



中国人民银行
数字货币研究所
DIGITAL CURRENCY INSTITUTE,
THE PEOPLE'S BANK OF CHINA



数字人民币
e-CNY

Universal Payment Instrument |



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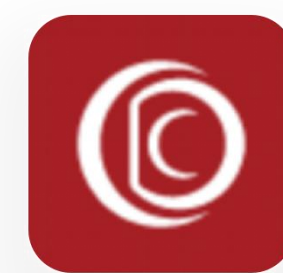
Universal Payment Instrument |



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Balance between Privacy & AML/CFT

< Authorized Operator Wallet Li...

Category 1 Category 2 Category 3 **Category 4**

 **BOC**
 Single Payment Limit ¥2000
 Daily Payment Limit ¥5000*
 Balance Limit ¥10000

	Single transaction	Daily	Annual
Payment	¥2000	¥5000*	¥50000*
Transfer	¥2000	¥5000*	¥50000*
Receive	No Limit	No Limit	No Limit
Top-up	No Limit	No Limit	No Limit

*Tips: Payments and transfers share the same ¥5,000 daily limit and ¥50,000 annual limit



**Personal Information
Protection Law**



**Large-value and
suspicious transaction reporting**

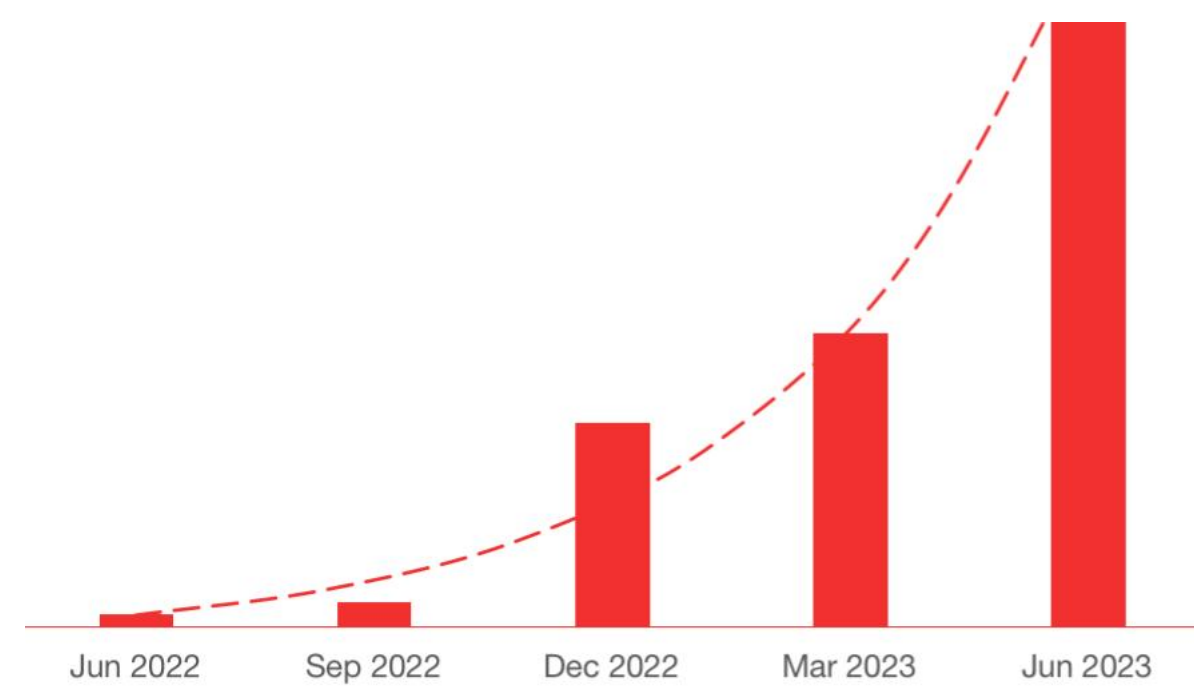


Internal controls

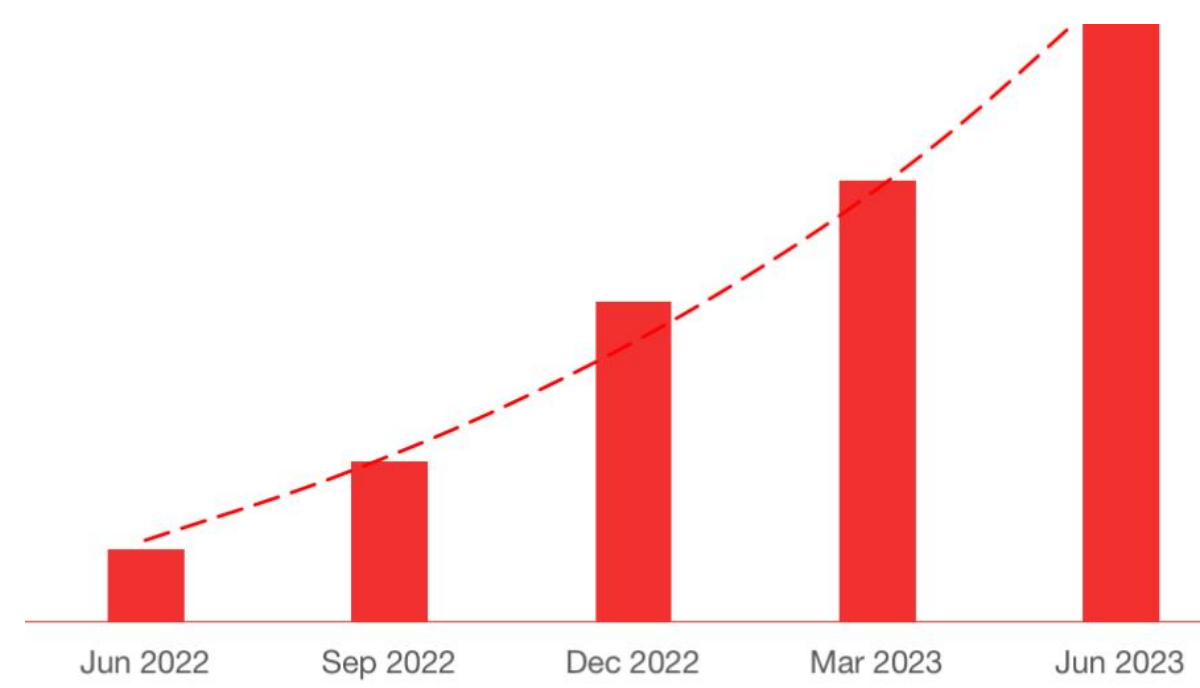


**Big data analysis and risk
monitoring**

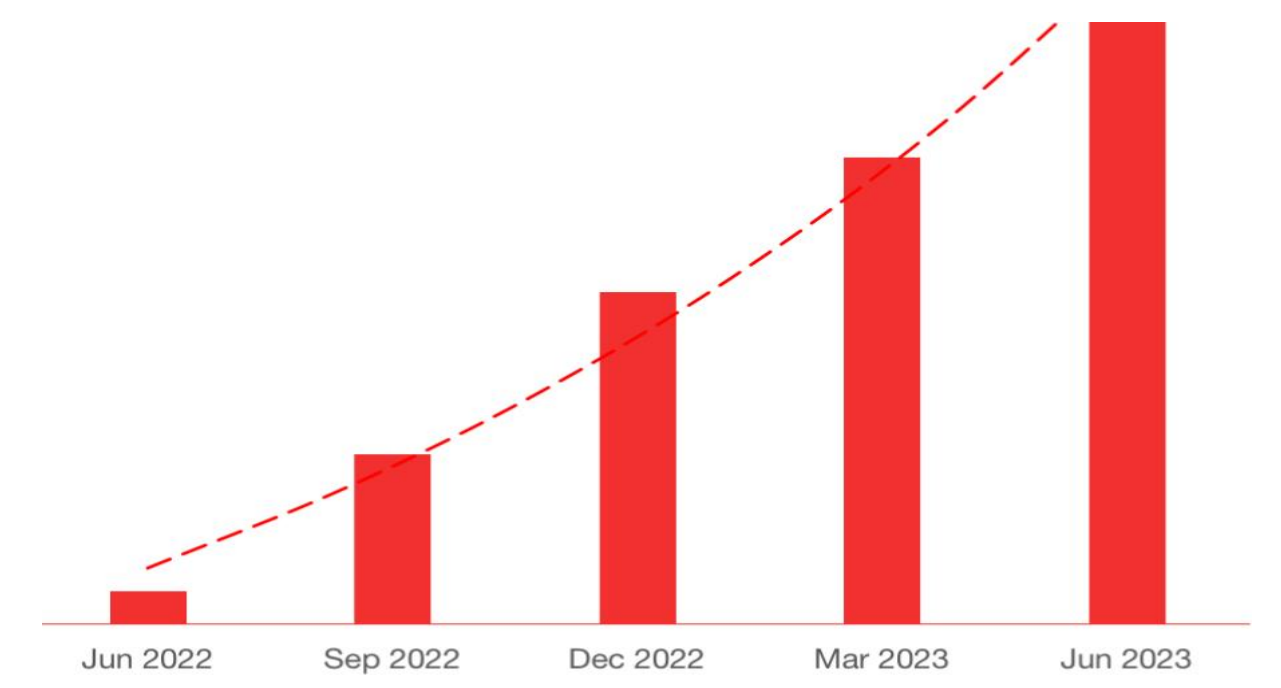
By June 30, 2023, e-CNY in circulation achieved **RMB 16.54 billion**, the total transaction volume achieved **RMB 1.79 trillion**, total transaction counts reached **945.92 million**, and **118.26 million** wallets were opened through e-CNY App.



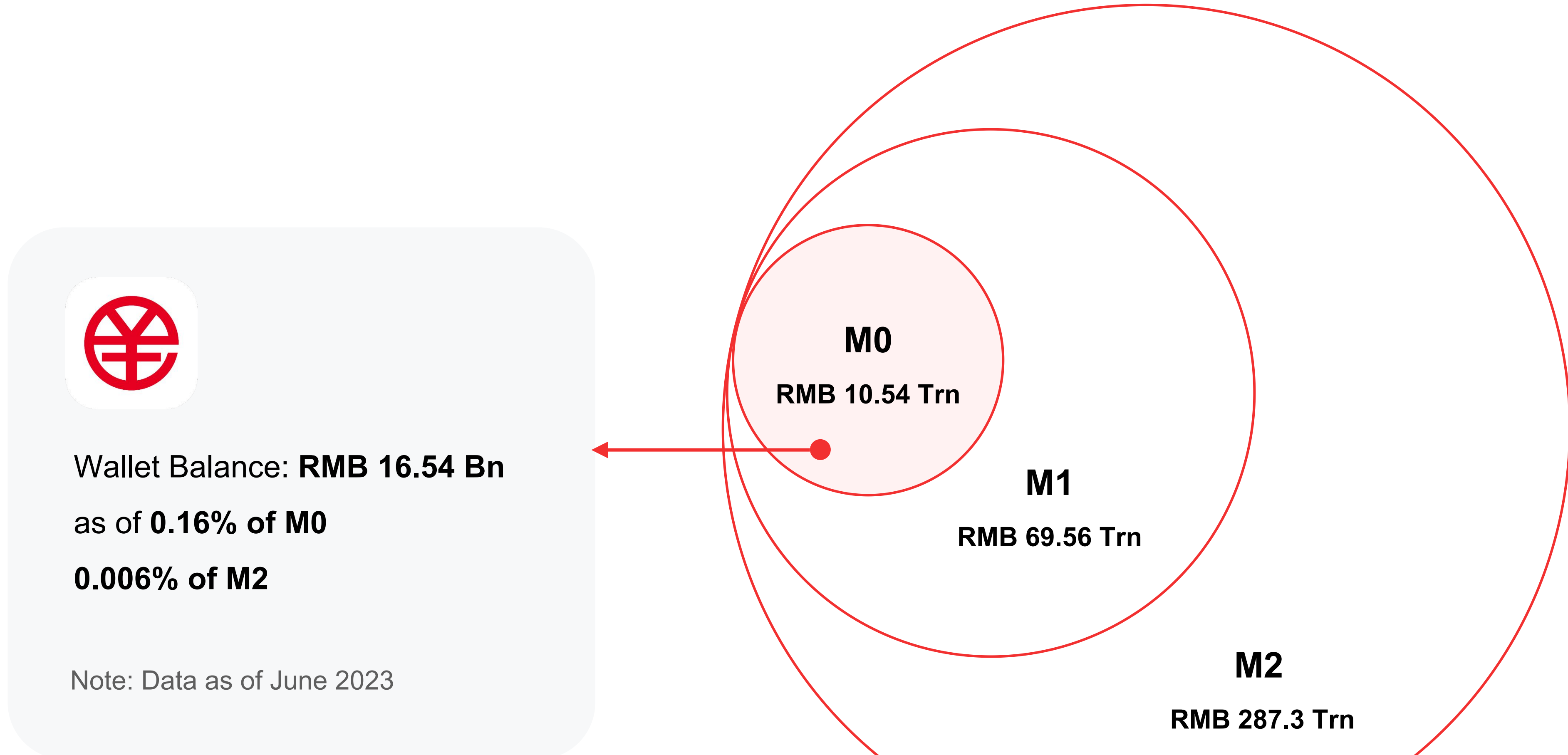
Total Transaction Volume



Total Transaction Counts



Number of Wallets Opened through e-CNY App





No Disruption



Compliance



Interoperability

Thank You

DISCLAIMER

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