



GOLD Currencies

and how to use them

Michael Moore

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First Edition

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Introduction.

Gold has been an alluring attraction for man throughout the ages. Wars have been fought over it, love has been won by the use of it and merchants have been made wealthy because of it.

It has always been regarded as a precious metal and the first recorded use of it is in Varna, Bulgaria around 5000 BC. Melting point: 1063° C, it is a bright shiny, soft and malleable metal primarily used in coatings for electrical connections. Pure fine gold is 24 Karat (abbreviated K). Alloys of gold are calculated on a basis of 24 parts. 14K is 14 parts gold and 10 parts other metals. Gold colors are created by alloying other metals that impart their color characteristics to the gold.

It is not difficult to see why Gold is such a favorite choice of currency over the years. It does not tarnish or rust. It keeps its value relative to the value of other goods and services. With the advent of the internet the transfer of funds by the use of gold has become big business. Millions of dollars are moved around the planet literally at the speed of light.



The purpose of this book is to make it easy to understand how to use gold as a medium of transaction through the internet. You might simply be curious as to, 'What is gold currency?' or you may enjoy investing and watching your gold investments or you might wish to use it as a transaction medium rather than using expensive banking facilities.

Please read through the entire book as you will then gain a good understanding of the Gold Industry and how you can use it to your benefit.

Here's to full gold accounts and happy transactions!

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What is gold currency?

Basically it is a very simple concept.

Gold is currently (at the time of writing) around 444USD per ounce. Of course the value compared to fiscal (dollars and cents) currency varies and has been as low as 300USD per ounce and as high as 800USD per ounce. But the variation is usually only a few cents or a dollar or two each day and not particularly significant for people using gold as an immediate currency. It does become important when one is using it as an investment or holding on to it for any length of time and transacting in large amounts perhaps. However carting around even an ounce of gold is not very convenient. If you wish to purchase a product or service for say, 100USD then it is difficult to break off a slice of gold to that value and hand it over to the merchant. There is another method however.



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Corporations such as e-gold, GoldMoney and Pecunix operate on a basic principle of accounting. Without going into the technicalities of it, all that happens is that you open an account with either e-gold, GoldMoney, Pecunix or another gold issuer and then you can fund your account with gold. Gold is obtained from exchange providers who make a business simply converting or transacting fiscal funds to gold and visa versa. More on exchange providers later.

The currency supplier holds in trust a quantity of gold bars. These are usually 400 troy ounces (1 kilogram is equivalent to 32.1507 troy ounces) the size of the internationally traded London Good Delivery bar. The term “small bars” refers to bars weighing 1000g or less.

So gold issuers such as e-gold, GoldMoney and Pecunix for example, supply and act as custodians on behalf of clients who own a specific quantity of gold metal.. With this system an account holder, who can be a consumer or a merchant, holds a quantity of gold which may be anywhere from fractions of an ounce to entire 400 ounce bars and their holding is represented as accounts which display the value of gold held by that account holder. Transactional history and balances are available upon inspection and a small fee is charged for each transaction and for storage. This gold is in the form of actual gold bars and held in escrow in banks around the world. Each account holder actually ‘owns’ an amount of that gold and this holding is reflected in his account. A consumer can fund their account through one of the exchange providers set up for this purpose and then ‘spend’ any amount, even down to a penny, to a merchants account. The value of gold is then transferred from the consumer’s account to the merchants. The merchant can redeem his gold or ‘cash it in’ with an exchange provider when he has sufficient.

Having opened your account with one of the currency suppliers (usually free) you then ‘fund’ the account through an exchange provider. If, for example you wanted 200 US dollars worth of gold you would supplied that amount of dollars to the exchange provider and he or she would fund your account with the gold to that value less his commission. Your account would then show gold to the value deposited in your account by the exchange provider. This is simply a transfer of

ownership. The gold is not moved. It stays in the bank vault. All that has happened is the portion of one of those gold bars which was 'owned' by the exchange provider has now been transferred to you.

Of the gold bars resting in the bank vault, you would own a sliver of one of those bars. The value of that 200 dollars worth of gold may go up or down. If gold goes down compared to the US dollar your gold 'holding' would reflect this in a slightly less value, perhaps 190 dollars worth of gold. The actual gold does not change. It continues to sit there. Only the value of it may change. By the same token, if the price of gold rises dramatically then your small sliver might suddenly be worth 240 dollars.

But let's say that, having acquired the 200 dollars worth of gold, you then decide to spend it on a nice up market DVD player available across the country for 150 dollars. You don't want to pay by check or use your bank account. The retailer accepts e-gold so you simply spend the 150 dollars to his account. This is an instant transaction so the retailer is happy, he has his gold without waiting and at a relatively small cost (usually the currency issuer will charge a few cents for the transfer to the recipient). The ownership of that amount of gold has now changed again. You still own a tiny sliver of gold worth 50 dollars but the retailer now owns that portion of the gold bar in the vault worth 150 dollars which you owned. When you make your spend the currency suppliers software makes the record in both accounts of the transfer of ownership. Sometimes it is called gold credits.

Presumably, of course, you will get your DVD.

There are some variations to the above and one can go into the technicalities of how it works and for those keenly interested there are some links and references at the back of the book. There are some important factors to be aware of however.

Firstly, although the transactions are not expensive, especially when compared to conventional systems such as banking, credit card, Western Union and the like, there is still a cost to be considered. Exchange providers traditionally charge anywhere between 2 and 15% depending largely on how you fund them. If you use a credit card to buy gold you will incur higher charges naturally. If you pay cash then the charge will be less.

Second, the transaction is instantaneous. There is no 'waiting period' for any party. Once the 'spend', as it is called, is done the debit from your account and the credit to the account you have spent to is done. So it pays to ensure you do it accurately and not make any mistakes.

Third, the 'spend' is irrevocable. That is to say irreversible. Not like a bank check which one can claim was falsely issued or a credit card payment which one might claim was unauthorized. The currency issuer will not reverse a transaction once made. One should therefore be totally sure that one *wants* to make the spend and that one is spending to the correct account. You cannot rely upon the person you are spending to reverse it in the event of an error.

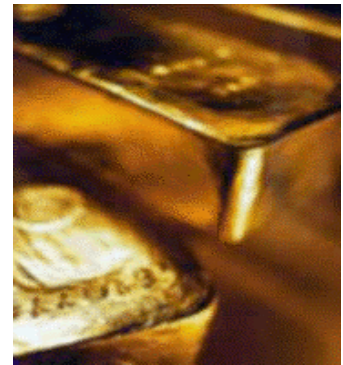
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Why use gold currencies?

Bank transfers, especially between different countries, can be expensive. Many digital currencies have come and gone. Some with the best of intentions, some with not so good intentions at all. Basically the idea is to transfer funds or value of some sort for good or services rendered or expected.

Traditionally this was done through banks credit cards, letters of credit and such systems as Western Union for example. With the advent of the internet and the speed and advances in communications digital currencies came into the fore. Currently millions of dollars are transacted each day through digital currencies. Such companies as PayPal, NetPay, Web Money, Paymate and many others all vie for your few cents to complete a transaction.

As useful as these apparently are there is an inherent risk with their use as none of these have any measure of guarantee and if the company fails or, worst, was set up as a scam, then any funds in the accounts are usually lost. Standard Reserve was such a company that failed with a director taking with him thousands of dollars still unrecovered after some years. OSGold, set up as a scam, as it was later revealed, cost thousands of people millions of dollars. PayPal, although, now having over 50 million customers, still applies strict rules that, if broken, can cost a merchant thousands in tied up funds frozen for an indeterminate amount of time.



What about the currency issuers, such as e-gold for example, you might ask?

Gold Currencies are different. The currency supplier does NOT own the gold and is only the custodian. They simply administer the change of ownership and records of the accounts and invariably employ an accounting firm to verify the gold deposits and do audits. And take a slice of gold for doing so in transaction and/or storage fees

Here are 5 good reasons for owning gold:

- **INDEPENDENCE.** The security offered by gold is provided by its very independence. Gold is independent of states, currencies, productivity and credit worthiness. Some economic or political influences may affect the price of gold, but its value and its acceptability remain independent of them.
- **RESERVE ASSET.** Many experts advise private investors to hold between 5 and 10% of their wealth, in the long term in precious metals. Experience has shown that the regular purchase of gold coins helps to protect the smaller investor against price fluctuations.
- **SECURITY.** Gold has always been prized as precious and valuable. Over the years gold has proven itself to be one of the most reliable stores of value.
- **STABILITY.** Despite possible price fluctuations on the open market, the value of gold has remained remarkably stable and has shown repeatedly the tendency to rise.
- **LIQUIDITY.** Gold is traded around the globe 24 hours a day. With gold you possess an international currency which can always be sold around the world at any time.

So with a gold account you actually have something substantial rather than just a paper record of funds. In the event of any economic 'disturbance in the force' where currency gets devalued and digital currency companies may be subject to various pressures, economic crises and currency fluctuations, your gold, safely tucked away in a bank vault, usually can be counted upon to hold its own. In any economic crisis, such as a recession, depression, war or any other highly disturbing influence, gold continues to maintain its value and even sometime increases.

As a transactional medium for merchants it has additional advantages.

- The merchant gets his money up front. No waiting for the funds to be transferred. The transfer of gold in this instance is instantaneous.
- There is no chargeback for the merchant. Once that gold is in his account it cannot be forcibly extracted.
- The cost is considerably cheaper. There are no running costs involved. Just a nominal storage fee and small spend fee of no more than 50 cents and usually less.

This is truly a 'house' built of gold ... and gives new meaning to the term, 'Safe as houses'.

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Other eCurrencies

eCurrencies seem to come and go. Currently there are systems such as PayPal, NetPay, WebMoney and EZCMoney to name just a few. Doubtless there are many others and who knows what the future holds. The purpose of each is the same of course. To provide a secure efficient speedy method of transporting value from one person or business to another. Some do it better than others do. Some don't.

Many merchants accept eCurrencies as well as the traditional transactional mediums. Some of these are good in that they may offer a sort of guarantee in the case of fraud. Not all do however and one should study the terms and condition of those he or she proposes to accept. Bear in mind it is a form of third party payment and as such subject to the same fraudulent problems as third party cheques. PayPal, for example, tends to hold the merchant responsible for fraudulent funds going through its accounts and has a track record of freezing merchant's accounts without notice, tying up the merchant's PayPal account and the funds in it. Then extracting the funds they consider fraudulently obtained. This can happen well after the event and the 'customer' has long gone. The merchant has little come back in this situation. An exchange provider recently ran a pilot using PayPal for a while and found that during that time 50% of the orders he received were fraudulent. So be wary of using third party arrangements. I do not say don't use them. Just be aware of what is involved and the potential risks

Some years back the New York Times ran a story on Flooz.com, a past purveyor of online currency using electronic gift certificates (the company is now defunct). They had come to a dead stop apparently due to being defrauded of about \$300,000 US dollars from scammers in Eastern Europe and Russia who have a stolen credit card fraud system well set up and operating. To show how large this operating was the company sold \$25 million USD dollars of Flooz currency in 2000. There have, over the years, been a number of proposed alternatives to online credit card transactions some of which have, like Flooz, fallen by the way side and some have achieved a modicum of success.

Such systems, like any other, invite the criminals who see it as an excellent way to whitewash their ill-gotten gains and it is quite likely used as such on occasion. However that applies to all types of transactions and some of the biggest banks in the world have been embarrassed to find themselves 'doing the laundry' so to speak.

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How to open and use gold currencies

Here are some practical instructions on how to open and operate gold currencies. Each currency is different so we will take one at a time and I have included some screen shots to guide you step by step and help you on your way.

The accounts featured will be in order:

e-gold

GoldMoney

Pecunix

And 1mdc.

1mdc is not a separate currency issuer in fact but a separate account within e-gold which one can use as a safe area to store gold for a length of time. Specific details will be provided about 1mdc when we come to use it.

As the oldest and probably the most popular, we will start with e-gold.

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e-gold

Here is the first page you see when you go to <http://www.e-gold.com>

e-gold® Better Money™ since 1996

gold itself, circulated electronically... the ultimate worldwide free market currency

Access Your Account | Create An Account | e-gold Directory | What is e-gold? | Site Map | What's New

[Access Your Account] [Create An Account] [e-gold Directory]

[What is e-gold?] [Site Map] [What's New]

[Developer Information] [Security Alert! **NEW!**] [Scheduled Downtime]

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Examiner Exchange Rates

From this screen you select *Create Account* from the menu on the left which will bring you to the following screen.

Home | Terms of Use | About Us | FAQ/Contact | Access Account

128 bit SSL

Account Creation

Please review the e-gold Account User Agreement and select the appropriate button to continue.

e-gold Account User Agreement
Last modified: 2003-12-20

THIS AGREEMENT SETS FORTH THE TERMS AND CONDITIONS UNDER WHICH E-GOLD LTD. WILL PROVIDE ITS E-GOLD® ACCOUNT SERVICES. THIS AGREEMENT DESCRIBES USER'S RIGHTS AND OBLIGATIONS WHEN USING THESE SERVICES. USER MUST READ IT CAREFULLY AND BE SURE USER UNDERSTANDS THESE TERMS AND CONDITIONS.

CREATION OR USE OF AN E-GOLD ACCOUNT MEANS USER ACCEPTS ALL THE TERMS AND CONDITIONS OF THIS AGREEMENT.

THE PARTIES TO THIS AGREEMENT ARE THE ISSUER AND THE USER.

1. Definition of Terms

1.1. "e-metal" means Issuer's family of account based electronic currencies. Each e-metal currency in circulation is 100% backed at all times with unnumbered bullion bars

There is no cost or obligation associated with creating an account.

I AGREE | I DECLINE

Read the Terms & Conditions then select the *I AGREE* button. You will then be presented with the *New e-gold™ Account Creation Form* on the next page.

Gold Currencies and How to Use Them

The screenshot shows the top navigation bar with links for Home, Terms of Use, About Us, FAQ/Contact, and Access Account. The e-gold logo is in the top right. The page title is "Account Creation". Below the title is a sub-header "New e-gold™ Account Creation Form".

Fill in the following information and then click "Open" to create your e-gold account.

The Account Creation form includes fields for name, address, e-mail, and phone of a point of contact for the account. These fields are strictly for our use in the event we need to contact you. E-gold Ltd. will not sell, lease, or otherwise release mailing lists or contact information without your explicit consent.

Supply a passphrase of your choosing. A nonsense, virtually random combination of letters and digits is best, at least 6 characters long. Make sure you remember what you enter!

Your new account number will be mailed to the email address you enter below. Ensure that it is a valid email address. All subsequent access to your account will require entry of correct Account Number and corresponding passphrase. Again, there is no fee or obligation for creating an account.

1. Account Name
Specify a name for your account. The account name will be displayed when someone is spending or receiving e-metal to this account. An optional description may be entered.

Examples: "Joe's e-gold account", "ABC Widgets Inc", "Caesar J. Oglethorpe".

Account Name:
Description:
Additional Description:

This is the first section of the application form. Scrolling down you will see the balance of the form to be filled in.

The screenshot shows the bottom part of the account creation form. It includes fields for Phone and Fax, and an Alternate Passphrase (Payment verification use).

4. Passphrase
Use the STRIC passphrase entry button to thwart keyboard loggers and common viruses.

New e-gold Account Passphrase:
(Minimum length 6)
(Must contain Alphabetical and Numerical characters)
(Do not create a passphrase from otherweb sites)

New e-gold Account Passphrase again:
(Verify)

5. Turing Number Entry

NOTE: This is not your e-gold account number. Your new account number will be emailed to you.
Enter the sequence of random numbers displayed in the above grid:

Regarding this number entry prevents other sites from submitting your information to e-gold automatically. It also prevents certain Denial of Service attacks.

Please Be Patient After Clicking Open..

This is the last part of the form.

All sections need to be completed with your details by following the instructions as designated on the screen.

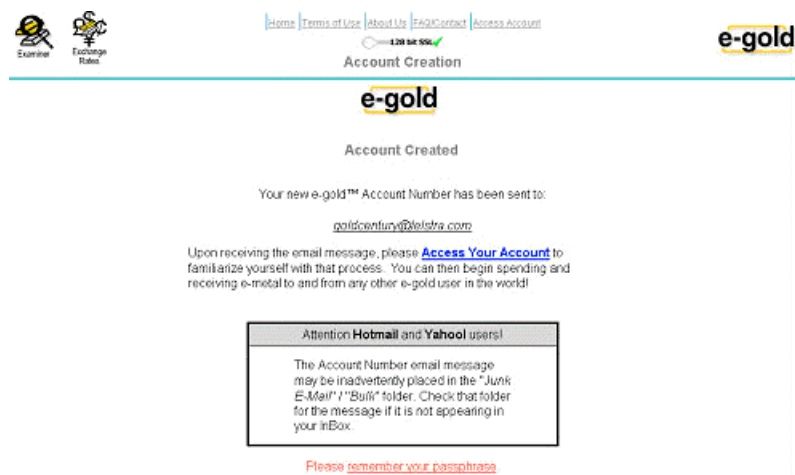
Your application should then look something like this but with your personal details:

Second screen:

And third screen:

You then select the *Open* button and wait.

You will then see the following screen:



Go to your email account and there should be an email address with your new e-gold account Number as shown below. Ensure you read and understand the instructions contained in the email. The next section will show you how to operate your e-gold account.

Date: Saturday, March 19, 2005 5:52 PM
From: NewAccountRobot_donotreply@e-gold.com To: goldcentury@telstra.com
Subject: Welcome new e-gold user!

Your new e-gold account number is:

1990779

Click on "Access your Account" at the e-gold site to login and begin using your e-gold account. The e-gold site is at:

<http://www.e-gold.com>

* * * Read/Save/Print this email message * * *

Important information about your e-gold account:

- It's OK to tell others your e-gold account number!

Other e-gold Users need your e-gold account number in order to Spend e-gold to you. So don't hesitate to display it on your web page, your business cards, or your e-mail signature file.

- However, *DO NOT* reveal your passphrase to others!!!
Anybody with knowledge of both your e-gold account number and your e-gold passphrase has complete access to your e-gold account; therefore, do not reveal your e-gold account passphrase to others. *NEVER* enter your passphrase on any website other than the www.e-gold.com web site.

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Operating an e-gold account

To operate your account go to: <https://www.e-gold.com/acct/login.html> which should be in your Bookmarks or Favorites in your browser.

e-gold Account Access

Logout Balance Spend Redeem History Account Info

e-gold Security Recommendations [Click here...](#)

Account Number: Store my account number on my computer. [View info.](#)
Last account login from this computer 4 days ago.

Passphrase:

Turing Number: 156628
Enter sequence of numbers displayed in grid directly above. [Click to View Numbers](#)

[Forgot your Passphrase?](#)
[New Security Alert Update. Take email alert NOW!](#)

• Only enter your passphrase on the www.e-gold.com web site.
• Do not reveal your passphrase to any other web site or individual.
• Use e-gold's SRK click-to-enter window to thwart keylogger loggers and common viruses.

3/18/2005 7:12:20 AM GMT [Click](#) for help with a selection © 2000 e-gold Ltd

In here type in your new account number, You can either type in your Passphrase (not recommended), copy and paste it from another doc or use the SRK system:

e-gold Account Access

Logout Balance Spend Redeem History Account Info

Keep your e-gold account secure...

Account Number: 590775 Store my account number on my computer. [View info.](#)
Last account login from this computer 4 seconds ago.

Passphrase:

Turing Number: 35415 633 445
Enter sequence of numbers displayed in grid directly above. [Click to View Numbers](#)

[Forgot your Passphrase?](#)
[New Security Alert Update. Take email alert NOW!](#)

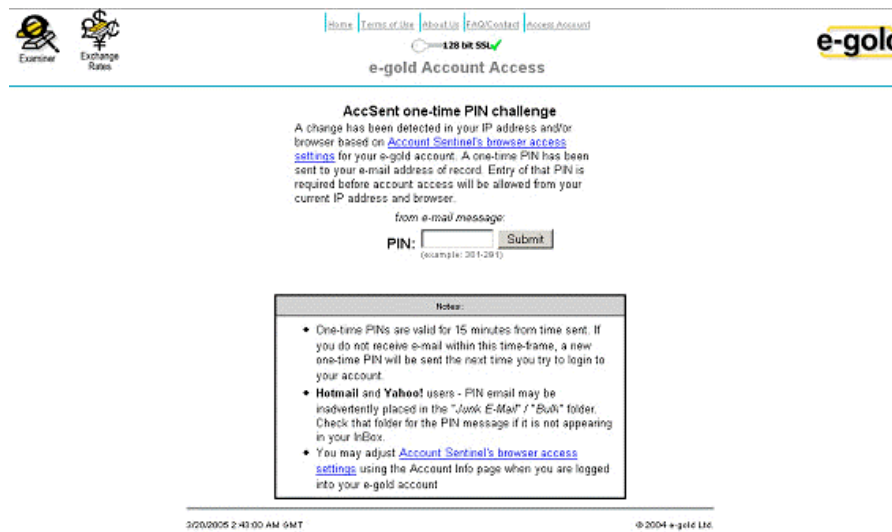
• Only enter your passphrase on the www.e-gold.com web site.
• Do not reveal your passphrase to any other web site or individual.
• Use e-gold's SRK click-to-enter window to thwart keylogger loggers and common viruses.

3/18/2005 7:18:28 AM GMT [Click](#) for help with a selection © 2000 e-gold Ltd

To use the SRK system simply select the SRK icon and a pop up box will appear. Instead of typing in your Passphrase you simply select the characters in the pop up box and the system inserts your Passphrase for you. This is a secure method of preventing anyone from picking up your Passphrase or password from your keystrokes.

Then select the login button and you will be presented with your Information/Configuration screen:

If you login from a different computer you may get this screen:



You will then need to get the pin number sent to you by e-gold to your designated email address and enter it in the field provided.

The e-mail will have the following information:

PIN: 262-904
Acct: 1990779
Expires: 3/20/2005 2:58:00 AM GMT
IP: xxx.xxx.xxx.xxx

--
Explanation:

The security settings on e-gold account 1990779 require new PIN entry when a change in computer and/or location is detected.

If you did not attempt to login to e-gold account 1990779 at 3/20/2005 2:43:00 AM GMT, this suggests that somebody besides you knows the passphrase to your e-gold account due to poor security practices on your part! In that case you should immediately take the following steps in the following order:

1. Login to your e-gold account
If the one-time PIN is still active (see above), your successful login will deactivate it.
2. Change the passphrase on your e-gold account
Use e-gold's Secure Randomized Keypad (SRK) in case your computer is infected with a keystroke logger or virus.
3. Read and implement the security recommendations published on the e-gold website.

Don't put this step off, or you risk compromising your new passphrase as well!

You will then be taken to your account. The reason for this is to protect your account from unauthorised access from another computer. More on this in the security chapter.

Information/Configuration

Is the first screen you see when you login. This contains information regarding how you access your account and from what computer or IP address. Unless you are familiar with this type of activity it is suggested you make no changes until you have become familiar with the configuration, what and when changes should be made. Sufficient to know that with the current settings you will be able to login to your account from the same computer each time, The PIN request will only apply if you log in from another computer.

MENU

At the top of every screen within your account you will see a menu. From this menu you can log out or go to any area of your account:



Let's check the Balance of our account shall we? Just click on *Balance* and the following will come up.

Account 1990779 (My Account)			Current Value* in
Available e-metal [®] balance			
Equiv.			
e-metal	Weight grams		USD - US \$
<i>none</i>	(oz. troy)		0
	0	0	0

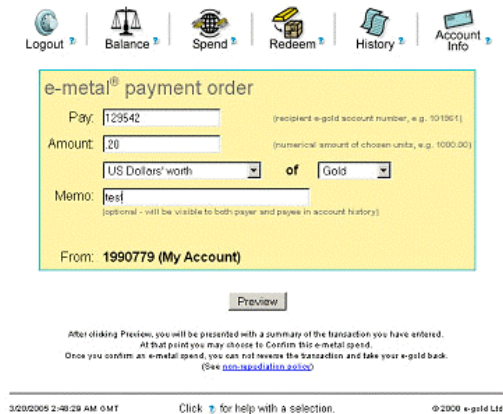
NOTE: These are cleared balances; available for spending or redemption.

* Your e-metal balance is accounted by weight. Equivalent current fiat values are displayed for reference only, and will fluctuate. The equivalent fiat values are calculated according to the [exchange rates](#) e-gold Ltd. displays.

Now select the *Spend* icon from the menu. You will get the following screen.

Gold Currencies and How to Use Them

Enter the account number to which you want to spend. And the amount in the fields provided ensure you chose your unit from the drop down box. Are you spending dollars or another currency or amounts of gold such as grams for example?



The screenshot shows the 'e-metal payment order' form. At the top, there are navigation icons for Logout, Balance, Spend, Redeem, History, and Account Info. The form fields are: Pay: 129542 (with a note: recipient e-gold account number, e.g. 101961); Amount: 20 (with a note: numerical amount of chosen units, e.g. 1000.00); a dropdown menu set to 'US Dollars' worth, followed by 'of' and another dropdown set to 'Gold'; Memo: test (with a note: optional - will be visible to both payer and payee in account history); and From: 1990779 (My Account). A 'Preview' button is located below the form. Below the button, there is a warning: 'After clicking Preview, you will be presented with a summary of the transaction you have entered. At that point you may choose to Confirm this e-metal spend. Once you confirm an e-metal spend, you can not reverse the transaction and take your e-gold back. (See [our refundation policy](#))'. At the bottom, there is a timestamp '3/30/2005 2:48:29 AM GMT', a note 'Click for help with a selection.', and a copyright notice '©2005 e-gold Ltd.'.

Here I have elected to spend 20cents of US dollars to another account. Ensure that you **ENTER THE ACCOUNT NUMBER YOU ARE SPENDING TO CORRECTLY. YOU CANNOT RETRIEVE YOUR SPEND ONCE DONE!**

Select preview and you will get the following screen.



The screenshot shows the 'e-metal payment order preview' screen. At the top, there are navigation icons for Logout, Balance, Spend, Redeem, History, and Account Info. The preview details are: Pay: 129542 (Gold Century Press); a red warning: 'This is the first time you have spent to this particular e-gold account. Please make sure that it is the account that you intend to spend to.'; Amount: .20 US Dollars' worth of Gold; Memo: test; and From: 1990779 (My Account). Below these details, there is a calculation: 'Calculated payment weight = 0.000455 oz. (0.014160 grams)', 'Equivalent USD amount of this payment: \$0.20', 'Applicable Conversion factors: 1 oz. tray = 31.1034768 grams', and 'Gold exchange rate = 439.30USD/oz.'. A message says 'If you agree with this order, Click the confirm button to spend now...' followed by a 'Confirm' button. At the bottom, there is a warning: 'Once you confirm an e-metal spend, you can not reverse the transaction and take your e-gold back. (See [our refundation policy](#))'.

NOW...you can double check your spend before you confirm to it. If it is incorrect select your back button on your browser to return to the prior screen and redo correctly. If you are happy with the spend select *Confirm*. And you will get the following screen.

Gold Currencies and How to Use Them

Logout | Balance | Spend | Redeem | History | Account Info

e-metal® payment confirmation: Batch 42983432

Paid To: 129542 (Gold Century Press)
 Amount: .20 US Dollars' worth of Gold
 Memo: test

From: 1990779 (My Account)

Actual payment weight = 0.000455 oz. (0.014160 grams)
 Applicable Conversion factors:
 1 oz. Troy = 31.1034768 grams
 Gold exchange rate = 430.30USD/oz.

The e-metal payment was successful.
Your batch number for confirmation is 42983432
 Thank you for using e-gold.

3/20/2005 2:53:47 AM GMT Click for help with a selection. © 2000 e-gold Ltd.

As you can see I have spent 20 cents to Gold Century Press. That will show up in the balance of Gold Century Press's account as well as this account. Here is the new Balance in this account.

Account 1990779 (My Account)

Available e-metal® balance

e-metal	Weight (oz. troy)	Equiv. Grams	Dollar Value
Current Value* in Gold	0.001701	0.0529	0.75

History Screens

The other important area to look at is History. Here is the History Screen you see when you select the *History* icon

Logout | Balance | Spend | Redeem | History | Account Info

Please select the date range and options you'd like to view...

Starting Date: March 20 2005 Quick Date Select (GMT):
 Ending Date: March 20 2005 Today

Note: Transactions displayed from the beginning of the starting date through the end of the ending date.
 Dates/Times are displayed and extend to GMT.

Select All UnSelect All

Payments Received Payments Made
 Fulfilled InExchanges OutExchanges
 Bailments Redemptions
 Fees Incentive Payments

and match Batch #: and match To/From Account #:
 and match e-metal: Any and match merchant reference #:

(Leave matching fields blank for all batches/accounts)

View Detailed History View Summary

3/20/2005 3:01:22 AM GMT Click for help with a selection. © 2000 e-gold Ltd.

From here you can select what you would like to see, payments received, payments made (spends) and other information. One simply selects the option one would like to see and then view detailed summary if required or just a summary. Here I have asked for a summary of Payments Received and Payments Made with the dates from the 1st to the 20th of March 2005.

Gold Currencies and How to Use Them

Please select the date range and options you'd like to view...

Starting Date: Quick Date Select [\(GMT\)](#)

Ending Date:

Note: Transactions displayed from the beginning of the starting date through the end of the ending date. Dates/Rates are displayed and entered in GMT.

Payments Received Payments Made
 Fulfilled InExchanges OutExchanges
 Bailments Redemptions
 Fees Incentive Payments

and match Batch #: and match To/From Account #:
and match e-metal: and match merchant reference #:

(Please matching fields blank for all batches/accounts)

3/20/2005 3:01:22 AM GMT [Click ? for help with a selection.](#) ©2000 e-gold Ltd.

Selecting a detailed summary I would see this following. Of course you would see what is in *your* account.

Account 1990779 (My Account)
History Page 1 of 1
(1-2 of 2 entries)
Dates: 3/1/2005 - 3/20/2005
Transactions: [Payments Made](#) [Payments Received](#)

Time <small>(GMT)</small>	Type	Batch	e-metal	Weight <small>(troy oz.)</small>	To/From Account	Entered Amount	Rate <small>EUR/USD</small>
3/20/2005 02:42	Payment Received From: Gold Century Press Memo: test	42983232	Gold	40.002276	129542	1.00 USD	439.20
3/20/2005 02:53	Payment Made To: Gold Century Press Memo: test	42983432	Gold	-0.000455	129542	0.20 USD	439.20

You may sort the history report by any column by clicking on the column header. Click the same column header again to reverse the order of the sort. For a detailed description of column headers click here: [?](#)
[Click here to download CSV format file of this history report.](#)

3/20/2005 3:05:12 AM GMT [Click ? for help with a selection.](#) ©2000 e-gold Ltd.

To receive funds into your e-gold account a simply matter of giving your account number to the person or company who will be making the spend to your account. **Ensure you give them the correct account number and include the account name as an additional verification. Don't give them your Passphase!**

To log out you would simply select the *Logout* icon. **Always log out when you have completed your activity in your account.** Do not just close the window

That concludes our instruction in using e-gold.

Next we look at GoldMoney. A somewhat simpler system to use but no less effective.

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GoldMoney

GoldMoney operates somewhat differently and much simpler. We will go step by step through the sequence to open an account with Gold Money. However the actual usage is very simple and graphically explained on the web site. The following page gives a detailed outline of how to use your GoldMoney account <http://goldmoney.com/en/how-it-works.php>

Here is the home screen of GoldMoney at <http://goldmoney.com>

GoldMoney SITEMAP
FAQ

Welcome | Why Gold | Use Gold | Guarantee | About

Gold—A sound financial asset in uncertain times.

News

"An easy, economical way to buy gold online" -- [Barron's](#)
[read more news...](#)

[A new, easy way to buy goldgrams](#)

Founder's Commentary

Another Bad Week for the Dollar
[Read James Turk's comments...](#)

- [What is GoldMoney?](#)
- [How does it work?](#)
- [Is GoldMoney better?](#)
- [Accumulate gold!](#)

Use GoldMoney Like a Savings Account
[learn more...](#)

Open a free GoldMoney account now and buy gold in minutes.

- Click flag to refresh rate: USD | EUR | GBP | CAD
- Review your rate options below: Current Spot Rate: \$14.107/gg | \$438.80/oz.

	Standard Rate		GoldMoney Members*	
	gg	oz.	gg	oz.
\$1 - 9,999	\$14.528	\$451.87	\$14.387	\$447.48
\$10,000 - 99,999	\$14.458	\$449.69	\$14.359	\$446.61
\$100,000 - 499,999	-	-	\$14.303	\$444.87
\$500,000 - 999,999	-	-	\$14.264	\$443.65
\$1,000,000 and over	-	-	\$14.245	\$443.06

* for verified customers with holdings over 2,000gg ([read more](#))

- Login or sign up to confirm your rate:
Make your GoldMoney purchase by electronic check or bank wire.

New Customers: [free signup](#) Customers: [login](#)

Remember: you can always sell your gold at the Current Spot Rate at any time.

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[Disclaimer](#) | [Privacy Policy](#)

goldgram rates provided by KITCO

You can open a new account here and log in to an existing account. Lets open a new account. Select the blue *Free Signup* button. You will be presented with an application form to open a new *Holding Account like this.*

GoldMoney

Open a Free Account

This information enables us to open an account for you. An asterisk (*) indicates required data.

<p>First Name:* <input type="text"/></p> <p>Last Name:* <input type="text"/></p> <p>Address 1:* <input type="text"/></p> <p>Address 2: <input type="text"/></p> <p>City:* <input type="text"/></p> <p>State/Province:* <input type="text"/></p> <p>Post Code:* <input type="text"/></p> <p>Country:* <input type="text" value="United States of America"/></p> <p>Telephone:* <input type="text"/> <small>example: 1-212-555-1212 (USA) or 44-20-7555-1212 (UK)</small></p> <p>E-mail:* <input type="text"/></p> <p>Retype E-mail:* <input type="text"/></p> <p>Enter 3 digits in image: <input type="text" value="438"/> <input type="text"/> What's this?</p>	<p>Account Name:* <input type="text"/> <small>Create a permanent name for your GoldMoney account. What's this?</small></p> <p>Security Question:* <input type="text"/></p> <p>Answer:* <input type="text"/> <small>Enter a security question and answer known only to you. What's this?</small></p> <p>The User Agreement sets out the terms and conditions of your use of GoldMoney:</p> <div style="border: 1px solid black; padding: 5px; width: fit-content;"> <p>USER AGREEMENT</p> <p>This Agreement sets out the basis upon which the User is entitled to make use of the GoldMoney payment system and to benefit from the associated</p> </div> <p><input type="checkbox"/> I have read, understand and agree to the User Agreement.</p> <p>Your new Holding Number and Passphrase will be sent to the e-mail address you provide in this sign-up form.</p> <p>Open Your Free Holding Account</p>
--	---

Then you fill out your details as I have done below. Fill out your details in the form also. Once you have filled out your details and agreed to the User Agreement, select the Blue *Open Your Free Holding Account* button.

GoldMoney

Open a Free Account

This information enables us to open an account for you. An asterisk (*) indicates required data.

<p>First Name:* <input type="text" value="joe"/></p> <p>Last Name:* <input type="text" value="blow"/></p> <p>Address 1:* <input type="text" value="1 main st"/></p> <p>Address 2: <input type="text"/></p> <p>City:* <input type="text" value="happytown"/></p> <p>State/Province:* <input type="text" value="queensland"/></p> <p>Post Code:* <input type="text" value="123456"/></p> <p>Country:* <input type="text" value="Australia"/></p> <p>Telephone:* <input type="text" value="1-212-555-1212"/></p> <p><small>example: 1-212-555-1212 (USA) or 44-20-7555-1212 (UK)</small></p> <p>E-mail:* <input type="text" value="jcentury@telstra.com"/></p> <p>Retype E-mail:* <input type="text" value="jcentury@telstra.com"/></p> <p>Enter 3 digits in image:* <input type="text" value="438"/> <input type="text" value="438"/> What's this?</p>	<p>Account Name:* <input type="text" value="My Account"/></p> <p><small>Create a permanent name for your GoldMoney account. What's this?</small></p> <p>Security Question:* <input type="text" value="gold"/></p> <p>Answer:* <input type="text" value="century"/></p> <p><small>Enter a security question and answer known only to you. What's this?</small></p> <p>The User Agreement sets out the terms and conditions of your use of GoldMoney:</p> <div style="border: 1px solid black; padding: 5px;"> <p>USER AGREEMENT</p> <p>This Agreement sets out the basis upon which the User is entitled to make use of the GoldMoney payment system and to benefit from the associated</p> </div> <p><input checked="" type="checkbox"/> I have read, understand and agree to the User Agreement.</p> <p>Your new Holding Number and Passphrase will be sent to the e-mail address you provide in this sign-up form.</p> <p style="text-align: center;">Open Your Free Holding Account</p>
--	---

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You will be immediately logged in. In addition, like e-gold, Gold Money will send you an email with your log in details and you will then see the following screen.

GoldMoney

52-11-28-W (My Account)
2005-Mar-20 06:05:52 GMT

Main

- > [Holding Balance](#)
- [Holding Details](#)
- [Change Passphrase](#)
- [Buy](#)
- [Sell](#)
- [Payments](#)
- [Holding Statement](#)
- [Messages](#)

Current Holding Balance

Holding Balance: **0.000gg** (equivalent to 0.000000oz)
(US\$0.00 at current rate of US\$14.107/gg)

GoldMoney Member: [No](#)

Unread Messages: You have [0](#) unread message(s).

News:

- 1 February 2005** - GoldMoney adds a new security feature. [Read more...](#)
- 9 November 2004 - You can now purchase more goldgrams with electronic checks. [Read more...](#)
- 31 August 2004 - GoldMoney simplifies goldgram purchases for Canadian customers. [Read more...](#)
- 9 July 2004 - GoldMoney's auditor completes annual systems and governance review. [Read more...](#)

Received a Payment Key? Redeem it here: [redeem](#)

(Format: xxxx-xxxx-xxxx-xxxx-x)

This is your account screen. From here you can navigate to other areas of your account such as your holding balance or statement, change your Passphase (recommended), buy and sell GoldMoney and other activities.

Ensure you keep those details sent to you in your email safe as that is your log in and without those details you will be unable to log in and retrieve your holding. Note that GoldMoney is dealt in grams not dollars or currency measurements, so you will need buy and sell in grams. There is a link on the buy and sell pages to find out how much grams or ounces you need to transact for a specific dollar value.

Explore and read through the site which is very comprehensive and explains how to transact and deal in GoldMoney in great detail.

You can log out using the blue logout button in the top right corner. **Always log out** when you have finished using the account. Do not just close the browser!

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Using Gold Money

As with e-gold you have a menu of items which, in this case are presented down the left side. Using GoldMoney is so simple we don't need to go through the screens. By going to <http://goldmoney.com/en/how-it-works.php> you can easily see how to operate the account. These are easy instructions to follow with a step by step guide on buying, selling, getting your holding statement and much more.

The same principles apply as with e-gold. You select from the menu the activity you wish to perform and then when the screen comes up you follow the directions exactly.

Logging out of Gold Money is as simple as clicking the Blue Logout button top right of the screen.

Now to be paid in gold money by another you simply give them your GoldMoney account number which will have been sent to you by email. Of course you do not give them your Passphase.

It is as simple as that.

Let's now look at Pecunix.

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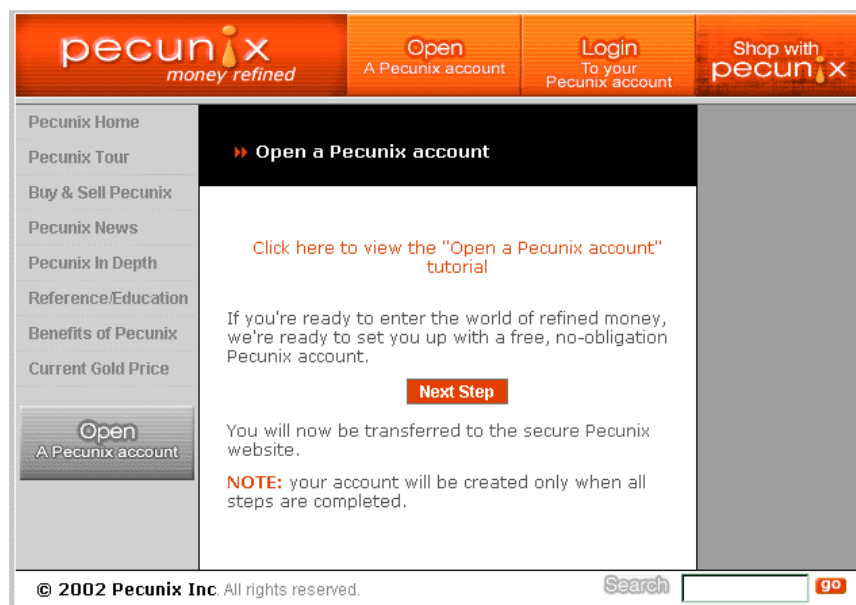
Pecunix

Pecunix is somewhat different but follows the same basic rules. Select the button to open an account and fill out your details in the application form. And you will have a Pecunix Account. The logging in is different again with Pecunix and also very security conscious. First let's look at opening a Pecunix Account.

Here is a screen shot of the Pecunix home page at <http://pecunix.com/>



You can clearly see at the bottom left where to Open a Pecunix account. click that button.



From here you can 'take a tutorial', a recommended move. And you can also click the Next Step button to start the steps to open your Pecunix account.

The following is the User Agreement which you will have to accept in order to continue.

The screenshot shows a web browser window with a 128-bit secure connection and the Pecunix logo. The page title is "Create an Account - Step 1 of 3". It contains a link to a printable version of the Pecunix User Agreement. The main content is the "PECUNIX USER AGREEMENT" starting with an "1. INTRODUCTION" section. The introduction text states that the agreement sets out the terms and conditions for using the Pecunix System and Network, and that users must read and understand these terms before using the system. A "2. INTERPRETATION" section is also visible. At the bottom, there is a red bar with the text "Please accept these terms and conditions:" and two buttons: "I Accept" and "Cancel".

Having accepted that you then go onto the 2nd step of your application. Here you fill out your password and an email address as I have done below.

The screenshot shows the "Create an Account - Step 2 of 3" page. It is divided into two main sections. The first section is "Choose a password", which explains that the password must be at least 8 characters long and contain at least one letter and one number. A note states that passwords are case sensitive. A red instruction says "Please ensure you write your password down and keep it in a safe place." The second section is "Your e-mail address", which explains that the email address will be used as the account number and must be a working email address. Below these sections are two input fields for the password. The first field is labeled "password" and has a red error message "Password incomplete" next to it. The second field is labeled "repeat password" and has a green message "Match OK" next to it. Below the password fields is a section for the email address, labeled "Please enter your e-mail address", with a text input field containing "goldcentury@telstra.com". At the bottom, there are two buttons: "Next Step" and "Cancel".

One more step to go!

Gold Currencies and How to Use Them

Here you complete filling in your details and then you select the number from the row at the bottom that corresponds to the number in the blue square to the left and you will be almost there!

Create an Account - Step 3 of 3

Contact information

All the information in this form is **optional but RECOMMENDED**. These details are needed to recover lost account access information.

Please ensure you read and understand the Account Access Recovery Policy before you use your Pecunix account.

Identification information (for account recovery)

An easy to remember special date: Day: Month: Year:

A reminder of your date:

Pet's name Answer:

Pet's main colour Answer:

Account name

This account name is seen by people who pay you or receive payments from you. If you don't enter an account name, your e-mail address will be used.

Contact information

All information in the Pecunix database is protected by strong encryption to protect your privacy. It is recomended that you submit verifiable information.

The last screen to fill in and you then select with your mouse the number in the row at the bottom of your screen to correspond with the blue number in the square to your left of that row.

Contact information

All information in the Pecunix database is protected by strong encryption to protect your privacy. It is recomended that you submit verifiable information.

Contact person

Phone

Fax

Address 1

Address 2

Address 3


Address 4

PGP public key (highly recommended)

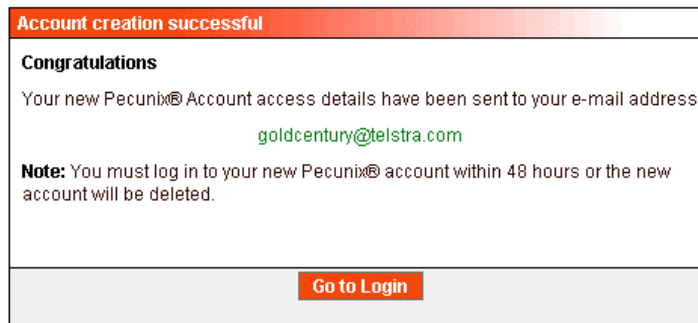
If you use PGP, paste your public key here.

Click the button that matches the blue number

Click the button that matches the blue number to complete your account creation.

 Audible Option

And your account is created!



Now, as with e-gold and GoldMoney, you check your email for your account details which will look something like this:

Congratulations, you have successfully created your new Pecunix account.

THIS E-MAIL CONTAINS SENSITIVE INFORMATION, PLEASE KEEP IT SAFE

Your e-mail address goldcentury@telstra.com is your "account number". Give this e-mail address to people who wish to pay you with Pecunix.

Here is the PIN number you use to access your Pecunix account. You should keep this PIN number a secret.

Entry PIN: XXXX

Your PIN and your password can be changed at any time by logging in to your Pecunix account and clicking on the "Account Details" menu.

There is no need to reply to this message. Simply use the PIN and your password to log in to the Pecunix website to view your account. If you had received a payment it will be added to your account balance when you log in for the first time.

IMPORTANT SECURITY INFORMATION FOLLOWS, PLEASE READ

Your password and PIN are valuable secret account access codes and you should never share them with anyone else. Pecunix will never ask for your password or PIN. You are responsible to keep them secret and safe.

We recommend that you get a good password safe for your computer passwords. We highly recommend passwordSafe which is available for free download at <http://passwordsafe.sourceforge.net>

All communication from Pecunix will be signed with the Pecunix PGP key. PGP is a powerful free encryption tool that can greatly enhance your security and privacy. We recommend that you learn how to use PGP with Pecunix. You can download a free copy of PGP from <http://www.gpg.com/downloads/freeware/>

Here is your initial Pecunix login screen. This is where you first put your password and then instead of typing or copy/pasting your 4 digit PIN you simply select from the numbers in the row in the middle.

Then, again, select a number from the bottom row that corresponds with the number in the blue square.

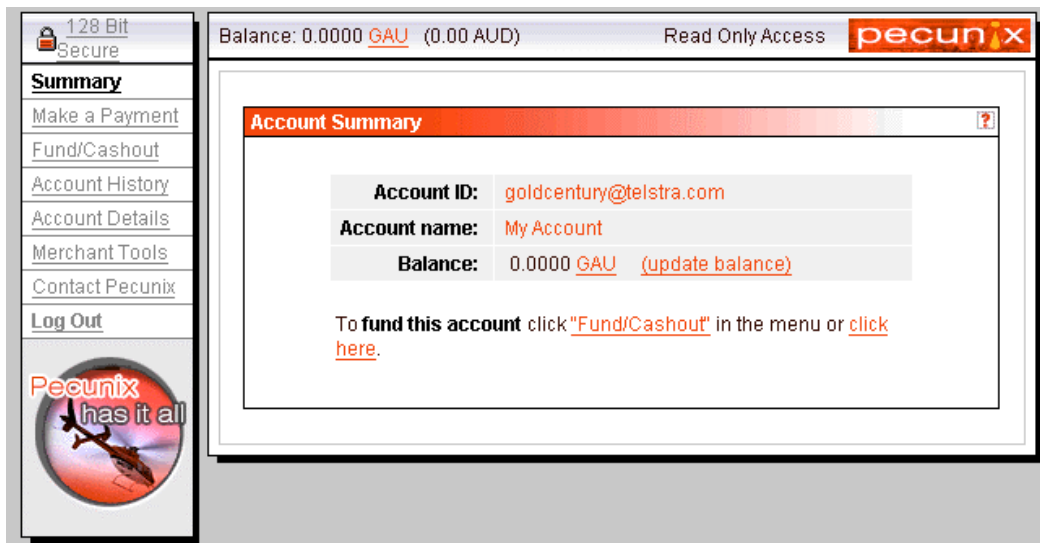
Here is where there is a marked difference between e-gold and GoldMoney. The log in process is going to be quite different and a little more complex. You will need to ensure you understand the process and do NOT lose your log in information.

This is the screen which will come up when you have entered your log in information.

You will need to write down or make a copy of the Private Identification Keys. They are your only means of entry into your account and to actually make a payment from the account. Pecunix is perhaps one of the most secure systems around.

Once you have made a record of them you tick the Saved your PIKs box and then click Continue.

You will be presented with the following screen which is your account screen:



As you can see it will be a balance of zero since you have not funded the account yet. The Menu on the left enables to you to perform the usual functions as making a payment, getting your account history, changing your details etc. This is a good time to explore what Pecunix has to offer. Many merchants use Pecunix as a payments system just as they do with e-gold and GoldMoney. All sites in addition have lists of some merchants that use their system. To fund the account click Fund/Cashout in the menu.

This will take you through a screen to another screen which lists exchange providers who deal in Pecunix.

The use of Pecunix is relatively easy. Although the login is a little more complex than the others, Pecunix is one of the safest systems around and worth the extra effort.

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1MDC

1MDC is somewhat different in that it is not actually a gold currency issuer but rather a 'holding' company. I have included this as it is:

A secure method of holding and retaining one's gold

A very simple system to use.

No Storage Fees

Very private

In fact, 1MDC is simply e-gold moved to a collective e-gold account and with a simple double-entry bookkeeping system on top: this has nothing to do with banking or risk, 1mdc does not "use" the grams for anything or "invest" in anything. All the grams are there all the time. Exactly as e-gold stores gold bars, 1mdc stores e-gold. Additionally, to promote 1mdc, 1mdc even pays the storage fees on the overall quantity of 1mdcGrams, so you don't have to! Very simple.

You can even spend from one 1MDC account to another, avoiding the transfer fees normally associated with e-gold transfers. The gold of course stays in the 1MDC account and it is just a simple transfer of ownership of that gold from one 1MDC account to another 1MDC account. A sort of e-gold within e-gold you might say. But without the charges.

So lets look at how we open a 1MDC account. Firstly you will need an e-gold account of course. If you have not done so already you will need to open an e-gold account and fund it through an exchange provider.

Here is the 1MDC screen you will see when you go to <https://www.1mdc.com/>



News! February 2005 [CapitaleX.com](#) buys and sells 1mdcGrams! Check out their EXCELLENT web site.

MERCHANT! January 2005 [AllMart.ws](#) Buy almost anything with 1mdcGrams at ALLMART!

News! November 2004 [goldage.net](#) GoldAge, one of the biggest market makers, buys and sells 1mdcGrams. You can easily get a **cheque sent via FedEx, using GoldAge: [goldage.net/check.aspx](#)**

News! November 2004 Two big ones! [AnyGoldNow.com](#) [EuroGoldFrance.com](#) accept 1mdcGrams for the largest and smallest orders.

News! November 2004 Rayservers happily accepts 1mdc: [rayservers.com](#)

News! November 2004 GoldNow goes with 1mdc... [goldnow.st](#) Use GoldNow's AUTOMATED pages to buy or sell your 1mdcGrams.

News! October 2004 1mdc now features Euro, Dollar, and all fiat currency spends in your history. Attention merchants, 1mdc automation/SCI now works fully in Euros, Dollars and other fiats!

News! September 2004 It is incredibly easy to sell your 1mdcGrams and get a cheque or wire. [icegold.com](#) [cambist.net](#) [spacegold.com](#) [e-fidex.com](#) and others already have **automated spend pages** for you to sell your 1mdcGrams. So easy.

News! September 2004 [open2exchange](#) features superb interface to 1mdc!

1mdcGrams®

At last!

There is more information about 1MDC if you scroll down but the three main links are at the top left main screen. Log in and Create Account. Here we will select *Create Account* and get the following screen.



Had enough of paying spend fees and 1% per annum storage fees?

Create a 1mdc[®] account using this simple form:

Your e-gold account:

Your initials:
lower case letters only, max 5

Choose a 1mdc password:
Your 1mdc password is 8 to 16 characters.
It must contain a mix of upper case letters,
lower case letters, and digits.

Never use your e-gold password!

Retype password:

Choose a 1mdc PIN:

Your email:
Must function

Create account:

As you can see I have entered some details. An e-gold account, some initials, a password which one enters twice to check for any errors. I chose a PIN number. One does not type this in but selects it from the 4 drop down boxes. (Remember this PIN, you will use it along with your password and initials to log in to your account) Then select *Create Account*. *The following screen will come up.*



You now have a 1mdc.com[®] account. We welcome your e-gold!

Lodgements can be made **only** from your nominated e-gold[®] account. Payouts can be made **only** to your nominated e-gold account.

It is impossible to move gold from your 1mdc[®] account to any other e-gold account. (Even if you were to, say, lose your 1mdc password.)

nominated e-gold
account number: 1990779

initials: gcp

1mdc password: *****

1mdc PIN: ****

email: goldcentury@telstra.com

If you wish to lodge e-gold at this time, please click on 'Log In', and log in using your 1mdc password and PIN.

This confirms your account has been created. With 1MDC you do not get an email so be sure you have retained your login details.

To log in you go to the Login Link at the top left. And your log in screen will look like this:

1mdc.com

Log-in:

e-gold account:

Initials:

1mdc password:

Click Your Pin:

7	8	9
4	5	6
1	2	3
	0	

[old-style log in page](#)
©1992 1mdc.com

Here you enter your e-gold account, initials, password and select your PIN number from the pad as shown. The moment you select the last PIN number your account page will come up thus:

1mdc.com

1mdc time now:
Tuesday 3/22/2005 11:27:30

Your account: 1990779
Your initials: gcp

Balance now: 0.000 grams

Current price of gold:
USD Ounce \$ 430.60
USD Gram \$ 13.8441

Your balance equivalents:
USD \$ 0.000

Previous accesses:
0 hrs 0 mins ago

Recent spends coming to you:
(New account, none received.)

Recent outwards spends you made:
(New account, none made.)

To

Initials

Grams Spend

Complex Spend For USD, Euro, Etc.

Batch Spends

Account Details

History

Log Out

Bail e-gold e-gold to 1mdcGrams

Unbail e-gold 1mdcGrams to e-gold

This is the main screen from which you work. The left side of the screen shows the current status of your 1MDC account. The right side contains the links you use to perform the usual actions. You can 'spend' 1mdc to another 1MDC account holder, get your history, move, or bail, e-gold to your 1mdc account or move, un-bail, e-gold from your 1mdc account to your e-gold account.

To bail in or out gold from 1mdc you select the appropriate link and you will be taken to the relevant page where you simply fill in the amount in grams of gold you wish to bail in or out of your 1mdc account.

1mdc is easy to operate and a good place to store your gold.

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Exchange Providers

In the subsequent pages of this section is detailed information about various Exchange Providers. The exchange providers perform a valuable service in that they enable one to fund and cash out one's gold. Although they all perform the same function, each one is different and deals, not only with gold currency but, in many cases, with other digital currencies as well. They each have various methods of payment they accept, are based in different currencies and have varying charges for their service.

Many of them belong to the Global Digital Currency Association (DGCA) <<http://gdcaonline.org>> and you will recognize that by the DGCA logo they display on their sites. The Global Digital Currency Association (GDCA) is a trade association of online currency operators, exchangers, merchants and users. It is their stated goal to further the interests of the industry as a whole and help with fighting fraud and other illegal activities, arbitrate disputes and act as escrow agent when and where required. They believe in self-regulation and have developed a reputation ranking system and arbitration procedures to help users and operators to succeed in the industry. Logos of the DGCA look will look something like this:



There are many colors designating a ranking with the GDCA. I recommend you look them up.

In addition when you see the logo on any site, always check back to the DGCA to ensure that site is registered. There are sites which 'lift' logos and place them on their site to gain credence with the consumer.

Details about some of the more established exchange providers are listed here. These exchange providers have been around almost as long as the earliest gold issuer (e-gold) and have proven their reliability and service levels through time. You can check the currency issuers sites and the GDCA for more if you wish but the following are recommended.

They are:

- GoldNow
- Spacegold
- Able Gold
- London Gold Exchange
- Anygoldnow
- Icegold
- Sydney Gold Sales
- GitGold
- e-forex
- Gold-Cash.biz
- TheGoldShop
- Goldcurrencies

Specific details of each follows:

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is one of the oldest and largest exchange providers on the internet, servicing thousands of clients in most of the major countries of the world!

	<u>Andorra</u>		<u>Ireland</u>		<u>Norway</u>
	<u>Austria</u>		<u>Italy</u>		<u>Philippines</u>
	<u>Belgium</u>		<u>Japan</u>		<u>Poland</u>
	<u>Canada</u>		<u>Latvia</u>		<u>Singapore</u>
	<u>Denmark</u>		<u>Luxembourg</u>		<u>Spain</u>
	<u>Estonia</u>		<u>Malaysia</u>		<u>Sweden</u>
	<u>Finland</u>		<u>Monaco</u>		<u>United Kingdom</u>
	<u>France</u>		<u>Netherlands</u>		<u>United States</u>
	<u>Germany</u>		<u>New Zealand</u>		<u>Coming soon!</u>
	<u>Greece</u>		<u>Northern Ireland</u>		<u>Coming soon!</u>

They offer a less than 72 hours turn around service dealing in the following gold and digital currencies.

Imdc
e-gold
CyfroCash
GoldMoney
Pecunix
EMOCorp
INTGold
NetPay

GoldNow accept Visa card, MasterCard, bank wire and a variety of other payment methods and offer a range of services including exchanges from most eFund accounts, CyfroCash transactions to Western Union or MoneyGram, out exchange via HyperWallet and via EMOCorp. In addition GoldNow offer an exchange between *most* of the popular eFund providers! Transfers are normally actioned or completed within 72 *business* hours of the request.

Contact:
<http://www.GoldNow.St>
US +1-213-596-5998
US Fax +1-213-559-8555
UK Phone +44 709 233-7612
UK Phone +44 709 201-4015 CEO

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SpaceGold have been an established electronic currency (digital gold currency) exchange provider, since 2002. Their goal is “Customer satisfaction, security (peace of mind) and convenience.” They use 128-bit secure SSL interface allowing you to place your orders with even more peace of mind. In their convenient user interface you will find the following items and features:

- Buy, sell and exchange DGC, guided step by step
- Track your orders by checking their status
- Update your account information instantly
- See and increase your transaction limits
- Add, modify and delete your DGC accounts in your profile instantly
- Send and receive SecureSpace Mail™ messages via their internal messaging system
- See how many successful in-exchange transactions you have completed
- See your operating limits grow on every successful in-exchange transaction
- Be protected from unauthorized use of your account by their smart security watch system
- Automatically become an SGPC (SpaceGold Preferred Customer) and receive more benefits!

Most of the orders are completed within 24-48 hours, with many completed faster. This depends on what DGC funding method you select. If you choose to fund your DGC account with ACH/EFT payment method, be prepared to wait for as long as 5 business days, depending on the US banking system. As of March 2005, you can buy, sell and exchange the following DGCs:

- e-gold, e-silver, e-platinum, e-palladium
- e-bullion
- GoldMoney
- 1mdc
- Pecunix
- Also WebMoney (WMZ, WME, WMR)

Payment options include:

- ACH/EFT (Automatic Clearing House / Electronic Funds Transfer). And Money orders available to US and Canadian residents only.
- American Express charge and credit cards.
- Bank Wire (Bank Transfer, Telegraphic Transfer).
- Cash Deposit. This is a convenient option, but requires you to go to the branch and deposit funds. Currently available in the following counties: USA, South Africa, Belgium, Malaysia, Singapore, Philippines and Japan.
- Cyfrocash. An Internet based payment solution. Available worldwide.
- EMO (Electronic Money Order).
- Hyper Wallet. This payment method is only available for out-exchanges. If you have a Canadian or a US bank account, this is a truly smart solution for your SpaceGold out-exchange orders.

Other payment options are available at the website. Including additional payment options for preferred Customers.

“Our transaction fees are so competitive that you will not want to look for other solutions, if you take into account our reputation and all the features and convenience we offer.”

Contact:

SpaceGold Worldwide Exchange Provider (SG WW EP)

<http://www.spacegold.com>

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Business strives to provide the best customer service

and integrity that you deserve and expect. They offer like minded people in North America (the USA and Canada), Europe (including France, Denmark and Sweden), Asia (including Singapore and Malaysia) and most other countries the best service possible.

Able-Gold is the first to offer secure online credit or debit card purchasing using Verified by VISA and MasterCard Secure systems so your card number is never at risk (using Able-Gold means your card number is never saved on their server). Most new clients only require easy online verification by email and verified clients can expect funding within 24 hours or faster.

Au-Gold Prepaid Cards are also offered with your card details delivered fast by email (no waiting for the post). You can buy your Au-Gold Prepaid Card using your credit or debit card.

With Able-Gold you can buy, sell and exchange e-gold, INTGold, Pecunix and GoldMoney.

For buy orders Able-Gold has many convenient payment options around the world. Including cash deposit options in the USA, New Zealand, Belgium, Japan, Malaysia, Singapore, Philippines and South Africa. Or bank to bank transfer (in the above countries), international bank wire (in US\$ or EUR) and IBAN transfers within the EU.

They are more than happy to answer any questions and can be contacted via email, on our community forum or call directly on (USA) +1 206-384-4620. They are happy to provide one of the best forms of quick reference information through their open support forum, here clients can read posts from other clients that relate to Able-Gold services or post a question and receive feedback from Able-Gold staff or other customers / forum members.

Verified SENIOR SILVER members of the GDCA. Able Gold are Accredited Senior Members of the GDCA. Able Gold has proven their worth with SILVER status with the GDCA (with no complaints ever!).

Contact:

<http://www.able-gold.com/>
sales@able-gold.com

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The London Gold Exchange is one of the World's largest traders of e-gold and other Digital Gold Currencies (DGC). They are an independent international offshore business with offices in Europe and Asia/Pacific. Working out of Europe and Asia/Pacific gives them a world wide presence with time zone coverage to enable a 24hour operation.

They are an accredited Digital Gold Currency Exchange Provider and offer a quick, easy and most importantly, safe method to get DGC in or out of your account. have years of e-commerce experience and pride themselves on their superb customer service.

With a wealth of knowledge of the industry including ex IBM professionals with years of experience in eCRM and business systems consultancy in the Financial and Retail sectors of the UK, London Gold Exchange experienced staff man two extremely busy offices where customer satisfaction and speed of service are the top priorities.

“Our aim is to give people easy access to the gold economy and allow our customers to benefit from the new e-commerce revolution that is the future of money.” Said Andy of the London Gold Exchange.”

He continued, “We focus only on digital currencies and can offer you an unrivalled experience. We supply e-gold, e-Bullion, Pecunix, GoldMoney, Virtual Gold, 1mdc and INTGold. Our secure web site is designed to be simple and easy to use. We have a proven track record for speed and reliability and our customers return again and again.”

“Members benefit from our competitive rates and can send funds via domestic banks with our direct cash deposit facility or fast Internet bank transfers. You can also send bank wires to our International multi-currency banks or use Credit/Debit Card. We offer a simple, fast & efficient service.”

“In four years the London Gold Exchange has evolved into the e-currency provider of choice for thousands of happy customers world.”

Contact:
London Gold Exchange
<http://www.londongoldexchange.com>

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With the highest rating among the Exchange Providers, and a Senior/Trusted Member of the GDCA (Global Digital Currency Association), Anygoldnow is the leading Exchange Provider for select Digital Currencies.

Established since early 2001, they are one of the larger Exchange Providers for e-gold, INTGold, GoldMoney, Pecunix, 1MDC, as well as FSPay, the Swiss multi-currency/multilingual secure online payment system.

You can Buy or Sell DGCs from / to them around the clock as they have offices around the globe and are prepared to serve all your needs for safe and reliable Digital Gold Currencies transactions. Anygoldnow is your preferred DGC provider. Should you not know about DGC's as e-gold yet, just click here to get more information.

Anygoldnow also offers, and services GoldtoCard's "no name" Debit cards that can be purchased, and funded with e-gold, INTGold, 1MDC, FSPay, etc. AnyGoldNow's customers can therefore turn their gold into cash easily and privately anywhere in the world at any Cirrus/Maestro ATM / POS.

With offices in Europe, and on the US West Coast, its team of trading experts service customer's orders efficiently, safely, and quickly around the clock, 365 days a year.

AnyGoldNow.com is also the safest way for you to Buy or Sell Gold on the Internet. Their web site offers back to back 128 bit SSL Encryption for all its forms. Their customer's information remains completely secure and private at all times. We provide you with Fast, Safe, and Low Cost methods to Buy, Sell and Exchange Gold.

Customers have the option to fund their account on a Same Day, or Second Day basis. The Anygoldnow web site and software have been tailor-made so that minimum manual tasks need to take place to expedite orders efficiently and the customer's information remains completely secure and private at all times. Anygoldnow state they can provide you with Fast, Safe, and Low Cost methods to Buy, Sell and Exchange Gold.

Anygoldnow also presents an extensive analysis of Gold, and Gold Digital Currencies, in its "Why Gold?" page at <http://anygoldnow.com/whygold.htm>

Contact:

<http://AnyGoldNow.com>

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 **ICEGOLD is the oldest DGC exchanger in Europe.**

Operating continuously under the same management since 2000, IceGold offers its services in 3 languages: English, Estonian and German (opening 2nd quarter 2005).

IceGold exchanges e-gold, GoldMoney and 1mdc and intends adding Pecunix to their list of DGCs in the 2nd half of 2005. All transfers between DGCs and national currencies take place over bank wires - international, local (Estonia, Latvia, Lithuania and Germany) and wires within European Union. IceGold states that accepting only bank wires enables them to offer reliable and fast service at competitive low rates. Most of their customers are from Europe but they also have customers from over 100 countries and jurisdictions worldwide.

"At IceGold you'll find fast and reliable service, efficiency and courtesy are our guiding principles." Stated Paul Vahur of IceGold.

"Welcome! Willkommen! Tere tulemast!"

Contacts

Paul Vahur at

<http://www.icegold.com> (English)

<http://www.icegold.de> (German)

<http://www.icegold.ee> (Estonian)

Sydney Gold Sales (SGS) is a rock-solid exchange provider for the new Digital Gold Currencies: e-gold, GoldMoney, and 1mdcGrams.



SGS is a properly constituted Aussie company with full accounting and legal support. Yes they pay GST on their commission. (There is no GST on purchases of pure gold bullion, only on the commission.) Yes correct Aussie tax invoices for local customers if you need them. Yes liquid, yes audited, Yes correct accounting practices! Founded by Sydney entrepreneur and businessman Daniel Da Silva, you have Dan's personal guarantee of satisfaction. In fact, you can phone Daniel, personally and directly, on his private mobile or cellphone, any time, if you ever have a problem! It's that simple.

Here's the number: 0414-984-477 (outside Australia, that's 61-414-984477 - Don't forget to add the dialing code to dial an international number).

Anti fraud

As many attempts are made to scam exchange providers, SGS have adopted a policy of being 100% tough on fraud including instituting full legal action against ALL fraudsters, no matter how small. "This cuts our costs over time, and hence your costs." Daniel said.

Their philosophy

He continued, "Our aim is simply to be the most solid, most accurate, most trustworthy, most reliable exchange provider anywhere. We have no other aim...growth will easily come if we achieve our goal of rock-solid business and legal systems.

You're backed by Sydney Gold Sales!

SGS has you covered. SGS is the right place for precise service. Please Enjoy the experience

Buy DGC grams right now! It could not be easier..."

Contacts:

You can email dan@sydneygoldsales.com now for service!

Click here to quickly buy gold. <http://www.sydneygoldsales.com/buy>

Click here to quickly sell gold. <http://www.sydneygoldsales.com/sell>

Visit <http://www.sydneygoldsales.com> now for service!

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Welcome To GitGold.com

GitGold Worldwide, Inc. has been an e-currency exchange provider since August 1, 2000. The company is operated by the husband and wife team of Dave and Jane Anderson. It is located in Melbourne, Florida near the corporate headquarters of the company that runs e-gold.com.

The company has been listed on e-gold.com's Directory of Market Makers since its inception and has been a founding member of the DGCSC.

Funding for e-gold, e-bullion, INTGold, NetPay and GoldMoney is done the same day the funds are received and verified, at a low competitive rate. Customers are encouraged to email heads-up notices and inquiries which are answered promptly. Head-ups emails are answered letting customers know their funding has been completed and what the net proceeds were. Money orders, cashier checks, teller checks, official checks, bank wires and Western Unions are accepted. A cashout option is provided for customers in the US who would like to receive a check from their e-gold account. Arrangements for customers outside the US are made on a case by case basis.

VIP status is awarded to customers who establish a history with Gitgold allowing them to make direct cash deposits into bank accounts established for that purpose at a special rate. Gitgold.com has provided prompt and courteous service to customers in over 37 countries and are well known in the business for their outstanding customer service.

Contact:

DAnder7000@aol.com

<http://www.gitgold.com/>



Is one of the leading players of the Digital Electronic Currencies industry, successfully staying ahead of the competition for several years. They say that professionalism comes with experience and hard work. Well, eForexGold have accumulated a lot of experience over the years and continue to work hard to provide the best service to their customers.

Their network of bank accounts and representatives in many countries provides their customers with a convenient way to buy e-gold and other eCurrencies in their native country. If you live in one of the following countries then you can just make a local deposit or transfer into their account next time you place an order to buy eCurrencies:

Australia, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Germany, Hong Kong, Indonesia, Israel, Japan, Latvia, Malaysia, New Zealand, Norway, Philippines, Singapore, Spain, South Africa, Taiwan, USA.

eForexGold deal in all major metal-based electronic currencies. "Fast service and very competitive rates are our trademarks. Caring for our customers, we constantly introduce new innovative payment options and services such as post office deposits, TransXpress "all-in-one" accounts, ATM debit cards and others."

Do you live in Australia? You can use their deposit card to buy e-gold and other e-currencies? It is quick, easy and hassle-free. The deposit cards allow you to make deposits at any Post Office in Australia. These deposit cards are available at www.e-forexgold.com for free.

Over 5000 of affiliates who receive regular referral commission and thousands of long-term customers around the world is our best professional reference.

"We look forward to being at your service at eForexGold!"

Contact:

www.e-forexgold.com

Customer Service: info@e-forexgold.com

Debit cards department: support@e-forexgold.com

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Gold-cash.biz is one of the market makers in the digital currencies arena. The company was established in 2003 and gradually became one of the major players on the market.

Gold-cash.biz offers an option to sell, buy and exchange digital currencies like e-gold, WebMoney, INTGold, Pecunix and GoldMoney.

Several options for buying digital currencies are supported - local bank wires in countries as diverse as USA, European Union, Latvia, Japan, Malaysia, Japan and Philippines and also Western Union, MoneyGram, Anelik and Migom.

Gold-cash.biz also owns an automatic (instant) digital exchange at www.gold-cash.ru and a debit cards / virtual cards selling place at www.gold-atm.biz, the only site where you can buy virtual VISA/MasterCard cards instantly by paying e-gold.

Contact:

sales@gold-cash.biz

<http://www.gold-cash.biz>

<http://www.gold-cash.ru>

<http://www.gold-atm.biz>



Welcome to

At TheGoldShop.biz you can buy e-gold, INTGold, Pecunix or 1mdc by

making an easy cash deposit into one of their many bank accounts worldwide (including the USA, Belgium, Japan, Malaysia, Singapore, Philippines and South Africa), or by sending a bank transfer (including IBAN) or international bank wire.

"We are a proud SENIOR TRUSTED SILVER members of the GDCA" said Paul of the TheGoldShop.biz.

"TheGoldShop.biz have the Accredited Award (first award given to all GDCA members), the Senior Member Award (awarded to long standing members only) and the Trusted Silver Award (no complaints ... ever!)"

TheGoldShop.biz appreciates referrals. They appreciate it so much they run an e-gold affiliate program to reward their customers who recommend the TheGoldShop.biz to their friends. Easy signup and great affiliate's rates! Get paid e-gold for recommending our services to your friends and associates.

"We understand that you want service as quick as possible and without paying huge fees. We also understand that you want good communication with us and want timely replies to your emails. We make this promise to you, we will reply to all inquiries within 24 hours - so you will not be sitting around wondering what is going on ... communication is the key to the success of our e-gold exchange business!" Paul continued.

It is easy contacting TheGoldShop.biz. They will be happy to answer any questions and value your suggestions and feedback. Please feel free to post on their public forum, email them directly on sales@thegoldshop.biz or phone them on +1 484-210-2318 and leave a message for a prompt response..

Contact:

TheGoldShop.biz

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Who are GoldCurrencies?

GoldCurrencies, are an independent exchange service of Digital and National Currencies. They have been in operation since 2000 and are continuously expanding their business to serve more and more happy customers around the world. They believe that digital currency is the ultimate worldwide currency to allow a real worldwide payment system. It is the future and best way to transact on the Internet.

They principally focus on digital currencies exchange (also known as e-currency or e-money) but also exchange some national currencies. They exchange (or will soon exchange) e-gold, e-Bullion, Pecunix, GoldMoney, Virtual Gold, INTGold and also USD, CAD and EURO.

GoldCurrencies offer:

- Competitive prices
- Same day funding
- User-friendly web site
- Simple, fast & efficient service
- Outstanding customer service
- Secure Web site
- Multiple methods of payment
- We listen to customers to add new services
- Useful related services

Contact:

<http://www.goldcurrencies.ca>



Greata Achiever is the biggest, longest and most popular e-gold exchanger in Indonesia.

Greata Achiever specializes in servicing all of Indonesia and the Indonesian Community with the funding of e-gold. They provide an excellent service and take care to provide e-gold as quickly as possible. They are highly regarded and respected in the Digital Gold Currency Community as a trustworthy and service orientated Exchange Provider. They are members of the Global Digital Currency Association (GDCA) with a Senior Membership Rating.

Greata Achiever khusus melayani masyarakat Indonesia dalam transaksi e-gold dengan pelayanan yang sangat unggul dalam memberikan jasa transaksi jual beli e-gold secara cepat dan cermat. Yang mana telah diakui oleh Digital Gold Currency sebagai pengusaha yang terpercaya dan terandalkan kedudukannya sebagai Exchange Provider.

Greata Achiever adalah anggota utama dari Global Digital Currency Association (GDCA).

Untuk keterangan lebih lanjut silahkan mengunjungi situs & alamat dibawah ini.

<http://greatachiever.com>

Apartemen Taman Rasuna 1124C
Jl. HR Rasuna Said, Jakarta Selatan
Telp: 0812-8899009, 021-70761611
Email: support@greatachiever.com

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Protecting your gold, Basic security measures

One important issue much on our minds these days is security of our assets. Particularly online. With the advent of the internet came scammers, fraudsters and other morally deficient persons. It is important therefore that you take steps to protect your hard earned gold!

Protecting your accounts can be summed up in the following basic measures.

1. Ensure you have at least one anti-virus software on your machine. There is a link at the end of this book you can use to get free anti-virus software.
2. Ensure you have at least one firewall on your machine. There is a link at the end of this book you can use to get a free firewall for the computer.
3. Do not give out your passphrase's to anyone. Including your family unless you trust them totally.
4. Do not access your accounts from any other computer than the one to normally use. It is absolute insanity to go to an internet shop and use the machines there. They are invariably riddled with software that can capture your Passphrase and other information about you. Software such as viruses, Trojan, Key loggers and the like (definitions of these are given under definitions after this section) are designed to capture your account details..
5. Some people access their accounts from work and from university machines. Again this is foolhardy when you consider that systems people and *those that work for them which may be contractors from other companies* also can access your machine account at Uni and work and possible capture the information you enter.
6. Never type in your Passphrase or passwords. Use either the system given on the web site, such as SRK with e-gold for example, or copy and paste from somewhere else. Preferably NOT from your machine.
7. Do not keep your passwords or passphrase's on the same machine you log in from. Some people keep their passwords on a floppy disc and copy and paste from that. Using the MS password container is not particularly safe either. Best option is to remember it. If you can't, keep it in a safe place and separate from your login in process. Much as you would with your pin number and credit or debit card.
8. *Never Never Never* access your account from an email. Even if it apparently comes from the company which holds your account. In practice e-gold, GoldMoney and the others will **NOT** send you an email in which they ask you to go to your account from a link in that email. The same, incidentally, applies to banks and other services in which you may have an account containing stored value. IF you get an email and you are unsure and wish to check. Close the email down and access your account from the usual link that you use in the browser. Usually in your Bookmarks or Favorites or the browser equivalent.
9. *When you have finished with your account always log off in the correct manner. Do not just shut down the browser.*
10. Lastly, apply common sense to the handling of your accounts. How do you treat the security of your credit cards, cash you carry, your bank account? Your gold account should be at least, if not more, secure. Your security depends utterly on you. If you don't take the above precautions then you cannot winge to someone else about how "All my gold has been stolen from my account". Fully apply the above and you are more likely to keep your golden nest egg!

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Definitions

1mdc:	A currency within a currency. This is a place to park your e-gold without fees. Also, you can spend to another 1mdc account holder without fees. See the section on 1mdc
Account:	A record financial transactions and of stored value. A record of gold or what ever currency you have stored in your account. With gold accounts it is a record of the actual gold you own stored on your behalf by the gold issuer
Anti Virus:	A software program designed to search for, locate and remove viruses that have infiltrated or infected your computer. Every computer should have at least one anti-virus tool. See viruses.
Currency Supplier:	A company that makes a business from supplying gold to clients who open accounts with them. They hold the gold in trust in bank vaults and the account holder can purchase an amount of that gold and their purchase and storage is recorded in their account.
DGCA:	Digital Gold Currency Account.
eCurrencies:	Electronic currencies. An electronic currency is a representation of a currency by record in an account set up for that purpose. Two or more people who have an ecurrency account of the same type can interchange currency or value between them.
e-gold:	The first gold issuer in the business. See e-gold in the ' How to open and use gold currencies ' section.
Escrow:	An item of value, money, or documents deposited with a third party to be delivered upon the fulfillment of a condition. For example, the deposit by a borrower with the lender of funds to pay taxes and insurance premiums when they become due, or the deposit of funds or documents with an attorney or escrow agent to be disbursed upon the closing of a sale of real estate. A third party agent that receives, holds, and/or disburses certain funds or documents upon the performance of certain conditions. For example, an earnest money deposit is put into escrow until the transaction is closed. Only then can the seller receive the deposit.
Exchange Provider:	A company or person who makes a business from funding gold and digital currencies for clients. They also have accounts with gold and digital currency issuers and maintain a reserve of stored value to trade with their clients.
Firewall:	A software or hardware 'wall' designed to keep out of your computer, viruses, Trojans and other unsavory software. Your computer has 'openings' known as ports through which these various unwanted programs can be sent. A firewall closes up these ports. There are thousands of ports. How many the firewall closes up depends on the quality of the firewall installed.
Fiscal:	Pertaining to money, especially government taxation and spending policies
Flooz:	Flooz was a method of gift giving using the Internet. By combining e-mail and electronic greeting cards with a "stored value platform," Flooz allowed consumers to send online gift currency to anyone with a Flooz e-mail address. They eventually went into bankruptcy when scammers managed to scam them out of 300,000 dollars
Fund:	A reserve of money set aside for some purpose. Provide a fund for the redemption of principal or payment of interest or furnish money for. In this case, place stored value into an account.
Funding:	Putting stored value or money into an account.
GDCA:	Global Digital Currency Association . An association which offers a reputational status of its members and non members on the basis of historical record and other factors.

Gold Currencies and How to Use Them

GoldMoney:	A gold issuer. See GoldMoney in the ' How to open and use gold currencies ' section
IP Address:	Every computer has an address much in the same way you have an address. Whereas your address might be 24 main St, Any town for example, a computers address would be something like 123.123.123.1.123. This is how computers find each other. It is called an Internet Protocol.
Irrevocable:	Unable to be recalled or revoked; unchangeable, unalterable
Key loggers:	Short programs like viruses and Trojans. Key loggers make a record of every key you strike and therefore if you type an account number followed by a password the key logging program will collect this information and pass it back to the person who originated it. A really good reason NOT to type in passwords or Passphases.
NetPay:	A digital currency popular for the transfer of funds from one NetPay account to another. Also transfers funds to and from e-gold accounts and others
Passphrase:	Like a password. Called a Passphrase as it can and should contain upper and lowercase letters as well as numbers and character such as %@*! For example.
PayPal:	A digital currency, very popular with merchants and consumers with perhaps 46 million accounts. The gold currency is not very enamored of PayPal due to PayPal's history of freezing exchange providers accounts.
Pecunix:	A gold digital currency. See Pecunix in the main section on Gold Currencies.
Scam:	To cheat someone out of their ownership of gold or currency by some dishonest means. Usually an 'investment' or other such activity. The book ' Scams and Frauds ', by Lance Spicer is a good reference on scams.
Spend:	To transfer stored value from one account to another. Usually refers to gold currencies such as e-gold, GoldMoney etc.
Standard Reserve:	A digital currency company which collapsed after one of the directors absconded with the funds.
Trojan:	A program that comes in secretly and quietly, but it carries a destructive payload. Once you become infected by the worm or virus that that Trojan carries into your computer, it can be very difficult to repair the damage. Trojans often carry programs that allow someone else to have total and complete access to your computer. Trojans usually come attached to another file, such as an .avi, or .exe, or even a .jpg. Many people do not see full file extensions, so what may appear as games.zip in reality could be games.zip.exe. Once the person opens up this file, the Trojan goes to work, many times destroying the computer's functionality. Your best line of defense is to NEVER accept files from someone you don't know, and if you have any doubts, then do NOT open the file. Get and use a virus detection program and keep it updated regularly.
Trust	Something (as property) held by one party (the trustee) for the benefit of another (the beneficiary). The gold issuer holds the gold in bank vaults in 'trust'.
Virus:	A software program, usually quite small, designed to disrupt a computers software or part of a computers software. Some viruses can shut down a computer completely. Other simply create annoying problems. Some are designed to spread like an inflection, hence the name virus, across from one computer to another, usually through emails but also can be spread through web pages.
WebMoney	Another ecurrency

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References & Links

Here are some useful references and links to all sites mentioned in the book.

References:

Title	Author	Publisher	ISBN
KickStart to Fraud Scams & Frauds	Michael Moore Lance Spicer	<u>Gold Century Press</u> <u>Trident Press</u>	0-9750499-5-x 0 9578539 12

Links:

Gold Issuers

<http://goldmoney.com>
<http://goldmoney.com/en/how-it-works.php>
<http://pecunix.com/>
<http://www.e-gold.com>
<https://www.lmdc.com/>

Exchange Providers

<http://goldnow.st>
<http://www.able-gold.com/>
<http://www.anygoldnow.com/>
<http://www.e-forexgold.com>
<http://www.gitgold.com/>
<http://www.gold-cash.biz/>
<http://www.goldcurrencies.com/>
<http://www.icegold.com>
<http://www.icegold.de>
<http://www.icegold.ee>
<http://www.londongoldexchange.com>
<http://www.spacegold.com>

Digital Currencies

<http://e-worldpayments.com/>
<http://INSTAPAY.net>
<http://paypal.com/>
<http://worldpayments.com>
<http://www.e-ls.lv/www/default.php>
<http://www-1.wmtransfer.com/index.shtml>
<http://www2.e-bullion.com/>
<https://www.hyperwallet.com/index.jsp>
<https://www.netpay.tv/>

Security Sites

<http://www.alw.nih.gov/Security/security.html>
<http://centralops.net/co/>
http://www.cert.org/tech_tips/home_networks.html
<http://www.grc.com/>
<http://www.grisoft.com>
<http://www.cert.org/homeusers/HomeComputerSecurity/>
<http://www.isalliance.org/resources>
<http://www.microsoft.com/security/home>
<http://www.nsa.gov/index.htm>
<http://www.sherpasoft.org.uk/MacVirus/>
<http://www.zonelabs.com/store/content/home.jsp>
http://news.netcraft.com/archives/2004/01/02/phishing_identity_theft_and_banking_fraud_detection.html
<http://www.doshelp.com/Scams-fraud/Services/Egold-Scams.htm>

<http://www.foax-slayer.com/egold-phisher-scam.html>
<http://www.pgp.com/>

Other Sites

<http://gdcaonline.org>
<http://windowsupdate.microsoft.com/>
<http://www.goldcenturypress.com>
<http://www.goldeconomy.com/>
<http://www.mozilla.org/products/mozilla1.x/>
<http://www.fastmail.fm/mail/?STKI=89760>

[top](#)

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