

Leverage LTIMindtree's Trusted
Digital Currency Platform

Empowering Tomorrow: Unlocking Solutions for Central Bank Digital Currency (CBDC)

Need for a CBDC Solution:

The popularity of cryptocurrencies in the retail sector is increasing, but they are non-aligned with regulations. This non-alignment to regulatory guidelines and lack of integration with regional payment rails and ecosystems is driving interest towards sovereign digital currencies from central banks. An industry-wide approach and standardized outlook is crucial for central banks globally. Hence, access to CBDC platform solutions becomes imperative for digital financial transaction integrators.

130 countries,
representing **98%**
of the global GDP,
are exploring a CBDC

LTIMindtree Solution:

LTIMindtree's Trusted Digital Currency Platform is a distributed ledger technology-based CBDC solution aimed at central banks, commercial banks, and financial market infrastructure providers including wholesale and retail CBDC. This one-stop platform bridges the gap between traditional financial operations and the growing need for digitization. It facilitates interoperability between CBDCs and other physical currency platforms. Thus, it provides an industry-centric approach.

90% of central banks
are exploring CBDC
with 50% running
concrete experiments



Business Impact:

- **Scalability:** Ability to scale up to \$2.8 trillion value of transactions per day
- **Financial inclusion:** Providing unbanked users with access to digital financial services
- **Cross-border payments:** Supports real-time cross-border payments reducing the need for intermediaries
- **Digital transformation:** Significant shift from traditional paper to digital currency
- **Security:** Tokenized Wallet User Identity allowing PII data to be secured
- **Interoperability:** Interoperable **Cohesive Wallet** design to allow seamless exchange of CBDC and fiat currency

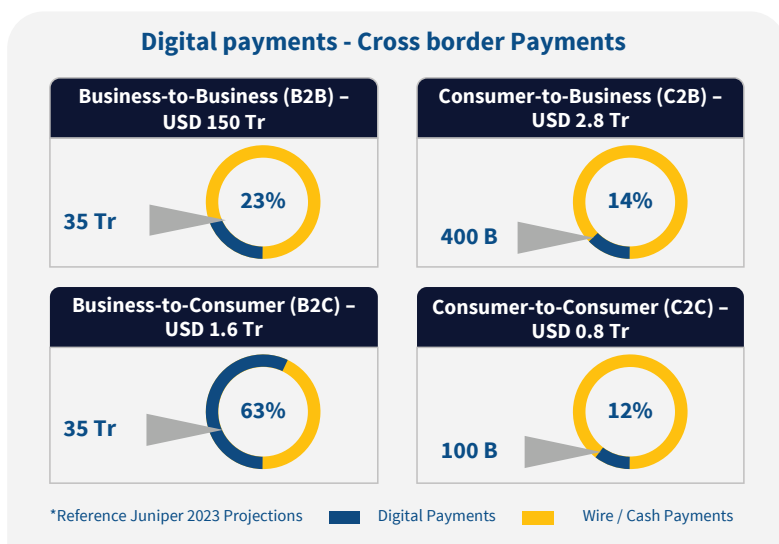


Figure 1: In North America, the digital payments market will cross \$204 billion by 2028

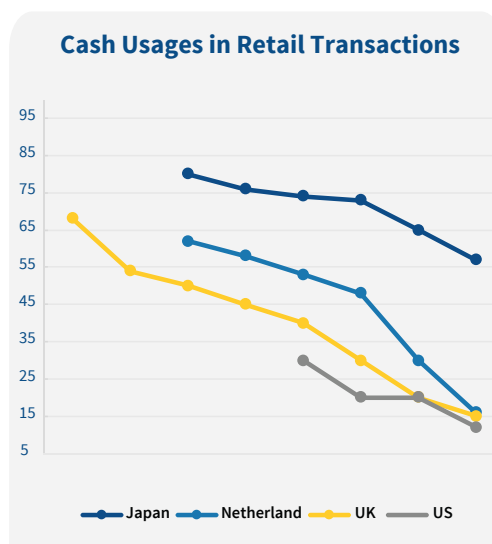


Figure 2: Post-pandemic cash usage has dropped below 10% worldwide

Digital payments via cards and other payment ecosystems are adding significant merchant cost currently borne by the customer

Features:

- Scalable solution (higher TPS rate)
- Faster time-to-market (< 1 day)
- Applicable for wholesale and retail use cases
- Real-time cross-border payments
- Security for PII data and transactions

67% of banks likely to issue retail CBDC in the next 5 years.

19 of the **G20** countries are now in the advanced stage of CBDC development.

Benefits:

- Trusted Digital Currency Platform (TDCP) unlocks the potential of new revenue stream generation using a disruptive business model
- TDCP is suitable for all payment types
- Unique Cohesive Wallet allow seamless exchange of CBDC and fiat currency
- Reduces the per transaction cost considerably
- Meets financial inclusion goals

Take the next step in digitized banking with LTIMindtree's Trusted Digital Currency platform.

Email us at info@ltimindtree.com to know more.

About LTIMindtree

LTIMindtree is a global technology consulting and digital solutions company that enables enterprises across industries to reimagine business models, accelerate innovation, and maximize growth by harnessing digital technologies. As a digital transformation partner to more than 700 clients, LTIMindtree brings extensive domain and technology expertise to help drive superior competitive differentiation, customer experiences, and business outcomes in a converging world. Powered by 82,000+ talented and entrepreneurial professionals across more than 30 countries, LTIMindtree — a Larsen & Toubro Group company — combines the industry-acclaimed strengths of erstwhile Larsen and Toubro Infotech and Mindtree in solving the most complex business challenges and delivering transformation at scale. For more information, please visit <https://www.ltimindtree.com/>.