

A Crypto Manifesto: Prepare Your Business and Yourself for the Digital Century

It is year 2025. Data breach letters still find their way into the mailboxes of millions of baffled consumers. Billions of dollars have been paid out by victimized companies targeted by data breaches, as overworked courtrooms hear one class action lawsuit after another.

The profit margins of unlucky corporations shrink thinner and thinner under these cyberattacks and resulting lawsuits. Yet crypto has become the unlikely hero in this story, where smart contracts protect crucial data and, thereby, the company.

It is year 2048 - 2068. The world has seen a 50 percent decrease in the use of fiat and traditional currencies. Countries like America have decreased their production of physical currencies. \$1 bills, and coins smaller than the now-prevalent 50 cents piece are rare at best. Eliminating them has led to government saving on printing money. More importantly, it has sparked the idea that maybe physical money isn't necessary.

On a business level, it is now common for every Fortune 500 company to have HR, financial and other critical data secured on time-tested blockchains. Security is now seen as priority number one, even at the risk of short-term profits.

Americans have slowly been taking back control of their wealth, bypassing high transaction fees and delays at traditional banking institutions for the more streamlined, secure crypto. Most Americans now regularly have a traditional bank account and crypto currency wallet. Nearly half of individual wealth is held in crypto. But some Americans still struggle with banks, debating over stolen funds and delayed transactions. Consumer frustrations are mounting, but the education for using crypto to solve their issues is percolating further into the everyday lives of individuals, reminding them that there is a more efficient way. They begin buying more stable coins not just to limit transaction issues but to replace fiat currency, and, thereby, reducing their traditional banking engagements.

In the business world, smaller startups still struggle to effectively secure themselves against hackers, creating vulnerabilities for larger companies with which they work. This leads to tension and finger-pointing after data breaches and lawsuits, though rarer now. Yet every boardroom executive and smaller business owner know something must be done.

It is year 2080 – 2100. Physical money is traded as relics across the internet. Over the decades, it found support as a rallying cry for better days in fringe political campaigns. But physical cash lost its appeal. Polls find printing money seems cost ineffective to nearly every American. By 2100, the value of physical money is no longer intrinsic and is found only in its dark nostalgia, a reminder of the days when a country in deficit inefficiently printed money at a loss. Crypto is king.

Americans now exclusively use a mix of crypto and stable coins as currency. They generally choose cold wallets and crypto exchanges over the official U.S. stable coin and traditional banks. Banks are far and few in between, now offering more specialized services to customers or

merchant services to companies. People still begrudgingly turn to banks to finance homes, cars and bigger loans, but they prefer holding their currency in their own wallets.

Data breaches are rare as lawsuits related to them, and nearly every company operates under a security-first basis. Smart contracts secured on blockchains are the nonnegotiable standard.

Every transaction ever made since the rise of the technology is available on the blockchain to be forever viewed by the appropriate parties and unchangeable.

The future will be transacted in digital currency, across the personal and business sectors. We are in the midst of a shift in mindset regarding cryptocurrencies and their utility. It is easier to step into the future now than to prepare when it has left you behind. Start your crypto journey and conversion now.

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