Proyek Garuda: Digital Rupiah Architecture Deck

Wholesale vs Retail CBDC, DLT Settlement Layers, & Smart Contract Programmable Money

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1. Proyek Garuda: High-Level CBDC Architecture

- Analysis of Bank Indonesia's Proyek Garuda Whitepaper on Central Bank Digital Currency (CBDC).
- Dual-tier distribution model: Wholesale Digital Rupiah (w-CBDC) for interbank settlement and Retail Digital Rupiah (r-CBDC) for general public.
- DLT / Blockchain consensus layer for instant gross settlement (RTGS) interbank tokenized assets.

2. Programmable Money & Smart Contract Use Cases

- Earmarked government subsidies using programmable smart contract logic.
- Atomic Delivery vs Payment (DvP) for tokenized securities and digital asset trading platforms.
- Cross-border payment corridor interoperability with regional central bank digital currencies.

3. Payment Gateway Co-existence Strategy

- How existing 2-tier payment gateways (QRIS, E-wallet, VA) integrate r-CBDC wallets.
- Zero-fee retail payment rails impact on merchant discount rate (MDR) revenue models.