

Independent E-Wallet Specification.

There is a few E-wallets most are for Crypto and from what I have seen of the rest the E-wallet is client side with a back end Web Server. This project is for an independent E-wallet which can be in any fiat currency. The circa 200 fiat currencies can be added as a revision but the first revision needs to be in GBP. Great British Pounds.

I am a MCSE Microsoft Certified Systems Engineer all the way back from 2000. But I am not a programmer and my PHP and maybe Java Script or Perl is not up to speed.

In today's world of Banking you Bank account is online. All Banks are online so they are vulnerable to potential hackers. Online Banking is through the Banks website. A website is predominantly HTML5 and PHP with any necessary Java script or Perl and where there is a huge Database thus could be DB or sql server.

A web site can be run from a laptop. These days you can have the line-x operating system and all the programs running from a Micro SD card. Now Micro SD card would be an Ideal memory medium for a website based HTML/PHP E-wallet. An E-Wallet can be unplugged from the android phone or laptop making the E-wallet the most secure E-wallet there is. If its not online then it cannot be Hacked and only needs to be online when it is being used. So the Micro SD card is by far the most secure and convenient E-wallet there can be. Equally this could be on a USB memory stick.

As there will be only one E-wallet account there won't be any need for DB or SQL Server. A Bank account is a digital record of deposits and transactions. This digital record could be as simple as a text file.

The E-wallet will also need to have the function of assigning debit card standard bank credential added by the E-wallet user so that funds can be transferred in the usual way from the E-wallet to a high street bank account. Equally the E-wallet as a standalone E-wallet will need the Relevant BACS in the UK or SWIFT in Germany porting IP/ID to allow the funds from the E-wallet to be transferred.

Now this is where this stand alone E-wallet needs added function. We need to be able to add funding to the wallet. A Bank note is a commercial instrument. There is more than one kind of commercial instrument. A bond is a commercial instrument. A Pledge is a commercial instrument and there is securitised commercial instruments. All of which is how new fiat currency is created. Not by the Bank but by the hand that signs the securitised commercial instrument. The Bank is just a commercial vehicle. To take the written document. (Securitised commercial instrument) and transfer or deposit to an account.

It should go without saying these days that Banks are all guilty of banking Fraud. In fact the Banks have a commercial license from the government which is a License from the government so the Banks can commit commercial fraud. It should also go without saying and everyone knows that the governments of this world are corrupt outright criminals. Well that case was won in the UK on the 29th May 2013. There is no argument in fact there is a government signed legal declaration of NO CONTEST. So this is government sanctioned and approved.

This was followed two years later in 2015 with an Affidavit sent to all 657 MP's of the UK Government. So at this stage There is 658 Legal agreements to the facts which is the Legal function of an Affidavit and 658 Legal UK Government sanctions and approved.

<https://www.facebook.com/groups/798269636907862/permalink/2547738378627637/>

This 658 legal sanctioned and approved legal agreement was then used as foundation in formal and agreed fact to commercially Back charge government officers including Judges for criminal Fraud. There is now current day over 160 securitised commercial instruments which are UK Government securitised commercial instruments fully published for circa £6.5 Billion. This is Brand new commercially correct and perfected and debt free Fiat currency GBP. Great British Pounds. All sanctioned and approved by the UK government.

You can read them all here. <https://www.facebook.com/groups/798269636907862/files/>

Due to the Bank License we cannot use the banks as the commercial vehicle to deposit these fully sanctioned and UK government approved, securitised commercial instrument in a bank. This does not in any way invalidate the securitised commercial instrument, sanctioned and approved by the UK Government as legal remedy for government

criminal fraud. Which is why there is a need for another commercial vehicle and after two years of deep research the commercial vehicle to provide this function is a simple E-Wallet. Website based driven simple HTML/PHP with maybe some Pearl or Java Script as needed. On a Micro SD card or USB memory digital device.

Only 3% of the world's fiat currency exists as a Bank note. The rest is digital. Well we have digital GBP Great British Pounds already deposited which are UK Government sanctioned and approved as securitised commercial instruments on deposit. SO how do we transfer these already deposited funds to an E-wallet?

This is a function that needs adding to the wallet. All that is needed for the transfer is point of origin is the web URL address for the record and Transaction of deposit in the E-Wallet record and the Amount. The amount can be typed in the same as a Bank cashier would type an amount being placed on deposit. So all we need as this added function is the means to record point of origin for transfer which is a Web URL digital deposit of the securitised Commercial instrument funds.

https://lookaside.fbsbx.com/file/HOW-LATEEF-LIEN-002.pdf?token=AWzAP811Hyzyj6HfR5Grbu6SdN7QhS7Up4DLG-oganiZior5cpsPU0aPsZaG8-fRys-ZEfSMiEy5Qy0q9d07RZtB7EkRVFuLKL-WzwOZFdDgLozaQwvo0w_HWg9On6coeaAZF-z4VUDKZYN130-AZJhKOKHwOR2LMgti0toPAwsjZlGkPd4ddZOYQEG6EiiOLKgEXL6k_zwVgxloP9N4_MHE01mza0aQ2OPhVj9mq6vn-0UeeeyIZ4hBWCtEs07zqmB_OIzOOjDCns5SdEz7Rpk71QQcXsoGyKUa6F_hMcj5g

This does not need to be this very messy Face Book web URL location. There will be at some point some 200 dedicated websites in every language and country on the planet. This is just an example of the current published and perfected securitised commercial instrument.

So to summarise from this extensive example. What does the E-wallet functions need.

1. A web style HTML/PHP E-wallet
2. A retained record of deposits and transactions.
3. The function for the user to add debit card or bank credential.
4. Integration with the banking platform BACS/SWIFT IP/ID for transfer of funds.
5. A means to add funding from a WEB URL location of the digital securitised commercial instrument to the wallet.

Additional function that would be nice but which could come with revision two or three.

1. Point of sale contact the same as the Barclays PING. E-Wallet. From an android phone.
2. All world fiat currencies supported
3. Eventually extended to all languages.

This stand alone E-wallet will be the most used world E-wallet worldwide. No one will want to transfer £15 or £30 or more £Millions to the High street online Bank. The funds will be far safer and hack proof on an offline digital Micro SD card or USB Memory digital device.