Central banks and payments in the digital era

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Payments amid the pandemic: greater use of contactless cards

Share of contactless payments in global card-present transactions
Payments amid the pandemic: government-to-person payments
Access to accounts has improved over time.
Yet even in advanced economies, many households are un(der)banked
Payments are more expensive where competition is lacking

$y = 0.566 + 0.49x$
where $R^2 = 0.40$
Merchant service costs drive the total cost of card payments
The payments marketplace
The payments marketplace
Diffusion of retail fast payment systems
Central bank speeches on CBDCs are turning more positive
Motivations for issuing a general purpose (retail) CBDC