International Monetary System/UST

QUANTUM FINANCIAL SYSTEM "QFS"

OVERVIEW

QFS will provide a worldwide (asset back) digital currency platform for all Nations

International Monetary System/UST

Digital Currencies

209 PARTICIPATING SOVEREIGN NATIONS
Sovereign Nations that signed the 2016 Paris Accord joined & adopted the NEW International Monetary System ("IMS")/UST.

209 CURRENCIES ARE NOW ASSET-BACKED
Save 20 nations that are still not compliant, all other fiat Currencies of the World are now being replaced by local currencies that are asset-backed.

209 CURRENCIES CONVERT INTO DIGITIZED TOKENS
All Bank Accounts to be converted into Asset-Backed Accounts over time. Account Holders become Sovereigns

BANKS IN 209 COUNTRIES MUST REINVENT THEMSELVES All fiat Currencies become obsolete both systems are expected to run in parallel for one year. All banks must adopt and adapt to the new QFS.

ALL BANK ACCOUNTS CONVERT TO QFS & NEW CURRENCIES
All bank account holders to convert fiat currencies into Asset-Backed currency on a 1:1 basis

209 COUNTRY SIGNATORIES OF THE PARIS ACCORD

2

FOLLOWING THE LEAD OF THE UNITED STATES, CHINA AND RUSSIA, ALL 209 COUNTRIES ARE NOW MIGRATING TO THEIR OWN SOVEREIGN ASSET-BACKED CURRENCIES.

International Monetary System/UST

Digital Currencies

ALL BANK ACCOUNTS CONVERT TO QFS & NEW CURRENCIES

The application of the formula and the common value of all gold and other assets means that a country's currency will have the same value as another country's currency … stable values given to all currencies.

GLOBAL CURRENCY RESET ("GCR")

GCR will use a specific quantitative formula to establish the amount of currency available "in a country" that is asset-backed in QFS. The formula establishes a fair value of each country's assets as compared to another.

THE PRICE OF GOLD BECOMES INCONSEQUENTIAL

The formula applied to each country brings all countries on par with "one another". Included in the "formula" are in-ground assets, the economy of the country, its population (booked as an asset) and other parameters.

"FIAT" CONVERTED INTO ASSET-BACKED CURRENCIES

An Account Holder's FIAT currencies which are deemed "legal" at the time of implementation of the QFS system will be exchanged for "gold backed currency on a one-to-one basis on normal on-balance sheet accounts. This is called the "Reconciliation" process.

3

The survival of Crypto/Tokens currenices is questionable as to the final position in certain markets

Billions of Gold and Silver Coins are created to support the QGS system

International Monetary System

Digital Currencies

Gold & Other Assets

Conversion of Physical Assets into Digitalized Currency

Asset-Backed Currency

USN & USTN

Digital Currency

All gold / asset-backed currency references back to the unit of gold backing it!
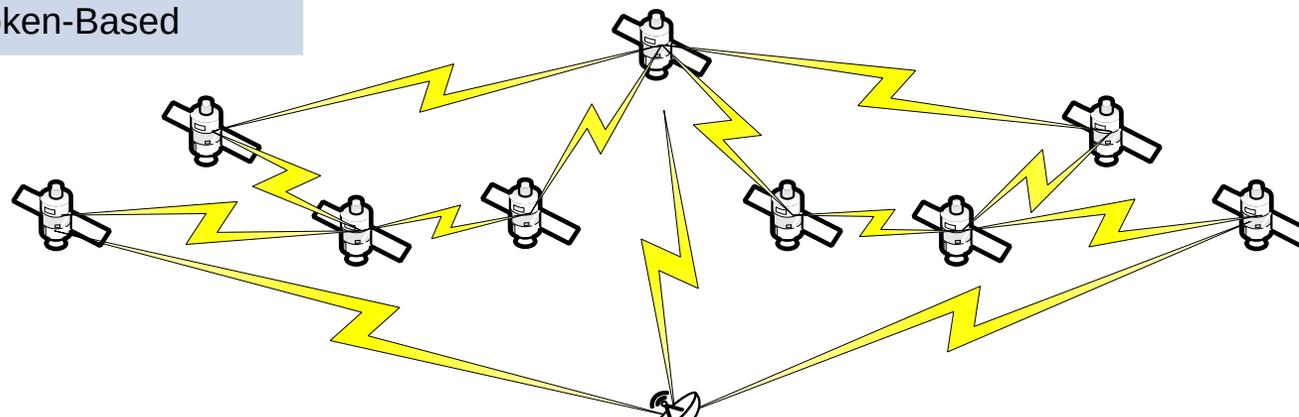
Quantum Financial System …

Distributed Ledger Technology

- Operates completely independently from the existing "centralized" banking and ends the "Central Banking System" that perpetuates "Debt Slavery" around the world.
- Even though it is the ultimate in design, reliability, security and safety, the roll-out process will occur over time.
- QFS operates on a Distributed Ledger Technology. It is NOT crypto currency or Blockchain technology.
- Quantum Qubits "interact" with every financial transaction anywhere in the world of finance to ensure that each transaction is <u>legal</u>, <u>owner-intended</u> and <u>transparent</u>.
- Since Central Banks do not have the ability to "reconcile" old FIAT (paper) money into the new QFS system, all fractional reserve banking and central banking activities will cease.
- Every sovereign currency and every bank represents a separate Ledger in QFS.
- Data on all account holders, at all banks, in all 209 participating countries was downloaded into QFS in March 2017 and serves as a "Distributed Ledger".
- QFS is designed for and ready to convert ALL bank accounts denominated in any Fiat currency anywhere in the world into a local asset-backed currency.
- QFS pings the originating Fiat currency bank account to ensure it is still valid, active, and operational at the time the exchange of fiat currency for asset-backed currency takes effect.
- After the successful ping of a local bank account, the fiat currency holdings are converted into the new local asset-backed currency on a 1:1 basis.

QUANTUM FINANCIAL SYSTEM

HOLDINGS	100% SECURITY
100% Secure	Financial Security
Security I.D.	Distributed Ledger
Free Exchange	Token-Based

ACCESSIBILITY	ACCT HOLDERS
24 x 7 x 365	Sovereign Status
Internet Access	Total Secrecy

TRANSPARENCY
100% Trackable

International Monetary System/UST

QFS

ASSET CURRENCIES
100% Asset-Backed
Gold & Other Assets

QUANTUM FINANCIAL SYSTEM ³ QFS´

GEN. LEDGER CURRENCIES
209 Local Currencies
Freely Exchangeable Currencies

❖ Runs on a Quantum Computer which provides 100% financial security to all accounts and currency holders. The technology is supported by "orbiting" satellites, protected by "Secret Space Programs".

❖ The Quantum Financial System (QFS) ends all central banking, as well as all usury and manipulations of every kind that occurs within the current banking system. It also makes the centrally-controlled SWIFT and CIPS interbank systems ineffectual and unnecessary.

❖ "Banks" will no longer hold their customers' deposits. Fiat currency balances will gradually migrate to the new asset-backed currency. ONLY gold or asset-backed sovereign currencies that have a digital gold or asset certificate may be transferred through the QFS. All asset currencies refer to a specific unit of gold or other asset!

Gold Coins & Other Assets
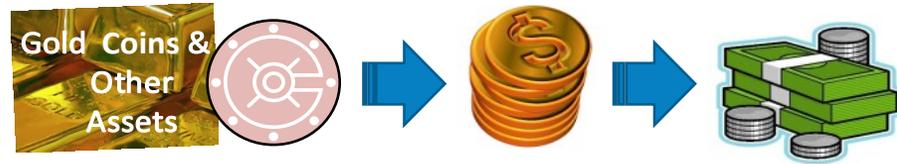
International Monetary System/UST

Currency Exchange

❖ The **Currencies "Exchange" System** facilitates the free exchange of ACC and GLT tokens in the marketplace. The exchange consists of a digital asset interchange object system with global "nodes". Each digital currency is supported by an SDR (Standard Drawing Rights) and constitutes the principal token on the exchange. It is exchangeable with tokens of each international node's general ledger held in the exchange.

❖ The **Asset Collection Chain** ("ACC") is a "Distributed General Ledger" token, or tool, that assigns a digital tracking number and unique I.D. code to every unit of a particular asset (e.g. a gold bullion bar) which backs each currency. ACC is a tool of asset digitization used for global applications and distribution.

❖ The **General Ledger** ("GL") is the SDR (Sovereign Drawing Rights) which establishes a "regional" currency for regional circulation. QFS supports ONLY hosts currencies that are 100%"Asset-backed" based on assets within the county of origin. Tangible assets dictate the amount of currency tokens issued to each of 209 sovereign nations.
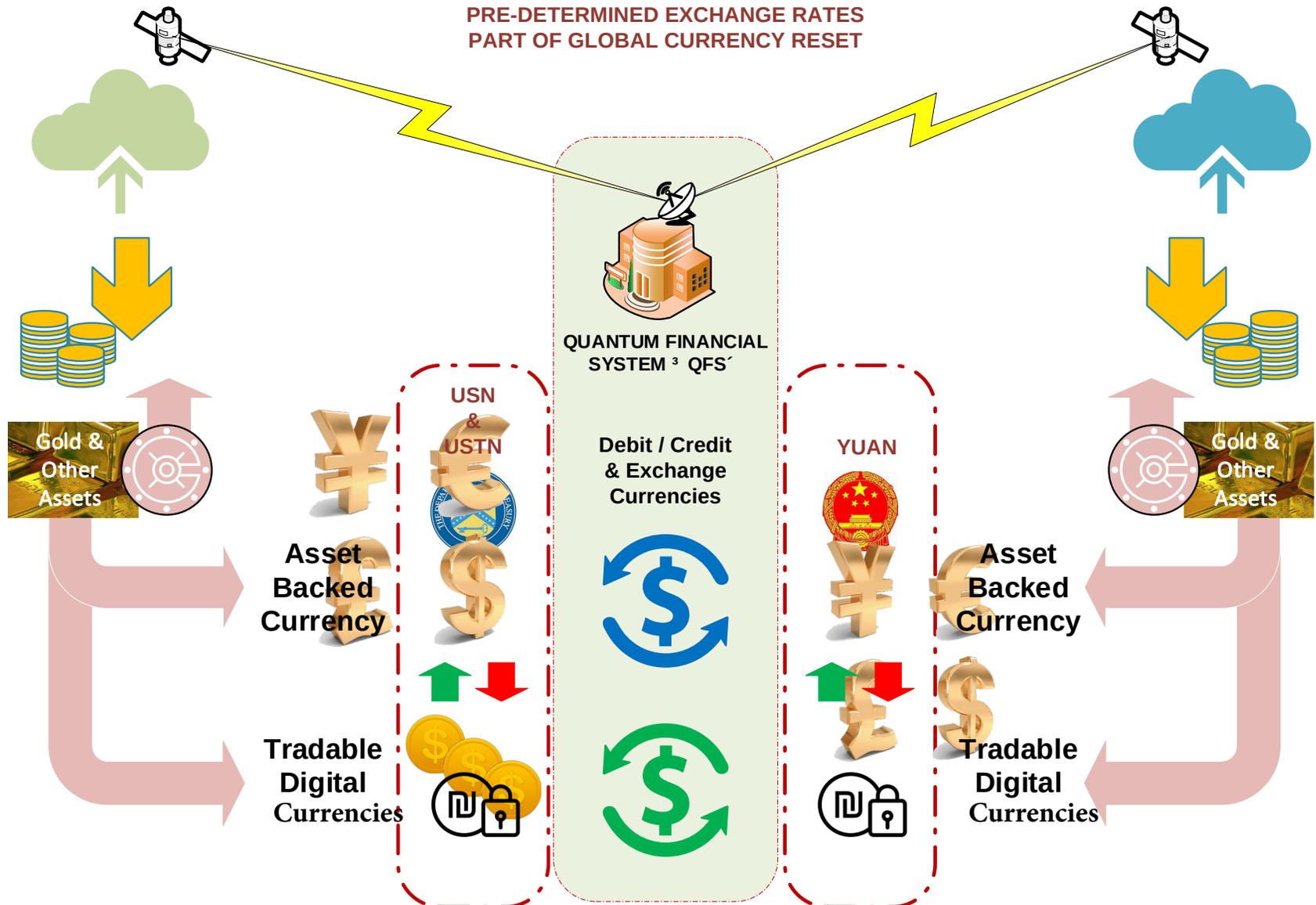
International Monetary System/UST

Digital Currencies

- All national currencies must be compliant with Basle IV.

- 209 Sovereign Countries that signed the Paris Accord Participate have their own asset-backed currency ready for roll-out. Slowly each country's currency will come online over time

- After the "Revaluation" all, but a few (≥20) sovereign currencies, will be 100% asset-backed ensuring stable value for all nations.

- QFS assigns a trackable "digital" number to every asset and every fiat dollar / euro / yen, etc. in every bank account all over the world.

- A "token" is a unique string of "digital" numbers which refers to a unit of 1 gram of 99.99 pure gold for instance. Where it went, when it was ledgered, who sent it, and what account received it are all monitored in real time.

- Even though all Fiat national currencies will initially be exchanged at a 1:1 rate (parity), it is expected that over time the USTN will trade at a premium relative to the USN (a range of 5% to 8%).

- Everyone is created in God's image and is responsible and accountable only to God. Therefore, all QFS Account Holders have "sovereign" status equal to that of a sovereign nation.
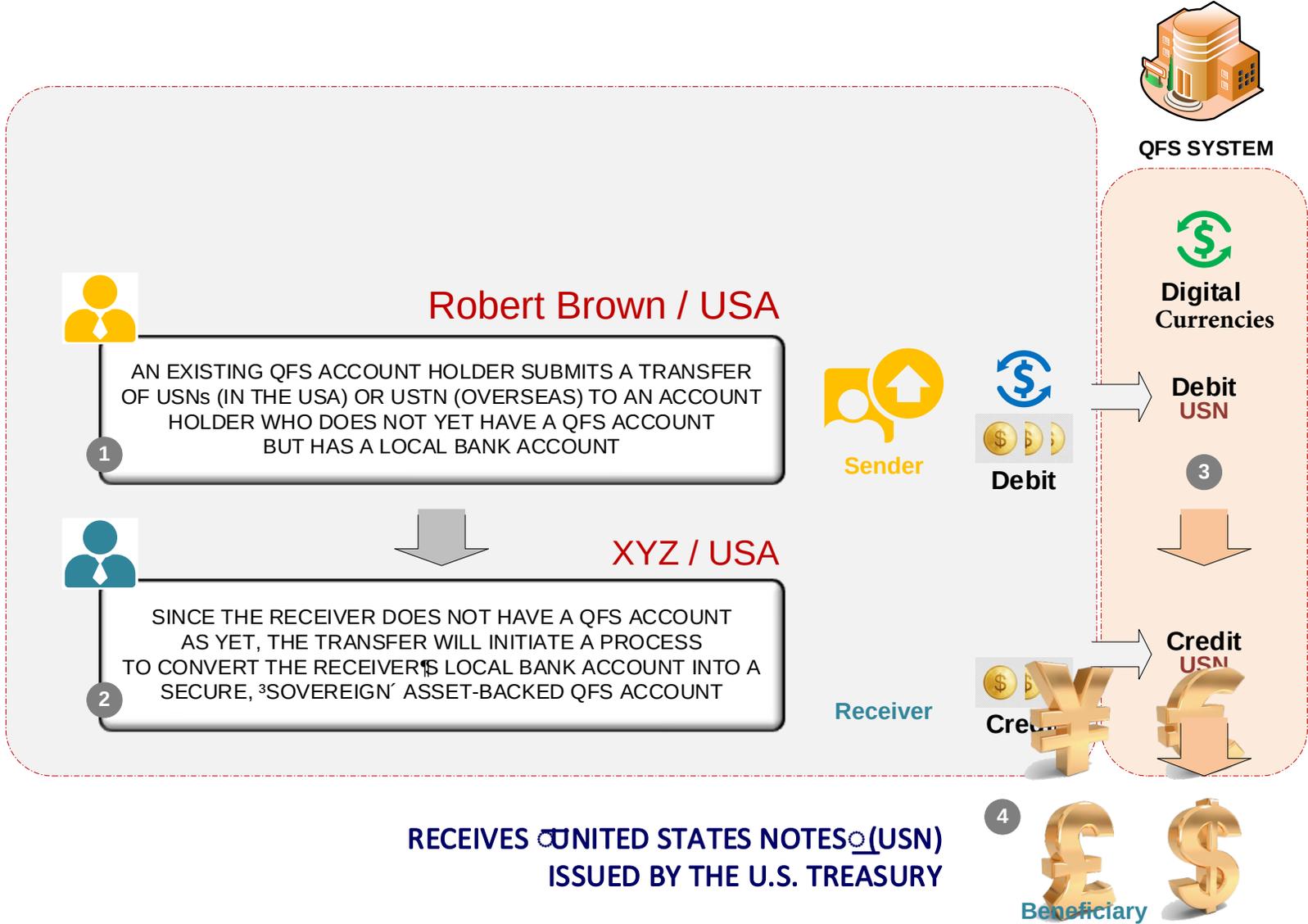
SYSTEM OF EXCHANGE IN COMMERCE & TRADE

PRE-DETERMINED EXCHANGE RATES
PART OF GLOBAL CURRENCY RESET

International Monetary System/UST

Digital Currencies

QUANTUM FINANCIAL SYSTEM ³ QFS´

Debit / Credit & Exchange Currencies

Gold & Other Assets

USN & USTN

Asset Backed Currency

Tradable Digital Currencies

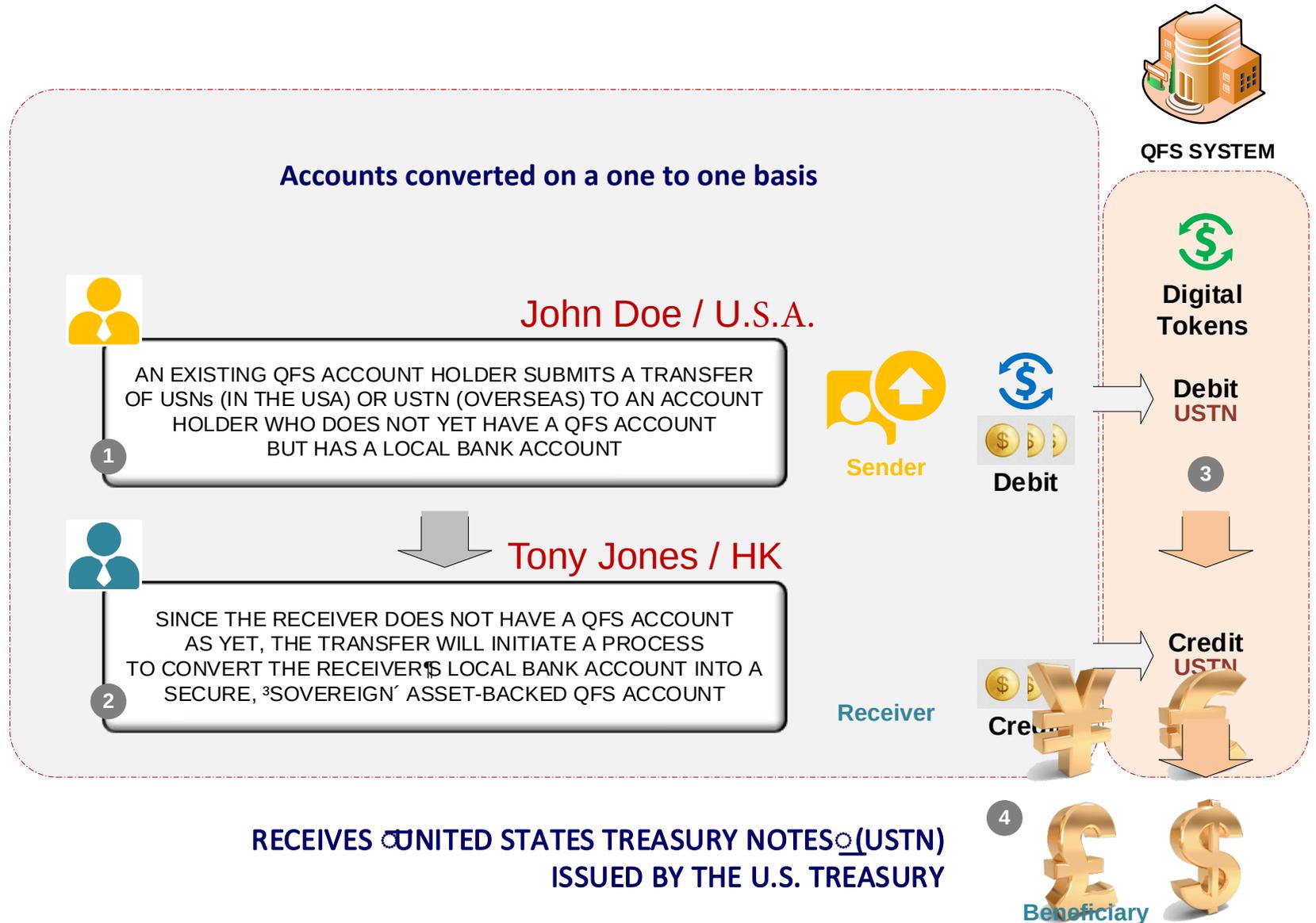YUAN

Asset Backed Currency

Tradable Digital Currencies

Gold & Other Assets

TRANSFER FROM A QFS ACCOUNT TO ANY BANK ACCOUNT WORLDWIDE

International Monetary System/UST

Digital Currencies

QFS SYSTEM

Digital Currencies

Robert Brown / USA

AN EXISTING QFS ACCOUNT HOLDER SUBMITS A TRANSFER OF USNs (IN THE USA) OR USTN (OVERSEAS) TO AN ACCOUNT HOLDER WHO DOES NOT YET HAVE A QFS ACCOUNT BUT HAS A LOCAL BANK ACCOUNT

1

Sender

Debit USN

Debit

3

XYZ / USA

SINCE THE RECEIVER DOES NOT HAVE A QFS ACCOUNT AS YET, THE TRANSFER WILL INITIATE A PROCESS TO CONVERT THE RECEIVER'S LOCAL BANK ACCOUNT INTO A SECURE, ³SOVEREIGN´ ASSET-BACKED QFS ACCOUNT

2

Receiver

Credit USN

Credit

RECEIVES ☼UNITED STATES NOTES☼ (USN) ISSUED BY THE U.S. TREASURY

4

Beneficiary

10

TRANSFER FROM A QFS ACCOUNT TO ANY BANK ACCOUNT WORLDWIDE

International Monetary System/UST

Digital Currencies

Accounts converted on a one to one basis

QFS SYSTEM

Digital Tokens

John Doe / U.S.A.

1 AN EXISTING QFS ACCOUNT HOLDER SUBMITS A TRANSFER OF USNs (IN THE USA) OR USTN (OVERSEAS) TO AN ACCOUNT HOLDER WHO DOES NOT YET HAVE A QFS ACCOUNT BUT HAS A LOCAL BANK ACCOUNT

Sender

Debit

Debit USTN

3

Tony Jones / HK

2 SINCE THE RECEIVER DOES NOT HAVE A QFS ACCOUNT AS YET, THE TRANSFER WILL INITIATE A PROCESS TO CONVERT THE RECEIVER'S LOCAL BANK ACCOUNT INTO A SECURE, ³SOVEREIGN´ ASSET-BACKED QFS ACCOUNT

Receiver

Credit

Credit USTN

4

RECEIVES ʊUNITED STATES TREASURY NOTESʊ (USTN) ISSUED BY THE U.S. TREASURY

Beneficiary

11

INSTANT TRANSFER OF FUNDS WITHIN QFS
For an Existing QFS Account Holder

Robert Brown / USA

John Doe / London, U.K.

Sender

Credit Balance	1,000,000 USN
Debit	(5,000 USN)
Ending Balance	995,000 USN

From: QFS ACCOUNT # XXX-XX-XXXX
Transfer: 5,000 USTN to:
    Mr. John Doe (Johndoe@gmail.com)
    22 Brooks Rd, London SW1 ABQ
    Barclays Bank – London
    IBAN: GB44 BARC 2084 4210 2864 06

Beneficiary

USD Acc't Transfer	1,235 USTN
New Credit	5,000 USTN
Ending Balance	6,235 USTN

Receipt Notice: 5,000 USTN
Mr. John Doe
IBAN: GB44 BARC 2084 4210 2864 06

USD Barclays Account Balance of
USD $1,235 converted into 1,235 USTN

SENDER
Screen

RECEIVER
Screen

JOHN DOE RECEIVES 5,000 USTNs VIA QFS

(Procedures for all **1st time** Beneficiaries of QFS Funds)

Beneficiary

01 – Receive eNotice

You receive an e-mail notifying you that you have received a transfer of the new USNs or USTNs asset-backed currency and the funds are fully available to you via the Quantum Financial System.

02 – Connect to QFS

The QFS already knows who you are as they have pinged your bank account based on account details provided in the payment order. You connect to QFS based on a URL link provided to you in [01] above.

03 – Confirm Identity

There is a 3- step process to confirm you are the legitimate Beneficiary:
1. Your bank account is pinged;
2. You get a one-time code via email;
3. You confirm the code received.
Successful Ping = Move to SID Code

04 – Create Security ID

Once the "Ping" confirms your regular bank account has been successfully verified and authenticated, you will be prompted to enter your secret code to confirm the opening of a mirror QFS account. You then confirm acceptance of the transfer of funds received.

05 – Accept $ Transfer

Your newly opened SECRET, SECURE & PERSONAL account is automatically and instantly credited with the amount of USNs or USTNs and you received. Your account is now fully operational and available to you for transfers of funds to 3rd party beneficiaries. You have the same status as a SOVEREIGN.

06 – Transfer USN/USTN

From the "Sending" Screen you may transfer USNs (intra US) and USTNs (Overseas) easily and instantly. Transfers can be in any currency and is instantly converted at pre-set rates of exchange and funds are immediately available to the beneficiary who uses the same process to receive funds [steps 01 to 06]

01
02
06
Receiver
03
05
04

13

TRANSFER OF USTN CONVERTIBLE INTO EUROS
Freely Convertible into Euros France

John Doe / London, U.K.

Sender

Credit Balance	4,235 USTN
Debit	(2,500 USTN)
Ending Balance	1,735 USTN

From: QFS ACCOUNT # XXX-XX-XXXX
Transfer: 2,500 USTN to:
   Mr. Tony Jones (tonyjones@hotmail.com)
   316 Des Voeux Road, #602 – Hong Kong
   HSBC BANK – Hong Kong
   SWIFT: HSBCHKHHHKH
   Acct #: 518 082839 833

SENDER
Screen

Émilie Armand / Paris, France

Beneficiary

EUR Acc't Transfer	10,600 EUR
New Credit	2,173 EUR
Ending Balance	12,773 EUR

Receipt Notice: 2,500 USTN = 2,173 EUR
From: Tony Jones (tonyjones@hotmail.com)
HSBC BANK – Hong Kong
Acct #: 518 082839 833

Starting Bank Account Balance of
EUR $10,600 converted into 10,600 NEW EUR

RECEIVER
Screen

15
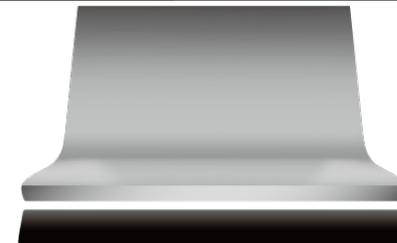
USE **USN** TO PAY FOR **USD** PURCHASES

Mobile Banking Applications

KBT Bank

Robert Brown / USA

Sender

Credit Balance	993,000 USN
Card Purchases	(1,000 USN)
Ending Balance	992,000 USN

QFS ACCOUNT # XXX-XX-XXXX

Pay to the Order of: KBT BANK ABA
Routing No. 2340001
Account No. 5648700045
FFC to Card #: 5178 0598 6450 2846
Card Holder: Robert Brown

GOLD CARD
5412 1234 5678 9010
JENNIFER M. LEE

BLACK CARD.
5412 1234 5678 9010
A.L. TAYLOR

TITANIUM CARD.
5412 1234 5678 9010
JOHN W. SMITH

MasterCard

VISA

AMERICAN EXPRESS

KBT
MOBILE BANKING APPLICATIONS

Mobile Payments

PROCESSING

Cash at ATMs   **Merchant Purchases**   **Online Banking**   **Bill-Paying Service**   **Mobile Banking**

CONVERT USN INTO EUR VIA ATMs
Freely Convertible into Asset-Backed Euros in France

Alex Smith / Paris, France
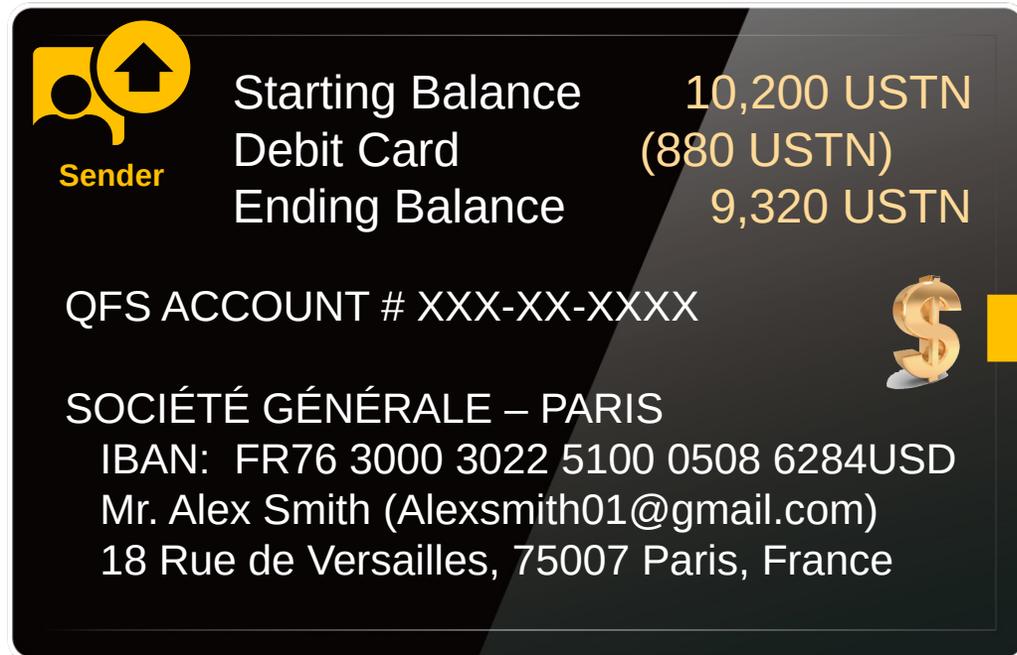
Starting Balance	10,200 USTN
Debit Card	(880 USTN)
Ending Balance	9,320 USTN

QFS ACCOUNT # XXX-XX-XXXX

SOCIÉTÉ GÉNÉRALE – PARIS
IBAN: FR76 3000 3022 5100 0508 6284USD
Mr. Alex Smith (Alexsmith01@gmail.com)
18 Rue de Versailles, 75007 Paris, France

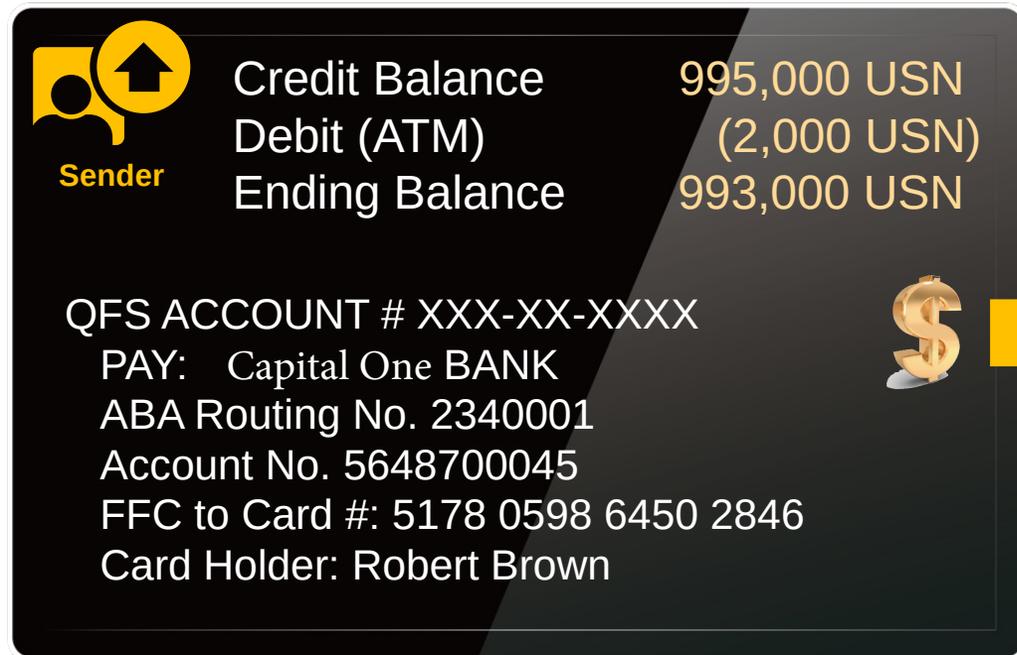Sender

SENDER
Screen

SOCIÉTÉ GÉNÉRALE
DEBIT CARD

Alex Smith

**800 EUR
=
880 USN**

CONVERT USN INTO USD VIA ATMs
Withdraw Cash at ATMs

Robert Brown / USA

Credit Balance	995,000 USN
Debit (ATM)	(2,000 USN)
Ending Balance	993,000 USN

QFS ACCOUNT # XXX-XX-XXXX
PAY: Capital One BANK
ABA Routing No. 2340001
Account No. 5648700045
FFC to Card #: 5178 0598 6450 2846
Card Holder: Robert Brown

Sender

SENDER
Screen

Capital One Bank
DEBIT CARD

Robert Brown

2,000 USN
=
2,000 USD

CONVERT USN INTO HKD VIA ATMs
Convertible into Hong Kong Dollars in Hong Kong

Tony Jones / Hong Kong

Current Balance 6,100 USTN
ATM Debit 1,285 USTN
Ending Balance 4,815 USTN

QFS ACCOUNT # XXX-XX-XXXX
BANK: HSBC BANK – HONG KONG
CARD ISSUER SWIFT: HSBCHKHHHKH
ACCT #: 518 082839 833
ACCOUNT HOLDER: TONY JONES

Sender

SENDER Screen

HSBC BANK
Master Card
DEBIT CARD

TONY JONES

1,285 USTN
=
10,000 NEW HKD

CONVERT USN INTO USD VIA PREPAID CARD
Withdraw Cash at ATMs & Pay for Merchant Purchases

Robert Brown / USA

Credit Balance	993,000 USN
Prepaid Card	(10,000 USN)
Ending Balance	983,000 USN

QFS ACCOUNT # XXX-XX-XXXX
PAY: KBT BANK
ABA Routing No. 2340001
Account No. 5648700045
FFC to Card #: 5178 0598 6450 2846
Card Holder: Robert Brown

SENDER
Screen

KBT Bank
PREPAID CARD
10,000 USN

MasterCard

Robert Brown

ATM

USE **USN** TO PAY FOR **USD** PURCHASES
Pay End-of-Month Credit Card Purchases

Robert Brown / USA

Sender

Credit Balance	993,000 USN
Card Purchases	(1,500 USN)
Ending Balance	991,500 USN

QFS ACCOUNT # XXX-XX-XXXX

Pay to the Order of: KBT BANK ABA
Routing No. 2340001
Account No. 5648700045
FFC to Card #: 5178 0598 6450 2846
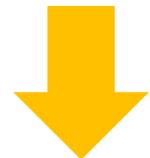Card Holder: Robert Brown

KBT Bank
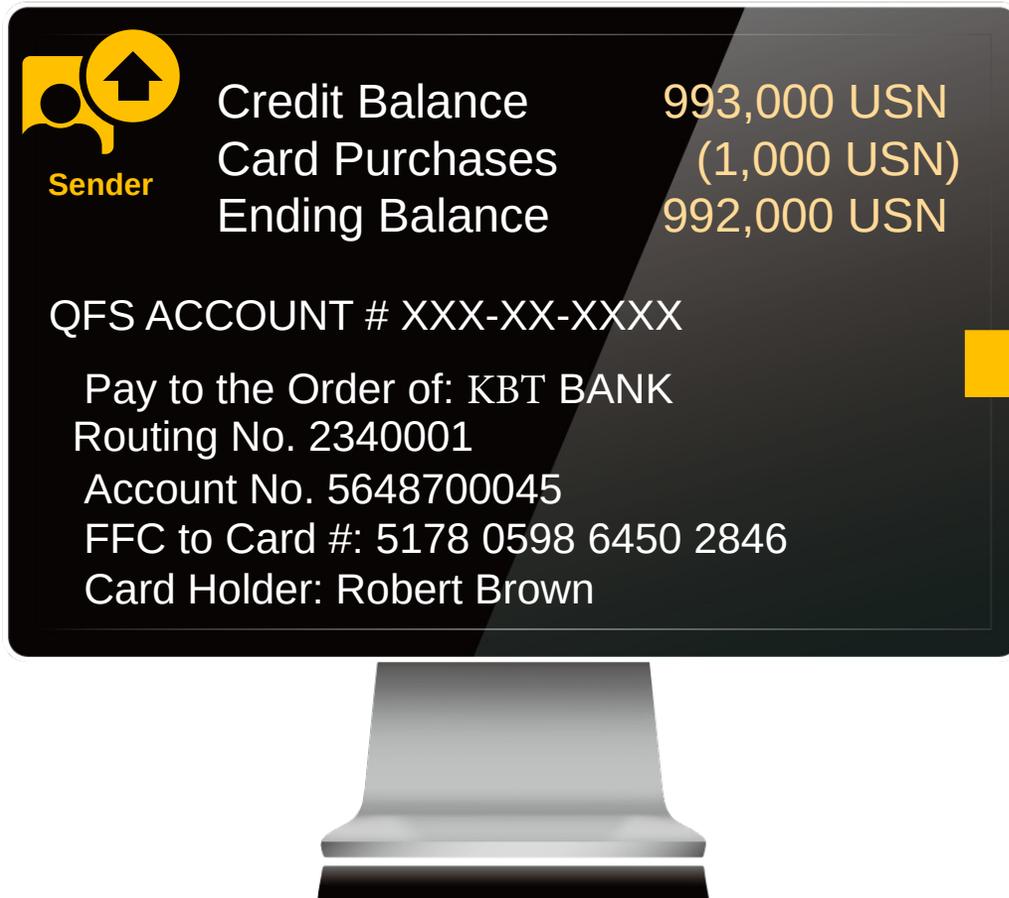**CREDIT CARD**

Robert Brown

1,500 USN
=
1,500 USD

KBT Bank

USE USN TO PAY FOR USD PURCHASES
Mobile Banking Application

Robert Brown / USA

Credit Balance   993,000 USN
Card Purchases   (1,000 USN)
Ending Balance   992,000 USN

Sender

QFS ACCOUNT # XXX-XX-XXXX

Pay to the Order of: KBT BANK
Routing No. 2340001
Account No. 5648700045
FFC to Card #: 5178 0598 6450 2846
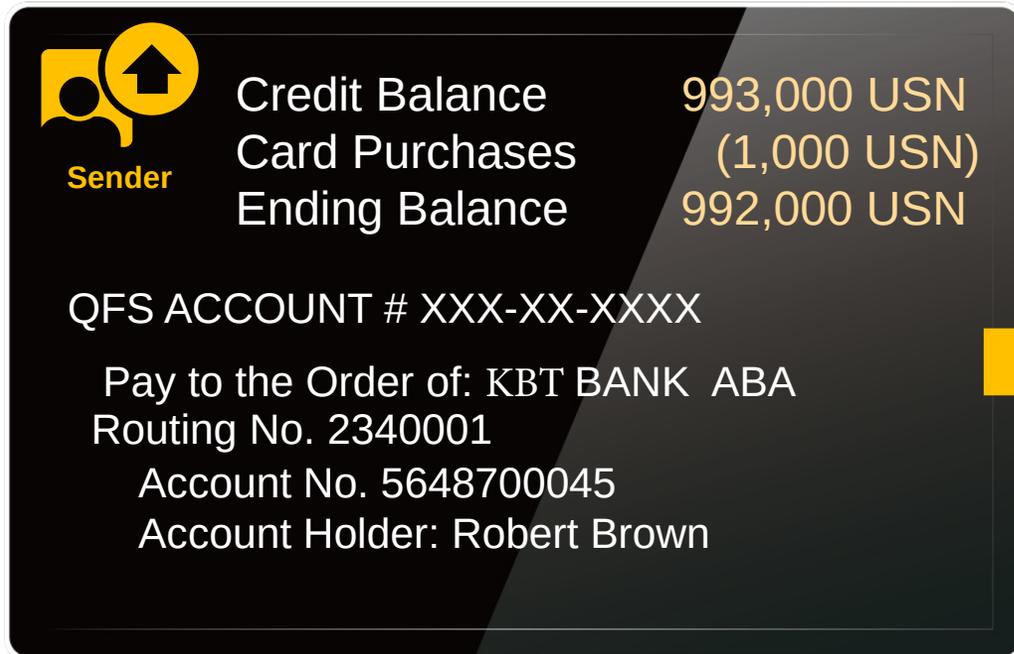Card Holder: Robert Brown

KBT Bank
MOBILE BANKING APPLICATION

1,000 USN
=
1,000 USD

Mobile Payments

PROCESSING

KBT **Bank**

USE **USN** TO PAY FOR **USD** PURCHASES
Check Payment

Robert Brown / USA

Credit Balance	993,000 USN	
Card Purchases	(1,000 USN)	
Ending Balance	992,000 USN	

QFS ACCOUNT # XXX-XX-XXXX

Pay to the Order of: KBT BANK ABA
Routing No. 2340001
Account No. 5648700045
Account Holder: Robert Brown

Sender

1,000 USN
=
1,000 USD

KBT Bank