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CBDC: A sample of one of the many possible applications we can utilize for here in the UAE

During the pandemic, back in my country, the government were disbursing cash funds called “ayuda” meaning aid in English, to communities affected by Covid. Registration and all were done mostly by pen and paper, some who had access to the internet or knew how to use it were fortunate. They would line up in a public gymnasium or town hall for 14-16 hours due just to receive that cash financial assistance due to the thousands of people lined up waiting for their turn. And not only that, but people who also lived in remote areas had to travel long distances just to get to that disbursement center.

Somewhat in a same scenario wherein the government have to disburse funds to its citizens (be it a financial assistance/inclusion, aid, stimulus, etc.) all of those above I mentioned will be unnecessary.

Once the citizen has downloaded the e-wallet app, they will be logging in using the UAE PASS app. Immediately all their personal data can be recognized if they are eligible or no. The app itself will be tied-up with Visa/Mastercard/Apple Pay to be used as wireless payment for merchants. If they need physical cash, they can generate a QR code from the app, go to an ATM machine, have their QR code scanned, and money will be disbursed.