

#### **FORWARD**

On July 14, 2025, the United States quietly entered a new financial era. While the headlines spoke of ISO 20022 as a technical payments upgrade, the real story was the launch of the **Stable Coin Unified Monetary system (SCUM)** Bucks.

Most Americans didn't notice. This wasn't about faster payments or efficiency — it was about control. Hidden in the Genius Act was the authority to rebuild money itself, and today every dollar you earn, save, or spend is processed through this new digital framework.

This reset brings five urgent dangers:

- **First,** privacy is gone: every transaction is permanently recorded on a surveillance ledger, traceable by government and corporate actors alike
- Second, money is now programmable: your dollars can be restricted, expired, or denied based on where you are, what you buy, or what you believe
- **Third,** the Federal Reserve has been sidelined: unelected technocrats and corporations now manage the financial rails with minimal oversight
- **Fourth,** the system is unstable: \$4.7 trillion in Treasury funds has already gone "missing," and hackers see endless opportunities in this fragile blockchain core
- **Finally,** a social credit framework has arrived in America: your opinions, donations, and purchases can now determine your access to money, echoing the system already operating in China

The SCUM system was not built to empower citizens — it was built to manage them. Whether you are an activist, a retiree, or an ordinary saver, you are now inside a grid that can judge your behavior and cut you off with the click of a button.

This book, *Digital Dollar Reset*, is not meant to scare you for its own sake. It is meant to prepare you for reality, to show you how this reset happened, why it matters, and most importantly, what you can do to protect yourself and your family before it's too late.

#### FROM THE DESK OF



My Fellow Americans,

Most of you have never heard of the Stable Coin Unified Monetary system (SCUM) — and that's no accident. Buried deep inside the so-called **Genius Act**, passed with little fanfare, was a framework that changed our money forever. On July 14, 2025, that framework went live.

You were told this was just a technical upgrade, an "ISO 20022 payments fix" to speed up transactions and modernize the financial grid. But that's not the truth. What actually launched that day was SCUM Bucks, a fully programmable, traceable digital currency that now runs beneath every payment rail in America.

Here's why you should be concerned:

- 1. Your Privacy Is Gone. Every transaction you make is logged, monitored, and stored permanently.
- 2. Your Money Has Rules. Algorithms can now restrict, expire, or deny your dollars based on behavior.
- 3. The Fed Is Out. Our central bank has been sidelined; unelected technocrats and corporations now control the system.
- 4. The System Is Cracking. Trillions in Treasury funds have already gone "missing," and hackers love this new setup.
- 5. A Social Credit Grid Is Here Just like China, your opinions, donations, and purchases can determine your access to money.

The **Genius Act** legalized it. The **SCUM** system operationalized it. And now, every American is living inside a financial framework built for surveillance and control, not freedom.

This isn't speculation. It's not conspiracy. It's code. It's running right now. And it's watching you.

You still have choices, but only if you understand the system you've been forced into. My hope is that this book opens your eyes before it's too late.

For Financial Freedom and Truth,

William Brocius

William Brocius



# July 14, 2025. The date came and went without fanfare, but it marked the moment the U.S. economy crossed into something entirely new.

They called it ISO 20022. A global payments upgrade. A technical fix.

But buried beneath the headlines was the real story:

#### The launch of the Stable Coin Unified Monetary (SCUM) Bucks and with it, the end of financial privacy in America.

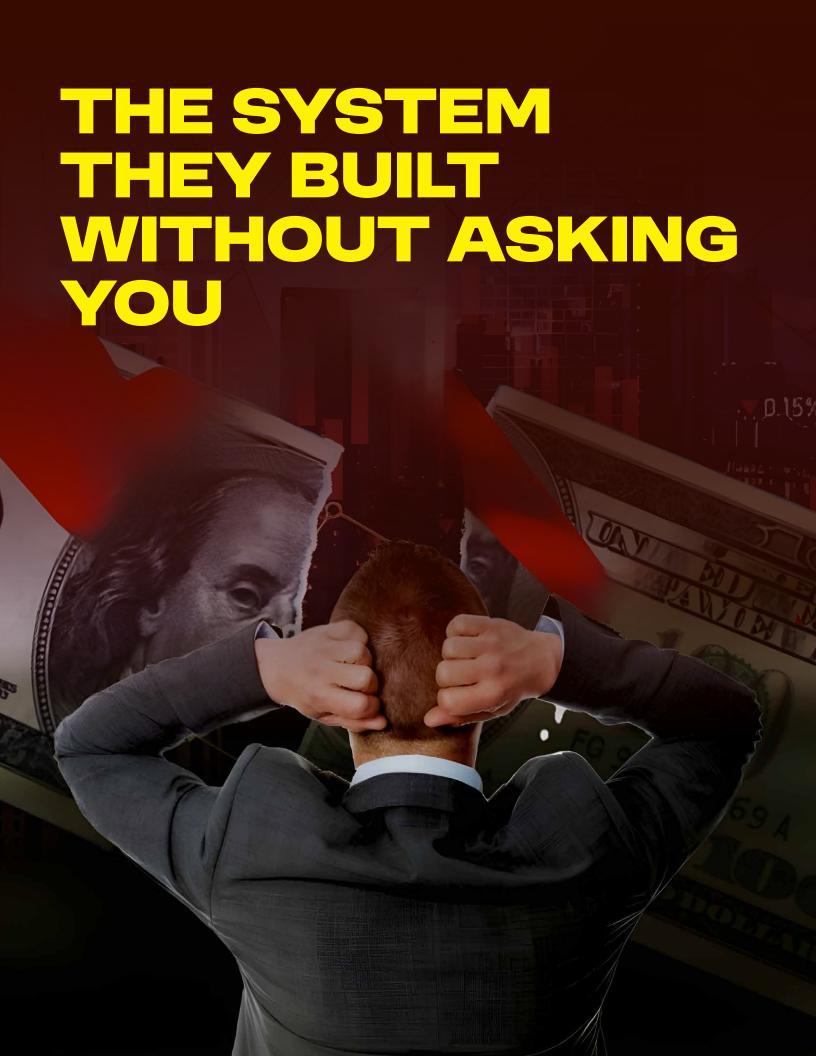
We were told it would bring speed, efficiency, and innovation.

What we got was a traceable, programmable digital currency that now serves as the backbone of the U.S. monetary system.

Once the Federal Reserve was weakened beyond repair, there was nothing standing in its way.

This isn't the future we were promised. This is a financial operating system built for control, not freedom.

And now, it's live.



We used to believe that the money in our bank account belonged to us.

Now? Every dollar you earn, save, or spend is processed through a blockchain-based surveillance ledger that flags, scores, and stores your activity indefinitely.

#### You can't opt out.

The stablecoin system birthed under the Genius Act and powered by ISO 20022 is now baked into every payment rail in the country.

This wasn't a Democrat plan.

It wasn't a Republican plan.

It was a **technocrat plan.** 

And it's already bigger than the people who passed it.

Even with Trump back in office, the core system remains untouched. The infrastructure is locked in. Oversight is minimal. And the corporations managing the rails aren't elected by anyone.

This isn't conspiracy theory.

It's code, live and operational, and it's watching you now.



# For over 100 years, the Federal Reserve provided the buffer flawed as it was, between political chaos and monetary collapse.

Now? It's barely a headline.

Since July 14, the Fed's role has been reduced to a relic. Treasury payments, bank settlements, and commercial transactions are now processed through the new blockchain framework supported by the SCUM architecture.

At the same time, \$4.7 trillion in unaccounted funds "disappeared" into the new ledger without proper tracking codes.

No oversight. No paper trail. No accountability.

They told us this system would "bring transparency."

Instead, it brought the end of financial accountability and the rise of programmable dollars.

This isn't just about numbers.

This is about control.

And if you think you're safe because you're not a criminal or political activist...think again.

The system doesn't wait for guilt.

It scans for behavior.



# On February 17, 2025, a quiet headline broke: \$4.7 trillion in Treasury payments went missing.

Officials blamed "technical issues" with missing TAS codes, the digital fingerprints that show where money comes from and where it goes.

But the truth is more dangerous: the old system broke under the weight of the new one.

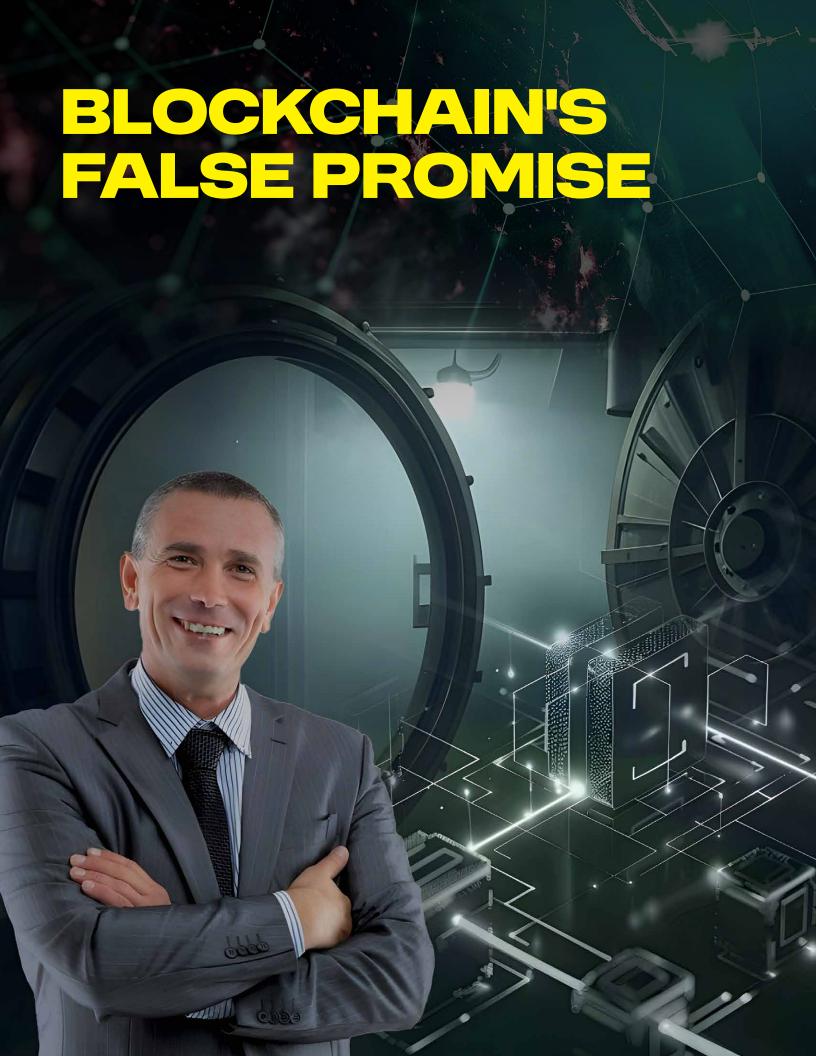
Without TAS codes, billions vanish into a void, untraceable and unaccountable.

And instead of pausing the rollout, Washington and Silicon Valley pushed harder.

That \$4.7 trillion? It's your taxes, your future, your economy.

This is what happens when "innovation" outruns responsibility.

The SCUM system wasn't ready. But they flipped the switch anyway.



# Reality check: Bitcoin, the world's flagship blockchain, handles seven transactions per second.

The U.S. Treasury processes \$5.4 trillion a day.

It's like trying to haul freight with a bicycle.

Blockchain is slow, fragile, and expensive under load.

Transactions lag. "Gas fees" spike unpredictably. And none of it scales to a national economy.

So why roll it out?

Because it gives the system visibility. Not to you, but to them.

The transparency Musk promised isn't for the people.

It's for the controllers.



# They told you blockchain was secure. But in 2023 alone, hackers stole \$3.8 billion from crypto platforms.

Now imagine the U.S. Treasury (a \$5.4 trillion daily pipeline) built on the same foundation.

Hackers love it. So do foreign governments.

And it gets worse: the ledger is permanently public.

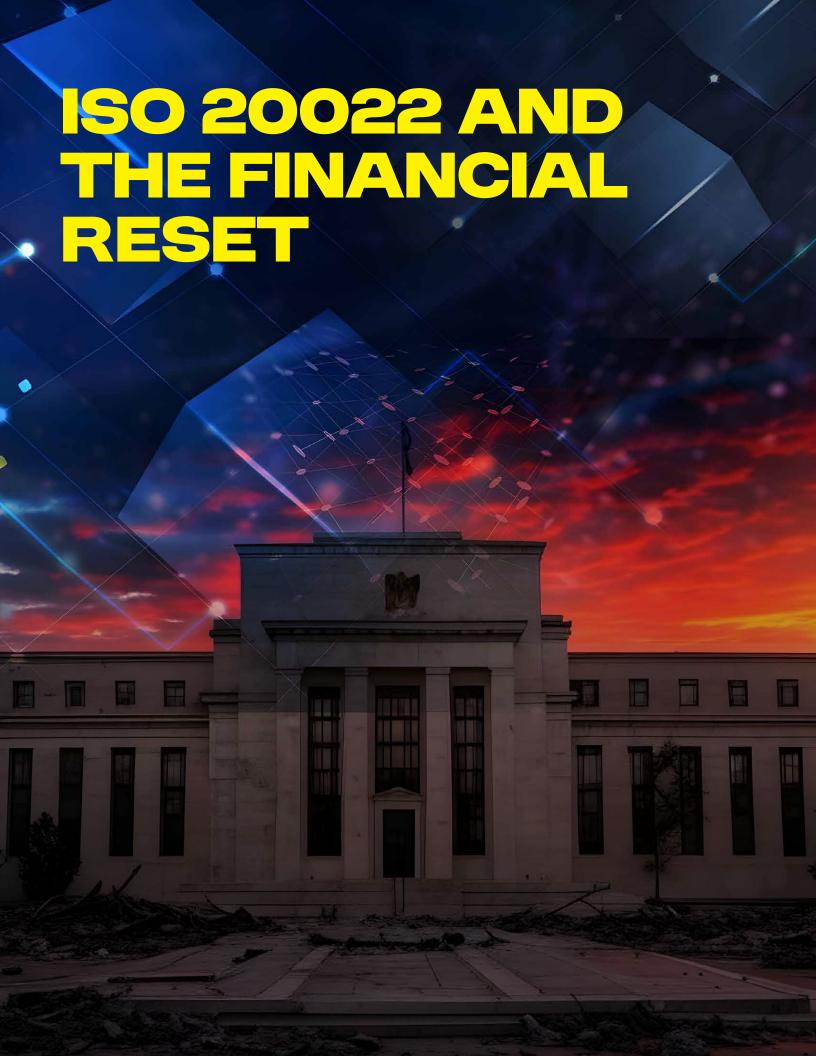
Every transaction you make becomes a searchable, scannable entry. Not just by the IRS or DOJ, but by anyone with access to the system.

Every purchase. Every donation. Every subscription. Forever recorded.

This isn't about left or right anymore.

This is about whether you can live outside the grid.

And right now you can't.



#### July 14, 2025 marked the final shift: ISO 20022 became the law of the land.

It standardizes all financial data, and ties every dollar to a blockchain record.

It's the perfect infrastructure for **SCUM Bucks**, programmable, traceable stablecoins approved by the Genius Act.

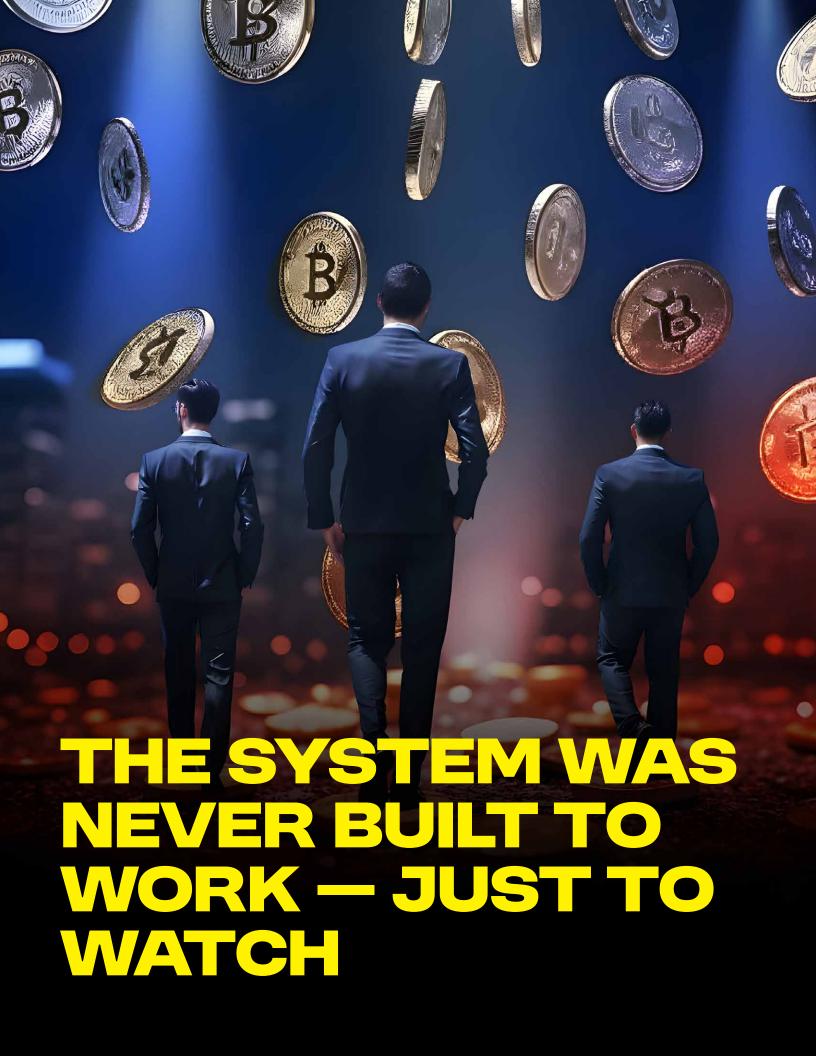
The Fed is out.

The ledger is in.

And the reset is complete.

Now, they don't need new laws.

They just need algorithms.



# The blockchain can't move trillions. It was never meant to.

- · But it can watch, categorize, and enforce
- · That's what it was built for
- · Every transaction tagged
- · Every user profiled.
- · Every rule enforced without debate
- · It's not financial technology
- · It's financial surveillance
- · You're not just participating in a system, You are the product

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# The SCUM system doesn't just know where your money goes

#### It can now decide where it can't.

- Restricted purchases
- Expiration dates
- · Denials based on "behavioral risk"
- · Geo-fencing, loyalty filters, social scoring

The Treasury isn't managing money anymore. It's managing people. And once these features are normalized, they won't be rolled back.

#### They'll be expanded.



# In China, the social credit system locks people out for unpaid bills, wrong opinions, or "anti-social" activity.

- · In America, the same framework now exists.
- · SCUM Bucks aren't cash
- They're digital permission slips
- · And when permission gets revoked?
- · You're frozen out no protest, no appeal
- The tools of authoritarianism are here
- The only thing missing is a crisis



## It's not just theory anymore. It's happening:

- · Donations to "risky" causes? Flagged
- · Media subscriptions deemed "extreme"? Monitored
- · Online purchases for "radical" patterns. Tracked

It's quiet.

It's seamless.

It's permanent.

You don't need a bad credit score.

Just a noncompliant opinion.

And the system does the rest.



#### The rails are built. The switch is flipped. The system is online.

Now, every day you wait to act is a day you lose ground.

Gold and silver are still outside the system for now.

They don't carry metadata (i.e., data about data).

They don't report to any agency.

They can't be deleted.

If you value financial autonomy, this is your last off-ramp.

# WHY GOLD AND SILVER STILL MATTER



# Gold and silver don't need electricity. They don't crash when servers do. They don't ask permission.

They're real.

They're private.

They're proven.

In 2008, when banks failed. Gold went up.

In 2020, when lockdowns hit. Gold hit records.

When crypto crashed 70% in 2022. Gold stood firm.

History doesn't lie.

Metals survive.

#### **HOW TO START PROTECTING YOURSELF**

You don't need a million dollars. You just need a plan.



#### 1. Choose Your Metal

**Gold** = compact power. **Silver** = affordability + flexibility.



#### 2. Pick Your Form

**Coins** = easier to spend. **Bars** = better bulk value.



# 3. Buy from Trusted Dealers

Avoid gimmicks. Stick with U.S.-minted, certified, and insured sources.



#### 4. Store It Smart

Private vault. Home safe.

Not a bank tied to the digital system.



#### **5. Start Now**

Even a small reserve is better than none.

# **FINAL MESSAGE: RESET**

#### This isn't about money anymore. It's about control.

- · SCUM Bucks are live
- The Fed is gone
- · The system is tracking you in real time
- · But you still have a choice
  - » Own something they can't freeze
  - » Hold value they can't erase
  - » Make a move before it's too late
- · The grid is permanent
- · But so is real wealth, if you hold it in your hands

#### **ABOUT THE AUTHOR:**

Bill Brocius is the enigmatic mind behind some of the most provocative economic commentary on the Dedollarize News network. Writing under a pseudonym to preserve his anonymity, Brocius cuts through the noise of mainstream finance with sharp, unflinching insight into the collapse of fiat systems and the global shift away from the U.S. dollar. His work is fueled by a deep understanding of international banking dynamics, sovereign debt, and the hidden mechanisms shaping monetary policy today. Through each piece, Brocius empowers readers to decode the chaos and reclaim their financial sovereignty.