Ibibazo bibazwa kenshi ku ifaranga-koranabuhanga (CBDC)

Q. Ifaranga-koranabuhanga rya Banki Nkuru (CBDC) ni iki?

A. CBDC ni ifaranga rikozwe mu ikoranabuhanga ritangwa na Banki Nkuru y'igihugu nk'uko bikorwa ku biceri n'inoti. Rishobora gukoreshwa n'abaturage, abacuruzi cyangwa amabanki gusa. CBDC ishobora gukoreshwa mu buryo rusange n'abaturage bose (retail) cyangwa rigakoreshwa n'amabanki gusa (wholesale). Retail CBDC itungwa ikanakoreshwa n'abantu n' ibigo naho wholesale CBDC ikoreshwa gusa n'amabanki.

Q. Igisanishwafaranga (cryptocurrency) ni iki?

A. Ibisanishwafaranga nka Bitcoin na Ethereum ni ubwoko bw'amafaranga akozwe mu ikoranabuhanga bukoresha utumenyetso twa mudasobwa mu bikorwa byo kwishyurana, ntabwo hakenerwa kashi. Bitandukanye na CBDC, cryptocurrencies ntabwo zigira urwego ruzwi ruzitanga ahubwo zikoresha uburyo buhuriweho mu kubika amakuru y'ibikorwa byakozwe no gukora amafaranga mashya.

Q. Ni irihe tandukanyirizo rizaba riri hagati ya CBDC y'u Rwanda n'ibisanishwafaranga nka Bitcoin?

A. CBDC izaba ari ifaranga-koranabuhanga ryemewe ritangwa kandi rikagengwa na Banki Nkuru y'u Rwanda, naho cryprocurrencies ni ibimenyetso koranabuhanga bitangwa n'abikorera. Agaciro ka cryptocurrencies gahora gahindagurika, naho agaciro k'ifaranga-koranabuhagnga ry'u Rwanda kazahora ari kamwe nk'uko bimeze ku noti n'ibiceri.

Q. Ni mu buhe buryo CBDC ishobora kuboneka??

A. CBDC ishobora kuba mu buryo bwa konti cyangwa mu buryo bw'ibimeyetso.

- Mu buryo bwa konti, umuntu uyitunze aba azwi, ibikorwa yayikoresheje n'umubare wa CBDC asigaranye bikabikwa n'ikigo nka banki cyangwa ikindi kigo cy'imari kibyemerewe nk'uko konti za banki zicungwa.

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- Mu buryo bw'ibimenyetso, hagomba gutangwa icyemeza ko ari nyiri CBDC bisobanura ko uburyo bwo kubyemeza bugomba kuba buhari. Uburyo bw'ibimenyetso ntibwerekana amakuru bwite y'abakoresha CBDC biakaba bisa nk'uko gutunga kashi bimeze. Umuntu utunze CBDC yemeza ko ayitunze akoresheje umukono-koranabuhanga. Nta kindi kigo gikenerwa mu guhererekanya CBDC, ibi bikaba bimeze nko guhererekanya kashi.

Q. Ni uruhe ruhare CBDC izagira ku makuru y'ubuzima bwite?

A. Kutamenya amakuru y'ubuzima bwite nk'uko bimeze ku noti n'ibiceri bishobora kudakunda kuri CBDC. Airko na none birashoboka ko CBDC yagira imiterere irinda ayo makuru bitewe na politiki iriho n'ikoranabuhanga rikoreshwa.

Q. Ni irihe tandukanyirizo riri hagati ya CBDC na kashi?

A. Kashi ni inoti n'ibiceri bikorwa na Banki Nkuru. naho CBDC yo ni kashi ariko iri mu buryo bw'ikoranabuhanga, ikaba ikoreshwa kimwe nk'inoti n'ibiceri bitangwa na Banki Nkuru.

Q. CBDC itandukanye ite n'amafaranga ari mu buryo bw'ikoranabuhanga?

A. Amafaranga ari mu buryo bw'ikoranabuhanga (e-money) aba abitse mu buryo-koranabuhanga ku ikarita cyangwa telefoni. CBDC yo ni ifaranga ry'igihugu rikoze mu buryo bw'ikoranabuhanga. Amafaranga ari mu buryo bw'ikoranabuhanga atangwa n'ibigo byabyemerewe na Banki Nkuru naho CBDC igatangwa na Banki Nkuru.

Q. Ni irihe tandukanyirizo riri hagati ya CBDC n'amafaranga ya banki z'ubucuruzi?

A. Amafaranga ya banki z'ubucuruzi abikwa muri banki z'ubucuruzi agaturuka mu nguzanyo ziha abakiliya bazo. Ni umwenda kuri banki z'ubucuruzi kandi agira ingorane zo kuba ataboneka igihe akenewe. Naho CBDC, itangwa na Banki Nkuru kandi ni umwenda wayo. Nta ngorane zo kuba yabura ku bayikoresha.

Q. Ese CDBC izasimbura uburyo bwo kwishyurana busanzweho?

A. CBDC izuzuzanya n'uburyo busanzwe buriho bwo kwishyurana. Gukoresha amakarita n'irindi koranabuhanga mu kwishyurana bizakomeza nk'ibisanzwe. CBDC ntabwo kandi izasimbura kashi ahubwo izakorana na yo kimwe n'ubundi buryo bwo kwishyurana.

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Q. Ni izihe ngaruka CBDC ikoreshwa n'abaturage igira ku butajegajega bw'ifaranga n'imari?

A. CBDC ikoreshwa n'abaturage (retail CBDC) ishobora kugira ingaruka ku buryo urwego rw'amabanki ruteye n'ubushobozi bwa Banki Nkuru mu kuzamura ubutajegajega bw'ifaranga n'imari kuko abaturage bamwe bashobora kuvunja amafaranga babitse mu bigo by'imari muri CBDC. Ariko nanone, CBDC ishobora guhabwa imiterere yatuma ingaruka mbi zitaba kuri politiki y'ifaranga n'ubutajegajega bw'imari.

Q. Ni izihe mpamvu z'ingenzi zatuma u Rwanda rwakoresha CBDC?

A. U Rwanda rurifuza CBDC ifasha mu kuzamura ubwirinzi ku biza byagera ku rwego rw'imari, yongera udushya n'ihangana ku isoko mu Rwego rw'imari, itanga umusanzu ku cyerekezo cy'igihugu cyo kugira ubukungu bushingiye kuri kashilesi kandi ikanoza serivisi yo kwishyurana byambukiranya imipaka.

Q. Ni izihe ngorane (risks) u Rwanda rurimo gusesengura mu birebana na CBDC?

A. U Rwanda rurimo gusesengura ingorane CBDC yatera ku butajegajega bw'imari na politiki y'ifaranga, ingorane zirebana n'ubunyangamugayo mu by'imari, kimwe n'umutekano mu by'ikoranabuhanga mu rwego rwo kugirango CBDC izakoreshwe nk'uko biteganyijwe.

Q. Ni iki BNR igamije muri gahunda yatangije yo gusaba abaturage ibitekerezo?

A. Gahunda yo gusaba abaturage ibitekerezo igamije kumenya uko abaturage bumva CBDC n'icyo bayitegerejeho. Ibitekerezo byabo bizafasha BNR mu gukora ubusesenguzi bwimbitse ku birebana n'ikoranabuhanga, amategeko n'amabwiriza, amahirwe n'ingorane birebana na CBDC kubera ko ifaranga koranabuhanga ry'u Rwanda rizagira ingaruka ku buryo tuzakoresha amafaranga mu buzima bwacu bwa buri munsi.

Q. Nihe nabona amakuru arambuye kuri CBDC mu Rwanda?

A. Inyandiko ku bushakashatsi bwakozwe kuri CBDC mu Rwanda iboneka ku rubuga rwa murandasi rwa BNR (www.bnr.rw). Inyandiko isoza isaba abaturage ibitekerezo aho ushobora gusubiza ibibazo nabyo biri kuri urwo rubuga.

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