

S.P.E.C.T.O.R 653

Chapter 653: Credit chips

“Well, so much for that idea,” Adam said with a sigh before adding, “See if you and Koki can’t clean up some of the shit.”

“I’ve been out here less than a week and you’ve already got me cleaning up your shit?” Emma joked.

“I’ll make it up to you,” Adam replied.

“I’m curious to know what you have in mind,” Emma remarked.

“As am I,” Rowena replied with a suggestive wink.

Adam rolled his eyes and ignored Rowena’s comment while asking, “So the company’s main concern is credits, right?”

“Oh, right, it’s called credits out here, not money,” Emma remarked before adding, “That’s right. If we don’t want to lose what little staff we have left, we need to be able to pay them, not to mention all the other bills.”

Adam thought for a moment before asking, “What about the credits from the Earth fashion sales?”

“Those credits are being paid into your Universal Bank account,” Spector suddenly announced.

“Can they be paid into Spector Entertainment’s account instead?” Adam asked.

“Affirmative,” Spector replied.

“Good, then do that,” Adam instructed.

“Affirmative.”

“That will alleviate some of Spector Entertainment's future problems, though I'm going to ask you to redirect those funds again in the future and this time into the umbrella company's bank account once we set it up,” Emma stated before adding, “But we still need some quick credits now.”

“If this were one of those shitty Sweeper novels, the MC would just take a few jobs from the Bounty Hunters Guild; unfortunately, there's no way I'm doing that,” Adam remarked.

“Not after what they did to you in the past,” Stacey said angrily.

“You could always steal the credits,” Eri remarked, causing everyone to look at where she sat next to Tephe and Maiya.

“Steal them?” Adam asked, thinking he had misheard.

“Well, there's no quicker way to get something than to steal it from someone else,” Eri stated with a shrug before popping a snack in her mouth.

“She's not wrong,” Aphrodite stated with a smirk.

“Yeah, let's rob a bank,” Tephe said in excitement.

“It's been a while since I robbed anything,” Stacey stated.

“Sounds interesting; can't say I've ever robbed a bank before,” Rowena remarked with a smirk.

“Why are we so casually talking about robbing a bank?” Adam asked in disbelief while Emma nodded in agreement.

“I never said anything about a bank; that was Tephe,” Eri replied.

“Well, where else do people keep their valuables and credit chips?” Tephe asked.

“In their own personal safe, like that Leiko woman back at Alpha Entertainment,” Eri explained.

“Oh, right, that was fun to watch,” Tephe said in excitement.

“What’s a credit chip?” Emma asked.

“Hmmm, how do I explain this?” Rowena asked when Revi’s voice suddenly came from the mess hall’s door.

“Allow me.”

“How are you here?” Tephe asked in surprise.

“Why shouldn’t I be here, goddaughter?” Revi replied as she and Elemence walked towards the group.

“You can’t just board Spector without permission; we’ve seen what happens to people who try,” Tephe replied.

“It’s a good thing I have permission then,” Revi replied before turning to Adam and asking, “Right?”

“Revi asked for permission to be able to come aboard when I went to the palace to scan the consoles,” Adam explained.

“Still nothing to report on that?” Elemence asked as she and Tephe sat down.

“Spector’s still working on it,” Adam replied.

“Then allow me to explain to our newest friend a little about credit chips,” Revi said while turning to Emma before she began.

“As you know, the universal form of currency is called credits. Credits are a purely digital form of currency and are most often paid using an individual's uniband. However, people can convert precious materials or goods, such as dark matter, into credits by selling said goods to people who wish to purchase them.”

“Purely digital?” Emma asked in surprise before asking, “How did something like that ever pass voting in the universal senate?”

“What do you mean?” Revi asked in confusion.

“Why would any corrupt politician ever vote for a digital-only currency that leaves a digital trail that can be followed?” Emma asked before adding, “Physical currency is much safer to use for shady deals.”

“Ah, now I see what you mean,” Revi chuckled before asking. “As a former viewer of Adam’s streams, I’m assuming you’ve heard of Rowena’s ancestor, Kavita?”

“The Brood who created the Universal Senate, along with her lovers?” Emma asked.

“That’s correct,” Revi replied before continuing. “Kavita’s group relationship was different to the one Adam currently has. While Adam takes and readily accepts advice from his lovers as well as the rest of you, Kavita didn’t always do that.

Kavita dominated each of her lovers and made them all subservient to her, meaning that her word was law and if you didn’t abide by it, or like it, you could fuck off.”

“Seriously?” Adam asked as he looked at Rowena.

“Yup, she was a truly dominant woman,” Rowena replied.

“I learned many of my dominating techniques from old videos of her,” Aphrodite remarked.

“Fascinating,” Revi replied flatly before turning back to Emma and continuing, “Kavita used her authority over her lovers to make the first universal currency known as credits, a digital-only currency, as she knew, as you do, that physical currency can be used without leaving a digital trail, thus making it perfect for corrupt, shady or downright criminal dealings.

Unfortunately, things changed after Kavita entered eternal sleep and it turned out that she wasn’t as astute at reading people as she and everyone else believed her to be.”

“What happened?” Emma asked with rapt attention.

“After she entered eternal sleep, several of the members of her group relationship or harem, as you call it, who were still powerful members of the universal senate with much influence, moved to amend or change several of the policies she had put in place.

One of those policies was regarding credits and the implementation of credit chips.

I’m sure that if possible, they would have changed credits entirely to be both a physical and a digital currency. However, to do that, they would have had to either remove the already existing digital credits of everyone in the universe, which was not viable, or release physical credits besides the already existing digital credits, which would devalue them.

In the end, they found a middle ground, which was to create credit chips like this.”

As Revi finished, she looked at Elemence, who nodded before taking something from her pocket and placing it on the table.

The item looked very similar to a data drive except that it was wider and flatter, while also being gold in colour.

“This is a credit chip,” Revi stated as she pointed at the object Elemence had placed on the table before continuing, “Notice it’s a slightly different shape to the standard data drive and also a distinct gold colour.”

As she paused, she picked up the credit chip and turned it over to reveal the initials UB on the other side before continuing.

“All credit chips are manufactured and distributed via the Universal Bank, hence the initials, which in turn is monitored and regulated by the Universal Senate Banking Division.

Of course, the Universal Bank is not the only bank in the universe; however, because they control the manufacture and distribution, it will always stand at the top.

Credit chips work by letting you move credits out of an account and onto the chip itself, kind of like moving data from a console to a data drive, except, unlike with most data drives, there is no copy function, as that would duplicate the credits themselves.

By introducing credit chips in this way, they were able to implement a type of physical currency that lacks a data trail.”

“I see,” Emma said thoughtfully as she examined the credit chip before asking, “But surely it still leaves some kind of data trail? As far as I’m aware, any kind of data transfer leaves traces.”

“Err, that I’m not sure about, since I’m not an engineer,” Revi replied while scratching her cheek, before Spector suddenly spoke up.

“The default programming of all credit chips includes a virus that removes all traces from any console or banking terminal it is connected to, thus eliminating any data trail.”

“Well, that’s a stupid measure to implement,” Emma remarked before adding, “That basically makes credit chips legalised illegal currency.”

"I agree and so do the leaders of many other races and galaxies," Revi replied before adding, "The problem is that the only way to change that is for a vote to pass in the universal senate since it was the senate that made it the way it is now, unfortunately, every time the motion is brought forward for a vote, it fails to pass."

"Too many senators and those influencing said senators want credit chips to remain untraceable," Elemence added.

"I guess even out here you get corrupt politicians," Emma said with a sigh.