

# The number of crypto coins and tokens grows but market cap is falling



## Crypto Currencies

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The number of crypto coins and tokens is now approaching 2000, yet the total market cap has been falling since the peak of

\$820 billion in January 2018, and is now roughly one quarter of that, despite the number of new tokens being created.

It looks clear that to participate in an ICO now looks risky, unless the investment looks absolutely compelling and you fully understand the concept.

The top 20 cryptos look safer to invest in, with [Ripple](#) and [Stellar Lumens](#) trying to become recognised as a standard for payment transactions, due to their low fees, ability to process thousands of transactions per second (unlike Bitcoin for example), and tie ups with senior technology companies like IBM.

The price of both has been rising in anticipation of a breakthrough, although the ultra low transaction fees for Stellar suggest unless they gain massive market traction they will struggle to make money, despite their excellent technology.

The battle to become the international standard payment coin is on, the winner will scoop the rewards, or maybe there will be more than one standard?

One suspects that of the myriad of new coins and tokens coming to the market in ICO's, most will wither on the vine, in the same way as junior companies do on the stock markets, ICO's for specific projects are in fact an IPO by a different name, with tokens simply being shares by another name.

