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| **Abstract:** | This document contains the agenda for the Financial Inclusion Workstream meeting of 19 March 2021 |

**Financial Inclusion Workstream Agenda**

1. Welcome
2. Recap of workstream areas
3. Presentation by Robin Renwick related to Q5 below
4. Focused discussion on 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 policy requirements for digital currency implementation to meet the needs of the unbanked in order to bridge the financial inclusion gap?

1. What are the technology and regulatory challenges that digital currencies (CBDCs, Stablecoins and e-Money) face with respect to bringing financial services to the unbanked? Which ones are addressable in the near or medium term, and how could they be addressed?
2. What are the policy recommendations for addressing the technology limitations and regulatory challenges identified under Q.3 above?
3. 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?
4. How can “programmability” features of digital currencies support financial inclusion?

**Not in scope:**

1. **Review of the general causes of financial inclusion and financial exclusion.**
2. **What is financial inclusion or financial exclusion?**
3. **Financial policy and economic policy issues around financial inclusion.**

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