REALNET™ CENTRAL
CBDC AND DIGITAL CURRENCIES

ADVANCING THE FUTURE OF MONEY

CENTRAL BANK DIGITAL CURRENCIES (CBDCS) ARE SET TO BE THE NEXT EVOLUTION OF MONEY.

CBDCs are a new format of money, which in a retail setting is similar to a digital version of cash. CBDCs will unlock new payment features, functionality, and use cases, thereby supporting innovation and the digitalization of the world economies, while providing monetary and financial stability.

FIS® stands ready to support central banks and banks on their journeys as they look to issue CBDCs and Digital Currencies. FIS will be providing state-of-the-art central infrastructure to allow central banks and banks to rollout CBDCs and digital currencies alongside FIS' account-to-account payment system, RealNet Central. Our platform is highly scalable, secure, and aims to help global economies compete, thrive, and grow with the next wave of innovation.

FIS can support central banks in designing, building and testing CBDCs with different types of users in mind, as well as tackling individual nations' policy objectives. FIS CBDC and Digital Currencies virtual lab can be used by central banks, commercial banks, and other payment ecosystem participants.

MAIN BENEFITS OF CBDC

- **INCREASED DIGITALIZATION OF ECONOMY**
- **A SOURCE OF NEW INNOVATION AND SERVICES**
- **MORE EFFICIENT PAYMENTS**
- **GREATER RESILIENCE AND DIVERSIFICATION**
- **AN UPLIFT IN GDP AND PAYMENT VALUES**
- **PROMOTING FINANCIAL INCLUSION WITH WALLETS FOR THE UNBANKED**
- **MAKING MONEY PROGRAMMABLE**
- **FINANCIAL DEEPENING THROUGH NEW FINANCIAL MARKET INFRASTRUCTURE**

COMPARISON OF CBDC, CRYPTO AND CASH

	CBDC	CRYPTOCURRENCY	CASH
DIGITAL VS PHYSICAL	Digital (Complementary to cash)	Digital	Physical
ISSUER	Central bank / Monetary authority	Private parties (ICOs)	Central bank / Monetary authority
NATURE OF HOLDER'S RIGHTS AGAINST ISSUER	"Claim" on central bank for repayment (but typically limited to repayment in central bank money)	Under regulatory review – speculative asset held on decentralized networks	"Claim" on central bank for repayment (but typically limited to repayment in central bank money)
DENOMINATION	Domestic Fiat	Any asset class	Domestic Fiat

FIS will provide a technology platform that orchestrates these services. Payment services/funds transfer capability will be provided by a network of regulated financial institutions subject to their terms and applicable laws and regulations.

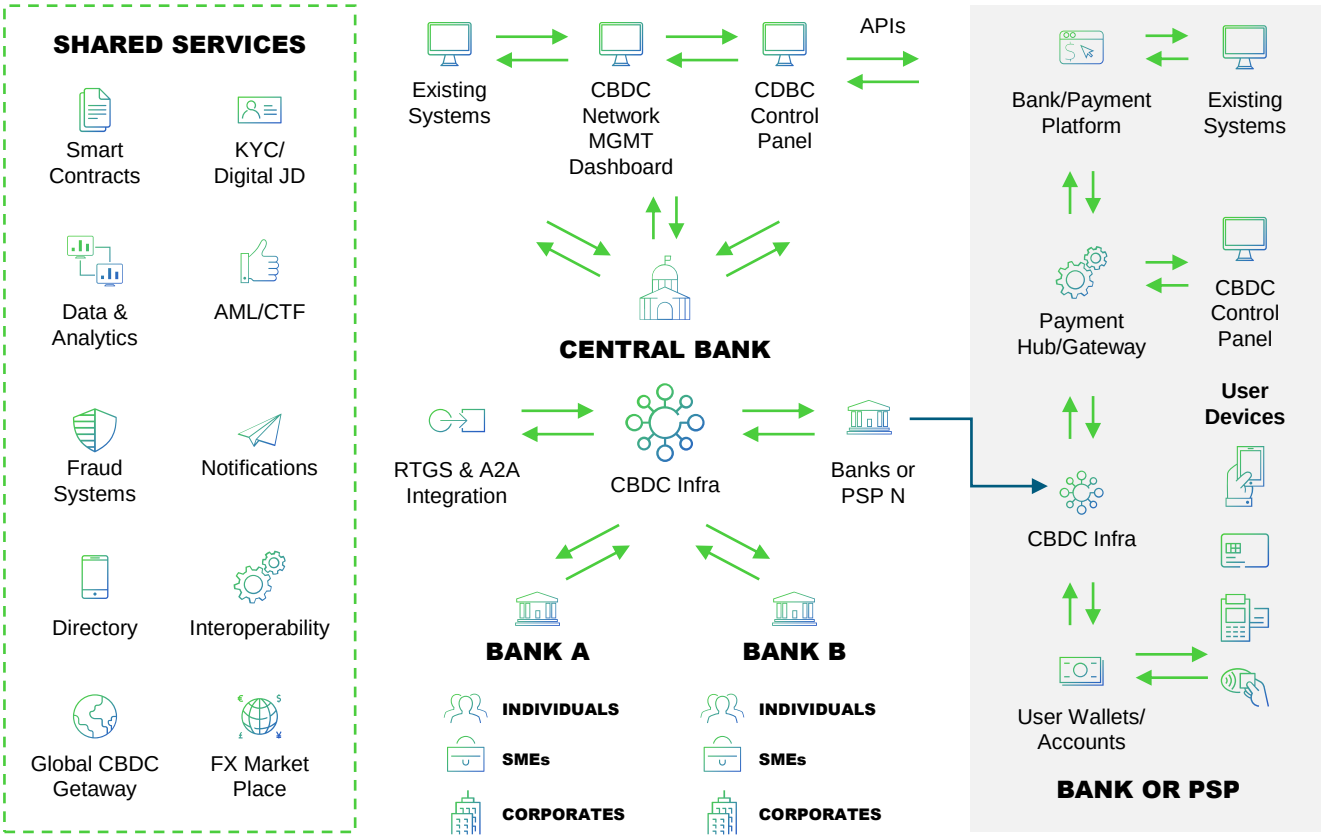
FIS CBDC AND DIGITAL CURRENCIES VIRTUAL LAB:

FIS CBDC and Digital Currencies virtual lab allows central banks, banks, and other participants to experiment with a production DLT enterprise-grade digital money platform.

FIS CBDC and Digital Currencies platform also enables tokenization of digital regulated money, so that financial institutions can issue digital currencies.

- **EXPLORE USE CASES AND DESIGN OPTIONS**
- **SIMULATE FUTURE ECOSYSTEM TO ASSESS THE FEASIBILITY AND BENEFITS**
- **EXPERIMENT TO COLLABORATE AND ADVANCE KNOWLEDGE AND SKILLS**
- **IDEATE AND DEFINE FUTURE ROLES**
- **ACCELERATE IMPLEMENTATION AND TEST ROLLOUT STRATEGIES**

ECOSYSTEM HIGH-LEVEL ARCHITECTURE (CONFIGURABLE)



WHY FIS REALNET CENTRAL

FIS is the world's largest fintech with global reach and capabilities.

We cover the full payment value chain and customer segments including financial institutions, corporates, government, and SMB.

We offer our customers superior capabilities by combining our existing assets with a network of strategic specialist tech partners to deliver best-in-class solutions.

ABOUT FIS

FIS serves more than 20,000 customers in over 130 countries. FIS employs more than 55,000 people worldwide and holds leadership positions in payment processing, financial software and banking solutions. Providing software, services and outsourcing of the technology that empowers the financial world, FIS is a Fortune 500 company and is a member of Standard & Poor's 500® Index. For more information about FIS, visit www.fisglobal.com.

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