

Annex B – Global CBDC Challenge Winners

Solution Name	Represented by	Participating Organisations	Solution Description
CBDCgo - digital currency, seamless acceptance	Consensys	ConsenSys and Visa	ConsenSys and Visa are partnering to build a Visa Retail CBDC Payment module supported by the ConsenSys Blockchain Infrastructure to demonstrate the concept of how a retail CBDC solution can cater for widespread and frictionless use.
The Atomic CBDC Solution	Criteo	Criteo SA, Secretarium Ltd. and Intel® Corporation	Using Secretarium’s Secure-enclave Distributed Ledger Technology (SDLT) leveraging Intel SGX Chip for the secure enclaves, the solution aims to provide a high-performance DLT that is suited for highly secretive financial transactions, ultra large scale CBDCs. Compared to traditional DLT, SDLT allows for transactions to be committed and encrypted in memory on chain or in ledger.
G+D Filia	Giesecke+Devrient advance52 GmbH	Giesecke+Devrient advance52 GmbH	G+D Filia solution is a token-based digital currency resembling cash, enhanced with smart features and without the friction of physical money. It has been designed from the very beginning to allow for consecutive offline payments. Filia works both on smartphones and hardware wallets, can provide full privacy at the payment layer and supports programmable use cases. To achieve that, a different approach from the standard DLT platforms were taken. They do not record account balances or transaction metadata on a blockchain, but only the validity of a particular token together with its denomination.