

Conclusions and follow up

- “Roundtables” further exploring specific application areas

For UK finance members

Retail consumer payments, consumer risks and consumer protection, remittances and other cross-border payment, digital replacements for cash, financial market transactions

- **Is there agreement, on the following?**

“code based” (crypto) not relevant to mainstream

Direct system access matters a lot

Direct holding less so

Shared ledgers are sometimes important

We will find out.