**PAYMENT EXPERT**

**Interview Questions**

**for**

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**THE STATE OF CRYPTO ADDRESS**

**PILLARS OF ENCRYPTION**

**ONE FISH SAYS TO ANOTHER FISH**

**THE FUTURE OF HOLLYWOOD-CHINA FILM, MEDIA, AND FINANCE**

**THE CHRONICLE OF BLOCKCHAIN NEWS**

 *Can you tell us a little more about how the pandemic has shaped the climate for cryptocurrency?*

If now is the time for Blockchain and cryptocurrencies to deliver healthy innovations and paradigm shifts in global currency and financing, then it is time for less hype and greater wisdom from the Blockchain “Thought Leaders” like Alex Mashinsky and Justin Sun, and even leaders of other systems that see the bigger picture like Elon Musk, Jaime Dimon, Caitlin Long, and Sopnendu Mohanty. Crypto-Integrity-Tao took analysis to a new level by delivering 1,900 pages in 6 books correlating technology with other sciences like Physics to realize the true potential of Blockchain. This level of analysis also revealed the many limitations, dangers, and flaws in current Blockchain categories. Hasty and shallow Blockchain innovation will run into gauntlets because expansion was driven solely by greed based on just Mathematics (which is far too easy to manipulate to convince reckless investment at the cost of Wall Street and Main Street.). The last thing people need dealing with the pandemic is a promise that turns out to be a betrayal of trust.

The pandemic accelerated both Blockchain DLT and cryptocurrencies by translating fear, doubt over governance, Balkanization, and monetary policy into innovation and risk-taking in an asset class that exploded in value. With so few solutions on the table: investors, Main Street, Reserve Banks, retail, and health recognized alternatives that would benefit families, cultures, and societies. Some transfer of wealth into cryptocurrencies from traditional investment comes down to established financial systems’ refusal to innovate, with Ripple taking future revenue from the SWIFT system. Warning signs like banks limiting withdrawals urged wealthy people to transfer money to systems less directly controlled by governments. And then comes the actual thrill and pride people felt when investing and innovating in cryptocurrency: as the world swamped the spirit in people, cryptocurrency was the lifeboat sent to rescue them. In a phrase, cryptocurrency gave people a feeling of control over their lives and meaning for their futures.

Deliver meaning and with it a sense personal energy is in an individual’s control and people will follow the leading tech anywhere (as proven by Tesla and the early era of the iPhone.)

 *What role can blockchain play in helping the entertainment industry's recovery?*

For 7 years famous leaders in Hollywood exclaimed that Hollywood was not just sick, it was sick of itself. The art was dying due to unethical practices by studios and agents, highlighted by the WGA war with agencies. Blockchain DLT comes to the rescue by delivering a complete solution to inflated budgets, restricted access to high-value Original Content, erasing advertising fraud that can be as high as $40 million for a single movie, and piracy fought with self-executing penalties through Smart Contracts.

But this requires the Studio and Production to integrate Blockchain from Development through Distribution. The only players knowing how to integrate Blockchain, tokens, and Games into the entire Entertainment sector are Creativity First Films and a few Directors like Christopher Nolan. Once achieved, this makes Entertainment the ultimate tech investment, delivering 3,000-10,000% on investment over 5 years, which cannot be matched in any other investment sector over such a broad asset platform. Film investment will pull Blockchain with it, Blockchain will prove so valuable it pulls even more tech investment into film – where 2021’s streams of revenue all originate.

 *Has the pandemic altered the gaming sector's relationship with cryptocurrency?*

Blockchain DLT and in-game tokens solve two of the biggest problems in Games: cheating/bribery, and how to transfer money or assets that winners hold in Games into currency in the real world. TRON and CEL are the only two Networks set up to maximize the interoperable aspects of Tokens. TRON delivers through Justin Sun’s JUST technology and BitTorrent – instantly solving advertising fraud. TRON also solves issues Gamers needed out of their way as they take the lead in the gamification of finance, health, politics, defense, education, and more. Creativity First Films plans to use TRON’s Network and a TRON token/crypto for Asia and most of the world; however, CEL is prime for the Western Market. Tencent can be the base as the secondary Game finance interplay system for China. The current trade and technology issues between the U.S. and China proves what Crypto-Integrity-Tao predicted way back in 2017-18: that Games, Film, and Blockchain innovation must remain independent from politics, which made Singapore the optimum home for our companies. Singapore’s world leadership in sage regulations and terrific tax and currency-valuation processes guarantee higher profits for global Hedge Funds investing in Entertainment augmented with Blockchain.

People forced to stay home injected previously unimaginable profits and stock valuation to the key players in Games: Tencent, Microsoft, Apple, Epic, Google, etc. The Azure Cloud almost froze in February, 2020 so many new players joined. Even when banned in the U.S.A. and India, the top China game made over $200 million in one month. These Gamers are here to stay. So are the App addicts on TikTok. That alone is enough to push global Hedge Funds into Games, especially if the future Games are fully integrated into the broader Entertainment Industry in a vertical model (Creativity First Films is the only example of this, but others will follow once the model is set.)

 *Can you tell us more about which markets and sectors have been faster adopters of cryptocurrency since the pandemic?*

The pandemic put a spotlight on cryptocurrency - then through gasoline on the fire of distrust in fiat currency, old financial models, and Central Bank/government policy that seems to disregard industries that feed the risked money that makes governments possible.

Naturally, financial investors and key banks like Chase got the justified proof that their years of work on cryptocurrency were worth it. Gemini did a terrific job of proving a major Exchange can lead the pack and please the S.E.C. at the same time. This led to some sage permissions by the S.E.C. that led to institutional investment. Following the rules allowed Grayscale to become the King Kong it is now. However, to be honest in an arena that echoes only endless good news: DeFi and CBOE are inches away from opening a Pandora’s Box of manipulation, lawsuits, and bad Brand for cryptocurrencies if they do not put both institutional security and Main Street/retail security above profits from Derivatives, synthetics, and the same practices that led to the 2007/8 crash. If these Pandora’s don’t poison the well, the IRS with retroactive punishing taxation will punish the leaders in these two markets. This fact proves it is time for the hype-leaders to step back and let wise minds act as a governor on the throttle of cryptocurrency’s race to a secure and stable investment.

After financial sectors, the fastest movers were in the Game arena. Wise innovators realized that to “Scale” cryptocurrency should jump into the Games market. But most experts fail to understand that Scale requires “Spirit” and that Spirit is influenced by the culture of each nation slightly differently. This is not a one-size-fits-all future. This is why Crypto-Integrity-Tao blended Eastern and Western philosophy, monetary policies from the world’s top economies, Entertainment investment systems of both China and Hollywood, and vastly different cultures. Prerequisite was to study Culture differences from China, the Middle East, Europe, Singapore, Japan, Switzerland, India, and the U.S.A. Nothing in our universe lasts long if not in balance – cryptocurrency has the potential to balance all of this for the first time in the investment arenas if and only if it honors the drive of multiple Cultures.

Telecoms and communication networks including Social Media will be the next Industry to receive the incredible boost that cryptocurrency can provide, which will justify upgrades to 5G as wells as adoption of and adaptation to the higher degree of personal responsibility that comes with cryptocurrency. After all, without a 3rd party, there is no government or insurance and sometimes not even laws to protect a person’s investment or trust in a platform or Network.

 *In what way has cryptocurrency volatility been impacted by the pandemic?*

The pandemic raised fears in the existing systems. Solutions provided by Blockchain, cryptocurrencies, DeFi, and new Networks with so much promise like TRON and Celsius got the spotlight. Plus, the pandemic wiped out alternative investments that paid of well for decades. Westfield that owns malls all over the world was a top investment until the pandemic shut down almost all malls. To laser-focus onto volatility in this fast-transforming innovation sector, there are people and forces to blame, as well as ones to praise.

Although Bitcoin and other cryptocurrencies of all types benefited from attention brought by famous people jumping into this investment class and Bitcoin Bulls making extraordinary predictions on the value of Bitcoin in particular, cryptocurrency did not act like a “Vector” and its extreme volatility prevents it from being a “store of value.” The voices Crypto-Integrity-Tao nicknamed “The Whales That Cry Wolf” were not entirely good for Bitcoin because if an analyst or governing body like the SEC or FinCEN study three years of history, 95% of what these Whales declared was proved false. Less hype and more sage Thought Leaders are what cryptocurrency needs now.

The reason the world paid attention to a geek-niche investment like cryptocurrency in its emerging stage like now is because the pandemic introduced multiple forces of FOMO and FUD. Crypto bulls shot financial flak barrages at traditional financial institutions and policies. While it did help raise investment into Blockchain, some exclamations scared regulators and Main Street. At the start of the pandemic, Bitcoin Bulls declared, “This is it! Run to crypto!” But in reality, when full of fear, 90% of people run to anything that offers safety, and that means run to “what they already know and trust.” This is proven in the outset of wars throughout history.

Since Bitcoin did not jump in the first weeks of the pandemic, a wise analyst has to consider that Grayscale, Gemini, futures, and other centralized forces introducing institutional investors brought volume … yet not really a “store of value” yet.

Then any truly wise analyst of the macro systems of fiat, crypto, and Wall Street investment and innovation must include fraud, hacks, ransom, Black Market, Dark Net, ill-intentioned governments like Venezuela issuing a Coin based on their oil, and manipulation by Whales and top global Exchanges. All of this news? The Whales avoid it whenever possible. And hey – they’re capitalists and own companies that need profit, so don’t damn them … *counterbalance* them with wisdom if you want healthy cryptocurrencies. Malta’s rush in where angels fear to tread.

Thought Leaders that truly know how to see the root issues, vulnerabilities, drivers, and profitable vertical arenas like Elon Musk need to be the voices crypto believers push to the forefront. The true potential of Blockchain in all its forms including cryptocurrency is so far beyond what even Ethereum Alliance, Buterin, FinCEN, the S.E.C., and all the rest focus on that they are like astronomers before telescopes and doctors before microscopes. This does not have to remain true. Crypto-Integrity-Tao realized the need to study and prove all-things-Blockchain in Physics first, then find correlations in Geology, Neuroscience, Biology, Astrophysics, and the all-important Humanities to reduce dangerous volatility and replace it with an explosion in innovation and R.O.I.. Mathematics is the only Science that does not obey the Laws and Proofs in other Sciences, which was okay until now. But because of the “Intersection” with IoT, A.I., A.R., I.A., Big Data, Apps, Super Apps, and Games in a 5G world create at least an implied gravity if not a physical one – well, Physics must be integrated. The other Sciences prove if a cryptocurrency can survive in the Nature vs. Nurture aspects of finance ecosystems.

 *financial inclusion has been a key theme of the pandemic, how can cryptocurrency help increase this?*

Well … “inclusion” as a defining word needs to be cautiously introduced because so much of the use of the word currently is grounded in emotion. And while emotion touches upon “meaning,” emotion is often the death of gamblers, investors, political leaders, regulators, and dreamers that push projects like previous dot-com bubble disasters. Good intentions are not as important as good impact. Don’t get me wrong – inclusion is important. Yet the word needs to be qualified to specific peoples, nations, systems, and payment options when it comes to Blockchain and cryptocurrency.

The easiest positive examples of financial are PayPal as the old school model interfacing with cryptocurrencies in exists. This is fine and does deliver a degree of inclusion because just about everyone can access PayPal. DeFi also offers inclusion, but with undiscussed unforeseen consequences like future lawsuits, lost keys, and overhyped valuation due to tokenization of a purchase, such as art or real estate. I explained at its start in THE CHRONICLE OF BLOCKCHAIN NEWS that DeFi would die a death of a thousand cuts and it now is proving true. DeFi can solve some financing and ownership limits and unfairness, yet can also deliver a new hydra regulators and banks must battle. Cut off one head, and two sprout – lessons from mythology should be remembered. Who wants to be Prometheus, or even Sisyphus, after pretending to off god-like secrets? No one? Yet, these same people declared they want to be the new gods of “inclusive” financing that “serves the under-banked.”

As per the pandemic, with traditional lending cut off, fear forced into the population, and politics repeating phrases, the “idea” that inclusion is paramount spread until it rose to the top in many eyes. In reality, this is more of a Brand and advertising gimmick than a path to lifting people up to more humane lifestyles, global profits, safe innovation, sound regulations, and becoming dominant in a business arena that has such high competition and timing aspects as the world of finance, fiat currencies, trade, and national stability.

One of the unsung heroic divisions of Blockchain is the use of DLT in health, tracking the pandemic, and ushering in a less-fraud-inflicted system for delivering stimulus to citizens. Here, decentralized proved to be inclusive across many sectors, not just of people but of business systems. Yes, cryptocurrencies and tokens can greatly help in any future pandemic due to the attention on it now from this pandemic. But if too much power is centralized in one entity like Facebook if they release Diem, Grayscale, Binance, or corrupt oligarchs, then the vision upon which Satoshi created Bitcoin is poisoned. [Note: Grayscale and Binance are not corrupt oligarchs.)

A final word of warning is given to companies claiming they will serve the “underbanked.” These people in need of currency stability, access to loans or simply a way to save money also might live in the most corrupt nations in the world (in South America, Africa, etc.) The governments will welcome this crypto … let it spread … then seize all means to access it. At the same time the corrupt leaders use it as financial flight mechanisms while bartering future commodities like oil, gold, etc. History proved this recently in Venezuela, and in the past with almost all Banana Republics. Study the history of Haiti since 1790’s, see what happens when financial policy makes a type of inclusion its Brand like France tried, track the destruction all the way through Baby Doc and the disastrous Haiti Relief Fund. Learn what happens when “what sounds good” is replaced by reality. Will companies issuing such cryptocurrencies be liable in the World Court for millions of people in Africa dying from starvation ? And what will keep the oligarch from turning the nation into a new evolution of a Banana Republic or colony? Because once the global digital currency replaces a national fiat currency the oligarch has total control not just of the people in the country, but over nations that would speak out against them due to extortion in trade and currency. These unsavory questions must be digested. The good inclusive crypto will be nourishment to the underbanked, the bad will be “renally-discarded” as it should be.

In the world of Payment Experts, the challenge then becomes how to accelerate (including pivot) new payment systems, especially on the retail level, while filtering out some of the most influential and cash-rich new players that hide bad intentions for the long run. Let’s look at the Euro for all the good it brought … yet remember the pain it brought certain nations that lost control of their native currency and could not adjust it to meet unemployment, inflation, and corruption. Let’s make these new payment systems overwhelmingly good for people, retail, tech companies innovating them, institutional investors risking huge money to launch it, and remember to honor local cultures – because one thing we should learn from the Euro and even the United States “American Way” is that “you cannot export culture.” Culture keeps nations united. A destroyed culture and nation is not better off with a payment system or cryptocurrency if a brutal dictator runs it. Think Haiti manifesting in 30 nations worldwide to get an idea of what reckless DeFi and crypto can do – and this is why a source like Payment Expert is needed to counterbalance hype and oligarchy trajectory.

 *What do you believe will be the lasting impact on the status of cryptocurrency following the pandemic?*

Now that the concept of cryptocurrency is pretty much universal, if hype and timed opportunistic exit strategies in this current “Wild West of Crypto” is curtailed – then cryptocurrencies are here to stay and will expand in use. However, the idea that cryptocurrency will “replace” fiat currency and spell the end of Reserve Banks is not realistic. First, the difficulty rate of Bitcoin alone rose 11% in the last jump in value. Many cryptocurrencies are so energy-demanding the nations cannot sustain it to replace the majority of transactions. People cannot be told their electricity must triple because wealthy people are flooding the Exchanges with volatility to reap profits. This becomes a game of financial musical chairs. And the Climate Change supporters need to realize that energy never is destroyed.

Cryptocurrency is not only coolly inclusive and a net positive for humanity, if regulated properly will allow centralized fiat currency control to also retain healthy status (even if it is digital, mobile, and in a wallet.)

Vertical innovation, product delivery, investment, and visionary systems like the one Tesla uses, TRON built, and Creativity First Films created for the future of Entertainment will refuse to engage the negative aspects of tokens, gamification, Networks, cryptocurrency, and confused regulation boundaries. Instead these game-changers will supercharge the good for societies, financial markets, and how this innovative class can benefit humanity while being a true beacon of hope and release from fear and limitations.

The lasting impact can also be phrased as, “What is the big takeaway?”

Innovation presents an incredible evolution in how a person’s earnings and savings are used, makes interest if it is saved, and gains in speculative systems. Yet, up to now, cryptocurrency has not delivered “meaning” or “spirit’ outside of the financial network because very few leaders in the sector understand the role “meaning” has in the evolution of civilization as it relates to what makes something “money?” A cryptocurrency financial alternative will not capture this emerging technology’s full potential without meaning, and meaning is in part different according to cultures in nations. Deep down, almost everyone knows that a

key challenge to all Payment Experts is to “mitigate human nature.” In that phrase included are the powers and veiled goals of politics, financial institutions and leading global families from J.P. Morgan to the Rothschilds, oligarchs like Google, agencies within governments, and ethical competition in a free-market society engaged in capitalistic pursuits.

We want more focus on mitigating destructive human nature impulses built into Payment Experts and the entire cryptocurrency and Blockchain future.

If we achieve that – wow, the greater potential of all-things-Blockchain and Blockchain “Intersections” will blow your mind. Get a vision of this realistic potential delivered in 2021 by attending the Crypto-Integrity-Tao event in Las Vegas. See the proprietary stages and products, use the vision as a stepping stone to dominant your financial and technological competitive environment. And both cryptocurrency and regulators - pretend you are physicians: “Primum non nocere.”