

# Gradual exit from a bankrupt Euro

A proposal for a simple alternative solution  
applicable today

No conflict of interest  
Non-partisan citizen initiative collective  
Experienced and active

Giving a clear direction for an alternative solution  
Not here to speculate, only to promote accessible, **responsible and resilient financial tools for all**

*Last updated : 02/2023*  
*Created : 08/2022*

**Twitter :** [@SortieDeBanque](https://twitter.com/SortieDeBanque)  
**Telegram :** [@SortieDeBanque](https://t.me/SortieDeBanque)

**Open Source !**  
[Please mention us](#)

Disclaimer (extract) - none of this is financial advice. Always do your own research before making any investment decisions.



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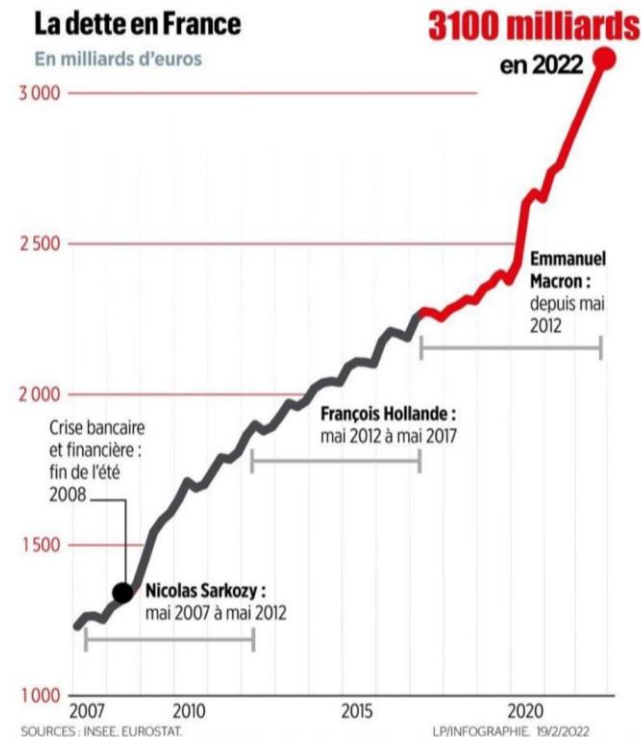
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# Do we need to draw a picture ?

## Economic situation of France (& others) Oct 2022

### Econ. situation of France Oct 2022

Austerity is coming  
→ we get out of the banks!



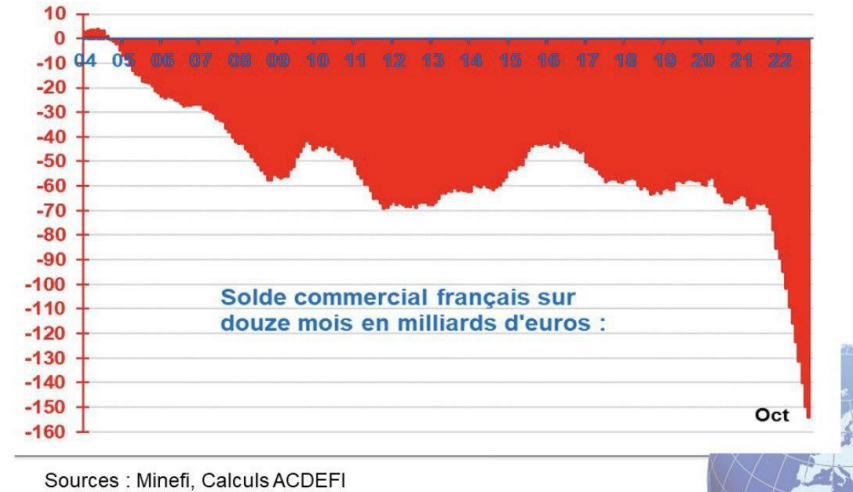
### Risques probables :

- austerity as in Greece in 2010 following the idiocies of JP Morgan (debt > 170% GDP)
- bankruns : closed windows, eyes to cry
- devaluations of the €uro, hyperinflation
- seizure of savings (Livret A, etc.)
- implementation of digital \$, CBDC nightmare  
(bankruns like in Nigeria with the e-Naira)

# STOP

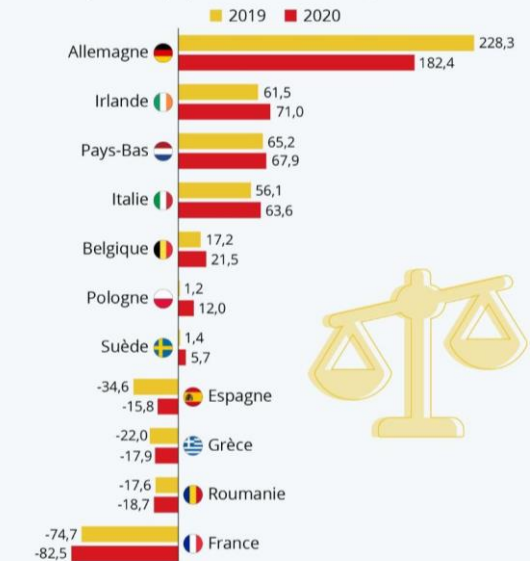
ACDEFI  
www.acdefi.com

Nouveau record pour le déficit commercial français :  
**154,2 milliards d'euros sur 1 an.**



### Balance commerciale : le grand écart franco-allemand

Solde du commerce extérieur (différence exportations-importations) dans les pays de l'UE sélectionnés, en milliards d'euros



Source : Eurostat

# Criteria for selecting a citizen solution

anti-CBDC transition economic system

**legal mean of exchange**

- No creation of money! The euro is the only national currency
  - Decentralized, sovereign, incensurable
    - Fast, simple, collective
  - Pseudonymous or even anonymous ability
- Auditable, untraceable mode if needed (like cash)
  - Highly scalable (>10 000 people/day)

Selected  
solution :



+



# Videos – Tutorials - Social

- TUTO 1 : <https://youtu.be/P6DJ2GOFhNg>
  - TUTO 2 : <https://youtu.be/Ru0ZSw1zyWg>
  - VIDEO 1 historical with french party "Les Patriotes" : [https://youtu.be/Baia\\_Br7NJA](https://youtu.be/Baia_Br7NJA) (80k views – end 2022)
  - VIDEO 2 with "le Courrier des Stratèges" : <https://youtu.be/EyTbHL2HxZg>
- more advanced : Bitcoin+Monero untraceable

## Social accounts to follow :

[@SortieDeBanque](#) on Twitter (FR)

- [t.me/SortieDeBanque](https://t.me/SortieDeBanque)
- [youtube.com/@sortiedebanque](https://youtube.com/@sortiedebanque)
- <https://odysee.com/@SortieDeBanque>



[@DecouvreBitcoin](#) on Twitter (FR)

- [decouvrebitcoin.fr](https://decouvrebitcoin.fr)
- **French map** of Bitcoin groups : [ambassadeur.decouvrebitcoin.fr/](https://ambassadeur.decouvrebitcoin.fr/) & [btcmap.org/map](https://btcmap.org/map)

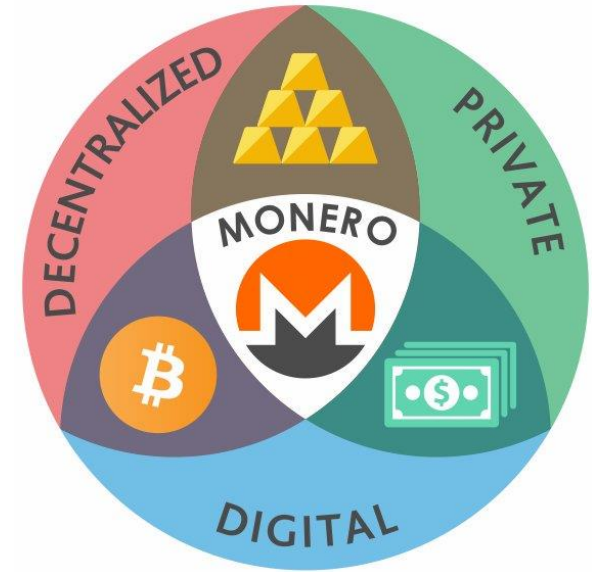
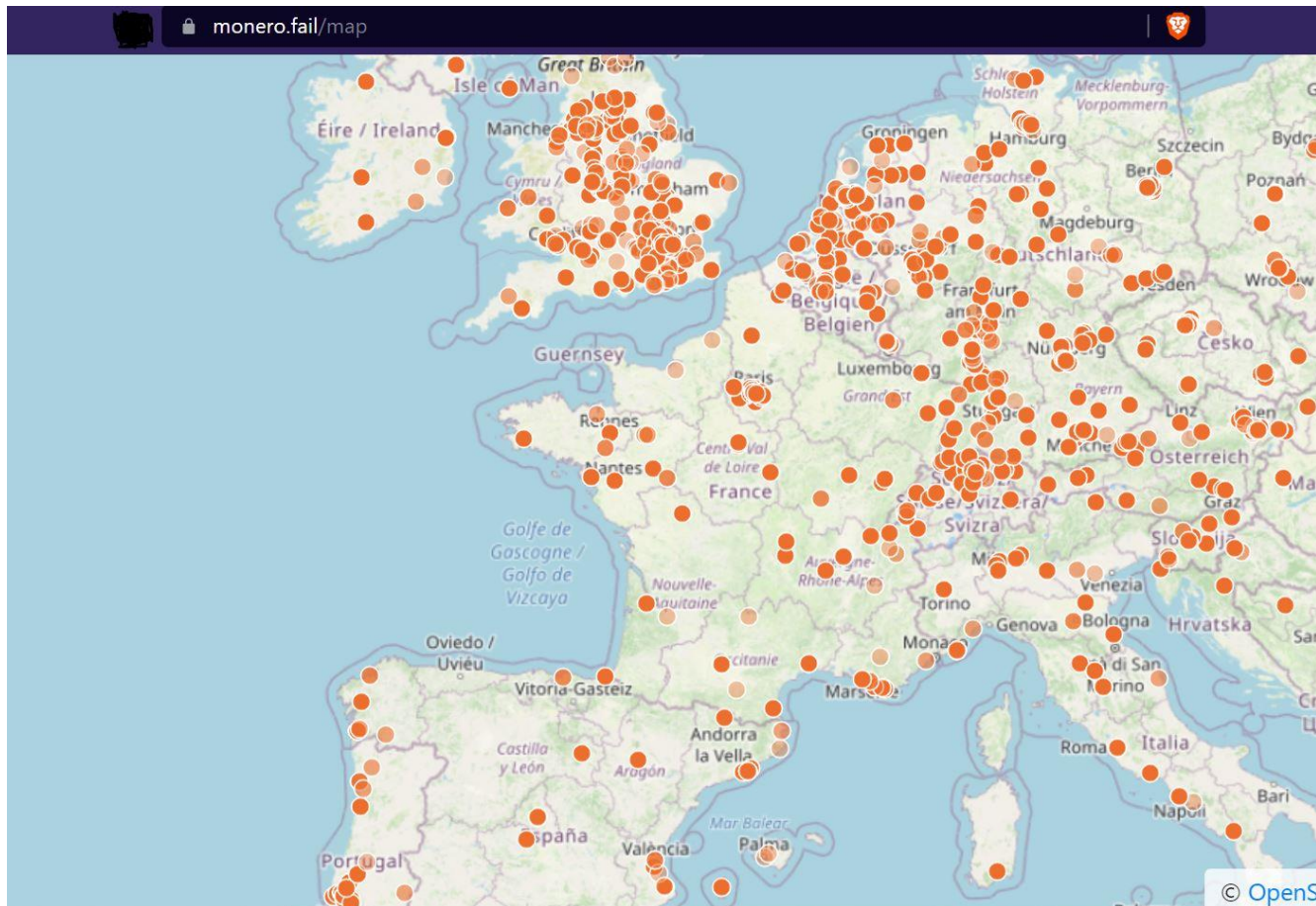
[@GA\\_Crypto](#) (FR)

...

But who is “issuing” these currencies ?

Monero/Bitcoin server nodes - unstoppable.

Another advantage of Monero is that anyone can mine it with their computer,  
(Bitcoin is best mined with special hardware)





# Every citizen can participate and contribute to this global network

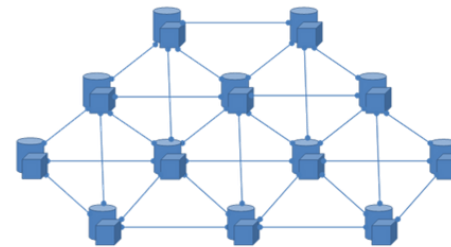
## Monetary sovereignty

For **Bitcoin**, the purchase of a dedicated mining device (ASIC) is required



Or dedicated pool mining

You can use an ASIC as a space heater (cheaper heating !)



Decentralized

*nodes are only connected to peers*

For **Monero**, your PC/Mac is enough!

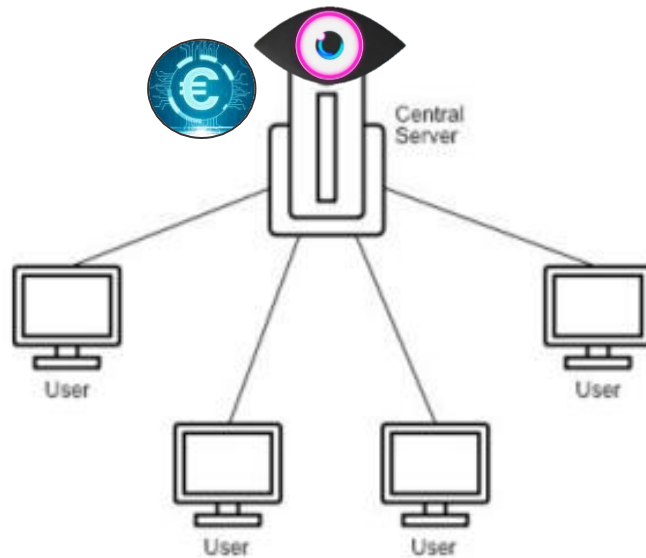
(and another untraceable crypto named XHV)



Just install the software Monero GUI Wallet and click on "P2Pool Miner"

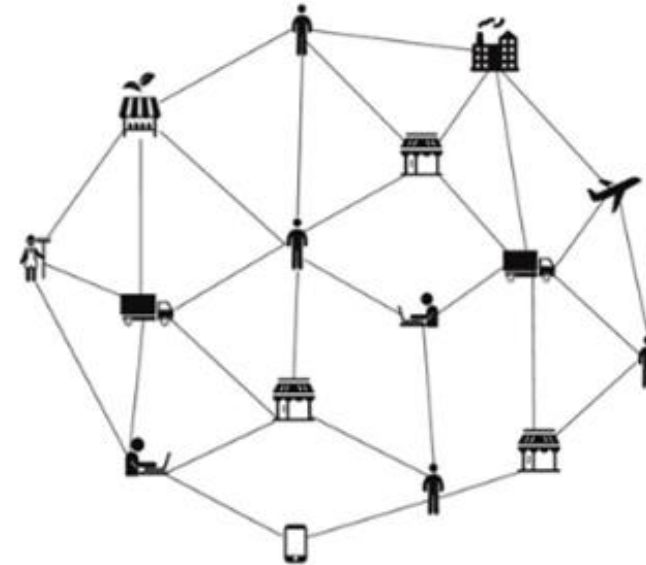


# Change in monetary structure



**Centralized**

VS



**De-centralized**



## Threat

Goals WEF/EU :

**Anthill**

Queen ant  
+ soldiers  
+ subjects



## Solution

**EU citizens :  
Schools of fish**

No leader  
+ Common  
consensus  
+ Unstoppable  
fluid crowd



# Security - critical scenario

The only important thing is the **12 or 25 keywords** (seedphrase) that were generated in the app when you created the Btc/Monero wallet.

**That's it.**

if you lose your phone or your USB key (Trezor, Ledger..) :  
if you remember the 12 or 25 keywords, you get  
your money back. Anywhere in the world. As simple as that

To stock these words :

- paper,
- SeedPlate punch,
- Metal plate engraving...



*Keywords noted on paper  
+ on Trezor key wallet*

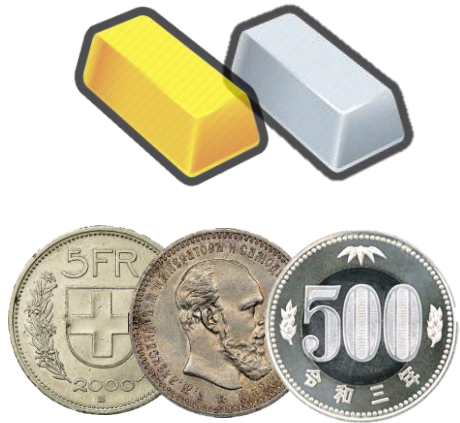
***there is no more bank,  
and therefore no more  
customer service!!  
DON'T LOSE THEM 😊***

**If Internet goes down:** transactions are **paused** until it comes back...  
Use cash in the meantime. Internet-Radio bridge possible.

# Be your own bank - example : Mr. Smith's anti-CBDC savings

This is not a financial advice

## Store of value



**Gold - Silver -  
Swiss Franc -  
Ruble - Yuan...**  
stored in a safe

**30% ?**

**0,1 Bitcoin (~2000\$)**  
stored in a Trezor key (not  
on Ledger) or in a phone app  
(e.g. BlueWallet for LN)

LN = Lightning Network ⚡  
= instant Bitcoin payments

## Exchange money

**anti-CBDC**

**10% ?**

Can be swapped  
within **5 minutes**

↔

in the app, or  
online with  
**MajesticBank.sc**  
or **Trocador.app**



**2 Monero (~300\$)**  
stored in his phone  
app, ready to be spent,  
untraceable !

His money in  
Monero  
**anonymous &  
unseizable !**

App :  
**CakeWallet**  
or  
**Monerujo.io**

*More than 5000+ physical  
merchants available in  
US/UK via gift cards  
in-app or* ⚡  
**BitRefill.com**

+ virtual Visa cards  
**CoinDebit.io** ⚡

# Allocation examples - Mr. Smith's savings

Disclaimer – 25 Aug. 2022 : the markets are ready to fall, see end of Internet bubble in 2001 + pre-WW3 situation.  
So expect great volatility (price actions can be divided by 2 or more)

*This is in no financial advice. We use BTC/XMR primarily for their technical/practical interest*

	Where	Votre profil		
		beginner	intermediary	advanced
Checking account + saving account in \$ or €	<b>bank</b>	60%	30%	10%
Gold / Silver / Metals / Currencies	In a safe	30%	30%	30%
Bitcoin (no-KYC !) and / or Monero	<b>Hardware wallet</b>	-	<b>30%</b>	<b>50%</b>
Bitcoin (no-KYC !) and / or Monero	<b>hot mobile wallet</b>	<b>10%</b>	<b>10%</b>	<b>10%</b>
Cash \$ or €	<b>on hand</b>	100 – 200\$ mini	100 – 200\$ mini	100 – 200\$ mini

Ideally within  
easy reach

Example of  
distribution:  
0.1 BTC and  
3.0 Xmr,  
or 75/25%.

In case of  
bankrun/limits



# Who can see the payments you make?

Bitcoin (KYC) :

(Fully tracked!)

— note it is possible to blur the tracks with "coinjoin" or "mixing" tools

Bitcoin (no-KYC) :

Pseudonymous

e-Euro (**CBDC 2024**) :

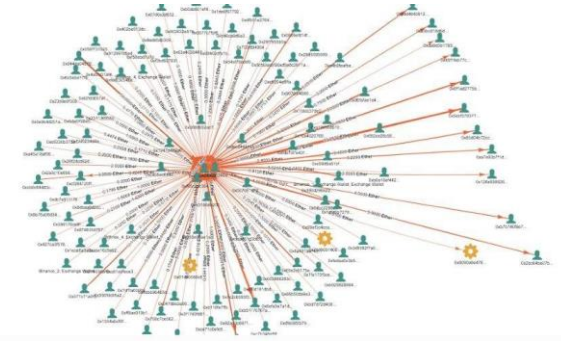
Euro (Credit  
Cards/transfers) :

Euro (notes and cash) :

Monero :

Everyone.

Who you paid, how much,  
+ the total amount of  
your portfolio ⚠



The state must validate and can block any  
payment you make

The Bank, the State on request.  
Who you paid, how much,  
the total amount of your portfolio

Only you and the paid person.

The paid person sees who you are.

Uniquement vous et la personne payée.

The paid person may not even see who  
you are.

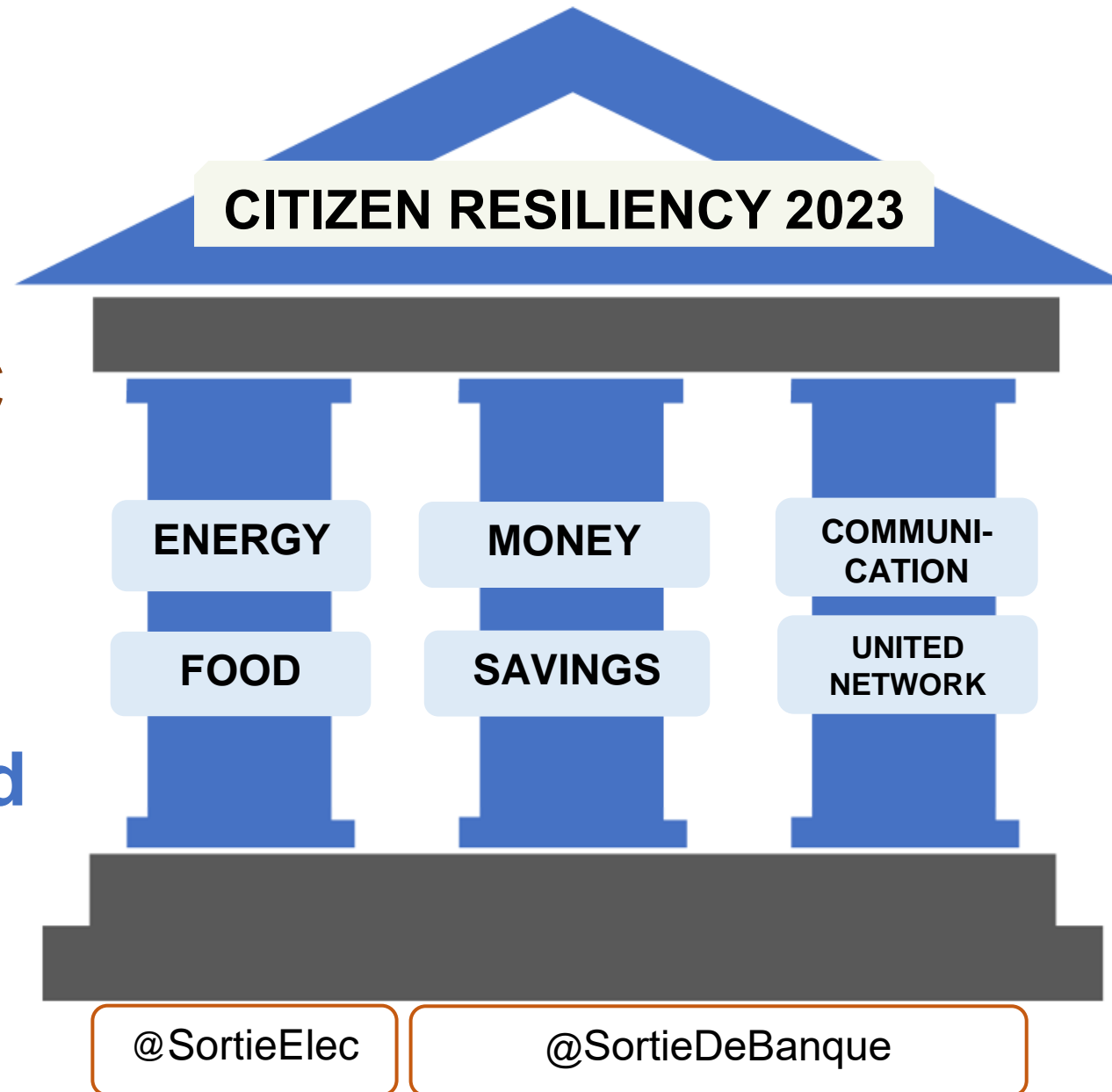
Anonymous

**Anti-CBDC**

**3 pillars**

all essential!  
otherwise resilience  
will not hold

**Decentralized**



Janv 2023 – v1.1



# Resilient monetary system (level 3-4)

**Proposal August 2022 – @SortieDeBanque.** Facing the ongoing bankruptcy of the euro €, take the control back

## 1 Citizens

Convert to Monero (XMR) and pay with this untraceable currency.

- 1h
- Please note the 12 words
  - Use BitRefill and CoinDebit
  - Favour businesses that accept BTC/XMR



2

## Merchants 2h

Accept Monero and/or Bitcoin

- BlueWallet app to get paid.

- Accounting and taxation with Walltio or BTCPayServer

## 3 “Miners” citizens

Contribute to the network with their PC/Mac. Use solar energy if possible.



- Generate Monero
- Make the monetary network more resilient (in addition to global mining)

5h

*"A country populated by irreducible Gauls still resists the invader."*







# Merchants and entrepreneurs

## Start the exit of the \$ or € !

Accept Bitcoin and/or Monero (untraceable)



Get paid:



**Bitcoin**

Standard mode

slow ~30 min for  
3 confirmations



**Bitcoin Lightning**

Instant mode

less known  
but < 3 sec

### Accounting

if app : manually report each week or  
month the transactions made. Including  
price, (rate), date

if computer : BTCPayServer

**Taxation** : [Koinly.io](https://koinly.io) + accountant

Expected payment  
frequency:

< 10 times/month

On mobile/tablet app  
Bitcoin : **BlueWallet**  
or your Relai Pro wallet  
Monero : **CakeWallet**

> 10 times/month

On computer/tablet app  
Beginner : **OpenNode**  
Open source : **BTCPayServer**



Treasury stored in  
Bitcoin (partial):

- Create a Relai Pro or Kraken Business account and fill out the business form. Wait 5 days for validation ([kraken.com/fr/sign-up?type=business](https://kraken.com/fr/sign-up?type=business))
- **Appointment with your accountant** to declare (refer to local law). Obviously : your pro wallet must be ≠ from your perso wallet
- **Transfer to Kraken** the amount of cash in € that you want to buy in Bitcoin or Monero (smooth, progressive)
- Possible to withdraw part of it to a 'sovereign' pro wallet (e.g. BlueWallet app, CakeWallet, or on PC)

⚠ vous become entirely responsible for it, losing the keywords is excluded! Use a multisig + notary deposit

# Comment acheter

## Sortie de banque progressive

Exemple 1 : le + simple,  
comparable à Leboncoin



# Comment dépenser



# Get out of the banks - 5 steps - 1 hour



Citizen Collective @SortieDeBanque - resilient facing inflation, CBDC and banking limitations

## 1 App Relai.app



To buy Bitcoin with CB or SEPA  
& store it : keep safe  
the 12 keywords!

+ simple, mais moins anonyme (IBAN)

OU

## 1' Website or app AgoraDesk.com



Buy Bitcoin or Monero in cash or SEPA,  
by P2P like on Gumtree/Vivastreet!  
To your Monero address on CakeWallet

longer but anonymous  
(no-KYC)

## 2 Swap : Trocador.app or MajesticBank.so or FixedFloat (LN)



From Bitcoin (BTC)  
to Monero (XMR)

>> To know your Monero address : click on "Receive" at the bottom left of the screen

## 3 App CakeWallet.com



Store your Monero - note down your 25 keywords  
+ Convert Monero to BTC straight in the app  
→ to spend directly on BitRefill or CoinDebit.io at first



**Congrats, you hold Monero and Bitcoin of your own!**



Keep the 12 and 25  
keywords in a safe place!

## 4 App or website BitRefill.com



## 5 Purchase of Gift Cards



Access to 5000+ stores including Carrefour,  
throughout France. Purchase in BTC (30min) or  
LN (3sec)



...

**- Spend -  
as desired**

## 4 Website CoinDebit.io



## Virtual visa card



Buy in any local business that accepts  
and in any online store!  
Payment in BTC or LN



LN = mode Lightning Network --> use BlueWallet.com ou Exodus

Not a financial advice. Do your own research

“ Okay, but you can't buy anything with Bitcoin... ”  
Matheo in 2020

app **BitRefill.com**

**5000+ stores available  
throughout France** 

Gift cards in 5 min - Bitcoin  
or LN payment (3sec)



and 100+ other brands  
in 50+ countries...

**2022**

**In 5 steps.  
1 hour.**

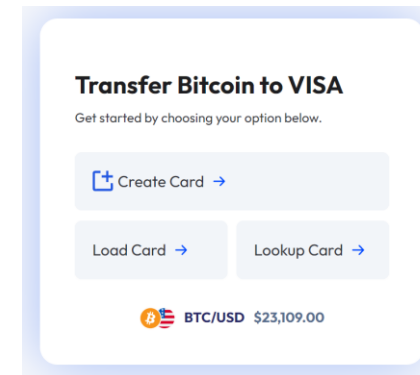
"What are you  
waiting for to  
get out of the  
banks?"

*Matheo - 2022*

**CoinDebit.io**

**100,000+ websites and  
online stores, literally** 

Carte bancaire virtuelle en Bitcoin ou **LN**  
(Lightning Network)



**Virtual CB that you can  
refill with in BTC**



**Instant LN payment (< 3sec) = LightningNetwork**  
**Use the BlueWallet.com app**

**Maps of physical shops in France:** <https://coinmap.org/view/> & <https://cryptwerk.com/coinmap/btc/>  
**+7000 online shops** (VPN, etc) accept Monero/BTC directly : [cryptwerk.com/pay-with/xmr/](https://cryptwerk.com/pay-with/xmr/) **or** [/btc/](https://cryptwerk.com/pay-with/btc/)



# GRAND RÉSUMÉ : les avancées du WEF et de nos gouvernmts

Comment forcer toute la société occidentale à abandonner le capitalisme et la démo-cratie, sans jamais nous demander notre avis.

*"Il ne faut pas avoir peur"*

*"Nous devons prendre des mesures + fortes et + rapides"*

Vote UE à l'unanimité  
→ vote UE à majorité ⚠

**Dystopie finale : l'UE-PCC**

Le WEF, **non élu**, contrôle **450M** de p. = **autoritarisme**

**Bloc fédéral techno-communiste**

*"Non mais moi ça ne me dérange pas"*  
*Connais-tu le PCChinois ?*

Évènement stressant

Outils technique

Contrôle

A l'arrivée

**Fuite de virus d'un labo**

0,1% de mortalité, mais bourrage TV et médias, choc

**Prix élec x10 + pénurie alim.**

"Grâce" aux auto-sanctions LREM et UE

**Hyper-inflation + Krach mondial**

La p. à billets est une drogue infinie. Nous asphyxie tous lentement

**Pass 'Sanitaire'**

**Discrimination sur critère médical**

Tes voyages et loisirs  
+ ton droit de circuler  
+ évent. ton emploi

**Pass 'Carbone' + rationnement**

**Scannent le CO2 dépensé sur ton c. bancaire**

Tes voyages et loisirs  
+ ton droit de circuler en voiture  
+ ton accès à la nourriture etc

**e-Euro – CBDC**

**Fin 2023 en France (phase 3) ⚠**

L'Etat valide ou non chaque paiement que tu fais. **Si Pass invalide, CB bloquée**

**Pass QR 'citoyen'**

**= Crédit Social = soumission totale '1984'**

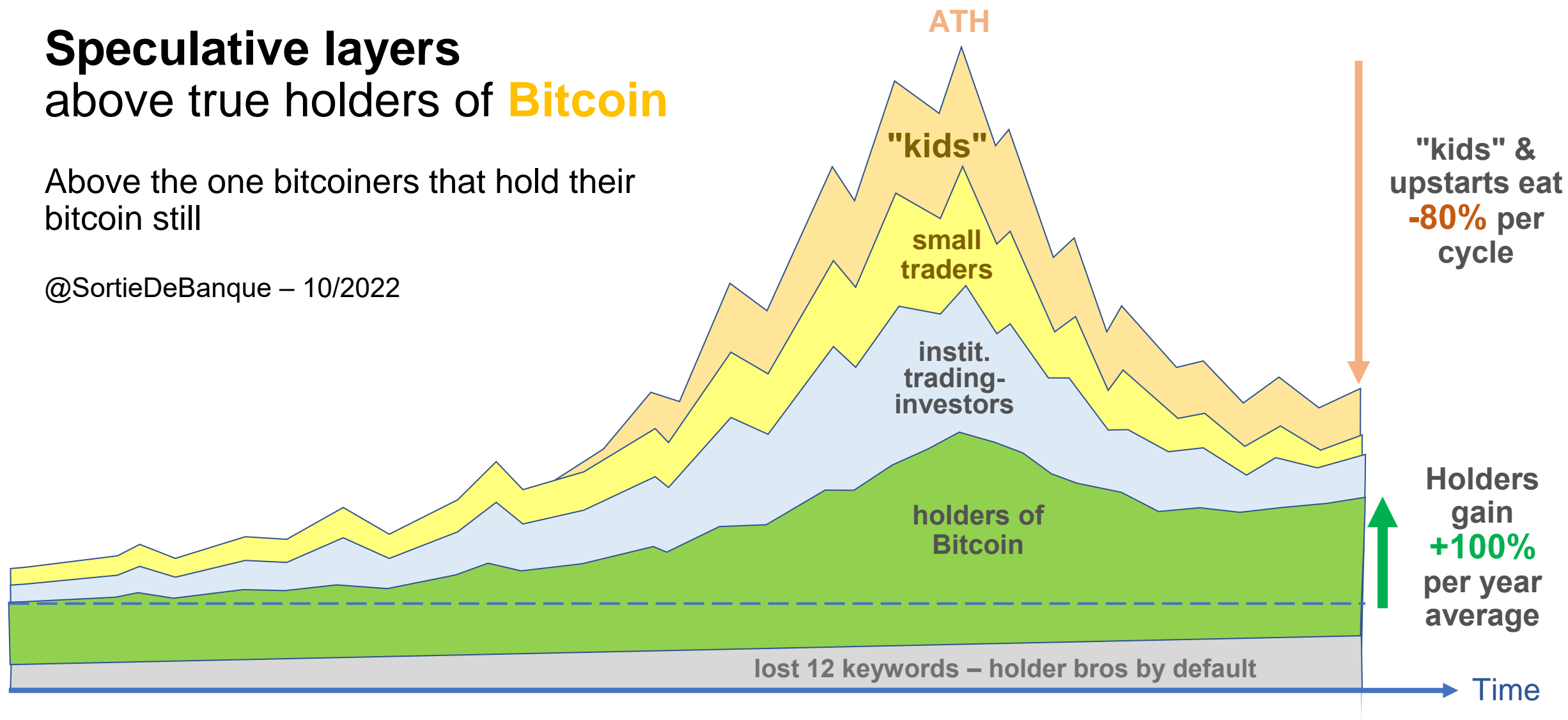
Ex : 10 doses prévues forcées; fini la voiture à + de 20km ou ton chauffage cet hiver; ta CB est bloquée si tu récidives, etc.

**Les solutions ?** : devenons **notre propre banque** (Bitcoin/Monero) en 1h, et devenons le plus résilient possible en **nourriture/élec** : chez nous ou en petits groupes locaux. **#OnSort !**

# Speculative layers above true holders of Bitcoin

Above the one bitcoiners that hold their  
bitcoin still

@SortieDeBanque – 10/2022



# Minage : devenir acteur du réseau financier

## comment miner avec un simple PC/Mac

- Carte SD 256Go (de bonne qualité) (la chain complète fait 90Go sur 9 ans)
- OU disque dur SSD 500Go (bonne qualité, casing robuste)

Actuellement la chain Monero fait 70GB <https://bitinfocharts.com/monero/>

Mais voir large car le nb de transactions est exponential.

Bitcoin : déjà 450GB ! => Disque dur 1 To ? ou version light ?



# WE GET OUT OF THE BANKS

they lead us to our ruin



**! Euro-CBDC !**  
**Hyper-inflation**

[LocalMonero.co](https://localmonero.co)



[AgoraDesk.com](https://agoradesk.com)  
ou [Relai.app](https://relai.app)  
(KYC)

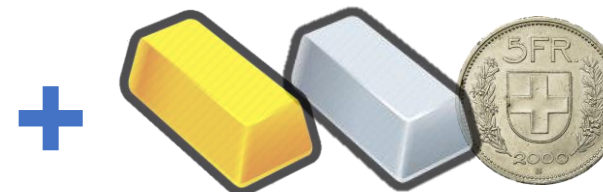


App Monero : [CakeWallet](https://cakewallet.com)  
or [Monerujo](https://monerujo.org)  
App Bitcoin + LN : [BlueWallet](https://bluewallet.io)

Our money in Bitcoin  
or Monero  
anonymous and  
unseizable!



accepted in +5000  
stores ! [Bitrefill.com](https://bitrefill.com)



**Gold, silver,  
lands,...**

***Collectif @SortieDeBanque – Nov. 2022***  
Not an investment advice, we talk about citizen  
resiliency

# Gradual exit from the bankrupt euro

Twitter : @SortieDeBanque

Telegram : @SortieDeBanque



# Collective communication

As long as the Internet works. Otherwise, switch to the walkie-talkie radio and meeting at a fixed time and point



## SESSION

> [getsession.org](https://getsession.org)  
decentralized,  
encrypted,  
no-metadata,  
incensurable



## element .io

network [\[matrix\].org](https://matrix.org)  
decentralized, encrypted,  
no-metadata, incensurable

**Security level 2**

No personal data  
censorship  
resistant



## Signal .org

encrypted but centralized  
so censurable and visible  
phone number!



## Telegram .org

encrypted message possible,  
centralized  
mandatory phone number that can  
be hidden

**Security level 1**

phone number still  
required,  
centralized



## WhatsApp

**Messaging  
and groups**



## Discord

**Groups and  
tree structures**

**Security level 0**  
GAFAM

Walkie-talkie  
+ ext. battery  
for cuts



# Store your keywords

**⚠ never communicate them! You are the only sovereign of your money.**

*These keywords are automatically created for you when you create a new wallet on a sovereign app like Relai.app, BlueWallet.io, CakeWallet, etc.*



**Bitcoin: 12 words**  
*trackable*



**Monero : 25 words**  
*not trackable*

*mots-clés = "seedphrase"*

**For small amounts and frequent payments: mobile app**



**Relai**



**Blue Wallet**



**Cake Wallet**



**Exodus**

+ stablecoin  
(USDC/USDT..)

**For large amounts and occasional transfers: crypto hardware (~80€)**



**TREZOR**

BTC + Monero etc. BTC seulement

Multisignature possible  
(multisig)



**COLDCARD**

Only complete open source!

Rule #1: no private and potentially blocking intermediaries



Logiciel propriétaire pour mises à jour bloquantes

**Any amounts, maximum durability**

*Words written with pen, stamped or engraved*

Paper or metal plate ! (~25€)



*A partial copy can be given to a relative or a notary.  
To store, hide or bury*

*Take the time to write them down, as an estimated 20% of today's Bitcoin has been lost, especially when people thought it was "worthless".*  
**Only your Bitcoin or Monero receiving address (your "IBAN") must be sent to receive money**

## Simple solution - Additional partial copies:

2 plates out of the 3 given to a relative or hidden are enough to find the whole.

**For Bitcoin here (12 keywords).** It's not best practice but for low amounts it's a compromise between resiliency and simplicity. For important amounts, consider using a multisig technique

1.	shark	
2.	camel	
3.	green	
4.	cold	
5.	hold	
6.	satisfy	
7.	gentle	
8.	normal	
9.		
10.		
11.		
12.		

1.	shark	
2.	camel	
3.	green	
4.	cold	
5.		
6.		
7.		
8.		
9.	never	
10.	turtle	
11.	before	
12.	proof	

1.		
2.		
3.		
4.		
5.	hold	
6.	satisfy	
7.	gentle	
8.	normal	
9.	never	
10.	turtle	
11.	before	
12.	proof	

## Mobile app or website :



Simple and resilient!

Bitcoin  
& Monero



**Relai**

Buy Bitcoin (only) + store + spend  
*Relai.app or Bity.com*



**AgoraDesk**

Buy Bitcoin and/or Monero anonymously  
*AgoraDesk.com (no-KYC)*



**Blue Wallet**

Store Bitcoin + spend instantly (Bitcoin Lightning)  
*BlueWallet.io* = Also for merchants! (Bitcoin)



✓ Open source



**Cake Wallet**

Store Bitcoin and/or Monero + spend  
*CakeWallet* = Also for merchants! (Monero)



✓ Open source

**Bitrefill**

Spend at Carrefour, Decathlon... with BTC gift cards  
*Bitrefill.com* (for Europe, and CakePay for US)



Convert from Bitcoin to Monero and back  
*Trocador.app* (no-KYC)



**On PC:** Bitcoin Core (node)  
& Monero GUI Wallet (node and mining)



**On F-Droid :** Ok  
**On GrapheneOS :** ?

Lightning  
Network  
= instant



# Rule n°1

From purchase to storage, never leave your Bitcoin keywords stored on a medium controlled by a private company!

- Own your 12 or 25 original keywords
- Prefer an open source storage key or + simple :
- written on paper/metal!
- Avoid Ledger as possible (prefer Trezor or ColdCard wallet or BitBox02)



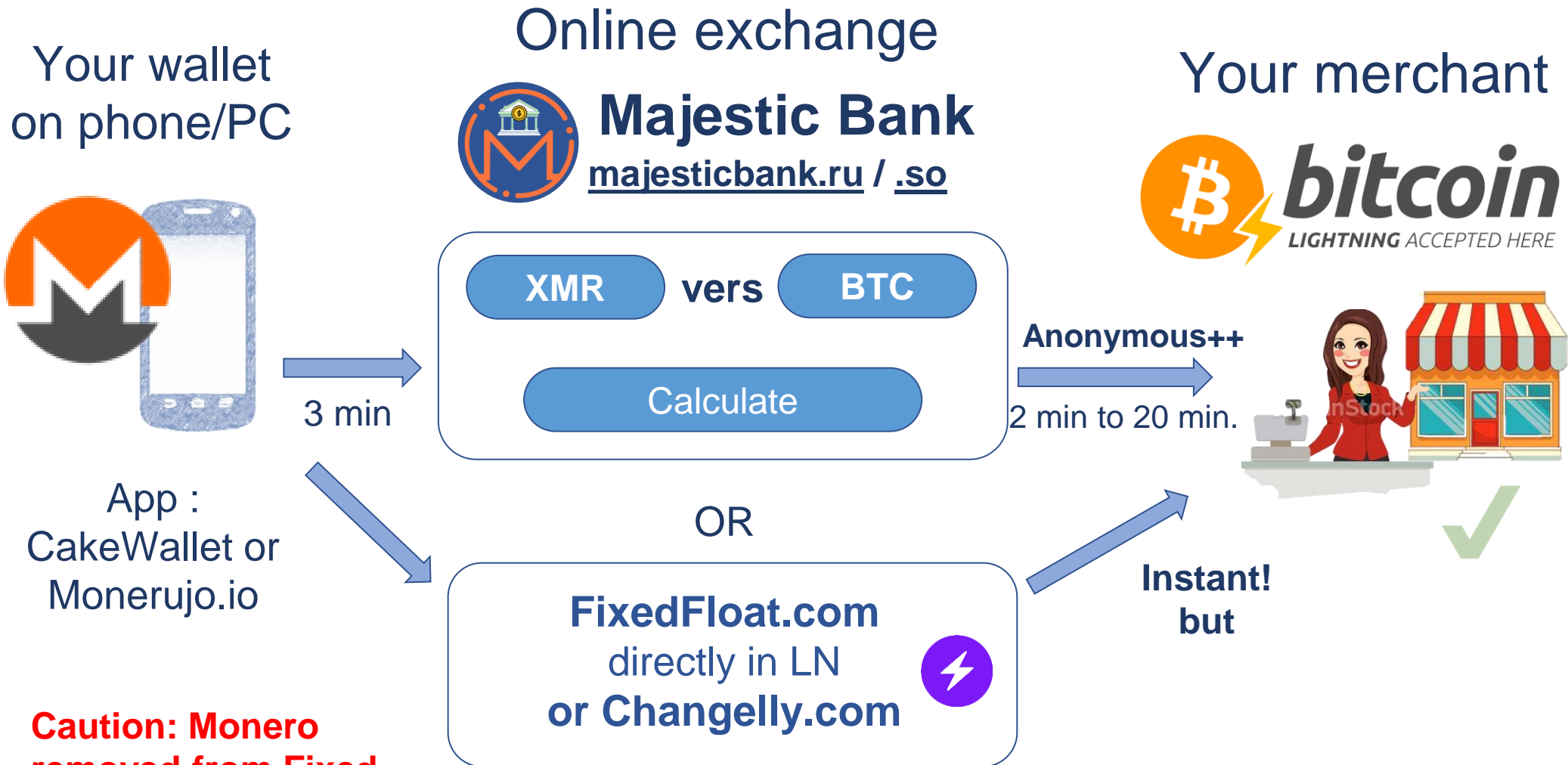


# Rule n°2

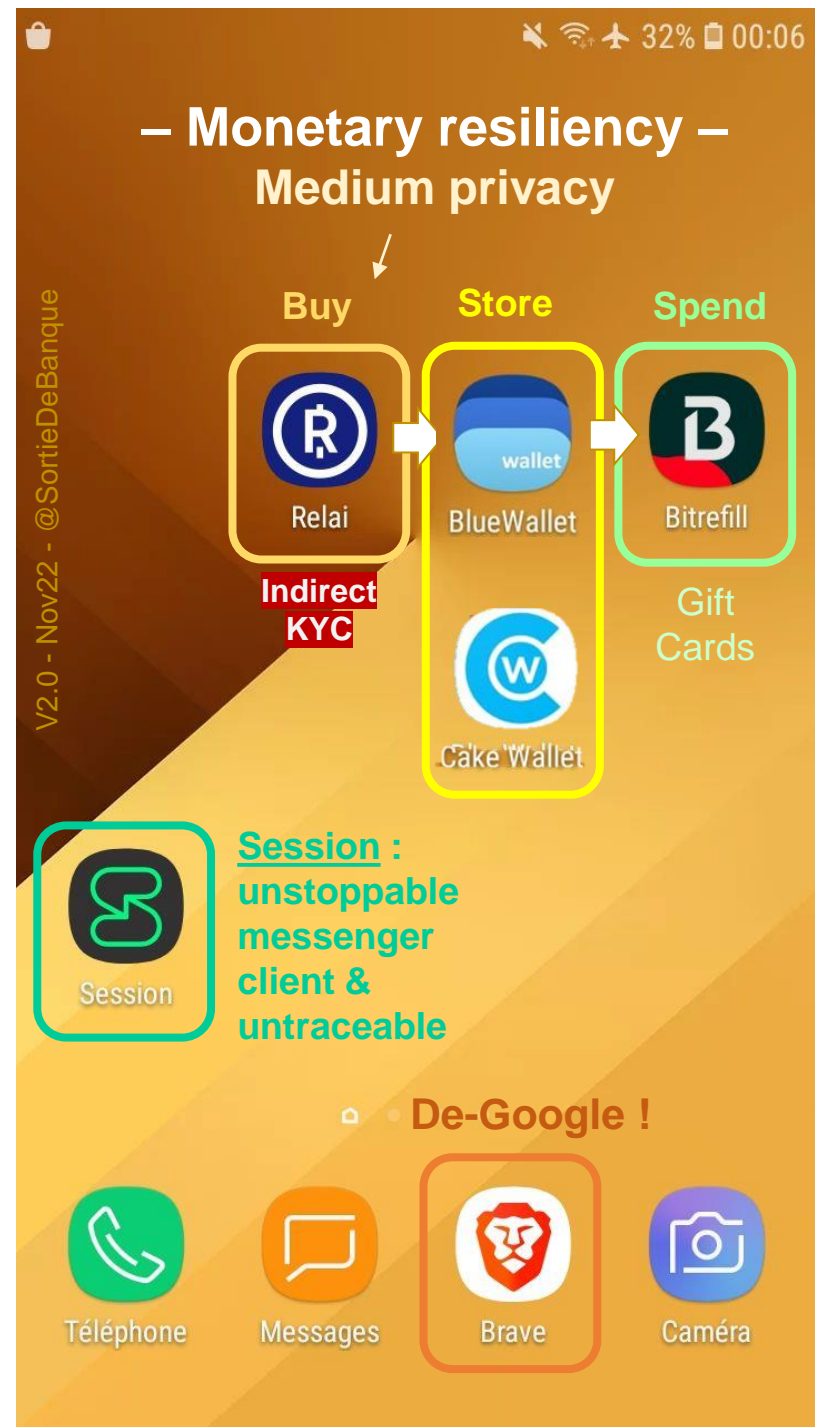
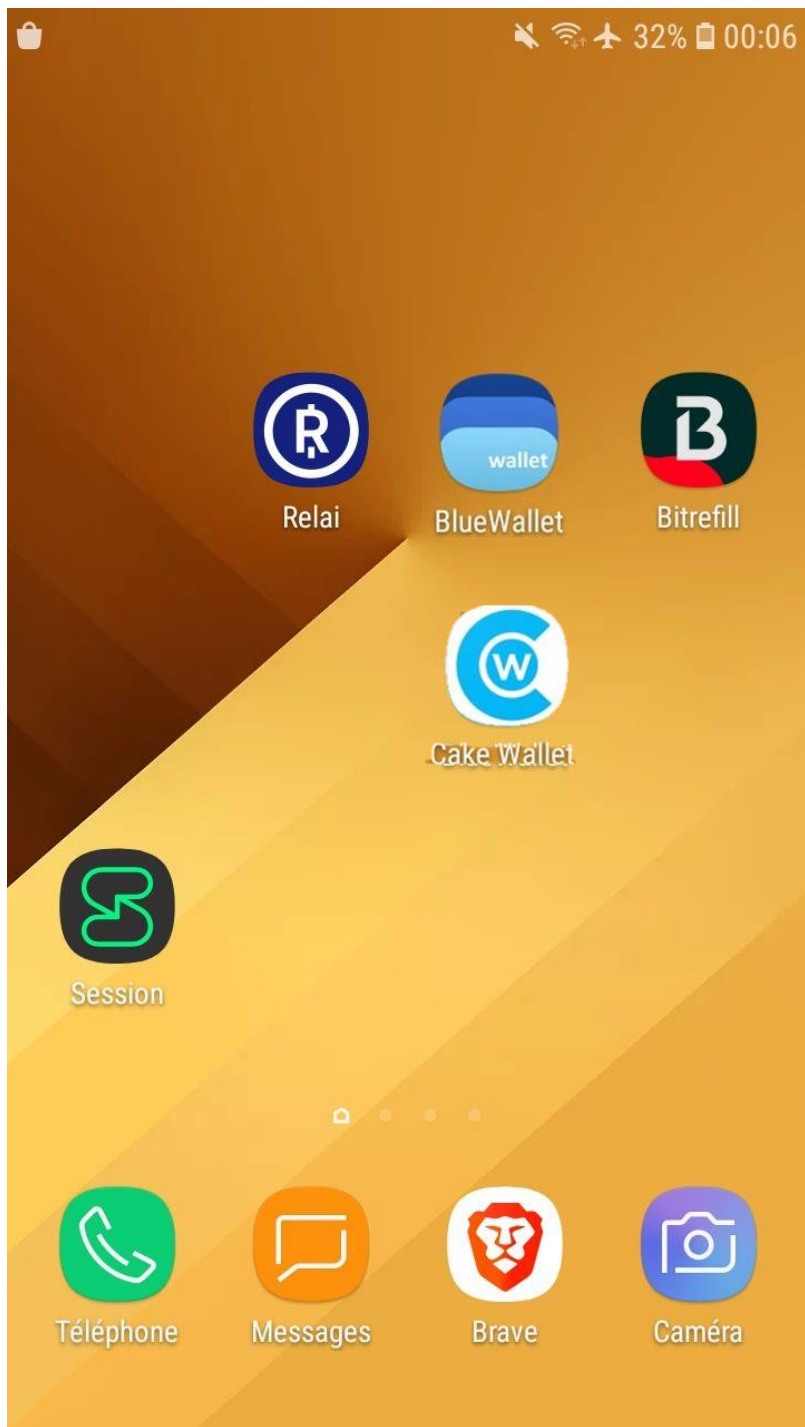
## dont trust private companies !



# Anonymous and untraceable direct purchase




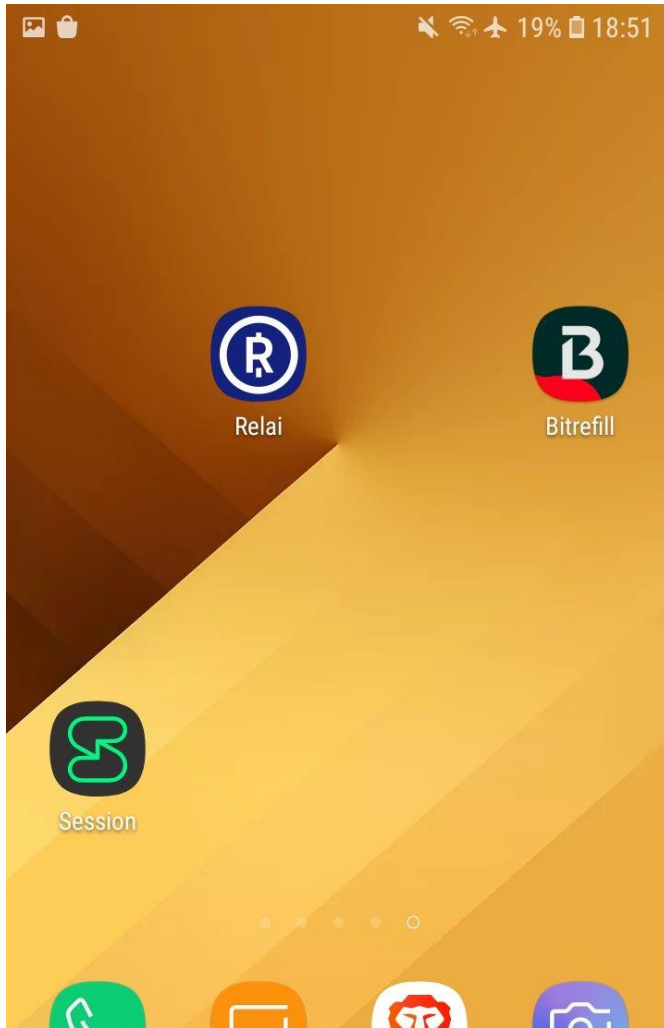
**Caution: Monero  
removed from Fixed  
Float ?**




# Bank Exit - France

## Step 1

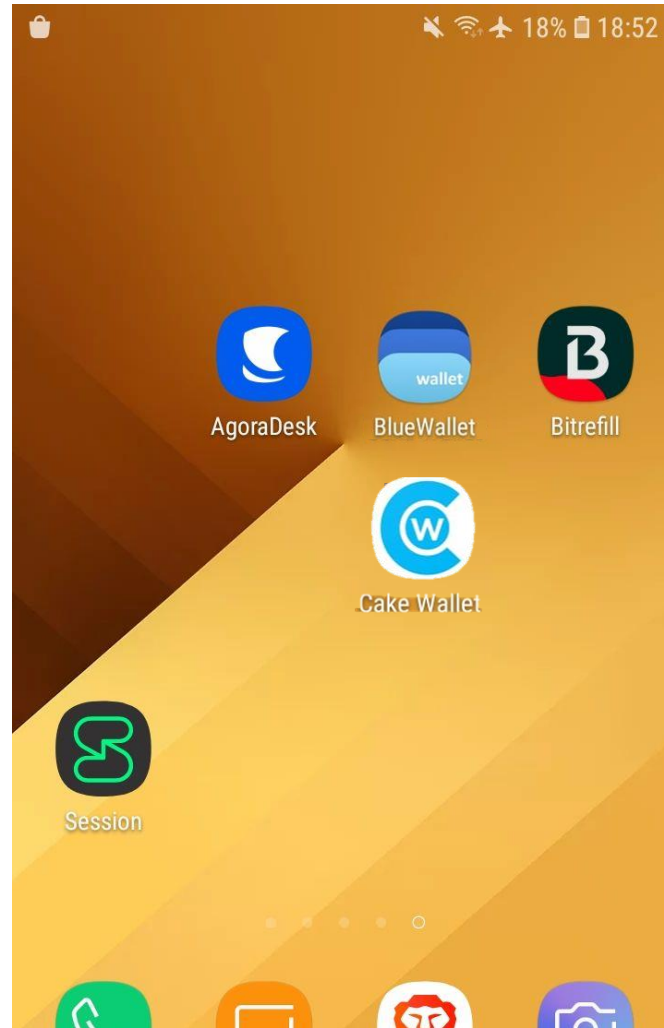
Bitcoin (BTC) 




Beginner - public transactions and indirect KYC 

## Step 2 – iPhone

Bitcoin & Monero (XMR)  

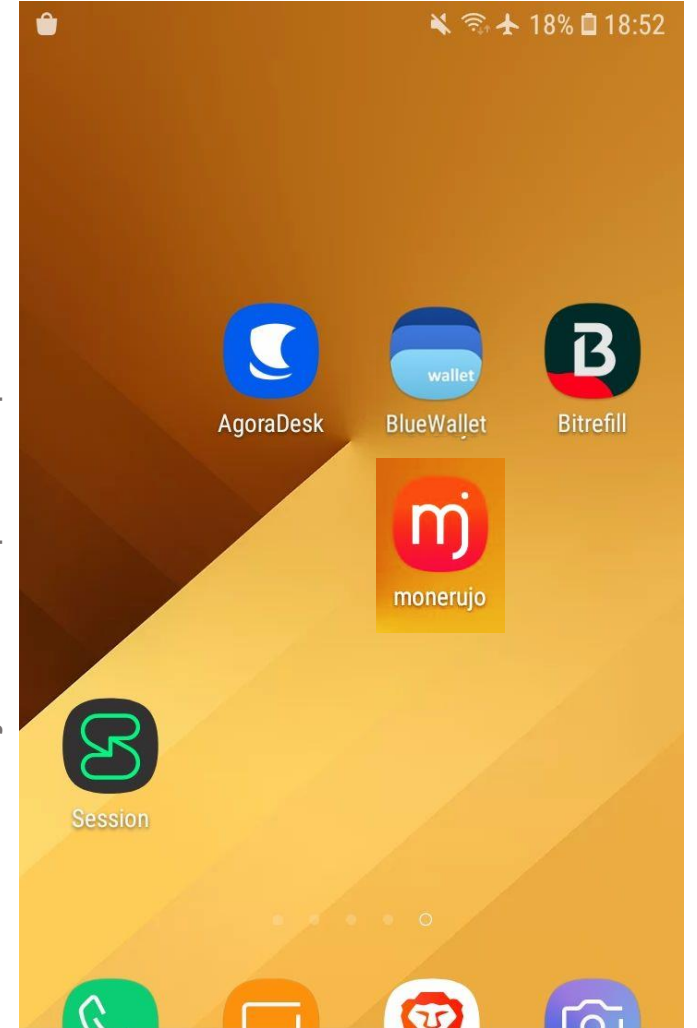



Advanced anonymous citizen - no-KYC 

## Step 2 – Android

Bitcoin & Monero (XMR)  

Monerujo n'est disponible que sur Android



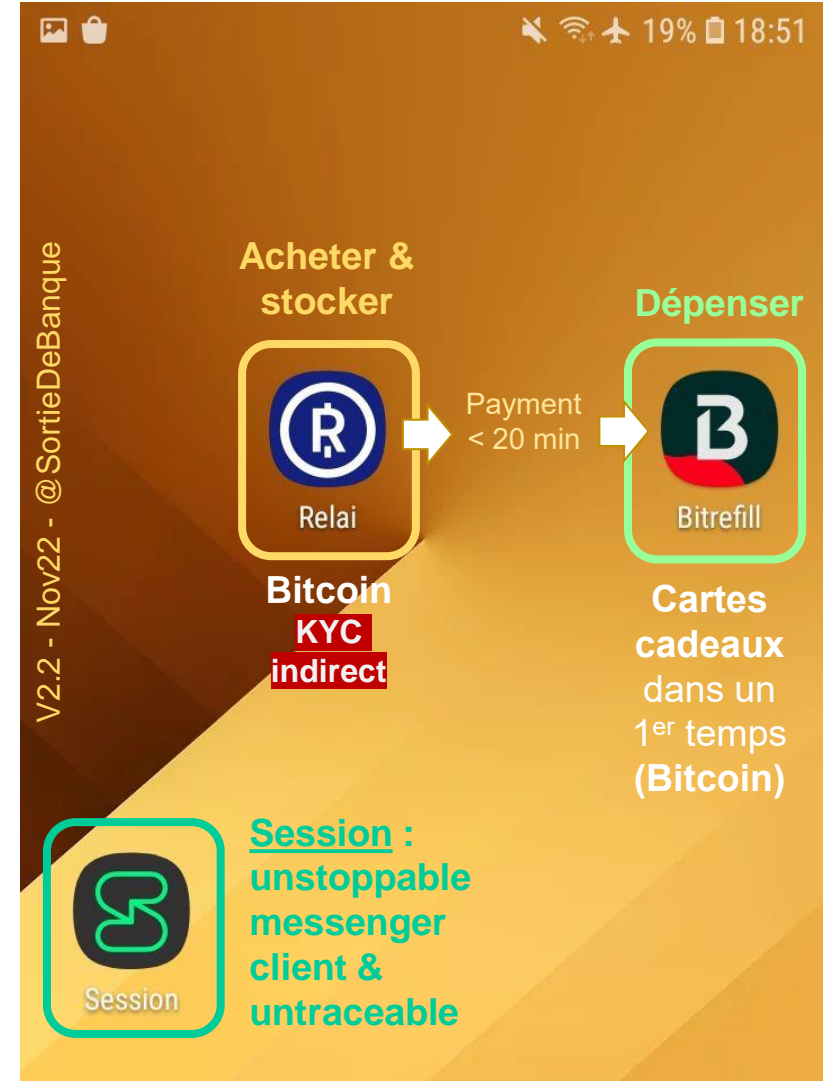
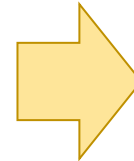
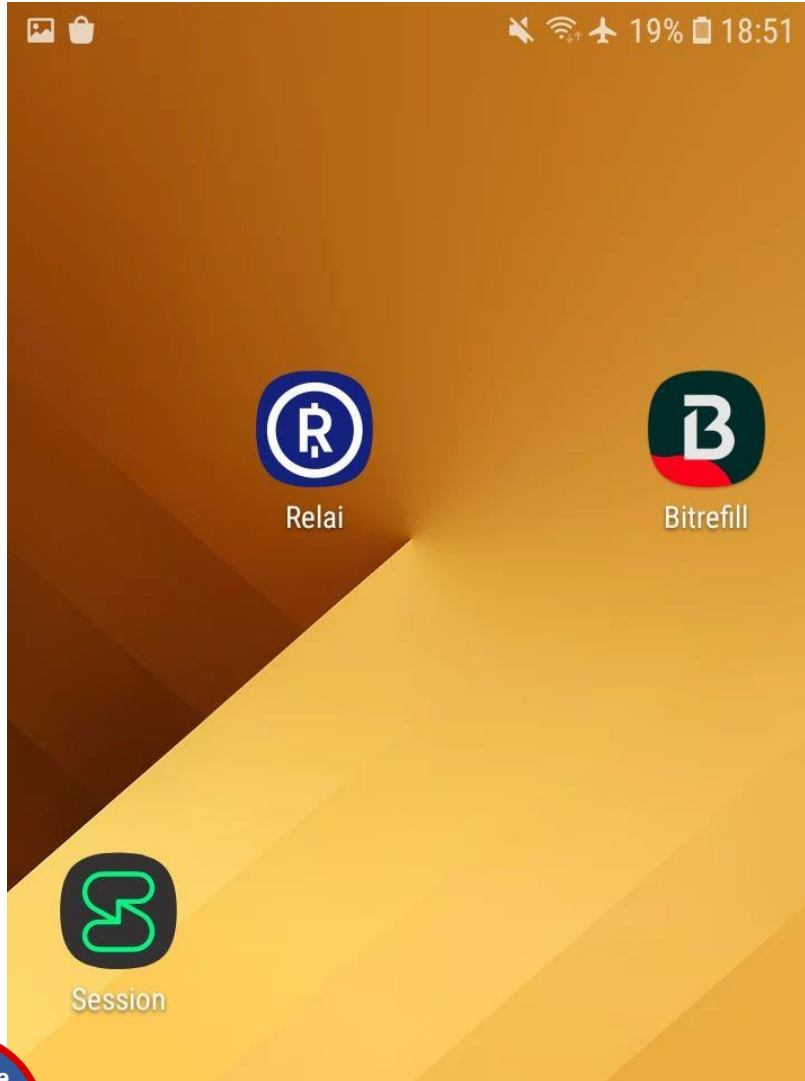
Advanced anonymous citizen - no-KYC 

Not a financial advice, always do your own research

# Exit the Bank : Step 1 - Bitcoin beginner



@SortieDeBanque - V2.2 - Nov22  
Pas un conseil en investissement



Become familiar with buying, storing and spending Bitcoin (BTC). Public transactions and indirect KYC

[Relai.app](#)  
[Bitrefill.com](#)

## Step 1 Bitcoin beginner

### Public transactions and indirect KYC

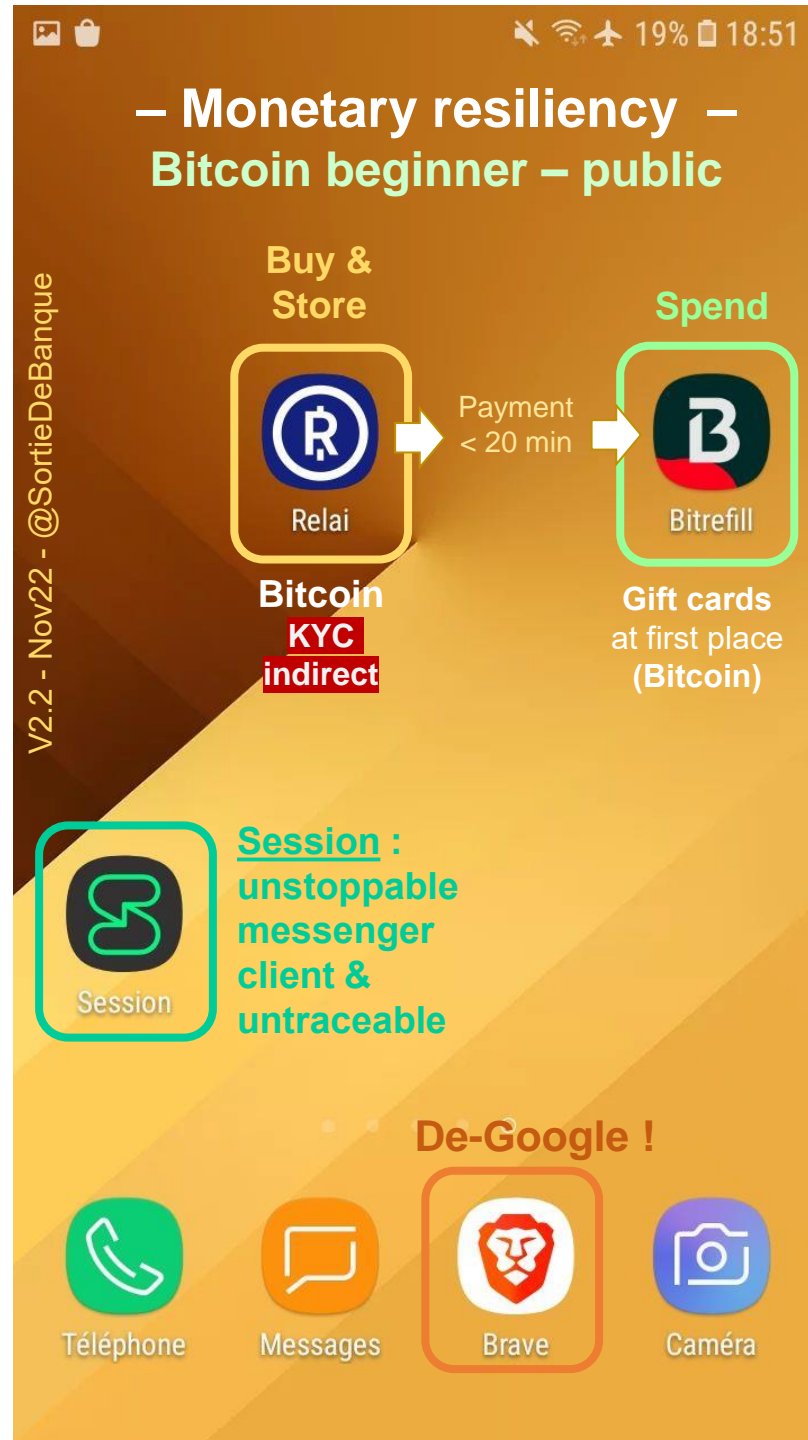


Not an investment advice.  
Keep track of your purchases  
and expenses for tax purposes

available  & 

Bitcoin wallet :  
Relai.app

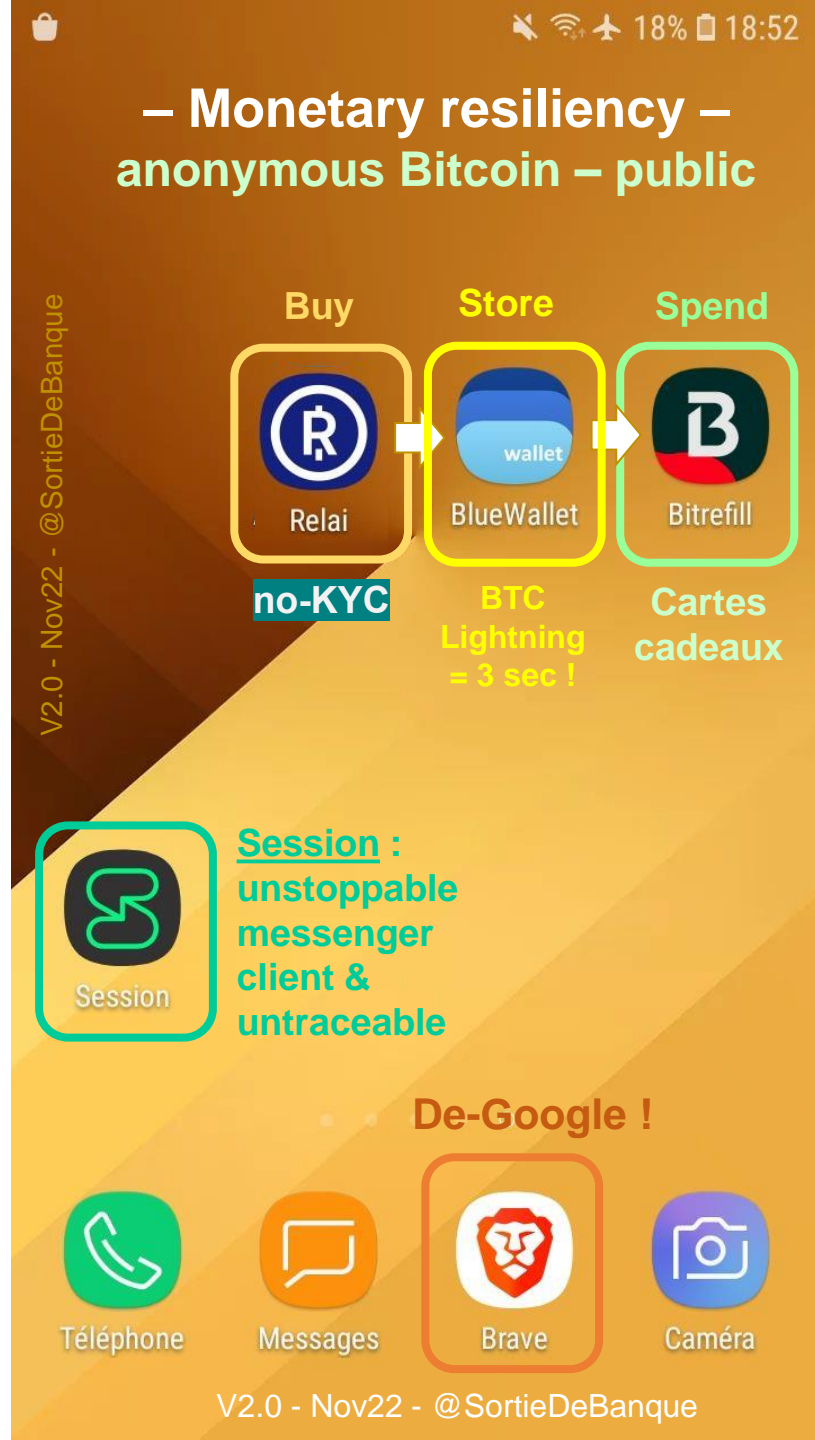
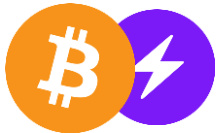
12 keywords 





**- Step 2 -**  
**Bitcoin Citizen**

**Instant & low  
traceability**  
(Lightning)



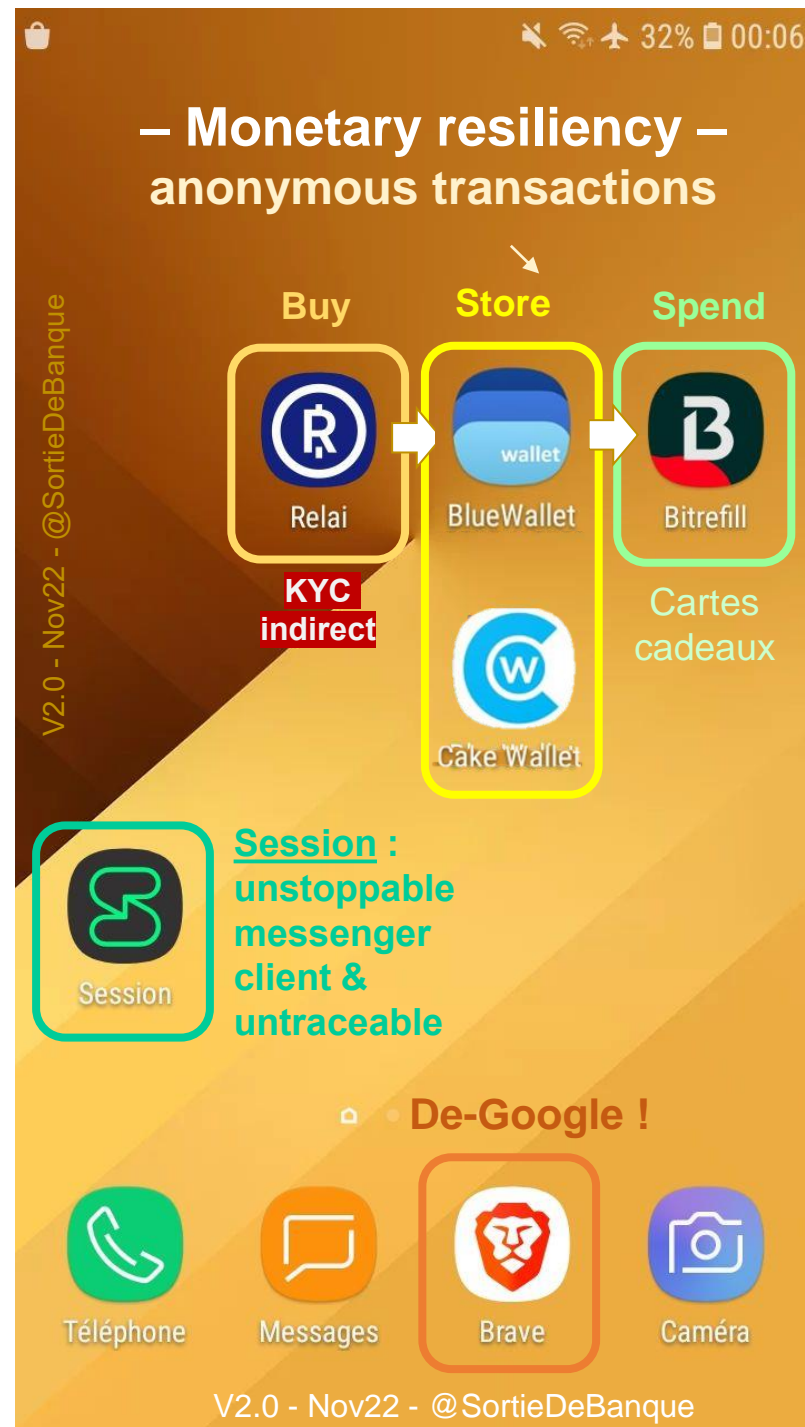


- **Step 3** -  
Anonymous  
citizen  
advanced

= Bitcoin +  
Monero



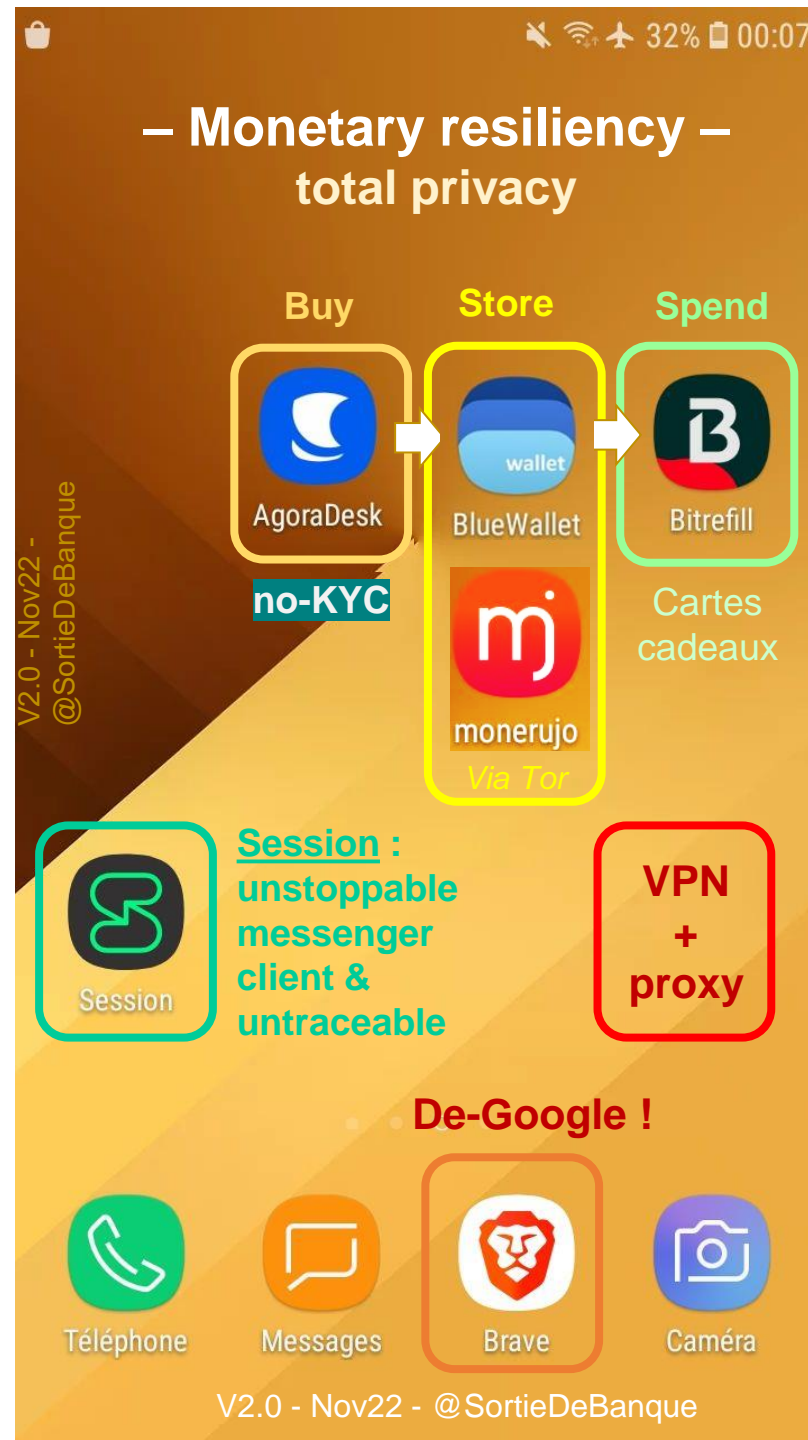
Swap BTC → XMR  
in-app CakeWallet  
or with Trocador.app



**- Step 4 -  
Experimented  
citizen**  
**anonymous**  
= Bitcoin no-KYC  
+ Monero  
+ VPN



Swap BTC → XMR  
in-app CakeWallet  
or with Trocador.app



# Crypto distribution on the resilience scale

**IAC = independent & autonomous crypto asset**

@SortieDeBanque – V1.0 Nov22  
to be completed and confirmed

**IAC<sup>2</sup> = IAC + anonymous & untraceable**



**CAI : ~0,3% ?** ✓

30 cryptos ? SoV  
Ex : Bitcoin, June (G1),  
...

## Soft shitcoin

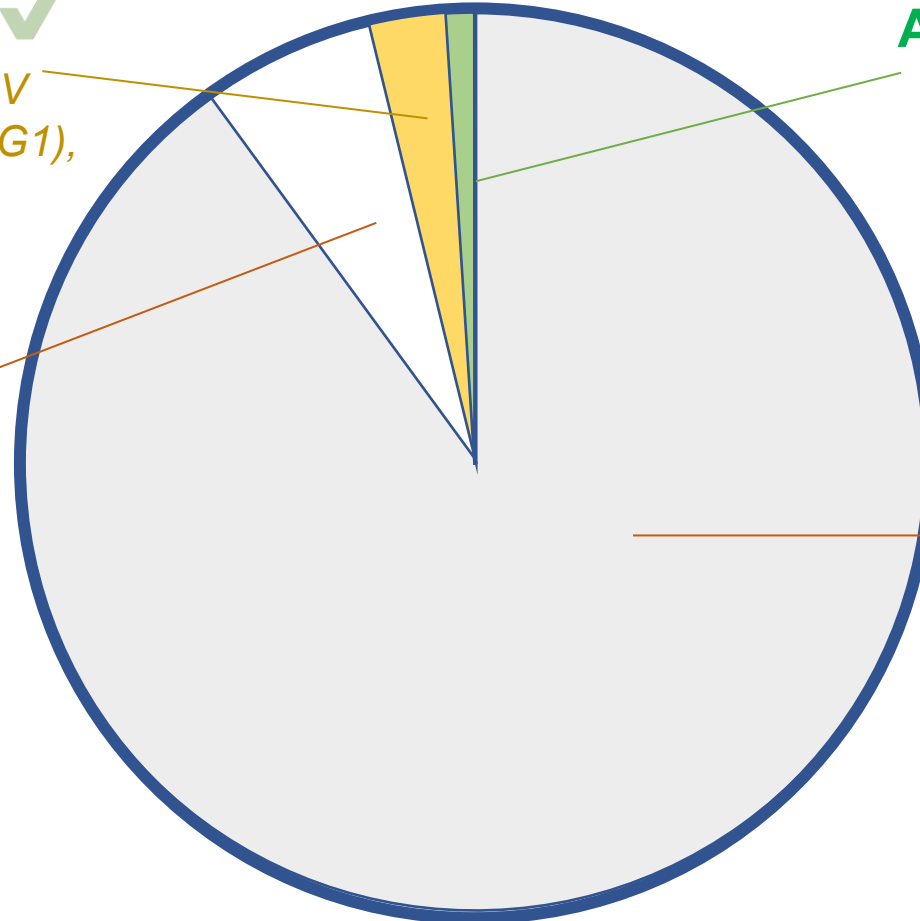
~4% of cryptos with business future but controlled

375 "crypto" business  
>50M€ de cap. (11.2022)  
Ex : Ethereum, Solana, ..

## **Controlled :**

Ethereum by WEF and OFAC  
Solana by Google?  
Btc Core by Tether?

...  
Monitoring of Lightning Labs by WEF



**Anti-WEF/CBDC !** ✓

**CAI<sup>2</sup> : ~0,1% ?**

10 cryptos ? MoE  
Ex : Monero, XHV, Oxen (Session)...



## Hard shitcoin

97%+ of dead-end projects managed by private companies (scams or failures)

Out of 21,600 "crypto" projects listed,  
Only 9200 are listed  
coinmarketcap.com/  
(11.2022)

# Criteria for selecting a citizen solution

@SortieDeBanque – 01/23 –  
1.0

- anti-CBDC transition economic system
- legal mean of exchange**

Some citizen are not welcomed in their  
own country ?...

## Criteria :

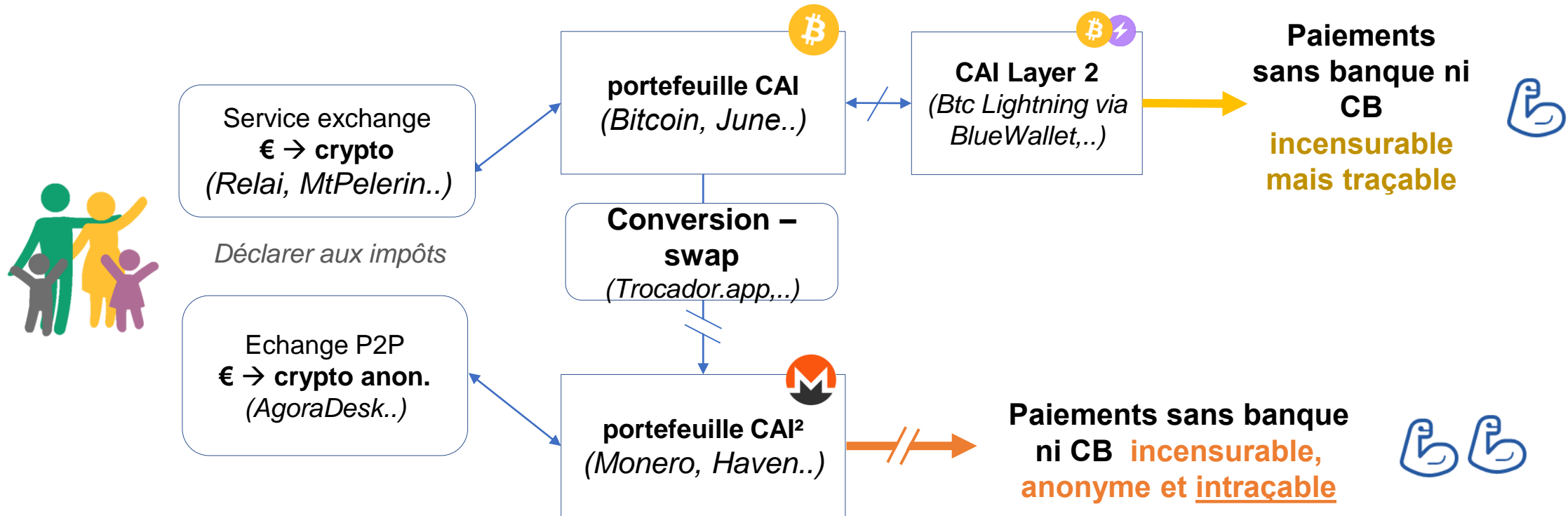
- Easiest and fastest adoption possible
- Payments < 1 minute, even < 5 seconds
- Maximum decentralization
- Possibility of anonymity AND robust and total untraceability if needed - Do not leave the possibility of anonymity/traceability errors
  - = No "anonymous or not?" checkbox, as this is a source of errors and therefore of trouble in case of strong repression
- Be convertible at any time in the legal tender (the € in 2023 in France)
- The creation of this means of exchange must be citizen and sovereign
- The economic model must be citizen, these citizens protected (strong anonymity)
- Be auditable by the State: at any time for companies (accounting), in case of infraction for individuals (as with cash)
- Applicable taxes and VAT
- Very little correlation with the price of banknote currencies
- Collateral ?
- Never require bank intervention. (Banks almost obsolete since the Nakamoto consensus)
- .... ? Other ? .....

# Solution économique **anti-CBDC** citoyenne et légale, indépendante des banques

- 1- **Transparence** pour les entreprises et l'Etat (compta et fiscalité)
- 2- Droit à la **privacy** pour les citoyens (comme avec les espèces)
- 3- Fin des agences et frais bancaires, de la soumission au \$, de l'asphyxie planche à billets
- 4- **Souveraineté** citoyenne financière totale

**SOLUTION PUISSANTE  
GENERIQUE TOUS PAYS**

Anticipating next political  
decision



**CAI** = cryptoactifs autonomes et  
indépendants  
**CAI²** = CAI anonymes et intraçables

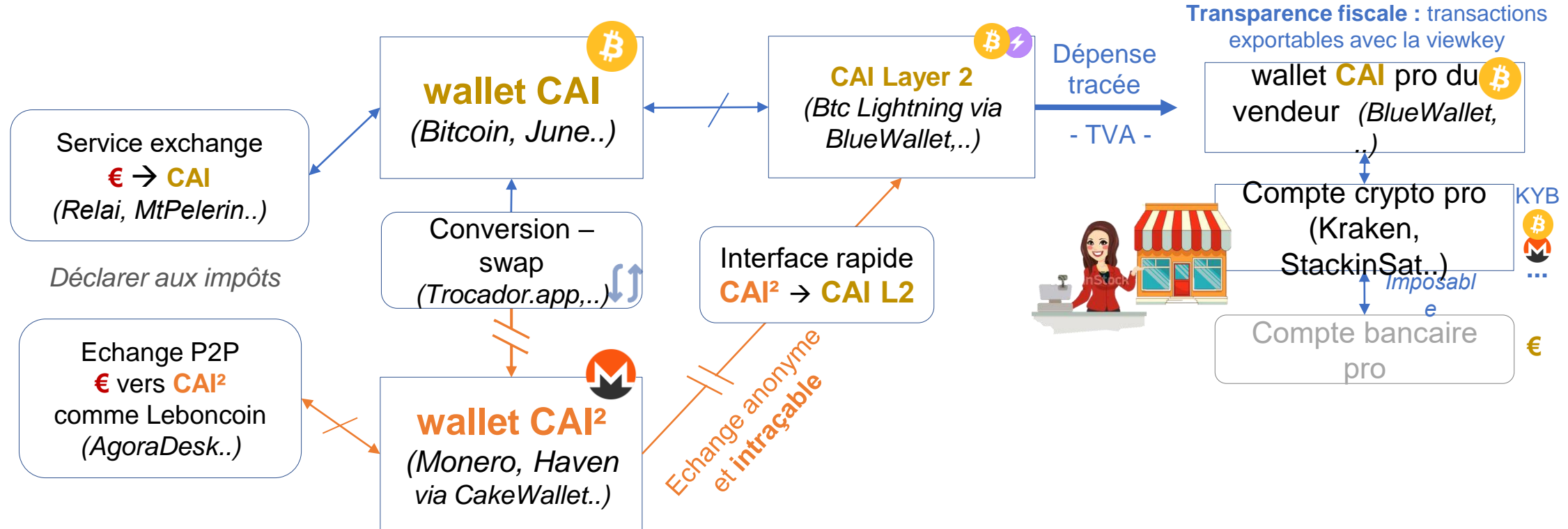
Faire tourner un "**node**" sur son PC avec le  
logiciel dédié pour une vraie **incensurabilité**

# Solution économique **anti-CBDC** citoyenne et légale, indépendante des banques

Pas un conseil en investissement  
Se référer aux lois de votre pays



- 1- **Transparence** pour les entreprises et l'Etat (compta et fiscalité)
- 2- Droit à la **privacy** pour les citoyens (comme avec les espèces)
- 3- Fin des agences et frais bancaires, de la soumission au \$, de l'asphyxie planche à billets
- 4- **Souveraineté** citoyenne financière totale



**CAI = cryptoactifs autonomes et**  
**CAI² = cryptos anonymes et intracçables**

Un hybride CAI-CAI² avec choix (LTC ?) n'est pas souhaitable  
car erreurs humaines et donc ennuis sous répression

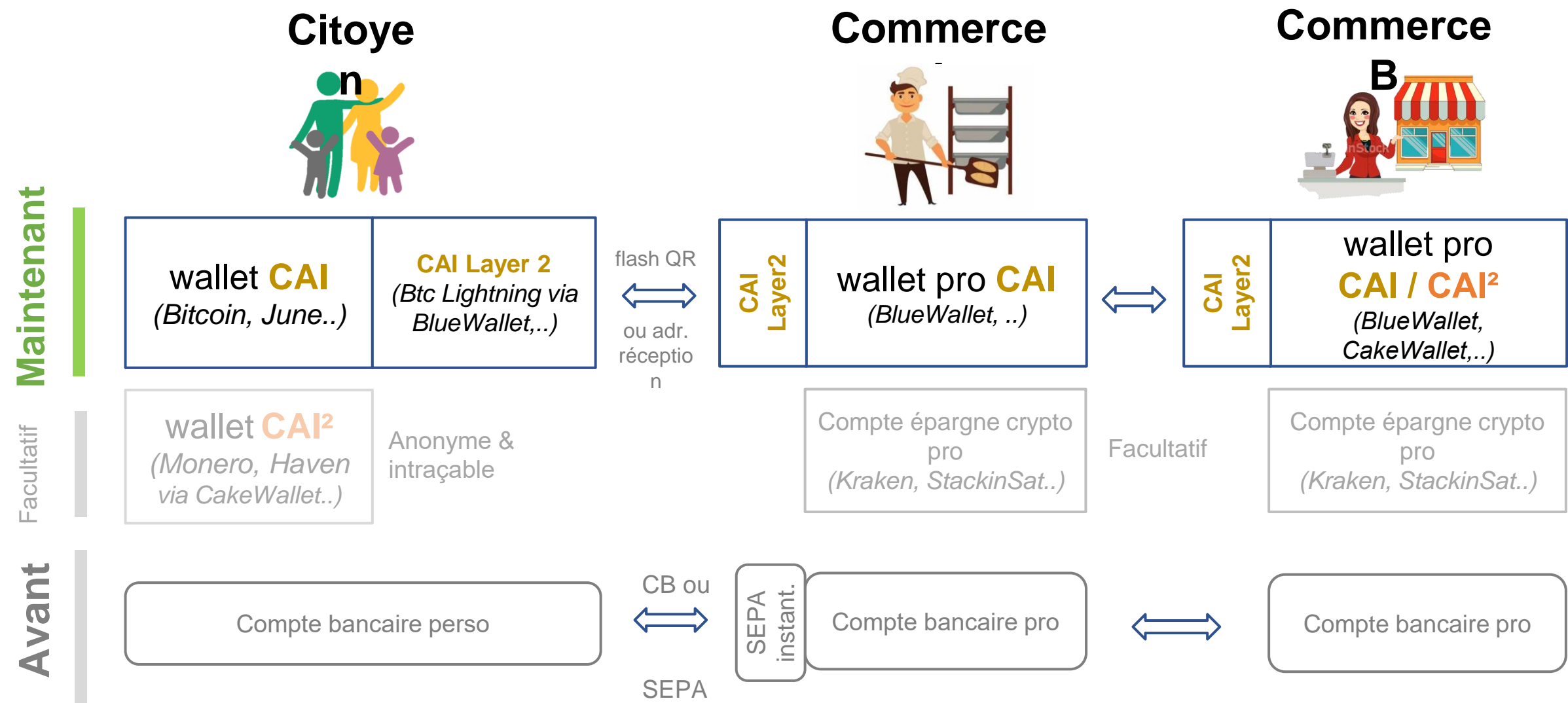
Wallet

Service

Evènement imposable : "plu-value  
réalisée" soit un passage crypto → €  
Pas d'impôt si achat direct en CAI pur ?



# Avenir économique citoyen et légal, indépendant des banques et anti-CBDC



**CAI** = cryptoactif autonome et indépendant

**CAI²** = CAI anonyme et intraçable

# Digital secession - Bitcoin /Monero payment

## Anonymous and resilient online services

- VPN : <https://kycnot.me/services?type=VPN>  
Azire VPN / IVPN / Mullvad / Njal.la / Cryptoho.st / Bitcoin VPS list
- SMS reception (registrations) : <https://kycnot.me/services?type=SMS>  
JuicySMS
- SIM : AnonCards
- e-SIM – Phone number : Silent.link / AnonCards
- Ebay/Gumtree/vivastreet of the monerosphere : BiteJo.com
- website domain names (NDD) :  
Njal.la / IncogNet
- Host a censorship resistant website (VPS) : <https://kycnot.me/services?type=VPS>  
Bitcoin VPS list / Hostiko / Cryptoho.st / Njal.la / IncogNET / AnyCOLO / NiceVPS.net / Servers Guru

To leave the Titanic, at some point  
you have to take the plunge!

