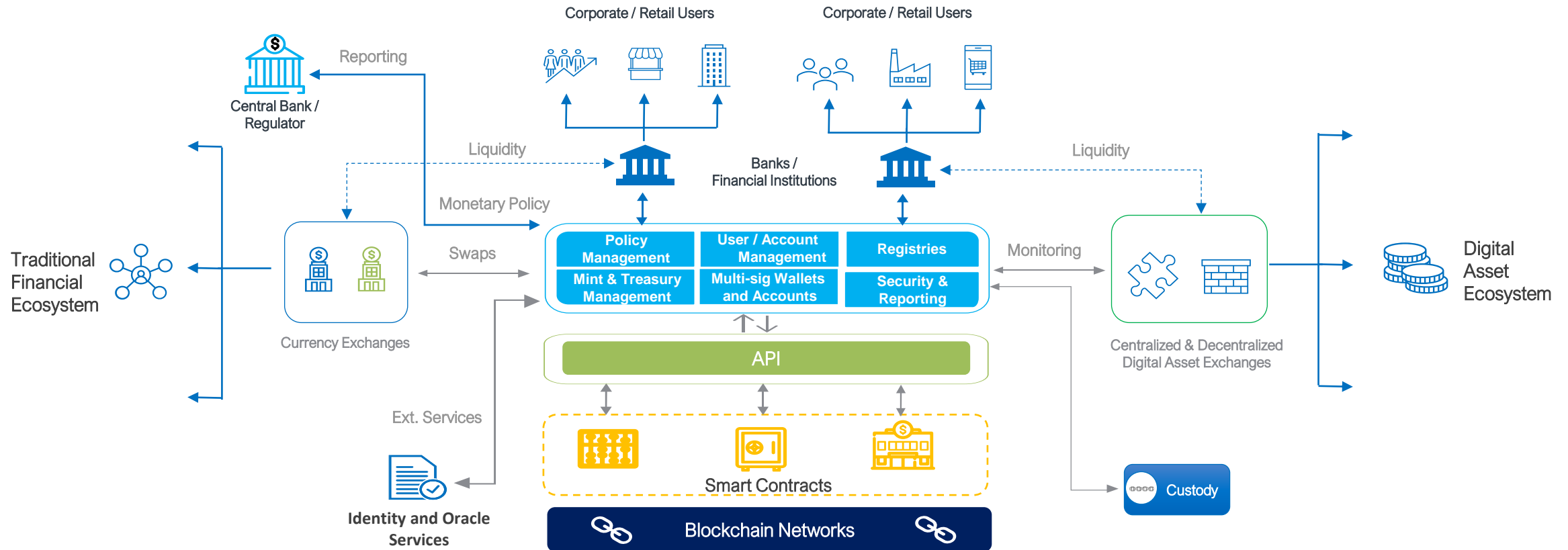


# The platform utilizes a **Two-Tier CBDC Framework** that enables digital cash to be designed by central banks but issued and distributed by financial institutions

*The Framework empowers public-private partnerships*



Digital currencies, denominated in the domestic unit of account, are privately issued and managed, although fully backed with central bank reserves, and monitored centrally