《周小川：数字人民币应用重点在零售》

研发数字人民币是不是为了替代美元？如何看待数字人民币重点在零售？SWIFT（结算系统）会不会被替代？4月16日，在2022清华五道口全球金融论坛上，中国金融学会会长、中国人民银行原行长周小川围绕“ 关于数字货币的几点问题及回应 ”发表主旨演讲，回答了这些市场关心的问题。

A staff member of the Bank of Communications Beijing Branch instructs a visitor to open a digital RMB wallet on a mobile phone, on June 16, 2021. [Photo/Xinhua]

China's e-CNY, also known as the digital yuan, is designed for retail transactions for the convenience of people and merchants, rather than to replace the US dollar, said Zhou Xiaochuan, president of the China Society for Finance and Banking.
中国金融学会会长周小川表示，数字人民币是为了零售，为了百姓方便、商户方便，不是为了替代美元。

"The People's Bank of China stressed that it conducted research and development of the e-CNY as a substitute for cash in circulation, showing that the PBOC expects the use of the e-CNY to be primarily focused on retail payments, especially bringing more

convenience to people with the help of internet and mobile internet terminals," said Zhou, who is also former governor of the PBOC, China's central bank, at the 2022 Tsinghua PBCSF Global Finance Forum on Saturday.
4月16日，在2022清华五道口全球金融论坛上，中国金融学会会长、中国人民银行原行长周小川表示：“中国人民银行强调，研发发行数字人民币，是想把应用的重点放在零售环节，也就是希望能够在零售环节得到应用，特别是借助于互联网和移动互联网终端给大家提供更大的方便。”

"We don't exclude the possibility that the e-CNY may be used for cross-border payments in the future but I estimate that it will still focus on retail transactions, such as cross-border retail transactions," he said, adding that the digital yuan will not be used as a weapon.
周小川称：“当然不排除数字人民币未来可能有跨境支付的前景，但是我估计也会注重于零售，跨境零售的应用。”他表示，数字人民币不会被用作武器。

At the forum, Zhou reiterated world trade patterns should avoid slipping back to what they were during the Cold War era.
在论坛上，周小川重申，国际贸易格局应该避免倒退到冷战时期。

"If global financial payment or messaging systems slip into some kind of a Cold War pattern, it will bring damage to everyone," he said.
他说：“如果金融的支付系统或者是支付通讯系统滑入某种冷战格局，对大家来说都是会有损失的。”

The relevant authorities should take into account that if SWIFT, the world's leading provider of secure financial messaging services, is heavily used as an instrument to impose sanctions, others can definitely find other financial messaging channels to complete trade, he said.
周小川称，如果大量地把SWIFT（全球领先的安全金融信息通讯平台）作为制裁工具，应该考虑到别人一定可以找到其他的通讯渠道来继续完成贸易。

However, he acknowledged that SWIFT has advantages in terms of efficiency, market size, security, confidentiality and automated processing, with a large number of financial institutions connected to it.
然而，周小川承认，SWIFT在效率、市场规模、安全性、保密性和信息自动化处理方面具有优势，参与的金融机构数量非常多。

If another financial messaging channel is created to bypass SWIFT, there will be a transitional period and tons of work to do. During the transitional period, the efficiency of trade will be affected, he said.
他表示，如果避开SWIFT另开一个渠道，可能要有过渡期，会影响贸易效率。

The PBOC announced on April 2 that its e-CNY pilot program will be expanded to

another 11 cities, including Tianjin and six cities in Zhejiang province which will host the Asian Games later this year.
中国人民银行4月2日宣布，将扩大数字人民币试点范围，在现有试点地区基础上增加天津市、浙江省承办亚运会的6个城市等11个城市作为试点地区。

By the end of 2021, China's digital yuan transactions reached about 87.57 billion yuan ($13.75 billion), with 261 million personal wallets opened, according to the PBOC.
截止到2021年底，中国数字人民币交易达875.7亿人民币，根据人民银行数据，已累计开立个人数字人民币钱包2.61亿个。

Third-party institutions should move toward high standards if they want to participate in the digital currency pilot program, rather than trying to avoid following these standards in a crafty or dishonest way, Zhou said.
周小川表示，第三方机构如果想做数字货币，就要在不同程度上向高标准靠拢，不能耍小聪明。

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