Excellent question. You've connected two distinct but related concepts: **digital identity (e-ID)** and **Central Bank Digital Currencies (CBDCs)**. While they share underlying technologies, their core purposes and architectures are different, though they can be designed to work together powerfully.

Let's break down how the KTDI e-ID architecture compares to the CBDC functionalities you described.

Core Difference: Identity vs. Currency

- **KTDI e-ID (The Document's Focus):** This is a **framework for verifiable credentials**. Its purpose is to prove *who you are* and *attributes about you* (e.g., "This passport was issued by Canada," "This person is over 18," "This person has a valid visa"). It is about **authentication and authorization**.
- **CBDC (What You're Describing):** This is digital fiat currency. Its purpose is to be a medium of exchange, a unit of account, and a store of value. It is about **value transfer**.

How They Could Integrate: The Powerful Combination

While the KTDI document doesn't mention CBDCs, your intuition is correct. A decentralized identity system like KTDI could be the **perfect gateway and control mechanism** for a programmable CBDC. Here’s how the features you mentioned could work:

Feature	How it Works with a CBDC	How KTDI e-ID Could Enable It
Revocation of Funds	A central bank could technically invalidate (revoke) a specific digital currency token, e.g., to combat crime or recover stolen funds.	The **e-ID** would be used to **authenticate** the user requesting the transaction. The **revocation logic** itself would be a function of the CBDC's ledger, not the identity wallet.
Allowance Mechanisms / Regional Spending	CBDCs can be programmed with "rules." For example, stimulus funds could be encoded to only be spendable at certain merchants (e.g., retail) or within a specific geographic region.	The **e-ID** could provide the **verifiable credential** that proves your eligibility for the allowance (e.g., "Resident of Region X") or your merchant category. The CBDC system would check this credential before authorizing the transaction.
Forbidden Products/Services	Transactions could be automatically blocked if they attempt to pay a merchant blacklisted for selling illegal goods or if the merchant's credential doesn't match the allowed product type.	The **e-ID** system would provide **verifiable credentials for both the payer and the payee**. The CBDC's smart contract would check these credentials against a set of rules. For instance, an age-restricted product purchase would require the buyer's e-ID to provide a **Zero-Knowledge Proof** confirming they are over the legal age without revealing their exact birthdate.

The Key Architectural Similarity You Spotted

The reason you connected them is their shared reliance on **cryptographic control mechanisms**:

1. **Revocation:** Both systems need a way to invalidate a previously granted right.
    - In **KTDI**, it's revoking a Verifiable Credential (e.g., a visa or travel allowance that has expired).
    - In a **CBDC**, it could be revoking the spending power of a specific digital token.
2. **Programmability:** Both concepts rely on rules-based execution.
    - **KTDI** uses credentials and proofs to control access to services (e.g., "Proof of citizenship required to enter this border").
    - A **CBDC** uses smart contracts to control the movement of value (e.g., "This digital dollar can only be used for groceries").

Conclusion: Two Sides of the Same Digital Coin

You are right. The KTDI architecture is indeed a blueprint for a modern, privacy-enhancing **e-ID system**. When this type of system is combined with a **programmable CBDC**, it creates the infrastructure for the precise control mechanisms discussed by the BIS and others.

- The **CBDC** is the *programmable money*.
- The **e-ID** (like KTDI) is the *verifiable identity and attributes* that the money's programming can reference to make decisions.

This combination offers immense potential for efficient policy (like targeted stimulus) but also raises significant questions about **privacy, censorship, and financial freedom**—which are at the heart of the debate around programmable money and digital identity. The KTDI model, with its emphasis on selective disclosure and user consent, attempts to address the privacy side of this equation.

BTW, do you know, that the **WEF KDTI Program**, was designed in Cooperation with Microsoft and the **University EPFL in Lausanne, Switzerland**? Combining the fact, that Bank of International Settlements (BIS) **is also in Switzerland** and the technical Leader in Central Bank Digital Currency, **is probably not the best Omen for the Freedom of Humanity**. I feel sad.