

Episode #2 - Script

Welcome to secular growth views. I am Christophe Schmid, CEO and Head of Investment Strategies at IRISOS SA, a Swiss-based FinTech company. Along with my colleagues, I'll provide you with an in-depth view on subjects of interest. Today, we will talk about the purposes and applications of digital currencies. In particular, we will look at the long-term ramifications for investors who wish to take advantage of the arising opportunities. It is June 11th, 2021, 10:15 a.m., in Geneva.

The next big thing – CBDC!

Speculations about digital currencies being the next big thing made us work on deeper analysis and research. We concluded that blockchain technology-backed business models are scoping the future financial flows because about 85% of the world's central banks are actively working on some strategies to implement Central Bank Digital Currency (CBDC).

In the available report, we give insight into historical patterns that we reckon will play out again sometime soon and lead the way to the creation of CBDCs.

In the next step, we look at the benefits of CBDCs and highlight the possible integration in the payment ecosystem. Additionally, we establish a comparative analysis with other digital currencies such as consortium stablecoins, cryptocurrencies, asset-backed stablecoins, and corporate currencies. The results display the potential benefits in terms of economic value, consumer well-being, and governance, amongst others.

Undoubtedly, as with any transformation, there are early adopters and those who are wary of the forthcoming system. As a result, we can anticipate that innovative companies such as FinTechs will compete for customers and volumes to ensure the sustainability of their ecosystems. Due to the extremely rapid proliferation of networks and skyrocketing consumer acceptance, the FinTech segment will be ready to compete for market share with traditional financial service providers.

The introduction of CBDC will be game-changing! Payment efficiency will increase, and more importantly, it will provide an additional operational and technological alternative to the existing money methodology.

And the planned shift by major central banks toward CBDC is once again placing semiconductor companies in the spotlight. The IT industry will continue to be disrupted and reinvented. The genuine opportunity for investors is not to cherry-pick just one company from a 450-billion-dollar industry but rather to invest in a basket of holding companies that support CBDC developments in areas such as artificial intelligence, cloud computing, IT security, and data transmission, among others.

Thank you for listening to our podcast. You can find out more about investment opportunities related to CBDC at [Irisos dot com slash CBDC](https://irisos.com/cbdc) and follow us via our LinkedIn account for more news.