

THE CHANCE TO PROFIT FROM FAUCI'S AMERICA



***My private list of companies that could
win BIG from the Vaccine Dollar.***

The Chance to Profit From Fauci's America

In this report I'll cover three companies that have the potential to profit from the government force-converting the U.S. dollar into a Central Bank Digital Currency.

Each of these companies has given expert feedback and support to the Federal Reserve as it researched and developed its CBDC project.

You could consider each a "backdoor" way to speculatively profit from the rise of a Central Bank Digital Currency in the U.S. The nice news is, though these companies have worked with the Fed, their businesses make them interesting speculations on their own.

So, unlike speculative ideas for trends where the company in question is "all-in" on one single line of work, these companies have core businesses outside of the development of a CBDC that won't hinge their success or failure on the timeframe of a CBDC launch.

Let's dive in, I've listed them from least risky to most speculative...

#1 MasterCard (MA):

The first idea is Mastercard. This is a household name. It's the second-largest payment-processing corporation worldwide, offering a range of payment transaction processing and related services.

The company was founded in 1966. It operates a global payments network and teams up with financial institutions to issue credit, debit, and prepaid cards for customers.

The company's primary source of revenue comes from the fees it charges issuers based on each card's gross dollar volume. They also provide financial security features, insurance benefits, and more for cardholders.

So, like I mentioned earlier, its core business has little to do with a CBDC. This is a benefit, not a drawback to the idea. Stick with me and I'll explain why.

Mastercard is a lower risk CBDC speculation, because although its main business is issuing cards, its experience and infrastructure in global payments has made it an important player in the Central Bank Digital Currency discussion.

Mastercard has been actively involved in supporting the planning and development of CBDCs.

The company has given its commitment to working with central banks across different stages of enabling CBDCs and supporting new digital currency payments on its network securely.

Additionally, Mastercard (along with the other two companies we'll highlight in this report) provided feedback to the Federal Reserve on the possibility of issuing a central bank digital currency. They offered their expertise and assistance in the development and implementation of CBDCs.

The company's lead on Blockchain and Digital Assets in the Pacific, Ashok Venkateswaran, said that the difficult part in a central bank successfully launching a CBDC is adoption. Citizens, he says, need a payment system they're comfortable using -- like they are with traditional forms of money and payments right now.

He highlighted that for widespread adoption of CBDCs, consumers should have the ability to spend it anywhere they want, similar to cash today. Sort of like they can with a MasterCard today.

That's why the company joined a 12-week digital dollar pilot program with the New York Federal Reserve, along with other big-name financial services companies, to test a version of the regulated liability network design that operates exclusively in U.S. dollars. Outside of MasterCard and the other ideas in this report, any of the companies involved in that 12 week pilot program are good companies to keep an eye on as this CBDC story unfolds in America.

Here are just a few reasons why MasterCard is an important player in the development and rollout of a CBDC in America:

First, it already has an efficient payment system that's widely used. That system and expertise can be leveraged by a central bank trying to get its new digital currency adopted and have it function seamlessly (specifically, having CBDCs settle transactions faster, especially across international borders).

Second, because MasterCard has been developing such an efficient and widely used system for nearly 60 years, the company has expertise and tools for facilitating retail transactions that the government doesn't, but that they can leverage.

Interoperability and Security: Mastercard is committed to supporting the critically needed interoperability between physical cash, bank deposits, and any future digital currency, as well as securing CBDCs against cybercriminals

Another sign that MasterCard is gearing up for big changes to the traditional payment system is their recent and growing involvement in the crypto space.

Mastercard's stance on the adoption of cryptocurrencies in the financial industry has evolved to support the integration of cryptocurrencies into its network and services.

The company has taken several steps to facilitate the adoption of cryptocurrencies:

Mastercard has launched a program called Crypto Source that enables financial institutions to offer cryptocurrency trading to their customers.

Through this program, Mastercard acts as a bridge between banks and crypto trading platforms, handling regulatory compliance, security, and providing a secure and trusted environment for crypto trading.

Back in 2021, Mastercard announced its plan to start supporting select cryptocurrencies directly on its network. That allows more merchants to accept

crypto payments for goods and services. This move aimed to provide people with more choices in their payment options and to cut out inefficiencies in converting between crypto and traditional currencies for purchases. But the experience and updated infrastructure can't hurt in a world where a CBDC rollout happened.

Mastercard has also partnered with regulated and licensed crypto custody providers to offer different buy, hold, and sell services for certain crypto assets. And, in a world where government officials are increasingly painting private cryptocurrencies as lawless and rife with fraud and crime, MasterCard is positioning itself as a trusted firm that can bring legitimacy, standards and protections to the space. It mainly does this by leveraging its existing identity, cybersecurity, and advisory services.

For these reasons -- their explicit involvement and support in the Fed's work to research and develop a CBDC... and their move into the crypto space -- I view it as an interesting "backdoor" speculation on the launch of a U.S. CBDC.

But like I said, MasterCard's stock itself is a play on the core business first and foremost. On that front, credit card usage is increasing at an insane pace in the U.S. Which has benefitted MA's profitability at the time of writing this. Which means it might be an interesting play independent of the development of a CBDC. However, if a CBDC launches as we expect it will, I believe MasterCard will play an important role and likely benefit from the project. Consider it as a speculative play on the CBDC trend that is buoyed by a strong, existing business model.

#2 PayPal (PYPL):

Just like MasterCard, you've probably heard of and used PayPal (PYPL) before. It's a financial tech firm that runs online payment systems globally. It facilitates digital transactions and also offers credit options.

Because it's such a big player in the payments space, it's no surprise that the company is involved in different CBDC projects in the U.S. by actively supporting

the consideration of a digital dollar and offering its services for further exploration in testing and pilots.

In response to the Federal Reserve's report on the possibility of issuing a CBDC, PayPal expressed its support for the consideration of a digital dollar, urging the U.S. government to actively explore and consider new digital forms of money.

PayPal also offered its services for further exploration in testing and pilots, emphasizing the importance of collaboration with the private sector in pursuing digital dollar ideas. Obviously, besides playing nice with the Fed, players like PayPal probably don't want to be replaced by a CBDC. So, it seems natural they'd make the case for a crony public-private partnership.

Beyond pushing for some kind of public-private solution to a CBDC, PayPal went ahead and launched PayPal USD, a stablecoin backed by U.S. dollars, short-term U.S. Treasuries, and similar cash equivalents, which provides a currency that can connect to crypto and payment services. If you want to read more on what a stablecoin is, [click right here](#).

PayPal's initiative aims to provide a seamless connection between fiat and digital currencies for consumers, merchants, and developers. Therefore, PayPal's involvement in CBDC projects in the U.S. includes active support for the consideration of a digital dollar and the launch of a stablecoin to facilitate connections between fiat and digital currencies.

PayPal's stablecoin is called PayPal USD (PYUSD). It presumably would connect to Central Bank Digital Currencies by providing a stable instrument that is both digitally native and easily connected to fiat digital currency like a potential CBDC. For now, it's linked to the existing form of the U.S. dollar.

Back in August of 2023, after its launch, one article posited: "The recent introduction of PayPal's stablecoin has sparked discussions about whether it could become the United States' inaugural CBDC."

Adding, "this possibility is not without its merits, with features that enable the freezing and removal of funds, aligning with the Federal Reserve's objectives."

The SEC has since subpoenaed PayPal for more information over the PYUSD. There's a legislative fight going on right now about whether to consider stablecoins like this as a security offering under the SEC's jurisdiction or not.

PYUSD is fully backed by US dollar deposits, short-term US treasuries, and similar cash equivalents. Users can be redeemed on a 1:1 basis for US dollars. I'm not sure who exactly is using that stablecoin right now or for what. It has a market cap of ~\$158 million according to one report I found.

Based on some research, it's supposedly designed for web3 environments and is compatible with the most widely used crypto exchanges, wallets, and web3 apps. But basically, it allows PayPal transactions to happen in crypto space, too, now.

So, users can transfer PYUSD between PayPal and compatible external wallets, send person-to-person payments, fund purchases with PYUSD, and convert any of PayPal's supported cryptocurrencies to and from PYUSD.

You can buy PayPal's stablecoin, PayPal USD (PYUSD), through the PayPal app or website. It is fully backed by U.S. dollar deposits, U.S. treasuries, and similar cash equivalents, and can be redeemed on a 1:1 basis for U.S. dollars.

You purchase it in the PayPal app or on its website. And you can use it to checkout with crypto at millions of online stores.

We're not suggesting buying the stablecoin as a speculation. Since it's 1:1 with the dollar, there's no upside in it, besides the supposed benefits of using it over dollars (faster/smooth international payments. Easier payments in certain digital environments, etc.)

Instead, if you want to speculate on a third-party public company that's involved in Central Bank Digital Currency development and infrastructure, consider a position in PayPal (PYPL) stock. This is more speculative than MasterCard. The stock has struggled in 2023. And there are mixed opinions about its upside potential in 2024. So, please consider your risk tolerance and do an investigation of your own on the company's fundamentals if you're interested in taking a stake.

My main goal in this report is to show you some little-known links between companies you might have heard of and the CBDC story. PayPay fits the bill, and is an interesting speculation on a private-public partnership solution to a CBDC launch.

#3 Ripple (XRP, a cryptocurrency):

This is by far the most speculative idea on this list.

Ripple Labs, Inc. is an American technology company that develops the Ripple payment protocol and exchange network. Originally named Opencoin and renamed in 2015, the company was founded in 2012 and is based in California.

Ripple is a crypto company. They say their mission is to enable financial institutions, businesses, governments, and developers to drive impact and economic opportunity.

The company provides crypto solutions for businesses, including enterprise blockchain solutions for finance, cross-border payments, and crypto liquidity.

Ripple's customer base includes hundreds of banks, from small institutions to large multinational organizations like Bank of America and Santander.

When you hear ripple talked about, it's mostly in reference to the cryptocurrency XRP.

Ripple and XRP are related to each other, but distinct entities. Ripple is a private enterprise software company that developed the Ripple Protocol, including the Ripple Consensus Ledger (RCL) and RippleNet, a suite of payment solutions marketed to banks, non-financial institutions, and digital currency exchanges.

On the other hand, XRP is a digital asset, a cryptocurrency that runs on the XRP Ledger, which is a blockchain.

Ripple is the company behind XRP, and it's a payment settlement system and currency exchange network that can process transactions globally.

While Ripple uses XRP and XRP's public blockchain to power its products, the two operate independently.

In summary: Ripple Labs is the company name, and XRP is the cryptocurrency for the XRP Ledger designed by Ripple.

Ripple also has a CBDC platform.

It's designed to provide a comprehensive solution for the development, issuance, management, and distribution of Central Bank Digital Currencies (CBDCs) and stablecoins.

The platform is built on a private blockchain ledger based on XRP Ledger technology, offering features such as minting, distribution, redemption, and token burning for both wholesale and retail CBDCs. Which is why it makes the list.

Ripple's goal with the CBDC platform is to enable central banks, governments, and financial institutions to manage and customize the entire life cycle of a CBDC, while also allowing offline transactions and inter-institutional settlement and distribution.

They say the CBDC platform is positioned to promote financial inclusion, lower costs, and reduce risks associated with domestic and cross-border payment processes, making it a game-changer for the financial services industry

Ripple's CBDC platform is also focused on stability, security, resilience, access, inclusion, interoperability, overlay services, and sustainability, leveraging the XRP Ledger's proven technology and carbon-neutral consensus mechanism. (Notice a lot of buzzwords in there that the government types like.)

The company is working with more than 20 countries on CBDC projects and has signed agreements with the Central Bank of Montenegro to develop a digital

currency strategy and pilot Ripple's platform is powered by the XRP Ledger and is built on a new private ledger, allowing central banks to issue both wholesale and retail CBDCs, which can make offline transactions as well

Additionally, Ripple is working on a cross-border network for digital assets, aiming to make different digital assets interoperable and replicate its success in international payments for CBDCs and stablecoins.

With more than 90% of countries exploring the development and implementation of CBDCs, Ripple's CBDC platform is positioning itself to carve out a piece of the CBDC pie within the financial services industry.

Ripple has positioned itself as an experienced developer of CBDC applications to help drive the implementation and adoption of these new monetary tools.

It's very speculative. If you're interested, you'll need to open a crypto account like Coinbase to purchase some. Like many cryptos, XRP has gone through a wild ride and is relatively cheap right now compared to its peak. I would consider it like a CBDC lottery ticket. If you do end up buying some... hold onto it and be comfortable with the possibility of losing it all.