

THE RAMSMILE

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Afterword

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Postscript Sydney 2023.

Wars enable profit extraction for groups controlling currency issuance by banks and their conversion. Changing the financial zone of a dominant currency alters the profit rate for one of these groups and leads to wars. Is it possible to eliminate financial zones and use digital codes (monetary units) instead of bank money for a conflict-free economy?

Time ticks, offering solutions for civilization's development or its destruction.

In the Goods-Money-Goods exchange scheme, a monetary unit with legal tender power for all obligations is required, along with liquidity conditions for this unit and voluntary agreement by parties to its use.

We suggest replacing bank money with a digital code with exchange properties comparable to **National Equivalents of Value -NAV** (gold, energy resources, technologies, rent-bearing territories) in our proposed Goods-Goods exchange scheme. This code with the described

structure is created through digital processing (tokenization using NFT and blockchain technologies) of assets and planetary resources.

In our imagination, we named this code the "**Ramsmile Code**," the basis of the NDEV Token and the World Digital Currency (WDC). This code, which cannot be created "out of thin air," replaces money and central bank codes.

The financial system's evolution requires technologies that guarantee conditions for currency and capital cross-border transactions, which satisfy most of the planet's population. These conditions for code conversion are technically feasible with or without the involvement of central banks.

In Singapore, a platform is being created for transactions involving codes of varying structures (e.g., stablecoins, CBDCs, and others). AI can control the terms of code conversion in the interests of countries (territories) responsible for issuing their codes. Transaction codes may differ from codes proposed by banks.

An example is the **NDEV Code**, which changes pricing in favour of value producers. Operating through WDC, this code guarantees resource value and liquidity (futures option). For this, a platform is needed that exchanges existing money in their variations for NDEV Code, representing part of the NDEV Token, registered in a decentralized database. Technically, this is possible, as is **AI** access to data on the registration of digital processing of assets and resources for exchange.

Explore Singapore's financial regulator's project on **Purpose Bound Money (PBM)**:
<https://www.mas.gov.sg/publications/monographs-or-information-paper/2023/purpose-bound-money-whitepaper>

Exchange of codes in the network (conversion), differing in structure (CBDCs, stablecoins, NDEV Code), can occur with the consent of the code owner. How and by whom money codes are formed will be determined, guaranteeing their liquidity. **Ramsmile Code** (NDEV Code) can be exchanged for fiat money or CBDC using Smart Contracts and blockchain technologies and the assistance of **AI** to manage **HSBN**.

For instance, if the platform facilitates code transactions according to standards allowing for stablecoins or WDC, the population can choose a code with a specific structure, determining its functions and guaranteeing liquidity. NDEV Code is one of them, an example proposing an economic model that enables goods exchange without money conversion and banking usury policy.

If the PBM platform cannot ensure the conversion of codes proposed from different planet territories, an alternative platform needs to be sought.

Countries attempt to propose alternative economic models:
https://dzen.ru/media/zolotoy_zapas/o-buduscei-mejdunarodnoi-valiute-briks-6478813b6de739038d52572e?utm_referer=dzen.ru

Are the rulers dependent on banks? They will understand, but they won't change the economy due to various circumstances. However, in wars and crises, behavioural economics work, rendering rulers powerless.

Evolving finance through changing pricing implies replacing the Goods-Money-Goods exchange scheme with a Goods-Goods scheme by registering the exchange process in a decentralised database (this tale scenario is based on existing technologies).

Can PBM eliminate financial zones? They can facilitate the conversion of any digital codes, including stablecoins, cryptocurrencies, NDEV Tokens, and NDEV Code, using proposed technologies and AI, regardless of possible pressure from central banks.

The means proposed by the existing financial system (for example, SWIFT, CBDC conversion, and digital bank money codes) will work in favour of groups controlling the usurious activity of central banks.

There are distinctions between the global digital currency, referred to by banks as the Universal Monetary Unit (UMU), formed to coordinate CBDC transactions (central bank digital currencies), and the contemplated **World Digital Currency (WDC) with the described NDEV Code (NDEV - National Digital Equivalents of Value).**

Economic models founded on digitally encoded variations differ in pricing and the nature of money code formation. This, in essence, determines the distribution of resources and the values created.

The Bank for International Settlements in Basel can coordinate the actions of central banks and subordinate governments by introducing a chosen bank currency. Let's conditionally call this currency the **Universal Digital Unit of the Bank (UMU), created for the conversion of money (CBDC)** generated by central banks. WDC is formed by digitally processing actual values and creating NDEV Tokens and NDEV codes registered in national databases.

In terms of the extent to which value producers are exploited, printing money by the hegemonic bank can only be compared to a military intervention aimed at seizing assets. These two processes coexist and explain any war over the two millennia of civilization's development.

In a world of AI and technologies already created for a conflict-free economy, we live preparing for wars and crises, labelling as freedom the necessity to live in one financial zone or another, where freedom is even scarcer.

What can be considered the evolution of the financial system?

One alternative for economic development is changing pricing and replacing bank money with a digital code obtained through the digital processing of assets for their exchange, with transactions of this code registered in a decentralized database.

In our fantasy about the Digital Ram and the Golden Bull, we described this alternative, eliminating the antagonism of groups controlling bank money distribution.

An example of a geolocation based NDEV Token can be a gold token with a code structure allowing identification of where this token is registered and from which country or territory this token entered the settlement network.

Until the conflict-free economy with WDC, described in the fantasy, there are two steps left:

- Align the exchange properties of divisible **Gold NDEV Tokens** (1 kg of gold) with the exchange properties of **other NDEV Tokens**, corresponding to declared national equivalents of values, to form WDC as a Universal Monetary Equivalent serving the exchange of goods and services.
- Recognise **National Equivalents of Value** (gas, oil, energy resources, diamonds, technologies, rent-bearing territories, etc.) in their quantitative-qualitative determination (a measure of exchange properties) as sufficient for creating NDEV codes and using this code as a monetary equivalent. This equivalent is the essence of WDC.

Digital processing products can be used for registration in a national (territorial) database as an NDEV Token expressed in an NDEV Code.

The proposed **World Digital Currency (WDC)** differs in nature of formation from CBDC and can technically be used with transaction registration in a global decentralized database, for example, Ethereum, using a transaction network such as the Highly Scalable Blockchain Network (HSBN).

WDC's liquidity is determined by the exchange properties of the NDEV code, reflecting the exchange properties of civilisation's fundamental values, including gold. Conditions for introducing WDC by a particular country or territory can correspond to NDEV Token standards – a product of digital asset processing. NDEV code transactions can occur within the network (HSBN) by analysing the exchange properties of generated NDEV Tokens using AI technologies.

WDC can compete with existing bank finances, including codes created by banks.

Settlements within a country and foreign trade operations can be conducted in both cash and non-cash money, with any degree of confidentiality and tax payment assurance.

UMU – Universal Monetary Unit, is supposed to be created for managing the digital counterpart of bank money known as CBDC – central bank digital currency.

WDC – World Digital Currency with NDEV code, replacing bank services, may be created through tokenization (digital processing) of values.

AI can control the rules for **WDC exchange**. For analysis, registration of **NDEV Tokens** formed through the digital processing of assets and resources to express their exchange properties in the **NDEV Code = Ramsmile Code** is required.

In fantasy, we described one of the solutions, [AU2019101249](#), to improve the forecast of the development of civilisation. There is something to lose and keep and think about what part of the fantasy to use.



[AU2019101249](#) is an IP Australia publication to note.

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