

Central Bank Digital Currency And Fintech In Asia

Towards Central Bank Digital Currencies in Asia and the Pacific Mrs. Sarwat Jahan, Ms. Elena Loukoianova, Mr. Evan Papageorgiou, Ms. Natasha X Che, Ankita Goel, Mike Li, Umang Rawat, Yong Sarah Zhou. 2022-09-28 Drawing on survey responses from 34 Asian economies and country case studies, this note takes stock of recent developments related to central bank digital currencies (CBDCs) and crypto assets in Asia. The survey finds that there is significant heterogeneity in terms of stage of development, but the emergence of private crypto assets has created an impetus to consider CBDCs. While most countries are engaged in research and development, with some at advanced stages of testing and pilots, very few countries are likely to issue CBDCs in the near-to-medium term, reflecting the still considerable uncertainties. Still, country experiences so far provide some key insights for others in their journey in this area.

The Role of Central Bank Digital Currencies in Financial Inclusion Asian Development Bank. 2023-03-01 Asia and the Pacific continues to experience rapid development of innovative technology solutions driven by increased government support to help address the economic fallout of the coronavirus disease pandemic. This publication identifies the role that central bank digital currencies could play in overcoming some of the challenges of achieving financial inclusion. It proposes recommendations to aid policy makers and regulators. The publication shares insights from the Asia-Pacific Financial Inclusion Forum, a policy initiative of the Asia-Pacific Economic Cooperation Finance Ministers' Process.

Money Creation in Fiat and Digital Currency Systems Mr. Marco Gross, Christoph Siebenbrunner. 2019-12-20 To support the understanding that banks' debt issuance means money creation, while centralized nonbank financial institutions' and decentralized bond market intermediary lending does not, the paper aims to convey two related points: First, the notion of money creation as a result of banks' loan creation is compatible with the notion of liquid funding needs in a multi-bank system, in which liquid fund (reserve) transfers across banks happen naturally. Second, interest rate-based monetary policy has a bearing on macroeconomic dynamics precisely due to that multi-bank structure. It would lose its impact in the hypothetical case that only one ("singular") commercial bank would exist. We link our discussion to the emergence and design of central bank digital currencies (CBDC), with a special focus on how loans would be granted in a CBDC world.

Central Bank Digital Currency Leo Kriese. 2023-12-02 This book offers a deeper understanding of digitisation and innovative technologies in the financial sector. It focuses on a digital version of sovereignly created money that is accessible to the broad public. This central bank digital currency (CBDC) raises several questions. Will CBDC lead to public surveillance of the citizens? What is digital money in the legal sense? And what is the difference to already existing forms of digital money? This book addresses main questions associated with central bank digital currency by providing background information as well as in-depth analyses. The book introduces a basic understanding of innovative technologies such as the distributed ledger technology. It shows how a system of money can be created and what roles each participant has. Taking an economic point of view, the book demonstrates the monetary policy in the euro area and examines how a digital version of public money could affect the transmission mechanism as well as the financial stability. Could CBDC lead to a digital bank run? Could it replace the established financial intermediaries such as banks? What would that mean to the economy? Mainly, the book focuses on the legal issues of CBDC. Which is the competent institution for establishing digital public money? Will digital money change the way of how we handle financial data? Also, the book examines the legal usability of CBDC in the economy. How can digital money based on innovative technologies be transferred in

accordance with the law? Can a debtor of a monetary claim flee into the digital currency? This book addresses the public and private sector participants as well as the legislators on how to handle CBDC. Most important, the book addresses everyone interested in digitisation and innovative financial technology who wants to gain a deeper understanding of the next big evolution of money. The Promise of Fintech Ms.Ratna Sahay,Mr.Ulric Eriksson von Allmen,Ms.Amina Lahreche,Purva Khera,Ms.Sumiko Ogawa,Majid Bazarbash,Ms.Kimberly Beaton.2020-07-01 Technology is changing the landscape of the financial sector, increasing access to financial services in profound ways. These changes have been in motion for several years, affecting nearly all countries in the world. During the COVID-19 pandemic, technology has created new opportunities for digital financial services to accelerate and enhance financial inclusion, amid social distancing and containment measures. At the same time, the risks emerging prior to COVID-19, as digital financial services developed, are becoming even more relevant.

Digital Currencies and the New Global Financial System Ranjan Aneja,Robert

Dygas.2022-12-13 This book analyses the current debate around Central Bank Digital Currencies (CBDC) and the future of New Global Financial System. It offers deep insight into the global monetary policy in the context of digital and cryptocurrencies and examines both the opportunities and challenges to come. The book draws a clear distinction between digital and cryptocurrencies and answers several research questions, such as what the consequences of forming Central Bank Digital Currencies and their impact on the financial markets, in both advanced and developing economies, might be. Another question refers to whether the role of monetary policy easing has led to the rise of the virtual currency market, while still others relate to the impact of the pandemic on international settlements. The book also discusses the issue of investment in cryptocurrencies, and the related risks, whether or not this is a profitable investment vehicle, and how the digital banking system evaluates such investments. Further, the book also highlights the post-pandemic challenges for central banks, such as future monetary policy. It includes a complex review of the literature and presents elaborate econometric models of digital currencies and cryptocurrencies. The book has a wide geographic focus, examining these aspects from the perspective of several countries including China, India and the US. The primary audience for the book is researchers, scholars and students of international finance and economics but it will also appeal to practitioners concerned with the digitalisation of financial systems, policymakers and regulatory agencies. Note: Prof. Shalini Talwar's affiliation is published incorrectly. Her correct affiliation, which may be considered for referencing and records is: Shalini Talwar, Associate Professor, S. P. Jain Institute of Management and Research, Mumbai, India.

Winds of Change International Monetary Fund. Communications Department.2019-01-25 This paper explores impact of new digital currency on Singapore. A new wind of digitization is blowing. Even cryptocurrencies such as Bitcoin, Ethereum, and Ripple are vying for a spot in the cashless world, constantly reinventing themselves in the hope of offering more stable value, and quicker, cheaper settlement. Providers of e-money argue that they are less risky than banks, because they do not lend money. Instead, they hold client funds in custodian accounts, and simply settle payments within their networks. If most people adopt digital forms of money, the infrastructure for cash would degrade, leaving those in the periphery behind. The second benefit of digital currency relates to security and consumer protection. Digital currency offers great promise through its ability to reach people and businesses in remote and marginalized regions. A digital currency could boost competition by offering a low-cost and efficient alternative means of payment.

Distributed Ledger Technology and Digital Assets Asian Development Bank.2019-06-01 This report offers an analytical framework that allows for more systemic assessments of distributed ledger technology (DLT) and its applications. It examines the evolution and typology of the emergent technology, its existing and projected applications, and regulatory and policy issues that they entail. This report highlights the trends, concerns, and potential opportunities of DLTs, especially for Asian markets. It also identifies the benefits and risks to using DLT and offers a functional and proportional approach to these issues.

Recent Technological Advances in Financial Market Infrastructure in ASEAN+3 Asian Development Bank.2022-06-01 This report identifies and examines six key technologies that are transforming fundamental financial market infrastructure: (i) distributed ledger technology and blockchain, (ii) artificial intelligence, (iii) big data analytics, (iv) cloud computing, (v) enhanced cybersecurity technologies, and (vi) (open) application programming interface. It ascertains the most current status of technology adoption by Cross-Border Settlement Infrastructure Forum member organizations. They include central securities depositories and central banks in the Association of Southeast Asian Nations (ASEAN) plus the People's Republic of China, Japan, and the Republic of Korea (collectively known as ASEAN+3) region. This report will serve as a springboard for the technological advancement of financial market infrastructure in the region.

The Book of Crypto Henri Arslanian.2022-05-05 This book provides a thorough overview of Bitcoin, cryptocurrencies, and digital assets and their impact on the future of money and finance. It provides a 360-degree practical, concise, and engaging overview of all the topics that one interested about digital assets needs to know including how Bitcoin and Ethereum work, an overview of the most important digital assets in the market, and deep dives into the various types of digital assets including cryptocurrencies, stable coins, CBDCs, utility tokens, security tokens, NFTs, and many others. The book also covers all the essentials including DeFi, crypto mining, crypto regulations, crypto investors, crypto exchanges, and other ecosystem players as well as some of the latest global crypto trends from Web 3.0 and the Metaverse to DAOs and quantum computing. Written by a leading industry expert and thought leader who advises some of the leading organisations in the digital assets space globally, this book is ideal for anyone looking to acquire a solid foundational knowledge base of this fast-growing field and understand its potential impact on the future of money.

Designing Central Bank Digital Currencies Mr.Itai Agur,Mr.Anil Ari,Mr.Giovanni Dell'Ariccia.2019-11-18 We study the optimal design of a central bank digital currency (CBDC) in an environment where agents sort into cash, CBDC and bank deposits according to their preferences over anonymity and security; and where network effects make the convenience of payment instruments dependent on the number of their users. CBDC can be designed with attributes similar to cash or deposits, and can be interest-bearing: a CBDC that closely competes with deposits depresses bank credit and output, while a cash-like CBDC may lead to the disappearance of cash. Then, the optimal CBDC design trades off bank intermediation against the social value of maintaining diverse payment instruments. When network effects matter, an interest-bearing CBDC alleviates the central bank's tradeoff.

The Rise of Digital Money Mr.Tobias Adrian,Mr.Tommaso Mancini Griffoli.2019-07-18 This paper marks the launch of a new IMF series, Fintech Notes. Building on years of IMF staff work, it will explore pressing topics in the digital economy and be issued periodically. The series will carry work by IMF staff and will seek to provide insight into the intersection of technology and the global economy. The Rise of Digital Money analyses how technology companies are stepping up competition to large banks and credit card companies. Digital forms of money are increasingly in the wallets of consumers as well as in the minds of policymakers. Cash and bank deposits are battling with so-called e-money, electronically stored monetary value denominated in, and pegged to, a currency like the euro or the dollar. This paper identifies the benefits and risks and highlights regulatory issues that are likely to emerge with a broader adoption of stablecoins. The paper also highlights the risks associated with e-money: potential creation of new monopolies; threats to weaker currencies; concerns about consumer protection and financial stability; and the risk of fostering illegal activities, among others.

A Guide to Central Bank Digital Currency Product Development Hervé Tourpe,Ashley Lannquist,Gabriel Soderberg.2023-09-08 As central bank digital currency (CBDC) projects progress around the world, there is increased need for a project management methodology that is appropriate for CBDC. This paper develops a CBDC-specific project management methodology that establishes a common terminology and offers guidance to development teams on best practices for addressing the

complex requirements and risks associated with CBDC. It is centered on an original five-step approach called the “5P Methodology”: preparation, proof-of-concept, prototypes, pilots, and production. The methodology emphasizes a phased approach to CBDC research and development, with strong focus on research preparation, experimentation and testing, risk management, stakeholder engagement, and cyber resilience.

Digital Financial Services in the Pacific Asian Development Bank.2016-03-01 The challenging geography and poor infrastructure of many Pacific nations mean digital financial services (DFS) are a particularly effective means of enhancing financial inclusion in the region. However, a number of major challenges confront DFS in the Pacific, including the establishment of reliable agent networks and the building of sufficient consumer trust in DFS for it to become a viable payments channel. This report examines the current use of DFS in the Pacific, analyzes the issues that need to be addressed, and provides recommendations for increasing financial inclusion in the region. This publication was produced by the Pacific Private Sector Development Initiative, a regional technical assistance facility cofinanced by the Asian Development Bank (ADB), the Government of Australia and the New Zealand government.

Handbook of Blockchain, Digital Finance, and Inclusion, Volume 1 David LEE Kuo Chuen,Robert H. Deng.2017-08-03 Handbook of Blockchain, Digital Finance, and Inclusion, Volume 1: Cryptocurrency, FinTech, InsurTech, and Regulation explores recent advances in digital banking and cryptocurrency, emphasizing mobile technology and evolving uses of cryptocurrencies as financial assets. Contributors go beyond summaries of standard models to describe new banking business models that will be sustainable and will likely dictate the future of finance. The volume not only emphasizes the financial opportunities made possible by digital banking, such as financial inclusion and impact investing, but it also looks at engineering theories and developments that encourage innovation. Its ability to illuminate present potential and future possibilities make it a unique contribution to the literature. Explores recent advances in digital banking and cryptocurrency, emphasizing mobile technology and evolving uses of cryptocurrencies as financial assets Explains the practical consequences of both technologies and economics to readers who want to learn about subjects related to their specialties Encompasses alternative finance, financial inclusion, impact investing, decentralized consensus ledger and applied cryptography Provides the only advanced methodical summary of these subjects available today

Central Bank Digital Currencies and the Global Financial System Muhammad Ashfaq,Rashedul Hasan,Jošt Merčon.2023-07-24 Central Bank Digital Currencies and Global Financial System: Theory and Practice is the perfect book for anyone interested in the impact of digital currencies on the global financial system, providing valuable insights and analysis on the topic. The topic of central bank digital currencies (CBDCs) is particularly relevant in 2023 because the use of digital currencies is rapidly growing around the world, and many central banks are exploring the idea of developing their own CBDCs. This book offers readers an opportunity to gain a better understanding of CBDCs, including their history, differences with cryptocurrencies, and the potential impact of CBDCs on the future of the financial system. The book’s didactic approach breaks down complex topics into easily digestible chapters, allowing readers to easily understand and follow the progression of digital currencies. For those interested in the future of digital currencies, the book offers a chapter on future research directions and concluding remarks. Central Bank Digital Currencies and Global Financial System: Theory and Practice is a must-read for anyone interested in the intersection of finance and technology. By exploring the evolution of digital currencies and their impact on the global financial system, this book provides valuable insights for policymakers, financial professionals, and anyone looking to understand the future of money.

How Should Central Banks Explore Central Bank Digital Currency? Gabriel Soderberg,Mr. John Kiff,Hervé Tourpe,Ms. Marianne Bechara,Stephanie Forte,Kathleen Kao,Ashley Lannquist,Tao Sun,Akihiro Yoshinaga.2023-09-08 Digitalization of the economy provides both challenges and opportunities. Central banks should ensure that they have the capacity to continue to meet their policy objectives in the digital age. It is in this context that central bank digital currency (CBDC)

should be evaluated. If designed appropriately, CBDCs could allow central banks to modernize payment systems and future-proof central bank money as the pace and shape of digitalization continues to evolve. However, the decision to proceed with CBDC exploration and an eventual launch would need to be jurisdiction specific, depending on the degree of digitalization of the economy, the legal and regulatory frameworks, and the central bank's internal capacity. This paper proposes a dynamic decision-making framework under which the central bank can make decisions under uncertainty. A phased and iterative approach could allow central banks to adjust the pace, scale, and scope of their CBDC projects as the domestic and international environment changes.

Behind the Scenes of Central Bank Digital Currency Gabriel Soderberg, Ms. Marianne Bechara, Wouter Bossu, Ms. Natasha X Che, Sonja Davidovic, Mr. John Kiff, Ms. Inutu Lukonga, Mr. Tommaso Mancini Griffoli, Tao Sun, Akihiro Yoshinaga. 2022-02-09 Central banks are increasingly pondering whether to issue their own digital currencies to the general public, so-called retail central bank digital currency (CBDC). The majority of IMF member countries are actively evaluating CBDCs, with only a few having issued CBDCs or undertaken extensive pilots or tests. This paper shines the spotlight on the handful of countries at the frontier in the hope of identifying and sharing insights, lessons, and open questions for the benefit of the many countries following in their footsteps. Clearly, what can be gleaned from these experiences does not necessarily apply elsewhere. The sample of countries remains small and country circumstances differ widely. However, the insights in this paper may inspire further investigation and allow countries to gain time by building on the experience of others. Importantly, the purpose of this paper is not to evaluate the courses taken by different jurisdictions, but to study and discuss their key experiences and lessons. The paper studies six advanced CBDC projects, drawing on collaboration and exchanges with the respective central banks to get insights beyond what has previously been published. Unless a specific published source is cited, all information stems from interviews and workshops with members of CBDC project teams in each jurisdiction.

Handbook of Blockchain, Digital Finance, and Inclusion David LEE Kuo Chuen, Robert H. Deng. 2017-09-29 Handbook of Digital Finance and Financial Inclusion: Cryptocurrency, FinTech, InsurTech, Regulation, ChinaTech, Mobile Security, and Distributed Ledger explores recent advances in digital banking and cryptocurrency, emphasizing mobile technology and evolving uses of cryptocurrencies as financial assets. Contributors go beyond summaries of standard models to describe new banking business models that will be sustainable and likely to dictate the future of finance. The book not only emphasizes the financial opportunities made possible by digital banking, such as financial inclusion and impact investing, but also looks at engineering theories and developments that encourage innovation. Its ability to illuminate present potential and future possibilities make it a unique contribution to the literature. A companion Volume Two of The Handbook of Digital Banking and Financial Inclusion: ChinaTech, Mobile Security, Distributed Ledger, and Blockchain emphasizes technological developments that introduce the future of finance. Descriptions of recent innovations lay the foundations for explorations of feasible solutions for banks and startups to grow. The combination of studies on blockchain technologies and applications, regional financial inclusion movements, advances in Chinese finance, and security issues delivers a grand perspective on both changing industries and lifestyles. Written for students and practitioners, it helps lead the way to future possibilities. Explains the practical consequences of both technologies and economics to readers who want to learn about subjects related to their specialties Encompasses alternative finance, financial inclusion, impact investing, decentralized consensus ledger and applied cryptography Provides the only advanced methodical summary of these subjects available today

Some Lessons from Asian E-Money Schemes for the Adoption of Central Bank Digital Currency Tao Sun, Ryan Rizaldy. 2023-06-09 This paper synthesizes four lessons from the experiences of six Asian e-money schemes for central banks as they consider adopting central bank digital currency (CBDC): (i) CBDC should embody four attributes: trust, convenience, efficiency, and security; (ii) CBDC service providers can facilitate CBDC adoption through four channels: leveraging digital technology, targeting use cases, developing business models, and complying with legal and regulatory

requirements; (iii) central banks could incentivize CBDC service providers to develop these four channels when considering CBDC adoption; and (iv) central banks may be able to establish data-sharing arrangements that preserve privacy while leaving room for CBDC service providers to explore the economic value of data.

Cash Use Across Countries and the Demand for Central Bank Digital Currency Mr. Tanai Khiaonarong, David Humphrey. 2019-03-01 The level and trend in cash use in a country will influence the demand for central bank digital currency (CBDC). While access to digital currency will be more convenient than traveling to an ATM, it only makes CBDC like a bank debit card—not better. Demand for digital currency will thus be weak in countries where cash use is already very low, due to a preference for cash substitutes (cards, electronic money, mobile phone payments). Where cash use is very high, demand should be stronger, due to a lack of cash substitutes. As the demand for CBDC is tied to the current level of cash use, we estimate the level and trend in cash use for 11 countries using four different measures. A tentative forecast of cash use is also made. After showing that declining cash use is largely associated with demographic change, we tie the level of cash use to the likely demand for CBDC in different countries. In this process, we suggest that one measure of cash use is more useful than the others. If cash is important for monetary policy, payment instrument competition, or as an alternative payment instrument in the event of operational problems with privately supplied payment methods, the introduction of CBDC may best be introduced before cash substitutes become so ubiquitous that the viability of CBDC could be in doubt.

A Survey of Research on Retail Central Bank Digital Currency Mr. John Kiff, Jihad Alwazir, Sonja Davidovic, Aquiles Farias, Mr. Ashraf Khan, Mr. Tanai Khiaonarong, Majid Malaika, Mr. Hunter K Monroe, Nobu Sugimoto, Hervé Tourpe, Peter Zhou. 2020-06-26 This paper examines key considerations around central bank digital currency (CBDC) for use by the general public, based on a comprehensive review of recent research, central bank experiments, and ongoing discussions among stakeholders. It looks at the reasons why central banks are exploring retail CBDC issuance, policy and design considerations; legal, governance and regulatory perspectives; plus cybersecurity and other risk considerations. This paper makes a contribution to the CBDC literature by suggesting a structured framework to organize discussions on whether or not to issue CBDC, with an operational focus and a project management perspective.

Harnessing Technology for More Inclusive and Sustainable Finance in Asia and the Pacific Asian Development Bank. 2018-10-01 Asia and the Pacific continues to embrace financial technology advances that are reshaping the traditional banking and financial services industry. This is being done through the digitalization, decentralization, and disintermediation of economic transactions. This report tracks the progress of financial innovation in the region, and discusses its implications for financial inclusion and stability as well as its challenges. It also identifies key policy issues for central banks, financial regulators, and international financial institutions.

The Future of Digital Finance In Southeast Asia Subiacto Sukarno DAN, Emilia Fitriana Dewi. 2023-09-01 The delivery of traditional financial services using digital devices such as computers, tablets, and smartphones is known as digital finance. Digital finance can bring financial services to underserved populations in locations with a lack of physical infrastructure. Digital Financial Services (DFS) is a new, low cost way to get transactional financial services over the internet. DFS is one of the most important strategies for promoting financial inclusion and providing much needed low cost access to financial services in underdeveloped countries. This book is discussing about Digital Finance and its Ecosystem as well as its influence to the Financial Inclusion. The challenges and opportunities available in South East Asia's countries are also discussed. South East Asia presents big opportunity for providing the digital financial services to help underserved populations. Some issues are also faced in this digital finance area especially in regards to the regulatory framework of legal challenges. Furthermore the prospect for the future is also presented. Therefore this book will be useful for those who deal with digital finance, financial inclusion and digital finance ecosystem and those who are seeking opportunities in the Digital

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The Rise of Digital Money Mr.Tobias Adrian,Mr.Tommaso Mancini Griffoli.2019-07-15 This paper marks the launch of a new IMF series, Fintech Notes. Building on years of IMF staff work, it will explore pressing topics in the digital economy and be issued periodically. The series will carry work by IMF staff and will seek to provide insight into the intersection of technology and the global economy. The Rise of Digital Money analyses how technology companies are stepping up competition to large banks and credit card companies. Digital forms of money are increasingly in the wallets of consumers as well as in the minds of policymakers. Cash and bank deposits are battling with so-called e-money, electronically stored monetary value denominated in, and pegged to, a currency like the euro or the dollar. This paper identifies the benefits and risks and highlights regulatory issues that are likely to emerge with a broader adoption of stablecoins. The paper also highlights the risks associated with e-money: potential creation of new monopolies; threats to weaker currencies; concerns about consumer protection and financial stability; and the risk of fostering illegal activities, among others.

Handbook of Digital Currency David Lee Kuo Chuen.2024-01-01 Handbook of Digital Currency: Bitcoin, Innovation, Financial Instruments, and Big Data, Second Edition offers readers new ways to learn about subjects outside their specialties and provides authoritative background and tools for those whose primary source of information is journal articles. Encompassing currencies, payment methods, and computer communication protocols, digital currencies are growing in use and importance. The book's comprehensive view of the field covers history, technical, IT, finance, economics, legal, tax, and the regulatory environment. For those coming from different backgrounds with different questions in mind, this new edition is an essential starting point. Discusses all major strategies and tactics associated with digital currencies, their uses, and their regulations Presents future scenarios for the growth of digital currencies Offers seven new chapters covering such topics as side chains, sharding, privacy protection and CBDC, Libra and the convergence of technology, and much more

Inclusive FinTech Lee David Kuo Chuen,Low Linda.2018-06-21 Cryptocurrency market has been growing fast since its emergence in recent years. Moreover, digital finance has forged the convergence of profit motives with social objectives creating a class of large FinTech companies. In addition, the underlying technology innovation may be applied to a wide range of industries, not limited to financial sector. Yet, few researches have been done to study these phenomena. Hence, it is the task of this book to shed light on the introduction and trends in FinTech, blockchain and token sales. Richly illustrated with original lecture slides taught by the authors, Inclusive FinTech: Blockchain, Cryptocurrency and ICO hopes to dispel the many misconceptions about blockchain and cryptocurrencies (especially bitcoin, Initial Crypto-Token Offering or ICO), as well as the idea that businesses can be sustainable without a social dimension going forward. With comprehensive coverage given to the FinTech scene in Asia, it is targeted at those who are searching for business opportunities. Most important of all, this book seeks to change the mindset of a whole new generation that is familiar with digital economy and yearns for a more just and equitable world.

Rise of Digital Money Yong Sarah Zhou,Tao Sun,Anca Paduraru,Arvinder Bharath,Stephanie Forte,Kathleen Kao,Miss Yinqiu Lu,Maria Fernanda Chacon Rey,Piyaporn Sodsriwiboon,Chia Yi Tan,Bo Zhao.2024-02-25 The departmental paper, Rise of Digital Money: Implications for Pacific Island Countries, delves into the fast-evolving landscape of digital money in a diverse region of extremes in size, remoteness and dispersion, highlighting its significant macroeconomic and financial consequences. It provides an overview of the development of digital money and payment systems in Pacific Island Countries (PICs), assessing potential benefits and risks, with a focus on how they can harness digital technology to enhance financial inclusion and payment efficiency while minimizing risks. To this end, the paper also examines the prerequisites for successfully adopting various forms of digital money and proposes a strategic framework for policy decisions. The paper underscores the potential of digital money in advancing public policy goals, like financial inclusion

and improved cross-border connectivity – given the specific characteristics of the region – while cautioning against the risks of rapid and inadequately regulated adoption. Accordingly, it advocates a gradual, well-informed approach, tailored to PICs' unique monetary and financial circumstances, including the presence of national currencies and the maturity of payment systems. Moreover, the paper suggests that a regional approach could help address capacity and scalability challenges in introducing new digital money forms and payment methods in PICs.

Central Bank Digital Currency's Role in Promoting Financial Inclusion Ashley Lannquist, Brandon Tan. 2023-09-22 Financial inclusion is a key policy objective that central banks, especially those in emerging and low-income countries, are considering for retail central bank digital currency (CBDC). If properly designed to address the barriers to financial inclusion, CBDCs have the opportunity to gain acceptance by the financially excluded for digital payments. CBDC can then serve as an entry point to the broader formal financial system. CBDC has special aspects that may benefit financial inclusion, such as being a risk-free and widely acceptable form of digital money, availability for offline payments, and potentially lower costs and greater accessibility. However, CBDC is not a panacea to financial inclusion, and additional experience is needed to fully understand its potential impact.

Regulating FinTech in Asia Mark Fenwick, Steven Van Uytsel, Bi Ying. 2020-07-28 This book focuses on Fintech regulation in Asia, situating local developments in broader economic, regulatory and technological contexts. Over the last decade, Fintech – broadly defined as the use of new information technologies to help financial institutions and intermediaries compete in the marketplace – has disrupted the financial services sector. Like other 21st century technological developments, Fintech is a global phenomenon that plays out in local economic, political and regulatory contexts, and this dynamic interplay between global trends and local circumstances has created a complex and fast-changing landscape. Diverse stakeholders (most obviously incumbent financial service providers, tech start-ups and regulators) all pursue a competitive edge against a background of profound uncertainty about the future direction and possible effects of multiple emerging technologies. Compounding these difficulties are uncertainties surrounding regulatory responses. Policymakers often struggle to identify appropriate regulatory responses and increasingly turn to policy experimentation. Such issues add to the challenges for the various actors operating in the Fintech space. This situation is particularly fluid in Asia, since many jurisdictions are seeking to establish themselves as a regional hub for new financial services.

Central Bank Digital Currency and Fintech in Asia Marlene Amstad, Bihong Huang, Sayuri Shirai, Peter Morgan. 2019-11-26 This book provides a thorough introduction and historical overview of the principles and practices of digital currency and fintech in Asia. It covers the theory of central bank digital currency and examines regulatory aspects, economic digitalization, financial inclusion, and the role of SMEs. Selected case studies offer in-depth insights into recent fintech developments in major economies, including Australia; Hong Kong, China; Indonesia; Japan; the People's Republic of China; the Republic of Korea; and Thailand. The book also makes a valuable supplement for introductory courses on finance, governance, and economics, as it appeals to a broad range of readers, including university students, academics, finance practitioners, and policy makers.

Implications of Central Bank Digital Currencies for Monetary Policy Transmission Ms. Mitali Das, Mr. Tommaso Mancini Griffoli, Fumitaka Nakamura, Ms. Julia Otten, Gabriel Soderberg, Mr. Juan Sole, Brandon Tan. 2023-09-15 This fintech note presents an analysis of the implications of central bank digital currency (CBDC) for monetary policy. In our framework, the implications of CBDC issuance on monetary policy are intermediated by its impact on key parts of the macroeconomic environment. The note also makes a distinction between “level effects”—whereby the introduction of CBDCs could tighten or loosen financial conditions as a shock—and “transmission effects,” whereby CBDCs change the impact of a given monetary policy shock on output, employment, and inflation. In general, the effects of CBDCs on monetary policy transmission are expected to be relatively small in normal times; however, these effects can be more significant in an environment with low interest rates or financial market stress.

Financial Digitalization and Its Implications for ASEAN+3 Regional Financial Stability Asian Development Bank.2023-02-01 This publication examines the impact of digitalization on the financial stability of the members of the Association of Southeast Asian Nations and the People's Republic of China, Japan, and the Republic of Korea (ASEAN+3). The region is a global leader in digital financial services, and economic and financial links among ASEAN+3 markets are growing. The publication discusses the opportunities and risks of digitalization, explores how to manage financial integration in the digital era, and identifies changes in regulations and supervision needed to reduce risk and successfully transform the traditional banking model.

Central Bank Digital Currency and Financial Inclusion Brandon Tan.2023-03-17 In this paper, we develop a model incorporating the impact of financial inclusion to study the implications of introducing a retail central bank digital currency (CBDC). CBDCs in developing countries (unlike in advanced countries) have the potential to bank large unbanked populations and boost financial inclusion which can increase overall lending and reduce bank disintermediation risks. Our model captures two key channels. First, CBDC issuance can increase bank deposits from the previously unbanked by incentivizing the opening of bank accounts for access to CBDC wallets (offsetting potential flows from deposits to CBDCs among those already banked). Second, data from CBDC usage allows for the building of credit to reduce credit-risk information asymmetry in lending. We find that CBDC can increase overall lending if (1) bank deposit liquidity risk is low, (2) the size and relative wealth of the previously unbanked population is large, and (3) CBDC is valuable to households as a means of payment or for credit-building. CBDC can still be optimal for household welfare even when overall lending decreases as households benefit from the value of using CBDC for payments, CBDC provides an alternative safe savings vehicle, and CBDC generates greater surplus in lending by reducing credit-risk information asymmetry. Most countries are considering a two-tier CBDC model, where central banks issue CBDC to commercial banks which in turn distribute them to consumers. If non-bank payment system providers can distribute CBDC, fewer funds will flow into deposit accounts from the unbanked because a bank account is no longer needed to access CBDC. If CBDC data is shareable with banks, those without bank accounts can still build credit and access lower interest rate loans. This design is optimal for welfare if the gains from greater access to CBDC outweigh the contraction in lending.

Central Bank Digital Currency and Fintech in Asia Marlene Amstad, Bihong Huang, Peter Morgan, Sayuri Shirai.2019-11-26 This book provides a thorough introduction and historical overview of the principles and practices of digital currency and fintech in Asia. It covers the theory of central bank digital currency and examines regulatory aspects, economic digitalization, financial inclusion, and the role of SMEs. Selected case studies offer in-depth insights into recent fintech developments in major economies, including Australia; Hong Kong, China; Indonesia; Japan; the People's Republic of China; the Republic of Korea; and Thailand. The book also makes a valuable supplement for introductory courses on finance, governance, and economics, as it appeals to a broad range of readers, including university students, academics, finance practitioners, and policy makers.

Recent Central Bank Digital Currency Developments in Asia and Their Implications Asian Development Bank.2023-08-01 This publication analyzes the evolution of Central Bank Digital Currencies (CBDC) in Asia and the Pacific, assesses their potential risks and technical challenges, and explores their potential to improve cross-border payments and financial inclusion. Ahead of the launch of any large-scale Asian CBDC, it details various models and explores how Cambodia, the People's Republic of China, Singapore, and Thailand are taking the lead. Outlining global developments and emerging trends, it shows why a robust digital infrastructure, strong public-private collaboration, and fintech literacy are central to ensuring CBDCs help drive the transition to a digital economy.

Casting Light on Central Bank Digital Currencies Mr. Tommaso Mancini Griffoli, Mr. Maria Soledad Martinez Peria, Mr. Itai Agur, Mr. Anil Ari, Mr. John Kiff, Ms. Adina Popescu, Ms. Celine Rochon.2018-11-12 Digitalization is reshaping economic activity, shrinking the role of cash, and spurring new digital forms of money. Central banks have been pondering whether and how to adapt.

One possibility is central bank digital currency (CBDC)-- a widely accessible digital form of fiat money that could be legal tender. This discussion note proposes a conceptual framework to assess the case for CBDC adoption from the perspective of users and central banks. It discusses possible CBDC designs, and explores potential benefits and costs, with a focus on the impact on monetary policy, financial stability, and integrity. This note also surveys research and pilot studies on CBDC by central banks around the world.

Exploring Central Bank Digital Currencies: Concepts, Frameworks, Models, and Challenges

Kaur, Guneet, Lekhi, Pooja, Popli, Simriti. 2024-03-07 In the ever-evolving landscape of global finance, the rise of Central Bank Digital Currencies (CBDCs) has introduced a myriad of challenges that demand immediate scholarly attention. The accelerating pace of digital transformation, coupled with the intricate dynamics of these novel currencies, poses significant hurdles in their widespread adoption. From privacy concerns to the technological complexities involved, the academic community finds itself at the forefront of deciphering the multifaceted challenges inherent in the CBDC landscape. Addressing this imperative need for comprehensive analysis is the groundbreaking publication, *Exploring Central Bank Digital Currencies: Concepts, Frameworks, Models, and Challenges*. Within the pages of this compelling work, scholars will encounter a meticulous exploration of the intricate evolution of money, navigating from traditional barter systems to the digital era. The catalytic role of Bitcoin in reshaping the financial landscape serves as a cornerstone, laying the foundation for a profound understanding of the cryptocurrency fundamentals that underpin CBDCs. This book delves into the conceptual frameworks and technological models shaping CBDCs, aiming to illuminate the complex challenges faced by central banks, governments, and financial institutions in their pursuit of digital currency integration.

Redefining Strategic Routes to Financial Resilience in ASEAN+3 Asian Development

Bank. 2021-12-01 Rapid globalization and digitalization have transformed the financial landscape of ASEAN+3—the Association of Southeast Asian Nations (ASEAN) and the People’s Republic of China, Japan, and the Republic of Korea. Despite impressive reforms, the region faces continued challenges. These include deepening corporate bond markets, coping with cross-border bank concentration risk, reducing dependence on the United States dollar, achieving sustainable infrastructure investments, addressing pension issues, and supporting fintech development. This edited volume highlights the potential for stronger regional financial cooperation to address such challenges. It explores how regional financial cooperation could promote greater financial resilience and stability amid rapid economic and financial development and technological change.

China's Trump Card Raymond Yeung. 2020-07-29

Discover the impact of blockchain on the trade relationship between the world's two largest economies *China's Trump Card: Cryptocurrency and its Game-Changing Role in Sino-US Trade* grapples with the fascinating issue of the effect of digital currencies on world trade and the relationship between China and the United States in particular. Full of forward-looking insights, solid data analysis, extensive collection of relevant literature and incisive observations, author Raymond Yeung compellingly argues that cryptocurrencies will have a significant role to play in harmonizing geopolitical power struggles. Covering all the subjects required for a full understanding of the future of the Sino-US trade relationship, *China's Trump Card* discusses: The looming risks of de-dollarization in the wake of de-globalization The pressing need to construct a new currency standard superior to the fiat money regime in response to the global imbalance China's diversification of its offshore portfolios to include alternative investments The implications of Facebook's plan to create a blockchain-based digital currency The fact that blockchain offers a fungible asset class option for China's reserves investment, which can be relatively independent of political considerations This book is perfect for business leaders, investors, financial analysts, policymakers, economists, fintech developers and others who have a stake in the outcome of the blossoming trade disputes between the United States and China.

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