

4.0 Common Elements

OMG Responses to Federal Reserve Discussion Paper

There are three Currency Models that are applicable to the CBDC.

- **10_cash** - is a model representing the CBDC using cash (i.e., coins, \ \$1, \ \$2, \ \$5, \ \$10, \ \$20, \ \$50 and \ \$100 bills)) as the basis of the CBDC
- **15_accounts** - is a model that represents the CBDC in using digital accounts (i.e, Savings, Checking, Investment, Direct Pay, Credit Cards, Debit Cards, etc.)
- **30_stablecoins** - is a currency model tying a cryptocurrency to a real world asset such as a fiat currency, gold, indexed funds. etc.

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