- Currencies
  - Life Cycle
    - Issuance
      - Type
        - Mutual Credit (created with a credit and offsetting debit)
        - Backed (credited based on another credit - e.g. dollars deposited to purchase Berkshares)
        - Fiat (only credited, no offset)
        - Meta-Currency (non-credited, solely derived from other currencies - e.g. Dow Jones Index)
      - Means
        - Issuer Promise
          - Secured
          - Unsecured
        - Recipient Promise
          - Secured
          - Unsecured
        - Triggered Event / Conditional
        - Arbitrary / Willy-Nilly
      - Authority
        - Centralized (one participant class can issue)
          - Authorized User or Class
        - Selective (some participant classes can issue, some can't)
          - Authorized Class(es)
        - Fully-Distributed (all participants can issue)
    - Transactions/Transfers
      - Circulation
        - Freely Circulating (most monetary currencies)
        - Non-Transferable (most reputation currencies)
        - Controlled Transfer (certain people or conditions required. Think stock brokers or estates)
          - Authorized participant class(es)
          - Conditions for transfer
          - Approval workflow
        - Approved Transfer (approval required for all transfers - e.g. private stock or LLC membership)
      - Media
        - Tokens / Coins / Bills
          - Anti-Counterfeiting Measures
            - Precious metal standards, weights, alloys
            - Serialization / Bar Coding
            - Rare Material (specialized paper, etc.)
            - Watermarking
            - Intaglio Printing / Microprinting
            - Holograms
            - Security Stripes
        - Vouchers / Checks / Certificates
          - (see above anti-counterfeiting measures)
            - Magnetic Ink
        - Smart Cards
          - Anti-Counterfeiting
            - encrypted data, PINs, public/private keys
        - Voice / DTMF Phone call
          - CallerID authentication, passwords, Accounts, PINs
        - Portable Device
          - Cell Phone
          - Handheld
        - Paper Ledgers / Passbooks
          - Serialized
        - Electronic Records
          - Proprietary Network (e.g. Visa, Amex, etc.)
          - Open Network (web / Internet / email / messaging)
            - Authentication Methods
              - certs, keys, PINs, passwords, etc.
          - Account ID / Swipe Cards
            - Anti-Counterfeiting
              - Holograms
      - Types
        - Commissionable?
          - Roles
            - Single Party
              - Role Name
            - Dual Party
              - Role 1 Name
              - Role 2 Name
            - Multi-Party
              - Role Names X, Y, Z, P, D, Q (e.g. buyer, seller, buyer's broker, seller's broker)
          - Operation
            - Credit only - Entity A gets B of Currency C
            - Credit & Debit - Transfer Currency C from X to Y
              - Balance pre-authorization requirements?
            - Multiple Credits / Multiple Debits
              - Certain Roles Receiving Fixed Amounts
              - ...Receiving Fixed Percentages
            - Debit only - Entity A loses B of C
            - Rating (numeric but not +/-)
            - Multiplicative (Non-Debit/Credit)
        - Transaction Permissions
          - Pre-Validate Availability of "funds"
            - Earmark to "hold" funds
          - Conditions Required
            - Validation requirements
          - Approvals Required
        - Authorization Requirements
          - None
          - Single Party Authentication
          - Single Party Password / PIN
          - Dual Party Password / PIN
        - must complete for each transaction type below
          - Immediacy
            - Immediate Transfer
            - Scheduled Transfer
            - Hold in Escrow
            - Release from Escrow
            - Payment Period (like for loans)
            - Recurring Payment Schedule (like for loans)
          - Transparency (who can see the transaction data)
            - Transaction Amount
              - Select, Admins, Participating Parties, Specific Participant Classes, All Classes, Public
            - Transaction Date
              - Select, Admins, Participating Parties, Specific Participant Classes, All Classes, Public
            - Transaction Descriptors
              - Select, Admins, Participating Parties, Specific Participant Classes, All Classes, Public
            - Transaction Parties & Roles
              - Select, Admins, Participating Parties, Specific Participant Classes, All Classes, Public
            - Aggregated Data
              - Select, Admins, Participating Parties, Specific Participant Classes, All Classes, Public
          - Limits
            - For each Role / Participant Class
              - min. amt., max. amt., frequency limit, # of transactions, # trans per cycle, amt. per cycle, total lifetime #
            - Per relationship limit
              - e.g. Each user can have one (and only one) rating in reputation currency fit for each entity
            - Time Period Usage Fees
              - Paid by which roles
          - Fees
            - Per Transaction Fees
              - Fixed Amount, Percent or Amount + Percent
                - paid by which role(s)
              - Formulaic (custom formula)
                - paid by which role(s)
          - Tax Consequences (required reporting for most trade networks)
            - Sales Tax?
            - Income Tax?
            - VAT?
            - Deductable?
        - Gift
        - Donation
        - Loan
        - Rating
        - Praise
        - Reproach
        - Rebate
        - Discount / Coupon
        - Interest / Demmurage
        - Fee (membership, transaction, others)
        - Purchase (possible sub-types: Retail, Wholesale, Hard Goods, Soft Goods, Service)
        - State Change (see Life Cycle - Conversion)
        - other transaction types...
      - Composition Constraints
        - Just this single currency
        - Other Allowed Currencies
          - Currency Minimums (e.g. min. 50% in dollars)
          - Currency Maximums
          - Percentages Allowed of each
      - Auto Compounding
        - Time-Cycle
          - # of years/months/weeks/days/hours
        - Rate
          - Positive Balances
          - Negative Balances
      - Accounting Method
        - Single-Entry
        - Double-Entry
        - Triple-Entry (double plus digitally signed transaction receipt)
      - Audit Requirements
        - No audit trail
        - All changes require reversing or adjusting entries
        - All changes authorized by all parties effected
        - All changes digitally signed by all parties effected
      - Thresholds
        - Named
          - e.g. think white belt, yellow belt, green, orange, brown, black, etc.
        - Ranked
          - Top X
          - Top X %
        - Enumerated
      - Triggered Events
        - Time Triggers
          - Calendar Time
            - Annual, Day of Year, Semi-Annual, Quarterly, Monthly, Day of Month, Weekly, Day of Week, Daily, Hour of Day, Minute of Hour
          - Elapsed Time
            - 90 days, 30 days, 24 hours, etc.
        - Internal Condition/Trigger
        - External Condition/Trigger
    - Conversion or Co-Function
      - Conversion Limits
        - Currency 1
          - Cumulative Conversion Cap
          - Caps for Participant Class
            - Class 1
              - Per Transaction
              - Per User per Period/Cycle
              - Per User Cumulative Limit
              - Total Limit for Participant Class
            - ... Class n
        - ...Currency n
      - Conversion Method
        - Blended Conversion
      - Co-Functionality
        - Parallel Reputation Currency
        - ...
    - Retirement
      - Methods
        - Repayment / Zeroed
        - Abition / Degradation
          - [It is often smart to include methods for reclaiming value of leakage / lost currency units]
        - Redemption
          - Requirements
            - Min. Amount
            - Min. Thresholds (in another currency..like reputation)
          - Limits
            - Max. Amount
              - Per Participant Class
              - Per User
              - Per Time Cycle
            - ...
          - Rate
            - Discounted Backing
            - Blended
        - Expiration
          - Calendar Date
          - Elapsed Period
          - Inactivity Period
        - Triggered Event
        - Persistent / Non-Retiring
  - Plan
    - Governance
      - Who is originating/sponsoring the currency project
        - Individual
        - Community
        - Corporation / Organization
        - Government
      - How will major future decisions be made? By whom?
      - Transparent Meetings/Communications
        - Initial Team
      - Closed Meetings/Communications
        - Currency Design
          - Evaluation Criteria
          - Redesign Cycles
    - Currency System
      - Intentions/Purpose
        - Targeted Issue or Problem to be Addressed
        - Targeted Community of Users (early adopters w/ shared values)
        - Desired flows to catalyze
        - indicators of flow
      - Currency 1
        - Name
        - Description
        - Formalization Method
          - Nominal (bestowed by title - e.g. employee of the month, knighthood)
          - Ordinal (ranked - e.g. Gold/Silver/Bronze medallists)
          - Interval
          - Rational
        - Currency Symbol
          - Display format (e.g. USD $XXX.00)
        - Intended Role
          - Commercial Exchange
          - Gift Economy / Non-Commercial Exchange
          - Incentive / Reward / Penalty
          - Trust / Reputation / Status
          - Measure
        - Intended Users
          - Targeted Messaging to those Groups
          - Target Demographics
            - Participant Classes
              - Name of Class
              - Description (Definition, Role & Purpose of class)
              - Participant Type
                - Any Individual
                - Qualified Individual
                - Qualification Criteria
                - Any Business
                - Qualified Business
                - Qualification Criteria
                - Any Community / Association / Non-Profit
                - Qualified Comm / Assoc / NPO
                - Qualification Criteria
                - Governmental Body
              - Activation Triggers
                - under what conditions might someone automatically become a member of this class
              - Termination Triggers
                - under what conditions might someones membership be terminated in this class
              - Membership Fees
                - Time Period
                - Fee Amount
                - Valid currencies for payment & percentages
              - Referral Bonus
                - for signing up a new member of this class
              - Balance Calculation
                - Summation
                - Average
                - Bounded Average
                - Time Boundary
                - Upper / Lower Bounds
                - Multiplicative
                - Sum/Product
                - Ratio
                - Percent of Target
                - Current Rank
                - Percentile Rank
                - Custom Formula
                - Name (by named thresholds/levels)
                - includes True/False, On/Off conditions
              - Balance Transparency
                - Classes who can see current balance of a user
                - All
                - Selective
                - None
              - Interest Rate
                - Derived from a formula
                - Derived from a formula
              - Demurrage Rate
              - Starting Balance
              - Maximum Balance
              - Initial Credit Limit
              - Maximum Credit Limit
              - Formula for Mining Credit Limit (bounded by Initial and Maxabove)
              - Currency Issuer? (can put new currency into circulation)
              - Currency Redeemer? (can take currency out of circulation)
            - Definition (must be completed for each valid participant class)
            - Individuals
            - Businesses
              - Employee Sub-Accounts / Expense Accounts
                - Default Spending Policies
                - Default Limits
                - Individual Policies
                - Individual Limits
            - Members
              - Employee Sub-Accounts / Expense Accounts
            - Non-Profits
            - Communities
            - Governments
              - Employee Sub-Accounts / Expense Accounts
            - "Foreign" Currencies (conversion accounts)
            - Other Custom Classes
      - Supply
        - Scarce (supply below demand)
        - Sufficient (available on demand)
        - Abundant (supply greater than demand)
        - Other (uncorrelated to demand)
      - Functions
        - Unit of Account
        - Medium of Exchange
          - Liquidity Enhancers
            - Convertible to other Currencies
            - High Value / Anchor Vendors
            - Tax Payment
            - Legal Tender
            - (Near) Universal Acceptance
        - Store of Value
        - Tokens of Status
        - Performance Metric
      - Value Reference
        - Other Currency (dollars, etc.)
        - Unit of time (e.g. hours)
        - Measurable Quantity (oz. of gold, barrels of oil, kilowatts of electricity, etc.)
        - Basket (specific combination of above items)
      - Redundancy Requirements
        - Centrally hosted / managed
        - Mirrored
        - Fully Distributed
      - Currency 2
        - [same sub-sections as above]
      - ...Currency n
        - [same sub-sections as above for each additional currency]
    - Outcomes / Goal / End Game