

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

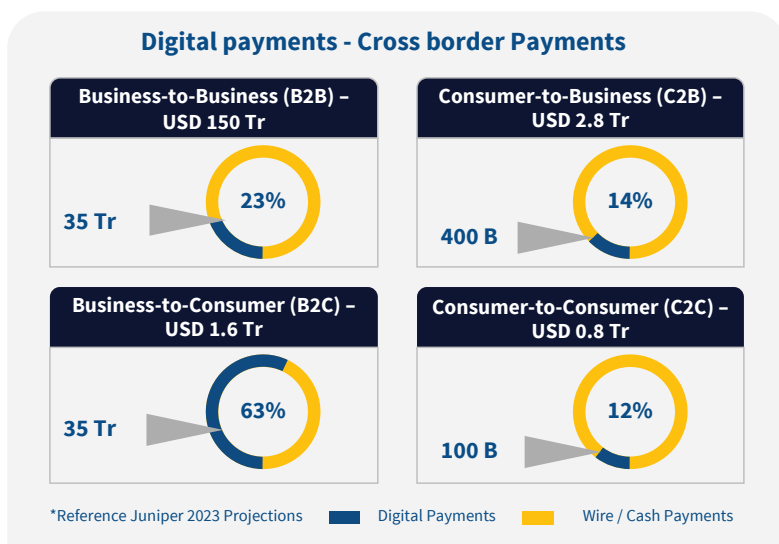


Figure 1: In North America, the digital payments market will cross \$204 billion by 2028

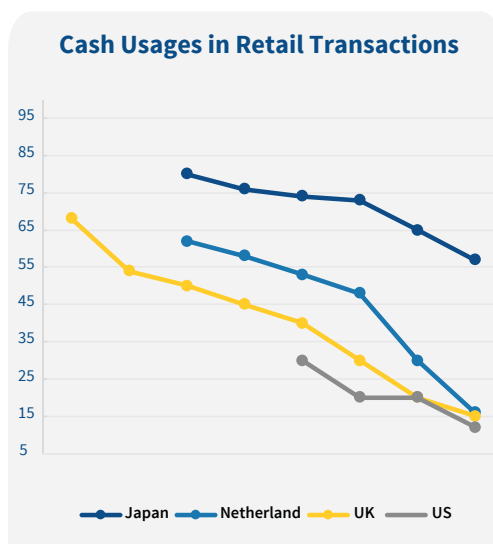


Figure 2: Post-pandemic cash usage has dropped below 10% worldwide

**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

## 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

**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.

**Take the next step in digitized banking with LTIMindtree's Trusted Digital Currency platform.**  
Email us at [info@ltimindtree.com](mailto: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/>.