

PAYMENT SYSTEM DISRUPTOR

TOP CRYPTOCURRENCY FOR Q1 2018!



MasterCard
stellar

Wealth
RESEARCH GROUP

PAYMENT SYSTEM **DISRUPTOR**: TOP CRYPTOCURRENCY FOR Q1 2018!

Our world moves forward, most of the time, by trial and error.

Pain is the most natural means by which we communicate with our environment. When people feel it, the need to do critical thinking is aroused.

Many call it “leaving the comfort zone.” It doesn’t matter how we refer to it – what’s important is to understand that pain is how we know our current way of living is wrong and requires improvement.

Two heart attacks signaled to my father that he needed a change in diet, sleeping habits, and reduced stress levels. Yet, he wasn’t motivated enough to unshackle himself from his habits – that cost him dearly, and now his lungs are non-functioning.

We are all individuals using our creative imaginations; will power and self-discipline, along with personal initiative can spark any change we desire in our lives.

Following the extreme pain felt by all western countries in the aftermath of 2008, one such idea of improvement was drafted in the mind or minds of Satoshi Nakamoto (the person or group), the creator of Bitcoin.

From there, slowly, the brilliance of this technology started to captivate the minds of others.

Last year, in 2017, we saw how this entire sector propelled into world fame.

Wealth Research Group identified a number of projects very early on:



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Now, we're going to focus on the most important cryptocurrencies for 2018. We already published 4 out of the top 5 [HERE](#).

Now, we're planting our flag with the project we see as being the ultimate combination of safety and potential upside: Stellar (XLM).

Stellar is a blockchain network that can connect banks, payment systems, and people together using its native digital asset, Lumens. The goal of this project is to make sending value as easy as sending an email – that's a massive target to hit.

While Bitcoin uses the proof-of-work algorithm, which requires miners to validate transactions on the network, Stellar uses the open source Stellar Consensus Protocol (SCP) – research this immediately.



STELLAR

The main differences between the Stellar network and Bitcoin are:

1. It's based on a consensus algorithm rather than mining, which means transactions confirm in a few seconds.
2. The supply of lumen increases at a fixed rate of 1% a year.
3. It aims to let you transact in your currency of choice (fiat or digital).

Take a close look at the comparisons between the various mechanisms available:

mechanism	decentralized control	low latency	flexible trust	asymptotic security
proof of work	✓			
proof of stake	✓	maybe		maybe
Byzantine agreement		✓	✓	✓
Tendermint	✓	✓		✓
SCP (this work)	✓	✓	✓	✓

Courtesy: stellar.org

As you know, Wealth Research Group sees the current financial system as obsolete and the future of transactions will be far more decentralized and open-source. This is why Stellar, which is a more decentralized version of Ripple, is important.

Its target user base is not aimed directly at financial institutions, but rather everyday users and technology businesses.

The SCP used by the Stellar network is derived from what Ripple uses.

Stellar was created from the Ripple protocol, and its co-founder, Jed McCaleb, was one of the original founders of Ripple, which Wealth Research Group covered on December 12th, 2017 at \$0.27.

While these two protocols are ultimately innovating the field of global payments, they pursue entirely different approaches to it.

Ripple's primary focus is on modernizing the financial institutions' ability to settle cross-border payments.

These would be the same banks that Bitcoin originally seeks to make obsolete.

Stellar, on the other hand, is aiming at payment providers, technology companies, and individuals, making its technology available to the community.

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