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INTERNATIONAL BANKING - OFFLINE BANKING NETWORK

ARTICLE NO.: 2

In the name of God.

Article No.: Two

Subject:

Offline Banking Network in International Banking System.

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(The reference language for this article is Persian and it is only translated to English language.)

This article is only for providing some basic knowledge, definitions, and understanding at the public level and there won't be any technical terms.

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ARTICLE NO.: 2

FARM and its sectors:

In the previous article, we explained the Farm. The farm is divided into **256** parts that start from **0** and end in **255**. Farm **ZERO** is the management center and it is **only and only** accessible for managers and inspectors (moderators). No one else can access Farm Zero. Farm **1** to **255** are for the offline and online networks all over the world and are accessible to authorized users, managed by farm management and inspectors.

In general, every single unit including private or governmental, confidential or public, personal or general and etc. that are connected to the internet through servers are subsets of Farm and are under management and supervision of the farm.

By farm's definition, it didn't and doesn't belong to any government, organization, country or etc. in simple words, farm means all the servers that are connected to each other through the internet all over the world. The farm is not owned by anyone and any server, anywhere in the world, is connected to the farm and these vast connections create server farms or farm.

The farm's management and supervision are totally on the private sector and manager's communications to the subsets happen through an organization called **FEDERAL RESERVE SYSTEM** located in the **United States of America (U.S.A)** which bears this responsibility since **2015**. In Simple words, FEDERAL RESERVE is the executive arm and liaison of the farm in all countries and all the communications, correspondence, and orders (e.g., complaints, acknowledgments, confirmations, prosecutions and etc.) to subsets like the financial systems, offline banking networks and etc. are done through FEDERAL RESERVE.

It is worth mentioning that hackers tried to simulate the farm and even **Mirror the**Farm that it was failed and the created mirror is also a subset of the farm and is being managed by farm authorities.

Hackers and criminals are constantly exploring and browsing the farm, causing problems which fortunately farm authorities identify them and prosecute them through legal arms.

Mining and creation of the money in the farm:

Creation of the initial data of the money happens in the farm and under the supervision of the farm authorities. The creation of money is the basis of the farm.

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Part of the farm is related to the financial banking system in an offline network that is consist of farm **42** to **107** and it can be said that the financial and banking system all over the world is managed and directed by these farms.

Contrary to the public belief, farm **42** is just the archive of the documents for mining and creation of the offline financial resources and in simple words, it is where the documents of the offline funds entered in or exited from farms **43** to **107** stored and there is no fund or financial resource.

The mining of the raw money data happens in a special procedure (we are not allowed to explain). What we mean by raw money data is data that a specific unit of currency can be defined for that data and after defining, it is equal to a unit of that currency. Upon mining of the raw and initial data of the money in farm and deduction of certain costs and taxes in a special procedure this raw data converts into a currency unit and after the creation of server money with specific currency (e. g. Euro), this money deposits and stores in the farm's treasury. For transferring offline funds from farm's treasury to banking servers and lines server to server transactions (like IP/IP, IP/ID, DTC and etc.) is used.

Supervisory organizations on creation of the money and its transfer:

For transferring funds from the farm's treasury or sender bank's server or line to the receiver bank's server or line, we need a **Sender** of financial resources and a **Receiver** of financial resources. Sender and receiver must have authorizations from monetary and regulatory bodies for the transfer, which are as follows:

- Federal Reserve Bank (FRB or FED): Federal Reserve Bank is the USA's central bank. US Congress set three key goals for money policies in the Federal Reserve act:
 Maximum employment. 2- Price stabilization. 3- log-term interest rate
- **1- Maximum employment. 2- Price stabilization. 3- log-term interest rate adjustment.** Over the years the Federal Reserve's duties have been expanded and as of now include supervision and adjusting the banks, maintaining the stability of the financial system, and providing financial services to depository institutions, the US government and official foreign institutions, and other countries.

Federal Reserve consists of multiple layers and it is managed by the Federal Reserve board that is appointed by the President of the United States and the Federal Reserve Board (FRB). The Federal Reserve System is unique in central banks. Although it is a tool for the US government nowadays it is independent because the decisions that this bank makes about the monetary policies don't need to be approved by Congress, President or any other organization or person.

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Page **3** of **5**

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As explained before Federal reserve is the executive arm and liaison of the farm authorities with subsets and the offline network is under the full supervision of this organization and getting authorization and license is mandatory.

2- European Central Bank (ECB): European Central Bank is the main component of the Euro system and European central banks and also, one of the main seven institutions of the European Union that its central office is in Frankfurt, Germany. It is one of the most important central banks in the world.

The ECB board determines the EU's monetary policies and manages the euro reserves of the EU members and participates in exchanges. Also, defines the monetary targets and key interest rates of the EU. The executive board of the ECB executes the policies and decisions of the ECB board and they may issue orders to the central banks of the EU members. ECB is the only organization that can print euro currency money and the EU members can only produce coins, however, the volume of the production must be confirmed by the ECB. This Central Bank makes **TARGET2** payments.

ECB is governed directly by EU law. The total value of this bank's stock is more than 10 Billion Euros which belongs to all 27 central banks of the EU members. These shares cannot be transferred, used as collaterals or guarantees.

As the big part of money mining in the farm is in euro currency, ECB is one of the most important and first institutes that issues the authorization for the creation or transferring off-ledger funds.

It is worth mentioning that other currencies like the US Dollar, Sterling Pound and etc. are also mined in the farm but due to the willingness of the banks and good embedding of the euro currency in global transactions, more than 90% of the mining and money creation is in EURO and this is the main reason for getting the authorization from the ECB in order to keep the euro currency balance in the banking system.

3. Euroclear: It is a financial services company located in Belgium, that its specialty is trading securities and its related services for maintenance and managing of them. This company was established to trade in developing Eurobond market. Euroclear covers the domestic or international securities, covering bonds, stocks, derivatives, and mutual funds settlement. It provides these services to more than 90 financial institutions in the world. Because the offline funds can be converted into securities, stocks and etc. Euroclear is also involved in offline funds and issues authorization for the creation or transferring of the funds.

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4. International Monetary Fund (IMF): It is an international institute, located in Washington DC and it is consisted of 190 countries as members, trying to improve international monetary cooperation, financial stability, employment, sustainable economic growth, and international trades and reducing poverty in all over the world. Currently, this organization plays the main role in managing payment balances and international financial crises.

IMF's budget is provided from two sources: **Shares and Credits**.

Shares are the total amounts combined paid by the member countries that provide the largest part of the budget. The amount of each member's payment depends on their financial and economic importance in the world. As the offline funds can be converted into stocks, shares, loans, or loans guarantee this organization must issue authorizations in case of the need.

- 5. Treasury and the central bank of the receiving country: The central banks with getting authorization from the previously mentioned organizations, can issue an authorization to executing banks to transfer or create money.
- 6. Receiving bank or executing bank: this is the bank which upon its client request and after doing the due diligence on the sender and receiver in regards to the ability and financial back up of the receiver will attempt to acquire authorizations and licenses from higher organizations and institutes and finally will authorize the client to receive offline transactions and provides off-ledger banking facilities.

There are other organizations and centers that are responsible for issuing authorization depending on the receiving country, organizations like the Anti-money Laundering department, judicial system and etc.

End of Article Number Two.

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