

# Why would we not want to disrupt global payments using digital currency?

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When hearing all the pushback from regulators and governments about why “digital currency payments” is a bad idea, it makes one consider why they are so fearful of this disruption. And, quite frankly, innovators are now more determined to create useful, accessible, and low-cost solutions for global society.

Amongst the hype of the cryptocurrency markets over the last couple of years, we appear to have lost the very essence of why innovators commenced their blockchain and cryptocurrency projects in the first place — allowing ALL people across the globe to partake in a financial system, create wealth themselves, and not allow a few large conglomerates and governments to control people’s prosperity.

One area where the tables are firmly turned and the **“power remains in the hands of the people” is the consumers' choice to buy goods and services.** Consumer spending is critical to global economic prosperity, and spending their money is a choice the people control.

That is why consumer confidence indexes are key, and governments are keen to get consumers to keep spending their money by utilizing tactical moves, such as dropping interest rates or printing more money through quantitative easing.

## Disrupting financial services and the retail sector to resolve a global issue

We know the global retail sector is undergoing significant transformations on the back of a more online global consumer, e-commerce is growing exponentially, and the significant change in our high streets/malls are leading to a fast-increasing trend of pop-up stores.

Digital currency needs to also adapt to these trends, and a unique solution to the problem is one developed by PopUp Coin. Unlike a stable coin system, which again does not move us away from the “power and control not being in the hands of the people, but controlled by a few large conglomerates,” PopUp Coin is a decentralized coin, which is a “coin for the people.”

## Reviving the retail sector and making it easier and cheaper to pay for goods and services

PopUp Coin is the revolutionary way for consumers to pay for their lifestyle when they are at entertainment venues, eating out with family and friends, or even buying their latest “must-haves.”

PopUp Coin will allow people to purchase cheaper goods more easily, and its knock-on impact is set to inject some much-needed impetus into the global retail sector, which regrettably has led many retailers to resort to “discounting” to capture sales, which, in turn, has adversely impacted profit margins and brand value.

For example, a consumer has seen a new top they want to buy on Monday, which is retailing for £100 or 100 PopUp Coins (£1 per PuP). The stable growth of the coin will see it increase daily (on the back of a limited pool of coins and working with selected exchanges to support incremental growth of the coin value), and the value of the coin on Saturday is £1.25 per PuP. She can buy the top with her 100 PuPs and still have £25 left to buy other goods in the store or hold coins for further investments (this results in far better returns than performing new spending and investing in apps). This is a sale and feel-good factor to go with the purchase.

Subsequently, the retailer does not have to discount their goods/brands and, importantly, they will hold coins they can then convert to fiat (at minimal cost) or hold and benefit from the upside investment value of the coin to add additional income stream/profit to their business.

The benefits for retailers include the following: transaction processing fees will significantly reduce (just modest mining fees), fraud being eliminated with no more chargebacks, and retailers can profit from the value of coin reserves (or can convert those to fiat instantaneously).

The benefits for consumers include the following: NIL foreign exchange charges for overseas payments, easy-to-use consumer loyalty programs, and investment profit from the value of coin reserves.

## Media:



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PopUp :: PopUp Coin :: Retail :: PopUp Store :: Retail Stores :: Retail Store :: Global :: Global Economy :: PopUp Pay :: Merchants :: Merchant Services :: Global Payments ::

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Simply put, consumers spend more and have change to buy other goods, and retailers make more profit!

The people, and not a few conglomerates, should have control over their wealth and how the global economy flows. PopUp Coin addresses this need, and our growing collaborations with merchant acquirers, retailers, and the global community will allow the people and retailers to take back control.

Further details and technical information on PopUp Coins full website and blog page ([www.popup.money](http://www.popup.money)).

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