Bards, Rise!
QFS with Michael and Kelly
April 9, 2026

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1. Opening

Thank you for inviting me back to your show to talk about the QFS

I been fully engaged with the QFS ever since 2020, when I connected with a person who is very heart centered, educator and truth speaker.

2. What is the QFS?

Lots of people don't want you to know about the QFS

Network infrastructure for the world's new financial system.

The Quantum Financial System (QFS) is a framework that aims to revolutionize financial transactions and eliminate the control of central banks, providing freedom from debt slavery.

Key Features of QFS:

- Quantum Computing: Utilizes quantum technology to process transactions faster than traditional systems.

  Old system was binary. Composed of bits (0 & 1)
  Quantum is the minimum amount of physical property that can be involved in an interation

- Advanced Encryption: Employs quantum encryption to secure data, making unauthorized access extremely difficult.
- Instant Settlements: Aims for near-instant transaction settlements, improving the speed of financial operations.
- Fraud Prevention: Enhances fraud controls, potentially reducing financial crime.

By removing centralized control and enabling direct transactions between parties, it opens up opportunities for individuals and communities historically marginalized by traditional banking institutions.

The financial system we've been under was slow, fragmented, controllable - all by design for control.

Traditional money, like the dollars is usually just backed by the government's promise. It can lose value over time due to inflation. QFS, on the other hand, is designed to use currencies that are backed by real, tangible things. We're talking about things like gold, silver, or other valuable commodities.

3. Definitions in QFS

Tokenization

Tokenization refers to the process of converting real-world assets (like property, stocks, or commodities) into digital tokens that can be traded on a blockchain. This allows for fractional ownership, improved liquidity, and lower transaction costs. The quantum financial system will likely involve tokenizing assets such as real estate, commodities, and even currencies.

Blockchain - is a distributed digital ledger, meaning that it records and maintains transaction data across multiple nodes in a network. Each block within the chain contains a cryptographic hash of the previous block, along with a timestamp and transaction data, creating an immutable chain where records cannot be altered without changing all subsequent blocks.`

Crypto - short for cryptocurrency, is a type of digital currency that operates on a computer network without relying on a central authority, such as a government or bank. It uses cryptography for secure transactions and is recorded on a decentralized ledger called a blockchain.

Asset backed digital currency- are digital claims on a physical asset and are backed by that asset. Gold, crude oil, real estate, equity, soybeans or just about any other real, physical asset can be tokenized and become an asset-backed token.
Asset-backed tokens are an evolution made possible by blockchain technology.

Smart contract is a self-executing computer program that automatically enforces and executes the terms of an agreement when predetermined conditions are met. You can think of it as a digital vending machine; if you insert the correct payment, the machine will automatically dispense your selected item without requiring human intervention.

4. Set up an account on Telegram

I suggest everyone interested, to set up an account on Telegram.
Telegram is a messaging application system.
People are able to speak & share much more openly.
I reference many articles/help guides, in the PDF that we will share on Bards Rise.

https://telegram.org/

5. History of the Financial World

If you want to understand the needed and anticipated changes in the financial world, a certain level of knowledge and historical background is needed.

This history takes us back to
- Babylon, the money changers

- Babylonian Talmud was a twist that falsely justified what we now know as fractional reserve banking - aka lending with high interest rates, usury and debt enslavement

- The Rothschilds stemmed from the Khazars, known for their reserve banking (money changers).

- world wide debt slavery under one World Reserve Currency (the petrol dollar)

 - Man kind unknowingly accepts the loss of it's divine essence to Maritime Law instead of Common Law

-Fiat currencies will be cashed in for gold-standard currency and reevaluated (RV).

-Paper money will eventually be phased out and all currencies will be Digital and brought under the new Financial Stellar and Ripple system.

https://t.me/WealthAcademyStellar/260
https://t.me/WealthAcademyStellar/261
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https://t.me/WealthAcademyStellar/264

6. Standards
There has been a need for standards. A major barrier to QFS adoption is interoperability. Financial institutions across different countries operate on incompatible legacy systems.

ISO20022 - Not just a new format - it is a complete overhaul of financial messaging.

I personally correlated the numerics in the standards to the Bible verse 1 John 2:22

A. **ISO 20022** is a global messaging standard used for financial transactions. It's seen as the backbone of a new system for cross-border payments and financial messaging. With the adoption of this standard, transactions will be faster, more efficient, and able to handle more complex data. This standard is central to the next-generation financial infrastructure, and its integration with digital currencies and assets, Global financial community switched to ISO 20022 on November 22, 2025. Many refer to this as the end of the old SWIFT system - a monetary monopoly

This is not secret. It is available information. Just need to piece the information together.

I got a good laugh with all the publicity over Taylor Swift over the last couple years. In my observation, it was trolling by the White Hats in a public forum over the ending of the old Swift System.

There is much information on the internet about the ISO20022 standard. A few examples:

Reference articles for ISO20022, Swift, DTCC:

https://www.swift.com/news-events/press-releases/global-financial-community-completes-switch-iso-20022-paving-way-new-levels-cross-border-payment-speed-and-innovation-around-world

https://www.iso20022.org/sites/default/files/2020-03/iso_20022_video.mp4. (2 minute video)

https://www.swift.com/standards

www.iso20022.org

Bank of American iso20022
https://cloud.emcom.bankofamerica.com/ISO20022

https://www.dtcc.com/

https://www.thedailyscrumnews.com/the-death-of-swift-the-end-of-a-monetary-monopoly/

B. XRP and the SEC Lawsuit

XRP, the digital currency associated with Ripple, has been at the center of a legal battle with the U.S. Securities and Exchange Commission (SEC). The SEC argued that XRP is a security, while Ripple contended it is a digital currency.

Ripple's use of XRP for cross-border payments is key here, and with the SEC lawsuit out of the way, XRP could potentially become a cornerstone in the quantum financial system. Its efficiency in settling international payments, combined with its low transaction costs, makes it a perfect fit for the quantum system.

This is in the news. Look up Brad Garlinghouse - CEO Ripple labs.
And David Schwartz - was CTO of Ripple. Brilliant, amazing people.

7. Regulations

A. **BASEL IV-** is the next set of international banking regulations that aim to strengthen financial institutions by improving risk management and capital requirements.

Have people noticed the sharp increase in the value of silver lately?

B. The Clarity Act - In the news now!
The Clarity Act seeks to provide regulatory clarity on digital assets, helping to pave the way for widespread adoption of cryptocurrencies and blockchain technologies. This aligns with the new financial system that integrates digital currencies like XRP and other blockchain-based assets.

C. The Genius Act could focus on creating a framework for smart contracts, tokenization, and decentralized finance, empowering individuals and businesses to create more innovative financial products and services.

D. The Stable Act is designed to regulate stablecoins (cryptocurrencies tied to fiat currencies). In the quantum financial system, stablecoins could play an important role in bridging the gap between traditional fiat currencies and digital assets like XRP, creating a more stable and accessible financial ecosystem.

E. BRICS Gold-Backed Currency: The BRICS countries (Brazil, Russia, India, China, South Africa) are moving toward a new gold-backed currency as a way to reduce dependency on the U.S. dollar. This shift will likely challenge the old financial order and create a more inclusive, decentralized, and transparent global financial system.

In Summary:

The new quantum financial system is emerging through a convergence of digital currencies, regulatory frameworks, and decentralized technologies. XRP will become a key player in cross-border settlements, while Stellar's blockchain network will provide the infrastructure for asset-backed digital currencies and tokenization. The regulatory frameworks, including ISO 20022, BASEL IV, and new bills like the Clarity Act, will help legitimize and integrate these technologies into the global financial system.

https://t.me/WealthAcademyStellar/1027
https://t.me/WealthAcademyStellar/1028
https://t.me/c/2341753513/80452
https://t.me/WealthAcademyStellar/809

8. Stellar

stellar.org

Stellar is a decentralized, open-source platform (blockchain) enabling fast, secure, low-cost cross-border transactions. It allows for the easy transfer of assets between different currencies and networks.

Stellar uses distributed ledger technology (DLT) and operates on a network of independent nodes.

The Stellar network uses its cryptocurrency, called Lumens (XLM), as a bridge between different currencies, allowing users to convert between different currencies in real time.
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As a foundational protocol in the quantum financial system, Stellar could enable the efficient operation of smart contracts and tokenization, which will make it possible to automate financial agreements, reduce costs, and enhance transparency in transactions. The integration of Stellar with other systems like XRP for cross-border payments means that global transactions can be completed faster and more securely.

With Stellar, people wouldn't need a bank account or an intermediary to store, send, or receive value—they could control their own finances directly, securely, and transparently.

While traditional banks are seen as ready to fall, Stellar is painted as the technology that will survive - and even thrive - in this new financial landscape.

Stellar was designed to bypass the banking model by providing a decentralized network that operates without the need for intermediaries. Here's why Stellar is "reset-proof"

Decentralized and Unstoppable:

Stellar runs on a decentralized blockchain, which means no single entity controls it. This resilience makes it immune to the issues that plague centralized banks, including liquidity crises and corruption. It can continue to operate even if the old financial systems crash because it doesn't rely on any centralized institution to function.

Seamless Global Payments:

Stellar’s technology allows for fast, borderless payments and currency conversions. This feature would be essential in a post-reset world where people would need a way to transfer and convert assets across borders without relying on collapsing banks or volatile fiat currencies. XLM, Stellar’s native token, acts as the "bridge" currency for this new system, enabling people to send and receive value instantly, regardless of location.

"**Quantum Financial Reset,**" envisions a world where wealth is redistributed, debt is forgiven, and people regain control over their finances. Stellar is the blockchain best suited to facilitate this vision. With Stellar’s transparent ledger and decentralization, it can provide a financial infrastructure that aligns with NESARA/GESARA’s goals of fairness, transparency, and independence from corrupt banking practices.

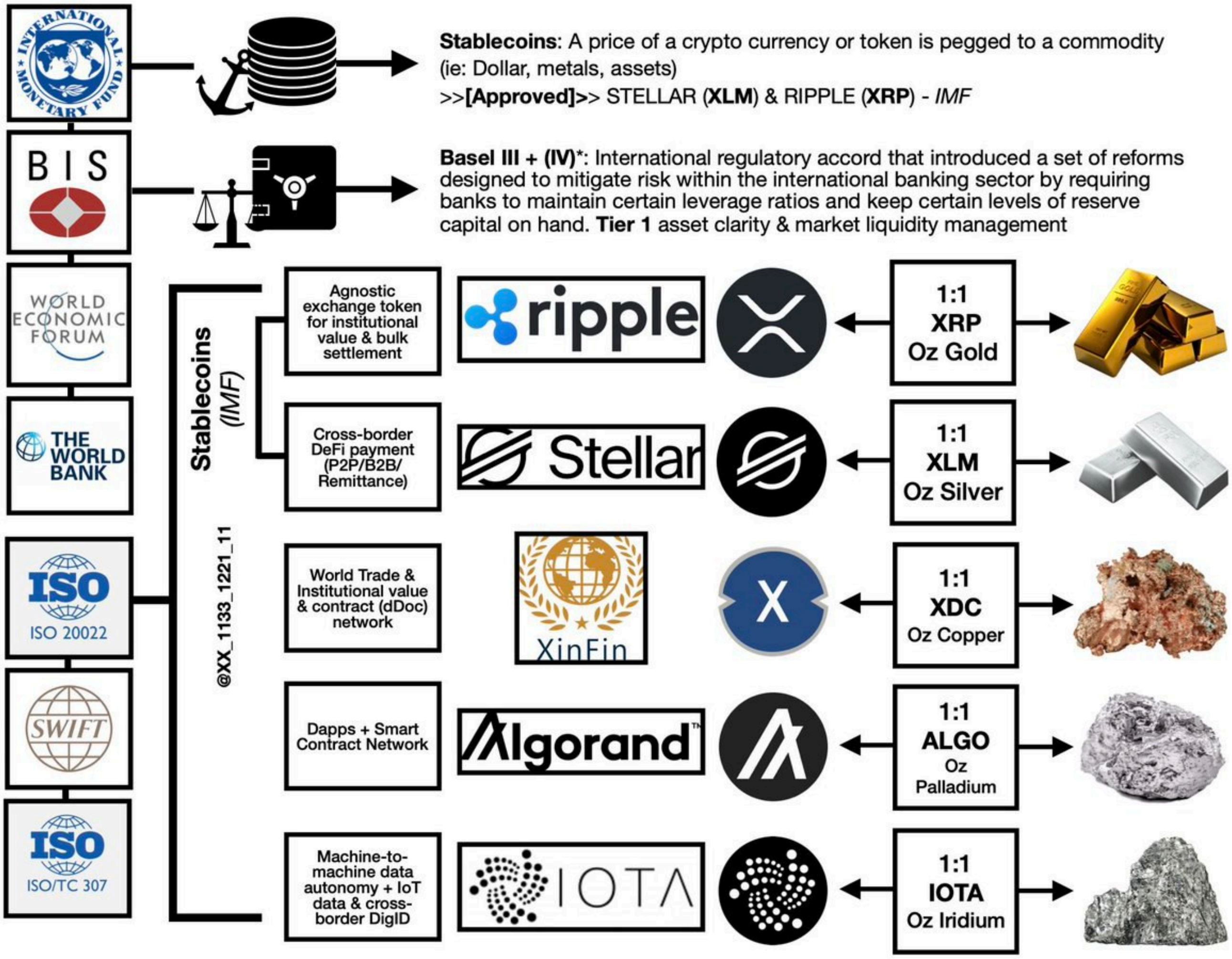
Asset-Backed Tokens

Stellar’s potential to support asset-backed tokens. In a world where fiat currency loses value, Stellar’s blockchain can host digital tokens backed by real assets like gold, silver, and other commodities. This system would provide a stable form of money that people can rely on, with each token representing real, tangible value. **As the banking system collapses, these asset-backed tokens could become the primary way people store wealth, trade, and preserve value.**

Financial Sovereignty for All:

Stellar’s Blockchain was designed to be accessible. Anyone can participate in the Stellar ecosystem, empowering billions of unbanked and underbanked people to enter the global economy.

Reference:
https://t.me/WealthAcademyStellar/9
https://t.me/WealthAcademyStellar/10
https://t.me/WealthAcademyStellar/11



FLASHBACK: Donald Trump Rides Down The Golden Escalator At Trump Tower To Launch Presidential Bid

9. Trump Executive Order's 13818, 13848 & 13959

* Trump rode the Golden escalator when he announced run for presidency in 2015
* Notice the sign behind them - Currency Exchange. (PHOTO)

Executive Order 13818
issued on December 20, 2017, allows the U.S. government to block the property of individuals involved in serious human rights abuses or corruption. This order is part of a broader effort to address threats to national security and foreign policy related to human rights violations globally.

Executive Order 13848,
signed on September 12, 2018, allows the U.S. government to impose sanctions in response to foreign interference in U.S. elections. It defines various actions that constitute interference and provides the Treasury Department with the authority to block assets of foreign actors involved in such activities.

Executive Order 13959, signed by President Donald Trump on November 12, 2020, aims to prohibit U.S. investors from purchasing securities of companies identified as "Communist Chinese military companies." This order was part of a broader effort to address national security concerns related to investments in these companies.

Correlate what is being shown in these EO's.
Blocking property, authority to the Treasury department.
In comes a new financial system
Donald Trump has talked about having a 'level playing field'
Trump " Giving it to you - the People"
Connect the puzzle pieces here.

10. Safety

When on Telegram/social media channels and in regards to your digital wallets -

***Do not share your sensitive information - EVER ***
*NEVER DISCLOSE YOUR SECRET KEY (Digital Wallets)
Record all passwords in a very secure location

*Please stay alert.
Scammers are pretending to be admins
Make sure your speaking to a vetted source
Admin's will never DM (direct message) you first or ask for wallet keys

Don’t invest more than you can risk.
This is a longer term investment platform - no get rich quick right now.

I personally will not participate in the QSI group that is out on channels.
There are some channels that are not acting in Your best interest.

11. Elon Musk

Keep on eye on Elon Musk on X (Twitter): @elonmusk

X Payments/X money - going to be a big player in the Global Financial System.

Musk's broader plan to transform X into an "everything app"

12. Whiplash347

The person I connected with back in 2020 goes by the name Whiplash347
Lots of frauds. Get the right Whiplash.

Telegram channel: @Whiplash347
You can go back in history to the start of his Telegram channel - March 2021

Websites:
https://www.youtube.com/@whiplash347official
youtu.be/jWQx2f-CErU?si=jx5AeUtWGh7-LevC

https://whiplash347-official.com/index.html
Home
About
FAQ
Training
Documents (links not working currently)
Partners
24/7 Live

Some links may not work currently. It’s a fast moving field of play

Whiplash: ”If you download Lobstr App you will see the New Stock Market [QFS] being formed. I must not tell you, i must show you. But in order for you to be shown, you must put ya goggles on and look for yourselves.”

Whiplash Supported Education Channels:

Wealth Academy on the Telegram App
@WASGuide
@WealthAcademyStellar
    Key word search- such as: Funding your Lobstr wallet

Trusted contact on Telegram: @Tironianae

13. How to access Lobstr Wallet

Lobstr is a Digital wallet on the Stellar Network.
It uses a cryptocurrency called Stellar Lumens (XLM)

Record all passwords and account information in a very secure location.
You loose your passcodes, you can loose access to your wallet.
Never share this info. Record in a non digital format. Use a safe.

https://t.me/WASGuide/5

https://lobstr.co/

Red Flags - Triangles

Red Triangle's are just application flags
- These appear when a certain number of scam reports are done on an asset/domain.

Here in lies the Challenge.
- Anyone can make these reports.
  Its just a simple click of a button.
  No proof is needed to make these type claims.
  The flagging system in Lobstr is automatic
  Triggered by number of reports
  Unfortunately there's a group of people out there that doesn't want to see QFS succeed.

So how do you know what to invest in?
I personally only follow Telegram channels and tokens vetted by Whiplash.
And I follow my own intuition.

14. Support

Many of us have worked for years voluntarily with no income.
The QFS has not ‘flipped’ yet.

* Mike Deem on BBSradio.com - Bard’s Rise show
https://bbsradio.com/bardsrise
Donate and/or subscribe to your show

*Lucia Nicola Evans
https://lucianicolaevans.com/
Transformational coach. Heart centered communicator.

* Mike and Leah on Land Patent - Property Rights
Pacer case #1:26-cv-00163 Western District of Michigan
Mike’s Bard’s Rise shows

15. Surprise

If you download the PDF document that will be posted on Bards Rise channel, there is a section title ‘Surprise’ of some people that have recently stood up channels on Telegram.

Remember folks - there is a ‘Witness Protection Program’ in existence.

Telegram: https://t.me/MJJ347Q/101
Telegram: https://t.me/themissingpages/3

16. Closing

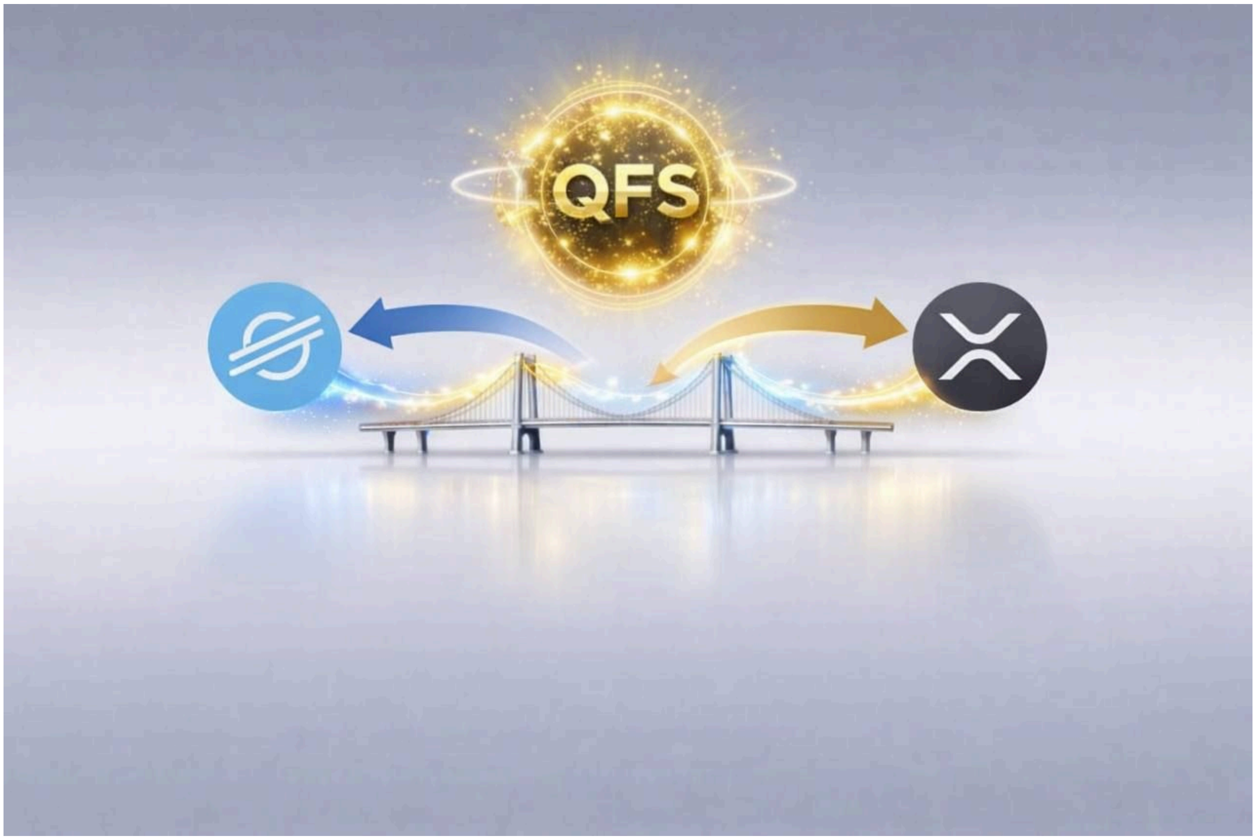
* Go to bbsradio.com. Bards, Rise! Show to get a copy of this Document.

*When is the QFS going to happen?
It’s been happening - quietly but openly.

And in the words of a brilliant man who goes by CodeMonkeyZ
“You don’t switch off a global system overnight.
You phase it out while the replacement quietly proves itself.
That’s why confirmations came late.
Not because the information wasn’t real —
but because the rollout wasn’t ready to be seen."

*Where will you be when the largest transfer of wealth in the history of the world takes place?

*Yesterday the BRIDGE between XRP and XLM was established!!!!
6+ years in the making.



What truly matters

* At the end of the day it doesn't matter how much money we make.

What truly matters will be -
How many people can you help?
How many animals can you save?
How many families can you restore?
How many problems can you solve?
How many dreams can you manifest?

17. Closing Song