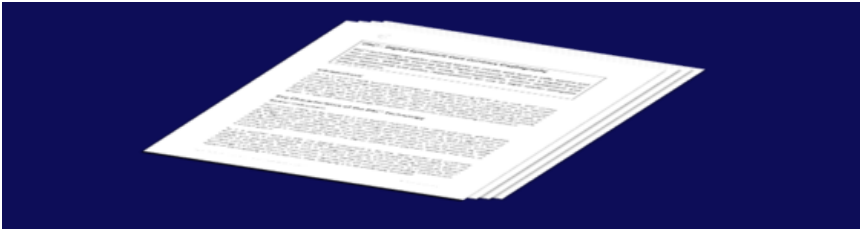


FOCUS ON TECHNOLOGY

As central banks around the world consider the adoption of Central Bank Digital Currency (CBDC), there is ongoing debate regarding the correct architecture and technology to be used for implementing CBDC. eCurrency's DSC³ technology enables central banks to create and issue a safe, secure and non-counterfeitable CBDC as a bearer instrument while meeting central bank requirements.

The recently published white paper details the key characteristics of DSC³ technology and how DSC³ meets central banks' operational and policy requirements.



[Read pdf](#)

GLOBAL FORUMS



A panel of leading CBDC experts, including eCurrency Chief Economist, Bejoy Das Gupta, participated in a session, 'Could Central Bank Digital Currencies Transform the Economy?' during the Central Bank of the Future Conference hosted by the Federal Reserve Bank of San Francisco in partnership with the University of Michigan's Center on Finance, Law and Policy. [Watch](#)



eCurrency, CEO, Jonathan Dharmapalan participated in a panel discussion during the IMF Annual Meetings. In the Cross-Border Payments and Digital Currency panel, Jonathan highlighted the importance of central banks' involvement in issuing CBDC. [Watch](#)



The CBDC Forum held on October 16, 2020 invited Thomas Kudrycki, CTO of eCurrency, to participate. The CBDC Forum brought together the brightest minds to provide insights on continued technological transformations in digital currencies. [Watch](#)

POLICY AND TECHNOLOGY

We are not in Kansas Anymore: Key Drivers, Policy Questions and Design Considerations for Retail Central Bank Digital Currencies

This paper focuses on the motivations, policy questions, and design issues for a retail central bank digital currency (CBDC) in a rapidly-digitalizing world. The attraction of CBDCs for developing countries stems from efficiency gains, expanded markets and financial inclusion. [Read](#)



The paper was co-authored by Bejoy Das Gupta for the 2020 Central Bank of the Future conference and has been selected for posting as part of the conference proceedings. The conference was an event co-hosted by the Federal Reserve Bank of San Francisco and the University of Michigan, Center on Finance, Law and Policy.

CBDC and Privacy Concerns

eCurrency Chief Security Officer, Mitch Cohen discusses the importance of privacy in a CBDC solution in this article. Digitalization of currency has many benefits and can be an immensely powerful utility. However, if it is not implemented properly, it has the potential of compromising privacy. [Read](#)



eCurrency brings CBDC benefits to all in ecosystem utilising digital secure currency technology

In an article published by The Paypers, eCurrency Chief Commercial Officer, Lars Arvidsson, is interviewed on how eCurrency CBDC technology benefits the financial ecosystem. [Read](#)



CENTRAL BANK OUTLOOK



Central bank digital currencies: foundational principles and core features

The Bank of Canada, European Central Bank, Bank of Japan, Sveriges Riksbank, Swiss National Bank, Bank of England, Board of Governors of the Federal Reserve and Bank for International Settlements have collaborated on a report setting out common foundational principles and core features of a CBDC. [Read](#)



Security and convenience of a central bank digital currency

In these staff notes, the Bank of Canada reports that the central bank could mitigate potential security risks in the design of the CBDC by limiting balances or transfers, modifying liability rules or imposing security protocols on storage providers. [Read](#)

Report on a Digital Euro

This report examines the issuance of a central bank digital currency (CBDC) – the digital euro – from the perspective of the Eurosystem. Such a digital euro would be a central bank liability offered in digital form for use by citizens and businesses for their retail payments. It would complement the



current offering of cash and wholesale central bank deposits.
[Read](#)



Comparing Means of Payment: What Role for a Central Bank Digital Currency?

This paper, by the US Federal Reserve Board, looks at the potential benefit that a central bank digital currency (CBDC) could provide in the context of existing payment mechanisms.
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