

Bank of England

Item 1: Person To Business Payments With CBDC

**CBDC Engagement Forum
5 May 2022**



Person To Business Payments

There are a variety of ways in which consumers and business interact to make payments today. CBDC, as a retail payment instrument, would be expected to support households and business with their everyday payment needs.

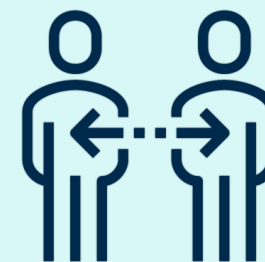
In Store



Online



Peer to Peer



Opportunities for CBDC



Integrate with what exists
and is familiar to
consumers and businesses



Improving on current user
experience or business
processes



Providing new or different
payment services

Questions for Members

- How should CBDC be enabled at existing Point of Sale (PoS) infrastructure, across Online, In-store, peer to peer, and any other payment interactions?
- How could CBDC improve current retail payment processes for businesses and payment service providers?
- What are the main drivers of consumer adoption and businesses adoption of a new payments rail? How do these two forces interact?



Member Presentation

