



THE ROBERTO GIORI COMPANY LIMITED

Sveriges Riksbank
SE-103 37 Stockholm

October 19, 2017

Objet : Giori Digital for Riksbank e-krona

Dear Sir,

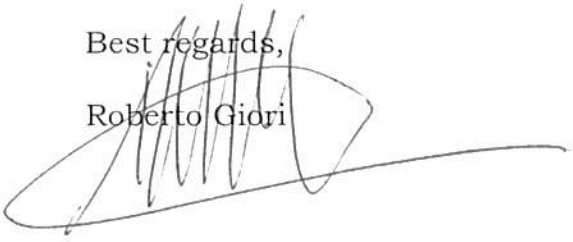
It is a privilege for me to present for your consideration Giori Digital's approach for using our Global Solutions for Money Technology (GSMT) for the e-krona.

After spending my entire career in the banknote industry, latterly as the President of De La Rue Giori, I have pursued a vision since 2010 of a digital form of central bank money. The concept of the e-krona from Sveriges Riksbank shares my same vision to provide digital central bank currency as the future. There are many benefits for the Riksbank, the government of Sweden, as well as the public and the commercial sector.

In response to your open invitation for comments about the e-krona, I am pleased to offer the attached paper.

Best regards,

Roberto Giori



GIORIDIGITAL

TRANSFORMING MONEY

Riksbank e-krona

**Global Solutions for Money Technology
(GSMT) for Sveriges Riksbank e-krona**

October 2017

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Giori Digital: Global Solutions for Money Technology (GSMT)

Introduction to Giori Digital:

Giori Digital is a software technology company that follows the long legacy of the Giori family in banknote technology created in 1947 by Gualtiero Giori, the father of Roberto Giori. The Giori legacy has achieved worldwide prominence among central banks for quality, reliability, and services in banknote printing. Giori Digital emerged from this history with a vision and understanding that the future of central bank money includes the digital world.

Giori Digital began the development of the **Global Solutions for Money Technology (GSMT)** concept in 2010. Since then, the development of several prototype platforms has evolved to a complete working system ready for central bank testing. In 2017, Giori Digital delivered and implemented the latest version of GSMT in a central bank for a commercial pilot that will be tested shortly.

Giori Digital welcomes the invitation by the Sveriges Riksbank to discuss a potential e-krona. This response will focus on our vision for the creation of an e-krona with the GSMT solution and its primary characteristics.