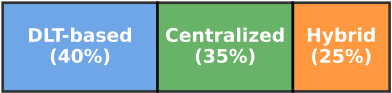


CBDC Design Decision Matrix

Access



Identity



Interest



Privacy



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