

## Access

# CBDC Design Decision Matrix

Retail  
(60%)

Wholesale  
(25%)

DLT-based  
(40%)

Centralized  
(35%)

Hybrid  
(25%)

Two-tier  
(75%)

## Identity

Account-based  
(55%)

Token-based  
(30%)

## Interest

Non-remunerated  
(65%)

Tiered  
(25%)

## Privacy

Full KYC  
(50%)

Tiered privacy  
(40%)

## Key Trade-offs

- Privacy vs. AML compliance
- Innovation vs. Stability
- Inclusion vs. Security

## Emerging Trends

- Offline capability priority
- Programmability interest
- Interoperability focus

Based on survey of 90+ central banks exploring CBDCs