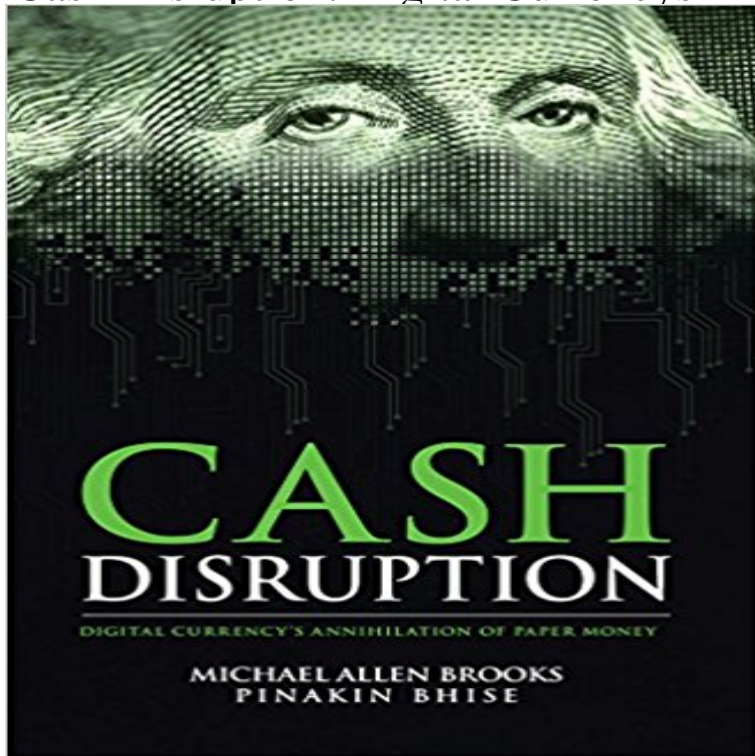


## Cash Disruption: Digital Currencies Annihilation of Paper Money



When I first met Pinakin, 15 years ago, he introduced me to the world of digitization and automation. What used to take me hours, or even days to do, I was now able to scale in seconds. I was addicted to this level of efficiency and how it was able to transform business. I outlined these efficiencies for the payments industry in my last book, *Beyond Plastic: Trends in the Payment Card Industry*. Through our professional relationship, Pinakin and I grew into good friends. As polar political opposites, our discussion topics shifted towards endemic problems within our society. In *Cash Disruption*, we decided to solve a global economic problem with the same efficiency and agility that we had created for our companies, 15 years ago. We believe that the exact same principles apply. First, map out the underlying cause of the issues, and then architect a solution and use technology to eliminate the drudgery of resource-sucking antiquation. And finally, once obsolescence has been completely stomped out, society will be enabled to progress into the next evolution of money. We set out to prove that the same efficiency, that now helps millions of small businesses and runs the most powerful companies in the world, can be used to elevate the massive enterprise of the United States economic system. Furthermore, the secondary effects of automation accuracy and traceability will greatly reduce resource-intensive problems, such as crime, allowing much of the effort dedicated to maintaining society to be reallocated to improving society

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