

The Digital Transformation of our World



Predictions for digital identities in 2024

Digital identities will gain relevance in 2024. The most interesting development will be related to the Digital Public Infrastructure (DPI) initiative, which provides a solution for managing identities online. DPI was endorsed by G20 during the New Delhi Summit and gained relevance in international debates in 2023.

Having a digital identity is becoming critical for individual participation in the economic and social life of digitalised societies. Digital identity is used for access to government, economic, and other services. Proper technical and governance solutions for digital identity involve a delicate interplay between the protection of privacy, access to societal services, financial transactions, and other aspects of our lives that require proof of identity. Technologies applied in digital ID include biometric data such as fingerprints, earlobes, iris, and face photos. GPS is used to track peoples' locations, while artificial intelligence such as facial recognition software is used to process the data collected. While others such as Nigeria and China are using mobile phones and apps.

Basel Committee for the Bank of International Settlements



Banks are regulated at the national and regional levels, and since 1973, bank regulations have been coordinated globally by the Basel Committee for the Bank of International Settlements (BIS). The BIS is jointly owned by 63 central banks from countries that account for 95% of global GDP.

Basel IV will be a game changer not only for banks but also for corporates when it comes to access to financing. The regulation, a finalization of Basel III, will overhaul global bank capital requirements, changing the corporate lending landscape.

How will Basel IV affect banks?

The purpose of Basel IV is to level the playing field and harmonize how banks calculate risks, not to increase the level of capital in banks on a global level. However, the reforms will likely have a disparate impact in different regions, due to regional differences in banks' use of internal models for calculating risk.

Globally, the impact on banks' required capital will be limited. The impact will be larger in Europe and the Nordics, where banks tend to be heavier users of internal risk models. The European banking system, for example, will need an estimated 19% of additional Tier 1 capital in their capital buffer, while Swedish banks will need an additional 28%. That compares to an estimated 2% additional Tier 1 capital for US banks.

Canada is moving faster on digital ID than most think



Since the onset of the COVID-19 pandemic, Canadians have increasingly worked, shopped, learned, and engaged with government online. Their expectation and need for easy to use, accessible digital options continue to grow, and many public- and private-sector organizations are transforming to use digital technologies to deliver better programs and services.

Government of Canada

Now more than ever, we have work to do to make it easier for Canadians to interact with the Government of Canada, and we are committed to better serving Canadians in a digital age. This will require modern, integrated systems and an unwavering focus on the needs and experience of citizens. We have made progress, but we must continue to improve.

Building on the vision outlined in [Canada's Digital Government Strategy](#), we are pleased to introduce the Government of Canada's [Digital Ambition](#) (GC's Digital Ambition) which has been developed with this service imperative in mind. Under the leadership of the Chief Information Officer of Canada, guided by the government priorities outlined in the mandate letter, the GC's Digital Ambition provides a clear, long-term strategic vision for the Government of Canada to advance digital service delivery, cyber security, talent recruitment, and privacy.

Quantum AI: Merging End Times Technologies

Have you ever stopped to think how much life has changed for the everyday person since 1977, when the personal computer industry officially began? The next advancement is called quantum computing — an exponential leap in computer capability. The military, analytic, scientific, and “artificial intelligence” potential of this advance is expected to be virtually unlimited.



What is Quantum Computing?

This technology may be mind-boggling for the average user, so let's try to simplify what this is. Classical computing uses a binary code to process data: at 0 or 1. There are no other coding options. Quantum computing does not use bits; it uses qubits, which in layman's terms, can be fractions of 0 or 1, which is impossible with current technology.

The virtually limitless subdivision of qubit data allows a quantum computer to exponentially accelerate calculations. Packed with infinitesimally small microprocessors, it can easily process over 5 billion calculations per second — 3 million times faster than classic computing.

With its blistering computation speed, quantum computing will soon be used to revolutionize the military, logistics, pharma, life science, and finance. All of these are already aggressively investing in quantum computing. For example, Moderna partnered with IBM to use quantum computing to advance the mRNA technology used to develop vaccines.

World Economic Forum – have established the Quantum Computing Network



On its website, the World Economic Forum proclaims they “have established the Quantum Computing Network, which facilitates collaboration with companies like Amazon, IBM, and Microsoft, as well as academic institutions and national governments to prepare society more broadly for the significance of the transition.”

What quantum computing can do is unlike anything we have seen to date. Not only will this technology have the ability to control every aspect of life, business, finance, medicine, government, etc., but it will also be able to do this with such precision and speed that every person on earth could be placed into a one-world system. This technology will virtually force the world into a one-world financial system, a one-world government, and eventually a one-world religion. This super technology will cause the world’s systems to merge into one unified and computerized way of life. Choices will be eliminated. Freedom will be severely limited. Control will be delivered into the hands of the one who oversees this worldwide interconnecting network. Quantum Computing's potential will be irreversible: Quantum computing can render all current encryption obsolete the very moment it comes online. Once quantum computing is merged with AI, its learning potential will be irreversible. Quantum computing could break the Internet.

Julie Love, product leader for quantum computing at Microsoft who holds a Ph. D. in quantum physics, warned, “You will not own quantum computing; it will own you.”

Internet of Bodies – the programming of our bodies



The concept of Internet of Bodies uses human bodies as a source of data, making it a part of an Internet of things ecosystem. Internet of Bodies or IoB refers to a network of devices that can collect data about and alter the functions of the human body. IoB devices are physically connected or inside your body, enabling them to monitor and possibly interact with your body.

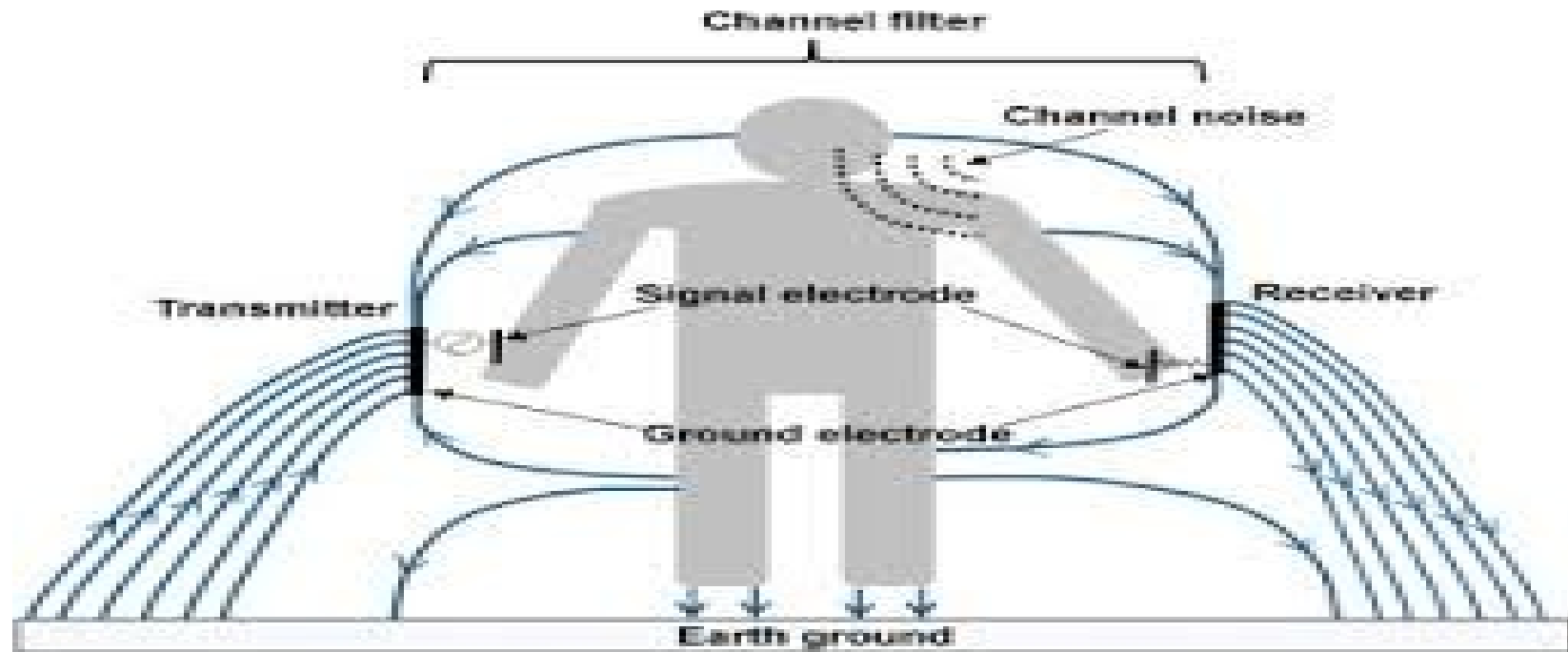
The devices that form IoB ecosystems are divided into three types:

First Generation/ Body External: These devices are worn or physically connected to a human body. They collect and transmit data based on physical contact through sensors, computer vision, and so on.

Second Generation/ Body Internal: These devices are placed internally in a human body. They may be ingested or surgically implanted or through **vaccination**.

Third Generation/ Body Embedded: This is a stage when electronic devices may be completely merged with the human body and functioning together while maintaining a real-time remote connection. Recent advancements in technology and improvements in connectivity are enabling implantable devices. Due to the ability to monitor and interact with human bodies the IoB devices will be the control point of the powers to be.

The Human Body Channel - the new IoB interconnection technology



"HBC uses harmless tiny electrical signals to transmit data through conductive body tissue," says Celik. "Not only does HBC use a thousand times less energy per bit than radio, it also benefits from much better channel quality."

The potential of HBC is not just limited to inter-device networking, however; due to the unique conductance characteristics of each person, the technology could also be used for bio-authentication, just like a fingerprint.

HBC opens the possibility of realizing extremely compact, cheap, low-power body sensors which is called - Capacitively terminated, broadband, low-frequency electro-quasistatic human body communication. The use of the human body as a low-loss broadband communication medium (79,80) enables energy efficiencies below 10 pJ/bit, similar to those of wire-line transceivers (90, 91), as well as strong physical security. HBC link with voltage-mode signalling and high-impedance termination allowing broadband communication. Resonant whole-body powering. Modak et al. (42, 43) reported a resonant whole-body powering technique that uses frequencies around 1 MHz. Thus the human body is utilized as a communication medium to enable a set of on-body sensor nodes to communicate.

ID2020 – The global digital identification system



ID2020 is a public-private consortium in service of the United Nations 2030 [Sustainable Development Goal](#) of providing legal identity for all people, including the world's most vulnerable populations.

The Digital Impact Alliance, a leading advocate for digital transformation since 2014, emphasizes prioritizing people. Collaborating with governments, policymakers, and technologists, the alliance has created a myriad of resources on effective digital public infrastructure and data governance. These resources encompassing research, case studies, policy recommendations, and practical tools that will aid those spearheading digital transformation efforts globally.

ID2020 is a global digital identification system and will be expected of every man, woman, and child, and is quite literally called a Certification Mark.

A recent Microsoft patent, 060606, involves another implantable device for the purposes of buying and selling, which is mutually covered by ID2020 (and is likely the same project). It's a cryptocurrency system that monitors our bodily activity—even our thoughts and emotions—and rewards each person based upon how well they perform their task with monetary transactions.

ID2020 Digital Identity Linked with Buying & Selling

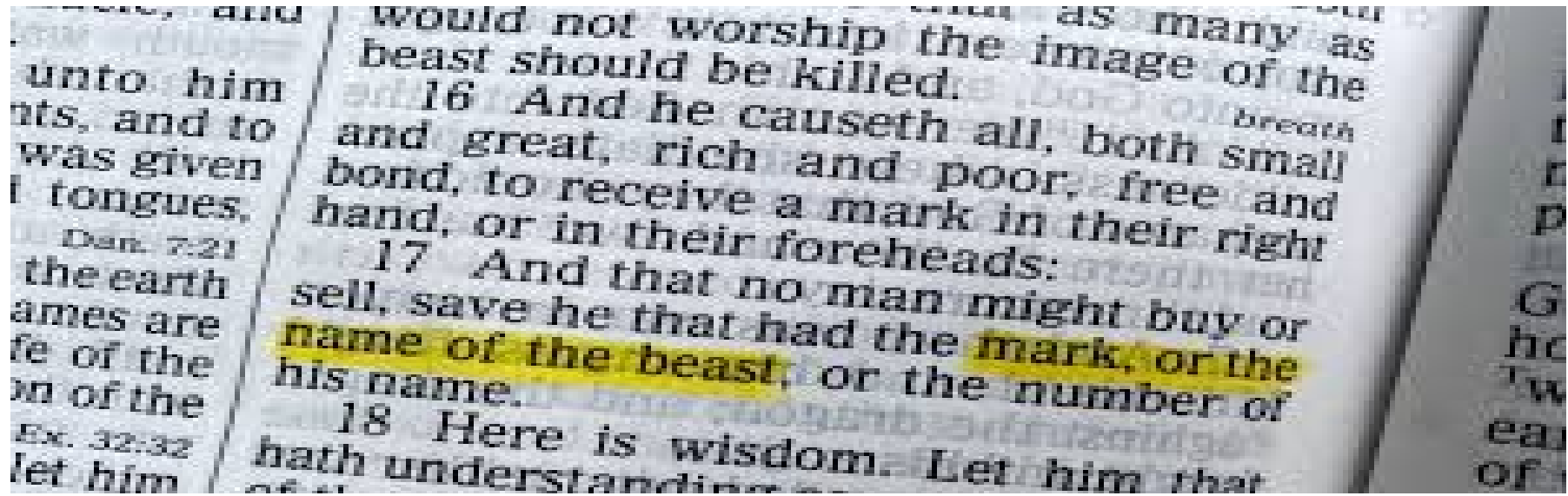


The Digital Impact Alliance ID2020 has acquired strategic partnerships with organizations whose primary functions are digital financial services and applying solutions for a completely digital user-friendly wallet. Everest, an organization that began working with the Indonesian government in 2018 and recently announced at the 2019 World Economic Forum in Davos, Switzerland, as ID2020's first 'Certification Mark for digital identity solutions.

Everest, claims to be "The world's first and only device-free globally accessible, digital transaction protocol with built-in identity." Everest defines itself as a "decentralized platform incorporating a massively scalable payment solution, Everchain, with a multi-currency wallet, EverWallet, and a native biometric identity system, EverID. Everest delivers a complete solution for a 'new economy.'" They are the first platform that combines Biometric identity with a digital wallet.

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Prophetic Implications



The coronavirus added an interesting twist to prophetic implications where the attention was focused on the safety and welfare of the public and using these kinds of technologies for our benefit – or so we’re told. That was all smoke and mirrors. We now know fully well the harm the Covid19 vaccines are doing.

It’s now clear to see that as time goes on technology advances and so does our understanding of what will lay the groundwork for the mark of the beast technology and system. I believe we’re currently at a time where bio-technology and transhumanism are being more and more embraced giving rise to technologies such as these. And people are embracing these new technologies.

The new financial world system (mark) will serve not only as the global currency, but will also create a union between the world finance and the world religion.

The financial (marker) will identify the bearers of the people supporting the governments system, and worshipping the religion of theirs.

A Bad Apple is About to be Unleashed on Your Money.



Think Before You Bite.

What Does a Central Bank Digital Currency (CBDC) Mean For You?

- CBDC is digital money issued by a country's central bank. **No More Cash = No More Freedoms.**
- CBDCs will hand the authorities the ability to completely control the finances of their citizens through a system called a Social Credit score.
- CBDCs will usher in unprecedented levels of spying on the privacy of citizens. Every purchase, every transfer, every payment can and will be logged in a government database.
- The government will be able to decide ratings for everyone through a social credit score system which would attach a positive point value to a behaviour that the government views as praiseworthy, and a negative point value for behaviour it wants to discourage.
- The new CBDC currency will be totally programmable and will apply to items that the government or central bank would not allow you to purchase such as; fancy clothing, excessive fuel, meats and alcohol, and those foods that are of limited supply. All these and more would be programmed into the digital currency on the overall population and business applications.

Your every move is recorded and every website you visit is documented. If your score drops you can be put in a 15-minute area and your quality of food is cut off. And if it drops a lot, you eventually lose your home with no hope of ever getting ahead in life. That's what will be introduced with the digital currency.

Ask yourself if you want to live in a world where every purchase you make and every interaction you have with others is recorded, documented and unchangeable?



Don't Bite The Apple!

