

## 《数字人民币红包成为中国春节喜庆新元素》

在兔年春节，发红包这一中国传统习俗正式成为数字人民币的应用场景之一，使用数字人民币也成为多个地区市民的购物支付“新风尚”。在疫情防控新阶段下的首个春节，多个数字人民币试点地区发放数字人民币消费红包，以活跃消费市场，提振消费需求。



A booth promoting the use of e-CNY attracts its visitors during an industry expo in Tianjin. [Photo: China News Service]

On Jan 22, the first day of the Year of the Rabbit, Li, a citizen of North China's Tianjin, prepared for her daughter what in China is called a "red packet", a monetary gift traditionally given by the elderly to the younger generation during Spring Festival or the start of the Chinese New Year.

1月22日，农历正月初一，天津市民李女士为女儿准备了一个“红包”。在中国春节，长辈给晚辈发红包是节日传统。

Instead of withdrawing cash from a bank and putting it in a red envelope, this year, she chose to use the e-CNY mobile application, passing on her blessing with digital fiat currency.

今年，李女士没有从银行取现金包红包，而是通过手机数字人民币应用，为女儿发了数字人民币红包。

This virtual red packet of 200 yuan (\$29.62) has a lively cover with not only lovely animated images on it but also a message carefully selected by the mother: Try not to be bothered. "Red packet of the digital yuan is easy for elderly like me to operate and interesting enough to draw youngsters' attention," Li said.

这个200元的电子红包封面不仅有活泼可爱的卡通形象，还有李女士为女儿精心挑选的文字“拒绝蕉绿”。李女士说：“对长辈来说，数字人民币发红包操作很方便，年轻人也觉得新奇。”

Issued by the People's Bank of China, the country's central bank, the digital yuan is positioned as legal tender, designed to be treated as M0, meaning cash in circulation, such as coins and banknotes. At present, 17 provincial-level regions in China have piloted the use of digital yuan.

数字人民币是由人民银行发行的数字形式的法定货币，定位于M0，即流通中的现金和硬币。目前，中国已有17个省份的部分地区开展数字人民币试点。

During the weeklong Spring Festival holiday, which began on Jan 21 this year, a large number of red packets of digital yuan have also been distributed to residents across the country to stimulate the consumer market. Cities including Beijing, the capital, Hangzhou, Zhejiang province in the east, and Shenzhen, Guangdong province in the south, have issued e-CNY coupons.

春节假期期间，多地发放了大量数字人民币红包，促进消费。北京、浙江杭州和广东深圳等城市发放了数字人民币消费券。

Starting from Jan 16, Hangzhou has issued digital yuan vouchers worth 4 million yuan to people in the city, each with a face value of 80 yuan.

自1月16日起，杭州向全体在杭人员发放总计400万元的数字人民币消费券，每张面值80元。

The Tianjin branch of China Construction Bank has launched a digital yuan promotion activity, offering discounts of up to 50 percent to those who spend the digital yuan on watching movies, shopping or catering consumption during the Spring Festival holiday.

中国建设银行天津分行推出了一项数字人民币促消费活动，春节期间观影、购物或餐饮消费使用数字人民币支付，最高可享受5折优惠。”

Shenzhen distributed 2 million red packets of the digital yuan for catering consumption

in mid-January, with a total value of 100 million yuan. By drawing lots, citizens could receive coupons ranging from 28 yuan to 666 yuan. The numbers of six and eight both symbolize good luck in Chinese culture.

1月中旬，深圳发放200万个餐饮数字人民币红包，总价值1亿元。市民通过摇号抽签可能获得28元至666元金额不等的红包。

Qiu Qiu (not the real name) from Shenzhen had a free KFC meal with a digital yuan coupon with a face value of 28 yuan. "Several friends of mine have drawn red packets using digital yuan, and everyone is discussing how to get better discounts using them."

来自深圳的秋秋(化名)通过使用28元数字人民币消费券，0元吃了一顿肯德基。“我们几个好朋友都抽到了数字人民币红包，大家都在讨论怎么用红包吃饭最划算。”

Gao Nan, a professor at Tianjin University of Finance and Economics, believes that the integration of the digital yuan and the Chinese New Year could accelerate the public's cognition and promotion of the e-CNY.

天津财经大学教授高楠认为，数字人民币与春节的融合，能够加速公众对数字人民币的认知和推广进程。

"Technological innovation is also injecting more new impetus into traditional festivals," Gao said.

他表示：“科技创新也为传统节日增添了更多活力。”

The amount of the digital yuan in circulation reached 13.61 billion yuan by the end of 2022, PBOC data showed, as it called for efforts to facilitate interconnectivity between the digital yuan system and traditional e-payment tools to make it more convenient for customers to use digital currency.

中国人民银行数据显示，到2022年底，流通中数字人民币存量是136.1亿元。中国人民银行呼吁促进数字人民币体系与传统电子支付工具的互联互通，使数字人民币的使用更加方便。

As of late January, more than 90 internet platforms, including majors such as JD, Taobao and Meituan, which gather rich consumption scenes, have also opened up to embrace the digital currency.

截至1月下旬，数字人民币(试点版)应用上的子钱包已支持京东、淘宝、美团等90多个汇聚多种消费场景的商户平台接收数字人民币。

According to Meituan data, more than 16 million sub-wallets of the digital currency were

pushed to the Meituan app, generating nearly 40 million digital yuan trading orders.

美团数据显示，开通美团钱包快付功能的数字人民币钱包超过1600万个，累计产生近4000万笔数字人民币交易订单。

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