

# OUTRAGEOUS **BLOCKCHAIN TREND** PREDICTIONS



Willenrimer

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Open Source Freedom Technologies  
are taking over the world.

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***" First they ignore you, then they laugh at you, then they fight you, then you win. "***

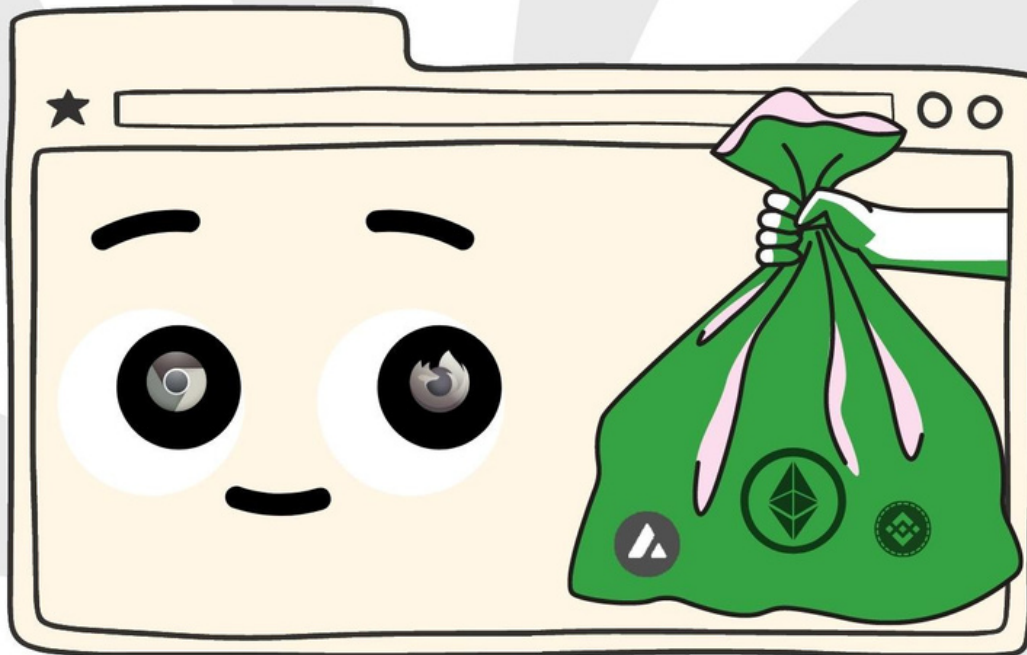
*As political polarization and financial hardship continue to take their toll, legacy politicians and bankers are fighting tooth and nail to maintain an unfair status quo. Because cryptocurrency gives the common person a way to opt out, it should not be surprising that top institutional leadership is trying to stifle cryptocurrency's meteoric rise.*

*While things may seem rather dark lately, don't let the funeral procession for the old economic and governance system get you down. Like a bowling ball in motion, all we need to do now is stay the course and prepare to enter the greatest era of humanity where people around the world coordinate, do business, and enjoy their freedom without relying on powerful third party middlemen.*

*- Csilla Brimer and Matt Millen  
1st of June, 2022*

# Coming Soon: A Built-In Crypto Wallet For Every Browser

Csilla Brimer & Matt Millen Willenrimer



## Summary:

**A majority of crypto users currently use browser extensions as their wallet of choice. This is not the best option and built-in browser wallets offer a better user experience and fewer security trade-offs.**

Metamask is a browser extension that allows you to access your crypto wallet and interact with Ethereum and other blockchains. For the most part, browser extensions are helpful tools that enable us to work quicker and more efficiently. Browser add-ons however, are loved by cybercriminals looking for innovative ways to add malicious code onto unsuspecting users' machines. Some of the main disadvantages to using a browser extension wallet are:

- Extension spoofing - A spoofing hack that targets your secret recovery phrase and pretends to look like a legitimate extension.
- Browsing history - If you are using non-private browsers like Google Chrome, cybercriminals can access your web history and use it to launch more sophisticated phishing attacks.
- Resource Usage - Extensions can slow down your device due to the high CPU and local memory usage causing your browser to slow down.

Another problem with extension wallets like Metamask is that the wallet is not as decentralized as you may think. MetaMask accesses blockchain records for Ethereum via Infura, which is unavailable in certain jurisdictions due to legal compliance. This prevents users from certain geographic locations from interacting with Ethereum unless they run their own full Ethereum node which can take multiple days to initially sync.

In comparison, the Brave Browser has a built-in crypto wallet called Brave wallet. The Brave Browser is a privacy browser which blocks ad trackers and ads by default. The built-in wallet's native functionality is much harder to spoof, which means less risk of phishing and theft. Also, because it is built into a privacy browser cybercriminals can not access the browsing data.

If you want to make sure you are not using spoofed software, best practice is to verify the integrity of all installed programs by having the pgp key of the developer and a signed hash of the file being installed.

We believe that every browser (Chrome, Firefox, Edge, Safari etc.) will have their own built-in crypto wallet, primarily because of three reasons:

- The massive rate of crypto adoption and new people joining the web3 ecosystem.
- Built-in browser wallets provide a serious improvement to the user's experience while simultaneously improving user security.
- Built-in browser wallets require less CPU to operate and are overall much more reliable.

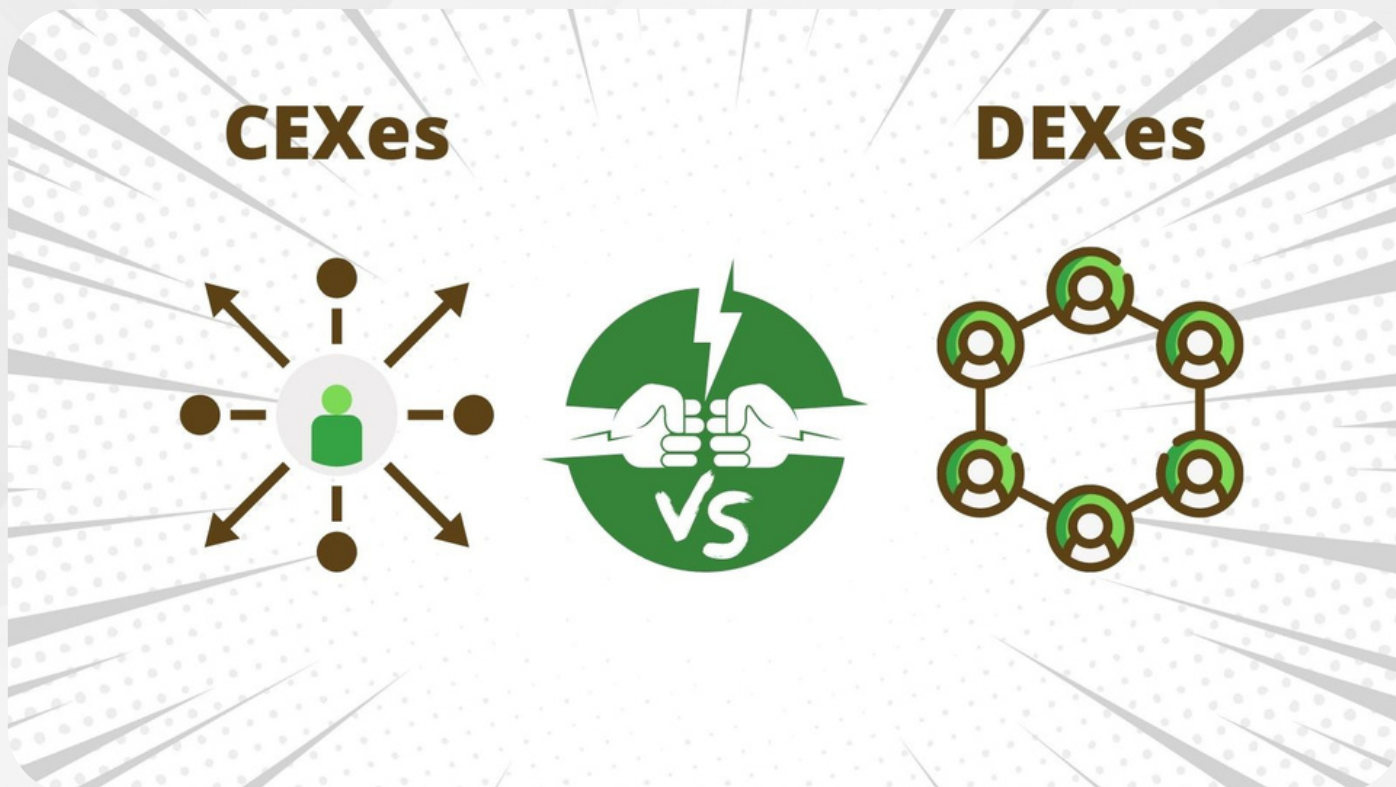
Also supporting this prediction are two global trends; a large amount of cyber crimes that are forecast to increase in frequency and the growing realization amongst regular people that digital privacy and security are critical to staying safe on the Internet.

We see these reasons and trends creating a narrative that encourages the large companies who build these web browsers to take notice and offer their customers a better service by building crypto wallets into their products.



# CEX-es Will Die And DEX-es Will Thrive

Csilla Brimer & Matt Millen Willenrimer



## Summary:

**As it becomes harder to make CEX accounts, DEX-es welcome anyone and everyone to the global, digital economy.**

In the early days, many believed that Decentralized Exchanges (DEX-es) would stand no chance against centralized giants like Binance and Coinbase. Fast forward to September 2020 when Uniswap's trade volume surpassed that of Coinbase's making it obvious that the crypto world had a big appetite for decentralized exchanging.

Today, the demand for decentralized financial services is still growing due to these platform's permissionlessness, efficiency and user friendliness.

DEX-es provide transparency, respect user privacy and most importantly, prevent centralized authority from abusing power and censoring dissent.

Additionally, DEX-es also offer opportunities for people from traditional investing markets. There is already a strong focus on institutional-grade crypto derivatives within the Decentralized Finance (DeFi) space. We are seeing an increase in DeFi Futures, Options, Synths of Stocks & Commodities, Indexes & Staking Protocols.

DEX adoption is experiencing a snowball effect where blockchain startups are now choosing to list their tokens on decentralized exchanges like Uniswap because it is cheaper, globally accessible and open to anyone.

This strategy shift has had a positive impact on Uniswap's user acquisition as crypto investors are forced to use Decentralized Exchanges when purchasing their favorite tokens.

Furthermore DEX-es allow anyone to access the platform regardless of their geography, demographics, or background. Fully permissionless DEX-es facilitate not just crypto trading but the trading of any security or synthetic commodity. We see this equal access as an opportunity for anyone to interact, trade and participate within the blockchain ecosystem regardless of gender, class, race or ethnicity.

By including everyone, especially financially under-served people, anyone can build an investment portfolio with assets from around the world using only Wifi, a smart phone and some disposable income. Decentralized exchanges are directly increasing global market participation which in turn drives economic growth and prosperity for everyone.

Meanwhile, the role of CEX-es is diminishing for multiple reasons: First, the inconvenience of KYC (Know-Your-Customer) requirements burden the user's experience with finicky verification processes and exclude investors without access to proper documentation. Second, centralized exchanges are rapidly turning into traditional banks. CEX-es are already denying customers service for arbitrary reasons, including blocking withdrawals, halting deposits, and providing zero transparency into their decision making which is very similar to how traditional fiat banks currently operate.

People are ready for a change and the user experience of DEX-es is liberating by comparison. While there is additional responsibility for users to keep their wallet information secret, the trade-off is access to a global, permissionless, provably fair market for investing and trading.

We expect DEX-es to continue taking market share from centralized exchanges, until the centralized exchanges are regulated into oblivion and lose their relevance completely.

# The Future Is Multi-chain. One Diverse Portfolio

Csilla Brimer & Matt Millen Willenrimer



## Summary:

**Multi-chain DeFi platforms will make life easier for users and unify crypto lending.**

When taking out a collateralized loan today using decentralized services like CREAM or AAVE, a crypto user must deposit funds to multiple websites if they wish to utilize their entire portfolio. They are then responsible for tracking loan health across every decentralized lending platform they've used. This user experience is intimidating, complicated and very likely leads to liquidations that could otherwise be avoided.

The ability to borrow against your entire portfolio is an underserved niche within the Decentralized Finance (DeFi) ecosystem. By having a 1-stop shop for all your permission-less borrowing & lending needs, more people will use these services increasing capital efficiency in the process.

A good example of this is [Prime Protocol](#). Prime Protocol is a decentralized, multiple blockchain brokerage that allows you to borrow against the value of your entire portfolio across all blockchains.

While there are decentralized loan apps that offer multi-chain deposits like CREAM, we believe that in the future platforms like these will offer users a convenient ability:

***To park a percentage of their entire portfolio, across many different blockchain networks, as collateral.***

Imagine a world where you own a multi-chain wallet with a basket of cryptocurrencies used for collateralized loans and yield farming. With a few taps you deposit 5% of the holdings on your self-custody wallet into a multi-chain DeFi app that gives you a single interest rate based on your portfolio's composition and issues your loan on the network of your choice.

While today's decentralized lending environment is fragmented, many projects have identified the need for seamless transitions between different protocols, platforms and networks. We see their continued work bringing about the future described above and are excited at the prospect of an improved user experience for lending and borrowing within the "cryptosphere".



# The Monero "SuperBowl" Ad sponsored by CBDCs

Csilla Brimer & Matt Millen Willenrimer



## Summary:

**Financial privacy is a human right. CBDCs reveal the consequences of financial surveillance and make private cryptocurrency transactions extremely appealing.**

Financial privacy is incredibly undervalued by the masses and likely won't be appreciated until this right is lost. Prior to 2020, we at Willenrimer held a lot of educational crypto events. We always started with a boring 20 min introduction explaining how fiat money works before passionately making the case for cryptocurrencies as a sound form of digital money.

In 2020 however, we experienced a global wake-up call. Along with central banks around the world, the Fed & US Government printed \$10.5+ Trillion to offset the global economic standstill caused by the Coronavirus lockdown. After this unprecedented money printing occurred, we no longer had to explain how fiat money worked. The Bitcoin bull run started almost immediately and the value of limited circulating supply became crystal clear.

We believe a similar wake-up call is happening today with privacy coins like Monero. As more CBDCs are launched, governments will monitor transactions 24/7 and restrict the freedom to use our own money. This is everyone's worst nightmare, but we see this as a blessing in disguise just like the money printing. The government's surveillance will cause everyone to understand the importance of financial privacy and why it is necessary for freedom. In truth though, we see CBDCs as a huge step toward greater authoritarianism across the globe.

The potential repercussions of CBDCs embodies everything the crypto industry fears. In June 2021 the Bank of England asked the Government to confirm their desire for CBDC programmability so that Central Banks would be able to control and decide what users should or should not buy.

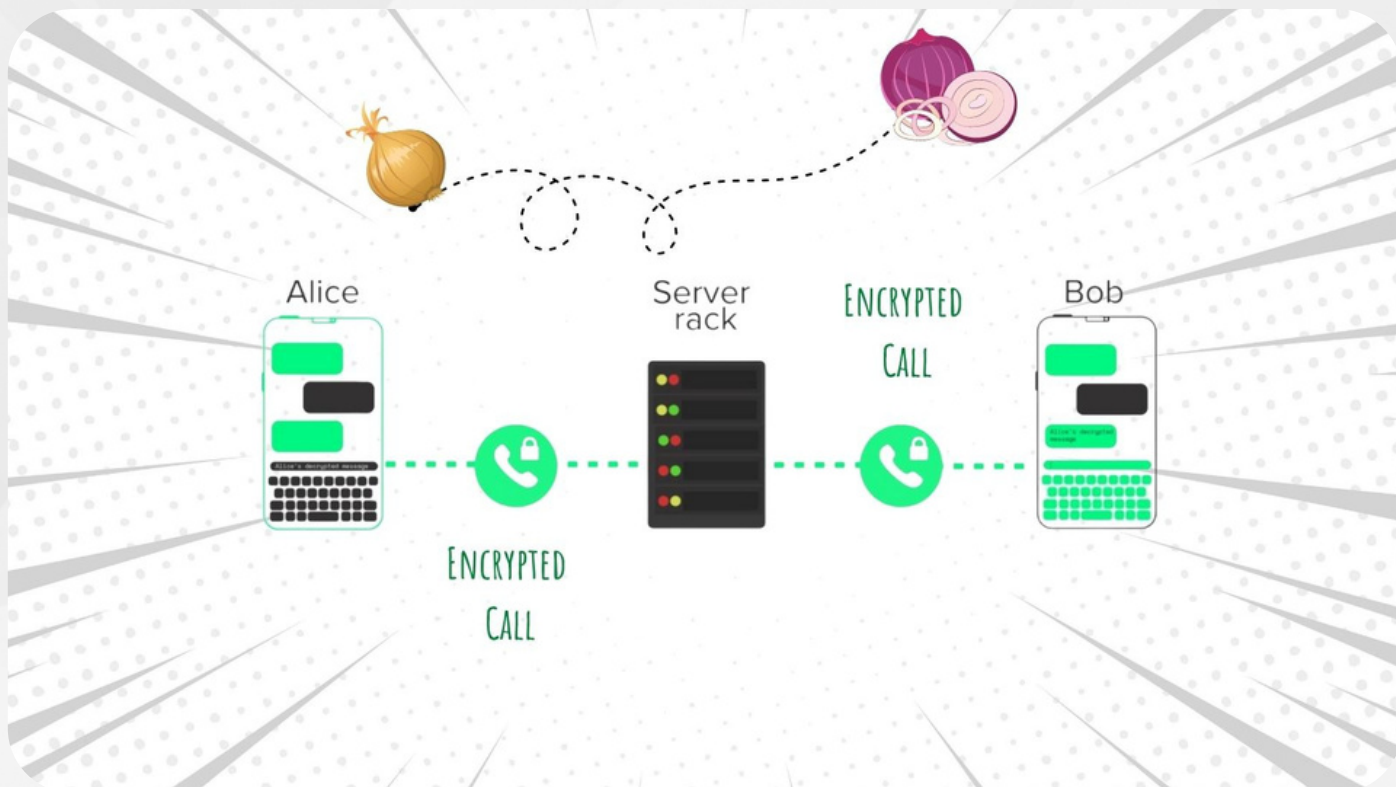
If restrictive features like these are implemented by CBDCs in an attempt to control user behavior, it will be the greatest "SuperBowl" half time show advertisement for Monero. People will immediately look for alternatives to CBDCs and the *Queen of Private Digital Commerce*, Monero, stands to benefit tremendously as the current market leader in private digital transactions.

Not only is Monero untraceable and private-by-default but it is also available on a number of Decentralized Exchanges with a transaction fee less than one cent. Monero is GDPR compliant and has been protecting people's right to privacy since 2014.

We believe Monero adoption will spread faster than a California summer wildfire as more CBDCs hit the market and increasingly restrict financial freedoms for everyone around the world.

# Onion-routed Calls are just the Beginning

Csilla Brimer & Matt Millen Willenrimer



## Summary:

**Anyone with a Wifi Hot Spot and a SIM-free mobile device will be able to make onion-routed calls for near zero cost and with complete privacy.**

Encryption is the lifeblood of cybersecurity, but sadly it is often painted as the villain of the tech world by non-technical individuals. The [Session App](#), which is similar to Signal, does not require a phone number for signing up. It is an end-to-end encrypted messenger designed and built for people who want absolute freedom from surveillance.

Session app has been working on onion-routed calls and is close to releasing this feature. Traditional onion-routing protocols have very high latency which makes things like streaming voice and video virtually impossible. [Lokinet](#), built by the same team as Session, is a decentralized onion-routing protocol that is faster than Tor and enables Session to offer real-time voice and video calls on their app. Lokinet can also onion-route any IP based protocol including TCP, ICMP, and UDP. UDP is a fast and efficient connection-less protocol that is a perfect candidate for applications like calls.

We believe that Session's voice calling implementation is incredibly groundbreaking. The team had to build an entirely new onion-routing protocol (Lokinet) from the ground up in order to make onion-routed calls even possible. Their next step is releasing this feature on their encrypted messaging app Session as part of the "privacy suite" mission the team is on.

In our opinion this is just the beginning for this project as it is very likely many more exciting dApps will be built on top of Lokinet. The following are just a few of the possibilities, as listed on their website:

- *A truly encrypted Slack/Mattermost competitor*
- *A truly encrypted voice and video call service (yes, much better than Zoom or Jitsi – which aren't really that well-secured at all)*
- *Peer-to-peer networking replacement library for blockchain projects (much easier to deploy than libp2p, for instance, due to common features with ZMQ)*
- *Onion VPN marketplace*
- *Secure onion-routed HTTP request library (onion requests) used to secure simple web traffic between client and server without requiring a VPN or OS level support*
- *Redundant messaging utilizing the swarm protocol (superior protocol to Bitmessage)*
- *Virtual LAN functionality to enable private networks to form on the public internet (a more versatile, easier-to-use version of Hamachi)*

Session and Lokinet are just a few examples of what's possible with decentralized privacy tech. All of their tech is open-source so developers can use what they've built as the foundation for a new generation of privacy tools and services.



# The Decade of Fortune 500 DAOs and Diversity

Csilla Brimer & Matt Millen Willenrimer



## Summary:

**DAOs give a new meaning to the term "Equal Opportunities" and offer a chance to democratize the work force by creating human-centric work environments.**

Decentralized Autonomous Organizations (DAOs) are still in their infancy but are already disrupting the traditional world of corporate employment. Additionally, DAOs saw exponential growth in 2021 and many blockchain startups are increasingly using DAOs to delegate decision making and governance to their communities. Similar to traditional organizations, DAOs are built around a variety of exciting business ideas. GAM3R DAO, for example, allows the community to create, fund, and launch new games with the help of existing DAO game designers.

DAOs can simultaneously exist in multiple jurisdictions and people can work for DAOs on a self-employed basis while being paid DAO tokens or other top cryptocurrencies.

We see DAOs as an optimal way for creating a self-sustaining ecosystem where all participants can benefit. When DAOs go mainstream the world will finally witness a real world application and true manifestation of impact capitalism.

Currently DAOs still require a legal entity like a foundation or organization to handle things like paying bills in fiat currency. As an example, [ShapeShift DAO](#) is a non-custodial cryptocurrency exchange platform whose community DAO is legally represented by the [FOX Foundation](#), a not-for-profit org dedicated to supporting the ShapeShift DAO until full decentralization is achieved.

Typically, DAO governance tokens are used to align incentives for the ecosystem and community that support the DAO's goals. Participants are rewarded for contributing their time to further the DAO's mission and can use the DAO governance token to vote and make their voice heard within the community.

In the future we see DAOs disrupting how people are "employed" and earn a living. DAOs enable a work life where you still contribute 40 working hours per week, but instead of one full time "job" you work a variety of hours across several different DAOs. You will choose the projects whose mission and vision align with yours. Your co-contributors (aka co-workers) will be people from around the world and you'll be able to work from anywhere at any time of the day.

You won't have to worry about establishing Employment Eligibility and Proof of Right to Work in a specific jurisdiction because you can simply log on and pick up a project of your liking from a DAO that doesn't care about either of those things. The DAO's remote workforce provides an opportunity to bring in more diverse perspectives from different geographies and backgrounds across all "job" levels, functions and teams. DAOs break down location barriers, close the gender gap and accommodate contributors with special needs by allowing "workers" to remain pseudonymous and organize their work around their life.

While DAO's today are mostly used by the web3 community, we expect this type of autonomous organization to expand rapidly and globally as successful use cases continue to emerge.

# Regulating NFTs, E-commerce and the Metaverse

Csilla Brimer & Matt Millen Willenrimer



## Summary:

**NFTs are digital property and existing legal frameworks don't know this yet.**

Non-fungible tokens (NFTs) are becoming the foundational technology backing digital assets in the metaverse. A metaverse project called the Sandbox generated more than \$24 million in sales of NFTs that represented real estate within their proprietary metaverse. Their sale of metaverse land was so successful that legendary rapper, actor, songwriter and entertainer Snoop Dogg bought a "mansion" and also owns an NFT collection within Sandbox.

While most people think about expensive JPGs when it comes to NFTs, this technology has barely scratched the surface of more practical applications like patenting and e-commerce. It is our opinion that NFTs are only beginning to revolutionize ownership and exchange of digital assets. NFTs are laying the foundation for global e-commerce, powered by a metaverse-based economy and used by the masses. In the future we see a user experience where people enter a metaverse to conduct their business and their user accounts as well as the items they purchase are represented by NFTs.

The NFT regulatory waters are largely uncharted and we believe U.S. securities laws need to clarify how NFTs are treated. We are also keeping an eye on how courts address certain use cases for NFTs when it comes to copyright and trademark protections.

We believe not all NFTs are created equal and that there will be a significant differentiation among NFTs moving forward. Similar to how we have utility tokens and security tokens today, NFTs will be used for different purposes within different ecosystems in the near future.


At the end of the day NFTs can represent wildly different things from high end works of art to copyrighted songs to the balance of your McDonald's reward points. With so many possibilities regulators must classify these various types of NFTs so that innovation and mass adoption can occur across the entire NFT ecosystem.

The right to ownership and personal property is baked into many countries founding documents. The precedent for the digital equivalent of these same rights is still being set however. NFTs are raising thorny questions around ownership and digital property rights and we see this pressure forcing legal systems across the world to clarify how disputes involving these assets are handled.



# Social Media vs. User Privacy

Csilla Brimer & Matt Millen Willenrimer



## Solving User Complaints About Existing Major Platforms

Complaint	Details	PanQuake Solutions
Arbitrary Suspensions	Suspension without reason	Supply reasoning
Arbitrary Page Refresh	Makes content disappear	Manual refresh function
Shadow Bans	Stops content from being seen	No shadow banning
Trend Manipulations	Only shows select trends	No trend manipulation
Non-Linear Timelines	Shows content out of order	Time-linear timelines
RT/Like Manipulation	Arbitrary removal of retweets/likes	Blockchain proof of action
Advertising "Clutter"	Ads inserted into timelines	No advertising
User Data Sold	Sold to big data/ad networks	No data selling/sharing
Personalization	Inferred interests, tracking users	No personalization algorithms
'Blue Check' Bias	Creates a class system for users	No 'blue checks' — self verification
Suggested Follows	Promotes certain people/accounts	No suggested follows
Cross-Platform Links	Diminished reach on cross-platform links	No link discrimination
Top Tweets	Based on followings, not circulation	No 'top' — level playing field
Disappearing Follows	People having to re-follow accounts	No manipulation of follows

### Summary:

**Social media exploits the digital "You" and platforms that respect your privacy will be preferred in the future.**

Today's social media companies use algorithms that are amazing at manipulating your timeline and throwing tons of advertisements in front of your face. The revenue that comes from mining your data to show you ads allows these companies to offer you "free" social media access. In reality there is nothing free about it. Social media data mining goes beyond the internal databases and systems of any single social media platform. Facebook, Instagram, Twitter, TikTok, LinkedIn, YouTube, and many others uncover meaningful patterns and trends based on their collection and analysis of the data they obtain about your activity across the web. The analyzed data is then sold to companies who are able to target very specific demographics, personalities and other identifying traits to show you ads.

Sometimes (actually most times...), these social media companies put profits over their users. Facebook, for example, has been implicated in disputes over improper use of user data (aka the Cambridge Analytica scandal in 2018). In addition to data mining, social media platforms have recently started to silence individual voices for various reasons and are able to do so because they are private entities with their own First Amendment rights to control the content they publish.

This increased censorship however, has carved out a new market for social media platforms centered around the ethos of user privacy and freedom of speech.

Panquake is a crowdfunded social media platform with their own custom blockchain and they are hyper-focused on privacy and freedom of speech. Panquake does not have any advertisements on their platform, instead, they charge all users \$5 USD per month and accept cryptocurrencies as a form of payment.

Sign-ups will not require any personal identification other than a user name and payment in order to protect user privacy. By not showing advertisements Panquake can guarantee an authentic timeline where everything shows up chronologically and the user is not subjected to algorithmic content manipulation. Panquake is endorsed by NSA whistleblower Bill Binney, CIA whistleblower John Kiriakou, Megaupload founder Kim Dotcom, and Julian Assange's mother Christine Assange. The project is dedicated to ethical Free and Open-Source Software (FOSS).

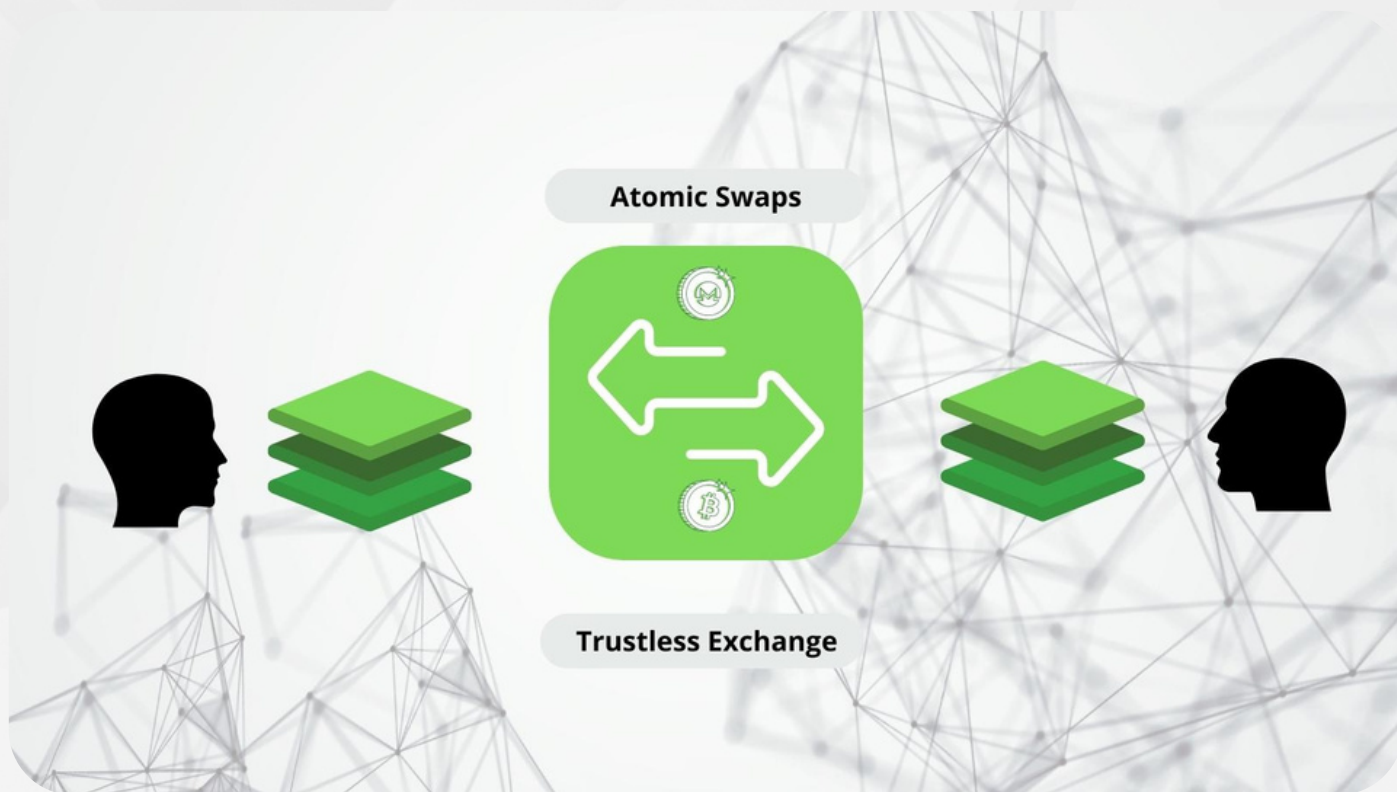
As invasions of privacy become more pervasive and the surveillance state continues to expand, we expect users to start pushing back against these practices by demanding more control and autonomy over their personal data.

Backing this up is...more data! The very real increase in users switching to deGoogled phones that use operating systems like the one from Calyx Institute and the transaction volumes from private-by-default cryptocurrencies like Monero show that people are becoming more aware and willing to take action regarding their digital privacy.



# Atomic Swaps, the Trustless Peer-to-Peer Exchange

Csilla Brimer & Matt Millen Willenrimer



## Summary:

**We believe atomic swaps will become the most preferred trading method since it makes wallet-to-wallet non-custodial trading cheaper and permission-less.**

Satoshi's original vision for Bitcoin was as a *peer-to-peer electronic cash system*. As additional cryptocurrencies were created, however, the need for exchanging one for the other became a sought after feature. Today, cryptocurrencies are mostly traded via centralized exchanges but this method of trading still requires trusting a third party and introduces risk in the event that third party doesn't like you. Atomic swaps on the other hand, use a Peer to Peer (P2P) network where all participants interact directly with one another without an intermediary.

Atomic swaps are smart contracts which allow crypto users to exchange crypto directly from one blockchain to another, thereby eliminating the need for cross-chain exchanges in most trading scenarios. The first Atomic swap took place between Litecoin and Decred in Sep 19, 2017. The increased use of Atomic swaps is leveling the playing field and helping to further decentralize the crypto marketplace. Atomic swaps enable a better, more decentralized ecosystem that is resilient to regulatory changes.

The idea is to remove centralized intermediaries like regulated exchanges and give token owners total control. Atomic swaps also allow you to save money by eliminating fees and charges you pay to a middlemen when using a centralized exchange.

Atomic swaps are very technically challenging to develop and maintain. When moving from one chain to another custom code is required to ensure that nobody can forge your signature and run away with your funds or the other party's funds you are trading with.

Even though atomic swaps today aren't very user friendly, we believe in the future they will become the most preferred way for cross-chain trading as software developers overcome the difficult challenges of coding them correctly.

Because they offer self-custody while trading, are cheaper and open to anyone regardless of geographic location, we see Atomic swaps becoming wildly popular.

# Circular crypto-economies will Flourish

Csilla Brimer & Matt Millen Willenrimer



## Summary:

**A circular crypto-economy that serves a global user base is inevitable.**

*"Commerce on the Internet has come to rely almost exclusively on financial institutions serving as trusted third parties to process electronic payments."*

- Satoshi Nakamoto, *The Bitcoin White Paper*

In early 2022 blockchain developers around the world began changing the way they wanted to be paid. Prior to this a majority of devs still preferred fiat payments or a combo of fiat & crypto. Recently though, many of the developers we work with at Willenrimer began specifically requesting to be paid in stablecoin cryptocurrencies or top market cap cryptos.

This may seem minor but it signals a huge shift in how cryptocurrency is perceived. What we mean by this is that cryptocurrencies are now viewed as more valuable than fiat (at least in the blockchain developer world). Thanks to companies like [Coincards](#) who provide gift cards paid with crypto, more and more web3 freelancers are able to bridge the gap between crypto and fiat economies.

Right now the groundwork for circular crypto-economies is being built where participants are not required to "cash-out" into fiat. [Travala](#), the popular online travel agency, reported +121% YoY growth and monthly revenues exceeding \$6.2M. Additionally, 79% of their bookings were paid in cryptocurrency according to their transparency report filed in April 2022.

Travala is only one example of cryptocurrency's increasing mainstream acceptance and their business promotes a circular economy that exclusively uses crypto. Along with an improving user experience it has never been easier to use cryptocurrency for payments.

We believe that blockchain developers going "crypto-only" is just the beginning. As inflation continues to drive up grocery bills, cryptocurrency payments that never settle into fiat are becoming more appealing every day.

Crypto economies where both merchants and consumers use crypto to exchange goods and services is the future of commerce. Easy QR code invoicing, rapid settlement times, hedging against fiat debasement and permission-less participation all combine to create a compelling narrative for mass adoption.

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