Forbes⁶

IN SHORT

Phantom's next growth is the wallet people trust an agent with, and dollars in Brazil.

DO THIS	BECAUSE
1 Bring Phantom's agent wallet into the app, with spend limits, scanning and a loss guarantee.	One report puts AI agent wallets at 34% of Solana memecoin DEX volume by June 2026. ⁷
2 Take Phantom Cash to Brazil against KAST, as phone-to-phone dollar transfers.	AI trading agents on Solana lost over \$40 million to memory poisoning in January 2026. ⁸
3 Ship a one-tap switch from MetaMask while its users post their complaints.	Latin America is about 30% of KAST's business, and over 90% of Brazil's crypto flows are stablecoins. ^{9,10}

IN 30 DAYS

In 30 days Phantom has an agent wallet in testers' hands, Phantom Cash transfers ready for Brazil, and a MetaMask switch in testing.

Phantom is Solana's default wallet, now selling trading, a card and a stablecoin.

THE PRODUCT

A mobile app and browser extension for holding, swapping and trading, with perps, prediction markets and a debit card.^{13 to 15}

SCALE

15 million monthly users in January 2025 on its own count, and 22 million users per Forbes in February 2026.^{5,6}

BACKERS

a16z, Paradigm and Sequoia led its three rounds; \$150 million raised at \$3 billion in January 2025.^{4,16,17}

Phantom is Solana's default wallet, now selling trading, a card and a stablecoin.

MONEY	\$320 million of 2025 revenue per Forbes; \$6.27M of fees in the 30 days to 30 October 2026. ^{6,18}
X	@phantom has 953.8K followers; Jupiter 615.4K, Backpack 325.2K, Solflare 262.3K. ^{19 to 22}
TOKEN	None, and no plans for one as of January 2025. ²³

Phantom now competes with MetaMask on agents, Jupiter on trading and KAST on dollars.

	Phantom	Jupiter	MetaMask	KAST
WHAT IT IS	Self-custody wallet and trading app ⁴⁸	Solana trading app with its own wallet ⁸¹	Wallet, independent of Consensys since September 2026 ¹³⁷	Stablecoin neobank with a card ^{103,139}
SCALE	15M monthly users, January 2025 ⁵	No user count found ¹³⁵	100M+ downloads on its own count ¹³⁸	Over 1M users, about \$5B annualised volume ¹⁰³

Phantom now competes with MetaMask on agents, Jupiter on trading and KAST on dollars.

	Phantom	Jupiter	MetaMask	KAST
FOR AI AGENTS	An isolated wallet per agent, via MCP ⁹⁹	None found ⁸¹	Agent Wallet with user-set spend rules ^{100,101}	None found ¹⁰³
NEWEST BET	Kalshi markets for US users, October 2026 ¹³⁴	Redesigned mobile app, May 2026 ¹³⁶	Agent Wallet in early access, June 2026 ¹⁰⁰	\$80M raised at a \$600M valuation ¹⁰⁴

MetaMask put agent rules in users' hands while Phantom's agent wallet is a developer tool.

PHANTOM

Phantom's MCP server gives each agent its own isolated wallet, which starts empty and is set up through a developer sign-in.^{99,140,141}

METAMASK

MetaMask's Agent Wallet, in early access since June 2026, makes every agent trade follow user-set rules such as daily limits and allow lists, including perps on Hyperliquid.^{100,101,142}

WHAT IT COSTS

AI trading agents on Solana lost over \$40 million to memory poisoning in January 2026, so the wallet users trust with an agent wins the agent's trades.⁸

THE MOVE

Bring the agent wallet into the app with spend limits, Blowfish scanning on every agent trade and a loss guarantee as risk reversal.

First step, week 1: Put the agent wallet in the app for a test group, behind a spend limit.

KAST built about 30% of its business in Latin America while Phantom Cash serves the US.

PHANTOM

CASH passed \$100 million in circulation in two months, but the Phantom Cash card is broadly available to verified US users, and Bridge says Phantom plans to expand it globally.^{108,143,144}

KAST

Latin America is roughly 30% of KAST's business, with Brazil a strong market, and KAST cut its FX fee in Argentina to 0% in July 2026.^{9,145}

WHAT IT COSTS

Officials say over 90% of Brazil's crypto flows are stablecoins, and Lemon serves nearly 5 million people across the region, so the dollar account there is being won now.^{10,146}

THE MOVE

Launch Phantom Cash in Brazil as phone-to-phone dollar transfers, so each transfer recruits the next user at almost no CAC.

First step, week 3: Map Brazil's licensing path, where stablecoin payments count as foreign exchange.

MetaMask counts 100 million downloads, and its users are posting why they want to leave.

PHANTOM

Phantom has supported Ethereum since its November 2022 expansion, so a MetaMask user's assets can live in Phantom.^{62,63}

METAMASK

MetaMask counts more than 100 million downloads against a peak of 31.7 million monthly users, and became independent of Consensys in September 2026.^{137,138,147}

WHAT IT IS WORTH

@waleswoosh called MetaMask objectively bad and moved to Phantom in February 2025 (1,050 likes), so switching is happening one user at a time.⁵⁰

THE MOVE

Ship a one-tap switch that brings a MetaMask wallet into Phantom in one step.
First step, week 2: Count the steps a MetaMask user takes to move to Phantom today, then cut them to one.

Phantom spends 30 days making its wallet the one people trust an agent with.

Day 1	Count the users already running agents through Phantom's MCP server, and what they trade	Agent baseline	PHANTOM
Week 1	Put the agent wallet in the app for a test group, with spend limits and scanning on every agent trade	Agent wallets live for testers	PHANTOM
Week 2	Cut the move from MetaMask to Phantom to one step and test it	One-tap switch in testing	PHANTOM
Week 3	Map Brazil's licensing path for stablecoin transfers with Bridge	A route to launch in Brazil	PHANTOM
Week 4	Publish the agent loss guarantee and its cap, then open the agent wallet to all users	Share of users with a funded agent	PHANTOM

DAY 30 Phantom knows whether users will trust it with an agent, and has a route to Brazil and a MetaMask switch.

Assumes no targets are set until the Day 1 baseline exists

Thin agent demand, costly agent attacks or Brazil's rules could make this read wrong.

THE RISK

Consumers may not want agents spending yet, since 17% of US shoppers had used one and Gartner expects over 40% of agentic AI projects to be cancelled by 2027.^{148,149}

HOW TO TEST IT IN A WEEK

Track how many testers fund an agent and still have it funded after 30 days.

THE RISK

Agent attacks could make the guarantee expensive, as AI trading agents on Solana lost over \$40 million in January 2026.⁸

HOW TO TEST IT IN A WEEK

Price the guarantee against the testers' losses before setting its cap.

THE RISK

Brazil treats stablecoin payments as foreign exchange and requires crypto firms to file for authorisation by 30 October 2026.^{150,151}

HOW TO TEST IT IN A WEEK

Get a legal read on whether Phantom Cash transfers need their own licence or can run on a partner's.

Only Phantom can see how many of its users already run an agent. Harris Alter writes case studies like this for companies that want to see their own.

[Book a call →](#)

Sources

1. Phantom's founders left Ox in March 2021 to build Phantom. CEO Brandon Millman helped build Ox, a decentralized-exchange infrastructure project. The same piece calls MetaMask the Ethereum leader with 10 million monthly active users and notes Phantom was not yet earning swap fees. (Kalani and Agosti were not named in the pages I opened.) <https://www.theblock.co/post/118611/a-close-look-at-phantom-solanas-take-on-metamask> (read 2026-10-30)

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3. Before Phantom, Solana wallets were described as developer tooling with no proper user interface. <https://defjourney.beehiiv.com/p/before-phantom-before-backpack-there-was-solflare> (read 2026-10-30)

4. Phantom raised a \$150 million Series C at a \$3 billion valuation, led by Sequoia Capital and Paradigm with a16z and Variant, announced 16 January 2025. <https://www.theblock.co/post/335305/phantom-wallet-raises-150-million-at-3-billion-valuation> (read 2026-10-30)

5. At the January 2025 round Phantom said it had 15 million monthly active users and \$25 billion in self-custody assets. <https://www.theblock.co/post/335305/phantom-wallet-raises-150-million-at-3-billion-valuation> (read 2026-10-30)

6. Forbes (25 Feb 2026): Phantom has 22 million users, and 2025 revenue rose 60% to \$320 million from \$200 million. <https://forbes.com/2026/02/25/editors-picks/phantom-planea-ganar-la-guerra-de-las-superapps-impulsada-por-las-criptomonedas/> (read 2026-10-30)

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12. TechCrunch reported Phantom at 3.2 million monthly active users in January 2024, up 220% from 1 million a year earlier. <https://techcrunch.com/2024/02/13/solana-crypto-wallet-phantom-userbase/> (read 2026-10-30)

13. On 8 July 2025 Phantom launched perpetual futures trading via Hyperliquid's API, starting with EU users, up to 40x leverage, non-custodial. <https://www.theblock.co/post/361533/phantom-wallet-perp-trading-hyperliquid> (read 2026-10-30)

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15. Per Stripe's case study, Phantom became the first business to launch a stablecoin (CASH) on Bridge's Open Issuance platform in September 2025, and rolled the debit card out to all users in spring 2026. <https://stripe.com/es/customers/phantom-spotlight> (read 2026-10-30)

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28. The Block says Phantom's founders chose Solana as their first network because there was less competition in its ecosystem. <https://www.theblock.co/research/intelligence/phantom-company-intelligence-158624> (read 2026-10-30)

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81. Jupiter's docs describe Jupiter Mobile as a Solana-native wallet built by Jupiter, so it is the app's own wallet, not Phantom. It runs on iOS 18 or later and Android 9 or later, and Jupiter Mobile is the exclusive wallet provider for Play Solana. <https://docs.jup.ag/user-docs/global/mobile> (read 2026-10-30)

82. Fomo raised \$75 million in a Series B led by Index Ventures at a \$550 million valuation, announced in June 2026. <https://www.theblock.co/post/405563/crypto-trading-app-fomo-raises-75-million-at-550-million-valuation-in-index-ventures-led-series-b-report> (read 2026-10-30)

83. Fomo listed perpetual futures in June 2026 and was onboarding about 3,500 new users per day. The article does not say whether users need an outside wallet. <https://www.theblock.co/post/405563/crypto-trading-app-fomo-raises-75-million-at-550-million-valuation-in-index-venture-s-led-series-b-report> (read 2026-10-30)

84. Stripe agreed to acquire embedded-wallet provider Privy on 11 June 2025; terms were not disclosed. <https://decrypt.co/324674/payments-giant-stripe-acquire-crypto-firm-privy> (read 2026-10-30)

Sources

85. Privy said it supported more than 75 million accounts and 1,000 developer teams at acquisition; customers included Pump.fun, Hyperliquid and OpenSea. <https://decrypt.co/324674/payments-giant-stripe-acquire-crypto-firm-privy> (read 2026-10-30)

86. Privy, which supplies Pump.fun's embedded wallets, says Pump.fun onboards users with just an email address. <https://www.privy.io/defi> (read 2026-10-30)

87. Fireblocks is buying Dynamic, a developer platform for embedded wallets that powers more than 50 million on-chain accounts. Customers named include Kraken, Zerohash, Magic Eden, Lighter and Ondo Finance. <https://pulse2.com/fireblocks-buying-dynamic-to-create-custody-to-consumer-stack-for-on-chain-finance> (read 2026-10-30)

88. @realitywarp posted about Phantom on 9 July 2025; the post has 483 likes. <https://x.com/realitywarp/status/1943021005477208133> (read 2026-10-30)

89. Hyperliquid builder codes let a builder (an app built on Hyperliquid, not a block builder) receive a fee on fills it sends on a user's behalf. <https://hyperliquid.gitbook.io/hyperliquid-docs/trading/builder-codes> (read 2026-10-30)

90. Builder fees can be at most 0.1% on perps and 1% on spot. <https://hyperliquid.gitbook.io/hyperliquid-docs/trading/builder-codes> (read 2026-10-30)

91. Phantom has earned \$20,630,022 in cumulative builder fee revenue from Hyperliquid, placing it first among more than 100 builder teams. <https://solanacompass.com/news/phantom-tops-hyperliquids-builder-program-with-206m-in-fees> (read 2026-10-30)

92. CoinGecko research (data 25 May 2026): Phantom is Hyperliquid's top builder with \$20.63m cumulative revenue; MetaMask is #4 with \$6.51m and charges 0.1%, the highest builder fee in the top 10. <https://www.coingecko.com/research/publications/top-hyperliquid-builders> (read 2026-10-30)

93. Dune data gives Phantom 39.4% of Solana wallet activity. <https://www.datawallet.com/crypto/crypto-wallet-statistics> (read 2026-10-30)

94. Phantom announced the free Phantom Connect SDK on 17 December 2025, for unified account access across apps. <https://www.kucoin.com/news/flash/phantom-launches-free-sdk-phantom-connect-for-unified-account-usage> (read 2026-10-30)

95. Phantom Connect embedded wallets are created through Google or Apple social login, so the user does not need a browser extension. <https://docs.phantom.com/resources/faq> (read 2026-10-30)

96. Bridge oversees CASH issuance and reserves, and Phantom runs adoption and use cases. <https://thepaypers.com/crypto-web3-and-cbdc/news/phantom-launches-cash-stablecoin-and-new-wallet-system> (read 2026-10-30)

97. @SolSt1ne posted about Phantom on 24 October 2026; the post has 2,304 likes. <https://x.com/SolSt1ne/status/2114069420301484543> (read 2026-10-30)

98. @ashen_one posted about Phantom on 30 January 2026; the post has 1,891 likes. https://x.com/ashen_one/status/2017317310059421860 (read 2026-10-30)

99. Phantom's MCP server gives each agent its own wallet, isolated from the user's personal Phantom wallet. <https://docs.phantom.com/phantom-mcp-server/account-types> (read 2026-10-30)

100. MetaMask's Agent Wallet is a non-custodial wallet for AI agents, rolling out in limited early access with general availability planned for summer 2026. <https://www.theblock.co/post/403865/metam> (read 2026-10-30)

101. Every MetaMask Agent Wallet transaction must follow user-set rules, including daily spend limits and allow lists. <https://www.theblock.co/post/403865/metam> (read 2026-10-30)

102. The Grok wallet drain in May 2026 was described as the most dramatic real-world AI wallet exploit to date, with roughly \$150,000 lost. <https://www.spark.money/research/ai-wallet-security-attack-surface> (read 2026-10-30)

103. KAST says it has over 1 million users and about 5 billion dollars in annualised transaction volume. <https://www.blockhead.co/2026/03/10/kast-raises-80-million-for-stablecoin-neobank-at-600-million-valuation> (read 2026-10-30)

104. KAST's 80 million dollar raise was made at a 600 million dollar valuation, according to people familiar with the matter. <https://www.blockhead.co/2026/03/10/kast-raises-80-million-for-stablecoin-neobank-at-600-million-valuation> (read 2026-10-30)

105. EtherFi's card accounts connect to an integrated Aave market on Optimism, so users can borrow against their entire portfolio. <https://aereasearch.io/newsletters/etherfi-from-crypto-card-to-onchain> (read 2026-10-29)

Sources

106. EtherFi says its cashback is funded by revenue from card spending, referrals, borrowing and swaps. <https://alearesearch.io/newsletters/etherfi-from-crypto-card-to-onchain> (read 2026-10-29)

107. MetaMask launched its Mastercard spending card across 49 US states on 26 February 2026. Vermont is the only state excluded. <https://www.spendnode.io/blog/metamask-mastercard-us-launch-49-states-self-custody-card-musd-cashback/> (read 2026-10-30)

108. Phantom's CASH stablecoin passed 100 million dollars in circulation within two months of its 30 September 2025 launch, per ChainCatcher. <https://www.kucoin.com/news/flash/phantom-s-cash-stablecoin-circulation-surpasses-100m-in-two-months> (read 2026-10-30)

109. Brandon Millman said in an August 2025 Lightspeed interview that Phantom aims to become a next-generation consumer finance platform. <https://solanacompass.com/learn/Lightspeed/phantom-ceo-the-next-chapter-for-phantom-brandon-millman-sam-rosenblum> (read 2026-10-30)

110. a16z says stablecoins processed 46 trillion dollars of transaction volume in the year to Oct 2025, up 106 percent. <https://www.a16z.news/p/state-of-crypto-2025> (read 2026-10-30)

111. a16z says stablecoin activity was largely uncorrelated with broader crypto trading volume. <https://www.a16z.news/p/state-of-crypto-2025> (read 2026-10-30)

112. Browser extension v2.68 was compromised on 24 December 2025; at least \$7M was stolen in a supply chain attack. <https://www.bleepingcomputer.com/news/security/trust-wallet-confirms-extension-hack-led-to-7-million-crypto-theft> (read 2026-10-30)

113. The lawsuit alleges a hacker extracted a plaintiff's private key from Phantom's browser extension memory, and that Phantom allegedly knew of the flaw but never fixed or disclosed it. <https://crypto.news/phantom-wallet-sued-following-a-500k-memecoin-exploit-caused-by-a-n-alleged-security-flaw/> (read 2026-10-30)

114. @Cointelegraph posted about Phantom on 18 March 2025; the post has 10,293 likes. <https://x.com/Cointelegraph/status/1902080300026400939> (read 2026-10-30)

115. Consensus cited a data point that 35% of users do not back up their seed phrases as the reason for the Web3Auth deal (embedded, social-login wallets). <https://consensus.com/blog/consensus-acquires-web3auth-to-enhance-metamasks-user-experience-user-safety> (read 2026-10-30)

116. Crypto card providers are low-margin products that need large transaction volumes and idle capital deposits to be profitable, per Wu Blockchain's account of Infini's exit. <https://wublock.substack.com/p/why-did-chinas-most-popular-crypto> (read 2026-10-30)

117. Under the GENIUS Act, permitted stablecoin issuers cannot pay holders interest or yield just for holding the coin. The statute is section 4(a)(11), enacted 18 July 2025. <https://www.kucoin.com/blog/genius-act-final-rules-can-stablecoin-issuers-pay-interest-or-offer-rewards> (read 2026-10-30)

118. The GENIUS Act yield ban does not automatically stop rewards programs run by a separate crypto platform, per the OCC final rule summary. <https://www.kucoin.com/blog/genius-act-final-rules-can-stablecoin-issuers-pay-interest-or-offer-rewards> (read 2026-10-30)

119. Phantom's cumulative fees are overwhelmingly Solana (\$559.08m of \$598.01m). <https://defillama.com/protocol/fees/phantom> (read 2026-10-30)

120. A DefiLlama-based analysis puts Phantom at roughly \$325.89 million of gross protocol revenue for 2025, with quarterly revenue peaking at \$173.84 million in Q1 2025, and annualized fees of \$157.14 million in mid-June 2026. <https://coinlaw.io/phantom-wallet-statistics/> (read 2026-10-30)

121. Solana's memecoin-driven app revenue fell 97% from its January 2025 peak, to \$1.8 million in one week, per DeFiLlama. <https://cryptoslate.com/insights/pump-funs-slowdown-triggers-97-collapse-in-solana-network-earnings/> (read 2026-10-30)

122. Solana's daily fees fell to about 5,300 SOL in June 2026 from 33,000 SOL per day in January 2026. <https://theblock.co/post/404806/pump-fun-activity-craters-80-three-months-solana-fees-lower-traders-rotate-perps> (read 2026-10-30)

123. SOL hit an all-time high of \$294 in January 2025, then fell to about \$81.40 by late May 2026, when the memecoin market had faded. <https://247wallst.com/investing/2026/05/30/can-solana-sol-reclaim-its-294-all-time-high/> (read 2026-10-30)

124. The Block attributes the 2026 memecoin slump on Solana partly to capital moving from memecoins into perpetuums trading. <https://theblock.co/post/404806/pump-fun-activity-craters-80-three-months-solana-fees-lower-traders-rotate-perps> (read 2026-10-30)

125. @antivax_max posted about Phantom on 18 December 2025; the post has 8,717 likes. https://x.com/antivax_max/status/2001689340167229632 (read 2026-10-30)

126. @sol_nxxn posted about Phantom on 27 December 2025; the post has 620 likes. https://x.com/sol_nxxn/status/2004855351691149787 (read 2026-10-30)

Sources

127. Phantom says all its wallets use transaction previews powered by Blowfish, a company it incubated. <https://phantom.com/learn/blog/security-at-phantom> (read 2026-10-30)

128. Phantom acquired Blowfish, a security and fraud-protection platform, announced about 19 November 2024 (date from a search result summary; the Phantom page shows no date). <https://phantom.com/learn/blog/phantom-acquires-blowfish> (read 2026-10-30)

129. Phantom's security blog says its malicious-domain block list is updated daily and covers over 2,000 domains. <https://phantom.com/learn/blog/security-at-phantom> (read 2026-10-30)

130. Phantom's own security blog says it has had over 1,000 phishing site takedowns with PhishFort. <https://phantom.com/learn/blog/security-at-phantom> (read 2026-10-30)

131. @TylerDurden posted about Phantom on 3 September 2026; the post has 1,735 likes. <https://x.com/TylerDurden/status/2095340114239180802> (read 2026-10-30)

132. @ramonos posted about Phantom on 13 September 2026; the post has 1,261 likes. <https://x.com/ramonos/status/2099239159705800989> (read 2026-10-30)

133. @NotSoEasyMoney posted about Phantom on 20 September 2026; the post has 1,190 likes. <https://x.com/NotSoEasyMoney/status/2101721309906350514> (read 2026-10-30)

134. Phantom opened direct access to Kalshi event contracts for eligible US users on 23 October 2026. <https://coinalertnews.com/news/2026/10/23/phantom-kalshi-prediction-markets-us> (read 2026-10-30)

135. Jupiter fully redesigned its mobile app on 14 May 2026, with one-tap trading and automatic slippage and fee handling. <https://solanahub.de/en/news/jupiter-mobile-redesign-2026/> (read 2026-10-30)

136. Jupiter released a fully redesigned Jupiter Mobile app on 14 May 2026, with one-tap trading, fiat onramp and a unified wallet interface, and no forced account creation before first launch. <https://solanahub.de/en/news/jupiter-mobile-redesign-2026/> (read 2026-10-30)

137. On 9 Sep 2026 Consensus Software Inc. announced a split: it becomes MetaMask (Lubin chairman and CEO); a new Consensus takes Linea, Besu and Teku (Mike Kriak CEO, Lubin executive chairman), to finish by end of 2026. <https://theblock.co/news/business/2026-09-09-consensus-splits-metamask-institutional-ethereum-infrastructure-businesses-414022> (read 2026-10-30)

138. Company says MetaMask has more than 100 million downloads across about 190 countries (no MAU figure given). <https://theblock.co/news/business/2026-09-09-consensus-splits-metamask-institutional-ethereum-infrastructure-businesses-414022> (read 2026-10-30)

139. KAST sells co-branded cards, including a Solana card. <https://solanacompass.com/projects/kast> (read 2026-10-30)

140. A new Phantom agent wallet starts with a zero balance and must be funded before it can transact. <https://docs.phantom.com/phantom-mcp-server/account-types> (read 2026-10-30)

141. Signing in to Phantom's MCP server creates a fresh wallet for that agent. <https://docs.phantom.com/phantom-mcp-server/account-types> (read 2026-10-30)

142. MetaMask Agent Wallet is designed for autonomous trading, including swaps, perps, prediction markets and liquidity provision, across EVM chains and Hyperliquid. <https://www.theblock.co/post/403865/metamask-agent-wallet> (read 2026-10-30)

143. CryptoCardHub says the Phantom Cash card is broadly available to verified US users. <https://www.cryptocardhub.com/card/phantom-cash-card> (read 2026-10-30)

144. Bridge's Phantom case study says Phantom plans to expand the card globally, and gives no country list or transaction volume. <https://bridge.xyz/blog/phantom-builds-a-global-money-app-with-stripe-and-bridge> (read 2026-10-30)

145. On 9 Jul 2026 Raagulan Pathy (@raagulanpathy) posted that KAST was dropping FX in Argentina to 0%. <https://x.com/raagulanpathy/status/2075367071584805197> (read 2026-10-29)

146. A review describes Lemon Cash as combining a Visa debit card, Bitcoin cashback, daily yield on holdings and peso-to-stablecoin conversion in one app used by nearly 5 million people across Latin America. <https://stablecoininsider.org/lemon-cash-review-2026-the-stablecoin-app-that-replaced-the-peso-for-millions-of-argentinians.md> (read 2026-10-30)

147. MetaMask's record MAU was 31.7 million in January 2022; by January 2024 MAU had grown from 19 million (Sept 2023) to over 30 million, nearly matching the 2022 bull-market peak. <https://dailyhodl.com/2024/02/22/crypto-wallet-metamask-announces-massive-55-growth-in-users-between-september-and-january> (read 2026-10-30)

Sources

148. 17% of US consumers surveyed in the Global Payments study said they had already used an AI agent while shopping. <https://fashionunited.uk/news/retail/us-consumers-would-let-ai-agents-buy-clothes-but-not-without-a-say/2026092990613> (read 2026-10-30)

149. Gartner predicted in June 2025 that more than 40% of agentic AI projects will be cancelled by the end of 2027. <https://www.outlookbusiness.com/deeptech/artificial-intelligence/over-40-of-agentic-ai-projects-will-be-scrapped-by-2027-says-gartner> (read 2026-10-30)

150. Under Brazil's central bank Resolution 521, a purchase, sale or exchange of fiat-pegged virtual assets, including international transfers or payments using such assets, will be treated as a foreign-exchange operation. <https://cointelegraph.com/news/brazil-central-bank-crypto-rules-stablecoins-foreign-exchange> (read 2026-10-30)

151. Brazil requires virtual asset firms to file for central bank authorisation by 30 October 2026, with an independent audit attached. <https://decrypt.co/375249/brazils-319b-crypto-market-faces-october-licensing-deadline-certik> (read 2026-10-29)

Every number above is from a page listed here, read on the date shown, or from the assumptions stated beside it.