




Enabling e-Government & e-Payments



Mission Smart Nation

CURAÇAO

“To raise the quality of vital services to the Curaçao community and its quality of life.”



This conference sets the stage to advance and unite the national strategies and actions towards implementing a secure and sustainable digital transformation.



“Enhancing government efficiency with the use of e-payments to enable e-Government services, improve public welfare, and support economic activity.

Exploring the benefits of payment digitization to improve financial inclusion and modernize government services.”

Digital Data

CURAÇAO - 2022



105.300

Non-internet users
31.8%



56.400

Total population
165.200

Internet users
68.2%



73.000

COVID-19

Covid shaped the future of many societies and nations. The impact of the pandemic on the business landscape has been significant

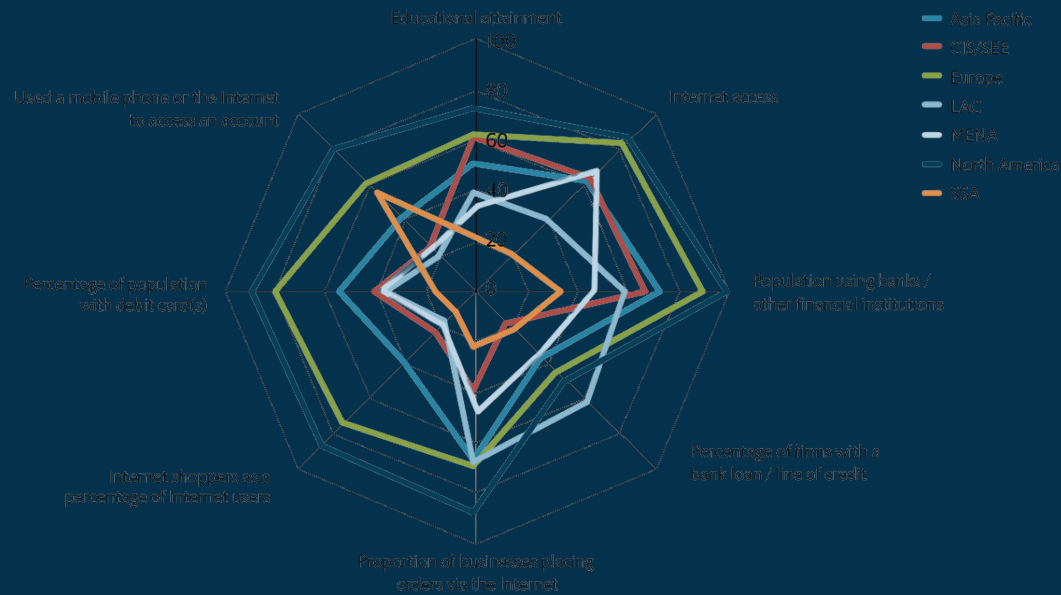
Increases in all the following areas:

- e-Commerce activity
- Increased and accelerated innovation
- New business/service models
- Digital Nomads
- Online services
- Hybrid/Remote work

A New Era

The pandemic has amplified the importance of e-Government and digital technologies as essential tools for communication and collaboration between:

- Policy makers
- The private sector
- Societies across the globe





Inclusion & Level Playing Field

All individuals can utilize digital platforms that optimize, automate, and accelerate the provision of traditional public services.

Digital inclusion is no longer a privilege; it is a necessity!

Government as Catalyst & Promotor of e-Payments

- Citizen-to-Government (C2G)
- Government-to-Citizen (G2C)
- Business-to-Government(B2G)
- Government-to-Business (G2B)



Future e-Payment Trends

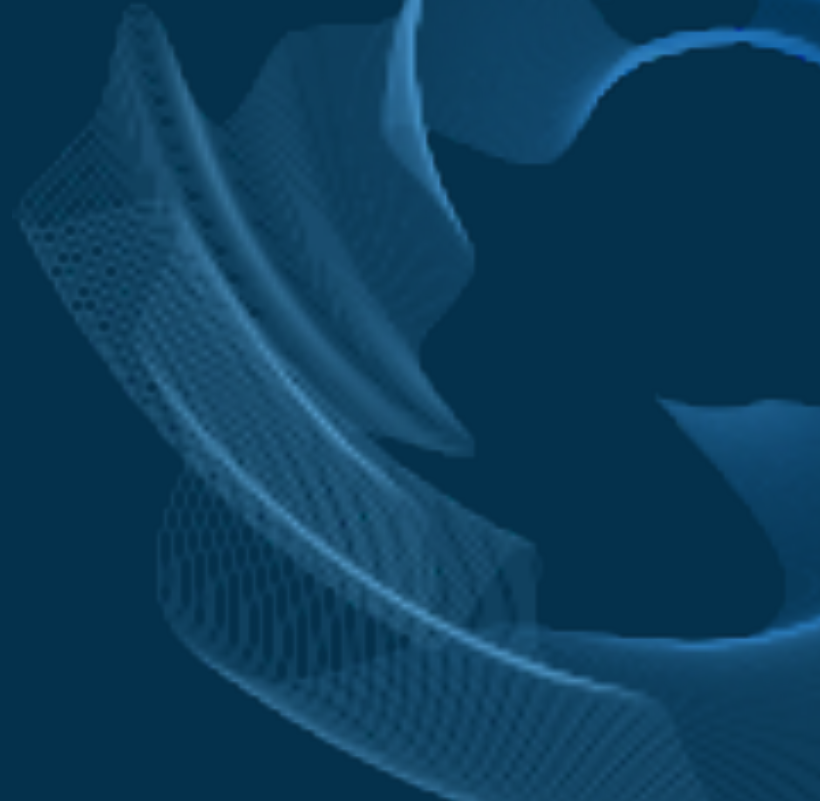
- Tax payments/refunds and pension contributions will continue to be improved by governments worldwide over other services
- The infrastructure to support the technology will continue to develop at a rapid pace
- Governments will continue to explore blockchain's distributed ledger technology (DLT) for money transfers, asset/identity authentication as well as other functions
- Facial recognition payment technology
- Central Bank digital currency (CBDC)
- Data security and privacy management

Benefits of e-Government

01 Automating Tedious, Manual Tasks

02 Fully Paperless Government

03 Better Recruiting & Retention of Government Employees



How e-Payments can empower & Propel e-Government services

- Parking & Ticketing
- Municipal Courts
- Building permits & inspections
- Chamber of Commerce
- Business licenses

e-Commerce Stats Curaçao

CX PAY - NOV 2022



81 Active merchants
with min. 1+ trx/month



155k Transactions



Total of \$36 Mln



How does Fintech Contribute to Digitization?

“Application of technology and innovation to make financial products and services more effective and/or more accessible for users.”

Why is Fintech relevant?

01 Market Efficiency

02 Financial inclusion

03 Convenience

04 Decentralization



Who are the stakeholders in Fintech?



Curaçao Fintech Association (CFA)

- Representation by Law
- Level playing field

- Synergy in stakeholders collaboration

- Awareness & drive for benefit



Thank You



Luis
Santine

For more information and membership
inquiries:

- www.curfin.tech
- info@curfin.tech