Question: 09. TBD How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

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How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

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Without the advent of a U.S. CBDC, there are a few possible scenarios that will evolve:

- The use of Cryptocurrencies (i.e., Bitcoin, Ethereum, etc.) to transfer money across borders
- The use of new Financial Services from existing Finacial institutions such as Europay, MasterCard®, and Visa (EMV)
- The use of Mobile Payment systems such as PayPal, Venmo, and Zelle
- The use of Payment Cards such as Credit Cards, Debit Cards, Charge Cards, Prepaid Cards or Electronic Benefit Transfer (EBT)