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**Discussion on Digital Cash takes off**

In recent weeks there have been many interesting publications on digital cash and central bank digital currencies (CBDC). The following list shows the most important recent articles and news:

* Christine Lagarde, IMF Managing Director held a speech at the Singapore Fintech Festival entitled ["Winds of Change: The Case for New Digital Currency"](https://www.imf.org/en/News/Articles/2018/11/13/sp111418-winds-of-change-the-case-for-new-digital-currency) in which she endorses the potential of a CBDC.
* One of the biggest names in contemporary economics, Nouriel Roubini, has written [an article in the Guardian](https://www.theguardian.com/business/2018/nov/19/why-central-bank-digital-currencies-will-destroy-bitcoin) in which he expresses support for a CBDC as a means of positively transforming the financial system.
* Sweden’s central bank, the Riksbank, [has published a new report](https://www.riksbank.se/en-gb/press-and-published/notices-and-press-releases/notices/2018/next-step-a-technical-solution-for-the-e-krona/) for the next stage of its ‘e-Krona’ project exploring the potential benefits, which include making the payments system more resilient, promoting competition in the payments market and improving financial inclusion.
* Also the Central Bank of Iceland [has published a report](https://www.cb.is/publications/news/news/2018/10/15/Special-publication-no.-12-Rafkrona-Interim-report/) on the advantages and disadvantages of the issuance of CBDC, a "rafkróna".
* Prof. Joseph Huber has written a new paper ["Digital Currency - Maintaining or Overcoming the Bankmoney Regime? Design principles that make the difference"](https://www.sovereignmoney.eu/digital-currency):
*"As it turns out, the devil is in the details. Whether the entire approach serves to maintain the bankmoney regime or whether it might really be the first step towards a gradual system change towards a sovereign money system depends on a number of design principles."*