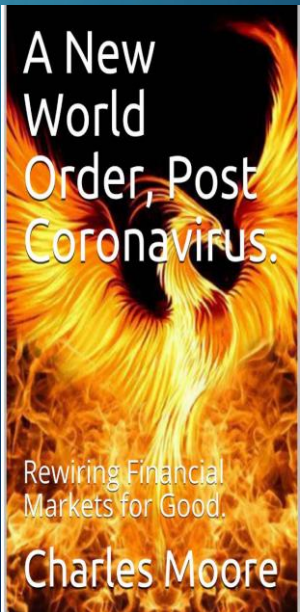


# CENTRAL BANK DIGITAL CASH UNIVERSAL ACCESS

From the author of the book

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



# THE BASICS

- A cashless society would make it difficult for some segments of the population to make purchases, receive money or live within a society. Like Cash Digital Cash must be accessible to people of all ages and income levels without the need for a bank account.
- Consequently, an important public policy objective should be to ensure these disadvantaged groups in society have acceptable access to digital cash payment methods no less than physical cash today
- Access to digital cash includes resilience when no network or mains power is available
- Digital Cash based transactions must be free of any transaction fees identical to physical cash today, any fees would represent a censorship of universal access to digital cash

# THE UNIVERSAL ACCESS SOLUTION

- Central Bank Digital Cash as a digital bearer financial asset is Cash
- It follows the identical two tier distribution pathway to cash today
- Like physical cash, there is no requirement for any bank account (Central or Commercial Bank)
- As digital cash supports resilience via off-line physical transfers identical to physical cash notes today, universal access is guaranteed to be equivalent to physical cash notes.

# FOR FURTHER INFORMATION

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