

## Quantum Money: A web-based system of money and credit

Fred J. Smith, Nicola Penchev



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**Quantum Money: A web-based system of money and credit** Fred J. Smith, Nicola Penchev This book show why, in the Information Age, fractional reserve banking is a legacy system, how commercial banking can be disintermediated from the economy using IT, and how algorithms can carry out the monetary functions of the gold standard.

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