MONEY LAB #7
OUTSIDE OF FINANCE

THU 14 NOV

09:15 Doors open

09:45 Opening by Geert Lovink

10:00 Session 1
New Horizons & Counter Narratives

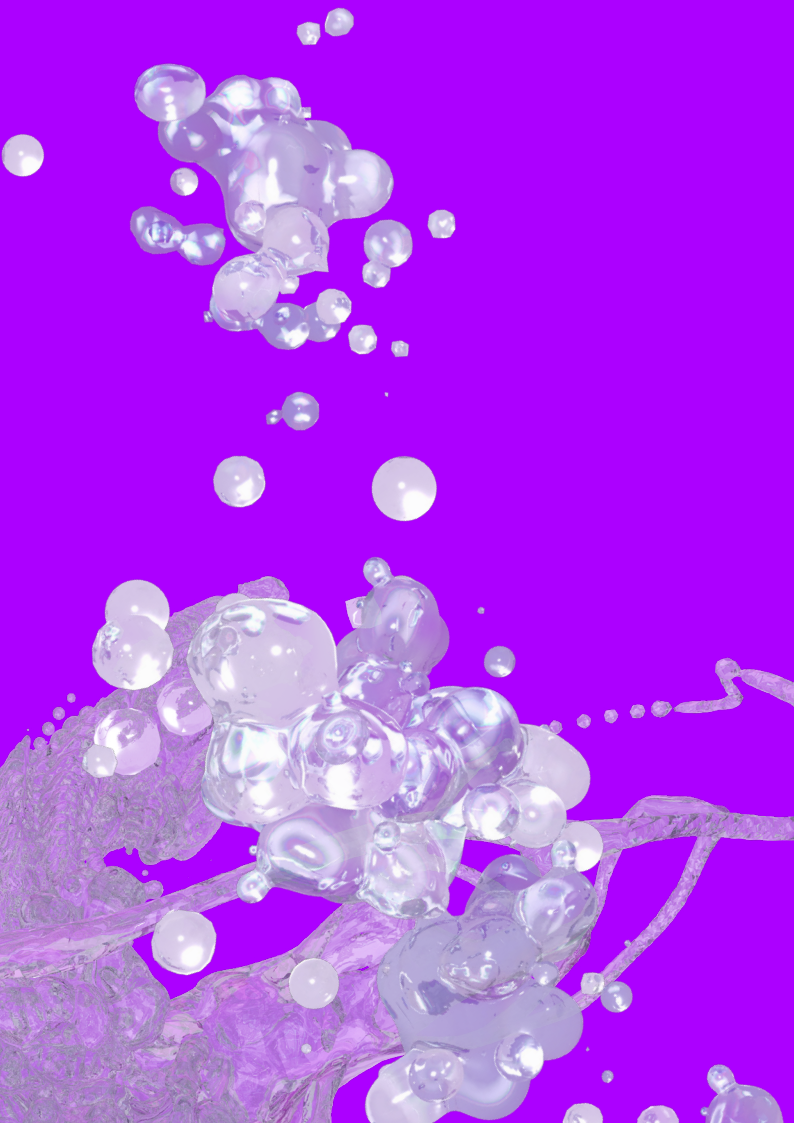
12:00 Lunch

13:00 Session 2
Financial Hacking: From Dark Web Smokescreens to White-Collar Crime

14:30 Coffee break

14:45 Session 3
Payments and the Platforms: Monetization of the Social

16:45 End



FRI 15 NOV

09:15 Doors open

09:45 Opening by Frank Kresin

10:00 Session 4
Beyond the 'Blokechain': the Cryptofeminist Agenda

12:00 Lunch

13:00 Session 5
The Artennae of Finance: What's on the Radar?

14:30 Coffee break

14:45 Project Pitches, Workshops, Screenings:
AltFin: Experiments from Prototype to Pilot

Project pitches:
- → Synergy: A Financial Toolkit for Cooperatives
- → The Place of Blockchain in a Possible Feminist Economy
- → Unmuting Money

Workshops:
- → The Great Offshore: VFA
- → Critical Research Methods on Cryptocurrencies and other Blockchains
- → How Will the Tooth Fairy Pay You on Planet Cashless?

Screenings:
- → The Insufferable Whiteness of Being (12:10)
- → The Harvest (1:10:34)

16:45 (End of the main conference)

17:30 MoneyLab General Assembly

20:00 Party
(location: Badhuis Theater. Food available)

MoneyLab #7: Outside of Finance

On feminist economics, social payments, corporate crime and the "blokechain"

It's August 2019. After years of inflation, high unemployment rates, and sharply falling living standards, Argentina's national currency, the Peso, made a nose dive that further deepened its financial despair. Argentina is one of many countries on the brink of yet another recession. Groundhog Day? History repeating itself? Financial asset markets are declining the world over, the US and China are engaged in a trade war and central banks have fuelled record levels of corporate and government borrowing over the past ten years. The 'solutions' applied to the last debt crisis seem to push the global economy toward a next collapse. Are you ready to descent into yet another economic depression?

This home-based seventh edition of MoneyLab will provide a platform for artists, researchers, activists and geeks to show what role art, activism, feminism, journalism and design is playing in re-thinking money, the critique of fin-tech and the democratization of finance. With a debt crisis looming, many feel the urgency to move away from the legacy powers and monetary institutions of the previous centuries. But what are the alternatives on offer? MoneyLab#7 explores what is happening outside

of global finance, with a special focus on social payments, value systems and the premisses of crypto design.

Facebook crashed the crypto-party earlier this year by announcing their faux-chain Libra currency. With Facebook's Libra, the whispers of the financialization of the social reached mainstream audiences. Is this a first attempt to copycat China's WeChat and Alipay? What are the implications of the convergence of a social media monopolist, a crypto currency and a payment system? Is there anything to be learned from the Chinese examples that we comfortably position as doom scenarios from the Other side? How do we intervene in the cycle of competition between old, established players and new financial industries on markets that are still caught in bubble and burst dynamics?

Decades into the story of crypto there's still a lot of speculation — both in terms of money and concepts — and not a lot of actual use cases. When is now slowly changing? What new business models make developments in fintech possible? Like it or not, the avant-garde of fintech-uptake can be found in the online sex industry, pump 'n dump schemes, on dark markets, and in corporate cybercrime. What can be learned from attempts to regulation and reform? What would it take to globally govern blockchains and cryptocurrencies and is it possible and desirable?

As crypto fantasies overflow with the same old biases, the question who will redefine money remains an urgent one. Needless to say,

redesigning the architecture of money cannot be left to libertarian men that dream of autarky. At MoneyLab #7, we'll be looking beyond the world of libertarian start-ups aimed at fortifying eroding notions of identity, autonomy, property and copyright. We imagine a crypto economy, fueled by feminist critique and aimed at decolonizing existing power structures, that values care work and focuses on equity and solidarity. And we look at provocative counter-narratives and design strategies that parry the corporatization of digital money, from hyperlocal cryptocurrencies at techno festivals and the SheDAO, to self-organized exchange systems in refugee communities.

Further, MoneyLab#7 features the first General Assembly. All MoneyLab fellow travelers are cordially invited to join. This idea of this MoneyLab community gathering is to take time to reflect, look ahead, build communities within the community and strengthen existing relations. "Revolution," Audre Lorde once wrote, "is not a one time event." We need to harness group power, work collaboratively from the margins and against the mainstream. Chains of engagement, as Felix Guattari believed, have to be "continually reinvented, started again from scratch." The aim of MoneyLab #7 is to explore new possibilities to prevent, as Guattari put it, "becoming trapped in a cycle of deathly repetition."

THURSDAY
14 NOVEMBER 2019

14 NOV — SESSION 1

New Horizons & Counter Narratives

10.00 — 12.00

This panoramic opening session offers an overview of the diversity of topics on the horizon. An alternative political economy is not merely about including voices that have long been marginalized or excluded. For one, an alternative political economy understands that the history and the development of capitalism and global finance—including its concepts, theories and methods—are gendered, racialized, sexualized, and eurocentric. A critical approach to global finance requires the examination of its operations in terms of how it normalizes unequal relations, how it is shaped to prevent equal access and opportunity. This work includes the dismantling of strong-holding grand narratives that seem to be impervious to change and criticism.

During this panel, **Micky Lee** offers a feminist political economic and postcolonial critique of the Tulipomania discourse. **Brett Scott** discusses the politics and many faces of digital cash. **Ana Teixeira Pinto** delves into the xenofobia and anti-Semitism of Bitcoin ideologues. **Reijer Pieter Hendrikse** explains the relation between offshore finance and the breakup of social contracts underlying welfare states, ecological disaster, financial crises and rising authoritarianism.

Moderator: Geert Lovink

DISRUPTIVE TECHNOLOGY: THE TULIP

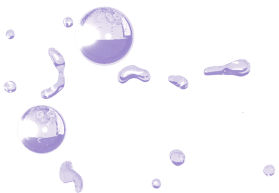
Even though economists and historians have argued against a widely-held belief that tulip speculation destroyed the Republic of Holland's economy in the 17th century, popular culture about financial markets continues to make reference to tulipomania, making it an ahistorical, timeless truth. In this truth, tulipomania is said to be the "mother" of all economic crises; it explains all market collapses with innate human flaws. This tulipomania discourse needs a feminist political economic and postcolonial critique. One embedded orientalist ideology in this discourse will be unpacked: the East stays the same while the West progresses. This ideology contrasts the masculine, rational economy in the West with the feminine, irrational Eastern one. The tulip, called "the stranger from the East", was seen to be a proxy to gain access to the Oriental psyche. In addition, the flower became a *femme fatale* that disrupted a masculine and rational economy. In order to tame the madness around the flower, professional men used a wide range of technologies to describe and objectify nature so as to materially and symbolically control the flower, the East and the feminine.

Micky Lee is an Associate Professor of Media Studies at Suffolk University, Boston. She has published in the areas of feminist political economy; information, communication, and technologies. Her latest books are *Bubbles and Machines: Gender, Information and Financial Crises* (University of Westminster Press), *Alphabet: The Becoming of Google* (Routledge), and *Understanding the Business of Global Media in the Digital Age* (Routledge).

THE CHANGING FACES OF 'DIGITAL CASH'

With the apparent decline of physical cash, we have seen a rise of speculations and experiments around 'digital cash', but what is it and who is claiming to create it? Cryptocurrency crusaders have long claimed to be building a 'cash' for the internet, and states are now dabbling in the idea of central bank digital currencies while corporates like Facebook lay out plans for their own hybrid currency system. Can any of these authentically claim to be 'cash', or are we seeing the emergence of something entirely new?

Brett Scott is an author, journalist and financial campaigner. He is the author of *The Heretic's Guide to Global Finance: Hacking the Future of Money* (2013), and collaborates with a wide range of groups on monetary systems, banking reform, alternative currencies, financial activism, digital finance, blockchain technology, hacker culture, and technology politics. He has a new book on money and financial technology forthcoming in the next year.



BITCOIN AND THE BASILISK

Bitcoin is a technology whose social and political functions, as David Golumbia argues, far outstrip its technical ones. Economically speaking, Bitcoin is the answer to the wrong question: the problems with value fluctuations are not formal but political, they cannot be solved by software engineering. Ideologically, however, Bitcoin reflects deep-seated anxieties about "foreign" control of the Federal Reserve, and more broadly, an anti-Semitic creep: The literature of anti-Semitism is marked by the putative illegitimacy or unnaturalness of interest-bearing capital, whose ability to generate money from money is represented as a kind of parasitical, or deviant sexuality, generating like from like. Hence the all-pervasive anxiety about the potency or authenticity of the male issue, whether this issue is a child or a currency.

This is where Bitcoin intersect with the weird urban myth known as Roko's Basilisk. Within a patriarchal system, authority --the bloodline--is transmitted via semen, but as evolutionary biology began to treat genetic information as an essential code--the very code of life--a semiotic slippage began to entangle computational and genetic code as the bearer of the male seed. Hence the personification of AI as Oedipal beast, going out of its way to punish the bad fathers who refused to nurture him.

Ana Teixeira Pinto is a writer and cultural theorist based in Berlin. She is a lecturer at the DAI (Dutch Art Institute) and Leuphana University, Lüneburg. Her writings have appeared in publications such as Third Text, Afterall, Springerin, Camera Austria, e-flux journal, Mousse, Frieze, Domus, Inaesthetics, Manifesta Journal, and Texte zur Kunst. She is the editor of The Reluctant Narrator (Sternberg Press, 2014) and of a forthcoming book series on the antipolitical turn, to be published by Sternberg Press

OFFSHORE: HOW CAPITAL RULES THE WORLD

Despite increased scrutiny following a streak of data leaks, unpacking the offshore financial system remains a daunting task. Besides legal complexities, powerful interests are dedicated to obscure the workings of tax havens and secrecy jurisdictions, resulting in enduring definitional and statistical limitations, feeding the blatant denial of their existence. Far from being a fringe phenomenon, however, offshore finance constitutes the contemporary nerve center of global capitalism, as the world's dominant capital stocks and flows are today habitually routed and deposited offshore, with global corporations and elite wealth thoroughly interlaced with the offshore world – for reasons of secrecy, tax and related aims to boost asset protection and financial returns. Amongst others, offshore finance is a key driver of mounting inequality, the breakup of social contracts underlying welfare states, ecological disaster, financial crises and rising authoritarianism. This presentation unpacks the key mechanisms and players shaping offshore finance, which as an integrated system systematically accumulates and assumes, and effectively enjoys and exerts, slivers of state sovereignty to anchor the planetary rule of capital.

Reijer Pieter Hendrikse is a postdoctoral researcher based at the Vrije Universiteit Brussel. His research interests are centered on the interfaces between corporations, business services and states, with a focus on finance, lawmaking and technology. His recent publications focus on financial digitization, offshore finance, and the rise of neo-illiberalism.

14 NOV — SESSION 2

Financial Hacking: From Dark Web Smokescreens to White-Collar Crime

13.00 — 14.30

Stories of the entanglement of offshore banking, cryptocurrencies, the dark web, and white-collar (cyber)crime abound, leading to calls for crackdowns, policing and prohibition. A growing group of financially and technically literate journalists and scholars are doing the important work of shedding an informed light on the relations between central banks, governments, offshore tax strategies, the crypto industry, the dark web, and global white-collar crime schemes.

While some look at possible ways forward for regulating and reforming cryptotechnologies, others are digging down to provide insight into the key mechanisms and players shaping offshore finance. Yet others outline the newest tactics in online extortion and the sale of illegal goods. What are the takeaways of these different investigative projects?

Josephine Wolff provides an account of the larger history and development of cybercrime business models, from the theft of payment card data to identity fraud and ransomware. **Malcolm Campbell-Verduyn** discusses the perils and possibilities of bringing cryptocurrencies into official regulatory remit. **Thomas Bollen** will zoom in on Tether, a stable coin that might just be the biggest fraud in the cryptomarket.

Moderator: tbc

BEYOND THE CAT AND MOUSE CHASE? CRIME, CRYPTOCURRENCIES AND THE GLOBAL GOVERNANCE OF MONEY LAUNDERING

New forms of money are often critiqued for facilitating crime and undermining attempts to reduce illicit activity. A recurring critique of cryptocurrencies has been their (varying) ability to enable crime by bypassing existing money laundering controls at various levels of governance. Hesitantly and cautiously over the past decade, however, bridges have been built between the cryptocurrency industry and global anti-money laundering regime. Key national regulators coordinating through the Financial Action Task Force have experimented with varying approaches at bringing cryptocurrencies, and digital money more generally, into official regulatory remit. Harnessing the metaphor of the 'cat-and-mouse chase' this presentation contrasts how regulatory 'cats' working with technologist 'mice' enables more effective governance and stability in rapidly evolving markets than one-sided regulatory crackdowns that tend to push financial activities further into the shadows. The perils of closer coordination between industry and government are outlined along with further suggestions for governance reforms.

Malcolm Campbell Verduyn is an Assistant Professor of International Political Economy in the Department of International Relations and International Organization at the University of Groningen. He is the editor of *Bitcoin and Beyond: Cryptocurrencies, Blockchains and Global Governance* (Routledge, 2018), as well as editor of a special section of *Global Networks* on 'Blockchains and Financial Globalisation' (2019). With Nick Bernards he also co-edits a forthcoming special issue of the *Review of International Political Economy* on 'The Changing Technological Infrastructures of Global Finance'.

HOW CRYPTOCURRENCIES TRANSFORMED CYBERCRIMINALS' BUSINESS MODELS

Cybercrime has evolved over time to address new policing tactics, new technologies, and fluctuating prices of stolen data on the black market, but few things have changed the landscape for cybercriminals as radically as the growth and widespread use of cryptocurrencies. This talk looks at how cryptocurrencies have shifted cybercrime models towards ransomware and other forms of online extortion as well as online sale of illegal goods. Through examining the cases of Cryptolocker and the takedown of the GameOver Zeus botnet, the WannaCry and NotPetya ransomware attacks, and Silk Road and the prosecution of Ross Ulbricht, this talk will explore how different types of criminals have made use of cryptocurrencies in different ways to achieve different goals. It will also put these case studies in context of the larger evolution of cybercrime business models from the theft of payment card data to identity fraud to extortion, examining how those shifts have changed the defensive responsibilities and capabilities of different stakeholders and law enforcement agencies and what role cryptocurrencies in particular have played in changing who bears the costs of cybersecurity incidents. The talk will conclude with some discussion of how several governments including the United States, China, and Russia have tried to regulate cryptocurrencies and the strengths and weaknesses of these different approaches.

Josephine Wolff joined the faculty of the Fletcher School as an assistant professor of cybersecurity policy in 2019. Her research interests include international Internet governance, cyber-insurance, security responsibilities and liability of online intermediaries, government-funded programs for cybersecurity education and workforce development, and the legal, political, and economic consequences of cybersecurity incidents. Her book "You'll See This Message When It Is Too Late: The Legal and Economic Aftermath of Cybersecurity Breaches" was published by MIT Press in 2018. Her writing on cybersecurity has also appeared in *Slate, The New York Times, The Washington Post, The Atlantic*, and *Wired*.

CRYPTOCURRENCIES: MONETARY REVOLUTION OR HOAX

The financial sector is the most heavily regulated sector in the world. Although banks still get away with facilitating money laundering (see for example last year's settlement between ING and the Dutch government), very obvious forms of fraud and market manipulation are being detected by the financial authorities. In the crypto world obvious tricks to manipulate the markets are happening every day. No financial authority is monitoring the markets. However: this does not seem to deter crypto traders from entering the markets; they still prefer trading crypto over other markets. Let's have a quick look at the manipulation going on in the markets and then zoom in on one particular cryptocoin called Tether. After Bitcoin it is the most heavily traded coin available. Tether is a stable coin: it is always worth 1 dollar. How does that work and is it really worth 1 dollar? The case study of Tether is very interesting because it could either be the smartest invention (based on regular banking) or the biggest fraud in the cryptomarkets.

Thomas Bollen works as a journalist for Follow the Money, an independent platform for investigative journalism in the Netherlands. He is a financial economist specialised in monetary policy and the banking sector. After working as a consultant in the corporate sector Thomas made a career switch to journalism.

14 NOV — SESSION 3

Payments and the Platforms: Monetization of the Social

14.45 — 16.45

With Libra, Facebook attempts to financialize the social by monetizing communication, including the communication of nearly 2 billion so-called unbanked. It is not nearly the only Tech Giant rich in data that aims to get its foot in the digital money industry. There's Apple Pay, which allows Apple users to pay with their iPhone or Apple Watch, there's Google Pay, a digital wallet and online payment system for Android and Google users, and Amazon is opening a checking system. What lessons have we learned from the platformization of the web? Is this the Battle Royal for the unbanked? Will the dream of a participatory, P2P, transactional community that dismantles the age-old architecture of financial power end up as a centralized, global, one-currency payment system headed by white, male, wishy-washy bankers-cum-techfeudalists? What can we expect from the competition between these new financial competitors?

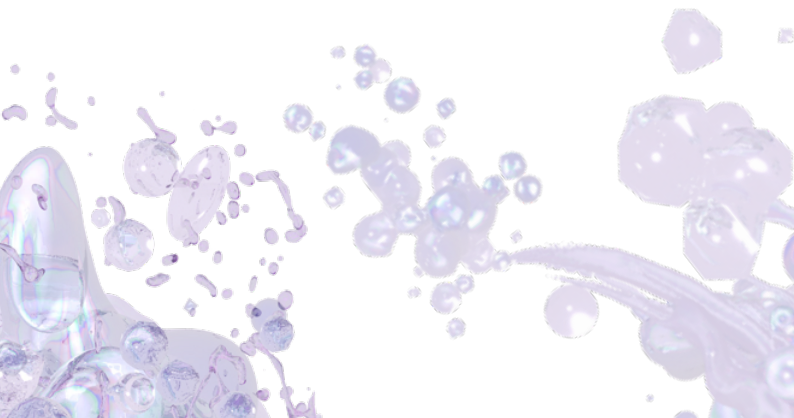
Lana Swarts argues that if national currency represents liberal democracy, and Bitcoin represents some combination of techno-libertarianism and anarcho-capitalism, then Libra represents Silicon Valley feudalism. **Andrea Fumagalli** historicizes the liberalization of the issuance of money all the way up to today's attempts to financialize sentiments, and **Valeria Ferrari** discusses what remains of the dream of peer-to-peer, decentralized platforms in light of Libra. **Rachel O'Dwyer** talks about a little discussed line from Libra's white paper in which Facebook states its interest in developing an open identity standard.

Moderator: Nathaniel Tkacz

LIBRA: A PORTABLE DIGITAL IDENTITY

Buried towards the end of the Libra whitepaper is a throw away comment about the development of an open identity standard. Financial services require KYC (know your customer), meaning that the payments app needs to be able to verify and prove a user's identity. This suggests that Facebook is not only developing a global currency to publicly mandated currencies, but also using cryptographic techniques similar to those used by bitcoin to develop what they are calling a 'portable digital identity'. Is Facebook's interest in acting as the arbiter of global digital identity where our focus should lie? What does it mean to allow a platform to act as the arbiter of our financial identity? And to what extent in platform payments systems, do identity and payment become one?

Rachel O'Dwyer is a lecturer in digital cultures in the National College of Art & Design, Dublin. She writes about digital value, platforms and payments systems, most recently for The London Review of Books, The Journal of Cultural Economy, Longreads, MoneyLab and MIT Press



SILICON VALLEY FEUDALISM: FROM MASS MONEY MONEY TO SOCIAL MONEY MEDIA AND BACK AGAIN

State currency – a universal, public, print media – is a mass media form, and like other legacy communication systems, it is poised for disruption. Bitcoin and other alternative currencies are prying the state's grip on money loose in our imaginations, offering a vision, aligned with visions for the early Internet, of a participatory, free, transactional community that displaces traditional structures of power. But the shift from the mass money media of state currency will likely be replaced by social money media that looks more like today's social media: monopolistic, surveilled, closed platforms that collude with traditional structures of power even as they work erode the benefits those structures afford. Facebook's Libra is envisioned as a universal, global currency: a one-world money. Where private transactional communities are niche and segmented, Libra paves over the differences between national currencies and payment systems, to bring all users of money, banked and unbanked, under its auspices. Social media becomes mass media. Where cryptocurrency advocates imagined a world without third party intermediaries and megalithic control systems, Libra embraces them. While state currencies can be subject to the governance, Libra is designed to be managed by corporations at the levels of both monetary policy and infrastructure. If national currency represents liberal democracy, and Bitcoin represents some combination of techno-libertarianism and anarcho-capitalism, then Libra represents Silicon Valley feudalism.

Lana Swartz is assistant professor of media studies at the University of Virginia and co-editor of Paid: Tales of Dongles, Check, and Other Money Stuff (MIT, 2016) and author of New Money: Currency, Community, and the Future of Payment (Yale, Spring 2020).

FACEBOOK LIBRA: TOWARDS A FINANCIALIZATION OF THE ECONOMY OF INTERIORITY?

Money is caught in a process of dematerialization. Its becoming sign-money (as Marx had predicted), is a consequence of the disappearance of any material relationship with a physical unit of measurement. There is also a historical date that fixes this moment: 15 August 1971, when then US President Nixon decreed the inconvertibility of the dollar in gold, causing the fixed ratio of $35 per ounce of gold to lapse.

Since then, Pandora's modern money box has been uncovered. We have entered the new historical phase of the liberalization of the issuance of money. This is characterized by two main stages. The first one deals with the end of state monetary sovereignty and the transition of monetary governance from central banks to speculative conventions set in motion by the financial oligarchy. But the focus of this presentation is on the second stage, which starts in the new millennium and is characterized by 'putting life directly to value' without the necessity to pass through labor activity. This is a new source of valorization that makes use of social media and big data. Cryptocurrencies represent an increasingly wide opportunity for these industries to financialize what we can call 'the economy of interiority', that is, the commodification of sentiments.
(Co-author: Cristina Morini)

Andrea Fumagalli is professor of economics in the Department of Economics and Management at University of Pavia. He teaches also Theory of Firm at University of Bologna. He is member of Effimera Network, founder member of the Basic Income Network Italy. His research activity deals with the structural changes of accumulation process, labor precarity, monetary theory of production and basic income. Among his recent publications, see *The crisis of the Global Economy. Financial markets, social struggles and new political scenarios* (with S.Mezzadra), and forthcoming: *Cognitive Capitalism, Welfare, Labour* (with A. Giuliani, S, Lucarelli, C. Vercellone).

LIBRA: THE BUILDING BLOCK(CHAIN)S OF FACEBOOK'S EMPIRE

As digitally native financial networks, crypto-currencies' main provocation lies in the possibility of generating value and spaces for economic interaction *outside* of mainstream financial venues and institutional channels. To prevent censorship from outsiders, the governance of blockchain-based systems is submitted to the rules encoded in the technology, with code assuming a normative value and coercive capacity within the environment in which it operates. Exploiting the affordances of blockchain-based crypto-assets, Facebook's cryptocurrency project Libra represents yet another step in the tech-giant's construction of its own technology-based jurisdiction. Already holding a dominant position in social media, messaging, advertising and e-commerce, with Libra, Facebook seeks to create a payment system that would further lock users within its own ecosystem and distance the latter from external legal environments. The inception of Libra urges us once again to understand the dimensions and scale of Facebook's growing influence on information and value flows, as to find possible ways to counterbalance it. Are states still in a position to tackle Facebook's dominance? Do they have enough weight in the negotiation processes around Libra? Are legal obligations the right tools to fight this battle, or should we rather rely on peer-to-peer, decentralized platforms as only viable alternatives?

Valeria Ferrari is conducting her research within the Blockchain & Society Policy Research Lab, hosted by the Institute for Information Law, at the University of Amsterdam. Her work is aimed at studying how code and digital infrastructures can be deployed as architectures for social control, and what is their relation to national legal protections and enforcement mechanisms. Before joining the Lab, her research focused on the role of the internet in the smuggling of migrants and asylum seekers, and on the protection of fundamental rights in digital forensic investigations. Alongside her academic work, Valeria has been involved with the Amsterdam crypto-community as event organizer and consultant.

FRIDAY
15 NOVEMBER 2019

15 NOV — SESSION 4

Beyond the "Blokechain": the Cryptofeminist Agenda

10.00 — 12.00

Right now: imagine a self-sustaining currency. What would its payment system look like? What values define its sustainability? What kinds of ways of relating to people, things and the environment does it promote? Is it possible to be 'rich' or 'poor' within this system? And now, imagine a cooperative, feminist and commons-oriented Distributed Cooperative Organization (DisCO). What does an organization which prioritizes mutual support, cooperativism and care work among people and the environment do? How could our modes of expression within such communities dismantle phallocentric systems? And what about putting feminist economics to practice by starting a people's bank that works with (fin) tech to encode feminist values into its currency network. Yay or yay?

This session aims to open your mind. **Andy Morales Coto** tickles your imaginative bones by offering visual prompts to help us redesign the world's economic future. **Ruth Catlow** explores the spaces of convergence between the Commons and P2P movements along with the world of cooperatives and the Social and Solidarity Economy. **Denise Thwaites** offers a feminist analysis of DAO cultures and the emergent affective economies they instate. And **Ailie Rutherford** shows how feminist economics can be put into practice on a daily basis by presenting her real and existing The People's Bank of Govanhill.

Moderator: Rachel Falconer

A CRYPTO-DIVERSE WORLD

A narrative experiment will be presented to the audience: what if the world of currency was a biomimicry-infused melange of crypto-economic communities, freely exchanging value in ever-more-flexible, and self-sustaining ways? Andy Morales will explore this concept through the lens of design, offering visual prompts to entice all of us to think about diversity and the world's economic future.

Andy Morales designs innovative products, services, and experiences, through the lens of play. For 9 years, she has used traditional storytelling and game design thinking to create new strategic opportunities for businesses and social movements. She was the first transmedia storyteller in Central America, co-founded the first Interaction Design program in the region, and her independent game design work has been featured in the New York Times. She currently works in decentralized technology, imagining and building equitable futures for our planet.

IF I CAN'T DANCE... THE DISCO MANIFESTO

Ruth Catlow presents the DisCO Manifesto by Stacco Troncoso and Ann Marie Utratel. They discribe Distributed Cooperative Organizations (or DisCOs) as "a cooperative, feminist and commons-oriented reaction to the individualistic and techno-deterministic Decentralised Autonomous Organizations (or DAOs). DAOs are blockchain-based entities that execute payments, levy penalties, and enforce terms and contracts without human interaction. By contrast, a Distributed Cooperative Organization prioritizes mutual support, cooperativism and care work among people and is a practical framework for Open Value Cooperativism. These are locally grounded, transnationally networked cooperatives focused on social and environmental work. Open Value Cooperatives can be viewed as the experimental edge of the work of our allies in Platform Cooperativism movement, exploring convergences between the Commons and P2P movements along with the world of cooperatives and the Social and Solidarity Economy" (DisCO Manifesto).

Ruth asks 'Why cooperatives now? Why Open Value Cooperativism? Why DAOs? Why Distributed?' and looks at DisCO's attention to local conditions and the corporeal bodies of those involved in the new joint ventures as an antidote to the otherwise abstract and dangerously necrotic mechanisms for interacting with ledgers that pervade the current DAOsphere.

Ruth Catlow is an artist, curator and researcher of emancipatory network cultures, practices and poetics. Artistic director of Furtherfield, a not-for-profit international community hub for arts, technology and social change co-founded with Marc Garrett in London, in 1996. She is co-editor of *Artists Re:Thinking the Blockchain* (2017); curator of the touring exhibition *New World Order* (2017-18); with Ben Vickers she runs the award winning DAOWO arts and blockchain lab series. She is director of DECAL Decentralised Arts Lab, a Furtherfield initiative which mobilises research and development by artists, using blockchain and web 3.0 technologies for fairer, more dynamic and connected cultural ecologies and economies.

DAO CULTURES' AFFECTIVE ECONOMIES MEET *THE LAUGH OF MEDUSA*

Decentralizing authority and power is an underpinning value for many involved in the DAO movement. Yet to what extent is the realisation of such intentions dependent upon cultural shifts that resist the formalism of these technical frameworks? In this presentation, Denise Thwaites will look to the work of feminist writers Sara Ahmed and Hélène Cixous to examine the affective economies emerging through DAO discourse. Through a particular DAO case study, she will explore how phallocentric systems that privilege particular expressions of accountability and transparency through practices of reputation requesting, DAO proposals, feedback and voting, may unintentionally marginalise diverse participation in these communities. Contrasting this to the affective economies that emerged through the clandestine phenomenon of Women's Gifting Mandalas, Denise will present some of the challenges and opportunities identified by a particular group of crypto-feminists seeking to establish a She/HerDAO. In doing so, Denise will invite us to explore how the transparency and opacity inherent to DAO technologies, may be embraced to re-imagine new cultures of organisation.

Denise Thwaites is an Australian curator, researcher and educator working primarily on Ngunnawal and Ngambri Country. Her curatorial practice interlaces digital and community engaged processes to examine and re-configure contemporary cultural economies and hold space for marginalised voices. She is an aesthetic theorist and daydreamer who publishes at the intersection of feminist technoscience, art and political theory. She is a member of the Centre for Creative and Cultural Research at the University of Canberra.

ENCODING FEMINIST VALUES

Artist Ailie Rutherford will talk about her work on *The People's Bank of Govanhill*, a feminist community currency project and long-term collaborative social artwork in Glasgow, Scotland. From the project's beginnings as a series of currency experiments, charting of local exchange networks, employing artistic means to construct a feminist understanding of our local economy, Ailie will discuss how the work has grown into a collective endeavour with the setting up of Swap Market exchange space.

The People's Bank of Govanhill is looking at incorporating new digital technologies into their work, and how we can encode feminist values into a community currency network. Bringing together academics, activists and artists to investigate the issues and potentials in crossing feminist economics with technologies such as blockchain, asking how we might work with new tech to the ensure bias and prejudices of today are not coded into the tech of the future.

Ailie Rutherford is a pioneering visual artist and agitator. For over twenty years she has been collaborating and inviting people to become co-producers of work, activate public space and collectively imagine productive alternatives to the way we live. Her work explores the relationship between community activism and creative practice, deliberately provoking and asking difficult questions in order to propose new models for living and working together. Initiated by Ailie in 2015, and now collectively run, *The People's Bank of Govanhill* is a long-term social artwork and feminist community currency project in Glasgow, looking at how feminist economics can be put into practice on a daily basis.

15 NOV — SESSION 5

The Artennae of Finance: What's on the Radar?

13.00 - 14.30

Art can pin the interlocking of imperialist, white, supremacist, capitalist patriarchy on a map. Art can redesign value, reconfigure capitalism and disrupt systems designed to consolidate power. Art can draw the lines that connect western art history, to value systems, to property laws and crypto-kitties, point to alternative routes toward collectivity and decentralized distribution, and away from enforced scarcity and deflationary speculation economies. Art makes connections between digital economy, anthropogenic concerns, precarious labor, sex work, and climate justice.

Under the sand beds of the Channel, its waters risked by migrants in an attempt to enter the UK, lies a high speed microwave submarine cable-network that connects exchange markets. **Alexandre Laumonier** details the use of the same geographical and infrastructural space by financial traders and migrants. **Stephanie Rothenberg** maps the explicit links between the environmental crisis, big money, and alternative forms of digital economies. **Eric Barry Drasin** introduces the distributed art object, a technological and legal stack that gives rise to an emergent concept of digital art forms of ephemeral property. **Antonia Hernández** dicusses the power politics of tokens on sexcam platforms and money-activated teledildonics. And **Aude Launay** talks about the various ways in which the distribution of decision-making is imagined by artists.

Moderator: Patricia de Vries

A TOKEN IS A TOKEN IS A TOKEN: FINANCIAL DISCRIMINATION ON A SEXCAM PLATFORM

Monetary exchanges in sexcam platforms often happen through tokens. On Chaturbate.com, one of the most popular sexcam platforms, a token is the name of its main currency (tokens) and its descriptor (a token). A token is a stand-in for something else. But what else, exactly? On the sexcam platform, there is not a single answer. As I will develop, tokens have very different exchange-values depending on who has them. The differences do not stop at their cost but involve the connected services that participate (or not) in this exchange. Regarding their use-value, tokens on sexcam platforms have the paradoxical role of paying work that not only is not formally waged but explicitly labeled as non-work. Finally, tokens as technologies of communication acquire a literal meaning when they are used for affecting the bodies of the performer through money-activated teledildonics.

Antonia Hernández is a Montreal-based Chilean visual artist and PhD candidate in Communication. Mixing media practice and theoretical investigation, her current research explores maintenance activities on digital platforms.

FAST TRADERS AND SLOW MIGRANTS IN THE NORTH OF FRANCE

High-frequency trading operations need fast lines of transmission. Because of the computerization of financial markets, data coming from and going to the different exchanges in the world is like gold. Prices of financial products depend on information, as has always been the case in history. The difference between the 20th century exchanges and the 21th century ones, is that speed is more important than ever. That is why, in 2012, high-frequency traders created radio networks (radio waves transmit faster than fiber cables) using towers to link different sensitives locations. In Europe, the main microwave network links Frankfurt and London. On this route is the region around the France-Belgium border. On the Belgian side, a high-frequency trading firm from Chicago purchased a 243-meter tower for 5 million dollars to be able to send their transactions a dozen microseconds quicker. This same geographic area became critical for migrants aiming to cross the Channel into the UK. Alexandre Laumonier will detail the way fast traders and slow migrants occupy the same territory, and sometimes use the same infrastructure.

Alexandre Laumonier is a 44-year old French book publisher living in Brussels, and manages his own press, Zones sensibles (he'll publish his 100th book in November 2019). He was also a graphic designer and teacher. Since 2013, he has been working as an independent researcher on high-frequency trading, created a blog (Sniper in Mahwah & Friends) and wrote 3 books on the topic. The last one, released in January 2019, is an investigation on the radio networks created by high-frequency traders. He's now working on an anthropological history of market microstructure, from medieval Scholasticism to contemporary computerized exchanges.

THE DISTRIBUTED ART OBJECT FRAMEWORK

The distributed art object framework is a technological and legal stack giving rise to an emergent concept of digital art and other forms of ephemeral property. Largely driven by the hype around cryptocurrency, the discussion surrounding programmatic economy has largely been relegated to bitcoin speculators, fraudulent ICOs and crypto-kitties. To what extent can we re-envision value, ownership and participation in terms of cooperation and alternative forms of collectivity and distribution? Can art serve as a platform for envisioning alternative structures to blockchain enforced scarcity and deflationary speculation economies? Eric Barry Drasin will briefly discuss the precedent for the distributed art object in western art history and the American legal system and connect this to the technological and legal framework that enables the distributed object to exist. He will showcase his own projects that address some of these issues.

Eric Barry Drasin is a research-based artist exploring the relationship between art and systems of value. Through emerging blockchain technologies, his current research explores digital or “distributed” processes, objects, and organizations that problematize and reprogram fundamental assumptions about how value is constructed and disseminated. Using contracts and legal frameworks as a platform for enacting collectivity, his work injects cooperation and utopian absurdity into systems designed to consolidate power. The notion of the art object is expanded to engage notions of cultural production and collective agency. Value is performed as a form of disruption, and capitalism itself is the terrain for the refiguration of the economic landscape.

THE CAPITALIST ETHICS OF DECENTRALIZATION: VOTING RIGHTS FOR SALE

Whether to machines or people, the distribution of decision-making processes is a hot topic among artists today. Of course, art history has long been keen on questioning the idea of the uniqueness of the author, but these questions hardly went beyond the sphere of art. Now that blockchain technology is in the game, it becomes obvious that those issues are inherently political. It is understood that artists act as trailblazers on the use of technologies or in the prototyping of new ways of living. Be it regarding their own practices, curating, their own funding or even the art market, the idea underpinning these blockchain-based or blockchain-inspired projects is collective governance. Can this technology allow for an emancipation of art and artists from the opaque and rigid frameworks of the art world? Could distributing agency allow them to regain agency over their practices? And of course, this reflection does not go without reflection on incentivization: how do you get people interested in sharing agency? Is there room for non-financial incentives?

Aude Launay is an independent writer and curator trained as a philosopher. A significant part of her writings and exhibitions deals with the influence of the internet (as a hyperobject more than as a technical tool) and advanced technologies on contemporary art and society. For the past three years, her research focus has been on crowdsourced and distributed decision-making through algorithmic and blockchain-based processes in art. More generally, she is interested in art that interferes with the power mechanisms underpinning governance structures.

WHAT'S THE ENVIRONMENT GOT TO DO WITH IT?

What are the connections between our current environmental crisis, big money, and alternative forms of the digital economy? Are there ways to map explicit links within this vast landscape of anthropogenic concerns to the MoneyLab agenda beyond the blockchain's massive energy use? Questions around how working folks and cultural practitioners are challenging the lobbying power of big money's climate change denial and growing anti-Green New Deal coalition in the US through non-monetary actions might be a launching point. Or looking at the spaces both inside and out of green capitalism for new models of environmental justice to emerge. The goal is to begin creating a roadmap of key issues within environmental discourse relevant to the aim of MoneyLab's research.

Stephanie Rothenberg's interdisciplinary art draws from digital culture, science and economics to explore relationships between human designed systems and biological ecosystems. Moving between real and virtual spaces her work investigates the power dynamics of techno utopias, global economics and outsourced labor. She has exhibited throughout the US and internationally in venues including Eyebeam (US), Sundance Film Festival (US), House of Electronic Arts / HeK (CH), LABoral (ES), Transmediale (DE), and ZKM Center for Art & Media (DE). She is Associate Professor in the Department of Art at SUNY Buffalo where she was co-organizer of MoneyLab 5 and currently co-directs the Platform Social Design Lab, an interdisciplinary design studio collaborating with local social justice organizations.

AltFin: Experiments from Prototype to Pilot

14.45 — 16.45

This session is a wild mix of workshops, local reports, screenings, pitches, and hacks that show ways into a future for alt-finance.

Project Pitches:

By: Gregory Tsardanidis, Silvia Díaz Molina, Anna Kervers
Moderator: Miriam Rasch

Workshops:

By: RYBN.ORG, Balazs Bodo, Alexandra Giannopoulou, Ruth Catlow, Martin Zeilinger

Screenings:

The Insufferable Whiteness of Being (Anxious to Make)
The Harvest (Misho Antadze)

Project Pitches

LOCATION: COFFEE BAR

SYNERGY: A FINANCIAL TOOLKIT FOR COOPERATIVES

Synergy is a financial toolkit for cooperatives based on a distributed ledger developed by Sociality Cooperative. It is currently funded by the NGI Ledger program. The goal is to create a system able to provide financial services to cooperatives such as loyalty, micro-funding, micro-credit , and internal transactions. This way we want to help the coop community overcome challenges such as lack of liquidity and investment capacity. Sociality, as a coop itself, has experienced how these challenges limit the prospects of the Social & Solidarity Economy in Greece, which has grown as a response to the crisis. The system will be co-designed by the coop community in Athens through meetings and workshops and operate using blockchain technology. Moreover, we will implement privacy-by-design elements to ensure data privacy for the users and run an awareness campaign as an onboarding mechanism for coops. Our goal is to make the toolkit easily replicable and modular so the coop communities can recreate it in different cities and govern it in a community based approach.

Gregory Tsardanidis is a researcher, interaction designer and developer. He holds a Bachelor in Management Science & Technology from the Athens University of Economics and Business and an MSc in Human-Centered Multimedia from the University of Amsterdam. Since 2014 he participates in the Sociality Cooperative as a web developer and an interaction designer. In 2019 he joined Open Lab Athens as a researcher working on participatory design in public services and social initiatives.

THE PLACE OF BLOCKCHAIN IN A POSSIBLE FEMINIST ECONOMY

What would the economy look like if we rebuild it from a feminist perspective? This means putting care work and the sustainability of life at the center when considering economic relations and how emerging technologies, such as the blockchain, could

help to achieve this. Is it possible to talk about a feminist blockchain and feminist DAOs? Do we need technological empowerment or is the technology a masculine terrain? This presentation by Silvia Díaz Molina, who is part of the P2P Models project in Madrid, will try to answer all these questions and the importance of a future built with diverse perspectives.

Silvia Díaz Molina, anthropologist specialized in gender studies. Always interested in cultural diversity, she studies Social and Cultural Anthropology at the Complutense University of Madrid. After a few years as an expat, she does a master's degree in Gender Studies and Development Cooperation. She is currently a social researcher in the P2PModels project, exploring blockchain's potentials from a critical perspective.

UNMUTING MONEY

Imagine that sustainability transitions were profitable, there wouldn't be a climate crisis today. Despite fifty years of scientific evidence and twenty-five years of international governmental policy, the reality of the climate crisis is only becoming more pressing each day. In failing to act, lack of money plays a significant role.
Money appears to be natural today. Like rain. You may like the way rain works or not, it's a fact of life. In reality, money is more like technology. It resembles bikes much more than it resembles rain. Money can be designed in endless ways and different designs of money have different corresponding arrangements of price and return. Yet today hegemonic money is an implicit assumption. We are told that solving the climate crisis only requires employing money in the right way. For instance by 'voting' with our money.

But hegemonic money can't be used differently enough for sincere climate action. Introducing different designs of money is a requirement and leverage point for sincere action on the climate crisis. Unmuting Money explores how hegemonic money complicates transitioning to an embedded economy. Subsequently, if conventional money can't do the job, what alternative designs can we turn to?

Anne Kervers is a researcher and activist who works to put money back on the political agenda. She worked two years at Triodos Bank on various research projects. Anne completed studies in the fields of Cultural Analysis, Economics, Ethics and Future Planet Studies. Based on her thesis Towards Anthropocene Currencies, Anne initiated the project Unmuting Money. This project debunks money as a natural phenomenon, to allow for the emergence of sustainable monetary designs.

Workshops

LOCATION: EXPO ROOM

CRITICAL RESEARCH METHODS ON CRYPTOCURRENCIES AND OTHER BLOCKCHAINS

The creation of alternative systems that operate outside of the realm of the existing financial structures has led to the establishment of a new field: cryptoeconomics. The ever-growing number of blockchain-based cryptocurrencies embodies this aspiration of “alt-finance” by applying different architectural, technical, and governance design choices. While many scholars from diverse research backgrounds have taken up the ambitious task of researching the malleable and volatile landscape that cryptocurrencies occupy, there is a significant lack of coordination regarding the nature of best applicable research methods. From art to statistical analysis, blockchain-related projects face similar research and experiment design issues.

This workshop invites all attendees and members of the MoneyLab network to participate in the discussion. Its goal is to identify the methodological needs of interdisciplinary research areas in this field and the difficulties that researchers face. What are the obstacles in applying qualitative and quantitative research methods and how can we overcome them? How can we create reliable datasets in this environment of short-lived blockchain projects? What is the optimal software monitoring method that can be applied in these same projects? What are the legal, technical, organizational issues that researchers in this field have to face?

Blockchain and Society Policy Research Lab:
Balazs Bodo is the PI of Blockchain and Society Policy Research Lab. He is a research scientist at the Institute for Information Law, University of Amsterdam. He is a 2 time Fulbright Scholar (2006-7, Stanford University; 2012 Harvard University), and a former Marie Skłodowska-Curie fellow (2013-15). He has a strong interdisciplinary background, having a degree in Economics (MSc, Corvinus University, 1999), and a PhD in Media Studies (ELTE, 2011). In recent years I have worked on copyright piracy, and algorithmic information personalization.

Alexandra Giannopoulou is a postdoctoral researcher at the Blockchain and Society Policy Lab at the Institute for Information Law (IViR), University of Amsterdam. She is an associate researcher at the Center for Internet and Society, CNRS in Paris and she has also worked as a research fellow at Humboldt Institute for Internet and Society (HIIG) in Berlin. Alexandra holds a PhD in law from the University of Paris II Panthéon Assas. Her PhD thesis entitled "The Creative Commons licenses" is forthcoming at editions L'Harmattan.

HOW WILL THE TOOTH FAIRY PAY YOU ON PLANET CASHLESS?

What does 'cashless' mean today, what could it mean in the future? What are the pitfalls of 'going cashless' in any given community? Increasingly, 'financial literacy' means the ability to navigate and use 'frictionless' banking and payment systems in which convenience and slick user experience eclipse concerns for privacy and financial autonomy. What are the challenges of engaging young people (perhaps as young as 12+) on these critical issues? What role could alternative, community-run currencies or transaction systems play in this context?

In this workshop, we aim to prototype participative, playful scenarios around potential future financial catastrophes (both small and large) connected to cashlessness in the face of: environmental collapse and unsustainable power usage; structural violence aimed at marginalised labour; increased corporate and state control; privacy invasion; etc. We will also discuss how such scenarios could be used in participatory Planet Cashless events, and consider the potentials of establishing networks for circulating these resources regionally and internationally.
This 2-hour workshop is part of Furtherfield's 3-year Citizen Sci-Fi programme, which crowdsources the imaginations of artists, techies and thinkers and connecting them to local communities. MoneyLab's mix of critical, activist and artistic participants are invited to join Martin Zeilinger and Ruth Catlow to prototype speculative scenarios and distribution structures for Planet Cashless.

Ruth Catlow (see Beyond the "Blokechain" session for biography)

Martin Zeilinger (Senior Lecturer in Computational Arts, Abertay University) is a new media researcher, curator, and practitioner interested in intersections between contemporary art, emerging technologies,

and financial activism. Martin was the lead organiser for MoneyLab #4 in London. He has co-curated Vector Festival (CAN) since 2013, and is a member of the NEoN Festival (UK) curatorial collective. His research has been published in journals including Philosophy & Technology and books such as the MoneyLab Reader 2 and Artists Re:Thinking the Blockchain; he is currently completing a monograph entitled Digital Art and the Ends of Appropriation.

THE GREAT OFFSHORE: VFA

The Great Offshore is an art investigation project that explores the depth of the offshore finance industry. Through multiple field trips, the research has gathered multiple documents, collected in some of the most notorious tax havens: the City of London, Zürich and Pfäffikon, Vaduz, Jersey & Guernsey, Delaware, the Bahamas, the Cayman Islands, Amsterdam, Malta and Dublin. These documents offer the prime material for speculative design artworks aiming to index and underline the infrastructural aspects of the tax evasion industry. In Malta, the self proclaimed “blockchain island”, RYBN.ORG have analyzed the existing relationships between offshore finance and cryptocurrencies, rebranded as VFA - Virtual Financial Assets - within the opaque offshore circuit.

After giving some key elements on the Maltese historical and political context, and on the specificities of the Maltese laws on crypto-currencies, RYBN.ORG proposes a participatory workshop where participants are invited to discuss and exchange on cryptocurrencies applied to offshore economics.

RYBN.ORG is an extra-disciplinary artistic research platform created in 1999. RYBN.ORG leads investigations within the realms of high-frequency economics and information technologies, writing kabbalistic algorithms, inserting suicidal trading machines into the financial markets, perverting neural networks during their training phase or hunting ghosts in the noise of data traffic. The works of RYBN.ORG have been shown in numerous contemporary art exhibitions such as Infosphäre (ZKM), Nervöse System (HKW), the Global Contemporary (ZKM), 2062 (la Gaîté lyrique), Stock Overflow (iMAL), El Processo Como Paradigma (LABoral), Gutes Böses Geld (Kunsthalle Baden-Baden), Requiem for a Bank (HMKV), and Media Mediums/ Haunted by Algorithms (Ygrec).

Screenings

LOCATION: TUINZAAL

THE INSUFFERABLE WHITENESS OF BEING (Anxious to Make (Emily Martinez & Liat Berdugo), 12', 2018)

As crypto-rich investors relocate to Puerto Rico to build a new crypto-utopia called "Sol" (formally, "Puertopia"), The Insufferable Whiteness of Being considers their utopian vision within the larger historical context of colonialism and exploitation on the island. The video combines text drawn from online, comment-thread arguments about the island's future with images of Puerto Rico from Western art history, travel and tourism videos, U.S. military training documentation, luxury real estate tours, and post-hurricane Maria drone footage.

THE HARVEST (Misho Antadze, 70', 2019)

Initially conceived as a project to explore the gold rush of cryptocurrency mining in the rural region of Kakheti in Georgia, The Harvest is an exploration of the relationship between nature, technology, and the changing landscape.

15 NOV — GA

MoneyLab General Assembly

With a globally precarious creative sector, the prospects of another round of economic recession in Europe, and Tech Giants that want to grab hold of the little money on your bank account, MoneyLab topics have come to the attention of mainstream news outlets.

The aim of this first General Assembly of the MoneyLab network will be to strategize our future alternatives, to hack funding schemes, and to self-organize outside of archaic research structures. How can Moneylab further develop as a sovereign community? Whether you are new to MoneyLab or have contributed from the start, we invite you to join the GA. Together we discuss how the network exchanges ideas, pops up in different places in the world, and emboldens itself to take part in fundamental societal discussions.

During the GA we aim to identify the most urgent themes, central criticisms and promising alternative mindsets in order to co-produce a research agenda. This research agenda could work as a map to pin common concerns and interests and possible collaborations to take this further. More specifically we would like to identify important developments, tactics, tools, contributions and lessons learned in our shared aim to redistribute wealth and set up peer-to-peer exchanges for fair and sustainable economies.

Future MoneyLab events are planned in Ljubljana (March 24-25), Helsinki (September) and Canberra (November).

15 NOV — PARTY

Pumpin' & Dumpin'

20:00 — 01:00

Welcome to the closing night of MoneyLab #7. Come and enjoy this chain of atmospheric live acts. Things are happening around you, but you are not obliged to participate. Artists are invited to respond to the Outside of Finance topic–with no strings attached. We warmly invite you all to chill and be present in this space of collaborative reflection.

Here's our line-up: a romantic podcast situation on tech and wellbeing; a fake academic speed metal power-point band balancing between dark enlightenment and decentralized technologies; a performative beginning of a DJ set- narrating ambient and hardcore tones; evolution of blockchain Plexiglas installation; a poetic enhancement of female bodies in times of cryptocurrency, followed by the sound of the analog synthesizer; an intentional surprise by a bunch of code thinkers; a closing vibe with a parallel VJ set.

Participating artists: Digidopamine, Dungeon Master, DJ Let Go + Miranda Suárez, Lisa Gliedurpuppe + Jarra, BrowserBased, Guillaume Roux.

Curated by Maisa Imamović.

Mike's Badhuistheater
Boerhaaveplein 28, Amsterdam
badhuistheater.nl

Free admission. Food available.

Moderators

Rachel Falconer is a digital art curator, researcher and Lecturer in Digital Arts Computing and Creative Computing at Goldsmiths University, London. She is also Head of the creative technology prototyping and research initiative Goldsmiths Digital. As an independent curator, researcher and development consultant she operates at the critical intersections of contemporary art practice, emergent technologies, civic data infrastructures and networked culture. Rachel has conceived and delivered multi-scale interdisciplinary public programming, alternative exhibition models and innovative public research platforms spanning a diversity of industries and critical modes of engagement with technology.

Miriam Rasch works as a researcher and lecturer at the Institute of Network Cultures, doing projects on hybrid publishing, the future of critical cultures, and data ethics. She studied Literary Theory and Philosophy. She's also a critic writing about literature and philosophy and an essayist with an interest in the intersection of technology, philosophy, and literature. Her book on life in post-digital times, Zwemmen in de oceaan, was published in 2017 by De Bezige Bij. In 2018 Shadowbook: Writing Though the Digital 2014-2018 came out, an (open access) collection of experimental essays.

Nathaniel Tkacz is a Reader in Digital Media and Culture, based in the Centre for Interdisciplinary Methodologies at the University of Warwick, UK. He is a co-founder of MoneyLab and has written about payments, cryptocurrencies, banking apps and other money-related things. His most recent article "Money's new abstractions: Apple Pay and the economy of experience" is published in *Distinktion.*

MoneyLab #7 Team

Barbara Dubbeldam is a research assistant at the Institute of Network Cultures. She has had academic training in Complex Human-Computer Systems (MA, UvA) and creative training at the Gerrit Rietveld Academy (BA, Fine Arts).

Inte Gloerich is a researcher and project coordinator at the Institute of Network Cultures and teaches in Media Studies at the University of Amsterdam, where she also got her MA in New Media and Digital Culture. Her work involves the politics, artistic imaginations, and (counter)cultures around digital technology, digital economy, and online identity. She co-edited *MoneyLab Reader 2: Overcoming the Hype* (with Geert Lovink and Patricia de Vries) and *State Machines: Reflections and Actions at the Edge of Digital Citizenship, Finance, and Art* (with Yiannis Colakides and Marc Garrett).

Maisa Imamović is an Amsterdam-based writer, designer, and web-developer. She graduated from Gerrit Rietveld's Architectural Design department in 2018. She also pursued the Full-Stack Web Development certificate at BSSA. Her main research interest is the island of boredom, and the impossibility to be bored. It's about restlessness and constant search for distraction. She studies trends, cliches, and conditions of honesty experienced by many. For her design practise she creates situations of doing nothing/cutting productivity to zero. Since her web-development journey, she has been observant how programming languages program lifestyles through user experience. She was recently published in Kajet, Simulacrum, and Forum. In January 2019, INC published her longform "How to Nothing".

Geert Lovink is a Dutch media theorist, internet critic and author of *Uncanny Networks* (2002), *Dark Fiber* (2002), *My First Recession* (2003), *Zero Comments* (2007), *Networks Without a Cause* (2012), *Social Media Abyss* (2016), *Organization after Social Media* (2018, with Ned Rossiter) and *Sad by Design* (2019). In 2004 he founded the Institute of Network Cultures at the Amsterdam University of Applied Sciences. The center organizes conferences, publications and research networks such as Video Vortex (online video) and MoneyLab. Recent projects deal with digital publishing and the future of art criticism.

Patricia de Vries is a researcher and project coordinator at the Institute of Network Cultures, and a PhD candidate at Erasmus University Rotterdam. Her dissertation is about algorithmic anxiety in contemporary media art. It critically analyses different anxieties about algorithmic culture. She writes about artistic engagement with emerging technologies and co-edited *MoneyLab Reader I & II.* More about her can be found at networkcultures.org/contesting-capture-technology.

Colophon

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INSTITUTE OF NETWORK CULTURES TEAM
Barbara Dubbeldam, Inte Gloerich, Maisa Imamović, Geert Lovink, Valeria Pugliese, Miriam Rasch, Patricia de Vries

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VISUAL IDENTITY
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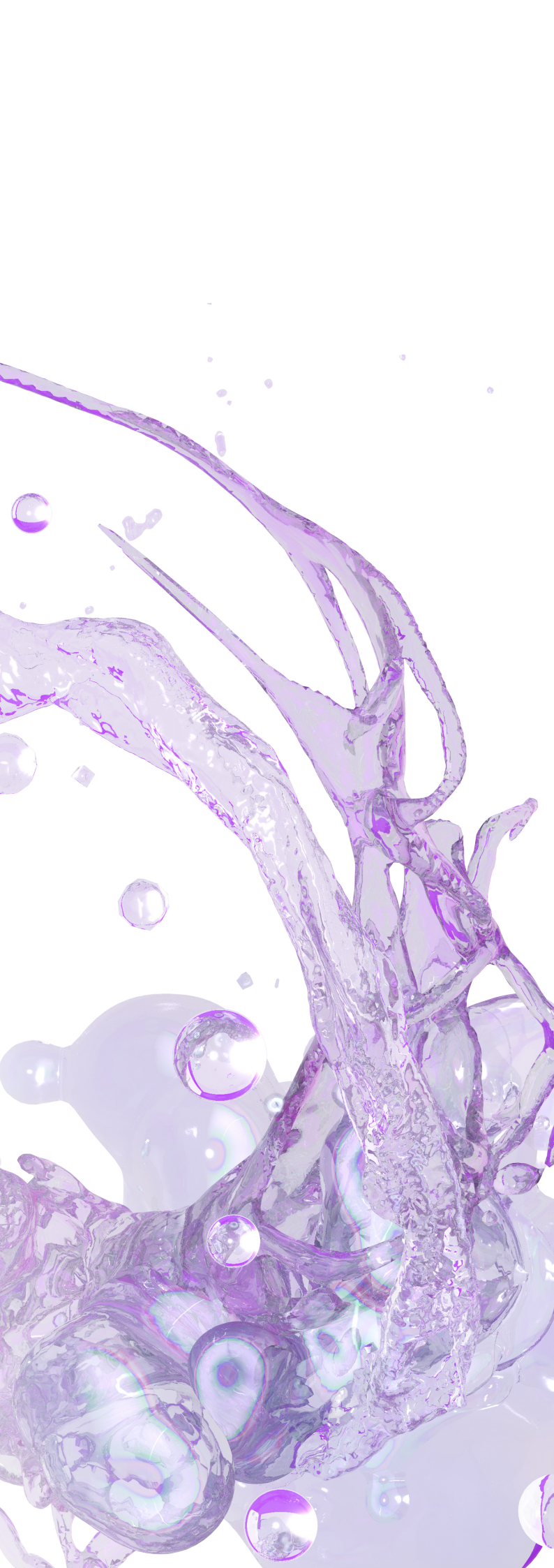

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