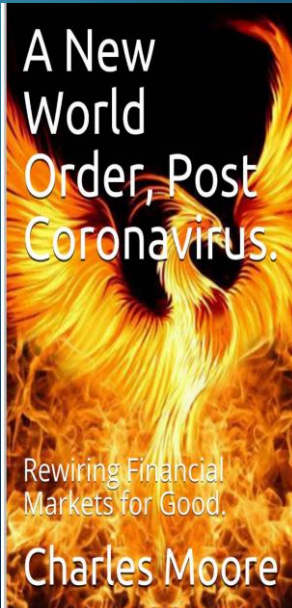


CENTRAL BANK DIGITAL CASH FINANCIAL INCLUSION

From the author of the book

"A NEW WORLD ORDER, POST CORONAVIRUS.
REWIRING FINANCIAL MARKETS FOR GOOD."



THE BASICS

- Physical currency began and persists as the fundamental instrument of financial inclusion. It is universally accepted, ubiquitous, and interoperable. There is no other financial instrument that is as widely available to every person in any country as cash.
- The World Bank's Global Database shows that 2 billion people lack access to formal financial institutions. Without access to bank accounts or other formal services, many of these people lack safe, affordable means to manage their financial lives.
- Citizens' earned wages, daily sales, gifts, and inheritances, a lifetime of paper-based transactions, are left vulnerable to theft, swindling, or disaster, with very little hope for restitution.
- Citizens, worldwide, need access to safe, affordable means by which to manage their financial lives and enhance livability within a society
- Transactions in Cash make all persons equal in the eyes of the nation's currency law, without differentiating based on economic, ethnic, class, or social boundaries. All people and all cash— legal tender – are equal when it comes to a cash transaction.

THE SOLUTION

- Citizens will enjoy the universality of a digital form of legal tender with the added fluidity of electronic transactions
- They will pay and be paid with confidence in their central bank-backed digital currency, imbued with the same secure, trusted characteristics as the notes and coins today
- They can receive, store, then transact in the digital form without interruption or need to cash in/out of a physical form
- Like physical cash Central Bank Digital Cash does not require a bank account or proximity to a bank
- A recipient will enjoy instantaneous access to funds with legal finality
- With a central bank's embrace of digital cash, a wave of citizens may leave the financially excluded shadows and enter an intuitive system of digital legal tender
- Digital cash as legal tender contributes to an inclusive financial system by restoring the currency-issuing function of a central bank
- Central Bank Digital Cash the legal tender of a country, customers, merchants, and the government benefits from a truly interoperable monetary scheme of standard units of account, flowing across all systems in the same way physical cash does today.

FOR FURTHER INFORMATION

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