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 by **ANOUK VLEUGELS** — 22 hours ago in **MONEY**

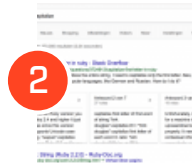


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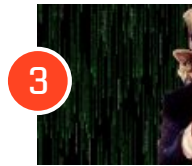
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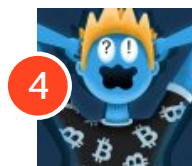
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In Hollywood, you're practically nothing if you're not a triple threat. If you can't sing, act and dance, you can pack your bags.

Similar to Hollywood, to succeed in the business world, you need to

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have a
multitude
of skills.
From
intelligence
to
trustworthiness,
there's
seemingly
an
inordinate
number
of
things
one
needs
to
master.
For
most,
this is a
tall
order.
For
others,
though,
it seems
second
nature.

Alex
Mashinsky
is one of
those
people

who
seems
to be
born for
business
success.
Regardless
of the
project,
the
client or
the
industry,
Mashinsky
seems
to come
out on
top
every
single
time.

Most
recently,
he
founded
[Celsius](#),
the
consumer
credit
blockchain-
based
startup.
He's
developing

a technology that is known in the tech world as Money Over Internet Protocol. In 1994, he successfully invented and developed a similar technology named Voice Over Internet Protocol.

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for [users](#) [with](#) [broadband](#) [internet](#) connections to make voice



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calls to
one
another.



Outside
of
developing
new
technologies,
Mashinsky
is a
serial
entrepreneur
and the
founder
of seven
startups
— all
based in

make our site easier for you to
use. We do also share that
information with third parties
for advertising & analytics.

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New
York
City. His
work
has
received
several
awards
for
innovation,
and his
new
Money
Over
Internet
Protocol
seems
to be
next in
line for
recognition.

**A
space
with
volatility**

The
buzz
around
cryptocurrencies
increases
daily. As
prices
rise,
those
who

invested
in the
space
early on
rejoice.
Still,
there's
fear and
uncertainty
regarding
online
currency.

Some
believe
that
now's
the time
to sell
before
the
market
takes a
turn
down.
On the
other
hand,
there's
a large
group
that
believes
you
need to

invest in
crypto
for the
long-
term to
really
see the
benefit.

The fact
of the
matter
is that
no one
really
knows
what's
going to
happen.
Cryptocurrencies
are
volatile,
and it's
hard to
guess
what
the
future
holds.
Luckily,
Celsius
is
starting
to offer
crypto

holders
another
way to
use the
coins
they
own
currently
own.

The Celsius opportunity

Celsius
gives its
members
the
opportunity
to use
the
coins
they
currently
hold as
collateral.
With the
Celsius
Wallet,
users
can
secure
loans in
dollars
whenever
they

want by
offering
up their
cryptocurrency
as
collateral.
In the
future,
consumers
will also
be able
to lend
their
crypto
to
others
and
earn
interest
in the
process.

Celsius'
goal is
to allow
anyone
who
needs
cash to
secure
USD
without
having
to sell
their

crypto
holdings.
As far
as the
future
goes,
the
company
is
estimating
that
members
will be
able to
earn up
to nine
percent
annual
interest
when
they
lend
their
coins
out to
other
users on
the
network.

Against the mainstream

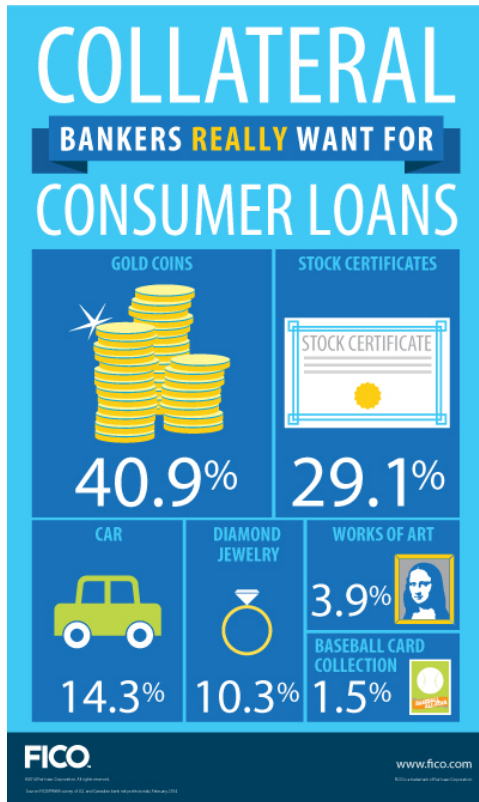
Traditionally,
there

have
been
limited
options
for
people
seeking
money.
They
can ask
friends
or their
family
for a
loan, or
they can
apply
for
funding
through
a
financial
institution.
In the
event
family
can't
help
out,
people
are
often
forced
to
borrow

from a
bank or
a lender.

When
they do,
their
financial
needs
are met,
but
there's
a lot of
risks.

Defaulting
on a
loan
contract
is a
serious
offense
that can
lead one
to lose
their
personal
assets
and be
subject
to large
fees.



With
crypto,
there's
another
way.
Although
many
banks
question
whether
or not
crypto
assets
hold
real
value,
Celsius
knows

that
they do.
They
believe
that
coin
holders
should
be able
to
leverage
the
value of
their
digital
wallets
to
borrow
cash
whenever
they see
fit. The
startup
wants
users to
be able
to
leverage
all of
their
assets
while
still
maintaining
their

crypto
portfolios
for
future
use.

A
'quadruple
threat'
team

As you
might
expect,
this
revolutionary
concept
is
backed
by some
big-
name
business
leaders.
Mashinsky
has built
an all-
star
executive
team
with
Daniel
Leon,
Nuke
Goldstein,
Keith
Baumwald

and
Ronit
Dvir
Bacalu.

Leon is
a social
entrepreneur
who
specializes
in early-
stage
development.
Under
his
direction,
HereO,
Beyon3D,
and
Atlis
Labs
have all
grown.
Currently,
he's a
managing
partner
at
Governing
Dynamics
and
COO of
Celsius.
Goldstein
has

spent
most of
his
career
developing,
building
and
perfecting
cutting-
edge
technologies.
He uses
his AI,
IoT and
blockchain
knowledge
to
power
the
decisions
he
makes
as the
CTO of
Celsius.

Baumwald
is a full-
stack
marketer
who
consults
for
startups
in a

variety
of
spaces.
Before
joining
Celsius
as CMO,
he
was Global
Head of
R&D
at foreign
exchange
company
Travelex.
Here, he
created
a new
division
focusing
specifically
on emerging
technologies
like
blockchain. Finally,
Dvir
Bacalu
is a
force to
be
reckoned
with in
the
tech,
communications

and
financial
worlds.
After
working
as the
chief
financial
officer
of Kalyx,
a real
estate
development
company,
she
joined
Celsius
as their
CFO.

Challenging convention, leading innovation

Being a
triple
threat is
rare and
difficult
to
achieve.
That
being
said,
creating
a new

technology
and
leading
an
award-
winning
team of
innovators
makes
perfecting
three
skills
look like
child's
play.

Mashinsky
is
someone
you
want to
keep
your eye
on
moving
forward.

As he
continues
to
develop
Money
Over
Internet
Protocol,
he'll

revolutionize
the
credit
industry,
as he
did with
the
telecommunications
industry
a mere
two
decades
ago.

*This post
was
brought to
you by
[Celsius](#) and
shouldn't
be*

*considered
investment
advice by
TNW. Yes,
TNW sells
ads. But
we sell ads
that don't
suck.*

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ask
“Alexa,
read me
_____”
and the
assistant
will start
playing
the title,
no sign-
up
required.
Naturally,
the
hope is
that
users
will be
hooked
into the
service,
but it’s
still a
welcome
addition.

There
are two
caveats.
First,
you
need to
be
completely
new to

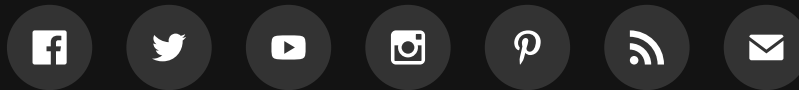
Audible
– the
feature
won't
work for
users
who
have
signed
up for a
trial in
the
past.
Second,
it's not
clear
whether
the offer
is
exclusive
to the
Amazon
Echo
family
or will
work on
any
device
with
Alexa
enabled.

We've
contacted
Amazon

for
clarification
and will
update
this
post if
we hear
back.

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