Christian Briggs Discusses the CLARITY and GENIUS Acts and America's Evolving Digital-Asset Framework

SAN JUAN, PUERTO RICO, September 17, 2026 /EINPresswire.com/ -- Christian Briggs Examines How America's Emerging Digital-Financial System Could Be Used to Freeze or Restrict Access to Money

New "On The Record" episode stress-tests the CLARITY and GENIUS Acts under opposing political administrations

Economist and financial commentator Christian Briggs examines how America's emerging digital-asset framework could be used by future governments and private financial institutions in a new episode of On
The Record with Christian Briggs.

Titled "Your Money Could Be Frozen - The Hidden Risks Inside the CLARITY Act and GENIUS Acts," the episode moves beyond the immediate provisions of the legislation to consider a broader question: What could happen when the financial infrastructure created today is inherited by a government the public does not trust?

Briggs emphasizes that neither the CLARITY Act nor the GENIUS Act creates a Central Bank Digital Currency or establishes an authoritarian financial system. His warning concerns the long-term capabilities of the architecture developing around regulated digital assets, stablecoins, financial institutions, compliance systems, blockchain analytics, and artificial intelligence.

Watch or listen to the complete episode:
https://youtu.be/AW3U-E5Htd0

One Financial Architecture, Two Political Extremes

Drawing from the new white paper "One Financial Architecture, Two Political Extremes," Briggs evaluates the same developing financial system under two radically different forms of government.

The episode considers how a future far-left, state-directed administration and a future far-right, crony-capitalist administration might use the same underlying infrastructure in different ways.

Briggs concludes that the risks are not symmetrical.

A state-directed government would generally require Congress to authorize significant new powers before it could impose measures such as broad wealth taxes, taxation of unrealized gains, capital controls, directed credit, or restrictions on privately held money.

However, Briggs argues that if those powers were ever enacted, a mature digital-financial system could make assets substantially easier to identify, trace, value, report, restrict, and potentially liquidate.

The infrastructure would not create the government's legal authority, he explains, but it could make that authority far easier to execute.

Financial Exclusion Without a Direct Government Order

The episode finds that the danger from a crony-capitalist government could develop through a different and potentially faster pathway.

Rather than pursuing sweeping new legislation, an administration could apply pressure through regulatory discretion, licensing decisions, concentrated banking relationships, stablecoin issuers, private compliance departments, shared analytics providers, and automated risk scores.

Under that model, an individual or business might face a rejected transaction, closed account, restricted wallet, or frozen funds without receiving a clear government order that could be challenged in court.

Briggs warns that financial exclusion could occur one institution at a time, distributed across nominally private organizations acting in response to regulatory pressure, reputational concerns, or opaque internal policies.

The result, he argues, could be a system in which citizens lose access to their money without knowing who made the decision, what evidence was used, or how to appeal it.

When an Algorithm Decides Who Can Participate

Briggs also examines the growing role of blockchain surveillance and artificial intelligence in financial compliance.

Blockchain transactions may be publicly visible, but the analytical tools used to interpret them are generally controlled by governments and private companies. Those systems can connect wallets, counterparties, transaction histories, geographic information, and other data to generate financial risk profiles.

When those profiles are combined with automated compliance programs, individuals may be flagged based on associations, behavioral patterns, or transactions that an algorithm considers suspicious, even when no crime has been alleged.

The episode asks what happens when these risk assessments influence access to bank accounts, stablecoins, payment platforms, loans, or other essential financial services.

Briggs argues that technological efficiency should not come at the expense of transparency, due process, or a meaningful right to challenge an adverse financial decision.

The Easier Path May Be the Narrower One

One of the episode's central findings is that the narrower pathway to financial control may be easier to implement, while the pathway requiring major legislative changes could ultimately become more comprehensive.

A future administration may find it difficult to secure congressional approval for sweeping financial restrictions. It may be much easier, however, to influence regulated institutions, encourage aggressive compliance standards, and allow private companies to restrict access through their own terms of service.

This could make the source of financial pressure difficult to identify. A customer may receive only a generic notice explaining that an account has been closed, a transaction has been rejected, or a relationship no longer falls within an institution's risk tolerance.

The episode therefore challenges policymakers to consider not only what the proposed laws authorize today, but what the resulting system may enable years from now.

Protecting Cash, Self-Custody and Due Process

Briggs calls for safeguards that preserve physical cash, lawful self-custody, financial privacy, transparent compliance standards, and meaningful due-process protections.

He also examines temporary transaction holds and what could happen if an American opens a banking or payment application and discovers that personal funds are suddenly inaccessible.

According to Briggs, financial infrastructure should be designed for the least trusted future administration, not merely the administration holding power when that infrastructure is created.

The episode urges lawmakers, financial institutions, and technology developers to establish clear limits before digital-financial systems become too deeply embedded to change.

Watch or Listen to the Full Episode!
https://youtu.be/AW3U-E5Htd0

“Your Money Could Be Frozen - The Hidden Risks Inside the CLARITY Act and GENIUS Acts” is available now.

On the Record with Christian Briggs

On the Record with Christian Briggs brings together thought leaders and economists to examine financial issues shaping our era. Each episode provides insights on economic trends and the importance of tangible assets for wealth preservation.

About Christian Briggs
Christian Briggs is a financial commentator, economist, and hard asset specialist who has advised members of Congress and the U.S. Senate on issues involving monetary policy, central bank digital currencies (CBDCs), hard assets, and global financial systems. As CEO of Hard Asset Management and a veteran of financial markets since 1987, Briggs brings decades of experience analyzing the intersection of economics, geopolitics, emerging financial technologies, and wealth preservation strategies.

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