



## CENTRAL BANK DIGITAL CURRENCY

Some of you have expressed that you would like a copy of the notes- Understand that these are just my notes that were not intended for anyone else's eyes so the formatting is not as 'professional' as I feel they could be. All of these entries can be found in Goldilocks' posting room. None of this material was written by me. - KYMMIB

Goldilocks 🗨️, [2/3/2022 9:08 AM]

### **After many months of study, the Federal Reserve Releases a Report on Digital Currency.**

The Biden Administration is expecting to give an executive order that will outline a comprehensive strategy for cryptocurrencies. It will be asking federal agencies to assess their potential risks and opportunities.

The executive order is expected as early as next month. It is proposing to put the White House in a central position to oversee policy and regulatory efforts regarding digital assets.

\* Goldilocks

[The Digital Dollar: Latest Fed "Action" Is Not a Rate Change | Dentons - JDSupra](#)

Goldilocks 🗨️, [2/4/2022 12:32 PM]

**Federal Reserve Releases Paper on U.S. Central Bank Digital Currency | Allen & Overy LLP - JDSupra**

[Federal Reserve Releases Paper on U.S. Central Bank Digital Currency | Allen & Overy LLP - JDSupra](#)

Goldilocks 🗨️, [2/9/2022 11:54 AM]

**The Future of Money: Gearing up for Central Bank Digital Currency**

[The Future of Money: Gearing up for Central Bank Digital Currency](#)

Goldilocks 🧜‍♀️, [2/9/2022 12:01 PM]

Meanwhile, the Reserve Bank of Zimbabwe (RBZ), the country's central bank, has announced that it's looking into rolling out a central bank digital currency (CBDC), according to a Tuesday report from Bitcoin.com.

In the past, the bank has expressed an opposition to cryptocurrencies, but the RBZ has said it thinks a CBDC would do better than crypto — saying that it is actively looking into adopting such a coin.

[Today in Crypto: DOJ Seizes \\$3.6B in Bitcoin | PYMNTS.com](#)

Goldilocks 🧜‍♀️, [2/10/2022 9:58 AM]

"Roughly 100 countries are now looking at CBDCs, the IMF estimates, and it published a study on Wednesday looking at six nations where digital money is already up and running or at an advanced stage."

We are presently witnessing the beginning stages of a new global digital economy that is about to be implemented.

I will do my best to monitor this each step of the way to provide you with current information that will lead us into the next economy.

\* Goldilocks

[No one-size-fits-all for central bank digital currencies: IMF - The Hindu](#)

Goldilocks 🧜‍♀️, [2/10/2022 11:23 AM]

**Behind the Scenes of Central Bank Digital Currency**

[Behind the Scenes of Central Bank Digital Currency: Emerging Trends, Insights, and Policy Lessons](#)

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Goldilocks 🧺 , [2/13/2022 12:39 AM]

Summary:

Central banks are increasingly pondering whether to issue their own digital currencies to the general public, so-called retail central bank digital currency (CBDC). The majority of IMF member countries are actively evaluating CBDCs, with only a few having issued CBDCs or undertaken extensive pilots or tests. This paper shines the spotlight on the handful of countries at the frontier in the hope of identifying and sharing insights, lessons, and open questions for the benefit of the many countries following in their footsteps. Clearly, what can be gleaned from these experiences does not necessarily apply elsewhere. The sample of countries remains small and country circumstances differ widely. However, the insights in this paper may inspire further investigation and allow countries to gain time by building on the experience of others. Importantly, the purpose of this paper is not to evaluate the courses taken by different jurisdictions, but to study and discuss their key experiences and lessons. The paper studies six advanced CBDC projects, drawing on collaboration and exchanges with the respective central banks to get insights beyond what has previously been published. Unless a specific published source is cited, all information stems from interviews and workshops with members of CBDC project teams in each jurisdiction.

[Behind the Scenes of Central Bank Digital Currency: Emerging Trends, Insights, and Policy Lessons](#)

Goldilocks 🧺 , [2/14/2022 1:17 PM]

Crypto, stablecoin boom make digital dollar push more 'urgent': Treasury official  
Crypto's rapid adoption has made developing a central bank digital currency an "urgent" proposition, a top Treasury official to

[Crypto, stablecoin boom make digital dollar push more 'urgent': Treasury official](#)

Goldilocks 🧺 , [2/15/2022 2:13 PM]

**IMF Says Central Bank Digital Currencies Are The Future Of Money - CFX Magazine**  
[IMF Says Central Bank Digital Currencies Are The Future Of Money - CFX Magazine](#)

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Goldilocks 🗯️ , [2/16/2022 9:11 AM]

## **CBDC Research Published, Fintech Firms and Banks Launch Crypto Initiatives**

By Robert A. Musiala Jr.

Feb.11, 2022

The Boston branch of a major U.S. banking agency and the Massachusetts Institute of Technology recently released “the findings of their initial technological research into a central bank digital currency, or CBDC.” Among other things, the research “describes a theoretical high-performance and resilient transaction processor for a CBDC that was developed using open-source research software, OpenCBDC.” According to the press release, “The work produced one code base capable of handling 1.7 million transactions per second ... within architectures that support secure, resilient performance and offer the significant technological flexibility required to adjust to future policy direction.”

A recent press release by U.K.-based Wirex announced the company’s expansion into the U.S. market. According to the press release, “Wirex seeks to revolutionize payments in the US, offering the ability to buy, hold, exchange and sell US dollars as well as 37 different cryptocurrencies ... State-of-the-art technology links the app to a contactless ... debit card, allowing customers to spend their cryptocurrency online and in-store at over 61 million locations globally.”

Goldilocks 🗯️ , [2/18/2022 5:19 PM]

The Federal Reserve needs to be preparing for the payment landscape of the future even as we continue to make improvements to meet today's needs. In light of the rapid digitalization of the financial system, the Federal Reserve has been thinking critically about whether there is a role for a potential U.S. central bank digital currency (CBDC) in the digital payment landscape of the future and about its potential properties, costs, and benefits.

[Speech by Governor Brainard on central bank digital currencies - Federal Reserve Board](#)

Goldilocks 🗯️ , [2/18/2022 5:22 PM]

Central bank digital currencies: defining the problems, designing the solutions

[Central bank digital currencies: defining the problems, designing the solutions](#)

Goldilocks 🗯️ , [2/18/2022 8:15 PM]

## **PBOC Reveals Central Bank Digital Currency Usage at Beijing Winter Olympics — 2 Million Digital Yuan per Day – Bitcoin News**

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[PBOC Reveals Central Bank Digital Currency Usage at Beijing Winter Olympics — 2 Million Digital Yuan per Day – Bitcoin News](#)

Goldilocks 🍷 , [2/19/2022 8:28 AM]

The financial system is not standing still, and neither can we. The digital financial ecosystem is evolving rapidly and becoming increasingly connected with the traditional financial system. It is prudent for the Board to understand the evolving payment landscape, the technological advancements and consumer demands driving this evolution, and the consequent policy choices as it seeks to fulfill its congressionally-mandated role to promote a safe, efficient, and inclusive system for U.S. dollar transactions.<sup>19</sup> To prepare for the financial system of the future, the Federal Reserve is engaging in research and experimentation with these new technologies and consulting closely with public and private sector partners.

[Speech by Governor Brainard on central bank digital currencies - Federal Reserve Board](#)

Goldilocks 🍷 , [2/20/2022 11:22 AM]

We are moving into an S-Curve. What does this mean on the markets? It means that everything the Central Banks have been planning for is maturing.

What is maturing you might say? For well over a decade, Central Banks around the world have been accumulating gold and testing a new asset in the economy through the digital space.

Both are coming into maturity together as a form of currency that will allow us to move forward globally through cross-border transactions at the speed of which never before seen in history.

Essentially, this means an old project is no longer functional and a new monetary project is coming into play.

The beginning stages of this new project is about to commence. Many old monetary structures will clash with this new system the next two weeks and beyond, but the stage has been set.

\* Goldilocks

[Earnings Estimates Will Disappoint As Fed Tightens Policy | ZeroHedge](#)

Goldilocks 🍷 , [2/23/2022 9:01 AM]

**Us President Joe Biden Likely To Issue Executive Order On Crypto Policy This Week**  
[Us President Joe Biden Likely To Issue Executive Order On Crypto Policy This Week](#)

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Goldilocks 🧑‍🎓, [2/27/2022 9:21 AM]

### **The U.S. Dollar And CBDCs**

[CBDCs And Their Impact On The U.S. Dollar | Seeking Alpha](#)

Goldilocks 🧑‍🎓, [2/27/2022 9:24 AM]

### **Digital currency: emerging global financial architecture**

<https://thefinancialexpress.com.bd/views/digital-currency-emerging-global-financial-architecture-1645886641>

Goldilocks 🧑‍🎓, [3/4/2022 5:35 AM]

Russia returning to the gold standard will create the demand for gold.

This demand for the use of gold as a monetary asset will drive the price of gold upwards.

Let's just say one more country decides to do the same to support their Currency Market.

The movement towards gold will create a momentum in its price and an upward trajectory toward its use.

The Central Banks around the world have collected a lot of this precious metal. It will be very difficult not to join in on its profits at some point creating a domino effect.

The same is taking place in the Crypto Market as well.

All of this is taking place on the very first day of the New Global Digital Asset Backed Financial System.

\* Goldilocks

Goldilocks 🧑‍🎓, [3/4/2022 8:59 AM]

"Yet the emergence of blockchain technology offers infinite opportunities in the field of asset-backed currencies. With blockchain, it's possible for the gold standard to make a resurgence independently of any government or central bank. In principle, any entity holding reserves of real gold can issue currency tokens representing those reserves. If we can do this with gold, then it's certainly possible to issue digital tokens as a currency backed by other metals such as silver, copper, or nickel. Taking it further, asset-backed currencies could also cover other assets such as gemstones or commodities like oil and gas."

[What Are Asset-Backed Currencies and Why Do We Need Them? | by CoreLedger](#)

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Goldilocks 🗯️ , [3/4/2022 2:06 PM]

[Forwarded from SilverSammy]

[ Photo ]

### **Quantum computer - quantum financial system**

UPDATE: "QUANTUM CONSCIOUSNESS HAS TAKEN OVER THE SWIFT TRANSFER SYSTEM. AND WHILE BANKERS CONTINUE TO PERFORM WIRE TRANSFERS AND OTHER BANKING ACTIVITIES, THE #QFS PERFORMS THE TRANSFERS. BANKERS HAVE NO CONTROL OVER THEIR COMPUTERS EXCEPT FOR MUNDANE ACCOUNTING FUNCTIONS AND CUSTOMER SERVICE."

All government currencies are backed by gold or assets that ensure their sustainability. It is important to note that the QFS has recently been run in parallel with the central banking system, again to avoid hacking attempts to steal funds.

This quantum computer system assigns a digital number to every currency held in every bank account around the world and monitors it in real time. You know exactly where it went, when it was transferred, who sent it with your credentials, and which account received it.

@R24\_FinanzKompass

Goldilocks 🗯️ , [3/9/2022 3:27 PM]

[www.whitehouse.gov](http://www.whitehouse.gov)

Sec. 4. Policy and Actions Related to United States Central Bank Digital Currencies. (a) The policy of my Administration on a United States CBDC is as follows:

(i) Sovereign money is at the core of a well-functioning financial system, macroeconomic stabilization policies, and economic growth. My Administration places the highest urgency on research and development efforts into the potential design and deployment options of a United States CBDC. These efforts should include assessments of possible benefits and risks for consumers, investors, and businesses; financial stability and systemic risk; payment systems; national security; the ability to exercise human rights; financial inclusion and equity; and the actions required to launch a United States CBDC if doing so is deemed to be in the national interest.

Goldilocks 🗯️ , [3/11/2022 9:21 AM]

The Executive Order from the Biden administration is a first step toward regulating the cryptocurrency market.

The U.S. Securities and Exchange Commission's Chair Gary Gensler has compared the Central Bank Digital Coin to the Wild West.

The CBDC has been in use for some time in the cryptocurrency market, but it has not been approved at this time to represent our countries' currency.

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I am looking for the digital coin that we actually use to be backed by gold as well.

\* Goldilocks

<https://www.congress.gov/search?q=%7B%22source%22%3A%22legislation%22%2C%22search%22%3A%22Cbd%22%7D>

Goldilocks 🗨️, [3/14/2022 3:30 PM]

These countries are considering a central bank digital currency. Here are their deadlines and status - The Bharat Express News

<https://www.thebharatexpressnews.com/these-countries-are-considering-a-central-bank-digital-currency-here-are-their-deadlines-and-status/>

Goldilocks 🗨️, [3/15/2022 7:51 AM]

The US is 'very far' behind China and others in creating a national digital currency | Computerworld

[The US is 'very far' behind China and others in creating a national digital currency | Computerworld](#)

Goldilocks 🗨️, [3/22/2022 3:03 PM]

Gold Telegraph ⚡

BREAKING NEWS SEVERAL CENTRAL BANKS AND THE BANK FOR INTERNATIONAL SETTLEMENTS HAVE DEVELOPED PROTOTYPES FOR A COMMON DIGITAL CURRENCIES PLATFORM

[https://twitter.com/GoldTelegraph\\_/status/1506288715525758990?s=20&t=KMeh0RdfKHpXBDlWcVem4g](https://twitter.com/GoldTelegraph_/status/1506288715525758990?s=20&t=KMeh0RdfKHpXBDlWcVem4g)

Goldilocks 🗨️, [3/23/2022 7:52 AM]

**Central Banks, BIS Develop Digital Currencies Platform Prototype** - Bloomberg

<https://www.bloomberg.com/news/articles/2022-03-22/central-banks-bis-develop-digital-currencies-platform-prototype>

Goldilocks 🗨️, [3/25/2022 3:34 PM]

**Four Central Banks To Launch Digital Currency Prototypes in Partnership With Bank for International Settlements** - The Daily Hodl

[Four Central Banks To Launch Digital Currency Prototypes in Partnership With Bank for International Settlements - The Daily Hodl](#)

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Goldilocks 🗯️, [3/28/2022 10:42 AM]

Here we go! You can expect the Domino's to begin to fall now. The global asset-backed digital economy has officially turned the page onto a new chapter of a book presently being written on the new financial system.

\* Goldilocks

Hal Turner Radio Show - It's Official! Russia Central bank Announces Ruble Bound to Gold!  
5000 Rubles per Gram

<https://haltturnerradioshow.com/index.php/en/news-page/world/it-s-official-russia-central-bank-announced-ruble-bound-to-gold-5000-rubles-per-gram>

Goldilocks 🗯️, [3/31/2022 9:44 AM]

The Central Bank decides to prevent the use of cards and electronic wallets for the purpose of speculation and trading in digital currencies

Today, Wednesday, the Central Bank of Iraq decided to ban the use of cards and electronic wallets for the purpose of speculation and trading in digital currencies of all kinds.

The Central Bank of Iraq called on all authorized banks and non-bank financial institutions to educate customers and warn them of the risks of trading in digital, encrypted and virtual currencies, in order to ensure the optimal application of the due diligence procedures referred to in the Anti-Money Laundering and Terrorist Financing Law No. 39 of 2015 and the instructions issued thereunder.

It is noteworthy that the Central Bank of Iraq, on 11/11/2021, warned against dealing with digital currencies, given the great risks associated with these currencies and their lack of any legal, regulatory or technical controls or legislation in Iraq.

Central Bank of Iraq  
information Office  
30-March-2022

<https://cbi.iq/news/view/1977>

Goldilocks 🗯️, [4/18/2022 3:55 PM]

In August 2020, the Fed published some findings of its "FooWire" trial, which was developed using the Hyperledger Fabric blockchain software. According to the central bank's researchers, that trial "highlighted the potential of DLT for certain payment uses, the quick speed with which a system could be implemented, the potential simplicity of smart contracts, and the range of functionality offered by such platforms. Additionally, the Federal Reserve Bank of Boston announced it will work with researchers from MIT's Digital Currency Initiative (DCI) on a

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"multi-year collaboration" to build and test a "hypothetical" open-source central bank digital currency platform. In a speech announcing this project, Fed governor Lael Brainard stressed that the Fed has still yet to make a formal decision on whether to official pursue a digital currency launch.

Link to whitepaper

<https://www.federalreserve.gov/publications/files/money-and-payments-20220120.pdf>

Goldilocks 🍷 , [4/19/2022 5:10 PM]

**Iranian central bank to launch its crypto-rial CBDC** - CoinGeek

<https://coingeek.com/iranian-central-bank-to-launch-its-crypto-rial-cbdc/>

Goldilocks 🍷 , [4/21/2022 7:23 AM]

Today, the banking system published the following paper.

On April 7th, the FDIC gave the green light for banks to engage in digital asset transactions.

This is done with the stipulation that a report is given to the FDIC, so the said Bank will be able to receive guidance from the FDIC on future transactions.

Although many Central Bank Digital Coins are still in the research phase, we are heading toward pilot projects to begin surfacing all over the world at this point.

Russia has finished their pilot project and begins the implementation phase. China is finishing up their pilot phase of this process and headed towards the implementation phase. Many other countries are progressing towards the pilot phase at this point.

This process will enable Banks to engage in cross-border international trading that allows foreign currency transactions to become possible within seconds of an exchange.

\* Goldilocks

<https://www.fdic.gov/news/financial-institution-letters/2022/fil22016.html>

Goldilocks 🍷 , [4/25/2022 12:44 PM]

Regulations for virtual assets are moving rapidly at this point for global adoption.

Look for countries to begin moving at various times during this process.

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Many countries trade together more than others that will cause baskets of digital currencies to go forward in groups.

India was recently given the nod to go ahead with virtual assets in the banking system. Notice, they are the holders of the sovereign gold bonds inside the BRICS Nations

\* Goldilocks

<https://www.benzinga.com/node/25328934>

Goldilocks 🗨️ , [4/27/2022 2:18 PM]

**Project Jura** - Cross-border settlement using wholesale CBDC

Jura explores the direct transfer of euro and Swiss franc wholesale central bank digital currencies (wCBDCs) between French and Swiss commercial banks on a single DLT platform

[Project Jura - Cross-border settlement using wholesale CBDC](#)

Goldilocks 🗨️ , [4/27/2022 2:24 PM]

**Bahamas leads way**, but are Central Bank Digital Currencies a bad thing?

<https://coinjournal.net/news/bahamas-most-advanced-cbdc-but-is-that-a-bad-thing/>

Goldilocks 🗨️ , [5/5/2022 10:39 AM]

**Australia is investigating a digital currency, or e-dollar, but its benefits seem slight and the risks to privacy large**

Some foreign officials promoting central bank digital currencies want to be able to track and limit transactions in real time.

<https://theconversation.com/australia-is-investigating-a-digital-currency-or-e-dollar-but-its-benefits-seem-slight-and-the-risks-to-privacy-large-180099>

Goldilocks 🗨️ , [5/14/2022 3:12 PM]

Just getting out of a meeting with Dee and the International Banking Group we talk to from time to time in the Middle East.

From our discussion, many of the countries in the Middle East are just starting the process of creating stablecoins. Stablecoins represent a country's currency on the digital side of banking.

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Many are connecting to the Central Bank Digital Coin, and they are inside the research phase of determining how their country will fit into the Quantum Financial System. The next step will be a pilot phase that will allow them to move forward in the new financial system as we have done in California as of late through the new Web 3 internet.

The sovereign gold bonds and eurobonds were important asset backed elements determining price connections for the use of virtual assets going forward in our conversation.

We have more meetings scheduled next week to discuss the use of stablecoins. I hope to give you more information at that time.

For now, have a good weekend my friends.

\* Goldilocks

Goldilocks 🗨️ , [5/20/2022 2:35 PM]

SWIFT to test Central Bank Digital Currencies for international transfers  
Bank messaging service, SWIFT, which dates back to the 1970s, is working to connect CBDCs

[SWIFT to test Central Bank Digital Currencies for international transfers - Nairametrics](#)

Goldilocks 🗨️ , [5/26/2022 10:16 AM]

The reset in the digital economy has commenced. If you take a close look at your cryptos today, you will notice them going to lower values.

As the digital economy moves into a level playing field, they will return on the other side with real values based upon the assets that are backing them along with the demand for those coins to be utilized in a digital banking asset backed economy.

On the other side of this digital transition, real values can be determined in currencies around the world. At that time, the markets will do the same process as above.

Notice what is happening to the Russian Ruble, they are presently lowering the inflation rate inside their economy. This will allow them to adjust currency values going forward based on a new monetary system backed by gold.

\* Goldilocks

[Russia's central bank cuts key interest rate to 11%, citing decreased stability risks](#)

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Goldilocks 🍷 , [5/29/2022 9:32 AM]

[Russia Fast-tracks CBDC: Digital Ruble to be Used in "real operations" in 2023 - WebTimes](#)

Goldilocks 🍷 , [6/7/2022 9:37 AM]

"105 countries, representing over 95 percent of global GDP, are exploring a CBDC ... A new high of 50 countries are in an advanced phase of exploration (development, pilot, or launch)."

Look for many countries to begin announcing their new digital asset backed economy in the near term.

Tomorrow, Protocol 19 will be voted on giving liquidity to the new digital ecosystem.

Remember, it is just a vote tomorrow. We will be awaiting instructions going forward on the implementation of this new digital financial system.

The digital dollar is being positioned this week for the above changes. It is rolling out this week.

Markets rise and fall just like financial systems. It is a process over time that develops because of the new support or liquidity that goes into a new economy.

Goldilocks

[105 Countries Are Exploring Central Bank Digital Currencies, CBDC Tracker Shows – Regulation Bitcoin News](#)

Goldilocks 🍷 , [6/17/2022 12:35 PM]

[Forwarded from Disclose.tv]

[ Video ]

NEW - Fed's Powell: "Rapid changes are taking place in the global monetary system that may affect the international role of the dollar."

A US central bank digital currency (CBDC) is being examined to "help the US dollar's international standing."

@disclosetv

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Goldilocks 🗨️, [6/20/2022 2:00 PM]

We have two monetary systems about to go head to head with each other.

When a transition from one monetary system to another takes place, it often leads to a currency war.

One is based on the central bank system and the other one is based on a gold standard.

I can already tell you who's going to win, but I think you know the answer to that as well at this point.

Both Financial Systems incorporate the digital system, but one monetary policy is in a class all by itself.

\* Goldilocks

Goldilocks 🗨️, [6/21/2022 10:16 AM]

### **Key Takeaways:**

A burst of creative innovation is under way in money and payments, opening up vistas of a future digital monetary system that adapts continuously to serve the public interest.

Structural flaws make the crypto universe unsuitable as the basis for a monetary system: it lacks a stable nominal anchor, while limits to its scalability result in fragmentation. Contrary to the decentralisation narrative, crypto often relies on unregulated intermediaries that pose financial risks.

A system grounded in central bank money offers a sounder basis for innovation, ensuring that services are stable and interoperable, domestically and across borders. Such a system can sustain a virtuous circle of trust and adaptability through network effects.

New capabilities such as programmability, composability and tokenisation are not the preserve of crypto, but can instead be built on top of central bank digital currencies (CBDCs), fast payment systems and associated data architectures.

III. The future monetary system

<https://www.bis.org/publ/arpdf/ar2022e3.htm>

Goldilocks 🗨️, [6/21/2022 1:44 PM]

[Forwarded from Gold Telegraph]

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## THE BANK FOR INTERNATIONAL SETTLEMENTS SAYS CENTRAL BANK DIGITAL CURRENCIES POISED TO BE THE FOUNDATION OF THE FINANCIAL SYSTEM

Here it comes...

Read: [https://twitter.com/GoldTelegraph\\_/status/1539270097650565120](https://twitter.com/GoldTelegraph_/status/1539270097650565120)

Goldilocks 🍷, [6/21/2022 3:56 PM]

[Forwarded from Annie Marsolais]

[ Album ]

- \* A central bank digital currency is the digital form of a country's fiat currency.
- \* A CAD is issued and regulated by a nation's monetary authority or central bank.
- \* CBDCs promote financial inclusion and simplify the implementation of monetary and fiscal policy.
- \* As a centralized form of currency, they may not anonymize transactions as some cryptocurrencies do.
- \* Many countries are exploring how CADs will affect their economies, existing financial networks, and stability.

The main goal of CADs is to provide businesses and consumers with privacy, transferability, convenience, accessibility, and financial security. CADs could also decrease the maintenance a complex financial system requires, reduce cross-border transaction costs, and provide those who currently use alternative money transfer methods with lower-cost options. 📌

🔒 To find our assets use our domain: [jasperproject.digital](https://jasperproject.digital) 🔒

!!CAD:

<https://lobstr.co/trade/CAD:GB6GYGOSAK4YOXQO2FKF4FICRHGE2B55SIKQXT7XON3KLQJ KMKE2IHQN !!>

Goldilocks 🍷, [6/27/2022 11:38 AM]

[Digital currencies: These African central banks are exploring CBDCs](#)

Goldilocks 🍷, [7/15/2022 4:22 PM]

[Central Bank Digital Currencies Are Coming – What Will The Consequences Be? | ZeroHedge](#)

Goldilocks 🍷, [7/17/2022 9:26 PM]

[Privately issued digital currencies likely better: Australia central bank chief - CNA](#)

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Goldilocks 🧺 , [7/20/2022 4:20 PM]

**US and UK Falling Behind on Central Bank Digital Currency Adoption While China Expands E-CNY**

[US and UK Falling Behind on Central Bank Digital Currency Adoption While China Expands E-CNY](#)

Goldilocks 🧺 , [7/22/2022 2:50 PM]

Reserve Bank of India Is Working on 'Phased Implementation' of Central Bank Digital Currency – Regulation Bitcoin News

[Reserve Bank of India Is Working on 'Phased Implementation' of Central Bank Digital Currency – Regulation Bitcoin News](#)

Goldilocks 🧺 , [7/22/2022 5:07 PM]

The central African regional bank has been urged by its board to introduce a common digital currency for its six member states to modernize payment structures and promote regional financial inclusion.

[Central African Regional Bank Seeks Common Digital Currency](#)

Goldilocks 🧺 , [7/22/2022 5:10 PM]

The case for a digital dollar is 'picking up momentum' | American Banker  
[The case for a digital dollar is 'picking up momentum' | American Banker](#)

Goldilocks 🧺 , [7/24/2022 8:55 AM]

The race toward digital currency has begun. Look for several countries to begin revealing stablecoin issuance.

Liquidity for the digital asset economy has paved the way for digital currencies to begin showing up on the Quantum Financial System at this time.

The dollar will be affected during this process. It will begin to show movement towards real values along with other currencies.

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<https://www.axios.com/2022/07/23/digital-currency-race-united-states>

<https://www.atlanticcouncil.org/blogs/geotech-cues/central-bank-digital-currency-can-contribute-to-financial-inclusion-but-cannot-solve-its-root-causes/>

Goldilocks 🧚‍♀️, [7/24/2022 4:16 PM]

Indonesia finalizing wholesale CBDC design, joining other ASEAN states - Ledger Insights - blockchain for enterprise

[Indonesia finalizing wholesale CBDC design, joining other ASEAN states - Ledger Insights - blockchain for enterprise](#)

Goldilocks 🧚‍♀️, [7/24/2022 4:30 PM]

Several countries are lining up to issue stablecoins?

This is just the beginning of turning our paper money into tokenized assets that will be used in the digital asset banking system.

The efficiency and mobilization of digital currencies going forward will increase money velocity.

The increase in values due to demand and use will increase values of the currencies we hold.

We are at the beginning stages of this market sector on the Quantum Financial System.

\* Goldilocks

[Bank Indonesia Prepares to Issue Digital Rupiah as Legal Tender for Digital Payments – Finance Bitcoin News](#)

[Indonesia finalizing wholesale CBDC design, joining other ASEAN states - Ledger Insights - blockchain for enterprise](#)

[AABBG Gold-Backed Stablecoin Launched by Asia Broadband](#)

Goldilocks 🧚‍♀️, [7/25/2022 2:29 PM]

Cross border digital currencies have been in a pilot phase for the past month around the world.

These tests measure the efficiency, speed, and safety of these interactions.

We are approaching implementation.

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Below is an old article to prove it has been in a pilot phase for a month.

We are moving into phase 2. There is talk of a possible delay, but I am not buying it at this time for good reasons.

[BIS compares projects to transfer central bank digital currencies across borders](#)

Goldilocks 🏠, [7/28/2022 10:14 AM]

The U.S. economy just had a 2nd quarter of negative growth. Are we in a recession? : NPR

Many investors turn to gold to protect their principal during a recession.

Banks begin to raise interest rates to protect their principal, and this slows the economy down even further.

It is at this time that a money crisis begins and a currency intervention is needed for a way out in the forex market.

In order to increase the flow of money, the central bank can lower our money supply through interest rates rising. This increases demand for the currency.

As a result of these actions, the markets begin to respond with lower price action trades sending them into downgraded values we talked about late last year that were put into place by lowering the expected GDP.

Banks can reverse this cycle by selling off foreign reserves to create a capital outflow or currency swaps that our country, you and I hold. And, it can create a digital economy that is backed by commodities many of us hold as well. This will begin to raise the values of commodities.

Where are we in this process? Just reread the last 3 paragraphs.

Which one of these paragraphs are we the closest to at this time? Reread the last paragraph.

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[What Is a Currency Crisis?](#)

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## [Why Investors Buy Gold During a Recession](#)

[U.S. economy just had a 2nd quarter of negative growth. Is it in a recession? : NPR](#)

Goldilocks 🍷, [7/28/2022 9:43 PM]

Federal Reserve Board - Central Bank Digital Currency (CBDC)  
The Federal Reserve Board of Governors in Washington DC.

[Federal Reserve Board - Central Bank Digital Currency \(CBDC\)](#)

Goldilocks 🍷, [7/29/2022 9:59 AM]

"The Reserve Bank of India (RBI) recently announced that it is working towards a phased implementation strategy for a new central bank digital currency (CBDC)."

Cross border International trading through virtual assets makes foreign currency exchanges inside the banking system much more efficient and a lot less costly.

Monitoring transaction pathways allows for more security and more traceable events to take place through digital assets.

The ability to monitor and calculate money movement in a digital economy does have much better opportunities for accuracy as well.

As we approach some of the final phases of digital development in the banking system, we will begin to see an implementation of and toward a new Financial System based on digital assets backed by commodities.

Stablecoins that represent a country's currencies are currently moving from their pilot phase to the implementation phase. We will more than likely see in this final development phase of the digital economy a branching off of retail stablecoins and Central Bank stablecoins. Both will provide unique services allowing for a more comprehensive breakdown and development through the use of strengths provided in each of these sectors of the markets.

\* Goldilocks

[The Future of CBDC and Stablecoin Coexistence - Blockworks](#)

[India Must Build A Strong Cyber Infrastructure Before Welcoming CBDCs - BW Businessworld](#)

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Goldilocks 🍷 , [8/4/2022 1:53 PM]

A synthetic CBDC is a stablecoin with a twist: the issuing financial institution would back its stablecoin with reserves at the Fed. Feb 24, 2022

<https://www.csis.org › analysis › opt...>

Options for a Digital Dollar: Central Bank Digital Currency and

Goldilocks 🍷 , [8/11/2022 4:14 PM]

What are Central Bank Digital Currencies?

[What are Central Bank Digital Currencies?](#)

Goldilocks 🍷 , [8/14/2022 12:23 PM]

What this article does not share with you is that some countries will begin this process in 2022.

Many countries will be rolling out their Central Bank Digital Coins between now and 2024.

It is a little bit early to share this information, but you might want to begin looking for International Treaties at this point that will allow us to begin this process.

It is a process. Stay with me. Dinarland's currencies will be moving through this implementation phase earlier than most.

\* Goldilocks

[Russia's Central Bank Plans to Launch its CBDC-Digital Ruble across all Banks in 2024 | Blockchain News](#)

Goldilocks 🍷 , [8/18/2022 8:16 AM]

"The FOMC minutes show concern about crypto, in particular stablecoins, and their threat to financial stability and creating bank runs."

Stablecoins create a particular threat due to their interconnectedness from the banks to society at large. Stablecoins will represent a country's currencies in the new digital economy. Their growing importance and their demand of banking use will raise their values and lower them in their lack of use at times.

Their volatility of moving upwards or downwards in value has the tendency to cause runs on a bank that destabilizes the overall economy.

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This is why you are witnessing many security measures along with regulations to ensure the above mentioned issues do not occur very frequently. Utilizing an asset to back this new economy will go a long way in formulating money velocity that will grow in value over time due to an expected Bull Run in the commodity markets going forward.

As we move deeper into a global digital asset backed economy, the role of stablecoins will lead the way into our next governing financial system.

Several stablecoins have come out last month and this month. In these next steps, we will be experiencing some shocks to the system as new ways of doing business take hold.

This is a way of life that has been tested for some time now through the Bitcoin era, but the time has come to move into more solid ground through sound study and sound money.

As the markets brace themselves for these changes, it is time we all position our hearts and minds to focus on new visions of a future whose time has come.

Together, we can do this...

\* Goldilocks

[US Federal Reserve Minutes Show More Rate Hikes Coming. Concern About Stablecoin Risks](#)

Goldilocks  , [8/19/2022 11:50 PM]

Another digital currency.

<https://decrypt.co/107557/colombia-to-introduce-central-bank-digital-currency-tax-agency-chief>

Goldilocks  , [8/21/2022 9:44 AM]

Digital Ledger Transmissions include XRP and XLM that are backed by gold (Ripple) and silver (Stellar). These global banking coins are being used in cross border international trading transactions as we speak. Everything else is on the blockchain.

Central Bank Digital Coins are issued by the Central Banks that holds our gold supply and transmits liquidity transactions between countries.

Stablecoins represent a country's currencies used between companies and people.

Various altcoins or cryptocurrencies will be utilized to support the markets and primary coins mentioned above based on their demand by the people who use them.

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Goldilocks 🗨️, [8/22/2022 10:19 AM]

The Bank of Russia has announced plans to connect all Russian banks to the digital ruble in 2024, as it fast-tracks plans to circumvent sanctions. Cross-border integration with the digital yuan and the central bank digital currencies (CBDCs) of other “friendly” countries” will remove the need for Swift, a central bank official said. As well as “gradually connecting all credit organisations”, the Bank of Russia will increase the number of “payment options and transactions using smart contracts.”

[Russian banks set to use digital ruble in 2024](#)

Goldilocks 🗨️, [8/27/2022 2:50 PM]

FIS (<https://www.fisglobal.com/en/>) has launched a new central infrastructure payment solution, RealNet Central, to help central banks transform their markets to digital-first, real-time payment economies.

[FIS Launches Tools For Central Bank To Create Digital Currencies \(CBDC\)](#)

Goldilocks 🗨️, [8/29/2022 5:52 PM]

The Fed Is Hoping To Replace Stablecoins With A Central Bank Digital Currency

The Fed have proposed policy to wipe out privately issued stablecoins and replace them with a central bank digital currency

<https://gsiexchange.com/the-fed-is-hoping-to-replace-stablecoins-with-a-central-bank-digital-currency/>

Goldilocks 🗨️, [8/30/2022 2:00 PM]

"The Central American Bank for Economic Integration (CABEI) said it sold \$85 million worth of five-year floating rate notes (FRNs) through a private placement in the Taiwanese market."

"CABEI chose this market to make its SOFR FRN debut given its position as the Bank's most relevant market in Asia," the Tegucigalpa-based lender said in a press release on Thursday."

"The 2027 bonds priced at 100 basis points over the secured overnight floating rate, or SOFR, it said."

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How would you like to have an Asian currency note (Dong or Rupiah) on a signed floating rate knowing it is backed by digital gold that will appreciate over the next decade in the above said Bank?

Oh wait, many of you who are reading this article have the paper form or paper currency asset that represents the above transactions supporting what do you hold. 😊

Remember, a floating rate note is a bond, bonds are backed by gold, and bonds back currencies.

© Goldilocks

[CABEI issues first FRNs in Taiwan | LatinFinance.com](#)

Goldilocks 🗨️ , [9/5/2022 6:20 PM]

"Russian Ministry of Finance Announces Cryptocurrency Cross-Border Payments May Be Imminent."

"On September 5th, Russian Deputy Finance Minister Alexei Moiseyev said in an interview with Russia 24 TV channel that the Ministry of Finance and the Bank of Russia have reconsidered their approach to cryptocurrencies and believe that In the near future it will be necessary to legalize cross-border settlement of these currencies."

We now have India, Russia, and China coming out saying they are preparing for Cross Border International trading.

This is 3 of 5 BRICS Nations telling us they are ready to roll out their new digital banking system.

Do you see what's happening?

© Goldilocks

[Russia to allow crypto for cross-border payments while China expands smart contracts on its e-CNY | Kitco News](#)

Goldilocks 🗨️ , [9/6/2022 8:17 PM]

At this time, we now have an East versus West monetary system going Head to Head.

One is a central bank digital currency system. The other is a gold standard monetary system.

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May the best financial system win.

© Goldilocks

<https://rumble.com/v1iyoep-ep.-2868a-cbdc--move-forward-while-the-people-are-awake-cb-loses.html>

Goldilocks 🗨️, [9/8/2022 10:45 AM]

"Federal agency reports on responsible development of digital assets are due this week"

Here are the following reports that are due.

1. Central Bank Digital Currencies
2. Protection protocols for investors, businesses, and consumers.
3. Policies and actions regarding International Cooperation and Competitiveness of the United States of America.

© Goldilocks

[Federal agency reports on responsible development of digital assets are due this week | Insights | DLA Piper Global Law Firm](#)

Goldilocks 🗨️, [9/14/2022 8:45 AM]

The CPI inflation rate came in hot yesterday in it's reading. This took a toll on the crypto market as well as the traditional market.

The Merge will complicate this path in the weeks ahead. Shifting from traditional banking to digital banking is a huge undertaking. It will slow volumes down and trade on both fronts. In some cases, it will come to a halt.

[Path Forward for Crypto Gets Tougher After US CPI Report Comes in Hot](#)

The use of stablecoins which represent a country's currency are experiencing shifting tides as well. Ethereum's ability to stake their coin is taking much of the volume away from the USDC.

This move is showing a preference made by investors that decentralized coins (Ether) are preferred over centralized coins such as USDC.

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People have within them the power of choice, and the choices made in the weeks and months ahead will determine what coins will rise to the top. And, these choices will determine the movement of money.

You can expect the markets to be volatile through this transition as they move into real values. Yesterday, it was just a beginning.

We are in a significant transition at this point, and solid direction has not revealed itself just yet. Things will become more clear after the dust settles from tomorrow's banking reset.

### [Crypto Lender Maker Turns to Staked Ether to Reduce USDC Influence](#)

Goldilocks 🍷 , [9/16/2022 11:09 AM]

"Ethereum becomes WEF (World Economic Forum) coin, and a global CBDC is born"

The Ethereum coin is quickly gaining the reputation of being "the first movers to regulatory capture."

It's ability to determine the parameters inside of a smart contract will go a long way in enforcing climate control regulations and other mechanisms to govern monetary payment systems.

© Goldilocks

### [Ethereum becomes WEF coin, and a global CBDC is born](#)

Goldilocks 🍷 , [9/17/2022 8:22 AM]

The following article is a short description of Central Bank Digital Currencies.

It is important to know it's potential for control over our lives especially in the area of being able to track where we are through the purchases we make.

The old banking system will fall away as we take on a Socialized Financial System.

Some would say that our money is already being tracked because of little mechanisms that have been found inside of some of our coins. A central bank digital dollar would be far worse.

This article is to simply make you aware of its potential, but I personally believe we will end up with another system in the end under a gold standard digital system.

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Let's stay with the process of understanding where we are heading because it is important to learn it as we go. Just be ready for a shift at the end of the game to replace a digital dollar with a gold standard.

The system being built is going to be capable of making that switch at the end. It will be the trigger we are all looking for.

© Goldilocks

### [CBDCs And The Great Reset Are Coming Quicker Than You Think](#)

Goldilocks 🍷 , [9/17/2022 12:09 PM]

As Central Banks push Digital Currencies they control, they're quietly buying record amounts of gold.

[Central Bankers Are Secretly Hoarding Millions of Pounds of Gold; Bankers Caught Manipulating Price | Facts Matter](#)

Goldilocks 🍷 , [9/20/2022 9:00 AM]

"U.S. Announces Comprehensive Framework for Responsible Development of Digital Assets"

Here we go. At this time, we now have a set of guidelines to go by in the development of digital assets on the local, national, and international levels.

The framework addresses several issues related to both domestic and international U.S. digital assets (i.e. cryptocurrency, stablecoin, and central bank digital currency (CBDC)) development.

The framework goes further into protecting consumers, investors, and businesses.

It promotes access to safe, affordable financial services.

It fosters financial stability and advances responsible innovation.

The framework reinforces U.S. global financial leadership and competitiveness.

And finally, it fights illicit finance while exploring a U.S. CBDC.

This move takes digital assets into the private-sector. It takes us into the development phase whereby we can engage in the integration of the ISO20022 international payment system.

The digital asset economy is now ready for legislation.

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[U.S. Announces Comprehensive Framework for Responsible Development of Digital Assets | Kilpatrick Townsend & Stockton LLP - JDSupra](#)

Goldilocks 🗨️, [9/22/2022 10:24 AM]

Tehran, Iran – "A national digital currency is coming to Iran, with the country's central bank planning to launch a pilot "digital rial" project in the coming days. The central bank digital currency (CBDC), which has also been referred to as the "crypto rial", is expected to remain pegged at a 1:1 ratio to the rial, the national currency."

This places significant pressure on other countries that trades with Iran in the Eastern half of the world. Iraq is one of those countries that trades extensively with their Shiite Brothers.

Keep in mind, they are getting them ready to implement a pilot program. When this pilot program is over, it has the potential to affect other countries' currencies around them.

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[Why is Iran turning to a new 'digital rial'? | Crypto News | Al Jazeera](#)

Goldilocks 🗨️, [9/23/2022 9:15 AM]

Tracking Central Bank Digital Currencies. What is currently trending around the world?

This gives you an idea of how comprehensive this Quantum Financial System really is.

It is a collaborative effort among all nations to support and drive their economy into this new Global Financial System.

See links below.

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[China will expand CBDC trials to most populous province: Report](#)

[Jeff Bezos Amazon Among 5 Partners to Design Digital Euro Prototype | Blockchain News](#)

[Hong Kong Monetary Authority provides update on retail CBDC that may become DeFi onramp](#)

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## [Australian Senator Bragg Releases New Draft on Digital Assets | Blockchain News](#)

Goldilocks 🗨️, [9/25/2022 5:16 PM]

Capital Economics:

Dollar strengthens across the board, rally may stop soon. Financial markets have experienced an "eventful event" this week, with the dollar strengthening across the board as risk sentiment was hit by a 75 basis point rate hike from the Federal Reserve and hawkish messages from Fed Chairman Jerome Powell, Capital Economics economist Jonas Goltermann said in a note.

The U.S. dollar is currently near or has reached many of Capital Economics' bullish year-end forecasts for the greenback, and the dollar's recent rapid gains suggest that it will stop rising soon. But as volatility in foreign exchange and bond markets reaches extreme levels, the odds of a broader upsurge in risk aversion are increasing, at which point the dollar will rise further.

When banks lose confidence, currencies falter, fueling inflationary pressures and prompting users to turn to alternatives such as gold or bitcoin.

Moscow Exchange, Russia's largest stock exchange, is preparing to become a cryptocurrency exchange. As previously reported, the Moscow Exchange (MOEX) is drafting a bill aimed at allowing digital financial assets (DFA) as well as DFA-based securities trading

Russian authorities intend to regulate the issuance, circulation and various operations of digital assets, including international crypto payments, by the end of 2022.

The Ministry of Finance, the Central Bank of Russia and the Rosfinmonitoring agency have taken on this task,

Rosfinmonitoring explained:

Organizations that will use digital currency for exchange operations, their transfer and storage, and the activities of virtual asset service providers should be regulated, including such personnel registration or licensing and its supervision

Goldilocks 🗨️, [9/26/2022 11:53 AM]

The moment we entered into finalizing the international payment system on the digital economy called iso20022, currencies have gone into a crisis.

Or, is there another alternative view beyond the current crisis that we are leading into at this time?

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As all the currencies move into real values under a Fiat System, there is another story developing at the same time through the iso payment system.

There are two ways to look at this situation we find ourselves. Our currencies are falling apart, and they are falling into place.

The falling into place view gives us another understanding of the words "leveling the playing field." Our eventual outcome will allow us to rise together as a Global Nation.

It's coming. It's a process. Nothing can stop it now.

© Goldilocks

Global Currencies Are DYING! And Inflation Is About to Get MUCH WORSE ...

<https://ussanews.com/2022/09/26/global-currencies-are-dying-and-inflation-is-about-to-get-much-worse-by-gregory-mannarino/>

Goldilocks 🏠 , [9/27/2022 8:57 AM]

Finally, we are beginning to hear some of the conversations Dee and I have had with the CBI on stablecoins in print.

Atmosphere? It's called ISO20022. Currently, our conversations are turning toward gold to anchor their digital currency.

© Goldilocks

<https://search4dinar.wordpress.com/2022/09/27/central-bank-of-iraq-we-are-working-on-issuing-a-digital-currency-and-deleting-zeros-from-the-dinar-requires-an-atmosphere/>

Several reports are coming in this morning dealing with reports that will help define the digital asset economic community.

The next step will be to evaluate and implement legislation and laws regarding these perceived outcomes voiced in these reports.

Our new Global Digital Economy inside a new International Banking System is about to take shape in ways never seen before in history.

The Central Bank Digital Coins have began their pilot programs in Australia.

We are getting closer to an implementation phase of this digital economy.

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Goldilocks 🗨️, [9/27/2022 11:28 AM]

Here is where we presently stand regarding articles already sent out this morning and banking information I receive throughout the week. Reports will be published and integrated this week on the new digital economy.

Then, these reports will be reviewed, documented and processed through legislative channels, and they will become law. It looks like many laws will come out in the month of October with a wrap up of the Quantum Financial System in November.

November is the month our International Payment System known as the ISO20022 will come into play.

December is the month banking systems close the books on that year's transactions. If anything is left over to be done, it has to be done by December the 31st. This very well could be the conclusion of the old Financial System and taking on of the new Financial System as we enter into the new year. Time will tell.

Here is an update from the CBI Banker Dee and I talk to per this morning. He shared that Iraq is presently in process of doing logistics training in the new International Payment System called the ISO20022.

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Goldilocks 🗨️, [9/27/2022 11:34 AM]

The BIS or Bank of International Settlements has made it clear on the 1st of this year that the total revaluation of our digital economy had to be done by January 1st, 2023.

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Goldilocks 🗨️, [9/27/2022 11:38 AM]

I know many of you are wondering if I will know when we go to the banks.

Here is your answer.



SEPTEMBER 28—

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## BREAKING NEWS

THE SWEDISH, NORWEGIAN AND ISRAELI CENTRAL BANKS HAVE LAUNCHED A PROJECT WITH THE BANK FOR INTERNATIONAL SETTLEMENTS TO TEST DIGITAL CURRENCY PAYMENTS USING CENTRAL BANK DIGITAL CURRENCIES

Here it comes.

Read:

<https://twitter.com/goldtelegraph/status/1575116417573289987?s=46&t=kEDkE6PaTyIguaY-SnSQ>

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