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COURSE BROCHURE

Advanced Central Bank Digital Currency (CBDC) Training Course

20 – 31 December 2026
Sharm El-Sheikh

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Registered in the United Kingdom and Saudi Arabia

Advanced Central Bank Digital Currency (CBDC) Training Course

Ref: 171_4915 **Date:** 20 – 31 December 2026 **Location:** Sharm El-Sheikh **Fees:** 8000 GBP

Advanced Central Bank Digital Currency CBDC is a 2-week training course for central bank officials, payments strategists and banking technology leaders who must decide whether, how and for whom a digital form of central bank money should be issued, and each participant leaves with a drafted CBDC Design Options Paper. Falling cash use, private stablecoins and faster cross-border payment demands are pushing monetary authorities to test sovereign digital money. Jupiter Prime Training offers this course to senior payments and policy specialists.

Why Central Bank Digital Currency Matters Now

Three forces drive the debate on central bank digital currency. Households and merchants are shifting from cash to private digital wallets, raising questions about public access to central bank money. Private stablecoins and large technology platforms offer payment rails that sit outside traditional monetary oversight. Correspondent banking remains slow and costly for cross-border settlement, prompting multi-central-bank platform experiments. A monetary authority that designs carefully can modernise payments while protecting financial stability; one that moves without clear choices risks bank deposit flight, privacy backlash or an unused system. The course rests on retail and wholesale design models, two-tier distribution and token versus account architectures.

Who Gains Most from Central Bank Digital Currency

- Officials who frame monetary policy and financial stability implications of new forms of money
- Strategists who shape national payments roadmaps and instant payment interoperability
- Technologists who evaluate ledger platforms, cryptography and resilience requirements
- Legal specialists who draft the mandate, legal tender status and data protection terms of digital money
- Commercial bank leaders who plan wallet distribution, onboarding and liquidity impacts

A monetary authority gains most when its policy, payments, legal and technology departments attend together with partner commercial banks, because every design choice shifts costs and risks between them.

Central Bank Digital Currency Capabilities

The outcomes below move a CBDC discussion from abstract interest to explicit design decisions that a board of governors can approve or reject.

- Weigh retail, wholesale and hybrid CBDC models against stated policy objectives — the board of governors
- Specify ledger architecture, token or account model and resilience targets — technology vendors and operators
- Design privacy tiers, holding limits and offline payment features — citizens, merchants and data protection officers
- Assess disintermediation risk and remuneration options for bank deposits — commercial banks and financial stability teams
- Build cross-border settlement scenarios with multi-currency platforms — partner central banks
- Communicate a phased pilot roadmap with success metrics — ministries, banks and the public

Key Central Bank Digital Currency Terms

- Retail CBDC — central bank money in digital form available to households and businesses for everyday payments.
- Wholesale CBDC — digital central bank money restricted to financial institutions for interbank and securities settlement.
- Two-tier model — a design in which the central bank issues the currency while commercial banks and providers distribute wallets.
- Holding limit — a cap on CBDC an individual may hold, used to reduce sudden deposit outflows from banks.
- Disintermediation — the shift of deposits from commercial banks into CBDC, which can reduce bank lending capacity.
- Atomic settlement — simultaneous, all-or-nothing exchange of two assets, removing settlement risk between counterparties.

Central Bank Digital Currency Day by Day

Day 1: The Changing Nature of Money

- Forms of Money Map — Cash, Deposits, E-Money and Stablecoins
- Motivations for Issuing CBDC — Inclusion, Efficiency and Monetary Sovereignty
- Global Project Landscape — Research, Pilot and Launched Systems
- Stakeholder Map — Central Bank, Banks, Merchants and Citizens
- Policy Objective Hierarchy — Ranking Goals Before Design

Day 2: Retail and Wholesale Models

- Retail CBDC Use Cases — Person-to-Person and Merchant Payments
- Wholesale CBDC Use Cases — Interbank and Securities Settlement
- Direct, Hybrid and Intermediated Models — Who Holds the Claim
- Two-Tier Distribution — Roles of Banks and Payment Providers
- Design Trade-Off Matrix — Objectives Versus Model Choices

Day 3: Ledger and Technology Architecture

- Token Versus Account Models — Identity and Transfer Logic
- Centralised and Distributed Ledgers — Throughput and Control
- Programmability and Smart Contracts — Conditional Payment Features
- Resilience and Cyber Requirements — Availability and Recovery Targets
- Interoperability With Instant Payment Systems — Coexistence Design

Day 4: Privacy, Identity and Offline Payments

- Tiered Privacy Designs — Anonymity Thresholds and Data Access
- Digital Identity Linkage — Know Your Customer for Wallets
- Offline Payment Methods — Secure Hardware and Double-Spend Controls
- Financial Inclusion Features — Feature Phones and Assisted Channels
- Data Governance Rules — Who Sees Transaction Records

Day 5: Monetary Policy Transmission

- Remuneration Options — Zero, Tiered or Policy-Linked Interest
- Balance Sheet Effects — Central Bank Liabilities and Reserves
- Transmission Channels — Rates, Credit and Expectations
- Seigniorage Considerations — Revenue From Digital Issuance
- Crisis Behaviour Scenarios — Digital Bank Runs and Flight to Safety

Day 6: Bank Disintermediation and Financial Stability

- Deposit Substitution Modelling — Outflows Under Normal and Stress Conditions
- Holding Limits and Waterfalls — Linking Wallets to Bank Accounts
- Bank Funding Impacts — Lending Capacity and Liquidity Buffers
- Compensation Models for Intermediaries — Fees and Incentives
- Merchant Acceptance Economics — Retail and Hospitality Examples

Day 7: Cross-Border Settlement

- Correspondent Banking Pain Points — Cost, Speed and Transparency
- Multi-CBDC Platform Models — Shared Ledgers Between Central Banks
- Atomic Settlement and Payment Versus Payment — Removing Settlement Risk
- Foreign Exchange Conversion Design — Liquidity Providers and Pricing
- Jurisdictional Rules — Data, Sanctions and Currency Controls

Day 8: Legal, Regulatory and Integrity Frameworks

- Legal Mandate for Issuance — Central Bank Act Amendments
- Legal Tender Status — Acceptance Obligations for Merchants
- Anti-Money Laundering Controls — Monitoring Without Mass Surveillance
- Consumer Protection Rules — Error Resolution and Liability
- Operator Licensing — Wallet Provider Supervision

Day 9: Pilots, Procurement and Public Adoption

- Proof of Concept Versus Live Pilot — Scope and Participants
- Vendor Selection Criteria — Technology, Security and Lock-In
- Pilot Success Metrics — Usage, Cost, Resilience and Inclusion
- Public Communication Plans — Trust, Privacy Messaging and Literacy
- Lessons From Paused Projects — Low Uptake and Design Missteps

Day 10: Practising the CBDC Design Options Paper

- Objective Ranking Exercise — Applying the Hierarchy to a Small Economy
- Architecture Choice Debate — Applying Trade-Off Matrices to Retail Payments
- Stability Stress Test — Applying Holding Limits to a Deposit Run
- Governors Briefing Rehearsal — Presenting Options Under Questioning
- CBDC Design Options Paper — Model, Architecture, Safeguards and Pilot Roadmap

Applying Central Bank Digital Currency After the Course

- Rank the institution's CBDC policy objectives with policy, payments and legal colleagues and record which design choices each objective rules in or out.
- Model deposit substitution under two holding limit scenarios and share the results with the financial stability committee.

Central Bank Digital Currency Questions FAQ

What is advanced central bank digital currency and why does it matter now?

Advanced central bank digital currency is the policy, design and technology work behind issuing digital central bank money. It matters now because cash use is falling, private stablecoins are growing and cross-border payments remain slow and costly.

Which roles gain most from advanced central bank digital currency training?

Central bank officials, payments strategists and banking technology leaders gain most. Policy staff assess monetary effects, payments teams shape distribution, and technologists evaluate ledgers, privacy and resilience for a credible design.

How does advanced central bank digital currency differ from a cryptocurrency or blockchain course?

Advanced central bank digital currency focuses on sovereign money issued by monetary authorities. A cryptocurrency course studies private tokens and trading, while this course covers monetary policy, financial stability, legal mandate and two-tier distribution of public digital money.

What do you bring back from advanced central bank digital currency training?

You bring back a drafted design options paper covering model choice, architecture, safeguards and a phased pilot roadmap. You also return with trade-off matrices and deposit substitution models your institution can reuse.

Central Bank Digital Currency: The Way Forward

The CBDC Design Options Paper sets out model choice, ledger architecture, privacy safeguards, stability controls and a pilot roadmap. Its first use is the governors' decision on whether to proceed to a proof of concept. Revisit its holding limits and privacy tiers after the first pilot wave, when real wallet usage reveals how households and banks actually respond.