

### (Taken from New West) By Kevin Siembieda

The currency of the modern, civilized world of Rifts Earth is "credits" -- electronic money kept and accounted for by a sophisticated, computerized banking system. Credits can be wire transferred at most CS cities, towns, burbs and outposts, or encoded on "debit cards," small sturdy, plastic cards very similar to pre-Rifts credit cards or telephone cards. Each time the "debit" card is used, the appropriate amount of *credits* is deducted from the card. When all the credits are used up, the card can be thrown away or saved and taken to an appropriate banking institution, money lender, or merchant to have credits in a savings account transferred onto the card for future use. Similarly, many businesses, banks, money lenders and even the Black Market and some travelling merchants can place additional credits into the card by transferring real and existing funds from their account into the card. This can be done as a loan, to make payments to an employee, to pay a bounty, and commonly when the bank, business or merchant *purchases* goods (gold, silver, furs, guns, magic items, ancient artifacts, etc.).

The government of the Coalition States (representing 73% of all trade on the continent) is the one responsible for creating this system of money exchange and accounting. It prevents counterfeiting and enables the government (who controls the banking) to monitor the flow of money and commerce. For this reason, the Black Market, arms dealers, smugglers and many operating in the sale and purchase of illegal goods and services prefer to "trade" goods for goods rather than issue "credits" as an effective way to pay and trade people "under the table."

"Universal Credits" are the most common and popular form of credits instituted by the Coalition States. Universals credits are good with all merchants, businesses and banks throughout the Coalition States, as well as in the *New German Republic* and many independent kingdoms, nations and businesses including *Northern Gun, the Manistique Imperium, Wellington Industries, Wilk's, Iron Heart Armaments, Golden Age Weaponsmiths, Free Quebec, Whykin, Lazlo, New Lazlo,* and most Midwest and eastern communities, including the *Black Market* (although front companies and cover identities are necessary for the latter). Most mercenaries, adventurers, bandits and people of North America will accept Universal Credits as a viable currency! Universal Credits *is* the main currency of North America.

Since the Coalition States are strong and stable, there is little danger of the credits becoming devalued or of the banks going out of business. Furthermore, because the system is based on "redeemable" Universal Credits typically available to the "bearer" of the card, it is safe to put thousands, even millions of credits on one or more cards and use the money/credits freely, just about anywhere, without question. In this regard, the CS is unbelievably tolerant in its dealings with questionable businesses. For this system of banking and money exchange to collapse, the Coalition States would have to completely change its banking and monetary system (a monumental and disruptive task), or be destroyed. Ironically, this creates a subtle and bizarre interdependence and symbiotic relationship with both the supporters and enemies of the States!

"Marked" or "Personalized" debit cards in which the funds are available only to one or two specific individuals can also be issued, but each transaction with that card will be recorded, identifying the user, what he or she purchased, and where, giving the Coalition watchdogs potentially incriminating information.

Some independent nations, kingdoms, organizations (like the Black Market) and businesses with numerous outlets throughout the land issue their *own* form of "credits" on debit cards via an independent banking institution. Individuals who despise the Coalition may elect to use these instead of the CS Universal Credits. Likewise, citizens and supporters of that community or institution may also prefer to use their own credit system, however there are problems with this. First, the security of the credits is based entirely on the stability of the kingdom or organization that issued them. Obviously, such places are much more unstable and vulnerable to disaster than the CS. Second, since the CS will not recognize most other nations and never accepts *foreign* credits, these money cards have an extremely limited value. In many cases these independent debit cards are only accepted in the kingdom that issued them and worthless everywhere else (and another reason the CS Universal Credits are so popular).

Lazlo and New Lazlo, Tolkeen, and a handful of other independent kingdoms and cities have their own form of "credit" system, but only the joint efforts of **Northern Gun** and the **Manistig**  
**ue Imperium**

have managed to establish a banking and credits/debit system that is accepted and used at many locations throughout the country. Typically, any seller of Northern Gun (NG) and Imperium (MI) weapons and equipment (both using the same credits system and debit cards) will usually accept NGMI debit cards redeemable for credits that can be used at these Upper Michigan kingdoms and with all NG and MI "authorized" gun shops, merchants and traders, as well as most 'Burbs. Furthermore, a handful of other independent towns, cities, merchants and traveling shows use or accept NGMI cards, including Silvereno, Bandito Arms, Lazlo, New Lazlo, Kingsdale, Ciudad Juarez, and scattered towns in the Pecos Empire, Lone Star,

New West and Magic Zone.

The third credits/debit system to rival the NGMI and challenge the CS Universal Credits is that of the **Black Market**. Their debit card is a simple, encoded *black* plastic card. It is good at virtually *all* Black Market operations scattered throughout the world, including the Coalition States, and accepted by all official Black Market agents, operatives and freelancers, as well as by most Juicers, Crazies, Gunslingers, Bounty Hunters, mercenaries, spies, smugglers, bandits and criminals of all kind.

*Black Credits*, as this illegal, underground system of banking and debit cards are known, is welcome at Coalition Burbs, most Body-Chop-Shops, the Pecos Empire, Bandito Arms, and many (not all) merchants and businesses at Tolkeen, New Lazlo, Whykin, Kingsdale, Free Quebec, Lone Star and scattered towns in the New West.