



Designing central bank digital currencies for financial inclusion

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Types of financial exclusion and CBDC design implications

Design principles for financial inclusion

1. Access to unsuitable financial services

Cost-related concerns

- Minimum balance requirements and high transaction costs

Trust-related concerns

- Unpredictable fees, transaction privacy, and other concerns

Need-based obstacles

- Cash-based economy

Low cost to acquire service, perform transactions, and overall fee structure

Universally accessible and easy to use

Security and privacy protection

Enable fintech innovation

2. No access to any financial services

No access to endpoint solutions

- ATM or local bank is too far, smart phone is too expensive

Compliance challenge

- No economic identity

Risk profile

- Too costly to provide service, low financial literacy

Design a CBDC system to support financial inclusion

Design a scalable CBDC system to help manage users' cost-related expectations

- With serverless computing, infrastructure management tasks like capacity provisioning are handled with automatic scaling and built-in high availability without ever managing a server.

Design a secure CBDC system to protect user information and address trust concerns

- Use a network architected to protect information, identities, applications, and devices. Meet core security and compliance requirements, such as data locality, protection, and confidentiality.

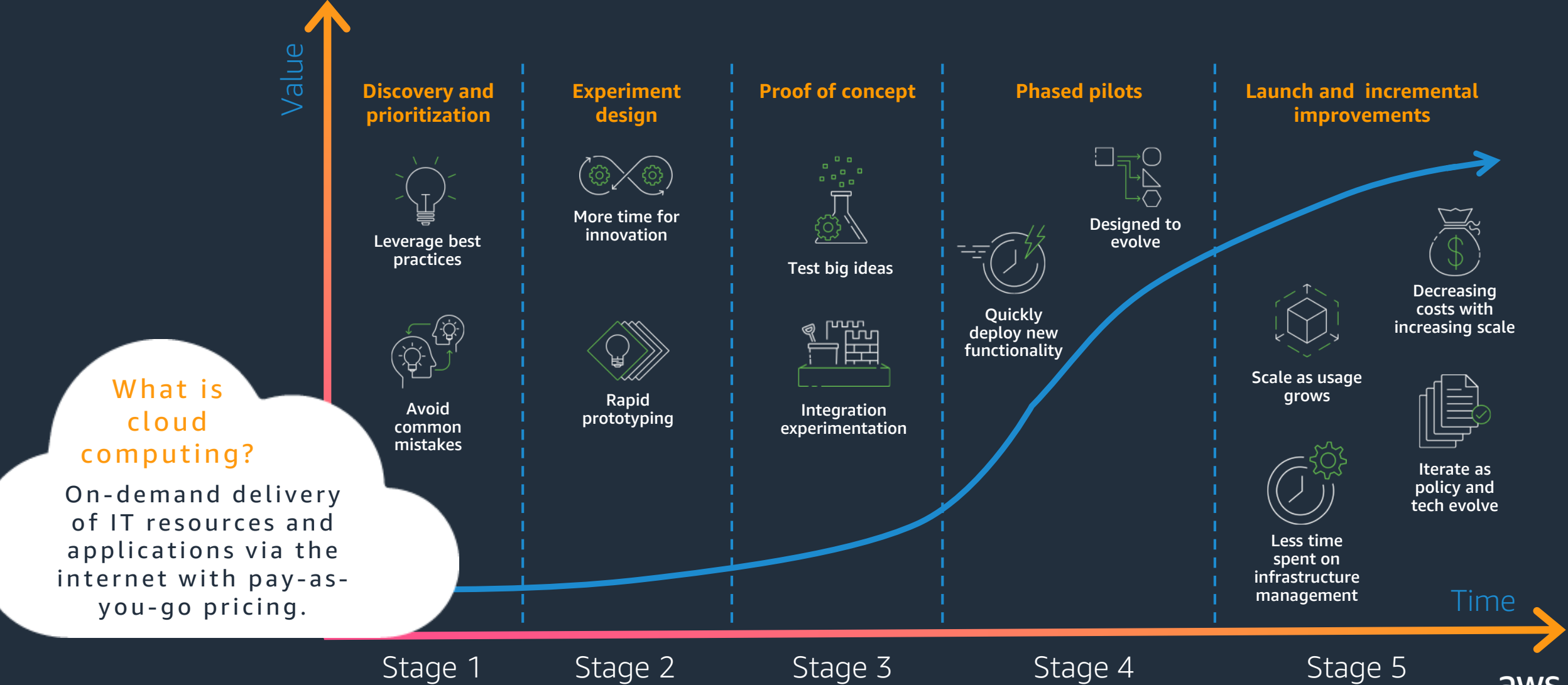
Design a resilient CBDC system for universal access 24/7/365

- AWS Regions are comprised of multiple Availability Zones (AZs) for high availability, high scalability, and high fault tolerance. Applications and data are replicated in real time and consistent in the different AZs.

Design a transformative CBDC system by enabling financial inclusion innovations

- With tools like a solution catalog, integrated development environment, API marketplace, and fintech onboarding and ideation, innovation is accessible and cost-effective making financial services for the previously cost-prohibitive possible.

Working with AWS to design a CBDC for all



Call to action



Knowledge sharing



Research and publications



CBDC product development



CBDC ecosystem building

Thank you

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