

# **CENTRAL BANK DIGITAL CURRENCY (CBDC) MASTERCLASS**



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TRAINING CENTER



## Introduction

The Central Bank Digital Currency (CBDC) Masterclass Training Course prepares central bankers, regulators, and financial professionals to design and assess digital currency initiatives with rigour. CBDC sits at the intersection of monetary policy, payment infrastructure, technology, and public trust. This course explains the design choices, operating models, and policy implications involved. It covers retail and wholesale models, architecture, privacy, and cross-border use. Furthermore, it applies the Bank for International Settlements (BIS) and IMF frameworks and current pilot experience. As a result, participants gain the analytical depth to contribute to national CBDC strategy.

## Central Bank Digital Currency (CBDC) Masterclass Course Objectives

- Explain the concept, motivation, and forms of central bank digital currency.
- Distinguish retail CBDC, wholesale CBDC, and tokenised deposits.
- Apply the BIS foundational principles and the "money flower" classification.
- Evaluate architecture options: direct, intermediated, and hybrid models.
- Assess the impact of CBDC on monetary policy and bank intermediation.
- Design privacy, identity, and data protection safeguards.
- Analyse payment system implications and interoperability requirements.
- Review cross-border CBDC models and multi-CBDC arrangements.
- Apply cybersecurity and operational resilience standards to CBDC systems.
- Develop a phased CBDC roadmap with pilot design and risk assessment.

## Course Methodology

- Interactive lectures with live CBDC pilot case studies from multiple jurisdictions.

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- Design workshops on operating models and architecture choices.
- Policy simulation of CBDC impacts on banks and the money supply.
- Risk assessment exercises covering cyber, privacy, and financial stability.
- Structured peer discussion with facilitator feedback on national design choices.

## Who Should Take This Course

- Central bank policy and payment system specialists.
- Financial market infrastructure leaders and operators.
- Regulators and supervisors of payment and banking systems.
- Banking executives involved in digital currency strategy.
- Payment platform and fintech product leaders.
- Researchers and advisors on monetary and financial innovation.

## Central Bank Digital Currency (CBDC) Masterclass Course Outlines

### Day 1: Foundations of Central Bank Digital Currency

- Definition of CBDC and how it differs from cash and reserves.
- Motivations: payment efficiency, inclusion, and monetary sovereignty.
- Retail CBDC, wholesale CBDC, and tokenised deposit distinctions.
- The "money flower" taxonomy and its categories.
- BIS foundational principles for CBDC design.
- Global landscape of CBDC research, pilots, and launches.
- Case study: lessons from a leading retail CBDC pilot.





## Day 2: Design Choices and Operating Models

- Architecture options: direct, two-tier intermediated, and hybrid models.
- The role of banks and payment service providers in distribution.
- Account-based versus token-based access models.
- Programmability, smart contracts, and conditional payments.
- Interest-bearing and non-interest-bearing design decisions.
- Holding limits, tiered remuneration, and disintermediation risk.
- Workshop: selecting an operating model for a national CBDC.

## Day 3: Privacy, Identity, and Compliance

- Privacy design choices and the anonymity spectrum.
- Digital identity integration and authentication standards.
- Data protection and cross-border data flow implications.
- AML, CFT, and sanctions compliance in CBDC systems.
- Financial inclusion considerations for unbanked populations.
- Accessibility, offline payments, and device requirements.
- Workshop: designing a privacy and compliance framework.

## Day 4: Cross-Border Payments and Interoperability

- Cross-border payment frictions and the G20 roadmap.
- Multi-CBDC arrangements and shared platform models.
- ISO 20022 messaging and interoperability standards.
- FX settlement, liquidity, and access rules across borders.
- Tokenised assets and atomic settlement concepts.

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- Governance of shared cross-border infrastructures.
- Workshop: assessing a multi-CBDC interoperability scenario.

## Day 5: Resilience, Roadmap, and Implementation

- Cybersecurity and operational resilience requirements.
- Business continuity, redundancy, and settlement finality.
- Pilot design, testing, and phased rollout planning.
- Financial stability and monetary policy impact assessment.
- Legal foundations, governance, and stakeholder communication.
- Building a national CBDC roadmap and decision gates.
- Course review, assessment, and action planning.

## Conclusion

By successfully completing Central Bank Digital Currency (CBDC) Masterclass, participants will gain a comprehensive understanding of CBDC design, operating models, privacy and compliance requirements, cross-border arrangements, and implementation planning. They will also acquire practical skills in model selection, risk assessment, pilot design, and policy impact analysis. In addition, the course prepares them to advise credibly on national digital currency strategy. Gentex Training Center delivers this programme with a strong focus on real central bank practice and measurable policy readiness.

## FAQs for Central Bank Digital Currency (CBDC) Masterclass course





## Q1 What is the "Central Bank Digital Currency (CBDC) Masterclass" course about?

It is a five-day programme on designing and evaluating central bank digital currency. It covers retail and wholesale models, architecture and operating choices, privacy and compliance, cross-border arrangements, resilience, and the phased planning of pilots and rollout.

## Q2 What are the key benefits of the "Central Bank Digital Currency (CBDC) Masterclass" course?

Participants gain a structured way to evaluate CBDC options instead of following headlines. The course improves design quality, strengthens privacy and compliance safeguards, reduces financial stability and disintermediation risk, sharpens cross-border interoperability planning, and prepares institutions to answer policy, legal, and public scrutiny with evidence.

## Q3 What skills will I gain from the "Central Bank Digital Currency (CBDC) Masterclass" course?

Participants gain CBDC model comparison and design assessment, architecture and operating model selection, privacy, compliance and interoperability design, and risk assessment, pilot design and roadmap development. These four skills cover the full path from concept to phased implementation.



## Q4 What tools, methods, or standards are covered in the "Central Bank Digital Currency (CBDC) Masterclass" course?

The course covers the BIS foundational principles for CBDC, the "money flower" taxonomy, retail, wholesale and hybrid architecture models, account-based and token-based access, programmability and smart contracts, holding limits and tiered remuneration, digital identity and data protection standards, AML, CFT and sanctions requirements, the G20 cross-border payments roadmap, multi-CBDC arrangements, ISO 20022 messaging, atomic settlement, and cybersecurity and operational resilience frameworks.

## Q5 How is the "Central Bank Digital Currency (CBDC) Masterclass" course applied in real-world practice?

Participants apply the frameworks to their own jurisdictions. They compare design options, assess monetary and stability impacts, define privacy and compliance rules, design pilot scopes and test plans, and build decision gates for rollout. Many leave with a draft CBDC roadmap and risk register for their institution.