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| ITU logo | INTERNATIONAL TELECOMMUNICATION UNION**TELECOMMUNICATIONSTANDARDIZATION SECTOR** | **Digital Currency Global Initiative** |
| **DCGI-PG-I-054** |
| **Original: English** |
| **WG(s):** | Policy & Governance - Financial Inclusion Workstream | e-meeting 19 November 2020 |
| **INPUT DOCUMENT** |
| **Source:** | Bejoy Das Gupta, Vice Team Leader |
| **Title:** | Meeting Agenda, Financial Inclusion Workstream e-meeting, 19 November 2020 |
| **Contact:** | DCGI SecretariatITU | E-mail: dcgi-secretariat@itu.int  |

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| **Keywords:** | CBDC; Agenda; DLT; emoney; digital currency; policy; governance; financial inclusion; stablecoin |
| **Abstract:** | This document contains the agenda for the Financial Inclusion Workstream meeting of 19 November 2020 |

**Financial Inclusion Workstream Agenda**

1. Welcome
2. Recap of workstream areas
3. Financial Inclusion Case Study: Transitioning from bank-led inclusion to e-money to retail CBDCs; presentation by Bejoy Das Gupta
4. Focused discussion on the first two of the specific questions below – please come prepared to share concrete examples and use cases
5. Actions for next meeting
6. AOB

**Information Note**

**Key Issues for the Financial Inclusion Workstream**

* How can digital currencies help enhance financial inclusion?
* What are the constraints/concerns/risks that are preventing digital currencies realize their full potential to lift financial inclusion?
* What are the policy and governance recommendations to maximize the financial inclusion benefits of digital currencies, while mitigating risks?
* Workstream participants are invited to make presentations on e-money, cryptocurrencies, stablecoins and CBDCs in the light of the above questions

**Specific Questions**

1. In what ways, can digital currencies enable financial inclusion at absolute levels, relative to one another, and to existing payment systems? Are there any examples or use cases?
2. What are the key aspects to consider in the transition to support equitable inclusion, including the obtaining of digital currencies by users and access to and expansion of digital infrastructure?
3. What are the limitations, regulatory hurdles, or challenges that digital currencies face with respect to achieving financial inclusion? Which ones are addressable in the near or medium term, and how could they be addressed?
4. Which limitations/roadblocks are very challenging or not addressable in the near or medium term? Technology issues could be discussed here.
5. Where do digital currencies create noteworthy financial exclusion risk or other important risks, including for the financially vulnerable? What can be done to mitigate them?
6. How do operator business models influence financial inclusion outcomes? (e.g., cost and access)
7. How can “programmability” features of digital currencies support financial inclusion?

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