

Bitkaya insights



“**DIGITAL
RISE
CURAÇAO**”

AI REVOLUTIONIZING COMPLIANCE AND THE LOCAL ECONOMY

At the "AI en Fiscaliteit" symposium, held at the University of Curaçao (UoC), Bitkaya's director Cees Quirijns outlined how AI powers the company's compliance processes through customer identity verification, screening crypto wallets against risk databases and monitoring suspicious transactions. He noted that AI-powered tools will increasingly take on repetitive and routine tasks, helping local businesses improve efficiency and reduce costs.

He also explained that AI agents are making niche markets profitable by reducing service costs through 24/7 automation. This creates new opportunities for small economies like Curaçao to efficiently serve specialized customer segments that were previously too costly to reach.

The global financial system is entering a new era as blockchain technology connects decentralized finance (DeFi) with traditional finance (TradFi). Digital assets, tokenization, and blockchain-based payments are creating a faster, more transparent, and globally accessible financial infrastructure. At Bitkaya, our mission is to help Curaçao participate in this transformation by sharing insights, education, and awareness about the evolving digital asset economy. This quarterly update highlights key developments shaping the future of finance and opportunities for our local community.



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COUNTDOWN TO THE CLARITY ACT VOTE

The highly anticipated CLARITY Act (Crypto Market Structure Bill) has officially reached the Senate floor, kicking off a high-stakes race against the legislative calendar to establish a federal framework for the U.S. cryptocurrency market. The CLARITY Act aims to establish a clear regulatory framework for cryptocurrencies in the United States by defining which digital assets fall under SEC oversight and which are regulated by the CFTC. The legislation is expected to provide greater legal certainty for crypto companies, strengthen investor protections, and encourage broader institutional adoption of digital assets.

WHY AI COULD FUEL CRYPTO'S NEXT WAVE

Crypto has pulled back as investors rotate capital into fast-growing AI stocks and new IPO opportunities. But this may be a pause, not a divergence. As AI evolves into autonomous agents, demand for instant, global, low-cost transactions will increase. Crypto and stablecoins could become the payment layer that powers AI-driven commerce—enabling machines to transact faster than traditional financial rails. Applications such as Claude, OpenAI, and Google AI are already changing how businesses operate and create value. The next phase may see AI systems purchasing services, paying for computing power, and settling transactions automatically. Traditional banking infrastructure was not designed for machine-to-machine commerce at scale. This convergence of AI and crypto could unlock entirely new business models and accelerate the shift toward a more automated digital economy.

STABLECOIN MOMENTUM HITS CURAÇAO

We are seeing a growing number of Curaçao-based companies accepting stablecoin payments from international clients to settle invoices. This trend is particularly noticeable within the fiduciary and trust sector, where the use of stablecoins for cross-border transactions continues to gain momentum. In addition, gaming operators are now permitted by the Curaçao Gaming Authority to pay their license fees using stablecoins. It is encouraging to see the rising interest in stablecoins as Curaçao positions itself for the digital age of finance. By enabling fast, secure, transparent, and cost-effective transactions, stablecoins provide local businesses with an efficient way to serve clients and conduct cross-border business.

