

Digital Identity – Absolute and Total Control via the QR Code: Open Letter to the Swiss Federal Council

By Peter Koenig

“Huge Implications for You!”

On March 7, 2021, voters in Switzerland have thrown out a law governing a proposed electronic identity system. The result is a blow for plans by parliament and the government amid fears about data protection.

What made it even worse is that Bern intended to literally privatize the digital control. Suggestions for possible administrators were the Swiss banking and/or insurance systems.

It is likely that the proposal of privatization via the already mistrusted financial system enhanced the negative vote.

Final result showed 64.4% of voters – almost two-thirds – came out against the planned law of a so-called digital ID, also known as ID2020.

In a downplaying propaganda stunt, the government, mainly the Justice Department of the Federal Council, was pushing the need for a single access point for simplifying the use of online services offered by commercial businesses, as well as contact with public institutions via e-government channels.

If so, why then outsourcing and privatizing the highly sensitive task of people’s identity management?

In today’s world, we know what identity means. It includes every possible point of data and information about every citizen, such as health records, criminal records, financial/banking information, shopping and travel habits, with whom and when you meet – and much, much more.

The gfs.bern market and research institute pointedly commented after the vote: *“Mistrust in private companies was dominant and helped to tip the vote.”*

In a press conference following the vote, **Justice Minister Karin Keller-Sutter** acknowledged “a certain unease” among voters. She called on parliament and critics of the failed plan to now cooperate to avoid a standstill.

“We have no choice and must work towards a new solution, even if it takes several attempts,” she told a news conference. “It is key for Switzerland to catch up with other countries when it comes to digitalization.”

This means in clear text – *“We will push the digital ID through in one way or another, even if it counters the peoples democratically expressed will.”*

At this point it may be appropriate to mention that Switzerland is proud host and offering her financial paradise to such dubious organizations as the World Economic Forum (WEF), the World Health Organization (WHO), and The Bank for International Settlements (BIS) in Basel – all tax-exempt organizations.

Today the BIS, a privately-run institution, is known as the Central Bank of all central banks, basically controlling and/or monitoring the international flow of funds between most central banks of the world. During WWII the BIS was channeling US funds from the Federal Reserve to Hitler’s Deutsche Bundesbank for financing his war against the then Soviet Union.

Switzerland is also host to an international banking cartel that equals or surpasses that of the City of London.

“Neutral Switzerland” has long lost the luster of her **Constitutional Neutrality**, by blindly or submissively following the dictate, if not of the US, then of the European Union, mainly of the unelected European Commission.

Fast forward to Spring-Summer 2022.

It looks like Madame Karin Keller-Sutter’s undemocratic will has come through and is being imposed on the Swiss people, through the forced QR code, a devastating means of digitizing and controlling everything – every move you make, every step you take, every doctor you consult, every place you visit.

The QR code has been tightening the grip around the freedom of the world population. But it is now getting worse in Switzerland.

The QR code coercion, alias digital ID, is happening through the banking system – precisely the private sector that the Swiss people mistrust and vehemently rejected.

Has the Swiss government, the Federal Council, colluded with the banking system to impose the digital ID through the QR code – and through banking transactions?

Are you, Federal Councilors, risking the last bit of trust that you still may enjoy – after the fiascos with COVID management, with spinelessly following EU sanctions on Russia – and now by abolishing democracy altogether by imposing precisely what the Swiss public rejected a year ago with a two-thirds majority?

As of 1st October 2022, every bank and financial institution requires the use of a QR code to make a bank or 'Postfinanz' payment. There seems to be no escape. Whether citizens want it or not, we are being imposed a system which is aimed at becoming an absolute surveillance and control enslavement.

As it stands today, the QR code has a capacity to store at least 30,000 points of information about every citizen – and that potential may be expanded at will to practically unlimited capacity. That means that eventually the banks, managers of the system, will know you better than you know yourself. Depending on a citizen's good or bad behavior, the banks may block your money or curtail the use of your money, temporarily or for good.

You may recall the **Fichenaffäre** or **Secret Files Scandal** that shook Switzerland in 1989, when it was revealed that the Swiss Federal Authorities, as well as the cantonal police forces, had put in place an illegal system of mass surveillance of the population. Secret files of some 900,000 Swiss citizens and foreigners were then established.

What the QR code will do is the Secret Files Scandal of 1989 on steroids – and legalized by the Swiss Federal Council. Or, is it legal – after the landslide No-Vote Referendum of 7 March 2021?

Esteemed members of the Federal Council, may I kindly ask you – on behalf of all my fellow citizens – to offer us an alternative way to comply with our payment obligations, one that does not require the use of a QR code. And most importantly, abandon the digital ID idea, once and for all. The Swiss people have democratically voted against it, with almost two-thirds majority on 7 March 2021.

The QR code, already encroaching every corner of our lives, has now for electronic banking been imposed by the private, alias banking sector.

It is not a federal law. Therefore, it is an obligation of the federal government to offer its citizens an alternative mode of complying with their payment obligations – one that does not use the QR code.

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Earlier this year John Whitehead and his wife Nisha Whitehead wrote an incredible post that should send chills up your spine, related to what is on the horizon and the

“cashless” economy. It was entitled *“Digital Tyranny: Beware of the Government’s Push for a Digital Currency.”* It was dated March 14, 2022.

John Whitehead stated:

“The greatest tyrannies are always perpetrated in the name of the noblest causes.”—
Thomas Paine

The government wants your money.

It will beg, steal or borrow if necessary, but it wants your money any way it can get it.

The government’s schemes to swindle, cheat, scam, and generally defraud taxpayers of their hard-earned dollars have run the gamut from wasteful pork barrel legislation, cronyism and graft to asset forfeiture, costly stimulus packages, and a national security complex that continues to undermine our freedoms while failing to making us any safer. Americans have also been made to pay through the nose for the government’s endless wars, subsidization of foreign nations, military empire, welfare state, roads to nowhere, bloated workforce, secret agencies, fusion centers, private prisons, biometric databases, invasive technologies, arsenal of weapons, and every other budgetary line item that is contributing to the fast-growing wealth of the corporate elite at the expense of those who are barely making ends meet—that is, we the taxpayers.

This is what comes of those \$1.5 trillion spending bills: someone’s got to foot the bill.

Because the government’s voracious appetite for money, power and control has grown out of control, its agents have devised other means of funding its excesses and adding to its largesse through taxes disguised as fines, taxes disguised as fees, and taxes disguised as tolls, tickets and penalties.

No matter how much money the government pulls in, it’s never enough, so the government has come up with a new plan to make it even easier for its agents to seize Americans’ bank accounts.

Make way for the digital dollar.

In an Executive Order issued on March 9, 2022, President Biden called for the federal government to consider establishing a “U.S. Central Bank Digital Currency (CBDC).”

Similar to cryptocurrencies such as Bitcoin, CBDCs would also be a form of digital money, but there the resemblance ends. If adopted, CBDCs would be issued by the Federal Reserve, the central banking system for the U.S. government. One CBDC digital dollar would equal the value of a physical dollar. And like the physical dollar, which ceased to be backed by gold more than 50 years ago, the CBDC would be considered a government-issued fiat currency that is backed by the strength and credit of the U.S. government. (Of course, that’s not saying much considering that much of the time, the U.S. government operates in the red.)

Although government agencies have six months to weigh in on the advantages and disadvantages of a centralized digital currency, it's as good as a done deal.

For instance, three weeks before the Biden Administration made headlines with its support for a government-issued digital currency, the FBI and the Justice Department quietly moved ahead with plans for a cryptocurrency enforcement team (translation: digital money cops), a virtual asset exploitation unit tasked with investigating crypto crimes and seizing virtual assets, and a crypto czar to oversee it all.

No surprises here, of course.

This is how the government operates: by giving us tools to make our lives “easier” while, in the process, making it easier for the government to track, control and punish the citizenry.

Indeed, this shift to a digital currency is a global trend.

More than 100 other countries are considering introducing their own digital currencies. China has already adopted a government-issued digital currency, which not only allows it to surveil and seize people's financial transactions, but can also work in tandem with its social credit score system to punish individuals for moral lapses and social transgressions (and reward them for adhering to government-sanctioned behavior). As China expert Akram Keram wrote for The Washington Post, “With digital yuan, the CCP [Chinese Communist Party] will have direct control over and access to the financial lives of individuals, without the need to strong-arm intermediary financial entities. In a digital-yuan-consumed society, the government easily could suspend the digital wallets of dissidents and human rights activists.”

Where China goes, the United States eventually follows.

Inevitably, a digital currency will become part of our economy and a central part of the government's surveillance efforts.

Combine that with ESG (Environmental, Social and Governance) initiatives that are tantamount to social media credit scores for corporations, and you will find that we're traveling the same road as China towards digital authoritarianism. As journalist Jon Brookin warns: “Digital currency issued by a central bank can be used as a tool for government surveillance of citizens and control over their financial transactions.”

As such, digital currency provides the government and its corporate partners with a mode of commerce that can easily be monitored, tracked, tabulated, mined for data, hacked, hijacked and confiscated when convenient.

This push for a digital currency dovetails with the government's war on cash, which it has been subtly waging for some time now. Much like the war on drugs and the war on terror, this so-called “war on cash” has been sold to the public as a means of fighting terrorists, drug dealers, tax evaders and more recently, COVID-19 germs.

In recent years, just the mere possession of significant amounts of cash could implicate you in suspicious activity and label you a criminal. The rationale (by police) is that cash is the currency for illegal transactions given that it's harder to track, can be used to pay illegal immigrants, and denies the government its share of the "take," so doing away with paper money will help law enforcement fight crime and help the government realize more revenue.

According to economist Steve Forbes, "The real reason for this war on cash—start with the big bills and then work your way down—is an ugly power grab by Big Government. People will have less privacy: Electronic commerce makes it easier for Big Brother to see what we're doing, thereby making it simpler to bar activities it doesn't like, such as purchasing salt, sugar, big bottles of soda and Big Macs."

This is how a cashless society—easily monitored, controlled, manipulated, weaponized and locked down—plays right into the hands of the government (and its corporate partners).

Despite what we know about the government and its history of corruption, bumbling, fumbling and data breaches, not to mention how easily technology can be used against us, the shift to a cashless society is really not a hard sell for a society increasingly dependent on technology for the most mundane aspects of life.

In much the same way that Americans have opted into government surveillance through the convenience of GPS devices and cell phones, digital cash—the means of paying with one's debit card, credit card or cell phone—is becoming the de facto commerce of the American police state.

Not too long ago, it was estimated that smart phones would replace cash and credit cards altogether by 2020. Right on schedule, growing numbers of businesses have adopted no-cash policies, including certain airlines, hotels, rental car companies, restaurants and retail stores. In Sweden, even the homeless and churches accept digital cash.

Making the case for a digital wallet, journalist Lisa Rabasca Roepe argues that there's no longer a need for cash. "More and more retailers and grocery stores are embracing Apple Pay, Google Wallet, Samsung Pay, and Android Pay," notes Roepe. "PayPal's app is now accepted at many chain stores including Barnes & Noble, Foot Locker, Home Depot, and Office Depot. Walmart and CVS have both developed their own payment apps while their competitors Target and RiteAid are working on their own apps."

So what's really going on here?

Despite all of the advantages that go along with living in a digital age—namely, convenience—it's hard to imagine how a cashless world navigated by way of a digital wallet doesn't signal the beginning of the end for what little privacy we have left and

leave us vulnerable to the likes of government thieves, data hackers and an all-knowing, all-seeing Orwellian corpo-governmental state.

First, when I say privacy, I'm not just referring to the things that you don't want people to know about, those little things you do behind closed doors that are neither illegal nor harmful but embarrassing or intimate. I am also referring to the things that are deeply personal and which no one need know about, certainly not the government and its constabulary of busybodies, nannies, Peeping Toms, jail wardens and petty bureaucrats.

Second, we're already witnessing how easy it will be for government agents to manipulate digital wallets for their own gain in order to track your movements, monitor your activities and communications, and ultimately shut you down. For example, civil asset forfeiture schemes are becoming even more profitable for police agencies thanks to ERAD (Electronic Recovery and Access to Data) devices supplied by the Department of Homeland Security that allow police to not only determine the balance of any magnetic-stripe card (i.e., debit, credit and gift cards) but also freeze and seize any funds on pre-paid money cards. In fact, the Eighth Circuit Court of Appeals ruled that it does not violate the Fourth Amendment for police to scan or swipe your credit card. Expect those numbers to skyrocket once digital money cops show up in full force.

Third, a government-issued digital currency will give the government the ultimate control of the economy and complete access to the citizenry's pocketbook. While the government might tout the ease with which it can deposit stimulus funds into the citizenry's accounts, such a system could also introduce what economists refer to as "negative interest rates." Instead of being limited by a zero bound threshold on interest rates, the government could impose negative rates on digital accounts in order to control economic growth. "If the cash is electronic, the government can just erase 2 percent of your money every year," said David Yermack, a finance professor at New York University.

Fourth, a digital currency will open Americans—and their bank accounts—up to even greater financial vulnerabilities from hackers and government agents alike.

Fifth, digital authoritarianism will redefine what it means to be free in almost every aspect of our lives. Again, we must look to China to understand what awaits us. As Human Rights Watch analyst Maya Wang explains: "Chinese authorities use technology to control the population all over the country in subtler but still powerful ways. The central bank is adopting digital currency, which will allow Beijing to surveil—and control—people's financial transactions. China is building so-called safe cities, which integrate data from intrusive surveillance systems to predict and prevent everything from fires to natural disasters and political dissent. The government believes that these intrusions, together with administrative actions, such as denying blacklisted people access to services, will nudge people toward 'positive behaviors,' including greater compliance with government policies and healthy habits such as exercising."

Short of returning to a pre-technological, Luddite age, there's really no way to pull this horse back now that it's left the gate. To our detriment, we have virtually no control over who accesses our private information, how it is stored, or how it is used. And in terms of our bargaining power over digital privacy rights, we have been reduced to a pitiful, unenviable position in which we can only hope and trust that those in power will treat our information with respect.

At a minimum, before any kind of digital currency is adopted, we need stricter laws on data privacy and an Electronic Bill of Rights that protects "we the people" from predatory surveillance and data-mining business practices by the government and its corporate partners.

As I make clear in my book *Battlefield America: The War on the American People* and in its fictional counterpart *The Erik Blair Diaries*, the ramifications of a government—any government—having this much unregulated, unaccountable power to target, track, round up and detain its citizens is beyond chilling.

WC: 1966

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Blessings,

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